



## **AGENDA PACKET**



**Tuesday, July 20, 2021 at 3:30 PM**  
**Via Zoom Conferencing**

<https://zoom.us/j/99849438792>

Telephone Access: 646 876 9923 US (New York)

Meeting ID: 998 4943 8792

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

## BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND

**Tuesday, July 20, 2021 – 3:30 PM**

**Via Zoom Conferencing**

<https://zoom.us/j/99849438792>

Meeting ID: 998 4943 8792

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 **June 15, 2021** Meeting Minutes.....Pages 1-14
  - B. Adoption of the **June 15, 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The Closed Session Minutes shall not be released to the public until the reason(s) for their remaining confidential is no longer applicable and the Fund Solicitor has an opportunity to review them.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 15-44
  - A. Lost Time Accident Frequency.....Pages 19-20
  - B. Certificates of Insurance.....Page 21
  - C. Financial Fast Track Report.....Page 22
  - D. Regulatory Filing Checklists.....Pages 23-24
  - E. 2020 Safety Incentive Program Awards.....Page 25
  - F. 2021 Optional Safety Budget.....Page 26
  - G. 2021 Wellness Incentive.....Page 27
  - H. 2021 EPL/Cyber Risk Management Budget.....Page 28
  - I. EPL Compliance Status .....Page 29
  - J. Statutory Bond Status.....Pages 30-31
  - K. Skateboard Park Approval Status.....Page 32
  - L. Capehart Scatchard Updates.....Pages 33-35
  - M. 2022-2023 MEL EPL Risk Management Plan Update
  - N. Police Command Staff Training
  - O. Managerial & Supervisory Training
  - P. Non-Supervisory EPL Employee Training.....Pages 36-41
  - Q. Protection & Safe Treatment of Minors Training – Additional Dates Announcement....Page 42
  - R. Land Use Training Certification.....Page 43
  - S. Renewing Members

	T.	Renewing Members Visitation Program	
	U.	2022 Exposure Renewal Process	
	V.	2021 Property Reports	
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	Y.	New Member Activity	
VIII.		Solicitor's Report	
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	B.	MEL Helpline and Contact List.....	Pages 46-47
IX.		Safety Director's Report	
	A.	Activity Report .....	Pages 48-50
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XI.		Wellness Director Report	
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	C.	Safe Summer Workout Tips.....	Pages 65-66
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	D.	Transitional Duty Report/Examples.....	Pages 70-71
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	F.	Top 10 Provider/Paid Provider by Specialty.....	Page 74
	G.	Nurse Case Management Report.....	Page 75
XIII.		Technology Risk Services	
	A.	Report.....	Pages 76-85
	B.	Pivot Point Newsletters.....	Page 86
XIV.		Treasurer's Report as of June 30, 2021 .....	Pages 87-133
	A.	Investment Report	
	B.	Investment JCMI	
	C.	Loss Run Payment Registers	
	D.	Fund Status	
	E.	Disbursements	
	F.	EJIF Allocation	
	G.	July Bill List.....	Page 134
	H.	RMC Bill List.....	Page 135
		Motion to approve the Payment Register & Bill Lists– <b>Motion – Roll Call</b>	
XV.		Committee Report	
	A.	Finance Committee Report	
	1.	2021 Budget Amendment	
	a.	Public Hearing	
		1. 2021 Budget Amendment Public Hearing – <b>Motion to Open – All in Favor</b>	
		2. 2021 Budget Amendment Public Hearing – <b>Motion to Close – All in Favor</b>	

- b. 2021 Amended Budget Adoption – **Motion to Adopt – Roll Call**.....Page 136
      - c. 2021 Amended Assessment Certification Adoption – **Motion to Adopt – Roll Call**.....Page 137
    - B. Joint Coverage Committee Meeting Minutes – June 22, 2021.....Pages 138-164
    - C. Strategic Planning Committee Meeting Minutes – June 15, 2021.....Pages 165-170
    - D. Safety Committee Meeting Report – July 20, 2021.....Verbal
  - XVI. MEL/RCF/E-JIF Reports
    - A. MEL Cyber Task Force Alert.....Pages 171-173
  - XVII. Miscellaneous Business
    - A. Resolution 2021 - \_\_\_\_\_ Authorizing the Executive Director to Execute the Required New Jersey Department of Taxation, Division of Revenue & Enterprise Services, Records Management Services form for the Destruction of Claims Files – **Motion – Roll Call**.....Page 174
    - B. Resolution 2021 - \_\_\_\_\_ Authorizing the Release of \$7,158.15 of the Township of Bordentown’s Share of the Aggregate Excess Loss Contingency Fund – **Motion – Roll Call**.....Pages 175-176
    - C. Authorization to Process and Pay Fund Vendors in August 2021 – **Motion – Roll Call**
    - D. Motion to Authorize the Executive Directors Office to Re-Advertise the September, October, November and December 2021 Executive Committee Meetings if necessary in Consultation with the Fund Chair, Fund Secretary, and Fund Solicitor - **Motion – All in Favor**
    - E. Motion Authorizing the Executive Director to Prepare, Advertise, and Receive Requests for Proposals for Managed Care Services - **Motion – All in Favor**
    - F. Motion Authorizing the Executive Director to Prepare, Advertise, and Receive Requests for Proposals for Technology Risk Management Services - **Motion – All in Favor**
- The next meeting will be held on Tuesday, September 21, 2021  
at 3:30 PM at Hainesport Municipal Building, Hainesport, NJ  
There is NO August Meeting**
- 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**

**June 15, 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, June 15, 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**  
Maria Carrington, **Bordentown Twp.**  
Grace Archer, **Bordentown City**  
Glenn McMahon, **Chesterfield**  
Erin Provensano, **Delanco Twp.**  
Jeffrey Hatcher, **Delran Twp.**  
Patrice Hansell, **Fieldsboro Boro.**  
Steve Fazekas, **Florence Twp.**  
Paula Kosko, **Hainesport Twp.**  
Ed Dellorco, **Lumberton Twp.**  
Mike Fitzpatrick, **Mansfield Twp.**  
Kathy Burger, **Medford Twp.**  
Jerry Mascia, **Mt. Laurel Twp.**  
Mary Picariello, **North Hanover Twp**  
John Gural, **Palmyra Boro.**  
Donna Mull, **Pemberton Boro.**  
Dan Hornickel, **Pemberton Twp.**  
Meghan Jack, **Riverside Twp.**  
David Matchett, **Shamong Twp.**  
Kathy Hoffman, **Southampton Twp.**  
Doug Cramer, **Tabernacle Twp.**  
Steve Ent, **Westampton Twp.**

Absent Fund Commissioners were:

Tom Pullion, **Edgewater Park**  
Kyle Tuliano, **New Hanover 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 Borough to the Executive Committee for voting purposes.

Motion by Mr. Wolbert seconded by Mr. Gural 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 May 18, 2021 meeting of the Fund, as found in the agenda packet and as provided to the Executive Committee prior to the Executive Committee meeting, for approval.

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

Motion by Mr. Cramer seconded by Ms. Kosko to approve the Open & Closed session meeting minutes of the May 18, 2021 meeting. All in Favor. Motion carried by majority vote.

The Closed Session minutes of the May 18, 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 stated the April Lost Time Accident Frequency Report is included in the agenda packet and noted the BURLCO JIF is #2 in the State, which is a great result. This report is an indicator of the severity of injuries to your employees; the lower the number the better.

Mr. Forlenza referenced the most recent Certificates of Insurance reports which included May 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 SIP, 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.

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 the 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. 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 include AM & PM sessions. Each session is identical in the materials to be covered. The sign-in sheets from the June 3 and June 8<sup>th</sup> dates are posted to the websites. The remaining training date is: Wednesday, June 23 @ Auletto's Catering, Deptford

Mr. Forlenza noted that 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](http://www.burlcojif.org). 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 and again on April 14<sup>th</sup>, a memorandum was sent to all members notifying them of the availability of non-supervisory employee training through the MEL Safety Institute (MSI). A required element of compliance with the MEL's 2022-2023 Employment Practices Liability (EPL) Risk Management Plan, all members are required to notify their non-supervisory employees of the availability of this training, though not required to take it. The training module is entitled *Building a Safe Workplace: Anti-Harassment and Discrimination* and is approximately 20 minutes in length. The memorandum provided specific directions on how to access the training module in the MSI. All members should document the notification of the availability of this training to their employees and the notification should go out as soon as possible. Again, the deadline to comply with all aspects of the EPL Risk Management Plan has been extended to November 1, 2021

Mr. Forlenza 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.

Lastly, Mr. Forlenza noted everyone should have received notification, along with instructions on how to access, that the Loss Control Reports as of March 31, 2021 inclusive of the JIF, MEL and EPL have been loaded in Origami for your review.

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 five (5) closed cases since the last meeting:

*Miles v. City of Beverly*  
*O'Keefe v. Township of Edgewater Park*  
*Mazahreh v. Township of Medford*  
*Jackson v. Township of Springfield*  
*Fisher v. Township of Southampton*

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

Lastly, Mr. DeWeese noted on or about June 9, 2021, he had emailed out a Government Records Council Special Statement stating that on June 4, 2021, based upon the signing of P.L. 2021, c. 104, the response time for OPRA requests is now 7 business days unless the request is for records related to the agency's "COVID-19 response". The custodian is permitted to abide by the abeyance of the time frame for a response to a request for "COVID-19 response" records in accordance with the Special Statement of the Government Records Council 2020-20 and N.J.S.A. 47:1A-5(i)(2). He asked the membership to please be cognoscente of the reinstated OPRA response of 7 business days.

Mr. DeWeese asked if 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 and they seem to still be calling ahead for now. 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 stated, in regards to the Police One Training, 16 of the 20 law Enforcement agencies in the BURLCOJIF are actively participating in the program. There have been 1,219 courses taken as of 6/11/21 (the 3 new courses taken this month were completed by one member) 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.

Lastly, Mr. Saville reminded everyone to please fill out the Supervisors Incident Report whenever an incident occurs as this helps him to understand exactly what happened and to help get to the root cause of the incident. This is also important in COVID exposure cases.

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 June which reviewed *Entering and Exiting Vehicles Properly and Safely*. He then highlighted the following in order to ensure that employees know the basics:

- 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.

Mr. Roselli then reviewed a number of expensive claims that could have been avoided had these guidelines been followed.

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 stated she has reached out to each municipality whom she has not yet had the pleasure of working with to plan for 2021 wellness, noting it is important that we try to implement use of wellness now so the employees can reap the benefits within the workplace.

Ms. Schiffer reviewed where Wellness Funds are being applied to some of the following activities across both JIFs.

- ◆ 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!

Ms. Schiffer stated 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.

Ms. Schiffer noted a New Resource Connection:

- ◆ *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.

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

Also included in her report was the Exercises of the Month along with a Brain Teaser for you and your employees' enjoyment. Ms. Schiffer asked that you please share this with your employees; print them out and post them for all to see.

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>May</i>	<i>YTD</i>
<i>Lost Time</i>	<i>1</i>	<i>35</i>
<i>Medical Only</i>	<i>5</i>	<i>47</i>
<i>Report Only</i>	<i>6</i>	<i>110</i>



<i># of New Claims Reported</i>	<i>12</i>	<i>192</i>
<i>Report Only % of Total</i>	<i>50%</i>	<i>57%</i>
<i>Medical Only/Lost Time Ratio</i>	<i>83:17</i>	<i>57:43</i>
<i>Average Days to Report</i>	<i>2.3</i>	<i>4.5</i>

### ***Claims Report by Type***

Ms. Beatty presented a 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 May 2021 and Year to Date 2021. Ms. Beatty noted there were no COVID related claims for the month of May.

May 2021 COVID Related Average Days to Report: 0

May 2021 Non COVID Related Average Days to Report: 2.3

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

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

<b><i>Transitional Duty Summary Report</i></b>	<b><i>YTD</i></b>
<i>Transitional Duty Days Available</i>	<i>895</i>
<i>Transitional Duty Days Worked</i>	<i>617</i>
<i>% of Transitional Duty Days Worked</i>	<i>69%</i>
<i>Transitional Duty Days Not Accommodated</i>	<i>278</i>
<i>% of Transitional Duty Days Not Accommodated</i>	<i>31%</i>
<i>\$ Saved by Accommodating</i>	<i>\$60,650</i>
<i>\$ Lost by Not Accommodating</i>	<i>\$31,389</i>

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

Ms. Beatty presented the PPO Penetration Report:

<b><i>PPO Penetration Rate</i></b>	<b><i>May</i></b>
<i>Bill Count</i>	<i>142</i>
<i>Original Provider Charges</i>	<i>\$276,835</i>
<i>Re-priced Bill Amount</i>	<i>\$92,827</i>
<i>Savings</i>	<i>\$184,007</i>
<i>% of Savings</i>	<i>66%</i>
<i>Participating Provider Penetration Rate - Bill Count</i>	<i>90%</i>
<i>Participating Provider Penetration Rate – Provider Charges</i>	<i>94%</i>
<i>EPO Provider Penetration Rate - Bill Count</i>	<i>90%</i>
<i>EPO Provider Penetration Rate – Provider Charges</i>	<i>86%</i>

### ***Prescription Benefit Program***

Ms. Beatty presented a Prescription Benefit Program report for the 1<sup>st</sup> Quarter which depicts by month the savings incurred by utilizing the Prescription Benefit Program. This report is broken down by Script Count, Billed Amount, U&C Amount, Generic Utilization %, Cost per patient, Cost per Script, Opioid Cost %, and Opioid Script %. The Year to Date savings total from January 1 – March 31, 2021 utilizing this program is \$2,967 based on 46 prescriptions filled.

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

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

Mr. Romero stated he has asked each member for their employee rosters, and is still missing rosters from 9 member towns, so if you have not submitted that to him yet, please do so. He also noted they are still having issues with MediaPro, their new owners Knowb4, and the database. Mr. Forlenza stated MediaPro is no longer able to track the completion of training for each individual employee, which prevents Mr. Romero from notifying a town what employees have or haven't completed the training. As that is no longer available to us, Mr. Forlenza noted he has had conversations with the Strategic Planning Committee and the Fund Solicitor in regards to their contractual obligations to the JIF and what Media Pro/Knowb4 intends to do address this situation. We are hoping to have an update by the next meeting. This is why it is important to have the completed rosters as that information may need to be uploaded again.

Mr. Romero noted in regards to the phishing emails for the month of May there were 647 phishing emails issued with 6 clicked, or .9%, which is excellent, and lower than 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 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. Mr. Romero stated to be aware of the scam, make sure your privacy settings are secure, and that your friends list, photos and personal information is hidden from the public.

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

#### **Investment Interest**

Interest received or accrued for the reporting period totaled \$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**

	Monthly	YTD
Subrogation Receipts	\$15,679.36	\$28,789.19
Salvage Receipts	\$0.00	
Overpayment Reimbursements	\$945.00	
FY 2021 Premium Receipts	\$0.00	

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

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**

During the reporting period the Fund's "Cash Position" changed from an opening balance of \$18,617,422.98 to a closing balance of \$17,862,479.99.98 showing a decrease in the fund of \$754,942.99.

### ***Loss Run Payment Register – May 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 \$212,125.19. The claim detail shows 357 claim payments issued.

### ***Bill List – June 2021***

For the Executive Committee's consideration, Mr. Tontarski presented the June 2021 Bill List in the amount of \$336,020.19.

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

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

Motion carried by unanimous vote.

### **COMMITTEE REPORTS**

#### ***Finance Committee Meeting – May 26, 2021***

As Mr. Hatcher was not present at the Finance Committee Meeting so Mr. Mansdoerfer reported that the main purpose of the meeting was to review the 12/31/20 Audit and noted there is great detail in the minutes of the Auditors findings and financial position of the Fund. He noted there were no findings or recommendations in the Audit. It was noted however that the total Assets for the Fund increased by approximately \$4,000 and the Liabilities increased by just under \$500,000 mostly due to changes in Case Reserves as well as the Trigger surplus liabilities from the MEL and RCF. Overall the Net position of the Fund decreased by approximately \$1,000,000, but overall the Fund is in very good financial shape.

Mr. Mansdoerfer then presented four (4) Resolutions for consideration and adoption:

***Resolution 2021-24 Accepting the Annual Audit Report for the Period Ending December 31, 2020.***

Motion by Mr. Gural, seconded by Mr. Mascia to approve Resolution 2021-24 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

All in favor. Motion carried by unanimous vote.

***Resolution 2021-25 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 by Mr. Gural, seconded by Mr. Mascia to approve Resolution 2021-25 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

All in favor. Motion carried by unanimous vote.

***Resolution 2021-26 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 by Mr. Cramer, seconded by Mr. Gural to approve Resolution 2021-26 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

All in favor. Motion carried by unanimous vote.

***Resolution 2021-27 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 by Mr. Wolbert, seconded by Mr. Gural to approve Resolution 2021-27 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

All in favor. Motion carried by unanimous vote.

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

*MEL/E-JIF Reports – June 1, 2021* In the absence of Ms. Jack, Mr. Mansdoerfer presented the MEL and EJIF reports included in the agenda packet, noting they were self-explanatory, however noting that the Audit and Year End reports were reviewed at both meetings, and that the EPL Risk Management Plan deadline has been extended to November 1, 2021, so please be sure to complete all of your obligations prior to that date to be compliant with the program.

*RCF Report – June 1, 2021* Mr. Matchett reported the RCF Report was included in the agenda packet and is self-explanatory unless anyone had any questions. No questions were entertained.

***MISCELLANEOUS BUSINESS***

***Next Meeting***

Chair McMahon noted that the next meeting of the BURLCO JIF will take place on **Tuesday, July 20, 2021 at 3:30 PM** via Zoom Conferencing.

***PUBLIC COMMENT***

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

Chair McMahon opened the meeting to the public for comment.

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

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

***EXECUTIVE SESSION MEETING – Resolution #2021-28***

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 Ms. Archer to Adopt **Resolution #2021-28**

**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.

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

***REOPEN PUBLIC PORTION OF THE MEETING***

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

Motion by Mr. Wolbert seconded by Mr. Cramer to reopen the public portion of the meeting. All in favor. Motion carried.

***APPROVAL OF CLAIMS PAYMENTS***

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

<b><i>Workers' Compensation</i></b>	<b><i>Property</i></b>
2019165703	2021226600
2021231487	2021217305

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

Motion by Mr. Cramer, seconded by Mr. Wolbert, 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 June 15, 2021 meeting of the BURLCO JIF.

Motion by Mr. Cramer, seconded by Ms. Kosko to adjourn the June 15, 2021 meeting of the BURLCO JIF. All in favor. Motion carried.

The meeting was adjourned at 4:46 PM.

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Kris Kristie,  
*Recording Secretary for*

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***John Gural, SECRETARY***



To: Fund Commissioners  
From: Paul A. Forlenza, MGA, RMC, Executive Director  
Date: July 20, 2021  
Re: Executive Director's Report

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

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

**B. Certificates of Insurance (pg. 21)**

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

**C. Financial Fast Track Report (pg. 22)**

The Financial Fast Track Report as of May 31, 2021 is attached for your review. The report is generated by PERMA and provides a “snapshot” of the JIF’s financial status. The JIF’s surplus position as of May 31, 2021 was **\$9,735,670**

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

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

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

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

A consolidated announcement letter including instructions on how to collect your 2021 Optional Safety Budget allowance was emailed to all members the week of February 22, 2021. A report detailing available balances for each member is included in the agenda. If you have any questions on how to collect your 2021 Optional Safety Budget allowance, please contact our office. **Please note that the deadline to claim or encumber these funds is November 30, 2021. All encumbered funds have to be claimed by February 1, 2022.**

**G. 2021 Wellness Incentive Program Allowance (pg. 27)**

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

Wellness Incentive Program Budget allowance, please contact our office. **Please note that the deadline to claim or encumber these funds is November 30, 2021. All encumbered funds have to be claimed by February 1, 2022.**

**H. 2021 EPL/Cyber Risk Management Budget (pg. 28)**

A consolidated announcement letter including instructions on how to collect your 2021 EPL/Cyber Risk Management funds was emailed to all members the week of February 22, 2021. A report detailing available balances for each member is included in the agenda. If you have any questions on how to collect your 2021 EPL/Cyber Risk Management Budget allowance, please contact our office. **Please note that the deadline to claim or encumber these funds is November 30, 2021. All encumbered funds have to be claimed by February 1, 2022.**

**I. Employment Practices Liability Compliance – (pg. 29)**

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

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

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

**K. Skateboard Park Approval Status (pg. 32)**

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

**L. Capehart Scatchard Updates (pgs. 33-35)**

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**

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. The sign-in sheets from the June 3, June 8, and June 23, 2021 sessions are posted to the JIF website; [www.burlcojif.org](http://www.burlcojif.org).

## O. Managerial & Supervisory Training

The ACM, BURLCO, & TRICO JIFs 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](http://www.burlcojif.org). Please contact the Executive Director's office if you have any questions.

## P. Non-Supervisory EPL Employee Training (pgs. 36-41)

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. 42)

On July 13, 2021, a notice was sent to all Fund Commissioners, Municipal Clerks, & Risk Managers 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. 43)

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

## S. Renewing Members

Letters were emailed on or about June 1, 2021, to the nine (9) members whose membership in the JIF is up for renewal on January 1, 2022. These members are: Chesterfield, Delanco, Edgewater Park, Fieldsboro, Medford, Pemberton, Tabernacle, Westampton, and Wrightstown. Included in the email was a Resolution for Renewal of Membership in the Burlington County Municipal JIF, a Certification required under the Local Public Contracts Law, and an Agreement to Renew Membership in the Burlington County Municipal JIF. Members were asked to place the Renewal Resolution on the agenda of an upcoming governing body meeting and return both the approved Resolution and executed Agreement to our office by August 13, 2021.

## **T. Renewing Members Visitation Program**

In May, a representative from the Executive Director's office, contacted those members up for renewal this year to schedule an appointment before the Governing Body to provide an update on the financial condition of the JIF, the member's participation in the JIF, and the many programs available to JIF members. These appointments are also an opportunity to address any questions the Governing Body members might have regarding membership in the JIF. The Executive Director's office believes it is very important for the decision makers in each member municipality to understand the value of JIF membership.

## **U. 2022 Exposure Renewal Process**

On or about July 8, 2021, all members and their risk managers received a notification that the 2022 Exposure Renewal Process will begin on or about July 15, 2021. As occurred last year, members will receive an email from Origami containing a link to the Origami renewal site. Included in the correspondence was important information pertaining to your property and equipment schedules, employee payroll information/counts, and other exposure data. In addition, the correspondence included important information regarding coverage exclusions and limits. All members and risk managers are urged to carefully review this information prior to starting the renewal process. Anyone with questions regarding the exposure renewal process should contact Jodi Palmeri ([Jodi\\_Palmeri@riskprogramadministrators.com](mailto:Jodi_Palmeri@riskprogramadministrators.com)) or Tracy Forlenza ([Tracy\\_Forlenza@riskprogramadministrators.com](mailto:Tracy_Forlenza@riskprogramadministrators.com)). Members are asked to complete the 2022 exposure renewal process no later than Tuesday, August 31, 2021

## **V. 2021 Property Reports**

On or about July 8, 2021, members that received a physical appraisal this year should have received a copy of their appraisal report via email. The reports were emailed to the Municipal Clerk and copied to their RMC and Fund Commissioner. Members are encouraged to review the report and notify the Property Appraisal if any properties were missed during the appraisal process. Any questions regarding the report can be addressed to Mel Ngayan at AssetWORKS at [Melvin.ngayan@assetworks.com](mailto:Melvin.ngayan@assetworks.com) or 215-354-1078.

## **W. Quarterly Attendance (pg. 44)**

A report detailing attendance records through the second quarter of the 2021 Fund year is attached for your review. As the attendance is taken directly from the minutes, please contact Kris Kristie at [Kristi\\_Kristie@riskprogramadministrators.com](mailto:Kristi_Kristie@riskprogramadministrators.com) with any questions or concerns.

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

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

## **Y. 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 May 31, 2021										
		# CLAIMS ** FOR	Y.T.D. LOST TIME	2021 LOST TIME	2020 LOST TIME	2019 LOST TIME			TOTAL RATE	
MEMBER_ID	MEMBER	* 5/31/2021	ACCIDENTS	FREQUENCY	FREQUENCY	FREQUENCY	MEMBER		2021 - 2019	
1	75 Beverly City		0	0.00	4.17	0.00	1 Beverly City		1.76	
2	79 Florence Township		0	0.00	0.00	1.91	2 Florence Township		0.78	
3	80 Hainesport Township		0	0.00	0.00	0.00	3 Hainesport Township		0.00	
4	81 Lumberton Township		0	0.00	0.00	0.00	4 Lumberton Township		0.00	
5	82 Mansfield Township		0	0.00	0.00	0.00	5 Mansfield Township		0.00	
6	83 Medford Township		0	0.00	1.22	0.72	6 Medford Township		0.81	
7	84 Riverside Township		0	0.00	0.00	0.00	7 Riverside Township		0.00	
8	85 Shamong Township		0	0.00	0.00	0.00	8 Shamong Township		0.00	
9	86 Tabernacle Township		0	0.00	1.01	0.00	9 Tabernacle Township		0.37	
10	373 Southampton Township		0	0.00	2.50	1.18	10 Southampton Township		1.56	
11	456 Springfield Township		0	0.00	0.00	0.00	11 Springfield Township		0.00	
12	531 Chesterfield Township		0	0.00	2.11	0.00	12 Chesterfield Township		0.88	
13	576 Mount Laurel Township		0	0.00	1.05	2.02	13 Mount Laurel Township		1.22	
14	577 Bass River Township		0	0.00	0.00	0.00	14 Bass River Township		0.00	
15	589 Bordentown City		0	0.00	2.15	2.07	15 Bordentown City		1.72	
16	600 Bordentown Township		0	0.00	3.64	4.73	16 Bordentown Township		3.48	
17	601 North Hanover Township		0	0.00	1.17	0.00	17 North Hanover Township		0.54	
18	636 Wrightstown Borough		0	0.00	0.00	0.00	18 Wrightstown Borough		0.00	
19	642 Pemberton Borough		0	0.00	0.00	2.33	19 Pemberton Borough		0.97	
20	650 Palmyra Borough		0	0.00	0.00	1.20	20 Palmyra Borough		0.51	
21	651 Woodland Township		0	0.00	0.00	0.00	21 Woodland Township		0.00	
22	679 Fieldsboro Borough		0	0.00	0.00	0.00	22 Fieldsboro Borough		0.00	
23	697 New Hanover Township		0	0.00	0.00	***	23 New Hanover Township		0.00	
24	208 Pemberton Township		0	1.21	1.99	2.56	24 Pemberton Township		2.09	
25	77 Delran Township		0	1.73	1.53	0.94	25 Delran Township		1.35	
26	532 Westampton Township		1	2.01	1.50	3.03	26 Westampton Township		2.22	
27	76 Delanco Township		1	4.21	1.71	0.00	27 Delanco Township		1.37	
28	78 Edgewater Park Township		0	4.49	3.48	0.00	28 Edgewater Park Township		2.37	
Totals:			2	5	0.53	1.19	1.25		1.10	
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 May 31, 2020 0.64										

<b>2021 LOST TIME ACCIDENT FREQUENCY ALL JIFs EXCLUDING SIR MEMBERS/ EXCLUDING COVID CLAIMS</b>				
		<b>May 31, 2021</b>		
	<b>2021</b>	<b>2020</b>	<b>2019</b>	<b>TOTAL</b>
	<b>LOST TIME</b>	<b>LOST TIME</b>	<b>LOST TIME</b>	<b>RATE *</b>
<b>FUND</b>	<b>FREQUENCY</b>	<b>FREQUENCY</b>	<b>FREQUENCY</b>	<b>2021 - 2019</b>
Monmouth County	0.50	0.86	1.30	0.98
Burlington County Municipal JIF	0.53	1.19	1.25	1.10
Professional Municipal Manager	0.74	1.04	2.29	1.50
Morris County	0.82	1.21	1.59	1.30
Ocean County	0.87	1.40	1.83	1.49
Atlantic County Municipal JIF	0.97	1.79	2.58	1.97
Camden County	0.98	1.26	1.39	1.27
NJ Public Housing Authority	1.01	1.59	1.80	1.58
Bergen County	1.02	1.25	1.50	1.31
Gloucester, Salem, Cumberland	1.07	1.51	1.80	1.55
Suburban Municipal	1.21	1.58	1.81	1.61
Suburban Metro	1.23	1.62	1.76	1.63
Central New Jersey	1.32	1.48	1.52	1.47
NJ Utility Authorities	1.46	2.06	2.62	2.18
South Bergen County	1.63	1.79	1.69	1.72
<b>AVERAGE</b>	<b>1.02</b>	<b>1.44</b>	<b>1.78</b>	<b>1.51</b>
<b>* NOTE : lost days may include claims with reserves - where claimant may not yet have had lost time</b>				

# Burlington County Municipal JIF

## Certificate of Insurance Monthly Report

From 5/22/2021 To 6/22/2021

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
H - Dobbins United Methodist Church I - Township of Delanco	330 Union ave. Delanco, NJ 08075	Re: Use of facilities for Summer Camp Evidence of Insurance as respects to use of facilities by Delanco Twp for Summer Camp program.	6/1/2021 #2928559	GL AU EX WC
H - The Bancorp Bank I - Township of Southampton	PO Box 4307 Timonium, MD 21094	RE: 2020 CHEVROLET TAHOE 4WD POLICE VEHICLE VIN 1GNSKDEC0LR255428 Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies and Loss Payee on the Property Policy if required by written contract as respects to 2020 CHEVROLET TAHOE 4WD POLICE VEHICLE VIN 1GNSKDEC0LR255428	6/2/2021 #2931319	GL AU EX WC OTH
H - Burlington County Board of I - Township of Mount Laurel	Commissioners Community Development PO box 6000 Mount Holly, NJ 08060	Evidence of insurance with respects to the grant agreement for the CDBG Project.	6/7/2021 #2932504	GL AU EX WC
H - Southampton Twp BOE I - Township of Southampton	177 Main St Southampton, NJ 08088	RE: use of premises for the Summer Concerts and Annual Christmas Concert 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 premises for the Summer Concerts and Annual Christmas Concert during the current calendar yar.	6/9/2021 #2933118	GL AU EX WC
H - Jesco, Inc I - Township of Chesterfield	1790 Rt 38 Lumberton, NJ 08048	RE: 2021 John Deere Evidence of insurance as respects to 2021 John Deere Model: 84" Power Angle Rake Serial # 1TOPR84JM0000570 Value \$11,000	6/21/2021 #2940631	GL AU EX WC OTH
<b>Total # of Holders: 5</b>				

**BURLINGTON COUNTY MUNICIPAL FUND**

**FINANCIAL FAST TRACK REPORT**

**AS OF May 31, 2021**

	<i>THIS MONTH</i>	<i>YTD</i>	<i>PRIOR YEAR END</i>	<i>FUND BALANCE</i>
1. <b>UNDERWRITING INCOME</b>	<b>680,340</b>	<b>3,401,699</b>	<b>128,691,648</b>	<b>132,093,347</b>
2. <b>CLAIM EXPENSES</b>				
Paid Claims	195,501	1,273,428	48,641,102	49,914,531
Case Reserves	(21,916)	(25,014)	4,469,559	4,444,544
IBNR	165,818	326,354	2,465,014	2,791,368
Recoveries	(27,096)	36,797	(247,254)	(210,457)
<b>TOTAL CLAIMS</b>	<b>312,308</b>	<b>1,611,565</b>	<b>55,328,421</b>	<b>56,939,986</b>
3. <b>EXPENSES</b>				
Excess Premiums	249,782	1,248,909	36,314,788	37,563,697
Administrative	120,891	553,745	21,954,784	22,508,529
<b>TOTAL EXPENSES</b>	<b>370,673</b>	<b>1,802,655</b>	<b>58,269,572</b>	<b>60,072,226</b>
4. <b>UNDERWRITING PROFIT (1-2-3)</b>	(2,640)	(12,520)	15,093,655	15,081,135
5. <b>INVESTMENT INCOME</b>	18,580	44,096	4,713,686	4,757,782
6. <b>DIVIDEND INCOME</b>	0	0	688,486	688,486
7. <b>STATUTORY PROFIT (4+5+6)</b>	<b>15,939</b>	<b>31,576</b>	<b>20,495,827</b>	<b>20,527,403</b>
8. <b>DIVIDEND</b>	0	0	10,473,464	10,473,464
9. <b>RCF &amp; MEL Surplus Trigger Assessment</b>	0	0	318,269	318,269
<b>10. STATUTORY SURPLUS (7-8-9)</b>	<b>15,939</b>	<b>31,576</b>	<b>9,704,094</b>	<b>9,735,670</b>

**SURPLUS (DEFICITS) BY FUND YEAR**

Closed	9,337	22,307	7,864,045	7,886,352
MEL JIF Retro	601	1,437	309,743	311,180
2017	2,285	(8,182)	1,942,389	1,934,207
2018	688	(12,530)	(934,287)	(946,817)
2019	1,560	(97,500)	(94,975)	(192,475)
2020	2,555	81,981	617,179	699,160
2021	(1,088)	44,063		44,063
<b>TOTAL SURPLUS (DEFICITS)</b>	<b>15,939</b>	<b>31,576</b>	<b>9,704,094</b>	<b>9,735,670</b>
<b>TOTAL CASH</b>				<b>17,862,480</b>

**CLAIM ANALYSIS BY FUND YEAR**

<b>TOTAL CLOSED YEAR CLAIMS</b>	<b>0</b>	<b>0</b>	<b>42,030,381</b>	<b>42,030,381</b>
<b>FUND YEAR 2017</b>				
Paid Claims	3,783	207,882	1,584,777	1,792,658
Case Reserves	(3,871)	(193,045)	531,581	338,536
IBNR	88	(1,203)	121,920	120,717
Recoveries	-	0	0	0
<b>TOTAL FY 2017 CLAIMS</b>	<b>0</b>	<b>13,633</b>	<b>2,238,278</b>	<b>2,251,911</b>
<b>FUND YEAR 2018</b>				
Paid Claims	7,430	105,337	3,116,641	3,221,977
Case Reserves	(20,633)	(98,354)	901,020	802,666
IBNR	13,203	7,201	547,274	554,475
Recoveries	-	0	0	0
<b>TOTAL FY 2018 CLAIMS</b>	<b>0</b>	<b>14,183</b>	<b>4,564,935</b>	<b>4,579,119</b>
<b>FUND YEAR 2019</b>				
Paid Claims	4,783	216,557	1,724,312	1,940,868
Case Reserves	(82,370)	(128,514)	1,373,367	1,244,853
IBNR	77,587	12,314	472,371	484,685
Recoveries	0	0	0	0
<b>TOTAL FY 2019 CLAIMS</b>	<b>0</b>	<b>100,356</b>	<b>3,570,050</b>	<b>3,670,406</b>
<b>FUND YEAR 2020</b>				
Paid Claims	105,169	373,495	901,285	1,274,780
Case Reserves	24,730	(10,809)	1,050,228	1,039,419
IBNR	(130,058)	(540,462)	1,220,519	680,057
Recoveries	160	99,629	(247,254)	(147,625)
<b>TOTAL FY 2020 CLAIMS</b>	<b>0</b>	<b>(78,146)</b>	<b>2,924,778</b>	<b>2,846,632</b>
<b>FUND YEAR 2021</b>				
Paid Claims	74,336	370,158		370,158
Case Reserves	60,228	405,709		405,709
IBNR	204,998	848,504		848,504
Recoveries	(27,255)	(62,832)		(62,832)
<b>TOTAL FY 2021 CLAIMS</b>	<b>312,308</b>	<b>1,561,538</b>		<b>1,561,538</b>
<b>COMBINED TOTAL CLAIMS</b>	<b>312,308</b>	<b>1,611,565</b>	<b>55,328,421</b>	<b>56,939,986</b>

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 \$239,646 and \$334,986 respectively for COVID 19 Workers Compensation claims.

