

AGENDA PACKET



Tuesday, September 21, 2021 at 3:30 PM

Via Zoom Conferencing

<https://zoom.us/j/89763507815>

Telephone Access: 646 876 9923 US (New York)

Meeting ID: 897 6350 7815

WWW.BURLCOJIF.ORG

BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND

Tuesday, September 21, 2021 – 3:30 PM

Via Zoom Conferencing

<https://zoom.us/j/81107318906>

Telephone Access: 646 876 9923 US (New York)

Meeting ID:811 0731 8906

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 **July 20, 2021** Meeting Minutes.....Pages 1-17
 - B. Adoption of the **July 20, 2021** Closed Session Minutes.....Handout

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

The Closed Session Minutes shall not be released to the public until the reason(s) for their remaining confidential is no longer applicable and the Fund Solicitor has an opportunity to review them.
- VII. Executive Director's Report..... Pages 18-52
 - A. Lost Time Accident Frequency.....Pages 22-25
 - B. Certificates of Insurance.....Pages 26-27
 - C. Financial Fast Track Report.....Pages 28-29
 - D. Regulatory Filing Checklists.....Pages 30-31
 - E. 2020 Safety Incentive Program Awards.....Page 32
 - F. 2021 Optional Safety Budget.....Page 33
 - G. 2021 EPL/Cyber Risk Management Budget.....Page 34
 - H. 2021 Wellness Incentive.....Page 35
 - I. EPL Compliance StatusPages 36-37
 - J. Statutory Bond Status.....Pages 38-39
 - K. Skateboard Park Approval Status.....Page 40
 - L. Capehart Scatchard Updates.....Pages 41-44
 - 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 45-50
 - Q. Protection & Safe Treatment of Minors Training – Additional Dates Announcement....Page 51
 - R. Land Use Training Certification.....Page 52

	S.	Renewing Members	
	T.	Renewing Members Visitation Program	
	U.	Website	
	V.	New Member Activity	
VIII.		Solicitor's Report	
	A.	Closed Cases.....	Page 53
	B.	MEL Helpline and Contact List.....	Pages 54-55
IX.		Safety Director's Report	
	A.	Activity Report	Pages 56-59
	B.	Police One Training.....	Update
X.		Claims Administrator's Report	
	A.	Lessons Learned from Losses	Page 60
	B.	NOC Department Listing.....	Pages 61-62
	C.	Accident Investigation Report.....	Page 63
XI.		Wellness Director Report	
	A.	Monthly Activity Report.....	Pages 64-65
	B.	Targeting Wellness Newsletter	Pages 66-72
	C.	Exercise of the Month.....	Page 73
XII.		Managed Health Care Report	
	A.	Summary Report	Page 74
	B.	Average Days to Report.....	Page 75
	C.	COVID-19/Claims Reports.....	Page 76
	D.	Transitional Duty Report.....	Page 77
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	F.	Top 10 Provider/Paid Provider by Specialty.....	Page 81
	G.	Prescription Benefit Program.....	Page 82
	H.	Nurse Case Management Report.....	Page 83
XIII.		Technology Risk Services	
	A.	Report.....	Verbal
	B.	Cyber Awareness Month.....	Pages 84-85
	C.	Pivot Point Newsletters.....	Pages 86-87
XIV.		Treasurer's Report as of July 31 and August 31, 2021	Pages 88- 168
	A.	Investment Report	
	B.	Investment JCMI	
	C.	Loss Run Payment Registers	
	D.	Fund Status	
	E.	Disbursements	
	F.	Ratification of August Bill List.....	Page 169
	G.	September Bill List.....	Page 170
		Motion to approve the Payment Register & Bill Lists– Motion – Roll Call	
XV.		Committee Report	
	A.	Safety Committee Meeting Minutes – July 20, 2021.....	Pages 171-193
	B.	Finance Committee Meeting Minutes – August 24, 2021.....	Handout
		1. Interim Financials 6/30/21.....	Pages 194-203
		2. MEL Fiduciary Disclosure.....	Page 204

3. Resolution 2021-_____ Authorizing Refund of Closed Year Accounts
(2008-2016) Surplus Release of Surplus – **Motion – Roll Call**.....Pages 205-206
 4. Resolution 2021-_____ Authorizing Intra-Fund Transfers of \$53,277 from the
2018 Deductibles Line to the 2018 General Liability Line; \$50,000 from the
2018 Deductibles Line to the 2018 Workers Compensation Line; and \$75,000
from the 2020 Deductible Line to the 2020 Property Line – **Motion – Roll
Call**.....Page 207
 - XVI. MEL/RCF/E-JIF Reports
 - A. MEL Meeting Report – September 1, 2021Pages 208-214
 - B. Resolution 2021 - _____ Authorizing to Renew Membership in the Municipal Excess
Liability Joint Insurance Fund for a Period of 3 Years, commencing on January 1, 2022-
Motion – Roll Call.....Pages 215-218
 - C. RCF Meeting Report – September 1, 2021.....Pages 219-221
 - D. Resolution 2021 - _____ Authorizing to Renew Membership in the Municipal
Excess Liability Residual Claims Fund for a Period of 3 Years, commencing on January
1, 2022 - **Motion – Roll Call**.....Pages 222-225
 - E. EJIF Meeting Report – September 1, 2021.....Pages 226-227
 - XVII. Miscellaneous Business
 - A. MEL – 2022 Pre-Renewal Presentation.....Pages 228-256
- The next meeting will be held on Tuesday, October 19, 2021
at 3:30 PM at Hainesport Municipal Building, Hainesport, NJ or via Zoom**
- 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

July 20, 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, July 20, 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**
Beverly Russell, *Representative*, **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.**
Diane Bielec, *Alternate*, **Medford Twp.**
Jerry Mascia, **Mt. Laurel Twp.**
Kyle Tuliano, **New Hanover Twp.**
John Gural, **Palmyra Boro.**
Debbie Vallari, *Alternate*, **Pemberton Boro.**
Michelle Brown, *Alternate*, **Pemberton Twp.**
Mike Mansdoerfer, **Riverside Twp.**
David Matchett, **Shamong Twp.**
Kathy Hoffman, **Southampton Twp.**
J. Paul Keller, **Springfield Twp.**
Doug Cramer, **Tabernacle Twp.**
Steve Ent, **Westampton Twp.**
James Ingling, **Wrightstown Boro.**

Absent Fund Commissioners were:

Tom Pullion, **Edgewater Park**
Mary Picariello, **North Hanover Twp**
Maryalice Brown, **Woodland Twp.**

Those also in attendance were:

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

Also present were the following Risk Management Consultant agencies:

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

Absent Risk Management Consultant agencies:

Insurance Agency Mgmt.

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

APPROVAL OF THE OPEN & CLOSED SESSION MINUTES

Chair McMahon presented the Open & Closed session meeting minutes of the June 15, 2021 meeting of the Fund, as found in the agenda packet and as provided to the Executive Committee prior to the Executive Committee meeting, for approval.

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

Motion by Mr. Gural seconded by Mr. Cramer to approve the Open & Closed session meeting minutes of the June 15, 2021 meeting. All in Favor. Motion carried by majority vote.

The Closed Session minutes of the June 15, 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 stated that his office staff has been hearing from some members that they are not receiving emails from his office, due to what has now been discovered as certain firewalls not accepting active hyperlinks in signature blocks since his office has upgraded to Microsoft 365. He explained there is no kickback message received, so his office had been unaware of this issue until recently when members started to call in regards to not receiving their 2nd Assessment Billing. Mr. Forlenza stated his IT Department had been notified of this issue and we believe it is rectified on our end, however he asked if everyone could please speak with your own IT Department and be sure his email address is "whitelisted" so any emails from his office are ensured of being delivered in the future. He asked if anyone had any questions or concerns to please notify his office.

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

Mr. Forlenza referenced the most recent Certificates of Insurance reports which included June 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 to make sure any new employees are listed, as June is a popular time for people to retire. He reminded the members that the bond is for the individual, not the position, and if you would like to check the status of an application, please contact Ed Cooney, Fund Underwriter.

Mr. Forlenza noted the 2022-2023 MEL EPL Risk Management Plan had been revised and in 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. The date for completing the necessary steps for compliance with the MEL EPL Risk Management Plan is November 1, 2021.

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. The sign-in sheets from the June 3, June 8th, and June 23rd dates have been taken off of the websites by request. It seems there was some concern with having officer's signatures on the website, and giving people the ability to possibly copy those signatures. Mr. Forlenza explained they are in the process of posting the sign-in sheets somehow without signatures, and he explained they will be working on another way to have the officer's sign in for future trainings.

Mr. Forlenza noted that since April 15, 2021, the ACM, BURLCO, & TRICO JIFs have sponsored 20 Managers & Supervisor's Employment Liability Training sessions, with almost 1,000 participants among all three JIF's. These trainings were held via webinar and were presented by Armando Riccio, Esq. Participation by your managers & supervisors in this training is required for compliance with the 2022-2023 MEL EPL Plan of Risk Management. A list of the attendees at each session is available on the JIF website; www.burlcojif.org. Please contact the Executive Director's office if you have any questions.

In regards to Non-Supervisory EPL Employee Training, Mr. Forlenza stated on November 23, 2020 and again on April 14th, 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 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.

In regards to Renewing Members and the visitation program, Mr. Forlenza stated 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. He also noted his 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. These visits started in June and will run through September. He noted his office has received renewal paperwork from three (3) towns to date.

Mr. Forlenza stated on or about July 8, 2021, all members and their risk managers received a notification from his office 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 or Tracy Forlenza from his office. Members are asked to complete the 2022 exposure renewal process no later than Tuesday, August 31, 2021

In regards to the 2021 Property Reports, Mr. Forlenza noted 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 and their RMC's 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 or 215-354-1078.

Lastly, Mr. Forlenza referenced a report detailing attendance records through the second quarter of the 2021 Fund year in the agenda. As the attendance is taken directly from the minutes, please contact Kris Kristie of his office with any questions or concerns.

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

SOLICITOR'S REPORT

Closed Claims Report

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

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

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 which indicates no courses have been taken by any member since that date. He reported 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.

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 July which reviewed *Comorbidities* and how they can affect your claims. He then highlighted the following

- In medicine, a Comorbidity is the presence of one of more additional conditions occurring at the same time as the primary condition
- These include: 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 of the municipality and a more problematic and painful existence for the employee
- Take advantage of all the Wellness programs offered to drive your claims cost down
- There are 18 months of date tracking comorbidities in the claims system:

	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

This data is combined between all members of the ACM, BURLCO and TRICO JIFs and does NOT include medical only or COVID -19 claims.

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

Some of these activities are planned while others are ideas

- ♦ 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, please let her 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:

Ms. Schiffer noted, as 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

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>June</i>	<i>YTD</i>
<i>Lost Time</i>	<i>1</i>	<i>35</i>

<i>Medical Only</i>	9	58
<i>Report Only</i>	9	118
<i># of New Claims Reported</i>	19	211
<i>Report Only % of Total</i>	47%	56%
<i>Medical Only/Lost Time Ratio</i>	80:20	62:38
<i>Average Days to Report</i>	3.1	4.4

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

June 2021 COVID Related Average Days to Report: 0

June 2021 Non COVID Related Average Days to Report: 3.1

Transitional Duty Report

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

<i>Transitional Duty Summary Report</i>	<i>YTD</i>
<i>Transitional Duty Days Available</i>	1,158
<i>Transitional Duty Days Worked</i>	780
<i>% of Transitional Duty Days Worked</i>	67%
<i>Transitional Duty Days Not Accommodated</i>	378
<i>% of Transitional Duty Days Not Accommodated</i>	33%
<i>\$ Saved by Accommodating</i>	\$74,065
<i>\$ Lost by Not Accommodating</i>	\$41,414

Sample Transition Duty Assignments

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

PPO Penetration Report:

Ms. Beatty presented the PPO Penetration Report:

<i>PPO Penetration Rate</i>	<i>June</i>
<i>Bill Count</i>	218
<i>Original Provider Charges</i>	\$239,164
<i>Re-priced Bill Amount</i>	\$90,594
<i>Savings</i>	\$148,570

<i>% of Savings</i>	<i>62%</i>
<i>Participating Provider Penetration Rate - Bill Count</i>	<i>97%</i>
<i>Participating Provider Penetration Rate – Provider Charges</i>	<i>96%</i>
<i>EPO Provider Penetration Rate - Bill Count</i>	<i>98%</i>
<i>EPO Provider Penetration Rate – Provider Charges</i>	<i>97%</i>

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

TECHNOLOGY RISK SERVICES REPORT

Mr. Romero noted, in regards to training, new material and content is being evaluated. He explained a new program will be rolling out in conjunction with a company called WIZER. A meeting will be taking place to discuss the training they will be providing and the types of reports we wish to see, so stay tuned, more information will be forthcoming.

Mr. Romero then noted a security advisory stating Russia is conducting a Global Brute Force Campaign to compromise enterprise and cloud environments.

He explained 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 on premises 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.

He explained 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.

Mr. Romero noted in regards to the phishing emails for the month of June there were 647 phishing emails issued with 12 clicked, or 1.9%, which is still excellent, but a bit higher 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 the zero-day exploit, known as **PrintNightmare**, which 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.

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 June 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 \$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

	Monthly	YTD
Subrogation Receipts	\$2,765.86	\$31,555.05
Salvage Receipts	\$0.00	
Overpayment Reimbursements	\$0.00	
Misc. Subpoena Fee Receipt	\$2.00	

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

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

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.

Loss Run Payment Register – June 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 \$370,001.03. The claim detail shows 463 claim payments issued.

Bill List and RMC Bill List – July 2021

For the Executive Committee's consideration, Mr. Tontarski presented the July 2021 Bill List in the amount of \$829,596.04 and the RMC 2nd Installment Bill List in the amount of \$153,903.00.

Chair McMahon entertained a motion to approve the June 2021 Loss Run Payment Register and the July 2021 Bill Lists, as presented.

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

Motion by Ms. Kosko seconded by Mr. Mascia to approve the *June 2021 Loss Run Payment Register the July 2021 Bill List and the RMC 2nd Installment Bill List* as presented.

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

Nays: None
Abstain: None

Motion carried by unanimous vote.

COMMITTEE REPORTS

Finance Committee Report

Mr. Hatcher stated they would be holding a Public Hearing on the proposed 2021 Budget Amendment as well as a motion to adopt both the 2021 Amended Budget and Assessment Certification. The detailed reasons for these requested motions were included in the last Finance Committee Meeting Minutes which were distributed at last month's Executive Committee meeting.

2021 Budget Amendment Hearing – Motion to Open

Chair McMahon entertained a motion to open the *2021 Budget Amendment Public Hearing*.

Motion by Mr. Cramer, seconded by Mr. Wolbert, to open the *2021 Budget Amendment Public Hearing*. All in favor. Motion carried.

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

2021 Budget Amendment Hearing – Motion to Close

Chair McMahon entertained a motion to close the *2021 Budget Amendment Public Hearing*.

Motion by Mr. Gural seconded by Mr. Ingling, to close the *2021 Budget Amendment Public Hearing*. All in favor. Motion carried.

2021 Amended Budget Adoption & 2021 Amended Assessment Certification Adoption

Chair McMahon entertained a motion to adopt the *2021 Amended Budget* as presented.

Motion by Mr. Wolbert seconded by Ms. Kosko, to adopt the *2021 Amended Budget* as presented.

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

Abstain: None

All in favor. Motion carried by unanimous vote.

Chair McMahon entertained a motion to adopt the *2021 Amended Assessment Certification* as presented.

Motion by Mr. Ingling seconded by Ms. Mr. Mascia to adopt the *2021 Amended Assessment Certification* as presented.

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

Abstain: None

All in favor. Motion carried by unanimous vote.

Joint Coverage Committee Meeting Minutes – June 22, 2021

In the absence of Ms. Burger, Mr. Forlenza reported the Joint Coverage Committee met on June 22, 2021 via Zoom, and the minutes were included in the agenda inclusive of the Fund Underwriter's presentation. He then noted the main discussion was on the 2021 Coverage Renewal and all the various changes that took effect in January. He then noted the ongoing pressure in the Property market, as well as the Liability market, especially as it relates to Law Enforcement and Cyber.

Mr. Forlenza asked everyone to please read through the minutes, and noted Mr. Cooney did a nice job of laying out all of the issues in a way that should be fairly easy to follow and understand.

Mr. Forlenza stated the Renewal process going into 2022 as well as 2023 will be challenging. Discussion have already taken place with the Safety Committee earlier today about those challenges and some things that we can all do locally to help impact our overall budget performance, including adherence to Safety and Risk Management programs that the JIF continues to make available to the members. He noted if anyone had any questions to please reach out to his office.

Strategic Planning Committee Meeting Minutes – June 15, 2021

Mr. Gural noted the minutes from the June 15, 2021 Strategic Planning Committee meeting were included in the agenda and are self-explanatory. He noted that others, in their respective reports, already covered most of the topics the Strategic Planning Committee discussed.

Mr. Gural noted the next meeting will be in October and will potentially be held in person. With that said, Mr. Gural asked if there has been any update on Eastampton joining the JIF in 2022, and if anyone has followed up with them in regards to possibly joining our JIF. Mr. Forlenza noted he has not heard anything yet, but it is on the list to follow up with them and start the communication process with some individuals Chair McMahon knows in the Township.

Mr. Gural stated that concluded his report unless there were any questions. No questions were entertained.

Safety Committee Meeting - July 20, 2021

Mr. Cramer noted the Safety Committee met earlier today, noted detailed minutes would be included in the September agenda. Discussed today were the Safety Directors 1st and 2nd quarter Loss Control Reports; the Safety Directors reports on renewing members; and the JIF and the MEL Loss Ratio reports.

Mr. Cramer noted preliminary discussion have started in regards to the Safety Kickoff Breakfast and if anyone had any recommendations for a venue for approximately 150 attendees, to please forward that information to the Executive Directors office.

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

MEL/RCF/EJIF REPORTS

MEL Cyber Task Force Alert – Mr. Forlenza noted he and Mr. Romero are members of the MEL Cyber Task Force, which meets several times per year and provides regular updates on cyber related matters.

Mr. Romero stated it is important to have good, strong passwords. Do not save passwords on your computer and do not use the same passwords across different platforms. At the very least modify it enough to be related to that particular site or page and use multi-factor authentication whenever possible.

Mr. Forlenza noted these are simple rules to follow, but could make a huge difference. He asked that everyone read through the Alert to understand the importance of password etiquette and see other examples of how to protect yourself.

MISCELLANEOUS BUSINESS

Chair McMahon entertained a Motion to Adopt *Resolution 2021-29 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 by Mr. Cramer, seconded by Mr. Gural to Adopt **Resolution #2021-29**

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

Nays: None
Abstain: None

Motion carried by unanimous vote.

Chair McMahon entertained a Motion to Adopt **Resolution 2021-30 Authorizing the Release of \$7,158.15 of the Township of Bordentown's Share of the Aggregate Excess Loss Contingency Fund.**

Motion by Ms. Kosko, seconded by Mr. Mascia to Adopt **Resolution #2021-30**

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

Nays: None
Abstain: None

Motion carried by unanimous vote.

Chair McMahon asked for authorization to process and pay Fund vendors in August 2021.

Motion by Mr. Gural, seconded by Mr. Ingling to process and pay Fund vendors in August 2021.

ROLL CALL Yeas Doug Cramer, **Tabernacle Twp.**
James Ingling, **Wrightstown Boro**
Paula Kosko, **Hainesport Twp.**
Jerry Mascia, **Mt. Laurel Twp.**
Rich Wolbert, **Beverly City**

John Gural, *Secretary*, **Palmyra Boro.**
Glenn McMahon, *Chair*, **Chesterfield**

Nays: None
Abstain: None

Motion carried by unanimous vote.

Chair McMahon asked for a **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 by Mr. Gural, Seconded by Mr. Ingling to authorize the motion as presented. All in Favor.
Motion passed by unanimous vote.

Cahir McMahon asked for a **Motion** to authorize the Executive Directors office to prepare, advertise and receive Requests for Proposals for Managed Care Services.

Motion by Ms. Kosko, seconded by Mr. Ingling to authorize the Motion as presented. All in Favor.
Motion passed by unanimous vote.

Cahir McMahon asked for a **Motion** to authorize the Executive Directors office to prepare, advertise and receive Requests for Proposals for Technology Risk Management Services

Motion by Mr. Cramer, seconded by Mr. Ingling to authorize the Motion as presented. All in Favor.
Motion passed by unanimous vote.

Lastly, Chair McMahon entertained a Motion to Adopt **Resolution 2021-32 Authorizing the Fund Chair and Fund Secretary to Execute a Contract with WIZER to Provide Cyber Hygiene Training to Employees of the Members of the Burlington County Municipal Joint Insurance Fund for the Period of August 1, 2021 through December 31, 2021 at a Cost not to Exceed \$3,396.**

Motion by Mr. Gural, seconded by Mr. Ingling to Adopt **Resolution #2021-32**

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

Nays: None
Abstain: None

Motion carried by unanimous vote.

Next Meeting

Chair McMahon noted that the next meeting of the BURLCO JIF will take place on **Tuesday, September 21 at 3:30 PM** via TBD.

PUBLIC COMMENT

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

Chair McMahon opened the meeting to the public for comment.

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

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

EXECUTIVE SESSION MEETING – Resolution #2021-31

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

Motion by Mr. Gural, seconded by Mr. Wolbert to Adopt ***Resolution #2021-31***

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

Chair McMahon asked for the authority to proceed with the recommended settlement of *BURLCO JIF (Delanco/Willhouse) v. David Currie, III* as discussed in Closed Session.

Motion by Mr. Gural, seconded by Mr. Ingling to have Fund Solicitor Mr. DeWeese proceed with the recommended settlement.

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

Abstain: None

Motion carried by unanimous vote.

APPROVAL OF CLAIMS PAYMENTS

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

<i>Workers' Compensation</i>	<i>General Liability</i>
2018128624	2020196497
2019152686	
2021240882	
2021238464	

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.**
James Ingling, **Wrightstown Boro**
Jerry Mascia, **Mt. Laurel Twp.**
Rich Wolbert, **Beverly City**
John Gural, *Secretary*, **Palmyra Boro.**
Glenn McMahon, *Chair*, **Chesterfield**

Nays: None
Abstain: None

Motion carried by unanimous vote.

AUTHORIZATION TO ABANDON SUBROGATION – APPROVAL

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

MLT-2020182640
2020205873
2020196688

MOTION TO ADJOURN

Chair McMahon entertained a motion to adjourn the July 20, 2021 meeting of the BURLCO JIF.

Motion by Mr. Guralr, seconded by Mr. Ingling to adjourn the July 20, 2021 meeting of the BURLCO JIF. All in favor. Motion carried.

The meeting was adjourned at 5:10 PM.

Kris Kristie,
Recording Secretary for

John Gural, SECRETARY



To: Fund Commissioners
From: Paul A. Forlenza, MGA, RMC, Executive Director
Date: September 21, 2021
Re: Executive Director's Report

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A. Lost Time Accident Frequency Report – (pgs. 22-25)

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

B. Certificates of Insurance (pgs. 26-27)

A summary of the Certificates of Insurance issued during July and August 2021 is attached for your review.

C. Financial Fast Track Report (pgs. 28-29)

The Financial Fast Track Report as of June 30 and July 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 June 30, 2021 was **\$10,519,286** and the JIF’s surplus position as of July 31, 2021 was **\$10,602,344**

D. Regulatory Filing Checklists (pgs. 30-31)

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. 32)

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. 33)

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 EPL/Cyber Risk Management Budget (pg. 34)

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.**

H. 2021 Wellness Incentive Program Allowance (pg. 35)

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.**

I. Employment Practices Liability Compliance – (pgs. 36-37)

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. 38-39)

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

K. Skateboard Park Approval Status (pg. 40)

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. 41-44)

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

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 available upon request of our office.

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. Please contact the Executive Director's office if you have any questions.

P. Non-Supervisory EPL Employee Training (pgs. 45-50)

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. 51)

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. 52)

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

S. 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. To date we have received *Renewal Resolutions & Agreements* from all renewing members. If you have any questions, please contact the Executive Directors office.

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. Based upon the response to that request, the Executive Director's office participated in these meetings either in person, via conference call, or through video conferencing. To date, all of these presentations have been completed whether in person or via other electronic format.

U. Website (WWW.BURLCOJIF.ORG)

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

V. 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 June 30, 2021									
		# CLAIMS FOR	Y.T.D. LOST TIME	2021 LOST TIME	2020 LOST TIME	2019 LOST TIME			TOTAL RATE
MEMBER_ID	MEMBER	** 6/30/2021	ACCIDENTS	FREQUENCY	FREQUENCY	FREQUENCY	MEMBER		2021 - 2019
1	75 Beverly City	0	0	0.00	4.17	0.00	1 Beverly City		1.70
2	79 Florence Township	0	0	0.00	0.00	1.91	2 Florence Township		0.75
3	80 Hainesport Township	0	0	0.00	0.00	0.00	3 Hainesport Township		0.00
4	81 Lumberton Township	0	0	0.00	0.00	0.00	4 Lumberton Township		0.00
5	82 Mansfield Township	0	0	0.00	0.00	0.00	5 Mansfield Township		0.00
6	84 Riverside Township	0	0	0.00	0.00	0.00	6 Riverside Township		0.00
7	85 Shamong Township	0	0	0.00	0.00	0.00	7 Shamong Township		0.00
8	86 Tabernacle Township	0	0	0.00	1.01	0.00	8 Tabernacle Township		0.36
9	373 Southampton Township	0	0	0.00	2.50	1.18	9 Southampton Township		1.52
10	456 Springfield Township	0	0	0.00	0.00	0.00	10 Springfield Township		0.00
11	531 Chesterfield Township	0	0	0.00	2.11	0.00	11 Chesterfield Township		0.85
12	576 Mount Laurel Township	0	0	0.00	1.05	2.02	12 Mount Laurel Township		1.18
13	577 Bass River Township	0	0	0.00	0.00	0.00	13 Bass River Township		0.00
14	589 Bordentown City	0	0	0.00	2.15	2.07	14 Bordentown City		1.66
15	600 Bordentown Township	0	0	0.00	3.64	4.73	15 Bordentown Township		3.36
16	601 North Hanover Township	0	0	0.00	1.17	0.00	16 North Hanover Township		0.52
17	636 Wrightstown Borough	0	0	0.00	0.00	0.00	17 Wrightstown Borough		0.00
18	642 Pemberton Borough	0	0	0.00	0.00	2.33	18 Pemberton Borough		0.93
19	650 Palmyra Borough	0	0	0.00	0.00	1.20	19 Palmyra Borough		0.49
20	651 Woodland Township	0	0	0.00	0.00	0.00	20 Woodland Township		0.00
21	679 Fieldsboro Borough	0	0	0.00	0.00	0.00	21 Fieldsboro Borough		0.00
22	697 New Hanover Township	0	0	0.00	0.00	***	22 New Hanover Township		0.00
23	83 Medford Township	1	1	1.23	1.22	0.72	23 Medford Township		1.04
24	77 Delran Township	0	1	1.44	1.53	0.94	24 Delran Township		1.30
25	532 Westampton Township	0	1	1.67	1.50	3.03	25 Westampton Township		2.16
26	208 Pemberton Township	1	2	2.02	1.99	2.56	26 Pemberton Township		2.22
27	76 Delanco Township	0	1	3.51	1.71	0.00	27 Delanco Township		1.33
28	78 Edgewater Park Township	0	1	3.74	3.48	0.00	28 Edgewater Park Township		2.29
Totals:			2	7	0.62	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 June 30, 2020 0.88									

2021 LOST TIME ACCIDENT FREQUENCY ALL JIFs EXCLUDING SIR MEMBERS/ EXCLUDING COVID CLAIMS				
		June 30, 2021		
	2021	2020	2019	TOTAL
	LOST TIME	LOST TIME	LOST TIME	RATE *
FUND	FREQUENCY	FREQUENCY	FREQUENCY	2021 - 2019
Monmouth County	0.53	0.86	1.30	0.97
Burlington County Municipa	0.62	1.19	1.25	1.10
Morris County	0.88	1.23	1.59	1.30
Camden County	0.93	1.26	1.42	1.26
NJ Public Housing Authority	0.95	1.59	1.80	1.54
Suburban Municipal	1.01	1.58	1.81	1.55
Atlantic County Municipal J	1.02	1.81	2.62	1.96
Professional Municipal Man	1.02	1.14	2.29	1.58
Bergen County	1.03	1.25	1.50	1.31
Ocean County	1.06	1.40	1.83	1.51
Suburban Metro	1.33	1.62	1.80	1.65
Gloucester, Salem, Cumbe	1.33	1.56	1.80	1.61
Central New Jersey	1.37	1.48	1.52	1.47
NJ Utility Authorities	1.50	2.15	2.62	2.20
South Bergen County	1.81	1.79	1.69	1.75
AVERAGE	1.09	1.46	1.79	1.52
* NOTE : lost days may include claims with reserves - where claimant may not yet have had lost time				

Burlington County Municipal JIF JOINT INSURANCE FUND									
2021 LOST TIME ACCIDENT FREQUENCY EXCLUDING SIR MEMBERS/ EXCLUDING COVID CLAIMS									
DATA VALUED AS OF July 31, 2021									
		# CLAIMS	Y.T.D.	2021	2020	2019			TOTAL
		** FOR	LOST TIME	LOST TIME	LOST TIME	LOST TIME			RATE
MEMBER_ID	MEMBER	* 7/31/2021	ACCIDENTS	FREQUENCY	FREQUENCY	FREQUENCY	MEMBER		2021 - 2019
1	75 Beverly City	0	0	0.00	4.17	0.00	1 Beverly City		1.64
2	79 Florence Township	0	0	0.00	0.00	1.91	2 Florence Township		0.73
3	80 Hainesport Township	0	0	0.00	0.00	0.00	3 Hainesport Township		0.00
4	81 Lumberton Township	0	0	0.00	0.00	0.00	4 Lumberton Township		0.00
5	82 Mansfield Township	0	0	0.00	0.00	0.00	5 Mansfield Township		0.00
6	84 Riverside Township	0	0	0.00	0.00	0.00	6 Riverside Township		0.00
7	85 Shamong Township	0	0	0.00	0.00	0.00	7 Shamong Township		0.00
8	86 Tabernacle Township	0	0	0.00	1.01	0.00	8 Tabernacle Township		0.35
9	373 Southampton Township	0	0	0.00	2.50	1.18	9 Southampton Township		1.48
10	456 Springfield Township	0	0	0.00	0.00	0.00	10 Springfield Township		0.00
11	531 Chesterfield Township	0	0	0.00	2.11	0.00	11 Chesterfield Township		0.83
12	577 Bass River Township	0	0	0.00	0.00	0.00	12 Bass River Township		0.00
13	589 Bordentown City	0	0	0.00	2.15	2.07	13 Bordentown City		1.60
14	600 Bordentown Township	0	0	0.00	3.64	4.73	14 Bordentown Township		3.25
15	601 North Hanover Township	0	0	0.00	1.17	0.00	15 North Hanover Township		0.50
16	636 Wrightstown Borough	0	0	0.00	0.00	0.00	16 Wrightstown Borough		0.00
17	642 Pemberton Borough	0	0	0.00	0.00	2.33	17 Pemberton Borough		0.90
18	650 Palmyra Borough	0	0	0.00	0.00	1.20	18 Palmyra Borough		0.48
19	651 Woodland Township	0	0	0.00	0.00	0.00	19 Woodland Township		0.00
20	673 Fieldsboro Borough	0	0	0.00	0.00	0.00	20 Fieldsboro Borough		0.00
21	697 New Hanover Township	0	0	0.00	0.00	***	21 New Hanover Township		0.00
22	576 Mount Laurel Township	1	1	0.60	1.05	2.02	22 Mount Laurel Township		1.28
23	83 Medford Township	0	1	1.05	1.22	0.72	23 Medford Township		1.00
24	77 Delran Township	0	1	1.23	1.53	0.94	24 Delran Township		1.26
25	532 Westampton Township	0	1	1.43	1.50	3.03	25 Westampton Township		2.09
26	208 Pemberton Township	0	2	1.73	1.99	2.56	26 Pemberton Township		2.15
27	76 Delanco Township	0	1	3.01	1.71	0.00	27 Delanco Township		1.29
28	78 Edgewater Park Township	0	1	3.20	3.48	0.00	28 Edgewater Park Township		2.21
Totals:			1	8	0.61	1.19			1.08
Frequency = (Y.T.D. LOST TIME ACCIDENT * 200,000) / ADJUSTED HOURS WORKED									
* Member does not participate in the FUND for Workers' Comp coverage									
** Member has a higher Self Insured Retention for Workers' Comp and is EXCLUDED from this report									
*** MEMBER WAS NOT ACTIVE FOR THIS FUND YEAR									
2020 Loss Time Accident									
Frequency as of		July 31, 2020		0.99					

2021 LOST TIME ACCIDENT FREQUENCY ALL JIFs EXCLUDING SIR MEMBERS/ EXCLUDING COVID CLAIMS				
		July 31, 2021		
	2021 LOST TIME FREQUENCY	2020 LOST TIME FREQUENCY	2019 LOST TIME FREQUENCY	TOTAL RATE * 2021 - 2019
FUND				
Burlington County Municipal JIF	0.61	1.19	1.25	1.08
Monmouth County	0.69	0.88	1.30	1.00
Professional Municipal Manage	0.88	1.25	2.29	1.57
Morris County	1.04	1.24	1.59	1.33
Camden County	1.05	1.23	1.42	1.27
Suburban Municipal	1.05	1.58	1.81	1.54
Ocean County	1.08	1.48	1.83	1.53
Bergen County	1.15	1.25	1.50	1.33
Gloucester, Salem, Cumberland	1.24	1.56	1.80	1.58
Central New Jersey	1.29	1.50	1.52	1.46
Atlantic County Municipal JIF	1.30	1.81	2.62	2.00
Suburban Metro	1.31	1.62	1.83	1.65
NJ Public Housing Authority	1.36	1.59	1.80	1.62
NJ Utility Authorities	1.37	2.25	2.62	2.19
South Bergen County	1.85	1.79	1.69	1.76
AVERAGE	1.15	1.48	1.79	1.53
* NOTE : lost days may include claims with reserves - where claimant may not yet have had lost time				

Burlington County Municipal JIF

Certificate of Insurance Monthly Report

From 7/22/2021 To 8/22/2021

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
H - Foley Cat Inc. I - Township of Southampton	650 S Egg Harbor Rd Hammonton, NJ 08037	RE: Rental of excavator (value \$80,000) Evidence if Insurance as respects to Rental of excavator (value \$80,000) during the current policy period.	7/23/2021 #2973410	GL AU EX WC OTH
H - Foley Cat Inc. I - Township of Southampton	650 S Egg Harbor Rd Hammonton, NJ 08037	RE: Rental of excavator (value \$95,000) Evidence if Insurance as respects to Rental of excavator Make 304E2, SN MNR00535, value \$95,000 during the current policy period.	7/27/2021 #2976081	GL AU EX WC OTH
H - Foley Cat Inc. I - Township of Southampton	855 Centennial Ave Piscataway, NJ 08854	RE: Rental of excavator (value \$95,000) Evidence if Insurance as respects to Rental of excavator Make 304E2, SN MNR00535, value \$95,000 during the current policy period.	7/27/2021 #2978554	GL AU EX WC OTH
H - Edgewater Park Township I - Township of Edgewater Park	School District 25 Washington Avenue Edgewater, NJ 08010	RE: Annual National Night Out Evidence of Insurance with respects to the Annual National Night Out Event	7/27/2021 #2979827	GL AU EX WC
H - Vermeer North Atlantic I - Township of Delran	7 Maple Avenue Lumberton, NJ 08048	RE: Vermeer TR5300 , Serial # 56SM39161MF000148 Evidence of Insurance with respect to Coverage for rental equipment Vermeer TR5300 , Serial # 56SM39161MF000148.	8/6/2021 #3008067	GL AU EX WC OTH
H - Burlington County Board of I - Township of Delanco	County Commissioners 49 Rancocas Rd PO Box 6000 Mt Holly, NJ 08060	RE: Memorial Day Parade The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to Memorial Day Parade	8/13/2021 #3010303	GL AU EX WC
H - County of Hunterdon I - Township of Westampton	PO Box 2900 Flemington, NJ 08822	evidence of insurance	8/13/2021 #3010339	GL AU EX WC

Burlington County Municipal JIF

Certificate of Insurance Monthly Report

From 7/22/2021 To 8/22/2021

H - NJ Department of Health I - Township of Westampton	Office of EMS PO Box 360 Trenton, NJ 08625	Evidence of Insurance EMS Medical Malpractice is included within the General Liability.	8/13/2021 #3010340	GL AU EX WC
Total # of Holders: 8				

BURLINGTON COUNTY MUNICIPAL FUND

FINANCIAL FAST TRACK REPORT

AS OF **June 30, 2021**

	THIS MONTH	YTD	PRIOR YEAR END	FUND BALANCE
1. UNDERWRITING INCOME	1,129,292	4,530,991	128,691,648	133,222,639
2. CLAIM EXPENSES				
Paid Claims	365,508	1,638,936	48,641,102	50,280,039
Case Reserves	(300,177)	(325,192)	4,469,559	4,144,367
IBNR	(38,132)	288,222	2,465,014	2,753,236
Recoveries	(34,318)	2,479	(247,254)	(244,775)
TOTAL CLAIMS	(7,119)	1,604,446	55,328,421	56,932,867
3. EXPENSES				
Excess Premiums	249,782	1,498,691	36,314,788	37,813,479
Administrative	113,481	667,227	21,954,784	22,622,011
TOTAL EXPENSES	363,263	2,165,918	58,269,572	60,435,489
4. UNDERWRITING PROFIT (1-2-3)	773,148	760,627	15,093,655	15,854,282
5. INVESTMENT INCOME	10,469	54,565	4,713,686	4,768,251
6. DIVIDEND INCOME	0	0	688,486	688,486
7. STATUTORY PROFIT (4+5+6)	783,616	815,192	20,495,827	21,311,019
8. DIVIDEND	0	0	10,473,464	10,473,464
9. RCF & MEL Surplus Trigger Assessment	0	0	318,269	318,269
10. STATUTORY SURPLUS (7-8-9)	783,616	815,192	9,704,094	10,519,286

SURPLUS (DEFICITS) BY FUND YEAR

Closed	5,747	28,054	7,864,045	7,892,099
MEL JIF Retro	449,303	450,740	309,743	760,483
2017	34,031	25,849	1,942,389	1,968,239
2018	111,175	98,645	(934,287)	(835,642)
2019	73,376	(24,124)	(94,975)	(119,099)
2020	(80,939)	1,042	617,179	618,221
2021	190,924	234,986		234,986
TOTAL SURPLUS (DEFICITS)	783,616	815,192	9,704,094	10,519,286
TOTAL CASH				17,180,280

CLAIM ANALYSIS BY FUND YEAR

TOTAL CLOSED YEAR CLAIMS	(298)	(298)	42,030,381	42,030,083
FUND YEAR 2017				
Paid Claims	17,085	224,966	1,584,777	1,809,743
Case Reserves	(17,085)	(210,130)	531,581	321,451
IBNR	(32,700)	(33,903)	121,920	88,017
Recoveries	-	0	0	0
TOTAL FY 2017 CLAIMS	(32,700)	(19,067)	2,238,278	2,219,211
FUND YEAR 2018				
Paid Claims	60,551	165,888	3,116,641	3,282,529
Case Reserves	(66,894)	(165,249)	901,020	735,772
IBNR	(104,430)	(97,229)	547,274	450,045
Recoveries	-	0	0	0
TOTAL FY 2018 CLAIMS	(110,773)	(96,590)	4,564,935	4,468,345
FUND YEAR 2019				
Paid Claims	25,028	241,584	1,724,312	1,965,896
Case Reserves	(34,028)	(162,542)	1,373,367	1,210,825
IBNR	(63,475)	(51,161)	472,371	421,210
Recoveries	0	0	0	0
TOTAL FY 2019 CLAIMS	(72,475)	27,881	3,570,050	3,597,931
FUND YEAR 2020				
Paid Claims	148,856	522,351	901,285	1,423,636
Case Reserves	(170,570)	(181,379)	1,050,228	868,848
IBNR	105,067	(435,395)	1,220,519	785,124
Recoveries	(986)	98,644	(247,254)	(148,610)
TOTAL FY 2020 CLAIMS	82,366	4,221	2,924,778	2,928,998
FUND YEAR 2021				
Paid Claims	114,287	484,444		484,444
Case Reserves	(11,600)	394,109		394,109
IBNR	57,407	905,911		905,911
Recoveries	(33,332)	(96,165)		(96,165)
TOTAL FY 2021 CLAIMS	126,761	1,688,299		1,688,299
COMBINED TOTAL CLAIMS	(7,119)	1,604,446	55,328,421	56,932,867

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 \$239,810 and \$343,056 respectively
for COVID 19 Workers Compensation claims.

BURLINGTON COUNTY MUNICIPAL FUND

FINANCIAL FAST TRACK REPORT

AS OF July 31, 2021

	<i>THIS MONTH</i>	<i>YTD</i>	<i>PRIOR YEAR END</i>	<i>FUND BALANCE</i>
1. UNDERWRITING INCOME	680,340	5,211,331	128,691,648	133,902,979
2. CLAIM EXPENSES				
Paid Claims	217,521	1,856,457	48,641,102	50,497,560
Case Reserves	398,325	73,133	4,469,559	4,542,692
IBNR	(305,363)	(17,141)	2,465,014	2,447,873
Recoveries	(29,099)	(26,620)	(247,254)	(273,874)
TOTAL CLAIMS	281,383	1,885,829	55,328,421	57,214,251
3. EXPENSES				
Excess Premiums	249,782	1,748,473	36,314,788	38,063,261
Administrative	124,994	792,220	21,954,784	22,747,004
TOTAL EXPENSES	374,776	2,540,693	58,269,572	60,810,265
4. UNDERWRITING PROFIT (1-2-3)	24,181	784,808	15,093,655	15,878,464
5. INVESTMENT INCOME	58,877	113,442	4,713,686	4,827,128
6. DIVIDEND INCOME	0	0	688,486	688,486
7. STATUTORY PROFIT (4+5+6)	83,058	898,250	20,495,827	21,394,077
8. DIVIDEND	0	0	10,473,464	10,473,464
9. RCF & MEL Surplus Trigger Assessment	0	0	318,269	318,269
10. STATUTORY SURPLUS (7-8-9)	83,058	898,250	9,704,094	10,602,344

SURPLUS (DEFICITS) BY FUND YEAR

Closed	31,080	59,135	7,864,045	7,923,179
MEL JIF Retro	2,050	452,790	309,743	762,533
2017	7,720	33,569	1,942,389	1,975,959
2018	2,346	100,991	(934,287)	(833,296)
2019	4,929	(19,195)	(94,975)	(114,170)
2020	7,863	8,905	617,179	626,084
2021	27,069	262,055		262,055
TOTAL SURPLUS (DEFICITS)	83,058	898,250	9,704,094	10,602,344
TOTAL CASH				17,056,466

CLAIM ANALYSIS BY FUND YEAR

TOTAL CLOSED YEAR CLAIMS	0	(298)	42,030,381	42,030,083
FUND YEAR 2017				
Paid Claims	2,124	227,090	1,584,777	1,811,867
Case Reserves	(34,788)	(244,918)	531,581	286,663
IBNR	32,664	(1,239)	121,920	120,681
Recoveries	-	0	0	0
TOTAL FY 2017 CLAIMS	0	(19,067)	2,238,278	2,219,211
FUND YEAR 2018				
Paid Claims	25,653	191,541	3,116,641	3,308,181
Case Reserves	(33,571)	(198,819)	901,020	702,201
IBNR	7,918	(89,311)	547,274	457,963
Recoveries	-	0	0	0
TOTAL FY 2018 CLAIMS	(0)	(96,590)	4,564,935	4,468,345
FUND YEAR 2019				
Paid Claims	49,442	291,026	1,724,312	2,015,338
Case Reserves	68,935	(93,607)	1,373,367	1,279,760
IBNR	(118,377)	(169,538)	472,371	302,833
Recoveries	-	0	0	0
TOTAL FY 2019 CLAIMS	0	27,881	3,570,050	3,597,931
FUND YEAR 2020				
Paid Claims	41,447	563,798	901,285	1,465,083
Case Reserves	(31,493)	(212,873)	1,050,228	837,355
IBNR	1,523	(433,872)	1,220,519	786,647
Recoveries	(11,477)	87,167	(247,254)	(160,087)
TOTAL FY 2020 CLAIMS	0	4,221	2,924,778	2,928,998
FUND YEAR 2021				
Paid Claims	98,855	583,300		583,300
Case Reserves	429,243	823,351		823,351
IBNR	(229,092)	676,818		676,818
Recoveries	(17,622)	(113,787)		(113,787)
TOTAL FY 2021 CLAIMS	281,383	1,969,682		1,969,682
COMBINED TOTAL CLAIMS	281,383	1,885,829	55,328,421	57,214,251

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 \$259,594 and \$358,962 respectively
for COVID 19 Workers Compensation claims.

Burlington County Municipal Joint Insurance Fund

Monthly Regulatory Filing Checklist

Fund Year 2021 for the Month of August

ITEM	FILING STATUS
Meeting Minutes	9/22/21
Bylaws Amendments	N/A
Risk Management Program Changes	N/A
New Member Filings	N/A
Supplemental Assessments/Contributions	N/A
Budget Amendments (transfers, etc.)	N/A
Surplus Distribution (refunds/dividends)	N/A
Changes/Amendments/Additions to Service Providers	N/A
Executive Committee Changes	N/A

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

Year: January 1, 2021 – December 31, 2021

ITEM	FILING STATUS
Ethics Filings (<i>Notification to FC's and Prof's</i>)	4/29/21
Renewal Resolutions and Indemnity & Trust Agreements	
Budget and Actuarial Certification/Opinion Letter	12/23/20
Annual Assessments/Contributions	12/23/20
Supplemental Assessments/Contributions	N/A
Risk Management Program	2/9/21
Annual Certified Audit	7/15/21
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	N/A
Exhibit A - Certification of JIF Fund Professionals	2/9/21
Exhibit B - Certification of JIF Data Forms	N/A
Exhibit D - New Member Filings	N/A
New Service Providers	2/9/21
Annual Reorganization Resolutions, including Cash Management Plan	2/9/21

Professionals	Contract	Gen Ins	Fidelity	E&O	Surety
Actuary – Actuarial Advantage	X	8/7/22	N/A	7/16/22	N/A
Administrative Consultant -PERMA	X	12/10/21	N/A	12/10/21	N/A
Administrator - AJG	X	10/1/21	5/1/20	10/1/21	N/A
Asset Manager -Wilmington Trust	X	10/1/21	JIF	10/1/21	N/A
Banking – M & T	X	N/A	10/1/21	N/A	N/A
Attorney - DeWeese	X	9/1/21	N/A	9/1/21	N/A
Auditor - Bowman	X	8/1/21	N/A	N/A	N/A
Claims Administrator - Qual-Lynx	X	4/29/22	4/30/22	6/30/22	12/31/18
Managed Care - QualCare	X	4/29/22	N/A	6/30/22	N/A
Payroll Auditor - Bowman	X	8/1/21	N/A	8/1/21	N/A
Property Appraiser - AssetWorks	X	9/27/21	N/A	9/27/21	N/A
Safety Director - JA Montgomery	X	12/10/21	N/A	12/10/21	N/A
Underwriting Manager -Conner Strong	X	12/10/21	N/A	12/10/21	N/A
Technology Risk Services – Lou Romero	X	3/1/21	N/A	3/1/21	N/A
Treasurer – Tom Tontarski	X	N/A	5/1/20	N/A	JIF
Recording Secretary – Kris Kristie	X	N/A	N/A	N/A	N/A
Website – Joyce Media	X	N/A	N/A	N/A	N/A
Wellness Director – Debby Schiffer	X	N/A	N/A	N/A	N/A

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

Member Municipality	Size	Opening Balance	Jan 2021	Feb 2021	March 2021	April 2021	May 2021	June 2021	July 2021	Aug 2021	Sept 2021	Oct 2021	Nov 2021	Dec 2021	Paid in 2022	Total Paid	Remaining Balance	Date Encumber	Lunch \$10PP
Bass River	S	2,100.00				2,100.00										2,100.00	0.00		NA
Beverly	M	2,900.00														0.00	2,900.00		NA
Bordentown City	M	3,150.00														0.00	3,150.00		NA
Bordentown Twp	L	3,200.00														0.00	3,200.00		NA
Chesterfield	S	2,600.00														0.00	2,600.00		NA
Delanco	S	2,850.00														0.00	2,850.00		NA
Delran	L	3,450.00														0.00	3,450.00		NA
Edgewater	M	2,400.00														0.00	2,400.00		NA
Fieldsboro Boro	S	2,850.00					2,850.00									2,850.00	0.00		NA
Florence	L	3,450.00				3,450.00										3,450.00	0.00		NA
Hainesport	S	2,850.00				2,850.00										2,850.00	0.00		NA
Lumberton	M	3,450.00					3,450.00									3,450.00	0.00		NA
Mansfield	M	3,150.00				3,150.00										3,150.00	0.00		NA
Medford	XL	3,750.00														0.00	3,750.00		NA
Mount Laurel	XL	3,750.00				3,750.00										3,750.00	0.00		NA
New Hanover	S	2,350.00														0.00	2,350.00		NA
North Hanover	M	2,900.00					2,900.00									2,900.00	0.00		NA
Palmyra	M	2,400.00														0.00	2,400.00		NA
Pemberton Boro.	S	2,100.00				2,100.00										2,100.00	0.00		NA
Pemberton Twp.	XL	3,750.00								1,212.42						1,212.42	2,537.58		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								2,100.00						2,100.00	0.00		NA
Wrightstown	S	2,850.00														0.00	2,850.00		NA
Total By Line		\$81,850.00	\$0.00	\$0.00	\$0.00	\$26,000.00	\$9,200.00	\$0.00	\$3,150.00	\$0.00	\$3,312.42	\$0.00	\$0.00	\$0.00	\$0.00	\$41,662.42	\$40,187.58		NA

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

**Burlington County Municipal Joint Insurance Fund
2021 Optional Safety Budget**

Member Municipality	Opening Balance	January 2021	February 2021	March 2021	April 2021	May 2021	June 2021	July 2021	August 2021	September 2021	October 2021	November 2021	December 2021	Paid 2022	Total Paid	Remaining Balance	Date Encumbered
Bass River	995.00									995.00					995.00	0.00	
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									4,615.09					4,615.09	29.91	
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									4,645.00					4,645.00	0.00	
Riverside	2,660.00							2,660.00							2,660.00	0.00	
Shamong	995.00									995.00					995.00	0.00	
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	\$11,250.09	\$0.00	\$0.00	\$0.00	\$0.00	16,354.37	35,690.63	

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								185.00						185.00	315.00	
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	\$185.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	3,132.20	18,617.80	

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									500.00					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									500.00					500.00	-	
Riverside	500.00														0.00	500.00	
Shamong	500.00									500.00					500.00	-	
Southampton	500.00														0.00	500.00	
Springfield	500.00														0.00	500.00	
Tabernacle	500.00														0.00	500.00	
Westampton	500.00														0.00	500.00	
Woodland	500.00														0.00	500.00	
Wrightstown	500.00														0.00	500.00	
Total By Line	14,000.00	\$0.00	\$0.00	\$0.00	\$0.00	\$500.00	\$0.00	\$0.00	\$0.00	\$1,500.00	\$0.00	\$0.00	\$0.00	\$0.00	\$2,000.00	\$12,000.00	

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

MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND						
EMPLOYMENT PRACTICES COMPLIANCE STATUS - Burlco JIF						
Data Valued As of :		August 4, 2021				
Total Participating Members		28				
Complaint		26				
Percent Compliant		92.86%				
			01/01/21		2021	
Member Name	* Checklist Submitted	Compliant	EPL Deductible		POL Deductible	Co-Insurance 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						

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

MEL STATUTORY BONDS as of 8/4/21

Name	Applicant	Position	Date	Delete	Active	Status
Bass River Township	Eileen Brower	Treasurer	06/13/2016		Yes	Approved
Bass River Township	Albert Stanley	Tax Collector/CFO	06/05/2017		Yes	Approved
Bass River Township	Linda Eliason-Ash	Tax Collector	01/01/2007	05/31/2017	No	Approved
Beverly City	Yvonne Bullock	Treasurer / CFO Crime	05/01/2014		Yes	Approved
Beverly City	Shari Key	Tax Collector	05/01/2014	07/19/2021	No	Approved
Beverly City	Error - delete	Error - delete	10/08/2020	10/08/2020	No	Approved
Beverly City	Dawn Gorman	Tax Collector	06/21/2021		Yes	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	03/19/2021	No	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
Bordentown Township	Laurie Finger	Tax Collector	04/19/2021		Yes	Approved
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 8/4/21

Mount Laurel Township	Kim Muchowski	Tax Collector	10/24/2016	Yes	Approved
Mount Laurel Township	Karen Cohen	Library Treasurer	01/15/2014	Yes	Approved
Mount Laurel Township	Tara Krueger	Treasurer	04/17/2017	Yes	Approved
Mount Laurel Township	Meredith Tomczyk	Treasurer / CFO Crime	01/09/2012	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 Varrellmann	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

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

Last Update: 8/26/2021

Long Drive To Restaurant For Lunch Following Business Meeting Found Not Compensable

Andrew Mackoff worked as a salesman and account manager for New Brunswick Saw Services. One of his duties was to travel to the company's businesses for meetings and service calls. On December 3, 2018, Mackoff left his home in Blackwood, Camden County, New Jersey and drove to West Caldwell in North Jersey for a 10:00 a.m. customer meeting. Following the one-hour meeting, he decided to drive to the Galloping Hill Inn in Kenilworth, N.J. for lunch. He had been going to that restaurant for many years, and he loved their hot dogs. After lunch he said he planned to go to the company office in Middlesex County because he had not been to the office for a while.

In testimony petitioner said the Galloping Hill Inn was like a "nostalgia place" for him. He also commented that he was theoretically going to prospect because the restaurant had slicers for sandwiches. He called the Inn a "potential customer." However, he admitted on cross examination that the Galloping Hill Inn was never a customer of his company, and he had no other customers to visit around the Inn. On the way to the restaurant he was involved in a car accident.

Petitioner filed a claim petition and a motion for medical and temporary disability benefits, seeking treatment for his injuries. Respondent opposed the motion and denied the claim as not arising from employment. The Honorable Ingrid French found that petitioner failed to prove a work-related accident. The Judge was not persuaded that petitioner was really intending to "prospect" the hot dog restaurant. The Judge commented that petitioner's "primary purpose for driving to the hot dog place was personal and not work-related." She added that petitioner: *"unequivocally testified that immediately following his meeting . . . he was going to get his lunch at the 'hot dog place.' Then, his attorney prodded him to state that 'theoretically,' the 'hot dog place' was also a prospective customer. Specifically, and in support of this 'theory,' the petitioner stated that 'any' food establishment that sells prepared food is a potential customer."*

The Judge of Compensation found that petitioner had concluded his work day and was simply on his way to lunch. The Appellate Division affirmed the dismissal of the case. The Court said, "The definition of 'employment' under the statute is multi-faceted and includes situations in which the employee is physically away from the employer's premises, but nevertheless is 'engaged in the direct performance of duties assigned or directed by the employer.'"

The Court also observed that employees who have been injured in the course of a 'minor deviation' have been found to be covered for workers' compensation purposes. But the Court did not feel this was a minor deviation case. The Court noted that petitioner admitted that if he drove to Galloping Hill Inn to get a hot dog and then to his office it would have been about two hours out of his way rather than going directly to the office. This was a key fact in the conclusion that the primary purposes of the trip was personal and non-work related.

The Court relied mostly on *Jumpp v. City of Ventnor*, 177 N.J. 470 (2003), noting that Mr. Jumpp's accident while returning from his post office errand was found not to be a minor deviation even though the stop at the post office was only a few yards away from the road he was traveling on. The Court said, ". . . petitioner's decision to travel an hour east from his West Caldwell meeting because he was hungry and 'going to get food first' was not the sort of activity that 'would have been compensable if carried out by an on-premises employee.'"

It was interesting that the Appellate Division referenced the decision in [Cooper v. Barnickel Enterprises, Inc.](#), 411 N.J. Super. 343, 346 (App. Div. 2010). In that case the petitioner's car accident was found compensable where he was driving five miles to get a cup of coffee at a deli. Mr. Cooper was planning to meet with his union instructor but found out that his instructor was tied up teaching a course. Cooper admitted that he was simply killing time in getting a cup of coffee before meeting with the instructor. A key difference between the two cases is that Mr. Mackoff's day was basically done, although he did testify that he planned to visit the company office after lunch. The Judge of Compensation and the Appellate Division in [Cooper](#) felt that petitioner was just taking his coffee break, like any other employee would. But Mr. Mackoff was driving a much longer distance off the route to his office for a hot dog without having any other business meetings scheduled that day.

This case can be found at [Mackoff v. New Brunswick Saw Service](#), A-3625-19 (App. Div. July 14, 2021).

When Does The Special Mission Exception To The Premises Rule Apply?

One of the most misunderstood rules in workers' compensation is the so-called "special mission" exception to the premises rule, which is New Jersey's successor to the better known "going-and-coming rule." The New Jersey premises rule says that one is at work when he or she arrives at the work premises. The main exception to that rule is the special mission exception. Confusion abounds on this exception because few read the actual letter of the law. Many think that the special mission applies when an employee has to drive somewhere out of the ordinary or work hours that are unusual. That may not be true at all.

Here is what the statute actually says: "...When the employee is required by the employer to be **away** from the employer's place of employment, the employee shall be deemed to be in the course of employment when the employee is engaged in the direct performance of duties assigned or directed by the employer." This language comes from NJSA 34:15-36.

