

AGENDA PACKET



Tuesday, October 19, 2021 at 3:30 PM

Via Zoom Conferencing

<https://us06web.zoom.us/j/88251276767>

Telephone Access: 646 876 9923 US (New York)

Meeting ID:88251276767

WWW.BURLCOJIF.ORG

BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND

Tuesday, October 19, 2021 – 3:30 PM

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AGENDA

- I. Meeting called to order by Chairman
- II. Salute the Flag
- III. Statement of Compliance with Open Public Meetings Act
 - A. Notice of this meeting was given by:
 - 1. Sending sufficient notice herewith to the ***Burlington County Times***, Mount Holly, and ***Courier Post***, Cherry Hill NJ;
 - 2. Filing advance written notice of this meeting with the Clerks/Administrators of all member municipalities; and
 - 3. Posting notice on the public bulletin boards of all member municipalities of the BURLCO JIF.
- IV. Roll Call
 - A. Fund Commissioners
 - B. Fund Professionals
 - C. Risk Management Consultants
 - D. Move up Alternates (*if necessary*)
- V. Approval of Minutes
 - A. Adoption of the **September 21, 2021** Meeting Minutes.....Pages 1-17
 - B. Adoption of the **September 21, 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The Closed Session Minutes shall not be released to the public until the reason(s) for their remaining confidential is no longer applicable and the Fund Solicitor has an opportunity to review them.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 18-50
 - A. Lost Time Accident Frequency.....Pages 22-23
 - B. Certificates of Insurance.....Pages 24-25
 - C. Financial Fast Track Report.....Page 26
 - D. Regulatory Filing Checklists.....Pages 27-28
 - E. 2020 Safety Incentive Program Awards.....Page 29
 - F. 2021 Optional Safety Budget.....Page 30
 - G. 2021 EPL/Cyber Risk Management Budget.....Page 31
 - H. 2021 Wellness Incentive.....Page 32
 - I. EPL Compliance StatusPage 33
 - J. Statutory Bond Status.....Pages 34-35
 - K. Skateboard Park Approval Status.....Page 36
 - L. Capehart Scatchard Updates.....Pages 37-41
 - 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 42-47
 - Q. Protection & Safe Treatment of Minors Training – Additional Dates Announcement....Page 48
 - R. Elected Officials Training

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XV.	Committee Report	
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A.	MEL Cyber Task Force Bulletin.....	Page 133

XVII. Miscellaneous Business

- A. AGRiP Attendee Report – David Matchett, Shamong.....Pages 134-135

<p style="text-align: center;">The next meeting will be held on Tuesday, November 23, 2021 at 3:30 PM at Hainesport Municipal Building, Hainesport, NJ or via Zoom</p>
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XVIII. Meeting Open to Public Comment

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

XIX. Closed Session – Resolution 2021-_____Authorizing a Closed Session of the Burlington County Municipal Joint Insurance Fund to discuss matters affecting the protection of safety and property of the public and to discuss pending or anticipated litigation and/or contract negotiations – **Motion -Roll Call**

- A. Professionals' Reports
1. Claims Administrator's Report
 a. Review of PARs over \$10,000
2. Executive Director's Report
3. Safety Director's Report
4. Solicitor's Report
B. Reopen Public Portion of Meeting – **Motion – All in Favor**

XX Approval of Claims Payments – **Motion – Roll Call**

XXI Authorization to Abandon Subrogation (if necessary) – **Motion – Roll Call**

XXII. Motion to Adjourn Meeting – **Motion – All in Favor**

BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND

September 21, 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, September 21, 2021 at 3:30PM, prevailing time. Chair McMahon, **Chesterfield**, presiding. The meeting was called to order at 3:30PM.

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

FLAG SALUTE

STATEMENT OF COMPLIANCE WITH OPEN PUBLIC MEETING ACT

Notice of this meeting was given by: (1) sending sufficient notice herewith to the ***Burlington County Times***, Mt. Holly, NJ, and to the ***Courier Post***, Cherry Hill, NJ; (2) filing advance written notice of this meeting with the Clerks/Administrators of all member municipalities of the Burlington County Municipal Joint Insurance Fund; and (3) posting notice on the public bulletin boards of all member municipalities of the Burlington County Municipal Joint Insurance Fund.

ROLL CALL

James Renwick, **Bass River Twp.**
Rich Wolbert, **Beverly City**
Maria Carrington, **Bordentown Twp.**
Grace Archer, **Bordentown City**
Glenn McMahon, **Chesterfield**
Erin Provenzano, **Delanco Twp.**
Jeffrey Hatcher, **Delran Twp.**
Tom Pullion, **Edgewater Park**
Patrice Hansell, **Fieldsboro Boro.**
Steve Fazekas, **Florence Twp.**
Paula Kosko, **Hainesport Twp.**
Ed Dellorco, **Lumberton Twp.**
Jay Springer, *Alternate*, **Lumberton Twp.**
Mike Fitzpatrick, **Mansfield Twp.**
Kathy Burger, **Medford Twp.**
Jerry Mascia, **Mt. Laurel Twp.**
Kyle Tuliano, **New Hanover Twp.**
Susan Jackson, *Alternate*, **New Hanover Twp.**
Debbie Vallari, *Alternate*, **Pemberton Boro.**
Dan Hornickel, **Pemberton Twp.**
Mike Mansdoerfer, **Riverside Twp.**
David Matchett, **Shamong Twp.**
J. Paul Keller, **Springfield Twp.**
Doug Cramer, **Tabernacle Twp.**
Steve Ent, **Westampton Twp.**
James Ingling, **Wrightstown Boro.**

Absent Fund Commissioners were:

John Gural, **Palmyra Boro.**
Mary Picariello, **North Hanover Twp**
Kathy Hoffman, **Southampton Twp.**
Maryalice Brown, **Woodland Twp.**

Those also in attendance were:

Paul Forlenza, MGA, Executive Director, *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:

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

Absent Risk Management Consultant agencies and Fund Professionals:

Paul Miola, CPCU, ARM, *AJG Risk Management Services, Inc.*
CBIZ Benefits & Insurance Services

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

Motion to move up Grace Archer, Bordentown City to Acting Secretary and to the Executive Committee in the absence of John Gural, Palmyra. Motion by Mr. Ingling, seconded by Mr. Wolbert. All in Favor. Motion carried by unanimous vote.

APPROVAL OF THE OPEN & CLOSED SESSION MINUTES

Chair McMahon presented the Open & Closed session meeting minutes of the July 20, 2021 meeting of the Fund, as found in the agenda packet and as provided to the Executive Committee prior to the Executive Committee meeting, for approval.

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

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

The Closed Session minutes of the July 20, 2021 meeting shall not be released to the public until the reason(s) for their remaining closed is no longer applicable and the Fund Solicitor has had the opportunity to review them.

EXECUTIVE DIRECTOR'S REPORT

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

Mr. Forlenza referenced the most recent Lost Time Accident Frequency Report noting a .61 rate for 2021 to date. This puts the BURLCOJIF as the best in the State for it's Lost Time Accident Frequency for the MEL affiliated JIFs.

Mr. Forlenza asked for members to review their SIP, OSB, Wellness, and EPL/Cyber Risk Management Budget balances included in the agenda. He noted all funds need 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 stated there are still quite a few towns who have not utilized their funds yet, and reiterated to them not to lose it.

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/July 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 and noted most members seem to be close to completion.

Mr. Forlenza reminded everyone that completion of the Police Command Staff 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. It seems there was some concern with having officer's signatures on the website, and giving people the ability to possibly copy those signatures. The sign in sheets are available upon request from his office.

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. All Renewal Resolutions & Agreements have been received by his office. He also noted that all Renewal Presentations 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, have been completed and all went very well, whether in person or virtually

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 received 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 were urged to carefully review this information prior to starting the renewal process. Mr. Forlenza noted he was happy to see that 90% of schedules have been completed across the membership.

Lastly, Mr. Forlenza stated the Loss Ratio Snapshots, inclusive of the JIF, MEL and EPL and valued as of 6/30/21 were loaded into Origami on August 31, 2021, so if you have not logged into the system and reviewed them, please do so.

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

SOLICITOR'S REPORT

Closed Claims Report

Mr. DeWeese stated that there was one (1) closed case(s) since the last meeting:

K Johnson Urban Renewal, LLC v. Township of Bordentown

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.

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, and to review your Hierarchy reports to be sure all training requirements are up to date.

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 his *Lessons Learned from Losses* which reviewed how to lift correctly. Mr. Roselli noted to use the SMART 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.

He then discussed examples of claims that may not have occurred if the employee had used the SMART technique when lifting.

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

NOC Department Listing

Mr. Roselli stated that the Adjustors have had limited options when categorizing the department where a claim occurred. Mr. Roselli noted that approximately 10 new departmental choices have been added to their system allowing for better coding of the departments where claims are occurring. With that said, Mr. Roselli presented two reports included in the agenda packet; one for June and one for August. Each report depicted the total number of claims from 2018 to 2021, by line of coverage, categorized as NOC (Not Otherwise Classified). When comparing the reports for liability claims, the % of claims with the NOC classification had dropped significant in August as compared to June. Mr. Roselli stated that Ms. Langsdorf would also be reviewing her outstanding claims with an NOC designation over the next month to better qualify the departments where workers compensation claims are occurring.

Accident Investigation Report

Lastly, Mr. Roselli reviewed a report also included in the agenda packet from Qual-Lynx depicting those towns that are/not completing a *Supervisors Incident Report* when reporting claims, as he stated these reports are a valuable tool when investigating accidents. He noted this will be a monthly report going to Mr. Forlenza and the Safety Director's office who will be reviewing it and discussing it with member towns during loss control visits.

WELLNESS DIRECTOR'S REPORT

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

She stated that the deadline to use or encumber your Wellness Funds is approaching, so if you are struggling with appropriate ways to utilize your remaining balances, please contact her and she will help you brainstorm. Water challenges are a great idea, and some town have ordered water coolers for their employees, which makes this challenge super easy. She then reviewed some other 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 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:

Ms. Schiffer noted, this month's Targeting Wellness Newsletter focused on Good News for Good Health, explained 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.

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

- 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.

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>July</i>	<i>August</i>	<i>YTD</i>
<i>Lost Time</i>	3	3	43
<i>Medical Only</i>	7	21	84
<i>Report Only</i>	8	15	141
<i># of New Claims Reported</i>	18	39	268
<i>Report Only % of Total</i>	44%		53%
<i>Medical Only/Lost Time Ratio</i>	70:30	88:12	66:34
<i>Average Days to Report</i>	4.6	3.2	4.2

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 August 2021 and Year to Date 2021. Ms. Beatty noted there were no COVID related claims for the month of August. She noted the number of COVID claims is starting to slowly rise again.

August 2021 COVID Related Average Days to Report: 4.3

August 2021 Non COVID Related Average Days to Report: 2.4

Transitional Duty Report

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

<i>Transitional Duty Summary Report</i>	<i>YTD</i>
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<i>Transitional Duty Days Available</i>	<i>1,878</i>
<i>Transitional Duty Days Worked</i>	<i>1,413</i>
<i>% of Transitional Duty Days Worked</i>	<i>75%</i>
<i>Transitional Duty Days Not Accommodated</i>	<i>465</i>
<i>% of Transitional Duty Days Not Accommodated</i>	<i>25%</i>
<i>\$ Saved by Accommodating</i>	<i>\$123,222</i>
<i>\$ Lost by Not Accommodating</i>	<i>\$53,009</i>

PPO Penetration Report:

Ms. Beatty presented the PPO Penetration Report:

<i>PPO Penetration Rate</i>	<i>July</i>	<i>August</i>
<i>Bill Count</i>	<i>164</i>	<i>156</i>
<i>Original Provider Charges</i>	<i>\$247,614</i>	<i>\$186,787</i>
<i>Re-priced Bill Amount</i>	<i>\$99,035</i>	<i>82,338</i>
<i>Savings</i>	<i>\$148,579</i>	<i>104,449</i>
<i>% of Savings</i>	<i>60%</i>	<i>56%</i>
<i>Participating Provider Penetration Rate - Bill Count</i>	<i>98%</i>	<i>94%</i>
<i>Participating Provider Penetration Rate – Provider Charges</i>	<i>99%</i>	<i>85%</i>
<i>EPO Provider Penetration Rate - Bill Count</i>	<i>98%</i>	<i>98%</i>
<i>EPO Provider Penetration Rate – Provider Charges</i>	<i>97%</i>	<i>84%</i>

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

TECHNOLOGY RISK SERVICES REPORT

Mr. Romero reported, in regards to training, everyone should have received an email from him this morning regarding the launch of the new cyber awareness training starting next Monday. He ask to please inform all your employees and elected official to be on the lookout for the coming email as some may want to delete the email thinking it is a phishing email or scam.

Mr. Romero noted the training course is approximately 25-30 minutes long and the FCs or clerks have been designated as the Point of Contact who will receive weekly status reports and stated you are responsible for ensuring compliance within your municipality. If changes need to be made, please send them to him and he will forward to the vendor.

In regards to Phishing and Vulnerability Scanning, as of now, there is no phishing or vulnerability scanning report. The contract with Pivot Point Security who provided these services has expired and as you all know the JIF has publicized a Technology Risk Management Service RFP that includes training, phishing, and monthly network vulnerability scanning, which includes yearly penetration testing.

In regards to the MEL's Cyber Risk Management program, Mr. Romero has sent out a security questionnaire to all the IT contacts to start assessing where you are in the program. The next step is to review the findings with you and your IT professional and develop a roadmap towards certification. He noted many members are very close to Tier 1 & Tier 2 but are missing the Government Cyber Security membership piece which is simple and free to join and an email was sent out about this on September 8th.

As a quick reminder, Mr. Romero noted to be on the lookout for fraudulent hurricane and disaster recovery emails as there have been several cyber incidents this summer that included ransomware. Make sure you report any cyber incident quickly and to the appropriate parties and follow the JIF's Incident Report Roadmap.

Also, another scam to be aware of is if you get an email from an employee requesting a change to their payroll, bank information, or benefits, ask them to call you and validate the person over the phone, never make any financial or medical changes request submitted by email.

Lastly, Mr. Romero referenced a memorandum in the agenda in regards to Cyber Awareness Month. He noted this year's theme from the MEL Cyber Task Force is "Do Your Part, Be Cyber Smart". The MEL will be putting out weekly content and is a great opportunity for all members to promote cyber security within their town and include such segments that promote increasing cyber security skills, identifying phishing emails and making cyber security a priority and building it into your regular process.

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 August 2021, a copy of which was provided to the membership in the agenda packet. Mr. Tontarski's reports are valued as of August 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 \$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

	Monthly	YTD
Subrogation Receipts	\$2,084.73	\$33,639.78
Salvage Receipts	\$3,625.00	
Overpayment Reimbursements	\$762.50	
FY 2021 Premium Receipts	\$3,402,759.00	
FY 2020 Audit Refund Receipt	713.00	

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

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

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.

Loss Run Payment Register – July and August 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 \$527,959.24. The claim detail shows 734 claim payments issued.

Bill List – Ratification of August 2021

For the Executive Committee's consideration, Mr. Tontarski presented the August 2021 Bill List in the amount of \$701,193.32 which was included in the agenda.

Bill List - September 2021

For the Executive Committee's consideration, Mr. Tontarski presented the September 2021 Bill List in the amount of \$95,113.57 which was included in the agenda packet.

Chair McMahon entertained a motion to approve the July and August 2021 Loss Run Payment Register and the August and September 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 *July and August 2021 Loss Run Payment Register the August 2021 and September 2021 Bill Lists* 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**
Grace Archer, *Acting Secretary*, **Bordentown City**
Glenn McMahon, *Chair*, **Chesterfield**

Nays: None
Abstain: None

Motion carried by unanimous vote.

COMMITTEE REPORTS

Safety Committee Meeting Minutes – July 20, 2021

Mr. Cramer noted the Safety Committee met on July 20, 2021 and a verbal report was given at the July meeting where he reminded everyone discussions included 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. He also noted the detailed minutes were self-explanatory and included in the agenda packet. If anyone had any questions, they could reach out to him at any time.

Finance Committee Meeting Minutes – August 24, 2021

Mr. Mansdoerfer noted the committee met on August 24, 2021 in Delran and referenced the minutes that were emailed out to all members earlier today, stating they were self-explanatory, and highlighting the following:

He noted discussions included 2021 changes in Premiums and with an unfunded liability of approximately \$2,000,000 at the MEL level it will affect our 2022 Premiums at approximately a \$3,015 increase per member.

Also discussed was hiring a Police Consultant at a cost of approximately \$1,000 per member with a Police Department as the Defense Panel feels a Police Consultant will be a valuable tool in assisting with Police Departments adhering to Policies and hoping to lessen the severity of some claims.

It was decided to take the name of the line item Cyber Risk Services and rename it to Cyber Online Training to clarify the allocation of those funds.

Mr. Mansdoerfer stated one of the more important discussions was the additional perils resulting from recent legislative & regulatory changes that were not funded in the Actuaries initial Loss Funding projections. The Committee decided to add 25% of the Actuary's additional funding recommendations for these perils to the 2022 Loss Funding Budget, to be sure we have adequately funded the 2022 Budget.

He stated the Committee reviewed the Interim Financial Summary valued as of June 30, 2021 and referenced those reports in the agenda as well, noting the Fund continues to be in good financial condition. Mr. Mansdoerfer also noted included in the agenda was the yearly MEL Fiduciary Disclosure Statement memo put out each year for the members to review simply stating the MEL is financially sound; however, is not subject to any Guaranty Fund protection in the event of insolvency. As a result, be aware of any potential additional assessments should the MEL become insolvent.

Lastly Mr. Mansdoerfer stated there are two (2) Resolutions presented for consideration. One authoring the release of Surplus in the amount of \$850,000 from closed year accounts 2008-2016, and the other recommending IntraFund transfers.

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

Resolution 2021-33 – Authorizing Refund of Closed Year Account (2008-2016) Surplus Release of Surplus

Chair McMahon entertained a motion to approve Resolution 2021-33, *Authorizing Refund of Closed Year Accounts (2008-2016) Surplus Release as presented*

Motion by Mr. Ingling, seconded by Ms. Archer, to approve *Resolution 2021-33* 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**
Grace Archer, *Acting Secretary*, **Bordentown City**
Glenn McMahon, *Chair*, **Chesterfield**

Nays: None
Abstain: None

Motion carried by unanimous vote.

Resolution 2021-34 – Authorizing Intra-Fund Transfers

Chair McMahon entertained a motion to approve Resolution 2021-34, *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 Deductibles Line to the 2020 Property Line* as presented

Motion by Ms. Kosko, seconded by Mr. Wolbert, to approve *Resolution 2021-34* 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**
Grace Archer, *Acting Secretary*, **Bordentown City**
Glenn McMahon, *Chair*, **Chesterfield**

Nays: None
Abstain: None

Motion carried by unanimous vote.

MEL/RCF/EJIF REPORTS

Ms. Jack reported the MEL met on September 1, 2021 and the report was included in the agenda and was self-explanatory. She then highlighted the MEL Budget has an increase of 9.9% and there is a very thorough outline on the Budget included in the agenda from the MEL Chair and asked everyone to please take the time to review it. The other item to note is there is a Resolution being presented seeking authority to renew membership in MEL for another 3 years commencing on January 1, 2022.

Resolution 2021-35

Chair McMahon entertained a motion to approve **Resolution 2021-35**, *Authorizing to Renew Membership in the Municipal Excess Liability Joint Insurance Fund for a Period of 3 Years commencing on January 1, 2022* as presented

Motion by Mr. Ingling, seconded by Mr. Wolbert, to approve *Resolution 2021-35* 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**
Grace Archer, *Acting Secretary*, **Bordentown City**
Glenn McMahon, *Chair*, **Chesterfield**

Nays: None
Abstain: None

Motion carried by unanimous vote.

Mr. Matchett reported the RCF also met on September 1, 2021 and the report was included in the agenda packet as well and was self-explanatory. He highlighted there is also a Resolution being presented seeking authority to renew membership in RCF for another 3 years commencing on January 1, 2022.

Resolution 2021-36

Chair McMahon entertained a motion to approve **Resolution 2021-36, Authorizing to Renew Membership in the Municipal Excess Liability Residual Claims Fund for a Period of 3 Years commencing on January 1, 2022** as presented

Motion by Mr. Cramer, seconded by Ms. Archer, to approve *Resolution 2021-36* 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**
Grace Archer, *Acting Secretary*, **Bordentown City**
Glenn McMahon, *Chair*, **Chesterfield**

Nays: None
Abstain: None

Motion carried by unanimous vote.

Lastly, Ms. Jack noted the EJIF met on September 1, 2021 and the report was included in the agenda packet as well and was self-explanatory. She stated that include in the report was the EJIF Budget that was presented at that meeting for adoption.

Both Ms. Jack and Mr. Matchett asked if there were any questions. No questions were entertained.

MISCELLANEOUS BUSINESS

MEL – 2022 Pre-Renewal Presentation

Mr. Cooney, Fund Underwriter with Conner Strong, presented the 2022 Pre-Renewal presentation to the Fund, and noted his presentation was also included in the agenda packet.

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

Mr. Cooney first noted the ratio of dollars paid in terms of premiums versus losses, and noted as an industry, the property market has been losing money for quite some time and the trend is continuing. He further explained that the losses in the property market are impacting other markets as well. Mr. Cooney then specifically highlighted the fourth quarter of 2019 which marks the beginning of the worst insurance market since the mid-1980s; the same type of market that created the JIFs. The frequency and severity of catastrophic losses across the world is a big issue, as well as the cost associated with these claims. This includes some things we are not used to seeing, such as hurricane Ida in New Jersey as an example.

Mr. Cooney then discussed the umbrella, or Excess Liability Coverage, which is the most severely hit coverage across the entire market place. He then referenced his presentation depicting annual increases in liability renewal premiums including the compounding effect of the quarterly changes on top of each other. This is why some of public entities, whether in pools or not, are seeing increases, with a good loss ratio of 30%, to increases of 200-500% for entities with a bad loss ratio.

Next, Mr. Cooney reviewed what is causing the liability rates to increase so drastically. He noted a huge decrease in underwriting capacity, which means there are less limits available to all the insurers. Due to supply and demand, the insurance companies are charging more money to cover less risk. This is a big factor in why the Liability Insurance Market is increasing. Mr. Cooney then reviewed what the true underlying trends are affecting all of these changes.

On the Liability side, the biggest trend is the impact of Social Inflation, which means settlements and defense costs are increasing dramatically. For example, an auto liability claim in 2014-2015, may have been forecast to cost \$200,000 at the time of the loss; however, when it settled out in 2018, the cost was \$600,000. This is a documented trend that has gone on for many years. He then referenced his presentation depicting this trend, noting claims from 7-8 years ago are coming in at 2-3x higher than originally anticipated. He also noted that the MEL loss development trends have gone up 40% in the last six years. Mr. Cooney then explained the underlying trends that we are facing. He noted that from 2013-2015 the insurance industry had an underwriting profit; however, that trend has changed dramatically. Mr. Cooney noted that the 50 largest jury verdicts per year from 2014-2017 have increased dramatically, almost doubling.

Next, Mr. Cooney reviewed the Cyber market reiterating that ransomware is the number one culprit for these increases. These losses are coming from administration departments and police departments. He noted that half of these claims are caused by human error or a system glitch, which are both preventable. He noted some important stats that are developing, and are rather new, including: 19% of breaches are due to compromised credentials (email addresses and passwords), and 16% due to third party vulnerabilities. Again, these losses are trending upward at an alarming rate and all of the third party entities that municipalities work with; accounting firms, IT firms, etc., are a major security threat for all of us.

Mr. Cooney then discussed the MEL Budget increase which is projected at 9.9% for 2022, which is the highest increase in almost 30 years. He noted; however, that the MEL is in a much better position than other insurers around the country, which is due to strong risk control and claims management.

Mr. Cooney indicated that each year the MEL compiles a list of emerging risks that are trending that may have an impact on its operations. As of today, many of the emerging risks that are being monitored are out of the MEL's control, including:

- Social Inflation
- Pandemic Risk

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

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

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

Next Meeting

Chair McMahon noted that the next meeting of the BURLCO JIF will take place on **Tuesday, October 19, 2021 at 3:30 PM** via TBD.

PUBLIC COMMENT

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

Chair McMahon opened the meeting to the public for comment.

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

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

EXECUTIVE SESSION MEETING – Resolution #2021-37

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

Motion by Ms. Archer, seconded by Mr. Ingling to Adopt ***Resolution #2021-37***

ROLL CALL	<i>Yeas</i>	Doug Cramer, Tabernacle Twp. James Ingling, Wrightstown Boro Jerry Mascia, Mt. Laurel Twp. Rich Wolbert, Beverly City Grace Archer, <i>Acting Secretary</i> , Bordentown City Glenn McMahon, <i>Chair</i> , Chesterfield
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<i>Nays:</i>	None
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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. Ingling, seconded by Mr. Cramer to reopen the public portion of the meeting. All in favor. Motion carried.

APPROVAL OF CLAIMS PAYMENTS

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

<i>Workers' Compensation</i>	<i>General Liability</i>	<i>Property</i>	<i>Auto</i>
2018128624	2017091126	2020190107	2020179991
MLT-2020179427		2022242383	
2021237818		2021233610	
2022242605		2022243878	
2021238464		2022242885	
2022242864			

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

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

ROLL CALL ***Yeas*** Doug Cramer, **Tabernacle Twp.**
James Ingling, **Wrightstown Boro**
Jerry Mascia, **Mt. Laurel Twp.**
Rich Wolbert, **Beverly City**
Grace Archer, *Acting Secretary*, **Bordentown City**
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:

2020190627
2020207085
MLT-2020189575

MOTION TO ADJOURN

Chair McMahon entertained a motion to adjourn the September 21, 2021 meeting of the BURLCO JIF.

Motion by Ms. Archer, seconded by Mr. Mascia to adjourn the September 21, 2021 meeting of the BURLCO JIF. All in favor. Motion carried.

The meeting was adjourned at 5:27 PM.

Kris Kristie,
Recording Secretary for

Grace Archer, Acting SECRETARY



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

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

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

B. Certificates of Insurance (pgs. 24-25)

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

C. Financial Fast Track Report (pg. 26)

The Financial Fast Track Report as of September 30, 2021 is attached for your review. The report is generated by PERMA and provides a “snapshot” of the JIF’s financial status. The JIF’s surplus position as of September 30, 2021 was \$10,600,939

D. Regulatory Filing Checklists (pgs. 27-28)

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. 29)

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. A letter depicting your available remaining balances was sent out to all members on October 6, 2021 and a report detailing those remaining balances is included in the agenda. 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. 30)

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 letter depicting your available remaining balances was sent out to all members on October 6, 2021 and 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. 31)

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 letter depicting your available remaining balances was sent out to all members on October 6, 2021 and a report detailing those remaining balances 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. 32)

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 letter depicting your available remaining balances was sent out to all members on October 6, 2021 and a report detailing those remaining balances 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 – (pg. 33)

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. 34-35)

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. 36)

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. 37-41)

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. 42-47)

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. 48)

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. 2021-2022 Elected Officials Training

Again, this year, the Fund will be sponsoring Elected Officials training. The MEL will reduce each member's 2022 MEL Assessment by \$250 for each municipal elected official who attends one of the training sessions. This credit will also be extended to the member's CEO (i.e. Municipal Manager or Administrator) again this year. The total credit is limited to 5% of a member's 2022 MEL Assessment. Information on the training is pending due to the social distancing guidelines in place due to the pandemic. Once information is available regarding the training, a notice will be sent out to all members.

S. Land Use Training Certification (pg. 49)

Attached for your review is a list of members that have provided a certification to the Fund Underwriter indicating that they have completed the Land Use Training process for at least some of their Board Members. Land Use Board members that complete the training process will be eligible for enhanced coverage should they be personally named in a Land Use claim. Please note that only these Board members that have completed the training are eligible for the enhanced coverage. If you would like

additional copies of the Land Use Liability Training Booklets, please contact the Executive Director's office. If you have any questions regarding the individuals that have completed the training, please do not hesitate to contact Ed Cooney, Fund Underwriter at 973-659-6424 or ecooney@connerstrong.com.

T. Model RFQ for Risk Management Services

On or about October 8, 2021, a model RFQ for Risk Management Services was sent to all Fund Commissioners, Municipal Clerks, and Risk Managers. This model RFQ was developed by the Strategic Planning Committee to assist members in prioritizing the securing of necessary risk management services from an insurance professional for their municipality instead of the price for these services. Any members with questions regarding these documents can contact Tracy Forlenza at Tracy_Forlenza@riskprogramadministrators.com.

U. 2022 RMC Resolutions & Agreements

On or about October 11, 2021, a memo and sample copies of the JIF RMC Resolution and Agreement for the 2022 Fund Year were e-mailed to all Risk Management Consultants. If an RMC represents more than one municipality, we request that the form be copied and one set executed for each municipality represented. Once our office receives this documentation, payment can be issued for the 2022 fees at the February 2022 JIF meeting. Please note that RMC payments cannot be processed until this documentation is received. Also, all RMC's are required to execute a Confidentiality Agreement with the JIF and forward it to the Executive Director's office. Each RMC is asked to execute one copy of the Confidentiality Agreement for each member of their staff that might attend the JIF Executive Committee. If you have any questions in this regard, please contact Tracy Forlenza at 856-446-9143 or Tracy_Forlenza@riskprogramadministrators.com.

V. 3rd Quarter Attendance (pg. 50)

A report detailing attendance records through the 3rd quarter of the 2021 Fund year is attached for your review. As the attendance is taken directly from the minutes, please contact Kris Kristie at Kristi_Kristie@riskprogramadministrators.com with any questions or concerns.