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

**Year: January 1, 2021 – December 31, 2021**

<b>ITEM</b>	<b>FILING STATUS</b>
Ethics Filings ( <i>Notification to FC's and Prof's</i> )	4/29/21
Renewal Resolutions and Indemnity & Trust Agreements	
Budget and Actuarial Certification/Opinion Letter	12/23/20
Annual Assessments/Contributions	12/23/20
Supplemental Assessments/Contributions	
Risk Management Program	2/9/21
Annual Certified Audit	
List of Fund Commissioners & Executive Committee	2/9/21
Identity of Administrator	2/9/21
Identity of Treasurer	2/9/21
Excess Insurance /Group Purchase Insurance/Reinsurance Policies	2/9/21
Withdrawals	
Exhibit A - Certification of JIF Fund Professionals	2/9/21
Exhibit B - Certification of JIF Data Forms	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

<b>Professionals</b>	<b>Contract</b>	<b>Gen Ins</b>	<b>Fidelity</b>	<b>E&amp;O</b>	<b>Surety</b>
<b>Actuary</b> – Actuarial Advantage	X	8/7/21	N/A	8/7/21	N/A
<b>Administrative Consultant</b> -PERMA	X	12/10/21	N/A	12/10/21	N/A
<b>Administrator</b> - AJG	X	10/1/21	5/1/20	10/1/21	N/A
<b>Asset Manager</b> -Wilmington Trust	X	10/1/21	JIF	10/1/21	N/A
<b>Banking</b> – M & T	X	N/A	10/1/21	N/A	N/A
<b>Attorney</b> - DeWeese	X	9/1/21	N/A	9/1/21	N/A
<b>Auditor</b> - Bowman	X	8/1/21	N/A	N/A	N/A
<b>Claims Administrator</b> - Qual-Lynx	X	7/1/22	4/30/22	10/1/21	12/31/18
<b>Managed Care</b> - QualCare	X	7/1/22	N/A	10/1/21	N/A
<b>Payroll Auditor</b> - Bowman	X	8/1/21	N/A	8/1/21	N/A
<b>Property Appraiser</b> - AssetWorks	X	9/27/21	N/A	9/27/21	N/A
<b>Safety Director</b> - JA Montgomery	X	12/10/21	N/A	12/10/21	N/A
<b>Underwriting Manager</b> -Conner Strong	X	12/10/21	N/A	12/10/21	N/A
<b>Technology Risk Services</b> – Lou Romero	X	3/1/21	N/A	3/1/21	N/A
<b>Treasurer</b> – Tom Tontarski	X	N/A	5/1/20	N/A	JIF
<b>Recording Secretary</b> – Kris Kristie	X	N/A	N/A	N/A	N/A
<b>Website</b> – Joyce Media	X	N/A	N/A	N/A	N/A
<b>Wellness Director</b> – Debby Schiffer	X	N/A	N/A	N/A	N/A

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

**Monthly Regulatory Filing Checklist**

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

<b>ITEM</b>	<b>FILING STATUS</b>
Meeting Minutes	7/20/21
Bylaws Amendments	N/A
Risk Management Program Changes	N/A
New Member Filings	N/A
Supplemental Assessments/Contributions	N/A
Budget Amendments (transfers, etc.)	N/A
Surplus Distribution (refunds/dividends)	N/A
Changes/Amendments/Additions to Service Providers	N/A
Executive Committee Changes	N/A



**Burlington County Municipal Joint Insurance Fund  
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							3,150.00							3,150.00	0.00		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
<b>Total By Line</b>		<b>\$81,850.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$26,000.00</b>	<b>\$9,200.00</b>	<b>\$0.00</b>	<b>\$3,150.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$38,350.00</b>	<b>\$43,500.00</b>		<b>NA</b>

**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							289.90							289.90	1,305.10	
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							2,660.00							2,660.00	0.00	
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	\$2,949.90	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	5,104.28	46,940.72	

**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							305.93							305.93	444.07	
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							509.97							509.97	240.03	
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	\$815.90	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	2,947.20	18,802.80	

**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	
<b>Total By Line</b>	<b>14,000.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$500.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$500.00</b>	<b>\$13,500.00</b>	

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

MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND						
EMPLOYMENT PRACTICES COMPLIANCE STATUS - Burlco JIF						
Data Valued As of :		July 6, 2021				
Total Participating Members		28				
Complaint		26				
Percent Compliant		92.86%				
			01/01/21		2021	
Member Name	* Checklist Submitted	Compliant	EPL		POL	Co-Insurance
			Deductible		Deductible	01/01/21
BASS RIVER	Yes	Yes	\$ 20,000		\$ 20,000	20% of 1st 250K
BEVERLY	Yes	Yes	\$ 20,000		\$ 20,000	20% of 1st 250K
BORDENTOWN CITY	Yes	Yes	\$ 20,000		\$ 20,000	20% of 1st 250K
BORDENTOWN TOWNSHIP	Yes	Yes	\$ 5,000		\$ 5,000	0%
CHESTERFIELD	Yes	Yes	\$ 20,000		\$ 20,000	20% of 1st 250K
DELANCO	Yes	Yes	\$ 20,000		\$ 20,000	20% of 1st 100K
DELRAN	Yes	Yes	\$ 20,000		\$ 20,000	20% of 1st 250K
EDGEWATER PARK	Yes	Yes	\$ 2,500		\$ 2,500	0%
FIELDSBORO	Yes	Yes	\$ 20,000		\$ 20,000	20% of 1st 250K
FLORENCE	Yes	Yes	\$ 20,000		\$ 20,000	20% of 1st 250K
HAINESPORT	Yes	Yes	\$ 2,500		\$ 2,500	0%
LUMBERTON	Yes	Yes	\$ 20,000		\$ 20,000	20% of 1st 100K
MANSFIELD TOWNSHIP B	Yes	Yes	\$ 2,500		\$ 2,500	0%
MEDFORD TOWNSHIP	Yes	Yes	\$ 20,000	\$75,000 Police EPL Deductible	\$ 20,000	20% of 1st 250K
MOUNT LAUREL	Yes	Yes	\$ 20,000		\$ 20,000	20% of 1st 250K
NEW HANOVER	No	No	\$ 20,000		\$ 20,000	20% of 1st 250K
NORTH HANOVER	Yes	Yes	\$ 20,000		\$ 20,000	20% of 1st 250K
PALMYRA	Yes	Yes	\$ 20,000		\$ 20,000	0%
PEMBERTON	Yes	Yes	\$ 20,000		\$ 20,000	20% of 1st 250K
PEMBERTON BOROUGH	Yes	Yes	\$ 20,000		\$ 20,000	20% of 1st 250K
RIVERSIDE	Yes	Yes	\$ 20,000		\$ 20,000	20% of 1st 250K
SHAMONG	Yes	Yes	\$ 10,000		\$ 10,000	0%
SOUTHAMPTON	Yes	Yes	\$ 2,500		\$ 2,500	0%
SPRINGFIELD	Yes	Yes	\$ 7,500		\$ 7,500	20% of 1st 100K
TABERNACLE	Yes	Yes	\$ 10,000		\$ 10,000	0%
WESTAMPTON	Yes	Yes	\$ 20,000		\$ 20,000	20% of 1st 250K
WOODLAND	Yes	Yes	\$ 20,000		\$ 20,000	20% of 1st 250K
WRIGHTSTOWN	No	No	\$100,000		\$ 20,000	20% of 1st 2Mil/20% of 1st 250K POL
* Member does NOT participate in EPL coverage						

# MEL STATUTORY BONDS as of 7/6/21

Bass River Township	Eileen Brower	Treasurer	06/13/2016	Yes	Approved	
Bass River Township	Albert Stanley	Tax Collector/CFO	06/05/2017	Yes	Approved	
Bass River Township	Linda Eliason-Ash	Tax Collector	01/01/2007	05/31/2017	No	Approved
Beverly City	Yvonne Bullock	Treasurer / CFO Crime	05/01/2014	Yes	Approved	
Beverly City	Shari Key	Tax Collector	05/01/2014	Yes	Approved	
Beverly City	Error - delete	Error - delete	10/08/2020	10/08/2020	No	Approved
Bordentown City	Jennifer M. Smith	Tax Collector	02/13/2017	Yes	Approved	
Bordentown City	Caryn Hoyer	Tax Collector	08/10/2015	02/13/2017	No	Approved
Bordentown City	Margaret Peak	Treasurer/CFO-crime	08/01/2013	06/14/2019	No	Approved
Bordentown City	Tanyika Johns	Tax Collector	03/11/2014	08/10/2015	No	Approved
Bordentown City	Richard Wright	Treasurer	06/20/2019	10/18/2020	No	Approved
Bordentown City	Margaret M. Peak	CFO - Treasurer	10/19/2020	Yes	Approved	
Bordentown Township	Jeffrey Elasser	Tax Collector	08/01/2015	Yes	Approved	
Bordentown Township	Donna Muldrow	Treasurer	03/05/2009	03/01/2020	No	Approved
Bordentown Township	MaryAlice Picariello	Tax Collector	03/05/2009	05/29/2015	No	Approved
Bordentown Township	Add in error	Add in error		01/01/1900	No	Pending
Bordentown Township	Kittina Wallrath	Treasurer	03/01/2020	Yes	Pending	
Chesterfield Township	Wendy Wulstein	Treasurer	01/31/2012	Yes	Approved	
Chesterfield Township	Caryn M. Hoyer	Tax Collector	06/30/2008	Yes	Approved	
Delanco Township	Jennifer Dellavalle	Tax Collector	11/01/2016	Yes	Approved	
Delanco Township	Robert L. Hudnell	Treasurer (CFO crime)	01/01/2007	Yes	Approved	
Delanco Township	Lynn A. Davis	Tax Collector	01/01/2007	11/01/2016	No	Approved
Delran Township	Victoria Boras	Tax Collector	06/27/2011	02/28/2019	No	Approved
Delran Township	Linda Lewis	Treasurer	12/21/2018	04/01/2019	No	Approved
Delran Township	Tanyika L Johns	Tax Collector	02/01/2019	Yes	Approved	
Delran Township	Margaret M. Peak	CFO / Treasurer	04/08/2019	10/16/2020	No	Approved
Delran Township	Kareemah Press	CFO - Treasurer	10/19/2020	Yes	Approved	
Edgewater Park Township	Mindie Weiner	Tax Collector	02/05/2019	Yes	Approved	
Edgewater Park Township	Tanyika Johns	Tax Collector		02/05/2019	No	Approved
Fieldsboro Borough	Lan Chen Shen	Tax Collector	01/01/2016	03/31/2019	No	Approved
Fieldsboro Borough	Peter Federico	Treasurer	01/01/2016	Yes	Approved	
Fieldsboro Borough	LEIGHA A BOGDANOWICZ	Tax Collector	04/01/2019	Yes	Approved	
Florence Township	Christine Swiderski	Tax Collector	05/11/2020	Yes	Approved	
Florence Township	Sandra Blacker	CFO/Treasurer	05/07/2020	11/30/2020	No	Approved
Florence Township	Michelle Chiemiego	Treasurer	11/01/2020	Yes	Approved	
Hainesport Township	Sharon A. Deviney	Tax Collector	01/01/2007	01/01/2020	No	Approved
Hainesport Township	Joanna Mustafa	CFO	12/13/2016	02/17/2017	No	Approved
Hainesport Township	Dawn Emmons	CFO	02/01/2017	01/31/2019	No	Pending
Hainesport Township	Donna Condo	Treasurer/CFO	02/01/2019	Yes	Approved	
Hainesport Township	Paula Tiver	Tax Collector	01/01/2020	Yes	Approved	
Lumberton Township	Robin D. Sarlo	Tax Collector	01/01/2016	Yes	Approved	
Lumberton Township	Sharon Deviney	Tax Collector	02/19/2011	12/31/2015	No	Approved
Mansfield Township	Elaine Fortin	Tax Collector	01/01/2007	07/01/2018	No	Approved
Mansfield Township	Joseph P Monzo	Treasurer (CFO)	01/01/2007	07/01/2019	No	Approved
Mansfield Township	Dana Elliott	Tax Collector	07/01/2018	07/06/2020	No	Approved
Mansfield Township	Bonnie Grouser	CFO/Treasurer	07/01/2019	Yes	Approved	
Mansfield Township	Linda Hannawacker	Tax Collector	07/06/2020	Yes	Approved	
Medford Township	Albert Stanley	Treasurer / CFO	08/03/2015	03/04/2019	No	Approved
Medford Township	Patricia Capasso	Tax Collector	01/01/2013	09/30/2020	No	Approved
Medford Township	Robin Sarlo	Treasurer/CFO	03/04/2019	Yes	Approved	
Medford Township	Rachel Warrington	Tax Collector	10/01/2020	Yes	Approved	

# MEL STATUTORY BONDS as of 7/6/21

Mount Laurel Township	Kim Muchowski	Tax Collector	10/24/2016	Yes	Approved
Mount Laurel Township	Karen Cohen	Library Treasurer	01/15/2014	Yes	Approved
Mount Laurel Township	Tara Krueger	Treasurer	04/17/2017	Yes	Approved
Mount Laurel Township	Meredith Tomczyk	Treasurer / CFO Crime	01/09/2012	01/01/1900 No	Approved
Mount Laurel Township	Maureen Mitchell	Tax Collector	01/30/2012	10/24/2016 No	Approved
New Hanover Township	Lynn Davis	Tax Collector	01/01/2020	Yes	Approved
New Hanover Township	Terry Henry	CFO/Treasurer	02/26/2020	Yes	Approved
North Hanover Township	Mary Alice Picariello	Tax Collector	06/27/2009	Yes	Approved
North Hanover Township	Joseph Greene	Treasurer	04/29/2013	Yes	Approved
Palmyra Borough	Tanyika Johns	Tax Collector	06/15/2020	Yes	Approved
Palmyra Borough				01/01/1900 No	Approved
Palmyra Borough	Danielle Lippincott	Tax Collector	01/25/2019	01/01/1900 No	Approved
Palmyra Borough	Donna Condo	CFO (Treasurer)	01/01/2016	Yes	Approved
Palmyra Borough	Janeen Rossi	Tax Collector		01/01/1900 No	
Pemberton Borough	Donna Mull	Treasurer	01/01/2011	Yes	Approved
Pemberton Borough	Kathleen Smick	Tax Collector	05/19/2014	Yes	Approved
Pemberton Township	Alison Varrelmann	Tax Collector	03/23/2015	Yes	Approved
Pemberton Township	Robert Benick	Treasurer	01/01/2014	Yes	Approved
Pemberton Township	Alison Shinkunas	Tax Collector	03/23/2015	01/01/1900 No	Approved
Riverside Township	Meghan O. Jack	Treasurer	06/01/2013	Yes	Approved
Riverside Township	Mindie Weiner	Tax Collector	03/21/2016	Yes	Approved
Riverside Township	Nancy Elmeaze	Tax Collector	09/01/2007	07/31/2015 No	Approved
Shamong Township	Christine Chambers	Treasurer(CFO Crime)	11/24/2014	Yes	Approved
Shamong Township	Kathryn J. Taylor	Tax Collector	01/01/2007	Yes	Approved
Southampton Township	Melissa Chesla	Tax Collector	09/01/2014	Yes	Approved
Southampton Township	Nancy Gower	Treasurer ( CFO Crime)	01/01/2007	Yes	Approved
Springfield Township	Dianne Kelly	Treasurer/CFO	01/01/2010	09/30/2020 No	Approved
Springfield Township	Melissa Chesla	Tax Collector	11/01/2014	Yes	Approved
Springfield Township	Yolaika Madina	CFO - Treasurer	01/01/2021	Yes	Approved
Tabernacle Township	Kimberly Smith	Tax Collector	04/01/2016	Yes	Approved
Tabernacle Township	Susan Costales	Tax Collector	09/24/2008	08/21/2018 No	Approved
Tabernacle Township	Rodney R Haines	CFO/Treasurer	08/01/2018	Yes	Approved
Westampton Township	Robert L. Hudnell	Treasurer	01/01/2007	Yes	Approved
Westampton Township	Carol A. Brown-layou	Tax Collector	01/01/2007	Yes	Approved
Woodland Township	Nancy Seeland	Tax Collector	01/01/2015	Yes	Approved
Woodland Township	Kathleen Rosmando	CFO - Treasurer	06/06/2013	Yes	Approved
Wrightstown Borough	Ronald A. Ghrist	Treasurer	01/01/2010	Yes	Approved
Wrightstown Borough	Jeffrey C. Elsasser	Tax Collector	11/01/2016	Yes	Approved
Wrightstown Borough	Lynn A. Davis	Tax Collector	01/01/2010	11/01/2016 No	Approved

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

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

Last Update: 7/13/2021



### Serious Accident Following Annual Holiday Party Found Not Compensable

All too often holiday parties end with some unfortunate injury. Is such an injury covered in workers' compensation? It depends on the circumstances. The Court in *Regalado v. F&B Garage Door*, A-0083-20, (App. Div. June 8, 2021), found that the injury in this case did not arise out of and in the course of employment.

Some of the facts in the case were undisputed. On Friday, December 23, 2016, the company hosted its annual holiday party at a local restaurant. The party was for employees, friends and family. No company clients or vendors were invited. The owner of the company, Frida Ferrera, said that the purpose of the party was to thank employees for their hard work throughout the year.

Petitioner, Ms. Regalado, invited her brother as in prior years. Since neither of them drove, the owner drove them to the party. The vehicle in which they all drove was owned by Martinez, who was not employed by the company. Everyone at the party except the owner consumed alcohol. No one was paid to attend the party nor compensated for travel time.

The parties also agreed on the circumstances of the accident. After the party ended, Ferrara drove first to her own home. She exited the vehicle and then Martinez, the car owner, got in the driver's seat. Minutes later Martinez drove into a parked car, which caused the vehicle to flip over, resting on its roof. Petitioner and her brother were treated at the ER and petitioner required surgical procedures to her neck and jaw.

Petitioner filed a workers' compensation claim petition. She argued that the owner told her she would not receive a holiday bonus if she did not attend the holiday party. This allegation and others made by petitioner were disputed. Petitioner also claimed that she received her cash bonus at the restaurant. During testimony, however, petitioner said that she would not have attended the party if transportation had not been provided.

Respondent produced three lay witnesses. They all testified that bonuses had already been paid prior to the holiday party. The owner denied saying that petitioner's bonus was contingent on attending the party. The owner testified that the party was optional and there were no job ramifications for refusal to attend. Another employee testified that he attended the party for two years and was never told his bonus was contingent on attending. He also said the bonus was paid prior to the party.

The only documentary proof offered by petitioner was a bank statement listing her deposit history between December 9, 2016 through January 10, 2017. Those documents showed \$540 was deposited on December 27, 2016. Petitioner's math did not add up. She said this amount represented three days of pay at \$60 per day plus a \$300 cash bonus received at the party. That total was \$480, not \$540.

After hearing testimony on several days, the Judge of Compensation found petitioner not credible nor consistent. He observed that petitioner testified to receiving different amounts on different days of testimony. He also thought it was contradictory for petitioner to say that she would not have attended the party without transportation being provided but then maintain that her attendance was essentially mandatory. As for the bank deposit, the Judge of Compensation noted that there was no showing when petitioner received these funds. The judge dismissed the case and petitioner appealed.

The Appellate Division explored the requirements under N.J.S.A. 34:15-7. It noted that for a social activity to be compensable petitioner must prove that there is a benefit to the employer beyond improvement of health and morale. In this case the party was clearly about employee morale since only coworkers, friends and family were invited, not clients or vendors.

That left one remaining legal argument made by petitioner, namely that her attendance was mandatory. There is a line of cases in New Jersey that establishes compensability when an employee is required to perform some activity, whether recreational or social. The Court found no evidence that petitioner was in fact required to attend, or that there were threats of reprisal to her for non-attendance. The

Court viewed the party as an informal gathering on an optional basis. It gave no weight to petitioner's argument that her bonus was on the line because other witnesses made clear that the bonus was paid prior to the party. The Court agreed with the Judge of Compensation that petitioner's statement that she would not have attended the party absent transportation conflicted with the so-called mandatory nature of the party.

The lesson from this case is that employers who wish to host holiday parties and other similar events should make clear in writing that attendance is optional and voluntary and that there are no adverse job consequences for non-attendance.

#### Respondent Prevails Where First MRI Post-Accident Showed No Abnormalities In Knee

What happens when an injured worker gets a normal MRI study after a work injury but later on a second MRI shows an operable tear? Can the findings on the second MRI be related back to the original injury? The Appellate Division addressed that issue in Costanzo v. Meridian Rehab, A-5547-18 (App. Div. June 17, 2021).

Patricia Costanzo slipped and fell on April 1, 2016 while working at Meridian Rehab as a recreational aide. She felt pain in her left knee and underwent an MRI, which showed no tear and no fracture. It did show some prior osteoarthritis in the knee. Respondent paid for PT and a series of injections, and petitioner returned to work thereafter. She had a subsequent injury in August 2017 while walking on a beach (unrelated to work) and injured her right knee, requiring a meniscectomy.

The issue in this case arose when petitioner started feeling increased pain in her left knee in January 2018 and underwent a second MRI for the left knee. She denied reinjuring the left knee in the beach incident that injured her right knee. On this new 2018 left knee MRI, an anterior cruciate ligament tear and a meniscal tear could be plainly seen. Petitioner filed a motion for medical benefits for the left knee tear seeking payment from Meridian Rehab for surgery. Capehart Shareholder, Carla Aldarelli, Esq., handled this case successfully for Meridian Health System.

Petitioner's expert, Dr. Cary Skolnick, testified that the new tears in the left knee were related back to the original accident of April 1, 2016. He stated that the action of striking the ground caused petitioner's arthritis to worsen to the point where additional treatment was needed. Further, he opined that both the meniscus and ligament were stretched in the 2016 incident to the degree that only a few fibers were holding them together and those fibers eventually broke.

In contrast, the Judge of Compensation credited the testimony of Dr. Shawn Sieler, who diagnosed only a left knee contusion in the April 2016 fall. Dr. Sieler testified that petitioner fully recovered from this incident. Dr. Sieler was of the opinion that the meniscal and ACL tears "**can only be explained by some subsequent traumatic accident.**" He did not accept Dr. Skolnick's theory about fibers in the knee being stretched to a breaking point. He noted that if arthritis was a factor, there was evidence before the April 2016 incident of arthritis in the knee.

The Honorable Salvatore Martino, Judge of Compensation found Dr. Skolnick's testimony to be lacking in both credibility and logic. The judge observed that Dr. Skolnick did not directly address some questions posed to him, and he became somewhat argumentative with respondent's attorney. Judge Martino said, "*While it is clear that more severe pathology currently exists as compared to the time period closer to the injury date, there does not appear to be a reasonable connection between the mechanism of the injury and the current state of her pathology.*" The judge found Dr. Sieler's testimony on lack of causation to be more credible because it was more consistent with the order of the MRIs.

Petitioner appealed and argued that Judge Martino erred in assessing Dr. Skolnick's credibility. The Court wrote, "*Contrary to petitioner's contentions on appeal, there was ample evidence in the record to support the judge's conclusion that the current condition of petitioner's left knee was not related to the injury she suffered when she fell at work in April 2016. At that time, petitioner suffered only a contusion. The MRI*

*taken in June 2016 revealed no meniscus tear and no ACL tear. Although the MRI showed that petitioner had arthritis in the knee, this was a preexisting condition.”*

For these reasons, the Appellate Division endorsed the conclusion of Judge Martino that there was no medical evidence that the arthritis in petitioner’s left knee had worsened as the result of the April 2016 fall.

The argument in this case occurs quite frequently in workers’ compensation. While every case is fact sensitive, the general rule for practitioners should be that when there are two MRIs that are vastly different from each other, the MRI closest in time to the work accident will generally control. If a subsequent MRI shows findings that did not appear in the first MRI close to the time of accident, it makes little sense to draw causation.

The analogy would be to a car that has a few tiny nicks on the windshield. A minor car accident occurs at some point and a photo taken a few weeks after the accident shows no change in the windshield at all. The nicks are exactly as they were. Two years later the owner gets in the car one morning and is shocked to find that there are now giant cracks all over the windshield. The entire windshield needs replacement. Under Dr. Skolnick’s theory, the minor car accident would be responsible as opposed to some other intervening event during the past two years. While anything is possible, the legal standard remains more likely than not. Under Dr. Sieler’s logic, the dramatic change in the windshield would be more likely due to some intervening event.

#### **About the Author:**

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

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

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

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

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



To: Municipal Clerks  
Fund Commissioners

From: Kris Kristie, Sr. Account Representative

Date: November 23, 2020

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

\*\*\*\*\*

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

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

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

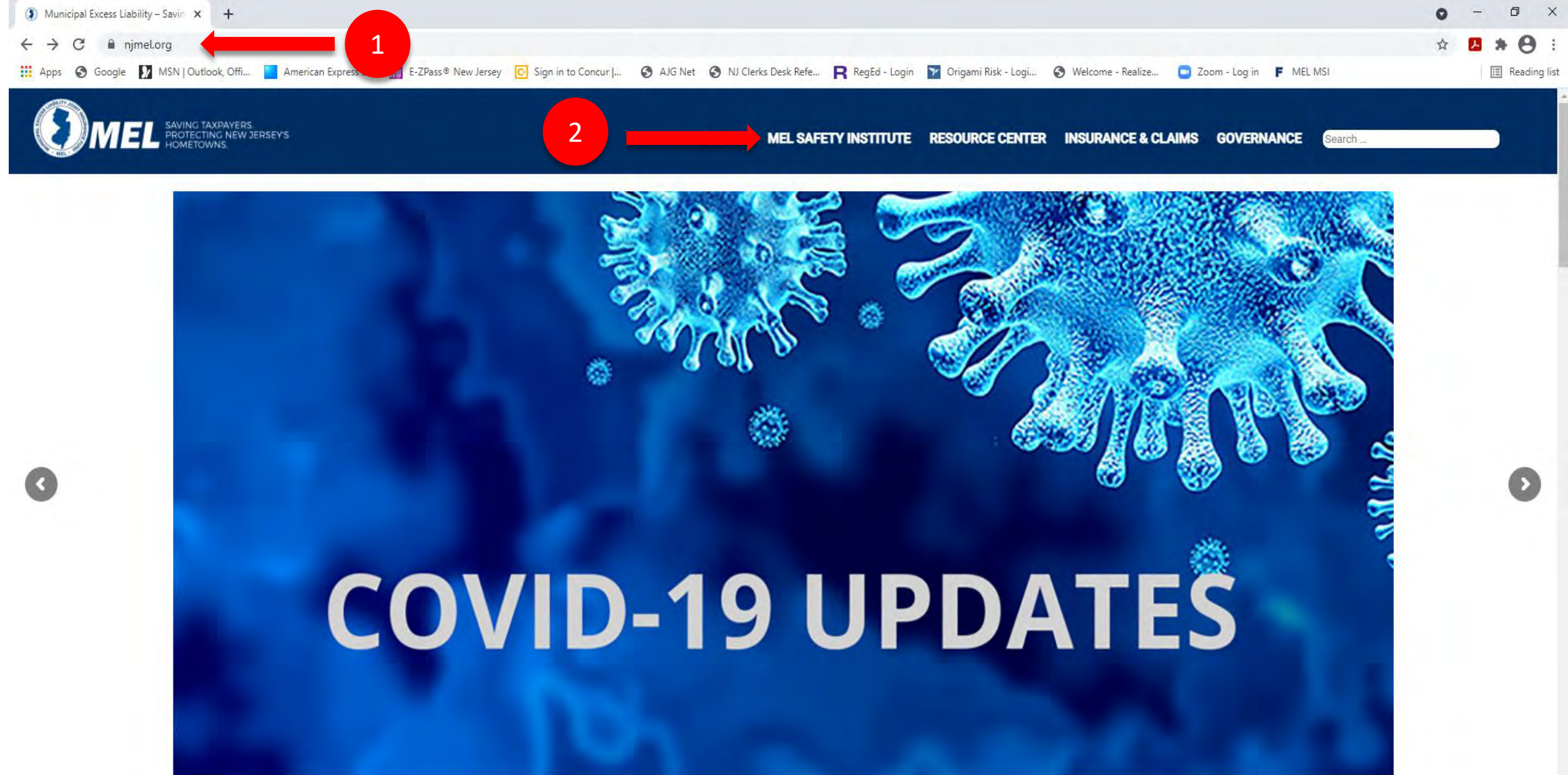
Please feel free to contact my office if you have any questions regarding this program.

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

Thank you for your attention to this matter.

cc: Risk Management Consultants





1. Go the NJ MEL website: [www.njmel.org](http://www.njmel.org)
2. Click on the “**MEL Safety Institute**” 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”



 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.)

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



Crossing Guard Training

I am a  
new user

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

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

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.

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

Click on the **“MSI Now”** button



Click on titles for descriptions or to enroll.

## RECOMMENDED TRAINING

• Title

### ONLINE COURSES

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

### CLASSROOM COURSES/WORKSHOPS

No course assignments.

Search Training

## MSI NOW



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



Click on titles for descriptions or to enroll.

## TRAINING SUPPORT

• Title

### RESOURCES

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



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

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

**Date:** July 12, 2021

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

As you may recall, over the past 18 months, the JIF and MEL have sponsored more than 20 webinars pertaining to the *Protection and Safe Treatment of Minors Program*. Participation in this training by Municipal Managers & Supervisors is **strongly recommended** as it could assist in the defense of member municipalities and their employees from potential liability resulting from a future claim of sexual abuse or molestation. Over the past several months, the JIF & MEL have scheduled additional opportunities as it has been determined that some Managers & Supervisors have not had an opportunity to participate in a previous webinar. As a result, below, please find five (5) additional webinars that have been scheduled. If you have Managers & Supervisors that have not taken this training previously, please have them register for one of these sessions. A list of the employees that have completed this training is available on the JIF websites.

Date	Webinar Topic	Time
7/13/2021	<a href="#">Register Here</a>	9:00 - 11:00 am
8/12/2021	<a href="#">Register Here</a>	1:00 - 3:00 pm
9/21/2021	<a href="#">Register Here</a>	9:00 - 11:00 am
10/19/2021	<a href="#">Register Here</a>	9:00 - 11:00 am
11/10/2021	<a href="#">Register Here</a>	9:00 - 11:00 am
12/7/2021	<a href="#">Register Here</a>	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](mailto: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 Twp.
Delran Twp.
Edgewater Park Twp.
Florence Twp.
Hainesport Twp.
Lumberton Twp.
Mansfield Twp.
Medford Twp.
Mount Laurel Twp.
New Hanover Twp.
North Hanover Twp.
Palmyra Borough
Pemberton Twp.
Riverside Twp.
Shamong Twp.
Tabernacle Twp.
Westampton Twp.

2021 BURLCO Meeting Attendance																			
Municipality	Name	Jan-21	Feb-21	Mar-21	Apr-21	May-21	Jun-21	Jul-21	Aug-21	Sep-21	Oct-21	Nov-21	Dec-21	# FC Attended	#ALT Attended	# Meetings	% FC Attended	%ALT Attended	Combined Attendance
(Mtg Occurred=Y)		Y	Y	Y	Y	Y	Y									6			
Bass River	Renwick/Capriglio	N/A	N/A	N/A	FC	FC	FC							3	0	6	50%	0%	50%
Beverly City	Wolbert/Midgette	FC	FC	FC	FC	FC	FC							6	0	6	100%	0%	100%
Bordentown City	Archer/Peak	FC	FC	FC	FC	FC	FC							6	0	6	100%	0%	100%
Bordentown Twp.	Theokas/Carrington	FC	FC	FC	FC	FC	FC							6	0	6	100%	0%	100%
Chesterfield Township	McMahon/Sahol	FC	FC	FC	Alt	FC	FC							5	1	6	83%	17%	100%
Delanco Township	Provanzano/Browne	FC	FC	FC	FC	FC	FC							6	0	6	100%	0%	100%
Delran Township	Hatcher/Eggers	FC	FC	FC	FC	FC	FC							6	0	6	100%	0%	100%
Edgewater Park Twp.	Pullion/Cahall	N/A	N/A	N/A	FC	N/A	N/A							1	0	6	17%	0%	17%
Fieldsboro	Hansell, P./Lewis.C	FC	FC	FC	FC	N/A	FC							5	0	6	83%	0%	83%
Florence Township	Fazekas/Elrton	FC	FC	FC	FC	FC	FC							6	0	6	100%	0%	100%
Hainesport Township	Kosko/Kilburn	FC	FC	FC	FC	FC	FC							6	0	6	100%	0%	100%
Lumberton Township	Dellorco	FC	FC	FC	FC	FC	FC							6	0	6	100%	0%	100%
Mansfield Township	Fitzpatrick/Magee	FC	FC	FC	FC	FC	FC							6	0	6	100%	0%	100%
Medford Township	Burger/Meder	FC	FC	FC	FC	FC	FC							6	0	6	100%	0%	100%
Mt. Laurel	Mascia/Shillingford	FC	FC	FC	Alt	FC	FC							5	1	6	83%	17%	100%
New Hanover	Tuliano/Gianaris	FC	FC	FC	FC	N/A	N/A							4	0	6	67%	0%	67%
North Hanover	Picariello/Wells	FC	FC		FC	FC	N/A	FC							5	0	6	83%	0%
Palmyra Borough	Gural	FC	FC	FC	FC	FC	FC							6	0	6	100%	0%	100%
Pemberton Borough	Mull/Vallari	Alt	FC	FC	N/A	FC	FC							4	1	6	67%	17%	83%
Pemberton Twp.	Hornickel/Brown	FC	FC	FC	FC	FC	FC							6	0	6	100%	0%	100%
Riverside Township	Mansdoerfer/Jack	FC	FC	FC	FC	FC	FC							6	0	6	100%	0%	100%
Shamong Township	Matchett	FC	FC	FC	FC	FC	FC							6	0	6	100%	0%	100%
Southampton Township	Hoffman	FC	FC	N/A	FC	N/A	FC							4	0	6	67%	0%	67%
Springfield Township	Keller/Sobotka	FC	FC	FC	N/A	N/A	N/A							3	0	6	50%	0%	50%
Tabernacle Township	Cramer/Sunbury	FC	FC	FC	Alt	FC	FC							5	1	6	83%	17%	100%
Westampton Township	Ent/Farnsworth	FC	FC	FC	FC	FC	FC							6	0	6	100%	0%	100%
Woodland Township	Brown/Seeland	N/A	N/A	N/A	FC	N/A	N/A							1	0	6	17%	0%	17%
Wrightstown	Ingling/Gorman	FC	FC	FC	FC	N/A	N/A							4	0	6	67%	0%	67%
28		25	25	24	26	20	23	28	28	28	28	28	28	139	4	168	83%	2%	85%
		89%	89%	86%	93%	71%	82%	100%	100%	100%	100%	100%	100%						

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

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

**JULY 2021**  
**CLOSED CASES**

**THERE HAVE BEEN NO CASES CLOSED**  
**SINCE THE JUNE 15, 2021 MEETING.**



## Questions about employment issues? Call the New MEL Employment Practices Helpline

The MEL Safety Institute is pleased to announce the establishment of a NEW MEL Employment Practices Helpline (EPL), a dedicated resource to guide members on employment related issues.

The MEL EPL Helpline is staffed by attorneys that specialize in New Jersey employment law and understand the MEL JIF system. The three law firms staffing the EPL Helpline are affiliated with local Joint Insurance Funds (JIFs).

**Who can use the EPL Helpline?** MEL member municipalities will select and approve two individuals to use the helpline.

**What hours is the EPL Helpline available?** The helpline will be staffed during normal business hours, 9 a.m. – 5 p.m. Voicemail can be left afterhours for a callback.

**What kinds of issues can be addressed?** Any employment related topics or policies and procedures related to issues such as:

- Hiring
- Termination
- Harassment
- Discrimination
- Promotion/Demotion
- And more...

**What are the MEL EPL Helpline numbers?** MEL members can choose to call any of the MEL EPL Helpline firms listed below.

**MEL EPL HELPLINE:**  
**732-583-7474**

Jodi Howlett  
Cleary Giacobbe Alfieri Jacobs LLC  
955 State Route 34, Suite 200  
Matawan, NJ 07747955

**MEL EPL HELPLINE:**  
**609-522-5599**

David S. DeWeese  
The DeWeese Law Firm  
3200 Pacific Avenue  
Wildwood, New Jersey 08260

**MEL EPL HELPLINE:**  
**973-334-1900**

Fred Semrau  
Dorsey & Semrau  
714 Main Street  
Boonton, NJ 07005

**What happens after the call?** The attorney will provide the member with transcript of the call that includes recommendations. If the issue is beyond the scope of the MEL EPL Helpline the attorney will provide direction to the member on where to get appropriate assistance. All calls are confidential.



## MEL EPL Helpline Authorized Contact Person(s)

TOWN	AUTHORIZED CONTACT PERSON	ADDITIONAL CONTACT PERSON
Bass River Township	N/A	N/A
Beverly City	Caitlin Midgett, Clerk	Rich Wolbert
Bordentown City	Grace I. Archer, City Clerk	Margaret Peak
Bordentown Township	Mike Theokas	Maria Carrington
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](http://www.burlcojif.org)



# SAFETY DIRECTOR REPORT

## Burlington County Municipal Joint Insurance Fund

**TO:** Fund Commissioners, Safety Coordinators, and Risk Managers

**FROM:** Keith Hummel, JIF Safety Director

**DATE:** July 2, 2021

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

Keith Hummel Associate Director Public Sector Risk Control <a href="mailto:khummel@jamontgomery.com">khummel@jamontgomery.com</a> Office: 856-552-6862 Fax: 856-552-6863	Mailing Address:  TRIAD 1828 CENTRE Cooper Street, 18 <sup>th</sup> Floor Camden, NJ 08102  P.O. Box 99106 Camden NJ 08101	John Saville Senior Consultant <a href="mailto:jsaville@jamontgomery.com">jsaville@jamontgomery.com</a> Office: 732-736-5009 Cell: 609-330-4092
Robert Garish Senior Consultant <a href="mailto:rgarish@jamontgomery.com">rgarish@jamontgomery.com</a> Office: 856-552-4650 Cell: 609-947-9719		Jonathan Czarnecki Risk Control Consultant <a href="mailto:jczarnecki@jamontgomery.com">jczarnecki@jamontgomery.com</a> Office: 856-446-9205
Melissa Meccariello Administrative Assistant <a href="mailto:mmeccariello@jamontgomery.com">mmeccariello@jamontgomery.com</a> Office: 856-479-2070		

### *LOSS CONTROL SURVEYS*

- City of Beverly on June 2, 2021
- Township of Woodland on June 8, 2021
- Township of Tabernacle on June 9, 2021
- Township of Edgewater Park on June 16, 2021
- Borough of Wrightstown on June 16, 2021

### *LAW ENFORCEMENT LOSS CONTROL SURVEYS*

- No Law Enforcement visits were conducted in June



### ***MEETINGS ATTENDED***

- Risk Management for Command Staff on June 3, 2021
- Risk Management for Command Staff on June 8, 2021
- Executive Committee Meeting on June 15, 2021
- Claims Committee Meeting on June 15, 2021
- Risk Management for Command Staff on June 23, 2021

### ***UPCOMING MEETING SCHEDULE***

DATE	TOPIC	LOCATION
July 20, 2021	Safety Committee Meeting	Virtual-Zoom
July 20, 2021	Executive Committee Meeting	Virtual-Zoom
July 20, 2021	Claims Meeting	Virtual-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.

- June 8 – MSI Bulletin – Best Practices for Off-Leash Dog Parks
- June 11 – SD Message – COVID Guidelines for Summer Camps June 2021
- June 14 – MSI Bulletin – National Trenching Safety Stand Down Week is June 14-18
- June 17 – 3 New virtual leadership classes in June, July & August
- June 17 – New MSI Bulletin – Firefighter Safety Stand Down is next week
- June 22 – Did You Know? – BURLCO JIF
- June 24 – SD Message – Virtual Leadership Classes are FULL
- June 28 – Revised MSI Bulletin – Revisions to the Model Policy for the Protection & Safe Treatment of Minors

### ***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
Chesterfield	1
Delanco	2
Palmyra	1
Pemberton Township	5

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.njmcl.org](http://www.njmcl.org) or email the video library at [melvideolibrary@jamontgomery.com](mailto:melvideolibrary@jamontgomery.com).

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

### ***MSI LIVE***

MSI LIVE features real-time, instructor-led classes and virtual classes. Experienced instructors provide an interactive experience for the attendee on a broad spectrum of safety and risk control topics. Most MSI LIVE offerings have been awarded continuing education credits for municipal designations and certifications. The MSI LIVE catalog provides a description of the course, the intended audience, and available credits.

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

To maintain the integrity of the MSI classes and our ability to offer CEUs, we must abide by the State agency's rules 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.

The MSI utilizes the Zoom platform to track the time each attendee logs in and logs out for webinars. 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.

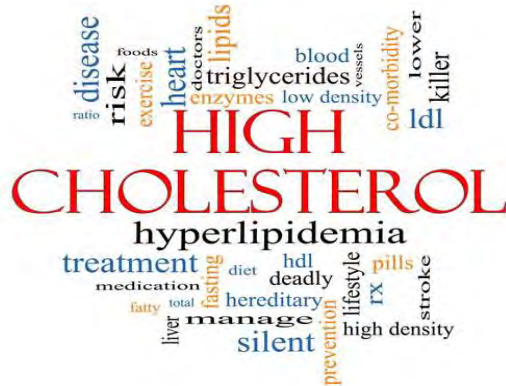
**NOTE:** We need to keep our list of MSI Training Administrators up-to-date. If there are any changes, deletions, or you need to appoint a new Training Administrator, please advise Andrea Felip at [afelip@jamontgomery.com](mailto:afelip@jamontgomery.com).

# LESSONS LEARNED FROM LOSSES

## MONTHLY NEWSLETTER

### JULY 2021

# COMORBIDITIES



### What is a Comorbidity?

- In medicine, it is the presence of one or more additional conditions occurring at the same time as the primary condition.
- Some examples are; nicotine addiction, high cholesterol, diabetes and obesity.
- Comorbidities are associated with worse health and treatment outcomes, more complex medical management and increased healthcare costs.
- Inevitably, comorbidities lead to a more expensive claims experience for the municipality and a more problematic and painful existence for the employee.
- Take advantage of all of the Wellness programs offered to drive your claims costs down.
- We have 18 months of data tracking comorbidities in our claims system. See below;

### DATA\*

	Claim Count	Total Incurred	Average Total Incurred Per Claim	Average Lost Time Days/Claim
With Comorbidity	109	\$6,436,691	\$59,052.21	80.6 Days
No Comorbidity	220	\$7,607,382	\$34,579.01	48.3 Days

\*The data is combined between all members of the Atlantic, TRICO & BURLCO JIFs. Not included in this data are Medical Only claims and COVID-19 claims.

**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: July 20, 2021 Virtual Meeting on Zoom  
Contact Information: [debby\\_schiffer@targetingwellness.com](mailto:debby_schiffer@targetingwellness.com) 856-322-1220

**JULY ACTIVITY & PLANNED EVENTS**

I wanted to share these ideas again with you in an effort to generate initiatives you might want to explore for the rest of this year. If you are already planning wellness activities for the fall, please reach out to me for any assistance I can offer.

**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
- ♦ Demonstrations through the Food Bank of South Jersey

**New Resource Connections:**

- ♦ **Wegmans Pharmacy** – If you are considering having a Wellness Day or would like to offer onsite flu clinics. If interested, please let me know.

### Transformational Leadership and Crisis Response – Dr. Elias Pilot Program

The May Cohort has just been completed. All Chief's from all 3 JIFs were invited. Only 5 agreed to participate with 3 from BURLCO: Bordentown Twp, Beverly City, and Lumberton. Each municipality sent 3 officers: Chief, Midlevel Leaders and Frontline Officers.

The program received rave reviews from each group. Since no other town has shown interest in participating in the next Cohort, the current towns will be sending their remaining officers to experience the training.

Dr. Elias is compiling her findings on this first round along with any suggestions and recommendations, which will be shared with the Executive Committee.

### July Targeting Wellness Connection Newsletter:

As we have seen with the last few days, summer heat can be oppressive. Therefore it is imperative that you pay attention to your body and any signs of heat exhaustion or heat stroke! Please remind your employees, especially those who must work outdoors, to stay hydrated!

*In the July Targeting Wellness Newsletter, you will find the following topics addressed:*

- the importance of hydration
- the benefits of being outside - but use caution in the heat
- celebrating social wellness month
- health benefits of social wellness
- seasonal summer hazards - critters and plants
- Identifying tick species (special attention to our Public Workers!)
- Nutrition bites - health benefits of our seasonal Blueberry!
- Recipe corner - roasted veggie Buddha bowl

*The "Exercise of the Month" is all about staying safe while working out in the heat!*

- know the signs of heat exhaustion and heat stroke
- ways to prepare for a summer workout

Thank you for sharing my monthly newsletter and additions with your employees; Some of you email it to everyone, some print them out and post them for all to see. Whatever you do, I appreciated it!

# Targeting Wellness Newsletter

July/August 2021

Good News for Good Health!

Debby Schiffer, Wellness Director for BURLCO & TRICO JIFs

## In this issue:

1. Importance of Hydration
2. The Great Outdoors—Health Benefits from Connecting with Nature
3. Celebrate Social Wellness Month!
4. Health Benefits of Social Wellness
5. Seasonal Summer Hazards
6. Identifying Tick Species
7. Nutrition Bites: Grab a Burst of Blue—Seasonal Blueberries
8. Recipe Corner: Roasted Veggie Buddha Bowl

## QUOTES FOR THE MONTH

"When the sun is shining I  
can do anything; no  
mountain is too high, no  
trouble too difficult to  
overcome."

— Wilma Rudolph

BESTOFLIFE.COM

smile

dream



DO NOT GO WHERE  
THE PATH MAY LEAD,  
GO INSTEAD WHERE  
THERE IS NO PATH  
AND LEAVE A TRAIL...  
~ANONYMOUS

laugh

explore



## Importance of Hydration

You may have heard that our body is made up of over 60% water and for very good reason. It plays such a vital role in the proper functioning of the body. For instance, water regulates our body temperature through sweating and respiration. It carries oxygen, nutrients, and hormones throughout the body and helps to remove toxins and waste. Water helps maintain regularity and prevents unwanted body aches. It also lubricates and cushions joints and protects sensitive tissues. That is why it is essential to drink more than usual when experiencing excessive fluid loss through sweating or sickness.

How much do you really need? Recommendations on this questions have varied over the years. We have heard to drink 8-eight ounce glasses a day. We have also heard to drink 1/2 your weight in ounces. But the bottom line is...it depends! It depends on your health, how active you are and where you live.

Every day we lose water through breath, perspiration, urine and bowel movements. According to the U.S. National Academies of Sciences, Engineering and Medicine, an adequate daily fluid intake is:

- ◆ About 15.5 cups (3.7 liters) of fluids a day for men
- ◆ About 11.5 cups (2.7 liters) of fluids a day for women

It is important to keep in mind that about 80% of water intake comes from drinking (milks, juices, herbal teas even coffee can contribute to this total—limit your intake of sugar-sweetened drinks for overall health reasons) and the other 20% typically comes from the food we consume.