Consider some common scenarios:

1. An employee works for a large food distributor reporting every day to a satellite office in Cherry Hill, N.J., but once a year the employee must report to the employer's headquarters in Jersey City for an annual review. The employee is injured returning from Jersey City to his home in a car accident. **Special mission?**
2. An employee is approved for an educational seminar in Los Angeles, gets to the hotel, takes a warm, hot bath in the evening and slips and falls on the hotel bathroom floor, fracturing her femur. **Special mission?**
3. The maintenance superintendent for a large rental complex is summoned at nine p.m. to come back to work immediately because there is a power outage in the employer's building where the superintendent works 9-5. **Special mission?**
4. The head of HR leaves work at four p.m. on Friday afternoon but gets a phone call during her drive home and is told to come to work for a special meeting on Saturday at nine a.m. **Special mission?**
5. A defense lawyer leaves his home on Monday morning and travels to Paterson workers' compensation court, where the attorney drives every three weeks to handle a regular list. On the way she is involved in a serious car accident. **Special mission?**

All of these scenarios have one thing in common: they are unusual assignments for the employee either to locations where the employee does not normally work or during hours when the employee does not normally work. *But only two of these scenarios would meet the test of a special mission.* If you guessed numbers two and five, you are correct.

In number two, the employee is at a location **away** from the employer's premise on an approved seminar when the slip and fall occurs. The employee's presence in the hotel room is expected and necessary to complete the work assignment. In number five, the defense lawyer is required by the employer to drive to a location **away** from the employer's place of employment to perform court duties. The accident happens on the way to court.

But examples 1, 3 and 4 would not constitute a special mission. But why not? Number one is easy because the employee is reporting to the employer's work site in Jersey City. It doesn't matter that this is not where the employee normally works: The rule says it must be "away from the **employer's** place of employment." This is the company's headquarters!

The same outcome applies for numbers three and four. Although the employees in numbers three and four may consider their assignments to be out of the ordinary and rather taxing (driving to work late at night or having to work on a Saturday), the test is not whether there is a deviation from the ordinary work schedule. The test is whether the employee is required by the employer to be away from the employer's place of employment. They were both reporting to their normal work site. So for numbers 1, 3, and 4, the normal premises rule applies.

The second part of the special mission exception is easier to understand. When an accident occurs away from the employer's place of employment, the employee must be engaged in the direct performance of work duties for the accident to be compensable. So in the first example, if the employee at the seminar in Los Angeles is a baseball fan and decides to travel by herself to Chavez Ravine one night to watch the Dodgers play the Giants and falls in the stadium, that injury would not be covered because the game has nothing to do with the distant work assignment. What would be covered on a distant assignment or at a seminar? Courts have found that injuries getting meals at a hotel or walking to one's hotel room would certainly be covered. Taking clients out to a different hotel for dinner or to a sporting event while at a seminar would certainly be covered. That makes sense, but not everything one does on an approved trip is covered, just as not everything that one does in the normal work environment is covered. For example, the fitness-obsessed employee who jumps rope during breaks and falls will not win a workers' compensation case even if the injury occurs on premises.

About the Author:

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

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

Mr. Geaney represents employers in the defense of workers' compensation, ADA and FMLA matters. He is a Fellow of the College of Workers' Compensation Lawyers of the American Bar

Association and is certified by the Supreme Court of New Jersey as a workers' compensation law attorney. He is one of two firm representatives to the National Workers' Compensation Defense Network. He has served on the Executive Committee of Capehart Scatchard for over ten (10) years.

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

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



To: Municipal Clerks
Fund Commissioners

From: Kris Kristie, Sr. Account Representative

Date: November 23, 2020

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

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

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

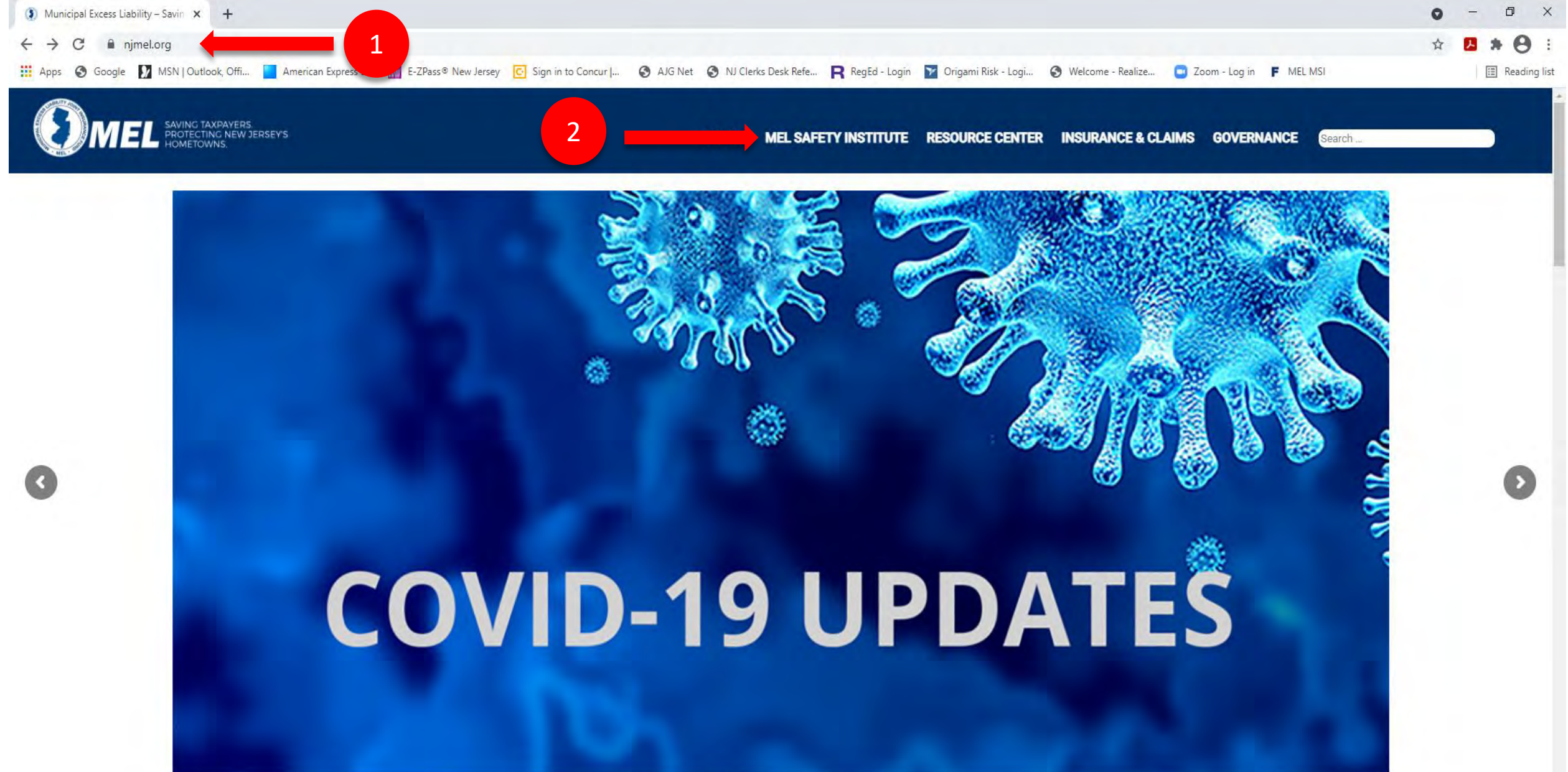
Again, this year's program is being offered exclusively online through the NJ MEL's Safety Institute (MSI). Instructions on how to access the MSI and complete the course are attached to this memorandum. The course runs approximately fifteen (15) minutes in length and completion of the course will be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

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

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

Thank you for your attention to this matter.

cc: Risk Management Consultants



1. Go the NJ MEL website: www.njmel.org
2. Click on the “**MEL Safety Institute**” Tab


MEL Safety Institute – Saving Tax

MEL Safety Institute Learning Ma


melsafetyinstitute.org

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

Reading list





Education & TrainingMSI ToolkitMEL Resource CenterNJ MEL Website



MSI Local Officials Training

- Click on the “LMS Login”





MSI Search

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



New Jersey

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

I am a
returning user

Please enter your user name:

Please enter your password:

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

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

I am a new
user

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



Crossing Guard Training

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

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

F MEL Safety Institute Learning Management System

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

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









MEL SAFETY INSTITUTE
SAFETY INSTITUTE

PAUL FORLENZA

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

Welcome PAUL FORLENZA to MEL Safety Institute Learning Management System!

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

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

Click on the “MSI Now” button

Click on titles for descriptions or to enroll.

RECOMMENDED TRAINING

• Title

ONLINE COURSES

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

CLASSROOM COURSES/WORKSHOPS

No course assignments.

Search Training

MSI NOW



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



Click on titles for descriptions or to enroll.

TRAINING SUPPORT

• Title

RESOURCES

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



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

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

Date: 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	Register Here	9:00 - 11:00 am
8/12/2021	Register Here	1:00 - 3:00 pm
9/21/2021	Register Here	9:00 - 11:00 am
10/19/2021	Register Here	9:00 - 11:00 am
11/10/2021	Register Here	9:00 - 11:00 am
12/7/2021	Register Here	9:00 - 11:00 am

About Zoom Training:

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

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

Thank you for your attention to this important matter.

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

Land Use Training Certification

Member
Beverly City
Bordentown City
Chesterfield Twp.
Delanco 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.

BURLINGTON COUNTY MUNICIPAL
JOINT INSURANCE FUND
AUGUST & SEPTEMBER 2021
CLOSED CASES

1.) **K Johnson Urban Renewal, LLC v. Township of Bordentown**-This matter involved the Plaintiff's allegations in a United States District Court, District of New Jersey Complaint arising from the Plaintiff's ongoing allegations that the Plaintiff, K Johnson Urban Renewal, LLC, owns certain property located in the Township of Bordentown (Subject Property 1), and the Plaintiff obtained approvals from the Township and Planning Board to redevelop the property, pursuant to a Redevelopment Agreement, as amended, dated June 29, 2011 (the "Redevelopment Agreement"). The Plaintiff further alleged that it executed a certain financial agreement with the Township, and throughout the course of the project, the Plaintiff was subjected to a multitude of delays, unnecessary enforcement of procedures, tax sales, additional taxes, fines and penalties that were discriminatory, prejudicial and served only to frustrate the purpose of the owner, Kevin Johnson, who is an African American. The Plaintiff further alleged that several requests were made to the Township to address these issues, but they were ignored or treated in a prejudicial manner because of Mr. Johnson's race. The Plaintiff further alleged that Kevin Johnson, through his company Team Campus Phase II, LLC (TCPII), purchased a second property in the Township (Subject Property 2). Mr. Johnson intended to create a town center for Bordentown Township and presented his drawings to the former Township Administrator, Frank Nucera, Jr. The proposed site plan included a mixed-use property that would include residential housing and fulfill a portion of the Township's affordable housing obligation. The Plaintiff alleged that Mr. Nucera rejected Mr. Johnson's proposal. The Plaintiff further alleged that in August-September, 2017, the Township threatened the Plaintiff that they would not approve the planning board resolution for TCPII until all the issues regarding the Plaintiff and the Township were resolved. The Plaintiff alleged that these actions were discriminatory and prejudicial as the two properties were independent, but the Township had always sought to combine the two because the individual who owns them is African American. On November 1, 2017, Mr. Nucera was reportedly indicted for hate crimes in his capacity as the Bordentown Township Chief. Following the arrest of Mr. Nucera, the Plaintiff alleged that the Planning Board reviewed Mr. Johnson's project and denied approval for same. The Plaintiff further alleged that throughout 2018, three Township officials have used racial slurs against the Plaintiff, and actively conspired to injure the Plaintiff and his business. The Plaintiff's Complaint asserted claims under the NJLAD, Title 7 of the Civil Rights Act, 42 U.S.C. sec 1981 and 1983, tortious interference with prospective economic advantage, tortious interference with contractual relations, slander of title, negligence, intentional infliction of emotional distress, and negligent infliction of emotional distress. The Plaintiff's initial demand was for a payment in the amount of \$10,000,000.00. The case was assigned to John C. Gillespie, Esquire on October 20, 2020, and he was advised of the division of coverage (50/50) with the EPL/POL carrier, Summit Risk. Defense Counsel accepted the assignment and he proceeded with the filing of a Motion to Dismiss the Complaint on behalf of the insureds on December 10, 2020. On July 9, 2021, Magistrate Williams entered an Order Administratively Terminating the Plaintiff's Action for a period of sixty (60) days to afford the parties adequate time to discuss the potential settlement of this matter. The Township was ultimately able to negotiate the settlement of this matter with the Plaintiffs without any involvement from Defense Counsel. The Township conducted all negotiations on its own, in an effort to resolve multiple lawsuits brought by the Plaintiff against the Municipality and its Officials. The various conditions of the settlement were for injunctive relief and no monetary settlement was required from the BURLCOJIF or the EPL carrier, Summit Risk. A Stipulation of Dismissal with prejudice was filed with the District Court on August 31, 2021.



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

SAFETY DIRECTOR REPORT

Burlington County Municipal Joint Insurance Fund

TO: Fund Commissioners, Safety Coordinators, and Risk Managers

FROM: Keith Hummel, JIF Safety Director

DATE: September 1, 2021

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

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

LOSS CONTROL SURVEYS

July

- Township of Hainesport on July 1, 2021
- Township of Delran on July 13, 2021
- Township of Westampton on July 13, 2021
- Township of Lumberton on July 20, 2021
- Township of Riverside on July 21, 2021
- Borough of Pemberton on July 22, 2021
- City of Bordentown on July 26, 2021
- Township of Medford on July 27, 2021

August

- Township of Mount Laurel on August 5, 2021
- Township of Bass River on August 24, 2021

- Township of Tabernacle - Renewal on August 24, 2021
- Borough of Fieldsboro on August 25, 2021
- Township of Southampton on August 31, 2021

LAW ENFORCEMENT LOSS CONTROL SURVEYS

July

- No Law Enforcement visits were conducted in July.

August

- Township of Chesterfield on August 3, 2021
- Borough of Palmyra on August 5, 2021
- Township of Delran on August 12, 2021

MEETINGS ATTENDED

July

- Safety Committee Meeting on July 20, 2021
- Executive Committee Meeting on July 20, 2021

August

- Claims Meeting on August 17, 2021
- Executive Committee Meeting on August 17, 2021

UPCOMING MEETING SCHEDULE

DATE	TOPIC	LOCATION
September 21, 2021	Executive Committee Meeting	Hainesport Municipal Building
September 21, 2021	Claims Meeting	Hainesport Municipal Building

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.

July

- July 15 – Law Enforcement Bulletin 2021-05 – Duty to Render Medical Assistance / UOF Core Principle 6
- July 20 – Did You Know? – BURLCO JIF

- July 22 – MSI Message - ATTENTION Employers of CDL Holders- Designated Employer Representative Training
- June 29 –New CDC Mask Recommendation- SD Message
- July 30 – MSI Bulletin – Summer Safety for Pets

August

- August 3 – MSI Bulletin – Daniel's Law
- August 4 – LE Bulletin 2021-06 – COVID-19 Delta Variant Considerations for Law Enforcement
- August 5 – MSI Bulletin – Law Enforcement Work Zone Refresher Training
- August 10 – MSI Bulletin – Tornado Safety
- August 11 – New Service – Video Briefs for Law Enforcement
- August 12 – MSI Bulletin – Chainsaw Safety
- August 19 – MSI Message – ATTENTION Employers of CDL Holders – Designated Employer Representative Training
- August 20 – Crown Act – MSI SD Message
- August 25 – Did You Know? – BURLCO JIF
- August 30 – Safe Passage Bill – MSI LE Bulletin

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.

July

MSI NOW	
Municipality	Number of Videos
Hainesport Township	4

August

MSI NOW	
Municipality	Number of Videos
Delanco	1
Delran	4

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 or email the video library at mclvideolibrary@jamontgomery.com.

July

MSI DVD	
Municipality	Number of Videos
Edgewater Park	2
Hainesport Township	2

August

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

MSI LIVE

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

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

To maintain the integrity of the MSI classes and our ability to offer CEUs, we must abide by the 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.

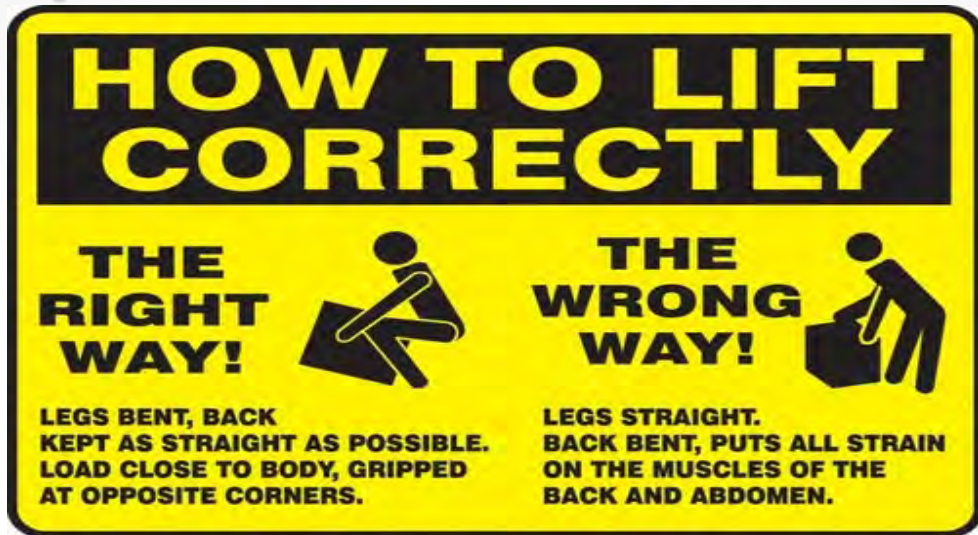
The MSI utilizes the Zoom platform to track the time each attendee logs in and logs out for webinars. Also, we can track participation to demonstrate to the State agency that the student also participated in polls, quizzes, and question & answer activities during the live, instructor-led webinar. The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

LESSONS LEARNED FROM LOSSES

September 2021- SAFE LIFTING



It is one of the most common causes of injuries to employees, but proper technique and taking a moment to determine the best way to lift or move something, or asking for help, will greatly reduce the numbers and severity of these claims. Employees should use “S.M.A.R.T.” lifting techniques.

Size up the load.

Move the load closer.

Always bend your knees

Raise the load with your legs

Turn your feet in the direction you want to move

Example 1: EMT assisting with lifting of patient and immediately felt pain in the upper back. Conservative treatment has failed and a 2 level cervical fusion surgery is being scheduled. The total incurred on the file is \$130,000.00

Example 2: Employee was lifting a trash bag to be thrown into a dumpster and strained their shoulder and upper back. Conservative treatment has succeeded on the back, but the shoulder required arthroscopic surgery. The total incurred on the claim is more than \$85,000.



MISC/NOC DEPARTMENT LISTING ANALYSIS - June 2021

TOTAL CLAIMS	
insurer	BURLINGTON COUNTY J.I.F.

Count of claim_number policy_effective_date	WC	AL	GL	PR
01/01/2018	219	40	159	80
01/01/2019	223	22	145	107
01/01/2020	909	25	124	91
01/01/2021	206	26	43	35
Grand Total	1557	113	471	313

MISC/NOC DEPARTMENT CLAIMS	
insurer	BURLINGTON COUNTY J.I.F.
org2	NOC

Count of claim_number policy_effective_date	WC	GL
01/01/2018		27
01/01/2019	3	12
01/01/2020	2	
01/01/2021	9	1
Grand Total	14	40

PERCENTAGE - CLAIMS/NOC DEPARTMENT CLAIMS	
insurer	BURLINGTON COUNTY J.I.F.

policy_effective_date	WC	AL	GL	PR
01/01/2018	0.0%	0.0%	17.0%	0.0%
01/01/2019	1.3%	0.0%	8.3%	0.0%
01/01/2020	0.2%	0.0%	0.0%	0.0%
01/01/2021	4.4%	0.0%	2.3%	0.0%
Grand Total	0.9%	0.0%	8.5%	0.0%



MISC/NOC DEPARTMENT LISTING ANALYSIS - AUGUST 2021

TOTAL CLAIMS	
insurer	BURLINGTON COUNTY J.I.F.

Count of claim_number policy_effective_date	WC	AL	GL	PR
01/01/2018	219	40	159	80
01/01/2019	223	22	145	107
01/01/2020	909	25	124	91
01/01/2021	263	28	71	60
Grand Total	1614	115	499	338

MISC/NOC DEPARTMENT CLAIMS	
insurer	BURLINGTON COUNTY J.I.F.
org2	NOC

Count of claim_number policy_effective_date	WC	GL
01/01/2019	3	
01/01/2020	2	
01/01/2021	9	1
Grand Total	14	1

PERCENTAGE - CLAIMS/NOC DEPARTMENT CLAIMS	
insurer	BURLINGTON COUNTY J.I.F.

policy_effective_date	WC	AL	GL	PR
01/01/2018	0.0%	0.0%	0.0%	0.0%
01/01/2019	1.3%	0.0%	0.0%	0.0%
01/01/2020	0.2%	0.0%	0.0%	0.0%
01/01/2021	3.4%	0.0%	1.4%	0.0%
Grand Total	0.9%	0.0%	0.2%	0.0%

WESTAMPTON TOWNSHIP	08/30/2021	Fadden	2022246491	MEDICAL ONLY Open	Renee Levingston	STRUCK/INJ BY ANIMAL OR INSECT	INSUFFICIENT TO CLASSIFY	PUNCTURE	No
MEDFORD TOWNSHIP	08/18/2021	Eastwick	2022245670	MEDICAL ONLY Open	Renee Levingston	CUT PUNCTURE SCRAPE/HAND TOOL	OTHER FACIAL TISSUE-HEAD	LACERATION	No
MOUNT LAUREL TOWNSHIP	08/24/2021	Morrison	2022246098	MEDICAL ONLY Open	Renee Levingston	STRAIN/INJURY BY NOC	LOWER LEG-LOWER EXTREMITIES	STRAIN	No
MOUNT LAUREL TOWNSHIP	08/25/2021	Abrams	2022246577	MEDICAL ONLY Open	Mary Jane Tomasello	PANDEMIC	MULT.BODY SYSTEMS	COVID-19	No
MOUNT LAUREL TOWNSHIP	08/25/2021	Byzek	2022246593	MEDICAL ONLY Open	Mary Jane Tomasello	PANDEMIC	MULT.BODY SYSTEMS	COVID-19	No
MOUNT LAUREL TOWNSHIP	08/09/2021	Hein	2022244858	MEDICAL ONLY Open	Renee Levingston	MISC CAUSES-OTHER-MISC NOC	MULT.BODY SYSTEMS	HEAT PROSTRATION	No
MANSFIELD TOWNSHIP	08/04/2021	Cappetti	2022244648	MEDICAL ONLY Open	Renee Levingston	STRAIN/INJURY BY LIFTING	LOWER BACK(LUMBAR&LUMBOSACRAL)	STRAIN	No
MANSFIELD TOWNSHIP	08/03/2021	Friedrich	2022244532	INDEMNITY Open	Mary Jane Tomasello	STRAIN/INJURY BY LIFTING	SHOULDER(S)-UPPER EXTREMITIES	STRAIN	No
MANSFIELD TOWNSHIP	08/04/2021	Golenda	2022244610	MEDICAL ONLY Open	Renee Levingston	FALL SLIP TRIP FROM SAME LEVEL	MULT. BODY PARTS	CONTUSION	Yes
DELANCO TOWNSHIP	08/06/2021	Seiter	2022244790	MEDICAL ONLY Open	Renee Levingston	STRUCK/INJ BY ANIMAL OR INSECT	MULT. BODY PARTS	PUNCTURE	Yes
DELRAN TOWNSHIP	08/17/2021	Marshall	2022245565	MEDICAL ONLY Open	Alexandria McMurrer	STRUCK/INJ BY ANIMAL OR INSECT	HAND-UPPER EXTREMITIES	PUNCTURE	Yes
SOUTHAMPTON TOWNSHIP	08/11/2021	Boyd	2022245551	MEDICAL ONLY Open	Mary Jane Tomasello	PANDEMIC	MULT.BODY SYSTEMS	COVID-19	Yes
MOUNT LAUREL TOWNSHIP	08/16/2021	Turner	2022245504	MEDICAL ONLY Open	Renee Levingston	ABSORPTION INGESTION OR INHALATI	MULT. BODY PARTS	DERMATITIS	Yes
SOUTHAMPTON TOWNSHIP	08/11/2021	Shontz	2022245470	MEDICAL ONLY Open	Mary Jane Tomasello	PANDEMIC	MULT.BODY SYSTEMS	COVID-19	Yes
SOUTHAMPTON TOWNSHIP	08/11/2021	Schmied	2022245475	MEDICAL ONLY Open	Mary Jane Tomasello	PANDEMIC	MULT.BODY SYSTEMS	COVID-19	Yes
SOUTHAMPTON TOWNSHIP	08/11/2021	Gittinger	2022245477	MEDICAL ONLY Open	Mary Jane Tomasello	PANDEMIC	MULT.BODY SYSTEMS	COVID-19	Yes
PEMBERTON TOWNSHIP	08/12/2021	Parker	2022245395	MEDICAL ONLY Open	Renee Levingston	STRUCK/INJ-OBJ HANDLED BY OTHR	SKULL-HEAD	CONTUSION	Yes
SOUTHAMPTON TOWNSHIP	08/11/2021	Chelsea	2022245468	MEDICAL ONLY Open	Mary Jane Tomasello	PANDEMIC	MULT.BODY SYSTEMS	COVID-19	Yes
MANSFIELD TOWNSHIP	08/19/2021	Spady	2022245951	MEDICAL ONLY Re-Open	Alexandria McMurrer	STEPPING ON SHARP OBJECT	FOOT-LOWER EXTREMITIES	CONTUSION	Yes
LUMBERTON TOWNSHIP	08/22/2021	Tenner	2022246442	MEDICAL ONLY Open	Mary Jane Tomasello	PANDEMIC	MULT.BODY SYSTEMS	COVID-19	Yes

**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: September 21, 2021 Virtual Meeting on Zoom
Contact Information: debby_schiffer@targetingwellness.com 856-322-1220

SEPTEMBER ACTIVITIES AND PLANNED EVENTS

It's nearly time to encumber your Wellness Funds! If you are struggling with appropriate ways to allocate the remaining balance, just let me know and we'll do a bit of fun brainstorming! As I shared last time, below are some ideas that might help.

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 – Instant Pots, Nutribullets, Air Fryer, Blenders, Cook books, Exercise equipment, day spa certificates, etc.
- ◆ Standing desks
- ◆ Anti-fatigue mats for the standing desks
- ◆ Fresh fruit for the various departments
- ◆ Presentations – Diabetes, Stress management, Conflict Resolution, Nutrition, Menopause and so much more!
- ◆ Chair massages, Meditation/Mindfulness Practice
- ◆ Flu/pneumonia/COVID shots – your local pharmacy will come out, however there may want a minimum count
- ◆ Break room word puzzles, coloring books, health magazines
- ◆ Wellness Display Racks
- ◆ Smoothie Taste Test – use the funds to purchase the fruit and veggie ingredients
- ◆ Wellness Wednesday Trivia – use the monthly newsletter for ideas on questions
- ◆ Walking Buddy Recruitment – the Fall is a GREAT time to get outdoors
- ◆ Gratitude Board Year round – especially appropriate as we approach Thanksgiving
- ◆ Pay it Forward – a thank you note can go a long way
- ◆ Recipe Swaps – featuring seasonal fruit or vegetable – Make a dish to share with co-workers for a Potluck lunch
- ◆ Cooking demos: can be virtual
- ◆ "Paint by Numbers" for a fun virtual activity (may be best offered after work) – use funds to buy the painting kits for participants.
- ◆ Yoga/stretching/office exercise demonstrations and participation – get participants a yoga mat & block
- ◆ Theme Day – try color shirts, funny hat, etc. Be creative and fun. The employees/residents will love it!
- ◆ Reimbursement for meditation apps, health magazines, and meal delivery services
- ◆ Demonstrations through the Food Bank of South Jersey – virtual or in person

Resource Connection Reminders:

- ♦ Wegmans Pharmacy – If you are considering having a Wellness Day or would like to offer onsite flu clinics. If interested, please let me know.
- ♦ The Food Bank of South Jersey – covers all of Burlington County

Transformational Leadership and Crisis Response – Dr. Elias Pilot

Program

The May Cohort was completed with success. We have been reaching out to towns as we look to start a September Cohort. The BURLCO towns who participated in May have the opportunity to send another mid-level manager to participate in September.

Dr. Elias is planning to be in NJ in mid-October to offer an in-person training for Front Line Officers if a location and participation can be secured. Working with Keith Hummel on this task.

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

September Targeting Wellness Connection Newsletter:

This month's Targeting Wellness Newsletter - Good News for Good Health, focuses on something that could be a royal pain to all of us...back, neck, shoulder or any other joint pain in the body! When we are in pain, daily functioning can truly be a challenge and can cause much emotional stress.

Topics in this month's Newsletter include:

- Chronic vs. Acute pain
- Typical causes of Lower Back Pain
- Chronic pain and your brain
- How exercise can help reduce pain
- Nutrition Bites: Is your diet causing you chronic pain?
- Recipe Corner: 10-minute creamy bean & aubergine casserole

The "Exercise of the Month" focuses on lower back pain, a condition 1 out of 4 Americans experience!

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!

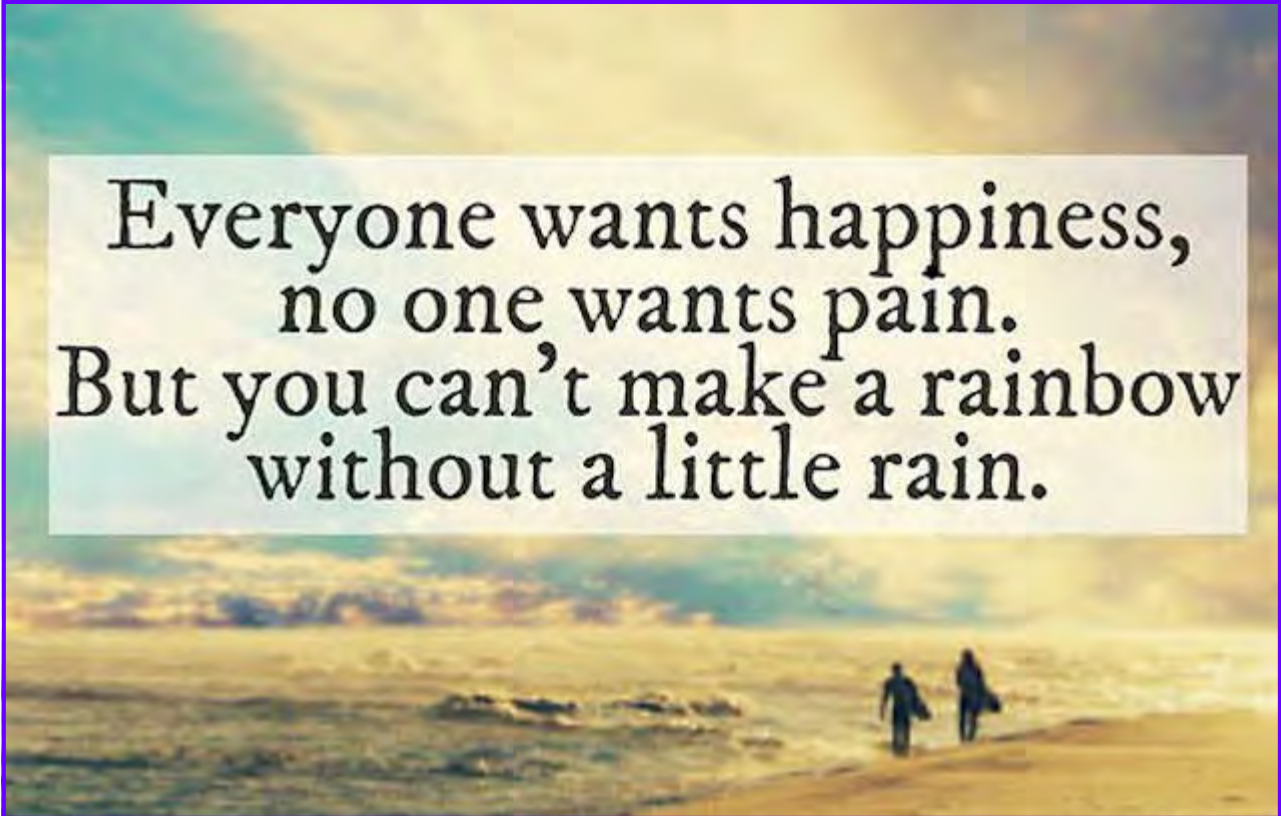
Targeting Wellness Newsletter

September 2021

Good News for Good Health!

Debby Schiffer, Wellness Director for BURLCO & TRICO JIFs


QUOTES FOR THE MONTH



Everyone wants happiness,
no one wants pain.
But you can't make a rainbow
without a little rain.

In this issue:

1. A Royal Pain: Chronic and Acute
2. Typical Causes of Lower Back Pain (LBP)
3. Chronic Pain and Your Brain
4. Can Exercise Help Chronic Pain?
5. Nutrition Bites: Is your diet causing chronic pain?
6. Recipe Corner: 10-minute Creamy Bean & Aubergine Casserole



Some people think that to be strong is to never feel pain. Truth is, the strongest people are the ones who feel it, understand it and grow through it.

A ROYAL PAIN!

Chronic Pain Statistics in U.S.

- ◆ Pain affects more people in the U.S. than diabetes, heart disease and cancer combined.
- ◆ 55% of all adults have experienced pain in the previous three months.
- ◆ 3 million U.S. adults suffer from daily pain.
- ◆ Of those in pain, 27% suffer from lower back pain, 15% from severe headache or migraine pain, and 15% from neck pain.
- ◆ Considered a public health problem that costs society upwards of \$650 billion annually in direct medical treatment and lost productivity.

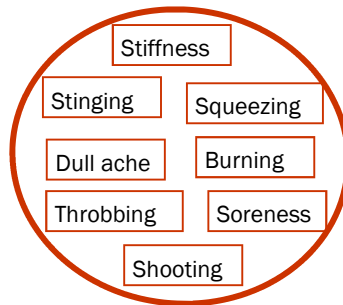
nccih.nih.gov/health/pain

Everyone of us has at some point felt pain. (Some of us may even know someone we might entitle “a royal pain!”). But that’s a topic for another time :-). Here I’m referring to pain in our joints, back, neck limbs, head, etc.

Many of you may be experiencing pain right now. Obviously, pain is important because it’s our bodies way of telling us something is wrong. It gets us to take notice, slow down and take some time to heal. Everyone’s tolerance of pain is unique. Plus pain is different based on whether it is acute or chronic.

Acute pain typically occurs suddenly and from a specific incidence. It’s sharp in quality and usually does not last more than six months or whenever the underlying cause is removed or healed. Some causes of acute pain include:

- Surgery
- Dental work
- Burns or cuts
- Broken bones
- Labor and childbirth

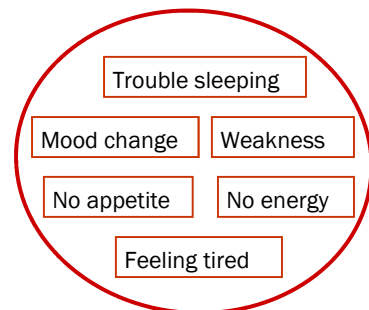


Chronic pain (also known as persistent pain) is different. It usually lasts longer than six months and continues even after the injury or illness causing it has healed or gone away. It can even exist if no past injury or bodily damage occurred. Some conditions include:

- Headache
- Arthritis
- Cancer
- Nerve pain
- Back pain
- Fibromyalgia pain



Such pain can interfere and affect ones level of quality sleep due to muscle tension and inability to relax and get comfortable. It can cause difficulty in movement, a lack of energy and changes in appetite. Emotional effects can also be caused by chronic pain (depression, anger, anxiety, and fear) especially if the cause is unknown and the relief minimal if at all.



Typical Causes of Lower Back Pain (LBP)

Majority of LBP is mechanical in nature and associated with normal wear and tear that occurs as people get older.

- **Sprains & strains** causes most of the acute back pain. Sprains are caused by overstretching or tearing ligaments. Strains are tears in tendon or muscle. Can be caused by twisting or lifting improperly; lifting something too heavy; overstretching.
- **Disc degeneration**—one of the most common mechanical causes of LBP that can be a normal process of aging but can be prolonged.
- **Herniated or ruptured discs**—intervertebral discs become compressed and bulge outward or rupture.
- **Radiculopathy**—a condition by compression, inflammation and/or injury to a spinal nerve root. May occur when spinal stenosis or a herniated or ruptured disc compress on a nerve.
- **Sciatica** (a form of radiculopathy) caused by compression of the sciatic nerve, a large nerve that travels through the buttocks and down the back of the leg. May experience shock-like or burning in low back along with pain through the buttocks, down one leg and occasionally into the foot. If the nerve gets pinched between the disc and adjacent bone, there could be numbness and muscle weakness in the leg.
- **Spondylolisthesis**—a condition in which a vertebra of the lower spine slips out of place, pinching the nerves exiting the spinal column.
- **Traumatic injury** from such things as playing sports, car accident, or a fall
- **Spinal stenosis** is a narrowing of the spinal column that puts pressure on the spinal cord and nerves. Can cause numbness with walking and over time can lead to leg weakness and sensory loss.
- **Skeletal irregularities** such as scoliosis (curvature of the spine); lordosis (abnormally accentuated arch in the lower back) and other congenital abnormalities of the spine.

1 IN 4
Americans experience
LBP at any given time

80%
of the population will
experience LBP at some
point in their lives

#1
Cause of work-related
disability in persons
under 45 in the US

2nd
most common
reason reported
for missing work

Our lower back is an amazing structure

- Most pain involves the five vertebrae (L1-L5) in the lumbar region
- It supports much of the weight of the upper body
- Intervertebral discs are round, rubbery pads that act like shock absorbers throughout the spine and are between each vertebrae.
- Ligaments hold the vertebrae in place
- Tendons attach the muscles to the spinal column
- 31 pairs of nerves are rooted in the spinal cord which control body movements and transmit signals from the body to the brain.



Risk Factors for developing LBP

- Age
- Fitness Level
- Pregnancy
- Weight gain
- Genetics
- Occupational risk factors
- Mental Health
- Backpack overload in children

MindBodyGreen.com

Chronic Pain and Your Brain

When someone is in pain, not only is the nervous system hyper-aroused, but many sections of the brain that typically work to calm us down, are in fight-or-flight mode. It is common for someone in pain to feel physically, emotionally and mentally overwhelmed, stressed and drained.

There are sections of our brain that are structured to amplify sensations/emotions while other parts that are there to keep them quiet, maintaining a system of checks and balances. Emotional stress almost always accompanies physical pain due to the frustration, fears and the difficulties of dealing with constant pain. When a healthy brain is physically altered and becomes a “**pain brain**”, thinking may be difficult adding to one's mental stress. These physical changes have actually been studied using brain-imaging techniques. It clearly shows when these changes occur, emotions, decision making, focusing, reasoning all are altered.

Chronic pain shrinks the gray matter of the brain—responsible for memory and information processing—by as much as 11% a year.

People with chronic pain experience a reduction in the volume of their prefrontal cortex. This section of the brain regulates emotions, personality expression and social behavior. People with chronic pain have excessive activity in this area, causing neurons to die prematurely.

For chronic pain sufferers, the thalamus remains open. Think of the thalamus as the gateway allowing messages to pass between your spinal cord and brain. This gateway stays open when a person has chronic pain, causing the signals to continue amplifying PAIN.

The hippocampus is a part of the brain that helps regulate emotional responses and is associated with spatial processing and the formation of new memories relating to facts and events. People with chronic pain show a decreased volume in this part of the brain, which can lead to increased anxiety as well as learning and memory problems.

Fibromyalgia is a disorder characterized by widespread musculoskeletal pain accompanied by fatigue, sleep, memory and mood issues. Researchers believe that fibromyalgia amplifies painful sensations by affecting the way your brain processes pain signals.

Symptoms sometimes begin after a physical trauma, surgery, infection or significant psychological stress. In other cases, symptoms gradually accumulate over time with no single triggering event.

Women are more likely to develop fibromyalgia than are men. Many people who have fibromyalgia also have tension headaches, temporomandibular joint (TMJ) disorders, irritable bowel syndrome, anxiety and depression.

Inflammatory Diseases of the Joints such as arthritis, including osteoarthritis, rheumatoid arthritis, psoriatic arthritis and gouty arthritis. Even spondylitis, an inflammation of the vertebrae, can cause low back pain. A study from Emory School of Medicine theorized that minor increases in inflammation can even have an increased affect on depression and mood changes. Some studies, particularly with heart patients, have found that those who are depressed have higher inflammation levels within the body.

Itchy skin can be a sign of inflammation.

Diet and weight can both cause inflammation in the stomach and gastrointestinal tract. This can lead to acid reflux, bloating, constipation and diarrhea. Diets rich in fruit, healthy fats like omega-3, nuts, lean proteins and seeds are ideal.

Can Exercise Help Chronic Pain?

Absolutely...If done correctly, consciously keeping pain level in check, and consistently. But if you are in pain, the last thing you probably want to think about is exercise. Doctors used to prescribe bed rest for back and other chronic pain. Studies, however, have found that people who exercise and stay flexible can manage pain much better than those who stay sedentary.

Here are some things to keep in mind:



Exercise improves your pain “threshold”.

Regular workouts can boost the production of feel-good endorphins, including dopamine which can help reduce chronic pain.

Where to start?

Always check with your primary doctor first then seek the advice of an expert (Physical Therapist or Personal Trainer) for creating a comprehensive fitness program specifically designed for you. You will want to engage in cardiovascular (aerobic) exercise, stretching (flexibility) and resistance (strengthening) exercises for a well-rounded routine and to get the best overall physical and mental results!



Exercise options:

- ♥ Walking on a treadmill
- ♥ Elliptical trainer—especially if walking causes any pain.
- ♥ Aquatic exercise classes or swimming laps especially great to eliminate joint pain while still giving you the cardio and resistance training needed for heart health and muscle strengthening.
- ♥ Strength training—if new to this, start by using machines if you have access to a gym. This will help assure you are keeping your body in good alignment during the movement. They help support your body properly until you gain more strength. Then progress to free weights.



Paininjuryrelief.com

Exercise can prevent:

- ♥ Muscles from weakening
- ♥ Joints from stiffening
- ♥ Keep extra pounds off—being overweight can add discomfort to existing pain or make movement more difficult.



Proven ways exercise can benefit, especially for women:

- ♥ Improved sleep quality
- ♥ Weight control
- ♥ Prevention of bone loss
- ♥ Increased energy level
- ♥ Reduced anxiety and depression
- ♥ Improved body posture
- ♥ Maintenance of range-of-motion in joints

**WATER
AEROBICS**

Be careful with:

High-impact or sports like basketball—jumping, landing, shifting, going in a lot of different directions can put a lot on your joints.

Golf can be a concern. It's a unilateral activity so you're always rotating in the same direction. Tennis might be a better option. But keep in mind you will always be dominated on one side which can cause imbalance in the body enhancing existing pain. Balance it out by incorporating strengthening for the opposite side.

Core strengthening is key in helping to reduce back pain.

The key is to mix it up. Don't do the same thing all the time. And seek expert advice!



"A lot of chronic pain is the result of chronic inflammation, and the evidence is quite strong that your diet can contribute to increased systemic inflammation," says Dr. Fred Tabung, a visiting researcher with the Department of Nutrition at Harvard's T.H. Chan School of Public Health.

"But your diet is also one of the best ways to reduce it."

Your immune system is activated when anything foreign enters the body or when you have an injury. Your body sends marching orders to your immune system to quickly send white blood cells to that affected area to immediately start repairing the site or fighting off the foreign substance to protect your health.

But when inflammation persists day after day, even when the foreign invader is no longer a threat, inflammation now becomes your body's enemy. That's when inflammation can start to damage healthy cells and organs and cause constant pain in muscles, tissues and joints. Chronic inflammation can also increase your risk of developing diseases such as cancer, heart disease diabetes, arthritis, depression, and even Alzheimer's.

One of the most powerful tools against inflammation is not found in the pharmacy but rather from the grocery store. Your diet can either support your immune system by allowing it to turn on and off as it needs to or it can alter it so it acts abnormally contributing to persistent low-grade inflammation. (Harvard, Dr. Tabung)

Want to start eating to help reduce chronic pain? Before making any dramatic changes, consult your doctor to be sure to tailor your new eating approach to meet your specific bodily demands, allergies, sensitivities and needs. When you get the thumbs up to move forward, start by incorporating more whole plant-based foods. **Here is a list to jumpstart you:**

- ◆ **Red Grapes**—great source of vitamin A and K, choline, potassium and is rich in resveratrol (a compound that blocks the enzymes that contribute to tissue degeneration)
- ◆ **Ginger**—a University of Miami study showed where 2/3 of the patients who took a ginger extract had less knee pain.
- ◆ **Turmeric**—curcumin gives this spice its rich yellowish color and powerful antioxidant known to help fight inflammation.
- ◆ **Soy**— fights pain with isoflavones which are plant "hormones with anti-inflammatory properties.
- ◆ **Whole fruits**—especially all types of berries
- ◆ **Dark green leafy vegetables**
- ◆ **Nuts, legumes and whole grains**

Try to avoid or limit these foods as much as possible:

- ◆ **Refined carbohydrates**, such as white bread, white pasta, and pastries
- ◆ **French fries** and other fried foods
- ◆ **Soda** and other sugar-sweetened beverages (high-fructose corn syrup)
- ◆ **Red meat** (burgers, steaks)
- ◆ **Processed meat** (hot dogs, sausage, bacon, deli meats)
- ◆ **Margarine**, shortening, and lard

Sources: <https://www.health.harvard.edu/pain/can-diet-heal-chronic-pain>
<https://www.onegreenplanet.org/natural-health/relationship-between-chronic-pain-inflammation-plant-based-foods/>
<https://www.health.harvard.edu/staying-healthy/foods-that-fight-inflammation>

Studies show that the body's immune system reacts to an unhealthy diet much the same as it would respond to a bacterial infection.

The Standard American Diet generally results in deficiencies in various micronutrients, vital for maintaining a strong immune system.

"The strongest scientific evidence suggests foods rich in antioxidants known as polyphenols can have an anti-inflammatory effect that helps soothe and prevent painful flare-ups."



10-Minute Creamy Bean and Aubergine Casserole

I know that preparing dinner after a busy day at work can be tough unless you have planned in advance. For those unplanned weeknights, check out this recipe. You can have this creamy bean casserole ready in just 10 minutes! Have these ingredients on hand so preparing this after work will yield a quick and super easy dinner! I hope you will give this flavor packed dish a try one night this month for a hearty, healthy and completely plant-based meal! What a great option for a Meatless Monday or if you are trying to add more protein packed and plant-strong meals to your diet.

INGREDIENTS

- ◆ 1 Aubergine (Eggplant)
- ◆ 1 15oz can Cannellini Beans
- ◆ 1 15oz can Chickpeas (drained and rinsed)
- ◆ 1 Teaspoon dried Chili Powder
- ◆ 1.5 Teaspoons Smoked Paprika
- ◆ 1 Tablespoon Tomato Paste
- ◆ 2 Cans Chopped Tomatoes
- ◆ 1 Tablespoon Tahini (soybean paste)*
- ◆ Salt and Pepper to taste

Steps:

Chop the eggplant into cubes about 1/4 inch in diameter. Saute in a large frying pan over a medium heat with a little olive oil (options: water or wine) for a few minutes until it starts to turn golden brown. Add the beans and the spices and mix so everything is evenly coated.

Add the tomato paste, chopped tomatoes and tahini, stir and simmer for 5-7 minutes until everything is completely heated through. Taste and season with salt and pepper. Serve with rice or baked potatoes and top with some freshly chopped parsley.

Note: Can be stored in an airtight container in the fridge for up to 1 week or can be frozen for up to 3 months.

If you don't have tahini, you might be able to try almond butter or another nut butter that is mild in flavor.

Recipe from: <http://laurencariscooks.com/>



Debby Schiffer, Targeting Wellness, LLC
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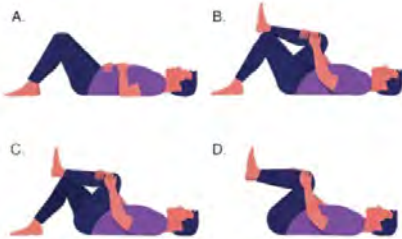
There are two types of pain:

One that hurts you and the other that changes you.

STRETCHES FOR CHRONIC BACK PAIN

Resource: MayoClinic

Disclaimer: Consult with your doctor before starting any new exercises especially if you are healing from an injury. If you feel any pain, stop immediately.

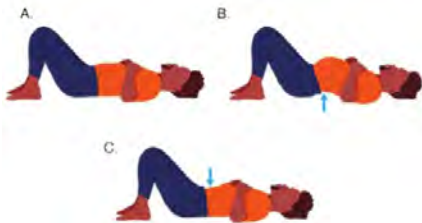


Knee-to-chest Stretch

Lie on your back with your knees bent and your feet flat on the floor (A). Using both hands, pull up one knee and press it to your chest (B). Tighten your abdominals and press your spine to the floor. Hold for 5 seconds. Return to the starting position and repeat with the opposite leg (C). Return to the starting position and then repeat with both legs at the same time (D). Repeat each stretch 2 to 3 times — preferably once in the morning and once at night.

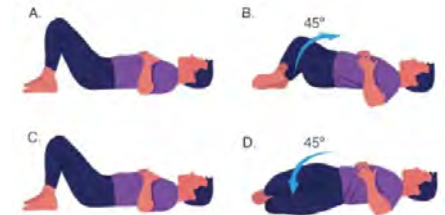
Lower Back Rotational Stretch

Lie on your back with your knees bent and your feet flat on the floor (A). Keeping your shoulders firmly on the floor, roll your bent knees to one side (B). Hold for 5 to 10 seconds. Return to the starting position (C). Repeat on the opposite side (D). Repeat each stretch 2 to 3 times — preferably once in the morning and once at night.



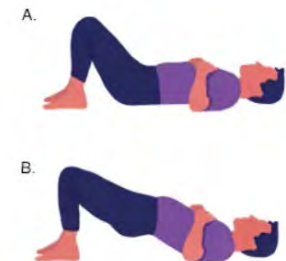
Lower Back Flexibility Exercise

Lie on your back with your knees bent and your feet flat on the floor (A). Tighten your abdominal muscles so your stomach pulls away from your waistband (B). Hold for five seconds and then relax. Flatten your back, pulling your bellybutton toward the floor (C). Hold for five seconds and then relax. Repeat. Start with five repetitions each day and gradually work up to 30.



Bridge exercise

Lie on your back with your knees bent and your feet flat on the floor (A). Keeping your shoulders and head relaxed on the floor, tighten your abdominal and gluteal muscles. Then raise your hips to form a straight line from your knees to your shoulders (B). Try to hold the position long enough to complete three deep breaths. Return to the starting position and repeat. Start with five repetitions each day and gradually work up to 30.

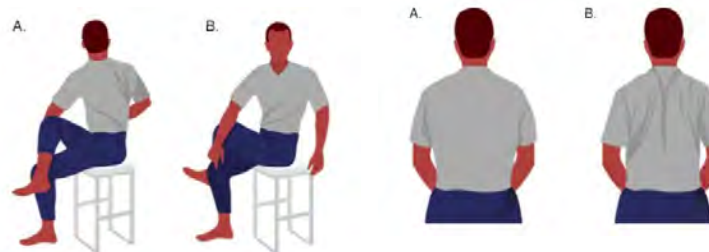


Cat stretch

Position yourself on your hands and knees (A). Slowly arch your back, as if you're pulling your abdomen up toward the ceiling (B). Then slowly let your back and abdomen sag toward the floor (C). Return to the starting position (A). Repeat 3 to 5 times twice a day. Be sure you don't hold your breath. Synchronize breathing in and out with your movement.

Seated lower back rotational stretch

Sit on an armless chair or a stool. Cross your right leg over your left leg. Bracing your left elbow against the outside of your right knee, twist and stretch to the side (A). Hold for 10 seconds. Repeat on the opposite side (B). Repeat this stretch 3 to 5 times on each side twice a day.



Shoulder blade squeeze

Sit on an armless chair or a stool (A). While maintaining good posture, pull your shoulder blades together (B). Hold for five seconds and then relax. Repeat 3 to 5 times twice a day.