W. 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.

X. 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				August 31, 2021		
			# CLAIMS	Y.T.D.	2021	2020	2019		TOTAL
		**	FOR	LOST TIME	LOST TIME	LOST TIME	LOST TIME		RATE
MEMBER_ID	MEMBER	*	8/31/2021	ACCIDENTS	FREQUENCY	FREQUENCY	FREQUENCY	MEMBER	2021 - 2019
1	75 Beverly City		0	0	0.00	4.17	0.00	1 Beverly City	1.59
2	81 Lumberton Township		0	0	0.00	0.00	0.00	2 Lumberton Township	0.00
3	82 Mansfield Township		0	0	0.00	0.00	0.00	3 Mansfield Township	0.00
4	84 Riverside Township		0	0	0.00	0.00	0.00	4 Riverside Township	0.00
5	85 Shamong Township		0	0	0.00	0.00	0.00	5 Shamong Township	0.00
6	86 Tabernacle Township		0	0	0.00	1.01	0.00	6 Tabernacle Township	0.34
7	373 Southampton Township		0	0	0.00	2.50	1.18	7 Southampton Township	1.44
8	456 Springfield Township		0	0	0.00	0.00	0.00	8 Springfield Township	0.00
9	531 Chesterfield Township		0	0	0.00	2.11	0.00	9 Chesterfield Township	0.80
10	577 Bass River Township		0	0	0.00	0.00	0.00	10 Bass River Township	0.00
11	589 Bordentown City		0	0	0.00	2.15	2.07	11 Bordentown City	1.55
12	601 North Hanover Township		0	0	0.00	1.17	0.00	12 North Hanover Township	0.48
13	636 Wrightstown Borough		0	0	0.00	0.00	0.00	13 Wrightstown Borough	0.00
14	642 Pemberton Borough		0	0	0.00	0.00	2.33	14 Pemberton Borough	0.87
15	650 Palmyra Borough		0	0	0.00	0.00	1.20	15 Palmyra Borough	0.46
16	651 Woodland Township		0	0	0.00	0.00	0.00	16 Woodland Township	0.00
17	679 Fieldsboro Borough		0	0	0.00	0.00	0.00	17 Fieldsboro Borough	0.00
18	697 New Hanover Township		0	0	0.00	0.00	***	18 New Hanover Township	0.00
19	576 Mount Laurel Township		0	1	0.52	1.05	2.02	19 Mount Laurel Township	1.24
20	83 Medford Township		0	1	0.92	1.22	0.72	20 Medford Township	0.97
21	532 Westampton Township		0	1	1.26	1.50	3.03	21 Westampton Township	2.03
22	79 Florence Township		1	1	1.32	0.00	1.91	22 Florence Township	1.05
23	208 Pemberton Township		0	2	1.52	1.99	2.56	23 Pemberton Township	2.08
24	600 Bordentown Township		1	1	1.82	3.64	4.73	24 Bordentown Township	3.60
25	76 Delanco Township		0	1	2.63	1.71	0.00	25 Delanco Township	1.25
26	78 Edgewater Park Township		0	1	2.80	3.48	0.00	26 Edgewater Park Township	2.14
27	80 Hainesport Township		1	1	3.19	0.00	0.00	27 Hainesport Township	0.76
28	77 Delran Township		2	3	3.24	1.53	0.94	28 Delran Township	1.82
Totals:			5	13	0.86	1.19	1.25		1.13
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			August 31, 2020		1.06				

2021 LOST TIME ACCIDENT FREQUENCY ALL JIFs EXCLUDING SIR MEMBERS/ EXCLUDING COVID CLAIMS				
		August 31, 2021		
	2021	2020	2019	TOTAL
	LOST TIME	LOST TIME	LOST TIME	RATE *
FUND	FREQUENCY	FREQUENCY	FREQUENCY	2021 - 2019
Monmouth County	0.83	0.88	1.30	1.02
Burlington County Municipal JIF	0.86	1.19	1.25	1.13
Camden County	1.01	1.26	1.42	1.26
Professional Municipal Manag	1.08	1.25	2.29	1.59
Bergen County	1.11	1.25	1.52	1.32
Morris County	1.13	1.27	1.59	1.35
Ocean County	1.19	1.51	1.83	1.55
Gloucester, Salem, Cumberland	1.25	1.56	1.80	1.57
Suburban Municipal	1.26	1.58	1.81	1.58
Central New Jersey	1.37	1.50	1.52	1.48
Suburban Metro	1.38	1.62	1.83	1.66
NJ Public Housing Authority	1.43	1.59	1.80	1.63
Atlantic County Municipal JIF	1.51	1.81	2.65	2.04
NJ Utility Authorities	1.55	2.29	2.62	2.22
South Bergen County	1.88	1.81	1.69	1.78
AVERAGE	1.26	1.49	1.80	1.55
* 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 8/22/2021 To 9/22/2021

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
H - Burlington County I - Township of Bordentown	Board of Commisssioners Attn: Insurance & Risk Management, 49 Rancocas Rd PO Box 6000 Mount Holly, NJ 08060	RE: Community Development Block Grant Funds Project# 0604-21 Evidence of insurance with respects to Bordentown Township-Sub Grant of Community Development Block Grant Funds Project# 0604-21	8/25/2021 #3017177	GL AU EX WC OTH
H - VIC GERARD GOLF CARS I - Township of Mount Laurel	281 SQUANKUM ROAD Farmingdale, NJ 07727	RE: Food Truck Festival Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies on the Property Policy if required by written contract as respects to the rental of three (3) 4-Passenger Gas Powered Golf Carts, valued at \$225.00 each, and two (2) 2-Passenger Gas Powered Golf Carts, valued at \$150.00 each, for the Townships Food Truck Festival.	8/25/2021 #3017316	GL AU EX WC OTH
H - Vic Gerard Golf Carts I - Township of Mount Laurel	281 SQUANKUM ROAD Farmingdale, NJ 07727	RE: Food Truck Festival Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies on the Property Policy if required by written contract as respects to the rental of three (3) 4-Passenger Gas Powered Golf Carts, valued at \$225.00 each, and two (2) 2-Passenger Gas Powered Golf Carts, valued at \$150.00 each, for the Townships Food Truck Festival.	8/25/2021 #3017373	GL AU EX WC OTH
H - Burlington County Board of I - Township of Chesterfield	County Commissioners 49 Rancocas Road, PO Box 6000 Mt Holly, NJ 08060	RE: Shared Services Agreement with Chesterfield Township. 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 work they are performing in a Shared Services Agreement with Chesterfield Township.	8/30/2021 #3020243	GL AU EX WC
H - Burlington County Board of I - Township of Hainesport	County Commissioners PO Box 6000 Mt Holly, NJ 08060	RE: CDBG Grant Program The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to CDBG Grant Program Project for Hainesport Township	8/30/2021 #3020815	GL AU EX WC OTH
H - Burlington County Board of I - Township of Edgewater Park	County Commissioners PO Box 6000 Mount Holly, NJ 08060	RE: community block grants The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to the community block grants issued to the Town.	8/31/2021 #3021821	GL AU EX WC OTH
H - Burlington County Board of I - Township of Edgewater Park	County Commissioners PO Box 6000 Mount Holly, NJ 08060	RE: CV-3 Funding 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 CV-3	9/1/2021 #3022019	GL AU EX WC OTH

Burlington County Municipal JIF

Certificate of Insurance Monthly Report

From 8/22/2021 To 9/22/2021

		Funding: Grantees may use CDBG CV funds only for those activities carried out to prevent, prepare for, and respond to coronavirus.		
H - Burlington County Board of I - Township of Edgewater Park	County Commissioners PO Box 6000 Mount Holly, NJ 08060	RE: CDBG Funding 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 CDBG Funding: Grantees may use CDBG funds for a project designed to benefit communities of people of low and moderate income to address issues in their living environment	9/1/2021 #3022020	GL AU EX WC OTH
H - Chesterfield Board Of Education I - Township of Chesterfield	30 Saddle Way Chesterfield, NJ 08515	RE: Harvest Festival Chesterfield Board of Education and it's elected members, agents, servants and employees are an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to use of restrooms during the Chesterfield Township annual Harvest Festival during the current calendar year.	9/2/2021 #3022493	GL AU EX WC
H - Burlington County Board of I - Township of Delanco	County Commissioners 49 Rancocas Rd PO Box 6000 Mt Holly, NJ 08060	RE: installation of sidewalks, ADA ramps & storm drainage piping Evidence of Insurance as respects to the installation of sidewalks, ADA ramps & storm drainage piping in the Township of Delanco.	9/3/2021 #3023049	GL AU EX WC
H - Burlington County Board of I - Township of Florence	County Commissioners Attn: Insurance & Risk Mgmt. 49 Rancocas Road;PO Box 6000 Mt Holly, NJ 08060	RE: Community Development Block Grant funds. 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 Florence Twp. applying for Community Development Block Grant funds.	9/14/2021 #3026523	GL AU EX WC OTH
H - Delran Board of Education I - Township of Delran	52 Hartford Road Riverside, NJ 08075	RE: use of field and parking area The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to use of football field and parking area for Cari Lloyd Retirement celebration on high school grounds. Does not include fireworks or amusements.	9/16/2021 #3026801	GL AU EX WC OTH
H - Burlington County Board of I - Township of Medford	County Commissioners c/o Human Serv. Facility 795 Woodlane Road Westampton, NJ 08060	RE: Block Grant for barrier removal Evidence of insurance as respects to Community Development Block Grant for barrier removal along Allen Avenue and Union Street in Medford.	9/16/2021 #3027083	GL AU EX WC
Total # of Holders: 13				

BURLINGTON COUNTY MUNICIPAL FUND

FINANCIAL FAST TRACK REPORT

AS OF August 31, 2021

	<i>THIS MONTH</i>	<i>YTD</i>	<i>PRIOR YEAR END</i>	<i>FUND BALANCE</i>
1. UNDERWRITING INCOME	680,340	5,891,671	128,691,648	134,583,319
2. CLAIM EXPENSES				
Paid Claims	306,983	2,163,440	48,641,102	50,804,543
Case Reserves	(61,089)	12,045	4,469,559	4,481,603
IBNR	52,832	35,691	2,465,014	2,500,705
Recoveries	(12,599)	(39,219)	(247,254)	(286,473)
TOTAL CLAIMS	286,127	2,171,957	55,328,421	57,500,378
3. EXPENSES				
Excess Premiums	249,782	1,998,255	36,314,788	38,313,042
Administrative	134,536	926,757	21,954,784	22,881,541
TOTAL EXPENSES	384,318	2,925,011	58,269,572	61,194,583
4. UNDERWRITING PROFIT (1-2-3)	9,894	794,703	15,093,655	15,888,358
5. INVESTMENT INCOME	(11,299)	102,143	4,713,686	4,815,828
6. DIVIDEND INCOME	0	0	688,486	688,486
7. STATUTORY PROFIT (4+5+6)	(1,405)	896,846	20,495,827	21,392,672
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)	(1,405)	896,846	9,704,094	10,600,939

SURPLUS (DEFICITS) BY FUND YEAR

Closed	(5,621)	53,513	7,864,045	7,917,558
MEL JIF Retro	(401)	452,389	309,743	762,132
2017	(1,509)	32,061	1,942,389	1,974,450
2018	(458)	100,533	(934,287)	(833,754)
2019	(933)	(20,128)	(94,975)	(115,103)
2020	(1,509)	7,396	617,179	624,575
2021	9,027	271,082		271,082
TOTAL SURPLUS (DEFICITS)	(1,405)	896,846	9,704,094	10,600,939
TOTAL CASH				18,422,626

CLAIM ANALYSIS BY FUND YEAR

TOTAL CLOSED YEAR CLAIMS	0	(298)	42,030,381	42,030,083
FUND YEAR 2017				
Paid Claims	4,652	231,742	1,584,777	1,816,519
Case Reserves	(4,652)	(249,570)	531,581	282,011
IBNR	0	(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	2,691	194,232	3,116,641	3,310,872
Case Reserves	(2,789)	(201,608)	901,020	699,412
IBNR	98	(89,213)	547,274	458,061
Recoveries	-	0	0	0
TOTAL FY 2018 CLAIMS	0	(96,590)	4,564,935	4,468,345
FUND YEAR 2019				
Paid Claims	98,431	389,457	1,724,312	2,113,769
Case Reserves	(29,798)	(123,405)	1,373,367	1,249,961
IBNR	(68,632)	(238,170)	472,371	234,201
Recoveries	0	0	0	0
TOTAL FY 2019 CLAIMS	0	27,881	3,570,050	3,597,931
FUND YEAR 2020				
Paid Claims	30,879	594,678	901,285	1,495,963
Case Reserves	(40,956)	(253,829)	1,050,228	796,399
IBNR	10,326	(423,545)	1,220,519	796,974
Recoveries	(249)	86,917	(247,254)	(160,337)
TOTAL FY 2020 CLAIMS	0	4,221	2,924,778	2,928,998
FUND YEAR 2021				
Paid Claims	170,330	753,630		753,630
Case Reserves	17,106	840,458		840,458
IBNR	111,040	787,858		787,858
Recoveries	(12,349)	(126,136)		(126,136)
TOTAL FY 2021 CLAIMS	286,127	2,255,809		2,255,809
COMBINED TOTAL CLAIMS	286,127	2,171,957	55,328,421	57,500,378

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 \$283,997 and \$391,238 respectively for COVID 19 Workers Compensation claims.

Burlington County Municipal Joint Insurance Fund

Monthly Regulatory Filing Checklist

Fund Year 2021 for the Month of September

ITEM	FILING STATUS
Meeting Minutes	10/20/21
Bylaws Amendments	N/A
Risk Management Program Changes	N/A
New Member Filings	N/A
Supplemental Assessments/Contributions	N/A
Budget Amendments (transfers, etc.)	N/A
Surplus Distribution (refunds/dividends)	10/01/21
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	10/15/21
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	10/1/22	5/1/20	10/1/22	N/A
Asset Manager -Wilmington Trust	X	6/1/22	JIF	10/1/22	N/A
Banking – M & T	X	N/A	10/1/21	N/A	N/A
Attorney - DeWeese	X	9/1/22	N/A	9/1/22	N/A
Auditor - Bowman	X	8/1/22	N/A	N/A	N/A
Claims Administrator - Qual-Lynx	X	6/30/22	4/30/22	6/30/22	12/31/18
Managed Care - QualCare	X	6/30/22	N/A	6/30/22	N/A
Payroll Auditor - Bowman	X	8/1/22	N/A	1/1/22	N/A
Property Appraiser - AssetWorks	X	9/27/22	N/A	9/27/22	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	3/1/22	N/A	3/1/22	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										1,595.00				1,595.00	0.00	
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	09/28/21
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	\$1,595.00	\$0.00	\$0.00	\$0.00	17,949.37	34,095.63	

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 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										500.00				500.00	-	
Medford	500.00														0.00	500.00	
Mt. Laurel	500.00														0.00	500.00	10/4/2021
New Hanover	500.00														0.00	500.00	
North Hanover	500.00														0.00	500.00	
Palmyra	500.00														0.00	500.00	9/28/2021
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	\$500.00	\$0.00	\$0.00	\$0.00	\$2,500.00	\$11,500.00	

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

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

Member Municipality	Opening Balance	January 2021	February 2021	March 2021	April 2021	May 2021	June 2021	July 2021	August 2021	September 2021	October 2021	November 2021	December 2021	Paid 2022	Total Paid	Remaining Balance	Date of Encumber
Bass River	500.00														0.00	500.00	
Beverly	750.00														0.00	750.00	
Bordentown City	750.00														0.00	750.00	
Bordentown Twp.	1,000.00				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					330.50				737.79	12.21	
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										150.00				150.00	850.00	
Mansfield	750.00														0.00	750.00	
Medford	1,500.00														0.00	1,500.00	
Mount Laurel	1,500.00										459.96				459.96	1,040.04	
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										387.98				387.98	362.02	
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	\$1,328.44	\$0.00	\$0.00	\$0.00	4,460.64	17,289.36	

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 :		October 7, 2021			
Total Participating Members		28			
Complaint		26			
Percent Compliant		92.86%			
			01/01/21		2021
	Checklist Submitted	Compliant	EPL		POL
Member Name	*		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 10/7/21

Name	Applicant	Active Statutory Bond	Bond Position 1	Effective Date Position 1	Approval Status Position 1	Delete Date Position 1	Second Position?	Bond Position 2	Effective Date Position 2	Approval Status Position 2	Delete Date Position 2
Bass River Township	Albert Stanley	Yes	Tax Collector	06/05/2017	Approved		Yes	CFO (Assuming Treasurer	06/05/2017	Approved	
Bass River Township	Eileen Brower	Yes	Treasurer	06/13/2016	Approved						
Bass River Township	Linda Eliason-Ash	No	Tax Collector	01/01/2007	Approved	05/31/2017					
Beverly City	Dawn Gorman	Yes	Tax Collector	06/21/2021	Approved						
Beverly City	Error - delete	No		10/08/2020	Approved	10/08/2020					
Beverly City	Shari Key	No	Tax Collector	05/01/2014	Approved	07/19/2021					
Beverly City	Yvonne Bullock	Yes	CFO (Assuming Treasurer Duties)	05/01/2014	Approved						
Bordentown City	Caryn Hoyer	No	Tax Collector	08/10/2015	Approved	02/13/2017					
Bordentown City	Jennifer M. Smith	Yes	Tax Collector	02/13/2017	Approved						
Bordentown City	Margaret M. Peak	Yes	CFO (Assuming Treasurer Duties)	10/19/2020	Approved						
Bordentown City	Margaret Peak	No	CFO (Assuming Treasurer Duties)	08/01/2013	Approved	06/14/2019					
Bordentown City	Richard Wright	No	Treasurer	06/20/2019	Approved	10/18/2020					
Bordentown City	Tanyika Johns	No	Tax Collector	03/11/2014	Approved	08/10/2015					
Bordentown Township	Add in error	No			Pending	01/01/1900					
Bordentown Township	Donna Muldrow	No	Treasurer	03/05/2009	Approved	03/01/2020					
Bordentown Township	Jeffrey Elasser	No	Tax Collector	08/01/2015	Approved	03/19/2021					
Bordentown Township	Kittina Wallrath	Yes	Treasurer	03/01/2020	Pending						
Bordentown Township	Laurie Finger	Yes	Tax Collector	04/19/2021	Approved						
Bordentown Township	MaryAlice Picariello	No	Tax Collector	03/05/2009	Approved	05/29/2015					
Chesterfield Township	Caryn M. Hoyer	Yes	Tax Collector	06/30/2008	Approved						
Chesterfield Township	Wendy Wulstein	Yes	Treasurer	01/31/2012	Approved						
Delanco Township	Jennifer Dellavalle	Yes	Tax Collector	11/01/2016	Approved						
Delanco Township	Lynn A. Davis	No	Tax Collector	01/01/2007	Approved	11/01/2016					
Delanco Township	Robert L. Hudnell	Yes	CFO (Assuming Treasurer Duties)	01/01/2007	Approved						
Delran Township	Kareemah Press	Yes	CFO (Assuming Treasurer Duties)	10/19/2020	Approved						
Delran Township	Linda Lewis	No	Treasurer	12/21/2018	Approved	04/01/2019					
Delran Township	Margaret M. Peak	No	CFO (Assuming Treasurer Duties)	04/08/2019	Approved	10/16/2020					
Delran Township	Tanyika L. Johns	Yes	Tax Collector	02/01/2019	Approved						
Delran Township	Victoria Boras	No	Tax Collector	06/27/2011	Approved	02/28/2019					
Edgewater Park Township	Mindie Weiner	Yes	Tax Collector	02/05/2019	Approved						
Edgewater Park Township	Tanyika Johns	No	Tax Collector		Approved	02/05/2019					
Fieldsboro Borough	Lan Chen Shen	No	Tax Collector	01/01/2016	Approved	03/31/2019					
Fieldsboro Borough	LEIGHA A BOGDANOWICZ	Yes	Tax Collector	04/01/2019	Approved						
Fieldsboro Borough	Peter Federico	Yes	Treasurer	01/01/2016	Approved						
Florence Township	Christine Swiderski	Yes	Tax Collector	05/11/2020	Approved						
Florence Township	Michelle Chiemiego	Yes	Treasurer	11/01/2020	Approved						
Florence Township	Sandra Blacker	No	CFO (Assuming Treasurer Duties)	05/07/2020	Approved	11/30/2020					
Hainesport Township	Dawn Emmons	No	CFO (Assuming Treasurer Duties)	02/01/2017	Pending	01/31/2019					
Hainesport Township	Donna Condo	Yes	CFO (Assuming Treasurer Duties)	02/01/2019	Approved						
Hainesport Township	Joanna Mustafa	No	CFO (Assuming Treasurer Duties)	12/13/2016	Approved	02/17/2017					
Hainesport Township	Paula Tiver	Yes	Tax Collector	01/01/2020	Approved						
Hainesport Township	Sharon A. Deviney	No	Tax Collector	01/01/2007	Approved	01/01/2020					
Lumberton Township	Robin D. Sarlo	Yes	Tax Collector	01/01/2016	Approved						
Lumberton Township	Sharon Deviney	No	Tax Collector	02/19/2011	Approved	12/31/2015					
Mansfield Township	Bonnie Grouser	Yes	CFO (Assuming Treasurer Duties)	07/01/2019	Approved						
Mansfield Township	Dana Elliott	No	Tax Collector	07/01/2018	Approved	07/06/2020					
Mansfield Township	Elaine Fortin	No	Tax Collector	01/01/2007	Approved	07/01/2018					
Mansfield Township	Joseph P Monzo	No	CFO (Assuming Treasurer Duties)	01/01/2007	Approved	07/01/2019					
Mansfield Township	Linda Hannawacker	Yes	Tax Collector	07/06/2020	Approved						
Medford Township	Albert Stanley	No	CFO (Assuming Treasurer Duties)	08/03/2015	Approved	03/04/2019					
Medford Township	Patricia Capasso	No	Tax Collector	01/01/2013	Approved	09/30/2020					
Medford Township	Rachel Warrington	Yes	Tax Collector	10/01/2020	Approved						

MEL STATUTORY BONDS as of 10/7/21

Medford Township	Robin Sarlo	Yes	CFO (Assuming Treasurer Duties)	03/04/2019	Approved	
Mount Laurel Township	Karen Cohen	Yes	Library Treasurer	01/15/2014	Approved	
Mount Laurel Township	Kim Muchowski	Yes	Tax Collector	10/24/2016	Approved	
Mount Laurel Township	Maureen Mitchell	No	Tax Collector	01/30/2012	Approved	10/24/2016
Mount Laurel Township	Meredith Tomczyk	No	CFO (Assuming Treasurer Duties)	01/09/2012	Approved	01/01/1900
Mount Laurel Township	Tara Krueger	Yes	Treasurer	04/17/2017	Approved	
New Hanover Township	Lynn Davis	Yes	Tax Collector	01/01/2020	Approved	
New Hanover Township	Terry Henry	Yes	CFO (Assuming Treasurer Duties)	02/26/2020	Approved	
North Hanover Township	Joseph Greene	Yes	Treasurer	04/29/2013	Approved	
North Hanover Township	Mary Alice Picariello	Yes	Tax Collector	06/27/2009	Approved	
Palmyra Borough	Danielle Lippincott	No	Tax Collector	01/25/2019	Approved	01/01/1900
Palmyra Borough	Donna Condo	Yes	CFO (Assuming Treasurer Duties)	01/01/2016	Approved	
Palmyra Borough	Janeen Rossi	No	Tax Collector			01/01/1900
Palmyra Borough	Tanyika Johns	Yes	Tax Collector	06/15/2020	Approved	
Palmyra Borough		No			Approved	01/01/1900
Pemberton Borough	Donna Mull	Yes	Treasurer	01/01/2011	Approved	
Pemberton Borough	Kathleen Smick	Yes	Tax Collector	05/19/2014	Approved	
Pemberton Township	Alison Shinkunas	No	Tax Collector	03/23/2015	Approved	01/01/1900
Pemberton Township	Alison Varrellmann	No	Tax Collector	03/23/2015	Approved	09/08/2021
Pemberton Township	Robert Benick	No	Treasurer	01/01/2014	Approved	10/01/2021
Pemberton Township	Shayla Steele	Yes	Tax Collector	07/29/2021	Pending	
Riverside Township	Meghan O. Jack	Yes	Treasurer	06/01/2013	Approved	
Riverside Township	Mindie Weiner	Yes	Tax Collector	03/21/2016	Approved	
Riverside Township	Nancy Elmeaze	No	Tax Collector	09/01/2007	Approved	07/31/2015
Shamong Township	Christine Chambers	Yes	CFO (Assuming Treasurer Duties)	11/24/2014	Approved	
Shamong Township	Kathryn J. Taylor	Yes	Tax Collector	01/01/2007	Approved	
Southampton Township	Melissa Chesla	Yes	Tax Collector	09/01/2014	Approved	
Southampton Township	Nancy Gower	Yes	CFO (Assuming Treasurer Duties)	01/01/2007	Approved	
Springfield Township	Dianne Kelly	No	CFO (Assuming Treasurer Duties)	01/01/2010	Approved	09/30/2020
Springfield Township	Melissa Chesla	Yes	Tax Collector	11/01/2014	Approved	
Springfield Township	Yolaika Madina	Yes	CFO (Assuming Treasurer Duties)	01/01/2021	Approved	
Tabernacle Township	Kimberly Smith	Yes	Tax Collector	04/01/2016	Approved	
Tabernacle Township	Rodney R Haines	Yes	CFO (Assuming Treasurer Duties)	08/01/2018	Approved	
Tabernacle Township	Susan Costales	No	Tax Collector	09/24/2008	Approved	08/21/2018
Westampton Township	Carol A. Brown-layou	Yes	Tax Collector	01/01/2007	Approved	
Westampton Township	Robert L. Hudnell	Yes	Treasurer	01/01/2007	Approved	
Woodland Township	Kathleen Rosmando	Yes	CFO (Assuming Treasurer Duties)	06/06/2013	Approved	
Woodland Township	Nancy Seeland	Yes	Tax Collector	01/01/2015	Approved	
Wrightstown Borough	Jeffrey C. Elsasser	Yes	Tax Collector	11/01/2016	Approved	
Wrightstown Borough	Lynn A. Davis	No	Tax Collector	01/01/2010	Approved	11/01/2016
Wrightstown Borough	Ronald A. Ghrist	Yes	Treasurer	01/01/2010	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: 10/13/2021

Capehart Scatchard Blog

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.

Injury to Employee Walking To Car In Leased Parking Lot Found Compensable

Cases involving parking lot injuries continue to generate divergent results in the Division of Workers' Compensation and the Appellate Division. **Walker v. Saker Shop-Rite**, No. A-2770-19 (App. Div. Sept. 7, 2021) illustrates this point yet again.

Ms. Walker, a 70-year-old employee, fell on December 11, 2018 while walking to her car in the leased supermarket parking lot after completing her shift. Her injury was caused by stepping into a pothole. A key fact was that petitioner admitted she parked in the side parking lot area rather than in the area designated for store employees out by the street. She never felt it was safe to park by the street, so she chose to disregard the store's instructions and park near an area where employees would smoke and drink coffee. She said there was a "cabana type thing" on the side parking lot where employees gathered for a smoke or a cup of coffee. That is where she chose to park for 25 years. She said she mentioned her decision once to an assistant manager of the liquor department years ago. Petitioner said other employees also disregarded the directive to park near the street.

Saker Shop-Rite had a fairly common shopping center lease in that the store agreed to pay a common area maintenance fee to the landlord based on its pro-rata share of the entire shopping center for maintenance, insurance, snow removal and other items. There were eight or ten other stores in the shopping center.

In 2018 Saker Shop-Rite agreed with the landlord to an amendment of the lease which would allow Saker to repave the parking lot and perform other traffic improvements. Counsel for Saker Shop-Rite testified that this was done because the landlord did not want to make application to the Planning Board in

Neptune. Saker Shop-Rite agreed to apply to the Planning Board, make the repairs and then submit the cost of repairs to the landlord for reimbursement. Well after petitioner's fall, the store got approval from the Planning Board and made the repairs. This was a one-time event.

There was also testimony from the HR Manager about the designated parking area. She said that new employees were advised to park in the designated area near the street. The HR Manager also would tell employees that were observed parking in non-designated areas to park near the street in the designated area. There was additional testimony that certain store employees were responsible for gathering shopping carts scattered in the parking lot.

Following the trial, the Judge of Compensation ruled that petitioner's fall was not compensable because it occurred in an area not under the control of Saker Shop-Rite. This decision was consistent with the New Jersey premises rule. The Judge noted that petitioner "consciously chose to ignore Saker's directive to park in the designated area." Petitioner appealed.

The Appellate Division reversed in favor of petitioner, relying on a number of factors, many of which are common to all parking lot leases:

1. The Court said, "The accident occurred in the parking lot used by Saker's customers, employees and vendors."
2. The Court added, "Petitioner was walking to her car in the parking lot used by Saker when she sustained her injury."
3. In a surprising finding, the Court said, "*We find inconsequential that petitioner, like other employees, chose to park in an area different from the area designated by Saker for employee parking.*" The Court excused petitioner's conduct by observing that she was motivated by reasonable concerns for her own safety.
4. Interestingly, the Court seemed to base its decision largely on *Livingstone v. Abraham & Straus, Inc.*, 111 N.J. 89 (1988). In that case an employee of a department store in a Mall was required to park in a distant location designated for employees and was struck by a car while walking from the designated lot to the store. The Court observed that the employer in this case was deemed to have control over the lot because it required petitioner and others to park in a distant location. However, the Court failed to mention that Ms. Walker was not injured walking from the designated parking area. She had never parked there for 25 years!
5. The Court further observed that the respondent used the side lot to allow its employees to smoke and gather for coffee.
6. The Court cited the common area maintenance charges, a standard in virtually every lease, as evidence of employer control.
7. Lastly, the Court felt that the lease amendment allowing Saker Shop-Rite to repave the front parking lot was evidence of control of the lot, even though in the end the landlord had to pay for the work done in the lot.