Most people can stay hydrated by drinking water and other fluids whenever they feel thirsty. For some, 8 glasses is enough, for others they may need more or less.

How do you know if you are drinking enough?

- ◆ You rarely feel thirsty
- ◆ Your urine is colorless or light yellow

### Who is at Higher Risk for Dehydration?

People are at higher risk of dehydration if they exercise at a high intensity, have certain medical conditions, are sick, or are not able to get enough fluids during the day. Older adults are also at higher risk. As you get older, your brain may not be able to sense dehydration and send the signals for thirst.

### What are Electrolytes?

The main components are sodium, potassium, calcium, magnesium, chloride, hydrogen phosphate and hydrogen carbonate.

Regulate—hydration, blood pH, proper nerve and muscle function.

Improper balance can lead to muscle weakness and cramping.

### Replacing lost Electrolytes:

To replace the electrolytes lost during excessive sweating, it may seem logical to grab a sports drink to re-hydrate. Most if not all of them are filled with artificial ingredients and tons of sugar.

**Regular sports drinks contain:** Water, sucrose syrup, glucose-fructose syrup, citric acid, natural grape flavor with other natural flavors, salt, sodium citrate, monopotassium phosphate, red 40, Blue 1. This is taken straight from the Grape flavored Gatorade bottle.

Coconut water can be a healthier replacement

### Symptoms of dehydration include the following:

- Little or no urine, or urine that is darker than usual
- Dry mouth
- Sleepiness or fatigue
- Extreme thirst
- Headache
- Confusion
- Dizziness or lightheaded feeling
- No tears when crying



Don't wait until you notice symptoms of dehydration to take action. Actively prevent dehydration by drinking enough fluids throughout the day..

## The Great Outdoors!

With the celebration of 4th of July, it now is official...summertime is here!!! We all know that is goes fast so get outside and enjoy it as much as you can. Spending time outside has tremendous benefits mentally and physically. According to the Harvard Health Letter, here are a few reasons to get outdoors:

**Raises your vitamin D levels**—When sunlight hits your skin it begins a process that leads to the creation and activation of vitamin D. This vitamin has shown through studies to help fight certain conditions, from osteoporosis and cancer to depression and heart attacks. But it doesn't take much time in the sun to get the vitamin D that you need so **don't overdo it!** Unprotected exposure to the sun's ultraviolet (UV) rays can cause skin damage, eye damage, immune system suppression and skin cancer.

**Likely to get more exercise**—Spending time outside means less time in front of the television and computer. Physical activity has also shown to help people relax and cheer up and when we are outside we tend to be more active

**Increases level of happiness**—Light tends to elevate people's mood which is definitely available if you go outside. Interacting with nature helps restore the mind from mental fatigue due to work, studies or stress. This contributes to improved performance and satisfaction.

**Concentration with improve**—Children with ADHD seem to focus better after being outdoors. This could also work for adults. The next time you are feeling stressed or having trouble concentrating, just go outside for a few minutes. You may be pleasantly surprised at your improved clarity upon return to the task at hand.

**Healing may improve**—In one study, people recovering from spinal surgery experienced less pain and stress and took fewer pain medications when they were exposed to natural light. An older study showed that the view out the window (trees vs. a brick wall) helped recovery in the hospital.

**Can improve sleep at night**—getting exposure to morning sun, within the first hour of waking, can reset your circadian rhythm, helping your body to produce less melatonin during the day and more at night to help induce sleep. Consider taking a morning walk or have your morning coffee outside.

**Can increase your productivity**—Urban nature, particularly in the form of parks and walkways, when incorporated into building design, can provide calming and inspiring environments and encourages learning, inquisitiveness, and alertness, resulting in higher productivity!

**Can help lessen symptoms** of Alzheimers, dementia, stress, and depression, and improve cognitive function in those recently diagnosed with breast cancer.

Research has proven that encounters with nature help **alleviate mental fatigue** by relaxing and restoring the mind. Some built environments, parks and green spaces provide settings for cognitive respite because they encourage social interaction and de-stressing through exercise or conversation, and provide calming settings. Having quality landscaping and vegetation in and around the places where people work and study is a good investment. **Both visual access and being within green space helps to restore the mind's ability to focus.** This can improve job and school performance, and help alleviate mental stress and illness.

### 7 Reasons To Walk Outdoors

To decrease cortisol (stress hormone)

To build bone density

To improve your blood pressure

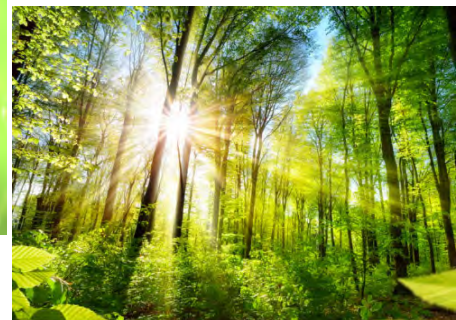
To improve sleep (get morning sunlight!)

To lessen your temper or level of anger

To improve heart health

To relax your mind

To improve aging eyes (do not look directly into the sun. Keep your eyes closed!!)



Source: University of Washington; Sleep Advisor.org



## Social Wellness Month

**July is Social Wellness Month...a great reminder of how important it is to give and receive social support that promotes well-being and strengthens our relationships.**

**Social Wellness** refers to one's ability to interact with people around them. It involves using good communications skills, having meaningful relationships, respecting yourself and others, and creating a support system that includes colleagues, family members and friends. Research has shown that those who have strong connections with supportive friends and family are not only able to deal more effectively with difficult times, but tend to be healthier and live longer than those folks who are isolated and lonely.

**Social wellness follows these tenets:**

- It is better to contribute to the common welfare of our community than to think only of ourselves.
- It is better to live in harmony with others and our environment than to live in conflict with them.



### The Path to Social Wellness

Those engaged in strengthening their social wellness express value in living with others, same or different, in harmony and seek to establish positive and interdependent relationships with those around them.

Social wellness means nurturing yourself and your relationships. Our social network of friends, colleagues, and close family members who give and receive social support are vital to our well-being. This component of wellness is often taken for granted and can make the difference between handling stressful situations or having them overwhelm you.

As humans we need to feel like we **belong\***. Studies by social psychologist Abraham Maslow, proved that this social connection is as important in motivating human behavior as is food, shelter and safety (human's hierarchy of needs).

Work friendships and connections are very important to ones overall well-being. They can positively or negatively affect an employee's stress level, productivity and general feelings of happiness. They can increase engagement and loyalty and promote a healthier life for your workforce.

**As an employer, here are some ideas to keep in mind:**

- **Create a "social spot"** - an area where your employees can decompress or socialize without disturbing other colleagues. Maybe turn an empty area or "unorganized storage area" into a quiet room or game room. If you don't have an extra room, set up comfortable chairs in the break room or by the water cooler (or outside).
- **Celebrate** - find new ways to celebrate with your employees not just for birthdays or holidays. Maybe hold annual ceremonies to recognize employees for their hard work; have an employee appreciation day once a month to share gratitude and appreciation especially following the achievement of a department goal.
- **Connect departments** - many times due to the layout of the offices or having various buildings, employees find it hard to connect. Find ways to bring them together.
- **Other ways** - encourage fun team building exercises (during and after work), inspire a positive work environment, engage in a friendly wellness challenge, share a favorite recipe and then host a healthy potluck lunch. Have a monthly department healthy lunch. Start off your meetings by asking staff to share a moment of appreciation in a fellow colleague. Thank your team by being specific in pointing out the hard work and effort each of them portrayed.

*\*Note: Beyond goes beyond relationships. Time in nature delivers a sense of belonging to the wider world, vital for mental wellness!*

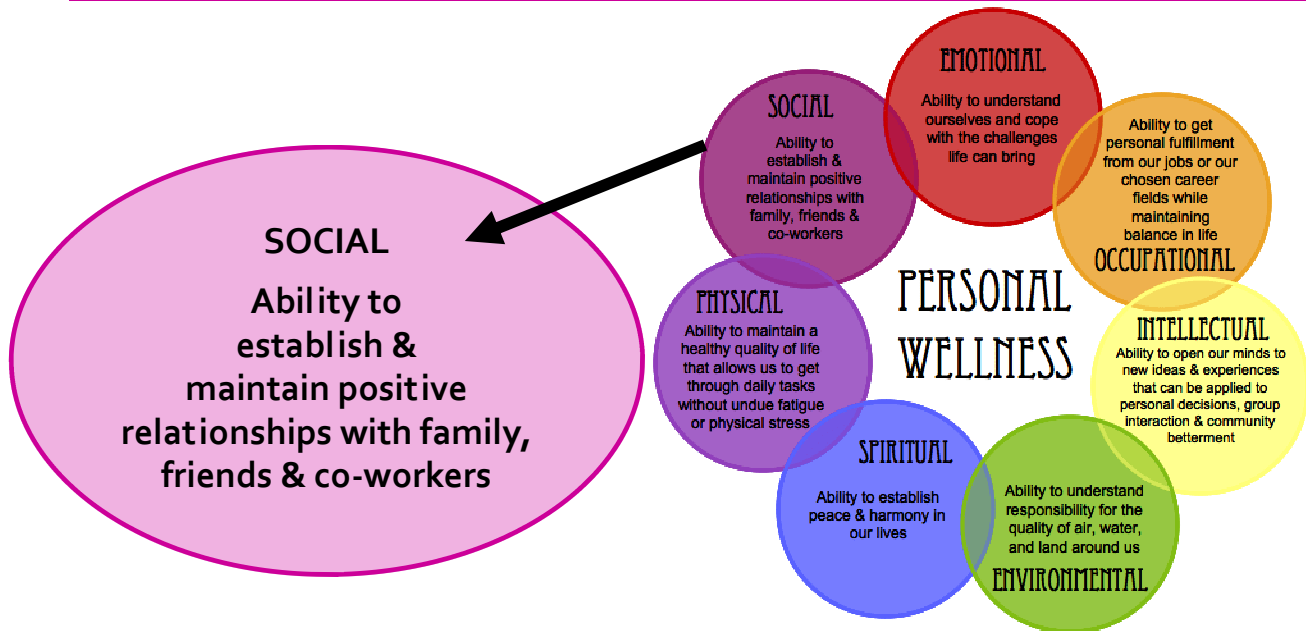
## Social Wellness Month

Part of creating a culture of wellness is fostering social connections and supporting social well-being among employees.

Being alone or isolated has shown to have comparable health risks as cigarette smoking, blood pressure and obesity.

### Health Benefits of Social Wellness:

- People who have a strong social network tend to live longer.
- The heart and blood pressure of people with healthy relationships respond better to stress making them more resilient.
- Strong social networks are associated with a healthier endocrine system and healthier cardiovascular functioning.
- Healthy social networks enhance the immune system's ability to fight off infectious diseases.



### How to Grow Your Social Network out of work:

- **Work out.** Joining a gym or an exercise group allows you to meet new people while exercising.
- **Take a walk with your pet.** Starting a walking routine after dinner would not only give you another opportunity to be physically active, but it would also create more opportunities for you to meet your neighbors.
- **Volunteer.** Donate some of your time and hard work to a charity. You'll feel good about the cause, and you'll meet others with similar passions.
- **Find others who share a hobby,** such as hiking, painting, scrapbooking, running, etc.

## Caution Ahead: Seasonal Summer Hazards

Summer is a great time to be outdoors. But being outdoors could pose a threat if caution is not taken with some outdoor plants and critters. When working, hiking, biking, swimming or just lounging on your back porch, take note of these potential pests!



**Swimming at the beach:** A jellyfish sting may cause intense pain, rash and welts, and may progress to vomiting and muscle spasms. Severe reactions can cause difficulty breathing, coma, and death. For most jellyfish stings, putting vinegar on the stung areas helps deactivate the "stingers," or nematocysts. Some types of jellyfish stings (like the box jellyfish) require immediate medical care. Flood the area with vinegar and keep still until help arrives.

**Working outside or hiking:** Contact with sap from poison ivy, oak, and sumac causes a rash in most people. It begins with redness and swelling at the contact site then becomes intensely itchy. Blistering appears within hours or a few days. The rash lasts up to two to three weeks. Prescription or over-the-counter medication may soothe the itching of mild rashes. For a severe rash, oral cortisone may be given. If the skin becomes infected, antibiotics may be necessary.



Seen here (left to right) are poison ivy, oak, and sumac.

**Chiggers** are tiny mites found in tall grass or weeds. They attach to the skin by inserting tiny mouth parts to penetrate and liquefy the skin cells on which they feed. Their bites are painless. But after a few days of being attached to the skin, chiggers fall off -- leaving very itchy red welts. Over-the-counter products can help relieve the itch, but see a doctor if your skin appears infected or the welts seem to be spreading.

Here are some of the top, homemade remedies you may not have tried for Chigger bites include:



- ◆ Take a hot shower as soon as you realize you have been bitten; it will reduce the effect of the bites
- ◆ Apply ice for quick relief from itching
- ◆ Baking soda made into a paste with water and apply to the area
- ◆ Use a dryer held 5cm away from the bite for 2 minutes to relieve the itchiness
- ◆ Apply nail polish to prevent you from scratching the bite too much
- ◆ Ace bandage, like the polish, will help you from scratching the bite
- ◆ Calamine lotion
- ◆ Soak a cotton ball with Listerine mouthwash applied after washing area with soap and water
- ◆ Vapor-rub and salt mix—the menthol in the vapor-rub calms the itch while the salt helps neutralize the spit causing the itch

Wood piles and tree stumps -- that's where poisonous female black widows hide. The female has a bright-colored "hourglass" on the underside. Her bite may cause sharp, shooting pain up the limb, but it may also be painless. Look for one or two red fang marks, redness, tenderness, and a nodule at the bite site. Muscle cramps, nausea, vomiting, seizure, and rise in blood pressure may follow soon after a bite. Seek medical care if bitten!



## Identifying Tick Species

If you enjoy the outdoors, be careful of ticks -- they can attach to you as you brush past grass and plants. Ticks don't always carry diseases, and most bites aren't serious. But they *can* carry diseases including Lyme disease and Rocky Mountain spotted fever. **Deer ticks are tiny** and if not careful can be missed. Be sure to get a shower as soon as possible after working outside. Make sure anything that looks like a freckle or dirt is closely examined!

This information shown below was taken from <https://www.tickcheck.com/info/tick-identification>. While there are hundreds of species of ticks around the world, the majority of tick-borne diseases transmitted to humans and pets are carried by three main tick groups: blacklegged ticks (including the deer tick), dog ticks, and lone star ticks. You can use this chart to identify the five most common variations of these tick types. I realize some are not typical of our local area, it is good to be advised should you be traveling in the near future. If you visit the website, you can click on the tick name or image for a more detailed description.

TickCheck tests all of these species of ticks for the most common [tick-borne diseases](#) with over 99.99% accuracy.



The deer tick, also called the blacklegged tick, is one of the most common ticks found in the United States. Deer ticks are the smallest tick in North America, with adults growing to about the size of a sesame seed. They are distinctly reddish and have a solid black dorsal shield with long, thin mouth parts.

**Location:** Very common across the east coast, upper midwest and Great Lakes regions



The Western blacklegged ticks look virtually identical to the deer tick, but with a slightly more oval body. The most important distinguishing factor is that Western blacklegged ticks are found only on the west coast of the United States.

**Location:** Found across the West Coast from Mexico to Canada



The lone star tick is medium-sized, with a very round body, reddish-brown color, and long thin mouthparts. The most easily identifiable characteristic is an obvious white dot on the female's dorsal shield, which gives the tick species its name.

**Location:** Most common in the southeastern United States, but have been spreading as far north as Maine



The brown dog tick is small, with an elongated body, reddish-brown color, and hexagonal mouthparts. Unlike the American dog Tick, the brown dog tick does not have a decorated dorsal shield. Most commonly feeds on dogs, but can also infect humans.

**Location:** Found year-round across the entire United States, but most often seen in southern areas



The American dog tick is the largest common tick, are brown in color, and have short pointed mouthparts. They have ornate dorsal shields decorated with white markings and festoons. Most commonly feeds on dogs, but can also infect humans.

**Location:** Found in all areas east of the Rocky Mountains, and a small section of the West Coast

**A special call out  
for our  
PUBLIC WORKERS!!!**





## Grab a Burst of Blue!



What a great time to line in New Jersey...Blueberry season! This tiny fruit is bursting with nutritional goodness in every handful! Blueberries contribute phytonutrients called polyphenols that provide 4 essential nutrients:

- ◆ Fiber—helps with heart health, feeling full, staying regular, and keeping cholesterol in check
- ◆ Vitamin C—help maintain a healthy immune system
- ◆ Vitamin K—aids in bone metabolism and regulating blood clotting



### What are other benefits of blueberries?

#### **Skin Reviver:**

Combine 2 cups brown sugar, 2 teaspoons puréed blueberries, and 3 tablespoons lemon juice. Blueberry's antioxidants soften skin, lemon juice brightens, and sugar exfoliates.

#### **Bladder aid:**

Blueberries, like cranberries, contain compounds that prevent bacteria from adhering to bladder walls, which helps ward off urinary-tract infections (UTI's), according to a Rutgers University study. If you get UTI's, toss a handful of blueberries into your a.m. smoothie or into your mouth! LOL

#### **Cancer blocker:**

Blueberries' anthocyanins—which give them their blue hue—attack cancer-causing free radicals and can even block the growth of tumor cells, a University of Illinois at Urbana-Champaign study found. Eating just a half-cup a day (like in a slice of pie...NOT! J) is all you need.

#### **Brain food:**

To work smarter, pack dried-blueberry trail mix for a snack. A study from the University of Reading and the Peninsula Medical School in England suggests that blueberries reverse age-related memory loss, thanks to its abundance of antioxidants called flavonoids.

Creamy, sweet, spicy and perfectly dip-able, this **blueberry guacamole** has all the unique flavors of your favorite dip with a fruity kick. Add blueberry guacamole to tacos and quesadillas, for a super quick and easy to make meal or just add to a bowl and break out the tortilla chips for a party app that will have everyone fighting for the last bite!



#### **Ingredients**

- 1 teaspoon avocado oil
- 1/2 cup fire roasted corn
- 3 large avocado, diced
- 1/4 cup blueberries, plus 2 tablespoons for garnish
- 1 clove garlic, minced
- 1/4 red onion, diced
- 1 jalapeno, diced
- 6 cherry tomatoes, quartered
- 1 teaspoon red pepper flakes
- 1 lime, juiced
- 2 tablespoons chopped cilantro
- 2 tablespoons chopped basil

#### **Instructions**

1. In a small skillet over medium heat, sauté corn in avocado oil (optional) until cooked through, about 3-5 minutes. Set aside to cool.
2. Meanwhile, add avocado and blueberries to a large glass bowl and mash with a fork until combined. Add the reserved corn and the remaining ingredients and mix well to combine. Garnish with blueberries.
3. Serve and enjoy—goes great with tortilla chips or as a topping for tacos.



Yields 2 servings.

Time: 30minutes

## ROASTED VEGGIE BUDDHA BOWL

With the warmer weather finally here, this no-fuss meal is easy for a busy weeknight and it's full of flavor. The most work is in the prepping of your veggies. This roasted veggie Buddha bowl is a great for weekday lunches too, providing there is anything leftover! Whatever veggies you have in the fridge will do! For the roasted veggies, chickpeas, red or sweet onions, mushrooms and sweet potatoes work great. If you have time to prep ahead and want to clean and dice a butternut squash or some carrots, they would go perfectly with this. Cook some quinoa, rice or Farro. Slice up an avocado. Mix your dressing while the veggies are roasting. And wha-la....dinner is ready!

Recipe from foodnetwork.com

### INGREDIENTS

- ◆ One 14-ounce can chickpeas, drained and rinsed
- ◆ 3/4 teaspoon spicy curry powder
- ◆ 4 teaspoons olive oil (or veggie broth)
- ◆ Kosher salt and freshly ground black pepper
- ◆ 1 small red onion (about 4 ounces), cut into 1-inch pieces
- ◆ 1 small sweet potato (about 7 ounces), peeled and chopped into 1/2-inch pieces
- ◆ 4 ounces medium cremini mushrooms, halved
- ◆ 1/3 cup fat-free Greek yogurt (or non-dairy or tofu)
- ◆ 1 tablespoon tahini
- ◆ 1 lemon
- ◆ 1 cup cooked quinoa (or your favorite grain – rice, Farro, etc)
- ◆ 1/2 avocado, thinly sliced



### DIRECTIONS:

1. Preheat the oven to 425 degrees F.
2. Toss the chickpeas with the curry powder, 1 teaspoon of the oil, 1/4 teaspoon salt and a few grinds of black pepper in a medium bowl. Place on one side of a baking sheet. Arrange the onions next to the chickpeas, then the sweet potatoes and lastly the mushrooms. Toss the onions, sweet potatoes and mushrooms with the remaining 3 teaspoons oil, 1/4 teaspoon salt and a generous amount of black pepper. Bake until the chickpeas are a bit crunchy and the sweet potatoes are softened and starting to turn brown in a few spots, 25 to 30 minutes.
3. Meanwhile, whisk the yogurt, tahini and juice of half the lemon in a small bowl. Slice the remaining lemon into wedges.
4. Divide the quinoa between two bowls. Arrange half the vegetables and avocado slices on top of the quinoa, leaving a space for the yogurt in the middle. Dollop the yogurt in the empty space and serve with the lemon wedges.

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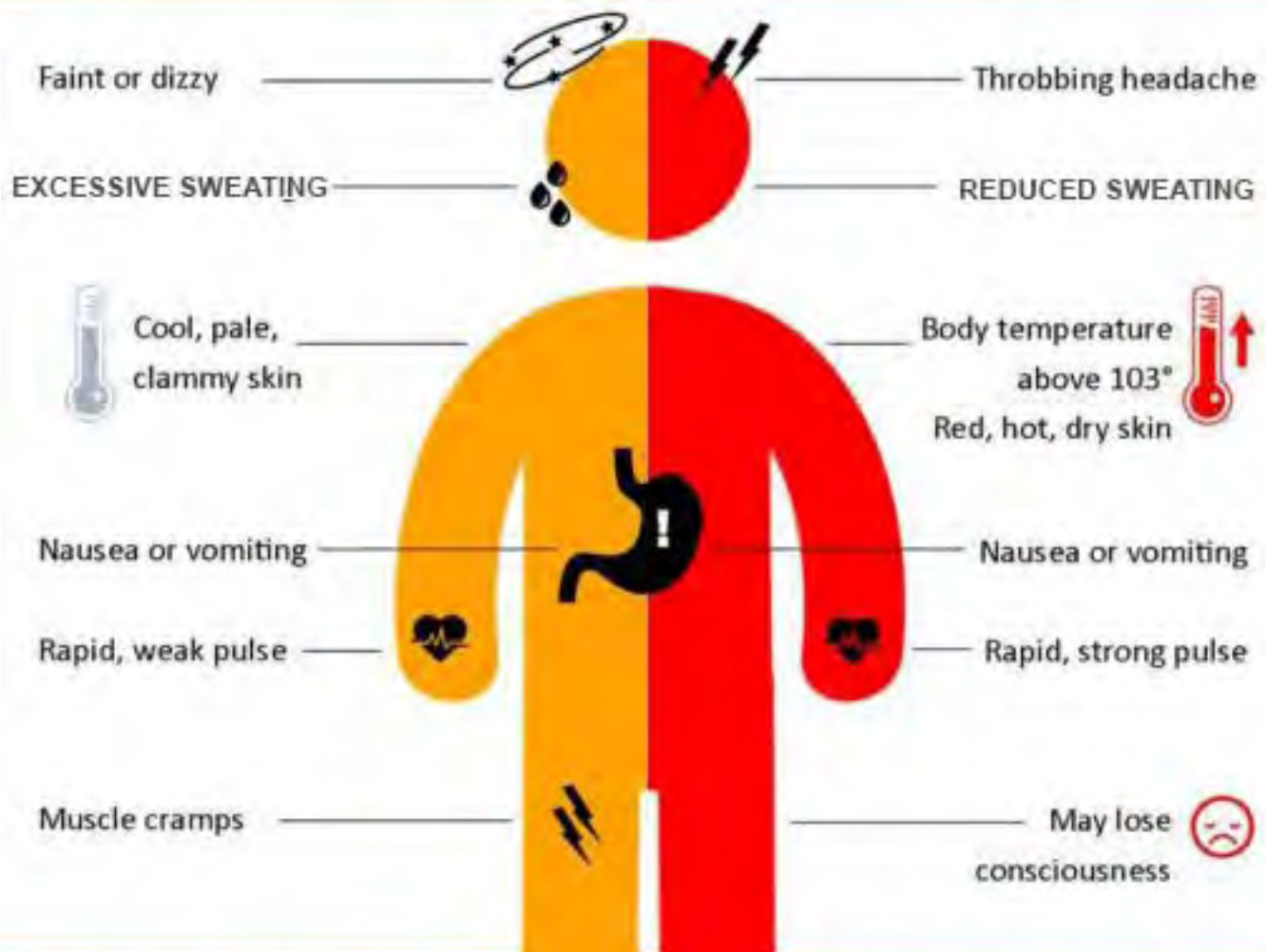


*As a Certified Health and Wellness Coach (NBC-HWC), I can help you tackle these lifestyle challenges keeping you from living the life you want. Working as your advocate to help keep you accountable to yourself, you will see that making those changes most important to you are within your reach. It's 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!)*

## HEAT EXHAUSTION

OR

## HEAT STROKE



- Get to a cooler, air conditioned place
- Drink water if fully conscious
- Take a cool shower or use cold compresses

# CALL 9-1-1

- Take immediate action to cool the person until help arrives

If your condition persists or if you are uncertain if you have heat exhaustion or heatstroke, call 9-1-1



# 5 Tips for a safe **Summer Workout**



## **Pick the right time**

Exercise in the morning or evening when temperatures are usually cooler.



## **Wear the right clothing**

Loose, breathable clothing that prevents chafing will help keep your body cool.



## **Avoid Extreme Temperature Change**

Don't go right from the heat to a cold room. Take the time to properly cool down.



## **Slow Down**

Extreme heat is not the time to go for your personal best. Don't push yourself.



## **Water, Water, Water!**

Staying properly hydrated before, during and after your workout is critical to avoiding injury or heat related illness.



**Always consult your doctor before exercising if you have health issues that could be complicated by heat exposure.**

Duplicated from Harbinstrong.



## 5 SAFETY TIPS FOR **SUMMER RUNNING**

Heat stroke from exercise is one of the 3 leading causes of sudden death in sports activities. Keep cool, stay hydrated and run safe with these tips.

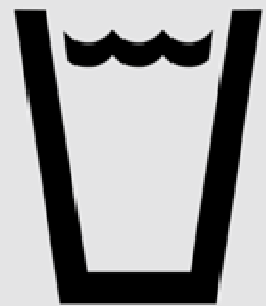


### **1 LIGHT, BREATHABLE SHIRTS**

Let your skin breathe and stay cool by wearing light-colored, sweat wicking fabrics. Avoid long-sleeves, dark colors and cotton.

### **2 FREQUENT H2O STOPS**

**DON'T** wait until you feel thirsty! Rehydrate every 20-30 mins, and make sure to drink plenty before and after (hint: check the color of your pee for signs of dehydration)



### **3 BRING YOUR ID**

No matter how short the run, always bring your ID and any medical cards in case you suffer a heat stroke or exhaustion.

# 5 SAFETY TIPS FOR **SUMMER RUNNING**

## **4** **EARLY AM / LATE PM**

Run early in the morning or late in the afternoon when the sun isn't beaming down. And **ALWAYS** wear sunscreen.



## **5** **LISTEN TO YOUR BODY**

Signs of heat stroke and exhaustion include: dizziness, nausea, chills and lack of sweat. If you notice any of these symptoms, find shade, rest and hydrate immediately.



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

<b>Intake</b>	<b>June-21</b>	<b>June-20</b>	<b>2021 June YTD</b>	<b>2020 June YTD</b>
# of New Claims Reported	19	88	211	402
# of Report Only	9	71	118	327
% Report Only	47%	81%	56%	81%
# of Medical Only	9	14	58	53
# of Lost Time	1	3	35	22
Medical Only to Lost Time Ratio	80:20	82:18	62:38	71:29
Occupational, Claim Petition, Cancer Presumption	0	0	0	1
COVID-19	0	70	78	313
Average # of Days to Report a Claim	3.1	2	4.4	3.8

<b>Nurse Case Management</b>	<b>June-21</b>	<b>June-20</b>
# of Cases Assigned to Case Management	26	19
# of Cases >90 days	21	12

<b>Savings</b>	<b>June-21</b>	<b>June-20</b>	<b>2021 June YTD</b>	<b>2020 June YTD</b>
Bill Count	218	173	957	852
Provider Charges	\$239,164	\$113,684	\$1,637,424	\$1,608,171
Repriced Amount	\$90,594	\$34,994	\$595,809	\$430,117
Savings \$	\$148,570	\$78,689	\$1,041,615	\$1,178,055
% Savings	62%	69%	64%	73%

<b>Participating Provider Penetration Rate</b>	<b>June-21</b>	<b>June-20</b>	<b>2021 June YTD</b>	<b>2020 June YTD</b>
Bill Count	97%	99%	95%	96%
Provider Charges	96%	96%	95%	98%

<b>Exclusive Provider Panel Penetration Rate</b>	<b>June-21</b>	<b>June-20</b>	<b>2021 June YTD</b>	<b>2020 June YTD</b>
Bill Count	98%	98%	95%	96%
Provider Charges	97%	99%	89%	99%

<b>Transitional Duty Summary</b>		<b>2021 June YTD</b>	<b>2020 June YTD</b>
% of Transitional Duty Days Worked		67%	67%
\$ Saved By Accommodating		\$74,065	\$112,025
% of Transitional Duty Days Not Accommodated		33%	33%
Cost Of Days Not Accommodated		\$41,414	\$49,014



**Burlington County Municipal JIF**  
**Average Days To Report By JIF Member**  
**1/1/2021 - 6/30/2021**

	# Of Claims Reported	Average Days Reported To Qual-Lynx	Average Days Reported to Employer
BEVERLY CITY	3	0.7	0.0
BORDENTOWN CITY	1	4.0	0.0
BORDENTOWN TOWNSHIP	15	22.1	1.5
DELANCO TOWNSHIP	2	4.0	0.0
DELRAN TOWNSHIP	8	4.4	0.5
EDGEWATER PARK TOWNSHIP	1	0.0	0.0
HAINESPORT TOWNSHIP	1	2.0	0.0
LUMBERTON TOWNSHIP	5	6.8	6.2
MANSFIELD TOWNSHIP	4	7.8	2.5
MEDFORD TOWNSHIP	17	4.7	1.8
MOUNT LAUREL TOWNSHIP	92	2.0	0.1
PALMYRA BOROUGH	4	0.3	0.0
PEMBERTON BOROUGH	1	4.0	1.0
PEMBERTON TOWNSHIP	33	4.2	1.1
RIVERSIDE TOWNSHIP	10	4.7	2.0
SOUTHAMPTON TOWNSHIP	1	5.0	0.0
TABERNACLE TOWNSHIP	3	0.7	0.0
WESTAMPTON TOWNSHIP	10	1.0	0.4
<b>Grand Total</b>	<b>211</b>	<b>4.4</b>	<b>0.8</b>



**Burlington County Municipal JIF  
Claims Reported By Claim Type**

**JUNE 2021**

ALL INDEMNITY, MEDICAL ONLY AND REPORT ONLY CLAIMS			
	# Of Claims Reported	Average Days Reported To Qual-Lynx	
INDEMNITY	1	2.0	
MEDICAL ONLY	9	3.4	
REPORT ONLY-WC	9	2.8	
<b>Grand Total</b>	<b>19</b>	<b>3.1</b>	

**1/1/2021 - 6/30/2021**

ALL INDEMNITY, MEDICAL ONLY AND REPORT ONLY CLAIMS			
	# Of Claims Reported	Average Days Reported To Qual-Lynx	
INDEMNITY	35	12.5	
MEDICAL ONLY	58	3.9	
REPORT ONLY-WC	118	2.2	
<b>Grand Total</b>	<b>211</b>	<b>4.4</b>	

INDEMNITY, MEDICAL ONLY AND REPORT ONLY NOT COVID-19			
	# Of Claims Reported	Average Days Reported To	
INDEMNITY	1	2.0	
MEDICAL ONLY	9	3.4	
REPORT ONLY-WC	9	2.8	
<b>Grand Total</b>	<b>19</b>	<b>3.1</b>	

INDEMNITY, MEDICAL ONLY AND REPORT ONLY NOT COVID-19			
	# Of Claims Reported	Average Days Reported To	
INDEMNITY	7	0.7	
MEDICAL ONLY	34	2.4	
REPORT ONLY-WC	37	1.3	
<b>Grand Total</b>	<b>78</b>	<b>1.7</b>	

INDEMNITY, MEDICAL ONLY AND REPORT ONLY COVID-19 CLAIMS			
	# Of Claims Reported	Average Days Reported To	
INDEMNITY	0		
MEDICAL ONLY	0		
REPORT ONLY-WC	0		
<b>Grand Total</b>	<b>0</b>		

INDEMNITY, MEDICAL ONLY AND REPORT ONLY COVID-19 CLAIMS			
	# Of Claims Reported	Average Days Reported To	
INDEMNITY	28	15.4	
MEDICAL ONLY	24	6.0	
REPORT ONLY-WC	81	2.6	
<b>Grand Total</b>	<b>133</b>	<b>5.9</b>	



**Burlington County Municipal JIF  
Transitional Duty Summary Report  
1/1/2021 - 6/30/2021**

	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 Transitional Duty Days Not Accommodated
BORDENTOWN CITY	34	34	100%	\$3,716	0	0%	\$0
WESTAMPTON TOWNSHIP	9	9	100%	\$328	0	0%	\$0
DELRAN TOWNSHIP	93	93	100%	\$3,428	0	0%	\$0
BORDENTOWN TOWNSHIP	199	192	96%	\$15,874	7	4%	\$258
PEMBERTON TOWNSHIP	243	221	91%	\$22,806	22	9%	\$2,469
MEDFORD TOWNSHIP	165	139	84%	\$15,422	26	16%	\$2,126
DELANCO TOWNSHIP	118	92	78%	\$12,492	26	22%	\$3,561
EDGEWATER PARK TOWNSHIP	107	0	0%	\$0	107	100%	\$8,641
CHESTERFIELD TOWNSHIP	78	0	0%	\$0	78	100%	\$10,530
MOUNT LAUREL TOWNSHIP	112	0	0%	\$0	112	100%	\$13,829
<b>Grand Total</b>	<b>1158</b>	<b>780</b>	<b>67%</b>	<b>\$74,065</b>	<b>378</b>	<b>33%</b>	<b>\$41,414</b>



## Sample Transitional Duty Assignments

### June 2021

Job Title	Injury	TD Assignment
Driver/Laborer	Lumbar Radiculopathy	Desk Duty
EMS/EMT	Concussion	Limited Screen Time - 3 hours
Firefighter	Traumatic Patellar Defect	Station Duty (clean bathrooms, trucks, etc.)
Laborer	ACL Tear	Desk Duty
Laborer	Cervical Radiculopathy	Assist Residents at Recycling Yard
Laborer	Finger Laceration	Pick up trash with a trash picker, Blow leaves with a back pack blower operated with 1 hand. Employee was directed to have another employee start the blower and mount it on his back.
Lineman 1	Medial Meniscus Tear	Organizing equipment and truck checks
Maintenance Supervisor	Hand Tendon Laceration	Supervisory work
Meter Reader	Hip osteoarthritis	Radio meter route. Reading meters from truck remotely using radio waves, no walking route
Park Ranger	Fracture - foot	Desk Duty
Police Dispatcher	COVID-19	Only limit is no overtime
Police Lieutenant	Labral Tear	Administrative/Desk Duty
Police Officer	Ankle Sprain	Administrative/Desk Duty
Police Officer	Ankle Sprain	Desk/Dispatch, Answering phones.
Police Officer	Cervical Radiculopathy	Desk Duty
Police Officer	Fracture - elbow	Administrative/Desk Duty
Police Officer	L 4-5 Herniation and Radiculopathy	Administrative/Desk Duty
Police Officer	Labral Tear	Administrative/Desk Duty
Police Officer	Lumbar, Cervical and Thoracic Strains	Clerical Duties - Data Entry, sorting and filing documents.
Police Officer	Medial Meniscus Tear	Administrative/Desk Duty
Police Officer	PTSD	Desk Duty - Answering phones and filing reports
Police Officer	Rotator Cuff tear	Desk Duty
Police Officer	Shoulder Strain	Desk Duty - Answering phones and filing reports
Police Recruit	Lumbar Strain	Classroom training only
Police Sergeant	Finger Laceration	Desk Duty
Police Sergeant	Shoulder Strain	Administrative/Desk Duty
Tree Maintenance	SLAP Tear Shoulder	Supervise Crews/Job Planning
Truck Driver	Rotator Cuff tear	Driving pickup with 1 hand, assisting supervisor





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

	Bill Count	Provider Charges	Repriced Amount	\$ Savings	% Savings
<b>Qualcare</b>	<b>212</b>	<b>\$229,798</b>	<b>\$83,727</b>	<b>\$146,071</b>	<b>64%</b>
Orthopedics	14	\$78,009	\$22,843	\$55,166	71%
Physical Therapy	139	\$56,987	\$14,737	\$42,250	74%
Ambulatory Surgical Center	1	\$34,938	\$12,318	\$22,620	65%
Hospital	4	\$29,230	\$20,450	\$8,780	30%
Occ Med/Primary Care	24	\$9,192	\$2,889	\$6,303	69%
Anesthesiology	3	\$6,505	\$4,014	\$2,491	38%
MRI/Radiology	7	\$4,799	\$1,692	\$3,107	65%
Urgent Care Center	11	\$3,801	\$1,961	\$1,840	48%
Neurosurgery	4	\$2,880	\$683	\$2,198	76%
Behavioral Health	1	\$1,175	\$1,000	\$175	15%
Durable Medical Equipment	1	\$811	\$649	\$162	20%
Emergency Medicine	1	\$754	\$198	\$556	74%
Neurology	1	\$415	\$97	\$318	77%
Physicians Fees	1	\$302	\$196	\$106	35%
<b>Out Of Network</b>	<b>6</b>	<b>\$9,366</b>	<b>\$6,867</b>	<b>\$2,499</b>	<b>27%</b>
Durable Medical Equipment	2	\$4,820	\$3,856	\$964	20%
Emergency Medicine	3	\$4,291	\$2,861	\$1,430	33%
Orthopedics	1	\$255	\$150	\$105	41%
<b>Grand Total</b>	<b>218</b>	<b>\$239,164</b>	<b>\$90,594</b>	<b>\$148,570</b>	<b>62%</b>

**Participating Provider Penetration Rate**

**Bill Count 97%**

**Provider Charges 96%**

**Exclusive Provider Penetration Rate**

**Bill Count 98%**

**Provider Charges 97%**



**Burlington County Municipal JIF  
PPO Savings And Penetration Report  
1/1/2021 - 6/30/2021**

	Bill Count	Provider Charges	Repriced Amount	\$ Savings	% Savings
<b>Qualcare</b>	<b>908</b>	<b>\$1,554,618</b>	<b>\$533,918</b>	<b>\$1,020,700</b>	<b>66%</b>
Ambulatory Surgical Center	14	\$310,580	\$64,988	\$245,592	79%
Hospital	30	\$280,048	\$174,494	\$105,554	38%
Physical Therapy	516	\$226,643	\$53,512	\$173,131	76%
Anesthesiology	14	\$200,758	\$53,556	\$147,202	73%
Orthopedics	86	\$156,195	\$70,128	\$86,067	55%
Neurology	8	\$138,897	\$35,853	\$103,044	74%
Neurosurgery	18	\$76,350	\$26,963	\$49,387	65%
Physicians Fees	29	\$53,829	\$10,697	\$43,132	80%
Physical Medicine & Rehab	13	\$28,529	\$3,776	\$24,753	87%
Occ Med/Primary Care	66	\$23,847	\$7,956	\$15,891	67%
MRI/Radiology	31	\$18,429	\$6,774	\$11,654	63%
Urgent Care Center	55	\$16,294	\$8,534	\$7,760	48%
Durable Medical Equipment	9	\$14,673	\$11,655	\$3,019	21%
Emergency Medicine	8	\$4,632	\$1,508	\$3,124	67%
Behavioral Health	2	\$2,375	\$2,050	\$325	14%
Other	7	\$2,123	\$1,409	\$714	34%
Laboratory Services	2	\$417	\$66	\$351	84%
<b>Out Of Network</b>	<b>49</b>	<b>\$82,805</b>	<b>\$61,891</b>	<b>\$20,915</b>	<b>25%</b>
Physicians Fees	4	\$33,840	\$23,667	\$10,173	30%
Durable Medical Equipment	14	\$24,020	\$16,976	\$7,045	29%
Other	9	\$7,480	\$7,361	\$119	2%
Emergency Medicine	5	\$6,500	\$4,500	\$2,000	31%
Behavioral Health	10	\$5,000	\$4,525	\$475	10%
Anesthesiology	4	\$5,000	\$4,102	\$898	18%
Orthopedics	2	\$505	\$300	\$205	41%
MRI/Radiology	1	\$460	\$460	\$0	0%
<b>Grand Total</b>	<b>957</b>	<b>\$1,637,424</b>	<b>\$595,809</b>	<b>\$1,041,615</b>	<b>64%</b>

**Participating Provider Penetration Rate**

Bill Count	95%
Provider Charges	95%

**Exclusive Provider Penetration Rate**

Bill Count	95%
Provider Charges	89%

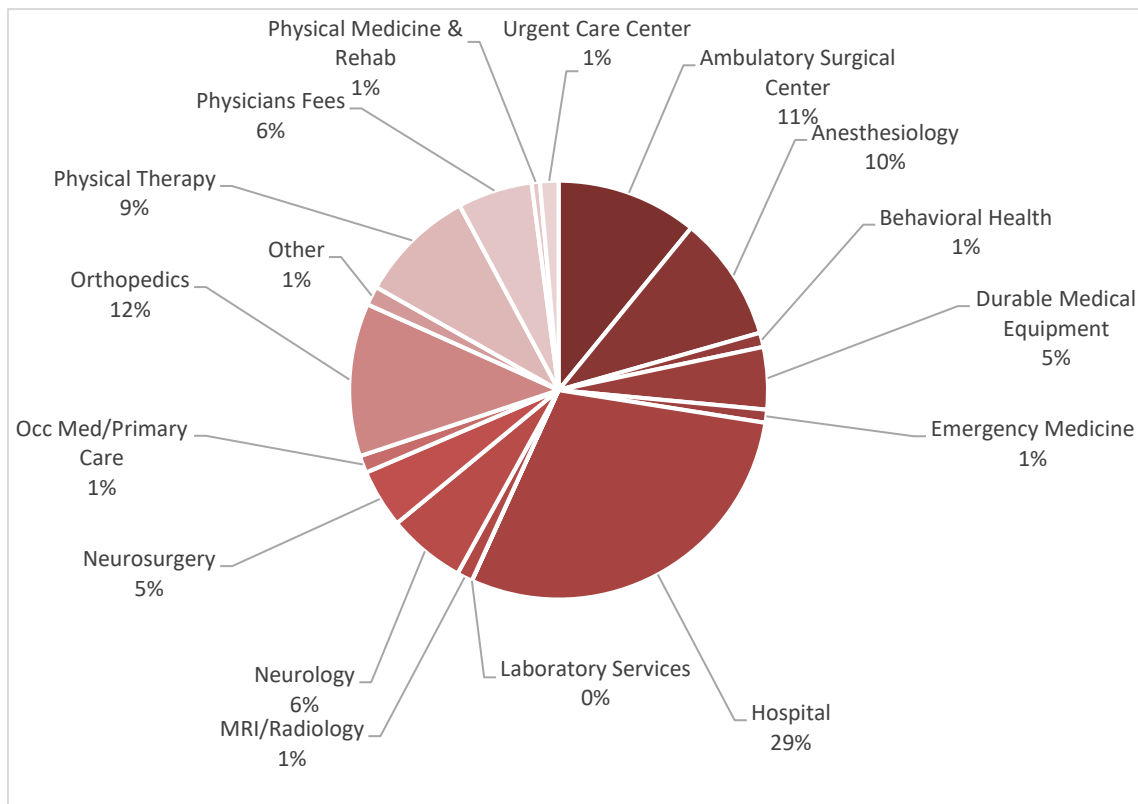


**Burlington County Municipal JIF  
Top 10 And Paid Providers By Specialty  
1/1/2021 - 6/30/2021**

**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	11	\$36,267
VIRTUA WEST JERSEY HEALTH INC	2	\$31,842
NEUROSURGICAL AND SPINE SPECIALIST LLC	23	\$29,274
ROTHMAN ORTHOPAEDICS	42	\$29,269
PREMIER ORTHOPAEDIC & SPORTS MED ASSOC OF SNJ	54	\$26,820
NEW JERSEY SURGERY CENTER	4	\$26,474
FLEMINGTON IONM SERVICES LLC	3	\$23,475
PREMIER ORTHO ASSOC SURGERY CENTER	3	\$20,065
<b>Grand Total</b>	<b>145</b>	<b>\$371,414</b>

**Paid Providers By Specialty**





## Nurse Case Management Assignment Report 2021

	Jan-21	Feb-21	Mar-21	Apr-21	May-21	Jun-21	Jul-21	Aug-21	Sep-21	Oct-21	Nov-21	Dec-21
<b>ACM, BURLCO, TRICO, ACCASBO, BCIP, GCSSD, VINELAND</b>												
Sharon Maurer	89	83	78	84	87	90						
Maureen Steelman	89	82	81	74	79	84						
Kelly Roth	32	41	43	46	50	54						
Bettie Leavitt	18	16	13	12	11	8						
Patricia Henchy	2	2	1	2	4	2						
Stephanie Dionisio	0	0	0	0	0	0						
<b>Total</b>	<b>230</b>	<b>224</b>	<b>216</b>	<b>218</b>	<b>231</b>	<b>238</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>

# Cyber Risk Management

## Monthly Executive Report

June 5, 2021

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

### **Security Advisory**

#### **Russia Conducting Global Brute Force Campaign to Compromise Enterprise and Cloud Environments.**

Russian General Staff Main Intelligence Directorate (GRU) 85th Main Special Service Center (GTsSS), military unit 26165, used a Kubernetes® cluster to conduct widespread, distributed, and anonymized brute force access attempts against hundreds of government and private sector targets worldwide.