Debby Schiffer, MA, NBC-HWC, TARGETING WELLNESS, LLC
856-322-1220



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

Intake	July-21	July-20	August-21	August-20	2021 August YTD	2020 August YTD
# of New Claims Reported	18	64	39	70	268	535
# of Report Only	8	56	15	53	141	434
% Report Only	44%	88%		76%	53%	81%
# of Medical Only	7	5	21	15	84	70
# of Lost Time	3	3	3	2	43	31
Medical Only to Lost Time Ratio	70:30	63:37	88:12	88:12	66:34	69:31
Claim Petition	0	0	0	0	0	2
COVID-19	4	49	16	48	148	411
Average # of Days to Report a Claim	4.6	2.0	3.2	1.9	4.2	2.9

Nurse Case Management	July-21	July-20	August-21	August-20
# of Cases Assigned to Case Management	22	19	22	20
# of Cases >90 days	19	13	18	15

Savings	July-21	July-20	August-21	August-20	2021 August YTD	2020 August YTD
Bill Count	164	99	156	129	1277	1080
Provider Charges	\$247,614	\$109,609	\$186,787	\$89,462	\$2,071,824	\$1,807,243
Repriced Amount	\$99,035	\$43,047	\$82,338	\$38,874	\$777,181	\$512,038
Savings \$	\$148,579	\$66,562	\$104,449	\$50,588	\$1,294,643	\$1,295,205
% Savings	60%	61%	56%	57%	62%	72%

Participating Provider Penetration Rate	July-21	July-20	August-21	August-20	2021 August YTD	2020 August YTD
Bill Count	98%	97%	94%	96%	95%	96%
Provider Charges	99%	97%	85%	98%	95%	98%

Exclusive Provider Panel Penetration Rate	July-21	July-20	August-21	August-20	2021 August YTD	2020 August YTD
Bill Count	98%	99%	98%	98%	96%	97%
Provider Charges	97%	99%	84%	99%	89%	99%

Transitional Duty Summary		2021 August YTD	2020 August YTD
% of Transitional Duty Days Worked		75%	57%
\$ Saved By Accommodating		\$123,222	\$114,752
% of Transitional Duty Days Not Accommodated		25%	43%
Cost Of Days Not Accommodated		\$53,009	\$81,281



**Burlington County Municipal JIF
Average Days To Report By JIF Member
(Indemnity, Medical Only, Report Only)
1/1/2021 - 8/31/2021**

	# 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	17	19.5	1.4
DELANCO TOWNSHIP	3	2.7	0.0
DELRAN TOWNSHIP	12	5.7	2.6
EDGEWATER PARK TOWNSHIP	2	0.0	0.0
FLORENCE TOWNSHIP	3	3.7	0.0
HAINESPORT TOWNSHIP	1	2.0	0.0
LUMBERTON TOWNSHIP	9	7.7	3.9
MANSFIELD TOWNSHIP	9	4.8	1.1
MEDFORD TOWNSHIP	21	5.1	2.0
MOUNT LAUREL TOWNSHIP	107	2.2	0.2
PALMYRA BOROUGH	5	0.2	0.0
PEMBERTON BOROUGH	1	4.0	1.0
PEMBERTON TOWNSHIP	39	3.7	1.1
RIVERSIDE TOWNSHIP	11	4.3	1.8
SOUTHAMPTON TOWNSHIP	8	3.9	0.6
TABERNACLE TOWNSHIP	3	0.7	0.0
WESTAMPTON TOWNSHIP	13	1.2	0.3
Grand Total	268	4.2	0.9



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

AUGUST 2021

ALL INDEMNITY, MEDICAL ONLY AND REPORT ONLY CLAIMS		
	# Of Claims Reported	Average Days Reported To Qual-Lynx
INDEMNITY	3	2.7
MEDICAL ONLY	21	3.3
REPORT ONLY-WC	15	3.0
Grand Total	39	3.2

1/1/2021 - 8/31/2021

ALL INDEMNITY, MEDICAL ONLY AND REPORT ONLY CLAIMS		
	# Of Claims Reported	Average Days Reported To Qual-Lynx
INDEMNITY	43	10.7
MEDICAL ONLY	84	3.9
REPORT ONLY-WC	141	2.4
Grand Total	268	4.2

INDEMNITY, MEDICAL ONLY AND REPORT ONLY NOT COVID-19		
	# Of Claims Reported	Average Days Reported To Qual-Lynx
INDEMNITY	3	2.7
MEDICAL ONLY	12	0.8
REPORT ONLY-WC	8	4.6
Grand Total	23	2.4

INDEMNITY, MEDICAL ONLY AND REPORT ONLY NOT COVID-19		
	# Of Claims Reported	Average Days Reported To Qual-Lynx
INDEMNITY	15	1.7
MEDICAL ONLY	55	2.7
REPORT ONLY-WC	50	1.9
Grand Total	120	2.2

INDEMNITY, MEDICAL ONLY AND REPORT ONLY COVID-19 CLAIMS		
	# Of Claims Reported	Average Days Reported To Qual-Lynx
MEDICAL ONLY	9	6.7
REPORT ONLY-WC	7	1.1
Grand Total	16	4.3

INDEMNITY, MEDICAL ONLY AND REPORT ONLY COVID-19 CLAIMS		
	# Of Claims Reported	Average Days Reported To Qual-Lynx
INDEMNITY	28	15.4
MEDICAL ONLY	29	6.1
REPORT ONLY-WC	91	2.7
Grand Total	148	5.8



**Burlington County Municipal JIF
Transitional Duty Summary Report
1/1/2021 - 8/31/2021**

	Transitional Duty Days Available	Transitional Duty Days Worked	% of Transitional Duty Days Worked	\$ Saved By Accommodating	Transitional Duty Days Not Accommodated	% Of Transitional Duty Days Not Accommodated	Cost Of Days Not Accommodated
MANSFIELD TOWNSHIP	4	4	100%	\$147	0	0%	\$0
WESTAMPTON TOWNSHIP	9	9	100%	\$328	0	0%	\$0
DELRAN TOWNSHIP	298	298	100%	\$11,694	0	0%	\$0
BORDENTOWN CITY	34	34	100%	\$3,716	0	0%	\$0
BORDENTOWN TOWNSHIP	260	254	98%	\$19,379	6	2%	\$221
PEMBERTON TOWNSHIP	422	391	93%	\$37,962	31	7%	\$3,445
MEDFORD TOWNSHIP	261	235	90%	\$25,230	26	10%	\$2,126
DELANCO TOWNSHIP	267	181	68%	\$24,507	86	32%	\$11,867
MOUNT LAUREL TOWNSHIP	129	7	5%	\$258	122	95%	\$14,932
CHESTERFIELD TOWNSHIP	78	0	0%	\$0	78	100%	\$10,530
FLORENCE TOWNSHIP	9	0	0%	\$0	9	100%	\$1,246
EDGEWATER PARK TOWNSHIP	107	0	0%	\$0	107	100%	\$8,641
Grand Total	1878	1413	75%	\$123,222	465	25%	\$53,009



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

	Bill Count	Provider Charges	Repriced Amount	\$ Savings	% Savings
Qualcare	161	\$245,110	\$96,581	\$148,529	61%
Ambulatory Surgical Center	2	\$123,543	\$35,616	\$87,928	71%
Hospital	8	\$56,954	\$38,080	\$18,874	33%
Physical Therapy	95	\$38,455	\$9,051	\$29,404	76%
Orthopedics	22	\$6,084	\$3,056	\$3,027	50%
Durable Medical Equipment	1	\$4,995	\$3,138	\$1,857	37%
Physicians Fees	8	\$4,878	\$2,845	\$2,033	42%
Urgent Care Center	7	\$1,821	\$1,184	\$637	35%
MRI/Radiology	2	\$1,484	\$501	\$982	66%
Other	3	\$1,198	\$586	\$612	51%
Laboratory Services	3	\$1,099	\$155	\$945	86%
Emergency Medicine	1	\$1,042	\$401	\$641	62%
Behavioral Health	1	\$960	\$650	\$310	32%
Neurosurgery	2	\$695	\$483	\$212	30%
Anesthesiology	2	\$650	\$408	\$242	37%
Inpatient Rehabilitation	2	\$587	\$232	\$355	60%
Neurology	1	\$415	\$97	\$318	77%
Physical Medicine & Rehab	1	\$250	\$98	\$152	61%
Out Of Network	3	\$2,504	\$2,454	\$50	2%
Durable Medical Equipment	1	\$1,469	\$1,469	\$0	0%
Laboratory Services	1	\$535	\$535	\$0	0%
Behavioral Health	1	\$500	\$450	\$50	10%
Grand Total	164	\$247,614	\$99,035	\$148,579	60%

Participating Provider Penetration Rate

Bill Count	98%
Provider Charges	99%

Exclusive Provider Penetration Rate

Bill Count	98%
Provider Charges	97%



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

	Bill Count	Provider Charges	Repriced Amount	\$ Savings	% Savings
Qualcare	146	\$158,896	\$66,149	\$92,747	58%
Physical Therapy	97	\$48,116	\$13,426	\$34,689	72%
Hospital	8	\$47,786	\$17,443	\$30,343	63%
Durable Medical Equipment	4	\$24,305	\$19,444	\$4,861	20%
Orthopedics	13	\$18,033	\$8,195	\$9,838	55%
Anesthesiology	3	\$5,277	\$573	\$4,704	89%
Behavioral Health	4	\$4,650	\$2,910	\$1,740	37%
Emergency Medicine	4	\$3,980	\$1,079	\$2,901	73%
MRI/Radiology	6	\$3,446	\$1,233	\$2,213	64%
Occ Med/Primary Care	3	\$2,087	\$1,032	\$1,056	51%
Physicians Fees	2	\$805	\$568	\$237	29%
Urgent Care Center	2	\$412	\$247	\$165	40%
Out Of Network	10	\$27,890	\$16,188	\$11,702	42%
Neurology	1	\$17,738	\$6,387	\$11,351	64%
Emergency Medicine	7	\$7,809	\$7,464	\$345	4%
Durable Medical Equipment	1	\$1,606	\$1,606	\$0	0%
Other	1	\$737	\$731	\$6	1%
Grand Total	156	\$186,787	\$82,338	\$104,449	56%

Participating Provider Penetration Rate

Bill Count	94%
Provider Charges	85%

Exclusive Provider Penetration Rate

Bill Count	98%
Provider Charges	84%



**Burlington County Municipal JIF
PPO Savings And Penetration Report
1/1/2021 - 8/31/2021**

	Bill Count	Provider Charges	Repriced Amount	\$ Savings	% Savings
Qualcare	1215	\$1,958,625	\$696,648	\$1,261,976	64%
Ambulatory Surgical Center	16	\$434,123	\$100,603	\$333,520	77%
Hospital	46	\$384,788	\$230,017	\$154,771	40%
Physical Therapy	708	\$313,214	\$75,989	\$237,225	76%
Anesthesiology	19	\$206,685	\$54,537	\$152,148	74%
Orthopedics	121	\$180,311	\$81,380	\$98,932	55%
Neurology	9	\$139,312	\$35,950	\$103,362	74%
Neurosurgery	20	\$77,045	\$27,446	\$49,599	64%
Physicians Fees	39	\$59,512	\$14,109	\$45,402	76%
Durable Medical Equipment	14	\$43,973	\$34,236	\$9,737	22%
Physical Medicine & Rehab	14	\$28,779	\$3,875	\$24,905	87%
Occ Med/Primary Care	69	\$25,934	\$8,988	\$16,947	65%
MRI/Radiology	39	\$23,358	\$8,509	\$14,849	64%
Urgent Care Center	64	\$18,527	\$9,964	\$8,563	46%
Emergency Medicine	13	\$9,654	\$2,988	\$6,666	69%
Behavioral Health	7	\$7,985	\$5,610	\$2,375	30%
Other	10	\$3,321	\$1,995	\$1,326	40%
Laboratory Services	5	\$1,516	\$221	\$1,295	85%
Inpatient Rehabilitation	2	\$587	\$232	\$355	60%
Out Of Network	62	\$113,199	\$80,533	\$32,666	29%
Physicians Fees	4	\$33,840	\$23,667	\$10,173	30%
Durable Medical Equipment	16	\$27,095	\$20,051	\$7,045	26%
Neurology	1	\$17,738	\$6,387	\$11,351	64%
Emergency Medicine	12	\$14,309	\$11,964	\$2,345	16%
Other	10	\$8,217	\$8,092	\$125	2%
Behavioral Health	11	\$5,500	\$4,975	\$525	10%
Anesthesiology	4	\$5,000	\$4,102	\$898	18%
Laboratory Services	1	\$535	\$535	\$0	0%
Orthopedics	2	\$505	\$300	\$205	41%
MRI/Radiology	1	\$460	\$460	\$0	0%
Grand Total	1277	\$2,071,824	\$777,181	\$1,294,643	62%

Participating Provider Penetration Rate

Bill Count	95%
Provider Charges	95%

Exclusive Provider Penetration Rate

Bill Count	96%
Provider Charges	89%

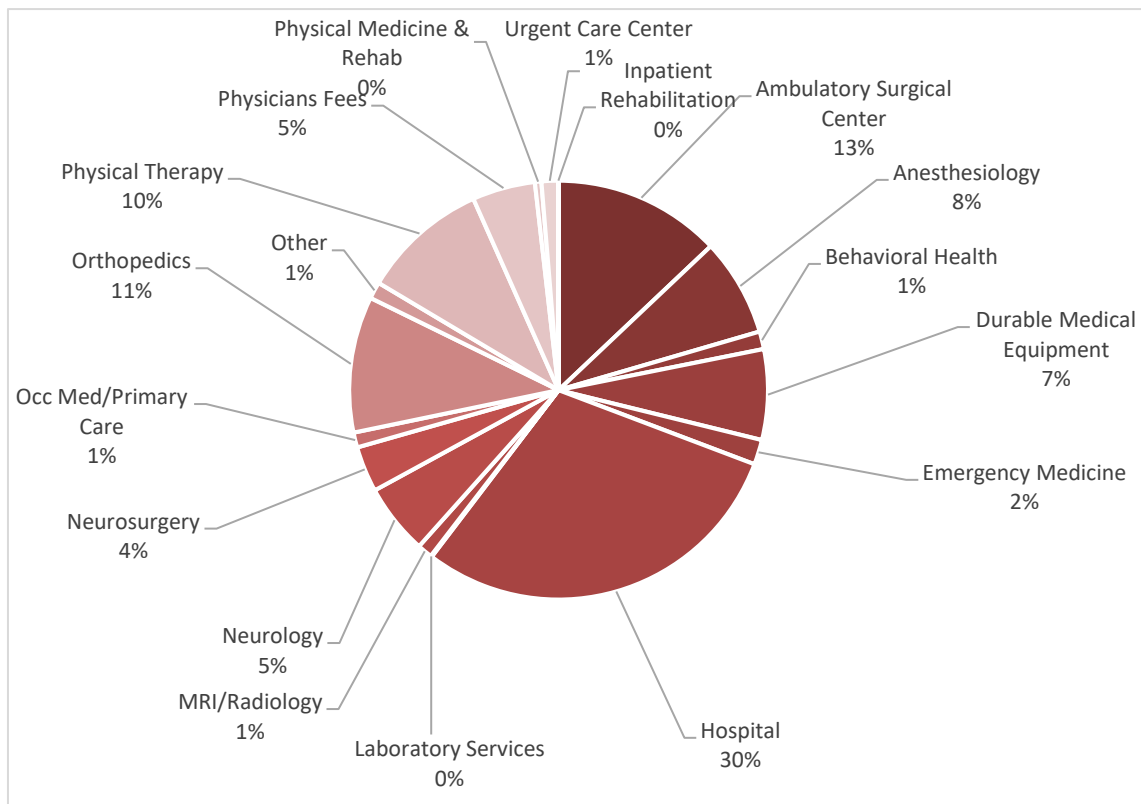


**Burlington County Municipal JIF
Top 10 And Paid Providers By Specialty
1/1/2021 - 8/31/2021**

Top 10 Providers

	Bill Count	Repriced Amount
COOPER HEALTH SYSTEMS	2	\$110,533
CAPITAL HEALTH SYSTEM, INC	5	\$43,028
VIRTUA WEST JERSEY HEALTH INC	6	\$38,849
PRINCETON HEALTHCARE SYSTEM	1	\$37,396
PRINCETON BRAIN AND SPINE CARE LLC	12	\$36,364
PREMIER ORTHOPAEDIC & SPORTS MEDICINE ASSOC OF SN	58	\$33,918
SURGICAL CENTER OF SOUTH JERSEY	1	\$31,616
IVY REHAB NETWORK, INC	278	\$30,981
HOME CARE CONNECT LLC	12	\$30,964
ROTHMAN ORTHOPAEDICS	54	\$30,447
Grand Total	429	\$424,093

Paid Providers By Specialty





**Burlington County Municipal JIF
Prescription Benefit Program Summary
1/1/2021 - 8/31/2021**

	Jan-21	Feb-21	Mar-21	Apr-21	May-21	Jun-21	Jul-21	Aug-21	Sep-21	Oct-21	Nov-21	Dec-21	Total
Script Count	13	11	22	17	12	22	12	17					173
Utilizing Patients Count	6	7	10	10	6	12	6	10					22
Repriced Amount	\$2,061	\$1,923	\$2,182	\$3,513	\$2,005	\$3,371	\$1,876	\$2,058					\$18,989
Charges	\$2,942	\$2,888	\$3,302	\$4,903	\$2,587	\$4,408	\$2,490	\$2,757					\$26,277
Total Savings Amt	\$881	\$965	\$1,120	\$1,390	\$582	\$1,037	\$614	\$699					\$7,288

Generic Utilization %	76.9%	72.7%	86.4%	76.5%	75.0%	72.7%	75.0%	82.4%					77.2%
Cost per Patient	\$344	\$275	\$218	\$351	\$334	\$281	\$313	\$206					\$290
Cost per Script	\$159	\$175	\$99	\$207	\$167	\$153	\$156	\$121					\$155

Opioid Cost %	0.6%	2.4%	1.1%	0.5%	0.0%	1.0%	0.3%	1.7%					1.4%
Opioid Script %	7.7%	18.2%	9.1%	17.7%	0.0%	9.1%	8.3%	17.7%					11.7%



Nurse Case Management Assignment Report 2021

	Jan-21	Feb-21	Mar-21	Apr-21	May-21	Jun-21	Jul-21	Aug-21	Sep-21	Oct-21	Nov-21	Dec-21
ACM, BURLCO, TRICO, ACCASBO, BCIP, GCSSD, VINELAND												
Sharon Maurer	89	83	78	84	87	90	87	86				
Maureen Steelman	89	82	81	74	79	84	78	82				
Kelly Roth	32	41	43	46	50	54	51	47				
Bettie Leavitt	18	16	13	12	11	8	7	8				
Patricia Henchy	2	2	1	2	4	2	8	13				
Wendie Szamreta	0	0	0	0	0	0	1	0				
Stephanie Dionisio	0	0	0	0	0	0	0	0				
Total	230	224	216	218	231	238	232	236	0	0	0	0

Memorandum

MEL Underwriting Manager Team

CONNER
STRONG &
BUCKLEW

MEL Cyber Task Force

The MEL Cyber Task Force is again participating in Cybersecurity Awareness Month (October) and has again been made a Cybersecurity Awareness Month Champion. This year's theme is "**Do Your Part. #BeCyberSmart.**"

<https://staysafeonline.org/cybersecurity-awareness-month/theme/>

We will be putting out weekly content in line with the below themes, so stay tuned. This is a great opportunity for each of our members to promote cybersecurity within their organizations.

Week 1 (10/4): **Be Cyber Smart**

This segment is about doing the basics of cybersecurity, aka our minimum security standards. <https://staysafeonline.org/wp-content/uploads/2020/04/Own-Your-Role-in-Cybersecurity-Start-with-the-Basics-.pdf>

Week 2 (10/11): **Fight the Phish**

Identifying phishing emails. <https://njmel.org/wp-content/uploads/2017/12/MEL-Email-Infographic-FINAL.jpg>

Week 3 (10/18): **Explore. Experience. Share.**

This segment is about promoting careers in cybersecurity and increasing cybersecurity skills. <https://www.nist.gov/itl/applied-cybersecurity/nice/nice-framework-resource-center>

Week 4 (10/25): **Cybersecurity First**

This theme is about making security a priority and building it into your regular processes. I.E. employee onboarding cyber training, new IoT devices need proper security, etc. https://staysafeonline.org/event_category/cybersecurity-awareness-month/

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

This Month's Advice: Staying Secure while on Vacation

It's that time of year again! Time to hit the road for a well-deserved summer vacation, and you couldn't be more ready. Of course, you're taking your smartphone, tablet and other electronic devices with you. But traveling to new places may create more attacker opportunities. Do you have a plan for protecting your digital or mobile devices and data while you're on vacation?

Not to worry, we've done your homework for you! Here are some simple recommendations for staying proactive and secure while sipping your piña colada.

Trust but verify: Make sure that people are who they say they are and can properly identify themselves. If traveling overseas to an unfamiliar location, or to a new vacation rental, try using reputable and trusted peer-to-peer platforms, such as Airbnb or HomeAway, which offer added support and security features. Check badges when you arrive and don't be afraid to ask hosts to confirm their personal details or offer an official ID.

Save important phone numbers: Save important phone numbers with contact details into your phone. You can then employ a spam blocker program to prevent unknown callers or computerized auto dialers from cramping your vacation style, while those valid callers you've programmed into your phone can still get through.

Beware of Phishing: Not the type of fishing you do from a party boat, but malicious criminals looking to nab your personal contact details such as email, phone, address, personal preferences. Look out for SMS, email, or physical promos, sweepstakes, surveys, or other unsolicited questionnaires. If it seems too good to be true, it probably is!

Add multi-factor authentication (MFA) to your devices and important accounts: MFA is one of the easiest ways to protect your accounts or apps from unauthorized access, because it requires additional identity verification that criminals won't have access to—such as scanning a fingerprint, a face scan, or entering a code via phone. While someone may be able to crack a password, it is nearly impossible to also crack the “second factor” used by the MFA solution. MFA can also prevent criminals from accessing your sensitive information if your device is stolen or left unattended.

Use a known and trusted Wi-Fi connection: It may be tempting to use free or public wi-fi. But remember that if you can access it for free, so can criminals! Using a password protected, verified wi-fi account will help keep your data safe. When in doubt, ask the business you are visiting or accommodations provider for the proper wi-fi network login and password.

So now you're ready to fully enjoy your summer vacation and breathe easy knowing that you've done your due diligence to prepare and stay safe from cybercriminals. Have a great time!

Want to avoid doing real work for another 5 minutes?

Blog: [Keep Your Remote Workforce Safe & Secure – Free Security Awareness Education Videos about Phishing & Passwords](#)

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

This Month's Advice: Sharing is Not Always Caring

With summer vacation coming to an end, folks are headed back to work and school. Due to the pandemic this no longer means heading back to the office or classroom, as many continue to work and learn remotely.

But wherever you are, cybercriminals are always watching and looking for a vulnerability – a way to access your network and ultimately take control of your “smart” devices, from laptops to baby monitors. As the internet of things (IoT) becomes a bigger part of your daily workflow, it's important to know how protect those smart IoT devices from being compromised by cybercriminals.

Here are some simple and actionable “golden rules” for keeping your IoT ecosystem secure:

Change all default passwords: Hackers can often identify default passwords for your devices with a little online research. In addition to changing the default password, be sure to follow best-practice guidelines so your new password isn't trivially easy to guess or crack. If you have trouble remembering all of your passwords (and who doesn't), try using a password management system such as NordPass, Keeper, or LastPass.

Don't share and share alike: Do not access unprotected, shared networks and conversely don't share your own network through a network sharing feature. Be advised that many smart products, such as speakers or communication devices, have sharing opt-in features as defaults. These should be changed if you don't intend to share your network with others.

Keep software up to date: Don't be lazy when it comes to software updates! They aren't just to improve usability, but often provide security updates and patches that are needed to limit security vulnerabilities. Plus, once a patch is released, hackers know all about the vulnerabilities in unpatched versions and will immediately target them.

Use unique or anonymous naming conventions: Give your network or devices a name that you recognize by sight, but that a cybercriminal wouldn't easily be able to tie back to you. Avoid using personal or searchable information in your naming (such as a pet's name, your name, maiden name, address, street, etc.).

Can you hear me now?: Be sure to program your own voice profile to voice activated devices. This prevents people who may gain unintended access to your devices from using their own voice profile to access financial or confidential information (purchasing, banking, subscription services, etc.).

As time goes on, devices will still be smart, and criminals will get smarter. But you'll be the smartest if you continue to be diligent. Stay safe out there!

Want to avoid doing real work for another 5 minutes?

[Blog: IoT Devices: The Lord Giveth and He Taketh Away](#)

September 10, 2021

To the Members of the
Executive Board of the
Burlington County Municipal
Joint Insurance Fund

I have enclosed for your review and, in some cases consideration, documents of presentation relating to claims, transfers, and the financial condition of the Fund.

The statements included in this report are prepared on a “modified cash basis” and relate to financial activity through the two month period ending August 31, 2021 for Closed Fund Years 1991 to 2016, and Fund Years 2017, 2018, 2019, 2020 and 2021. The reports, where required, are presented in a manner prescribed or permitted by the Department of Insurance and the Division of Local Government Services of the Department of Community Affairs.

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

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

INVESTMENT INTEREST & INVESTMENTS:

Interest received or accrued for the reporting period totaled \$ 27,629.34. This generated an average annual yield of 0.93%. However, after including an unrealized net gain of \$ 19,948.40 in the asset portfolio, the yield is adjusted to 1.60% for this period. The total overview of the asset portfolio for the fund shows a current market value of \$15,110,641.75. This current market value, however, when considering the total accrued income at month end is \$ 15,120,584.55.

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

RECEIPT ACTIVITY FOR THE PERIOD

Subrogation Receipts \$ 2,084.73 w/YTD Total \$ 33,639.78 (detailed in my report)
Salvage Receipts \$ 3,625.00
Overpayment Reimbursements \$ 762.50
FY 2021 Premium Receipts \$ 3,402,759.00
FY 2020 Audit Refund Receipt \$ 713.00

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 \$ 527,959.24. The claims detail shows 734 claim payments issued.

A.E.L.C.F. PARTICIPANT BALANCES AT PERIOD END: (\$258. Interest Allocated)

Delran Township	\$ 16,278.00
Chesterfield Township	\$ 1,119.00
Bordentown City	\$ 70,781.00
Bordentown Township	\$ 64,152.00
Westampton Township	\$ 10,479.00

CASH ACTIVITY FOR THE PERIOD:

The enclosed reconciliation report details that during the reporting period the Fund's "Cash Position" changed from an opening balance of \$ 17,180,279.85 to a closing balance of \$ 18,422,625.89 showing an increase in the fund of \$ 1,242,346.04. 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
7/2	EDGEWATER PARK TWP	2017100510	KYLE McPHILLIPS	WC	2017	14.00	
7/2	EDGEWATER PARK TWP	2017100511	CHARLES RYDER JR	WC	2017	14.00	
7/2	PEMBERTON BOROUGH	2019171998	JOSEPH LICATA	WC	2019	151.00	
TOTAL-JULY						179.00	
TOTAL-YTD							31,734.05
8/5	PEMBERTON TWP.	2018121517	ANTHONY LUSTER	WC	2018	98.00	
8/19	MEDFORD TWP.	2021209940	CLIFFORD RICKARDS	WC	2020	1,807.73	
TOTAL-AUG.						1,905.73	
TOTAL-YTD							33,639.78

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

	<u>June</u>	<u>July</u>	<u>August</u>	<u>Year To Date Total</u>
Opening Balance for the Period:	17,862,479.99	17,180,279.85	17,056,465.80	
RECEIPTS:				
Interest Income (Cash)	19,326.22	55,351.92	-7,311.41	108,693.41
Premium Assessment Receipts	0.00	1,021,854.00	2,380,935.00	6,702,530.00
Prior Yr. Premium Assessment Receipts	0.00	0.00	0.00	0.00
Subrogation, Salvage & Reimb. Receipts:				
Fund Year 2021	0.00	3,625.00	0.00	5,985.00
Fund Year 2020	0.00	0.00	2,570.23	16,299.81
Fund Year 2019	2,369.86	151.00	0.00	29,915.76
Fund Year 2018	98.00	0.00	98.00	686.00
Fund Year 2017	0.00	28.00	0.00	401.67
Closed Fund Year	298.00	0.00	0.00	298.00
Total Subrogation, Salvage & Reimb.Receipts	2,765.86	3,804.00	2,668.23	53,586.24
FY 2021 Appropriation Refunds	0.00	0.00	0.00	0.00
FY 2020 Appropriation Refunds	0.00	0.00	713.00	713.00
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	2.00	0.00	0.00	2.00
TOTAL RECEIPTS:	22,094.08	1,081,009.92	2,377,004.82	6,865,524.65
DISBURSEMENTS:				
Net Claim Payments:				
Fund Year 2021	114,286.54	102,480.19	170,330.25	759,614.80
Fund Year 2020	148,855.83	41,447.37	33,449.68	610,977.60
Fund Year 2019	27,397.68	49,592.72	98,430.70	419,372.50
Fund Year 2018	60,649.45	25,652.65	2,788.78	194,917.64
Fund Year 2017	17,084.53	2,152.00	4,652.00	232,143.98
Closed Fund Year	0.00	0.00	0.00	0.00
Total Net Claim Payments	368,274.03	221,324.93	309,651.41	2,217,026.52
Exp.& Admin Bill List Payments:				
Exp. & Cont. Charges FY 2022	0.00	0.00	0.00	0.00
Exp. & Cont. Charges FY 2021	89,778.16	256,166.70	110,831.32	1,040,607.52
Property Fund Charges FY 2021	0.00	0.00	0.00	0.00
E-JIF Premium FY 2021	0.00	0.00	123,231.00	246,465.00
M.E.L. Premium FY 2021	0.00	0.00	466,399.00	1,399,197.00
POL/EPL Policy Premium FY 2021	0.00	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	15,692.00	3,882.00	732.00	136,139.82
Exp. & Cont. Charges FY 2019	0.00	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	230,550.03	723,450.34	0.00	954,000.37
Total Bill List Payments	336,020.19	983,499.04	701,193.32	4,538,409.59
Net Bank Services Fees	0.00	0.00	0.00	0.00
Other	0.00	0.00	0.00	0.00
TOTAL DISBURSEMENTS:	704,294.22	1,204,823.97	1,010,844.73	6,755,436.11
Closing Balance for the Period:	17,180,279.85	17,056,465.80	18,422,625.89	
Account Net Cash Change During the Period:				
Operating Account	-700,885.54	538,204.55	1,374,499.75	-10,543,060.59
JCMI Investment Account	9,748.61	58,834.90	-12,665.65	12,081,270.69
Investment Account	712,179.38	-717,266.31	7,492.50	1,387.39
Asset Management Account	-703,242.59	-3,587.19	-3,166.51	-1,429,508.95
Claims Imprest Account	0.00	0.00	0.00	0.00
Expense & Contingency Account	0.00	0.00	0.00	0.00
Total Change in Account Net Cash:	-682,200.14	-123,814.05	1,366,160.09	110,088.54

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 **August**
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	\$17,056,464.89	581.39	3,032,537.57	1,828,409.59	100,000.00	1,000.00	12,093,936.34
Opening Interest Accrual Bal	\$13,930.55	-	13,930.55	-	-	-	-
1 Interest Accrued and/or Int	-\$3,987.75	\$0.00	-\$3,987.75	\$0.00	\$0.00	\$0.00	\$0.00
2 Interest Accrued - discount	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
3 zation and/or Interest Cost)	\$7,492.50	\$0.00	\$7,492.50	\$0.00	\$0.00	\$0.00	\$0.00
4 Accretion	\$53.32	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$53.32
5 Interest Paid - Cash Instr.s	\$11,352.91	\$0.00	\$0.00	\$1,028.22	\$0.00	\$0.00	\$10,324.69
6 Interest Paid - Term Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
7 Realized Gain (Loss)	-\$26,210.17	\$0.00	-\$3,166.51	\$0.00	\$0.00	\$0.00	-\$23,043.66
8 Net Investment Income	-\$11,299.19	\$0.00	\$338.24	\$1,028.22	\$0.00	\$0.00	-\$12,665.65
9 Deposits - Purchases	\$3,402,653.46	\$7,492.50	\$0.00	\$2,384,316.23	\$309,651.41	\$701,193.32	\$0.00
10 (Withdrawals - Sales)	-\$2,029,181.96	\$0.00	-\$7,492.50	-\$1,010,844.73	-\$309,651.41	-\$701,193.32	\$0.00
Ending Cash & Investment Bal:	\$18,422,624.95	\$8,073.89	\$3,029,371.06	\$3,202,909.31	\$100,000.00	\$1,000.00	\$12,081,270.69
Ending Interest Accrual Balanc	\$9,942.80	\$0.00	\$9,942.80	\$0.00	\$0.00	\$0.00	\$0.00
Plus Outstanding Checks	\$153,551.73	\$0.00	\$0.00	\$0.00	\$143,888.73	\$9,663.00	\$0.00
(Less Deposits in Transit)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Balance per Bank	\$18,576,176.68	\$8,073.89	\$3,029,371.06	\$3,202,909.31	\$243,888.73	\$10,663.00	\$12,081,270.69

<u>Investment Income Allocation</u>												
.ETE		Property	Liability	Auto	Workers Comp	Deductible	Contingency	POLEPL	EJIF	MEL	Admin	Total
2021	Opening Cash & Investment 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
	Opening Interest Accrual Balance	29.12	91.28	19.09	263.55	92.92	0.00	5.26	0.00	86.26	87.73	\$675.22
	1 Interest Accrued and/or Interest Cost	\$1.31	\$38.84	\$7.52	\$83.99	\$39.89	\$0.00	\$0.00	\$0.00	\$0.00	\$1.36	\$172.90
	2 Interest Accrued - discounted Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	3 (Amortization and/or Interest Cost)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	4 Accretion	\$0.11	\$3.21	\$0.62	\$6.94	\$3.30	\$0.00	\$0.00	\$0.00	\$0.00	\$0.11	\$14.30
	5 Interest Paid - Cash Instr.s	\$3.31	\$98.08	\$19.00	\$212.11	\$100.73	\$0.00	\$0.00	\$0.00	\$0.00	\$3.42	\$436.64
	6 Interest Paid - Term Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	7 Realized Gain (Loss)	\$17.16	\$508.55	\$98.51	\$1,099.85	\$522.29	\$0.00	\$0.00	\$0.00	\$0.00	\$17.74	\$2,264.10
	8 Net Investment Income	\$21.88	\$648.67	\$125.66	\$1,402.89	\$666.20	\$0.00	\$0.00	\$0.00	\$0.00	\$22.63	\$2,887.94
	9 Interest Accrued - Net Change	\$1.31	\$38.84	\$7.52	\$83.99	\$39.89	\$0.00	\$0.00	\$0.00	\$0.00	\$1.36	\$172.90
	Ending Cash & Investment Balance	\$36,839.77	\$257,567.61	\$53,671.10	\$591,244.43	\$269,082.33	\$0.00	-\$325,111.19	\$7,229.92	\$154,307.71	-\$38,530.87	\$1,006,300.81
	Ending Interest Accrual Balance	\$30.43	\$130.12	\$26.61	\$347.55	\$132.81	\$0.00	\$5.26	\$0.00	\$86.26	\$89.08	\$848.12

		Property	Liability	Auto	Workers Comp	Deductible	Contingency	POLEPL	EJIF	MEL	Admin	Total
2020	Opening Cash & Investment 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
	Opening Interest Accrual Balance	24.26	215.36	56.97	621.06	267.80	26.46	0.37	0.00	135.18	150.53	\$1,497.99
	1 Interest Accrued and/or Interest Cost	\$0.00	\$77.06	\$19.29	\$187.78	\$98.51	\$9.73	\$0.13	\$0.00	\$46.55	\$31.71	\$470.75
	2 Interest Accrued - discounted Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	3 (Amortization and/or Interest Cost)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	4 Accretion	\$0.00	\$6.37	\$1.59	\$15.53	\$8.14	\$0.80	\$0.01	\$0.00	\$3.85	\$2.62	\$38.92
	5 Interest Paid - Cash Instr.s	\$0.00	\$194.60	\$48.70	\$474.23	\$248.76	\$24.56	\$0.33	\$0.00	\$117.57	\$80.09	\$1,188.84
	6 Interest Paid - Term Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	7 Realized Gain (Loss)	\$0.00	\$1,009.02	\$252.54	\$2,458.97	\$1,289.90	\$127.35	\$1.71	\$0.00	\$609.60	\$415.29	\$6,164.39
	8 Net Investment Income	\$0.00	\$1,287.04	\$322.12	\$3,136.51	\$1,645.32	\$162.44	\$2.18	\$0.00	\$777.57	\$529.72	\$7,862.90
	9 Interest Accrued - Net Change	\$0.00	\$77.06	\$19.29	\$187.78	\$98.51	\$9.73	\$0.13	\$0.00	\$46.55	\$31.71	\$470.75
	Ending Cash & Investment Balance	-\$18,600.40	\$396,674.86	\$99,457.51	\$927,698.16	\$508,010.87	\$50,155.22	\$674.19	\$1.01	\$240,083.37	\$159,674.88	\$2,363,829.67
	Ending Interest Accrual Balance	\$24.26	\$292.42	\$76.26	\$808.84	\$366.30	\$36.19	\$0.50	\$0.00	\$181.73	\$182.24	\$1,968.75

Investment Income Allocation													
.ETE		Property	Liability	Auto	Workers Comp	Deductible	Contingency	POLEPL	EJIF	MEL	Admin	Total	
2021	Opening Cash & Investment	36,839.77	257,567.61	53,671.10	591,244.43	269,082.33	0.00	(325,111.19)	7,229.92	154,307.71	(38,530.87)	\$1,006,300.81	
	Opening Interest Accrual B	30.43	130.12	26.61	347.55	132.81	0.00	5.26	0.00	86.26	89.08	\$848.12	
	1 Interest Accrued and/or Int	-\$8.24	-\$57.59	-\$12.00	-\$132.20	-\$60.16	\$0.00	\$0.00	-\$1.62	-\$34.50	\$0.00	-\$306.31	
	2 Interest Accrued - discount	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
	3 zation and/or Interest Cost)	\$15.48	\$108.20	\$22.55	\$248.38	\$113.04	\$0.00	\$0.00	\$3.04	\$64.83	\$0.00	\$575.52	
	4 Accretion	\$0.11	\$0.77	\$0.16	\$1.77	\$0.80	\$0.00	\$0.00	\$0.02	\$0.46	\$0.00	\$4.10	
	5 Interest Paid - Cash Instr.s	\$23.45	\$163.96	\$34.16	\$376.36	\$171.29	\$0.00	\$0.00	\$4.60	\$98.23	\$0.00	\$872.04	
	6 Interest Paid - Term Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
	7 Realized Gain (Loss)	-\$54.14	-\$378.52	-\$78.87	-\$868.89	-\$395.44	\$0.00	\$0.00	-\$10.63	-\$226.77	\$0.00	-\$2,013.27	
	8 Net Investment Income	-\$23.34	-\$163.18	-\$34.00	-\$374.58	-\$170.48	\$0.00	\$0.00	-\$4.58	-\$97.76	\$0.00	-\$867.92	
	9 Interest Accrued - Net Char	-\$8.24	-\$57.59	-\$12.00	-\$132.20	-\$60.16	\$0.00	\$0.00	-\$1.62	-\$34.50	\$0.00	-\$306.31	
	Ending Cash & Investment	\$118,481.24	\$401,451.10	\$87,736.95	\$997,833.62	\$416,659.74	\$0.00	-\$90,004.86	-\$44,126.39	\$286,402.24	\$341,448.99	\$2,515,882.64	
	Ending Interest Accrual Ba	\$22.20	\$72.53	\$14.61	\$215.35	\$72.64	\$0.00	\$5.26	-\$1.62	\$51.76	\$89.08	\$541.81	

		Property	Liability	Auto	Workers Comp	Deductible	Contingency	POLEPL	EJIF	MEL	Admin	Total	
2020	Opening Cash & Investment	(18,600.40)	396,674.86	99,457.51	927,698.16	508,010.87	50,155.22	674.19	1.01	240,083.37	159,674.88	\$2,363,829.67	
	Opening Interest Accrual B	24.26	292.42	76.26	808.84	366.30	36.19	0.50	0.00	181.73	182.24	\$1,968.75	
	1 Interest Accrued and/or Int	\$0.00	-\$88.69	-\$22.24	-\$207.43	-\$113.59	-\$11.21	-\$0.15	-\$0.00	-\$53.68	-\$35.70	-\$532.69	
	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	\$166.64	\$41.78	\$389.73	\$213.42	\$21.07	\$0.28	\$0.00	\$100.86	\$67.08	\$1,000.87	
	4 Accretion	\$0.00	\$1.19	\$0.30	\$2.77	\$1.52	\$0.15	\$0.00	\$0.00	\$0.72	\$0.48	\$7.12	
	5 Interest Paid - Cash Instr.s	\$0.00	\$252.51	\$63.31	\$590.53	\$323.38	\$31.93	\$0.43	\$0.00	\$152.83	\$101.64	\$1,516.55	
	6 Interest Paid - Term Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
	7 Realized Gain (Loss)	\$0.00	-\$582.95	-\$146.16	-\$1,363.34	-\$746.57	-\$73.71	-\$0.99	-\$0.00	-\$352.83	-\$234.66	-\$3,501.22	
	8 Net Investment Income	\$0.00	-\$251.31	-\$63.01	-\$587.74	-\$321.85	-\$31.78	-\$0.43	\$0.00	-\$152.10	-\$101.16	-\$1,509.38	
	9 Interest Accrued - Net Char	\$0.00	-\$88.69	-\$22.24	-\$207.43	-\$113.59	-\$11.21	-\$0.15	-\$0.00	-\$53.68	-\$35.70	-\$532.69	
	Ending Cash & Investment	-\$18,600.40	\$383,193.24	\$99,404.49	\$909,769.65	\$507,802.61	\$50,134.66	\$673.92	\$1.01	\$239,984.95	\$159,590.42	\$2,331,954.55	
	Ending Interest Accrual Ba	\$24.26	\$203.72	\$54.02	\$601.41	\$252.72	\$24.97	\$0.35	\$0.00	\$128.05	\$146.54	\$1,436.05	

		Property	Liability	Auto	Workers Comp	Deductible	Contingency	POLEPL	EJIF	MEL	Admin	Total
2019	Opening Cash & Investment Balance	39,497.18	392,556.87	109,249.04	661,731.79	185,300.55	0.00	189.43	121.42	15,047.72	113,608.77	\$1,517,302.77
	Opening 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
	1 Interest Accrued and/or Interest Cost	\$7.68	\$76.35	\$21.25	\$128.70	\$36.04	\$0.00	\$0.04	\$0.02	\$2.93	\$22.10	\$295.11
	2 Interest Accrued - discounted Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	3 (Amortization and/or Interest Cost)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	4 Accretion	\$0.64	\$6.31	\$1.76	\$10.64	\$2.98	\$0.00	\$0.00	\$0.00	\$0.24	\$1.83	\$24.40
	5 Interest Paid - Cash Instr.s	\$19.40	\$192.82	\$53.66	\$325.03	\$91.02	\$0.00	\$0.09	\$0.06	\$7.39	\$55.80	\$745.27
	6 Interest Paid - Term Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	7 Realized Gain (Loss)	\$100.59	\$999.80	\$278.24	\$1,685.35	\$471.94	\$0.00	\$0.48	\$0.31	\$38.32	\$289.35	\$3,864.39
	8 Net Investment Income	\$128.31	\$1,275.28	\$354.91	\$2,149.73	\$601.98	\$0.00	\$0.62	\$0.39	\$48.88	\$369.07	\$4,929.17
	9 Interest Accrued - Net Change	\$7.68	\$76.35	\$21.25	\$128.70	\$36.04	\$0.00	\$0.04	\$0.02	\$2.93	\$22.10	\$295.11
	Ending Cash & Investment Balance	\$39,617.81	\$393,150.29	\$109,582.71	\$614,916.59	\$185,866.48	\$0.00	\$190.01	\$121.79	\$15,093.68	\$113,955.75	\$1,472,495.11
	Ending Interest Accrual Balance	\$7.68	\$292.74	\$79.94	\$525.57	\$200.12	\$0.00	\$0.13	\$0.09	\$11.58	\$84.86	\$1,202.70

		Property	Liability	Auto	Workers Comp	Deductible	Contingency	POLEPL	EJIF	MEL	Admin	Total
2018	Opening Cash & Investment 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
	Opening 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
	1 Interest Accrued and/or Interest Cost	\$6.71	\$0.00	\$12.82	\$0.00	\$84.23	\$0.00	\$5.08	\$0.03	\$2.93	\$28.68	\$140.47
	2 Interest Accrued - discounted Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	3 (Amortization and/or Interest Cost)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	4 Accretion	\$0.55	\$0.00	\$1.06	\$0.00	\$6.96	\$0.00	\$0.42	\$0.00	\$0.24	\$2.37	\$11.61
	5 Interest Paid - Cash Instr.s	\$16.94	\$0.00	\$32.37	\$0.00	\$212.70	\$0.00	\$12.82	\$0.08	\$7.41	\$72.42	\$354.75
	6 Interest Paid - Term Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	7 Realized Gain (Loss)	\$87.83	\$0.00	\$167.85	\$0.00	\$1,102.91	\$0.00	\$66.50	\$0.44	\$38.40	\$375.51	\$1,839.44
	8 Net Investment Income	\$112.03	\$0.00	\$214.10	\$0.00	\$1,406.81	\$0.00	\$84.82	\$0.56	\$48.98	\$478.98	\$2,346.28
	9 Interest Accrued - Net Change	\$6.71	\$0.00	\$12.82	\$0.00	\$84.23	\$0.00	\$5.08	\$0.03	\$2.93	\$28.68	\$140.47
	Ending Cash & Investment Balance	\$34,590.51	-\$331,880.27	\$64,207.28	-\$64,329.94	\$434,367.19	\$0.00	\$26,188.28	\$172.36	\$15,124.23	\$147,889.95	\$326,329.59
	Ending Interest Accrual Balance	\$25.40	\$3.25	\$49.60	\$6.03	\$316.86	\$0.00	\$18.02	\$0.13	\$11.03	\$107.89	\$538.21

		Property	Liability	Auto	Workers Comp	Deductible	Contingency	POLEPL	EJIF	MEL	Admin	Total
2019	Opening Cash & Investment	39,617.81	393,150.29	109,582.71	614,916.59	185,866.48	0.00	190.01	121.79	15,093.68	113,955.75	\$1,472,495.11
	Opening Interest Accrual Balance	7.68	292.74	79.94	525.57	200.12	0.00	0.13	0.09	11.58	84.86	\$1,202.70
	1 Interest Accrued and/or Interest	-\$8.86	-\$87.91	-\$24.50	-\$137.49	-\$41.56	\$0.00	-\$0.04	-\$0.03	-\$3.37	-\$25.48	-\$329.24
	2 Interest Accrued - discounts	\$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)	\$16.64	\$165.16	\$46.04	\$258.33	\$78.08	\$0.00	\$0.08	\$0.05	\$6.34	\$47.87	\$618.60
	4 Accretion	\$0.12	\$1.18	\$0.33	\$1.84	\$0.56	\$0.00	\$0.00	\$0.00	\$0.05	\$0.34	\$4.40
	5 Interest Paid - Cash Instr.s	\$25.22	\$250.26	\$69.76	\$391.43	\$118.31	\$0.00	\$0.12	\$0.08	\$9.61	\$72.54	\$937.32
	6 Interest Paid - Term Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	7 Realized Gain (Loss)	-\$58.22	-\$577.77	-\$161.04	-\$903.68	-\$273.15	\$0.00	-\$0.28	-\$0.18	-\$22.18	-\$167.47	-\$2,163.98
	8 Net Investment Income	-\$25.10	-\$249.08	-\$69.43	-\$389.58	-\$117.75	\$0.00	-\$0.12	-\$0.08	-\$9.56	-\$72.20	-\$932.90
	9 Interest Accrued - Net Change	-\$8.86	-\$87.91	-\$24.50	-\$137.49	-\$41.56	\$0.00	-\$0.04	-\$0.03	-\$3.37	-\$25.48	-\$329.24
	Ending Cash & Investment	\$39,451.57	\$384,621.62	\$109,537.78	\$524,751.31	\$185,790.29	\$0.00	\$189.93	\$121.74	\$15,087.50	\$113,909.03	\$1,373,460.77
	Ending Interest Accrual Balance	-\$1.18	\$204.83	\$55.44	\$388.08	\$158.56	\$0.00	\$0.09	\$0.06	\$8.20	\$59.38	\$873.46

		Property	Liability	Auto	Workers Comp	Deductible	Contingency	POLEPL	EJIF	MEL	Admin	Total
2018	Opening Cash & Investment	34,590.51	(331,880.27)	64,207.28	(64,329.94)	434,367.19	0.00	26,188.28	172.36	15,124.23	147,889.95	\$326,329.59
	Opening Interest Accrual Balance	25.40	3.25	49.60	6.03	316.86	0.00	18.02	0.13	11.03	107.89	\$538.21
	1 Interest Accrued and/or Interest	-\$7.73	\$0.00	-\$14.36	\$0.00	-\$97.12	\$0.00	-\$5.86	-\$0.04	-\$3.38	-\$33.07	-\$161.55
	2 Interest Accrued - discounts	\$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)	\$14.53	\$0.00	\$26.97	\$0.00	\$182.48	\$0.00	\$11.00	\$0.07	\$6.35	\$62.13	\$303.54
	4 Accretion	\$0.10	\$0.00	\$0.19	\$0.00	\$1.30	\$0.00	\$0.08	\$0.00	\$0.05	\$0.44	\$2.16
	5 Interest Paid - Cash Instr.s	\$22.02	\$0.00	\$40.87	\$0.00	\$276.50	\$0.00	\$16.67	\$0.11	\$9.63	\$94.14	\$459.94
	6 Interest Paid - Term Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	7 Realized Gain (Loss)	-\$50.83	\$0.00	-\$94.36	\$0.00	-\$638.35	\$0.00	-\$38.49	-\$0.25	-\$22.23	-\$217.34	-\$1,061.84
	8 Net Investment Income	-\$21.91	\$0.00	-\$40.68	\$0.00	-\$275.19	\$0.00	-\$16.59	-\$0.11	-\$9.58	-\$93.69	-\$457.75
	9 Interest Accrued - Net Change	-\$7.73	\$0.00	-\$14.36	\$0.00	-\$97.12	\$0.00	-\$5.86	-\$0.04	-\$3.38	-\$33.07	-\$161.55
	Ending Cash & Investment	\$34,576.32	-\$332,892.52	\$64,180.96	-\$66,008.47	\$434,189.12	\$0.00	\$26,177.54	\$172.29	\$15,118.03	\$147,829.32	\$323,342.59
	Ending Interest Accrual Balance	\$17.67	\$3.25	\$35.24	\$6.03	\$219.74	\$0.00	\$12.16	\$0.09	\$7.65	\$74.83	\$376.66

		Property	Liability	Auto	Workers Comp	Deductible	Contingency	POLEPL	EJIF	MEL	Admin	Total
2017	Opening Cash & Investment 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
	Opening 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
	1 Interest Accrued and/or Interest Cost	\$12.61	\$15.70	\$21.59	\$203.66	\$109.58	\$22.23	\$0.06	\$0.00	\$35.47	\$41.29	\$462.20
	2 Interest Accrued - discounted Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	3 (Amortization and/or Interest Cost)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	4 Accretion	\$1.04	\$1.30	\$1.79	\$16.84	\$9.06	\$1.84	\$0.01	\$0.00	\$2.93	\$3.41	\$38.22
	5 Interest Paid - Cash Instr.s	\$31.84	\$39.66	\$54.52	\$514.33	\$276.74	\$56.13	\$0.16	\$0.01	\$89.58	\$104.27	\$1,167.23
	6 Interest Paid - Term Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	7 Realized Gain (Loss)	\$165.10	\$205.63	\$282.69	\$2,666.92	\$1,434.97	\$291.07	\$0.83	\$0.03	\$464.47	\$540.66	\$6,052.38
	8 Net Investment Income	\$210.59	\$262.28	\$360.59	\$3,401.75	\$1,830.36	\$371.27	\$1.06	\$0.04	\$592.45	\$689.64	\$7,720.03
	9 Interest Accrued - Net Change	\$12.61	\$15.70	\$21.59	\$203.66	\$109.58	\$22.23	\$0.06	\$0.00	\$35.47	\$41.29	\$462.20
	Ending Cash & Investment Balance	\$65,023.28	\$80,982.92	\$111,335.21	\$1,048,204.54	\$565,144.71	\$114,633.06	\$326.84	\$11.99	\$182,924.77	\$212,932.49	\$2,381,519.81
	Ending Interest Accrual Balance	\$47.43	\$97.38	\$81.21	\$772.14	\$412.26	\$83.62	\$0.22	-\$0.05	\$133.44	\$155.33	\$1,782.98

		Property	Liability	Auto	Workers Comp	Deductible	Contingency	POLEPL	EJIF	MEL	Admin	Total
Closed FY	Opening Cash & Investment 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
	Opening 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
	1 Interest Accrued and/or Interest Cost	\$0.06	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$1,860.73	\$1,860.79
	2 Interest Accrued - discounted Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	3 (Amortization and/or Interest Cost)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	4 Accretion	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$153.85	\$153.86
	5 Interest Paid - Cash Instr.s	\$0.15	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$4,699.07	\$4,699.21
	6 Interest Paid - Term Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	7 Realized Gain (Loss)	\$0.76	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$24,365.77	\$24,366.53
	8 Net Investment Income	\$0.97	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$31,079.43	\$31,080.40
	9 Interest Accrued - Net Change	\$0.06	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$1,860.73	\$1,860.79
	Ending Cash & Investment Balance	\$298.91	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$8,872,666.22	\$8,872,965.13
	Ending Interest Accrual Balance	\$0.06	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$7,128.46	\$7,128.51

		Property	Liability	Auto	Workers Comp	Deductible	Contingency	POLEPL	EJIF	MEL	Admin	Total
2017	Opening Cash & Investment	65,023.28	80,982.92	111,335.21	1,048,204.54	565,144.71	114,633.06	326.84	11.99	182,924.77	212,932.49	\$2,381,519.81
	Opening Interest Accrual B	47.43	97.38	81.21	772.14	412.26	83.62	0.22	(0.05)	133.44	155.33	\$1,782.98
	1 Interest Accrued and/or Intc	-\$14.54	-\$18.11	-\$24.89	-\$234.37	-\$126.36	-\$25.63	-\$0.07	-\$0.00	-\$40.90	-\$47.61	-\$532.49
	2 Interest Accrued - discounts	\$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)	\$27.32	\$34.02	\$46.77	\$440.35	\$237.42	\$48.16	\$0.14	\$0.01	\$76.85	\$89.45	\$1,000.48
	4 Accretion	\$0.19	\$0.24	\$0.33	\$3.13	\$1.69	\$0.34	\$0.00	\$0.00	\$0.55	\$0.64	\$7.12
	5 Interest Paid - Cash Instr.s	\$41.39	\$51.55	\$70.87	\$667.24	\$359.75	\$72.97	\$0.21	\$0.01	\$116.44	\$135.54	\$1,515.97
	6 Interest Paid - Term Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	7 Realized Gain (Loss)	-\$95.56	-\$119.01	-\$163.62	-\$1,540.44	-\$830.54	-\$168.46	-\$0.48	-\$0.02	-\$268.83	-\$312.93	-\$3,499.88
	8 Net Investment Income	-\$41.20	-\$51.31	-\$70.54	-\$664.08	-\$358.04	-\$72.62	-\$0.21	-\$0.01	-\$115.89	-\$134.90	-\$1,508.80
	9 Interest Accrued - Net Char	-\$14.54	-\$18.11	-\$24.89	-\$234.37	-\$126.36	-\$25.63	-\$0.07	-\$0.00	-\$40.90	-\$47.61	-\$532.49
	Ending Cash & Investment	\$64,996.62	\$78,449.72	\$111,289.57	\$1,045,622.83	\$564,913.03	\$114,586.07	\$326.71	\$11.99	\$182,849.78	\$212,845.20	\$2,375,891.52
	Ending Interest Accrual Ba	\$32.89	\$79.27	\$56.32	\$537.77	\$285.89	\$57.99	\$0.15	-\$0.05	\$92.54	\$107.72	\$1,250.49

		Property	Liability	Auto	Workers Comp	Deductible	Contingency	POLEPL	EJIF	MEL	Admin	Total
Closed FY	Opening Cash & Investment	298.91	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	8,872,666.22	\$8,872,965.13
	Opening Interest Accrual B	0.06	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	7,128.46	\$7,128.51
	1 Interest Accrued and/or Intc	-\$0.07	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	-\$1,983.86	-\$1,983.93
	2 Interest Accrued - discounts	\$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)	\$0.13	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$3,727.43	\$3,727.56
	4 Accretion	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$26.53	\$26.53
	5 Interest Paid - Cash Instr.s	\$0.19	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$5,647.94	\$5,648.13
	6 Interest Paid - Term Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	7 Realized Gain (Loss)	-\$0.44	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	-\$13,039.26	-\$13,039.70
	8 Net Investment Income	-\$0.19	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	-\$5,621.22	-\$5,621.41
	9 Interest Accrued - Net Char	-\$0.07	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	-\$1,983.86	-\$1,983.93
	Ending Cash & Investment	\$298.79	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$8,869,028.86	\$8,869,327.65
	Ending Interest Accrual Ba	-\$0.01	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$5,144.60	\$5,144.59

Accounts Included

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

Accounting Statement

120882-000 - BURLINGTON COUNTY MUNICIPAL JIF

July 01, 2021 - July 31, 2021

Your Portfolio at a Glance

Opening Market Value w/Accrued Income	\$3,046,530.33
Net of Contributions & Withdrawals	-
Net Investment Change	-\$62.21
Closing Market Value w/Accrued Income	\$3,046,468.12

Your Relationship Team

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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	\$3,032,537.57	100%
TOTAL	\$3,032,537.57	100%

Accrued Income by Asset Class Summary

Asset Class	Market Value	Accrued Income	Market Value + Accrued Income	Estimated Annual Income	Yield (%)
Fixed Income	\$3,032,537.57	\$13,930.55	\$3,046,468.12	\$41,460.00	1.37%
TOTAL	\$3,032,537.57	\$13,930.55	\$3,046,468.12	\$41,460.00	1.37%

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

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

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

Portfolio Valuations & Activity Summary

Category	Current Period	Year-to-Date
Opening Market Value	\$3,036,124.76	\$4,458,880.14
Accrued Income	10,405.57	16,493.31
Opening Market Value w/Accrued Income	\$3,046,530.33	\$4,475,373.45
Contributions		
Cash Receipts	716,800.00	1,436,800.00
Intra-Account Transfers	-	-
Other Receipts	-	-
Securities Transferred In	-	-
Tax Refunds	-	-
Total Contributions	\$716,800.00	\$1,436,800.00
Withdrawals		
Cash Disbursements	-	-
Intra-Account Transfers	-	-
Other Disbursements	-716,800.00	-2,869,073.13
Other Fees	-	-
Securities Transferred Out	-	-
Tax Payments	-	-
Taxes Withheld	-	-
Wilmington Trust Fees	-	-
Total Withdrawals	-\$716,800.00	-\$2,869,073.13
Net Contributions & Withdrawals	-	-\$1,432,273.13
Closing Market Value	3,032,537.57	3,032,537.57
Accrued Income	13,930.55	13,930.55
Closing Market Value w/Accrued Income	\$3,046,468.12	\$3,046,468.12
Net Investment Change	-\$62.21	\$3,367.80
Net Investment Change Detail	Current Period	Year-to-Date
Net Investment Change	-\$62.21	\$3,367.80
Income Earned		
Dividends	-	-
Net Interest	-	34,273.13
Other Income	-	-
Change in Accrual	3,524.98	-2,562.76
Total Income Earned	\$3,524.98	\$31,710.37
Market Appreciation	-\$3,587.19	-\$28,342.57

Relationship Summary *(continued)*

120882-000 - BURLINGTON COUNTY MUNICIPAL JIF

July 01, 2021 - July 31, 2021

Income Received Summary

Category	Current Period	Year-to-Date
Taxable		
Dividends	-	-
Interest	-	34,273.13
Other Income	-	-
Total Taxable	-	\$34,273.13
Tax-Exempt		
Dividends	-	-
Interest	-	-
Other Income	-	-
Total Tax-Exempt	-	-
TOTAL RECEIVED	-	\$34,273.13

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

Realized Gain/Loss Summary

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

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

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

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

Cash Activity Summary

Category	Current Period Cash	Year-to-Date Cash
Opening Balance	-	-
Receipts		
Cash Receipts	716,800.00	1,436,800.00
Dividends	-	-
Intra-Account Transfers	-	-
Maturities	-	1,398,000.00
Net Interest	-	34,273.13
Other Income	-	-
Other Receipts	-	-
Sales	-	-
Tax Refunds	-	-
Total Receipts	\$716,800.00	\$2,869,073.13
Disbursements		
Cash Disbursements	-	-
Intra-Account Transfers	-	-
Other Disbursements	-716,800.00	-2,869,073.13
Other Fees	-	-
Purchases	-	-
Tax Payments	-	-
Taxes Withheld	-	-
Wilmington Trust Fees	-	-
Total Disbursements	-\$716,800.00	-\$2,869,073.13
TOTAL CLOSING BALANCE	-	-
Net Total Payables and Receivables	-	-
NET OF CASH BALANCE	-	-

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

Asset Allocation

120882-000 - BURLINGTON COUNTY MUNICIPAL JIF

July 01, 2021 - July 31, 2021

Asset & Sub Asset Allocation

Asset Class	Total Market Value (%)	Closing Market Value	Cost	Unrealized Gain/Loss	Accrued Income	Market Value w/ Accrued Income
■ Fixed Income						
U.S. Taxable Fixed Income	100.00%	\$3,032,537.57	\$3,004,291.60	\$28,245.97	\$13,930.55	\$3,046,468.12
Total Fixed Income	100.00%	\$3,032,537.57	\$3,004,291.60	\$28,245.97	\$13,930.55	\$3,046,468.12
TOTAL ASSETS	100%	\$3,032,537.57	\$3,004,291.60	\$28,245.97	\$13,930.55	\$3,046,468.12

Holdings Detail

120882-000 - BURLINGTON COUNTY MUNICIPAL JIF

July 01, 2021 - July 31, 2021

Fixed Income

Security Name	Quantity	Market Price	Market Value	Cost	Unrealized Gain/Loss	Accrued Income	Estimated Annual Income	Effective Duration	Yield to Worst (%)	Market Value (%)
U.S. Taxable Fixed Income										
U.S. Treasury Bonds										
UNITED STATES TREASURY NOTES DTD 09/30/2016 1.125% 09/30/2021 CUSIP: 912828T34 Moody's: AAA	1,020,000	\$100.173	\$1,021,764.60	\$1,010,796.09	\$10,968.51	\$3,856.35	\$11,475.00	0.17	0.07%	33.69%
UNITED STATES TREASURY NOTES DTD 11/30/2019 1.500% 11/30/2021 CUSIP: 912828YT1 Moody's: AAA	1,000,000	100.475	1,004,750.00	997,812.50	6,937.50	2,540.98	15,000.00	0.34	0.07	33.13
UNITED STATES TREASURY NOTES DTD 01/31/2015 1.500% 01/31/2022 CUSIP: 912828H86 Moody's: AAA	999,000	100.703	1,006,022.97	995,683.01	10,339.96	7,533.22	14,985.00	0.51	0.07	33.17
Total U.S. Treasury Bonds			\$3,032,537.57	\$3,004,291.60	\$28,245.97	\$13,930.55	\$41,460.00	0.34	0.07%	100%
Total U.S. Taxable Fixed Income			\$3,032,537.57	\$3,004,291.60	\$28,245.97	\$13,930.55	\$41,460.00	0.34	0.07%	100%
TOTAL FIXED INCOME			\$3,032,537.57	\$3,004,291.60	\$28,245.97	\$13,930.55	\$41,460.00	0.34	0.07%	100%
Grand Total Accrued Income			\$3,032,537.57 \$13,930.55	\$3,004,291.60	\$28,245.97	\$13,930.55	\$41,460.00			100%
Grand Total Market Value w/ Accrued Income			\$3,046,468.12							