This decision is unreported and therefore not binding on other courts. Nonetheless, it adds to a puzzling array of contradictory decisions on parking lot injuries where the employer does not own the lot. The problem with this decision is simply that it makes no sense to base "control" on the designated parking area near the street in this case. This petitioner admitted she never parked there for 25 years. The petitioner in Livingstone was walking from the designated area when struck by a car. Ms. Walker was walking to an area where customers and some other employees parked in an undesignated area.

It seems that the Appellate Division decision is a far stretch. "Employer control" was imputed to Saker Shop-Rite merely because **some** employees used the designated parking area – but none of them was filing a workers' compensation claim for injuries. As to this petitioner, the Judge of Compensation's

reasoning was on point. Ms. Walker was just walking to her car in an area used by customers and employees, like any other parking lot where an employer leases space for its employees and customers. There was no added hazard as to her because she avoided the much longer walk by choosing to park close to the store. As to the designated parking lot, the evidence seemed more like a request than a requirement since many employees apparently ignored the company policy with impunity.

Boilerplate lease issues, like common area maintenance charges, are a part of virtually every lease and clearly irrelevant to employer control. Only one fact in this case was problematic for the employer. The lease agreement originally entered into in 1992 was amended in 2018 to permit Saker Shop-Rite to repave the front lot. But that was done for the convenience of the landlord in avoiding the planning board application process. It was a one-time repaving issue. In the end, the landlord had to pay for the repairs anyway – and the repairs took place months after the accident.

Governor Signs Job Preference Law For Employees Who Have Reached Maximal Medical Improvement

Readers of this blog are aware that earlier this year the New Jersey Assembly introduced legislation to create employment rights under the New Jersey Workers' Compensation Act for workers who reach maximal medical improvement but cannot perform their job any longer. Many employers have written to say they were shocked this bill was being introduced. This week Governor Phil Murphy [signed into law A2617](#), which provides as follows:

“Following a work-related injury, an employer shall provide a hiring preference to an employee who has reached maximum medical improvement (MMI) and is unable to return to the position at which the employee was previously employed for any existing, unfilled position offered by the employer for which the employee can perform the essential functions of the position.”

The bill, which applies to employers with more than 50 employees, is notable for what it does **not** say and what it does **not** answer.

1. Does it mean that if five applicants apply for a job and one of them is an existing employee who has reached MMI following a work-related injury, the job must go to the employee who is at MMI? Are there any circumstances where the employer can refuse to provide the open job to the existing employee?
2. Does it mean that an employer is insulated from a law suit if the employer interviews each of the five applicants and then decides to make an offer to one of the non-employees based on a good faith perception of better credentials or qualifications?
3. Does it mean that the employer has an affirmative duty to advise any employee with a work-related injury who cannot perform his or her job of all other jobs that are now vacant or may be vacant in the near future before making termination decisions? The answer is probably yes.
4. Under the ADA or NJLAD the employee must make a request for reasonable accommodation, but this law doesn't say anything about that. Does this law really obviate the need for an employee to make a request for accommodation and instead put the burden on the employer to initiate a discussion of all open jobs? Unfortunately, this seems to be the case. There will need to be great communication among department heads, HR and workers' compensation professionals going forward.

5. Since the law is now part of the NJ Workers' Compensation Act, does the Judge of Compensation have the power to enforce this provision? Or must an aggrieved employee file a civil suit? Until now, a Judge of Compensation has had virtually no jurisdiction over employment issues.

The law says nothing about remedies, penalties, counsel fees for violations, or procedures to enforce this provision. The timing of the law could not be more ironic: there are estimated to be 11 million **unfilled** jobs in the United States, and hundreds of thousands of unfilled jobs in New Jersey. It has never been easier to find a job than it is right now.

This law does acknowledge that employers do not have to create a new position to accommodate an employee, but of course that is nothing new either. That statement simply reflects existing law under the New Jersey Law Against Discrimination and the ADA.

For defense lawyers and workers' compensation practitioners, this provision is worrisome because the preference language can be stretched in any direction. One must assume that legislators would not pass a soundbite law that added nothing to existing law.

An amendment to the original draft was added late to state, "Nothing in this section shall be construed to impair or affect any right of an individual with a disability to a reasonable accommodation under the 'Law Against Discrimination.'" But that raises the ultimate question. What rights does this law provide over and above those existing rights that employees already had under the ADA or NJLAD? What hole in the legal landscape was this provision designed to fill?

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.

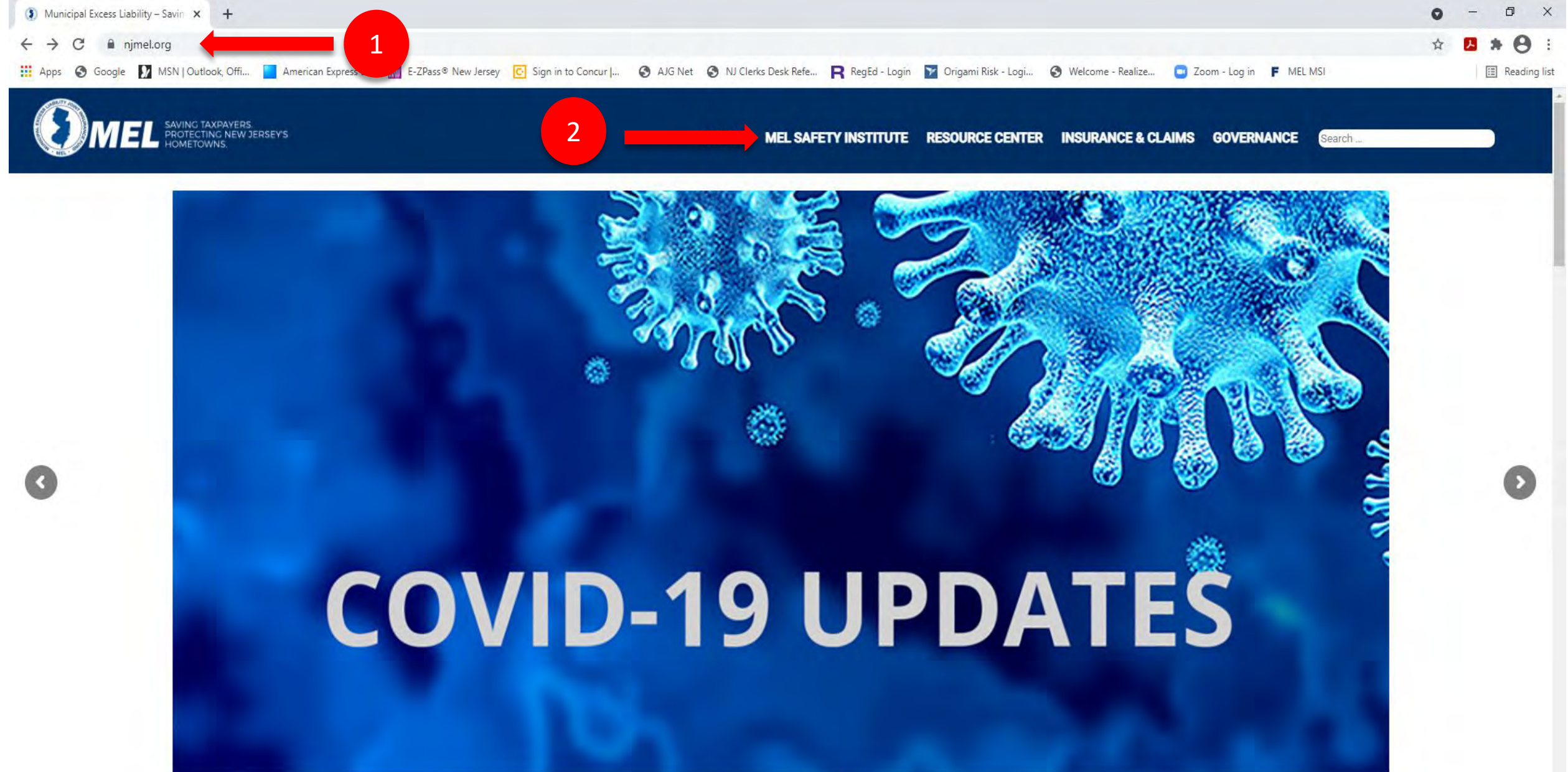
Again, this year's program is being offered exclusively online through the NJ MEL's Safety Institute (MSI). Instructions on how to access the MSI and complete the course are attached to this memorandum. The course runs approximately fifteen (15) minutes in length and completion of the course will be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



 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

MEL Safety Institute Learning Management System

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


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


PAUL FORLENZA


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


Welcome PAUL FORLENZA to MEL Safety Institute Learning Management System!


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


PUBLIC WORKS


PARKS & RECREATION


SCHOOLS & HOUSING AUTHORITIES

UTILITY AUTHORITIES

ADMINISTRATION & OFFICE

POLICE, FIRE & EMS

SAFETY LEADERSHIP

MSI NOW

Click on the “MSI Now” button

46

4

Click on titles for descriptions or to enroll.

RECOMMENDED TRAINING

• Title

ONLINE COURSES

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

CLASSROOM COURSES/WORKSHOPS

No course assignments.

Search Training

MSI NOW



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



Click on titles for descriptions or to enroll.

TRAINING SUPPORT

• Title

RESOURCES

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



To: 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.

2021 BURLCO Meeting Attendance																			
Municipality	Name	Jan-21	Feb-21	Mar-21	Apr-21	May-21	Jun-21	Jul-21	Aug-21	Sep-21	Oct-21	Nov-21	Dec-21	# FC Attended	#ALT Attended	# Meetings	% FC Attended	%ALT Attended	Combined Attendance
(Mtg Occurred=Y)		Y	Y	Y	Y	Y	Y	Y		Y						8			
Bass River	Renwick/Capriglio	N/A	N/A	N/A	FC	FC	FC	FC		FC				5	0	8	63%	0%	63%
Beverly City	Wolbert/Midgett	FC	FC	FC	FC	FC	FC	FC		FC				8	0	8	100%	0%	100%
Bordentown City	Archer/Peak	FC	FC	FC	FC	FC	FC	FC		FC				8	0	8	100%	0%	100%
Bordentown Twp.	Theokas/Carrington	FC	FC	FC	FC	FC	FC	FC		FC				8	0	8	100%	0%	100%
Chesterfield Township	McMahon/Sahol	FC	FC	FC	Alt	FC	FC	FC		FC				7	1	8	88%	13%	100%
Delanco Township	Provanzano/Browne	FC	FC	FC	FC	FC	FC	Rep		FC				7	0	8	88%	0%	88%
Delran Township	Hatcher/Eggers	FC	FC	FC	FC	FC	FC	FC		FC				8	0	8	100%	0%	100%
Edgewater Park Twp.	Pullion/Cahall	N/A	N/A	N/A	FC	N/A	N/A	N/A		FC				2	0	8	25%	0%	25%
Fieldsboro	Hansell, P./Lewis.C	FC	FC	FC	FC	N/A	FC	FC		FC				7	0	8	88%	0%	88%
Florence Township	Fazekas/Elrton	FC	FC	FC	FC	FC	FC	FC		FC				8	0	8	100%	0%	100%
Hainesport Township	Kosko/Kilburn	FC	FC	FC	FC	FC	FC	FC		FC				8	0	8	100%	0%	100%
Lumberton Township	Dellorco	FC	FC	FC	FC	FC	FC	FC		Alt				7	1	8	88%	13%	100%
Mansfield Township	Fitzpatrick/Magee	FC	FC	FC	FC	FC	FC	FC		FC				8	0	8	100%	0%	100%
Medford Township	Burger/Meder	FC	FC	FC	FC	FC	FC	Alt		FC				7	1	8	88%	13%	100%
Mt. Laurel	Mascia/Shillingford	FC	FC	FC	Alt	FC	FC	FC		FC				7	1	8	88%	13%	100%
New Hanover	Tuliano/Gianaris	FC	FC	FC	FC	N/A	N/A	FC		Alt				5	1	8	63%	13%	75%
North Hanover	Picariello/Wells	FC	FC		FC	N/A	FC	N/A		N/A				5	0	8	63%	0%	63%
Palmyra Borough	Gural	FC	FC	FC	FC	FC	FC	FC		N/A				7	0	8	88%	0%	88%
Pemberton Borough	Mull/Vallari	Alt	FC	FC	N/A	FC	FC	Alt		Alt				4	3	8	50%	38%	88%
Pemberton Twp.	Hornickel/Brown	FC	FC	FC	FC	FC	FC	Alt		FC				7	1	8	88%	13%	100%
Riverside Township	Mansdoerfer/Jack	FC	FC	FC	FC	FC	FC	FC		FC				8	0	8	100%	0%	100%
Shamong Township	Matchett	FC	FC	FC	FC	FC	FC	FC		FC				8	0	8	100%	0%	100%
Southampton Township	Hoffman	FC	FC	N/A	FC	N/A	FC	FC		N/A				5	0	8	63%	0%	63%
Springfield Township	Keller/Sobotka	FC	FC	FC	N/A	N/A	N/A	FC		FC				5	0	8	63%	0%	63%
Tabernacle Township	Cramer/Sunbury	FC	FC	FC	Alt	FC	FC	FC		FC				7	1	8	88%	13%	100%
Westampton Township	Ent/Farnsworth	FC	FC	FC	FC	FC	FC	FC		FC				8	0	8	100%	0%	100%
Woodland Township	Brown/Seeland	N/A	N/A	N/A	FC	N/A	N/A	N/A		N/A				1	0	8	13%	0%	13%
Wrightstown	Ingling/Gorman	FC	FC	FC	FC	N/A	N/A	FC		FC				6	0	8	75%	0%	75%
28		25	25	24	26	20	23	25	28	24	28	28	28	181	10	224	81%	4%	85%
		89%	89%	86%	93%	71%	82%	89%	100%	86%	100%	100%	100%						

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

BURLINGTON COUNTY MUNICIPAL
JOINT INSURANCE FUND

OCTOBER 2021
CLOSED CASES

1.) **Worrell v. Township of Florence**-This matter involved the Plaintiff's allegations in a Superior Court of New Jersey, Burlington County Complaint arising from an incident which occurred on December 15, 2016. The Plaintiff, Paul Worrell, alleged that he was lawfully on the property of the Florence Township Recycling Center located at 875 Summer Street, in the Township of Florence, when he was violently struck by a trailer door of the recycling shipping container, knocking him into his motor vehicle and to the ground. The Complaint alleged that the recycling trailer door had been held open by a rope which had snapped by a sudden gust of wind. The Plaintiff alleged that he sustained a tear in his right hamstring muscle/tendon with an avulsion fracture, a tear of his rotator cuff and an aggravation of a prior hip injury and headaches as a result of the incident. The Plaintiff further alleged that the Township of Florence was negligent in allowing the dangerous condition of the recycling center to exist. The case was assigned to Douglas Heinold, Esquire on December 7, 2018. Defense Counsel accepted the Assignment and he filed an Answer to the Complaint on behalf of the insured. Defense Counsel subsequently proceeded with the exchange of Discovery and he retained an expert in intermodal containers. The Plaintiff did not issue a formal demand for the settlement of this matter. Defense Counsel filed a Motion to Extend the January 3, 2020 Discovery End Date which was granted extending the Discovery End Date to April 2, 2020. Defense Counsel filed a subsequent Motion to Extend the Discovery End Date which was denied on May 27, 2020 subject to a Case Management Conference to be scheduled by the Court at a later date. On July 7, 2020, the Court conducted a telephonic Case Management Conference and the following dates were given for the remainder of the discovery period: 1.) Plaintiff's liability and damages report was due by July 31, 2020; 2.) a subsequent telephonic Case Management Conference was scheduled for August 5, 2020 (Plaintiff to provide demand in advance of Case Management Conference); 3.) Defense liability and damages reports were due by September 11, 2020; 4.) Any rebuttal reports from Plaintiff were due by September 25, 2020; 5.) an extended Discovery End Date of September 25, 2020 was established. Defense Counsel proceeded with the filing of our Motion for Summary Judgment on November 13, 2020 which was ultimately denied on January 22, 2021. Based upon the facts of this case, the Court found that there were questions of fact which needed to be resolved by a jury. An Arbitration Hearing was conducted on July 15, 2021 and the Arbitrators found 100% liability against the insured and awarded to the Plaintiff damages in the amount of \$128,319.00. On August 31, 2021, Plaintiff's Counsel filed a Motion to Confirm the Arbitration Award and Enter Judgment, and on September 27, 2021, the Motion was granted and the Order entering the Judgment was filed.

2.) Brinn v. Township of Mount Laurel-This matter involved the Plaintiff's allegations in a Superior Court of New Jersey, Burlington County Complaint arising from an incident which occurred on August 22, 2018. The Plaintiff, Ashley Brinn, alleged that she was walking along the sidewalk in the vicinity of 53 Saddle Drive, located in the Township of Mount Laurel, when she was caused to trip and fall as a result of an alleged dangerous and/or hazardous condition, specifically, a deviation in the sidewalk panels. The Plaintiff alleged that as a result of the fall, she has suffered trauma, sprains and strains to the hands and knees, concussion and other conditions. The Plaintiff further alleged that the Township of Mount Laurel was negligent in allowing the dangerous condition of the sidewalk to exist. The case was assigned to Douglas Heinold, Esquire on August 24, 2020. Defense Counsel accepted the Assignment and he filed an Answer to the Complaint on behalf of the insured. Defense Counsel proceeded with the exchange of Discovery. The current Discovery End Date was July 18, 2021. The Fund Solicitor instructed Defense Counsel to attempt to settle the matter for a "nuisance" payment to the Plaintiff in the amount of \$2,500.00. An Arbitration Hearing was scheduled to be conducted on September 2, 2021; however, Defense Counsel was ultimately able to negotiate the settlement of this matter for a payment to the Plaintiff in the amount of \$2,500.00. A Stipulation of Dismissal with Prejudice was filed with the Court on August 3, 2021.

3.) Miles v. Township of Riverside-This matter involved the pre-suit assignment of Defense Counsel arising from an incident which occurred on September 17, 2019. The Plaintiff, Kaleasha Miles, alleged that members of the Township of Riverside Police Department effectuated the improper and false arrest of the Plaintiff in the parking lot of the Walgreens located on Route 130, in the Township of Riverside. The Plaintiff was ultimately charged with Disorderly Conduct, Obstruction, Resisting Arrest, Aggravated Assault on a Law Enforcement Officer, Reckless Driving, Improper Passing, and Failure to Keep Right. The Plaintiff alleged that as a result of the incident, she has sustained monetary damages and violations of her civil rights. The Plaintiff further alleged that the Township of Riverside was negligent in its duty to properly train and supervise the members of the Township of Riverside Police Department. The case was assigned to Matthew Behr, Esquire on June 12, 2020. Defense Counsel accepted the Assignment and he was advised that a Notice of Tort Claim was served upon the City on December 18, 2019. Defense Counsel continued to investigate and monitor the matter on behalf of the Township; however, the Statute of Limitations expired on September 17, 2021 without the filing of a formal Complaint against the Township of Riverside.



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

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

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

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

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

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

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

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

MEL EPL HELPLINE:
732-583-7474

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

MEL EPL HELPLINE:
609-522-5599

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

MEL EPL HELPLINE:
973-334-1900

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

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



MEL EPL Helpline Authorized Contact Person(s)

TOWN	AUTHORIZED CONTACT PERSON	ADDITIONAL CONTACT PERSON
Bass River Township	N/A	N/A
Beverly City	Caitlin Midgette, Clerk	Rich Wolbert
Bordentown City	Grace I. Archer, City Clerk	Margaret Peak
Bordentown Township	Mike Theokas	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: October 4, 2021

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

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

LOSS CONTROL SURVEYS

- Township of Pemberton on September 14, 2021
- Township of Lumberton on September 21, 2021

LAW ENFORCEMENT LOSS CONTROL SURVEYS

- There were no Law Enforcement visits in September.

MEETINGS ATTENDED

- Claims Meeting on September 21, 2021
- Executive Committee Meeting on September 21, 2021

UPCOMING MEETING SCHEDULE

DATE	TOPIC	LOCATION
October 19, 2021	Claims Meeting	ZOOM - Virtual
October 19, 2021	Executive Committee Meeting	ZOOM - Virtual

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.

- September 1 – LE Suicide Awareness Day – MSI LE Bulletin
- September 7 – Designated Employer Representative – MSI Training Announcement
- September 8 – MSI Law Enforcement Message – 9/11 – 20th Anniversary
- September 9 – Recall Notice: Fall Protection Self-Retracting Lifelines – MSI SD Message
- September 21 – COVID-19 Guidance as of September 17, 2021– MSI SD Bulletin
- September 22 – MSI – Did You Know?
- September 23 – Safety Recall Notice - Ford Police Interceptor UTL – MSI LE Alert
- September 24 – Force Recall Notice 2013-2017 Police Interceptor UTL
- September 28 – PEOSH Inspections Resume – MSI SD Message
- September 29 – Recreational Cannabis Regulatory Update – MSI SD Bulletin
- September 30 – Post-Storm Clean-up and Recovery – MSI SD 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.

MSI NOW	
Municipality	Number of Videos
Bordentown Township	1
Lumberton	1

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

MSI DVD	
Municipality	Number of Videos
Wrightstown	1

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 MONTHLY NEWSLETTER – OCTOBER 2021

INDEMNITY AGREEMENTS



TO PROTECT AGAINST FUTURE LIABILITIES, PLEASE KEEP THE FOLLOWING IN MIND;

- Consult with your town's Solicitor.
- Consult with your RMC as they have an excellent understanding of identifying exposures and the transferring of risk.
- Check current indemnification agreements and contracts to ensure that they clearly indicate where responsibilities lie and that they have been signed by all parties.
- If your town was to be named as an additional insured in a Certificate of Insurance or Contract, confirm that the Insurer has your town named as an additional insured. Do not assume the other party carried through with the promise.
- Confirm receipt of Certificates of Insurance and keep them where they can be easily located.

Example: a private citizen tripped and fell on a wooden plank sticking out from under jersey block placed as a barrier during a political rally. The claimant sustained 3 fractures and had 2 surgeries from the fall. The Hold Harmless Agreement the Member had with the event planner was not signed and the Certificates of Insurance, which would indicate what insurance coverage was in force and what dates and times the event would occur, could not be located.

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: October 17, 2021 Virtual Meeting on Zoom
Contact Information: debby_schiffer@targetingwellness.com 856-322-1220

OCTOBER ACTIVITIES AND PLANNED EVENTS

I have reached out to all of my Wellness contacts to get updates on how the wellness funds have been spent, to offer my support in helping if additional ideas were needed for any remaining wellness funds and to remind them of the November encumbrance date.

Here are some things that our JIF towns have recently offered or are planning to offer:

- Prizes for Biggest Loser Challenge winners (Crushing Pitcher and cups for smoothie making, Blender, Air fryer)
- Gift cards to Farmers Markets, Day Spas, Dick's Sporting Goods, Local Pro Shops – note that if these are not given as a challenge or door prize, they must be combined with some wellness education. For example, Pro shop along with information on benefits of hiking and outdoors activities.
- Pre-approved snack boxes (mixed nuts or approved bars only)
- Water bottle re-filling station and Water Coolers suggest supporting these with hydration information or water challenge
- WALKtober challenge
- Chair Massages
- Wellness days with guest vendors, chair massage, team building games, demonstrations
- Yoga "challenge" with a daily yoga stretch offered each day. Participants receive a yoga mat.
- Scavenger hunt with set tasks that employees need to complete. Some are via selfies others are items to be collected (inspirational quote, recipe, etc.)
- Flu/Phenomena/COVID vaccine clinics
- Football challenge related to physical activity
- Pedometers
- Misfit Markets Delivery (contact me if you are interested in getting started)

Transformational Leadership and Crisis Response – Dr. Elias Pilot Program

New Jersey is going through some changes to address policing. Our Chiefs have shared with Keith Hummel the demands and requirements being placed on their officers to attend ABLE, Use of Force and other mandated training programs by the end of the year. It is therefore, recommended at this time, to place this pilot program on hold until the beginning of 2022. I will work with Dr. Elias, to pull together a summary of what has transpired in our first Cohort, which we can use to generate more interest in the new year.

October Targeting Wellness Connection Newsletter:

Autumn is a great time to reset and refocus on your health through getting your immune system "fall ready". The *Targeting Wellness Newsletter* this month is focused on fighting autoimmune disease through simple lifestyle choices. Topics addressed include:

1. What is autoimmune disease?
2. The connection between this and your gut health
3. How to get your immune system Fall ready
4. Main components that support your immune system
5. Starting a "gratitude movement" at work
6. Nutritional Bites: All about Tofu
7. Two Recipes shared: Tofu Power Scramble and Homemade Ranch Dressing

In addition, due to popular demand, I included a *Bingo challenge called "Fall into Wellness"*

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

Good News for Good Health!

October 2021

Debby Schiffer, Wellness Director for BURLCO & TRICO JIFs



Our greatest glory is not in never falling, but in rising every time we fall.

“
THERE IS SOMETHING SO
SPECIAL IN THE EARLY
leaves drifting
FROM THE TREES—AS IF WE
ARE ALL ALLOWED A
CHANCE TO PEEL,
TO REFRESH,
to start again.”

– Ruth Ahmed

In this issue

1. What is Autoimmune Disease?
2. Connection Between Autoimmune Disease and Gut Health
3. Get Your Immune System Fall Ready
4. Main Components That Support Your Immune System
5. Start a “Gratitude Movement” at work
6. Nutritional Bites: All about Tofu
7. Recipe Corner— Tofu Power Scramble
8. “Bonus” Recipe—Homemade Ranch Dressing

What is Autoimmune Disease?

An **autoimmune disease** is a condition in which your immune system mistakenly attacks your body. The immune system normally guards against germs like bacteria and viruses (COVID-19). When it senses these foreign invaders, it sends out an army of fighter cells to attack them. Normally, the immune system can tell the difference between foreign cells and your own cells. In an autoimmune disease, the immune system mistakes part of **your body** — like your joints or skin — as foreign. It releases proteins called auto-antibodies that attack healthy cells. Some autoimmune diseases target only one organ. Type 1 diabetes damages the pancreas. Other diseases, like lupus, affect the whole body.

Why does the immune system attack the body?

- * Autoimmune diseases are the third most common category of disease in the United States after cancer and heart disease; they affect 5%-8% of the population." (CDC, 2004)
- * Doctors don't know what causes the immune system misfire. Yet some people are more likely to get an autoimmune disease than others.
 - * There is a higher prevalence of autoimmune diseases in women, with conservative estimates to be 78.8%. Often the disease starts during a woman's childbearing years (ages 14 to 44).
 - * Some autoimmune diseases are more common in certain ethnic groups. For example, lupus affects more African-American and Hispanic people than Caucasians.
- * Certain autoimmune diseases, like multiple sclerosis and lupus, run in families. Not every family member will necessarily have the same disease, but they inherit a susceptibility to an autoimmune condition.
- * Because the incidence of autoimmune diseases is rising, researchers suspect **environmental factors** like infections and exposures to chemicals or solvents might also be involved.
- * A "**Western**" diet is another suspected trigger. Eating high-fat, high-sugar, and highly processed foods is linked to *inflammation*, which can set off an immune response. If you are predisposed to this (as mentioned above) this may be the fuel needed to like that fire (auto-immune disease).
- * Another theory is called the *hygiene hypothesis*. Because of vaccines and antiseptics, children today aren't exposed to as many germs as they were in the past. The lack of exposure could make their immune system overreact to harmless substances.

Some of the more common autoimmune diseases include:

- ◆ Type 1 diabetes
- ◆ Rheumatoid arthritis (RA)
- ◆ Psoriasis/psoriatic arthritis
- ◆ Multiple sclerosis—damages the protective coating that surrounds nerve cells
- ◆ Lupus—first described as a skin disease because of the rash it produces, but it affects many organs.
- ◆ Inflammatory bowel disease (IBD) - Crohn's or Ulcerative colitis
- ◆ Addison's disease—affects the adrenal glands
- ◆ Grave's disease—attacks the thyroid gland
- ◆ Hashimoto's thyroiditis



Sources: CDC and NIH

Autoimmune Disease and Gut Health: What's The Connection

Inflammation is our body's way of healing cells that have been damaged. We see this happen every time we get a paper cut. Our body jumps into action to first stop the bleeding and then inflammation sets in to allow fresh nutrients and oxygen to fight off infection. It's pretty amazing what our bodies can do when they are able to work properly. But sometimes inflammation in the body does more harm than good. Often times the amount of inflammation increases due to the types of food we eat, our level of stress and environmental toxins. Added sugars, red and processed meats, trans fats, and omega-6s can all trigger spikes in inflammation.

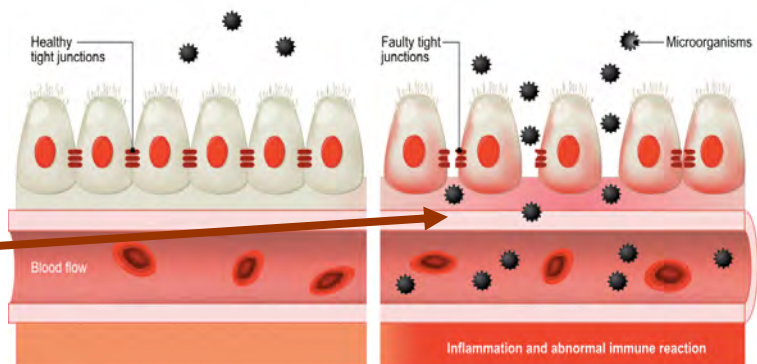
What foods may actually help reduce inflammation in our body?