A significant amount of activity has been noted against organizations using Microsoft Office 365® cloud services; however, they also targeted other service providers and onpremises email servers using a variety of different protocols. This brute force capability allows the 85th GTsSS actors to access protected data, including email, and identify valid account credentials. Credentials may then be used for initial access, privilege escalation, and defense evasion.

Network managers should adopt and expand usage of **multi-factor authentication** to help counter the effectiveness of this capability. Additional mitigations to ensure strong access controls include time-out and lock-out features, the mandatory use of strong passwords, implementation of a Zero Trust security model that uses additional attributes when determining access, and analytics to detect anomalous accesses. Additionally, organizations can consider denying all inbound activity from known anonymization services, such as commercial virtual private networks (VPNs) and The Onion Router (TOR), where such access is not associated with typical use

***It is strongly recommended to implement and use Multi Factor Authentication, especially when using VPN remote connections.***

Detailed Security Advisory:

[CSA GRU GLOBAL BRUTE FORCE CAMPAIGN UOO158036-21.PDF \(defense.gov\)](#)

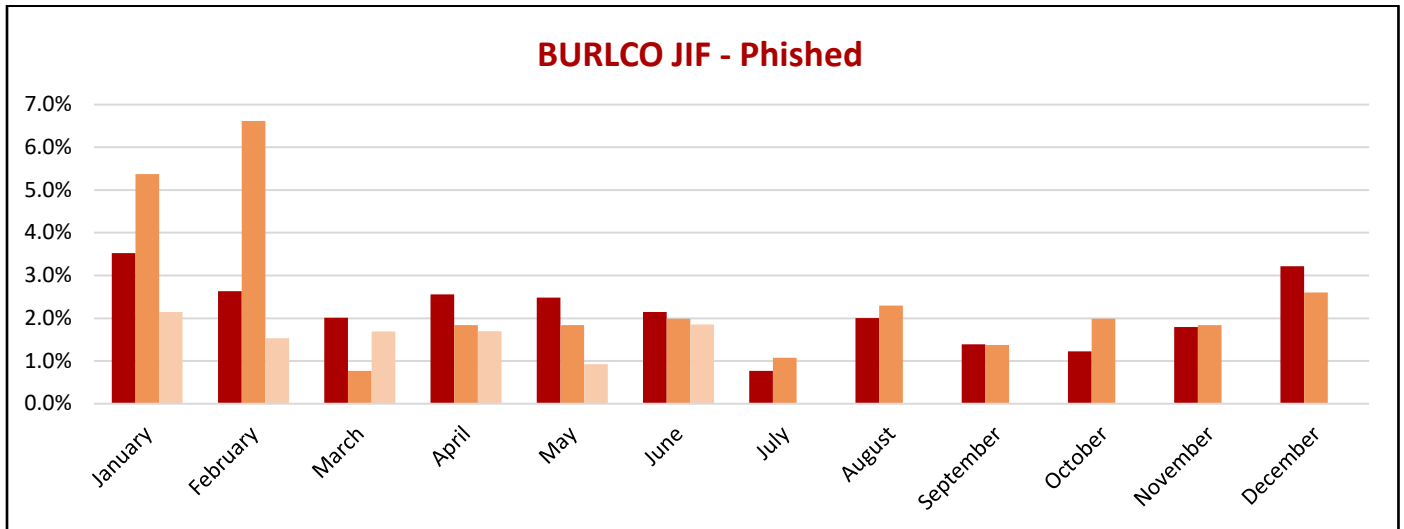
# Phishing Report & Trend

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%	647	12	1.9%
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	0	0%
Beverly City	13	0	0%
Bordentown City	4	0	0%
Bordentown Twp	13	0	0%
Chesterfield Twp	5	0	0%
Delanco Twp	17	1	6%
Delran Twp	47	0	0%
Edgewater Park Twp.	17	1	6%
Egg Harbor City	1	0	0%
Fieldsboro Borough	4	0	0%
Florence Twp	33	1	3%
Hainesport Twp	7	1	14%
Lumberton Twp	17	0	0%
Mansfield Twp	51	1	2%
Medford Twp	139	3	2%
Mount Laurel Twp	70	1	1%
North Hanover Twp	7	1	14%
Palmyra Borough	44	1	2%
Pemberton Twp	43	0	0%
Pumberton Borough	4	0	0%
Riverside Twp	2	0	0%
Shamong Twp	6	0	0%
Southampton Twp	15	0	0%
Springfield Twp	7	0	0%
Tabernacle Twp	12	0	0%
Westampton Twp	55	1	2%
Woodland Twp	7	0	0%
Wrightstown Borough	4	0	0%

**Grand Total                  647                  12                  1.9%**



## Phishing Template Utilization

Phishing Template Used	Count of Phishing Template	% of Templates Used	Count of Date Clicked	% of Click
Amex_Income_Verification	60	9%	0	0%
BackgroundReport_Text	60	9%	2	3%
Continual_Municipal_Training	26	4%	1	4%
Facebook Reactivation	50	8%	0	0%
facebook_page_insights	33	5%	1	3%
Microsoft_Office365_Password_Change	70	11%	1	1%
Municipal_Course_Catalog	6	1%	0	0%
Netflix_Account	59	9%	1	2%
Office_File_Deletion_Alert	42	6%	1	2%
UPS Package Redirect	64	10%	2	3%
workstation_updates	48	7%	1	2%
Zendesk_Password_Change	75	12%	2	3%
Zendesk_Ticket_Update	54	8%	0	0%

**Grand Total**

**647**

**12**

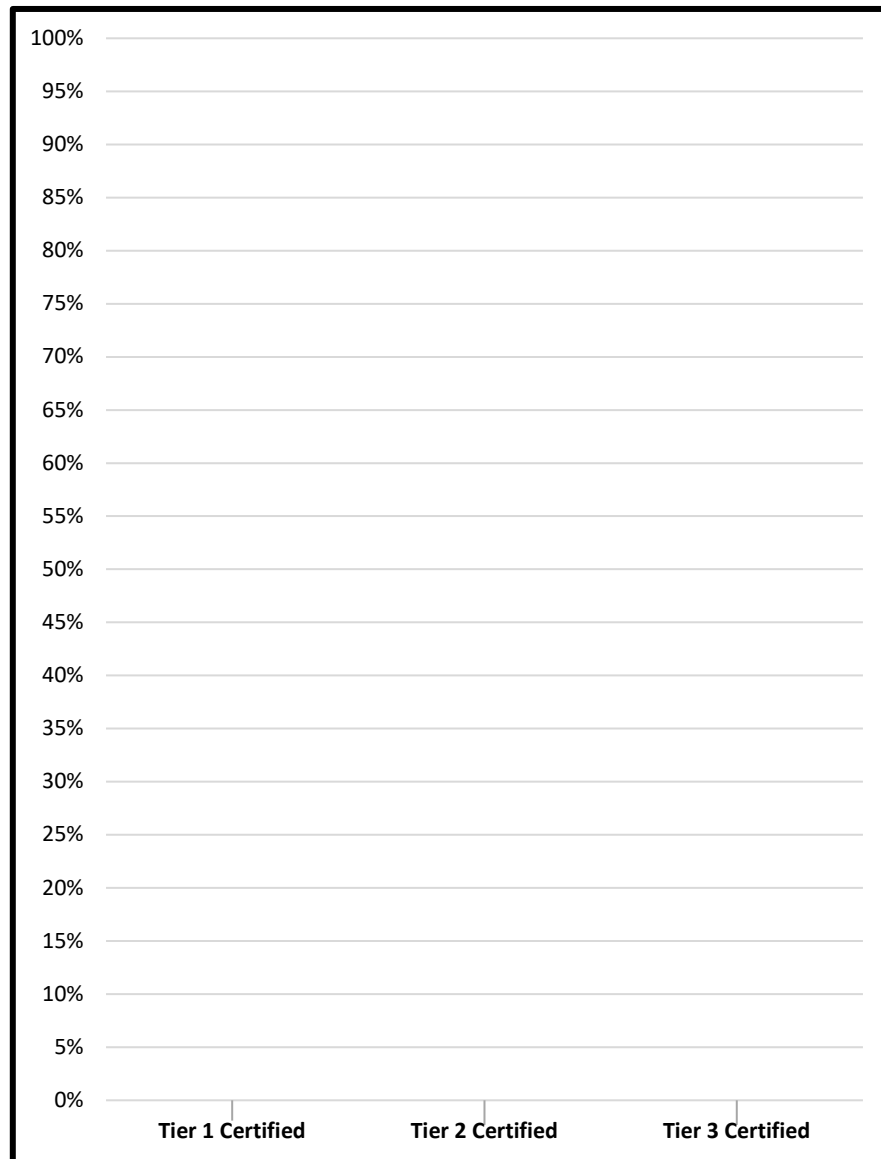
# MEL Cyber Risk Management Program V.2

## 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



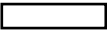



**BURLCO JIF Compliance %**

## 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	<a href="mailto:bassriverclerk@comcast.net">bassriverclerk@comcast.net</a>	2021-06-11 01:01:15
Burlington	Bordentown City	2.6	Grace Archer	<a href="mailto:btownch@cityofbordentown.com">btownch@cityofbordentown.com</a>	2021-06-11 12:01:24
Burlington	Bordentown Township	4.3	Michael Theokas	<a href="mailto:m.theokas@bordentowntwp.org">m.theokas@bordentowntwp.org</a>	2021-06-11 18:01:17
Burlington	Chesterfield Township	5.0	Glenn McMahon	<a href="mailto:glenn@chesterfieldtwp.com">glenn@chesterfieldtwp.com</a>	2021-06-10 12:01:22
Burlington	Delanco Township	2.6	Mike Templeton	<a href="mailto:42mtempy55@gmail.com">42mtempy55@gmail.com</a>	2021-06-11 18:01:16
Burlington	Delran Township	2.6	Jeffrey Hatcher	<a href="mailto:jhatcher@delrantownship.org">jhatcher@delrantownship.org</a>	2021-06-11 06:01:30
Burlington	Edgewater Park Township	2.6	Tom Pullion	<a href="mailto:tpullion@edgewaterpark-nj.com">tpullion@edgewaterpark-nj.com</a>	2021-06-10 12:01:12
Burlington	Florence Township	4.0	Steve Fazekas	<a href="mailto:sfazekas@florence-nj.gov">sfazekas@florence-nj.gov</a>	2021-06-11 06:01:29
Burlington	Hainesport Township	0.0	Paula Kosko	<a href="mailto:pkosko@hainesporttownship.com">pkosko@hainesporttownship.com</a>	2021-06-11 01:01:15
Burlington	Lumberton Township	5.0	Brandon Umba	<a href="mailto:bumba@lumbertontwp.com">bumba@lumbertontwp.com</a>	2021-06-11 18:01:15
Burlington	Mansfield Township	0.0	Michael Fitzpatrick	<a href="mailto:administrator@mansfieldtwp-nj.com">administrator@mansfieldtwp-nj.com</a>	2021-06-12 01:01:16
Burlington	Medford Township	0.0	Kathy Burger	<a href="mailto:kburger@medfordtownship.com">kburger@medfordtownship.com</a>	2021-06-10 12:01:23
Burlington	Mount Laurel Township	10.0	Jerry Mascia	<a href="mailto:jmascia@mountlaurel.com">jmascia@mountlaurel.com</a>	2021-06-11 12:01:22
Burlington	North Hanover Township	0.0	Mary Picariello	<a href="mailto:clerk@northhanovertwp.com">clerk@northhanovertwp.com</a>	2021-06-11 06:01:16
Burlington	Palmyra Borough	0.0	John Gural	<a href="mailto:jgural@boroughofpalmyra.com">jgural@boroughofpalmyra.com</a>	2021-06-10 18:01:18
Burlington	Pemberton Borough	0.0	Donna Mull	<a href="mailto:dmull@pemberton-comcastbiz.net">dmull@pemberton-comcastbiz.net</a>	2021-06-11 01:01:26
Burlington	Pemberton Township	0.0	Daniel Hornickel	<a href="mailto:DHornickel@pemberton-twp.com">DHornickel@pemberton-twp.com</a>	2021-06-11 12:01:23
Burlington	Riverside Township	0.0	Meghan Jack	<a href="mailto:mjack@riversidetwp.org">mjack@riversidetwp.org</a>	2021-06-10 18:01:16
Burlington	Shamong Township	5.0	David Matchett	<a href="mailto:dmatchettd@aol.com">dmatchettd@aol.com</a>	2021-06-11 01:01:14
Burlington	Southampton Township	4.8	Kathleen Hoffman	<a href="mailto:khoffman@southamptonnj.org">khoffman@southamptonnj.org</a>	2021-06-12 01:01:14
Burlington	Springfield Township	0.0	Paul Keller	<a href="mailto:mgr@springfieldtownshipnj.org">mgr@springfieldtownshipnj.org</a>	2021-06-30 10:01:33
Burlington	Tabernacle Township	0.0	Douglas Cramer	<a href="mailto:dcramer@townshipoftabernacle-nj.gov">dcramer@townshipoftabernacle-nj.gov</a>	2021-06-11 01:01:26
Burlington	Westampton Township	5.8	Steve Ent	<a href="mailto:ent@wtpd.us">ent@wtpd.us</a>	2021-06-10 06:01:16
Burlington	Wrightstown Borough	0.0	James Ingling	<a href="mailto:wrightstownfirebureau@comcast.net">wrightstownfirebureau@comcast.net</a>	2021-05-10 18:01:42



## Sample of Monthly Detail Report

### Sample Report

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

# Microsoft Tells Users to Switch Off Printer Spooling to Protect Against Zero-Day Exploit



The zero-day exploit, known as **PrintNightmare**, exploits a vulnerability in the Windows Print Spooler and could allow an attacker to execute code remotely.

The print spooler is a Windows software service that manages your system printing processes. When you hit print, the spooler takes the incoming print job from the software (or operating system) and ensures the printer and its resources (paper, ink, etc.) are ready for action. When you send multiple print jobs, the spooler queues them and manages printer output. The print spooler service has access to the entire system. This can make such a service a target for attackers looking to attack resources with system-wide privileges.

While there is no specific fix for PrintNightmare, Microsoft's advisory recommends disabling the Print Spooler service to protect system against the potentially dangerous exploit.

**Please discuss this option with your IT professional.**



## "Security with a Smile" (Because Life is Too Short...)

### **This Month's Advice: Stay Secure While Staying Connected on Social Media**

Now more than ever, consumers spend increasing amounts of time on the Internet. With every social media account you sign up for, every picture you post, and every status you update, you are sharing information about yourself with the world. While social media platforms such as Facebook, Twitter, and Instagram are great for staying in touch with family and friends, they are also perfect targets for the cyber-scammers and identity thieves lurking in the shadows.

Fortunately, there are a number of best practices you can follow to connect with confidence and safely navigate the social media world:

**Never click and tell:** Limit what information you post on social media—from personal addresses to where you like to grab coffee. What many people don't realize is that these seemingly random details are all that criminals need to know to target you, your loved ones, and your physical belongings—online and in the real world. Keep Social Security numbers, account numbers, and passwords private, as well as specific information about yourself, such as your full name, address, and birthday.

**Disable location services:** Be sure to update your privacy and security settings to your comfort level for information sharing. Disable geotagging, which allows anyone to see where you are—and where you aren't—at any given time. It's often tempting to show those live photos in Tahiti, but is really worth notifying cybercriminals that you aren't around and that your home and accounts may be vulnerable?

**Use a strong password:** The longer it is, the more secure it will be. Use a different password for each of your social media accounts. Set up your security answers. This option is available for most social media sites. This will reduce hackers' ability to gain access to multiple accounts if they manage to access the password for one.

**Click links and interact with others cautiously:** Social media accounts are regularly hacked. Don't accept friend requests or offers to collaborate and share information with a suspicious, unknown, or duplicate account. Watch for suspicious language content or behavior among your friends.

**Remember to log off when you're done:** This is especially important if using a shared device. Don't let hackers get the keys to enter your accounts – once they are in, the damage could be insurmountable.

As Pete Cashmore, founder of Mashable, famously said, "Privacy is dead, and social media holds the smoking gun." The more you share online, the more ammunition you provide to hackers and identity thieves. Think before you post about how a criminal might use the information you're offering them. Most personal information should remain just that... personal.

Want to avoid doing real work for another 5 minutes?

Podcast: [EP#53 - Dr. Eric Cole - You Are a Target: Assessing Cybersecurity Risk](#)

July 12, 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 June 30, 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 \$ 13,454.63. This generated an average annual yield of 0.92%. However, after including an unrealized net loss of \$ 2,985.88 in the asset portfolio, the yield is adjusted to 0.72% for this period. The total overview of the asset portfolio for the fund shows an overall unrealized gain of \$31,833.16 as it relates to current market value of \$ 15,071,226.20 vs. the amount we have invested. This current market value, however, when considering the total accrued income at month end is \$ 15,081,631.77.

Our asset portfolio with Wilmington/Trust consists of 3 obligations with maturities less than one year.

#### RECEIPT ACTIVITY FOR THE PERIOD

Subrogation Receipts \$ 2,765.86 w/YTD Total \$ 31,555.05 (detailed in my report)  
Salvage Receipts \$ 0.00  
Overpayment Reimbursements \$ 0.00  
FY 2021 Premium Receipts \$ 0.00  
Misc. Subpoena Fee Receipt \$ 2.00

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 \$ 370,001.03. The claims detail shows 463 claim payments issued.

A.E.L.C.F. PARTICIPANT BALANCES AT PERIOD END: (\$236. Interest Allocated)

Delran Township	\$ 16,252.00
Chesterfield Township	\$ 1,118.00
Bordentown City	\$ 70,669.00
Bordentown Township	\$ 64,050.00
Westampton Township	\$ 10,463.00
E-JIF Dividend	\$126,715.36

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 \$ 17,862,479.99 to a closing balance of \$ 17,180,279.85 showing a decrease in the fund of \$ 682,200.14. 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
6/3	PEMBERTON TWP.	2018121517	ANTHONY LUSTER	WC	2018	98.00	
6/10	MT. LAUREL TWP.	2020193054	MT. LAUREL TWP.	PR	2019	2,341.86	
6/16	PEMBERTON BOROUGH	2019171998	JOSEPH LICATA	WC	2019	28.00	
6/17	WRIGHTSTOWN BORO	1114463	WRIGHTSTOWN BORO	PR	2010	298.00	
TOTAL-JUNE						2,765.86	
TOTAL-YTD							31,555.05

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

	<u>April</u>	<u>May</u>	<u>June</u>	<u>Year To Date Total</u>
<b>Opening Balance for the Period:</b>	19,344,614.69	18,617,422.98	17,862,479.99	
<b>RECEIPTS:</b>				
Interest Income ( Cash )	27,989.46	14,074.72	19,326.22	60,652.90
Premium Assessment Receipts	828.00	0.00	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	2,360.00	0.00	0.00	2,360.00
Fund Year 2020	0.00	945.00	0.00	13,729.58
Fund Year 2019	0.00	15,395.36	2,369.86	29,764.76
Fund Year 2018	0.00	196.00	98.00	588.00
Fund Year 2017	0.00	88.00	0.00	373.67
Closed Fund Year	0.00	0.00	298.00	298.00
Total Subrogation, Salvage & Reimb.Receipts	2,360.00	16,624.36	2,765.86	47,114.01
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	2.00	2.00
<b>TOTAL RECEIPTS:</b>	31,177.46	30,699.08	22,094.08	3,407,509.91

**DISBURSEMENTS:**

Net Claim Payments:

Fund Year 2021	83,940.35	74,336.46	114,286.54	486,804.36
Fund Year 2020	59,195.94	106,114.05	148,855.83	536,080.55
Fund Year 2019	29,232.40	20,178.07	27,397.68	271,349.08
Fund Year 2018	14,295.68	7,625.97	60,649.45	166,476.21
Fund Year 2017	18,785.35	3,870.64	17,084.53	225,339.98
Closed Fund Year	0.00	0.00	0.00	0.00
Total Net Claim Payments	205,449.72	212,125.19	368,274.03	1,686,050.18

Exp.& Admin Bill List Payments:

Exp. & Cont. Charges FY 2022	0.00	0.00	0.00	0.00
Exp. & Cont. Charges FY 2021	96,127.72	97,185.88	89,778.16	673,609.50
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	466,399.00	0.00	932,798.00
POL/EPL Policy Premium FY 2021	390,587.50	0.00	0.00	751,892.00
M.E.L. Premium FY 2020	0.00	0.00	0.00	0.00
Exp. & Cont. Charges FY 2020	66,029.00	9,932.00	15,692.00	131,525.82
Exp. & Cont. Charges FY 2019	175.23	0.00	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	230,550.03	230,550.03
Total Bill List Payments	552,919.45	573,516.88	336,020.19	2,853,717.23
Net Bank Services Fees	0.00	0.00	0.00	0.00
Other	0.00	0.00	0.00	0.00
<b>TOTAL DISBURSEMENTS:</b>	758,369.17	785,642.07	704,294.22	4,539,767.41

**Closing Balance for the Period:**

18,617,422.98	17,862,479.99	17,180,279.85
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Account Net Cash Change During the Period:

Operating Account	-753,699.83	-767,811.02	-700,885.54	-12,455,764.89
JCMI Investment Account	31,189.33	16,971.26	9,748.61	12,035,101.44
Investment Account	-510.70	0.00	712,179.38	711,161.20
Asset Management Account	-4,170.51	-4,103.23	-703,242.59	-1,422,755.25
Claims Imprest Account	0.00	0.00	0.00	0.00
Expense & Contingency Account	0.00	0.00	0.00	0.00
<b>Total Change in Account Net Cash:</b>	-727,191.71	-754,942.99	-682,200.14	-1,132,257.50

**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**         **June**  
**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	\$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
Opening Interest Accrual Bal:	\$19,263.05	-	19,263.05	-	-	-	-
1 Interest Accrued and/or Inte	\$4,321.90	\$0.00	\$4,321.90	\$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 ization and/or Interest Cost)	\$354.96	\$0.00	\$354.96	\$0.00	\$0.00	\$0.00	\$0.00
4 Accretion	\$435.91	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$435.91
5 Interest Paid - Cash Instr.s	\$8,341.86	\$0.00	\$0.00	\$640.83	\$0.00	\$0.00	\$7,701.03
6 Interest Paid - Term Instr.s	\$13,179.38	\$0.00	\$13,179.38	\$0.00	\$0.00	\$0.00	\$0.00
7 Realized Gain (Loss)	-\$2,985.88	\$0.00	-\$4,597.55	\$0.00	\$0.00	\$0.00	\$1,611.67
8 Net Investment Income	\$10,468.75	\$0.00	\$79.31	\$640.83	\$0.00	\$0.00	\$9,748.61
9 Deposits - Purchases	\$1,419,241.46	\$712,179.38	\$0.00	\$2,767.86	\$368,274.03	\$336,020.19	\$0.00
10 (Withdrawals - Sales)	-\$2,120,767.82	\$0.00	-\$712,179.38	-\$704,294.22	-\$368,274.03	-\$336,020.19	\$0.00
Ending Cash & Investment Bal	\$17,180,278.91	\$717,847.70	\$3,036,124.76	\$1,290,205.01	\$100,000.00	\$1,000.00	\$12,035,101.44
Ending Interest Accrual Balance	\$10,405.57	\$0.00	\$10,405.57	\$0.00	\$0.00	\$0.00	\$0.00
Plus Outstanding Checks	\$316,157.33	\$0.00	\$0.00	\$0.00	\$168,203.89	\$147,953.44	\$0.00
(Less Deposits in Transit)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Balance per Bank	\$17,496,436.24	\$717,847.70	\$3,036,124.76	\$1,290,205.01	\$268,203.89	\$148,953.44	\$12,035,101.44



Investment Income Allocation												
ETE		Property	Liability	Auto	Workers Comp	Deductible	Contingency	POLEPL	EJIF	MEL	Admin	Total
2021	Opening 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
	Opening Interest Accrual B	62.51	142.65	31.23	464.55	145.10	0.00	16.65	0.00	273.13	207.49	\$1,343.30
	1 Interest Accrued and/or Int	\$9.38	\$46.23	\$9.23	\$116.84	\$47.10	\$0.00	\$0.00	\$0.00	\$0.00	\$22.20	\$250.97
	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)	\$0.77	\$3.80	\$0.76	\$9.60	\$3.87	\$0.00	\$0.00	\$0.00	\$0.00	\$1.82	\$20.61
	4 Accretion	\$0.95	\$4.66	\$0.93	\$11.78	\$4.75	\$0.00	\$0.00	\$0.00	\$0.00	\$2.24	\$25.31
	5 Interest Paid - Cash Instr.s	\$18.11	\$89.24	\$17.81	\$225.52	\$90.90	\$0.00	\$0.00	\$0.00	\$0.00	\$42.84	\$484.41
	6 Interest Paid - Term Instr.s	\$42.77	\$97.60	\$21.37	\$317.83	\$99.27	\$0.00	\$11.39	\$0.00	\$186.87	\$141.96	\$919.06
	7 Realized Gain (Loss)	-\$6.48	-\$31.94	-\$6.37	-\$80.72	-\$32.54	\$0.00	\$0.00	\$0.00	\$0.00	-\$15.33	-\$173.39
	8 Net Investment Income	\$22.72	\$111.99	\$22.35	\$283.02	\$114.08	\$0.00	\$0.00	\$0.00	\$0.00	\$53.76	\$607.92
	9 Interest Accrued - Net Cha	-\$33.39	-\$51.36	-\$12.14	-\$200.99	-\$52.18	\$0.00	-\$11.39	\$0.00	-\$186.87	-\$119.76	-\$668.08
	Ending Cash & Investment	\$6,736.23	\$199,674.53	\$38,679.72	\$431,839.93	\$205,071.13	\$0.00	-\$426,014.56	-\$23,618.67	-\$102,581.97	\$6,967.31	\$336,753.66
	Ending Interest Accrual Ba	\$29.12	\$91.28	\$19.09	\$263.55	\$92.92	\$0.00	\$5.26	\$0.00	\$86.26	\$87.73	\$675.22

		Property	Liability	Auto	Workers Comp	Deductible	Contingency	POLEPL	EJIF	MEL	Admin	Total
2020	Opening 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
	Opening Interest Accrual B	61.15	389.41	103.38	1,195.01	479.72	47.44	0.69	0.00	254.02	346.75	\$2,877.56
	1 Interest Accrued and/or Int	\$4.95	\$92.38	\$24.32	\$243.64	\$116.29	\$11.48	\$0.15	\$0.00	\$54.95	\$41.02	\$589.19
	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)	\$0.41	\$7.59	\$2.00	\$20.01	\$9.55	\$0.94	\$0.01	\$0.00	\$4.51	\$3.37	\$48.39
	4 Accretion	\$0.50	\$9.32	\$2.45	\$24.57	\$11.73	\$1.16	\$0.02	\$0.00	\$5.54	\$4.14	\$59.43
	5 Interest Paid - Cash Instr.s	\$9.55	\$178.30	\$46.95	\$470.27	\$224.46	\$22.16	\$0.30	\$0.00	\$106.07	\$79.17	\$1,137.22
	6 Interest Paid - Term Instr.s	\$41.84	\$266.42	\$70.73	\$817.60	\$328.21	\$32.45	\$0.47	\$0.00	\$173.80	\$237.24	\$1,968.76
	7 Realized Gain (Loss)	-\$3.42	-\$63.82	-\$16.81	-\$168.33	-\$80.34	-\$7.93	-\$0.11	-\$0.00	-\$37.97	-\$28.34	-\$407.06
	8 Net Investment Income	\$11.98	\$223.77	\$58.92	\$590.17	\$281.69	\$27.81	\$0.37	\$0.00	\$133.11	\$99.35	\$1,427.17
	9 Interest Accrued - Net Cha	-\$36.89	-\$174.04	-\$46.40	-\$573.95	-\$211.92	-\$20.97	-\$0.32	-\$0.00	-\$118.84	-\$196.22	-\$1,379.57
	Ending Cash & Investment	-\$18,600.40	\$396,178.87	\$99,154.68	\$965,482.80	\$506,464.06	\$50,002.51	\$672.14	\$1.01	\$239,352.35	\$163,058.88	\$2,401,766.90

		Property	Liability	Auto	Workers Comp	Deductible	Contingency	POLEPL	EJIF	MEL	Admin	Total
2019	Opening 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
	Opening Interest Accrual Balance	0.00	397.59	106.41	761.90	297.56	0.00	0.16	0.12	16.45	116.14	\$1,696.33
	1 Interest Accrued and/or Interest	\$0.00	\$90.82	\$25.08	\$156.24	\$70.10	\$0.00	\$0.04	\$0.03	\$3.45	\$26.08	\$371.85
	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	\$7.46	\$2.06	\$12.83	\$5.76	\$0.00	\$0.00	\$0.00	\$0.28	\$2.14	\$30.54
	4 Accretion	\$0.00	\$9.16	\$2.53	\$15.76	\$7.07	\$0.00	\$0.00	\$0.00	\$0.35	\$2.63	\$37.50
	5 Interest Paid - Cash Instr.s	\$0.00	\$175.29	\$48.42	\$301.56	\$135.30	\$0.00	\$0.08	\$0.05	\$6.67	\$50.35	\$717.72
	6 Interest Paid - Term Instr.s	\$0.00	\$272.02	\$72.80	\$521.27	\$203.58	\$0.00	\$0.11	\$0.08	\$11.26	\$79.46	\$1,160.59
	7 Realized Gain (Loss)	\$0.00	-\$62.74	-\$17.33	-\$107.94	-\$48.43	\$0.00	-\$0.03	-\$0.02	-\$2.39	-\$18.02	-\$256.90
	8 Net Investment Income	\$0.00	\$219.98	\$60.76	\$378.44	\$169.80	\$0.00	\$0.11	\$0.07	\$8.37	\$63.18	\$900.71
	9 Interest Accrued - Net Change	-\$0.00	-\$181.20	-\$47.72	-\$365.04	-\$133.48	\$0.00	-\$0.07	-\$0.05	-\$7.80	-\$53.38	-\$788.74
	Ending Cash & Investment	-\$80,502.82	\$392,556.87	\$109,249.04	\$661,731.79	\$305,300.55	\$0.00	\$189.43	\$121.42	\$15,047.72	\$113,608.77	\$1,517,302.77
	Ending Interest Accrual Balance	\$0.00	\$216.38	\$58.69	\$396.86	\$164.08	\$0.00	\$0.09	\$0.07	\$8.65	\$62.77	\$907.59

		Property	Liability	Auto	Workers Comp	Deductible	Contingency	POLEPL	EJIF	MEL	Admin	Total
2018	Opening 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
	Opening Interest Accrual Balance	34.13	10.29	68.54	19.08	421.78	0.00	21.99	0.17	14.68	143.63	\$734.29
	1 Interest Accrued and/or Interest	\$7.92	\$0.00	\$15.13	\$0.00	\$99.43	\$0.00	\$6.00	\$0.04	\$3.46	\$33.85	\$165.83
	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)	\$0.65	\$0.00	\$1.24	\$0.00	\$8.17	\$0.00	\$0.49	\$0.00	\$0.28	\$2.78	\$13.62
	4 Accretion	\$0.80	\$0.00	\$1.53	\$0.00	\$10.03	\$0.00	\$0.60	\$0.00	\$0.35	\$3.41	\$16.73
	5 Interest Paid - Cash Instr.s	\$15.28	\$0.00	\$29.21	\$0.00	\$191.92	\$0.00	\$11.57	\$0.08	\$6.68	\$65.34	\$320.08
	6 Interest Paid - Term Instr.s	\$23.35	\$7.04	\$46.89	\$13.05	\$288.57	\$0.00	\$15.05	\$0.11	\$10.05	\$98.27	\$502.38
	7 Realized Gain (Loss)	-\$5.47	\$0.00	-\$10.45	\$0.00	-\$68.69	\$0.00	-\$4.14	-\$0.03	-\$2.39	-\$23.39	-\$114.57
	8 Net Investment Income	\$19.18	\$0.00	\$36.65	\$0.00	\$240.85	\$0.00	\$14.52	\$0.10	\$8.39	\$82.00	\$401.69
	9 Interest Accrued - Net Change	-\$15.43	-\$7.04	-\$31.76	-\$13.05	-\$189.14	\$0.00	-\$9.05	-\$0.07	-\$6.59	-\$64.42	-\$336.55
	Ending Cash & Investment	\$34,485.19	-\$312,942.56	\$65,904.50	-\$59,513.50	\$433,044.61	\$0.00	\$26,108.54	\$171.84	\$15,078.18	\$147,439.65	\$349,776.45
	Ending Interest Accrual Balance	\$18.70	\$3.25	\$36.78	\$6.03	\$232.64	\$0.00	\$12.94	\$0.09	\$8.10	\$79.22	\$397.74

		Property	Liability	Auto	Workers Comp	Deductible	Contingency	POLEPL	EJIF	MEL	Admin	Total
2017	Opening 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
	Opening Interest Accrual Balance	63.12	189.42	108.10	1,036.82	548.73	111.30	0.27	(0.06)	177.61	206.75	\$2,442.08
	1 Interest Accrued and/or Interest	\$14.88	\$21.85	\$25.49	\$241.02	\$129.37	\$26.24	\$0.07	\$0.00	\$41.87	\$48.74	\$549.55
	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)	\$1.22	\$1.79	\$2.09	\$19.80	\$10.63	\$2.16	\$0.01	\$0.00	\$3.44	\$4.00	\$45.13
	4 Accretion	\$1.50	\$2.20	\$2.57	\$24.31	\$13.05	\$2.65	\$0.01	\$0.00	\$4.22	\$4.92	\$55.43
	5 Interest Paid - Cash Instr.s	\$28.73	\$42.18	\$49.19	\$465.20	\$249.70	\$50.65	\$0.14	\$0.01	\$80.82	\$94.08	\$1,060.70
	6 Interest Paid - Term Instr.s	\$43.19	\$129.60	\$73.96	\$709.37	\$375.43	\$76.15	\$0.19	\$0.00	\$121.52	\$141.45	\$1,670.85
	7 Realized Gain (Loss)	-\$10.28	-\$15.10	-\$17.61	-\$166.51	-\$89.38	-\$18.13	-\$0.05	-\$0.00	-\$28.93	-\$33.67	-\$379.67
	8 Net Investment Income	\$36.05	\$52.94	\$61.73	\$583.81	\$313.36	\$63.56	\$0.18	\$0.01	\$101.43	\$118.07	\$1,331.14
	9 Interest Accrued - Net Change	-\$28.30	-\$107.74	-\$48.47	-\$468.35	-\$246.06	-\$49.91	-\$0.11	\$0.00	-\$79.65	-\$92.71	-\$1,121.30
	Ending Cash & Investment	\$64,825.30	\$80,736.34	\$110,996.21	\$1,047,130.45	\$563,423.93	\$114,284.02	\$325.84	\$11.95	\$182,367.80	\$212,284.15	\$2,376,385.99
	Ending Interest Accrual Balance	\$34.82	\$81.68	\$59.63	\$568.47	\$302.67	\$61.39	\$0.16	-\$0.05	\$97.97	\$114.04	\$1,320.78

		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	9,787,710.13	\$9,787,710.13
	Opening Interest Accrual Balance	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	9,556.39	\$9,556.39
	1 Interest Accrued and/or Interest	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$2,249.60	\$2,249.60
	2 Interest Accrued - discount	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	3 zation and/or Interest Cost)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$184.76	\$184.76
	4 Accretion	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$226.90	\$226.90
	5 Interest Paid - Cash Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$4,342.03	\$4,342.03
	6 Interest Paid - Term Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$6,538.27	\$6,538.27
	7 Realized Gain (Loss)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	-\$1,554.18	-\$1,554.18
	8 Net Investment Income	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$5,449.10	\$5,449.10
	9 Interest Accrued - Net Change	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	-\$4,288.67	-\$4,288.67
	Ending Cash & Investment	\$298.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$9,566,897.87	\$9,567,195.87
	Ending Interest Accrual Balance	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$5,267.72	\$5,267.72

## Accounts Included

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

## Accounting Statement

120882-000 - BURLINGTON COUNTY MUNICIPAL JIF

June 01, 2021 - June 30, 2021

### Your Portfolio at a Glance

Opening Market Value w/Accrued Income	\$3,758,630.40
Net of Contributions & Withdrawals	-\$712,179.38
Net Investment Change	\$79.31
<b>Closing Market Value w/Accrued Income</b>	<b>\$3,046,530.33</b>

### Your Relationship Team

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**ZIA E QASIM** (302) 651-8413  
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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	\$3,036,124.76	100%
<b>TOTAL</b>	<b>\$3,036,124.76</b>	<b>100%</b>