Activity Detail

120882-000 - BURLINGTON COUNTY MUNICIPAL JIF

July 01, 2021 - July 31, 2021

Transaction Activity Detail

Trade Date Settlement Date	Transaction Type	Transaction Description	Quantity	Cash Value	Cash Management
OPENING BALANCE				-	-
07/30/2021	Cash Receipts	CASH RECEIPT ACH TRANSFER FROM CHECKING 9871761863	-	\$716,800.00	-
07/30/2021	Other Disbursements	CASH DISBURSEMENT MISCELLANEOUS - WIRE PAID TO Burlington County Muni JIF Transfer to Investors Bank Burlington County Muni JIF INVESTORS BANK 1000398255	-	-716,800.00	-
CLOSING BALANCE				-	-

Realized Gain / Loss Detail

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

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

Statement Disclosures

Statement Review; Limitations on Actions

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

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

Fee Arrangements

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

Affiliated Advisers

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Glossary *(continued)*

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

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

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

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

MX6F96590902 - BURLINGTON CNTY JIF

07/31/2021

Status: REVISED

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
UNIT OF PARTICIPATION							
U.S. DOLLAR							
UNITED STATES							
1,196,001.527	MEL JCMI ACCOUNT	10.1120	12,093,936.34	0.00	12,093,936.34		0.00
99VVB5Y75		10.1120	12,093,936.34	0.00	12,093,936.34	100.00	0.00

Statement of Change in Net Assets
Market Value

07/31/2021

		Current Period		Fiscal Year To Date	
		07/01/2021	07/31/2021	01/01/2021	07/31/2021
NET ASSETS - BEGINNING OF PERIOD			12,035,101.44		0.00
			<u>12,035,101.44</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	10,399.27			56,947.78	
UNREALIZED GAIN/LOSS-INVESTMENT	49,745.76			41,686.00	
ACCRETION/AMORTIZATION	291.46			2,109.82	
TOTAL INVESTMENT INCOME			<u>60,436.49</u>		<u>100,743.60</u>
TOTAL RECEIPTS			<u>60,436.49</u>		<u>12,100,743.60</u>
DISBURSEMENTS					
ADMINISTRATIVE EXPENSES					
TRUSTEE/CUSTODIAN	593.65			1,794.97	
INVESTMENT ADVISORY FEES	705.56			3,508.59	
CONSULTING	302.38			1,503.70	
TOTAL ADMINISTRATIVE EXPENSES			<u>1,601.59</u>		<u>6,807.26</u>
TOTAL DISBURSEMENTS			<u>1,601.59</u>		<u>6,807.26</u>
NET ASSETS - END OF PERIOD			<u><u>12,093,936.34</u></u>		<u><u>12,093,936.34</u></u>

Transaction Detail
Reported By Transaction Category

Report ID: IACS0008

Base Currency: USD

MX6F96590902 - BURLINGTON CNTY JIF

07/01/2021 - 07/31/2021

Status: REVISED

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 JCMI ACCOUNT	07/30/2021	0.000000	291.46	0.00	0.00
	99VVB5Y75	AMORIZATION/ACCRETION INCOME	03/01/2021	0.000000	291.46	0.00	0.00
		20210809O000030	07/30/2021				
FUND ALLOCATED EARNINGS							
U.S. DOLLAR							
BVA	0.000	MEL JCMI ACCOUNT	07/30/2021	0.000000	0.89	0.00	0.00
	99VVB5Y75	UGL ADJ 07/30	03/01/2021	0.000000	0.89	0.00	0.00
		20210809A000070	07/30/2021				
BVA	0.000	MEL JCMI ACCOUNT	07/30/2021	0.000000	49,744.87	0.00	0.00
	99VVB5Y75	UNREALIZED GAIN/LOSS	03/01/2021	0.000000	49,744.87	0.00	0.00
		20210809O000010	07/30/2021				
BVA	0.000	MEL JCMI ACCOUNT	07/30/2021	0.000000	10,399.27	0.00	0.00
	99VVB5Y75	INTEREST INCOME	03/01/2021	0.000000	10,399.27	0.00	0.00
		20210809O000020	07/30/2021				
BVA	0.000	MEL JCMI ACCOUNT	07/30/2021	0.000000	-593.65	0.00	0.00
	99VVB5Y75	TRUSTEE/CUSTODN FEES	03/01/2021	0.000000	-593.65	0.00	0.00
		20210809O000040	07/30/2021				
BVA	0.000	MEL JCMI ACCOUNT	07/30/2021	0.000000	-705.56	0.00	0.00
	99VVB5Y75	INVEST MANAGER FEES	03/01/2021	0.000000	-705.56	0.00	0.00
		20210809O000050	07/30/2021				

Transaction Detail
Reported By Transaction Category

Report ID: IACS0008

Base Currency: USD

MX6F96590902 - BURLINGTON CNTY JIF

07/01/2021 - 07/31/2021

Status: REVISED

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	07/30/2021	0.000000	-302.38	0.00	0.00
	99VVB5Y75	CONSULTING FEES	03/01/2021	0.000000	-302.38	0.00	0.00
	20210809O000060		07/30/2021				
TOTAL U.S. DOLLAR FUND ALLOCATED EARNINGS:				58,543.44	0.00	0.00	0.00
				58,543.44	0.00	0.00	0.00
TOTAL FUND ALLOCATED EARNINGS RECEIPTS AND DISBURSEMENT TRANSACTIONS:				58,543.44	0.00	0.00	0.00
TOTAL RECEIPTS AND DISBURSEMENT TRANSACTIONS:				58,834.90	0.00	0.00	0.00
TOTAL TRANSACTIONS BASE:				58,834.90	0.00	0.00	0.00

Accounts Included

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

Accounting Statement

120882-000 - BURLINGTON COUNTY MUNICIPAL JIF

August 01, 2021 - August 31, 2021

Your Portfolio at a Glance

Opening Market Value w/Accrued Income	\$3,046,468.12
Net of Contributions & Withdrawals	-\$7,492.50
Net Investment Change	\$338.24
Closing Market Value w/Accrued Income	\$3,039,313.86

Your Relationship Team

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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	\$3,029,371.06	100%
TOTAL	\$3,029,371.06	100%

Accrued Income by Asset Class Summary

Asset Class	Market Value	Accrued Income	Market Value + Accrued Income	Estimated Annual Income	Yield (%)
Fixed Income	\$3,029,371.06	\$9,942.80	\$3,039,313.86	\$41,460.00	1.37%
TOTAL	\$3,029,371.06	\$9,942.80	\$3,039,313.86	\$41,460.00	1.37%

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

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

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

Portfolio Valuations & Activity Summary

Category	Current Period	Year-to-Date
Opening Market Value	\$3,032,537.57	\$4,458,880.14
Accrued Income	13,930.55	16,493.31
Opening Market Value w/Accrued Income	\$3,046,468.12	\$4,475,373.45
Contributions		
Cash Receipts	-	1,436,800.00
Intra-Account Transfers	-	-
Other Receipts	-	-
Securities Transferred In	-	-
Tax Refunds	-	-
Total Contributions	-	\$1,436,800.00
Withdrawals		
Cash Disbursements	-	-
Intra-Account Transfers	-	-
Other Disbursements	-7,492.50	-2,876,565.63
Other Fees	-	-
Securities Transferred Out	-	-
Tax Payments	-	-
Taxes Withheld	-	-
Wilmington Trust Fees	-	-
Total Withdrawals	-\$7,492.50	-\$2,876,565.63
Net Contributions & Withdrawals	-\$7,492.50	-\$1,439,765.63
Closing Market Value	3,029,371.06	3,029,371.06
Accrued Income	9,942.80	9,942.80
Closing Market Value w/Accrued Income	\$3,039,313.86	\$3,039,313.86
Net Investment Change	\$338.24	\$3,706.04
Net Investment Change Detail	Current Period	Year-to-Date
Net Investment Change	\$338.24	\$3,706.04
Income Earned		
Dividends	-	-
Net Interest	7,492.50	41,765.63
Other Income	-	-
Change in Accrual	-3,987.75	-6,550.51
Total Income Earned	\$3,504.75	\$35,215.12
Market Appreciation	-\$3,166.51	-\$31,509.08

Relationship Summary *(continued)*

120882-000 - BURLINGTON COUNTY MUNICIPAL JIF

August 01, 2021 - August 31, 2021

Income Received Summary

Category	Current Period	Year-to-Date
Taxable		
Dividends	-	-
Interest	7,492.50	41,765.63
Other Income	-	-
Total Taxable	\$7,492.50	\$41,765.63
Tax-Exempt		
Dividends	-	-
Interest	-	-
Other Income	-	-
Total Tax-Exempt	-	-
TOTAL RECEIVED	\$7,492.50	\$41,765.63

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

Realized Gain/Loss Summary

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

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

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

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

Cash Activity Summary

Category	Current Period Cash	Year-to-Date Cash
Opening Balance	-	-
Receipts		
Cash Receipts	-	1,436,800.00
Dividends	-	-
Intra-Account Transfers	-	-
Maturities	-	1,398,000.00
Net Interest	7,492.50	41,765.63
Other Income	-	-
Other Receipts	-	-
Sales	-	-
Tax Refunds	-	-
Total Receipts	\$7,492.50	\$2,876,565.63
Disbursements		
Cash Disbursements	-	-
Intra-Account Transfers	-	-
Other Disbursements	-7,492.50	-2,876,565.63
Other Fees	-	-
Purchases	-	-
Tax Payments	-	-
Taxes Withheld	-	-
Wilmington Trust Fees	-	-
Total Disbursements	-\$7,492.50	-\$2,876,565.63
TOTAL CLOSING BALANCE	-	-
Net Total Payables and Receivables	-	-
NET OF CASH BALANCE	-	-

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

Asset Allocation

120882-000 - BURLINGTON COUNTY MUNICIPAL JIF

August 01, 2021 - August 31, 2021

Asset & Sub Asset Allocation

Asset Class	Total Market Value (%)	Closing Market Value	Cost	Unrealized Gain/Loss	Accrued Income	Market Value w/ Accrued Income
Fixed Income						
U.S. Taxable Fixed Income	100.00%	\$3,029,371.06	\$3,004,291.60	\$25,079.46	\$9,942.80	\$3,039,313.86
Total Fixed Income	100.00%	\$3,029,371.06	\$3,004,291.60	\$25,079.46	\$9,942.80	\$3,039,313.86
TOTAL ASSETS	100%	\$3,029,371.06	\$3,004,291.60	\$25,079.46	\$9,942.80	\$3,039,313.86

Holdings Detail

120882-000 - BURLINGTON COUNTY MUNICIPAL JIF

August 01, 2021 - August 31, 2021

Fixed Income

Security Name	Quantity	Market Price	Market Value	Cost	Unrealized Gain/Loss	Accrued Income	Estimated Annual Income	Effective Duration	Yield to Worst (%)	Market Value (%)
U.S. Taxable Fixed Income										
U.S. Treasury Bonds										
UNITED STATES TREASURY NOTES DTD 09/30/2016 1.125% 09/30/2021 CUSIP: 912828T34 Moody's: AAA	1,020,000	\$100.085	\$1,020,867.00	\$1,010,796.09	\$10,070.91	\$4,828.28	\$11,475.00	0.08	0.09%	33.70%
UNITED STATES TREASURY NOTES DTD 11/30/2019 1.500% 11/30/2021 CUSIP: 912828YT1 Moody's: AAA	1,000,000	100.357	1,003,570.00	997,812.50	5,757.50	3,811.48	15,000.00	0.25	0.07	33.13
UNITED STATES TREASURY NOTES DTD 01/31/2015 1.500% 01/31/2022 CUSIP: 912828H86 Moody's: AAA	999,000	100.594	1,004,934.06	995,683.01	9,251.05	1,303.04	14,985.00	0.42	0.05	33.17
Total U.S. Treasury Bonds			\$3,029,371.06	\$3,004,291.60	\$25,079.46	\$9,942.80	\$41,460.00	0.25	0.07%	100%
Total U.S. Taxable Fixed Income			\$3,029,371.06	\$3,004,291.60	\$25,079.46	\$9,942.80	\$41,460.00	0.25	0.07%	100%
TOTAL FIXED INCOME			\$3,029,371.06	\$3,004,291.60	\$25,079.46	\$9,942.80	\$41,460.00	0.25	0.07%	100%
Grand Total Accrued Income			\$3,029,371.06 \$9,942.80	\$3,004,291.60	\$25,079.46	\$9,942.80	\$41,460.00			100%
Grand Total Market Value w/ Accrued Income			\$3,039,313.86							

Activity Detail

120882-000 - BURLINGTON COUNTY MUNICIPAL JIF

August 01, 2021 - August 31, 2021

Transaction Activity Detail

Trade Date Settlement Date	Transaction Type	Transaction Description	Quantity	Cash Value	Cash Management
OPENING BALANCE				-	-
08/02/2021	Interest	CASH RECEIPT OF INTEREST EARNED ON U.S. TREASURY NOTES 1.500% 1/31/22 AT \$0.007500 /SHARE ON 999000 PAR VALUE DUE 2021-07-31	-	\$7,492.50	-
08/02/2021	Other Disbursements	CASH DISBURSEMENT MISCELLANEOUS - ACH-CHK PAID TO M&T BANK BURLINGTON COUNTY MUNICIPAL JIF	-	-7,492.50	-
CLOSING BALANCE				-	-

Realized Gain / Loss Detail

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

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

Statement Disclosures

Statement Review; Limitations on Actions

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

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

Fee Arrangements

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

Affiliated Advisers

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Glossary *(continued)*

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

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

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

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



Asset and Accrual Detail - By Asset type

Report ID: IACS0017

Base Currency: USD

Status: FINAL

MX6F96590902 - BURLINGTON CNTY JIF

08/31/2021

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

UNIT OF PARTICIPATION

U.S. DOLLAR

UNITED STATES

1,196,001.527	MEL JCMI ACCOUNT	10.1014	12,081,270.69	0.00	12,081,270.69		0.00
99VVB5Y75		10.1014	12,081,270.69	0.00	12,081,270.69	100.00	0.00

Statement of Change in Net Assets
Market Value

08/31/2021

Report ID: IGLS0002
Base Currency: USD
Status: FINAL

	Current Period		Fiscal Year To Date	
	08/01/2021	08/31/2021	01/01/2021	08/31/2021
NET ASSETS - BEGINNING OF PERIOD		12,093,936.34		0.00
		<u>12,093,936.34</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	11,342.53		68,290.31	
REALIZED GAIN/LOSS	6.01		6.01	
UNREALIZED GAIN/LOSS-INVESTMENT	-23,043.66		18,642.34	
ACCRETION/AMORTIZATION	53.32		2,163.14	
TOTAL INVESTMENT INCOME		<u>-11,641.80</u>		<u>89,101.80</u>
TOTAL RECEIPTS		<u>-11,641.80</u>		<u>12,089,101.80</u>
DISBURSEMENTS				
ADMINISTRATIVE EXPENSES				
TRUSTEE/CUSTODIAN	16.97		1,811.94	
INVESTMENT ADVISORY FEES	704.81		4,213.40	
CONSULTING	302.07		1,805.77	
TOTAL ADMINISTRATIVE EXPENSES		<u>1,023.85</u>		<u>7,831.11</u>
TOTAL DISBURSEMENTS		<u>1,023.85</u>		<u>7,831.11</u>
NET ASSETS - END OF PERIOD		<u><u>12,081,270.69</u></u>		<u><u>12,081,270.69</u></u>

Transaction Detail
Reported By Transaction Category

Report ID: IACS0008

Base Currency: USD

MX6F96590902 - BURLINGTON CNTY JIF

08/01/2021 - 08/31/2021

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 JCMI ACCOUNT	08/31/2021	0.000000	53.32	0.00	0.00
	99VVB5Y75	AMORIZATION/ACCRETION INCOME	03/01/2021	0.000000	53.32	0.00	0.00
		20210908O000040	08/31/2021				
FUND ALLOCATED EARNINGS							
U.S. DOLLAR							
BVA	0.000	MEL JCMI ACCOUNT	08/31/2021	0.000000	6.01	0.00	0.00
	99VVB5Y75	REALIZED GAIN/LOSS	03/01/2021	0.000000	6.01	0.00	0.00
		20210908O000010	08/31/2021				
BVA	0.000	MEL JCMI ACCOUNT	08/31/2021	0.000000	-23,042.61	0.00	0.00
	99VVB5Y75	UNREALIZED GAIN/LOSS	03/01/2021	0.000000	-23,042.61	0.00	0.00
		20210908O000020	08/31/2021				
BVA	0.000	MEL JCMI ACCOUNT	08/31/2021	0.000000	11,342.53	0.00	0.00
	99VVB5Y75	INTEREST INCOME	03/01/2021	0.000000	11,342.53	0.00	0.00
		20210908O000030	08/31/2021				
BVA	0.000	MEL JCMI ACCOUNT	08/31/2021	0.000000	285.10	0.00	0.00
	99VVB5Y75	TRUSTEE/CUSTODN FEES	03/01/2021	0.000000	285.10	0.00	0.00
		20210908O000050	08/31/2021				
BVA	0.000	MEL JCMI ACCOUNT	08/31/2021	0.000000	-302.07	0.00	0.00
	99VVB5Y75	TRUSTEE/CUSTODN FEES	03/01/2021	0.000000	-302.07	0.00	0.00
		20210908O000060	08/31/2021				

Transaction Detail
Reported By Transaction Category

Report ID: IACS0008

Base Currency: USD

MX6F96590902 - BURLINGTON CNTY JIF

08/01/2021 - 08/31/2021

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	08/31/2021	0.000000	-704.81	0.00	0.00
	99VVB5Y75	INVEST MANAGER FEES	03/01/2021	0.000000	-704.81	0.00	0.00
		20210908O000070	08/31/2021				
BVA	0.000	MEL JCM I ACCOUNT	08/31/2021	0.000000	-302.07	0.00	0.00
	99VVB5Y75	CONSULTING FEES	03/01/2021	0.000000	-302.07	0.00	0.00
		20210908O000080	08/31/2021				
BVA	0.000	MEL JCM I ACCOUNT	08/31/2021	0.000000	-1.05	0.00	0.00
	99VVB5Y75	UGL ADJ 083121	03/01/2021	0.000000	-1.05	0.00	0.00
		20210909A000010	08/31/2021				

TOTAL U.S. DOLLAR FUND ALLOCATED EARNINGS:

-12,718.97

0.00

0.00

-12,718.97

0.00

0.00

TOTAL FUND ALLOCATED EARNINGS RECEIPTS AND DISBURSEMENT TRANSACTIONS:

-12,718.97

0.00

0.00

TOTAL RECEIPTS AND DISBURSEMENT TRANSACTIONS:

-12,665.65

0.00

0.00

TOTAL TRANSACTIONS BASE:

-12,665.65

0.00

0.00

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

Current Fund Year: 2021 Month Ending: July											
	Property	Liability	Auto	Workers Comp	Deductible	Contingency	POLEPL	EJIF	MEL	Admin	TOTAL
OPEN BALANCE	127,241.50	756,204.05	423,984.15	3,046,671.47	1,893,304.28	164,286.53	(398,718.61)	(23,312.45)	349,264.08	10,841,354.84	17,180,279.85
RECEIPTS											
Assessments	37,983.84	62,462.29	15,488.25	243,245.86	63,384.88	0.00	100,903.36	30,848.58	256,889.69	210,647.23	1,021,854.00
Refunds	3,625.00	0.00	0.00	179.00	0.00	0.00	0.00	0.00	0.00	0.00	3,804.00
Invest Pymnts	443.08	3,248.13	1,288.09	9,436.79	5,751.98	499.11	82.93	0.93	1,372.74	32,936.72	55,060.50
Invest Adj	2.34	17.19	6.82	49.95	30.44	2.64	0.44	0.00	7.26	174.34	291.42
Subtotal Invest	445.42	3,265.32	1,294.91	9,486.74	5,782.42	501.75	83.37	0.93	1,380.00	33,111.06	55,351.92
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	42,054.26	65,727.61	16,783.16	252,911.60	69,167.30	501.75	100,986.73	30,849.51	258,269.69	243,758.29	1,081,009.92
EXPENSES											
Claims Transfers	11,525.88	25,436.25	2,513.50	181,849.30	0.00	0.00	0.00	0.00	0.00	0.00	221,324.93
Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	983,499.04	983,499.04
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	11,525.88	25,436.25	2,513.50	181,849.30	0.00	0.00	0.00	0.00	0.00	983,499.04	1,204,823.97
END BALANCE	157,769.88	796,495.41	438,253.81	3,117,733.78	1,962,471.58	164,788.28	(297,731.87)	7,537.07	607,533.76	10,101,614.10	17,056,465.80
									0.00	0.00	

REPORT STATUS SECTION

Report Month: July				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

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

Current Fund Year: 2021 Month Ending: August											
	Property	Liability	Auto	Workers Comp	Deductible	Contingency	POLEPL	EJIF	MEL	Admin	TOTAL
OPEN BALANCE	157,769.88	796,495.41	438,253.81	3,117,733.78	1,962,471.58	164,788.28	(297,731.87)	7,537.07	607,533.76	10,101,614.10	17,056,465.80
RECEIPTS											
Assessments	88,502.92	145,538.07	36,087.85	566,766.48	147,687.72	0.00	235,106.34	71,877.65	598,556.79	490,811.18	2,380,935.00
Refunds	0.00	0.00	0.00	2,668.23	0.00	0.00	0.00	0.00	0.00	0.00	2,668.23
Invest Pymnts	(146.93)	(939.98)	(365.09)	(2,650.79)	(1,634.83)	(137.27)	(22.81)	(6.27)	(506.10)	(8,447.19)	(14,857.26)
Invest Adj	74.62	477.40	185.43	1,346.31	830.32	69.72	11.59	3.19	257.05	4,290.22	7,545.85
Subtotal Invest	(72.31)	(462.58)	(179.66)	(1,304.48)	(804.51)	(67.55)	(11.22)	(3.08)	(249.05)	(4,156.97)	(7,311.41)
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	713.00	713.00
TOTAL	88,430.61	145,075.49	35,908.19	568,130.23	146,883.21	(67.55)	235,095.12	71,874.57	598,307.74	487,367.21	2,377,004.82
EXPENSES											
Claims Transfers	6,996.35	26,747.75	2,012.25	273,895.06	0.00	0.00	0.00	0.00	0.00	0.00	309,651.41
Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	123,231.00	466,399.00	111,563.32	701,193.32
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	6,996.35	26,747.75	2,012.25	273,895.06	0.00	0.00	0.00	123,231.00	466,399.00	111,563.32	1,010,844.73
END BALANCE	239,204.14	914,823.16	472,149.75	3,411,968.94	2,109,354.79	164,720.73	(62,636.76)	(43,819.36)	739,442.50	10,477,417.99	18,422,625.89
									0.00	(0.01)	

REPORT STATUS SECTION

Report Month: August		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:	July										
	Property	Liability	Auto	Workers Comp	Deductible	Contingency	POLEPL	EJIF	MEL	Admin	TOTAL
OPEN 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
RECEIPTS											
Assessments	37,983.84	62,462.29	15,488.25	243,245.86	63,384.88	0.00	100,903.36	30,848.58	256,889.69	210,647.23	1,021,854.00
Refunds	3,625.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3,625.00
Invest Pymnts	20.47	606.62	117.51	1,311.96	623.02	0.00	0.00	0.00	0.00	21.17	2,700.75
Invest Adj	0.11	3.21	0.62	6.94	3.30	0.00	0.00	0.00	0.00	0.11	14.29
Subtotal Invest	20.58	609.83	118.13	1,318.90	626.32	0.00	0.00	0.00	0.00	21.28	2,715.04
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	41,629.42	63,072.12	15,606.38	244,564.76	64,011.20	0.00	100,903.36	30,848.58	256,889.69	210,668.51	1,028,194.04
EXPENSES											0.00
Claims Transfers	11,525.88	5,179.04	615.00	85,160.27	0.00	0.00	0.00	0.00	0.00	0.00	102,480.19
Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	256,166.70	256,166.70
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	11,525.88	5,179.04	615.00	85,160.27	0.00	0.00	0.00	0.00	0.00	256,166.70	358,646.89
END BALANCE	36,839.77	257,567.61	53,671.10	591,244.43	269,082.33	0.00	(325,111.19)	7,229.92	154,307.71	(38,530.87)	1,006,300.81

SUMMARY OF CASH TRANSACTIONS											
FUND YEAR 2020											
Month Ending:	July										
	Property	Liability	Auto	Workers Comp	Deductible	Contingency	POLEPL	EJIF	MEL	Admin	TOTAL
OPEN 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
RECEIPTS											
Assessments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Refunds	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Invest Pymnts	0.00	1,203.62	301.24	2,933.20	1,538.67	151.91	2.04	0.00	727.17	495.38	7,353.23
Invest Adj	0.00	6.37	1.59	15.53	8.14	0.80	0.01	0.00	3.85	2.62	38.91
Subtotal Invest	0.00	1,209.99	302.83	2,948.73	1,546.81	152.71	2.05	0.00	731.02	498.00	7,392.14
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	0.00	1,209.99	302.83	2,948.73	1,546.81	152.71	2.05	0.00	731.02	498.00	7,392.14
EXPENSES											
Claims Transfers	0.00	714.00	0.00	40,733.37	0.00	0.00	0.00	0.00	0.00	0.00	41,447.37
Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3,882.00	3,882.00
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	714.00	0.00	40,733.37	0.00	0.00	0.00	0.00	0.00	3,882.00	45,329.37
END BALANCE	(18,600.40)	396,674.86	99,457.51	927,698.16	508,010.87	50,155.22	674.19	1.01	240,083.37	159,674.88	2,363,829.67

SUMMARY OF CASH TRANSACTIONS											
FUND YEAR		2021									
Month Ending:	August										
	Property	Liability	Auto	Workers Comp	Deductible	Contingency	POLEPL	EJIF	MEL	Admin	TOTAL
OPEN BALANCE	36,839.77	257,567.61	53,671.10	591,244.43	269,082.33	0.00	(325,111.19)	7,229.92	154,307.71	(38,530.87)	1,006,300.81
RECEIPTS											
Assessments	88,502.92	145,538.07	36,087.85	566,766.48	147,687.72	0.00	235,106.34	71,877.65	598,556.79	490,811.18	2,380,935.00
Refunds	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Invest Pymnts	(30.69)	(214.56)	(44.71)	(492.53)	(224.16)	0.00	0.00	(6.02)	(128.55)	0.00	(1,141.22)
Invest Adj	15.59	108.97	22.71	250.15	113.85	0.00	0.00	3.06	65.29	0.00	579.62
Subtotal Invest	(15.10)	(105.59)	(22.00)	(242.38)	(110.31)	0.00	0.00	(2.96)	(63.26)	0.00	(561.60)
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	88,487.82	145,432.48	36,065.85	566,524.10	147,577.41	0.00	235,106.34	71,874.69	598,493.53	490,811.18	2,380,373.40
EXPENSES											0.00
Claims Transfers	6,846.35	1,549.00	2,000.00	159,934.90	0.00	0.00	0.00	0.00	0.00	0.00	170,330.25
Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	123,231.00	466,399.00	110,831.32	700,461.32
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	6,846.35	1,549.00	2,000.00	159,934.90	0.00	0.00	0.00	123,231.00	466,399.00	110,831.32	870,791.57
END BALANCE	118,481.24	401,451.10	87,736.95	997,833.62	416,659.74	0.00	(90,004.86)	(44,126.39)	286,402.24	341,448.99	2,515,882.64

SUMMARY OF CASH TRANSACTIONS											
FUND YEAR		2020									
Month Ending:	August										
	Property	Liability	Auto	Workers Comp	Deductible	Contingency	POLEPL	EJIF	MEL	Admin	TOTAL
OPEN BALANCE	(18,600.40)	396,674.86	99,457.51	927,698.16	508,010.87	50,155.22	674.19	1.01	240,083.37	159,674.88	2,363,829.67
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	2,570.23	0.00	0.00	0.00	0.00	0.00	0.00	2,570.23
Invest Pymnts	0.00	(330.45)	(82.85)	(772.81)	(423.20)	(41.78)	(0.56)	0.00	(200.00)	(133.02)	(1,984.67)
Invest Adj	0.00	167.83	42.08	392.50	214.94	21.22	0.29	0.00	101.58	67.56	1,008.00
Subtotal Invest	0.00	(162.62)	(40.77)	(380.31)	(208.26)	(20.56)	(0.27)	0.00	(98.42)	(65.46)	(976.67)
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	713.00	713.00
TOTAL	0.00	(162.62)	(40.77)	2,189.92	(208.26)	(20.56)	(0.27)	0.00	(98.42)	647.54	2,306.56
EXPENSES											
Claims Transfers	0.00	13,319.00	12.25	20,118.43	0.00	0.00	0.00	0.00	0.00	0.00	33,449.68
Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	732.00	732.00
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	13,319.00	12.25	20,118.43	0.00	0.00	0.00	0.00	0.00	732.00	34,181.68
END BALANCE	(18,600.40)	383,193.24	99,404.49	909,769.65	507,802.61	50,134.66	673.92	1.01	239,984.95	159,590.42	2,331,954.55

SUMMARY OF CASH TRANSACTIONS											
FUND YEAR 2019											
Month Ending:	July										
	Property	Liability	Auto	Workers Comp	Deductible	Contingency	POLEPL	EJIF	MEL	Admin	TOTAL
OPEN BALANCE	39,497.18	392,556.87	109,249.04	661,731.79	185,300.55	0.00	189.43	121.42	15,047.72	113,608.77	1,517,302.77
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	151.00	0.00	0.00	0.00	0.00	0.00	0.00	151.00
Invest Pymnts	119.99	1,192.61	331.91	2,010.38	562.95	0.00	0.58	0.37	45.72	345.15	4,609.66
Invest Adj	0.64	6.31	1.76	10.64	2.98	0.00	0.00	0.00	0.24	1.83	24.40
Subtotal Invest	120.63	1,198.92	333.67	2,021.02	565.93	0.00	0.58	0.37	45.96	346.98	4,634.06
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	120.63	1,198.92	333.67	2,172.02	565.93	0.00	0.58	0.37	45.96	346.98	4,785.06
EXPENSES											
Claims Transfers	0.00	605.50	0.00	48,987.22	0.00	0.00	0.00	0.00	0.00	0.00	49,592.72
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	605.50	0.00	48,987.22	0.00	0.00	0.00	0.00	0.00	0.00	49,592.72
END BALANCE	39,617.81	393,150.29	109,582.71	614,916.59	185,866.48	0.00	190.01	121.79	15,093.68	113,955.75	1,472,495.11

SUMMARY OF CASH TRANSACTIONS											
FUND YEAR 2018											
Month Ending:	July										
	Property	Liability	Auto	Workers Comp	Deductible	Contingency	POLEPL	EJIF	MEL	Admin	TOTAL
OPEN 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
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	104.77	0.00	200.22	0.00	1,315.62	0.00	79.32	0.52	45.81	447.93	2,194.19
Invest Adj	0.55	0.00	1.06	0.00	6.96	0.00	0.42	0.00	0.24	2.37	11.60
Subtotal Invest	105.32	0.00	201.28	0.00	1,322.58	0.00	79.74	0.52	46.05	450.30	2,205.79
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	105.32	0.00	201.28	0.00	1,322.58	0.00	79.74	0.52	46.05	450.30	2,205.79
EXPENSES											
Claims Transfers	0.00	18,937.71	1,898.50	4,816.44	0.00	0.00	0.00	0.00	0.00	0.00	25,652.65
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	18,937.71	1,898.50	4,816.44	0.00	0.00	0.00	0.00	0.00	0.00	25,652.65
END BALANCE	34,590.51	(331,880.27)	64,207.28	(64,329.94)	434,367.19	0.00	26,188.28	172.36	15,124.23	147,889.95	326,329.59

SUMMARY OF CASH TRANSACTIONS											
FUND YEAR		2019									
Month Ending:		August									
	Property	Liability	Auto	Workers Comp	Deductible	Contingency	POLEPL	EJIF	MEL	Admin	TOTAL
OPEN BALANCE	39,617.81	393,150.29	109,582.71	614,916.59	185,866.48	0.00	190.01	121.79	15,093.68	113,955.75	1,472,495.11
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	(33.00)	(327.51)	(91.29)	(512.25)	(154.83)	0.00	(0.16)	(0.10)	(12.57)	(94.93)	(1,226.64)
Invest Adj	16.76	166.34	46.36	260.17	78.64	0.00	0.08	0.05	6.39	48.21	623.00
Subtotal Invest	(16.24)	(161.17)	(44.93)	(252.08)	(76.19)	0.00	(0.08)	(0.05)	(6.18)	(46.72)	(603.64)
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	(16.24)	(161.17)	(44.93)	(252.08)	(76.19)	0.00	(0.08)	(0.05)	(6.18)	(46.72)	(603.64)
EXPENSES											
Claims Transfers	150.00	8,367.50	0.00	89,913.20	0.00	0.00	0.00	0.00	0.00	0.00	98,430.70
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	150.00	8,367.50	0.00	89,913.20	0.00	0.00	0.00	0.00	0.00	0.00	98,430.70
END BALANCE	39,451.57	384,621.62	109,537.78	524,751.31	185,790.29	0.00	189.93	121.74	15,087.50	113,909.03	1,373,460.77

SUMMARY OF CASH TRANSACTIONS											
FUND YEAR		2018									
Month Ending:		August									
	Property	Liability	Auto	Workers Comp	Deductible	Contingency	POLEPL	EJIF	MEL	Admin	TOTAL
OPEN BALANCE	34,590.51	(331,880.27)	64,207.28	(64,329.94)	434,367.19	0.00	26,188.28	172.36	15,124.23	147,889.95	326,329.59
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	(28.82)	0.00	(53.49)	0.00	(361.85)	0.00	(21.82)	(0.14)	(12.60)	(123.20)	(601.92)
Invest Adj	14.63	0.00	27.17	0.00	183.78	0.00	11.08	0.07	6.40	62.57	305.70
Subtotal Invest	(14.19)	0.00	(26.32)	0.00	(178.07)	0.00	(10.74)	(0.07)	(6.20)	(60.63)	(296.22)
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	(14.19)	0.00	(26.32)	98.00	(178.07)	0.00	(10.74)	(0.07)	(6.20)	(60.63)	(198.22)
EXPENSES											
Claims Transfers	0.00	1,012.25	0.00	1,776.53	0.00	0.00	0.00	0.00	0.00	0.00	2,788.78
Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	0.00	1,012.25	0.00	1,776.53	0.00	0.00	0.00	0.00	0.00	0.00	2,788.78
END BALANCE	34,576.32	(332,892.52)	64,180.96	(66,008.47)	434,189.12	0.00	26,177.54	172.29	15,118.03	147,829.32	323,342.59

SUMMARY OF CASH TRANSACTIONS											
FUND YEAR	2017										
Month Ending:	July										
	Property	Liability	Auto	Workers Comp	Deductible	Contingency	POLEPL	EJIF	MEL	Admin	TOTAL
OPEN 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
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	28.00	0.00	0.00	0.00	0.00	0.00	0.00	28.00
Invest Pymnts	196.94	245.28	337.21	3,181.25	1,711.72	347.20	0.99	0.04	554.04	644.93	7,219.60
Invest Adj	1.04	1.30	1.79	16.84	9.06	1.84	0.01	0.00	2.93	3.41	38.22
Subtotal Invest	197.98	246.58	339.00	3,198.09	1,720.78	349.04	1.00	0.04	556.97	648.34	7,257.82
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	197.98	246.58	339.00	3,226.09	1,720.78	349.04	1.00	0.04	556.97	648.34	7,285.82
EXPENSES											
Claims Transfers	0.00	0.00	0.00	2,152.00	0.00	0.00	0.00	0.00	0.00	0.00	2,152.00
Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	0.00	0.00	0.00	2,152.00	0.00	0.00	0.00	0.00	0.00	0.00	2,152.00
END BALANCE	65,023.28	80,982.92	111,335.21	1,048,204.54	565,144.71	114,633.06	326.84	11.99	182,924.77	212,932.49	2,381,519.81

SUMMARY OF CASH TRANSACTIONS											
FUND YEAR	Closed FY										
Month Ending:	July										
	Property	Liability	Auto	Workers Comp	Deductible	Contingency	POLEPL	EJIF	MEL	Admin	TOTAL
OPEN 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
RECEIPTS											
Assessments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Refunds	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Invest Pymnts	0.91	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	29,064.84	29,065.75
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	153.85	153.85
Subtotal Invest	0.91	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	29,218.69	29,219.60
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	0.91	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	29,218.69	29,219.60
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	723,450.34	723,450.34
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	723,450.34	723,450.34
END BALANCE	298.91	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	8,872,666.22	8,872,965.13

SUMMARY OF CASH TRANSACTIONS											
FUND YEAR	2017										
Month Ending:	August										
	Property	Liability	Auto	Workers Comp	Deductible	Contingency	POLEPL	EJIF	MEL	Admin	TOTAL
OPEN BALANCE	65,023.28	80,982.92	111,335.21	1,048,204.54	565,144.71	114,633.06	326.84	11.99	182,924.77	212,932.49	2,381,519.81
RECEIPTS											
Assessments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Refunds	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Invest Pymnts	(54.17)	(67.46)	(92.75)	(873.20)	(470.79)	(95.49)	(0.27)	(0.01)	(152.38)	(177.38)	(1,983.90)
Invest Adj	27.51	34.26	47.11	443.49	239.11	48.50	0.14	0.01	77.39	90.09	1,007.61
Subtotal Invest	(26.66)	(33.20)	(45.64)	(429.71)	(231.68)	(46.99)	(0.13)	0.00	(74.99)	(87.29)	(976.29)
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	(26.66)	(33.20)	(45.64)	(429.71)	(231.68)	(46.99)	(0.13)	0.00	(74.99)	(87.29)	(976.29)
EXPENSES											
Claims Transfers	0.00	2,500.00	0.00	2,152.00	0.00	0.00	0.00	0.00	0.00	0.00	4,652.00
Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	0.00	2,500.00	0.00	2,152.00	0.00	0.00	0.00	0.00	0.00	0.00	4,652.00
END BALANCE	64,996.62	78,449.72	111,289.57	1,045,622.83	564,913.03	114,586.07	326.71	11.99	182,849.78	212,845.20	2,375,891.52

SUMMARY OF CASH TRANSACTIONS											
FUND YEAR	Closed FY										
Month Ending:	August										
	Property	Liability	Auto	Workers Comp	Deductible	Contingency	POLEPL	EJIF	MEL	Admin	TOTAL
OPEN BALANCE	298.91	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	8,872,666.22	8,872,965.13
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	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Invest Pymnts	(0.25)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	(7,391.32)	(7,391.57)
Invest Adj	0.13	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3,753.96	3,754.09
Subtotal Invest	(0.12)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	(3,637.36)	(3,637.48)
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	(0.12)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	(3,637.36)	(3,637.48)
EXPENSES											
Claims Transfers	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
END BALANCE	298.79	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	8,869,028.86	8,869,327.65

Month **July**
Current Fund Year **2021**

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

Month August
Current Fund Year 2021

Policy Year	Coverage	1.	2.	3.	4.	5.	6.	7.
		Calc. Net Paid Thru Last Month	Monthly Net Paid August	Monthly Recoveries August	Calc. Net Paid Thru August	TPA Net Paid Thru August	Variance To Be Reconciled	Delinquent Unreconciled Variance From
2021	Property	123,911.52	6,846.35	0.00	130,757.87	130,757.87	0.00	(0.00)
	Liability	7,588.66	1,549.00	0.00	9,137.66	9,137.66	0.00	0.00
	Auto	12,019.15	2,000.00	0.00	14,019.15	14,019.15	0.00	0.00
	Workers Comp	439,780.22	159,934.90	0.00	599,715.12	599,715.12	0.00	0.00
	Total	583,299.55	170,330.25	0.00	753,629.80	753,629.80	0.00	0.00
2020	Property	345,922.02	0.00	0.00	345,922.02	345,922.02	(0.00)	(0.00)
	Liability	64,448.23	13,319.00	0.00	77,767.23	77,767.23	0.00	(0.00)
	Auto	28,995.19	12.25	0.00	29,007.44	29,007.44	0.00	0.00
	Workers Comp	1,027,135.57	20,118.43	2,570.23	1,044,683.77	1,044,683.77	0.00	0.00
	Total	1,466,501.01	33,449.68	2,570.23	1,497,380.46	1,497,380.46	(0.00)	(0.00)
2019	Property	548,869.62	150.00	0.00	549,019.62	549,019.62	0.00	0.00
	Liability	68,076.48	8,367.50	0.00	76,443.98	76,443.98	0.00	0.00
	Auto	19,756.85	0.00	0.00	19,756.85	19,756.85	0.00	0.00
	Workers Comp	1,378,631.97	89,913.20	0.00	1,468,545.17	1,468,545.17	0.00	0.00
	Total	2,015,334.92	98,430.70	0.00	2,113,765.62	2,113,765.62	0.00	0.00
2018	Property	338,023.38	0.00	0.00	338,023.38	338,023.38	0.00	0.00
	Liability	790,831.39	1,012.25	0.00	791,843.64	791,843.64	0.00	0.00
	Auto	65,919.00	0.00	0.00	65,919.00	65,919.00	0.00	0.00
	Workers Comp	2,113,407.72	1,776.53	98.00	2,115,086.25	2,115,086.25	(0.00)	(0.00)
	Total	3,308,181.49	2,788.78	98.00	3,310,872.27	3,310,872.27	(0.00)	(0.00)
2017	Property	195,466.69	0.00	0.00	195,466.69	195,466.69	0.00	0.00
	Liability	411,349.11	2,500.00	0.00	413,849.11	413,849.11	(0.00)	(0.00)
	Auto	18,662.28	0.00	0.00	18,662.28	18,662.28	0.00	0.00
	Workers Comp	1,186,388.77	2,152.00	0.00	1,188,540.77	1,188,540.77	0.00	0.00
	Total	1,811,866.85	4,652.00	0.00	1,816,518.85	1,816,518.85	(0.00)	(0.00)
Closed FY	Property	(298.00)	0.00	0.00	(298.00)	(298.00)	0.00	0.00



BURLINGTON COUNTY J.I.F.

Check Register Report

Bank Account : ALL

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

Instance Type: All

Coverage : All , Claimant Type: All

Check Number	Check Date	Claimant (Case) Type	Payee Name	QL File / Claim Number	Loss Date	Payment Amount	Policy Year	Exp./Legal
16742	7/6/2021	1ST PARTY COLL PD	HAINESPORT ENTERPRISES INC	-- /2021242003	6/29/2021	\$3,029.02	2021/2021	Loss
16743	7/6/2021	BODILY INJURY [Expired]	RAYMOND & COLEMAN LLP	-- /2019164472	10/29/2018	\$1,898.50	2018/2018	Legal
16744	7/6/2021	1ST PARTY COLL PD	PIONEER AUTO BODY INC	-- /2021241708	6/11/2021	\$595.68	2021/2021	Loss
16745	7/6/2021	INDEMNITY	ATLANTIC SECURITY INT'L	-- /2020190627	11/22/2019	\$303.00	2019/2019	Expense
16746	7/6/2021	1ST PARTY COLL PD	LEO PETETTI LLC	-- /2021241708	6/11/2021	\$110.00	2021/2021	Expense
16747	7/6/2021		AFFANATO MARUT LLC			\$377.00		
		INDEMNITY		-- /2019152686	9/14/2018	\$260.00	2018/2018	Legal
		INDEMNITY		-- /2018127449	3/2/2018	\$117.00	2018/2018	Legal
16748	7/6/2021	BLDG/CONTENT	TAYLOR DARIN CLAIM SERVICE	-- /2021239135	5/29/2021	\$1,048.00	2021/2021	Expense
16749	7/6/2021		PIETRAS SARACINO SMITH & MEEK			\$2,177.50		
		INDEMNITY		-- /2020207647	6/15/2020	\$1,144.00	2020/2020	Legal
		INDEMNITY		-- /2019165703	2/11/2019	\$655.50	2019/2019	Legal
		INDEMNITY		-- /2019159962	12/4/2018	\$378.00	2018/2018	Legal
16750	7/6/2021	INDEMNITY	Chesterfield Township	-- /2021211846	8/4/2020	\$1,890.00	2020/2020	Loss
16751	7/6/2021	INDEMNITY	PEMBERTON TOWNSHIP	-- /2021231781	3/4/2021	\$903.31	2021/2021	Loss
16752	7/6/2021	POLICE PROF PI	RX PRO SERVICES LLC	-- /2018142478	2/10/2018	\$2,800.00	2018/2018	Expense
16753	7/6/2021	INDEMNITY	Pemberton Township	-- /2019176278	6/11/2019	\$1,726.66	2019/2019	Loss
16754	7/6/2021	INDEMNITY	PEMBERTON TOWNSHIP	MLT-2021233414/ 2021235453	4/3/2021	\$1,938.00	2021/2021	Loss
16755	7/6/2021	INDEMNITY	PEMBERTON TOWNSHIP	MLT-2021233414/ 2021235453	4/3/2021	\$276.86	2021/2021	Loss
16756	7/6/2021	GL PROPERTY DAMAGE	Michele Barry	-- /2021240968	6/14/2021	\$2,500.00	2021/2021	Loss
16757	7/6/2021	BLDG/CONTENT	PEMBERTON TOWNSHIP	-- /2021239135	5/29/2021	\$6,098.18	2021/2021	Loss
16758	7/6/2021		IVY REHAB NETWORK, INC			\$629.00		
		INDEMNITY		-- /2021237818	5/14/2021	\$170.00	2021/2021	Loss
		INDEMNITY		-- /2021231781	3/4/2021	\$319.00	2021/2021	Loss
		INDEMNITY		-- /2020185549	10/1/2019	\$140.00	2019/2019	Loss
16759	7/6/2021		STRIVE PHYSICAL THERAPY AND SPORTS REHABILITATION LLC			\$800.00		
		MEDICAL ONLY		-- /2021234855	4/11/2021	\$720.00	2021/2021	Loss
		MEDICAL ONLY		-- /2021229233	2/7/2021	\$80.00	2021/2021	Loss
16760	7/6/2021	MEDICAL ONLY	PRINCETON BRAIN AND SPINE CARE, LLC	-- /2021229233	2/7/2021	\$97.31	2021/2021	Loss



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16761	7/6/2021	MEDICAL ONLY	RECONSTRUCTIVE ORTHOPEDICS P A	-- /2021239664	6/5/2021	\$145.42	2021/2021	Loss
16762	7/6/2021		BURLINGTON COUNTY ORTHOPAEDIC SPECIALIST P A			\$821.76		
		INDEMNITY		-- /2021238366	5/22/2021	\$219.26	2021/2021	Loss
		INDEMNITY		-- /2021237818	5/14/2021	\$317.50	2021/2021	Loss
		MEDICAL ONLY		-- /2021234855	4/11/2021	\$190.00	2021/2021	Loss
		MEDICAL ONLY		-- /2021228252	2/1/2021	\$95.00	2021/2021	Loss
16763	7/6/2021		HAMILTON CARDIOLOGY ASSOCIATES			\$35.00		
		INDEMNITY		-- /2021211846	8/4/2020	\$17.50	2020/2020	Loss
		INDEMNITY		-- /2020185549	10/1/2019	\$17.50	2019/2019	Loss
16764	7/6/2021	INDEMNITY	KESSLER INSTITUTE FOR REHABILITATION INC.	-- /2021225936	1/12/2021	\$464.00	2021/2021	Loss
16765	7/6/2021		ROTHMAN ORTHOPAEDICS			\$369.50		
		INDEMNITY		-- /2021214072	9/6/2020	\$73.90	2020/2020	Loss
		INDEMNITY		-- /2020185549	10/1/2019	\$295.60	2019/2019	Loss
16766	7/6/2021		VIRTUA MEDICAL GROUP			\$353.63		
		INDEMNITY		-- /2021238366	5/22/2021	\$228.00	2021/2021	Loss
		INDEMNITY		-- /2020191522	12/5/2019	\$125.63	2019/2019	Loss
16767	7/6/2021	MEDICAL ONLY	HAMILTON PHYSICAL THERAPY SVCS, LLC	-- /2021233854	3/25/2021	\$360.00	2021/2021	Loss
16768	7/6/2021	INDEMNITY	COMP X MEDICAL MANAGEMENT	-- /2021238366	5/22/2021	\$504.00	2021/2021	Loss
16769	7/6/2021	INDEMNITY	NEUROSURGICAL AND SPINE SPECIALIST LLC	-- /2021222201	11/1/2020	\$98.42	2020/2020	Loss
16770	7/6/2021		myMATRIXX			\$505.57		
		MEDICAL ONLY		-- /2021239260	6/1/2021	\$32.89	2021/2021	Loss
		INDEMNITY		-- /2021211846	8/4/2020	\$43.93	2020/2020	Loss
		INDEMNITY		MLT-2020179427/ 2020179427	7/19/2019	\$428.75	2019/2019	Loss
16771	7/6/2021	INDEMNITY	PENN NEUROSURGERY CAPE MAY	-- /2020187376	10/18/2019	\$334.16	2019/2019	Loss
16772	7/6/2021	INDEMNITY	CLINICAL HEALTH CARE ASSOCIATES OF NJ, PC	MLT-2021229556/ 2021229574	1/15/2021	\$677.00	2021/2021	Loss
16773	7/6/2021		QUALCARE INC			\$1,032.00		
		MEDICAL ONLY		-- /2021241836	6/29/2021	\$516.00	2021/2021	Loss



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		MEDICAL ONLY		-- /2021241688	6/24/2021	\$516.00	2021/2021	Loss
16774	7/12/2021	PERSONAL INJURY	PARKER MCCAY	-- /2019162546	1/4/2019	\$110.50	2019/2019	Legal
16775	7/12/2021		ATLANTIC SECURITY INT'L			\$454.50		
		INDEMNITY		-- /2020207085	6/8/2020	\$151.50	2020/2020	Expense
		INDEMNITY		-- /2020205875	5/22/2020	\$151.50	2020/2020	Expense
		MEDICAL ONLY		MLT-2020189575/ 2020189575	11/12/2019	\$75.75	2019/2019	Expense
		MEDICAL ONLY		MLT-2020189575/ 2020189577	11/12/2019	\$75.75	2019/2019	Expense
16776	7/12/2021		THE DEWEESE LAW FIRM			\$225.00		
		INDEMNITY		-- /2020205875	5/22/2020	\$150.00	2020/2020	Expense
		MEDICAL ONLY		MLT-2020182640/ 2020182640	9/3/2019	\$75.00	2019/2019	Expense
16777	7/12/2021	INDEMNITY	EDGEWATER PARK TOWNSHIP	-- /2021231487	3/2/2021	\$1,130.64	2021/2021	Loss
16778	7/12/2021	INDEMNITY	Chesterfield Township	-- /2021211846	8/4/2020	\$1,890.00	2020/2020	Loss
16779	7/12/2021	INDEMNITY	PEMBERTON TOWNSHIP Re: Wasilewski, Kevin	-- /2021240882	6/14/2021	\$1,399.70	2021/2021	Loss
16780	7/12/2021	INDEMNITY	William Roberts	MLT-2020179427/ 2020179427	7/19/2019	\$1,842.00	2019/2019	Loss
16781	7/12/2021	INDEMNITY	Christopher Lindsey	-- /2021214072	9/6/2020	\$1,890.00	2020/2020	Loss
16782	7/12/2021	INDEMNITY	CHRISTOPHER COSTELLO	-- /2018108894	7/27/2017	\$2,152.00	2017/2017	Loss
16783	7/12/2021		IVY REHAB NETWORK, INC			\$350.00		
		INDEMNITY		-- /2021211846	8/4/2020	\$70.00	2020/2020	Loss
		INDEMNITY		-- /2020185549	10/1/2019	\$280.00	2019/2019	Loss
16784	7/12/2021	INDEMNITY	STRIVE PHYSICAL THERAPY AND SPORTS REHABILITATION LLC	-- /2021215075	9/16/2020	\$480.00	2020/2020	Loss
16785	7/12/2021	INDEMNITY	STAFFORD MEDICAL PA	MLT-2021233414/ 2021234644	3/25/2021	\$181.14	2021/2021	Loss
16786	7/12/2021	INDEMNITY	KESSLER INSTITUTE FOR REHABILITATION INC.	-- /2021225936	1/12/2021	\$116.00	2021/2021	Loss
16787	7/12/2021	INDEMNITY	ROTHMAN ORTHOPAEDICS	-- /2021214072	9/6/2020	\$73.90	2020/2020	Loss
16788	7/12/2021	INDEMNITY	REHAB EXCELLENCE CENTER, LLC	-- /2021211406	8/4/2020	\$567.00	2020/2020	Loss
16789	7/12/2021	INDEMNITY	NovaCare Rehabilitation	-- /2021238366	5/22/2021	\$490.00	2021/2021	Loss
16790	7/12/2021	INDEMNITY	PREMIER ORTHOPAEDIC & SPORTS MEDICINE ASSOCIATES OF SNJ LLC	-- /2021231487	3/2/2021	\$88.09	2021/2021	Loss



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16791	7/12/2021	MEDICAL ONLY	HAMILTON PHYSICAL THERAPY SVCS, LLC	-- /2021233854	3/25/2021	\$144.00	2021/2021	Loss
16792	7/12/2021	INDEMNITY	Orthofix Inc	-- /2019176278	6/11/2019	\$3,138.00	2019/2019	Loss
16793	7/12/2021	INDEMNITY	PREMIER ORTHO ASSOCSURG	-- /2021231487	3/2/2021	\$4,000.00	2021/2021	Loss
16794	7/12/2021	INDEMNITY	ACUTIS DIAGNOSTICS	-- /2019176278	6/11/2019	\$535.00	2019/2019	Loss
16795	7/12/2021		myMATRIX			\$509.30		
		INDEMNITY		-- /2021222201	11/1/2020	\$55.27	2020/2020	Loss
		INDEMNITY		MLT-2020179427/ 2020179427	7/19/2019	\$454.03	2019/2019	Loss
16796	7/12/2021	MEDICAL ONLY	QUALCARE INC	-- /2022242396	6/30/2021	\$516.00	2021/2021	Loss
16797	7/19/2021	POLICE PROF BI	PARKER MCCAY	-- /2021224219	11/18/2019	\$495.00	2019/2019	Legal
16798	7/19/2021	INDEMNITY	STATE SHORTHAND REPORTING SERVICE	-- /2020198969	3/5/2020	\$75.00	2020/2020	Expense
16799	7/19/2021	MEDICAL ONLY	AIC COMPANIES LLC	-- /2022242435	6/25/2021	\$850.16	2021/2021	Expense
16800	7/19/2021	BODILY INJURY [Expired]	MARSHALL DENNEHEY WARNER	-- /2019150650	6/14/2018	\$10,085.50	2018/2018	Legal
16801	7/19/2021	COMPREHENSIVE	LEO PETETTI LLC	-- /2022242383	7/3/2021	\$110.00	2021/2021	Expense
16802	7/19/2021	3RD PARTY PD	CLIFF GRAY APPRAISAL SERVICE	-- /2021242041	6/28/2021	\$115.00	2021/2021	Expense
16803	7/19/2021	INDEMNITY	KOTLAR HERNANDEZ AND COHEN LLC	-- /2020198969	3/5/2020	\$2,970.00	2020/2020	Loss
16804	7/19/2021		THE DEWEESE LAW FIRM			\$440.00		
		INDEMNITY		-- /2020207085	6/8/2020	\$150.00	2020/2020	Expense
		INDEMNITY		MLT-2019156966/ 2019156968	10/29/2018	\$145.00	2018/2018	Expense
		MEDICAL ONLY		MLT-2019156966/ 2019156966	10/29/2018	\$145.00	2018/2018	Expense
16805	7/19/2021	INDEMNITY	AFFANATO MARUT LLC	-- /2018146837	6/16/2018	\$172.50	2018/2018	Legal
16806	7/19/2021	INDEMNITY	PIETRAS SARACINO SMITH & MEEK	-- /2020198969	3/5/2020	\$1,043.00	2020/2020	Legal
16807	7/19/2021	MEDICAL ONLY	QUAL-LYNX	-- /2020203049	4/21/2020	\$215.58	2020/2020	Expense
16808	7/19/2021	INDEMNITY	QUAL-LYNX	MLT-2020202105/ 2020203272	4/6/2020	\$70.42	2020/2020	Expense
16809	7/19/2021	INDEMNITY	QUAL-LYNX	-- /2020204378	5/5/2020	\$9.75	2020/2020	Expense
16810	7/19/2021	INDEMNITY	QUAL-LYNX	MLT-2020205546/ 2020205546	5/18/2020	\$190.67	2020/2020	Expense
16811	7/19/2021	MEDICAL ONLY	QUAL-LYNX	MLT-2020203655/ 2020203774	4/20/2020	\$277.33	2020/2020	Expense
16812	7/19/2021	INDEMNITY	QUAL-LYNX	MLT-2020203655/ 2020203655	4/16/2020	\$308.75	2020/2020	Expense
16813	7/19/2021	INDEMNITY	QUAL-LYNX	MLT-2020206724/ 2020206724	5/30/2020	\$141.92	2020/2020	Expense