Every autoimmune disease is different yet research is showing that our food choices could impact when it comes to healing and preventing the development of autoimmune diseases. There was a study published in 2017 in the Frontiers of Immunology which found that "leaky gut" may trigger the initiation and development of autoimmune disease. Our gut health is crucial to the proper functioning of our body. It is made up of trillions of different bacteria (microbiota) which help with digestion, protects the intestinal wall and supports normal immune function.

The whole issue of whether leaky gut syndrome (LGS) causes or is a symptom of any of the autoimmune diseases is still not 100% clear. But there are many studies that are stating there could definitely be a connection. With that said, there is a good chance that what you eat is either increasing or decreasing your symptoms.

"Leaky Gut Syndrome" (LGS)

This is a digestive condition that affects the lining of the intestines. Gaps occur in the intestinal walls allowing bacteria and other toxins to pass into the bloodstream.
(Medical News Today)



So what might be some ways to take care of your gut?

- * **Eating fermented foods** increase the beneficial bacteria (probiotics): kimchi, sauerkraut, unsweetened yogurts, coconut kefir, tempeh, kombucha (fermented black or green tea), miso
- * **Eat more anti-inflammatory foods** such as mushrooms, onions, leafy greens, squash, turnips or rutabaga to name a few.
- * **Add some spice to your life:** ginger, cayenne pepper, cloves, garlic, cinnamon, and turmeric.

Sethi, Dr. Saurabh. August 21, 2019. What to know about leaky gut syndrome. Medical News Today.

<https://www.medicalnewstoday.com/articles/326117#what-is-it> Other Sources: Cleveland Clinic, Food Revolution



Get Your Immune System "Fall Ready"

As we begin this fall season, we are still being challenged with the uncertainty surrounding the pandemic and the different variants being discovered. With children going back to school, the availability of a "buster" shot, with work protocols becoming the new normal, there is no time than the present to take a hard look at our lifestyle and how we can make changes when it comes to our overall wellness. We know our immune system is always more vulnerable this time of year, and with COVID-19 still lurking, many may feel even more convinced and concerned.

As mentioned, our immune system is simply our defense against danger whether external or internal. It's pretty obvious that external infections from bacteria, viruses and other organisms pose a threat, but often we forget how vital our immune system is for growth, development and living longer. It stays alert 24/7 to remove internal "invaders" by finding ways to remove them from our system. When the immune system is compromised, we suffer from inflammation. Sometimes inflammation can help fight an acute and specific threat, but long-term inflammation is dangerous. And factors that increase comorbidities such as poor diet, obesity and a sedentary lifestyle make inflammation worse! Chronic inflammation can increase ones risk of cardiovascular disease, cognitive decline and premature aging, not to mention COVID-19.



If we stop a minute and think about it, our immune system is pretty darn amazing! We have trillions of bacteria in our gut and colon. It is their job to figure out which are harmful, which are neutral and which are helpful to our bodies health and function. Over 70% of our immune system is contained in our gut *microbiome* (a community of bacteria).

Falls impact on our immune system

Change in the weather tends to produce ideal conditions for viruses to flourish while at the same time, tends to lessen our immune system's strength to fight them.

Hot, Dry Indoor Air:

Indoor heating can irritate are nasal, sinus and throat passages, causing tiny cracks in our skin and pores which allow bacteria and viruses to enter the body much easier. **Installing a humidifier can help.**

Less Sunlight:

With days getting shorter, our exposure to Vitamin D is reduced. Our skin produces vitamin D when exposed to sunlight. This "sunshine vitamin" is a key nutrient needed to support a healthy immune system. Getting a **sunlamp** for your desk may not only help with vitamin D but may also help against seasonal affective disorder (i.e. SAD).

Fluctuating Weather:

We experience frequent changes in the weather during this time of year. Changes in temperature, humidity, wind levels and barometric pressure can all take a toll on our body. The constant adaptation to these changes can put stress on the functioning of our system. Learning natural ways to reduce pain/stress can aid in maintaining a healthy immune system by maintaining a healthy mindset (yoga, meditation, movement).

Does our age make us more vulnerable to sickness?

Our immune system is at its peak during our reproductive years and begins to decline as we get older. This is why our elderly can be more at risk in getting sick and may have more difficulty fighting it off if they do get sick. However, that is NOT always the case. We can slow down or speed up this trajectory by our **lifestyle choices** and the environment in which we live. Our diet, whether or not we get enough exercise and quality sleep, how we deal with stress, if we smoke or take drugs, if we drink alcohol in excess or come in contact with other toxins...all impact our immune system and it's ability to do it's job properly.

What changes are you ready to make today?

Main Components That Support Your Immune System

Managing Stress

What is your go-to method for dealing with stress when you have taken all you can take? Now ask yourself, is this a healthy practice or one that could lead to other problems accompanied by additional stress? No doubt there are things that happen daily to cause you some level of negativity. You might think that some stress helps **push** you forward. However when negative emotions are involved, it's does not result in happiness. Most times, it causes you to become immobile and unable to focus clearly. It is crucial that when you feel the stress and anxiety building up you have a plan to calm yourself: step away from the situation and focus on deep breathing; go for a walk outside to change your tunnel vision to optic flow; talk to a friend or co-worker. You can learn to become more resilient in times of stress but it will take awareness and practice. It's worth the effort because your immune system will be stronger for it!



Setting Boundaries

This can be the toughest thing to do when you are everything to everyone (spouse, parent, employee, coworker, friend, family member....). Where do YOU come into the picture? Saying "no" may be very difficult for many reasons. But instead of thinking of it as saying "no" to someone else, think of it as **saying "yes" to yourself**. With many uncertainties in life, make sure you don't over commit. Each day take some time to do something for yourself. Self-care is not being self-fish! Put the mask on yourself first! Saying "no" once in awhile allows you to say "yes" to yourself more often. Give it a try.

Getting Enough Sleep

If you are pushing the envelope of sleep to get in another movie, surf the web, or peruse your favorite social media, think again. Sleep is when your immune system registers any of the day's invaders. Our immune system, during sleep, gathers up the information it has "learned" about viruses and bacteria it came in contact with during the day. It identifies characteristics and methods of attack and creates antibodies to fight off that invader in the future. Research shows that this process of "**immune memory**" creation can **ONLY happen during sleep**.



Eating a Healthy Diet

Many have mentioned that some of the extra pounds that found their way around their waistline since the start of the pandemic have been tough to get off. In addition, with the holiday months fast approaching, it's important to get control of your diet now. Since more than 70% of our immune system resides in our gut, eating a healthy diet will definitely have a huge impact on its strength and ability to fight off sickness. One way to do that is to incorporate color into your diet. Eating more whole foods such as vegetables, fruits, grains, legumes and beans will fuel your body with the powerhouse nutrients and vitamins needed to ward off external and internal invaders. Remember autoimmune disease is caused by inflammation in the body. **Animal products are known to increase inflammation!** Make sure you are eating foods rich in vitamin C, vitamin D and Zinc. Also elderberries have long been used in herbal medicine to support the immune system. They are packed with antioxidants that may help in blocking viral proteins and inhibit early stages of an infection.

Staying Physically Active

Some are turned off by the word "exercise" If that is you, think more in line with incorporating more movement into your day. Fall is a great time to get outside and take a walk or ride your bike. It's a great way to have alone time to think and dream, and it can also be a great time spent with your family. Getting outside in the middle of the work day is a great way to soak in some vitamin D. I have done many after dinner remote "walks and talks" with friends. It's a great way to stay connected while getting in your steps. Tai chi, yoga and strength training are also great options to incorporate into your routine. It can help reduce stress, strengthen muscles, and help your immune system all at the same time!



Strive for the 3 C's in all the above: **COMMITMENT, CONVENIENCE, AND CONSISTENCY!**



Start A “Gratitude Movement” in the Workplace

Okay I'll be honest, I really love the warm nights, the long days and all the beautiful flowers and song birds of summer. HOWEVER, I feel so fortunate to be able to experience the profound beauty of autumn! The crisp air, the blanket of colorful leaves, the smell of freshness and the beauty of nature in a different way. I'm reminded, as I gaze out of my kitchen window, with a warm beverage in my hands and a roof over my head, of how fortunate I am and how grateful I feel to be here to celebrate another day. Many cultures around the world traditionally celebrate the bounty of the fall harvest and/or the changing of the season. It seems to trigger in many of us a time to reflect on what we have, a time to remember how important our love ones are in our life and it opens our hearts to expressing gratitude to all people and beings.

Gratitude generates happiness and happiness strengthens the immune system. Let's spread some kindness!

The holidays are approaching. Why not start a “gratitude movement” now in your department. Research shows that when people feel grateful for the good things in their lives, they are happier, feel more supported and even tempered. It even helps to prevent burn out. A simple thank you can help to improve someone's mood, even for the giver of praise, yet 60% of workers never express gratitude to their colleagues.

‘Catch’ your employees/coworkers doing something right, helping another person, or coming up with an idea. Acknowledging such activities can harvest more in everyone!



Be specific and authentic with your praise. Don't just say “thank you”. Give feedback on a particular task. Express why you are thanking them.

Help your employees be the best they can be by offering training and appropriate tools to do their job.



Encourage gratitude sharing within your team. Maybe kick off your meetings (monthly or quarterly) by going around the table and sharing something at work that each member feels grateful for. Focusing on what is working and what is appreciated rather than what is wrong, results in immediate improvement in morale.

Remember we are all in this together. Success as a manager, supervisor or team leader is largely due to the hard work of the entire department and municipality.



All About Tofu: I recall prior to my decision to follow a vegan lifestyle, tofu was just NOT appealing and seemed a waste of time to eat. I wasn't crazy about the texture. It had no taste except whatever it was mixed with. And I wasn't even sure how to prepare it. When you read the word "tofu" you might immediately think of a white block of "mush". Yes, that is one form but really what we are talking about are soybeans.

I had always heard women should avoid soy products because of the "estrogen" it contained. However, after reading science-based research, my opinion of soy has changed AND more importantly, the science backs up its nutritional BENEFITS, even to women! It's important to know that soybeans (the main ingredient in tofu, soymilk, miso, tempeh and edamame) contain a type of phytoestrogen called "isoflavones". When folks see the word "estrogen", they immediately think of the hormone and associate soy with having estrogen-like effects. Without getting too complicated, "soy seems to lower breast cancer risk and can also help reduce menopausal hot-flash symptoms". For more detail, I encourage you to read Dr. Greger's article on Tofu at, www.nutritionalfacts.org.

I would suggest, like with everything, eat it in moderation. Tofu would be considered a "processed" food because of the transformation it under-goes to get from soybeans to its final product. Since soybeans are typically genetically modified to produce more and "enhanced" crops, be sure to purchase the brands containing the non-GMO and Certified Organic labels whenever possible.

Contrary to popular belief (including my pre-plant-based belief) tofu is pretty easy to cook with and can be made into just about anything including a variety of breakfast, lunch, dinner, dessert, snack and condiment options! There are different types for different uses:

- * Silken Tofu—great for making creams, mayo, dressings and sauces
- * Regular Tofu—used in stir fries, baked dishes or grilling (best to use firm or extra firm for this)

Be sure to drain and press the liquid out of your tofu before using, with the exception of silken which is meant to have a creamer texture.

Not crazy about the texture of tofu or taking the time to press it? Try freezing it first! I learned this trick from a plant based nutritionist years ago. Freeze tofu in its original container with its liquid. Remove it 24 hours before using (it will take awhile to defrost) or submerge in a large bowl of very warm water for about an hour, changing the water a couple times to maintain the heat. The texture TOTALLY CHANGES to a sponge-like consistency. When it has been frozen, you literally can squeeze any remaining liquid out with your hands. And like a sponge, it soaks up whatever you marinated it in. It resembles chunks of white bread. It has become a favorite in my home; I share my stir-fry recipe here. Unfortunately I don't really have precise measurements, I basically eye-ball it, taste it, and add more. Start with less because you can't take it away once it's added 😊

Debby's Tofu Stir-fry "Winging-It" **Recipe**

Tofu Marinade:

After all the water has been drained from tofu, cut into bite sizes and marinate in:

- * 1-2 Tbsp Tahini or other nut butter
- * 1-2 Tbsp soy sauce/Bragg Liquid Aminos
- * Chopped fresh garlic, fresh or dried ginger, red pepper flakes and scallions.

Add water to thin out the tahini/nut butter so it has a pouring consistency for the tofu pieces. Marinate at least 30 minutes. Bake on parchment paper at 400 degrees for about 30 minutes to get a little crust on the outside of the cubes. (They will still be soft when you add them to your stir-fry.)

Stir-Fry Directions:

1. Sauté chopped onion, celery, carrots, fresh garlic in veggie broth/water/white wine (or oil if you must J) If using bok choy, I add the chopped celery-like base here as well.
2. Add whatever veggies you like: broccoli, bok choy (leafy tops), mushrooms, frozen peas/corn/mixed veggies, cauliflower, all cut to about the same size. Add fresh/dried ginger, red pepper flakes, oregano, cumin, turmeric, soy sauce (or Liquid Aminos). Remember start with a little, you can add more as you taste test.
3. Serve over brown rice. And enjoy!



Soy isoflavones (a.k.a. antioxidants) not only can help provide protection against different types of cancer, studies have shown it help reduce cardiovascular disease, symptoms of menopause, and reduce the risks associated with aging such as osteoporosis and cognitive decline.

Soy consumption has also been shown to benefit our kidneys since they tend to handle plant protein very differently than animal protein.

Soy isoflavones may interfere with the absorption of iodine, therefore, always consult with your doctor when making any changes to your diet, especially if you have issues with your thyroid.

Anyone interested in staying on track with your nutrition goals this holiday season? Focusing more on WHAT you eat rather than how MUCH you eat may be one way. Contact me at debby_schiffer@targetingwellness.com for a **free coaching session**. We can chat about ways to maintain healthy habits over the holiday season. Don't wait until January to think about your health. Set healthy goals NOW. Life doesn't wait for anyone; It's happening THIS MINUTE! Caring for your health today can help avoid needing health-care in the future!



Tofu Power Scramble

Ingredients:

1 onion, diced
 1 red bell pepper, diced
 2 stalks celery, diced
 1 package extra firm tofu, crumbled
 2 Tbsp Scrambler Seasoning
 Sprinkle of extra curry, to taste
 A few dashes of hot sauce, to taste
 A few dashes of low-sodium soy sauce, to taste
 2 large sweet potatoes, steamed and diced
 2 to 3 cups fresh baby arugula, kale, or spinach, chopped

Scrambler Seasoning Mix:

1 cup nutritional yeast flakes
 5 Tbsp plus 1 tsp onion powder
 4 tsp curry powder
 4 tsp ground turmeric
 4 tsp ground cumin
 4 tsp salt
 1 to 2 tsp ground pepper



Directions:

1. Combine all ingredients for the seasoning mix and store in a covered jar.
2. Heat a large skillet over medium-high heat.
3. Add onions and dry sauté until translucent. Add few drops of water if it starts to stick or lower heat slightly.
4. Add bell pepper and celery, and continue to sauté briefly.
5. Add tofu and Scrambler Seasoning Mix.
6. Continue cooking over medium-high heat, stirring occasionally until tofu is rich in color and begins to turn golden brown.
7. If desired, season with an extra sprinkle of curry, hot sauce, salsa and/or soy sauce.
8. Add sweet potatoes and greens, and continue to cook until potatoes are heated through and greens have wilted.
9. Remove from heat. Season with additional salt and pepper to taste, and serve hot, with sprouted whole grain Ezekiel toast or English muffins.

Tip: Sometimes I'll add in 1/2 cup black beans and frozen corn. Adds little more protein, fiber and crunch! This dish is great for any meal, not just breakfast. With a little pre-planning and pre-prepping, this dish will come together in no time for a weekday dinner.

BONUS Recipe - Homemade Ranch Dressing

Wait, ranch dressing can be made without dairy using tofu instead? Heck yeah! Stick with me...I'll share how this world is a beautiful place full of plant-based and oil-free possibilities (LOL)

Prep Time: 10 minutes; Gluten-free and nut-free recipe.

Ingredients:

2 lb (about two 14 oz pkgs) tofu
 1½ Tbsp fresh parsley, chopped
 ¾ cup onion, finely chopped
 2 cloves garlic
 3 Tbsp distilled white vinegar
 2 Tbsp agave syrup
 1 Tbsp lemon juice
 1 tsp nutritional yeast
 1 tsp dry mustard
 ¼ tsp paprika
 ½ tsp celery seeds
 1 tsp dried dill
 1 Tbsp dried chives
 ¾ cup water

Both recipes taken from:
www.nutritionstudies.org/recipes



Directions:

1. Blend all ingredients in a food processor until creamy smooth.
2. Serve over your favorite salad, or use as a dip for vegetables.

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October "Fall into Wellness" Bingo

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



Name: _____ Date: _____

"Fall Into Wellness" Bingo				
Be Kind To Yourself & Others				
Practiced self compassion	Tried something new	Used positive self-talk	Showed compassion to someone else	Took a walk outside on my break
Wrote down 3-5 things I am grateful for	Did 30 minutes of physical activity	Took a social media break today	Played with my pet and/or kids	Laughed out loud
Did something nice for myself	Cooked a healthy meal	FREE SPACE Practice Self-Care!	Read a book	Found & shared an inspiring quote
Spent time with nature	Practiced mindfulness today	De-cluttered my space	Incorporated stretching today	Listened to my favorite music & relaxed (or danced!)
Packed my lunch at least 3 days this week	Paid it forward & it made me happy	Drank 6-8 glasses of water today	Got 7-8 hours of sleep	Worked on a hobby



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

Intake	September-21	September-20	2021 September YTD	2020 September YTD
# of New Claims Reported	40	47	309	587
# of Report Only	22	37	164	473
% Report Only	55%	79%	53%	81%
# of Medical Only	17	6	98	75
# of Lost Time	2	4	47	37
Medical Only to Lost Time Ratio	89:11	60:40	68:32	67:33
Claim Petition	0	0	0	2
COVID-19	14	30	163	444
Average # of Days to Report a Claim	4.5	1.9	4.2	2.3

Nurse Case Management	September-21	September-20
# of Cases Assigned to Case Management	18	18
# of Cases >90 days	15	14

Savings	September-21	September-20	2021 September YTD	2020 September YTD
Bill Count	143	88	1420	1168
Provider Charges	\$178,601	\$94,876	\$2,250,424	\$1,899,119
Repriced Amount	\$73,109	\$32,889	\$850,290	\$544,927
Savings \$	\$105,492	\$58,986	\$1,400,134	\$1,354,191
% Savings	59%	64%	62%	71%

Participating Provider Penetration Rate	September-21	September-20	2021 September YTD	2020 September YTD
Bill Count	97%	98%	95%	96%
Provider Charges	98%	98%	95%	98%

Exclusive Provider Panel Penetration Rate	September-21	September-20	2021 September YTD	2020 September YTD
Bill Count	96%	95%	96%	97%
Provider Charges	97%	95%	90%	98%

Transitional Duty Summary		2021 September YTD	2020 September YTD
% of Transitional Duty Days Worked		74%	57%
\$ Saved By Accommodating		\$135,799	\$123,969
% of Transitional Duty Days Not Accommodated		26%	43%
Cost Of Days Not Accommodated		\$61,537	\$87,968



Burlington County Municipal JIF
Average Days To Report By JIF Member
1/1/2021 - 9/30/2021

	# Of Claims Reported	Average Days Reported To Qual-Lynx	Average Days Reported To Employer
BEVERLY CITY	3	0.7	0.0
BORDENTOWN CITY	2	3.5	0.5
BORDENTOWN TOWNSHIP	18	18.5	1.3
CHESTERFIELD TOWNSHIP	1	0.0	0.0
DELANCO TOWNSHIP	3	2.7	0.0
DELRAN TOWNSHIP	13	5.2	2.5
EDGEWATER PARK TOWNSHIP	3	0.3	0.0
FLORENCE TOWNSHIP	4	3.0	0.0
HAINESPORT TOWNSHIP	1	2.0	0.0
LUMBERTON TOWNSHIP	9	7.7	3.9
MANSFIELD TOWNSHIP	9	4.4	1.4
MEDFORD TOWNSHIP	26	5.1	2.4
MOUNT LAUREL TOWNSHIP	121	2.6	0.2
PALMYRA BOROUGH	5	0.2	0.0
PEMBERTON BOROUGH	1	4.0	1.0
PEMBERTON TOWNSHIP	43	4.0	1.0
RIVERSIDE TOWNSHIP	12	3.9	1.7
SOUTHAMPTON TOWNSHIP	10	5.1	0.6
TABERNACLE TOWNSHIP	11	2.8	2.6
WESTAMPTON TOWNSHIP	14	1.1	0.4
Grand Total	309	4.2	0.9



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

SEPTEMBER 2021

ALL INDEMNITY, MEDICAL ONLY AND REPORT ONLY CLAIMS		
	# Of Claims Reported	Average Days Reported To Qual-Lynx
INDEMNITY	2	10.5
MEDICAL ONLY	17	3.0
REPORT ONLY-WC	22	5.0
Grand Total	41	4.5

1/1/2021 - 9/30/2021

ALL INDEMNITY, MEDICAL ONLY AND REPORT ONLY CLAIMS		
	# Of Claims Reported	Average Days Reported To Qual-Lynx
INDEMNITY	47	10.3
MEDICAL ONLY	98	3.8
REPORT ONLY-WC	164	2.8
Grand Total	309	4.2

INDEMNITY, MEDICAL ONLY AND REPORT ONLY NOT COVID-19		
	# Of Claims Reported	Average Days Reported To Qual-Lynx
INDEMNITY	2	10.5
MEDICAL ONLY	15	2.6
REPORT ONLY-WC	10	3.0
Grand Total	27	3.3

INDEMNITY, MEDICAL ONLY AND REPORT ONLY NOT COVID-19		
	# Of Claims Reported	Average Days Reported To Qual-Lynx
INDEMNITY	17	2.8
MEDICAL ONLY	70	2.7
REPORT ONLY-WC	59	2.0
Grand Total	146	2.4

INDEMNITY, MEDICAL ONLY AND REPORT ONLY COVID-19 CLAIMS		
	# Of Claims Reported	Average Days Reported To Qual-Lynx
INDEMNITY	0	
MEDICAL ONLY	2	6.0
REPORT ONLY-WC	12	6.8
Grand Total	14	6.6

INDEMNITY, MEDICAL ONLY AND REPORT ONLY COVID-19 CLAIMS		
	# Of Claims Reported	Average Days Reported To Qual-Lynx
INDEMNITY	30	14.6
MEDICAL ONLY	28	6.5
REPORT ONLY-WC	105	3.2
Grand Total	163	5.9



**Burlington County Municipal JIF
Transitional Duty Summary Report
1/1/2021 - 9/30/2021**

	Transitional Duty Days Available	Transitional Duty Days Worked	% Of Transitional Duty Days Worked	\$ Saved By Accommodating	Transitional Duty Days Not Accommodated	% Of Transitional Duty Days Not Accommodated	Cost Of Days Not Accommodated
MANSFIELD TOWNSHIP	14	14	100%	\$885	0	0%	\$0
BORDENTOWN CITY	44	44	100%	\$4,084	0	0%	\$0
DELRAN TOWNSHIP	298	298	100%	\$11,694	0	0%	\$0
WESTAMPTON TOWNSHIP	9	9	100%	\$328	0	0%	\$0
BORDENTOWN TOWNSHIP	270	264	98%	\$19,944	6	2%	\$221
PEMBERTON TOWNSHIP	506	461	91%	\$47,652	45	9%	\$4,852
MEDFORD TOWNSHIP	261	235	90%	\$25,230	26	10%	\$2,126
DELANCO TOWNSHIP	286	190	66%	\$25,722	96	34%	\$13,251
MOUNT LAUREL TOWNSHIP	138	7	5%	\$258	131	95%	\$15,925
SOUTHAMPTON TOWNSHIP	1	0	0%	\$0	1	100%	\$37
CHESTERFIELD TOWNSHIP	78	0	0%	\$0	78	100%	\$10,530
EDGEWATER PARK TOWNSHIP	107	0	0%	\$0	107	100%	\$8,641
FLORENCE TOWNSHIP	43	0	0%	\$0	43	100%	\$5,952
Grand Total	2055	1522	74%	\$135,799	533	26%	\$61,537



Sample Transitional Duty Assignments
September 2021

Job Title	Injury	TD Assignment
Administrator	Multiple Injuries	Administrative Duties, limiting walking/ climbing stairs
Beach Patrol/Life Guard	L Foot Fracture	Sit in Lifeguard Stand
Building Inspector	Medial Meniscus Tear	Working in office helping with scheduling
Data Entry Machine Operator	L Rotator Cuff Tear	Regular duties with the exception of the heavy drawer
EMS	R Plantar Plate Tear	Administrative/Desk Duty
EMT	R Shoulder SLAP tear	Desk Duty - Shredding
Laborer	R Knee Sprain	Administrative/Desk Duty
Laborer	R Shoulder AC Joint Strain	Rode in truck assisting with light jobs
Laborer	R Shoulder Labrum Tear	Watch cameras in compost yard making sure residents only dump what is allowed
Laborer/Repairer	Flail Joint - R Shoulder	Rode in truck supervising crew
Lifeguard	L Foot Fracture	Desk Duty
Lineman 1	Medial Meniscus Tear	Desk Duty
Maintenance Supervisor	Laceration of flexor muscle and tendon L hand	Supervisory work limiting hand movements as indicated by provider
Meter Reader	L Foot Sprain	Doing paperwork at desk
Police Officer	Long Haul COVID	Desk Duty
Police Officer	R Shoulder Dislocation	Administrative/Desk Duty
Police Officer	R Foot Fracture	Administrative/Desk Duty
Police Officer	R Rotator Cuff Tendinitis	Desk Duty
Police Officer	Long Haul COVID	Evidence Room
Police Officer	Radial Digital Nerve Injury	Desk Duty
Police Officer	L Shoulder SLAP Lesion	Administrative/Desk Duty
Police Officer	L Knee Derangement	Desk Duty
Police Officer	R Foot Sprain	Desk Duty
Police Officer	Cubital Tunnel Syndrome	Desk Duty
Police Officer	Achilles Strain	Working from home doing paperwork
Police Sergeant	R Rotator Cuff Sprain	Answering Phone And Completing paperwork
Recreation Leader	Stress Fracture R Foot	Helping to organize events/classes
Recreational Aide/ Camp Counselor	L 5th Digit Fracture	Supervising the children and singing.
Sergeant	Long Haul COVID	Administrative/Desk Duty
Technical Assistant	Lumbar Strain	Continue Current Job No Bending/Lifting



**Burlington County Municipal JIF
PPO Savings Penetration Report
September 2021**

	Bill Count	Provider Charges	Repriced Amount	\$ Savings	% Savings
Qualcare	139	\$175,502	\$70,706	\$104,796	60%
Hospital	9	\$112,447	\$48,613	\$63,834	57%
Physical Therapy	71	\$33,872	\$6,792	\$27,080	80%
Orthopedics	17	\$6,614	\$2,619	\$3,995	60%
Physicians Fees	9	\$5,804	\$3,147	\$2,657	46%
Anesthesiology	8	\$3,878	\$2,192	\$1,686	43%
MRI/Radiology	7	\$3,795	\$2,274	\$1,521	40%
Occ Med/Primary Care	9	\$2,861	\$1,326	\$1,535	54%
Durable Medical Equipment	3	\$2,404	\$1,923	\$481	20%
Physical Medicine & Rehab	2	\$1,505	\$625	\$880	58%
Emergency Medicine	1	\$1,141	\$401	\$740	65%
Ambulatory Surgical Center	1	\$481	\$481	\$0	0%
Behavioral Health	1	\$350	\$170	\$180	51%
Neurosurgery	1	\$350	\$144	\$206	59%
Out Of Network	4	\$3,099	\$2,403	\$696	22%
Emergency Medicine	1	\$1,599	\$1,053	\$546	34%
Behavioral Health	3	\$1,500	\$1,350	\$150	10%
Grand Total	143	\$178,601	\$73,109	\$105,492	59%

Participating Provider Penetration Rate

Bill Count 97%

Provider Charges 98%

Exclusive Provider Penetration Rate

Bill Count 96%

Provider Charges 97%



**Burlington County Municipal JIF
PPO Savings And Penetration Report
1/1/2021 - 9/30/2021**

	Bill Count	Provider Charges	Repriced Amount	\$ Savings	% Savings
Qualcare	1354	\$2,134,126	\$767,354	\$1,366,772	64%
Hospital	55	\$497,235	\$278,630	\$218,605	44%
Ambulatory Surgical Center	17	\$434,603	\$101,084	\$333,520	77%
Physical Therapy	781	\$347,673	\$83,013	\$264,660	76%
Anesthesiology	18	\$208,096	\$55,089	\$153,007	74%
Orthopedics	138	\$186,925	\$83,998	\$102,927	55%
Neurology	9	\$139,312	\$35,950	\$103,362	74%
Neurosurgery	21	\$77,395	\$27,591	\$49,805	64%
Physicians Fees	45	\$64,275	\$16,504	\$47,771	74%
Durable Medical Equipment	17	\$46,377	\$36,159	\$10,217	22%
Occ Med/Primary Care	88	\$32,042	\$12,489	\$19,553	61%
Physical Medicine & Rehab	16	\$30,284	\$4,499	\$25,785	85%
MRI/Radiology	46	\$27,153	\$10,783	\$16,370	60%
Urgent Care Center	66	\$18,789	\$10,182	\$8,607	46%
Emergency Medicine	14	\$10,795	\$3,388	\$7,407	69%
Behavioral Health	8	\$8,335	\$5,780	\$2,555	31%
Other	10	\$3,321	\$1,995	\$1,326	40%
Laboratory Services	5	\$1,516	\$221	\$1,295	85%
Out Of Network	66	\$116,298	\$82,936	\$33,362	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	13	\$15,908	\$13,017	\$2,891	18%
Other	10	\$8,217	\$8,092	\$125	2%
Behavioral Health	14	\$7,000	\$6,325	\$675	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	1420	\$2,250,424	\$850,290	\$1,400,134	62%