**Accrued Income by Asset Class Summary**

Asset Class	Market Value	Accrued Income	Market Value + Accrued Income	Estimated Annual Income	Yield (%)
Fixed Income	\$3,036,124.76	\$10,405.57	\$3,046,530.33	\$41,460.00	1.37%
<b>TOTAL</b>	<b>\$3,036,124.76</b>	<b>\$10,405.57</b>	<b>\$3,046,530.33</b>	<b>\$41,460.00</b>	<b>1.37%</b>

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

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

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



## Portfolio Valuations & Activity Summary

Category	Current Period	Year-to-Date
<b>Opening Market Value</b>	<b>\$3,739,367.35</b>	<b>\$4,458,880.14</b>
Accrued Income	19,263.05	16,493.31
<b>Opening Market Value w/Accrued Income</b>	<b>\$3,758,630.40</b>	<b>\$4,475,373.45</b>
<b>Contributions</b>		
Cash Receipts	-	720,000.00
Intra-Account Transfers	-	-
Other Receipts	-	-
Securities Transferred In	-	-
Tax Refunds	-	-
<b>Total Contributions</b>	-	<b>\$720,000.00</b>
<b>Withdrawals</b>		
Cash Disbursements	-	-
Intra-Account Transfers	-	-
Other Disbursements	-712,179.38	-2,152,273.13
Other Fees	-	-
Securities Transferred Out	-	-
Tax Payments	-	-
Taxes Withheld	-	-
Wilmington Trust Fees	-	-
<b>Total Withdrawals</b>	<b>-\$712,179.38</b>	<b>-\$2,152,273.13</b>
<b>Net Contributions &amp; Withdrawals</b>	<b>-\$712,179.38</b>	<b>-\$1,432,273.13</b>
Closing Market Value	3,036,124.76	3,036,124.76
Accrued Income	10,405.57	10,405.57
<b>Closing Market Value w/Accrued Income</b>	<b>\$3,046,530.33</b>	<b>\$3,046,530.33</b>
<b>Net Investment Change</b>	<b>\$79.31</b>	<b>\$3,430.01</b>
<b>Net Investment Change Detail</b>	<b>Current Period</b>	<b>Year-to-Date</b>
<b>Net Investment Change</b>	<b>\$79.31</b>	<b>\$3,430.01</b>
<b>Income Earned</b>		
Dividends	-	-
Net Interest	13,179.38	34,273.13
Other Income	-	-
Change in Accrual	-8,857.48	-6,087.74
<b>Total Income Earned</b>	<b>\$4,321.90</b>	<b>\$28,185.39</b>
<b>Market Appreciation</b>	<b>-\$4,242.59</b>	<b>-\$24,755.38</b>

## Relationship Summary *(continued)*

120882-000 - BURLINGTON COUNTY MUNICIPAL JIF

June 01, 2021 - June 30, 2021

## Income Received Summary

Category	Current Period	Year-to-Date
<b>Taxable</b>		
Dividends	-	-
Interest	13,179.38	34,273.13
Other Income	-	-
<b>Total Taxable</b>	<b>\$13,179.38</b>	<b>\$34,273.13</b>
<b>Tax-Exempt</b>		
Dividends	-	-
Interest	-	-
Other Income	-	-
<b>Total Tax-Exempt</b>	-	-
<b>TOTAL RECEIVED</b>	<b>\$13,179.38</b>	<b>\$34,273.13</b>

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

## Realized Gain/Loss Summary

Category	Current Period	Year-to-Date
<b>Short Term</b>		
Gain	-	-
Loss	-	-
<b>Total Short Term</b>	-	-
<b>Long Term</b>		
Gain	354.96	1,774.80
Loss	-	-
<b>Total Long Term</b>	<b>\$354.96</b>	<b>\$1,774.80</b>
<b>TOTAL GAIN/LOSS</b>	<b>\$354.96</b>	<b>\$1,774.80</b>

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

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

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

**Cash Activity Summary**

Category	Current Period Cash	Year-to-Date Cash
<b>Opening Balance</b>	-	-
<b>Receipts</b>		
Cash Receipts	-	720,000.00
Dividends	-	-
Intra-Account Transfers	-	-
Maturities	699,000.00	1,398,000.00
Net Interest	13,179.38	34,273.13
Other Income	-	-
Other Receipts	-	-
Sales	-	-
Tax Refunds	-	-
<b>Total Receipts</b>	<b>\$712,179.38</b>	<b>\$2,152,273.13</b>
<b>Disbursements</b>		
Cash Disbursements	-	-
Intra-Account Transfers	-	-
Other Disbursements	-712,179.38	-2,152,273.13
Other Fees	-	-
Purchases	-	-
Tax Payments	-	-
Taxes Withheld	-	-
Wilmington Trust Fees	-	-
<b>Total Disbursements</b>	<b>-\$712,179.38</b>	<b>-\$2,152,273.13</b>
<b>TOTAL CLOSING BALANCE</b>	-	-
Net Total Payables and Receivables	-	-
<b>NET OF CASH BALANCE</b>	-	-

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

## Asset Allocation

120882-000 - BURLINGTON COUNTY MUNICIPAL JIF

June 01, 2021 - June 30, 2021

### Asset & Sub Asset Allocation

Asset Class	Total Market Value (%)	Closing Market Value	Cost	Unrealized Gain/Loss	Accrued Income	Market Value w/ Accrued Income
<b>■ Fixed Income</b>						
U.S. Taxable Fixed Income	100.00%	\$3,036,124.76	\$3,004,291.60	\$31,833.16	\$10,405.57	\$3,046,530.33
<b>Total Fixed Income</b>	<b>100.00%</b>	<b>\$3,036,124.76</b>	<b>\$3,004,291.60</b>	<b>\$31,833.16</b>	<b>\$10,405.57</b>	<b>\$3,046,530.33</b>
<b>TOTAL ASSETS</b>	<b>100%</b>	<b>\$3,036,124.76</b>	<b>\$3,004,291.60</b>	<b>\$31,833.16</b>	<b>\$10,405.57</b>	<b>\$3,046,530.33</b>

## Holdings Detail

120882-000 - BURLINGTON COUNTY MUNICIPAL JIF

June 01, 2021 - June 30, 2021

### Fixed Income

Security Name	Quantity	Market Price	Market Value	Cost	Unrealized Gain/Loss	Accrued Income	Estimated Annual Income	Effective Duration	Yield to Worst (%)	Market Value (%)
<b>U.S. Taxable Fixed Income</b>										
<b>U.S. Treasury Bonds</b>										
UNITED STATES TREASURY NOTES DTD 09/30/2016 1.125% 09/30/2021 CUSIP: 912828T34 Moody's: AAA	1,020,000	\$100.266	\$1,022,713.20	\$1,010,796.09	\$11,917.11	\$2,884.43	\$11,475.00	0.25	0.07%	33.68%
UNITED STATES TREASURY NOTES DTD 11/30/2019 1.500% 11/30/2021 CUSIP: 912828YT1 Moody's: AAA	1,000,000	100.598	1,005,980.00	997,812.50	8,167.50	1,270.49	15,000.00	0.42	0.09	33.13
UNITED STATES TREASURY NOTES DTD 01/31/2015 1.500% 01/31/2022 CUSIP: 912828H86 Moody's: AAA	999,000	100.844	1,007,431.56	995,683.01	11,748.55	6,250.65	14,985.00	0.59	0.07	33.18
<b>Total U.S. Treasury Bonds</b>			<b>\$3,036,124.76</b>	<b>\$3,004,291.60</b>	<b>\$31,833.16</b>	<b>\$10,405.57</b>	<b>\$41,460.00</b>	<b>0.42</b>	<b>0.08%</b>	<b>100%</b>
<b>Total U.S. Taxable Fixed Income</b>			<b>\$3,036,124.76</b>	<b>\$3,004,291.60</b>	<b>\$31,833.16</b>	<b>\$10,405.57</b>	<b>\$41,460.00</b>	<b>0.42</b>	<b>0.08%</b>	<b>100%</b>
<b>TOTAL FIXED INCOME</b>			<b>\$3,036,124.76</b>	<b>\$3,004,291.60</b>	<b>\$31,833.16</b>	<b>\$10,405.57</b>	<b>\$41,460.00</b>	<b>0.42</b>	<b>0.08%</b>	<b>100%</b>
<b>Grand Total</b> Accrued Income			<b>\$3,036,124.76</b> \$10,405.57	<b>\$3,004,291.60</b>	<b>\$31,833.16</b>	<b>\$10,405.57</b>	<b>\$41,460.00</b>			<b>100%</b>
<b>Grand Total Market Value w/ Accrued Income</b>			<b>\$3,046,530.33</b>							

## Transaction Activity Detail

Trade Date Settlement Date	Transaction Type	Transaction Description	Quantity	Cash Value	Cash Management
<b>OPENING BALANCE</b>				-	-
06/01/2021	Interest	CASH RECEIPT OF INTEREST EARNED ON U.S. TREASURY NOTES 1.500% 11/30/21 AT \$0.007500 /SHARE ON 1000000 PAR VALUE DUE 2021-05-31	-	\$7,500.00	-
06/01/2021	Other Disbursements	CASH DISBURSEMENT MISCELLANEOUS - ACH-CHK PAID TO M&T BANK BURLINGTON COUNTY MUNICIPAL JIF	-	-7,500.00	-
06/30/2021 06/30/2021	Maturities	MATURED 699000 PAR VALUE OF U.S. TREASURY NOTES 1.625% 6/30/21 AT 100 TRADE DATE 2021-06-30 SETTLEMENT DATE 2021-06-30	699,000	699,000.00	-
06/30/2021	Interest	CASH RECEIPT OF INTEREST EARNED ON U.S. TREASURY NOTES 1.625% 6/30/21 AT \$0.008125 /SHARE ON 699000 PAR VALUE DUE 2021-06-30	-	5,679.38	-
06/30/2021	Other Disbursements	CASH DISBURSEMENT MISCELLANEOUS - ACH-CHK PAID TO M&T BANK BURLINGTON COUNTY MUNICIPAL JIF	-	-704,679.38	-
<b>CLOSING BALANCE</b>				-	-

## Activity Detail

120882-000 - BURLINGTON COUNTY MUNICIPAL JIF

June 01, 2021 - June 30, 2021

### Realized Gain / Loss Detail

Transaction Description	Disposition Date	Quantity	Cost	Proceeds	Short Term Gain/Loss	Long Term Gain/Loss	Realized Gain/Loss
MATURED 699000 PAR VALUE OF U.S. TREASURY NOTES 1.625% 6/30/21 AT 100 TRADE DATE 2021-06-30 SETTLEMENT DATE 2021-06-30	06/30/2021	699,000	\$698,645.04	\$699,000.00	-	\$354.96	\$354.96
<b>NET REALIZED GAIN/LOSS</b>			<b>\$698,645.04</b>	<b>\$699,000.00</b>	-	<b>\$354.96</b>	<b>\$354.96</b>

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



## Statement Disclosures

### Statement Review; Limitations on Actions

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

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

### Fee Arrangements

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

### Affiliated Advisers

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

**Glossary** *(continued)*

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

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

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

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

**MX6F96590902 - BURLINGTON CNTY JIF**
**06/30/2021**
**Status: FINAL**

Shares/Par	Description	Price	Cost	Net Income	Market Value	Percent Of Total	Net Unrealized
Security ID	Link Ref	Local/Base	Local/Base	Receivable	Local/Base		Gain/Loss
				Local/Base			Local/Base
<b>UNIT OF PARTICIPATION</b>							
<b>U.S. DOLLAR</b>							
<b>UNITED STATES</b>							
1,196,001.527	MEL JCMI ACCOUNT	10.0628	12,035,101.44	0.00	12,035,101.44		0.00
99VVB5Y75		10.0628	12,035,101.44	0.00	12,035,101.44	100.00	0.00

**Statement of Change in Net Assets**  
**Market Value**

06/30/2021

Report ID: IGLS0002  
Base Currency: USD  
Status: FINAL

	Current Period		Fiscal Year To Date	
	06/01/2021	06/30/2021	01/01/2021	06/30/2021
NET ASSETS - BEGINNING OF PERIOD		12,025,352.83		0.00
		<u>12,025,352.83</u>		<u>0.00</u>
RECEIPTS				
RECEIVED FROM PLAN ADMINISTRATOR				
	0.00		12,000,000.00	
TOTAL RECEIVED FROM PLAN ADMINISTRATOR		<u>0.00</u>		<u>12,000,000.00</u>
INVESTMENT INCOME				
INTEREST	9,005.08		46,548.51	
UNREALIZED GAIN/LOSS-INVESTMENT	1,611.67		-8,059.76	
ACCRETION/AMORTIZATION	435.91		1,818.36	
TOTAL INVESTMENT INCOME		<u>11,052.66</u>		<u>40,307.11</u>
TOTAL RECEIPTS		<u>11,052.66</u>		<u>12,040,307.11</u>
DISBURSEMENTS				
ADMINISTRATIVE EXPENSES				
TRUSTEE/CUSTODIAN	300.94		1,201.32	
INVESTMENT ADVISORY FEES	702.17		2,803.03	
CONSULTING	300.94		1,201.32	
TOTAL ADMINISTRATIVE EXPENSES		<u>1,304.05</u>		<u>5,205.67</u>
TOTAL DISBURSEMENTS		<u>1,304.05</u>		<u>5,205.67</u>
NET ASSETS - END OF PERIOD		<u><u>12,035,101.44</u></u>		<u><u>12,035,101.44</u></u>

**Transaction Detail**  
**Reported By Transaction Category**

Report ID: IACS0008

Base Currency: USD

MX6F96590902 - BURLINGTON CNTY JIF

06/01/2021 - 06/30/2021

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 JCMC ACCOUNT	06/30/2021	0.000000	435.91	0.00	0.00
	99VVB5Y75	AMORIZATION/ACCRETION INCOME	03/01/2021	0.000000	435.91	0.00	0.00
		20210707O000030	06/30/2021				
FUND ALLOCATED EARNINGS							
U.S. DOLLAR							
BVA	0.000	MEL JCMC ACCOUNT	06/30/2021	0.000000	1,612.58	0.00	0.00
	99VVB5Y75	UNREALIZED GAIN/LOSS	03/01/2021	0.000000	1,612.58	0.00	0.00
		20210707O000010	06/30/2021				
BVA	0.000	MEL JCMC ACCOUNT	06/30/2021	0.000000	10,128.35	0.00	0.00
	99VVB5Y75	INTEREST INCOME	03/01/2021	0.000000	10,128.35	0.00	0.00
		20210707O000020	06/30/2021				
BVA	0.000	MEL JCMC ACCOUNT	06/30/2021	0.000000	-300.21	0.00	0.00
	99VVB5Y75	TRUSTEE/CUSTODN FEES	03/01/2021	0.000000	-300.21	0.00	0.00
		20210707O000040	06/30/2021				
BVA	0.000	MEL JCMC ACCOUNT	06/30/2021	0.000000	-0.91	0.00	0.00
	99VVB5Y75	UGL ADJ 063034	03/01/2021	0.000000	-0.91	0.00	0.00
		20210708A000050	06/30/2021				
BVA	0.000	MEL JCMC ACCOUNT	06/30/2021	0.000000	-1,123.27	0.00	0.00
	99VVB5Y75	INTEREST INCOME	03/01/2021	0.000000	-1,123.27	0.00	0.00
		20210708O000010	06/30/2021				



**Transaction Detail**  
**Reported By Transaction Category**

Report ID: IACS0008

Base Currency: USD

MX6F96590902 - BURLINGTON CNTY JIF

06/01/2021 - 06/30/2021

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				
BVA	0.000	MEL JCM I ACCOUNT	06/30/2021	0.000000	-0.73	0.00	0.00
	99VVB5Y75	TRUSTEE/CUSTODN FEES	03/01/2021	0.000000	-0.73	0.00	0.00
		20210708O000020	06/30/2021				
BVA	0.000	MEL JCM I ACCOUNT	06/30/2021	0.000000	-702.17	0.00	0.00
	99VVB5Y75	INVEST MANAGER FEES	03/01/2021	0.000000	-702.17	0.00	0.00
		20210708O000030	06/30/2021				
BVA	0.000	MEL JCM I ACCOUNT	06/30/2021	0.000000	-300.94	0.00	0.00
	99VVB5Y75	CONSULTING FEES	03/01/2021	0.000000	-300.94	0.00	0.00
		20210708O000040	06/30/2021				

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

**9,312.70**

**0.00**

**0.00**

**9,312.70**

**0.00**

**0.00**

**TOTAL FUND ALLOCATED EARNINGS RECEIPTS AND DISBURSEMENT TRANSACTIONS:**

**9,312.70**

**0.00**

**0.00**

**TOTAL RECEIPTS AND DISBURSEMENT TRANSACTIONS:**

**9,748.61**

**0.00**

**0.00**

**TOTAL TRANSACTIONS BASE:**

**9,748.61**

**0.00**

**0.00**

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

Current Fund Year: 2021											
Month Ending: June											
	Property	Liability	Auto	Workers Comp	Deductible	Contingency	POLEPL	EJIF	MEL	Admin	TOTAL
OPEN 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
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	2,639.86	0.00	0.00	126.00	0.00	0.00	0.00	0.00	0.00	0.00	2,765.86
Invest Pymnts	197.15	1,084.09	408.74	3,318.17	1,867.97	155.35	34.96	0.28	632.06	10,836.58	18,535.35
Invest Adj	6.80	45.98	18.16	138.65	84.60	6.90	1.15	0.02	18.98	469.63	790.87
Subtotal Invest	203.95	1,130.07	426.90	3,456.82	1,952.57	162.25	36.11	0.30	651.04	11,306.21	19,326.22
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2.00	2.00
TOTAL	2,843.81	1,130.07	426.90	3,582.82	1,952.57	162.25	36.11	0.30	651.04	11,308.21	22,094.08
EXPENSES											
Claims Transfers	79,927.75	54,028.06	8,284.41	226,033.81	0.00	0.00	0.00	0.00	0.00	0.00	368,274.03
Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	336,020.19	336,020.19
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	79,927.75	54,028.06	8,284.41	226,033.81	0.00	0.00	0.00	0.00	0.00	336,020.19	704,294.22
END BALANCE	7,241.50	756,204.05	423,984.15	3,046,671.47	2,013,304.28	164,286.53	(398,718.61)	(23,312.45)	349,264.08	10,841,354.84	17,180,279.85

0.01 0.02

**REPORT STATUS SECTION**

**Report Month: June**

**Balance Differences**

Opening Balances:	Opening Balances are equal	\$0.00
Imprest Transfers:	Imprest Totals are equal	\$0.00
Investment Balances:	Investment Payment Balances are equal	\$0.00
	Investment Adjustment Balances are equal	\$0.00
Ending Balances:	Ending Balances are equal	\$0.00
Accrual Balances:	Accrual Balances are equal	\$0.00

**Claims Transaction Status:**

Allocation variance 1:	Daily xactions do not add to monthly totals	126,495.32	
Allocation variance 2:	Variance between monthly total and allocation total exists	(126,495.32)	
Allocation variance 3:	Treasurer/TPA net / Max/Min	0.00	0.00
Pre-existing variance:	No prior unreconci / Max/Min	0.00	0.00

SUMMARY OF CASH TRANSACTIONS											
FUND YEAR 2021											
Month Ending:	June										
	Property	Liability	Auto	Workers Comp	Deductible	Contingency	POLEPL	EJIF	MEL	Admin	TOTAL
OPEN 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
RECEIPTS											
Assessments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Refunds	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Invest Pymnts	54.39	154.89	32.80	462.63	157.64	0.00	11.39	0.00	186.87	169.47	1,230.08
Invest Adj	1.72	8.46	1.69	21.38	8.62	0.00	0.00	0.00	0.00	4.06	45.93
Subtotal Invest	56.11	163.35	34.49	484.01	166.26	0.00	11.39	0.00	186.87	173.53	1,276.01
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2.00	2.00
TOTAL	56.11	163.35	34.49	484.01	166.26	0.00	11.39	0.00	186.87	175.53	1,278.01
EXPENSES											0.00
Claims Transfers	34,138.62	1,647.37	1,499.00	77,001.55	0.00	0.00	0.00	0.00	0.00	0.00	114,286.54
Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	89,778.16	89,778.16
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	34,138.62	1,647.37	1,499.00	77,001.55	0.00	0.00	0.00	0.00	0.00	89,778.16	204,064.70
END BALANCE	6,736.23	199,674.53	38,679.72	431,839.93	205,071.13	0.00	(426,014.56)	(23,618.67)	(102,581.97)	6,967.31	336,753.66

SUMMARY OF CASH TRANSACTIONS											
FUND YEAR 2020											
Month Ending:	June										
	Property	Liability	Auto	Workers Comp	Deductible	Contingency	POLEPL	EJIF	MEL	Admin	TOTAL
OPEN 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
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	47.97	380.91	100.87	1,119.54	472.33	46.68	0.66	0.00	241.90	288.07	2,698.93
Invest Adj	0.91	16.90	4.45	44.58	21.28	2.10	0.03	0.00	10.06	7.51	107.82
Subtotal Invest	48.88	397.81	105.32	1,164.12	493.61	48.78	0.69	0.00	251.96	295.58	2,806.75
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	48.88	397.81	105.32	1,164.12	493.61	48.78	0.69	0.00	251.96	295.58	2,806.75
EXPENSES											
Claims Transfers	40,172.23	6,149.34	6,785.41	95,748.85	0.00	0.00	0.00	0.00	0.00	0.00	148,855.83
Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	15,692.00	15,692.00
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	40,172.23	6,149.34	6,785.41	95,748.85	0.00	0.00	0.00	0.00	0.00	15,692.00	164,547.83
END BALANCE	(18,600.40)	396,178.87	99,154.68	965,482.80	506,464.06	50,002.51	672.14	1.01	239,352.35	163,058.88	2,401,766.90

SUMMARY OF CASH TRANSACTIONS											
FUND YEAR 2019											
Month Ending:	June										
	Property	Liability	Auto	Workers Comp	Deductible	Contingency	POLEPL	EJIF	MEL	Admin	TOTAL
OPEN 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
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	2,341.86	0.00	0.00	28.00	0.00	0.00	0.00	0.00	0.00	0.00	2,369.86
Invest Pymnts	0.00	384.57	103.89	714.89	290.46	0.00	0.16	0.12	15.54	111.79	1,621.42
Invest Adj	0.00	16.62	4.59	28.59	12.83	0.00	0.01	0.01	0.63	4.77	68.05
Subtotal Invest	0.00	401.19	108.48	743.48	303.29	0.00	0.17	0.13	16.17	116.56	1,689.47
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	2,341.86	401.19	108.48	771.48	303.29	0.00	0.17	0.13	16.17	116.56	4,059.33
EXPENSES											
Claims Transfers	5,616.90	2,978.00	0.00	18,802.78	0.00	0.00	0.00	0.00	0.00	0.00	27,397.68
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	5,616.90	2,978.00	0.00	18,802.78	0.00	0.00	0.00	0.00	0.00	0.00	27,397.68
END BALANCE	(80,502.82)	392,556.87	109,249.04	661,731.79	305,300.55	0.00	189.43	121.42	15,047.72	113,608.77	1,517,302.77

SUMMARY OF CASH TRANSACTIONS											
FUND YEAR 2018											
Month Ending:	June										
	Property	Liability	Auto	Workers Comp	Deductible	Contingency	POLEPL	EJIF	MEL	Admin	TOTAL
OPEN 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
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	98.00	0.00	0.00	0.00	0.00	0.00	0.00	98.00
Invest Pymnts	33.16	7.04	65.64	13.05	411.79	0.00	22.47	0.16	14.34	140.23	707.88
Invest Adj	1.45	0.00	2.77	0.00	18.20	0.00	1.10	0.01	0.63	6.19	30.35
Subtotal Invest	34.61	7.04	68.41	13.05	429.99	0.00	23.57	0.17	14.97	146.42	738.23
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	34.61	7.04	68.41	111.05	429.99	0.00	23.57	0.17	14.97	146.42	836.23
EXPENSES											
Claims Transfers	0.00	28,743.17	0.00	31,906.28	0.00	0.00	0.00	0.00	0.00	0.00	60,649.45
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	28,743.17	0.00	31,906.28	0.00	0.00	0.00	0.00	0.00	0.00	60,649.45
END BALANCE	34,485.19	(312,942.56)	65,904.50	(59,513.50)	433,044.61	0.00	26,108.54	171.84	15,078.18	147,439.65	349,776.45

SUMMARY OF CASH TRANSACTIONS											
FUND YEAR	2017										
Month Ending:	June										
	Property	Liability	Auto	Workers Comp	Deductible	Contingency	POLEPL	EJIF	MEL	Admin	TOTAL
OPEN 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
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	61.63	156.68	105.54	1,008.06	535.75	108.67	0.28	0.00	173.41	201.86	2,351.88
Invest Adj	2.72	4.00	4.66	44.10	23.67	4.80	0.01	0.00	7.66	8.92	100.54
Subtotal Invest	64.35	160.68	110.20	1,052.16	559.42	113.47	0.29	0.00	181.07	210.78	2,452.42
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	64.35	160.68	110.20	1,052.16	559.42	113.47	0.29	0.00	181.07	210.78	2,452.42
EXPENSES											
Claims Transfers	0.00	14,510.18	0.00	2,574.35	0.00	0.00	0.00	0.00	0.00	0.00	17,084.53
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	14,510.18	0.00	2,574.35	0.00	0.00	0.00	0.00	0.00	0.00	17,084.53
END BALANCE	64,825.30	80,736.34	110,996.21	1,047,130.45	563,423.93	114,284.02	325.84	11.95	182,367.80	212,284.15	2,376,385.99

SUMMARY OF CASH TRANSACTIONS											
FUND YEAR	Closed FY										
Month Ending:	June										
	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	9,787,710.13	9,787,710.13
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	298.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	298.00
Invest Pymnts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	9,326.11	9,326.11
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	411.66	411.66
Subtotal Invest	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	9,737.77	9,737.77
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	298.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	9,737.77	10,035.77
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	230,550.03	230,550.03
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	230,550.03	230,550.03
END BALANCE	298.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	9,566,897.87	9,567,195.87

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

**Month** June  
**Current Fund Year** 2021

Policy Year	Coverage	1.	2.	3.	4.	5.	6.	7.
		Calc. Net Paid Thru Last Month	Monthly Net Paid June	Monthly Recoveries June	Calc. Net Paid Thru June	TPA Net Paid Thru June	Variance To Be Reconciled	Delinquent Unreconciled Variance From
2021	Property	81,872.02	34,138.62	0.00	116,010.64	116,010.64	(0.00)	(0.00)
	Liability	762.25	1,647.37	0.00	2,409.62	2,409.62	0.00	0.00
	Auto	9,905.15	1,499.00	0.00	11,404.15	11,404.15	0.00	0.00
	Workers Comp	277,618.40	77,001.55	0.00	354,619.95	354,619.95	0.00	0.00
	<b>Total</b>	<b>370,157.82</b>	<b>114,286.54</b>	<b>0.00</b>	<b>484,444.36</b>	<b>484,444.36</b>	<b>(0.00)</b>	<b>(0.00)</b>
2020	Property	305,749.79	40,172.23	0.00	345,922.02	345,922.02	(0.00)	0.00
	Liability	57,584.89	6,149.34	0.00	63,734.23	63,734.23	(0.00)	0.00
	Auto	22,209.78	6,785.41	0.00	28,995.19	28,995.19	0.00	0.00
	Workers Comp	890,653.35	95,748.85	0.00	986,402.20	986,402.20	0.00	0.00
	<b>Total</b>	<b>1,276,197.81</b>	<b>148,855.83</b>	<b>0.00</b>	<b>1,425,053.64</b>	<b>1,425,053.64</b>	<b>(0.00)</b>	<b>0.00</b>
2019	Property	545,594.58	5,616.90	2,341.86	548,869.62	548,869.62	0.00	0.00
	Liability	64,492.98	2,978.00	0.00	67,470.98	67,470.98	0.00	0.00
	Auto	19,756.85	0.00	0.00	19,756.85	19,756.85	0.00	0.00
	Workers Comp	1,311,020.97	18,802.78	28.00	1,329,795.75	1,329,795.75	0.00	0.00
	<b>Total</b>	<b>1,940,865.38</b>	<b>27,397.68</b>	<b>2,369.86</b>	<b>1,965,893.20</b>	<b>1,965,893.20</b>	<b>0.00</b>	<b>0.00</b>
2018	Property	338,023.38	0.00	0.00	338,023.38	338,023.38	0.00	0.00
	Liability	743,150.51	28,743.17	0.00	771,893.68	771,893.68	0.00	0.00
	Auto	64,020.50	0.00	0.00	64,020.50	64,020.50	0.00	0.00
	Workers Comp	2,076,783.00	31,906.28	98.00	2,108,591.28	2,108,591.28	0.00	0.00
	<b>Total</b>	<b>3,221,977.39</b>	<b>60,649.45</b>	<b>98.00</b>	<b>3,282,528.84</b>	<b>3,282,528.84</b>	<b>0.00</b>	<b>0.00</b>
2017	Property	195,466.69	0.00	0.00	195,466.69	195,466.69	0.00	0.00
	Liability	396,838.93	14,510.18	0.00	411,349.11	411,349.11	(0.00)	(0.00)
	Auto	18,662.28	0.00	0.00	18,662.28	18,662.28	0.00	0.00
	Workers Comp	1,181,690.42	2,574.35	0.00	1,184,264.77	1,184,264.77	0.00	0.00
	<b>Total</b>	<b>1,792,658.32</b>	<b>17,084.53</b>	<b>0.00</b>	<b>1,809,742.85</b>	<b>1,809,742.85</b>	<b>(0.00)</b>	<b>(0.00)</b>
Closed FY	Property	0.00	0.00	298.00	(298.00)	(298.00)	0.00	0.00



# BURLINGTON COUNTY J.I.F.

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Check Number	Check Date		Claimant (Case) Type	Payee Name	QL File / Claim Number	Loss Date	Payment Amount	Policy Year	Exp./Legal
16570	6/1/2021		INDEMNITY	RALPH G. CATALDO, DO, PA	-- /2018143403	5/15/2018	\$600.00	2018/2018	Loss
16571	6/1/2021		INDEMNITY	GUY J RENZI & ASSOCIATES	-- /2018143403	5/15/2018	\$74.00	2018/2018	Expense
16572	6/1/2021		INDEMNITY	I C U INVESTIGATIONS INC	-- /2021231781	3/4/2021	\$129.00	2021/2021	Expense
16573	6/1/2021		BODILY INJURY [Expired]	DJS ASSOCIATES INC	-- /2019163927	11/1/2018	\$3,850.00	2018/2018	Expense
16574	6/1/2021		INDEMNITY	ALBERT J TALONE LLC	-- /2018143403	5/15/2018	\$5,340.00	2018/2018	Loss
16575	6/1/2021		1ST PARTY COLL PD	LEO PETETTI LLC	-- /2021231450	2/27/2021	\$315.00	2021/2021	Expense
16576	6/1/2021		1ST PARTY COLL PD	THE DEWEESE LAW FIRM	-- /2019176369	6/11/2019	\$1,533.88	2019/2019	Expense
16577	6/1/2021		INDEMNITY	AFFANATO MARUT LLC	-- /2018143403	5/15/2018	\$207.00	2018/2018	Legal
16578	6/1/2021		POLICE PROF PI	RX PRO SERVICES LLC	-- /2018142478	2/10/2018	\$1,825.00	2018/2018	Expense
16579	6/1/2021		INDEMNITY	Delran Township	-- /2021225936	1/12/2021	\$1,814.14	2021/2021	Loss
16580	6/1/2021		INDEMNITY	BORDENTOWN TOWNSHIP	-- /2020185549	10/1/2019	\$791.36	2019/2019	Loss
16581	6/1/2021		INDEMNITY	DELANCO TOWNSHIP	-- /2021237818	5/14/2021	\$692.14	2021/2021	Loss
16582	6/1/2021		INDEMNITY	DELANCO TOWNSHIP	-- /2021237818	5/14/2021	\$553.71	2021/2021	Loss
16583	6/1/2021		INDEMNITY	PEMBERTON TOWNSHIP	MLT-2021233414/ 2021234644	3/25/2021	\$1,938.00	2021/2021	Loss
16584	6/1/2021		INDEMNITY	EDGEWATER PARK TOWNSHIP   Re: Daly, Patrick	-- /2021231487	3/2/2021	\$1,130.64	2021/2021	Loss
16585	6/1/2021		INDEMNITY	William Roberts	MLT-2020179427/ 2020179427	7/19/2019	\$1,842.00	2019/2019	Loss
16586	6/1/2021		INDEMNITY	Christopher Lindsey	-- /2021214072	9/6/2020	\$1,890.00	2020/2020	Loss
16587	6/1/2021		INDEMNITY	DYLAN DOHANIC	-- /2018143403	5/15/2018	\$24,273.00	2018/2018	Loss
16588	6/1/2021		INDEMNITY	Gregory Tantum	-- /2020187376	10/18/2019	\$1,842.00	2019/2019	Loss
16589	6/1/2021		1ST PARTY COLL PD	MEDFORD TOWNSHIP	-- /2021231450	2/27/2021	\$31,112.32	2021/2021	Loss
16590	6/1/2021			QUAL-LYNX			\$97.75		
			MEDICAL ONLY		-- /2021235994	4/26/2021	\$4.25	2021/2021	Expense
			INDEMNITY		-- /2021235657	4/20/2021	\$4.25	2021/2021	Expense
			MEDICAL ONLY		-- /2021235433	4/18/2021	\$4.25	2021/2021	Expense
			MEDICAL ONLY		-- /2021235160	4/14/2021	\$4.25	2021/2021	Expense
			MEDICAL ONLY		-- /2021234855	4/11/2021	\$4.25	2021/2021	Expense
			INDEMNITY		-- /2021235334	4/11/2021	\$4.25	2021/2021	Expense
			MEDICAL ONLY		-- /2021234831	4/8/2021	\$4.25	2021/2021	Expense
			MEDICAL ONLY		MLT-2021235995/ 2021235995	4/7/2021	\$4.25	2021/2021	Expense
			MEDICAL ONLY		MLT-2021233414/	4/6/2021	\$4.25	2021/2021	Expense





# BURLINGTON COUNTY J.I.F.

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				2021234645				
		MEDICAL ONLY		MLT-2021233414/ 2021234646	4/6/2021	\$4.25	2021/2021	Expense
		MEDICAL ONLY		MLT-2021233414/ 2021234647	4/6/2021	\$4.25	2021/2021	Expense
		MEDICAL ONLY		MLT-2021233414/ 2021234649	4/6/2021	\$4.25	2021/2021	Expense
		INDEMNITY		MLT-2021233414/ 2021235453	4/3/2021	\$4.25	2021/2021	Expense
		MEDICAL ONLY		- - /2021234303	4/3/2021	\$4.25	2021/2021	Expense
		INDEMNITY		MLT-2021233414/ 2021234648	3/30/2021	\$4.25	2021/2021	Expense
		INDEMNITY		MLT-2021233414/ 2021234644	3/25/2021	\$4.25	2021/2021	Expense
		MEDICAL ONLY		MLT-2021233374/ 2021233401	3/18/2021	\$4.25	2021/2021	Expense
		INDEMNITY		- - /2021232713	3/12/2021	\$4.25	2021/2021	Expense
		MEDICAL ONLY		MLT-2021228140/ 2021228510	2/3/2021	\$4.25	2021/2021	Expense
		MEDICAL ONLY		MLT-2021228140/ 2021228509	1/29/2021	\$4.25	2021/2021	Expense
		MEDICAL ONLY		MLT-2021221233/ 2021221233	11/20/2020	\$4.25	2020/2020	Expense
		INDEMNITY		- - /2021211846	8/4/2020	\$4.25	2020/2020	Expense
		INDEMNITY		- - /2020208328	6/23/2020	\$4.25	2020/2020	Expense
16591	6/1/2021		IVY REHAB NETWORK, INC			\$170.00		
		MEDICAL ONLY		- - /2021233159	3/21/2021	\$85.00	2021/2021	Loss
		INDEMNITY		- - /2021231781	3/4/2021	\$85.00	2021/2021	Loss
16592	6/1/2021		RANOCAS ANESTHESIOLOGY PA			\$2,266.00		
		INDEMNITY		- - /2021231781	3/4/2021	\$1,030.00	2021/2021	Loss



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		INDEMNITY		-- /2021215075	9/16/2020	\$1,236.00	2020/2020	Loss
16593	6/1/2021		STRIVE PHYSICAL THERAPY AND SPORTS REHABILITATION LLC			\$720.00		
		MEDICAL ONLY		-- /2021234855	4/11/2021	\$80.00	2021/2021	Loss
		MEDICAL ONLY		-- /2021229233	2/7/2021	\$160.00	2021/2021	Loss
		INDEMNITY		-- /2021215075	9/16/2020	\$480.00	2020/2020	Loss
16594	6/1/2021		PRINCETON BRAIN AND SPINE CARE, LLC			\$194.62		
		MEDICAL ONLY		-- /2021229233	2/7/2021	\$97.31	2021/2021	Loss
		INDEMNITY		-- /2020186961	10/12/2019	\$97.31	2019/2019	Loss
16595	6/1/2021		RWJUHH OCCUPATIONAL HEALTH			\$682.98		
		MEDICAL ONLY		-- /2021228675	2/5/2021	\$269.26	2021/2021	Loss
		MEDICAL ONLY		-- /2021226598	1/19/2021	\$169.44	2021/2021	Loss
		MEDICAL ONLY		-- /2021227559	1/13/2021	\$244.28	2021/2021	Loss
16596	6/1/2021		BURLINGTON COUNTY ORTHOPAEDIC SPECIALIST P A			\$786.20		
		MEDICAL ONLY		-- /2021234855	4/11/2021	\$451.20	2021/2021	Loss
		MEDICAL ONLY		-- /2021233854	3/25/2021	\$95.00	2021/2021	Loss
		MEDICAL ONLY		-- /2021233159	3/21/2021	\$95.00	2021/2021	Loss
		MEDICAL ONLY		-- /2021228252	2/1/2021	\$145.00	2021/2021	Loss
16597	6/1/2021		ONE CALL CARE DIAGNOSTICS			\$538.40		
		MEDICAL ONLY		-- /2021233159	3/21/2021	\$485.00	2021/2021	Loss
		INDEMNITY		-- /2021215075	9/16/2020	\$53.40	2020/2020	Loss
16598	6/1/2021	INDEMNITY	KESSLER INSTITUTE FOR REHABILITATION INC.	-- /2021225936	1/12/2021	\$232.00	2021/2021	Loss
16599	6/1/2021	MEDICAL ONLY	EMERGENCY PHYSICIAN ASSOCIATES OF SOUTH JERSEY, PC	-- /2021219666	11/7/2020	\$1,119.00	2020/2020	Loss
16600	6/1/2021	INDEMNITY	ROTHMAN ORTHOPAEDICS	-- /2020182837	9/5/2019	\$73.90	2019/2019	Loss
16601	6/1/2021	MEDICAL ONLY	NovaCare Rehabilitation	-- /2021228252	2/1/2021	\$190.00	2021/2021	Loss
16602	6/1/2021	INDEMNITY	PREMIER ORTHOPAEDIC & SPORTS MEDICINE ASSOCIATES OF SNJ LLC	-- /2021215075	9/16/2020	\$12,400.87	2020/2020	Loss
16603	6/1/2021	MEDICAL ONLY	WORKNET OCCUPATIONAL MEDICINE	-- /2021234831	4/8/2021	\$142.01	2021/2021	Loss



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16604	6/1/2021		INDEMNITY	CENTRAL JERSEY URGENT CARE LLC	MLT-2021221546/ 2021221563	11/18/2020	\$160.00	2020/2020	Loss
16605	6/1/2021		MEDICAL ONLY	HAMILTON PHYSICAL THERAPY SVCS, LLC	- - /2021233854	3/25/2021	\$360.00	2021/2021	Loss
16606	6/1/2021		INDEMNITY	PREMIER ORTHO ASSOCSURG	- - /2021215075	9/16/2020	\$12,317.50	2020/2020	Loss
16607	6/1/2021		INDEMNITY	FUSION HEALTHCARE SOLUTIONS	- - /2021231781	3/4/2021	\$1,928.00	2021/2021	Loss
16608	6/1/2021		INDEMNITY	myMATRIXX	- - /2019169455	3/25/2019	\$1,681.92	2019/2019	Loss
16609	6/1/2021			ISO SERVICES INC			\$306.25		
			MEDICAL ONLY		- - /2021233555	3/25/2021	\$12.25	2021/2021	Expense
			INDEMNITY		MLT-2021233414/ 2021233414	3/23/2021	\$12.25	2021/2021	Expense
			MEDICAL ONLY		- - /2021233159	3/21/2021	\$12.25	2021/2021	Expense
			INDEMNITY		MLT-2021233374/ 2021233400	3/18/2021	\$12.25	2021/2021	Expense
			MEDICAL ONLY		MLT-2021233374/ 2021233401	3/18/2021	\$12.25	2021/2021	Expense
			INDEMNITY		MLT-2021233374/ 2021233390	3/18/2021	\$12.25	2021/2021	Expense
			MEDICAL ONLY		MLT-2021233374/ 2021233380	3/18/2021	\$12.25	2021/2021	Expense
			BODILY INJURY [Expired]		- - /2021232487	3/12/2021	\$12.25	2021/2021	Expense
			INDEMNITY		- - /2021232713	3/12/2021	\$12.25	2021/2021	Expense
			MEDICAL ONLY		MLT-2021232754/ 2021232761	3/8/2021	\$12.25	2021/2021	Expense
			INDEMNITY		MLT-2021232754/ 2021232758	3/8/2021	\$12.25	2021/2021	Expense
			INDEMNITY		MLT-2021232754/ 2021232754	3/8/2021	\$12.25	2021/2021	Expense
			INDEMNITY		MLT-2021232754/ 2021232755	3/8/2021	\$12.25	2021/2021	Expense
			INDEMNITY		- - /2021231781	3/4/2021	\$12.25	2021/2021	Expense
			MEDICAL ONLY		- - /2021231775	3/4/2021	\$12.25	2021/2021	Expense
			MEDICAL ONLY		MLT-2021233374/	3/3/2021	\$12.25	2021/2021	Expense