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16814	7/19/2021		INDEMNITY	QUAL-LYNX	MLT-2020206724/ 2020207005	5/29/2020	\$174.42	2020/2020	Expense
16815	7/19/2021		INDEMNITY	QUAL-LYNX	-- /2020207422	6/9/2020	\$69.33	2020/2020	Expense
16816	7/19/2021		INDEMNITY	QUAL-LYNX	-- /2020207180	6/4/2020	\$137.58	2020/2020	Expense
16817	7/19/2021		MEDICAL ONLY	QUAL-LYNX	MLT-2020205810/ 2020205814	5/21/2020	\$125.67	2020/2020	Expense
16818	7/19/2021		MEDICAL ONLY	QUAL-LYNX	MLT-2020206085/ 2020206125	5/24/2020	\$123.50	2020/2020	Expense
16819	7/19/2021		MEDICAL ONLY	QUAL-LYNX	MLT-2020206085/ 2020206085	5/24/2020	\$127.83	2020/2020	Expense
16820	7/19/2021		MEDICAL ONLY	QUAL-LYNX	MLT-2020206085/ 2020206113	5/24/2020	\$123.50	2020/2020	Expense
16821	7/19/2021		INDEMNITY	QUAL-LYNX	MLT-2021214894/ 2021214898	9/7/2020	\$146.25	2020/2020	Expense
16822	7/19/2021		MEDICAL ONLY	QUAL-LYNX	MLT-2021218582/ 2021218582	10/26/2020	\$110.50	2020/2020	Expense
16823	7/19/2021		INDEMNITY	QUAL-LYNX	MLT-2021218582/ 2021218619	10/26/2020	\$122.42	2020/2020	Expense
16824	7/19/2021		INDEMNITY	QUAL-LYNX	-- /2020208637	6/21/2020	\$104.00	2020/2020	Expense
16825	7/19/2021		INDEMNITY	QUAL-LYNX	-- /2021209035	6/20/2020	\$125.67	2020/2020	Expense
16826	7/19/2021		MEDICAL ONLY	QUAL-LYNX	MLT-2021218403/ 2021218403	10/21/2020	\$60.67	2020/2020	Expense
16827	7/19/2021		INDEMNITY	QUAL-LYNX	MLT-2021218403/ 2021218517	10/21/2020	\$57.42	2020/2020	Expense
16828	7/19/2021		MEDICAL ONLY	QUAL-LYNX	MLT-2021217236/ 2021217310	10/5/2020	\$112.67	2020/2020	Expense
16829	7/19/2021		MEDICAL ONLY	QUAL-LYNX	MLT-2021217236/ 2021217236	10/5/2020	\$104.00	2020/2020	Expense
16830	7/19/2021		MEDICAL ONLY	QUAL-LYNX	MLT-2021217236/ 2021217249	10/5/2020	\$115.92	2020/2020	Expense
16831	7/19/2021		MEDICAL ONLY	QUAL-LYNX	MLT-2021217236/ 2021217250	10/5/2020	\$125.67	2020/2020	Expense
16832	7/19/2021		MEDICAL ONLY	QUAL-LYNX	MLT-2021217236/ 2021217377	10/5/2020	\$82.33	2020/2020	Expense
16833	7/19/2021		MEDICAL ONLY	QUAL-LYNX	-- /2021219473	11/2/2020	\$229.67	2020/2020	Expense
16834	7/19/2021		MEDICAL ONLY	QUAL-LYNX	MLT-2021218582/ 2021218627	10/26/2020	\$95.33	2020/2020	Expense
16835	7/19/2021		INDEMNITY	QUAL-LYNX	-- /2021221166	11/3/2020	\$171.17	2020/2020	Expense
16836	7/19/2021		INDEMNITY	QUAL-LYNX	-- /2021221502	11/19/2020	\$153.83	2020/2020	Expense
16837	7/19/2021		MEDICAL ONLY	QUAL-LYNX	MLT-2021221072/ 2021221072	11/16/2020	\$177.67	2020/2020	Expense



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16838	7/19/2021		MEDICAL ONLY	QUAL-LYNX	MLT-2021221072/ 2021221221	11/16/2020	\$164.67	2020/2020	Expense
16839	7/19/2021		MEDICAL ONLY	QUAL-LYNX	MLT-2021221534/ 2021221534	11/21/2020	\$73.67	2020/2020	Expense
16840	7/19/2021		MEDICAL ONLY	QUAL-LYNX	MLT-2021221534/ 2021221537	11/23/2020	\$56.33	2020/2020	Expense
16841	7/19/2021		MEDICAL ONLY	QUAL-LYNX	MLT-2021221233/ 2021221233	11/20/2020	\$88.83	2020/2020	Expense
16842	7/19/2021		MEDICAL ONLY	QUAL-LYNX	MLT-2021220626/ 2021220626	11/9/2020	\$53.08	2020/2020	Expense
16843	7/19/2021		MEDICAL ONLY	QUAL-LYNX	MLT-2021220626/ 2021220628	11/9/2020	\$37.92	2020/2020	Expense
16844	7/19/2021		MEDICAL ONLY	QUAL-LYNX	MLT-2021220626/ 2021220644	11/9/2020	\$70.42	2020/2020	Expense
16845	7/19/2021		MEDICAL ONLY	QUAL-LYNX	MLT-2021220626/ 2021220696	11/9/2020	\$70.42	2020/2020	Expense
16846	7/19/2021		MEDICAL ONLY	QUAL-LYNX	MLT-2021220626/ 2021220700	11/9/2020	\$70.42	2020/2020	Expense
16847	7/19/2021		MEDICAL ONLY	QUAL-LYNX	MLT-2021220626/ 2021220701	11/9/2020	\$54.17	2020/2020	Expense
16848	7/19/2021		MEDICAL ONLY	QUAL-LYNX	MLT-2021220626/ 2021220704	11/9/2020	\$70.42	2020/2020	Expense
16849	7/19/2021		MEDICAL ONLY	QUAL-LYNX	MLT-2021220626/ 2021220723	11/9/2020	\$70.42	2020/2020	Expense
16850	7/19/2021		MEDICAL ONLY	QUAL-LYNX	MLT-2021220626/ 2021220725	11/9/2020	\$70.42	2020/2020	Expense
16851	7/19/2021		MEDICAL ONLY	QUAL-LYNX	MLT-2021220626/ 2021220727	11/9/2020	\$70.42	2020/2020	Expense
16852	7/19/2021		MEDICAL ONLY	QUAL-LYNX	MLT-2021220626/ 2021220728	11/9/2020	\$70.42	2020/2020	Expense
16853	7/19/2021		MEDICAL ONLY	QUAL-LYNX	MLT-2021220626/ 2021220739	11/9/2020	\$76.92	2020/2020	Expense
16854	7/19/2021		MEDICAL ONLY	QUAL-LYNX	MLT-2021220626/ 2021220741	11/9/2020	\$70.42	2020/2020	Expense
16855	7/19/2021		MEDICAL ONLY	QUAL-LYNX	MLT-2021220626/ 2021220756	11/9/2020	\$70.42	2020/2020	Expense
16856	7/19/2021		MEDICAL ONLY	QUAL-LYNX	MLT-2021220626/ 2021220758	11/9/2020	\$70.42	2020/2020	Expense
16857	7/19/2021		MEDICAL ONLY	QUAL-LYNX	MLT-2021220626/ 2021220759	11/9/2020	\$54.17	2020/2020	Expense
16858	7/19/2021		MEDICAL ONLY	QUAL-LYNX	MLT-2021220626/ 2021220771	11/9/2020	\$70.42	2020/2020	Expense



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16859	7/19/2021		MEDICAL ONLY	QUAL-LYNX	MLT-2021220626/ 2021220778	11/9/2020	\$70.42	2020/2020	Expense
16860	7/19/2021		MEDICAL ONLY	QUAL-LYNX	MLT-2021220626/ 2021220789	11/9/2020	\$65.00	2020/2020	Expense
16861	7/19/2021		MEDICAL ONLY	QUAL-LYNX	MLT-2021220626/ 2021220722	11/9/2020	\$70.42	2020/2020	Expense
16862	7/19/2021		MEDICAL ONLY	QUAL-LYNX	MLT-2021219738/ 2021219738	11/7/2020	\$84.50	2020/2020	Expense
16863	7/19/2021		MEDICAL ONLY	QUAL-LYNX	MLT-2021219738/ 2021219774	11/7/2020	\$55.25	2020/2020	Expense
16864	7/19/2021		INDEMNITY	QUAL-LYNX	-- /2021225658	12/31/2020	\$196.08	2020/2020	Expense
16865	7/19/2021		INDEMNITY	QUAL-LYNX	MLT-2020202105/ 2020202105	4/7/2020	\$146.25	2020/2020	Expense
16866	7/19/2021		INDEMNITY	QUAL-LYNX	-- /2021228548	1/23/2021	\$287.08	2021/2021	Expense
16867	7/19/2021		MEDICAL ONLY	QUAL-LYNX	-- /2021228240	1/31/2021	\$95.33	2021/2021	Expense
16868	7/19/2021		INDEMNITY	QUAL-LYNX	MLT-2021224730/ 2021224381	12/21/2020	\$14.08	2020/2020	Expense
16869	7/19/2021		INDEMNITY	QUAL-LYNX	MLT-2021224730/ 2021224746	12/21/2020	\$47.67	2020/2020	Expense
16870	7/19/2021		INDEMNITY	QUAL-LYNX	MLT-2021224730/ 2021224730	12/21/2020	\$57.42	2020/2020	Expense
16871	7/19/2021		INDEMNITY	QUAL-LYNX	-- /2021224068	12/14/2020	\$31.42	2020/2020	Expense
16872	7/19/2021		MEDICAL ONLY	QUAL-LYNX	MLT-2021222006/ 2021222006	11/23/2020	\$48.75	2020/2020	Expense
16873	7/19/2021		INDEMNITY	QUAL-LYNX	MLT-2021222006/ 2021222008	11/23/2020	\$65.00	2020/2020	Expense
16874	7/19/2021		INDEMNITY	QUAL-LYNX	MLT-2021222006/ 2021222016	11/23/2020	\$63.92	2020/2020	Expense
16875	7/19/2021		INDEMNITY	QUAL-LYNX	MLT-2021222006/ 2021222018	11/23/2020	\$36.83	2020/2020	Expense
16876	7/19/2021		INDEMNITY	QUAL-LYNX	MLT-2021224958/ 2021224958	12/14/2020	\$98.58	2020/2020	Expense
16877	7/19/2021		INDEMNITY	QUAL-LYNX	MLT-2021224958/ 2021224961	12/15/2020	\$97.50	2020/2020	Expense
16878	7/19/2021		INDEMNITY	QUAL-LYNX	-- /2021224975	12/26/2020	\$58.50	2020/2020	Expense
16879	7/19/2021		INDEMNITY	QUAL-LYNX	-- /2021224734	12/21/2020	\$49.83	2020/2020	Expense
16880	7/19/2021		MEDICAL ONLY	QUAL-LYNX	-- /2021224728	12/23/2020	\$28.17	2020/2020	Expense
16881	7/19/2021		INDEMNITY	QUAL-LYNX	MLT-2020199940/ 2020199940	3/16/2020	\$7.58	2020/2020	Expense
16882	7/19/2021		INDEMNITY	QUAL-LYNX	MLT-2020199940/ 2020199941	3/16/2020	\$7.58	2020/2020	Expense



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16883	7/19/2021		INDEMNITY	QUAL-LYNX	MLT-2020200555/ 2020200555	3/18/2020	\$45.50	2020/2020	Expense
16884	7/19/2021		MEDICAL ONLY	QUAL-LYNX	MLT-2020200555/ 2020200560	3/18/2020	\$45.50	2020/2020	Expense
16885	7/19/2021		INDEMNITY	QUAL-LYNX	-- /2021227324	1/22/2021	\$95.33	2021/2021	Expense
16886	7/19/2021		INDEMNITY	QUAL-LYNX	MLT-2021221546/ 2021221546	11/21/2020	\$132.17	2020/2020	Expense
16887	7/19/2021		INDEMNITY	QUAL-LYNX	MLT-2021221546/ 2021221549	11/18/2020	\$92.08	2020/2020	Expense
16888	7/19/2021		INDEMNITY	QUAL-LYNX	MLT-2021221546/ 2021221563	11/18/2020	\$124.58	2020/2020	Expense
16889	7/19/2021		MEDICAL ONLY	QUAL-LYNX	MLT-2021225174/ 2021225234	12/28/2020	\$30.33	2020/2020	Expense
16890	7/19/2021		MEDICAL ONLY	QUAL-LYNX	MLT-2021228140/ 2021228510	2/3/2021	\$355.33	2021/2021	Expense
16891	7/19/2021		INDEMNITY	QUAL-LYNX	MLT-2021228140/ 2021228140	1/27/2021	\$358.58	2021/2021	Expense
16892	7/19/2021		MEDICAL ONLY	QUAL-LYNX	MLT-2021228140/ 2021228242	1/31/2021	\$348.83	2021/2021	Expense
16893	7/19/2021		MEDICAL ONLY	QUAL-LYNX	MLT-2021228140/ 2021228575	1/29/2021	\$218.83	2021/2021	Expense
16894	7/19/2021		MEDICAL ONLY	QUAL-LYNX	-- /2021225788	1/4/2021	\$140.83	2021/2021	Expense
16895	7/19/2021		MEDICAL ONLY	QUAL-LYNX	MLT-2021225174/ 2021225242	12/28/2020	\$30.33	2020/2020	Expense
16896	7/19/2021		MEDICAL ONLY	QUAL-LYNX	MLT-2021225174/ 2021225174	12/28/2020	\$34.67	2020/2020	Expense
16897	7/19/2021		INDEMNITY	QUAL-LYNX	MLT-2021221546/ 2021221564	11/18/2020	\$112.67	2020/2020	Expense
16898	7/19/2021		MEDICAL ONLY	QUAL-LYNX	MLT-2021225174/ 2021225182	12/28/2020	\$30.33	2020/2020	Expense
16899	7/19/2021		MEDICAL ONLY	QUAL-LYNX	MLT-2021228140/ 2021228509	1/29/2021	\$355.33	2021/2021	Expense
16900	7/19/2021		MEDICAL ONLY	QUAL-LYNX	-- /2021223417	12/11/2020	\$57.42	2020/2020	Expense
16901	7/19/2021		INDEMNITY	QUAL-LYNX	MLT-2021222453/ 2021223565	12/2/2020	\$73.67	2020/2020	Expense
16902	7/19/2021		INDEMNITY	QUAL-LYNX	MLT-2021222453/ 2021223566	12/2/2020	\$74.75	2020/2020	Expense
16903	7/19/2021		INDEMNITY	QUAL-LYNX	MLT-2021222453/ 2021222453	12/2/2020	\$45.50	2020/2020	Expense
16904	7/19/2021		MEDICAL ONLY	QUAL-LYNX	-- /2021223061	12/7/2020	\$86.67	2020/2020	Expense
16905	7/19/2021		INDEMNITY	QUAL-LYNX	MLT-2021229556/ 2021229556	1/15/2021	\$353.17	2021/2021	Expense



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16906	7/19/2021		INDEMNITY	QUAL-LYNX	MLT-2021229556/ 2021229564	1/15/2021	\$348.83	2021/2021	Expense
16907	7/19/2021		INDEMNITY	QUAL-LYNX	MLT-2021229556/ 2021229571	1/16/2021	\$348.83	2021/2021	Expense
16908	7/19/2021		INDEMNITY	QUAL-LYNX	MLT-2021229556/ 2021229574	1/15/2021	\$356.42	2021/2021	Expense
16909	7/19/2021		INDEMNITY	QUAL-LYNX	- - /2021232713	3/12/2021	\$196.08	2021/2021	Expense
16910	7/19/2021		INDEMNITY	QUAL-LYNX	MLT-2021232754/ 2021232754	3/8/2021	\$94.25	2021/2021	Expense
16911	7/19/2021		INDEMNITY	QUAL-LYNX	MLT-2021232754/ 2021232755	3/8/2021	\$89.92	2021/2021	Expense
16912	7/19/2021		INDEMNITY	QUAL-LYNX	MLT-2021232754/ 2021232758	3/8/2021	\$73.67	2021/2021	Expense
16913	7/19/2021		MEDICAL ONLY	QUAL-LYNX	MLT-2021232754/ 2021232761	3/8/2021	\$85.58	2021/2021	Expense
16914	7/19/2021		MEDICAL ONLY	QUAL-LYNX	MLT-2021235995/ 2021235995	4/7/2021	\$80.17	2021/2021	Expense
16915	7/19/2021		MEDICAL ONLY	QUAL-LYNX	MLT-2021235995/ 2021235997	4/7/2021	\$73.67	2021/2021	Expense
16916	7/19/2021		INDEMNITY	QUAL-LYNX	- - /2021221245	11/13/2020	\$112.67	2020/2020	Expense
16917	7/19/2021		INDEMNITY	QUAL-LYNX	MLT-2021233414/ 2021234392	4/1/2021	\$6.50	2021/2021	Expense
16918	7/19/2021		INDEMNITY	QUAL-LYNX	MLT-2021233414/ 2021233414	3/23/2021	\$407.33	2021/2021	Expense
16919	7/19/2021		MEDICAL ONLY	QUAL-LYNX	MLT-2021233414/ 2021234645	4/6/2021	\$291.42	2021/2021	Expense
16920	7/19/2021		MEDICAL ONLY	QUAL-LYNX	MLT-2021233414/ 2021234646	4/6/2021	\$291.42	2021/2021	Expense
16921	7/19/2021		MEDICAL ONLY	QUAL-LYNX	MLT-2021233414/ 2021234647	4/6/2021	\$284.92	2021/2021	Expense
16922	7/19/2021		MEDICAL ONLY	QUAL-LYNX	MLT-2021233414/ 2021234649	4/6/2021	\$291.42	2021/2021	Expense
16923	7/19/2021		MEDICAL ONLY	QUAL-LYNX	- - /2021229851	2/10/2021	\$88.83	2021/2021	Expense
16924	7/19/2021		INDEMNITY	QUAL-LYNX	MLT-2021233414/ 2021234644	3/25/2021	\$28.17	2021/2021	Expense
16925	7/19/2021		INDEMNITY	QUAL-LYNX	MLT-2021233414/ 2021235453	4/3/2021	\$21.67	2021/2021	Expense
16926	7/19/2021		INDEMNITY	QUAL-LYNX	MLT-2021233414/ 2021234648	3/30/2021	\$24.92	2021/2021	Expense
16927	7/19/2021		MEDICAL ONLY	QUAL-LYNX	MLT-2021236527/ 2021236527	4/28/2021	\$354.25	2021/2021	Expense
16928	7/19/2021		MEDICAL ONLY	QUAL-LYNX	MLT-2021236527/	4/28/2021	\$351.00	2021/2021	Expense



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16929	7/19/2021		MEDICAL ONLY	QUAL-LYNX	2021236528 MLT-2021236527/ 2021236529	4/28/2021	\$351.00	2021/2021	Expense
16930	7/19/2021		INDEMNITY	QUAL-LYNX	MLT-2021233374/ 2021233374	3/18/2021	\$172.25	2021/2021	Expense
16931	7/19/2021		MEDICAL ONLY	QUAL-LYNX	MLT-2021233374/ 2021233380	3/18/2021	\$186.33	2021/2021	Expense
16932	7/19/2021		INDEMNITY	QUAL-LYNX	MLT-2021233374/ 2021233390	3/18/2021	\$162.50	2021/2021	Expense
16933	7/19/2021		MEDICAL ONLY	QUAL-LYNX	MLT-2021233374/ 2021233392	3/3/2021	\$182.00	2021/2021	Expense
16934	7/19/2021		INDEMNITY	QUAL-LYNX	MLT-2021233374/ 2021233400	3/18/2021	\$148.42	2021/2021	Expense
16935	7/19/2021		MEDICAL ONLY	QUAL-LYNX	MLT-2021233374/ 2021233401	3/18/2021	\$131.08	2021/2021	Expense
16936	7/19/2021		INDEMNITY	QUAL-LYNX	- - /2021235334	4/11/2021	\$120.25	2021/2021	Expense
16937	7/19/2021		INDEMNITY	QUAL-LYNX	MLT-2021231887/ 2021231887	1/24/2021	\$127.83	2021/2021	Expense
16938	7/19/2021		INDEMNITY	QUAL-LYNX	MLT-2021231887/ 2021231889	1/24/2021	\$146.25	2021/2021	Expense
16939	7/19/2021		INDEMNITY	QUAL-LYNX	MLT-2021229556/ 2021229578	1/16/2021	\$358.58	2021/2021	Expense
16940	7/19/2021		INDEMNITY	QUAL-LYNX	MLT-2021229556/ 2021229579	1/15/2021	\$352.08	2021/2021	Expense
16941	7/19/2021		INDEMNITY	QUAL-LYNX	MLT-2021229556/ 2021229583	1/15/2021	\$351.00	2021/2021	Expense
16942	7/19/2021		INDEMNITY	QUAL-LYNX	MLT-2021229556/ 2021229584	1/16/2021	\$361.83	2021/2021	Expense
16943	7/19/2021		INDEMNITY	QUAL-LYNX	MLT-2021229556/ 2021229587	1/19/2021	\$361.83	2021/2021	Expense
16944	7/19/2021		GL PROPERTY DAMAGE	Brenda Rivers	- - /2021237111	1/31/2021	\$2,679.04	2021/2021	Loss
16945	7/19/2021		INDEMNITY	PEMBERTON TOWNSHIP	MLT-2021233414/ 2021234392	4/1/2021	\$692.14	2021/2021	Loss
16946	7/19/2021		INDEMNITY	PEMBERTON TOWNSHIP	MLT-2021233414/ 2021234392	4/1/2021	\$69.21	2021/2021	Loss
16947	7/19/2021		INDEMNITY	PEMBERTON TOWNSHIP	MLT-2021233414/ 2021235453	4/3/2021	\$1,938.00	2021/2021	Loss
16948	7/19/2021		BODILY INJURY [Expired]	Ashley Brinn and her attorney Dubois Sheehan Hamilton & Levin	- - /2019156504	8/22/2018	\$2,500.00	2018/2018	Loss
16949	7/19/2021		INDEMNITY	Pemberton Township	- - /2019176278	6/11/2019	\$1,726.66	2019/2019	Loss
16950	7/19/2021		INDEMNITY	Delran Township	- - /2021225936	1/12/2021	\$1,814.14	2021/2021	Loss



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16951	7/19/2021	INDEMNITY	John Harris	-- /2020198969	3/5/2020	\$10,788.00	2020/2020	Loss
16952	7/19/2021	INDEMNITY	Wilmar Santiago	-- /2019154157	9/29/2018	\$1,064.28	2018/2018	Loss
16953	7/19/2021		IVY REHAB NETWORK, INC			\$1,055.00		
		INDEMNITY		-- /2021237818	5/14/2021	\$85.00	2021/2021	Loss
		INDEMNITY		-- /2021222201	11/1/2020	\$430.00	2020/2020	Loss
		INDEMNITY		-- /2021214072	9/6/2020	\$540.00	2020/2020	Loss
16954	7/19/2021	MEDICAL ONLY	STRIVE PHYSICAL THERAPY AND SPORTS REHABILITATION LLC	-- /2021234855	4/11/2021	\$80.00	2021/2021	Loss
16955	7/19/2021		VIRTUA WEST JERSEY HEALTH INC			\$4,406.69		
		MEDICAL ONLY		-- /2021238464	5/23/2021	\$3,255.50	2021/2021	Loss
		INDEMNITY		-- /2019176278	6/11/2019	\$1,151.19	2019/2019	Loss
16956	7/19/2021		VIRTUA MEMORIAL HOSPITAL BURLINGTON COUNTY INC			\$2,353.87		
		INDEMNITY		-- /2021235657	4/20/2021	\$1,419.14	2021/2021	Loss
		INDEMNITY		-- /2019176278	6/11/2019	\$934.73	2019/2019	Loss
16957	7/19/2021	MEDICAL ONLY	BURLINGTON COUNTY ORTHOPAEDIC SPECIALIST P A	-- /2021233854	3/25/2021	\$95.00	2021/2021	Loss
16958	7/19/2021	INDEMNITY	OCEAN RENAL ASSOCIATES	MLT-2021233414/ 2021234644	3/25/2021	\$1,384.05	2021/2021	Loss
16959	7/19/2021	INDEMNITY	ONE CALL CARE DIAGNOSTICS	-- /2021238366	5/22/2021	\$485.00	2021/2021	Loss
16960	7/19/2021	INDEMNITY	KESSLER INSTITUTE FOR REHABILITATION INC.	-- /2021225936	1/12/2021	\$464.00	2021/2021	Loss
16961	7/19/2021		ROTHMAN ORTHOPAEDICS			\$268.90		
		MEDICAL ONLY		-- /2021227559	1/13/2021	\$195.00	2021/2021	Loss
		INDEMNITY		-- /2020185549	10/1/2019	\$73.90	2019/2019	Loss
16962	7/19/2021	MEDICAL ONLY	NovaCare Rehabilitation	-- /2021228252	2/1/2021	\$98.00	2021/2021	Loss
16963	7/19/2021		VIRTUA MEDICAL GROUP			\$512.82		
		MEDICAL ONLY		-- /2021238464	5/23/2021	\$228.00	2021/2021	Loss
		INDEMNITY		-- /2021235657	4/20/2021	\$284.82	2021/2021	Loss
16964	7/19/2021	INDEMNITY	QUEST DIAGNOSTICS	MLT-2021233414/ 2021234644	3/25/2021	\$154.66	2021/2021	Loss
16965	7/19/2021	MEDICAL ONLY	HAMILTON PHYSICAL THERAPY SVCS, LLC	-- /2021233854	3/25/2021	\$72.00	2021/2021	Loss
16966	7/19/2021	MEDICAL ONLY	JEFFERSON UNIVERSITY PHYSICIANS OF NEW	-- /2021219666	11/7/2020	\$16.36	2020/2020	Loss



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16967	7/19/2021	MEDICAL ONLY	WORKERS COMP PSYCH NET	-- /2021229233	2/7/2021	\$650.00	2021/2021	Loss
16968	7/19/2021	MEDICAL ONLY	RWJBH EMERGENCY MEDICINE ASSOCIATES, LLC	-- /2021230110	2/17/2021	\$400.55	2021/2021	Loss
16969	7/19/2021		QUALCARE INC			\$2,580.00		
		MEDICAL ONLY		-- /2022242864	7/10/2021	\$516.00	2021/2021	Loss
		MEDICAL ONLY		-- /2022242604	7/7/2021	\$516.00	2021/2021	Loss
		INDEMNITY		-- /2022242605	7/7/2021	\$516.00	2021/2021	Loss
		MEDICAL ONLY		-- /2022242471	7/2/2021	\$516.00	2021/2021	Loss
		MEDICAL ONLY		-- /2022242435	6/25/2021	\$516.00	2021/2021	Loss
16970	7/26/2021	POLICE PROF BI	MARSHALL DENNEHEY WARNER	-- /2020206165	5/17/2020	\$714.00	2020/2020	Legal
16971	7/26/2021	BODILY INJURY [Expired]	DJS ASSOCIATES INC	-- /2019163927	11/1/2018	\$3,226.61	2018/2018	Expense
16972	7/26/2021		LEO PETETTI LLC			\$535.00		
		COMPREHENSIVE		-- /2022242885	7/12/2021	\$425.00	2021/2021	Expense
		1ST PARTY COLL PD		-- /2022243606	7/8/2021	\$110.00	2021/2021	Expense
16973	7/26/2021	INDEMNITY	PIETRAS SARACINO SMITH & MEEK	-- /2019171524	11/19/2018	\$174.66	2018/2018	Legal
16974	7/26/2021	MEDICAL ONLY	QUAL-LYNX	MLT-2021217236/ 2021217241	10/5/2020	\$131.08	2020/2020	Expense
16975	7/26/2021	MEDICAL ONLY	QUAL-LYNX	MLT-2021217236/ 2021217378	10/5/2020	\$122.42	2020/2020	Expense
16976	7/26/2021	INDEMNITY	QUAL-LYNX	MLT-2021217236/ 2021217260	10/5/2020	\$113.75	2020/2020	Expense
16977	7/26/2021	INDEMNITY	QUAL-LYNX	-- /2020202122	4/9/2020	\$930.58	2020/2020	Expense
16978	7/26/2021	INDEMNITY	DELANCO TOWNSHIP	-- /2021237818	5/14/2021	\$1,938.00	2021/2021	Loss
16979	7/26/2021	INDEMNITY	DELANCO TOWNSHIP	-- /2021237818	5/14/2021	\$1,938.00	2021/2021	Loss
16980	7/26/2021	INDEMNITY	EDGEWATER PARK TOWNSHIP Re: Daly, Patrick	-- /2021231487	3/2/2021	\$1,130.64	2021/2021	Loss
16981	7/26/2021	INDEMNITY	Delran Township	-- /2021225936	1/12/2021	\$1,814.14	2021/2021	Loss
16982	7/26/2021	INDEMNITY	PEMBERTON TOWNSHIP Re: Wasilewski, Kevin	-- /2021240882	6/14/2021	\$1,399.70	2021/2021	Loss
16983	7/26/2021	3RD PARTY PD	Richard Rodgers	-- /2021241970	6/29/2021	\$500.00	2021/2021	Loss
16984	7/26/2021	INDEMNITY	BORDENTOWN TOWNSHIP	-- /2021211406	8/4/2020	\$405.00	2020/2020	Loss
16985	7/26/2021	INDEMNITY	William Roberts	MLT-2020179427/ 2020179427	7/19/2019	\$1,842.00	2019/2019	Loss
16986	7/26/2021	POLICE PROF PI	TATE & TATE INC	-- /2018142478	2/10/2018	\$325.60	2018/2018	Expense
16987	7/26/2021	INDEMNITY	MARK HERKOPEREC	-- /2018128624	3/15/2018	\$1,180.00	2018/2018	Loss
16988	7/26/2021	INDEMNITY	MARK HERKOPEREC	-- /2018128624	3/15/2018	\$1,180.00	2018/2018	Loss



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16989	7/26/2021	INDEMNITY	Edward Butler	-- /2020208328	6/23/2020	\$1,150.08	2020/2020	Loss
16990	7/26/2021		IVY REHAB NETWORK, INC			\$2,219.00		
		MEDICAL ONLY		-- /2021240734	6/15/2021	\$170.00	2021/2021	Loss
		INDEMNITY		-- /2021237818	5/14/2021	\$170.00	2021/2021	Loss
		INDEMNITY		-- /2021231781	3/4/2021	\$510.00	2021/2021	Loss
		INDEMNITY		-- /2021222201	11/1/2020	\$574.00	2020/2020	Loss
		INDEMNITY		-- /2021214072	9/6/2020	\$140.00	2020/2020	Loss
		INDEMNITY		-- /2021211846	8/4/2020	\$255.00	2020/2020	Loss
		INDEMNITY		-- /2020185549	10/1/2019	\$400.00	2019/2019	Loss
16991	7/26/2021	INDEMNITY	DIAGNOSTIC PATHOLOGY CONSULTANTS P A	-- /2019176278	6/11/2019	\$81.78	2019/2019	Loss
16992	7/26/2021	INDEMNITY	STRIVE PHYSICAL THERAPY AND SPORTS REHABILITATION LLC	-- /2021215075	9/16/2020	\$160.00	2020/2020	Loss
16993	7/26/2021	MEDICAL ONLY	PREMIER ORTHOPEDIC OF SOUTH JERSEY	-- /2021228252	2/1/2021	\$317.38	2021/2021	Loss
16994	7/26/2021	INDEMNITY	VIRTUA WEST JERSEY HEALTH INC	-- /2020202122	4/9/2020	\$1,793.59	2020/2020	Loss
16995	7/26/2021	MEDICAL ONLY	RECONSTRUCTIVE ORTHOPEDICS P A	-- /2021239664	6/5/2021	\$109.30	2021/2021	Loss
16996	7/26/2021		BURLINGTON COUNTY ORTHOPAEDIC SPECIALIST P A			\$356.20		
		INDEMNITY		-- /2021238366	5/22/2021	\$261.20	2021/2021	Loss
		MEDICAL ONLY		-- /2021228252	2/1/2021	\$95.00	2021/2021	Loss
16997	7/26/2021	INDEMNITY	SURGICAL CENTER OF SOUTH JERSEY	-- /2019176278	6/11/2019	\$31,615.50	2019/2019	Loss
16998	7/26/2021	INDEMNITY	MATTHEW J PITERA MD PA	MLT-2020179427/ 2020179427	7/19/2019	\$450.00	2019/2019	Loss
16999	7/26/2021	INDEMNITY	CAPITAL HEALTH SYSTEM, INC	-- /2021240882	6/14/2021	\$28,464.80	2021/2021	Loss
17000	7/26/2021	INDEMNITY	REHAB EXCELLENCE CENTER, LLC	-- /2021211406	8/4/2020	\$81.00	2020/2020	Loss
17001	7/26/2021		NovaCare Rehabilitation			\$294.00		
		INDEMNITY		-- /2021238366	5/22/2021	\$98.00	2021/2021	Loss
		MEDICAL ONLY		-- /2021228252	2/1/2021	\$196.00	2021/2021	Loss
17002	7/26/2021		VIRTUA MEDICAL GROUP			\$304.55		
		INDEMNITY		-- /2021238366	5/22/2021	\$217.73	2021/2021	Loss
		MEDICAL ONLY		-- /2021229770	2/15/2021	\$86.82	2021/2021	Loss
17003	7/26/2021	INDEMNITY	PREMIER ORTHOPAEDIC & SPORTS MEDICINE	-- /2021231781	3/4/2021	\$410.93	2021/2021	Loss



BURLINGTON COUNTY J.I.F.

Check Register Report

Bank Account : ALL

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

Instance Type: All

Coverage : All , Claimant Type: All

Check Number	Check Date		Claimant (Case) Type	Payee Name	QL File / Claim Number	Loss Date	Payment Amount	Policy Year	Exp./Legal
				ASSOCIATES OF SNJ LLC					
17004	7/26/2021		MEDICAL ONLY	HAMILTON PHYSICAL THERAPY SVCS, LLC	-- /2021233854	3/25/2021	\$360.00	2021/2021	Loss
17005	7/26/2021		INDEMNITY	MSC GROUP INC	-- /2021214072	9/6/2020	\$1,468.76	2020/2020	Loss
17006	7/26/2021		MEDICAL ONLY	ATLANTICARE URGENT CARE PHYSICIANS LLC	-- /2021209415	7/10/2020	\$263.00	2020/2020	Loss
17007	7/26/2021		MEDICAL ONLY	EXCEL URGENT CARE OF NJ, LLC	MLT-2021220626/ 2021220696	11/9/2020	\$160.00	2020/2020	Loss
17008	7/26/2021		INDEMNITY	myMATRIX	-- /2019176278	6/11/2019	\$60.13	2019/2019	Loss
17009	7/26/2021		INDEMNITY	KIRSHNER SPINE INSTITUTE	-- /2019176278	6/11/2019	\$149.00	2019/2019	Loss
17010	7/26/2021			QUALCARE INC			\$1,032.00		
			INDEMNITY		-- /2022243151	7/16/2021	\$516.00	2021/2021	Loss
			MEDICAL ONLY		-- /2022243343	7/14/2021	\$516.00	2021/2021	Loss
Total for BURLINGTON COUNTY J.I.F.			\$221,324.93	Total for BURLINGTON COUNTY J.I.F.				\$221,324.93	

Number of Checks:	269	First Check Number:	16742
Number of Payments:	390	Last Check Number:	17010
Expense Payments:	\$30,452.67		
Legal Payments:	\$17,248.16		
Loss Payments:	\$173,624.10		



BURLINGTON COUNTY J.I.F.

Check Register Report

Bank Account : ALL

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

Instance Type: All

Coverage : All , Claimant Type: All

Check Number	Check Date		Claimant (Case) Type	Payee Name	QL File / Claim Number	Loss Date	Payment Amount	Policy Year	Exp./Legal
17011	8/2/2021		INDEMNITY	AIC COMPANIES LLC	MLT-2021233414/ 2021235453	4/3/2021	\$1,194.53	2021/2021	Expense
17012	8/2/2021		POLICE PROF PI	MARSHALL DENNEHEY WARNER	-- /2020196497	1/13/2020	\$3,637.00	2020/2020	Legal
17013	8/2/2021		BODILY INJURY [Expired]	NAGLE & ASSOCIATES LLC	-- /2021217227	7/30/2020	\$213.00	2020/2020	Expense
17014	8/2/2021			LEO PETETTI LLC			\$275.00		
			1ST PARTY COLL PD		-- /2022243160	7/15/2021	\$110.00	2021/2021	Expense
			COMPREHENSIVE		-- /2021233610	3/24/2021	\$165.00	2021/2021	Expense
17015	8/2/2021		INDEMNITY	MOUNT LAUREL TOWNSHIP	-- /2022242605	7/7/2021	\$441.31	2021/2021	Loss
17016	8/2/2021		INDEMNITY	MOUNT LAUREL TOWNSHIP	-- /2022242605	7/7/2021	\$661.97	2021/2021	Loss
17017	8/2/2021		INDEMNITY	MOUNT LAUREL TOWNSHIP	-- /2022242605	7/7/2021	\$441.31	2021/2021	Loss
17018	8/2/2021		INDEMNITY	Chesterfield Township	-- /2021211846	8/4/2020	\$1,890.00	2020/2020	Loss
17019	8/2/2021		INDEMNITY	MEDFORD TOWNSHIP Re: Portocalis, Beth	MLT-2022243549/ 2022243549	7/14/2021	\$1,107.43	2021/2021	Loss
17020	8/2/2021		INDEMNITY	DELANCO TOWNSHIP	-- /2021237818	5/14/2021	\$1,938.00	2021/2021	Loss
17021	8/2/2021		INDEMNITY	PEMBERTON TOWNSHIP	MLT-2021233414/ 2021235453	4/3/2021	\$1,938.00	2021/2021	Loss
17022	8/2/2021		INDEMNITY	Pemberton Township	-- /2019176278	6/11/2019	\$1,726.66	2019/2019	Loss
17023	8/2/2021		INDEMNITY	MARK HERKOPEREC	-- /2018128624	3/15/2018	\$440.00	2018/2018	Loss
17024	8/2/2021		GL PROPERTY DAMAGE	Jim Peterman	-- /2022243557	7/17/2021	\$1,000.00	2021/2021	Loss
17025	8/2/2021			QUAL-LYNX			\$93.50		
			MEDICAL ONLY		-- /2021240734	6/15/2021	\$4.25	2021/2021	Expense
			INDEMNITY		-- /2021240882	6/14/2021	\$4.25	2021/2021	Expense
			MEDICAL ONLY		-- /2021240576	6/11/2021	\$4.25	2021/2021	Expense
			MEDICAL ONLY		-- /2021240570	6/10/2021	\$4.25	2021/2021	Expense
			MEDICAL ONLY		-- /2021240249	6/9/2021	\$4.25	2021/2021	Expense
			INDEMNITY		-- /2021239664	6/5/2021	\$4.25	2021/2021	Expense
			MEDICAL ONLY		-- /2021239260	6/1/2021	\$4.25	2021/2021	Expense
			INDEMNITY		-- /2021238366	5/22/2021	\$4.25	2021/2021	Expense
			MEDICAL ONLY		-- /2021238231	5/20/2021	\$4.25	2021/2021	Expense
			MEDICAL ONLY		-- /2021239701	5/16/2021	\$4.25	2021/2021	Expense
			MEDICAL ONLY		-- /2021237370	5/7/2021	\$4.25	2021/2021	Expense



BURLINGTON COUNTY J.I.F.

Check Register Report

Bank Account : ALL

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

Instance Type: All

Coverage : All , Claimant Type: All

Check Number	Check Date		Claimant (Case) Type	Payee Name	QL File / Claim Number	Loss Date	Payment Amount	Policy Year	Exp./Legal
			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		MLT-2021235995/ 2021235997	4/7/2021	\$4.25	2021/2021	Expense
			INDEMNITY		MLT-2021233414/ 2021234392	4/1/2021	\$4.25	2021/2021	Expense
			INDEMNITY		MLT-2021232754/ 2021232754	3/8/2021	\$4.25	2021/2021	Expense
			INDEMNITY		MLT-2021232754/ 2021232755	3/8/2021	\$4.25	2021/2021	Expense
			INDEMNITY		- - /2021221245	11/13/2020	\$4.25	2020/2020	Expense
			MEDICAL ONLY		MLT-2021217236/ 2021217310	10/5/2020	\$4.25	2020/2020	Expense
			MEDICAL ONLY		MLT-2021217236/ 2021217241	10/5/2020	\$4.25	2020/2020	Expense
			MEDICAL ONLY		MLT-2021217236/ 2021217378	10/5/2020	\$4.25	2020/2020	Expense
17026	8/2/2021		IVY REHAB NETWORK, INC				\$2,332.29		
			INDEMNITY		- - /2021237818	5/14/2021	\$255.00	2021/2021	Loss
			INDEMNITY		- - /2021231781	3/4/2021	\$897.29	2021/2021	Loss
			INDEMNITY		- - /2021222201	11/1/2020	\$425.00	2020/2020	Loss
			INDEMNITY		- - /2021214072	9/6/2020	\$305.00	2020/2020	Loss
			INDEMNITY		- - /2021211846	8/4/2020	\$170.00	2020/2020	Loss
			INDEMNITY		- - /2020185549	10/1/2019	\$280.00	2019/2019	Loss
17027	8/2/2021		STRIVE PHYSICAL THERAPY AND SPORTS REHABILITATION LLC				\$720.00		
			INDEMNITY		- - /2021234855	4/11/2021	\$560.00	2021/2021	Loss



BURLINGTON COUNTY J.I.F.

Check Register Report

Bank Account : ALL

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

Instance Type: All

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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
		INDEMNITY		-- /2021215075	9/16/2020	\$160.00	2020/2020	Loss
17028	8/2/2021		BURLINGTON COUNTY ORTHOPAEDIC SPECIALIST P A			\$356.20		
		INDEMNITY		-- /2021237818	5/14/2021	\$95.00	2021/2021	Loss
		INDEMNITY		-- /2021234855	4/11/2021	\$261.20	2021/2021	Loss
17029	8/2/2021	INDEMNITY	KINEMATIC CONSULTANTS, INC.	-- /2020185549	10/1/2019	\$1,440.00	2019/2019	Loss
17030	8/2/2021	INDEMNITY	ONE CALL CARE DIAGNOSTICS	-- /2021234855	4/11/2021	\$485.00	2021/2021	Loss
17031	8/2/2021	INDEMNITY	KESSLER INSTITUTE FOR REHABILITATION INC.	-- /2021225936	1/12/2021	\$348.00	2021/2021	Loss
17032	8/2/2021		EMERGENCY PHYSICIAN ASSOCIATES OF SOUTH JERSEY, PC			\$1,482.00		
		MEDICAL ONLY		-- /2021239701	5/16/2021	\$718.00	2021/2021	Loss
		MEDICAL ONLY		-- /2021224444	12/23/2020	\$764.00	2020/2020	Loss
17033	8/2/2021		ROTHMAN ORTHOPAEDICS			\$147.80		
		MEDICAL ONLY		-- /2021227559	1/13/2021	\$73.90	2021/2021	Loss
		INDEMNITY		-- /2021214072	9/6/2020	\$73.90	2020/2020	Loss
17034	8/2/2021		NovaCare Rehabilitation			\$1,078.00		
		INDEMNITY		-- /2021238366	5/22/2021	\$882.00	2021/2021	Loss
		INDEMNITY		MLT-2021233414/ 2021234644	3/25/2021	\$196.00	2021/2021	Loss
17035	8/2/2021		VIRTUA MEDICAL GROUP			\$217.73		
		MEDICAL ONLY		-- /2021233555	3/25/2021	\$130.91	2021/2021	Loss
		MEDICAL ONLY		-- /2021229770	2/15/2021	\$86.82	2021/2021	Loss
17036	8/2/2021	INDEMNITY	VIRTUA MEDICAL GROUP PA	MLT-2021233414/ 2021235453	4/3/2021	\$282.85	2021/2021	Loss
17037	8/2/2021	MEDICAL ONLY	CENTRAL JERSEY URGENT CARE LLC	-- /2022243582	7/20/2021	\$160.00	2021/2021	Loss
17038	8/2/2021	MEDICAL ONLY	HAMILTON PHYSICAL THERAPY SVCS, LLC	-- /2021233854	3/25/2021	\$288.00	2021/2021	Loss
17039	8/2/2021	INDEMNITY	HOME CARE CONNECT LLC	-- /2021231487	3/2/2021	\$722.65	2021/2021	Loss
17040	8/2/2021	MEDICAL ONLY	VIRTUA OCCUPATIONAL HEALTH	-- /2021229770	2/15/2021	\$210.79	2021/2021	Loss
17041	8/2/2021	INDEMNITY	myMATRIX	MLT-2020179427/ 2020179427	7/19/2019	\$430.35	2019/2019	Loss
17042	8/2/2021		QUALCARE INC			\$1,032.00		
		MEDICAL ONLY		-- /2022243582	7/20/2021	\$516.00	2021/2021	Loss



BURLINGTON COUNTY J.I.F.

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Check Number	Check Date		Claimant (Case) Type	Payee Name	QL File / Claim Number	Loss Date	Payment Amount	Policy Year	Exp./Legal
			INDEMNITY		MLT-2022243549/ 2022243549	7/14/2021	\$516.00	2021/2021	Loss
17043	8/9/2021		MEDICAL ONLY	ADMINISTRATIVE CLAIM SERVICES	-- /2020179664	7/25/2019	\$48.00	2019/2019	Expense
17044	8/9/2021		BODILY INJURY [Expired]	CAPEHART & SCATCHARD PA	-- /2020178871	6/8/2019	\$8,367.50	2019/2019	Legal
17045	8/9/2021		INDEMNITY	STATE SHORTHAND REPORTING SERVICE	-- /2019165703	2/11/2019	\$75.00	2019/2019	Expense
17046	8/9/2021			AFFANATO MARUT LLC			\$544.00		
			INDEMNITY		-- /2021211846	8/4/2020	\$208.00	2020/2020	Legal
			INDEMNITY		-- /2020187376	10/18/2019	\$180.00	2019/2019	Legal
			INDEMNITY		-- /2018127449	3/2/2018	\$156.00	2018/2018	Legal
17047	8/9/2021		BLDG/CONTENT	TAYLOR DARIN CLAIM SERVICE	-- /2022243878	4/29/2021	\$1,400.00	2021/2021	Expense
17048	8/9/2021		INDEMNITY	COHEN LAW FIRM	-- /2019165703	2/11/2019	\$10,641.00	2019/2019	Loss
17049	8/9/2021		BODILY INJURY [Expired]	ISO SERVICES INC	-- /2021233247	3/1/2021	\$12.25	2021/2021	Expense
17050	8/9/2021		INDEMNITY	QUAL-LYNX	-- /2021219746	11/4/2020	\$117.00	2020/2020	Expense
17051	8/9/2021		INDEMNITY	William Roberts	MLT-2020179427/ 2020179427	7/19/2019	\$1,842.00	2019/2019	Loss
17052	8/9/2021		INDEMNITY	EDGEWATER PARK TOWNSHIP Re: Daly, Patrick	-- /2021231487	3/2/2021	\$1,130.64	2021/2021	Loss
17053	8/9/2021		INDEMNITY	MOUNT LAUREL TOWNSHIP	-- /2022242605	7/7/2021	\$220.66	2021/2021	Loss
17054	8/9/2021		INDEMNITY	MOUNT LAUREL TOWNSHIP	-- /2022242605	7/7/2021	\$1,323.94	2021/2021	Loss
17055	8/9/2021		INDEMNITY	Delran Township	-- /2021225936	1/12/2021	\$1,814.14	2021/2021	Loss
17056	8/9/2021		INDEMNITY	PEMBERTON TOWNSHIP Re: Wasilewski, Kevin	-- /2021240882	6/14/2021	\$1,399.70	2021/2021	Loss
17057	8/9/2021		3RD PARTY PD	Cheryl Cannon	-- /2021242041	6/28/2021	\$2,000.00	2021/2021	Loss
17058	8/9/2021		INDEMNITY	CHRISTOPHER COSTELLO	-- /2018108894	7/27/2017	\$2,152.00	2017/2017	Loss
17060	8/9/2021			IVY REHAB NETWORK, INC			\$2,242.00		
			INDEMNITY		-- /2021237818	5/14/2021	\$425.00	2021/2021	Loss
			INDEMNITY		-- /2021222201	11/1/2020	\$255.00	2020/2020	Loss
			INDEMNITY		-- /2021214072	9/6/2020	\$610.00	2020/2020	Loss
			INDEMNITY		-- /2021211846	8/4/2020	\$234.00	2020/2020	Loss
			INDEMNITY		-- /2020185549	10/1/2019	\$718.00	2019/2019	Loss
17061	8/9/2021		INDEMNITY	STRIVE PHYSICAL THERAPY AND SPORTS REHABILITATION LLC	-- /2021215075	9/16/2020	\$320.00	2020/2020	Loss
17062	8/9/2021			BURLINGTON COUNTY ORTHOPAEDIC SPECIALIST P A			\$451.20		



BURLINGTON COUNTY J.I.F.

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Bank Account : ALL

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Coverage : All , Claimant Type: All

Check Number	Check Date	Claimant (Case) Type	Payee Name	QL File / Claim Number	Loss Date	Payment Amount	Policy Year	Exp./Legal
		INDEMNITY		-- /2021238366	5/22/2021	\$95.00	2021/2021	Loss
		INDEMNITY		-- /2021237818	5/14/2021	\$261.20	2021/2021	Loss
		INDEMNITY		-- /2021211406	8/4/2020	\$95.00	2020/2020	Loss
17063	8/9/2021	INDEMNITY	KINEMATIC CONSULTANTS, INC.	-- /2021211406	8/4/2020	\$720.00	2020/2020	Loss
17064	8/9/2021		ONE CALL CARE DIAGNOSTICS			\$203.40		
		MEDICAL ONLY		-- /2021240734	6/15/2021	\$75.00	2021/2021	Loss
		INDEMNITY		-- /2020202122	4/9/2020	\$53.40	2020/2020	Loss
		INDEMNITY		-- /2019176278	6/11/2019	\$75.00	2019/2019	Loss
17065	8/9/2021	MEDICAL ONLY	CONCENTRA MEDICAL CENTERS	-- /2021240576	6/11/2021	\$357.44	2021/2021	Loss
17066	8/9/2021	INDEMNITY	KESSLER INSTITUTE FOR REHABILITATION INC.	-- /2021225936	1/12/2021	\$529.00	2021/2021	Loss
17067	8/9/2021		EMERGENCY PHYSICIAN ASSOCIATES OF SOUTH JERSEY, PC			\$3,748.00		
		MEDICAL ONLY		-- /2021234831	4/8/2021	\$2,146.00	2021/2021	Loss
		MEDICAL ONLY		-- /2021230110	2/17/2021	\$1,602.00	2021/2021	Loss
17068	8/9/2021	MEDICAL ONLY	VIRTUA WILLINGBORO HOSPITAL, INC.	-- /2022242396	6/30/2021	\$1,727.00	2021/2021	Loss
17069	8/9/2021	INDEMNITY	ROTHMAN ORTHOPAEDICS	-- /2020185549	10/1/2019	\$73.90	2019/2019	Loss
17070	8/9/2021	INDEMNITY	NovaCare Rehabilitation	-- /2021238366	5/22/2021	\$196.00	2021/2021	Loss
17071	8/9/2021	INDEMNITY	VIRTUA MEDICAL GROUP	-- /2021240882	6/14/2021	\$284.82	2021/2021	Loss
17072	8/9/2021		EMERGENCY PHYSICIANS OF NEW JERSEY P A			\$1,079.18		
		MEDICAL ONLY		-- /2021238231	5/20/2021	\$198.15	2021/2021	Loss
		MEDICAL ONLY		-- /2021235433	4/18/2021	\$198.15	2021/2021	Loss
		MEDICAL ONLY		-- /2021212618	8/18/2020	\$373.62	2020/2020	Loss
		MEDICAL ONLY		-- /2020197771	2/17/2020	\$309.26	2020/2020	Loss
17073	8/9/2021	MEDICAL ONLY	MEDFORD TOWNSHIP E.M.S.	MLT-2021224741/ 2021224741	12/26/2020	\$731.20	2020/2020	Loss
17074	8/9/2021	INDEMNITY	HOME CARE CONNECT LLC	-- /2021225936	1/12/2021	\$18,721.09	2021/2021	Loss
17075	8/9/2021	MEDICAL ONLY	WORKERS COMP PSYCH NET	-- /2021229233	2/7/2021	\$340.00	2021/2021	Loss
17076	8/9/2021		myMATRIX			\$459.64		
		INDEMNITY		-- /2022242605	7/7/2021	\$5.56	2021/2021	Loss
		INDEMNITY		MLT-2020179427/ 2020179427	7/19/2019	\$454.08	2019/2019	Loss



BURLINGTON COUNTY J.I.F.

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Check Number	Check Date		Claimant (Case) Type	Payee Name	QL File / Claim Number	Loss Date	Payment Amount	Policy Year	Exp./Legal
17077	8/9/2021			ISO SERVICES INC			\$208.25		
			MEDICAL ONLY		- - /2021241688	6/24/2021	\$12.25	2021/2021	Expense
			MEDICAL ONLY		- - /2021240734	6/15/2021	\$12.25	2021/2021	Expense
			INDEMNITY		- - /2021240882	6/14/2021	\$12.25	2021/2021	Expense
			MEDICAL ONLY		- - /2021240576	6/11/2021	\$12.25	2021/2021	Expense
			MEDICAL ONLY		- - /2021240570	6/10/2021	\$12.25	2021/2021	Expense
			MEDICAL ONLY		- - /2021240249	6/9/2021	\$12.25	2021/2021	Expense
			INDEMNITY		- - /2021239664	6/5/2021	\$12.25	2021/2021	Expense
			BODILY INJURY [Expired]		- - /2021239460	6/3/2021	\$12.25	2021/2021	Expense
			MEDICAL ONLY		- - /2021239260	6/1/2021	\$12.25	2021/2021	Expense
			MEDICAL ONLY		- - /2021238231	5/20/2021	\$12.25	2021/2021	Expense
			MEDICAL ONLY		- - /2021239701	5/16/2021	\$12.25	2021/2021	Expense
			BODILY INJURY [Expired]		- - /2021240677	3/27/2021	\$12.25	2021/2021	Expense
			BODILY INJURY [Expired]		- - /2021238713	3/26/2021	\$12.25	2021/2021	Expense
			BODILY INJURY [Expired]		- - /2020194882	1/17/2020	\$12.25	2020/2020	Expense
			INDEMNITY		- - /2019165703	2/11/2019	\$12.25	2019/2019	Expense
			INDEMNITY		- - /2018128624	3/15/2018	\$12.25	2018/2018	Expense
			POLICE PROF PI		- - /2018142478	2/10/2018	\$12.25	2018/2018	Expense
17078	8/9/2021			QUALCARE INC			\$2,580.00		
			MEDICAL ONLY		- - /2022244648	8/4/2021	\$516.00	2021/2021	Loss
			MEDICAL ONLY		- - /2022244610	8/4/2021	\$516.00	2021/2021	Loss
			MEDICAL ONLY		MLT-2022244354/ 2022244400	7/30/2021	\$516.00	2021/2021	Loss
			INDEMNITY		MLT-2022244354/ 2022244354	7/30/2021	\$516.00	2021/2021	Loss
			INDEMNITY		- - /2022244463	7/30/2021	\$516.00	2021/2021	Loss
17079	8/16/2021			CAPEHART & SCATCHARD PA			\$450.00		



BURLINGTON COUNTY J.I.F.

Check Register Report

Bank Account : ALL

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

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Coverage : All ,Claimant Type: All

Check Number	Check Date	Claimant (Case) Type	Payee Name	QL File / Claim Number	Loss Date	Payment Amount	Policy Year	Exp./Legal
		INDEMNITY		-- /2020185549	10/1/2019	\$268.00	2019/2019	Legal
		INDEMNITY		-- /2020182837	9/5/2019	\$78.00	2019/2019	Legal
		INDEMNITY		-- /2018122274	1/4/2018	\$104.00	2018/2018	Legal
17080	8/16/2021	POLICE PROF PI	MARSHALL DENNEHEY WARNER	-- /2020196497	1/13/2020	\$9,469.00	2020/2020	Legal
17081	8/16/2021	BODILY INJURY [Expired]	BRIAN K ZELL MD LLC	-- /2019150650	6/14/2018	\$1,000.00	2018/2018	Expense
17082	8/16/2021	INLAND MARINE	THE DEWEESE LAW FIRM	-- /2020190107	11/3/2019	\$150.00	2019/2019	Legal
17083	8/16/2021	INDEMNITY	AFFANATO MARUT LLC	-- /2021214072	9/6/2020	\$195.00	2020/2020	Legal
17084	8/16/2021	INDEMNITY	PIETRAS SARACINO SMITH & MEEK	-- /2019165703	2/11/2019	\$514.50	2019/2019	Legal
17085	8/16/2021	INDEMNITY	Chesterfield Township	-- /2021211846	8/4/2020	\$1,890.00	2020/2020	Loss
17086	8/16/2021	INDEMNITY	Pemberton Township	-- /2019176278	6/11/2019	\$1,726.66	2019/2019	Loss
17087	8/16/2021	INDEMNITY	PEMBERTON TOWNSHIP	MLT-2021233414/ 2021235453	4/3/2021	\$1,938.00	2021/2021	Loss
17088	8/16/2021	INDEMNITY	BORDENTOWN TOWNSHIP	-- /2022243151	7/16/2021	\$1,760.96	2021/2021	Loss
17089	8/16/2021	INDEMNITY	BORDENTOWN TOWNSHIP	-- /2022243151	7/16/2021	\$1,760.96	2021/2021	Loss
17090	8/16/2021	MEDICAL ONLY	HEALTHMARK MEDICAL GROUP LLC	-- /2022242435	6/25/2021	\$68.95	2021/2021	Expense
17091	8/16/2021	INDEMNITY	Christina Reiss	-- /2019165703	2/11/2019	\$24,623.56	2019/2019	Loss
17092	8/16/2021	INDEMNITY	John Harris	-- /2020198969	3/5/2020	\$1,008.00	2020/2020	Loss
17093	8/16/2021	INDEMNITY	Wilmar Santiago	-- /2019154157	9/29/2018	\$1,064.28	2018/2018	Loss
17094	8/16/2021		IVY REHAB NETWORK, INC			\$1,441.00		
		INDEMNITY		-- /2021231781	3/4/2021	\$170.00	2021/2021	Loss
		INDEMNITY		-- /2021222201	11/1/2020	\$966.00	2020/2020	Loss
		INDEMNITY		-- /2021214072	9/6/2020	\$305.00	2020/2020	Loss
17095	8/16/2021	INDEMNITY	RA PAIN SERVICES, PA	-- /2021215075	9/16/2020	\$220.88	2020/2020	Loss
17096	8/16/2021		STRIVE PHYSICAL THERAPY AND SPORTS REHABILITATION LLC			\$320.00		
		INDEMNITY		-- /2021234855	4/11/2021	\$240.00	2021/2021	Loss
		INDEMNITY		-- /2021231487	3/2/2021	\$80.00	2021/2021	Loss
17097	8/16/2021		VIRTUA MEMORIAL HOSPITAL BURLINGTON COUNTY INC			\$3,454.00		
		MEDICAL ONLY		-- /2021238231	5/20/2021	\$1,727.00	2021/2021	Loss
		MEDICAL ONLY		-- /2021224948	12/30/2020	\$1,727.00	2020/2020	Loss
17098	8/16/2021	MEDICAL ONLY	RWJUHH OCCUPATIONAL HEALTH	-- /2021233854	3/25/2021	\$463.42	2021/2021	Loss



BURLINGTON COUNTY J.I.F.