Participating Provider Penetration Rate

Bill Count 95%
Provider Charges 95%

Exclusive Provider Penetration Rate

Bill Count 96%
Provider Charges 90%

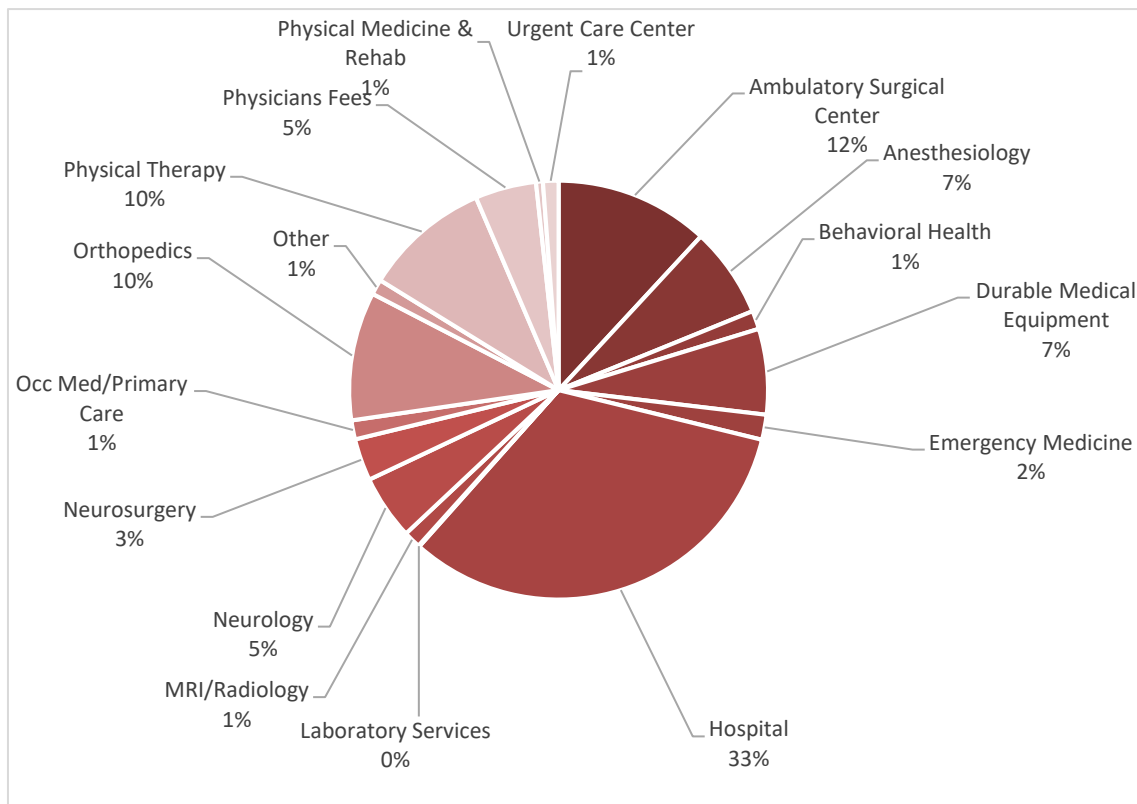


**Burlington County Municipal JIF
Top 10 And Paid Providers By Specialty
1/1/2021 - 9/30/2021**

Top 10 Providers

	Bill Count	Repriced Amount
COOPER HEALTH SYSTEMS	2	\$110,533
VIRTUA WEST JERSEY HEALTH INC	10	\$75,791
CAPITAL HEALTH SYSTEM, INC	6	\$49,620
PRINCETON HEALTHCARE SYSTEM	1	\$37,396
PRINCETON BRAIN AND SPINE CARE LLC	12	\$36,364
IVY REHAB NETWORK, INC	312	\$34,398
PREMIER ORTHOPAEDIC & SPORTS MEDICINE ASSOC OF SN	58	\$33,918
HOME CARE CONNECT LLC	15	\$32,887
SURGICAL CENTER OF SOUTH JERSEY	1	\$31,616
ROTHMAN ORTHOPAEDICS	58	\$30,804
Grand Total	475	\$473,325

Paid Providers By Specialty





Nurse Case Management Assignment Report 2021

	Jan-21	Feb-21	Mar-21	Apr-21	May-21	Jun-21	Jul-21	Aug-21	Sep-21	Oct-21	Nov-21	Dec-21
ACM, BURLCO, TRICO, ACCASBO, BCIP, GCSSD, VINELAND												
Sharon Maurer	89	83	78	84	87	90	87	86	93			
Maureen Steelman	89	82	81	74	79	84	78	82	82			
Kelly Roth	32	41	43	46	50	54	51	47	49			
Bettie Leavitt	18	16	13	12	11	8	7	8	7			
Patricia Henchy	2	2	1	2	4	2	8	13	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	244	0	0	0



**Burlington County Municipal JIF
Comorbidity Summary Report**

Insurer	Type of Comorbidity	Claim Number	Medical Payments	Indemnity Payments	Legal Payments	Expense Payments	Total Paid to Date	Total Open Reserve	Total Incurred	Average Incurred per Claim
BURLINGTON COUNTY J.I.F.	Diabetes	1	\$ 516.00	\$ 1,799.57	\$ -	\$ 191.75	\$ 2,507.32	\$ -	\$ 2,507.32	\$ 2,507.32
	High_bloodpressure	4	\$ 5,927.35	\$ 9,937.71	\$ 392.00	\$ 696.93	\$ 16,953.99	\$ 34,134.74	\$ 51,088.73	\$ 12,772.18
	High_bloodpressure/Diabetes	1	\$ 516.00	\$ 1,256.02	\$ -	\$ 84.00	\$ 1,856.02	\$ -	\$ 1,856.02	\$ 1,856.02
	High_bloodpressure/Diabetes/High_cholesterol	3	\$ 22,496.55	\$ 14,172.51	\$ -	\$ 1,123.50	\$ 37,792.56	\$ 44,619.47	\$ 82,412.03	\$ 27,470.68
	High_bloodpressure/High_cholesterol	2	\$ 21,333.20	\$ 7,274.93	\$ -	\$ 255.36	\$ 28,863.49	\$ -	\$ 28,863.49	\$ 14,431.75
	High_bloodpressure/Obesity/Diabetes/High_cholesterol	2	\$ 23,276.99	\$ 6,727.20	\$ -	\$ 203.17	\$ 30,207.36	\$ -	\$ 30,207.36	\$ 15,103.68
	High_bloodpressure/Obesity/High_cholesterol	1	\$ 7,348.40	\$ -	\$ -	\$ 20.08	\$ 7,368.48	\$ 48,631.52	\$ 56,000.00	\$ 56,000.00
	High_cholesterol	5	\$ 21,002.56	\$ 19,995.66	\$ -	\$ 716.94	\$ 41,715.16	\$ 25,644.98	\$ 67,360.14	\$ 13,472.03
	Obesity	14	\$ 175,098.12	\$ 165,769.34	\$ 7,128.50	\$ 2,817.33	\$ 350,813.29	\$ 172,255.30	\$ 523,068.59	\$ 37,362.04
	Obesity/High_cholesterol	2	\$ 37,528.54	\$ 7,878.08	\$ 1,152.50	\$ 36.00	\$ 46,595.12	\$ 71,708.88	\$ 118,304.00	\$ 59,152.00
	Smoker	3	\$ 47,097.78	\$ 42,134.33	\$ 1,173.00	\$ 241.72	\$ 90,646.83	\$ 51,012.06	\$ 141,658.89	\$ 47,219.63
	Smoker/High_bloodpressure	1	\$ 14,016.72	\$ 1,940.89	\$ -	\$ 16.00	\$ 15,973.61	\$ -	\$ 15,973.61	\$ 15,973.61
	Smoker/High_bloodpressure/High_cholesterol	1	\$ 5,270.99	\$ 7,059.85	\$ -	\$ 12.25	\$ 12,343.09	\$ 135,656.91	\$ 148,000.00	\$ 148,000.00
	Smoker/High_cholesterol	1	\$ 24,691.82	\$ 6,075.00	\$ -	\$ 167.50	\$ 30,934.32	\$ 12,065.68	\$ 43,000.00	\$ 43,000.00
	Smoker/Obesity	1	\$ 8,261.76	\$ 1,291.53	\$ -	\$ 16.00	\$ 9,569.29	\$ -	\$ 9,569.29	\$ 9,569.29
	No Comorbidity	79	\$ 489,589.21	\$ 249,647.02	\$ 5,298.42	\$ 16,104.23	\$ 760,638.88	\$ 591,445.88	\$ 1,352,084.76	\$ 17,115.00
BURLINGTON COUNTY J.I.F. Total		121	\$ 903,971.99	\$ 542,959.64	\$ 15,144.42	\$ 22,702.76	\$ 1,484,778.81	\$ 1,187,175.42	\$ 2,671,954.23	\$ 22,082.27



**Burlington County Municipal JIF
Prescription Program Benefit Summary
1/1/2021 - 9/30/2021**

	Jan-21	Feb-21	Mar-21	Apr-21	May-21	Jun-21	Jul-21	Aug-21	Sep-21	Total
Script Count	13	11	22	17	12	22	12	17	12	138
Utilizing Patients Count	6	7	10	10	6	12	6	10	8	20
Charges	\$2,942	\$2,888	\$3,302	\$4,903	\$2,587	\$4,408	\$2,490	\$2,757	\$2,887	\$29,164
Repriced Amount	\$2,061	\$1,923	\$2,182	\$3,513	\$2,005	\$3,371	\$1,876	\$2,058	\$2,297	\$21,286
Total Savings Amt	\$881	\$965	\$1,120	\$1,390	\$582	\$1,037	\$614	\$699	\$590	\$7,878

Generic Utilization %	77%	73%	86%	76%	75%	73%	75%	82%	75%	77%
Average Cost per Patient	\$344	\$275	\$218	\$351	\$334	\$281	\$313	\$206	\$287	\$290
Average Cost per Script	\$159	\$175	\$99	\$207	\$167	\$153	\$156	\$121	\$191	\$159

Opioid Cost %	1%	2%	1%	0%	0%	1%	0%	2%	0%	1%
Opioid Script %	8%	18%	9%	18%	0%	9%	8%	18%	8%	11%

Cyber Risk Management

Monthly Executive Report

October 5, 2021

National Cyber Awareness Month

- Password Tips -

- ✓ Passwords – Make them long and you won't have to change them as often. (16 character or longer) sample below is 38 characters.
Think of a phrase – **ilovethepeporonipizzafromJoe'spizzeria**
- ✓ Don't use special characters – We are creatures of habits; chances are that you use the same special character across most of your passwords.
- ✓ Don't use the same password across sensitive websites, banks, credit card, medical, benefits, DMV, etc.
- ✓ Use Multi-Factor-Authentication (MFA) whenever possible.
- ✓ Don't open any attachments or hyperlinks unless you are absolutely sure who the sender is. When in doubt call the sender and verify.

Wizer Cyber Awareness Training



JIF	Total Users	Total Completed	% Completed
BURLCO JIF	1035	372	35%
Bass River Township	14	7	50%
Beverly City	22	6	27%
Bordentown City	23	17	73%
Bordentown Township	54	21	38%
Chesterfield Township	14	5	35%
Delanco Township	14	5	35%
Delran Township	64	21	32%
Edgewater Park Township	34	9	26%
Fieldsboro Borough	4	1	25%
Florence Township	60	28	46%
Hainesport Township	9	4	44%
Lumberton Township	56	20	35%
Mansfield Township	79	19	24%
Medford Township	144	45	31%
Mount Laurel Township	83	64	77%
New Hanover Township	8	2	25%
North Hanover Township	31	9	29%
Palmyra Borough	30	5	16%
Pemberton Borough	14	11	78%
Pemberton Township	100	31	31%
Riverside Township	4	1	25%
Shamong Township	9	4	44%
Southampton Township	14	2	14%
Springfield Township	20	3	15%
Tabernacle Township	22	3	13%
Westampton Township	95	26	27%
Woodland Township	10	3	30%
Wrightstown Borough	4	0	0%

Phishing by Municipality

Municipality	# of Emails Sent	# of Emails Clicked	% of Clicks
Bass River Twp	3	0	0.0%
Beverly City	13	0	0.0%
Bordentown City	4	0	0.0%
Bordentown Twp	13	0	0.0%
Chesterfield Twp	5	0	0.0%
Delanco Twp	17	0	0.0%
Delran Twp	47	0	0.0%
Edgewater Park Twp.	17	0	0.0%
Egg Harbor City	1	0	0.0%
Fieldsboro Borough	4	0	0.0%
Florence Twp	33	1	3.0%
Hainesport Twp	7	0	0.0%
Lumberton Twp	17	0	0.0%
Mansfield Twp	51	0	0.0%
Medford Twp	139	2	1.4%
Mount Laurel Twp	70	2	2.9%
North Hanover Twp	7	0	0.0%
Palmyra Borough	44	1	2.3%
Pemberton Twp	43	0	0.0%
Pumberton Borough	4	0	0.0%
Riverside Twp	2	0	0.0%
Shamong Twp	6	0	0.0%
Southampton Twp	15	0	0.0%
Springfield Twp	7	0	0.0%
Tabernacle Twp	12	1	8.3%
Westampton Twp	55	1	1.8%
Woodland Twp	7	0	0.0%
Wrightstown Borough	4	0	0.0%

Grand Total 647 8 1.2%

Phishing Template Utilization

Email Templates	Count of Phishing Template	% of Templates Used	Count of Date Clicked	% of Click
Amex_Income_Verification	25	4%	0	0%
BackgroundReport_Text	36	6%	0	0%
Continual_Municipal_Training	33	5%	0	0%
Facebook Reactivation	35	5%	0	0%
facebook_page_insights	99	15%	1	1%
Microsoft_Office365_Password_Change	59	9%	0	0%
Municipal_Course_Catalog	46	7%	4	9%
Netflix_Account	66	10%	0	0%
Office_File_Deletion_Alert	82	13%	3	4%
UPS Package Redirect	33	5%	2	6%
workstation_updates	75	12%	1	1%
Zendesk_Password_Change	28	4%	0	0%
Zendesk_Ticket_Update	33	5%	0	0%

Grand Total

650

11



MEL's Cyber Risk Management

Security questionnaires have been sent out to all the IT contacts for them to complete and send back to me in effort to start assessing where you are in the program. The next step is to review the findings with you and your IT professional and develop a roadmap towards certification.

Some of you may have submitted the MEL's cyber security questionnaire through Origami. Submitting the questionnaire does not necessarily mean that you are automatically certified and in compliance with the program. The questionnaire needs to be validated by your IT professional to ensure all the requirements are in place.

The best way to ensure compliance is to use the Certification Checklist which requires the signatures from the administration and their IT professional.

Tier 1

Minimum Back-Up Practices

1. Use of standardized system images or virtualized desktops. ✓
2. Backup copy of all application software must be available. ✓
3. Daily incremental back-ups with a minimum of 14 days of versioning on off-network device of all data files. ✓
4. Weekly, off-network, full back-up of all data files. ✓
5. All back-ups are spot-checked monthly. ✓
6. Third-party application data must also be backed-up to the same standards. ✓

Patching Practices

1. The municipality patches all operating an application software with the latest versions. ✓
2. The municipality uses automatic updating where applicable, particularly as related to security patches. ✓
3. All security and critical updates and patches are installed as soon as prudent and practicable following release. ✓
4. The municipality annually reviews all non-standard applications for possible replacement/upgrade. ✓

Defensive Software

1. The municipality's antivirus and firewalls are enabled for all desktops and laptops. ✓
2. The municipality's antispyware and antivirus filters are enabled for the email server. ✓
3. The municipality's firewalls are enabled on all active ports, and unused ports are closed. ✓
4. Firewall rules and policies are reviewed or reassessed at least twice per year. ✓
5. Microsoft Office applications open all downloaded files in "Protected Mode". ✓

Security Awareness Training

1. All computer users receive annual training of at least one hour on at least the following topics: ✓
 - a. Password Construction
 - b. Identifying security incidents
 - c. Social Engineering attacks
 - d. Business email compromise

Tier 1

This document must be signed by the mayor, municipal administrator, or municipal clerk (or director of entity if not a municipality) AND your technology expert.

MEMBER ENTITY

Print Name _____ Title _____

Signature _____ Date _____

TECHNOLOGY EXPERT

Print Name _____ Title _____





Signature _____ Date _____

Vulnerability Scanning

Understanding the vulnerability report

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

Below is a table for reference.

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

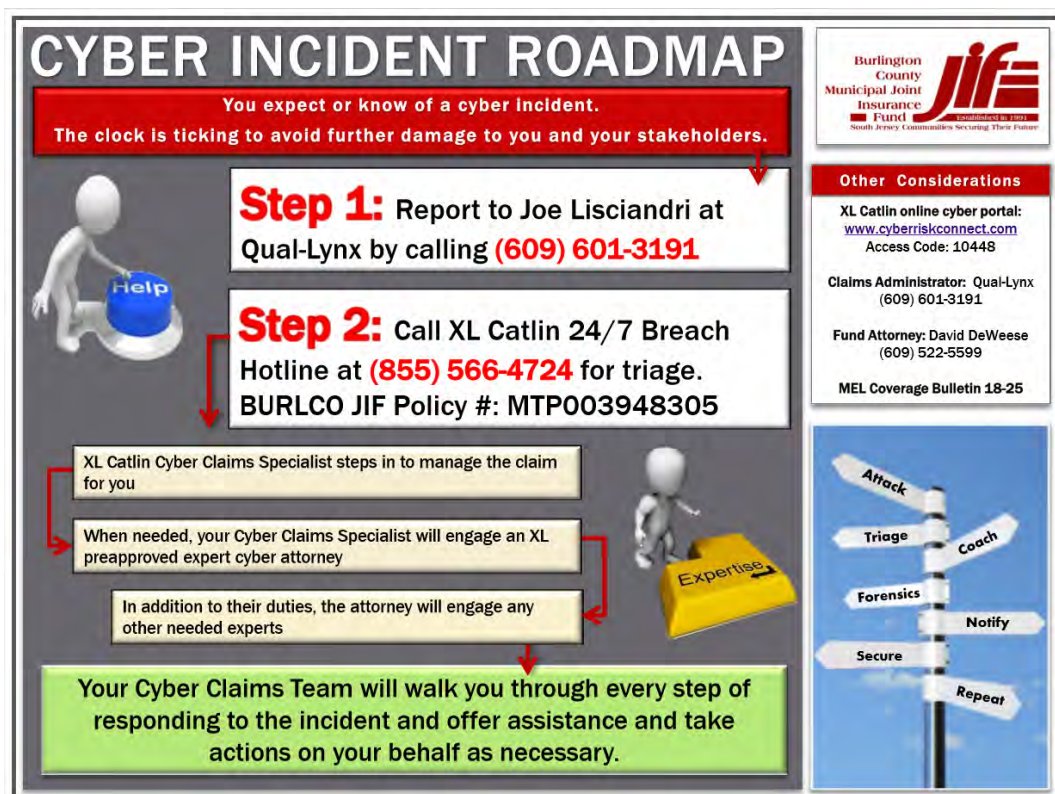
Vulnerability Score by Municipality

AJG-Burlington - Monthly Summary Report

JIF	Municipality	Severity	Contact Name	Contact Email	Last Scan/Email
Burlington	Bass River Township	0.0	Amanda Somes	clerk@bassriver-nj.org	2021-09-11 12:01:18
Burlington	Bordentown City	2.6	Grace Archer	btownch@cityofbordentown.com	2021-09-11 18:01:12
Burlington	Bordentown Township	4.3	Michael Theokas	m.theokas@bordentowntwp.org	2021-09-11 06:01:24
Burlington	Chesterfield Township	5.0	Glenn McMahon	glenn@chesterfieldtwp.com	2021-09-10 06:01:08
Burlington	Delanco Township	2.6	Mike Templeton	42mtempy55@gmail.com	2021-08-11 18:01:08
Burlington	Delran Township	2.6	Jeffrey Hatcher	jhatcher@delrantownship.org	2021-09-12 12:01:21
Burlington	Edgewater Park Township	2.6	Tom Pullion	tpullion@edgewaterpark-nj.com	2021-09-10 06:53:52
Burlington	Florence Township	4.0	Steve Fazekas	sfazekas@florence-nj.gov	2021-09-12 12:01:22
Burlington	Hainesport Township	0.0	Paula Kosko	pkosko@hainesporttownship.com	2021-09-11 12:01:16
Burlington	Lumberton Township	5.0	Brandon Umba	bumba@lumbertontwp.com	2021-09-11 01:01:07
Burlington	Mansfield Township	2.6	Michael Fitzpatrick	administrator@mansfieldtwp-nj.com	2021-09-11 18:01:13
Burlington	Medford Township	0.0	Kathy Burger	kburger@medfordtownship.com	2021-09-12 12:01:11
Burlington	Mount Laurel Township	10.0	Jerry Mascia	jmascia@mountlaurel.com	2021-09-10 06:01:07
Burlington	North Hanover Township	0.0	Mary Picariello	clerk@northhanovertwp.com	2021-09-11 12:01:17
Burlington	Palmyra Borough	0.0	John Gural	jgural@boroughofpalmyra.com	2021-09-10 01:01:12
Burlington	Pemberton Borough	0.0	Donna Mull	dmull@pemberton.comcastbiz.net	2021-09-11 01:01:20
Burlington	Pemberton Township	5.0	Daniel Hornickel	DHornickel@pemberton-twp.com	2021-09-11 12:01:18
Burlington	Riverside Township	0.0	Meghan Jack	mjack@riversidetwp.org	2021-09-10 18:01:09
Burlington	Shamong Township	5.0	David Matchett	dmatchettd@aol.com	2021-09-11 01:01:09
Burlington	Southampton Township	4.8	Kathleen Hoffman	khoffman@southamptonnj.org	2021-08-12 01:01:05
Burlington	Springfield Township	0.0	Paul Keller	mgr@springfieldtownshipnj.org	2021-09-30 10:00:35
Burlington	Tabernacle Township	0.0	Douglas Cramer	dcramer@townshipoftabernacle-nj.gov	2021-09-11 01:01:19
Burlington	Westampton Township	5.8	Steve Ent	ent@wtpd.us	2021-09-10 06:01:06
Burlington	Wrightstown Borough	0.0	James Ingling	wrightstownfirebureau@comcast.net	2021-09-10 12:01:23

CYBER TIPS

- ✓ Be on the lookout for fraudulent hurricane and disaster recovery emails.
- ✓ There have been several municipal cyber incidents this summer that included ransomware.
- ✓ Establish a Personal Information Change Request policy - any change request to employee payroll, banking, benefits, tax withholding, etc. should be done in person. Never make any financial or medical changes that are requested by email.
- ✓ Make sure you report any cyber incident quickly to the appropriate parties & follow the JIF's Incident Report Roadmap.



MEL Cyber Compliance

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

Tier 1			Tier 2			Tier 3		
Approved	Incomplete	No Response	Approved	Incomplete	No Response	Approved	Incomplete	No Response
4	5	19	3	6	19	2	7	19

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

This Month's Advice: Don't Accept Treats You Didn't Ask For

With summer coming to an end, be on the watch for scareware as you return to work and school this fall. Scareware is a malware scam technique that uses pop-up security alerts and other social engineering tricks to frighten you into paying for fake software disguised as real cybersecurity protection. It can be relatively harmless, or in worse cases, actual malware. Increasingly, tech support scams using pop-up messages with fake warnings of computer problems are being used to take advantage of employees working from home, or from hybrid environments.

What can you do to protect yourself? Here are 5 top tips:

Avoid unsolicited requests: Scareware scammers frequently use pop-ups designed to look like antivirus alerts. In some cases, the messages can take over part (or all) your screen. If you receive a notification from software you don't have installed, chances are it's fake, so do not click on the link or respond in any way to the request.

Don't go phishing: Some phishing emails are obvious to spot, but some are more difficult until you add up all the warning signs. However, what happens when you receive an email that appears to be from a big, legitimate company everyone has heard of? Also, what happens if you actually do business with that company and the email looks legitimate complete with company logos and privacy statements? All the same anti-phishing rules you know and love still apply!

Pop-ups: Boo! When a pop-up window appears out of the blue, check to make sure that you have your pop-up blockers on prior to searching the web. This will prevent scareware ads from popping up on your browser. If you must visit a site that has pop-ups, all browsers have a feature to turn them off or allow them for a particular website. Make sure you trust the website content if you do enable pop-ups.

Clear your cache: If you are surfing the web, clearing your browser cache may eliminate the trail of any pop-ups that may have occurred during your browsing experience. The cache is associated with your browsing history option. So, depending on your setting and what browser you use, the cache clearing process may vary slightly. If you happen to close a browsing session while scareware is open, clearing the cache may prevent you from being bombarded by more scareware when you resume your session.

Keep your antivirus software up to date: Don't ignore notifications from your antivirus or security software. While it may be convenient to "remind me later," these programs could be your first online line of defense between you and scareware scammers. Plus, if you are unlucky enough to click on scareware by accident, sometimes having an up-to-date software solution will hopefully prevent anything bad from happening to your computer.

Just because Halloween is around the corner doesn't mean we want scareware in our computing environments. If you get jumped by a scareware pop-up, take a deep breath and click your training into gear before you respond—your quick thinking could protect your device, your data and your business.

Want to avoid doing real work for another 5 minutes?

Blog: [What is Endpoint Detection & Response \(EDR\) and How Does It Differ from Traditional Antivirus? - Pivot Point Security](#)

October 12, 2021

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

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

The statements included in this report are prepared on a “modified cash basis” and relate to financial activity through the one month period ending September 30, 2021 for Closed Fund Years 1991 to 2016, and Fund Years 2017, 2018, 2019, 2020 and 2021. The reports, where required, are presented in a manner prescribed or permitted by the Department of Insurance and the Division of Local Government Services of the Department of Community Affairs.

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

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

INVESTMENT INTEREST & INVESTMENTS:

Interest received or accrued for the reporting period totaled \$ 23,645.11. This generated an average annual yield of 1.53%. However, after including an unrealized net loss of \$ 84,669.52 in the asset portfolio, the yield is adjusted to -3.94% for this period. The total overview of the asset portfolio for the fund shows a current market value of \$14,025,048.85. This current market value, however, when considering the total accrued income at month end is \$ 14,032,614.48.

Our asset portfolio with Wilmington/Trust consists of 2 obligations with maturities less than one year.

RECEIPT ACTIVITY FOR THE PERIOD

Subrogation Receipts \$ 114,210.50 w/YTD Total \$ 147,850.28 (detailed in my report)
Salvage Receipts \$ 5,150.00
Overpayment Reimbursements \$ 0.00
FY 2021 Premium Receipts \$ 682,081.00

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 \$ 320,475.05. The claims detail shows 332 claim payments issued.