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				2021233392				
		INDEMNITY		-- /2021231487	3/2/2021	\$12.25	2021/2021	Expense
		INDEMNITY		MLT-2021231887/ 2021231887	1/24/2021	\$12.25	2021/2021	Expense
		INDEMNITY		MLT-2021231887/ 2021231889	1/24/2021	\$12.25	2021/2021	Expense
		BODILY INJURY [Expired]		-- /2021232886	1/23/2021	\$12.25	2021/2021	Expense
		BODILY INJURY [Expired]		-- /2021231575	1/5/2021	\$12.25	2021/2021	Expense
		BODILY INJURY [Expired]		-- /2021232314	12/19/2020	\$12.25	2020/2020	Expense
		BODILY INJURY [Expired]		-- /2021230990	12/9/2020	\$12.25	2020/2020	Expense
		BODILY INJURY [Expired]		-- /2021231679	10/18/2020	\$12.25	2020/2020	Expense
		BODILY INJURY [Expired]		-- /2021233692	8/6/2020	\$12.25	2020/2020	Expense
16610	6/1/2021		QUALCARE INC			\$1,032.00		
		MEDICAL ONLY		-- /2021238464	5/23/2021	\$516.00	2021/2021	Loss
		INDEMNITY		-- /2021238366	5/22/2021	\$516.00	2021/2021	Loss
16611	6/7/2021	POLICE PROF BI	PARKER MCCAY	-- /2019165721	2/11/2017	\$576.87	2017/2017	Legal
16612	6/7/2021	INDEMNITY	State of New Jersey - Div of Worker's Comp	-- /2021225936	1/12/2021	\$0.69	2021/2021	Expense
16613	6/7/2021		AFFANATO MARUT LLC			\$669.50		
		INDEMNITY		-- /2020208328	6/23/2020	\$182.00	2020/2020	Legal
		INDEMNITY		-- /2020194285	1/12/2020	\$188.50	2020/2020	Legal
		INDEMNITY		-- /2019152686	9/14/2018	\$156.00	2018/2018	Legal
		INDEMNITY		-- /2018127449	3/2/2018	\$143.00	2018/2018	Legal
16614	6/7/2021	INDEMNITY	EQUIAN LLC	-- /2021221628	11/24/2020	\$12,144.22	2020/2020	Loss
16615	6/7/2021		ISO SERVICES INC			\$61.25		
		BODILY INJURY [Expired]		-- /2021234676	2/24/2021	\$12.25	2021/2021	Expense
		BODILY INJURY [Expired]		-- /2021234676	2/24/2021	\$12.25	2021/2021	Expense
		3RD PARTY PD		-- /2021230208	2/11/2021	\$12.25	2021/2021	Expense
		POLICE PROF BI		-- /2021234227	1/11/2021	\$12.25	2021/2021	Expense



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Check Number	Check Date	Claimant (Case) Type	Payee Name	QL File / Claim Number	Loss Date	Payment Amount	Policy Year	Exp./Legal
		POLICE PROF BI		-- /2021234227	1/11/2021	\$12.25	2021/2021	Expense
16616	6/7/2021		PIETRAS SARACINO SMITH & MEEK			\$1,938.00		
		INDEMNITY		-- /2020198969	3/5/2020	\$1,164.50	2020/2020	Legal
		INDEMNITY		-- /2019163514	1/18/2019	\$773.50	2019/2019	Legal
16617	6/7/2021	BODILY INJURY [Expired]	CENTRAL PHYSICANS & SURGEONS PA	-- /2019163927	11/1/2018	\$2,000.00	2018/2018	Expense
16618	6/7/2021	INDEMNITY	Medford Township	-- /2021222201	11/1/2020	\$1,803.92	2020/2020	Loss
16619	6/7/2021	INDEMNITY	PEMBERTON TOWNSHIP	MLT-2021233414/ 2021235453	4/3/2021	\$1,938.00	2021/2021	Loss
16620	6/7/2021	INDEMNITY	Chesterfield Township	-- /2021211846	8/4/2020	\$1,890.00	2020/2020	Loss
16621	6/7/2021	3RD PARTY PD	Elmer Cotton	-- /2021210314	6/10/2020	\$6,000.00	2020/2020	Loss
16622	6/7/2021	INLAND MARINE	FLORENCE TOWNSHIP	-- /2021239098	3/26/2021	\$1,300.00	2021/2021	Loss
16623	6/7/2021		IVY REHAB NETWORK, INC			\$310.00		
		MEDICAL ONLY		-- /2021233159	3/21/2021	\$85.00	2021/2021	Loss
		INDEMNITY		-- /2021231781	3/4/2021	\$85.00	2021/2021	Loss
		INDEMNITY		-- /2020185549	10/1/2019	\$140.00	2019/2019	Loss
16624	6/7/2021		STRIVE PHYSICAL THERAPY AND SPORTS REHABILITATION LLC			\$240.00		
		INDEMNITY		-- /2021231487	3/2/2021	\$160.00	2021/2021	Loss
		MEDICAL ONLY		-- /2021229233	2/7/2021	\$80.00	2021/2021	Loss
16625	6/7/2021	MEDICAL ONLY	PRINCETON BRAIN AND SPINE CARE, LLC	-- /2021229233	2/7/2021	\$97.31	2021/2021	Loss
16626	6/7/2021	INDEMNITY	REGIONAL DIAGNOSTIC IMAGING, PA	MLT-2021233414/ 2021234392	4/1/2021	\$15.83	2021/2021	Loss
16627	6/7/2021	INDEMNITY	COOPER SURGICAL ASSOCIATES, PA	-- /2021225936	1/12/2021	\$196.30	2021/2021	Loss
16628	6/7/2021	INDEMNITY	ROTHMAN ORTHOPAEDICS	-- /2021214072	9/6/2020	\$73.90	2020/2020	Loss
16629	6/7/2021	INDEMNITY	REHAB EXCELLENCE CENTER, LLC	-- /2021211406	8/4/2020	\$486.00	2020/2020	Loss
16630	6/7/2021		NovaCare Rehabilitation			\$490.00		
		INDEMNITY		MLT-2021233414/ 2021234644	3/25/2021	\$196.00	2021/2021	Loss
		MEDICAL ONLY		-- /2021228252	2/1/2021	\$294.00	2021/2021	Loss
16631	6/7/2021	INDEMNITY	VIRTUA MEDICAL GROUP	-- /2021235657	4/20/2021	\$241.52	2021/2021	Loss
16632	6/7/2021	MEDICAL ONLY	HAMILTON PHYSICAL THERAPY SVCS, LLC	-- /2021233854	3/25/2021	\$72.00	2021/2021	Loss
16633	6/7/2021	INDEMNITY	NEUROSURGICAL AND SPINE SPECIALIST LLC	-- /2021221628	11/24/2020	\$300.00	2020/2020	Loss



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16634	6/7/2021		myMATRIXX			\$460.02		
		INDEMNITY		- - /2021211846	8/4/2020	\$28.76	2020/2020	Loss
		INDEMNITY		MLT-2020179427/ 2020179427	7/19/2019	\$431.26	2019/2019	Loss
16635	6/7/2021		ISO SERVICES INC			\$355.25		
		MEDICAL ONLY		- - /2021235994	4/26/2021	\$12.25	2021/2021	Expense
		INDEMNITY		- - /2021235657	4/20/2021	\$12.25	2021/2021	Expense
		MEDICAL ONLY		- - /2021235433	4/18/2021	\$12.25	2021/2021	Expense
		MEDICAL ONLY		- - /2021235160	4/14/2021	\$12.25	2021/2021	Expense
		MEDICAL ONLY		- - /2021234855	4/11/2021	\$12.25	2021/2021	Expense
		INDEMNITY		- - /2021235334	4/11/2021	\$12.25	2021/2021	Expense
		MEDICAL ONLY		- - /2021234831	4/8/2021	\$12.25	2021/2021	Expense
		MEDICAL ONLY		MLT-2021235995/ 2021235995	4/7/2021	\$12.25	2021/2021	Expense
		MEDICAL ONLY		MLT-2021235995/ 2021235997	4/7/2021	\$12.25	2021/2021	Expense
		MEDICAL ONLY		MLT-2021233414/ 2021234645	4/6/2021	\$12.25	2021/2021	Expense
		MEDICAL ONLY		MLT-2021233414/ 2021234646	4/6/2021	\$12.25	2021/2021	Expense
		MEDICAL ONLY		MLT-2021233414/ 2021234647	4/6/2021	\$12.25	2021/2021	Expense
		MEDICAL ONLY		MLT-2021233414/ 2021234649	4/6/2021	\$12.25	2021/2021	Expense
		INDEMNITY		MLT-2021233414/ 2021235453	4/3/2021	\$12.25	2021/2021	Expense
		MEDICAL ONLY		- - /2021234303	4/3/2021	\$12.25	2021/2021	Expense
		INDEMNITY		MLT-2021233414/ 2021234392	4/1/2021	\$12.25	2021/2021	Expense
		INDEMNITY		MLT-2021233414/	3/30/2021	\$12.25	2021/2021	Expense



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				2021234648				
		MEDICAL ONLY		- - /2021233854	3/25/2021	\$12.25	2021/2021	Expense
		BODILY INJURY [Expired]		- - /2021233913	3/25/2021	\$12.25	2021/2021	Expense
		INDEMNITY		MLT-2021233414/ 2021234644	3/25/2021	\$12.25	2021/2021	Expense
		INDEMNITY		MLT-2021233374/ 2021233374	3/18/2021	\$12.25	2021/2021	Expense
		BODILY INJURY [Expired]		- - /2021234302	2/1/2021	\$12.25	2021/2021	Expense
		BODILY INJURY [Expired]		- - /2021234664	1/15/2021	\$12.25	2021/2021	Expense
		BODILY INJURY [Expired]		- - /2021234314	1/15/2021	\$12.25	2021/2021	Expense
		BODILY INJURY [Expired]		- - /2021216774	9/8/2020	\$12.25	2020/2020	Expense
		BODILY INJURY [Expired]		- - /2020178871	6/8/2019	\$12.25	2019/2019	Expense
		INDEMNITY		- - /2019171524	11/19/2018	\$12.25	2018/2018	Expense
		INDEMNITY		- - /2019152686	9/14/2018	\$12.25	2018/2018	Expense
		INDEMNITY		- - /2018146837	6/16/2018	\$12.25	2018/2018	Expense
16636	6/14/2021	CAPEHART & SCATCHARD PA				\$730.00		
		INDEMNITY		- - /2021215075	9/16/2020	\$169.00	2020/2020	Legal
		INDEMNITY		- - /2020205875	5/22/2020	\$561.00	2020/2020	Legal
16637	6/14/2021	GL PROPERTY DAMAGE	LEO PETETTI LLC	- - /2021237111	1/31/2021	\$110.00	2021/2021	Expense
16638	6/14/2021	INDEMNITY	DELANCO TOWNSHIP Re : Tilger, Adam	- - /2021215075	9/16/2020	\$1,890.00	2020/2020	Loss
16639	6/14/2021	INDEMNITY	DELANCO TOWNSHIP Re : Tilger, Adam	- - /2021215075	9/16/2020	\$405.00	2020/2020	Loss
16640	6/14/2021	INDEMNITY	MEDFORD TOWNSHIP	- - /2021238366	5/22/2021	\$1,118.30	2021/2021	Loss
16641	6/14/2021	INDEMNITY	Delran Township	- - /2021225936	1/12/2021	\$1,814.14	2021/2021	Loss
16642	6/14/2021	1ST PARTY COLL PD	QUAL-LYNX	- - /2020193054	12/19/2019	\$234.18	2019/2019	Expense
16643	6/14/2021	INDEMNITY	PEMBERTON TOWNSHIP	MLT-2021233414/ 2021234644	3/25/2021	\$1,938.00	2021/2021	Loss
16644	6/14/2021	INDEMNITY	William Roberts	MLT-2020179427/ 2020179427	7/19/2019	\$1,842.00	2019/2019	Loss
16645	6/14/2021	3RD PARTY PD	Jack Olszewski	- - /2021236007	4/23/2021	\$500.00	2021/2021	Loss
16646	6/14/2021	3RD PARTY PD	Barbara Wright	- - /2021230326	2/18/2021	\$500.00	2021/2021	Loss
16647	6/14/2021	INDEMNITY	Christopher Lindsey	- - /2021214072	9/6/2020	\$1,890.00	2020/2020	Loss





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16648	6/14/2021	INDEMNITY	CHRISTOPHER COSTELLO	-- /2018108894	7/27/2017	\$2,152.00	2017/2017	Loss
16649	6/14/2021	1ST PARTY COLL PD	MEDFORD TOWNSHIP	-- /2021230931	2/22/2021	\$1,356.30	2021/2021	Loss
16650	6/14/2021		IVY REHAB NETWORK, INC			\$629.00		
		MEDICAL ONLY		-- /2021233159	3/21/2021	\$85.00	2021/2021	Loss
		INDEMNITY		-- /2021231781	3/4/2021	\$404.00	2021/2021	Loss
		INDEMNITY		-- /2020185549	10/1/2019	\$140.00	2019/2019	Loss
16651	6/14/2021	MEDICAL ONLY	EMERGENCY MEDICAL ASSOCIATES CHS LLC	-- /2021228252	2/1/2021	\$683.00	2021/2021	Loss
16652	6/14/2021	MEDICAL ONLY	STRIVE PHYSICAL THERAPY AND SPORTS REHABILITATION LLC	-- /2021234855	4/11/2021	\$160.00	2021/2021	Loss
16653	6/14/2021	MEDICAL ONLY	RWJUHH OCCUPATIONAL HEALTH	-- /2021233854	3/25/2021	\$199.64	2021/2021	Loss
16654	6/14/2021		BURLINGTON COUNTY ORTHOPAEDIC SPECIALIST P A			\$326.20		
		MEDICAL ONLY		-- /2021233854	3/25/2021	\$181.20	2021/2021	Loss
		MEDICAL ONLY		-- /2021233159	3/21/2021	\$145.00	2021/2021	Loss
16655	6/14/2021		ONE CALL CARE DIAGNOSTICS			\$1,085.00		
		INDEMNITY		-- /2021231781	3/4/2021	\$600.00	2021/2021	Loss
		MEDICAL ONLY		-- /2021228252	2/1/2021	\$485.00	2021/2021	Loss
16656	6/14/2021	INDEMNITY	KESSLER INSTITUTE FOR REHABILITATION INC.	-- /2021225936	1/12/2021	\$696.00	2021/2021	Loss
16657	6/14/2021		ROTHMAN ORTHOPAEDICS			\$147.80		
		INDEMNITY		-- /2021214072	9/6/2020	\$73.90	2020/2020	Loss
		INDEMNITY		-- /2020182837	9/5/2019	\$73.90	2019/2019	Loss
16658	6/14/2021	INDEMNITY	REHAB EXCELLENCE CENTER, LLC	-- /2021211406	8/4/2020	\$486.00	2020/2020	Loss
16659	6/14/2021		NovaCare Rehabilitation			\$582.00		
		INDEMNITY		MLT-2021233414/ 2021234644	3/25/2021	\$294.00	2021/2021	Loss
		MEDICAL ONLY		-- /2021228252	2/1/2021	\$288.00	2021/2021	Loss
16660	6/14/2021		PREMIER ORTHOPAEDIC & SPORTS MEDICINE ASSOCIATES OF SNJ LLC			\$10,241.06		
		INDEMNITY		-- /2021235334	4/11/2021	\$88.09	2021/2021	Loss
		INDEMNITY		MLT-2021233414/ 2021235453	4/3/2021	\$362.12	2021/2021	Loss



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		INDEMNITY		MLT-2021233414/ 2021234392	4/1/2021	\$317.12	2021/2021	Loss
		INDEMNITY		MLT-2021233414/ 2021234648	3/30/2021	\$176.18	2021/2021	Loss
		INDEMNITY		MLT-2021233414/ 2021234644	3/25/2021	\$247.70	2021/2021	Loss
		INDEMNITY		-- /2021231781	3/4/2021	\$9,049.85	2021/2021	Loss
16661	6/14/2021	MEDICAL ONLY	WORKNET OCCUPATIONAL MEDICINE	-- /2021224948	12/30/2020	\$132.80	2020/2020	Loss
16662	6/14/2021	MEDICAL ONLY	CENTRAL JERSEY URGENT CARE LLC	-- /2021239260	6/1/2021	\$320.00	2021/2021	Loss
16663	6/14/2021	MEDICAL ONLY	HAMILTON PHYSICAL THERAPY SVCS, LLC	-- /2021233854	3/25/2021	\$72.00	2021/2021	Loss
16664	6/14/2021	MEDICAL ONLY	CENTRAL JERSEY URGENT CARE	-- /2020189151	11/5/2019	\$160.00	2019/2019	Loss
16665	6/14/2021	INDEMNITY	FUSION HEALTHCARE SOLUTIONS	-- /2021215075	9/16/2020	\$1,928.00	2020/2020	Loss
16666	6/14/2021		myMATRIXX			\$510.87		
		INDEMNITY		MLT-2021233414/ 2021234644	3/25/2021	\$56.84	2021/2021	Loss
		INDEMNITY		MLT-2020179427/ 2020179427	7/19/2019	\$454.03	2019/2019	Loss
16667	6/14/2021		QUALCARE INC			\$2,064.00		
		MEDICAL ONLY		-- /2021240249	6/9/2021	\$516.00	2021/2021	Loss
		MEDICAL ONLY		-- /2021239664	6/5/2021	\$516.00	2021/2021	Loss
		MEDICAL ONLY		-- /2021239260	6/1/2021	\$516.00	2021/2021	Loss
		MEDICAL ONLY		-- /2021239701	5/16/2021	\$516.00	2021/2021	Loss
16668	6/21/2021	BODILY INJURY [Expired]	CAPEHART & SCATCHARD PA	-- /2020180405	5/17/2019	\$2,953.50	2019/2019	Legal
16669	6/21/2021	INDEMNITY	I C U INVESTIGATIONS INC	-- /2021238366	5/22/2021	\$115.08	2021/2021	Expense
16670	6/21/2021	POLICE PROF PI	MARSHALL DENNEHEY WARNER	-- /2018142478	2/10/2018	\$12,134.50	2018/2018	Legal
16671	6/21/2021	INDEMNITY	ATLANTIC SECURITY INT'L	-- /2020205914	5/23/2020	\$151.50	2020/2020	Expense
16672	6/21/2021	INDEMNITY	JENNIFER KELLY PHD LLC	MLT-2020179427/ 2020179427	7/19/2019	\$1,200.00	2019/2019	Loss
16673	6/21/2021	1ST PARTY COLL PD	LEO PETETTI LLC	-- /2021230931	2/22/2021	\$55.00	2021/2021	Expense
16674	6/21/2021	1ST PARTY COLL PD	THE DEWEESE LAW FIRM	-- /2019175858	6/5/2019	\$3,848.84	2019/2019	Expense
16675	6/21/2021	INDEMNITY	PIETRAS SARACINO SMITH & MEEK	-- /2019169455	3/25/2019	\$7.50	2019/2019	Legal
16676	6/21/2021	INDEMNITY	BORDENTOWN TOWNSHIP	-- /2020185549	10/1/2019	\$791.36	2019/2019	Loss
16677	6/21/2021	INDEMNITY	Chesterfield Township	-- /2021211846	8/4/2020	\$1,890.00	2020/2020	Loss



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16678	6/21/2021		INDEMNITY	PEMBERTON TOWNSHIP	MLT-2021233414/ 2021235453	4/3/2021	\$1,938.00	2021/2021	Loss
16679	6/21/2021		INDEMNITY	Medford Township	-- /2021222201	11/1/2020	\$1,803.92	2020/2020	Loss
16680	6/21/2021		GL PROPERTY DAMAGE	Erin Rizor	-- /2021236330	3/25/2021	\$1,378.12	2021/2021	Loss
16681	6/21/2021		3RD PARTY PD	Marie Winkler	-- /2021234832	2/7/2021	\$450.00	2021/2021	Loss
16682	6/21/2021		INDEMNITY	Amanda Whitfield	-- /2021238366	5/22/2021	\$82.60	2021/2021	Expense
16683	6/21/2021		INDEMNITY	Wilmar Santiago	-- /2019154157	9/29/2018	\$1,064.28	2018/2018	Loss
16684	6/21/2021			IVY REHAB NETWORK, INC			\$2,420.00		
			MEDICAL ONLY		-- /2021233159	3/21/2021	\$170.00	2021/2021	Loss
			INDEMNITY		-- /2021231781	3/4/2021	\$170.00	2021/2021	Loss
			INDEMNITY		-- /2021214072	9/6/2020	\$1,031.00	2020/2020	Loss
			INDEMNITY		-- /2021211846	8/4/2020	\$255.00	2020/2020	Loss
			INDEMNITY		-- /2020185549	10/1/2019	\$794.00	2019/2019	Loss
16685	6/21/2021		INDEMNITY	INSPIRA MEDICAL CENTER VINELAND	MLT-2021233414/ 2021234392	4/1/2021	\$169.87	2021/2021	Loss
16686	6/21/2021		INDEMNITY	ROBERT WOOD JOHNSON UNIVERSITY HOSPITAL AT HAMILTON	-- /2021211846	8/4/2020	\$992.45	2020/2020	Loss
16687	6/21/2021		INDEMNITY	WEST JERSEY ANESTHESIA ASSOCIATES, PA	-- /2021222201	11/1/2020	\$1,748.00	2020/2020	Loss
16688	6/21/2021		MEDICAL ONLY	RADIOLOGY ASSOCIATES OF BURLINGTON COUNTY P A	-- /2020197771	2/17/2020	\$33.97	2020/2020	Loss
16689	6/21/2021		MEDICAL ONLY	NovaCare Rehabilitation	-- /2021228252	2/1/2021	\$288.00	2021/2021	Loss
16690	6/21/2021		INDEMNITY	PREMIER ORTHOPAEDIC & SPORTS MEDICINE ASSOCIATES OF SNJ LLC	MLT-2021229556/ 2021229574	1/15/2021	\$44.04	2021/2021	Loss
16691	6/21/2021		MEDICAL ONLY	CENTRAL JERSEY URGENT CARE LLC	-- /2021240570	6/10/2021	\$160.00	2021/2021	Loss
16692	6/21/2021		MEDICAL ONLY	EMERGENCY PHYSICIANS OF NEW JERSEY P A	MLT-2021221625/ 2021221637	11/24/2020	\$198.15	2020/2020	Loss
16693	6/21/2021			HAMILTON PHYSICAL THERAPY SVCS, LLC			\$216.00		
			MEDICAL ONLY		-- /2021233854	3/25/2021	\$144.00	2021/2021	Loss
			INDEMNITY		-- /2020186961	10/12/2019	\$72.00	2019/2019	Loss
16694	6/21/2021			myMATRIX			\$831.77		
			INDEMNITY		-- /2021225936	1/12/2021	\$10.48	2021/2021	Loss
			INDEMNITY		-- /2020202122	4/9/2020	\$821.29	2020/2020	Loss
16695	6/21/2021		INDEMNITY	KIRSHNER SPINE INSTITUTE	-- /2019176278	6/11/2019	\$188.26	2019/2019	Loss



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16696	6/21/2021		QUALCARE INC			\$2,580.00		
		MEDICAL ONLY		-- /2021240734	6/15/2021	\$516.00	2021/2021	Loss
		INDEMNITY		-- /2021240882	6/14/2021	\$516.00	2021/2021	Loss
		MEDICAL ONLY		-- /2021240576	6/11/2021	\$516.00	2021/2021	Loss
		MEDICAL ONLY		-- /2021240570	6/10/2021	\$516.00	2021/2021	Loss
		MEDICAL ONLY		-- /2021238231	5/20/2021	\$516.00	2021/2021	Loss
16697	6/28/2021		PARKER MCCAY			\$13,737.40		
		POLICE PROF PI		-- /2021222266	12/1/2020	\$3,588.09	2020/2020	Legal
		BODILY INJURY [Expired]		-- /2018126936	10/21/2017	\$10,149.31	2017/2017	Legal
16698	6/28/2021		STATE SHORTHAND REPORTING SERVICE			\$150.00		
		INDEMNITY		-- /2020208328	6/23/2020	\$75.00	2020/2020	Expense
		INDEMNITY		-- /2020194285	1/12/2020	\$75.00	2020/2020	Expense
16699	6/28/2021	INDEMNITY	KENNETH A. DIMUZIO, PA	-- /2020208328	6/23/2020	\$9,225.00	2020/2020	Loss
16700	6/28/2021	INDEMNITY	AIC COMPANIES LLC	-- /2019176278	6/11/2019	\$1,759.22	2019/2019	Expense
16701	6/28/2021		RAYMOND & COLEMAN LLP			\$12,717.67		
		BODILY INJURY [Expired]		-- /2019164610	11/9/2018	\$1,095.50	2018/2018	Legal
		BODILY INJURY [Expired]		-- /2019163927	11/1/2018	\$5,784.67	2018/2018	Legal
		BODILY INJURY [Expired]		-- /2019156504	8/22/2018	\$2,053.50	2018/2018	Legal
		BODILY INJURY [Expired]		-- /2020192488	12/18/2017	\$3,784.00	2017/2017	Legal
16702	6/28/2021	POLICE PROF PI	MARSHALL DENNEHEY WARNER	-- /2020196497	1/13/2020	\$2,500.00	2020/2020	Legal
16703	6/28/2021	MEDICAL ONLY	ATLANTIC SECURITY INT'L	-- /2021217043	10/12/2020	\$151.50	2020/2020	Expense
16704	6/28/2021	INDEMNITY	LAROSA LAW PC	-- /2020194285	1/12/2020	\$2,893.00	2020/2020	Loss
16705	6/28/2021	INDEMNITY	THE DEWEESE LAW FIRM	-- /2018121619	12/29/2017	\$422.35	2017/2017	Expense
16706	6/28/2021		AFFANATO MARUT LLC			\$793.00		
		INDEMNITY		-- /2020208328	6/23/2020	\$260.00	2020/2020	Legal
		INDEMNITY		-- /2020194285	1/12/2020	\$273.00	2020/2020	Legal
		INDEMNITY		-- /2019176278	6/11/2019	\$260.00	2019/2019	Legal
16707	6/28/2021	BODILY INJURY [Expired]	ISO SERVICES INC	-- /2021236722	2/7/2021	\$12.25	2021/2021	Expense
16708	6/28/2021	INDEMNITY	PIETRAS SARACINO SMITH & MEEK	-- /2019165703	2/11/2019	\$735.00	2019/2019	Legal



## BURLINGTON COUNTY J.I.F.

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Check Number	Check Date		Claimant (Case) Type	Payee Name	QL File / Claim Number	Loss Date	Payment Amount	Policy Year	Exp./Legal
16709	6/28/2021		3RD PARTY PD	VERIZON	-- /2020207921	6/16/2020	\$785.41	2020/2020	Loss
16710	6/28/2021		INDEMNITY	MEDFORD TOWNSHIP	-- /2021238366	5/22/2021	\$878.66	2021/2021	Loss
16711	6/28/2021		INDEMNITY	EDGEWATER PARK TOWNSHIP   Re: Daly, Patrick	-- /2021231487	3/2/2021	\$1,130.64	2021/2021	Loss
16712	6/28/2021		INDEMNITY	EDGEWATER PARK TOWNSHIP   Re: Daly, Patrick	-- /2021231487	3/2/2021	\$646.08	2021/2021	Loss
16713	6/28/2021		INDEMNITY	EDGEWATER PARK TOWNSHIP   Re: Daly, Patrick	-- /2021231487	3/2/2021	\$484.56	2021/2021	Loss
16714	6/28/2021		INDEMNITY	PEMBERTON TOWNSHIP Re: Wasilewski, Kevin	-- /2021240882	6/14/2021	\$1,399.70	2021/2021	Loss
16715	6/28/2021		INDEMNITY	Delran Township	-- /2021225936	1/12/2021	\$1,814.14	2021/2021	Loss
16716	6/28/2021		INDEMNITY	PEMBERTON TOWNSHIP	MLT-2021233414/ 2021234644	3/25/2021	\$1,661.14	2021/2021	Loss
16717	6/28/2021		INDEMNITY	Medford Township	-- /2021222201	11/1/2020	\$515.41	2020/2020	Loss
16718	6/28/2021		INDEMNITY	Medford Township	-- /2021222201	11/1/2020	\$128.85	2020/2020	Loss
16719	6/28/2021		INDEMNITY	Christopher Lindsay	-- /2021214072	9/6/2020	\$1,350.00	2020/2020	Loss
16720	6/28/2021		INDEMNITY	PEMBERTON TOWNSHIP	MLT-2021233414/ 2021234644	3/25/2021	\$969.00	2021/2021	Loss
16721	6/28/2021		INDEMNITY	William Roberts	MLT-2020179427/ 2020179427	7/19/2019	\$1,842.00	2019/2019	Loss
16722	6/28/2021		INDEMNITY	Christopher Lindsey	-- /2021214072	9/6/2020	\$405.00	2020/2020	Loss
16723	6/28/2021		INDEMNITY	Edward Butler	-- /2020208328	6/23/2020	\$2,575.44	2020/2020	Loss
16724	6/28/2021		INDEMNITY	Brett Evans	-- /2020194285	1/12/2020	\$10,249.00	2020/2020	Loss
16725	6/28/2021		BLDG/CONTENT	PEMBERTON TOWNSHIP	-- /2021217305	10/8/2020	\$38,362.50	2020/2020	Loss
16726	6/28/2021		COMPREHENSIVE	SHAMONG TOWNSHIP	-- /2021226600	12/26/2020	\$1,809.73	2020/2020	Loss
16727	6/28/2021			QUAL-LYNX			\$55.25		
			MEDICAL ONLY		-- /2021238464	5/23/2021	\$4.25	2021/2021	Expense
			INDEMNITY		-- /2021238366	5/22/2021	\$4.25	2021/2021	Expense
			MEDICAL ONLY		-- /2021237944	5/18/2021	\$4.25	2021/2021	Expense
			MEDICAL ONLY		-- /2021237370	5/7/2021	\$4.25	2021/2021	Expense
			MEDICAL ONLY		-- /2021237932	5/5/2021	\$4.25	2021/2021	Expense
			MEDICAL ONLY		MLT-2021236527/ 2021236528	4/28/2021	\$4.25	2021/2021	Expense
			MEDICAL ONLY		MLT-2021236527/ 2021236527	4/28/2021	\$4.25	2021/2021	Expense
			MEDICAL ONLY		MLT-2021236527/ 2021236529	4/28/2021	\$4.25	2021/2021	Expense
			MEDICAL ONLY		-- /2021233555	3/25/2021	\$4.25	2021/2021	Expense



## BURLINGTON COUNTY J.I.F.

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		INDEMNITY		MLT-2021232754/ 2021232754	3/8/2021	\$4.25	2021/2021	Expense
		INDEMNITY		MLT-2021232754/ 2021232755	3/8/2021	\$4.25	2021/2021	Expense
		MEDICAL ONLY		- - /2021223863	12/18/2020	\$4.25	2020/2020	Expense
		MEDICAL ONLY		- - /2021217570	10/16/2020	\$4.25	2020/2020	Expense
16728	6/28/2021	INDEMNITY	ATLANTICARE URGENT CARE & OCCUPATIONAL HEALTH	- - /2020207085	6/8/2020	\$263.00	2020/2020	Loss
16729	6/28/2021		IVY REHAB NETWORK, INC			\$3,502.00		
		INDEMNITY		- - /2021237818	5/14/2021	\$90.00	2021/2021	Loss
		INDEMNITY		- - /2021231781	3/4/2021	\$659.00	2021/2021	Loss
		INDEMNITY		- - /2021214072	9/6/2020	\$1,219.00	2020/2020	Loss
		INDEMNITY		- - /2021211846	8/4/2020	\$834.00	2020/2020	Loss
		INDEMNITY		- - /2020185549	10/1/2019	\$700.00	2019/2019	Loss
16730	6/28/2021		STRIVE PHYSICAL THERAPY AND SPORTS REHABILITATION LLC			\$640.00		
		MEDICAL ONLY		- - /2021234855	4/11/2021	\$240.00	2021/2021	Loss
		INDEMNITY		- - /2021215075	9/16/2020	\$400.00	2020/2020	Loss
16731	6/28/2021	INDEMNITY	VIRTUA WEST JERSEY HEALTH INC	MLT-2021233414/ 2021235453	4/3/2021	\$19,037.48	2021/2021	Loss
16732	6/28/2021	MEDICAL ONLY	RECONSTRUCTIVE ORTHOPEDICS P A	- - /2021239664	6/5/2021	\$164.13	2021/2021	Loss
16733	6/28/2021	MEDICAL ONLY	EMERGENCY PHYSICIAN ASSOCIATES OF SOUTH JERSEY, PC	- - /2020206699	6/3/2020	\$1,059.00	2020/2020	Loss
16734	6/28/2021		NovaCare Rehabilitation			\$1,541.00		
		INDEMNITY		MLT-2021233414/ 2021234644	3/25/2021	\$487.00	2021/2021	Loss
		MEDICAL ONLY		- - /2021228252	2/1/2021	\$579.00	2021/2021	Loss
		MEDICAL ONLY		- - /2020208040	6/12/2020	\$475.00	2020/2020	Loss
16735	6/28/2021	MEDICAL ONLY	VIRTUA MEDICAL GROUP	- - /2021237932	5/5/2021	\$130.91	2021/2021	Loss
16736	6/28/2021		PREMIER ORTHOPAEDIC & SPORTS MEDICINE ASSOCIATES OF SNJ LLC			\$317.12		



## BURLINGTON COUNTY J.I.F.

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		INDEMNITY		MLT-2021233414/ 2021235453	4/3/2021	\$140.94	2021/2021	Loss
		INDEMNITY		MLT-2021233414/ 2021234392	4/1/2021	\$176.18	2021/2021	Loss
16737	6/28/2021		CENTRAL JERSEY URGENT CARE LLC			\$525.23		
		INDEMNITY		- - /2021240882	6/14/2021	\$160.00	2021/2021	Loss
		MEDICAL ONLY		- - /2021239260	6/1/2021	\$160.00	2021/2021	Loss
		INDEMNITY		MLT-2021233414/ 2021235453	4/3/2021	\$205.23	2021/2021	Loss
16738	6/28/2021	MEDICAL ONLY	HAMILTON PHYSICAL THERAPY SVCS, LLC	- - /2021233854	3/25/2021	\$234.58	2021/2021	Loss
16739	6/28/2021	INDEMNITY	HOME CARE CONNECT LLC	- - /2021215075	9/16/2020	\$648.85	2020/2020	Loss
16740	6/28/2021		myMATRIX			\$143.91		
		INDEMNITY		- - /2021238366	5/22/2021	\$33.65	2021/2021	Loss
		INDEMNITY		- - /2019176278	6/11/2019	\$110.26	2019/2019	Loss
16741	6/28/2021		ISO SERVICES INC			\$183.75		
		MEDICAL ONLY		- - /2021238464	5/23/2021	\$12.25	2021/2021	Expense
		INDEMNITY		- - /2021238366	5/22/2021	\$12.25	2021/2021	Expense
		MEDICAL ONLY		- - /2021237944	5/18/2021	\$12.25	2021/2021	Expense
		INDEMNITY		- - /2021237818	5/14/2021	\$12.25	2021/2021	Expense
		MEDICAL ONLY		- - /2021237370	5/7/2021	\$12.25	2021/2021	Expense
		MEDICAL ONLY		- - /2021237932	5/5/2021	\$12.25	2021/2021	Expense
		MEDICAL ONLY		MLT-2021236527/ 2021236528	4/28/2021	\$12.25	2021/2021	Expense
		MEDICAL ONLY		MLT-2021236527/ 2021236527	4/28/2021	\$12.25	2021/2021	Expense
		MEDICAL ONLY		MLT-2021236527/ 2021236529	4/28/2021	\$12.25	2021/2021	Expense
		BODILY INJURY [Expired]		- - /2021235489	2/28/2021	\$12.25	2021/2021	Expense
		BODILY INJURY [Expired]		- - /2021236536	2/13/2021	\$12.25	2021/2021	Expense



## BURLINGTON COUNTY J.I.F.

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Check Number	Check Date		Claimant (Case) Type	Payee Name	QL File / Claim Number	Loss Date	Payment Amount	Policy Year	Exp./Legal
			BODILY INJURY [Expired]		- - /2021237206	2/7/2021	\$12.25	2021/2021	Expense
			BODILY INJURY [Expired]		- - /2021238290	1/5/2021	\$12.25	2021/2021	Expense
			BODILY INJURY [Expired]		- - /2020180405	5/17/2019	\$12.25	2019/2019	Expense
			INDEMNITY		- - /2018122274	1/4/2018	\$12.25	2018/2018	Expense
Total for BURLINGTON COUNTY J.I.F.			\$370,001.03	Total for BURLINGTON COUNTY J.I.F.				\$370,001.03	

Number of Checks:	172	First Check Number:	16570
Number of Payments:	463	Last Check Number:	16741
Expense Payments:	\$17,879.59		
Legal Payments:	\$49,699.94		
Loss Payments:	\$302,421.50		



FY 2020 EJIF Dividend  
AELCF Member Allocation

**BURLINGTON COUNTY MUNICIPAL  
JOINT INSURANCE FUND  
E-JIF AELCF MEMBER DATA FY 2021**

	<b>FY 2021 2nd Qtr Interest</b>	<b>FY 2021 30-Jun Balance</b>
Bass River Township	0.99	1131.33
Beverly City	1.74	1989.42
Bordentown City	0.46	524.29
Chesterfield Township	1.71	1956.13
Delanco Township	2.12	2420.98
Delran Township	10.16	11621.88
Edgewater Park Township	5.14	5881.52
Florence Township	7.03	8039.33
Hainseport Township	2.70	3085.45
Lumberton Township	6.84	7823.55
Mansfield Township	3.33	3807.42
Medford Township	14.55	16646.34
Mount Laurel Township	26.30	30087.21
Riverside Township	5.17	5918.82
Shamong Township	4.23	4832.88
Southampton Township	6.79	7772.11
Springfield Township	2.11	2412.92
Tabernacle Township	4.69	5364.25
Westampton Township	4.72	5399.54
<b>ALLOCATION TOTALS</b>	<b>110.78</b>	<b>126,715.36</b>

**BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND**

**BILL LIST - July 2021**

	<b>Payee</b>	<b>FY2021</b>	<b>FY 2020</b>	<b>Clsd Yrs/ MEL Retro</b>	<b>JIF Appropriation</b>	<b>Description</b>
1	The Actuarial Advantage	6,409.00			Prof Services/Actuary	June 2021 Fees
2	PERMA	7,266.75			Prof Services/Admin. Consultant	July, August, Sept 2021 Fee
3	Arthur J. Gallagher Risk Management Services, Inc	31,255.00			Prof Services/Administration	July 2021 Fee
4	Arthur J. Gallagher Risk Management Services, Inc	65.80			Misc/Postage/Copies/Faxes	Postage/copies expenses-June
5	The DeWeese Law Firm, P.C.	6,164.00			Prof Services/Attorney	July 2021 Fees
6	Qual-Lynx	17,957.00			Prof Services/Claims Admin.	July 2021 Fees
7	Joyce Media	375.00			Misc/JIF Website	July 2021 Fees
8	Kris Kristie	375.00			Misc/Recording Secretary	July 2021 Fees
9	J. A. Montgomery Risk Control Services	11,486.00			Prof Services/Safety Director	July 2021 Fees
10	Pivot Point Security		732.00		EPL/CYBER/Technology Risk Management	Contract Fees 9/1-8/31/2021; July fee
11	Secure Data Consulting Services, LLC	5,544.00			Prof Services/Technology Risk Serv Dir	July 2021 Fees
12	Tom Tontarski	968.00			Prof Services/Treasurer	July 2021 Fees
13	Tom Tontarski	13.17			Misc/Postage/Copies/Faxes	Priority mail fees-June fee
14	Conner Strong & Buckelew	697.00			Prof Services/Underwriting Mgr	July 2021 Fees
15	Debby Schiffer	2,533.00			Wellness Program	June 2021 Fees
16	MEL RCF JIF			716,292.19	Transfer to RCF	Closure of FY 2016
17	ARC Reprographics	452.97			Misc/Printing	Inv#278743 June 17th Police Training; Inv#278812 Chesterfield bks
18	Courier Post	105.12			Misc/Legal Notices	Ad#4800696 Budget Hearing July
19	Courier Times, Inc	148.34			Misc/Legal Notices	Ad#7996811 Budget Hearing July
20	Elias Institute of Professional Coaching Inc	3,375.00			Training/Training	Inv#5782 - 6 wk leadership coaching sessions split with ACM
21	Iron Mountain	77.75			Misc/Record Retention Service	*Inv#DTBT019 Storage 7/1-31/2021; Service 5/25/21- 6/22/21
22	Armando Riccio, LLC	255.00			Training/Training	Inv#1370 EPL training; 6/9/21 AM/PM sessions split
23	Bordentown Township			7,158.15	Closed Year-AELCF Withdrawal	Removal from AELCF-Resolution 2021-161
24	Delanco Township	289.90			Optional Safety Budget	Hi viz gear
25	Delanco Township	305.93			Wellness Program	painting supplies
26	Lumberton Township	975.00			MEL	Pro-rated first time police accreditation MEL credit 6/21
27	Lumberton Township	2,000.00			Contingency	Police accreditation 6/21
28	North Hanover Township	509.97			Wellness Program	Standing desks
29	Riverside Township	2,660.00			Optional Safety Budget	boots, hi viz, trauma pac, uniforms
30	Riverside Township		3,150.00		Safety Incentive Program	CPR, purifier, shredder for PD
	<b>TOTAL</b>	<b>\$102,263.70</b>	<b>\$3,882.00</b>	<b>\$723,450.34</b>		

<b>JIF Bill List Total</b>	<b>\$829,596.04</b>
<b>RMC Bill List Total</b>	<b>\$153,903.00</b>
<b>Grand Total</b>	<b>\$983,499.04</b>

**BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND**

**RMC BILL LIST (2nd installments) - July 2021**

	<b>Payable to:</b>	<b>FY 2021</b>	<b>Appropriation</b>	<b>Description</b>
1	CBIZ Benefits and Insurance	<b>12,330.00</b>	Risk Management Consultants	2nd installment payment -Bordentown Twp
2	Connor Strong & Buckelew	<b>20,050.00</b>	Risk Management Consultants	2nd installment payment -Bass River Township and Mt Laurel
3	EJA/Capacity Insurance	<b>41,966.00</b>	Risk Management Consultants	2nd installment payment - Bordentown City, Chesterfield, Delanco, Fieldsboro, Florence, North Hanover, Pemberton Boro, Springfield, Woodland, Wrightstown
4	Hardenbergh Insurance Group	<b>56,069.00</b>	Risk Management Consultants	2nd installment payment -Beverly, Medford, New Hanover, Palmyra, Pemberton Twp, Southampton, Westampton
5	Insurance Agency Management	<b>23,488.00</b>	Risk Management Consultants	2nd installment payment - Edgewater Pk, Hainesport, Lumberton, Mansfield Twp, Shamong, Tabenacle
	<b>RMC BILL LIST TOTAL</b>	<b>\$ 153,903.00</b>		

**BUDGET HEARING NOTICE**

Notice is hereby given that the Burlington County Municipal Joint Insurance Fund (BURLCO JIF) will conduct a public hearing on its proposed 2021 Budget Amendment. The hearing will be held as part of the BURLCO JIF's regularly scheduled July Executive Committee meeting. The meeting will be held on Tuesday, July 20, 2021 at 3:30 PM via zoom at <https://zoom.us/j/99849438792>; Meeting ID: 998 4943 8792; Telephone Access: 646 876 9923 US (New York).