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Check Number	Check Date	Claimant (Case) Type	Payee Name	QL File / Claim Number	Loss Date	Payment Amount	Policy Year	Exp./Legal
17099	8/16/2021	INDEMNITY	RECONSTRUCTIVE ORTHOPEDICS P A	-- /2021239664	6/5/2021	\$228.73	2021/2021	Loss
17100	8/16/2021	INDEMNITY	BURLINGTON COUNTY ORTHOPAEDIC SPECIALIST P A	-- /2021234855	4/11/2021	\$95.00	2021/2021	Loss
17101	8/16/2021	MEDICAL ONLY	CAPITAL HEALTH SYSTEM, INC	-- /2022242864	7/10/2021	\$8,573.60	2021/2021	Loss
17102	8/16/2021	MEDICAL ONLY	WORKERS COMP PSYCH NET	-- /2021229233	2/7/2021	\$2,400.00	2021/2021	Loss
17103	8/16/2021	INDEMNITY	WILDCAT NEUROPHYSIOLOGY PC	-- /2019176278	6/11/2019	\$6,387.00	2019/2019	Loss
17104	8/16/2021		myMATRIX			\$1,752.64		
		INDEMNITY		-- /2022242605	7/7/2021	\$8.95	2021/2021	Loss
		INDEMNITY		-- /2021222201	11/1/2020	\$42.37	2020/2020	Loss
		INDEMNITY		-- /2021211846	8/4/2020	\$19.40	2020/2020	Loss
		INDEMNITY		-- /2019169455	3/25/2019	\$1,681.92	2019/2019	Loss
17105	8/16/2021	INDEMNITY	APRICUS SPECIALTY NETWORKS. LLC	-- /2021211846	8/4/2020	\$1,606.25	2020/2020	Loss
17106	8/16/2021		QUALCARE INC			\$1,548.00		
		MEDICAL ONLY		-- /2022244858	8/9/2021	\$516.00	2021/2021	Loss
		MEDICAL ONLY		-- /2022244790	8/6/2021	\$516.00	2021/2021	Loss
		INDEMNITY		-- /2022244532	8/3/2021	\$516.00	2021/2021	Loss
17107	8/23/2021	INDEMNITY	ADMINISTRATIVE CLAIM SERVICES	MLT-2022243549/ 2022243549	7/14/2021	\$3.00	2021/2021	Expense
17108	8/23/2021	INDEMNITY	PEMBERTON TOWNSHIP Re: Wasilewski, Kevin	-- /2021240882	6/14/2021	\$1,399.70	2021/2021	Loss
17109	8/23/2021	INDEMNITY	EDGEWATER PARK TOWNSHIP Re: Daly, Patrick	-- /2021231487	3/2/2021	\$1,130.64	2021/2021	Loss
17110	8/23/2021	INDEMNITY	MOUNT LAUREL TOWNSHIP	-- /2022242605	7/7/2021	\$1,544.60	2021/2021	Loss
17111	8/23/2021	INDEMNITY	DELRAN TOWNSHIP	-- /2022244463	7/30/2021	\$1,938.00	2021/2021	Loss
17112	8/23/2021	INDEMNITY	William Roberts	MLT-2020179427/ 2020179427	7/19/2019	\$1,842.00	2019/2019	Loss
17113	8/23/2021	INDEMNITY	Jarred Huntsman	-- /2021239664	6/5/2021	\$276.86	2021/2021	Loss
17114	8/23/2021	INDEMNITY	Jarred Huntsman	-- /2021239664	6/5/2021	\$138.43	2021/2021	Loss
17115	8/23/2021	INDEMNITY	Edward Butler	-- /2020208328	6/23/2020	\$1,150.08	2020/2020	Loss
17116	8/23/2021		IVY REHAB NETWORK, INC			\$1,452.00		
		INDEMNITY		-- /2021231781	3/4/2021	\$85.00	2021/2021	Loss
		INDEMNITY		-- /2021222201	11/1/2020	\$619.00	2020/2020	Loss
		INDEMNITY		-- /2021211846	8/4/2020	\$468.00	2020/2020	Loss
		INDEMNITY		-- /2020185549	10/1/2019	\$280.00	2019/2019	Loss



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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
17117	8/23/2021	INDEMNITY	EMERGENCY MEDICAL ASSOCIATES CHS LLC	-- /2021240882	6/14/2021	\$1,516.00	2021/2021	Loss
17118	8/23/2021	INDEMNITY	RA PAIN SERVICES, PA	-- /2021231781	3/4/2021	\$220.88	2021/2021	Loss
17119	8/23/2021	INDEMNITY	VIRTUA MEMORIAL HOSPITAL BURLINGTON COUNTY INC	-- /2022242605	7/7/2021	\$1,729.86	2021/2021	Loss
17120	8/23/2021	INDEMNITY	RADIOLOGY ASSOCIATES OF BURLINGTON COUNTY P A	-- /2022242605	7/7/2021	\$60.05	2021/2021	Loss
17121	8/23/2021	MEDICAL ONLY	ONE CALL CARE DIAGNOSTICS	-- /2021227559	1/13/2021	\$485.00	2021/2021	Loss
17122	8/23/2021	MEDICAL ONLY	EMERGENCY PHYSICIAN ASSOCIATES OF SOUTH JERSEY, PC	-- /2021225959	1/12/2021	\$718.00	2021/2021	Loss
17123	8/23/2021		VIRTUA WILLINGBORO HOSPITAL, INC.			\$1,958.07		
		INDEMNITY		-- /2021240882	6/14/2021	\$231.07	2021/2021	Loss
		MEDICAL ONLY		-- /2021234831	4/8/2021	\$1,727.00	2021/2021	Loss
17124	8/23/2021	INDEMNITY	ROTHMAN ORTHOPAEDICS	-- /2021214072	9/6/2020	\$243.87	2020/2020	Loss
17125	8/23/2021	INDEMNITY	PREMIER ORTHOPAEDIC & SPORTS MEDICINE ASSOCIATES OF SNJ LLC	-- /2021231487	3/2/2021	\$6,598.46	2021/2021	Loss
17126	8/23/2021	MEDICAL ONLY	WORKERS COMP PSYCH NET	-- /2021229233	2/7/2021	\$170.00	2021/2021	Loss
17127	8/23/2021		myMATRIX			\$496.11		
		MEDICAL ONLY		-- /2021239260	6/1/2021	\$32.89	2021/2021	Loss
		INDEMNITY		-- /2019176278	6/11/2019	\$403.87	2019/2019	Loss
		INDEMNITY		-- /2019169455	3/25/2019	\$59.35	2019/2019	Loss
17128	8/23/2021		QUALCARE INC			\$4,644.00		
		MEDICAL ONLY		-- /2022245670	8/18/2021	\$516.00	2021/2021	Loss
		MEDICAL ONLY		-- /2022245565	8/17/2021	\$516.00	2021/2021	Loss
		MEDICAL ONLY		-- /2022245504	8/16/2021	\$516.00	2021/2021	Loss
		MEDICAL ONLY		-- /2022245395	8/12/2021	\$516.00	2021/2021	Loss
		MEDICAL ONLY		MLT-2022245468/ 2022245551	8/11/2021	\$516.00	2021/2021	Loss
		MEDICAL ONLY		MLT-2022245468/ 2022245468	8/11/2021	\$516.00	2021/2021	Loss
		MEDICAL ONLY		MLT-2022245468/ 2022245477	8/11/2021	\$516.00	2021/2021	Loss
		MEDICAL ONLY		MLT-2022245468/ 2022245477	8/11/2021	\$516.00	2021/2021	Loss



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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
				2022245475				
		MEDICAL ONLY		MLT-2022245468/ 2022245470	8/11/2021	\$516.00	2021/2021	Loss
17129	8/30/2021	MEDICAL ONLY	ADMINISTRATIVE CLAIM SERVICES	-- /2022242435	6/25/2021	\$3.00	2021/2021	Expense
17130	8/30/2021		CAPEHART & SCATCHARD PA			\$840.50		
		INDEMNITY		-- /2021225936	1/12/2021	\$782.00	2021/2021	Legal
		INDEMNITY		-- /2021211869	8/10/2020	\$58.50	2020/2020	Legal
17131	8/30/2021	INDEMNITY	PRINCETON ORTHOPAEDIC ASSOC	-- /2021234855	4/11/2021	\$1,700.00	2021/2021	Loss
17132	8/30/2021	INDEMNITY	State of New Jersey - Div of Worker's Comp	-- /2020186961	10/12/2019	\$6.70	2019/2019	Expense
17133	8/30/2021	INDEMNITY	ATLANTIC SECURITY INT'L	-- /2021211406	8/4/2020	\$151.50	2020/2020	Expense
17134	8/30/2021	COMPREHENSIVE	LEO PETETTI LLC	-- /2021233610	3/24/2021	\$315.00	2021/2021	Expense
17135	8/30/2021	INDEMNITY	Florence Township	MLT-2022244354/ 2022244354	7/30/2021	\$692.14	2021/2021	Loss
17136	8/30/2021	INDEMNITY	Florence Township	MLT-2022244354/ 2022244354	7/30/2021	\$1,245.86	2021/2021	Loss
17137	8/30/2021	INDEMNITY	PEMBERTON TOWNSHIP	MLT-2021233414/ 2021235453	4/3/2021	\$1,938.00	2021/2021	Loss
17138	8/30/2021	INDEMNITY	Pemberton Township	-- /2019176278	6/11/2019	\$1,726.66	2019/2019	Loss
17139	8/30/2021	BODILY INJURY [Expired]	Diane O'Keefe and Francis O'Keefe and Mark J. Molz, Esquire	-- /2020192488	12/18/2017	\$2,500.00	2017/2017	Loss
17140	8/30/2021	INDEMNITY	Delran Township	-- /2021225936	1/12/2021	\$1,814.14	2021/2021	Loss
17141	8/30/2021	GL PROPERTY DAMAGE	Alexander Hamilton	-- /2022243276	7/16/2021	\$500.00	2021/2021	Loss
17142	8/30/2021	1ST PARTY COLL PD	PEMBERTON TOWNSHIP	-- /2022246242	8/24/2021	\$112.25	2021/2021	Loss
17143	8/30/2021		IVY REHAB NETWORK, INC			\$883.00		
		MEDICAL ONLY		-- /2021240734	6/15/2021	\$175.00	2021/2021	Loss
		INDEMNITY		-- /2021222201	11/1/2020	\$100.00	2020/2020	Loss
		INDEMNITY		-- /2021214072	9/6/2020	\$234.00	2020/2020	Loss
		INDEMNITY		-- /2021211846	8/4/2020	\$234.00	2020/2020	Loss
		INDEMNITY		-- /2020185549	10/1/2019	\$140.00	2019/2019	Loss
17144	8/30/2021	MEDICAL ONLY	STRIVE PHYSICAL THERAPY AND SPORTS REHABILITATION LLC	-- /2021239260	6/1/2021	\$80.00	2021/2021	Loss
17145	8/30/2021	MEDICAL ONLY	ROBERT WOOD JOHNSON UNIVERSITY HOSPITAL AT HAMILTON	-- /2022242604	7/7/2021	\$2,214.00	2021/2021	Loss



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17146	8/30/2021	INDEMNITY	RADIOLOGY ASSOCIATES OF BURLINGTON COUNTY P A	-- /2022242605	7/7/2021	\$148.35	2021/2021	Loss
17147	8/30/2021	INDEMNITY	BURLINGTON COUNTY ORTHOPAEDIC SPECIALIST P A	-- /2021234855	4/11/2021	\$95.00	2021/2021	Loss
17148	8/30/2021	INDEMNITY	COOPER SURGICAL ASSOCIATES PA	-- /2021225936	1/12/2021	\$200.20	2021/2021	Loss
17149	8/30/2021	INDEMNITY	KINEMATIC CONSULTANTS, INC.	-- /2021214072	9/6/2020	\$720.00	2020/2020	Loss
17150	8/30/2021		ONE CALL CARE DIAGNOSTICS			\$1,910.00		
		MEDICAL ONLY		-- /2021239260	6/1/2021	\$1,075.00	2021/2021	Loss
		INDEMNITY		-- /2021234855	4/11/2021	\$835.00	2021/2021	Loss
17151	8/30/2021	INDEMNITY	KESSLER INSTITUTE FOR REHABILITATION INC.	-- /2021225936	1/12/2021	\$413.00	2021/2021	Loss
17152	8/30/2021	INDEMNITY	VIRTUA WILLINGBORO HOSPITAL, INC.	-- /2021240882	6/14/2021	\$13,112.42	2021/2021	Loss
17153	8/30/2021		VIRTUA MEDICAL GROUP			\$210.25		
		INDEMNITY		MLT-2022244354/ 2022244354	7/30/2021	\$148.20	2021/2021	Loss
		INDEMNITY		-- /2020202122	4/9/2020	\$62.05	2020/2020	Loss
17154	8/30/2021	MEDICAL ONLY	WORKNET OCCUPATIONAL MEDICINE	-- /2021224948	12/30/2020	\$121.80	2020/2020	Loss
17155	8/30/2021		CENTRAL JERSEY URGENT CARE LLC			\$785.60		
		MEDICAL ONLY		MLT-2022245468/ 2022245551	8/11/2021	\$211.31	2021/2021	Loss
		MEDICAL ONLY		MLT-2022245468/ 2022245477	8/11/2021	\$211.31	2021/2021	Loss
		MEDICAL ONLY		MLT-2022245468/ 2022245470	8/11/2021	\$202.98	2021/2021	Loss
		MEDICAL ONLY		MLT-2019174744/ 2019174729	5/26/2019	\$160.00	2019/2019	Loss
17156	8/30/2021	INDEMNITY	COMP X MEDICAL MANAGEMENT	-- /2021238366	5/22/2021	\$198.25	2021/2021	Loss
17157	8/30/2021	INDEMNITY	HOME CARE CONNECT LLC	-- /2021225936	1/12/2021	\$35,564.28	2021/2021	Loss
17158	8/30/2021		NEUROSURGICAL AND SPINE SPECIALIST LLC			\$444.35		
		MEDICAL ONLY		-- /2021240734	6/15/2021	\$300.00	2021/2021	Loss
		MEDICAL ONLY		-- /2020208040	6/12/2020	\$144.35	2020/2020	Loss
17159	8/30/2021	INDEMNITY	SURICARE OF FREEHOLD LLC	-- /2019176278	6/11/2019	\$6,050.00	2019/2019	Loss
17160	8/30/2021	INDEMNITY	myMATRIX	MLT-2020179427/ 2020179427	7/19/2019	\$451.12	2019/2019	Loss



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17161	8/30/2021	INDEMNITY	KIRSHNER SPINE INSTITUTE	-- /2019176278	6/11/2019	\$25,517.62	2019/2019	Loss
17162	8/30/2021	MEDICAL ONLY	STRIVE PHYSICAL THERAPY SPECIALISTS, LLC	-- /2021239260	6/1/2021	\$320.00	2021/2021	Loss
17163	8/30/2021		QUALCARE INC			\$1,032.00		
		MEDICAL ONLY		-- /2022246098	8/24/2021	\$516.00	2021/2021	Loss
		MEDICAL ONLY		-- /2022245951	8/19/2021	\$516.00	2021/2021	Loss
Total for BURLINGTON COUNTY J.I.F.		\$306,634.31	Total for BURLINGTON COUNTY J.I.F.				\$306,634.31	

Number of Checks:	153	First Check Number:	17011
Number of Payments:	344	Last Check Number:	17163
Expense Payments:	\$6,120.68		
Legal Payments:	\$24,167.50		
Loss Payments:	\$281,090.23		

BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND

BILL LIST - August 2021

	Payee	FY2021	FY 2020	JIF Appropriation	Description
1	The Actuarial Advantage	5,748.00		Prof Services/Actuary	July 2021 Fee
2	Arthur J. Gallagher Risk Management Services, Inc	31,255.00		Prof Services/Administration	August 2021 Fee
3	Arthur J. Gallagher Risk Management Services, Inc	66.26		Misc/Postage/Copies/Faxes	Postage/copies expenses-July
4	Arthur J. Gallagher Risk Management Services, Inc	94.07		Misc/JIF Website	Reimb to MM for flipsnack website annual fee (split)
5	The DeWeese Law Firm, P.C.	6,164.00		Prof Services/Attorney	August 2021 Fees
6	Qual-Lynx	17,957.00		Prof Services/Claims Admin.	August 2021 Fees
7	Joyce Media	375.00		Misc/JIF Website	August 2021 Fees
8	AssetWORKS	26,404.00		Prof Services/Prop. Appraiser	2021 Property Appraisals
9	Kris Kristie	375.00		Misc/Recording Secretary	August 2021 Fees
10	J. A. Montgomery Risk Control Services	11,486.00		Prof Services/Safety Director	August 2021 Fees
11	Pivot Point Security		732.00	EPL/CYBER/Technology Risk Management	Contract Fees 9/1-8/31/2021; August fee
12	Secure Data Consulting Services, LLC	5,544.00		Prof Services/Technology Risk Serv Dir	August 2021 Fees
13	Tom Tontarski	968.00		Prof Services/Treasurer	August 2021 Fees
14	Tom Tontarski	26.35		Misc/Postage/Copies/Faxes	Priority mail fees-July fee
15	Conner Strong & Buckelew	697.00		Prof Services/Underwriting Mgr	August 2021 Fees
16	Debby Schiffer	2,533.00		Wellness Program	August 2021 Fees
17	MEL JIF	332,610.00		MEL	MEL 2021 WC & Excess Liability - 3rd installment
18	MEL JIF	132,038.75		Property Claims and Premium	MEL 2021 Property claims & prem. -3rd installment
19	MEL JIF	1,750.25		Faithful Performance/Fidelity Bond	MEL 2021 Fidelity Bond - 3rd installment
20	NJ EJIF	123,231.00		EJIF	2021 2nd installment for EJIF
21	AGRIP	400.00		Misc/AGRIP/PRIMA	Dave Matchett registration for 10/3-5/2021
22	ARC Reprographics	475.89		Misc/Printing	Inv#278921 Pemb Twp; #278866 Wrightstown; #278981 Medford
23	Iron Mountain	77.75		Misc/Record Retention Service	"Inv# DVMC777; Storage 8/1-31/2021; Service 6/23/21-7/27/21
24	Pemberton Borough	185.00		Wellness Program	chair massages
	TOTAL	\$700,461.32	\$732.00		

JIF Bill List Total	\$701,193.32
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BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND

BILL LIST - September 2021

	Payee	FY2021	FY 2020	JIF Appropriation	Description
1	The Actuarial Advantage	175.00		Prof Services/Actuary	August 2021 Fee
2	Arthur J. Gallagher Risk Management Services, Inc.	31,255.00		Prof Services/Administration	Sept 2021 Fee
3	Arthur J. Gallagher Risk Management Services, Inc.	245.35		Misc/Postage/Copies/Faxes	Postage/copies expenses-August
4	Arthur J. Gallagher Risk Management Services, Inc.	490.00		Misc/JIF Website	Reimb to MM Amex for AccessiBe (ADA) website annual fee
5	The DeWeese Law Firm, P.C.	6,164.00		Prof Services/Attorney	Sept 2021 Fees
6	Qual-Lynx	17,957.00		Prof Services/Claims Admin.	Sept 2021 Fees
7	Joyce Media	375.00		Misc/JIF Website	Sept 2021 Fees
8	Kris Kristie	375.00		Misc/Recording Secretary	Sept 2021 Fees
9	J. A. Montgomery Risk Control Services	11,486.00		Prof Services/Safety Director	Sept 2021 Fees
10	Secure Data Consulting Services, LLC	5,544.00		Prof Services/Technology Risk Serv Dir	Sept 2021 Fees
11	Tom Tontarski	968.00		Prof Services/Treasurer	Sept 2021 Fees
12	Tom Tontarski	13.17		Misc/Postage/Copies/Faxes	Priority mail fees-August fee (split)
13	Conner Strong & Buckelew	697.00		Prof Services/Underwriting Mgr	Sept 2021 Fees
14	Debby Schiffer	2,533.00		Wellness Program	Sept 2021 Fees
15	ARC Reprographics	575.68		Misc/Printing	Inv#279050 westampton; #279057 non-renewing mems
16	Courier Post	62.44		Misc/Legal Notices	Ad#4858961; Tech Risk Mgmt RFQ
17	Courier Times (BCT)	57.26		Misc/Legal Notices	Ad#7404865; Tech Risk Mgmt RFQ
18	Iron Mountain	78.16		Misc/Record Retention Service	"Inv#DXDW015; Storage 9/1-30/2021; Service 7/28/21-8/24/21
19	Bass River Township	995.00		Optional Safety Budget	Misc safety items
20	Bass River Township	500.00		EPL/CYBER/EPL/Cyber Incentive Program	Cyber security
21	Mt Laurel Township	4,615.09		Optional Safety Budget	Traffic items, eye protection and barriers
22	Township of Pemberton	500.00		EPL/CYBER/EPL/Cyber Incentive Program	Solicitor costs for EPL matters
23	Township of Pemberton	4,645.00		Optional Safety Budget	AED pads, machine, CPR training
24	Township of Pemberton		1,212.42	Safety Incentive Program	Water bottles, sign, bin, snacks
25	Shamong Township	995.00		Optional Safety Budget	Respirator, CDL testing, AED annual
26	Shamong Township	500.00		EPL/CYBER/EPL/Cyber Incentive Program	Anti virus software etc
27	Woodland Township		2,100.00	Safety Incentive Program	Direct check from April
	TOTAL	\$91,801.15	\$3,312.42		

JIF Bill List Total

\$95,113.57



EXECUTIVE SAFETY COMMITTEE MEETING

Tuesday, July 20, 2021 at 1:30pm

Via Zoom / Conference Call

An Executive Safety Committee meeting of the Burlington County Municipal Joint Insurance Fund ("BURLCO JIF") was held via Zoom / Conference on Tuesday, July 20, 2021 at 1:30pm. The meeting was called to order at 1:32 PM.

Those in attendance were:

Doug Cramer, *Chair*, **Tabernacle Township**
Richard Wolbert, *Co-Chair*, **Beverly City**
Grace Archer, **Bordentown City**
Erin Provenzano, **Delanco Township**
Stephen Fazekas, **Florence Township**
Mike Fitzpatrick, **Mansfield Township**
Kyle Tuliano, **New Hanover Township**
Steve Ent, **Westampton Township**
Mike Avalone, **Conner Strong and Buckelew**
Steve Walsh, **EJA/Capacity Insurance**
Joe Henry, **Hardenbergh Insurance**
Keith Hummel, Public Entity Assistant Director, **J. A. Montgomery Risk Control**
John Saville, Lead Consultant, **J. A. Montgomery Risk Control**
Paul A. Forlenza, Executive Director, **Arthur J. Gallagher**
Paul J. Miola, Deputy Executive Director, **Arthur J. Gallagher**
Sheila Ortiz, Account Representative, **Arthur J. Gallagher**
Debby Schiffer, **Wellness Director**

Those not in attendance were:

Tom Pullion, **Edgewater Park Township**
Patrice Hansell, **Fieldsboro Borough**
Mary Picariello, **North Hanover Township**
Maryalice Brown, **Woodland Township**
Brian Monaghan, **Insurance Agency Management**
Rob Garish, Consultant, **J. A. Montgomery Risk Control**

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

I. MEETING MINUTES – March 16, 2021 (E-mailed 07/02/2021)

Mr. Miola indicated that a copy of the March 16, 2021 Executive Safety Committee Meeting minutes were e-mailed to all Committee members along with the notice for today's meeting.

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

II. 1st & 2nd QUARTER SAFETY DIRECTOR'S LOSS CONTROL REPORT – (E-mailed)

Mr. Saville referred the Committee to a copy of the 1st & 2nd Quarter Safety Director's Loss Control Report that was emailed yesterday for the Committee's review. He then briefly reviewed the Report with the Committee.

Mr. Saville mentioned that the MEL Safety Institute has added three (3) main training platforms that are available to the membership.

- MSI Live
- MSI Now; and
- MSI DVD

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

Mr. Miola commended Mr. Saville and all of the J. A. Montgomery staff for the services they provide to our members and for the very thorough report. He added that the programs that are offered to the members are an important part of controlling claims that have an impact on our budget. Mr. Saville thanked Mr. Miola.

(The 1st & 2nd Quarter Safety Director's Loss Control Report is attached to the minutes of today's meeting.)

III. SAFETY INTERVENTION / MONITORING

Safety Intervention

Mr. Miola asked if there were any candidates for *Safety Intervention or Monitoring* at this time. Mr. Saville responded that there are no candidates for *Safety Intervention or Monitoring* at this time. He noted that we monitor all members and if there is a concern it will be brought to the Committee's attention.

IV. MEMBERSHIP RENEWALS

Mr. Miola announced that nine (9) member municipalities are up for renewal effective January 1, 2022. The Safety Director is tasked with conducting surveys for each renewing member during a normally scheduled Loss Control Visit.

Mr. Saville reported that visits with 7 out of the 9 renewing members have been completed. He indicated that Tabernacle Township and Fieldsboro are pending, once their renewal visits are complete he will provide the summaries to the Committee. Mr. Saville stated that there are no concerns with any of the renewing members at this time. He then referred the Committee to the Renewal Survey Results that were included in the agenda packet. All members up for renewal have no safety program issues and should be offered a three-year renewal in the Fund.

Mr. Saville reported on the following towns:

- Chesterfield Township - there are no issues with this member. They have a new Public Works Director who is very involved with the Safety Program.
- Delanco Township – very active with their Safety Program, with no issues.
- Edgewater Park – they have a new Safety Coordinator who is on board with the Safety Program.

- Medford Township – there are no issues with this member. They have a new state-of-the-art municipal building. They have a very good safety program and they are especially on top of their parks and playgrounds.
- Pemberton Township – This survey was completed by another Loss Control Consultant who indicated that they are trending in the right direction.
- Westampton Township – they are transitioning to a new Public Works Superintendent. Although submitting Job Site Observations is at a slower pace than normal, overall, they are in good shape.
- Wrightstown Borough – they are a small town with two (2) full-time Public Works employees. Toolbox Talks and Training are being conducted. Overall, they are trending in the right direction.

Renewal Resolutions and Agreements

Mr. Miola indicated that the Renewal Resolutions and Agreements were sent to all renewing members on June 1, 2021. He reported that we have received renewal paperwork from Chesterfield Township, Fieldsboro Borough and, Westampton Township. A follow up will be sent to the remaining members asking them to submit their paperwork by mid-August.

Mr. Miola mentioned that Member Updates are provided to the members during meetings with the town's governing body. Most of the meetings have been in person with some held virtually.

Mr. Miola stated that Member Updates for non-renewing members will be distributed in late Summer/Fall.

V. *JIF LOSS RATIO REPORTS – March 31, 2021*

Mr. Miola directed the Committee to a copy of the *JIF Six Year Average Loss Ratio* reports valued as of March 31, 2021. The report reflects a six-year period for Fund Years 2015-2020. Mr. Miola noted that the six-year average loss ratio for the BURLCO JIF is 81.8%. He noted that these ratios represent incurred losses, which is paid claims and money set aside in reserve to be paid on known claims, versus loss funding in each members assessment to pay claims within the JIF's self-insured retention. Mr. Miola briefly reviewed the reports with the Committee.

Mr. Miola noted that the Loss Control Consultants use these reports to monitor member trends.

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

VI. *MEL LOSS RATIO REPORTS – March 31, 2021*

Mr. Miola then directed the Committee to a copy of the *MEL Six Year Average Loss Ratio* reports that were included in the agenda packet. The report reflects a six-year period for Fund Years 2015-2020 with the average loss ratio for the BURLCO JIF at 75.8%. He indicated that this is money that the MEL uses to fund their self-insured retention for Workers Compensation, Property and Liability losses above the JIF layer versus that portion of the member's MEL assessment set aside to pay claims within the MEL's self-insured retention.

Mr. Forlenza mentioned that the MEL will be doing away with the MEL Retrospective Program beginning January 1, 2022. He went on to inform the Committee that MEL will continue to experience rate member JIFs and the *Surplus Trigger Program* will remain in effect which ties in local JIFs to the MEL's financial position. If the MEL surplus falls below a certain level, local JIFs will be asked to make up the difference. These programs are covered in detail with the Finance Committee.

Mr. Forlenza stated that it will be easier for members to manage the *Surplus Trigger Program* vs. the MEL Retrospective Program moving forward. He noted that elimination of the MEL Retrospective Program will free up additional dollars to help offset the anticipated increases in our budget in 2022 and 2023. Mr. Forlenza indicated that he has received the preliminary loss funding numbers for 2022 and our JIFs are seeing abnormally high increases in the recommended loss funding. The increases are tied to many of the risk factors we have discussed this year including Fire Fighter Cancer Presumption and Sexual Molestation. The hardening insurance market for our MEL program will have an impact as well.

Mr. Miola mentioned that the Loss Ratio Snapshots are now being distributed via Origami. Each member receives a notification when the reports are available.

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

VII. REGIONAL TRAINING SCHEDULE

Mr. Saville reviewed the remaining Regional Training Courses as follows:

- **Designated Employee Representative Training:** A session was held on April 22, 2021 and 2 BURLCO members attended. A virtual training is scheduled for September 23, 2021. Currently, two (2) BURLCO members are registered as of 07/14/2021.
- **Health & Wellness – Stress Management:** This training has been scheduled for Tuesday, November 9, 2021. This will be a collaborative effort between Ms. Schiffer and Lt. Walsh.

Mr. Hummel mentioned that he will be meeting with Ms. Schiffer to discuss the Health & Wellness Regional Training.

VIII. SAFETY DIRECTOR'S BULLETIN

Mr. Miola stated that the Safety Director's office has been very busy distributing Safety Bulletins during COVID-19 including several from the MEL.

These following bulletins have been released since our last meeting:

- April is National Distracted Driving Awareness Month
- Fire Department Training in Acquired Structures
- Join Us in Observing National Safety Stand-Down to Prevent Falls
- Workplace Violence Prevention
- Fall Protection at Treatment Plants, Pump Stations, and Wells
- Re-Opening New Jersey – As of May 4, 2021
- Executive Order No. 239 and New Reopening Restrictions
- Preparing for the 2021 Hurricane Restrictions
- Off-Leash Dog Parks – Risk Control Best Practices
- Revisions to the Model Policy for the Protection and Safety Treatment of Minors

Mr. Miola mentioned that during a recent renewal visit a Mayor commented that the Safety Bulletins are a great tool, especially those referencing COVID-19.

IX. SAFETY DIRECTOR'S MESSAGES

Mr. Miola referred the Committee to *Safety Director's Messages* that were released since our last meeting:

- National Stand-Down to Prevent Falls
- Youth Summer Camps – June 2021

X. SUPERVISOR INVESTIGATION REPORTS

Mr. Miola mentioned that he meets with Qual-Lynx about every six-weeks to review various issues involving claims. He explained that he reviews the PARS (Payment Authorization Requests) on a monthly basis and recently noticed that the *Supervisor Investigation Reports* are not always being completed. As a result, he asked Qual-Lynx to prepare a monthly report that lists workers compensation claims for the month and identifies whether reports have been submitted. He shares these with J. A. Montgomery to use as a coaching opportunity during their visits.

Mr. Miola asked Mr. Saville whether he receives the *Supervisor Investigation Reports*. Mr. Saville responded that the form is a fillable form so when a form is completed and hit the submit button the report is sent directly to his office. He mentioned that when these reports are received he reviews them to see if he can offer assistance to the member. If there is a concern he generally reaches out to the Safety Coordinator to discuss the report.

XI. MEL SAFETY INSTITUTE

Mr. Miola provided a brief review of the activity within the MEL Safety Institute:

MSI LIVE (Instructor Led) – 1/1/2021 through 5/31/2021 – 542 Learning Events

- MSI NOW(Online) – 1/1/2021 through 7/13/2021 – 642 Learning Events
- MSI Streaming Videos – 1/1/2021 through 7/13/2021 – 73 Learning Events
- MSI DVD – DVD's rented – 1/1/21-6/30/21 – 3 DVD Rentals (1 Member)

Mr. Hummel mentioned that they will begin to offer in-person training. Mr. Saville indicated that they are offering a Fork Lift “train-the-trainer” class that will be held in Edison, NJ, with a few spots open. He noted that if anyone is interested the 7-hour class will be held on August 4th with a maximum of 10 people.

XII. S:ERVE

Mr. Miola mentioned that S:ERVE is available to Police, Fire, Public Works and EMS personnel. He asked if there any updates at this time. Mr. Hummel responded that there are no updates at this time.

XIII. POLICE TOPICS

Police Bulletins

Mr. Hummel indicated that law enforcement makes up over 40% of all our claims including Auto, WC, and Liability. As a result, his office will continue to release Police Bulletins and training programs.

Mr. Hummel reviewed the Police Bulletin that was released since the last meeting.

- Law Enforcement Bulletin 2021-3 | National “Click It or Ticket” Campaign is an Opportunity to Educate Your Officers on the Importance of Wearing Their Seatbelts

Police Ad Hoc Committee

Mr. Miola indicated that the April 27, 2021 Police Ad Hoc Committee Meeting minutes are included in the agenda packet. He mentioned that this meeting was held virtually with good representation from members of the BURLCO JIF (Bordentown, Florence, Lumberton, Medford, North Hanover, Palmyra, Pemberton, Riverside and, Westampton). Mr. Miola hopes that we can hold the next meeting in person; however, the new COVID variant may change that. Mr. Hummel indicated that the next Police Ad Hoc Committee meeting is scheduled for December 7, 2021. If the meeting can be held in person, it will be at our Camden office.

Mr. Hummel mentioned that the Chiefs have asked him to continue sending the Risk Analysis Bulletins. His office followed up by releasing a bulletin on the new "Use of Force Policy". He also received a request for additional Leadership Training in the Tri-County Area; specifically the *21 Irrefutable Laws of Leadership*.

Police One Academy

Mr. Forlenza reported that 19 out of 20 Agencies are currently enrolled in the online Police One Academy. 16 out of the 20 Agencies are actively taking training courses; with 1,219 courses completed as of July 16, 2021, no new courses have been taken over the last eight (8) months.

He went on to explain that our current contract with Police One Academy ends on August 31, 2021. In discussions with Mr. Miola, Mr. Hummel, and himself they have questioned whether it makes sense to continue the contract with Police One Academy. Based on these discussions he recommends that we allow the contract with Police One Academy to expire effective August 31, 2021. Mr. Forlenza stated that the funds could be better utilized in a different initiative. He noted that new directives from the Attorney General's office will require additional police training. Mr. Forlenza asked if the Committee was comfortable with the recommendation to allow the contract with Police Academy to expire effective August 31, 2021. The Committee agreed to allow the contract to expire on August 31, 2021.

JAM Law Enforcement Initiative

Mr. Miola referred the Committee to an email that discusses new Law Enforcement Initiatives. Mr. Hummel explained that they've expanded their reach with the Law Enforcement community with the following tools:

- Law Enforcement Page on NJMEL.COM
- Law Enforcement Video Toolbox Talks
- Law Enforcement Bulletins
- Law Enforcement Messages
- Law Enforcement Alerts

New Law Enforcement Initiative

Mr. Miola explained that in discussions with Mr. Forlenza, Mr. Hummel, and Mr. DeWeese they learned that most police agencies do not see the value in the Police Accreditation Program. The time, energy, and effort they are putting into this program does not seem to be yielding the result they would hope for. Mr. Miola asked Mr. DeWeese to reach out to our Defense Panel to research the issues that most affect our police liability claims. Mr. DeWeese did so and received feedback from a number of our defense attorneys.

Mr. Miola stated that there appears to be a need to assist member police agencies with policy development, implementation, and training geared towards the mitigation of liability claims. In discussions with Mr. DeWeese and Mr. Hummel there appeared to be a need for a Police Risk Management Director who would essentially act in a similar fashion to our Wellness Director and Technology Director by personally visiting with police agencies to assist with policy development, implementation, and training geared towards the mitigation of liability claims. He noted that this would be an offset to what we are currently paying for the Police One Academy Program. He referenced a proposal from a retired police Lt. indicating a fee of \$22,000 per year. The consultant services would include but are not limited to the following:

- Conduct an agency facility tour and meeting respective commanders
- Review current written directives to determine if they require revisions and when identified, custom write policies for an agency subject to agency approval
- Guide agencies with identified potential risks that are determined to be a future liability
- Prepare and distribute Risk Management Bulletins
- Conduct training as determined

Mr. Miola asked the Committee for their feedback in regards the proposal for a Police Risk Management Director for the BURLCO JIF. Discussion ensued.

Following a brief discussion, the Committee agreed to recommend the engagement of retired Police Officer, Christopher J. Winter, Sr., as the Police Risk Management Director. Mr. Miola thanked the Committee and he will add this to next Finance Committee Meeting agenda asking them to incorporate the Police Risk Management Coordinator into the budget.

XIV. MEL SAFETY & EDUCATION MEETING

Mr. Miola referred the Committee to a copy of the MEL Safety & Education Committee Minutes from the April 30, 2021 meeting. He noted that the minutes are self-explanatory and are included so the members are aware of the statewide initiatives. The meetings are currently being held virtually and the Safety Chair of each JIF is invited to participate.

The next MEL Safety & Education Committee meeting was held on July 16, 2021.

XV. PEOSHA ADVISORY COMMITTEE UPDATES

Mr. Saville referred the Committee to pages 85-88 of the agenda packet to a copy of the PEOSHA Advisory Committee Meeting Notes. The next Advisory Board meeting will be held virtually on July 22, 2021.

Mr. Saville noted that PEOSHA has hired several new inspectors and are conducting visits. He added that PEOSH has been contacting members giving advanced notice of their visit. They are specifically reviewing the training and policies of each member during their visits.

He stated that he will continue to keep the members informed of any updates they receive in regards to PEOSHA.

XVI. WELLNESS INITIATIVE

Mr. Miola stated that two years ago he asked Qual-Lynx to identify worker's compensation claims where employees have comorbidities such smoking, obesity, diabetes, hypertension, etc. in order to track whether there is a difference in outcomes between employees with comorbidities vs. non-comorbidities. Past studies have demonstrated that healthy employees are less likely to be injured on the job and recover from their injuries more quickly. Mr. Miola wanted to see if our experience tracks this model.

Mr. Miola stated that he recently reviewed the data and noted that the results are astounding. They demonstrate that injured employees with comorbidities have significantly more expensive claims and are out of work longer than healthy employees.

Ms. Schiffer noted that this is something we have been preaching for a while and lends credence to our efforts. Our Wellness Program has been aimed at preventing, reducing and, reversing these comorbidities. Some initiatives include walking programs, stress management programs, etc. She mentioned that COVID-19 took a toll on all of us in many ways and the Wellness Program took a big hit. During this time, attempts were made to stay in touch with members through weekly presentations (specifically dealing with stress and uncertainty). Ms. Schiffer noted that she has yet to hear from some towns. Others feel they have generated an even closer connection to her and have hit the ground running this year.

Ms. Schiffer stated that we need to rethink how wellness initiatives are supported within each municipality as we "pull out" of this current pandemic. It is more important than ever to focus on employee health in order to reduce or reverse comorbidities thus lowering the risk of injury, sick time, and hospitalizations that impact our Workers Compensation results.

Ms. Schiffer emphasized why the Wellness Program was created a decade ago:

The reason the JIF Wellness Program was implemented – lets go back to our mission

- Employee wellness directly impacts the number and severity of WC claims
- Health risks and existing comorbidities greatly contribute to risk of injury, reduces productivity, places a burden on the rest of the department due to absenteeism
- Some facts from studies showing the impact on WC costs:
 - Top health issues that can have a negative impact on WC, costs, injury rates and length of recovery are: Obesity, diabetes, and smoking (as stated in articles) PLUS high BP, high CHL as seen on the Qual-Lynx report

Ms. Schiffer added that Stress management is an ongoing crucial component to be addressed, especially following the pandemic

Wellness Activities – What are members doing with their Wellness?

Ms. Schiffer shared some successful outcomes from our various challenges:

- Mt. Laurel offered a weight loss challenge that ended last month. It was on an individual bases as well as an overall department against department challenge. Percentage of weight loss by department ranged from 3% - 6%. Average weight loss for the police and fire were 64.5 pounds
- Standing desks have been installed
- Florence posted a “Summer Lovin’ board”
- Delanco has been hosting online presentations with the Food Bank of SJ
- Sunscreen and hats have been purchased

Ms. Schiffer has been meeting with some towns to review their wellness initiatives. Some towns she has not heard from at all. She is encouraging them to at least let her know if they have plan to utilize their Wellness Funds and to reach out to her for any additional ideas.

Ms. Schiffer is available to attend safety committee meetings with notification. She is open to meet with the Wellness Coordinator, Fund Commissioner, and/or Safety Coordinator for discussion on wellness ideas.

Transformational Leadership and Crisis Response Pilot Program

Ms. Schiffer indicated that another STRESS has a huge impact on an employees’ overall health and well-being. Failure to manage stress can increase one’s risk of developing EVERY comorbidity mentioned. An employee under stress is more likely to make poor lifestyle choices (overeat or poor food choices, lack of physical activity, sleep deprivation) - all having a huge impact on the risk of increased WC claims and costs.

Ms. Schiffer stated that there is a nation-wide spike in depression, anxiety, and PTSD in all employees but especially for our Law Enforcement community. That is why we are piloting the Leadership Group Coaching with Dr. Janine Elias focusing on ***Transformational Leadership and Crisis Response***. This program complements the **Officer Resiliency Program** implemented by the NJ Attorney General. She welcomes the prospect of having Lt. Chris Winter on board to specifically address the needs of our Law Enforcement personnel and she looks forward to working with him.

Ms. Schiffer reported that the first pilot program is complete. She noted that Police Chiefs from all 3-JIFs were invited to participate but only 5 agencies signed up. The participants consisted of: Bordentown Township, Beverly City, Wildwood Crest, Absecon City, and Lumberton Township. Each municipality sent three (3) officers: Chief, Mid-level Leaders, and Frontline Officers.

Ms. Schiffer reported that the program received rave reviews from each group. Since no other town has shown interest in participating in the next part of the program the current agencies will send additional officers.

Ms. Schiffer stated that Dr. Elias is compiling her findings on this first round along with any suggestions and recommendations.

Stress Management: Available to ALL employees

Ms. Schiffer stated that the Stress Management Regional Training she will be conducting with Lt. Walsh in November will be available to all employees. She will be meeting with Lt. Walsh to collaborate on their presentation at the end of July.

Ms. Schiffer will be offering a new presentation on Positive Intelligence and Mental Fitness to deal with everyday stress.

Mr. Miola mentioned that he meets with Ms. Schiffer and Ms. Simone from the ACM JIF on a monthly basis. During the meetings, he stresses the importance of making a connection between wellness and the cost workers compensation as there are things we can do to keep our claims down.

Mr. Fazekas with Florence Township mentioned that he sat down with the top Fraternal Order of Police (FOP) representatives to develop a contract between the township and their police department. He noted that if the Police perform various tasks such as getting the COVID vaccine, save their sick time, attend various training, etc. they can accrue points and they can receive a payout at the end of the year. Mr. Miola commented that this is a great idea to get the Police Departments involved. He then asked Mr. Hummel to reach out to Mr. Fazekas to see if this would be something that can be discussed at the next Police Ad Hoc Committee Meeting.

Wellness Incentive Budget

Mr. Miola referred the Committee to page 89 of the agenda to the Wellness Incentive Budget member balance spreadsheet for 2021. He indicated that the deadline to encumber or claim funds is on November 30, 2021. The final date to claim or encumbered funds is February 1, 2022.

XVII. OPTIONAL SAFETY BUDGET

Mr. Miola stated that the member balances for the Optional Safety Budget are located on page 90 of the agenda packet. The available balance for the 2021 Optional Safety Budget are made part of the agenda packet and presented to members on a monthly basis in the Executive Director's Report. The deadline to encumber or claim funds is November 30, 2021. The final date to claim encumbered funds is February 1, 2022.

XVIII. SAFETY INCENTIVE PROGRAM

2020 Incentive Program Award Balances

Mr. Miola directed the Committee to a spreadsheet on page 91 of the agenda packet. The deadline to encumber or claim funds is November 30, 2021. The final date to claim encumbered funds is February 1, 2022.

2021 Program

Mr. Miola asked Mr. Saville if there have been any 2021 Safety Incentive Program issues. Mr. Saville commented that there are no major concerns at this time. He noted that all members are engaged in the program and it is going well. Mr. Forlenza asked if there would be a reason to waive any requirements under the SIP due to Covid. Mr. Saville responded that all members seem to be trending in the right direction.

Safety Calendars

Mr. Miola mentioned that in the past the Fund has purchased Calendars for our members to be distributed in December. He asked the Committee for authorization to purchase the 2022 Calendars. Mr. Cramer asked for a motion for the Executive Director's office to purchase Calendars; Motion moved by Mr. Steve Fazekas; second by Mr. Ent. All in Favor. Motion moved to order Safety Calendars.

XIX. 2022 SAFETY KICKOFF BREAKFAST

In the event we can hold an in-person event next year Mr. Miola asked the Committee if they had a recommendation for a location. He noted that we used to hold the breakfast at Indian Springs CC however Evesham is not a member of our JIF. We held the last breakfast at the Old York Country Club. Mr. Walsh responded that the golf course has closed; however, the restaurant is open only for scheduled events. He does not recommend holding the event at that venue.

Mr. Miola asked the Committee to email Ms. Ortiz recommended venues so she can reach out to facilities for next year. He will follow up with the Committee asking them to recommend a location in a member JIF town that can accommodate approximately 125 people.

XX. 2022 BUDGET PRESSURES

Mr. Miola explained that we will be seeing significant budget pressures as we move into 2022. The cost of excess insurance has continued to rise due to the current "hard market". Many factors are having an impact on this increase in costs including historic catastrophes, COVID-19, Sexual Abuse Claims, and increasing Cyber incidents. Recent legislation affecting WC benefits is also placing pressure on our budgets. He emphasized that it is more important now than ever for our members to embrace the JIF safety and risk management programs in order to control our budget increases.

XXI. NOMINATING COMMITTEE REPRESENTATIVE

Mr. Miola referred the Committee to pages 92-93 to copy of the Nominating Committee Charter. He mentioned that the Committee meets in the fall to prepare a slate of officers for the coming year. The meeting is conducted via teleconference and lasts approximately 45 minutes. Mr. Miola asked the Committee for a volunteer who is not a current member of the Executive Committee to sit on the Nominating Committee. Mr. Fazekas volunteered as the Nominating Committee Representative.

XXII. NEXT MEETING

Mr. Miola indicated that the next meeting will take place on November 23, 2021 via Zoom or in Person.

Mr. Cramer thanked the Committee for attending today's meeting and the Fund Professionals for a job well done today.

There being no further business, the meeting adjourned at 2:47 PM.

File: BURLCO/2021/Safety Committee
BURLCO/GEN/Safety Committee

Tab 07/20/2021
Tab: 07/20/2021



FIRST & SECOND QUARTER SAFETY DIRECTOR'S REPORT

BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND 2021

PREPARED BY

J. A. Montgomery Consulting

P.O. Box 99106
Camden, NJ 08101

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**BURLINGTON COUNTY
MUNICIPAL JOINT INSURANCE FUND**

**2021 FIRST & SECOND QUARTER
SAFETY DIRECTOR'S REPORT**

A. GENERAL DUTIES – EXECUTIVE SUMMARY

The First & Second Quarter Safety Director's Report covers service activities from January through June of 2021. The 2021 Safety Director's contract calls for a minimum of 67 loss control visits to the 28 members of the Burlington County Municipal Joint Insurance Fund. Service visits will include (8) law enforcement surveys and (8) renewal surveys.

The remaining service visits will include but are not limited to physical facility surveys, playground inspections, seasonal operations, job safety observations, Safety Committee meetings, special training requests, PEOSH violation remediation assistance, and other services requested by the membership.

Eight members will be reviewed for renewal in 2021, including Chesterfield, Delanco, Edgewater Park, Medford, Pemberton, Tabernacle, Westampton, and Wrightstown. A summary of findings will be presented at both the July 20 and third quarter Executive Safety Committee Meetings if needed. During the surveys, all municipal operations are reviewed. Buildings more than 50 + years old or of significant value are visited. The following elements are reviewed: S.I.P. participation, progress on Suggestions for Improvement, any unusual exposures, and comments on their loss metrics.

Renewal surveys have been completed for (7) of the (8) members that will be renewing in 2022 at this time. The remaining member will be completed during the third quarter. An update on the findings will be sent to the Executive Safety Committee once completed for the outstanding member. None of the current conditions found presented concerns with the desirability of these members for renewal.

Right to Know Inventory and Labeling Surveys for 2021 continue to be conducted by our office. Members will be receiving the electronic distribution of their 2020 Central File via DropBox. All members must submit their 2020 R.T.K. surveys by July 15, 2021.

The J. A. Montgomery Risk Control Team consists of our Safety Director, Chief Keith Hummel (Ret.), Loss Control Consultants, John Saville, Robert Garish, and Jonathan Czarnecki. We will be your primary contacts for all onsite visits, Safety Committees, and safety-related resources. Keith is also available to provide law enforcement risk control consultation services as requested by the Joint Insurance Fund. The team is administratively supported by Danielle Sanders and Melissa Meccariello.

Training support is administered by the MSI Learning Management System staff, Susan Kopec, Andrea Felip, and Natalie Dougherty.

1. Executive Safety Committee

The Safety Committee will meet three (3) times in 2021. The Safety Director and staff will continue to attend Safety Committee meetings to help establish local safety programs and assist in the overall safety program's effectiveness. The Safety Director reviews loss metrics (LTAF Rate, Loss Ratio Reports), training participation, and S.I.P. involvement on a quarterly basis.

Any member who shows deterioration in their results is brought to the attention of the Executive Safety Committee. We are happy to report that no BURLCO JIF members are on Safety Monitoring or Intervention at this time.

2. Participation in Claims Process / Accident Investigation

Personnel from the Safety Director's Office attend the monthly Fund and Claims Committee meetings and are available to offer technical and safety-related insight into claims under review. The Safety Director's Office is also available to conduct accident investigations related to claims against the Fund. The Safety Director's Office will work with the Third Party Administrator to help identify loss trends from claims to better focus on certain areas when needed.

3. Written Compliance Programs / Bulletin Updates

The Safety Director's Office has produced model safety plans to address regulatory compliance issues. These programs are available on the following website: <https://nimel.org/mel-safety-institute/resource-center/> along with the BURLCO JIF website <https://burlcojif.org>. Bulletins and notices are produced each month and are distributed to the membership. Bulletins are also available through the M.E.L. Mobile App. A listing of all Notices and Bulletins distributed during the prior month are listed in the Safety Director's Report of the monthly agenda packet.

B. PROGRAMS

1. Safety Incentive Program

The theme for the Safety Incentive Program is a "ZERO-HARM WORKPLACE." The presence of safety versus the absence of safety. By changing the way we approach safety, we focus on avoiding Risk rather than relying on the absence of injury to determine how well our safety programs are working.

When we describe Zero Harm vs. Zero Incident, we have to start by identifying Risk and avoiding the hazards through the use of controls.

We avoid Risk when we *Plan* to reduce or eliminate hazards wherever we can. We Do what is necessary to eliminate hazards each time. We Check to ensure it is being done and Act by following through with our plan.

Elements of the 2021 Safety Incentive Program include but are not limited to:

- Base Safety Program & Enhanced Safety Program. See the 2021 Safety Incentive Program (S.I.P.) for additional details.
- Submit 2021 Safety Committee meeting dates by (2/19/2021) and return the 2021 Safety Contract by (3/31/2021)
- Each member is required to send a delegate to the Safety/Wellness Coordinator Roundtable, which was held on March 2, 2021, via Zoom (Virtual).
- Each member is required to send a delegate to at least one half-day session of the Annual Planning Retreat on May 4, 2021, or May 6, 2021.
- Members will hold at a minimum quarterly Safety Committee meetings.
- Member towns are expected to actively participate in all aspects of the program. Safety records are kept at the workplace and maintained by the Safety Coordinator. Once or twice a year, the safety records will be reviewed onsite by the safety consultants.
- Activities in the safety program are grouped into the "six (6) C's", Commitment, Controlling Hazards, Continuing Education, Communication, Coaching, and Claims Management. See *Best Practices of 2021 SIP*
- JIF Safety Consultants are required to review program records. Safety Coordinators are encouraged to maintain these program records in a centrally located file. The file should contain the member's Safety Committee Minutes, Hazard Inspections, Training Records, Job Safety Observations, and any other documentation to assist with an objective evaluation of the member's program efforts. Maintenance of this file will ensure that the member receives full credit for their actions.
- During onsite record checks, all elements of the program will be reviewed. We will work with members to secure a commitment of participation for areas that are lacking during the review. It is expected that written documentation will be available for review (Safety Committee Minutes, hazard inspections, training records, job safety observations, roadway signs, walkway logs, etc.).
- All safety elements are scored equally. Full participation requires that there be activity and significant demonstration of commitment in all aspects of the program to qualify for a Safety Incentive Award.
- Members will either qualify or not qualify (Pass or Fail) for a Safety Incentive Award. There are no qualification tiers.

2. Road, Sign, and Walkway Program

The Road, Sign, and Walkway program is posted to the J.I.F. website and includes written guidelines to minimize incidents and reduce litigation costs. It's important to emphasize this program's need as one of the key components in protecting Title 59 Immunities. Good inspection reports are often successfully used to help defend liability cases.

3. Law Enforcement Services

Police Ad Hoc Committee meetings are held regularly throughout the year, depending on the need. Joint meetings with Atlantic, BURLCO, and TRICO JIFs allow for representation by agencies of various sizes to present and discuss risk management issues of interest. Our first meeting for 2021 was held on April 27, 2021. The next meeting is scheduled for November 16, 2021.

Chief Hummel (Ret.) will provide Law Enforcement Consultative Visits to (8) agencies. The goal of these meetings was to provide an in-depth review of services and to identify members' needs and requests. Special attention is directed to members with changes to their Command Staff. The Safety Director's Office will continue to build strong relationships with the Law Enforcement community.

Law Enforcement Training and Memorandums are distributed electronically and are listed in the monthly Fund Agenda packet and posted to the J.I.F. website and M.E.L. website. The following memorandums have been sent out for 2021 as of this report:

- Use of Force Risk Analysis (L.E. 2021-01)
- National Police Week (L.E. 2021-02)
- Seatbelts (L.E. 2021-03)

Police Command Staff Training will be administered by Chief Hummel (Ret.) and Chief Earle (Ret.) There will be (2) identical sessions (9:00 a.m. -11:30 a.m.) and (1:00 p.m. - 3:30 p.m.) held at the three training dates being offered to the membership in 2021.

- Thursday, June 3, 2021 – Indian Springs Country Club – Marlton, NJ
- Tuesday, June 8, 2021 – Merghi's Savoy Inn - Vineland, NJ
- Wednesday, June 23, 2021 – Auletto's Catering – Deptford, NJ

Police One Training Academy is offered to the members to reduce the skyrocketing costs associated with police-related injuries and lawsuits. Police One offers training in many different areas of importance to law enforcement personnel. All J.I.F. Member Police Agencies are eligible to participate in this web-based training program. Courses will be reviewed by the Safety Director and the Police Ad-Hoc Committee representatives and identify additional courses annually. Courses include but are not limited to:

- Sexual Harassment
- Ethics
- De-Escalation / Minimizing Use of Force
- Officer Well Being
- Fitness & Nutrition
- Cultural Diversity
- Cyber Security Threats
- Protection from Ransomware and Phishing Attacks
- Anti-Bias Training for Law Enforcement
- The Risk o Social Media in the Workplace
- COVID 19
- Interacting With the Mentally Ill as a First Responder
- Guide to Temporary Traffic Control in Work Zones

User Activity:

- 19 of 20 Police Agencies enrolled as of 6/11/2021
- 16 of 19 Agencies actively taking courses
- 1,219 total uses as of 6/11/2021

Additional Police Services available to members in 2021 included but were not limited to:

- Police Risk Management Training
- Below 100 Training
- Career Survival
- S:ERVE & Distracted Driving (Updated 2019)
- Coaching the Emergency Operator (CEVO)
- Defensive Driving (State Approved Online Course)
- M.E.L. Safety Institute (MSI Live, MSI NOW, MSI DVD)
- Law Enforcement Video Toolbox Talks (NEW)

4. S:ERVE & Attention and Distracted Driving

S:ERVE-Safety: Emergency Responder Vehicle Education (S:ERVE) is an online driver simulation and curriculum that focuses on code three intersection negotiation scenarios created to educate law enforcement, firefighters, E.M.S. other emergency responders. Courses are SCORM compliant and designed to stand alone with minimal instructor participation. Each course is divided into six short lessons of 20-30 minutes, presenting techniques, concepts, rules, and procedural knowledge necessary for emergency responders to drive safely and effectively in emergency response situations. The following modules make up the S:ERVE program:

- Intersection Approach
- Intersection Assessment
- Clearing the Intersection (Basic)
- Clearing the Intersection (Advanced)
- Intersection Departure
- Distracted Driving for First Responders

Attention and Distracted Driving - Distracted driving is emerging as a major cause of work-related vehicle accidents. This online driver simulation program provides targeted and convenient safe driving training for all fleet drivers, regardless of vehicle type. The course is SCORM compliant and designed to function independently with basic instructor participation in a brief 20-30-minute lesson. This course includes:

- The negative effects of looking away from the road for more than two seconds
- Strategies for eliminating controllable distractions
- How to make necessary adjustments for distractions that the driver cannot control

5. Facility Checklist, Job Safety Observations, Toolbox Safety Talks

Facility Checklist- Routine inspections help you ensure that safety and health policies and procedures are being followed. Identify and correct safety and health hazards before they cause injuries or illnesses. Determine the need for safety training while promoting compliance and showing employees we care about their safety and everyone else's.

Job Safety Observations – Helps identify Safe or At-Risk Actions. Reaffirms safe actions through positive reinforcement while helping identify skill sets, knowledge, and potentially unsafe actions. Through coaching and corrective actions, these observations can be used as a helpful resource for increasing employee safety.

Toolbox Safety Talks – Quick, effective, and easy-to-use tool that front-line staff can use to share information about potential safety problems and concerns on a daily basis. They help promote and reiterate important information and best practices for the task at hand.

C. TRAINING

1. Regional Training Plan / Additional Training

The **Safety / Wellness Coordinator Roundtable** was held on March 2, 2021, via Zoom (Virtual).