A.E.L.C.F. PARTICIPANT BALANCES AT PERIOD END: (\$326. Interest Allocated)

Delran Township	\$ 16,299.00
Chesterfield Township	\$ 1,121.00
Bordentown City	\$ 70,871.00
Bordentown Township	\$ 64,233.00
Westampton Township	\$ 10,493.00
E-JIF Dividends	\$126,834.68

CASH ACTIVITY FOR THE PERIOD:

The enclosed reconciliation report details that during the reporting period the Fund's "Cash Position" changed from an opening balance of \$ 18,422,625.89 to a closing balance of \$ 18,746,726.97 showing an increase in the fund of \$ 324,101.08. 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
9/16	MEDFORD TWP.	2021229495	MEDFORD TWP.	PR	2021	1,512.50	
9/16	PEMBERTON TWP.	2018121517	ANTHONY LUSTER	WC	2018	198.00	
9/22	DELANCO TOWNSHIP	2018121619	DYLLON WILLHOUSE	WC	2017	112,500.00	
TOTAL-SEPT						114,210.50	
TOTAL-YTD							147,850.28

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

	<u>July</u>	<u>August</u>	<u>September</u>	<u>Year To Date Total</u>
Opening Balance for the Period:	17,180,279.85	17,056,465.80	18,422,625.89	
RECEIPTS:				
Interest Income (Cash)	55,351.92	-7,311.41	-58,647.27	50,046.14
Premium Assessment Receipts	1,021,854.00	2,380,935.00	682,081.00	7,384,611.00
Prior Yr. Premium Assessment Receipts	0.00	0.00	0.00	0.00
Subrogation, Salvage & Reimb. Receipts:				
Fund Year 2021	3,625.00	0.00	6,662.50	12,647.50
Fund Year 2020	0.00	2,570.23	0.00	16,299.81
Fund Year 2019	151.00	0.00	0.00	29,915.76
Fund Year 2018	0.00	98.00	198.00	884.00
Fund Year 2017	28.00	0.00	112,500.00	112,901.67
Closed Fund Year	0.00	0.00	0.00	298.00
Total Subrogation, Salvage & Reimb.Receipts	3,804.00	2,668.23	119,360.50	172,946.74
FY 2021 Appropriation Refunds	0.00	0.00	0.00	0.00
FY 2020 Appropriation Refunds	0.00	713.00	0.00	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	0.00	0.00	372.47	374.47
TOTAL RECEIPTS:	1,081,009.92	2,377,004.82	743,166.70	7,608,691.35

DISBURSEMENTS:

Net Claim Payments:

Fund Year 2021	102,480.19	170,330.25	255,071.74	1,014,686.54
Fund Year 2020	41,447.37	33,449.68	26,775.14	637,752.74
Fund Year 2019	49,592.72	98,430.70	15,936.34	435,308.84
Fund Year 2018	25,652.65	2,788.78	18,854.58	213,772.22
Fund Year 2017	2,152.00	4,652.00	2,164.25	234,308.23
Closed Fund Year	0.00	0.00	0.00	0.00
Total Net Claim Payments	221,324.93	309,651.41	318,802.05	2,535,828.57

Total Net Claim Payments

Exp. & Admin Bill List Payments:

Exp. & Cont. Charges FY 2022	0.00	0.00	0.00	0.00
Exp. & Cont. Charges FY 2021	256,166.70	110,831.32	91,801.15	1,132,408.67
Property Fund Charges FY 2021	0.00	0.00	0.00	0.00
E-JIF Premium FY 2021	0.00	123,231.00	0.00	246,465.00
M.E.L. Premium FY 2021	0.00	466,399.00	0.00	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	3,882.00	732.00	3,312.42	139,452.24
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	5,150.00	5,150.00
Closed Fund Year	723,450.34	0.00	0.00	954,000.37
Total Bill List Payments	983,499.04	701,193.32	100,263.57	4,638,673.16
Net Bank Services Fees	0.00	0.00	0.00	0.00
Other	0.00	0.00	0.00	0.00
TOTAL DISBURSEMENTS:	1,204,823.97	1,010,844.73	419,065.62	7,174,501.73

Closing Balance for the Period:

17,056,465.80	18,422,625.89	18,746,726.97
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Account Net Cash Change During the Period:

Operating Account	538,204.55	1,374,499.75	383,956.48	-10,159,104.11
JCMI Investment Account	58,834.90	-12,665.65	-62,387.03	12,018,883.66
Investment Account	-717,266.31	7,492.50	1,025,737.50	1,027,124.89
Asset Management Account	-3,587.19	-3,166.51	-1,023,205.87	-2,452,714.82
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:	-123,814.05	1,366,160.09	324,101.08	434,189.62

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 **September**
CURRENT FUND YEAR **2021**

	Description:	INVEST. ACCT.	ASSET MGR.	OPERATING ACCT.	CLAIMS ACCOUNT	ADMIN. EXPENSE	JCMI
	ID Number:						
	Maturity (Yrs)						
	Purchase Yield:						
	TOTAL for All Accts & instruments						
Opening Cash & Investment l	\$18,422,624.95	8,073.89	3,029,371.06	3,202,909.31	100,000.00	1,000.00	12,081,270.69
Opening Interest Accrual Bal	\$9,942.80	-	9,942.80	-	-	-	-
1 Interest Accrued and/or Int	\$3,360.33	\$0.00	\$3,360.33	\$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)	\$9,203.91	\$0.00	\$9,203.91	\$0.00	\$0.00	\$0.00	\$0.00
4 Accretion	-\$129.40	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	-\$129.40
5 Interest Paid - Cash Instr.s	\$11,210.27	\$0.00	\$0.00	\$1,208.16	\$0.00	\$0.00	\$10,002.11
6 Interest Paid - Term Instr.s	\$5,737.50	\$0.00	\$5,737.50	\$0.00	\$0.00	\$0.00	\$0.00
7 Realized Gain (Loss)	-\$84,669.52	\$0.00	-\$12,409.78	\$0.00	\$0.00	\$0.00	-\$72,259.74
8 Net Investment Income	-\$61,024.41	\$0.00	\$154.46	\$1,208.16	\$0.00	\$0.00	-\$62,387.03
9 Deposits - Purchases	\$2,191,798.41	\$1,025,737.50	\$0.00	\$847,258.86	\$318,802.05	\$0.00	\$0.00
10 (Withdrawals - Sales)	-\$1,809,050.06	\$0.00	-\$1,025,737.50	-\$464,510.51	-\$318,802.05	\$0.00	\$0.00
Ending Cash & Investment Bal:	\$18,746,726.06	\$1,033,811.39	\$2,006,165.19	\$3,586,865.82	\$100,000.00	\$1,000.00	\$12,018,883.66
Ending Interest Accrual Balanc	\$7,565.63	\$0.00	\$7,565.63	\$0.00	\$0.00	\$0.00	\$0.00
Plus Outstanding Checks	\$253,748.86	\$0.00	\$0.00	\$0.00	\$253,748.86	\$0.00	\$0.00
(Less Deposits in Transit)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Balance per Bank	\$19,000,474.92	\$1,033,811.39	\$2,006,165.19	\$3,586,865.82	\$353,748.86	\$1,000.00	\$12,018,883.66

Investment Income Allocation												
ETE		Property	Liability	Auto	Workers Comp	Deductible	Contingency	POLEPL	EJIF	MEL	Admin	Total
2021	Opening 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
	Opening Interest Accrual Balance	22.20	72.53	14.61	215.35	72.64	0.00	5.26	(1.62)	51.76	89.08	\$541.81
	1 Interest Accrued and/or Interest	\$20.98	\$71.10	\$15.54	\$176.72	\$73.79	\$0.00	\$0.00	\$0.00	\$50.72	\$60.47	\$469.32
	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)	\$57.47	\$194.73	\$42.56	\$484.02	\$202.11	\$0.00	\$0.00	\$0.00	\$138.93	\$165.63	\$1,285.45
	4 Accretion	-\$0.81	-\$2.74	-\$0.60	-\$6.80	-\$2.84	\$0.00	\$0.00	\$0.00	-\$1.95	-\$2.33	-\$18.07
	5 Interest Paid - Cash Instr.s	\$70.00	\$237.18	\$51.84	\$589.53	\$246.17	\$0.00	\$0.00	\$0.00	\$169.21	\$201.73	\$1,565.67
	6 Interest Paid - Term Instr.s	\$12.81	\$41.84	\$8.43	\$124.23	\$41.91	\$0.00	\$3.03	\$0.00	\$29.86	\$51.39	\$313.50
	7 Realized Gain (Loss)	-\$528.70	-\$1,791.41	-\$391.51	-\$4,452.67	-\$1,859.28	\$0.00	\$0.00	\$0.00	-\$1,278.02	-\$1,523.66	-\$11,825.25
	8 Net Investment Income	-\$381.06	-\$1,291.13	-\$282.18	-\$3,209.20	-\$1,340.05	\$0.00	\$0.00	\$0.00	-\$921.12	-\$1,098.16	-\$8,522.89
	9 Interest Accrued - Net Change	\$8.18	\$29.25	\$7.11	\$52.48	\$31.88	\$0.00	-\$3.03	\$0.00	\$20.86	\$9.08	\$155.82
	Ending Cash & Investment	-\$15,690.03	\$441,343.07	\$97,785.97	\$1,062,994.59	\$457,596.81	\$0.00	-\$22,649.48	-\$23,535.16	\$456,932.49	\$389,518.74	\$2,844,297.01
	Ending Interest Accrual Balance	\$30.37	\$101.79	\$21.72	\$267.83	\$104.53	\$0.00	\$2.22	-\$1.62	\$72.62	\$98.16	\$697.63

		Property	Liability	Auto	Workers Comp	Deductible	Contingency	POLEPL	EJIF	MEL	Admin	Total
2020	Opening 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
	Opening Interest Accrual Balance	24.26	203.72	\$4.02	601.41	252.72	24.97	0.35	0.00	128.05	146.54	\$1,436.05
	1 Interest Accrued and/or Interest	\$0.00	\$67.86	\$17.60	\$161.12	\$89.93	\$8.88	\$0.12	\$0.00	\$42.50	\$28.26	\$416.28
	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	\$185.88	\$48.22	\$441.31	\$246.32	\$24.32	\$0.33	\$0.00	\$116.41	\$77.41	\$1,140.19
	4 Accretion	\$0.00	-\$2.61	-\$0.68	-\$6.20	-\$3.46	-\$0.34	-\$0.00	-\$0.00	-\$1.64	-\$1.09	-\$16.03
	5 Interest Paid - Cash Instr.s	\$0.00	\$226.40	\$58.73	\$537.51	\$300.02	\$29.62	\$0.40	\$0.00	\$141.79	\$94.29	\$1,388.74
	6 Interest Paid - Term Instr.s	\$14.00	\$117.53	\$31.16	\$346.95	\$145.79	\$14.41	\$0.20	\$0.00	\$73.87	\$84.54	\$828.44
	7 Realized Gain (Loss)	\$0.00	-\$1,709.94	-\$443.58	-\$4,059.70	-\$2,265.99	-\$223.72	-\$3.01	-\$0.00	-\$1,070.89	-\$712.15	-\$10,488.97
	8 Net Investment Income	\$0.00	-\$1,232.41	-\$319.70	-\$2,925.97	-\$1,633.18	-\$161.24	-\$2.17	\$0.00	-\$771.83	-\$513.27	-\$7,559.77
	9 Interest Accrued - Net Change	-\$14.00	-\$49.66	-\$13.56	-\$185.83	-\$55.86	-\$5.53	-\$0.08	-\$0.00	-\$31.37	-\$56.27	-\$412.16
	Ending Cash & Investment	-\$18,586.40	\$377,010.48	\$99,098.35	\$885,254.36	\$506,225.29	\$49,978.95	\$671.83	\$1.01	\$239,244.48	\$155,821.00	\$2,294,719.35
	Ending Interest Accrual Balance	\$10.26	\$154.06	\$40.46	\$415.59	\$196.86	\$19.45	\$0.27	\$0.00	\$96.68	\$90.27	\$1,023.90

		Property	Liability	Auto	Workers Comp	Deductible	Contingency	POLEPL	EJIF	MEL	Admin	Total
2019	Opening 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
	Opening 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
	1 Interest Accrued and/or Interest	\$6.99	\$68.12	\$19.40	\$92.93	\$32.90	\$0.00	\$0.03	\$0.02	\$2.67	\$20.17	\$243.24
	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)	\$19.14	\$186.57	\$53.13	\$254.54	\$90.12	\$0.00	\$0.09	\$0.06	\$7.32	\$55.25	\$666.23
	4 Accretion	-\$0.27	-\$2.62	-\$0.75	-\$3.58	-\$1.27	\$0.00	-\$0.00	-\$0.00	-\$0.10	-\$0.78	-\$9.37
	5 Interest Paid - Cash Instr.s	\$23.31	\$227.24	\$64.72	\$310.03	\$109.77	\$0.00	\$0.11	\$0.07	\$8.91	\$67.30	\$811.46
	6 Interest Paid - Term Instr.s	\$0.00	\$118.16	\$31.98	\$223.88	\$91.47	\$0.00	\$0.05	\$0.04	\$4.73	\$34.26	\$504.56
	7 Realized Gain (Loss)	-\$176.05	-\$1,716.31	-\$488.79	-\$2,341.62	-\$829.06	\$0.00	-\$0.85	-\$0.54	-\$67.33	-\$508.30	-\$6,128.84
	8 Net Investment Income	-\$126.88	-\$1,237.01	-\$352.29	-\$1,687.69	-\$597.53	\$0.00	-\$0.61	-\$0.39	-\$48.52	-\$366.35	-\$4,417.27
	9 Interest Accrued - Net Change	\$6.99	-\$50.05	-\$12.58	-\$130.94	-\$58.57	\$0.00	-\$0.02	-\$0.01	-\$2.06	-\$14.08	-\$261.33
	Ending Cash & Investment	\$39,317.70	\$382,596.41	\$109,185.82	\$508,108.72	\$185,251.32	\$0.00	\$189.34	\$121.36	\$15,041.04	\$113,556.77	\$1,353,368.48
	Ending Interest Accrual Balance	\$5.81	\$154.78	\$42.86	\$257.13	\$99.99	\$0.00	\$0.07	\$0.05	\$6.14	\$45.30	\$612.14

		Property	Liability	Auto	Workers Comp	Deductible	Contingency	POLEPL	EJIF	MEL	Admin	Total
2018	Opening 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
	Opening 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
	1 Interest Accrued and/or Interest	\$6.12	\$0.00	\$11.37	\$0.00	\$76.89	\$0.00	\$4.64	\$0.03	\$2.68	\$26.18	\$127.91
	2 Interest Accrued - discount	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	3 zation and/or Interest Cost)	\$16.77	\$0.00	\$31.13	\$0.00	\$210.61	\$0.00	\$12.70	\$0.08	\$7.33	\$71.71	\$350.34
	4 Accretion	-\$0.24	\$0.00	-\$0.44	\$0.00	-\$2.96	\$0.00	-\$0.18	-\$0.00	-\$0.10	-\$1.01	-\$4.93
	5 Interest Paid - Cash Instr.s	\$20.43	\$0.00	\$37.92	\$0.00	\$256.53	\$0.00	\$15.47	\$0.10	\$8.93	\$87.34	\$426.71
	6 Interest Paid - Term Instr.s	\$10.19	\$1.88	\$20.33	\$3.48	\$126.77	\$0.00	\$7.02	\$0.05	\$4.41	\$43.17	\$217.29
	7 Realized Gain (Loss)	-\$154.29	\$0.00	-\$286.40	\$0.00	-\$1,937.50	\$0.00	-\$116.81	-\$0.77	-\$67.46	-\$659.66	-\$3,222.89
	8 Net Investment Income	-\$111.20	\$0.00	-\$206.42	\$0.00	-\$1,396.43	\$0.00	-\$84.19	-\$0.55	-\$48.62	-\$475.44	-\$2,322.85
	9 Interest Accrued - Net Change	-\$4.07	-\$1.88	-\$8.96	-\$3.48	-\$49.87	\$0.00	-\$2.38	-\$0.02	-\$1.74	-\$16.99	-\$89.38
	Ending Cash & Investment	\$34,469.19	-\$332,890.64	\$63,983.50	-\$84,661.57	\$432,842.56	\$0.00	\$26,095.73	\$171.75	\$15,071.14	\$147,370.86	\$302,452.52
	Ending Interest Accrual Balance	\$13.60	\$1.38	\$26.28	\$2.55	\$169.87	\$0.00	\$9.78	\$0.07	\$5.91	\$57.84	\$287.28

		Property	Liability	Auto	Workers Comp	Deductible	Contingency	POLEPL	EJIF	MEL	Admin	Total
2017	Opening 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
	Opening Interest Accrual Balance	32.89	79.27	56.32	537.77	285.89	57.99	0.15	(0.05)	92.54	107.72	\$1,250.49
	1 Interest Accrued and/or Interest	\$11.51	\$13.89	\$19.71	\$185.18	\$100.05	\$20.29	\$0.06	\$0.00	\$32.38	\$37.69	\$420.77
	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)	\$31.53	\$38.05	\$53.98	\$507.20	\$274.02	\$55.58	\$0.16	\$0.01	\$88.70	\$103.25	\$1,152.48
	4 Accretion	-\$0.44	-\$0.54	-\$0.76	-\$7.13	-\$3.85	-\$0.78	-\$0.00	-\$0.00	-\$1.25	-\$1.45	-\$16.20
	5 Interest Paid - Cash Instr.s	\$38.40	\$46.35	\$65.75	\$617.77	\$333.76	\$67.70	\$0.19	\$0.01	\$108.03	\$125.75	\$1,403.71
	6 Interest Paid - Term Instr.s	\$18.97	\$45.73	\$32.49	\$310.23	\$164.93	\$33.45	\$0.09	\$0.00	\$53.38	\$62.14	\$721.42
	7 Realized Gain (Loss)	-\$290.04	-\$350.07	-\$496.61	-\$4,665.92	-\$2,520.83	-\$511.32	-\$1.46	-\$0.05	-\$815.94	-\$949.79	-\$10,602.03
	8 Net Investment Income	-\$209.04	-\$252.31	-\$357.93	-\$3,362.90	-\$1,816.86	-\$368.53	-\$1.05	-\$0.04	-\$588.08	-\$684.55	-\$7,641.29
	9 Interest Accrued - Net Change	-\$7.46	-\$31.84	-\$12.78	-\$125.05	-\$64.88	-\$13.16	-\$0.03	\$0.00	-\$21.00	-\$24.45	-\$300.65
	Ending Cash & Investment	\$64,795.04	\$78,229.25	\$110,944.42	\$1,152,720.73	\$563,161.05	\$114,230.70	\$325.69	\$11.95	\$182,282.71	\$212,185.10	\$2,478,886.64
	Ending Interest Accrual Balance	\$25.43	\$47.44	\$43.54	\$412.72	\$221.01	\$44.83	\$0.12	-\$0.05	\$71.54	\$83.27	\$949.84

		Property	Liability	Auto	Workers Comp	Deductible	Contingency	POLEPL	EJIF	MEL	Admin	Total
Closed FY	Opening 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
	Opening Interest Accrual Balance	(0.01)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	5,144.60	\$5,144.59
	1 Interest Accrued and/or Interest	\$0.05	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$1,570.70	\$1,570.75
	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)	\$0.14	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$4,302.13	\$4,302.28
	4 Accretion	-\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	-\$60.48	-\$60.49
	5 Interest Paid - Cash Instr.s	\$0.18	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$5,239.95	\$5,240.13
	6 Interest Paid - Term Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$2,967.84	\$2,967.84
	7 Realized Gain (Loss)	-\$1.33	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	-\$39,576.59	-\$39,577.92
	8 Net Investment Income	-\$0.96	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	-\$28,524.29	-\$28,525.25
	9 Interest Accrued - Net Change	\$0.05	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	-\$1,397.14	-\$1,397.09
	Ending Cash & Investment	\$297.77	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$8,841,901.72	\$8,842,199.49
	Ending Interest Accrual Balance	\$0.04	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$3,747.45	\$3,747.50

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

September 01, 2021 - September 30, 2021

Your Portfolio at a Glance

Opening Market Value w/Accrued Income	\$3,039,313.86
Net of Contributions & Withdrawals	-\$1,025,737.50
Net Investment Change	\$154.46
Closing Market Value w/Accrued Income	\$2,013,730.82

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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	\$2,006,165.19	100%
TOTAL	\$2,006,165.19	100%

Accrued Income by Asset Class Summary

Asset Class	Market Value	Accrued Income	Market Value + Accrued Income	Estimated Annual Income	Yield (%)
Fixed Income	\$2,006,165.19	\$7,565.63	\$2,013,730.82	\$29,985.00	1.49%
TOTAL	\$2,006,165.19	\$7,565.63	\$2,013,730.82	\$29,985.00	1.49%

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	\$3,029,371.06	\$4,458,880.14
Accrued Income	9,942.80	16,493.31
Opening Market Value w/Accrued Income	\$3,039,313.86	\$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	-1,025,737.50	-3,902,303.13
Other Fees	-	-
Securities Transferred Out	-	-
Tax Payments	-	-
Taxes Withheld	-	-
Wilmington Trust Fees	-	-
Total Withdrawals	-\$1,025,737.50	-\$3,902,303.13
Net Contributions & Withdrawals	-\$1,025,737.50	-\$2,465,503.13
Closing Market Value	2,006,165.19	2,006,165.19
Accrued Income	7,565.63	7,565.63
Closing Market Value w/Accrued Income	\$2,013,730.82	\$2,013,730.82
Net Investment Change	\$154.46	\$3,860.50
Net Investment Change Detail		
	Current Period	Year-to-Date
Net Investment Change	\$154.46	\$3,860.50
Income Earned		
Dividends	-	-
Net Interest	5,737.50	47,503.13
Other Income	-	-
Change in Accrual	-2,377.17	-8,927.68
Total Income Earned	\$3,360.33	\$38,575.45
Market Appreciation	-\$3,205.87	-\$34,714.95

Relationship Summary *(continued)*

120882-000 - BURLINGTON COUNTY MUNICIPAL JIF

September 01, 2021 - September 30, 2021

Income Received Summary

Category	Current Period	Year-to-Date
Taxable		
Dividends	-	-
Interest	5,737.50	47,503.13
Other Income	-	-
Total Taxable	\$5,737.50	\$47,503.13
Tax-Exempt		
Dividends	-	-
Interest	-	-
Other Income	-	-
Total Tax-Exempt	-	-
TOTAL RECEIVED	\$5,737.50	\$47,503.13

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	9,203.91	10,978.71
Loss	-	-
Total Long Term	\$9,203.91	\$10,978.71
TOTAL GAIN/LOSS	\$9,203.91	\$10,978.71

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	1,020,000.00	2,418,000.00
Net Interest	5,737.50	47,503.13
Other Income	-	-
Other Receipts	-	-
Sales	-	-
Tax Refunds	-	-
Total Receipts	\$1,025,737.50	\$3,902,303.13
Disbursements		
Cash Disbursements	-	-
Intra-Account Transfers	-	-
Other Disbursements	-1,025,737.50	-3,902,303.13
Other Fees	-	-
Purchases	-	-
Tax Payments	-	-
Taxes Withheld	-	-
Wilmington Trust Fees	-	-
Total Disbursements	-\$1,025,737.50	-\$3,902,303.13
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

September 01, 2021 - September 30, 2021

Asset & Sub Asset Allocation

Asset Class	Total Market Value (%)	Closing Market Value	Cost	Unrealized Gain/Loss	Accrued Income	Market Value w/ Accrued Income
■ Fixed Income						
U.S. Taxable Fixed Income	100.00%	\$2,006,165.19	\$1,993,495.51	\$12,669.68	\$7,565.63	\$2,013,730.82
Total Fixed Income	100.00%	\$2,006,165.19	\$1,993,495.51	\$12,669.68	\$7,565.63	\$2,013,730.82
TOTAL ASSETS	100%	\$2,006,165.19	\$1,993,495.51	\$12,669.68	\$7,565.63	\$2,013,730.82

Holdings Detail

120882-000 - BURLINGTON COUNTY MUNICIPAL JIF

September 01, 2021 - September 30, 2021

Fixed Income

Security Name	Quantity	Market Price	Market Value	Cost	Unrealized Gain/Loss	Accrued Income	Estimated Annual Income	Effective Duration	Yield to Worst (%)	Market Value (%)
U.S. Taxable Fixed Income										
U.S. Treasury Bonds										
UNITED STATES TREASURY NOTES DTD 11/30/2019 1.500% 11/30/2021 CUSIP: 912828YT1 Moody's: AAA	1,000,000	\$100.236	\$1,002,360.00	\$997,812.50	\$4,547.50	\$5,040.98	\$15,000.00	0.17	0.08%	49.96%
UNITED STATES TREASURY NOTES DTD 01/31/2015 1.500% 01/31/2022 CUSIP: 912828H86 Moody's: AAA	999,000	100.481	1,003,805.19	995,683.01	8,122.18	2,524.65	14,985.00	0.34	0.06	50.04
Total U.S. Treasury Bonds			\$2,006,165.19	\$1,993,495.51	\$12,669.68	\$7,565.63	\$29,985.00	0.25	0.07%	100%
Total U.S. Taxable Fixed Income			\$2,006,165.19	\$1,993,495.51	\$12,669.68	\$7,565.63	\$29,985.00	0.25	0.07%	100%
TOTAL FIXED INCOME			\$2,006,165.19	\$1,993,495.51	\$12,669.68	\$7,565.63	\$29,985.00	0.25	0.07%	100%
Grand Total Accrued Income			\$2,006,165.19 \$7,565.63	\$1,993,495.51	\$12,669.68	\$7,565.63	\$29,985.00			100%
Grand Total Market Value w/ Accrued Income			\$2,013,730.82							

Activity Detail

120882-000 - BURLINGTON COUNTY MUNICIPAL JIF

September 01, 2021 - September 30, 2021

Transaction Activity Detail

Trade Date Settlement Date	Transaction Type	Transaction Description	Quantity	Cash Value	Cash Management
OPENING BALANCE				-	-
09/30/2021 09/30/2021	Maturities	MATURED 1020000 PAR VALUE OF U.S. TREASURY NOTES 1.125% 9/30/21 AT 100 TRADE DATE 2021-09-30 SETTLEMENT DATE 2021-09-30	1,020,000	\$1,020,000.00	-
09/30/2021	Interest	CASH RECEIPT OF INTEREST EARNED ON U.S. TREASURY NOTES 1.125% 9/30/21 AT \$0.005625 /SHARE ON 1020000 PAR VALUE DUE 2021-09-30	-	5,737.50	-
09/30/2021	Other Disbursements	CASH DISBURSEMENT MISCELLANEOUS - ACH-CHK PAID TO M&T BANK BURLINGTON COUNTY MUNICIPAL JIF	-	-1,025,737.50	-
CLOSING BALANCE				-	-

Activity Detail

120882-000 - BURLINGTON COUNTY MUNICIPAL JIF

September 01, 2021 - September 30, 2021

Realized Gain / Loss Detail

Transaction Description	Disposition Date	Quantity	Cost	Proceeds	Short Term Gain/Loss	Long Term Gain/Loss	Realized Gain/Loss
MATURED 1020000 PAR VALUE OF U.S. TREASURY NOTES 1.125% 9/30/21 AT 100 TRADE DATE 2021-09-30 SETTLEMENT DATE 2021-09-30	09/30/2021	1,020,000	\$1,010,796.09	\$1,020,000.00	-	\$9,203.91	\$9,203.91
NET REALIZED GAIN/LOSS			\$1,010,796.09	\$1,020,000.00	-	\$9,203.91	\$9,203.91

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
09/30/2021
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	10.0492	12,018,883.66	0.00	12,018,883.66		0.00
99VVB5Y75		10.0492	12,018,883.66	0.00	12,018,883.66	100.00	0.00

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

Report ID: IGLS0002
Base Currency: USD
Status: REVISED

MX6F96590902 - BURLINGTON CNTY JIF

09/30/2021

	Current Period		Fiscal Year To Date	
	09/01/2021	09/30/2021	01/01/2021	09/30/2021
NET ASSETS - BEGINNING OF PERIOD		12,081,270.69		0.00
		<u>12,081,270.69</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	11,304.25		79,594.56	
REALIZED GAIN/LOSS	0.00		6.01	
UNREALIZED GAIN/LOSS-INVESTMENT	-72,259.74		-53,617.40	
ACCRETION/AMORTIZATION	-129.40		2,033.74	
TOTAL INVESTMENT INCOME		<u>-61,084.89</u>		<u>28,016.91</u>
TOTAL RECEIPTS		<u>-61,084.89</u>		<u>12,028,016.91</u>
DISBURSEMENTS				
ADMINISTRATIVE EXPENSES				
TRUSTEE/CUSTODIAN	300.49		2,112.43	
INVESTMENT ADVISORY FEES	701.16		4,914.56	
CONSULTING	300.49		2,106.26	
TOTAL ADMINISTRATIVE EXPENSES		<u>1,302.14</u>		<u>9,133.25</u>
TOTAL DISBURSEMENTS		<u>1,302.14</u>		<u>9,133.25</u>
NET ASSETS - END OF PERIOD		<u><u>12,018,883.66</u></u>		<u><u>12,018,883.66</u></u>

Transaction Detail
Reported By Transaction Category

Report ID: IACS0008

Base Currency: USD

MX6F96590902 - BURLINGTON CNTY JIF

09/01/2021 - 09/30/2021

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 JCM I ACCOUNT	09/30/2021	0.000000	-129.40	0.00	0.00
	99VVB5Y75	AMORIZATION/ACCRETION INCOME	03/01/2021	0.000000	-129.40	0.00	0.00
		20211012O000030	09/30/2021				
FUND ALLOCATED EARNINGS							
U.S. DOLLAR							
BVA	0.000	MEL JCM I ACCOUNT	09/30/2021	0.000000	0.52	0.00	0.00
	99VVB5Y75	UGL ADJ 093021	03/01/2021	0.000000	0.52	0.00	0.00
		20211012A000070	09/30/2021				
BVA	0.000	MEL JCM I ACCOUNT	09/30/2021	0.000000	-72,260.26	0.00	0.00
	99VVB5Y75	UNREALIZED GAIN/LOSS	03/01/2021	0.000000	-72,260.26	0.00	0.00
		20211012O000010	09/30/2021				
BVA	0.000	MEL JCM I ACCOUNT	09/30/2021	0.000000	11,304.25	0.00	0.00
	99VVB5Y75	INTEREST INCOME	03/01/2021	0.000000	11,304.25	0.00	0.00
		20211012O000020	09/30/2021				
BVA	0.000	MEL JCM I ACCOUNT	09/30/2021	0.000000	-300.49	0.00	0.00
	99VVB5Y75	TRUSTEE/CUSTODN FEES	03/01/2021	0.000000	-300.49	0.00	0.00
		20211012O000040	09/30/2021				
BVA	0.000	MEL JCM I ACCOUNT	09/30/2021	0.000000	-701.16	0.00	0.00
	99VVB5Y75	INVEST MANAGER FEES	03/01/2021	0.000000	-701.16	0.00	0.00
		20211012O000050	09/30/2021				

Transaction Detail
Reported By Transaction Category

Report ID: IACS0008

Base Currency: USD

MX6F96590902 - BURLINGTON CNTY JIF

09/01/2021 - 09/30/2021

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	09/30/2021	0.000000	-300.49	0.00	0.00
	99VVB5Y75	CONSULTING FEES	03/01/2021	0.000000	-300.49	0.00	0.00
	20211012O000060		09/30/2021				
TOTAL U.S. DOLLAR FUND ALLOCATED EARNINGS:					-62,257.63	0.00	0.00
					-62,257.63	0.00	0.00
TOTAL FUND ALLOCATED EARNINGS RECEIPTS AND DISBURSEMENT TRANSACTIONS:					-62,257.63	0.00	0.00
TOTAL RECEIPTS AND DISBURSEMENT TRANSACTIONS:					-62,387.03	0.00	0.00
TOTAL TRANSACTIONS BASE:					-62,387.03	0.00	0.00