The proposed 2021 Budget Amendment is as follows:

	<b>ADOPTED 2021 Budget</b>	<b>Shamong EMS Removal 5/4/2021</b>	<b>Tabernacle EMS 5/4/2021</b>	<b>EPL/POL /VDO Adj</b>	<b>Cyber Adj</b>	<b>RMC ADJ</b>	<b>PROPOSED AMENDMENT 7/20/2021</b>
PROPERTY (\$100K SIR)	303,471	(373)	373				303,471
GENERAL LIABILITY	499,041	(18)	18				499,041
AUTO LIABILITY	123,743	(116)	116				123,743
WORKERS' COMPENSATION	1,943,407	(159)	159				1,943,407
DEDUCTIBLE	506,412	(118)	118				506,412
LOSS FUND CONTINGENCY							
<b>TOTAL LOSS FUNDS</b>	<b>3,376,074</b>	<b>(784)</b>	<b>784</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>3,376,074</b>
Operating Budget/Member Benefits	1,398,501						1,398,501
<b>SUBTOTAL</b>	<b>4,774,575</b>	<b>(784)</b>	<b>784</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>4,774,575</b>
MEL Excess WC & Liability	1,490,445	(44)	44				1,490,445
MEL Excess Property	561,969	(230)	230				561,969
EPL/POL Premium	756,273			4,615	1,866		762,754
EPL/POL Commission – AJG	24,469			153	(933)		23,689
EPL/POL Commission – Conner Strong	24,469			153	(933)		23,689
EPL Surcharge	954			(657)			297
Environmental JIF	246,464						246,464
Risk Management Consultants	284,460	(21)	66	170		22,927	307,602
<b>TOTAL JIF BUDGET</b>	<b>8,164,078</b>	<b>(1,079)</b>	<b>1,124</b>	<b>4,434</b>	<b>0</b>	<b>22,927</b>	<b>8,191,484</b>

Minutes shall be kept and provided as required by statute and shall be available to the public pursuant to the requirements of said law. BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND

Arthur J. Gallagher Risk Management Services, Inc., Executive Director/Administrator

<p align="center"><b>BURLCO JIF - 2021 Budget</b></p> <p align="center"><b>Amended Assessment Certification</b></p>
---

<b>Bass River Township</b>	<b>60,780</b>
<b>Beverly City</b>	<b>203,163</b>
<b>Bordentown City</b>	<b>328,903</b>
<b>Bordentown Township</b>	<b>416,131</b>
<b>Chesterfield Township</b>	<b>155,662</b>
<b>Delanco Township</b>	<b>164,033</b>
<b>Delran Township</b>	<b>583,186</b>
<b>Edgewater Park Township</b>	<b>251,456</b>
<b>Fieldsboro Borough</b>	<b>32,871</b>
<b>Florence Township</b>	<b>435,614</b>
<b>Hainesport Township</b>	<b>121,189</b>
<b>Lumberton Township</b>	<b>324,993</b>
<b>Mansfield Township</b>	<b>270,405</b>
<b>Medford Township</b>	<b>811,702</b>
<b>Mount Laurel Township</b>	<b>1,051,629</b>
<b>New Hanover Township</b>	<b>121,982</b>
<b>North Hanover Township</b>	<b>176,235</b>
<b>Palmyra Borough</b>	<b>295,005</b>
<b>Pemberton Borough</b>	<b>115,440</b>
<b>Pemberton Township</b>	<b>1,039,008</b>
<b>Riverside Township</b>	<b>265,440</b>
<b>Shamong Township</b>	<b>80,211</b>
<b>Southampton Township</b>	<b>186,383</b>
<b>Springfield Township</b>	<b>104,177</b>
<b>Tabernacle Township</b>	<b>134,394</b>
<b>Westampton Township</b>	<b>347,663</b>
<b>Woodland Township</b>	<b>69,789</b>
<b>Wrightstown Borough</b>	<b>44,040</b>
<b>28</b>	<b>8,191,484</b>



**Atlantic, Burlington, & Gloucester, Salem, Cumberland Counties**

Municipal Joint Insurance Fund Joint Coverage Committee Meeting  
June 22, 2021 @ 1:00 PM  
via Zoom / Conference Call

A Joint Coverage Committee meeting of the Atlantic (ACMJIF), Burlington (BURLCO), and Gloucester, Salem, Cumberland Counties (TRICO) Municipal Joint Insurance Funds was held on June 22, 2021 at 1:00 PM via Zoom / Conference Call. Those in attendance were:

**ACM JIF**

Regina Burke, *Coverage Committee Chair*, **Millville City**  
Jessica Bishop, **Dennis Township**  
Rich Hirsch, **Longport Borough**  
Kellie Seib, **Sea Isle City**  
Lauren Vitelli, **West Cape May Borough**  
Stowell Fulton, **Atlantic Associates**  
Bob Connor, **William Mints Insurance Agency**  
Robert Devanna, **Glenn Insurance**  
Jim Ridway, **J. Byrne Agency**

**BURLCO JIF**

Kathy Burger, *Coverage Committee Chair*, **Medford Township**  
Daniel Hornickel, *Co-Chair*, **Pemberton Township**  
Kathy Hoffman, **Southampton Township**  
Steve Walsh, **EJA/ Capacity Insurance**  
Jennifer Olson, **Hardenbergh Insurance**

**TRICO JIF**

Maureen Abdill, *Coverage Committee Chair*, **Pilesgrove Township**  
Mike Razze, **Pitman Borough**  
Colette Bachich, **Washington Township**  
Tom Narolewski, **Assured Partners**  
Isaac Thomas, **Assured Partners**  
Helen Goodwin, **Hardenbergh Insurance**  
Matt Angermeier, **Earle H. Sloan Insurance Agency**  
George Reese, **Henry D. Young Insurance**

**Administrator's Office**

Paul A. Forlenza, Executive Director, **Arthur J. Gallagher Risk Management Services**  
Paul J. Miola, Deputy Executive Director, **Arthur J. Gallagher Risk Management Services**  
Sheila Ortiz, Account Representative, **Arthur J. Gallagher Risk Management Services**

**Underwriting Manager's Office**

Edward Cooney, Account Executive, **Conner Strong & Buckelew**

Unable to attend were:

**ACMJIF**

Rachel Kelley, **Assured Partners**  
Chris Powell, **Hardenbergh Insurance**  
Derek Valenti, **Hardenbergh Insurance**  
Peter Hanway, **BCA Insurance**

**BURLCOJIF**

Donna Mull, **Pemberton Borough**  
Tim Irons, **T.C. Irons**

**TRICOJIF**

Chris Powell, **Hardenbergh Insurance**

These minutes may not represent the order in which some items were discussed. The meeting was called to order at 1:02 PM. Mr. Miola welcomed the Committee members from all three JIFs. He noted that he will be sending the Coverage Committee Charters independently as each of the JIFs have their own Committee Charter. Mr. Miola asked that each member take a look at the Charter and submit any modifications or updates to him or Mr. Forlenza.

**I. 2021 Coverage Renewal**

Mr. Miola indicated that today's meeting is an opportunity for Mr. Cooney, Fund Underwriting Manager to discuss the common issues impacting all the local JIFs as well as the MEL.

Mr. Cooney provided a general overview of coverage and pricing for the ACM, BURLCO and, TRICO members. He noted that over the past four (4) years, we have seen sporadic warning signs of a hard market, especially considering the long soft market we enjoyed for nearly a decade. The property market led the charge a few years back and the increases have been steady and are linked to increasing frequency and severity of losses.

Mr. Cooney explained that the rising tide of the property market helped other industry verticals and coverage verticals to float higher, but there were exponentially larger issues lurking below the surface, unclear to the naked eye. This journey brought us to Q4 2019 where we saw the beginning of the worst insurance market since the mid-1980s; the same type of market that created the JIFs.

While plenty of insurers taking advantage of the hard market, four main drivers were affected:

- Historic property losses, including the unexpected return of traditional (fire, water damage) losses and flooding in low-hazard zone.
- "Social Inflation" in the liability segment – the steep increase in defense and settlement costs over the past seven years.
- The ever increasing resource drain and financial burden of ransomware attacks, and other cyber security issues.

Mr. Cooney stated that the fourth driver is the current pandemic with regard to Covid-19. As a result the MEL was very prepared for the drastic market shifts. With the assistance of many of the Professionals and Fund Commissioners serving the MEL system we worked on numerous and innovative excess/reinsurance options, identifying the most prudent financial options for the MEL.

Mr. Cooney further went into detail in regards to the renewal options and how we placed coverage for the MEL:

- Property
  - Increased deductible from \$500k to \$1m = 9% increase (\$1.7m less than the \$500k deductible option)

- Liability (\$3m x \$2m) (worked with the Fund Actuary)
  - Self-insure = \$5.2m in savings
- Excess Optional EPL/POL (\$8m x \$2m)
  - Purchased from Munich = \$1.7m (100% increase)
- Cyber (Primary) (we were able to negotiate a good rate)
  - Insurer increased Self Insured Retention from \$25k to \$200k = \$872,496 (a 15% increase)
  - All member limits will move to \$3m Each / \$6m Aggregate
- Cyber (Excess)
  - Move to a single aggregate shared MEL-wide = \$659k (169%)
  - Limits are \$6m Each / \$9m Aggregate that sits above the JIF primary of \$3m

Mr. Cooney mentioned that these numbers do not account for the reduction in loss fund dollars that offset the premium increases. Thus, the overall increase to the entire MEL for 2021, considering the insurance premiums and the loss dollars resulted in an overall increase of 1.5%.

Mr. Cooney provided the Committee with a rate comparison chart that provided the August Projected Rates vs. the Final Rates. There were several coverage changes and options for our Property Coverage with Zurich that were mostly driven by Covid-19. Zurich removed most of the manuscript endorsements and just let their standard policy wording prevail. There are also a few other items Zurich is addressing across all of their accounts.

- Fine Arts limit is now \$1,000,000 with a \$25,000 per item for unscheduled and \$2,500,000 for scheduled times.
  - Can remove this limitation if we ensure all Fine Arts are reported and provide a schedule by 3/31/21.
- Soft Costs sublimit. This is included in the New Construction sublimit of \$10,000,000
- Tenants Relocation limit is now \$500,000 in lieu of \$750,000
- Tenants Prohibited Access sublimit is now \$500,000 with an aggregate and a 48 hours Qualifying Period in lieu of \$1,000,000 with a 24 hours Qualifying Period
- The following wording is removed from Transmission and Distribution Lines- “1 mile radius restrictions for overhead transmission and 5 mile radius restrictions from underground transmission”, Edge policy wording prevails.
- The following wording is removed from Underground Piping- “5 mile radius restriction” and replaced with “within a 1,000 foot radius”
- Protection and Preservation of Property sublimit is now \$5,000,000 with an aggregate and a 48 hours Qualifying Period in lieu of \$10,000,000 with a 48 hour Qualifying Period
- Endorsement #7 Utilities is deleted and the Edge policy wording prevails
- Endorsement #11 Underground Property Item #1 is deleted and replaced by the following- “Underground piping beyond a 1,000 foot radius of covered building or structure”
- Endorsement #18 “A Scheduled Location” is deleted.
- Endorsement #20 Tenant Relocation is deleted and replaced by Zurich’s Tenant Relocation Endorsement.
- Endorsement #21 Qualifying Period is deleted.
- APD Non-Police Emergency Vehicle Valuation change: Amend 15 years to 10 years. These need to be updated in Origami once the database opens up.
- Special Flood coverage for Cape May Convention Center and Ocean City Music Pier is removed. There is a special flood coverage for the Cape May Convention Center as there is a separate policy. Zurich was unable to offer more, therefore, we shopped for separate coverage that cost less.
- The high hazard Named Storm deductible is changed by increasing the occurrence aggregate to \$2.5m.
  - The deductible for the 2022 renewal will increase to 3% and \$5m occurrence aggregate.



Mr. Miola wanted to clarify to the Committee that named storms would be a shared deductible and would be pro-rated for all towns that would suffer a loss in this type of situation. Mr. Cooney agreed with Mr. Miola. He informed the Committee that all the limits and deductibles at the MEL level are shared amongst all the members. Mr. Cooney indicated the BURLCO and ACM JIFs are in the “Named Storm” sharing program. Mr. Forlenza stated TRICO is not included in the “Named Storm” sharing program. He took a quick look at the resolution and it appears that these new limits were not made part of the resolution that was adopted at our Re-Org meeting. Mr. Forlenza stated we may need to revisit this at an upcoming meeting.

Mr. Cooney then explained the coverage changes and options in regards to Workers’ Compensation, Cyber and Excess Cyber as follows:

- Workers’ Compensation
  - Removal of “Same Communicable Disease” endorsement
    - Communicable Diseases are still covered per Workers’ Compensation law, but each employee contracting the virus is its own occurrence.
- Cyber
  - Change - Increase retention from \$25k to \$200k
  - Option chosen – MEL provides  $\$175k \times \$25k = \$1.815m$  loss funding
- Excess Cyber
  - Change – Beazley (incumbent) can only offer \$3m / \$3m limits per JIF for a 200% increase
  - Option chosen – Cowbell Cyber (backed by Obsidian/Munich) offering \$3m each / \$6m aggregate for \$400k
  - Great American offering \$3m MEL-wide excess of Cowbell and AXA XL for \$295k

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

## II. State of the Market – Ed Cooney

Mr. Cooney briefly reviewed the State of the Insurance Market in great depth with the Committee. He highlighted various charts that referenced industry-wide sources such as the Council of Insurance Agents and Brokers (CIAB).

Mr. Cooney commented that the property sector is beginning to level off. This does not necessarily mean that rates will not increase but we do not expect them to be at the levels we have seen recently. As of Q4, Cyber Risk Management is at 11.1%. The rate projections and market influences for 2021 were as follows:

- Property – up for 15% to 25% | Cats, COVID
- GL – up 7.5% to 15% | Social Inflation
- Umbrella/XS – up 30% to 150% | Social Inflation
- Workers Compensation – Flat | COVID
- Comm. Auto – up 8% to 15% | Social Inflation
- D&O – up to 70% | COVID, IE &D
- Cyber – up 10% to 30% | COVID

Mr. Cooney then explained the underlying trends that we are facing. He noted that in Fund years 2013-2015 the insurance industry had an underwriting profit. Mr. Cooney noted that catastrophe losses will continue until the scientists figure a way for it to stop. He further explained that Social Inflation is defined as the rise in litigation costs previously discussed and their impact on insurers’ claim payouts, loss ratios, and, ultimately, how much policyholders pay for coverage. Mr. Cooney noted that the 50 largest jury verdicts per year from 2014-2017 have increased dramatically, almost doubling. He mentioned that there is an industry for *Litigation Financing* where US law firms invest in plaintiff firms to battle in litigation. These law firms receive payouts for wins in litigation.

The *Litigation Financing* industry increased from 7% in 2013 to 26% in 2017, this number continues to move upwards. Mr. Cooney shared additional slides that focus on the following social inflation trends:

- Upward Creep in Loss Development
- Social Inflation: the Toll | Reserve Development with Commercial Auto Liability
- Social Inflation: MEL JIF | 40% increase in Loss Development Funds

Mr. Cooney indicated that each year the MEL compiles a list of emerging risks that are trending and developing to be prepared. As of today, these are the emerging risks that we are keeping an eye on:

- Social Inflation
- Pandemic Risk
- Sexual Abuse and Molestation Claims
- Statutory Presumption Acts
- Post Covid-19
- Aging Infrastructure
- Non CAT Property Loss
- Climate & Weather
- Internet of Things (IoT)
- Autonomous Vehicles
- Nanotechnology
- Marijuana Legalization & Workers Compensation

Mr. Forlenza commented that discussions have taken place at the Finance Committee meetings over the last few weeks in regards to the potential impact of these trends and noted that many of these issues are outside of our control.

Finally, Mr. Cooney discussed the MEL's renewal strategy for the continuing hard market. He plans on strengthening the underwriting information by collecting necessary data that may be required by underwriters on exposures such as dams. He will also examine alternative program structures, conduct widespread marketing, and rely on the value of carrier loyalty and relationships. Our efforts will be helped by identifying and addressing critical risk factors and by strengthening our safety programs.

Mr. Cooney concluded his presentation, by thanking the Committee for their time today. He asked if the Committee had any questions. No questions were entertained.

### **III. 2022 Renewal Challenges**

Mr. Miola noted that addition to those challenges presented by Mr. Cooney we have legislation that is working against the Fund such as:

- Firefighters Cancer Presumption Act
- Sexual Abuse and Molestation
- Pension Offset
- COVID-19
- Recreational Marijuana

Mr. Miola explained that Police Chiefs are concerned with litigation where police can be held criminally liable for arresting underage individuals with possession of marijuana. He noted that the Attorney General's office released directives over the past 18 months that are confusing. Mr. Miola commented on the risks we are facing and the insurance markets not being supportive of our efforts to provide coverage to our members. In those cases we are lucky that the MEL is in a position to assume much of the risk in-house thus protecting our members from extreme market fluctuations.

Mr. Forlenza mentioned that he and Mr. Miola attended the RCF Claims meeting last month where several claims had dramatic reserve changes due to the pension offset decision. He explained a situation where we would normally settle a claim for ongoing medical monitoring at a nominal cost but now incur significantly higher costs through WC rather than through the pension system like before.

Mr. Miola reported that the Fund has been fiscally conservative and the Finance Committee is prepared to utilize our surplus, if necessary, to offset these increasing costs.

#### **IV. Programs to Dampen Effects of Budget Increase**

Mr. Miola explained that while there are issues that are beyond our control we need to focus on those areas we can control in order to mitigate their effects on our budget. He discussed the following areas.

##### **Cyber Risk Management Program**

The programs that the JIF has put in place over the last several years to control our Cyber Risks are essential to obtain cyber insurance coverage. Carriers are now demanding that insureds implement the same types of cyber risk management programs that the MEL has already established for its members. The presence of these programs weighs heavily on whether will provide coverage or limited coverage and at what price.

Mr. Cooney noted that he has seen carriers offer \$500,000 deductibles with no ransomware coverage. He emphasized that adoption of our *Cyber Risk Management Program* by our members will be critical for our upcoming renewal. Mr. Forlenza indicated that the Fund does not have a “due date” to meet these standards; however, we have pushed hard for our members to complete the standards by October 1, 2021. Mr. Miola stated that Mr. Romero has been assisting BURLCO and TRICO JIF with the implementation of the *Cyber Risk Management Program* and he has been a great benefit to those members.

##### **Repair Shop Program**

Mr. Miola explained that over the past 18 months there has been quite a deterioration in our property claims experience. As a result he investigated the source of our cost increases and noted a spike in auto repair costs. His research resulted in the creation of the *Auto Repair Shop Program* that establishes standards for vehicle repairs. Among other things, the Program is designed to ensure repairs are completed promptly, according to manufacturer recommendations, and to the pre-accident safety level at the agreed price. Over 50% of the repair shops our members are utilizing have signed off on the program. We are in the process of following up with the remaining 50% to encourage them to get on board with the program.

##### **Workers Compensation Initiatives**

Mr. Miola indicated that over 70% of our loss funding budget is dedicated to Workers Compensation claims. The Workers Compensation safety and claims initiatives developed by the JIF are critical to controlling these costs. Mr. Miola stated that his latest efforts are directed at determining what impact our Wellness Program has on Workers Compensation costs. To accomplish this analyses he asked Qual-Lynx to track the claims data for comorbidities that include obesity, diabetes, hypertension, etc. Mr. Miola will do a comparison of these claims vs. workers compensation claims where the comorbidities do not exist.

### **Return to Work Programs**

Mr. Miola reported that we are using approximately 70% of transitional duty days. This helps control our workers compensation costs by reducing “Lost Time” and the amount of indemnity awards.

### **Police Initiatives**

Mr. Miola mentioned that J. A. Montgomery has done a phenomenal job in addressing police claims by hiring retired police staff. At our next round of Safety Committee Meetings, we will be discussing these initiatives with the Committees. Our latest effort involves engaging a Police Consultant similar to our Wellness Director, and Cyber Director (in BURLCO & TRICO). The Police Consultant would visit the individual police agencies and assist with the adoption of policies and training to address our most frequent causes of lawsuits.

### **EPL Training**

Mr. Forlenza reported that at the end of June 9<sup>th</sup>, Armando Ricco, Labor Attorney presented training to over 990 Managers and Supervisors. Mr. Miola stated that this training helps control our Employment Practices Liability Claims. He noted that due to these efforts we have seen a dramatic drop in each of our JIFs for these types of claims.

### **Land Use Training**

Mr. Miola mentioned that Mr. Forlenza released the Land Use Training booklet over 2-years ago for Land Use Attorneys to conduct training new for Land Use Board Members.

### **SAM Training / Background Checks**

Mr. Miola mentioned that the Sexual Abuse and Molestation Program and Training and the Background Check Program will play a positive role in defending claims against members and their employees.

### **Interlocal Agreements**

Mr. Miola indicated that we continue to see agreements where member are assuming liability where they shouldn't. We continue to ask members to review the indemnity language in interlocal agreements before signing off on them. Mr. Forlenza stated that we will continue to provide guidance to members when requested.

### **Exposure Data – Dams, bridges, SAM, etc.**

Mr. Miola indicated that Mr. Cooney touched upon this topic during his presentation. He added that complete and accurate exposure data has become increasingly important in this hard market. Insurance companies are requiring complete data on additional exposures such as dams and bridges. They are also insisting that members have robust programs to prevent sexual abuse and molestation and cyber attacks. Mr. Miola stated that we will vigorously promote our safety and risk management programs in the upcoming months by reminding our members of the importance of these programs in securing affordable coverage.

Mr. Forlenza commented that he and Jodi Palmeri from his office are a part of a working group at the MEL level to examine how JIFs are allocated their share of premiums such as the EPL/POL program. He noted that they are taking a hard look at the MEL Retrospective Program and how it interacts with other MEL financial programs such as experience rating and the MEL Surplus Floor Program as he believes there is redundancy. In addition, Mr. Forlenza stated that he is pressing to make sure that all JIFs are collecting complete an accurate exposure data especially property values.

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

## **V. Auto Rental Reimbursement**

Mr. Miola described his concern with rising vehicle claims costs. One area that has caught his attention is the cost of rental reimbursement for replacement vehicles, especially fire trucks. For example he recently saw a claim for an older fire truck with an Actual Cash Value of around \$25,000. He was astounded to learn that their rental reimbursement claim was in the excess of \$100,000. In working with Mr. Cooney he learned that no other JIF or insurer provides more than a few thousand dollars of coverage and he has brought this to the attention of the MEL Coverage Committee to be addressed. In most cases, fire companies have Mutual Aid agreements with neighboring towns or have access to a loaner vehicle. Mr. Miola stated that he is working with the MEL to develop a program that will provide reasonable reimbursement and does not exceed the cost of the vehicle they are replacing. Mr. Miola indicated he will follow up when he has more information.

### **Annual Coverage Reminders**

#### **Quasi – Municipal Entities**

Mr. Miola referred the Committee to page 1 of the agenda packet that contained a copy of the Annual Coverage Reminder regarding the Quasi Municipalities Entities. He reminded the Committee that coverage is provided for Quasi Municipal Entity Groups I and II; however, coverage is not provided to Groups III and IV.

#### **Environmental Impairment Liability**

Mr. Miola then referred the Committee to page 2 of the agenda packet to the Coverage Reminder regarding Environmental Impairment Liability coverage. He indicated that this memorandum serves as the annual reminder that the ACM JIF does not provide Environmental Impairment Liability (EIL) coverage to its members.

## **VI. Middlesex JIF**

Mr. Miola informed the Committee about a JIF that is not affiliated with the MEL that has been operating since 1986. The Middlesex JIF is currently in a serious financial position with an approximate surplus deficit of \$26,000,000. It appears that the JIF has very little member involvement and the deficit has come as a shock to them. The Departments of Insurance and Community Affairs are addressing these issues with the Administrator of the Middlesex JIF.


Miola stated that this is a reminder that being fiscally conservative in our funding is necessary as we are dealing with taxpayer dollars and a public trust. Our funding must be actuarially sound and our expenses kept under control. He noted received a report this afternoon on another JIF that is running a deficit year after year. In conclusion he gave kudos to our Finance Committee members & the Executive Board for adopting budgets that are responsible and encouraging members to participate in the JIF including sub-committee meetings.

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

Miola indicated that Ms. Ortiz will prepare the minutes from today's meeting and will send them to the Chair of each Coverage Committee to review. He asked that each of the Chairs provide a report at the next Executive Committee Meeting.

There being no further business, the meeting concluded at 2:08 PM

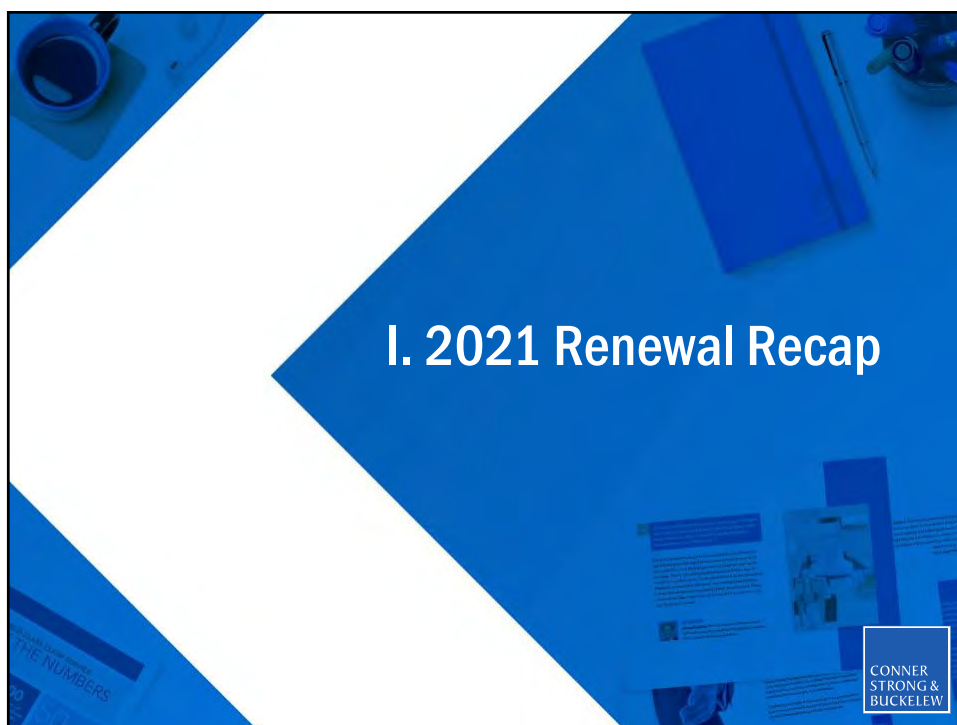
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CONNER  
STRONG &  
BUCKELEW

## 2021 RPA Joint Coverage Committee

- I. 2021 Renewal Recap
- II. Marketplace Update



## I. 2021 Renewal Recap

CONNER  
STRONG &  
BUCKELEW

## Executive Summary

Over the past four years, we have seen sporadic warning signs of a hard market, especially considering the long soft market we enjoyed for nearly a decade. The Property market led the charge a few years back, which we have been well aware of, and those increases, although large, have been steady and are clearly linked to large increases in the frequency and severity of losses.

The rising tide of the Property market helped other industry verticals and coverage verticals float higher, but there were exponentially larger issues lurking below the surface, unclear to the naked eye. This journey brought us to Q4 2019 where we saw the beginning of the worst insurance market since the mid-1980s; the same type of market that gave birth to JIFs.

While plenty of insurers taken advantage of the hard market, there are four main drivers that affected all:

1. Historic property losses, including the unexpected return of traditional (fire, water damage) losses and flooding in low-hazard zones.
2. "Social Inflation" in the Liability segment – The steep increase in defense and settlement costs over the past seven years.
3. The ever increasing resource drain and financial burden of ransomware attacks, and other cyber security issues.
4. And of course the unpredictable COVID-19 Pandemic.

The MEL was very prepared for drastic market shifts like these. With the assistance of many of the professionals and commissioners serving the MEL system, we worked on numerous and innovative excess/reinsurance options, identifying the most prudent financial options for the MEL.

The next two pages provide a high level overview, and the remainder goes into the details.

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## Summary of Selected Renewal Options

- Property
  - Increase deductible from \$500k to \$1m = 9% increase (\$1.7m less than \$500k deductible option)
- Liability (\$3m x \$2m)
  - Self-insure = \$5.2m savings
- Excess Optional POL / EPL (\$8m x \$2m)
  - Purchase from Munich = \$1.7m (100%)
- Cyber (Primary)
  - Insurer increased SIR from \$25k to \$200k = \$872,496 (15% increase)
  - MEL will self-insure \$175k x \$25k
  - All member limits move to \$3m Each / \$6m Aggregate
- Cyber (Excess)
  - Move to a single aggregate shared MEL-wide = \$695k (169%)
  - Limits are \$6m Each / \$9m Aggregate

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## Rate Comparison

August Projected Rate Change vs. Final Rate Change

Coverage	Carrier	Rating Basis	Predicted	Selected
Property	Zurich	TIV	25%	9%
Excess Flood	Various	TIV	20%*	13%*
Excess Liability (\$3m x \$2m)	Brit	Blended	N/A	N/A
Excess POL/EPL (\$8m x \$2m)	Munich	Blended	N/A	100%
Excess Liability (\$15m x \$5m)	Munich	Blended	5%	7%
Excess Liability (\$10m x \$20m)	Chubb	Underlying Price	15%	15%
Workers' Compensation	Safety National	Payroll	5%	15%
POL/EPL	QBE (PRU-TX)	Blended	3%	2.2%
Non-Owned Aircraft	Endurance	Flat	30%	5%
Cyber	AXA XL	Per Member	100%	15%
Excess Cyber	Cowbell / GAIC	Per Member	200%	169%
Projected Total Rate			11%	0%

\* Does not include Excess Flood pricing for Cape May Convention Hall and Ocean City Music Pier

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## Coverage Changes / Options

Property (Zurich)

### Changes

In general, Zurich is looking to remove most of the manuscript endorsements and just let their standard policy wording prevail. There are also a few other items they are addressing across all of their accounts.

- Fine Arts limit is now \$1,000,000 with a \$25,000 per item for unscheduled and \$2,500,000 for scheduled times.
  - Can remove if we ensure all Fine Arts are reported and provide a schedule by 3/31/21.
- Soft Costs sublimit. This is included in the New Construction sublimit of \$10,000,000
- Tenants Relocation limit is now \$500,000 in lieu of \$750,000
- Tenants Prohibited Access sublimit is now \$500,000 with an aggregate and a 48 hours Qualifying Period in lieu of \$1,000,000 with a 24 hours Qualifying Period
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- Endorsement #21 Qualifying Period is deleted.
- APD Non-Police Emergency Vehicle Valuation change: Amend 15 years to 10 years.
- Special Flood coverage for Cape May Convention Center and Ocean City Music Pier is removed.
- The high hazard Named Storm deductible is changed by increasing the occurrence aggregate to \$2.5m.
  - The deductible for the 2022 renewal will increase to 3% and \$5m occurrence aggregate.

### Option Chosen

- Increase deductible from \$500k to \$1m = 9% increase
  - Additional Loss Funding: \$742,425

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## ■ Coverage Changes / Options

Excess Liability (Munich)

### Changes

- Terrorism Aggregate of \$20,000,000 Per Occurrence
- Exclusion for any occurrence covered under the POL/EPL insuring agreement

### Option Chosen

- Add Optional Excess POL/EPL (\$8m x \$2m) = \$1,739,682
  - Retroactive Date will be the sooner of 1/1/2011 or the member's current retroactive date.
  - Group Aggregate of \$32,000,000

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## ■ Coverage Changes / Options

Excess Liability (Chubb)

### Changes

- Notable changes
  - Virus/Communicable Disease exclusion

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## ■ Coverage Changes / Options

### Workers' Compensation

#### Changes

- Removal of "Same Communicable Disease" endorsement
  - Communicable Diseases are still covered per Workers' Compensation law, but each employee contracting the virus is its own occurrence

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## ■ Coverage Changes / Options

### Cyber

#### Changes

- Increase retention from \$25k to \$200k

#### Option Chosen

- MEL provides  $\$175k \times \$25k = \$1.815m$  loss funding

10

## ■ Coverage Changes / Options

Excess Cyber

### Changes

- Beazley (incumbent) can only offer \$3m / \$3m limits per JIF for a 200% increase

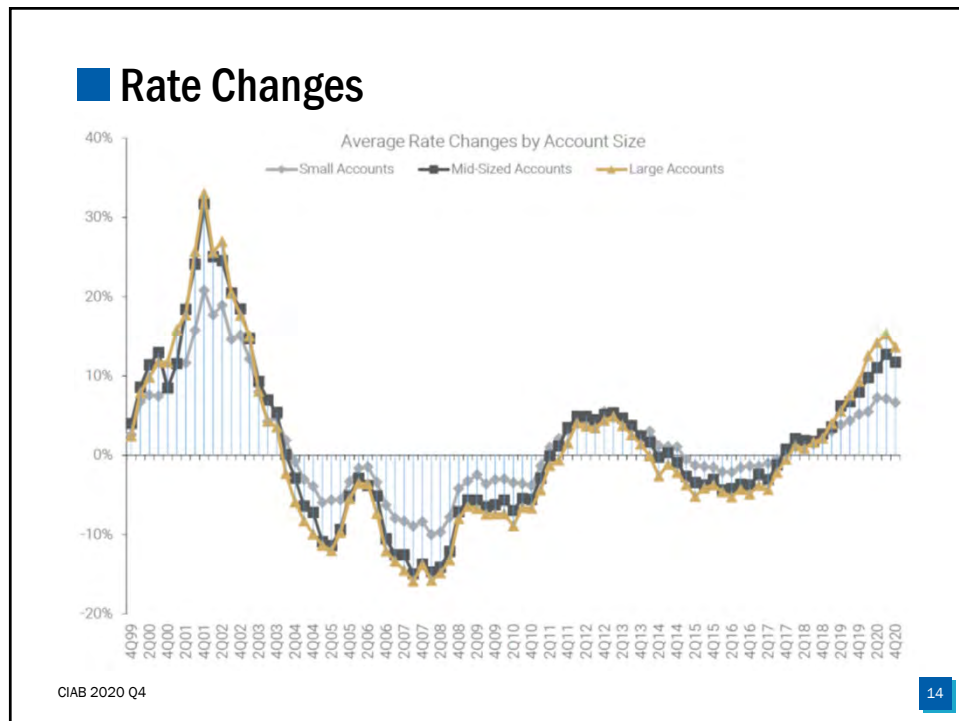
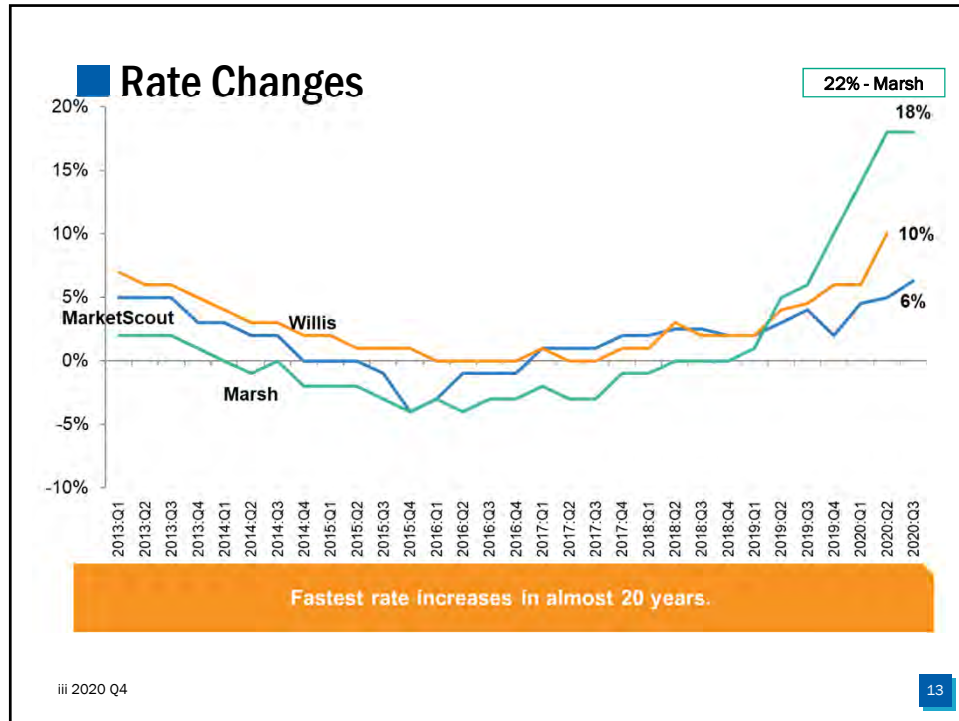
### Option Chosen

- Move to a single MEL-wide aggregate of \$6m Each / \$9m Aggregate = \$695k
  - Cowbell Cyber (backed by Obsidian/Munich) offering \$3m each / \$6m aggregate for \$400k
  - Great American offering \$3m MEL-wide excess of Cowbell and AXA XL for \$295k

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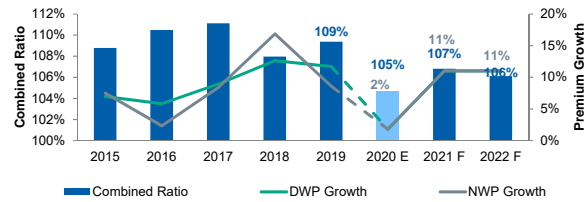
## II. State of the Insurance Market

CONNER  
STRONG &  
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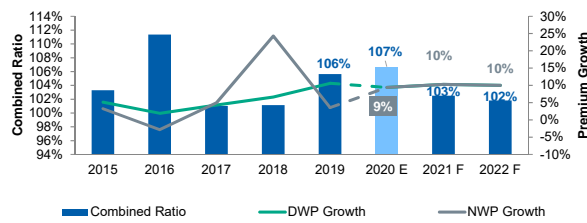