D.E.R. Regional Training was made available to members via a virtual (Zoom) training environment on three separate dates for 2021:

- January 14, 2021
- April 22, 2021
- September 23, 2021

Health & Wellness – Stress Management – November 9, 2021.

Annual Retreat – May 4, 2021, & May 6, 2021

2. MSI Training and Participation

As a result of the COVID-19 crisis in New Jersey over the last 18 months, the indefinite suspension of in-person M.E.L. Safety Institute (MSI) classroom training occurred. Our office worked together to ensure our members still received the highest level of training with the creation of various virtual environments/programs. Our office continues to conduct the vast part of our training in a virtual environment. However, with recent changes by the State of New Jersey and the lifting of restrictions regarding COVID 19, we have been conducting in-person training on a case-by-case / request basis to membership.

Traditionally there are 53 Instructor-led training courses available to the membership and 24 online training programs. Various safety topics from Accident Investigation to Snow Removal, Safety Orientation for New Employees, and a series on Camp Counselor Safety are available to the membership.

The Course Catalog and Class Request forms were made available on both N.J. M.E.L. website and the BURLCO JIF website. Available training for our instructor-led courses is routinely provided to the membership in the monthly Safety Director's Report.

<https://melsafetyinstitute.org/the-catalog/>

A "Training Needs Assessment Guide" is available to the membership on both the BURLCO JIF / MEL websites. This "YES/NO Guide" is designed to assist members with determining safety training for each employee under various PEOSH and OSHA Standards and other occupational safety regulations.

Each MSI class has YES/NO questions concerning the duties or exposures that should be considered for each employee. A YES answer to a question would indicate some level of training or education on the topic is needed for that employee. Employers should consider MSI LIVE classes as an option to provide the training identified from using the guide.

<https://melsafetyinstitute.org/wp-content/uploads/2021/04/MSI-Training-Needs-Assesment-Guide-Final-03252021.pdf>

Training Administrators are an essential link for members to access the MSI Learning Management System. Administrators can run reports, register users, and update training records. All members are encouraged to check the accuracy of the Training Administrator list via the M.E.L. Safety Institute.

M.E.L. Safety Institute tutorials are available for both "User" and "Administrator" level capabilities through the MSI. Users can contact the M.E.L. Helpline Monday-Friday 8:30 a.m. – 5 p.m. (866) 661-5120 if they need further assistance.

The M.E.L. Safety Institute has (3) main training platforms offered to membership:

MSI LIVE: The MSI LIVE features real-time, instructor-led classes and webinars. Experienced instructors provide an interactive experience for the learner 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.

- **How do I know what courses are available?**
The [MSI LIVE Catalog](#) provides a description of the course, the intended audience, and available continuing education credits. The schedule for upcoming classes is listed below.
- **How do I register?**
You can view the schedule and register by clicking on the date and topic of your choice in the schedule below.
- **What are the requirements to receive C.E.U. credits/certification of completion?**
To maintain the integrity of MSI classes and our ability to offer C.E.U.s, we must abide by the rules of the State agency that issued the designation. Chief among those rules is the attendee of the class must attend the whole session. ***Attendees who enter the class more than 5 minutes late or leave early will not be awarded C.E.U.s for the class or receive a certificate of completion.***

MSI NOW: The 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. The library has over 150 available streaming videos. Periodic reviews of this platform will occur to ensure the content is current and relevant. This will include the removal/addition of courses made available to the membership.

- To access the streaming videos, log in to the Learning Management System (L.M.S.), and select the MSI NOW and Online Training College on the bottom right side of the page. When the College is opened, the steaming videos are on the page's right side, listed by ten categories. When a category is selected, a drop-down menu of the available titles is shown. Online classes are still listed on the left side of the College.
- Individuals who log into the L.M.S. and take an online class or view a video in the MSI NOW library will have the session added to their learning histories. Group learning can be added to students' learning histories by the Training Administrator of the member.

MSI DVD: The 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 M.E.L. members and

Member Participation:

BURLCO JIF members have participated in the following training courses:

- MSI LIVE: Members have participated in 542 Learning Events (1/1/21-5/31/21)
- MSI NOW: Incorporates our traditional online training and new streaming video platform
 - MSI Online – 642 Learning Events (1/1/21-7/13/21)
 - MSI Streaming Videos – 73 Learning Events (1/1/21-7/13/21)
- MSI DVD: (1) Member rented a total of (3) videos (1/1/21-6/30/21)

Kwik Course Briefings – These video briefings are designed to focus on one limited topic, in a short time (5 Minutes). These video briefings are a great resource to be used as Toolbox Talks for employees.

- Asbestos Safety Overview (5 Minutes)
- Fire Extinguisher Monthly Inspections (5 Minutes)
- G.H.S. Pictogram Review (5 Minutes)
- Investigating Slip and Trip Injuries (5 Minutes)
- OSHA Record Keeping (5 Minutes)
- Safely Backing Work Vehicles (5 Minutes)
- Voluntary Use of Respirators (5 Minutes)
- Responsibilities of an R.T.K. Coordinator (5 Minutes)
- Confined Space Awareness (5 Minutes)

Leadership Skills Training - The M.E.L. Safety Institute is excited to offer (3) new virtual leadership skills classes for 2021. The 2-hour, live, interactive courses that will offer insights and techniques to help supervisors deal with important workplace issues such as conflict resolution, communications, and the supervision of employees.

- **Introduction to Management Skills**
June 30, 1 p.m. – 3 p.m.
- **Introduction to Communication Skills**
July 14, 1 p.m. – 3 p.m.
- **Introduction to Understanding Conflict**
August 11, 1 p.m. – 3 p.m.

Additional Safety Resources but not limited to found at the BURLCO JIF website and M.E.L. website:

- MSI Bulletins
- MSI Briefings
- MSI Forms / Safety Checklist
- Model Policies / Procedures

D. ATTENDANCE / REPORTS

1. Attendance at Meetings of the Fund

J. A. Montgomery has representation at all J.I.F. events, including Fund Commissioner Meetings, Claims Committee Meetings, and Annual Planning Retreats. J. A. Montgomery Risk Control attends the M.E.L. Safety and Education Committee meetings. Information presented at the M.E.L. level is shared with the Executive Safety Committee. Additionally, J. A. Montgomery Staff attends quarterly PEOSH Meetings, Rutgers Crossing Guard Forum, and Safety / Risk Management related events.

2. Monthly and Quarterly Reports

J. A. Montgomery provides monthly reports to the Fund on Risk Control activities completed during the prior month. Quarterly reports on MSI Attendance are distributed to the membership. Safety Director Reports are presented in detail at the Executive Safety meetings.

BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND

Interim Financial Statement Summary

For the Period Ended June 30, 2021

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

Burlington County Municipal Joint Insurance Fund
Historical Operating Results Summary - All Fund Years
June 30, 2021

	Total
Earned Contributions & MEL / RCF Dividends	\$133,103,430
Claims Paid (Net of Subrogation) & RCF Premiums	(43,595,547)
Excess Recoveries	252,211
Excess Insurance Premiums Paid	(38,766,059)
Operating Expenses Paid	(22,606,057)
Residual Claims Fund Premiums Paid	(6,836,842)
MEL Retro Transfer - Excess Premiums Paid	-
MEL Surplus Trigger Assessment Paid	-
Residual Claims Fund Surplus Trigger Assessment Paid	(87,719)
Total Payments	(111,640,013)
Position After Expenses	21,463,417
Investment Income (per treasurer)	4,822,782
Transfers	-
Return of Surplus	(10,474,115)
CASH POSITION	15,812,084
Case Reserves	(3,531,004)
IBNR Reserves	(2,650,304)
MEL Retro Transfer - Regular Contributions	448,951
MEL Retro Transfer - Over/(Under) Funding	397,880
MEL Retro Transfer - Excess Premiums Liability	-
MEL Surplus Trigger Assessment Liability	(106,510)
Residual Claims Fund Surplus Trigger Assessment	(124,040)
Net Current Surplus	10,247,057
Valued as of 03/31/21	\$9,551,565
NET CHANGE	\$695,492

Compiled by Arthur J. Gallagher Risk Management Services, Inc., Public Sector Practice from Actuarial, Claims Administrator & Treasurer reports valued as of June 30, 2021

Burlington County Municipal Joint Insurance Fund
Historical Operating Results Summary
Fund Year 2021
June 30, 2021

	Property	General Liability	Automobile	Workers' Comp.	Deductible	Loss Fund Contingency	MEL / EJIF EPL/POL	Expense & Cont.	Total
Earned Membership Contributions	\$151,736	\$249,521	\$61,872	\$971,704	\$253,206	\$0	\$1,552,522	\$841,481	\$4,082,039
Other Contributions									\$0
Total Contributions	\$151,736	\$249,521	\$61,872	\$971,704	\$253,206	\$0	\$1,552,522	\$841,481	\$4,082,039
Claims Paid (Net of Subrogation)	(116,011)	(2,410)	(11,404)	(258,455)	-	-	-	-	(388,280)
Excess Recoveries					-	-	-	-	-
Excess Insurance Premiums Paid					-	-	(\$1,807,924)		(1,807,924)
Operating Expenses Paid					-	-		(\$675,198)	(675,198)
Total Payments	(116,011)	(2,410)	(11,404)	(258,455)	-	-	(1,807,924)	(675,198)	(2,871,402)
Position After Expenses	35,725	247,111	50,468	713,249	253,206	-	(255,403)	166,283	1,210,638
Investment Income (per treasurer)	120	474	89	1,241	483		810	447	3,664
Transfers									-
Return of Surplus	-	-	-	-	-	-		-	-
MEL Retro Transfer - Regular Contributions	-	-	-	-	-	-		-	-
MEL Retro Transfer - Excess Premiums Paid	-	-	-	-	-	-		-	-
CASH POSITION	35,844	247,585	50,556	714,490	253,689	-	(254,592)	166,730	1,214,301
Case Reserves	(52,749)	(64,341)	(17,151)	(259,868)		-	-	-	(394,109)
IBNR Reserves	(1,000)	(226,803)	(53,249)	(624,858)	-	-	-	-	(905,910)
Net Current Surplus/(Deficit)	(17,905)	(43,559)	(19,844)	(170,236)	253,689	-	(254,592)	166,730	(85,718)
<i>RECOMMENDED TRANSFERS</i>									-
Valued as of 03/31/21	(59,999)	(22,175)	(10,874)	(127,345)	126,443	-	(174,806)	28,370	(\$240,386)
NET CHANGE	42,094	(21,385)	(8,969)	(42,892)	127,247	-	(79,786)	138,360	154,669
Claim Count for Open Fund Years 06/30/21	26	38	25	88					177
Claim Count for Open Fund Years 03/31/21	20	15	13	50					98
Net Change	6	23	12	38					79

Compiled by Arthur J. Gallagher Risk Management Services, Inc., Public Sector Practice from Actuarial, Claims Administrator & Treasurer reports valued as of June 30, 2021

Burlington County Municipal Joint Insurance Fund
Historical Operating Results Summary
Fund Year 2020
June 30, 2021

	Property	General Liability	Automobile	Workers' Comp.	Deductible	Loss Fund Contingency	MEL / EJIF EPL/POL	Expense & Cont.	Total
Earned Membership Contributions	\$296,387	\$486,083	\$128,090	\$1,939,868	\$503,016	\$49,659	\$2,956,664	\$1,650,461	\$8,010,228
Other Contributions/Retro Payments									\$0
Total Contributions	\$296,387	\$486,083	\$128,090	\$1,939,868	\$503,016	\$49,659	\$2,956,664	\$1,650,461	\$8,010,228
Claims Paid (Net of Subrogation)	(345,922)	(63,734)	(28,995)	(837,792)					(1,276,443)
Excess Recoveries									-
Excess Insurance Premiums Paid							(\$2,956,415)		(2,956,415)
Operating Expenses Paid								(\$1,492,253)	(1,492,253)
Total Payments	(345,922)	(63,734)	(28,995)	(837,792)	-	-	(2,956,415)	(1,492,253)	(5,725,111)
Position After Expenses	(49,535)	422,349	99,095	1,102,076	503,016	49,659	249	158,208	2,285,117
Investment Income (per treasurer)	1,087	3,167	867	11,220	3,716	370	4,357	6,589	31,373
Transfers									-
Return of Surplus	-	-	-	-	-	-	-	-	-
MEL Retro Transfer - Regular Contributions	-	-	-	-	-	-	(235,556)	-	(235,556)
MEL Retro Transfer - Excess Premiums Paid	-	-	-	-	-	-	235,556	-	235,556
CASH POSITION	(48,448)	425,516	99,962	1,113,296	506,732	50,029	4,606	164,797	2,316,490
Case Reserves	(109,813)	(273,133)	(8,947)	(476,955)		-	-	-	(868,848)
IBNR Reserves	-	(333,810)	(83,367)	(367,947)			-	-	(785,124)
Net Current Surplus/(Deficit)	(158,261)	(181,427)	7,648	268,394	506,732	50,029	4,606	164,797	662,518
RECOMMENDED TRANSFERS	75,000				(75,000)				-
Valued as of 03/31/21	(188,770)	(144,630)	(6,270)	353,026	505,142	49,872	3,853	256,056	\$828,279
NET CHANGE	30,509	(36,797)	13,918	(84,632)	1,590	157	753	(91,259)	(165,762)
Claim Count for Open Fund Years 06/30/21	68	123	23	232					446
Claim Count for Open Fund Years 03/31/21	68	123	24	232					447
Net Change	0	0	(1)	0					(1)

Compiled by Arthur J. Gallagher Risk Management Services, Inc., Public Sector Practice from Actuarial, Claims Administrator & Treasurer reports valued as of June 30, 2021

Burlington County Municipal Joint Insurance Fund
Historical Operating Results Summary
Fund Year 2019
June 30, 2021

	Property	General Liability	Automobile	Workers' Comp.	Deductible	Loss Fund Contingency	MEL / EJIF EPL/POL	Expense & Cont.	Total
Earned Membership Contributions	\$267,750	\$451,895	\$125,800	\$1,953,070	\$493,972	\$0	\$2,740,523	\$1,556,335	\$7,589,345
Other Contributions/ Retro payments								\$600	\$600
Total Contributions	\$267,750	\$451,895	\$125,800	\$1,953,070	\$493,972	\$0	\$2,740,523	\$1,556,935	\$7,589,945
Claims Paid (Net of Subrogation)	(548,870)	(67,474)	(19,757)	(1,329,796)					(1,965,897)
Excess Recoveries									-
Excess Insurance Premiums Paid							(2,740,332)		(2,740,332)
Operating Expenses Paid								(1,460,898)	(1,460,898)
Total Payments	(548,870)	(67,474)	(19,757)	(1,329,796)	-	-	(2,740,332)	(1,460,898)	(6,167,127)
Position After Expenses	(281,120)	384,421	106,043	623,274	493,972	-	191	96,037	1,422,818
Investment Income (per treasurer)	617	8,352	3,265	38,854	11,493		15,176	17,634	95,391
Transfers	320,000				(320,000)				-
Return of Surplus	-	-	-	-	-	-	-	-	-
MEL Retro Transfer - Regular Contributions	-	-	-	-	-	-	(241,351)	-	(241,351)
MEL Retro Transfer - Excess Premiums Paid	-	-	-	-	-	-	241,351	-	241,351
CASH POSITION	39,497	392,773	109,308	662,128	185,465	-	15,367	113,671	1,518,208
Case Reserves	(92,644)	(263,139)	(10,326)	(844,715)					(1,210,824)
IBNR Reserves	-	(135,358)	(30,805)	(255,046)					(421,209)
Net Current Surplus/(Deficit)	(53,147)	(5,724)	68,177	(437,633)	185,465	-	15,367	113,671	(113,825)
<i>RECOMMENDED TRANSFERS</i>									-
Valued as of 03/31/21	(32,164)	20,812	56,204	(543,588)	184,507	-	15,319	113,489	(\$185,422)
NET CHANGE	(20,983)	(26,536)	11,973	105,955	958	-	48	182	71,597
Claim Count for Open Fund Years 06/30/21	89	139	22	161					411
Claim Count for Open Fund Years 03/31/21	89	139	22	161					411
Net Change	0	0	0	0					0

Compiled by Arthur J. Gallagher Risk Management Services, Inc., Public Sector Practice from Actuarial, Claims Administrator & Treasurer reports valued as of June 30, 2021

Burlington County Municipal Joint Insurance Fund
Historical Operating Results Summary
Fund Year 2018
June 30, 2021

	Property	General Liability	Automobile	Workers' Comp.	Deductible	Loss Fund Contingency	MEL / EJIF EPL/POL	Expense & Cont.	Total
Earned Membership Contributions	\$270,300	\$451,350	\$125,800	\$2,011,950	\$507,802	\$0	\$2,594,140	\$1,533,310	\$7,494,652
Other Contributions/Retro Payments									\$0
Total Contributions	\$270,300	\$451,350	\$125,800	\$2,011,950	\$507,802	\$0	\$2,594,140	\$1,533,310	\$7,494,652
Claims Paid (Net of Subrogation)	(338,023)	(771,894)	(64,021)	(2,108,591)					(3,282,529)
Excess Recoveries									-
Excess Insurance Premiums Paid							(2,568,089)		(2,568,089)
Operating Expenses Paid								(1,411,486)	(1,411,486)
Total Payments	(338,023)	(771,894)	(64,021)	(2,108,591)	-	-	(2,568,089)	(1,411,486)	(7,262,104)
Position After Expenses	(67,723)	(320,544)	61,779	(96,641)	507,802	-	26,051	121,824	232,548
Investment Income (per treasurer)	2,228	7,604	4,162	37,134	25,475	-	15,328	24,895	116,825
Transfers	100,000	300,000		30,000	(430,000)				-
Return of Surplus									-
MEL Retro Transfer - Regular Contributions	-	-	-	-	-	-	(188,080)	-	(188,080)
MEL Retro Transfer - Excess Premiums Paid	-	-	-	-	-	-	188,080	-	188,080
CASH POSITION	34,505	(12,940)	65,941	(29,507)	103,277	-	41,379	146,719	349,374
Case Reserves	-	(444,791)	(30,261)	(260,720)					(735,772)
IBNR Reserves	-	(223,229)	(26,588)	(200,227)					(450,044)
Net Current Surplus/(Deficit)	34,505	(680,960)	9,092	(490,454)	103,277	-	41,379	146,719	(836,442)
RECOMMENDED TRANSFERS		53,277		50,000	(103,277)				-
Valued as of 03/31/21	34,396	(1,077,390)	8,876	(534,797)	431,918	-	41,249	146,256	(\$949,492)
NET CHANGE	108	396,430	216	44,343	(328,641)	-	130	463	113,049
Claim Count for Open Fund Years 06/30/21	56	152	40	157					405
Claim Count for Open Fund Years 03/31/21	56	152	40	157					405
Net Change	0	0	0	0					0

Compiled by Arthur J. Gallagher Risk Management Services, Inc., Public Sector Practice from Actuarial, Claims Administrator & Treasurer reports valued as of June 30, 2021

Burlington County Municipal Joint Insurance Fund
Historical Operating Results Summary
Fund Year 2017
June 30, 2021

	Property	General Liability	Automobile	Workers' Comp.	Deductible	Loss Fund Contingency	MEL / EJIF EPL/POL	Expense & Cont.	Total
Earned Membership Contributions	\$256,700	\$470,050	\$123,250	\$2,153,161	\$530,873	\$107,867	\$2,663,205	\$1,495,210	\$7,800,316
Other Contributions/Retro Payments									\$0
Total Contributions	\$256,700	\$470,050	\$123,250	\$2,153,161	\$530,873	\$107,867	\$2,663,205	\$1,495,210	\$7,800,316
Claims Paid (Net of Subrogation)	(195,467)	(411,349)	(18,662)	(1,184,265)	-	-	-	-	(1,809,743)
Excess Recoveries	-	-	-	-	-	-	-	-	-
Excess Insurance Premiums Paid		-	-	-	-	-	(2,490,955)	-	(2,490,955)
Operating Expenses Paid	-	-	-	-	-	-	-	(1,297,343)	(1,297,343)
Total Payments	(195,467)	(411,349)	(18,662)	(1,184,265)	-	-	(2,490,955)	(1,297,343)	(5,598,041)
Position After Expenses	61,233	58,701	104,588	968,896	530,873	107,867	172,250	197,867	2,202,275
Investment Income (per treasurer)	3,627	22,117	6,468	78,803	32,853	6,479	10,554	14,531	175,432
Transfers	-	-	-	-	-	-	-	-	-
Return of Surplus	-	-	-	-	-	-	-	-	-
MEL Retro Transfer - Regular Contributions	-	-	-	-	-	-	(91,135)	-	(91,135)
MEL Retro Transfer - Excess Premiums Paid	-	-	-	-	-	-	91,135	-	91,135
CASH POSITION	64,860	80,818	111,056	1,047,699	563,726	114,346	182,804	212,398	2,377,707
Case Reserves	-	(79,119)	-	(242,332)	-	-	-	-	(321,451)
IBNR Reserves	-	(26,063)	-	(61,954)	-	-	-	-	(88,017)
Net Current Surplus/(Deficit)	64,860	(24,364)	111,056	743,413	563,726	114,346	182,804	212,398	1,968,239
<i>RECOMMENDED TRANSFERS</i>									-
Valued as of 03/31/21	64,656	(55,477)	110,708	738,191	561,958	113,987	182,230	211,732	\$1,927,986
NET CHANGE	203	31,113	348	5,222	1,768	359	573	666	40,254
Claim Count for Open Fund Years 06/30/21	55	115	40	124					334
Claim Count for Open Fund Years 03/31/21	55	115	40	124					334
Net Change	0	0	0	0					0

Compiled by Arthur J. Gallagher Risk Management Services, Inc., Public Sector Practice from Actuarial, Claims Administrator & Treasurer reports valued as of June 30, 2021

Burlington County Municipal Joint Insurance Fund
Historical Operating Results Summary
Closed Years Contingency Fund
June 30, 2021

	1991-2016
Earned Contributions & MEL / RCF Dividends	\$98,126,250
Claims Paid (Net of Subrogation)	(34,872,655)
Excess Recoveries	\$252,211
Excess Insurance Premiums Paid	(26,202,344)
Operating Expenses Paid	(16,268,879)
Residual Claims Fund Premiums Paid	(6,836,842)
Residual Claims Fund Surplus Trigger Assessment Paid	(87,719)
Total Payments	(84,016,228)
Position After Expenses	14,110,022
Investment Income (per treasurer)	4,379,935
Transfers	\$0
Return of Surplus	(10,474,115)
MEL Retro Transfer - Regular Contributions	(\$90,709)
MEL Retro Transfer - Excess Premiums Paid	\$90,709
CASH POSITION	\$8,015,842
Case Reserves - Property	\$0
IBNR Reserves - Property	\$0
Residual Claims Fund Surplus Trigger Assessment	(\$124,040)
Current Surplus/(Deficit)	7,891,802
Open Property Claim Count: 06/30/21	1
Open Property Claim Count: 03/31/21	1
Net Change	0

Compiled by Arthur J. Gallagher Risk Management Services, Inc., Public Sector Practice from
Actuarial, Claims Administrator & Treasurer reports valued as of June 30, 2021

<p style="text-align: center;">Burlington County Municipal Joint Insurance Fund Historical Operating Results Summary MEL JIF RETRO Contingency Fund June 30, 2021</p>	
	Fund Year(s) 2016- 2020
MEL Retro Transfer - Contributions	448,951
MEL Retro Transfer - Over/(Under) Funding	397,880
Total Contributions	846,831
MEL Retro Transfer - Excess Premiums Paid	
MEL Surplus Trigger Assessment Paid	
<i>Position After Expenses</i>	846,831
Investment Income (per treasurer)	20,162
Transfers	0
Return of Surplus	
CASH POSITION	\$866,993
MEL Retro Transfer - Excess Premiums Liability	0
MEL Surplus Trigger Assessment Liability	(106,510)
Current Surplus/(Deficit)	\$760,483
Valued as of 03/31/21	\$309,551
NET CHANGE	\$450,932
<p>Compiled by Arthur J. Gallagher Risk Management Services, Inc., Public Sector Practice from Actuarial, Claims Administrator & Treasurer reports valued as of June 30, 2021</p>	

Burlington County Municipal Joint Insurance Fund
Open Years Comparative Operating Results Summary
June 30, 2021

FUND YEAR 2021	Property	GL	Automobile	WC	Deductible	Loss Contingency Fund	MEL/EJIF/EPL/POL	Operating	Total
CASH POSITION	\$ 35,844	\$ 247,585	\$ 50,556	\$ 714,490	\$ 253,689	\$ -	\$ (254,592)	\$ 166,730	\$ 1,214,301
Net Current Surplus/(Deficit)	\$ (17,905)	\$ (43,559)	\$ (19,844)	\$ (170,236)	\$ 253,689	\$ -	\$ (254,592)	\$ 166,730	\$ (85,718)
RECOMMENDED TRANSFERS	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Valued as of 03/31/21	\$ (59,999)	\$ (22,175)	\$ (10,874)	\$ (127,345)	\$ 126,443	\$ -	\$ (174,806)	\$ 28,370	\$ (240,386)
NET CHANGE	\$ 42,094	\$ (21,385)	\$ (8,969)	\$ (42,892)	\$ 127,247	\$ -	\$ (79,786)	\$ 138,360	\$ 154,669

Fund Year 2020	Property	GL	Automobile	WC	Deductible	Loss Contingency Fund	MEL/EJIF/EPL/POL	Operating	Total
CASH POSITION	\$ (48,448)	\$ 425,516	\$ 99,962	\$ 1,113,296	\$ 506,732	\$ 50,029	\$ 4,606	\$ 164,797	\$ 2,316,490
Net Current Surplus/(Deficit)	\$ (158,261)	\$ (181,427)	\$ 7,648	\$ 268,394	\$ 506,732	\$ 50,029	\$ 4,606	\$ 164,797	\$ 662,518
RECOMMENDED TRANSFERS	\$ 75,000	\$ -	\$ -	\$ -	\$ (75,000)	\$ -	\$ -	\$ -	\$ -
Valued as of 03/31/21	\$ (188,770)	\$ (144,630)	\$ (6,270)	\$ 353,026	\$ 505,142	\$ 49,872	\$ 3,853	\$ 256,056	\$ 828,279
NET CHANGE	\$ 30,509	\$ (36,797)	\$ 13,918	\$ (84,632)	\$ 1,590	\$ 157	\$ 753	\$ (91,259)	\$ (165,762)

FUND YEAR 2019	Property	GL	Automobile	WC	Deductible	Loss Contingency Fund	MEL/EJIF/EPL/POL	Operating	Total
CASH POSITION	\$ 39,497	\$ 392,773	\$ 109,308	\$ 662,128	\$ 185,465	\$ -	\$ 15,367	\$ 113,671	\$ 1,518,208
Net Current Surplus/(Deficit)	\$ (53,147)	\$ (5,724)	\$ 68,177	\$ (437,633)	\$ 185,465	\$ -	\$ 15,367	\$ 113,671	\$ (113,825)
RECOMMENDED TRANSFERS	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Valued as of 03/31/21	\$ (32,164)	\$ 20,812	\$ 56,204	\$ (543,588)	\$ 184,507	\$ -	\$ 15,319	\$ 113,489	\$ (185,422)
NET CHANGE	\$ (20,983)	\$ (26,536)	\$ 11,973	\$ 105,955	\$ 958	\$ -	\$ 48	\$ 182	\$ 71,597

FUND YEAR 2018	Property	GL	Automobile	WC	Deductible	Loss Contingency Fund	MEL/EJIF/EPL/POL	Operating	Total
CASH POSITION	\$ 34,505	\$ (12,940)	\$ 65,941	\$ (29,507)	\$ 103,277	\$ -	\$ 41,379	\$ 146,719	\$ 349,374
Net Current Surplus/(Deficit)	\$ 34,505	\$ (680,960)	\$ 9,092	\$ (490,454)	\$ 103,277	\$ -	\$ 41,379	\$ 146,719	\$ (836,442)
RECOMMENDED TRANSFERS	\$ -	\$ 53,277	\$ -	\$ 50,000	\$ (103,277)	\$ -	\$ -	\$ -	\$ -
Valued as of 03/31/21	\$ 34,396	\$ (1,077,390)	\$ 8,876	\$ (534,797)	\$ 431,918	\$ -	\$ 41,249	\$ 146,256	\$ (949,492)
NET CHANGE	\$ 108	\$ 396,430	\$ 216	\$ 44,343	\$ (328,641)	\$ -	\$ 130	\$ 463	\$ 113,049

FUND YEAR 2017	Property	GL	Automobile	WC	Deductible	Loss Contingency Fund	MEL/EJIF/EPL/POL	Operating	Total
CASH POSITION	\$ 64,860	\$ 80,818	\$ 111,056	\$ 1,047,699	\$ 563,726	\$ 114,346	\$ 182,804	\$ 212,398	\$ 2,377,707
Net Current Surplus/(Deficit)	\$ 64,860	\$ (24,364)	\$ 111,056	\$ 743,413	\$ 563,726	\$ 114,346	\$ 182,804	\$ 212,398	\$ 1,968,239
RECOMMENDED TRANSFERS	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Valued as of 03/31/21	\$ 64,656	\$ (55,477)	\$ 110,708	\$ 738,191	\$ 561,958	\$ 113,987	\$ 182,230	\$ 211,732	\$ 1,927,986
NET CHANGE	\$ 203	\$ 31,113	\$ 348	\$ 5,222	\$ 1,768	\$ 359	\$ 573	\$ 666	\$ 40,254



To: BURLCO JIF Finance Committee
FROM: Paul Forlenza, MGA, RMC, Executive Director
DATE: August 24, 2021
SUBJECT: Fiduciary Disclosure

The **Municipal Excess Liability Joint Insurance Fund** is not an insurance entity subject to financial rating by A.M. Best's & Co. The ratings by A.M. Best's & Co. are the basis upon which Arthur J. Gallagher Risk Management Services, Inc. evaluates the financial strength of insurers used by Arthur J. Gallagher Risk Management Services, Inc. clients. Accordingly, we are not able to offer a similar comparative analysis regarding the financial strength of the **Municipal Excess Liability Joint Insurance Fund**. However, the financial statements produced by the **Municipal Excess Liability Joint Insurance Fund** are shared with the membership on a regular basis. Additionally, other information on the **Municipal Excess Liability Joint Insurance Fund** is shared with the membership through reports given by the Fund's representative to the **Municipal Excess Liability Joint Insurance Fund**, Meghan Jack. We, of course, will advise you should we become aware of any significant financial information concerning the **Municipal Excess Liability Joint Insurance Fund**. All members are encouraged to monitor the financial position of the **Municipal Excess Liability Joint Insurance Fund**. Although the State Department of Banking and Insurance and the Department of Community Affairs closely monitor pools such as the **Municipal Excess Liability Joint Insurance Fund** these entities are not subject to any Guaranty Fund protection in the event of insolvency. As a result, you should be aware of any potential additional assessments should the **Municipal Excess Liability Joint Insurance Fund** become insolvent.

CC: Fund Commissioners *via 08/24/2021 Finance Committee Meeting Minutes*
Risk Management Consultants *via 08/24/2021 Finance Committee Meeting Minutes*

RESOLUTION NO. 2021 -

**RESOLUTION OF THE EXECUTIVE COMMITTEE
OF THE BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND
AUTHORIZING REFUND OF CLOSED YEAR ACCOUNTS (2008-2016) SURPLUS**

WHEREAS, N.J.A.C. 11:15-2.21 provides that a municipal joint insurance fund may seek approval from the Commissioner of Banking and Insurance for a refund of excess monies from any fund year upon compliance with certain requirements; and

WHEREAS, the Burlington County Municipal Joint Insurance Fund, hereinafter referred to as "FUND" has obtained a calculation from its Actuary and Executive Director as to the amount of money which is available for distribution consistent with the aforementioned regulations and the financial integrity of the FUND; and

WHEREAS, the Executive Committee of the FUND has determined that it would be in the best interest of the FUND and its member municipalities to make certain refunds;

NOW, THEREFORE, BE IT RESOLVED by the Executive Committee of the FUND, as follows:

1. Section B of N.J.A.C. 11:15-2.21 provides that the FUND may seek approval for refunds from any claim fund that has been completed for not less than twenty-four months. Based upon this requirement, and the closure of Fund years **2008 through 2016**, surplus monies in Closed Year Accounts are eligible for refunds at the discretion of the FUND, the Department of Banking and Insurance and the Department of Community Affairs.
2. The Executive Committee has balanced the interests of the member municipalities in obtaining the benefit of such monies as are available for refund against the need for the FUND to protect and preserve its financial integrity. Because the reserve figures and the IBNR figures utilized by the FUND's actuary are conservative, and because the Department of Banking and Insurance and the state regulations require a thirty-five percent margin of error, and since the Fund transferred its liabilities to the Residual Claims Fund, it is the conclusion of the Executive Committee that **\$850,000** representing closed years surplus can be refunded at this time.
3. The Executive Director is, therefore, authorized and directed to submit such documents as the regulations require to the Departments of Banking and Insurance and Community Affairs for the approval of the refunds in the amounts set forth above.

4. This authorization is based upon the Fund's annual certified audit as of **December 31, 2020**. The aforementioned refund monies shall be allocated, as required and necessary, from the various loss and contingency funds for the respective years, all in accordance with the Actuary's analysis of available monies.
5. The FUND's Treasurer is authorized to prepare and execute checks for the pro-rated amount of the aforementioned refunds due to each member municipalities for the year in question, upon receipt of written documentation of approval or acquiescence of these refunds from the Departments of Banking and Insurance and Community Affairs. Said refunds shall be made to the municipalities that were members of the FUND for the years in question in the same ratio as said municipalities were assessed for the years in question.

**BURLINGTON COUNTY
MUNICIPAL JOINT INSURANCE FUND**

Glenn McMahon, Fund Chair

ATTEST:

John Gural, Fund Secretary

Date

TRANSFER OF FUNDS

RESOLUTION NO. 2021-

WHEREAS, the Fund's interim review of financial statements as of June 30, 2021 indicates the 2020 and 2018 Fund Year(s) require an intra-fund transfer as follows:

Amount	From	To
\$53,277	2018 Deductible	2018 GL
\$50,000	2018 Deductible	2018 WC
\$75,000	2020 Deductible	2020 PR

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

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

Secretary

Date _____

VOTE Yes No Abstain

A copy of this Resolution was sent to the Department of Banking and Insurance and the Department of Community Affairs on the _____ day of _____, 2021.

As of the _____ day of _____, 2021, no objection has been received.

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

BY: _____



Municipal Excess Liability Joint Insurance Fund

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

Date: September 1, 2021
To: Burlington County Municipal Joint Insurance Fund
From: Commissioner Jack
Subject: MEL September Report

- ☐ **Moment of Silence:** The Board began the meeting with a Moment of Silence for Russell F. Bent, the MEL's first Lobbyist, who passed away on June 15, 2021 at the age of 90. During his long tenure, he was instrumental in securing legislative approval to create the Utility Authorities JIF and the E-JIF.
- ☐ **Joseph Zanga, Borough of South River:** Oath of Office administered to the newest member of the MEL Board of Fund Commissioners, representing the Middlesex JIF.
- ☐ **2022 Budget:** Executive Director reviewed attached preliminary 2022 budget, projecting a 9.9% increase based on 2021 exposures. Memorandum outlined the various factors impacting property, liability and workers' compensation claims and insurance premiums.
- ☐ **Retrospective Premium:** In 2016, the MEL implemented a retrospective premium program where each member's liability and workers' compensation claims fund assessment is discounted, but subject to an additional assessment if a members claims exceed the amount collected. The problem is that the MEL's claims often take years (or longer) to develop, requiring local JIFs to maintain a substantial contingency. The Management Committee will meet to consider the recommendation to eliminate the MEL's retrospective premium program be eliminated.
- ☐ **Middlesex County JIF:** On August 4, 2021, the Management Committee accepted the Ad-hoc Committee's recommendation to appoint Landolfi & Associates as a Monitor on the JIF's compliance with the MEL's 13 membership conditions for an hourly rate of \$150 not to exceed \$44,000. Mr. Landolfi has met several times with the Assistant Administrator for the Middlesex County JIF to review compliance requirements and set forth deadlines.

Two of MEL's condition for Middlesex JIF membership is an independent claims audit and a second actuarial opinion; the current MEL contracts allows Baker Tilly (Internal Auditor) to be compensated for additional services requested by the board. The Board accepted the recommendation that Baker Tilly be asked to provide both the claims audit and second actuarial review through the MEL's contract and bill back the Middlesex JIF.

- ☐ **Special Counsel COVID-19 Related WC Matters:** Last year, at the onset of Covid, the MEL formed a sub-committee to handle COVID-19 matters & awarded a professional service agreement not to exceed \$5,000 to Jim Pietras, Esq. to provide guidance to the MEL and the TPAs on handling these claims. The board agreed to renew these services, not to exceed \$5,000 for 2021.
- ☐ **Covid-19 Vaccinations:** In January, a bulletin was issued to provide guidance on legal considerations relating to vaccinations (https://njmel.org/wp-content/uploads/2021/01/MEL-Letter_Mandatory-COVID-Vaccinations.pdf). Enclosed is an updated memorandum issued by the Fund Attorney.

- ❑ **Legislative Committee:** Committee met on May 27th; minutes of the meeting are enclosed. The committee also met on August 26th; Committee Chairman noted the legislature will not be in session until November
- ❑ **Safety & Education Committee:** Committee met on July 16th and submitted minutes of its meeting.
- ❑ **Coverage Committee:** Committee will be scheduling a meeting in October.
- ❑ **Marketing Committee:** Committee is scheduling a meeting for September to review marketing materials (mobile app & website) and discuss potential membership opportunities for 2022.
- ❑ **Excess Property Claims Administrator:** In March, a contract was awarded to Qual-Lynx to serve as Property Claims Administrator for the contract period of July 1, 2021 to December 31, 2023; however, the contract period was amended to August 31, 2021 to allow for an orderly claims data transition from the prior service provider.
- ❑ **Excess Liability Claim Administrator:** The Board expressed its appreciation for Georganne Jussel, who is retiring from CB Claims LLC on October 15, 2021. Georganne has been part of the JIF and MEL team since the 1990's and has been an integral part of its successes. Laura Sable, who has many years of liability adjusting experience with Qual-lynx, will join the firm as of September 27, 2021.
- ❑ **Risk Management Plan:** Based on the recommendation of the Fund Underwriting Manager, the cyber coverage limits should be removed from the Risk Management Plan. This document is posted to the fund's website and could be an incentive for cyber hacker attacks should limits of coverage be known.
- ❑ **RCF:** Enclosed is a copy of Commissioner Clarke's report of the RCF June meeting. The RCF Board also meets on September 1st where they will adopt amendments to the 2020 budget and introduce their 2022 budget.
- ❑ **Power of Collaboration:** Enclosed is the latest in the series of "Power of Collaboration" ad that will appear in the League of Municipalities magazine. The ad highlights \$3.4 billion in savings to taxpayers and \$322 million in dividends paid to members since its inception, as well as, the purchase of debt securities.
- ❑ **Membership Renewals:** Atlantic, Burlington, Trico, Mid-Jersey, NJSI and PAIC JIFs are set to renew their three-year memberships with MEL as of January 1, 2022. Membership renewal documents have been sent.
- ❑ **Employment Practices Program:** The deadline for EPL Compliance has been extended to November 1st to provide MEL members' additional time to complete the program requirements. Based on member requests, an abbreviated handbook was developed for volunteers as an optional policy. This policy – and all other model policies – and the checklist to be submitted can be found on the MEL website at <https://njmel.org/insurance/public-officials/risk-management-program/>
- ❑ **Cyber Task Force:** On March 8th, the MEL Cyber Task Force released the updated MEL Cyber Risk Management Program. Members in compliance with the 1st version will have "grandfathered status" as compliance until January 1, 2022. The updated program can be found on the MEL website: <https://njmel.org/mel-safety-institute/resource-center/public-officials/public-officials-cyber-risk-control/>
- ❑ **Claims Committee:** The Claims Review Committee met on June 2nd and July 7th; minutes of these meetings are sent to the full MEL Board separately from the agenda. The Claims Review Committee is scheduled to meet after this meeting.
- ❑ **Meeting Dates and Times:** We will schedule discussion of 2022 meeting dates and times on the Management Committee's next meeting agenda.

- ❑ **Fund Attorney** – The MEL authorized the submission of an Amicus Brief on the matter of Gonzales vs Richter vs Jersey City Board of Education. Fund Attorney said it is the best interest of members of the MEL that New Jersey Law Against Discrimination (LAD) claims be subject to the exclusive remedy provision of Workers' Compensation and whether employees making such LAD claims must prove an intentional wrong pursuant to the Workers' Compensation Claims Act. Supreme Court has decided that the Appellate Court needed to do more fact finding

OPRA – Fund Attorney also reported that the MEL team handles more than 100 requests a year. Mr. Stokes noted majority are from the press.



Municipal Excess Liability Joint Insurance Fund

David N. Grubb
Executive Director
9 Campus Drive, Suite 216
Parsippany, New Jersey 07054-4412
Cell: 201 404 0212
daveg@permainc.com

To: Board of Fund Commissioners

Date: August 25, 2021

Re: Projected 2022 MEL budget

Attached is the preliminary 2022 budget which projects a 9.9% increase in rates before changes in exposures. The market for excess and reinsurance is increasing at a more rapid pace than at any time since the MEL was created. This is compounded by recent court decisions, legislation, and administrative actions from Trenton that are causing a serious increase in claims.

- Property: \$15,786,823¹ – Coverage for fire, flood, and etc. is increasing 17.8% or \$2,385,343 because of the frequency of natural disasters over the past few years. This has caused a serious increase in prices charged by both the national and international property insurance markets.
- Liability: \$15,207,239² - Liability claims are increasing at a rate of 5% to 10% per year because of the erosion of Title 59 in New Jersey's courts. The recent amendment in the Sexual Molestation statute of limitations will increase total liability costs by an estimated 6%. In some cases, towns are being hit with lawsuits based on allegations going back 40 years. However, these increases are being offset by the MEL's decision last fall to self-insure the \$3 million ex \$2 million layer saving \$1,432,378 (46.2%). As a result, the total liability appropriation is a reduction of \$91,780 (0.6%).
- Workers' Compensation: \$11,820,762³ - A recent Department of Labor decision will increase workers' compensation by 11% by directing governmental entities to pay workers' compensation on many accidental disability claims that were paid by the pension plans before the change. This is on top of continuing increases in Worker's Compensation medical costs and indemnity rates. As a result, the MEL's budget for Workers' Compensation is increasing \$1,317,871 (12.5%).

¹ Property includes budget lines 5 and 17

² Liability includes budget lines 1, 2, 3, 6, 13 and 14

³ Workers' Compensation includes budget lines 4 and 16

- Cyber: \$2,815,798⁴ - Claims and excess premiums are increasing \$1,342,671 (91.1%) in response to increased cyberattacks on municipal government. The MEL Cyber Task Force is currently studying additional measures to control this cost.
- Other Coverages: \$525,285⁵ - The budgets for the Faithful Performance bonds, surety bonds and the aggregate loss fund account are unchanged.
- Loss Fund Contingency: \$216,126⁶ - This is reduced \$368,381 to keep the overall budget increase under 10%.
- Expenses and MEL Safety Institute: 5,407,676⁷ – These items are budgeted at a 2% increase and will be reviewed by the MEL Management and Budget Committee before the budget is introduced in October.

Fortunately, the MEL has been able to contain budget increases because several years ago the Commissioners approved an automatic surplus contribution plan that maintains the MEL's surplus in the event claims prove higher than expected. Currently, the MEL and the member JIFs have a combined surplus of almost \$200 million to help smooth increases. This will also allow the MEL to eliminate the retrospective rating plan for the 2022 budget.

The next step is for the Management and Budget Committee to review the draft budget and recommend a budget for introduction at the October 20 meeting.

⁴ Cyber includes budget lines 7 and 15

⁵ Other coverages include budget lines 8, 9, and 10.

⁶ Loss Fund Contingency is budget line 19

⁷ Expenses and the MEL Safety Institute are budget lines 24 through 46

MUNICIPAL EXCESS LIABILITY JOINT INSURANCE F		Annualized Retro Option (1 = Retro, 2=No Retro)		2	
2022 BUDGET FOR RATE DEVELOPMENT					
MUNICIPALITIES ONLY - CURRENT DATA					
		A	B	B-A	B-A
		BUDGET	BUDGET		
	APPROPRIATIONS	2021 RATES	2022 RATES	\$	%
	I. CLAIMS AND EXCESS INSURANCE PREMIUMS	MUNIS ONLY	MUNIS ONLY	CHANGE	CHANGE
		No Retro			
	CLAIMS				
	Excess Liability:				
1	To 500K	2,582,424	2,933,915	351,491	13.6%
2	1.5MIL Ex 500K	4,484,672	5,220,818	736,146	16.4%
3	3MIL ex 2MIL	3,097,744	1,665,366	(1,432,378)	-46.2%
4	Excess WC	7,526,082	8,546,286	1,020,204	13.6%
5	Excess Property Claims	3,097,744	4,193,280	1,095,536	35.4%
6	POL/EPL Land Use	1,052,276	1,052,276	-	0.0%
7	Cyber Liability	417,246	709,365	292,119	70.0%
8	Aggregate Excess LFC	13,957	13,957	-	0.0%
9	JIF Faithful Performance Bond	201,104	201,104	-	0.0%
10	Surety Bond	310,224	310,224	-	0.0%
11	Sub Total	22,783,473	24,846,591	2,063,118	9.1%
12	PREMIUMS				
13	Optional Excess Liability	2,443,521	2,614,563	171,042	7.0%
14	Optional Excess POL/EPL	1,638,382	1,720,301	81,919	5.0%
15	Cyber Excess Liability	1,055,881	2,106,433	1,050,552	99.5%
16	Excess WC	2,976,809	3,274,476	297,667	10.0%
17	Excess Property	10,285,732	11,575,543	1,289,811	12.5%
18					
19	Loss Fund Contingency	584,507	216,126	(368,381)	-63.0%
20	Sub Total	18,984,832	21,507,442	2,522,610	13.3%
21	Total Claims & Premiums	41,768,305	46,354,033	4,585,728	11.0%
22					
23	II. EXPENSES				
24	Claims Adjustment	1,072,065	1,093,506	21,441	2.0%
25	Property Adjustment	173,189	176,653	3,464	2.0%
26	Administration	1,223,772	1,248,247	24,475	2.0%
27	Loss Fund Management	138,319	141,085	2,766	2.0%
28	Actuary	52,140	53,183	1,043	2.0%
29	Attorney	46,925	47,864	939	2.0%
30	Deputy Attorney	1,566	1,597	31	2.0%
31	Attorney-OPRA	17,665	18,018	353	2.0%
32	Auditor	29,902	30,500	598	2.0%
33	Treasurer	26,437	26,966	529	2.0%
34	Underwriting Manager	550,387	561,395	11,008	2.0%
35	Reinsurance Manager	317,826	324,183	6,357	2.0%
36	Safety and Education Committee	106,166	108,289	2,123	2.0%
37	Computer Services	146,457	149,386	2,929	2.0%
38	Legislative Committee	28,026	28,587	561	2.0%
39	Internal Audit Committee	61,397	62,625	1,228	2.0%
40	Strategic Planning Committee	30,699	31,313	614	2.0%
41	Coverage Committee	40,663	41,476	813	2.0%
42	Communications Committee	126,368	128,895	2,527	2.0%
43	Expense Contingency	41,202	41,202	-	0.0%
44	Subtotal	4,231,171	4,314,970	83,799	2.0%
45					
46	MEL Safety Institute	1,176,505	1,200,152	23,647	2.0%
47	Total Appropriations	47,175,981	51,869,155	4,693,174	9.9%
48					
49	RMC FEES	214,062	229,397	15,335	7.2%
50	Grand Total	47,390,043	52,098,553	4,708,510	9.9%

8/25/2021 9:00 AM



Municipal Excess Liability Joint Insurance Fund

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

BULLETIN – URGENT

TO: All Members

FROM: Fred Semrau, Fund Attorney

DATED: August 25, 2021

RE: Important Information on Vaccination Policy for Employers

Recently in the news there have been several public agencies and private employers that have adopted a form of mandatory vaccination policy. Adopting such policy involves a myriad of legal issues. Some of those issues were set forth in the legal memorandum we circulated in January of 2021. Our labor expert, Matthew Giacobbe, Esquire, has reviewed the memorandum and has informed us that the analysis remains the same. [Here is a link to the memorandum.](#) None of the recent decisions you may have seen in the news impact the analysis in the memorandum. In fact, the opinions that have been in the news recently are preliminary and subject to a final decision, which may include exceptions or modifications to those policies that have been challenged.

As has been commonly reported in the press, employers are taking a variety of steps in lieu of mandatory vaccination policies to protect its workforce and the public from the spread of COVID-19 which include (1) adoption of safety protocols in the workforce that require unvaccinated employees to wear masks at all times; and/or (2) adoption of regular testing protocols of unvaccinated employees. If you consider the latter, you should consult with your benefits consultant as a health plan may not cover surveillance testing.

We recognize that these are challenging times, so to assist you, the NJ MEL continues to post all COVID-19 helpful tools at <https://njmel.org/covid-19-updates/>.

Accordingly, from the perspective of our members, it is important that as you consider whether or not to adopt a mandatory vaccination policy and/or or take employment action against an employee for violation of such policy, we strongly urge you to consult with your labor counsel at every step of the way.

The MEL will continue to monitor legislative and legal developments and provide you with updated information as it becomes available.

RESOLUTION NO. 2021 -

**BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND
RESOLUTION TO RENEW MEMBERSHIP IN THE
MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND**

WHEREAS, the **Burlington County Municipal Joint Insurance Fund**, a nonprofit public entity in the State of New Jersey, was formed pursuant to N.J.S.A. 40A:10-36 et seq. to provide risk management to its member municipalities in the form of General Liability, Auto Liability, Property and Workers' Compensation coverage; and

WHEREAS, it has been determined that excess coverage is available from the Municipal Excess Liability Joint Insurance Fund, hereinafter referred to as MEL, as established pursuant to N.J.S.A. 40A:10-36 et seq., provided in accordance with N.J.S.A. 40A:10-42; and

WHEREAS, the purchase of such coverage by the MEL is exempt from public advertising and bidding requirements pursuant to N.J.S.A. 40A:11-5(1)(a)(ii) and 40A:11-5(1)(m) as an extraordinary unspecifiable service ("EUS") so long as the contract entered into is awarded in accordance with the requirements for EUSs; and

WHEREAS, pursuant to N.J.S.A. 40A:65-14, the governing bodies of two or more Local Units may enter into an agreement to provide for the formation of the joint operation of any public services, public improvements, works, facilities, or undertakings which the local units are empowered to operate; and

WHEREAS, pursuant to N.J.S.A. 40A:65-9 et seq. the MEL shall obtain coverage on behalf of its members JIFs in accordance with the Local Public Contracts Law; and

WHEREAS, in accordance with N.J.S.A. 40A:10-36 et seq., a JIF wishing to join the MEL to obtain the benefits of joint public entity membership may do so by adopting a resolution; and

WHEREAS, the Board of Fund Commissioners of the **Burlington County Municipal Joint Insurance Fund** has determined that membership in the MEL is in the best interests of the member municipalities:

NOW THEREFORE BE IT RESOLVED that the Board of Fund Commissioners of the **Burlington County Municipal Joint Insurance Fund** does hereby resolve and agree to renew membership in the MEL for a period of three (3) years, the commencement of which shall be January 1, 2022 and

BE IT FURTHER RESOLVED that the application for membership is for the purpose of obtaining the following types of coverages:

- 1) Excess Workers' Compensation and Employers' Liability Insurance and,
- 2) Excess Liability Insurance excess of the Primary Liability provided by the above mentioned Joint Insurance Fund as indicated on the application previously submitted and,
- 3) Excess Property, including Crime.

BE IT FURTHER RESOLVED that the **Burlington County Municipal Joint Insurance Fund** hereby adopts the Bylaws of the MEL and in accordance therewith, it is understood that coverage is not effective until membership is approved by the MEL Commissioners/Executive Committee, State Department of Banking & Insurance and State Department of Community Affairs and that coverage is subject to the terms, conditions and limitations as contained in the MEL's Coverage Manual and its Commercial Excess Insurance, if any; and,

BE IT FURTHER RESOLVED that the Board of Fund Commissioners, or other authorized representative, is authorized and directed to execute any and all written agreements necessary for membership in the MEL including, but not limited to, the Indemnity and Trust Agreement in order to implement membership by the **Burlington County Municipal Joint Insurance Fund** in the MEL according to its Bylaws, N.J.S.A. 40A:10-36 et seq., N.J.A.C. 11:15-2 and any other statutes or regulations pertaining thereto.

This resolution was duly adopted by the Burlington County Municipal
Joint Insurance Fund at a public meeting held on September 21, 2021

BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND

BY: _____ **ATTEST:** _____
CHAIRPERSON SECRETARY

DATED: *September 21, 2021*

**MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND
INDEMNITY AND TRUST AGREEMENT**

THIS AGREEMENT made this 21st day of September between: The **Municipal Excess Liability Joint Insurance Fund**, hereinafter referred to as MEL, and the **Burlington County Municipal Joint Insurance Fund**, hereinafter referred to as the FUND.

WITNESSETH:

WHEREAS, several local governmental units have collectively formed an Excess Liability Joint Insurance Fund as such entity is authorized and described in N.J.S.A. 40A:10-36 et seq. and the administrative regulations promulgated pursuant thereto and;

WHEREAS, the FUND has agreed to become a member of the MEL and to share in the obligations and benefits flowing from such membership with other members of the MEL in accordance with and to the extent provided for in the bylaws of the MEL and in consideration of such obligations and benefits to be shared by the membership of the MEL.

NOW THEREFORE, be it agreed as follows:

1. The FUND accepts the MEL's bylaws as approved and adopted and agrees to be bound by and to comply with each and every provision of the said bylaws, the pertinent Statutes and Administrative Regulations pertaining to same and as set forth in the Risk Management Plan.
2. The FUND agrees to participate in the MEL with respect to the types of insurance listed in the FUND's resolution.
3. The FUND agrees to renew its membership in the MEL for a period of three (3) years, the commencement of which shall be January 1, 2022.
4. The FUND certifies that it has not defaulted on any claims if self-insured and has not been canceled for non-payment of insurance premiums for a period of at least two (2) years prior to the date hereof.
5. In consideration of membership in the MEL, the FUND agrees that it shall jointly and severally assume and discharge the liability of each and every member of the MEL, all of whom as a condition of membership in the MEL shall execute a verbatim counterpart of this Agreement and by execution hereof the full faith and credit of the FUND is pledged to the punctual payment of any sums which shall become due to the MEL in accordance with the bylaws thereof, this Agreement, the MEL's Risk Management Plan or any applicable statute.
6. If the MEL in the enforcement of any part of this Agreement shall incur necessary expense or become obligated to pay attorney's fees and/or court costs, the FUND agrees to reimburse the MEL for all such reasonable expenses, fees and costs on demand.
7. The FUND and the MEL agree that the MEL shall hold all monies paid by the FUND to the MEL as fiduciaries for the benefit of MEL claimants, all in accordance with N.J.A.C 11:15-2.1 et seq.

8. The MEL shall establish separate Trust Accounts for each of the following categories of risk and liability, if applicable:
- a) Workers Compensation and Employers Liability
 - b) Liability, other than motor vehicle
 - c) Property Damage, other than motor vehicle
 - d) Motor Vehicle
 - e) Primary Statutory Bonds & Excess Public Officials Bonds

The MEL shall maintain Trust Accounts aforementioned in accordance with N.J.S.A. 40A:10-36, N.J.A.C. 11:15-2 et seq., N.J.S.A. 40A:5-1 and such other Statutes as may be applicable. More specifically, each of the aforementioned separate Trust Accounts shall be utilized solely for the payment of claims, allocated claim expense and excess insurance or reinsurance premiums for each such risk or liability or as "surplus" as such term is defined by N.J.A.C. 11:15-2.2 et seq.

9. Each FUND who shall become a member of the MEL shall be obligated to execute this Agreement.

MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND

BY: _____

BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND

BY: _____ **ATTEST:** _____
CHAIRPERSON SECRETARY

DATED: _____



Municipal Excess Liability Residual Claims Fund

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

September 1, 2021

Memo to: Burlington County Municipal Joint Insurance Fund

From: Commissioner Matchett

Re: RCF September Meeting

2020 Budget Amendment: Following the public hearing, the Board of Commissioners reviewed and adopted the amended Fund Year 2020 Budget, which reflected the transfer of the Fund Year 2016 claims from the local JIFs as of 12/31/20. Enclosed as part of this report is the Amended 2020 Budget.

2022 Budget: The Board of Fund Commissioners reviewed the proposed 2022 Budget. Under the conditions of the Fund, the 2022 expenses cannot be directly charged to an expense line established in the 2021 budget. Executive Director recommended a dividend be released from Closed Year Account in the amount of \$671,000. The Board of Fund Commissioners adopted a resolution returning surplus from the Closed Year Account. In addition, the Board of Fund Commissioners voted to introduce on first reading of the 2022 Budget and to schedule the Public Hearing on October 20, 2021, 10:30 a.m., meeting to be held either at Forsgate Country Club or telephonically. Enclosed as part of this report is the Proposed 2022 Budget.

Membership Renewals: Executive Director reported that membership renewal documents have been reviewed by the Fund Attorney and are being distributed to the local JIFs to renew their membership with the RCF on January 1, 2022. Enclosed as part of this report are the renewal Resolution and Indemnity & Trust Agreement.

2021 Fiscal Management Plan Amendment: The Fund Office has been notified that Georganne Jussel will be retiring from CB Claims LLC on October 15, 2021; Laura Sable will join the firm and serve the RCF as of September 27, 2021. The Board of Fund Commissioners accepted the recommendation to amend the Fiscal Management Plan to reflect these changes to the authorized signatory list.

2020 Audit Filing. The RCF 2020 audit was filed with the New Jersey Department of Banking and Insurance (DOBI) and the New Jersey Department of Community Affairs (DCA) on June 30, 2021.

Claims Committee: The Claims Review Committee met on June 2 and July 7, 2021 and also met the morning of the Commissioner's meeting. Minutes of the meetings were enclosed under separate cover.

Next Meeting: The next meeting of the RCF is scheduled for October 20, 2021 at 10:30AM, to be determined if this meeting will be held via teleconference or at the Forsgate Country Club.