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

Current Fund Year: 2021 Month Ending: September											
	Property	Liability	Auto	Workers Comp	Deductible	Contingency	POLEPL	EJIF	MEL	Admin	TOTAL
OPEN 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
RECEIPTS											
Assessments	25,353.97	41,693.18	10,338.31	162,365.06	42,309.00	0.00	67,352.35	20,591.23	171,472.22	140,605.68	682,081.00
Refunds	6,662.50	0.00	0.00	112,698.00	0.00	0.00	0.00	0.00	0.00	0.00	119,360.50
Invest Pymnts	(942.13)	(4,505.42)	(1,703.55)	(12,456.30)	(7,595.56)	(589.86)	(95.57)	(1.11)	(2,696.51)	(37,135.75)	(67,721.76)
Invest Adj	123.29	596.73	225.80	1,663.35	1,008.80	78.78	13.09	0.15	353.64	5,010.86	9,074.49
Subtotal Invest	(818.84)	(3,908.69)	(1,477.75)	(10,792.95)	(6,586.76)	(511.08)	(82.48)	(0.96)	(2,342.87)	(32,124.89)	(58,647.27)
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	372.47	372.47
TOTAL	31,197.63	37,784.49	8,860.56	264,270.11	35,722.24	(511.08)	67,269.87	20,590.27	169,129.35	108,853.26	743,166.70
EXPENSES											
Claims Transfers	160,648.50	6,319.08	12.25	151,822.22	0.00	0.00	0.00	0.00	0.00	0.00	318,802.05
Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	95,113.57	95,113.57
Other *	5,150.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	5,150.00
TOTAL	165,798.50	6,319.08	12.25	151,822.22	0.00	0.00	0.00	0.00	0.00	95,113.57	419,065.62
END BALANCE	104,603.27	946,288.57	480,998.06	3,524,416.83	2,145,077.03	164,209.65	4,633.11	(23,229.09)	908,571.86	10,491,157.67	18,746,726.97
									(0.00)	0.01	

REPORT STATUS SECTION

Report Month: September		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

FUND YEAR 2021											
Month Ending:	September										
	Property	Liability	Auto	Workers Comp	Deductible	Contingency	POLEPL	EJIF	MEL	Admin	TOTAL
OPEN 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
RECEIPTS											
Assessments	25,353.97	41,693.18	10,338.31	162,365.06	42,309.00	0.00	67,352.35	20,591.23	171,472.22	140,605.68	682,081.00
Refunds	6,662.50	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	6,662.50
Invest Pymnts	(445.90)	(1,512.38)	(331.25)	(3,738.90)	(1,571.20)	0.00	3.03	0.00	(1,078.95)	(1,270.54)	(9,946.09)
Invest Adj	56.66	192.00	41.96	477.22	199.27	0.00	0.00	0.00	136.97	163.30	1,267.38
Subtotal Invest	(389.24)	(1,320.38)	(289.29)	(3,261.68)	(1,371.93)	0.00	3.03	0.00	(941.98)	(1,107.24)	(8,678.71)
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	372.47	372.47
TOTAL	31,627.23	40,372.80	10,049.02	159,103.38	40,937.07	0.00	67,355.38	20,591.23	170,530.24	139,870.91	680,437.26
EXPENSES											0.00
Claims Transfers	160,648.50	480.83	0.00	93,942.41	0.00	0.00	0.00	0.00	0.00	0.00	255,071.74
Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	91,801.15	91,801.15
Other *	5,150.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	5,150.00
TOTAL	165,798.50	480.83	0.00	93,942.41	0.00	0.00	0.00	0.00	0.00	91,801.15	352,022.89
END BALANCE	(15,690.03)	441,343.07	97,785.97	1,062,994.59	457,596.81	0.00	(22,649.48)	(23,535.16)	456,932.49	389,518.74	2,844,297.01

SUMMARY OF CASH TRANSACTIONS											
FUND YEAR 2020											
Month Ending:	September										
	Property	Liability	Auto	Workers Comp	Deductible	Contingency	POLEPL	EJIF	MEL	Admin	TOTAL
OPEN 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
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	14.00	(1,366.02)	(353.68)	(3,175.25)	(1,820.18)	(179.69)	(2.41)	0.00	(855.24)	(533.32)	(8,271.79)
Invest Adj	0.00	183.26	47.54	435.10	242.86	23.98	0.32	0.00	114.77	76.32	1,124.15
Subtotal Invest	14.00	(1,182.76)	(306.14)	(2,740.15)	(1,577.32)	(155.71)	(2.09)	0.00	(740.47)	(457.00)	(7,147.64)
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	14.00	(1,182.76)	(306.14)	(2,740.15)	(1,577.32)	(155.71)	(2.09)	0.00	(740.47)	(457.00)	(7,147.64)
EXPENSES											
Claims Transfers	0.00	5,000.00	0.00	21,775.14	0.00	0.00	0.00	0.00	0.00	0.00	26,775.14
Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3,312.42	3,312.42
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	0.00	5,000.00	0.00	21,775.14	0.00	0.00	0.00	0.00	0.00	3,312.42	30,087.56
END BALANCE	(18,586.40)	377,010.48	99,098.35	885,254.36	506,225.29	49,978.95	671.83	1.01	239,244.48	155,821.00	2,294,719.35

SUMMARY OF CASH TRANSACTIONS											
FUND YEAR 2019											
Month Ending: September											
	Property	Liability	Auto	Workers Comp	Deductible	Contingency	POLEPL	EJIF	MEL	Admin	TOTAL
OPEN 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
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	(152.74)	(1,370.91)	(392.10)	(1,807.71)	(627.82)	0.00	(0.68)	(0.44)	(53.68)	(406.74)	(4,812.82)
Invest Adj	18.87	183.95	52.39	250.96	88.85	0.00	0.09	0.06	7.22	54.48	656.87
Subtotal Invest	(133.87)	(1,186.96)	(339.71)	(1,556.75)	(538.97)	0.00	(0.59)	(0.38)	(46.46)	(352.26)	(4,155.95)
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	(133.87)	(1,186.96)	(339.71)	(1,556.75)	(538.97)	0.00	(0.59)	(0.38)	(46.46)	(352.26)	(4,155.95)
EXPENSES											
Claims Transfers	0.00	838.25	12.25	15,085.84	0.00	0.00	0.00	0.00	0.00	0.00	15,936.34
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	838.25	12.25	15,085.84	0.00	0.00	0.00	0.00	0.00	0.00	15,936.34
END BALANCE	39,317.70	382,596.41	109,185.82	508,108.72	185,251.32	0.00	189.34	121.36	15,041.04	113,556.77	1,353,368.48

SUMMARY OF CASH TRANSACTIONS											
FUND YEAR 2018											
Month Ending: September											
	Property	Liability	Auto	Workers Comp	Deductible	Contingency	POLEPL	EJIF	MEL	Admin	TOTAL
OPEN 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
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	198.00	0.00	0.00	0.00	0.00	0.00	0.00	198.00
Invest Pymnts	(123.67)	1.88	(228.15)	3.48	(1,554.21)	0.00	(94.33)	(0.62)	(54.12)	(529.16)	(2,578.90)
Invest Adj	16.54	0.00	30.69	0.00	207.65	0.00	12.52	0.08	7.23	70.70	345.41
Subtotal Invest	(107.13)	1.88	(197.46)	3.48	(1,346.56)	0.00	(81.81)	(0.54)	(46.89)	(458.46)	(2,233.49)
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	(107.13)	1.88	(197.46)	201.48	(1,346.56)	0.00	(81.81)	(0.54)	(46.89)	(458.46)	(2,035.49)
EXPENSES											
Claims Transfers	0.00	0.00	0.00	18,854.58	0.00	0.00	0.00	0.00	0.00	0.00	18,854.58
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	18,854.58	0.00	0.00	0.00	0.00	0.00	0.00	18,854.58
END BALANCE	34,469.19	(332,890.64)	63,983.50	(84,661.57)	432,842.56	0.00	26,095.73	171.75	15,071.14	147,370.86	302,452.52

SUMMARY OF CASH TRANSACTIONS											
FUND YEAR	2017										
Month Ending:	September										
	Property	Liability	Auto	Workers Comp	Deductible	Contingency	POLEPL	EJIF	MEL	Admin	TOTAL
OPEN 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
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	112,500.00	0.00	0.00	0.00	0.00	0.00	0.00	112,500.00
Invest Pymnts	(232.66)	(257.99)	(398.37)	(3,737.92)	(2,022.15)	(410.17)	(1.18)	(0.05)	(654.52)	(761.89)	(8,476.90)
Invest Adj	31.08	37.52	53.22	500.07	270.17	54.80	0.16	0.01	87.45	101.79	1,136.27
Subtotal Invest	(201.58)	(220.47)	(345.15)	(3,237.85)	(1,751.98)	(355.37)	(1.02)	(0.04)	(567.07)	(660.10)	(7,340.63)
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	(201.58)	(220.47)	(345.15)	109,262.15	(1,751.98)	(355.37)	(1.02)	(0.04)	(567.07)	(660.10)	105,159.37
EXPENSES											
Claims Transfers	0.00	0.00	0.00	2,164.25	0.00	0.00	0.00	0.00	0.00	0.00	2,164.25
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	2,164.25	0.00	0.00	0.00	0.00	0.00	0.00	2,164.25
END BALANCE	64,795.04	78,229.25	110,944.42	1,152,720.73	563,161.05	114,230.70	325.69	11.95	182,282.71	212,185.10	2,478,886.64

SUMMARY OF CASH TRANSACTIONS											
FUND YEAR	Closed FY										
Month Ending:	September										
	Property	Liability	Auto	Workers Comp	Deductible	Contingency	POLEPL	EJIF	MEL	Admin	TOTAL
OPEN 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
RECEIPTS											
Assessments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Refunds	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Invest Pymnts	(1.16)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	(31,368.79)	(31,369.95)
Invest Adj	0.14	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4,241.65	4,241.79
Subtotal Invest	(1.02)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	(27,127.14)	(27,128.16)
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	(1.02)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	(27,127.14)	(27,128.16)
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	297.77	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	8,841,901.72	8,842,199.49

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

Month **September**
Current Fund Year **2021**

Policy Year	Coverage	1.	2.	3.	4.	5.	6.	7.	8.
		Calc. Net Paid Thru Last Month	Monthly Net Paid September	Monthly Recoveries September	Calc. Net Paid Thru September	TPA Net Paid Thru September	Variance To Be Reconciled	Delinquent Unreconciled Variance From	Change This Month
2021	Property	130,757.87	160,648.50	6,662.50	284,743.87	284,743.87	0.00	0.00	0.00
	Liability	9,137.66	480.83	0.00	9,618.49	9,618.49	0.00	0.00	0.00
	Auto	14,019.15	0.00	0.00	14,019.15	14,019.15	0.00	0.00	0.00
	Workers Comp	599,715.12	93,942.41	0.00	693,657.53	693,657.53	0.00	0.00	0.00
	Total	753,629.80	255,071.74	6,662.50	1,002,039.04	1,002,039.04	0.00	0.00	0.00
2020	Property	345,922.02	0.00	0.00	345,922.02	345,922.02	(0.00)	(0.00)	0.00
	Liability	77,767.23	5,000.00	0.00	82,767.23	82,767.23	0.00	0.00	0.00
	Auto	29,007.44	0.00	0.00	29,007.44	29,007.44	0.00	0.00	0.00
	Workers Comp	1,044,683.77	21,775.14	0.00	1,066,458.91	1,066,458.91	0.00	0.00	0.00
	Total	1,497,380.46	26,775.14	0.00	1,524,155.60	1,524,155.60	(0.00)	(0.00)	0.00
2019	Property	549,019.62	0.00	0.00	549,019.62	549,019.62	0.00	0.00	0.00
	Liability	76,443.98	838.25	0.00	77,282.23	77,282.23	0.00	0.00	0.00
	Auto	19,756.85	12.25	0.00	19,769.10	19,769.10	0.00	0.00	0.00
	Workers Comp	1,468,545.17	15,085.84	0.00	1,483,631.01	1,483,631.01	0.00	0.00	0.00
	Total	2,113,765.62	15,936.34	0.00	2,129,701.96	2,129,701.96	0.00	0.00	0.00
2018	Property	338,023.38	0.00	0.00	338,023.38	338,023.38	0.00	0.00	0.00
	Liability	791,843.64	0.00	0.00	791,843.64	791,843.64	0.00	0.00	0.00
	Auto	65,919.00	0.00	0.00	65,919.00	65,919.00	0.00	0.00	0.00
	Workers Comp	2,115,086.25	18,854.58	198.00	2,133,742.83	2,133,742.83	(0.00)	(0.00)	0.00
	Total	3,310,872.27	18,854.58	198.00	3,329,528.85	3,329,528.85	(0.00)	(0.00)	0.00
2017	Property	195,466.69	0.00	0.00	195,466.69	195,466.69	0.00	0.00	0.00
	Liability	413,849.11	0.00	0.00	413,849.11	413,849.11	(0.00)	(0.00)	0.00
	Auto	18,662.28	0.00	0.00	18,662.28	18,662.28	0.00	0.00	0.00
	Workers Comp	1,188,540.77	2,164.25	112,500.00	1,078,205.02	1,078,205.02	0.00	0.00	0.00
	Total	1,816,518.85	2,164.25	112,500.00	1,706,183.10	1,706,183.10	(0.00)	(0.00)	0.00
Closed FY	Property	(298.00)	0.00	0.00	(298.00)	(298.00)	0.00	0.00	0.00
	Liability	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Auto	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Workers Comp	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Total	(298.00)	0.00	0.00	(298.00)	(298.00)	0.00	0.00	0.00
TOTAL		9,491,869.00	318,802.05	119,360.50	9,691,310.55	9,691,310.55	(0.00)	(0.00)	0.00



BURLINGTON COUNTY J.I.F.

Check Register Report

Bank Account : ALL

Processed Date: Sep 1, 2021 - Sep 30, 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
17164	9/7/2021	INDEMNITY	SOUTH JERSEY PHYSICIAN ASSOCS	-- /2019159962	12/4/2018	\$700.00	2018/2018	Expense
17165	9/7/2021	COMPREHENSIVE	LEO PETETTI LLC	-- /2022245558	8/13/2021	\$110.00	2021/2021	Expense
17166	9/7/2021		THE DEWEESE LAW FIRM			\$150.00		
		MEDICAL ONLY		MLT-2020189575/ 2020189575	11/12/2019	\$75.00	2019/2019	Expense
		MEDICAL ONLY		MLT-2020189575/ 2020189577	11/12/2019	\$75.00	2019/2019	Expense
17167	9/7/2021	INDEMNITY	PIETRAS SARACINO SMITH & MEEK	-- /2018142758	5/14/2018	\$806.00	2018/2018	Legal
17168	9/7/2021	INDEMNITY	PEMBERTON TOWNSHIP Re: Wasilewski, Kevin	-- /2021240882	6/14/2021	\$1,399.70	2021/2021	Loss
17169	9/7/2021	INDEMNITY	EDGEWATER PARK TOWNSHIP Re: Daly, Patrick	-- /2021231487	3/2/2021	\$1,130.64	2021/2021	Loss
17170	9/7/2021	MEDICAL ONLY	VIRTUA WILLINGBORO HOSPITAL, INC.	-- /2021229233	2/7/2021	\$1,727.00	2021/2021	Loss
17171	9/7/2021	INDEMNITY	Florence Township	MLT-2022244354/ 2022244354	7/30/2021	\$1,938.00	2021/2021	Loss
17172	9/7/2021	INDEMNITY	MOUNT LAUREL TOWNSHIP	-- /2022242605	7/7/2021	\$220.66	2021/2021	Loss
17173	9/7/2021	INDEMNITY	MOUNT LAUREL TOWNSHIP	-- /2022242605	7/7/2021	\$220.66	2021/2021	Loss
17174	9/7/2021	INDEMNITY	MOUNT LAUREL TOWNSHIP	-- /2022242605	7/7/2021	\$992.96	2021/2021	Loss
17175	9/7/2021	INDEMNITY	William Roberts	MLT-2020179427/ 2020179427	7/19/2019	\$1,842.00	2019/2019	Loss
17176	9/7/2021	INDEMNITY	Delran Township	-- /2021225936	1/12/2021	\$1,814.14	2021/2021	Loss
17177	9/7/2021	INDEMNITY	Wilmar Santiago	-- /2019154157	9/29/2018	\$1,063.83	2018/2018	Loss
17178	9/7/2021	INDEMNITY	Christopher Lindsey	-- /2021214072	9/6/2020	\$1,890.00	2020/2020	Loss
17179	9/7/2021	INDEMNITY	CHRISTOPHER COSTELLO	-- /2018108894	7/27/2017	\$2,152.00	2017/2017	Loss
17180	9/7/2021	INDEMNITY	Christina Reiss	-- /2019165703	2/11/2019	\$1,120.16	2019/2019	Loss
17181	9/7/2021	COMPREHENSIVE	BASS RIVER TOWNSHIP	-- /2022245558	8/13/2021	\$7,462.70	2021/2021	Loss
17182	9/7/2021		QUAL-LYNX			\$46.75		
		MEDICAL ONLY		-- /2022243582	7/20/2021	\$4.25	2021/2021	Expense
		INDEMNITY		-- /2022243151	7/16/2021	\$4.25	2021/2021	Expense
		MEDICAL ONLY		-- /2022243343	7/14/2021	\$4.25	2021/2021	Expense
		INDEMNITY		MLT-2022243549/ 2022243549	7/14/2021	\$4.25	2021/2021	Expense
		MEDICAL ONLY		-- /2022242864	7/10/2021	\$4.25	2021/2021	Expense
		MEDICAL ONLY		-- /2022242604	7/7/2021	\$4.25	2021/2021	Expense
		INDEMNITY		-- /2022242605	7/7/2021	\$4.25	2021/2021	Expense



BURLINGTON COUNTY J.I.F.

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Check Number	Check Date	Claimant (Case) Type	Payee Name	QL File / Claim Number	Loss Date	Payment Amount	Policy Year	Exp./Legal
		MEDICAL ONLY		-- /2022242471	7/2/2021	\$4.25	2021/2021	Expense
		MEDICAL ONLY		-- /2021241836	6/29/2021	\$4.25	2021/2021	Expense
		MEDICAL ONLY		-- /2022242435	6/25/2021	\$4.25	2021/2021	Expense
		MEDICAL ONLY		-- /2021241688	6/24/2021	\$4.25	2021/2021	Expense
17183	9/7/2021		IVY REHAB NETWORK, INC			\$1,239.00		
		MEDICAL ONLY		-- /2021240734	6/15/2021	\$170.00	2021/2021	Loss
		INDEMNITY		-- /2021222201	11/1/2020	\$510.00	2020/2020	Loss
		INDEMNITY		-- /2021214072	9/6/2020	\$289.00	2020/2020	Loss
		INDEMNITY		-- /2021211846	8/4/2020	\$85.00	2020/2020	Loss
		INDEMNITY		-- /2020185549	10/1/2019	\$185.00	2019/2019	Loss
17184	9/7/2021	MEDICAL ONLY	VIRTUA MEMORIAL HOSPITAL BURLINGTON COUNTY INC	-- /2019162895	1/12/2019	\$1,677.00	2019/2019	Loss
17185	9/7/2021	INDEMNITY	RECONSTRUCTIVE ORTHOPEDICS P A	-- /2021239664	6/5/2021	\$145.42	2021/2021	Loss
17186	9/7/2021	INDEMNITY	BURLINGTON COUNTY ORTHOPAEDIC SPECIALIST P A	-- /2021238366	5/22/2021	\$95.00	2021/2021	Loss
17187	9/7/2021	INDEMNITY	MATTHEW J PITERA MD PA	MLT-2020179427/ 2020179427	7/19/2019	\$450.00	2019/2019	Loss
17188	9/7/2021		ROTHMAN ORTHOPAEDICS			\$147.80		
		INDEMNITY		-- /2021211846	8/4/2020	\$73.90	2020/2020	Loss
		INDEMNITY		-- /2020185549	10/1/2019	\$73.90	2019/2019	Loss
17189	9/7/2021		VIRTUA MEDICAL GROUP			\$1,579.14		
		MEDICAL ONLY		-- /2022245504	8/16/2021	\$228.00	2021/2021	Loss
		MEDICAL ONLY		-- /2022243343	7/14/2021	\$317.62	2021/2021	Loss
		INDEMNITY		-- /2021238366	5/22/2021	\$166.95	2021/2021	Loss
		INDEMNITY		MLT-2021233414/ 2021235453	4/3/2021	\$198.11	2021/2021	Loss
		MEDICAL ONLY		-- /2021233854	3/25/2021	\$483.14	2021/2021	Loss
		INDEMNITY		-- /2020202122	4/9/2020	\$185.32	2020/2020	Loss
17190	9/7/2021	INDEMNITY	VIRTUA MEDICAL GROUP PA	-- /2020202122	4/9/2020	\$219.85	2020/2020	Loss
17191	9/7/2021	MEDICAL ONLY	PREMIER ORTHOPAEDIC & SPORTS MEDICINE	-- /2021239260	6/1/2021	\$347.42	2021/2021	Loss



BURLINGTON COUNTY J.I.F.

Check Register Report

Bank Account : ALL

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Instance Type: All

Coverage : All , Claimant Type: All

Check Number	Check Date	Claimant (Case) Type	Payee Name	QL File / Claim Number	Loss Date	Payment Amount	Policy Year	Exp./Legal
17192	9/7/2021		ASSOCIATES OF SNJ LLC NEUROSURGICAL AND SPINE SPECIALIST LLC			\$366.58		
		INDEMNITY		- - /2021222201	11/1/2020	\$144.35	2020/2020	Loss
		INDEMNITY		- - /2021211846	8/4/2020	\$222.23	2020/2020	Loss
17193	9/7/2021		myMATRIX			\$23.60		
		INDEMNITY		- - /2022244532	8/3/2021	\$6.45	2021/2021	Loss
		INDEMNITY		MLT-2020179427/ 2020179427	7/19/2019	\$17.15	2019/2019	Loss
17194	9/7/2021		ISO SERVICES INC			\$159.25		
		MEDICAL ONLY		- - /2022243582	7/20/2021	\$12.25	2021/2021	Expense
		INDEMNITY		- - /2022243151	7/16/2021	\$12.25	2021/2021	Expense
		MEDICAL ONLY		- - /2022243343	7/14/2021	\$12.25	2021/2021	Expense
		INDEMNITY		MLT-2022243549/ 2022243549	7/14/2021	\$12.25	2021/2021	Expense
		MEDICAL ONLY		- - /2022242864	7/10/2021	\$12.25	2021/2021	Expense
		MEDICAL ONLY		- - /2022242604	7/7/2021	\$12.25	2021/2021	Expense
		INDEMNITY		- - /2022242605	7/7/2021	\$12.25	2021/2021	Expense
		MEDICAL ONLY		- - /2022242471	7/2/2021	\$12.25	2021/2021	Expense
		MEDICAL ONLY		- - /2022242396	6/30/2021	\$12.25	2021/2021	Expense
		MEDICAL ONLY		- - /2021241836	6/29/2021	\$12.25	2021/2021	Expense
		MEDICAL ONLY		- - /2022242435	6/25/2021	\$12.25	2021/2021	Expense
		INDEMNITY		- - /2018128624	3/15/2018	\$12.25	2018/2018	Expense
		INDEMNITY		- - /2017106585	6/28/2017	\$12.25	2017/2017	Expense
17195	9/7/2021		QUALCARE INC			\$2,580.00		
		MEDICAL ONLY		- - /2022246718	8/31/2021	\$516.00	2021/2021	Loss
		MEDICAL ONLY		- - /2022246491	8/30/2021	\$516.00	2021/2021	Loss
		INDEMNITY		- - /2022246686	8/25/2021	\$516.00	2021/2021	Loss
		INDEMNITY		- - /2022246442	8/22/2021	\$516.00	2021/2021	Loss



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		MEDICAL ONLY		-- /2022246436	7/30/2021	\$516.00	2021/2021	Loss
17196	9/13/2021	INDEMNITY	RALPH G. CATALDO, DO, PA	-- /2019152686	9/14/2018	\$600.00	2018/2018	Loss
17197	9/13/2021		CAPEHART & SCATCHARD PA			\$1,298.50		
		INDEMNITY		-- /2021215075	9/16/2020	\$192.00	2020/2020	Legal
		INDEMNITY		-- /2020205875	5/22/2020	\$280.50	2020/2020	Legal
		BODILY INJURY [Expired]		-- /2020180405	5/17/2019	\$826.00	2019/2019	Legal
17198	9/13/2021	INDEMNITY	STATE SHORTHAND REPORTING SERVICE	-- /2019152686	9/14/2018	\$75.00	2018/2018	Expense
17199	9/13/2021	INDEMNITY	GEORGE T KOTCH PC	-- /2019152686	9/14/2018	\$2,771.00	2018/2018	Loss
17200	9/13/2021	INDEMNITY	I C U INVESTIGATIONS INC	-- /2022244463	7/30/2021	\$117.40	2021/2021	Expense
17201	9/13/2021		LEO PETETTI LLC			\$110.00		
		COMPREHENSIVE		-- /2022242885	7/12/2021	\$55.00	2021/2021	Expense
		1ST PARTY COLL PD		-- /2022243606	7/8/2021	\$55.00	2021/2021	Expense
17202	9/13/2021	INDEMNITY	AFFANATO MARUT LLC	-- /2019152686	9/14/2018	\$377.00	2018/2018	Legal
17203	9/13/2021	BODILY INJURY [Expired]	ISO SERVICES INC	-- /2020179991	7/26/2019	\$12.25	2019/2019	Expense
17204	9/13/2021	INDEMNITY	Chesterfield Township	-- /2021211846	8/4/2020	\$4,725.00	2020/2020	Loss
17205	9/13/2021	INDEMNITY	DELRAN TOWNSHIP	-- /2022244463	7/30/2021	\$2,768.57	2021/2021	Loss
17206	9/13/2021	INDEMNITY	PEMBERTON TOWNSHIP	MLT-2021233414/ 2021235453	4/3/2021	\$1,938.00	2021/2021	Loss
17207	9/13/2021	INDEMNITY	Pemberton Township	-- /2019176278	6/11/2019	\$1,726.66	2019/2019	Loss
17208	9/13/2021	INDEMNITY	MOUNT LAUREL TOWNSHIP	-- /2022246686	8/25/2021	\$1,803.08	2021/2021	Loss
17209	9/13/2021	INDEMNITY	Christopher Lindsey	-- /2021214072	9/6/2020	\$135.00	2020/2020	Loss
17210	9/13/2021	INDEMNITY	John Harris	-- /2020198969	3/5/2020	\$1,008.00	2020/2020	Loss
17211	9/13/2021	1ST PARTY COLL PD	EDGEWATER PARK TOWNSHIP	-- /2022243606	7/8/2021	\$8,123.16	2021/2021	Loss
17212	9/13/2021		IVY REHAB NETWORK, INC			\$834.00		
		INDEMNITY		-- /2022244532	8/3/2021	\$175.00	2021/2021	Loss
		INDEMNITY		-- /2021231781	3/4/2021	\$659.00	2021/2021	Loss
17213	9/13/2021	INDEMNITY	STRIVE PHYSICAL THERAPY AND SPORTS REHABILITATION LLC	-- /2021215075	9/16/2020	\$240.00	2020/2020	Loss
17214	9/13/2021	MEDICAL ONLY	PREMIER ORTHOPEDIC OF SOUTH JERSEY	-- /2021228252	2/1/2021	\$110.47	2021/2021	Loss
17215	9/13/2021	INDEMNITY	REGIONAL DIAGNOSTIC IMAGING, PA	MLT-2022243549/ 2022243549	7/14/2021	\$12.83	2021/2021	Loss
17216	9/13/2021		VIRTUA WEST JERSEY HEALTH INC			\$13,993.00		
		MEDICAL ONLY		-- /2021238464	5/23/2021	\$6,466.46	2021/2021	Loss



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			INDEMNITY		MLT-2021233414/ 2021235453	4/3/2021	\$7,526.54	2021/2021	Loss
17217	9/13/2021		INDEMNITY	VIRTUA MEMORIAL HOSPITAL BURLINGTON COUNTY INC	-- /2021235657	4/20/2021	\$1,419.14	2021/2021	Loss
17218	9/13/2021		INDEMNITY	RWJUHH OCCUPATIONAL HEALTH	-- /2022243151	7/16/2021	\$99.82	2021/2021	Loss
17219	9/13/2021		INDEMNITY	CARDIOVASCULAR ASSOCIATES OF DELAWARE VALLEY, PA	MLT-2021233414/ 2021234392	4/1/2021	\$201.91	2021/2021	Loss
17220	9/13/2021		INDEMNITY	KESSLER INSTITUTE FOR REHABILITATION INC.	-- /2021225936	1/12/2021	\$529.00	2021/2021	Loss
17221	9/13/2021			VIRTUA MEDICAL GROUP			\$3,223.67		
			INDEMNITY		-- /2022242605	7/7/2021	\$185.32	2021/2021	Loss
			INDEMNITY		-- /2021240882	6/14/2021	\$2,098.06	2021/2021	Loss
			INDEMNITY		-- /2021235657	4/20/2021	\$185.32	2021/2021	Loss
			INDEMNITY		-- /2020187376	10/18/2019	\$754.97	2019/2019	Loss
17222	9/13/2021			PREMIER ORTHOPAEDIC & SPORTS MEDICINE ASSOCIATES OF SNJ LLC			\$366.45		
			MEDICAL ONLY		-- /2021239260	6/1/2021	\$278.36	2021/2021	Loss
			INDEMNITY		-- /2021231781	3/4/2021	\$88.09	2021/2021	Loss
17223	9/13/2021		INDEMNITY	HOME CARE CONNECT LLC	-- /2021211846	8/4/2020	\$700.00	2020/2020	Loss
17224	9/13/2021		INDEMNITY	COASTAL IMAGING LLC	MLT-2021233414/ 2021234644	3/25/2021	\$41.20	2021/2021	Loss
17225	9/13/2021		MEDICAL ONLY	WORKERS COMP PSYCH NET	-- /2021229233	2/7/2021	\$170.00	2021/2021	Loss
17226	9/13/2021			QUALCARE INC			\$1,548.00		
			MEDICAL ONLY		-- /2022246867	9/2/2021	\$516.00	2021/2021	Loss
			INDEMNITY		-- /2022247017	9/1/2021	\$516.00	2021/2021	Loss
			MEDICAL ONLY		-- /2022246828	8/13/2021	\$516.00	2021/2021	Loss
17227	9/20/2021		INDEMNITY	State of New Jersey - Div of Worker's Comp	-- /2021234855	4/11/2021	\$3.58	2021/2021	Expense
17228	9/20/2021		BODILY INJURY [Expired]	ISO SERVICES INC	-- /2022244098	6/8/2021	\$12.25	2021/2021	Expense
17229	9/20/2021		GL PROPERTY DAMAGE	Sarina Stenton and Ryan Stenton	-- /2022242853	6/3/2021	\$431.83	2021/2021	Loss
17230	9/20/2021		INDEMNITY	PEMBERTON TOWNSHIP Re: Wasilewski, Kevin	-- /2021240882	6/14/2021	\$699.85	2021/2021	Loss
17231	9/20/2021		INDEMNITY	Florence Township	MLT-2022244354/ 2022244354	7/30/2021	\$1,938.00	2021/2021	Loss
17232	9/20/2021		INDEMNITY	Pemberton Township	-- /2022247017	9/1/2021	\$1,407.00	2021/2021	Loss
17233	9/20/2021		INDEMNITY	William Roberts	MLT-2020179427/	7/19/2019	\$1,842.00	2019/2019	Loss