## Rate Changes

### Commercial Auto



### Commercial Liability

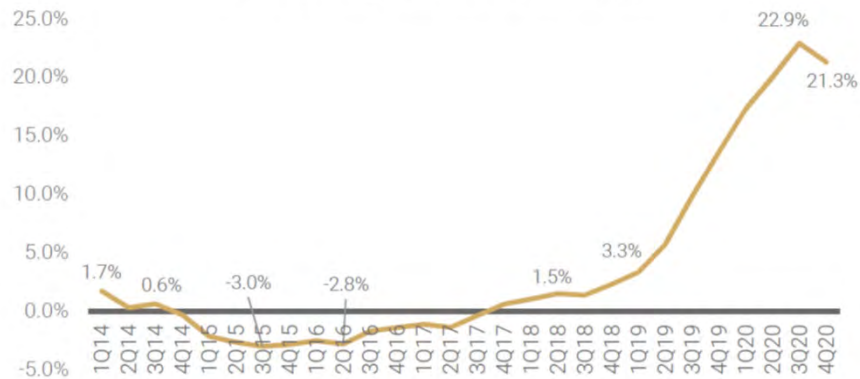


CIAB 2020 Q4

15

## Rate Changes

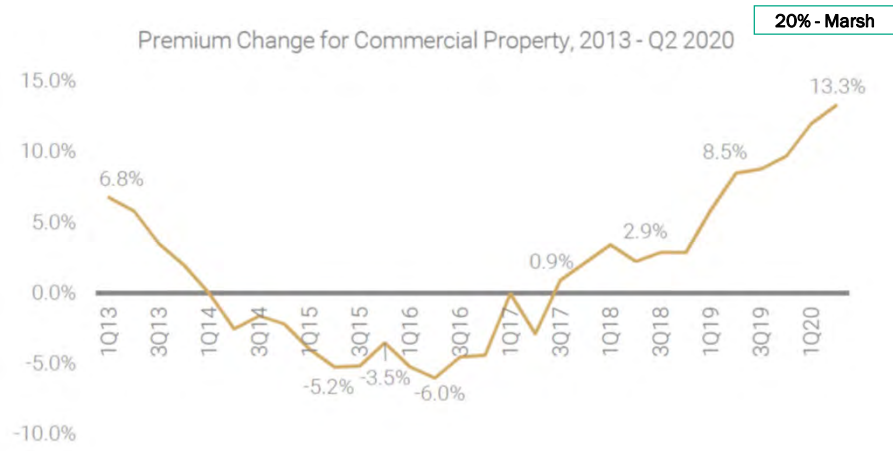
### Premium Change for Umbrella, 2014 - 2020



CIAB 2020 Q4

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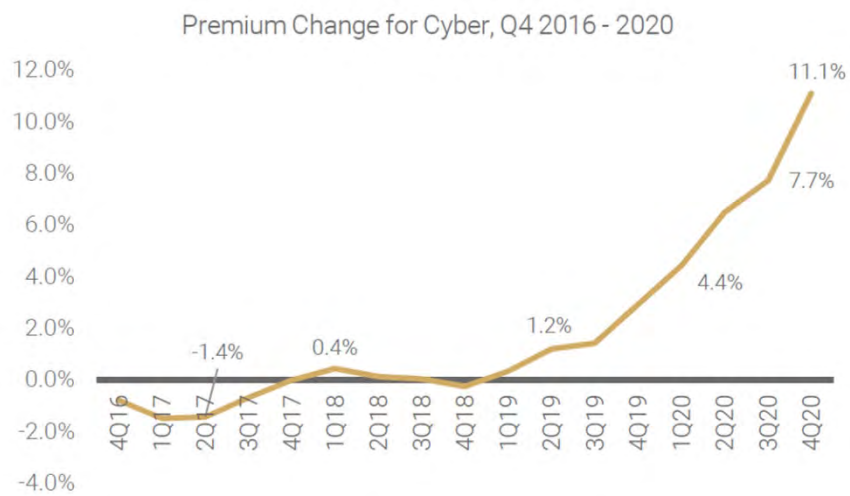
## Rate Changes



CIAB 2020 Q4

17

## Rate Changes



CIAB 2020 Q4

18

## ■ Rate Changes

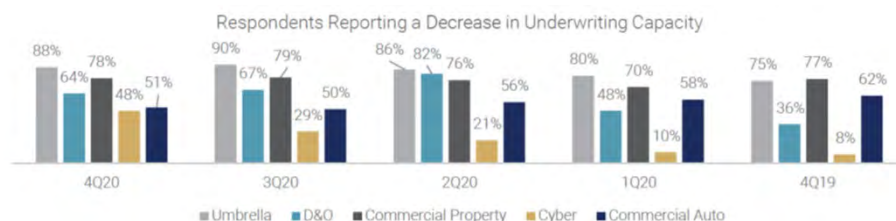
Rate Projections		Market Influences	
Line	2021 Forecast	Line	Trend
Property	Up 15 to 25%	Property	Cats, COVID
GL	Up 7.5% to 15%	GL	Social inflation
Umbrella/XS	Up 30% to 150%	Umbrella/XS	Social inflation
WC	Flat	WC	COVID
Comm Auto	Up 8% to 15%	Comm Auto	Social inflation
D&O	Up to 70%	D&O	COVID, IE&D
Cyber	Up 10% to 30%	Cyber	COVID

These are all higher than spring projections.

iii 2020 Q4

19

## ■ Underwriting Capacity



20



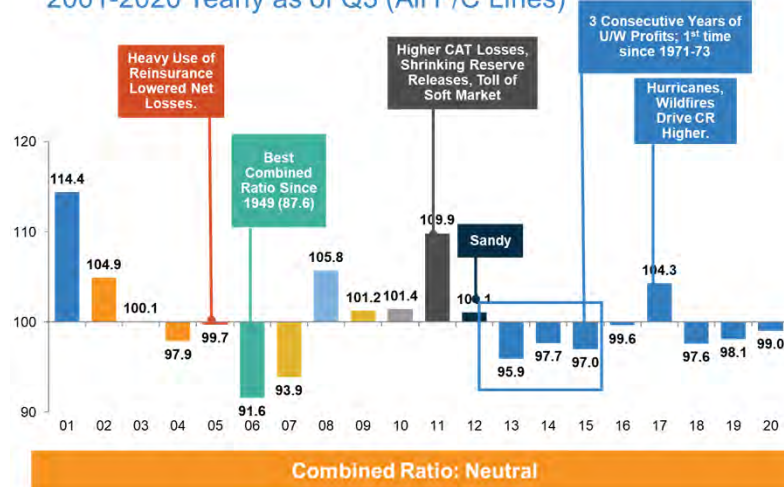
## State of the Insurance Marketplace

# Why?

21

## Underlying Trends

Combined Ratio  
2001-2020 Yearly as of Q3 (All P/C Lines)

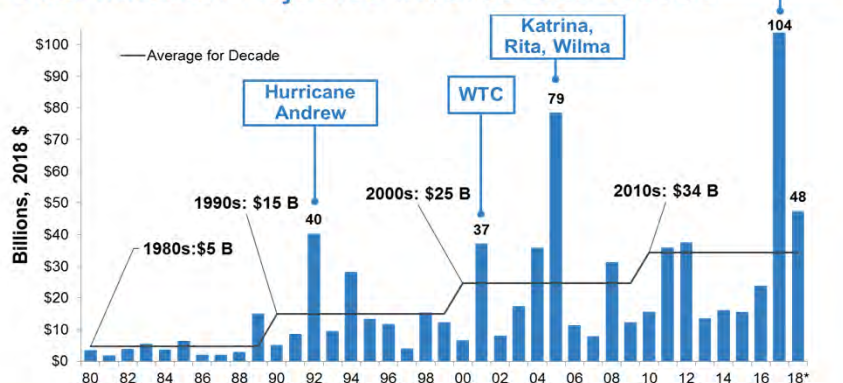


iii 2020 Q4

22

## Underlying Trends

### U.S. Inflation-Adjusted Insured Cat Losses



2018 – Third worst year for U.S. Insured Catastrophe Losses.  
Average Insured Loss per Year for 1980-2018 is \$19.3 B.

iii.org 2019 Q2

23

## Underlying Trends

Social Inflation

### A Good Definition

- ▲ “a fancy term to describe rising litigation costs and their impact on insurers’ claim payouts, loss ratios, and, ultimately, how much policyholders pay for coverage.”

### Actuarial Interpretation

- ▲ “Excessive inflation in claims.”
  - ◆ Occurs when development defies key assumption: Loss Development is RV about stable mean

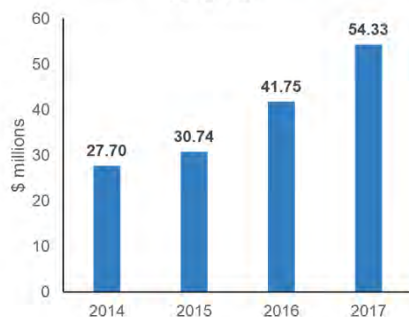
24

## Underlying Trends

Social Inflation

### "Jackpot Justice"

Median, 50 Largest Jury Verdicts

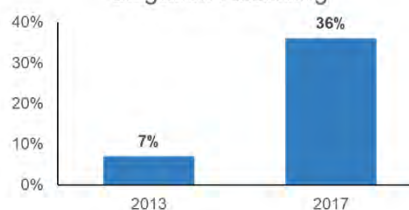


### Litigation Financing

Litigation is a financeable asset.

- 68% of US Law Firms

% of US Law Firms Using Litigation Financing



iii 2020 Q4

25

## Underlying Trends

Social Inflation

### Upward Creep in Loss Development

Key Assumption: LDF is RV about mean + inflation

#### Comm Auto LDFs

	12	24	36	48
2009	1.34	1.14	1.08	1.03
2010	1.36	1.16	1.08	1.04
2011	1.40	1.16	1.08	1.04
2012	1.40	1.16	1.09	1.04
2013	1.41	1.18	1.10	1.04
2014	1.42	1.19	1.10	1.05
2015	1.45	1.18	1.11	
2016	1.43	1.20		
2017	1.44			

#### 2-Year Expected vs. Actual

12-36 Development (\$ Millions)



Source: NAIC data, sourced from S&P Global Intelligence, Insurance Information Institute. Expected: 3-yr Straight Average

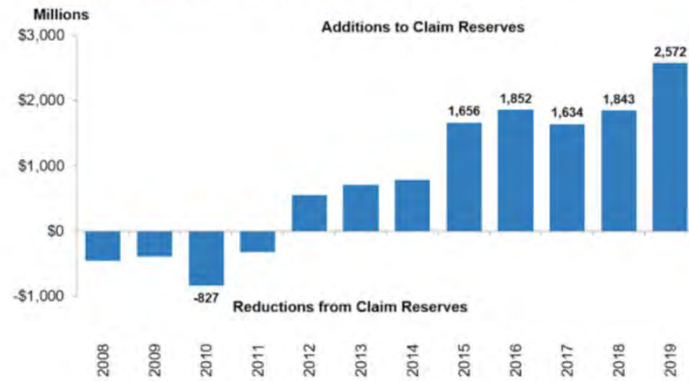
26

## Underlying Trends

Social Inflation

### Social Inflation: The Toll

Reserve Development, Commercial Auto Liability



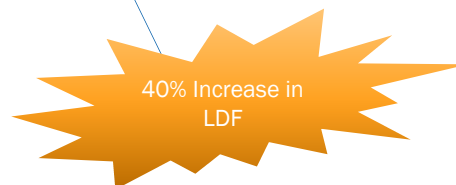
Sources: NAIC data sourced from S&P Market Intelligence, Insurance Information Institute.

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## Underlying Trends

Social Inflation – MEL JIF

Incurred Total LDF					
Periods	12 Months	24 Months	36 Months	48 Months	60 Months
1/1/2010 - 12/31/2010	0.00000	1.13780	1.11219	1.02746	0.91319
1/1/2011 - 12/31/2011	0.00000	1.36123	1.25182	1.14434	1.03126
1/1/2012 - 12/31/2012	0.00000	1.44473	1.43415	1.13501	1.24090
1/1/2013 - 12/31/2013	0.00000	1.34765	1.40192	1.22095	1.28895
1/1/2014 - 12/31/2014	0.00000	1.84575	1.66130	1.43813	1.06501
1/1/2015 - 12/31/2015	0.00000	1.64865	1.64527	1.35753	1.09476
1/1/2016 - 12/31/2016	0.00000	2.42395	1.51306	1.12617	
1/1/2017 - 12/31/2017	0.00000	1.73054	1.56209		
1/1/2018 - 12/31/2018	0.00000	1.74066			



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## Public Entity Focus

### PRICING

Property, Auto and Excess Liability pricing has experienced the largest overall increase in recent months, increases unseen in three decades. For Excess Liability, many markets are imposing renewal increases between 30% and 500%. Carriers are focusing on underwriting discipline, including sexual abuse, social inflation and increased litigation costs. Executive risk lines such as Public Officials / Employment Practices Liability and Cyber are also experiencing pressure due to heightened loss experience nationwide.

### COVERAGE

From a coverage standpoint, the market is relatively stable, but some hardening is occurring. Existing programs are experiencing minimal contraction of coverage or terms. Exception to this is found in the property arena, where certain insurers may seek to contract limits in CAT exposed locations (i.e. Flood, Named Storm). Carriers continue to introduce new policy forms and endorsements in an effort to stay current with the marketplace, and gain a competitive advantage against competitors.

### DEDUCTIBLES

Many insureds are maintaining their existing program structures, however there has been push for increases on clients with adverse loss development on Property, Excess Liability, Workers' Compensation and Cyber. Overall, retentions and deductibles on other lines of coverage remain per expiring.

### CAPACITY

The final months of 2019 witnessed certain insurers leave the Casualty market, including some reinsurers getting out of the United States altogether. Almost all insurers remaining in the space refuse to offer more than \$5m in limits; this is primarily due to restrictions to reinsurance treaties and adverse loss experience. Capacity has contracted in most other lines. The majority of market share is still placed with a few Carriers that maintain a keen focus on the Public Entity Industry.

### CHALLENGES

Sexual Abuse / Molestation legislation, Cancer Presumption legislation, Medical Marijuana, Cyber incidents and the effects of the COVID-19 pandemic continue to pose challenges for public entities across the state of New Jersey.



MARKET CONDITIONS

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## Emerging Risks

- Social Inflation
- Pandemic Risk
- Sexual Abuse and Molestation Claims
- Statutory Presumption Acts
- Post Covid-19
- Aging Infrastructure
- Non CAT Property Loss
- Climate & Weather
  - Storm Surge Risk;
  - Shortening and Intensifying Winters
  - Increased Precipitation and Resulting Inland Flooding
  - Intensifying Droughts
- Internet of Things (IoT)
  - Telematics and Connected Vehicles
  - Connected Buildings/Cities
  - Cybersecurity
    - Cyber-attacks are now seen as one of the most serious economic and national security challenges now facing governments around the world.
- Autonomous Vehicles
- Nanotechnology
- Marijuana Legalization & Workers Compensation

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## ■ State of the Insurance Marketplace

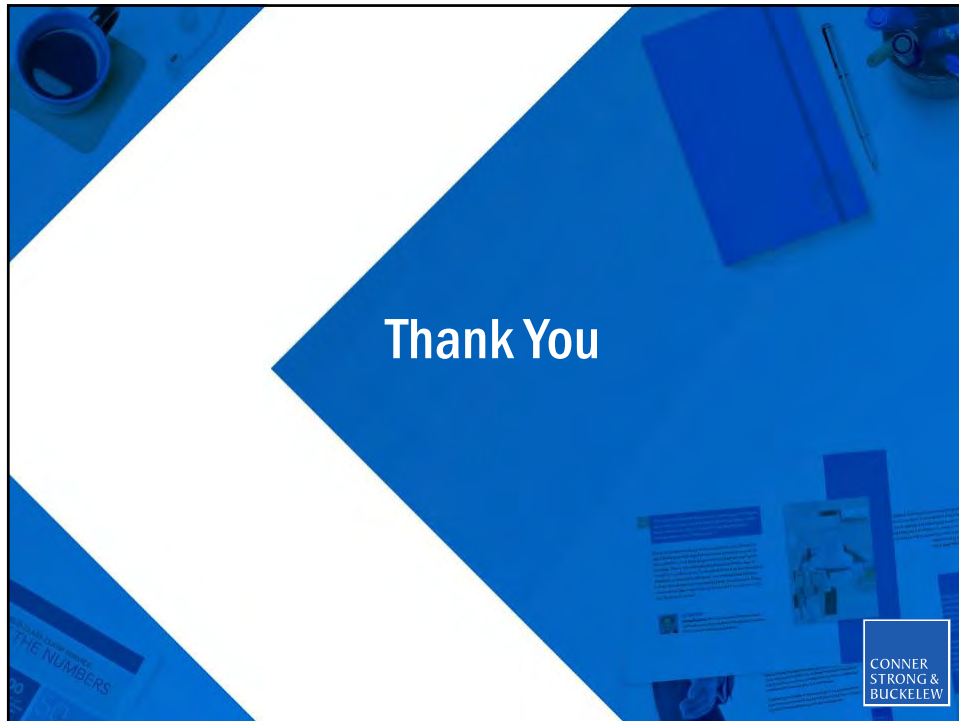
# How Do We Combat It?

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## ■ Renewal Strategy for Hard Market



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Follow us on social media and visit our  
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company news and industry trends.

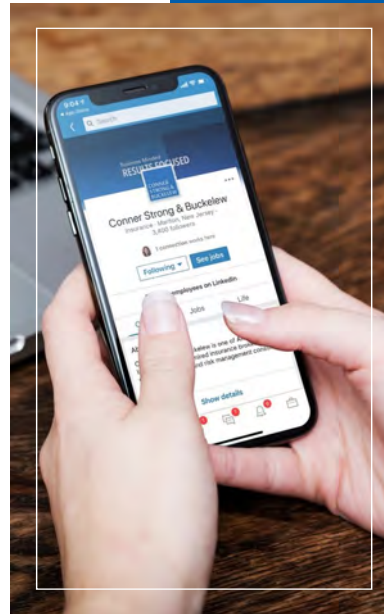
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***Strategic Planning Committee Meeting Minutes  
June 15, 2021 at 1:30pm  
Via Zoom / Conference Call***

A meeting of the Burlington County Municipal Joint Insurance Fund's Strategic Planning Committee was held on June 15, 2021 at 1:30pm via zoom / conference call. The meeting was called to order at 1:33 pm. Those in attendance were:

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

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

***I. 2021 MEMBERSHIP RENEWALS***

Mr. Miola noted that nine (9) member towns are up for renewal effective January 1, 2022. He mentioned that the Safety Director's office is responsible for the completion of the Renewal Surveys for each of these members. The Safety Director will provide a report at the next Executive Safety Committee Meeting Scheduled for July 20, 2021. He noted that the Renewal Resolutions and Agreements were emailed to the renewing members on June 1<sup>st</sup> asking the members to return their documents by August 13<sup>th</sup>.

**Membership Visitation Program**

Mr. Miola mentioned that Mr. Forlenza and he have started *Member Visitations* for renewing members. Mr. Forlenza mentioned that he conducted Delanco Township's renewal visit last night that was held virtually. He noted that the visit went well.

**Member Updates**

Mr. Miola noted that Membership updates will be mailed to non-renewing members in early fall.

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

***II. MEMBERSHIP GROWTH***

Mr. Miola reported that Eastampton is set to renew effective January 1, 2022 with a competing JIF. He noted that his office will reach out to Eastampton to see if there is interest in applying to the BURLCOJIF.

Mr. Hornickel asked what would be a good goal on potentially expanding the membership. He questioned whether we want more towns; we currently have 28 out of 40 Burlington County towns in the BURLCO JIF. He noted that Pemberton Township currently exceeds a 100% loss ratio and he cannot image towns that are comparable or larger than Pemberton Township would necessarily be a good thing. Mr. Miola responded that Mr. Hornickel has a good point. He noted that we are not actively marketing to those Burlington County towns that are not in the JIF. There are some towns that we have looked at in the past that we occasionally reach out to, such as Mt. Holly, Cinnaminson, Eastampton, etc. He noted that Cinnaminson is a former member of the Fund and up until a few years ago they continued to receive dividends from the Fund.

Mr. Forlenza added that no wholesale marketing for new members is conducted. He indicated that some RMCs will reach out to our office to see if they non-members could potentially join the JIF. He further explained that the four (4) larger towns in Burlington County; Evesham, Willingboro, Maple Shade, and Moorestown are in the PMM (Professional Municipal Managers) JIF. The PMM JIF is a sister JIF that is part of the MEL. As a result, those four (4) municipalities will never be members of our JIF.

### ***III. 2021 CONFERENCES***

Mr. Miola stated that the AGRiP Spring Conference was a “Virtual Assembly”. There were no BURLCOJIF registrants.

The 2021 PRIMA Conference is scheduled for June 14-16, 2021, and will be held virtually this year. He noted that there were no registrants.

The AGRiP Fall conference will be held in person on October 3-5, 2021, in Minneapolis, MN. Currently, no one has registered to attend the conference. A reminder e-mail will be sent at the end of July. If the number of available slots are not filled, then we will reach out to the Alternate Executive Committee Members.

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

### ***IV. FUND COMMISSIONER ORIENTATION***

Mr. Miola indicated that Mr. Forlenza held the BURLCO JIF Fund Commissioner Orientation via Webinar on April 12, 2021. The orientation was very well attended. He added that positive feedback was received from those Fund Commissioners who attended. Mr. Miola indicated that Mr. Forlenza provided a “JIF 101” presentation followed by a live demonstration of the JIF website and an overview of the monthly Agenda Packet. Following the orientation, the “Fund Commissioner Handbook” was placed on the JIF website for members’ reference.

### ***V. FUND COMMISSIONER ATTENDANCE***

Mr. Miola referred the Committee to page two (2) of the agenda packet to review the 2021 attendance through May. At the last meeting this Committee asked the Executive Director’s office to reach out to the RMCs for Bass River, Edgewater Park, and Woodland Township to address their attendance. Mr. Miola noted that Mr. Pullion from Edgewater Park indicated that he will become more involved in the monthly meetings. He then reported that Bass River has shown some improvement with their attendance while Woodland Township is still a concern. They attended the April meeting but did not attend in May. Mr. Miola noted that Woodland Township’s RMC is aware and we will follow up after a few more meetings.

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

### ***VI. ELECTED OFFICIALS TRAINING***

Mr. Miola noted that the 2020-2021 Elected Officials Program is complete. The deadline to comply was on May 3, 2021, with a deadline extension to May 14, 2021. As of May 14, 2021, 115 members from the

BURLCO JIF have participated in the training. Mr. Miola mentioned that sign-in sheets are posted on the JIF Website.

## **VII. TECHNOLOGY RISK MANAGEMENT**

Mr. Romero referred the Committee to page five (5) of the agenda that referenced “Facebook Cloning”. He explained that this happened to him and he wants to make members aware of how not to be scammed. Mr. Romero went into detail about how it happened to him. This is a scam 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 friend list. These people may accept the request not realizing that is coming from a scammer. After establishing a trust, they can try manipulating you into providing personal information or lend money. Mr. Romero wants the members to be aware of the scam and protect yourself by making sure your privacy settings are secure and your friends list, photos, and personal information is hidden from the public.

Mr. Romero then went on to report on the Phishing results to date. He is not satisfied with the current report and is working to tighten it up. Mr. Romero added that the database needs an update as some employees on the list are no longer with municipalities.

### **MEL Cyber Risk Management Plan**

Mr. Romero reported that he has begun reaching out to members’ IT personnel to review the new compliance requirements for (Tier 1, 2 & 3).

### **Contract Extensions – Pivot Point & Media Pro**

Mr. Forlenza reminded the Committee that we had discussions at our last meeting with respect to our existing contracts for our Cyber Risk Management Programs with Media Pro and Pivot Point Security. Pivot Point provides vulnerability scanning of your IP addresses as well as taking on the phishing exercises. Whereas, Media Pro provides Cyber Hygiene Training for our members. Each of the contracts are three (3) year contracts that begin effective September 1st ending August 31st. We are currently in our third year of these contracts.

Mr. Forlenza stated that Media Pro has become an issue for the JIF since their third party data base system (Litmos) was acquired by SAP last September/October. Around that time Mr. Romero and Ms. Matro began to have issues with the report generator and the database that is used by Media Pro. He explained that Media Pro had a contract with Litmos for their database that held information for our employees such as their name, town, and email addresses. This database tracked when an email notification was sent to these individuals that would record when they took training. The database would capture who logged on and tracked the completion of the training. Mr. Romero would then be able to log on to see who completed training and send the individual town their specific report. Apparently, once SAP took over the account, the database eliminated the ability to generate reports we need. Mr. Forlenza, along with Megan Matro and Lou Romero, has been trying to resolve this issue with Media Pro.

To make matters more complicated, Mr. Forlenza received a notification in March that Media Pro was acquired by a firm that conducts similar cyber training called “Know Before”. He indicated that we made it clear to “Know Before” that their reporting modules have not been working and therefore, we are unable to track training. Know Before has tried to assist us; however, lot of database manipulation would have to be performed by Mr. Romero and Ms. Matro. This is unacceptable because the Media Pro / Know Before contract states that they are obliged to provide us with a turn-key system with little or no administrative work to be performed on our end.

Mr. Forlenza stated that he spoke with representatives from “Know Before” directly and asked them to extend their contract to the end of this year with no additional cost to the Fund since we are nine (9) months into the contract with no deliverables. Such a move on their part will allow us to roll out cyber training before year-end. “Know Before” representatives have not been able to authorize this extension.

As a result, Mr. Forlenza has engaged Mr. DeWeese to seek a full refund of monies paid to “Know Before” for non-performance of contractual obligations.

Mr. Forlenza informed the Committee that going forward we will conduct an RFP that will include Cyber Hygiene Training, Vulnerability Scanning, Intrusion Testing, Phishing Exercises, etc. The RFP will be issued most likely in late June early July with hopes of engaging a new vendor effective January 1, 2022. At this point, the only contract we recommend extending is with Pivot Point. Mr. Forlenza noted that Mr. DeWeese will provide all members an update at an Executive Committee Meeting once he hears a response from Media Pro / Know Before.

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

In order for the Fund to provide Cyber Hygiene training to employees, Mr. Forlenza and Mr. Romero working are working with the Fund Underwriter to access training through our Cyber Insurance carrier, Cowbell, and their training platform Wiser.

Mr. Romero referred the Committee to the Vulnerability Scanning report to look at the *Common Vulnerability Scoring System*), those items noted in white were Comcast Accounts.

Mr. Romero mentioned that he is always looking for different products that the members can benefit from and be purchased with their Cyber Funds.

#### **Webinar for IT personnel or outside vendor**

Mr. Miola noted that Mr. Romero is preparing a list of IT vendors used by our members. Once the list is completed he plans to conduct a webinar on the Cyber Risk Management Program. Mr. Romero stated that a few towns have not provided contact information for their IT vendors and he will follow-up with them.

### ***VIII. DECEMBER DINNER MEETING***

Mr. Miola noted that the 2020 December Dinner Meeting was cancelled due to COVID-19. It appears that we will be able to hold the 2021 December Dinner Meeting since New Jersey is beginning to open up. As a result, he will ask Ms. Ortiz to research venues and pricing to present at our next meeting. The Committee agreed with this approach.

### ***IX. EXECUTIVE COMMITTEE MEETING TIMES & LOCATIONS***

Mr. Miola noted that the Executive Committee Meeting will continue to be held virtually through July. There is no August meeting, but, we are planning to hold the September meeting in person. Mr. Forlenza asked the Committee if they are still comfortable holding the meetings at 3:30 PM on the third, Tuesday of each month at the Hainesport Municipal Building. The Committee approved

Mr. McMahon asked if the Hainesport Municipal Building will be open to the public in September. Ms. Kosko, Fund Commissioner from Hainesport, replied that the municipal building has been open since May. Mr. Forlenza suggested that the meetings should be held either in person or virtual as holding a hybrid meeting where members have the option to attend in person or via Zoom would be technically difficult. He further noted that a hybrid format would give some members more of a reason not to attend meetings in person.

### ***X. EXECUTIVE COMMITTEE ALTERNATES***

Mr. Miola directed the Committee to an announcement that Brandon Umba from Lumberton Township is no longer with Lumberton which leaves us with four (4) Alternate Fund Commissioners. He explained that his should not be a concern, as the Executive Committee members are only voting through July and in September we will move to a roll call vote of all members that are present. The Committee agreed to remain with four (4) Alternate Fund Commissioners.

#### ***XI. ANNUAL PLANNING RETREAT***

Mr. Miola noted that we sent out a survey following the Annual Planning Retreat in May. He briefly reviewed the survey results with the Committee. Good feedback was received from those that responded to the survey. No future topics were suggested at this time.

Mr. Forlenza referenced a comment with respect to the E-JIF. A member expressed concern that the E-JIF performs limited due diligence services for property acquisitions. Apparently, it is not clear to some members that E-JIF site inspections are not “Phase One” surveys. When the E-JIF conducts an environmental review they simply identify “obvious” potential contamination of a property. He noted that this may result in a misunderstanding for some members. Mr. Forlenza stated that he will work to continue to clarify this for the members.

#### ***XII. NEW MEMBER APPLICATION FEES***

Mr. Miola explained that his office conducts a very thorough underwriting review of new members. An application fee is charged to the new member for the Actuary to project expected loss funds and for the Safety Director’s office to conduct a full inspection of their facilities and operations. He noted that these reviews are done so that if and/when the Fund decides to make an offer of membership it would be conditional upon their commitment to address any concerns that the Safety Director may have.

Mr. Forlenza spoke with Paul Schives of J. A. Montgomery regarding this matter. He explained that our current membership fee is \$600 for a small town, \$750 for a Fire District and \$1,500 for large town. A large town is defined as a municipal town that has a budget larger than \$3,000,000. The fee is intended to offset the actuarial review and the loss control survey costs associated with the application. He explained that the consultants are spending many hours over and above the fee that they are paid conducting new member surveys and the fee has not changed over the years. The cost of doing the surveys is considerably more than the fee they receive from the JIF for this service.

Upon reviewing the matter, Mr. Forlenza and Mr. Shives have come up with a proposal to charge the current new member application fee and pay the Safety Director’s office based on the current schedule. If the applicant decides to join the Fund we will build into their first-year assessment the balance of the cost between what they paid for the application fee and the actual costs to process their application. If they do not join the JIF they do not receive the additional fee. Mr. Miola noted that the fees have been the same since 1991. He noted that Mr. Shives is okay with this process. Mr. Forlenza stated that the fees will be built into their contract for 2022.

#### ***XIII. CHANGE TO OPRA PROCEDURES – MEMBER REQUESTS***

Mr. Miola noted that members have received an increasing number of OPRA Requests over the past few years. Most of the requests ask for information about lawsuits against police departments and members forward them to the JIF. He noted that Mr. DeWeese believes that most of the members already have requested information in the Clerk’s office but many members continue to ask our office to research the request. This often makes unnecessary work for Mr. DeWeese, AJG, and Qual-Lynx which continues to escalate. The *OPRA Request Policy* for the JIF has not been updated in about 15 years and a lot has changed since then. As a result, Mr. Forlenza would like to review the current *Policy* and suggest updates. He wants the *Policy* to emphasize that if members have the documents in their possession they do not have to request the documents from the JIF, Mr. DeWeese, or Qual-Lynx. Mr. Forlenza stated that he will send the Committee a red-lined version of the updated *OPRA Request Policy* before our October meeting for review. The Committee agreed with this process.

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

***XIV. NEXT MEETING***

Mr. Miola stated that the next meeting is scheduled for October 19, 2021 at 1:30pm in person or via Zoom. The Committee Agreed.

There being no further business, the meeting adjourned at 2:22 pm

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

Tab: 06/15/2021  
Tab: 06/15/2021

# MEL CYBER TASK FORCE UPDATE

## THERE IS NO SUMMER VACATION FOR CYBERSECURITY

Recent attacks should serve as a warning about how important it is to review your cyber risk management programs and find ways to better protect your networks. A simple breach in cyber security can cause a massive disruption to service, financial loss and can impact lives.

### I. COLONIAL PIPELINE

A major U.S. oil pipeline was forced to shutdown due to a ransomware incident. The incident shows the typical administrative shutdown due to the malicious network encryption, but also the shutdown of its oil operations, which hits upon many risk management areas, including property damage, product damage, interruption and public relations.

**The event boils down to two basic cybersecurity issues:**

- 1) A compromised password; and
- 2) An unused remote connection.

Since a single password was compromised with no other evidence of breach, it was most likely due to such employee using the same password and/or email on more than one network (i.e. home and work email).

### Takeaways:

- 1) Require strong passwords/passphrases/secrets, which are unique to the work account -- and consider changing them on a regular basis.
- 2) Inventory all remote connections/accounts with remote access -- and have a policy for regularly reviewing and closing unused remote connections.
- 3) There is also a chance the password was compromised in another breach, so consider utilizing deep web scans for previously breached accounts and passwords.

- more-

### U.S. Pipeline Cyberattack Forces Closure

Colonial Pipeline carries roughly 45% of gasoline and diesel fuel consumed on the East Coast



For details contact your local JIF Safety Director



# MEL



# MEL CYBER TASK FORCE UPDATE

## II. MASSACHUSETTS STEAMSHIP AUTHORITY

“We don’t have cyber exposures like banks or pipelines.” This is a phrase we thought we would not be hearing much of anymore, but new headlines reinforce the fact organizations of all types have cyber exposures and can be greatly affected.

The Massachusetts Steamship Authority, which operates a simple ferry service, is still recovering from a ransomware incident. Aside from the inability to access administrative systems, patrons are forced to pay with cash and bring paper trails of their tickets. The event luckily has not affected the actual ferry electronics and network, but the Authority may not have thought of such a scenario in the past. Imagine engine or navigation systems being affected.

### Takeaways:

The cause and extent of the incident is still unknown, but the standard ransomware prevention tactics should be utilized:

- 1) Strong passwords policies
- 2) Remote connection security
- 3) Multi-factor authentication
- 4) Proper back-ups
- 5) Segregation of operational units



## III. MULTIPLE HOSPITAL RELATED EVENTS

Numerous hospitals and emergency dispatch networks have been affected and even crippled by cyber incidents over past few years. One emergency department was shutdown due to a ransomware incident, forcing a cardiac arrest patient to be sent to another hospital about an hour away. The delay was a key factor in the patient’s passing.



-more-



# MEL CYBER TASK FORCE UPDATE

## III. MULTIPLE HOSPITAL RELATED EVENTS (*continued*)

First response organizations must not only properly protect themselves from incidents, but also have contingency plans in place to continue their critical operations.

### Takeaways:

In addition to all of the typical cyber event prevention steps, detailed incident response and disaster recovery plans must be in place (and continually practiced and reviewed) to continue operations. Your Continuity of Government (CoG) plans also need to address all of these cyber concerns.

## SOLUTIONS

### ***“What are we supposed to do?”***

Every computer user **MUST** have a copy of the MEL’s [Email Dos & Don’ts infographic](#) ([click to download](#)). We would have less than half of the incidents experienced so far if these guidelines were followed.

### ***“I wish there was a cybersecurity guide telling me what I should do to help prevent these types of attacks.”***

There is! The MEL Cyber Risk Management Program - - AND we will reimburse you up to \$25,000 for being in compliance at the time of a claim. [Click here to download the latest Cyber Risk Management Program](#).

### ***“Now I have to spend all of this time and money creating special policies and procedures.”***

NOPE! It’s already done for you. MEL has put a template technology policy and incident response plan in the Cyber Program and our insurer (AXA XL) offers many more free templates.

- [MEL Cyber Risk Control](#) web page for more resources and information.
- [AXA CyberRiskConnect](#) - Use code 10448 to register.

**EMAIL DOs & DON'Ts**

**EMAIL ADDRESSES**

- Do you recognize the sender and the CCs?
- Is the sender's email spelled correctly? (i.e. "YourMayor" vs. "YourMay0r")

**DATE & TIME**

- Was the email sent on a typical day and at a typical time?

**EMAIL CONTENT**

- Are the format and grammar in the email typical for the sender?
- Does the content seem atypical?
- Did the sender seem overly urgent?
- Does the email ask for person info/login info?

**SUBJECT**

- Is the subject a typical style for the sender?
- Does the subject match the email content?

**ATTACHMENT**

- Is an attachment needed for the email content?
- Were you expecting the attachment?
- Is it a ".txt" file?

**LINKS**

- Does the link look appropriate?
- Does the web address match the hyperlink shown (scroll over the hyperlink)?

**DON'T GET PHISHED!**

... but if you do, remember to

- 1 Report to Claim Administrator
- 2 Call XL Catlin 24/7 Breach Hotline at (855) 566-4724 and they will triage your incident.

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For details contact your local JIF Safety Director



**MEL**

**RESOLUTION 2021 - \_\_\_\_**

**AUTHORIZING THE EXECUTIVE DIRECTOR TO EXECUTE THE REQUIRED  
NEW JERSEY DEPARTMENT OF TAXATION, DIVISION OF REVENUE &  
ENTERPRISE SERVICES, RECORDS MANAGEMENT SERVICES FORMS FOR  
THE DESTRUCTION OF CLAIMS FILES**

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

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

**Whereas** the Fund has received a request from Qual Lynx, the Fund's Claims Administrator, to destroy 876 workers compensation, 647 general liability, 281 auto liability, and 456 property files for claims filed with the Fund for Fund Years 2004 to 2012, a copy of which is attached hereto and incorporated herein by reference; and

**Whereas**, the retention periods for these files as outlined in the retention schedules issued by the New Jersey Department of Taxation, Division of Revenue and Enterprise Service, Records Management Services have been met and it is now appropriate to destroy these files in accordance with State procedures; and

**Whereas**, the Executive Director was appointed as the Fund's Records Custodian and in this role must execute the required forms prior to them being filed with New Jersey Department of Taxation, Division of Revenue and Enterprise Service, Records Management Services.

**Now, Therefore Be It Resolved** that the Fund Commissioners here assembled authorize the Executive Director to execute the required New Jersey Department of Taxation, Division of Revenue and Enterprise Service, Records Management Services forms for the destruction of 876 workers compensation, 647 general liability, 281 auto liability, and 456 property files for claims filed with the Fund for Fund Years 2004 to 2012, a copy of which is attached hereto and incorporated herein by reference; and

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

This resolution was duly adopted by the Burlington County Municipal Joint Insurance Fund at  
a public meeting held on July 20, 2021

**BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND**

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

CHAIRMAN

SECRETARY

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

**BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND  
RESOLUTION #2021-\_\_\_**

**RESOLUTION AUTHORIZING THE RELEASE OF \$7,158.15 OF THE TOWNSHIP OF  
BORDENTOWN'S SHARE OF THE AGGREGATE EXCESS LOSS CONTINGENCY FUND**

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

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

**WHEREAS**, the FUND has established an Aggregate Excess Loss Contingency Fund pursuant to NJAC 11:15-2.23; and

**WHEREAS**, in accordance with NJAC 11:15-2.21, the FUND is authorized to release surplus from its Closed Years Fund upon approval from the Department of Banking & Insurance & Department of Community Affairs; and

**WHEREAS**, the Township of Bordentown has been a member of the FUND since January 1, 2009; and

**WHEREAS**, since 2014, the Township of Bordentown has received dividends from the BURLCO JIF; and

**WHEREAS**, at their option, the Township of Bordentown has directed a portion of their dividend from prior years into the FUND's Aggregate Excess Loss Contingency Fund resulting in a balance in the AELCF for Bordentown Township of approximately \$64,000 as of May 31, 2021; and

**WHEREAS**, on June 14, 2021, the governing body of the Township of Bordentown adopted Resolution 2021-161, a copy of which is attached hereto and incorporated herein by reference, authorizing the release of \$7,158.15 held in trust by the BURLCO JIF in the AELCF.

**NOW THEREFORE BE IT RESOLVED**, by the Commissioners of the Burlington County Municipal Joint Insurance Fund that the Fund Treasurer is hereby authorized to release to Bordentown Township the sum of \$7,158.15 from the Township of Bordentown's balance in the Aggregate Excess Loss Contingency Fund; and

**BE IT FURTHER RESOLVED** that a copy of this Resolution be provided to the FUND Treasurer and FUND Administrator for their information and action.

This Resolution was duly adopted by the Burlington County Municipal Joint Insurance Fund at a public meeting held on July 20, 2021.

**BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND**

Attest: \_\_\_\_\_  
John Gural, Secretary

By: \_\_\_\_\_  
Glenn McMahon, Chairperson

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



**TOWNSHIP OF BORDENTOWN**

**RESOLUTION #2021-161**

**RESOLUTION AUTHORIZING THE RELEASE OF \$7,158.15 IN SURPLUS FROM THE  
TOWNSHIP OF BORDENTOWN'S SHARE OF THE AGGREGATE EXCESS  
LOSS CONTINGENCY FUND**

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

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

**WHEREAS**, the FUND has established an Aggregate Excess Loss Contingency Fund pursuant to NJAC 11:15-2.23; and

**WHEREAS**, in accordance with NJAC 11:15-2.21, the FUND is authorized to release surplus from its Closed Years Fund upon approval from the Department of Banking & Insurance & Department of Community Affairs; and

**WHEREAS**, should the FUND authorize the Release of Surplus from its Closed Years Fund, each member receiving a share of the surplus has the option of using the surplus as an offset against their next assessment billing, receiving the surplus as a direct payment, or placing a portion of their surplus in the FUND's Aggregate Excess Loss Contingency Fund; and

**WHEREAS**, several members, including the Township of Bordentown, have placed a portion of their Surplus from amounts released in prior years, into the Aggregate Excess Loss Contingency Fund; and

**WHEREAS**, based upon a financial review, the TOWNSHIP OF BORDENTOWN had an un-audited accumulated balance of approximately \$63,883 in the Aggregate Excess Loss Contingency Fund as of March 31, 2021; and

**WHEREAS**, the Fund Commissioner from the TOWNSHIP OF BORDENTOWN has sent a written request to the Fund Administrator's office asking that \$7,158.15 of their available balance be released from the Aggregate Excess Loss Contingency Fund;

**NOW THEREFORE BE IT RESOLVED**, by the Township Committee of the Township of Bordentown that the Fund Treasurer is hereby authorized to release \$7,158.15 from the Township of Bordentown's balance in the Aggregate Excess Loss Contingency Fund.

I, Maria Carrington, Clerk of the Township of Bordentown,  
hereby certify that the above is a true copy of a resolution  
duly authorized by the Township Committee on the 14th  
day of June, 2021.

Maria Carrington  
Maria Carrington, RMC, Township Clerk