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

MUNICIPAL EXCESS LIABILITY RESIDUAL CLAIMS FUND				
2022 PROPOSED BUDGET				
	2021 ANNUALIZED	2022 PROPOSED	\$	%
	BUDGET	BUDGET	CHANGE	CHANGE
APPROPRIATIONS				
CLAIMS	0	0	0	
Run-in Claim Receivable	15,000	15,000	0	0%
LOSS FUND CONTINGENCY	0	0		
SUBTOTAL LOSS FUND	15,000	15,000	0	0%
EXPENSES				
ADMINISTRATOR	209,959	214,158	4,199	2%
DEPUTY ADMINISTRATOR	71,421	72,849	1,428	2%
ATTORNEY	43,467	44,336	869	2%
CLAIMS SUPERVISION & AUDIT	62,835	64,092	1,257	2%
TREASURER	40,810	41,626	816	2%
AUDITOR	24,107	24,589	482	2%
ACTUARY	43,038	43,899	861	2%
MISCELLANEOUS	25,294	25,800	506	2%
SUBTOTAL	520,931	531,349	10,418	2%
EXPENSE CONTINGENCY	136,639	139,651	3,012	2%
TOTAL BUDGET	657,570	671,000	13,430	2%

**RESOLUTION TO RENEW MEMBERSHIP IN THE
MUNICIPAL EXCESS LIABILITY RESIDUAL CLAIMS FUND**

WHEREAS, the Municipal Excess Liability Residual Claims Fund (“RCF”), a nonprofit public entity in the State of New Jersey, was formed pursuant to N.J.S.A. 40A:10-36, et seq., to provide residual risk management to its member Joint Insurance Funds (“JIF”); and

WHEREAS, in accordance with N.J.S.A. 40A:10-42, the RCF may provide coverage to its member JIFs by self-insurance, the purchase of commercial insurance or reinsurance, or any combination thereof; and

WHEREAS, the purchase of such coverage by the RCF is exempt from public advertising and bidding requirements pursuant to N.J.S.A. 40A:11-5(1)(a)(ii) and 40A:11-5(1)(m) as an extraordinary unspecifiable service (“EUS”) so long as the contract entered into is awarded in accordance with the requirements for EUSs; and

WHEREAS, pursuant to N.J.S.A. 40A:65-14, the governing bodies of two or more Local Units may enter into an agreement to provide for the formation of the joint operation of any public services, public improvements, works, facilities, or undertakings which the local units are empowered to operate; and

WHEREAS, pursuant to N.J.S.A. 40A:65-9 et seq. the RCF, if necessary, shall obtain coverage and fund approved claims on behalf of its members JIFs in accordance with the Local Public Contracts Law; and

WHEREAS, in accordance with N.J.S.A. 40A:10-36 et seq., a JIF wishing to join the RCF to obtain the benefits of joint public entity membership may do so by adopting a resolution; and

WHEREAS, the Executive Committee of the **Burlington County Municipal Joint Insurance Fund** has determined that renewing their membership in the Residual Claims Fund is in the best interests of the member local units.

NOW, THEREFORE, BE IT RESOLVED that the Fund Commissioners of the **Burlington County Municipal Joint Insurance Fund** does hereby resolve and agree to renew its membership in the Residual Claims Fund for a period of three (3) years, the commencement of which shall be January 1, 2022. For the purpose of determining the term, any portion of the Fund year shall be considered a full year; and

BE IT FURTHER RESOLVED that the **Burlington County Municipal Joint Insurance Fund** hereby adopted the Bylaws of the Residual Claims Fund. Coverage will be provided in accordance with the terms, conditions and limitations as contained in the Residual Claim Fund's Commercial Excess Insurance or Reinsurance, and Bylaws; and,

BE IT FURTHER RESOLVED that the Chairman of the **Burlington County Municipal Joint Insurance Fund**, or other authorized representative, is authorized and directed to execute any and all written agreements necessary for membership in the Residual Claims Fund including, but not limited to, the Indemnity and Trust Agreement in order to implement membership

by the **Burlington County Municipal Joint Insurance Fund** in the Residual Claims Fund according to its Bylaws, N.J.S.A. 40A:10-36 et seq.), administrative regulations, and any other statutes or regulations pertaining thereto.

MUNICIPAL EXCESS LIABILITY RESIDUAL CLAIMS JOINT INSURANCE FUND

Chairperson

Date: _____

BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND

Chairperson

Secretary

Date: _____

**MUNICIPAL EXCESS LIABILITY RESIDUAL CLAIMS FUND
INDEMNITY and TRUST AGREEMENT**

THIS AGREEMENT made this 21st day of September 2021 with the Municipal Excess Liability Residual Claims Fund, hereinafter referred to as the "Residual Claims Fund", and the **Burlington County Municipal Joint Insurance Fund**, hereinafter referred to as the "FUND".

WITNESSETH:

WHEREAS, several local governmental units have formed a residual claims joint insurance fund as authorized and described in N.J.S.A. 40A:10-36 et seq., and the administrative regulations promulgated pursuant thereto; and,

WHEREAS, the FUND has agreed to become a member of the Residual Claims Fund and to share in the obligations and benefits flowing from such membership with other members of the Residual Claims Fund in accordance with and to the extent provided for in the Bylaws of the Residual Claims Fund, and in consideration of such obligations and benefits to be shared by the membership of the Residual Claims Fund.

NOW, THEREFORE, be it agreed as follows:

- 1.) The FUND accepts the Residual Claims Fund's Bylaws as approved and adopted and agrees to be bound by and to comply with each and every provision of the said Bylaws, the pertinent statutes and administrative regulations pertaining to same and as set forth in the Risk Management Plan.
- 2.) The FUND agrees to participate in the Residual Claims Fund with respect to the Fund years and types of insurance listed in the FUND's Resolution to Join.
- 3.) The FUND agrees to become a member of the Residual Claims Fund for an initial period not to exceed three (3) years, the commencement of which shall commence effective January 1, 2022.
- 4.) The FUND certifies that it has not defaulted on any claims if self-insured and has not been cancelled for non-payment of insurance premiums for a period of at least two (2) years prior to the date hereof.

- 5.) In consideration of membership in the Residual Claims Fund, the FUND agrees that it shall jointly and severally assume and discharge the liability of each and every member of the Residual Claims Fund, all of whom as a condition of membership in the Residual Claims Fund shall execute a verbatim counterpart of this agreement, and by execution hereof the full faith and credit of the FUND is pledged to the punctual payment of any sum which shall become due to the Residual Claims Fund in accordance with the Bylaws thereof, this agreement, the Residual Claims Fund's Risk Management Plan, or any applicable statute.
- 6.) If the Residual Claims Fund in the enforcement of any part of this agreement shall incur necessary expense, or become obligated to pay attorney's fees and/or court costs, the FUND agrees to reimburse the Residual Claims Fund for all such reasonable expenses, fees, and costs on demand.
- 7.) The FUND and the Residual Claims Fund agree that the Residual Claims Fund shall hold all monies paid by the FUND to the Residual Claims Fund as fiduciaries for the benefit of Residual Claims Fund claimants, all in accordance with administrative regulations.
- 8.) The Residual Claims Fund shall establish a Trust Account entitled "Claims or Loss Retention Fund". The Residual Claims Fund shall maintain the Trust Account in accordance with N.J.S.A. 40A:10-36 et seq., N.J.S.A. 40A:5-1, and such other regulations or statutes as may be applicable. More specifically, the Trust Account shall be utilized solely for the payment of claims, allocated claim expense, and excess insurance or reinsurance premiums for such risk or liability or as "surplus" as such term is defined by the administrative regulations.
- 9.) Each FUND who shall become a member of the Residual Claims Fund shall be obligated to execute this agreement.

BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND

Chairperson

Dated: _____

Attest:

Secretary

Dated: _____



**New Jersey Municipal Environmental
Risk Management Fund**

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

DATE: September 1, 2021
TO: Burlington County Municipal Joint Insurance Fund
FROM: Commissioner Jack
SUBJECT: Summary of Topics Discussed at E-JIF Meeting

REGULATORY AFFAIRS - PERMA filed the 2020 Year End Audit, Certification of the Audit adopted by the Executive Committee, Actuarial Valuation and Actuarial Certification with the Department of Banking and Insurance. In addition, the Synopsis of Audit was published in the Fund's newspaper.

2022 BUDGET PROCESS – Attached to this report, is the 2022 draft budget. The Finance Committee met on August 20, 2021 and recommended the 2022 budget as presented. The budget was introduced and will be adopted at the Public Hearing scheduled for October 20, 2021.

2021 DIVIDEND - The Finance Committee is recommending a 2021 dividend of \$3,100,000. Resolution #26-21 authorizing a total return dividend of \$3,100,000 was adopted by the Executive Board.

NOVEMBER MEETING - An informal vote was taken of the Fund Commissioners to move the meeting to November 10th at 9:30 am via zoom. The tally of the votes was 6-5 in favor of moving the meeting with 2 commissioners not voting. The Executive Board passed a motion approving the rescheduling of the November 17, 2021 meeting to be held on November 10th at 9:30 am via Zoom.

NEXT MEETING- The next meeting of the EJIF is scheduled for October 20, 2021- *Time and Location to be Determined.*

NEW JERSEY MUNICIPAL ENVIRONMENTAL RISK MANAGEMENT FUND					
2022 PROPOSED BUDGET BASED ON 2010 CENSUS					
	8/16/2021 15:41	2021	2,022		
		TOTAL	TOTAL	CHANGE	CHANGE
	I. Claims and Excess Insurance			\$	%
	Claims				
1	Third Party (Non-Site Specific)	418,373	417,023	(1,350)	-0.3%
2	On Site Cleanup (Site Specific)	236,857	229,926	(6,931)	-2.9%
3	PO Pollution Liability	159,379	153,284	(6,095)	-3.8%
4	Tank Systems	214,719	214,146	(573)	-0.3%
5	DMA Waste Sites (Superfund Buyout)	1,184,281	1,205,116	20,835	1.8%
6	LFC	29,002	20,739	(8,263)	-28.5%
7	Total Loss Fund	2,242,611	2,240,234	(2,377)	-0.1%
8					
9	II. Expenses, Fees & Contingency				
10	Professional Services				
11	Actuary	62,500	62,500	-	0.0%
12	Attorney	87,974	89,733	1,759	2.0%
13	Auditor	16,936	17,275	339	2.0%
14	Executive Director	324,812	331,308	6,496	2.0%
15	Treasurer	20,887	21,305	418	2.0%
16	Legislative Agent	45,000	45,000	-	0.0%
17	Underwriting Managers	257,265	262,410	5,145	2.0%
18	Environmental Services	460,098	469,300	9,202	2.0%
19	Claims Administration	30,407	31,015	608	2.0%
20					
21	Subtotal - Contracted Prof Svcs	1,305,879	1,329,846	23,967	1.8%
22					
23	Non-Contracted Services				
24	Expenses contingency	27,989	27,989	-	0.0%
25	Member Testing	8,326	8,326	-	0.0%
26					
27	Subtotal - Non-contracted svcs	36,315	36,315	-	0.0%
28					
29	Subtotal-Contracted/Non-contracted s	1,342,194	1,366,161	23,967	1.8%
30					
31	Excess Aggregate Insurance	508,143	533,550	25,407	5.0%
32					
33	General Contingency	225,137	225,137	-	0.0%
34					
35	Total Exp, Fees & Contingency	2,075,474	2,124,848	49,374	2.4%
36					
37	TOTAL JIF APPROPRIATIONS	4,318,085	4,365,082	46,997	1.1%



2022 PRE-RENEWAL PRESENTATION

September 10, 2021



Marketplace Overview

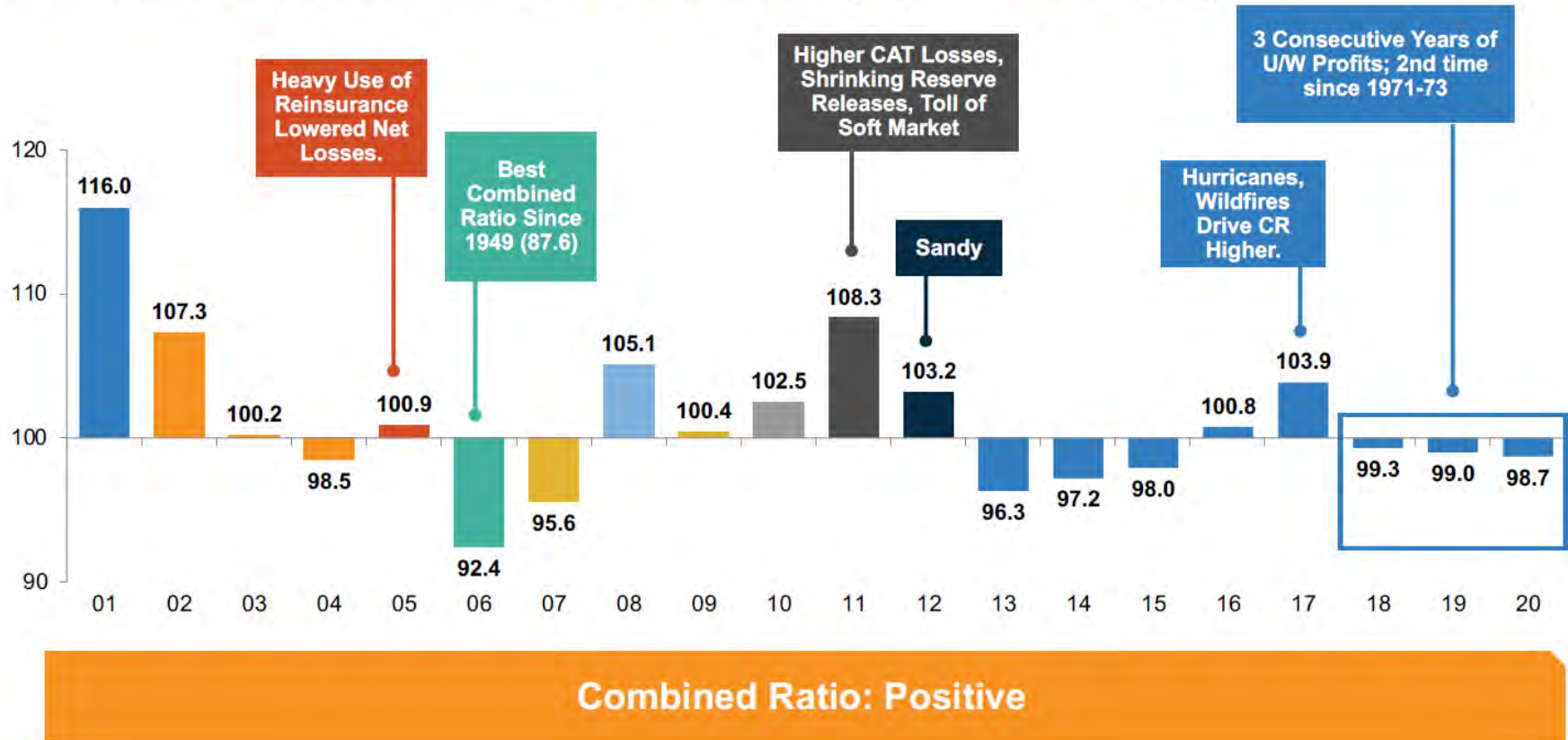


What?

What is happening?

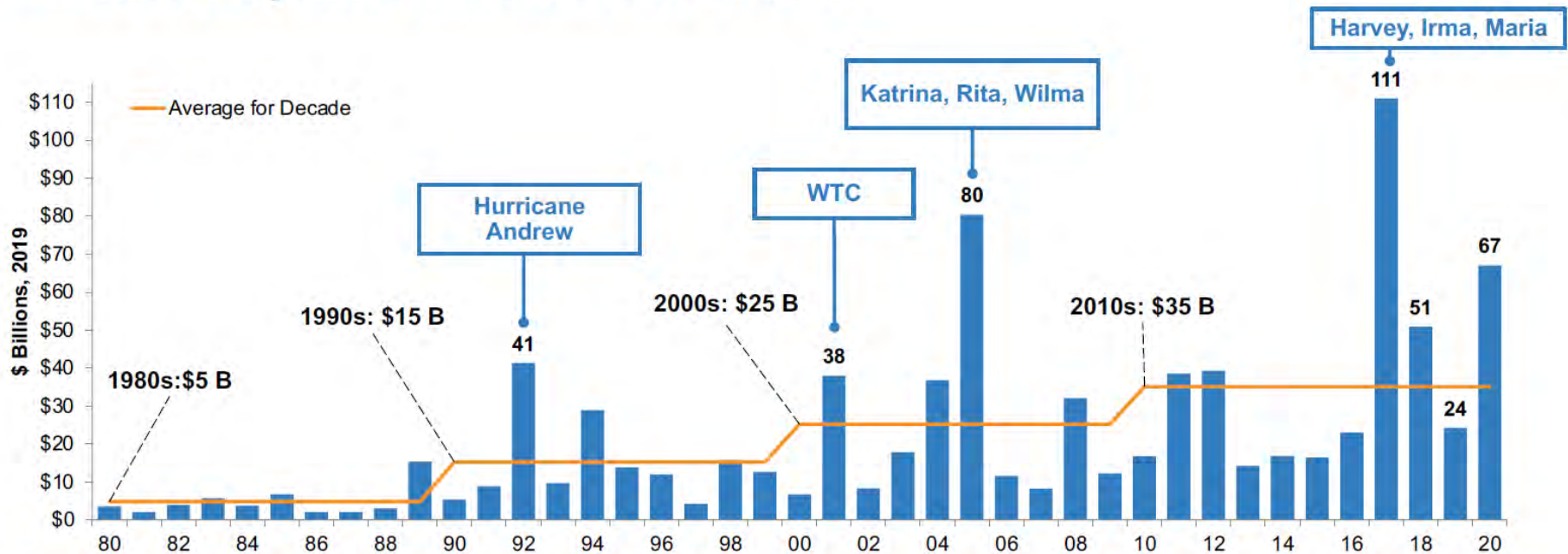
Marketplace Overview

Combined Ratio: 2001-2020 Yearly (all P/C lines)



Marketplace Overview

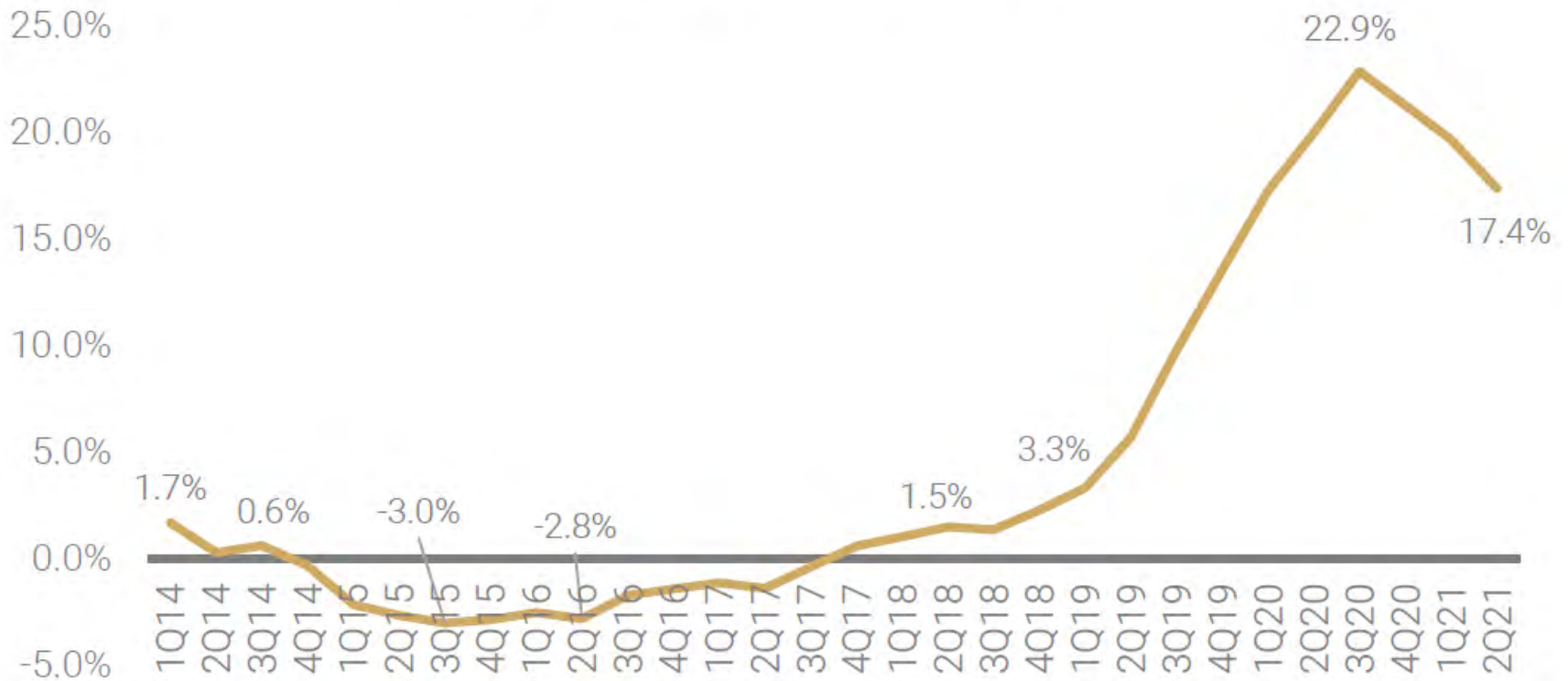
Inflation-Adjusted Insured Cat Losses



Insured Cat Losses Are Increasing At An Alarming Rate –Nearly 700% Since 80's

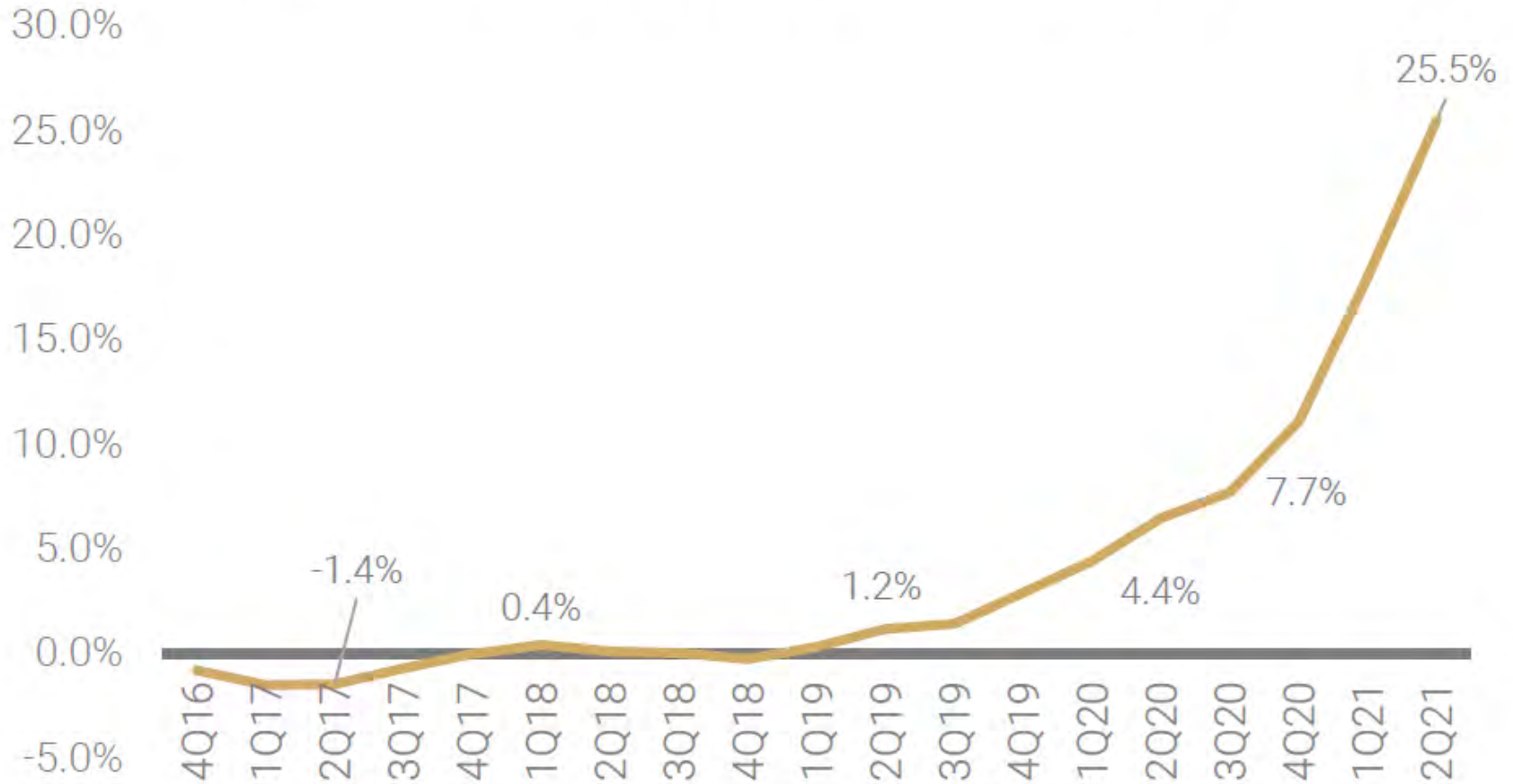
Marketplace Overview

Premium Change for Umbrella, 2014 - Q2 2021

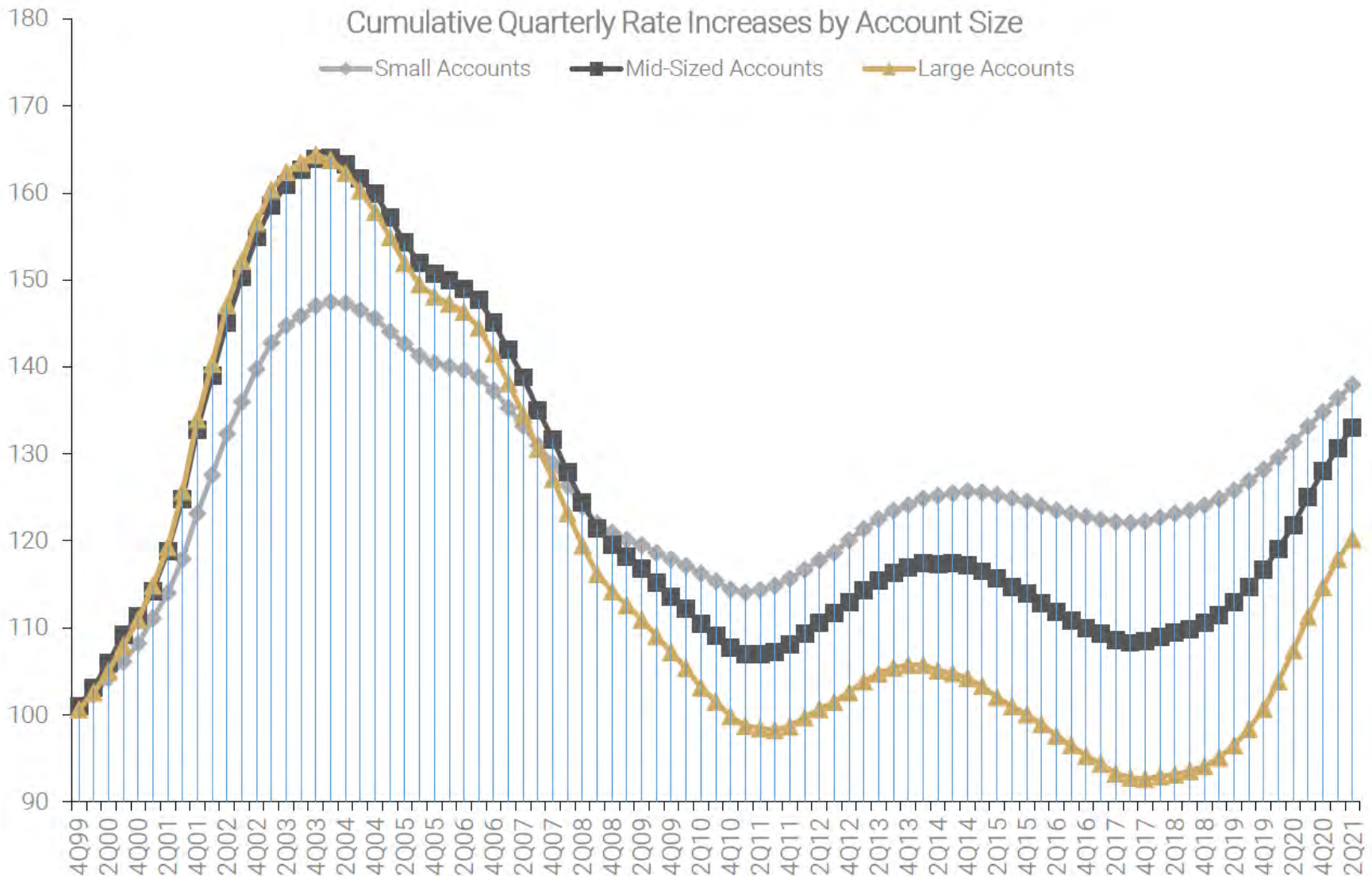


■ Marketplace Overview

Premium Change for Cyber, Q4 2016 - Q2 2021



Marketplace Overview



Marketplace Overview

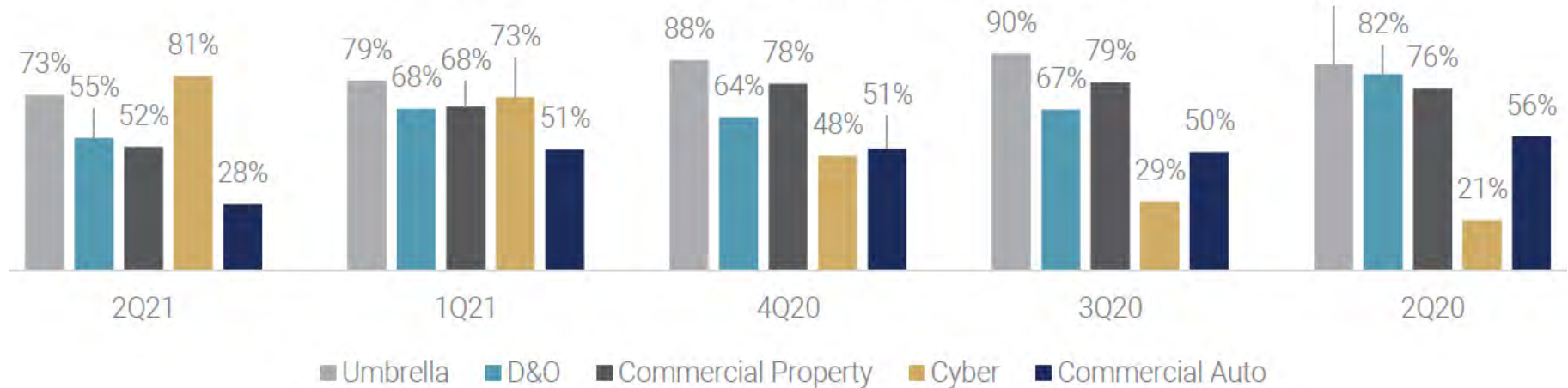
04| US composite insurance pricing change



Source: Marsh Specialty and Global Placement

Marketplace Overview

Respondents Reporting a Decrease in Underwriting Capacity





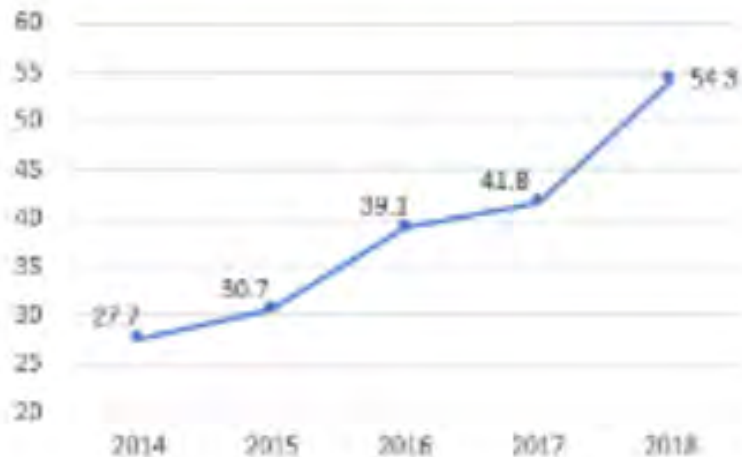
Why?

Why is it happening?

Marketplace Overview

Social Inflation

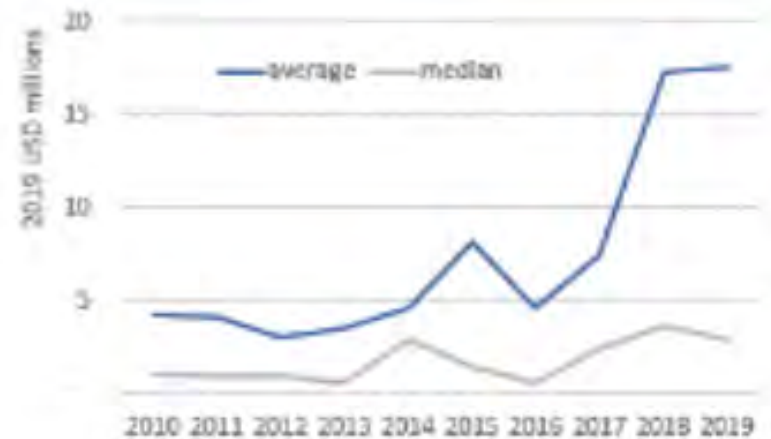
Top 50 US single plaintiff bodily injury verdicts in USD millions, median 2014-2018



Source: Shook, Hardy, Alcorn & Smith, Swiss Re Institute

Swiss Re
Coverable Claims

Median and average verdicts for motor vehicle accidents with corporate or trucking defendants in seven south eastern states



Source: Cassette

■ Marketplace Overview

Social Inflation



Marketplace Overview

Social Inflation

Upward Creep in Loss Development

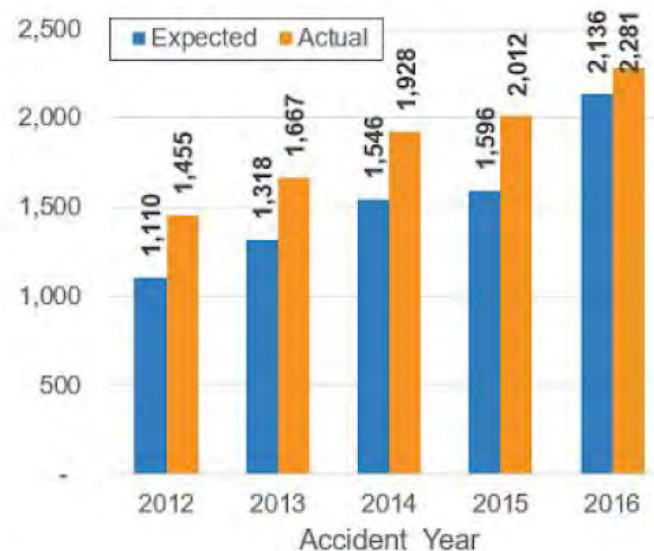
Key Assumption: LDF is RV about mean + inflation

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)

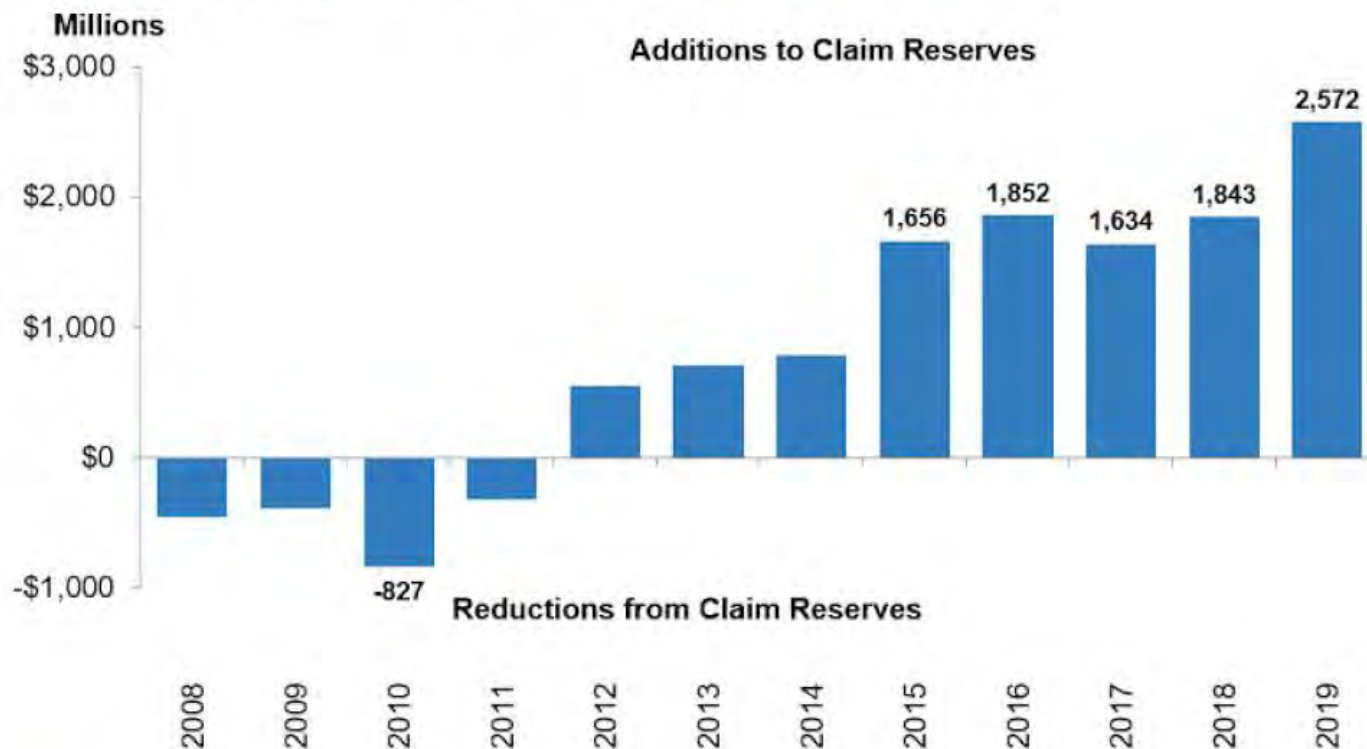


Marketplace Overview

Social Inflation

Social Inflation: The Toll

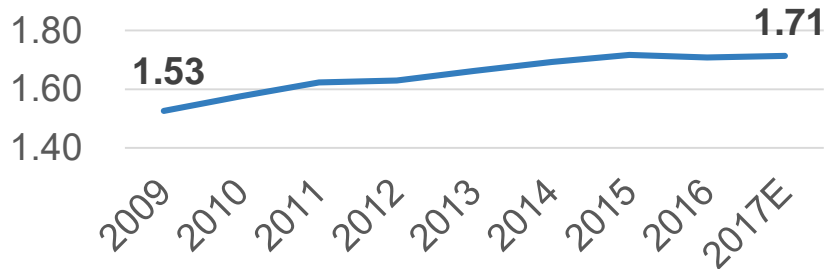
Reserve Development, Commercial Auto Liability



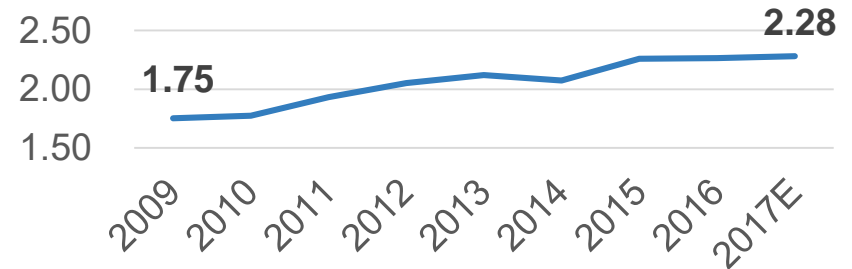
■ It's Not Just Auto

12:36 Loss Development Factors by Year, Long-Tailed Lines

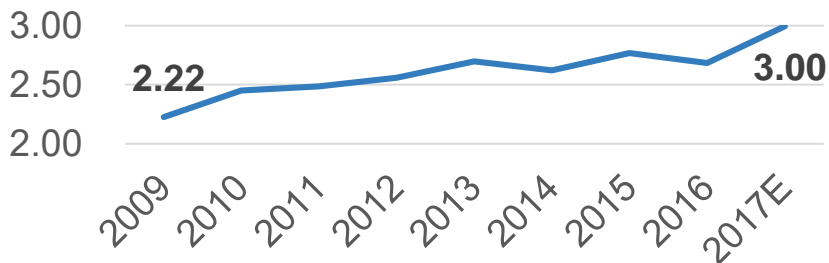
Commercial Auto



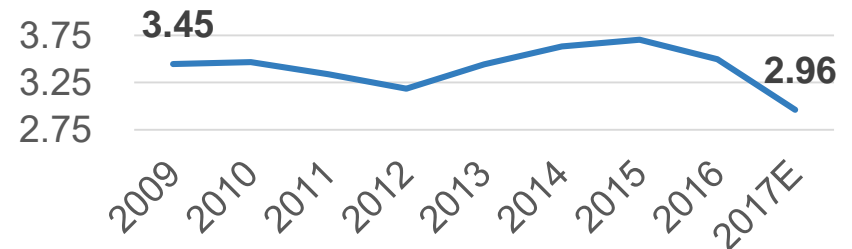
MedMal Claims-Made



Other Liability Occurrence



Other Long-Tailed Lines*



Medical Malpractice Occurrence, Other Liability Claims-Made, Products Liability Occurrence, Products Liability Claims-Made.

Estimate assumes 24:36 Factor is straight average of previous three years **243**

Source: NAIC data, sourced from S&P Global Market Intelligence; Insurance Information Institute.

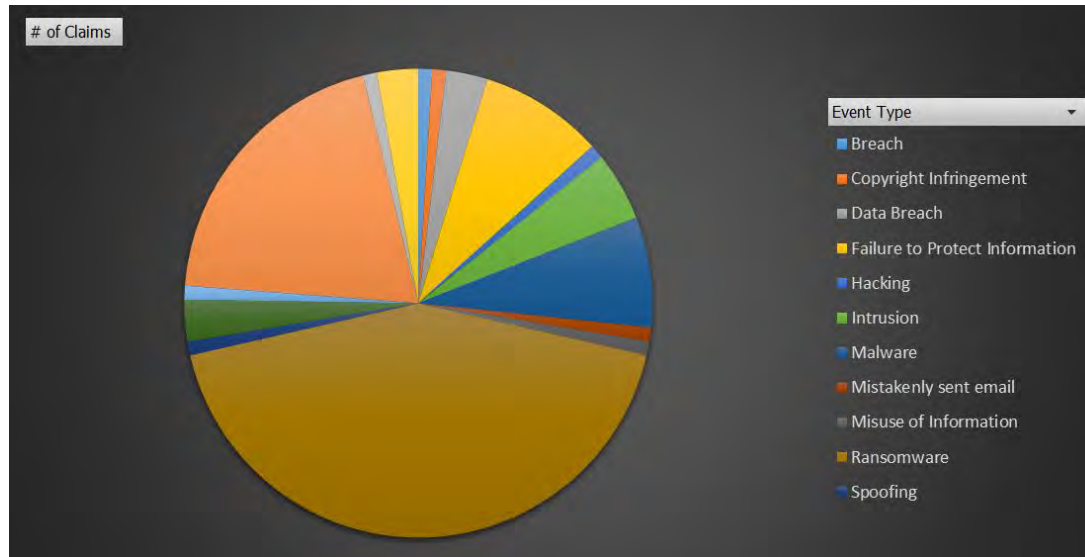
■ Loss Triangle – Casualty (GL, LEL, AL)

MEL Social Inflation

Periods	12 Months	24 Months	36 Months	48 Months	60 Months	72 Months	84 Months	96 Months	108 Months	120 Months
2010	0.00000	1.13780	1.11219	1.02746	0.91319	0.98333	1.01849	0.99108	0.99103	1.00132
2011	0.00000	1.36123	1.25182	1.14434	1.03126	1.01112	1.00174	0.98479	1.00885	
2012	0.00000	1.44473	1.43415	1.13501	1.24090	1.01582	1.00879	1.01139		
2013	0.00000	1.34765	1.40192	1.22095	1.28895	1.11341	1.04103			
2014	0.00000	1.84575	1.66130	1.43813	1.06501	1.12903				
2015	0.00000	1.64865	1.64527	1.35753	1.09476					
2016	0.00000	2.42395	1.51306	1.12617						
2017	0.00000	1.73054	1.56209							
2018	0.00000	1.74066								
2019	0.00000									

~40% Increase in
LDF

Marketplace Overview



By Event Type

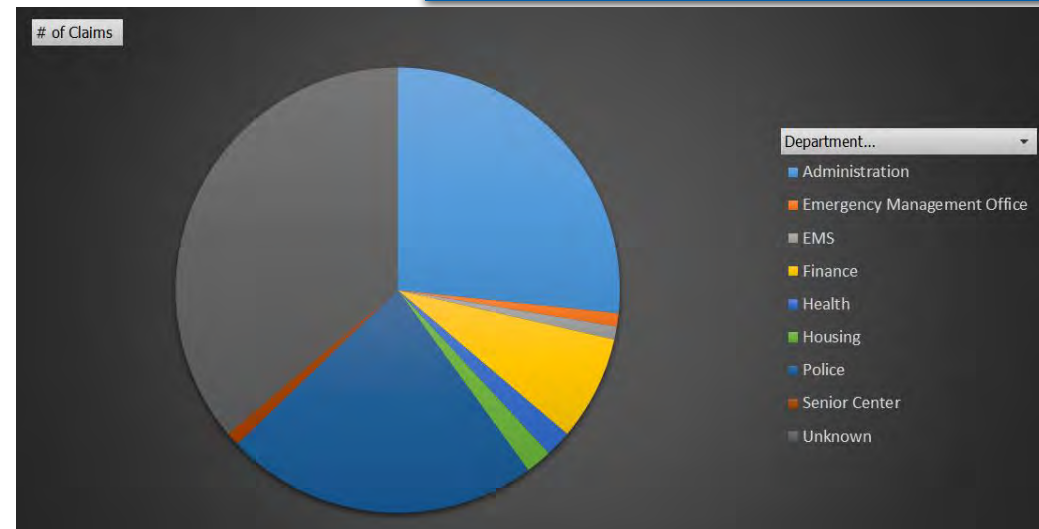
48% of data breaches were caused by human error or system glitch (**57% for Public Sector**)

2020 Ponemon Institute

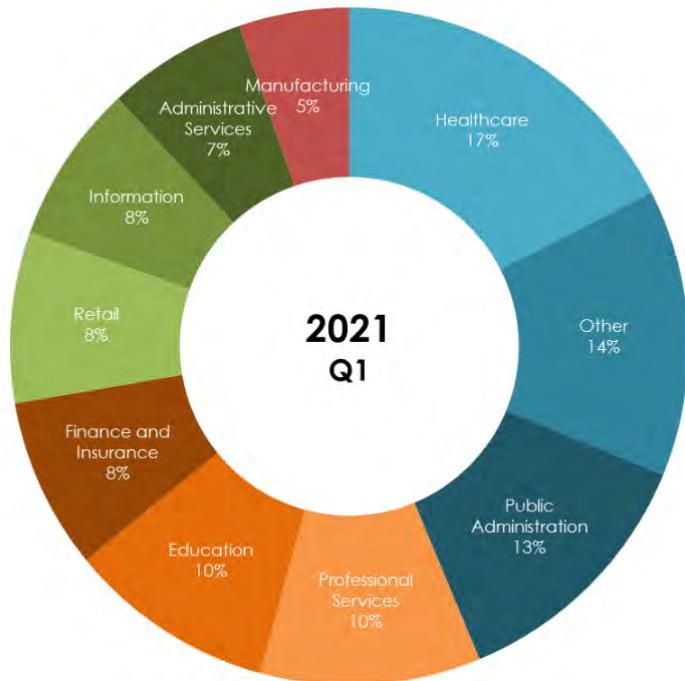
19% of breaches due to compromised credentials and **16%** due to third-party vulnerabilities

2020 Ponemon Institute

By Department



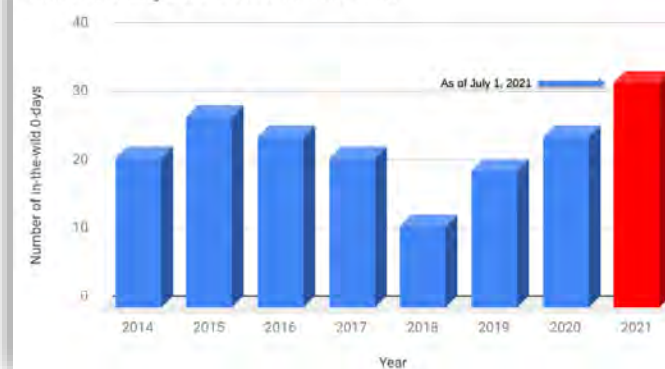
Marketplace Overview



Phishing

- 74% of organizations in the US experienced a successful phishing attack
- 94% of malware is delivered by email
- Phishing attacks account for more than 80% of reported security incidents

Annual 0-days Detected In The Wild



Total cost

\$4.25
\$4.00
\$3.75

Social engineering

Malicious insider (employee)

Physical security compromise

Phishing

Vulnerability in third-party software

Compromised credentials

Cloud misconfiguration

Business email compromise

Other technical misconfiguration or system error

Ransomware

- Ransomware attack every 11 seconds
- Global cost associated with ransomware recovery will exceed \$20 billion

8

Sep

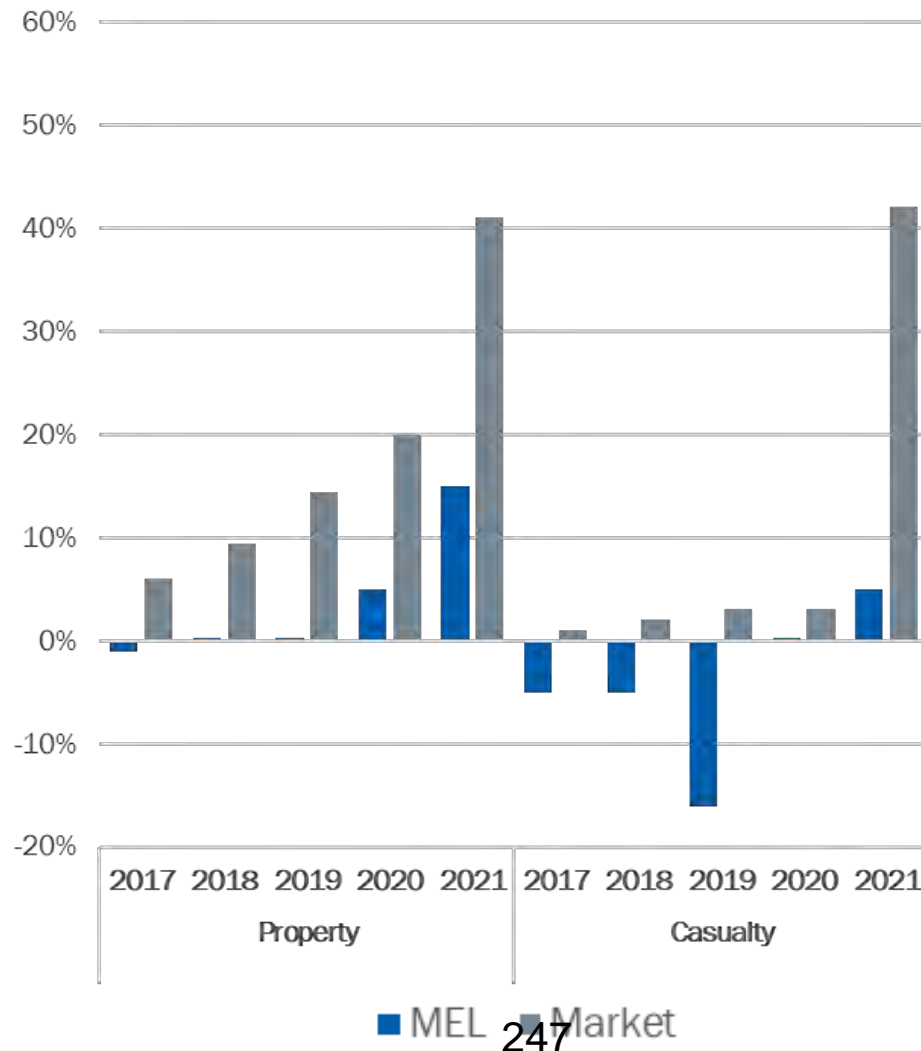
The Number of Daily Ransomware Attacks Increase Nearly 1000% in 2021

Stu Sjouwerma

246

Marketplace Overview

MEL Historical Rate Performance versus Market



■ Our World of Risks

- Social Inflation
- Pandemic Risk
- Sexual Abuse and Molestation Claims
- Statutory Presumptions
- Post Covid-19
- Aging Infrastructure
- Non CAT Property Loss
- Immunity Erosion
- Nanotechnology
- Marijuana Legalization

- 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

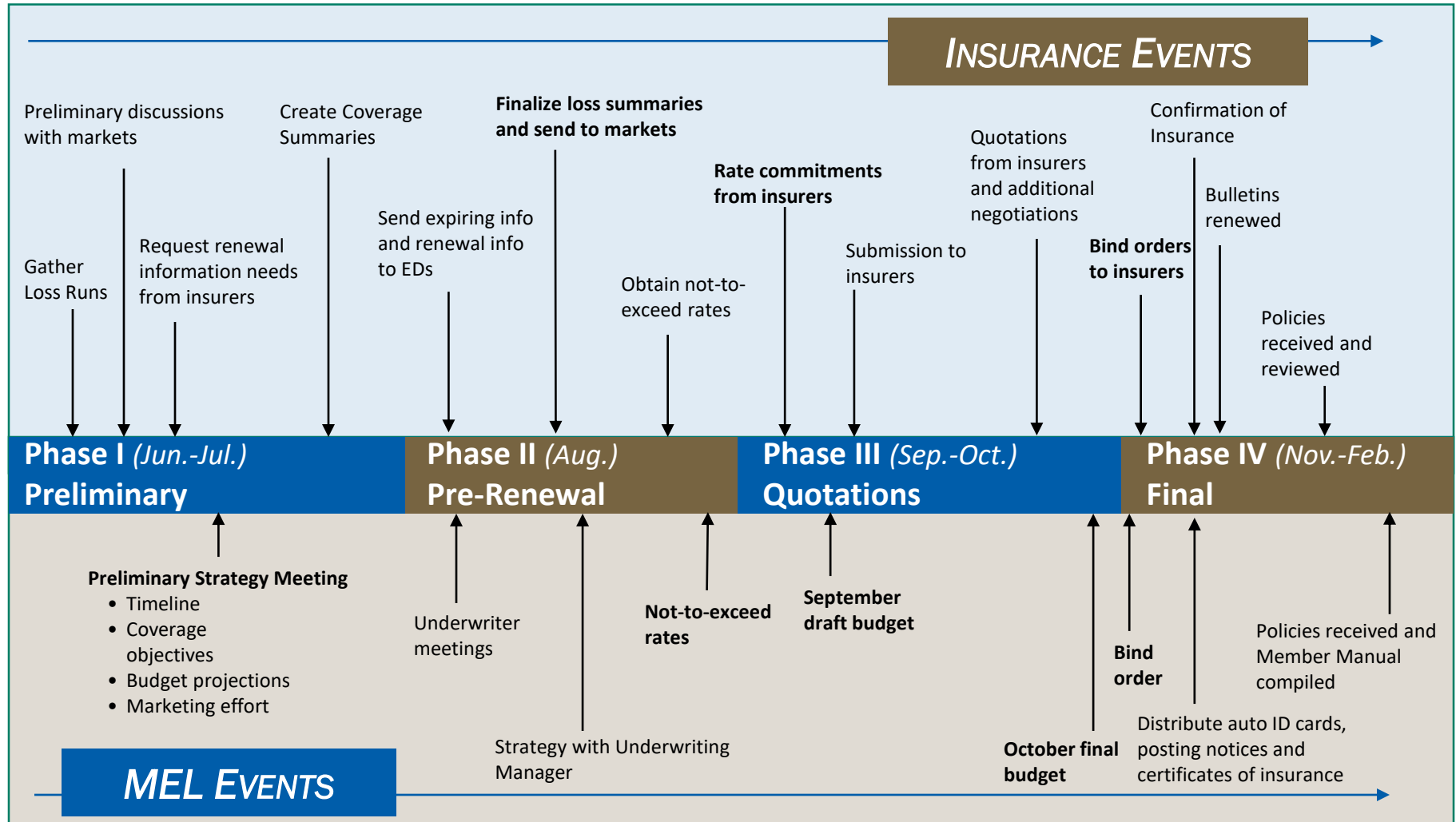


Renewal Strategy

■ Renewal Strategy for Hard Market



2022 Renewal Timeline



■ Additional Coverage Considerations

- Casualty \$10m x \$30m, or Beyond
- POL / EPL \$10m x \$10m, or Beyond
- Cyber Physical Damage
- Active Shooter / Active Assailant
- Fiduciary Liability
- Additional Limits of Insurance

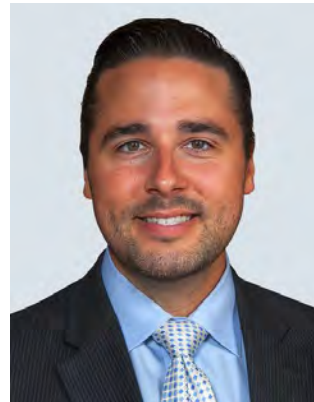
Additional Risk Transfer Tools

- Captive
- Parametric
- Alternative Risk Supplemental



THANK YOU

Questions? Comments?

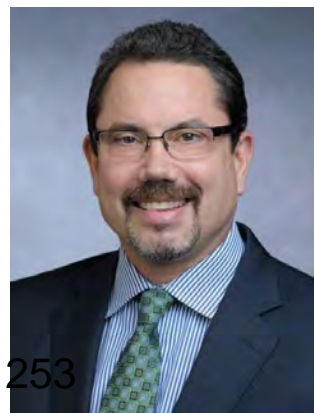


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