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				2020179427				
17234	9/20/2021	INDEMNITY	Edward Butler	-- /2020208328	6/23/2020	\$1,150.08	2020/2020	Loss
17235	9/20/2021	1ST PARTY COLL PD	MOUNT LAUREL TOWNSHIP	-- /2022247859	9/9/2021	\$2,678.10	2021/2021	Loss
17236	9/20/2021	INLAND MARINE	MEDFORD TOWNSHIP	-- /2021229495	1/30/2021	\$1,000.00	2021/2021	Loss
17237	9/20/2021		QUAL-LYNX			\$51.00		
		MEDICAL ONLY		-- /2022246491	8/30/2021	\$4.25	2021/2021	Expense
		MEDICAL ONLY		-- /2022246098	8/24/2021	\$4.25	2021/2021	Expense
		INDEMNITY		-- /2022246442	8/22/2021	\$4.25	2021/2021	Expense
		MEDICAL ONLY		-- /2022245504	8/16/2021	\$4.25	2021/2021	Expense
		MEDICAL ONLY		-- /2022245395	8/12/2021	\$4.25	2021/2021	Expense
		MEDICAL ONLY		-- /2022244858	8/9/2021	\$4.25	2021/2021	Expense
		MEDICAL ONLY		-- /2022244790	8/6/2021	\$4.25	2021/2021	Expense
		MEDICAL ONLY		-- /2022244648	8/4/2021	\$4.25	2021/2021	Expense
		INDEMNITY		-- /2022244532	8/3/2021	\$4.25	2021/2021	Expense
		MEDICAL ONLY		-- /2022246436	7/30/2021	\$4.25	2021/2021	Expense
		INDEMNITY		MLT-2022244354/ 2022244354	7/30/2021	\$4.25	2021/2021	Expense
		INDEMNITY		-- /2022244463	7/30/2021	\$4.25	2021/2021	Expense
17238	9/20/2021	INDEMNITY	IVY REHAB NETWORK, INC	-- /2022244532	8/3/2021	\$85.00	2021/2021	Loss
17239	9/20/2021	MEDICAL ONLY	RADIOLOGY ASSOCIATES OF BURLINGTON COUNTY P A	-- /2021238231	5/20/2021	\$20.47	2021/2021	Loss
17240	9/20/2021	INDEMNITY	LARCHMONT IMAGING ASSOCIATES LLC	-- /2022244463	7/30/2021	\$1,004.63	2021/2021	Loss
17241	9/20/2021	MEDICAL ONLY	ONE CALL CARE DIAGNOSTICS	-- /2021228252	2/1/2021	\$635.00	2021/2021	Loss
17242	9/20/2021	INDEMNITY	MORRIS ANESTHESIA GROUP PA	-- /2021240882	6/14/2021	\$980.00	2021/2021	Loss
17243	9/20/2021	INDEMNITY	ROTHMAN ORTHOPAEDICS	-- /2022243151	7/16/2021	\$135.47	2021/2021	Loss
17244	9/20/2021	INDEMNITY	NovaCare Rehabilitation	-- /2021238366	5/22/2021	\$98.00	2021/2021	Loss
17245	9/20/2021	MEDICAL ONLY	VIRTUA MEDICAL GROUP	MLT-2022244354/ 2022244400	7/30/2021	\$148.20	2021/2021	Loss
17246	9/20/2021	MEDICAL ONLY	VIRTUA MEDICAL GROUP PA	-- /2022246098	8/24/2021	\$14.86	2021/2021	Loss
17247	9/20/2021		myMATRIXX			\$1,174.34		
		INDEMNITY		-- /2021222201	11/1/2020	\$42.37	2020/2020	Loss



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17248	9/20/2021	INDEMNITY	STRIVE PHYSICAL THERAPY SPECIALISTS, LLC	- - /2019176278	6/11/2019	\$291.01	2019/2019	Loss
		INDEMNITY		- - /2019169455	3/25/2019	\$840.96	2019/2019	Loss
						\$1,040.00		
17249	9/20/2021	INDEMNITY	ISO SERVICES INC	- - /2021231487	3/2/2021	\$160.00	2021/2021	Loss
		INDEMNITY		- - /2021215075	9/16/2020	\$880.00	2020/2020	Loss
						\$330.75		
		MEDICAL ONLY		- - /2022246491	8/30/2021	\$12.25	2021/2021	Expense
		MEDICAL ONLY		- - /2022246098	8/24/2021	\$12.25	2021/2021	Expense
		INDEMNITY		- - /2022246442	8/22/2021	\$12.25	2021/2021	Expense
		MEDICAL ONLY		- - /2022245951	8/19/2021	\$12.25	2021/2021	Expense
		MEDICAL ONLY		- - /2022245670	8/18/2021	\$12.25	2021/2021	Expense
		MEDICAL ONLY		- - /2022245565	8/17/2021	\$12.25	2021/2021	Expense
		MEDICAL ONLY		- - /2022245504	8/16/2021	\$12.25	2021/2021	Expense
		MEDICAL ONLY		- - /2022245395	8/12/2021	\$12.25	2021/2021	Expense
		MEDICAL ONLY		MLT-2022245468/ 2022245551	8/11/2021	\$12.25	2021/2021	Expense
		MEDICAL ONLY		MLT-2022245468/ 2022245468	8/11/2021	\$12.25	2021/2021	Expense
		MEDICAL ONLY		MLT-2022245468/ 2022245477	8/11/2021	\$12.25	2021/2021	Expense
		MEDICAL ONLY		MLT-2022245468/ 2022245475	8/11/2021	\$12.25	2021/2021	Expense
		MEDICAL ONLY		MLT-2022245468/ 2022245470	8/11/2021	\$12.25	2021/2021	Expense
		MEDICAL ONLY		- - /2022244858	8/9/2021	\$12.25	2021/2021	Expense
		MEDICAL ONLY		- - /2022244790	8/6/2021	\$12.25	2021/2021	Expense
		MEDICAL ONLY		- - /2022244648	8/4/2021	\$12.25	2021/2021	Expense
		MEDICAL ONLY		- - /2022244610	8/4/2021	\$12.25	2021/2021	Expense



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		INDEMNITY		- - /2022244532	8/3/2021	\$12.25	2021/2021	Expense
		MEDICAL ONLY		MLT-2022244354/ 2022244400	7/30/2021	\$12.25	2021/2021	Expense
		MEDICAL ONLY		- - /2022246436	7/30/2021	\$12.25	2021/2021	Expense
		INDEMNITY		MLT-2022244354/ 2022244354	7/30/2021	\$12.25	2021/2021	Expense
		INDEMNITY		- - /2022244463	7/30/2021	\$12.25	2021/2021	Expense
		BODILY INJURY [Expired]		- - /2022245310	6/23/2021	\$12.25	2021/2021	Expense
		BODILY INJURY [Expired]		- - /2022245674	6/19/2021	\$12.25	2021/2021	Expense
		POLICE PROF BI		- - /2022244477	5/25/2021	\$12.25	2021/2021	Expense
		BODILY INJURY [Expired]		- - /2020195379	10/24/2019	\$12.25	2019/2019	Expense
		INDEMNITY		MLT-2020179427/ 2020179427	7/19/2019	\$12.25	2019/2019	Expense
17250	9/20/2021	QUALCARE INC				\$1,032.00		
		MEDICAL ONLY		- - /2022248529	9/14/2021	\$516.00	2021/2021	Loss
		INDEMNITY		- - /2022246903	8/13/2021	\$516.00	2021/2021	Loss
17251	9/20/2021	QUAL-LYNX				\$512.41		
		INDEMNITY		- - /2022246442	8/22/2021	\$7.58	2021/2021	Expense
		MEDICAL ONLY		MLT-2022245468/ 2022245551	8/11/2021	\$40.08	2021/2021	Expense
		MEDICAL ONLY		MLT-2022245468/ 2022245468	8/11/2021	\$42.25	2021/2021	Expense
		MEDICAL ONLY		MLT-2022245468/ 2022245477	8/11/2021	\$41.16	2021/2021	Expense
		MEDICAL ONLY		MLT-2022245468/ 2022245475	8/11/2021	\$26.00	2021/2021	Expense
		MEDICAL ONLY		MLT-2022245468/ 2022245470	8/11/2021	\$40.08	2021/2021	Expense
		MEDICAL ONLY		- - /2022246436	7/30/2021	\$56.34	2021/2021	Expense
		INDEMNITY		MLT-2022243549/ 2022243549	7/14/2021	\$41.17	2021/2021	Expense



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				2022243549				
		INDEMNITY		MLT-2021233414/ 2021234644	3/25/2021	\$13.00	2021/2021	Expense
		MEDICAL ONLY		-- /2021224728	12/23/2020	\$7.58	2020/2020	Expense
		INDEMNITY		MLT-2021214894/ 2021214894	9/7/2020	\$197.17	2020/2020	Expense
17252	9/27/2021	INDEMNITY	SOUTH JERSEY PHYSICIAN ASSOCS	-- /2020207647	6/15/2020	\$700.00	2020/2020	Loss
17253	9/27/2021		HAINESPORT ENTERPRISES INC			\$61,921.69		
		1ST PARTY COLL PD		-- /2022247289	9/5/2021	\$821.86	2021/2021	Loss
		1ST PARTY COLL PD		-- /2022247305	9/5/2021	\$3,348.37	2021/2021	Loss
		COMPREHENSIVE		-- /2022246531	8/30/2021	\$5,905.04	2021/2021	Loss
		COMPREHENSIVE		-- /2022242885	7/12/2021	\$51,846.42	2021/2021	Loss
17254	9/27/2021	INDEMNITY	THOMAS A DWYER MD	-- /2021237818	5/14/2021	\$900.00	2021/2021	Loss
17255	9/27/2021	INDEMNITY	DETECTIVES PRIVATE INVESTIGATORS, INC	-- /2022244463	7/30/2021	\$1,550.00	2021/2021	Expense
17256	9/27/2021	INDEMNITY	JENNIFER KELLY PHD LLC	MLT-2020179427/ 2020179427	7/19/2019	\$1,400.00	2019/2019	Loss
17257	9/27/2021		LEO PETETTI LLC			\$809.90		
		1ST PARTY COLL PD		-- /2022247305	9/5/2021	\$135.00	2021/2021	Expense
		COMPREHENSIVE		-- /2022247028	9/1/2021	\$135.00	2021/2021	Expense
		COMPREHENSIVE		-- /2022246531	8/30/2021	\$539.90	2021/2021	Expense
17258	9/27/2021	INDEMNITY	AFFANATO MARUT LLC	-- /2021214072	9/6/2020	\$299.00	2020/2020	Legal
17259	9/27/2021	INDEMNITY	Pemberton Township	-- /2019176278	6/11/2019	\$1,726.66	2019/2019	Loss
17260	9/27/2021	INDEMNITY	PEMBERTON TOWNSHIP	MLT-2021233414/ 2021235453	4/3/2021	\$1,938.00	2021/2021	Loss
17261	9/27/2021	INDEMNITY	Delran Township	-- /2021225936	1/12/2021	\$1,814.14	2021/2021	Loss
17262	9/27/2021	INDEMNITY	MANSFIELD TOWNSHIP	-- /2022244532	8/3/2021	\$1,033.02	2021/2021	Loss
17263	9/27/2021	INDEMNITY	MANSFIELD TOWNSHIP	-- /2022244532	8/3/2021	\$1,033.02	2021/2021	Loss
17264	9/27/2021	INDEMNITY	Gary Mixon	-- /2019152686	9/14/2018	\$12,449.50	2018/2018	Loss
17265	9/27/2021	GL PROPERTY DAMAGE	Brett Mallinson	-- /2021221804	11/16/2020	\$5,000.00	2020/2020	Loss
17266	9/27/2021	COMPREHENSIVE	DELRAN TOWNSHIP	-- /2022247028	9/1/2021	\$7,761.13	2021/2021	Loss
17267	9/27/2021	1ST PARTY COLL PD	DELANCO TOWNSHIP	-- /2022248791	9/17/2021	\$3,500.00	2021/2021	Loss
17268	9/27/2021	COMPREHENSIVE	DELRAN TOWNSHIP	-- /2022247028	9/1/2021	\$437.50	2021/2021	Loss



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17269	9/27/2021	COMPREHENSIVE	MANSFIELD TOWNSHIP	-- /2021233610	3/24/2021	\$35,201.02	2021/2021	Loss
17270	9/27/2021	BLDG/CONTENT	BASS RIVER TOWNSHIP	-- /2022243878	4/29/2021	\$31,533.30	2021/2021	Loss
17271	9/27/2021		IVY REHAB NETWORK, INC			\$1,259.00		
		INDEMNITY		-- /2022244532	8/3/2021	\$659.00	2021/2021	Loss
		INDEMNITY		-- /2021237818	5/14/2021	\$600.00	2021/2021	Loss
17272	9/27/2021	INDEMNITY	SPRAINS, STRAINS & FRACTURES LLC	-- /2022244463	7/30/2021	\$290.88	2021/2021	Loss
17273	9/27/2021	MEDICAL ONLY	VIRTUA WEST JERSEY HEALTH INC	-- /2021238464	5/23/2021	\$22,949.25	2021/2021	Loss
17274	9/27/2021	INDEMNITY	RWJUHH OCCUPATIONAL HEALTH	-- /2022243151	7/16/2021	\$315.93	2021/2021	Loss
17275	9/27/2021	INDEMNITY	BURLINGTON COUNTY ORTHOPAEDIC SPECIALIST P A	-- /2021237818	5/14/2021	\$95.00	2021/2021	Loss
17276	9/27/2021	INDEMNITY	COOPER SURGICAL ASSOCIATES PA	-- /2021225936	1/12/2021	\$200.20	2021/2021	Loss
17277	9/27/2021		ONE CALL CARE DIAGNOSTICS			\$560.00		
		INDEMNITY		-- /2021237818	5/14/2021	\$485.00	2021/2021	Loss
		INDEMNITY		-- /2019176278	6/11/2019	\$75.00	2019/2019	Loss
17278	9/27/2021	INDEMNITY	CARDIOVASCULAR ASSOCIATES OF DELAWARE VALLEY, PA	MLT-2021233414/ 2021234392	4/1/2021	\$241.77	2021/2021	Loss
17279	9/27/2021	INDEMNITY	MATTHEW J PITERA MD PA	MLT-2020179427/ 2020179427	7/19/2019	\$450.00	2019/2019	Loss
17280	9/27/2021	INDEMNITY	KESSLER INSTITUTE FOR REHABILITATION INC.	-- /2021225936	1/12/2021	\$348.00	2021/2021	Loss
17281	9/27/2021	INDEMNITY	CAPITAL HEALTH SYSTEM, INC	-- /2021214821	9/16/2020	\$6,592.60	2020/2020	Loss
17282	9/27/2021	MEDICAL ONLY	VIRTUA WILLINGBORO HOSPITAL, INC.	-- /2021239701	5/16/2021	\$1,727.00	2021/2021	Loss
17283	9/27/2021	INDEMNITY	ROTHMAN ORTHOPAEDICS	-- /2021214072	9/6/2020	\$73.90	2020/2020	Loss
17284	9/27/2021	INDEMNITY	PREMIER ORTHOPAEDIC & SPORTS MEDICINE ASSOCIATES OF SNJ LLC	MLT-2021233414/ 2021234392	4/1/2021	\$317.12	2021/2021	Loss
17285	9/27/2021		WORKNET OCCUPATIONAL MEDICINE			\$278.08		
		MEDICAL ONLY		-- /2022244790	8/6/2021	\$139.04	2021/2021	Loss
		INDEMNITY		MLT-2022244354/ 2022244354	7/30/2021	\$139.04	2021/2021	Loss
17286	9/27/2021	MEDICAL ONLY	EMERGENCY MEDICAL ASSOCIATES CHS	-- /2022242864	7/10/2021	\$1,053.00	2021/2021	Loss
17287	9/27/2021		HOME CARE CONNECT LLC			\$1,222.85		
		INDEMNITY		-- /2021237818	5/14/2021	\$522.85	2021/2021	Loss
		INDEMNITY		-- /2021211846	8/4/2020	\$700.00	2020/2020	Loss
17288	9/27/2021		myMATRIX			\$1,555.85		



BURLINGTON COUNTY J.I.F.

Check Register Report

Bank Account : ALL

Processed Date: Sep 1, 2021 - Sep 30, 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
		INDEMNITY		-- /2021237818	5/14/2021	\$283.44	2021/2021	Loss
		INDEMNITY		-- /2020202122	4/9/2020	\$821.29	2020/2020	Loss
		INDEMNITY		MLT-2020179427/ 2020179427	7/19/2019	\$451.12	2019/2019	Loss
17289	9/27/2021	MEDICAL ONLY	RWJBH EMERGENCY MEDICINE ASSOCIATES, LLC	-- /2022242604	7/7/2021	\$400.55	2021/2021	Loss
17290	9/27/2021		STRIVE PHYSICAL THERAPY SPECIALISTS, LLC			\$1,120.00		
		MEDICAL ONLY		-- /2021239260	6/1/2021	\$160.00	2021/2021	Loss
		INDEMNITY		-- /2021234855	4/11/2021	\$640.00	2021/2021	Loss
		INDEMNITY		-- /2021215075	9/16/2020	\$320.00	2020/2020	Loss
17291	9/27/2021		QUALCARE INC			\$3,096.00		
		MEDICAL ONLY		-- /2022248824	9/21/2021	\$516.00	2021/2021	Loss
		MEDICAL ONLY		-- /2022248845	9/20/2021	\$516.00	2021/2021	Loss
		MEDICAL ONLY		MLT-2022248732/ 2022248733	9/17/2021	\$516.00	2021/2021	Loss
		MEDICAL ONLY		MLT-2022248732/ 2022248732	9/17/2021	\$516.00	2021/2021	Loss
		MEDICAL ONLY		MLT-2022248480/ 2022248487	9/10/2021	\$516.00	2021/2021	Loss
		MEDICAL ONLY		MLT-2022248480/ 2022248489	9/10/2021	\$516.00	2021/2021	Loss
Total for BURLINGTON COUNTY J.I.F.		\$320,475.05		Total for BURLINGTON COUNTY J.I.F.		\$320,475.05		

Number of Checks:	128	First Check Number:	17164
Number of Payments:	332	Last Check Number:	17291
Expense Payments:	\$4,750.54		
Legal Payments:	\$2,780.50		
Loss Payments:	\$312,944.01		

FY 2020 EJIF Dividend
AELCF Member Allocation

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

	FY 2021 3rd Qtr. Interest	FY 2021 30-Sep Balance
Bass River Township	1.07	1132.39
Beverly City	1.87	1991.29
Bordentown City	0.49	524.78
Chesterfield Township	1.84	1957.98
Delanco Township	2.28	2423.26
Delran Township	10.94	11632.83
Edgewater Park Township	5.54	5887.06
Florence Township	7.57	8046.90
Hainseport Township	2.91	3088.36
Lumberton Township	7.37	7830.91
Mansfield Township	3.59	3811.00
Medford Township	15.68	16662.01
Mount Laurel Township	28.33	30115.55
Riverside Township	5.57	5924.39
Shamong Township	4.55	4837.43
Southampton Township	7.32	7779.43
Springfield Township	2.27	2415.19
Tabernacle Township	5.05	5369.31
Westampton Township	5.08	5404.63
ALLOCATION TOTALS	119.32	126,834.68

BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND

BILL LIST - October 2021

	Payee	FY2021	JIF Appropriation	Description
1	Arthur J. Gallagher Risk Management Services, Inc.	31,255.00	Prof Services/Administration	Oct 2021 Fee
2	Arthur J. Gallagher Risk Management Services, Inc.	80.64	Misc/Postage/Copies/Faxes	Postage/copies expenses-Sept
3	The DeWeese Law Firm, P.C.	6,164.00	Prof Services/Attorney	Oct 2021 Fees
4	Qual-Lynx	17,957.00	Prof Services/Claims Admin.	Oct 2021 Fees
5	Joyce Media	375.00	Misc/JIF Website	Oct 2021 Fees
6	Kris Kristie	375.00	Misc/Recording Secretary	Oct 2021 Fees
7	J. A. Montgomery Risk Control Services	11,486.00	Prof Services/Safety Director	Oct 2021 Fees
8	Secure Data Consulting Services, LLC	5,544.00	Prof Services/Technology Risk Serv Dir	Oct 2021 Fees
9	Tom Tontarski	968.00	Prof Services/Treasurer	Oct 2021 Fees
10	Tom Tontarski	26.35	Misc/Postage/Copies/Faxes	Priority mail fees-Sept fee
11	Conner Strong & Buckelew	697.00	Prof Services/Underwriting Mgr	Oct 2021 Fees
12	Debby Schiffer	2,533.00	Wellness Program	Oct 2021 Fees
13	Auletto's Caterers	1,164.24	Training/Training	June 23 2021 Police Training (split)
14	Courier Post	58.92	Misc/Legal Notices	Ad#4903247 Sept Mtg Format
15	Courier Times (BCT)	181.68	Misc/Legal Notices	Ad#7402048 Def Panel; #7405538 Sept Mtg; #7406766 Managed Care RFQ; #7406480 Managed Care RFQ 2nd
16	Iron Mountain	78.16	Misc/Record Retention Service	*Inv#DYKP899; Storage 10/1-31/2021; Service 8/25-9/21/21
17	Wizer Inc	3,396.00	EPL/CYBER/Cyber On-Line Employee T	Inv#F4CB3BF3-0003 Contracted fee until 12/31
18	Township of Edgewater Park	330.50	Wellness Program	Namaste November - yoga materials
19	Lumberton Township	150.00	Wellness Program	Massage Chairs
20	Mansfield Township	1,595.00	Optional Safety Budget	Flammable cabinet; lockout station
21	Mansfield Township	500.00	EPL/CYBER/EPL/Cyber Incentive Program	EPL attorney fees
22	Mt Laurel Township	459.96	Wellness Program	Biggest Loser Contest prizes
23	New Hanover Township	175.00	Overpayments-Members Assmts	Overpayment of 2nd installment
24	Springfield Township	1,250.00	Overpayments-Members Assmts	Didn't take EO credit off 2nd installment
25	Westampton Township	387.98	Wellness Program	water coolers
26	Dave Matchett	974.91	Misc/AGRIP/PRIMA	Reimb for AGRIP expenses 10/4-6/21
27	Burlington County Insurance Pool JIF	372.47	Accounts Payable	Subro CK from insurer - Claim#2021218831
	TOTAL	\$88,535.81		

JIF Bill List Total	\$88,535.81
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MEL CYBER TASK FORCE UPDATE

2021 Cybersecurity Awareness Month

#BeCyberSmart

Week 1: Be Cyber Smart

For week 1, we're focusing on doing the basics... the minimum practices you need to implement to begin protecting yourself from today's cyber threats.

MAKE A LONG, UNIQUE PASSPHRASE

Length trumps complexity. A strong passphrase is a sentence that is at least 12 characters long. Focus on positive sentences or phrases that you like to think about and are easy to remember.

WHEN IN DOUBT, THROW IT OUT

Links in email, tweets, texts, posts, social media messages and online advertising are the easiest way for cyber criminals to get your sensitive information. Be wary of clicking on links or downloading anything that comes from a stranger or that you were not expecting. Essentially, just don't trust links.

OWN YOUR ONLINE PRESENCE

Every time you sign up for a new account, download a new app, or get a new device, immediately configure the privacy and security settings to your comfort level for information sharing. Regularly check these settings (at least once a year) to make sure they are still configured to your comfort.

Get the full story in StaySafeOnline's [bulletin](#) on being cyber smart:

You'll notice all of StaySafeOnline's recommendations are within the [MEL's Cyber Risk Management Program](#), so be sure to work on compliance today:

For details, contact the MEL Underwriting
Manager or your local JIF Executive Director



MEL



SHAMONG TOWNSHIP

Burlington County, NJ

105 Willow Grove Rd.

Shamong, NJ 08088

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E-mail info@shamong.net

Phone # (609) 268-2377

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Burlco JIF Fund Commissioners

Report from AGRIP meeting

Minneapolis, MN

10/3 to 10/6/2021

The AGRIP meeting was called the “Homecoming” meeting for its return to conferences after almost 2 years of not having conferences due to Covid 19. There were about 150 attendants, who took one of two schooling tracks. About 50 participated in a CEO portion, where they learned how to develop talent to take their place at the time of retirement. This was developed for Executive Directors. The remaining classes were set up for Board members in attendance. Due to the lower than usual attendance only 2 class choices were available for each time slot. Classes were shorter, 30 minutes each, so each speaker had to control how much information they could get out in their timeframe. Due to this, there was not much of a variety of class offerings, and some of the classes were directed towards school board members, others relevant to Board Members who are not covered by laws like those that cover JIFs in NJ.

It was very interesting to note, that AGRIP offered 3 different color lanyards. 97% of guests chose the color which indicated that they were comfortable with personal touch like hand shakes. The remainder were more comfortable with no personal touch.

Breakfasts included the keynote or opening discussion, while the lunches included two improvement talks, to make the conference more productive.

The Importance of strong but fair discipline, and hiring practices in law enforcement, which was directed to law enforcement, but relevant to all organizations. Important notes were: Proper discipline improves the legitimacy of the organization and mitigates risk. Managers should use self analysis and find the root cause of a behavior to help the employee correct the behavior. Always hire the best people, even if you have to wait for one to one. Do quarterly organizational self reflection. Accept and track all types of complaints. Lastly, all supervisors need to supervise, and not be the employees friends. Regarding Police Officers, supervisors should audit body cam footage of all officers on a regular basis.

Navigating the hard market in cyber, which is expected to be here to stay for at least the next 5-7 years. Demands by bad actors have now hit the 7 figure mark, and are expected to hit 8 figures. Key risk management tools: Do a cyber risk assessment, require vendors who access your systems to follow the same standards. Require MFA access to your systems. Have an active

training and patch program. Results of the hard market are higher premiums, reductions in coverage, targeted coverage changes, specific reductions in coverages regarding ransom ware and vendors. Lastly, carriers are cancelling coverage on customers who have had no previous claims.

Investing in Law Enforcement Accreditation, is important because it forces departments to review their policies on a regular basis. It improves community confidence and trust, and promotes professional excellence. Suggestion was to increase the deductibles of non accredited agencies.

Claim management discussed such measurable goals as: time to close, adjuster case loads, claim duration, closing ratio (legal + expenses divided by total paid should be under 10%), expense ratio should be 5-7%, compare the medical ratio to the medical CPI, and lastly the pharmacy ratio.

Our Lunch and learn was privileged to have the eminent Scott Tennant from NJ discuss the MELs activities regarding legislative actions.

Covid as a mental health pandemic , provided several warning concerns regarding children. Due to the pandemic, 20% of students will have a mental health issue in school. Children between 6 and 12 have doubled hospital visits at hospitals since 2016. As per the Violence Project, childhood trauma can lead to major violent trauma in school years.

Evaluating the Health of your pool, basically elaborated upon some of the procedures the BURLCO JIF has in place, and which our JIF is comfortable with.

Breakfast and learn had a Travelers keynote speaker who encouraged pre-loss inspections to help find future losses and correct them. Contents of buildings have been a major issue of late, which can be managed. Proper management of boxing and storage can save 25-35 %. For example, why pack and save an items which has a value less than the packing charge.

Are you smarter than a portfolio manager was the course that was the most interesting. An active portfolio manager described how one develops a portfolio to meet stated goals and objectives, and then we had a game to “beet the portfolio manager” based upon stated goals and objectives along with provided facts.

Lastly we discussed that investment returns are low. Pool yields are low, with declining investment opportunities. They noted that global debt is now providing negative yields.

Thank you Board Members for your support in attending this interesting conference. While the subject matter was not diverse enough to allow for significant growth, there was learning available and the opportunity to meet and talk with other members of the pooling community. If any one has any questions regarding this report, please contact the undersigned via email or phone.

Sincerely,

David Matchett
dmatchettd@aol.com.....10/07/2021