



AGENDA PACKET



Tuesday, November 23, 2021 at 3:30 PM

Hainesport Municipal Building

One Hainesport Centre, Hainesport, NJ

WWW.BURLCOJIF.ORG

BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND

Tuesday, November 23, 2021 – 3:30 PM

Hainesport Municipal Building

Hainesport, NJ

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. Allow that this monthly meeting be conducted directly by the Fund Commissioners present with all matters to be decided upon by a combined majority vote of all Fund Commissioners – **Motion – All in Favor**
- VI. Approval of Minutes
 - A. Adoption of the **October 19, 2021** Meeting Minutes.....Pages 1-14
 - B. Adoption of the **October 19, 2021** Closed Session Minutes.....Handout

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

The Closed Session Minutes shall not be released to the public until the reason(s) for their remaining confidential is no longer applicable and the Fund Solicitor has an opportunity to review them.
- VII. Executive Director's Report..... Pages 15-45
 - A. Lost Time Accident Frequency.....Pages 19-20
 - B. Certificates of Insurance.....Pages 21-22
 - C. Financial Fast Track Report.....Page 23
 - D. Regulatory Filing Checklists.....Pages 24-25
 - E. 2020 Safety Incentive Program Awards.....Page 26
 - F. 2021 Optional Safety Budget.....Page 27
 - G. 2021 EPL/Cyber Risk Management Budget.....Page 28
 - H. 2021 Wellness Incentive.....Page 29
 - I. EPL Compliance StatusPage 30
 - J. Statutory Bond Status.....Pages 31-32
 - K. Skateboard Park Approval Status.....Page 33
 - L. Capehart Scatchard Updates.....Pages 34-37
 - 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 38-43
 - Q. Protection & Safe Treatment of Minors Training – Additional Dates Announcement....Page 44

R.	Elected Officials Training	
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A.	Investment Report	
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C.	Loss Run Payment Registers	
D.	Fund Status	
E.	Disbursements	
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XV.	Committee Report	
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B.	Finance Committee Meeting Minutes – November 1, 2021.....	Pages 136-154
C.	Finance Committee Meeting Minutes – November 8, 2021.....	Pages 155-156
1.	2022 Budget Message.....	Pages 157-166

2. 2022 Budget Introduction – **Motion to Introduce – Roll Call**.....Page 167
 3. 2022 Assessment Allocation Strategy Policy - **Motion to Introduce – Roll Call**...Pages 168-182
 4. 2022 Assessment Certification - **Motion to Introduce – Roll Call**.....Page 183
 5. Resolution 2021- _____ Authorizing a Transfer of the 2017 Fund Year to the MEL
Residual Claims Fund – **Motion – Roll Call**.....Page 184
 6. Resolution 2021-_____Authorizing Refund of \$200,000 from Closed Year Accounts
(2008-2016) Surplus – **Motion – Roll Call**.....Pages 185-186
 7. Resolution 2021-_____ Authorizing the Executive Director to Transfer the 2021
Dividends Received from the Environmental Risk Management Joint Insurance Fund
Into the Member Aggregate Excess Loss Contingency Accounts – Motion – Roll Call
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 - C. Nominating Committee Meeting Minutes – November 9, 2021.....Pages 188-190
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 - D. Executive Safety Committee Meeting Report – November 23, 2021.....Verbal
- XVI. MEL/RCF/E-JIF Reports
- A. Resolution 2021-_____ Appointing Megan Jack and David Matchett as the Fund’s
Representatives to the MEL/RCF/EJIF for 2022 –**Motion – Roll Call**.....Pages 192-193
 - B. MEL Report – October 20, 2021.....Pages 194-199
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 - D. EJIF Report – October 20th and November 10, 2021.....Pages 203-205
- XVII. Miscellaneous Business
- A. Resolution 2021-_____ Authorizing the Fund Chair and Fund Secretary to Execute a
Contract with Christopher Winter, Sr. to Provide Law Enforcement Risk Management
Consulting Services to the Members of the Burlington County Municipal Joint Insurance
Fund for the Period of December 1, 2021 through December 31, 2021 at a Cost not to
Exceed \$1,834 - **Motion – Roll Call**.....Page 206
 - B. Motion to Adopt the Revised OPRA Policy as presented – Motion – All in Favor.....Pages 207-212
- The next meeting will be held on Tuesday, December 21, 2021
at 3:30 PM at Hainesport Municipal Building, Hainesport, NJ or via Zoom**
- XVIII. Meeting Open to Public Comment
- A. Motion to Open Meeting to Public Comment – **Motion - All in Favor**
 - B. Motion to Close Meeting to Public Comment – **Motion - All in Favor**
- XIX. Closed Session – Resolution 2021-_____Authorizing a Closed Session of the Burlington County
Municipal Joint Insurance Fund to discuss matters affecting the protection of safety and property
of the public and to discuss pending or anticipated litigation and/or contract negotiations – **Motion -Roll
Call**
- A. Professionals’ Reports
 1. Claims Administrator’s Report
 - a. Review of PARs over \$10,000
 2. Executive Director’s Report
 3. Safety Director’s Report
 4. Solicitor’s Report

- B. Reopen Public Portion of Meeting – **Motion – All in Favor**
- XX Approval of Claims Payments – **Motion – Roll Call**
- XXI Authorization to Abandon Subrogation (if necessary) – **Motion – Roll Call**
- XXII. Motion to Adjourn Meeting – **Motion – All in Favor**

BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND

**October 19, 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, October 19, 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.**
Linda Semus, *Representative*, **Mansfield Twp.**
Kathy Burger, **Medford Twp.**
Brandon Shilingford, *Alternate*, **Mt. Laurel Twp.**
Kyle Tuliano, **New Hanover Twp.**
Mary Picariello, **North Hanover Twp**
John Gural, **Palmyra Boro.**
Donna Mull, **Pemberton Boro.**
Dan Hornickel, **Pemberton Twp.**
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:

Kathy Hoffman, **Southampton Twp.**
Maryalice Brown, **Woodland Twp.**

Those also in attendance were:

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

Also present were the following Risk Management Consultant agencies:

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

Absent Risk Management Consultant agencies and Fund Professionals:

N/A

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

Motion to move up Grace Archer, Bordentown City to the Executive Committee in the absence of Jerry Mascia, Mt. Laurel. Motion by Mr. Cramer, 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 September 21, 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 September 21, 2021 meeting. All in Favor. Motion carried by majority vote.

The Closed Session minutes of the September 21, 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 .86 rate for 2021 to date. This puts the BURLCO JIF 2nd in the State for it's Lost Time Accident Frequency for the MEL affiliated JIFs.

Mr. Forlenza asked members to again 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 claim/encumber your funds. Mr. Forlenza stated there are still quite a few towns who have not utilized their funds yet, and reiterated to them that those towns that encumber these funds will not receive an additional reminder from his office regarding the claiming of these funds.

Mr. Forlenza referenced the Statutory Bond Status report and asked members to please review the report for accuracy and be sure to check the list to make sure any new employees are listed. 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 reminded the members that 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 then referenced an updated 2022 EPL Checklist that was a handout. He stated that as of October 19, 2021 there are only 5 members who have completed and submitted their EPL Checklist. He reiterated the importance of getting the checklist completed and submitted by November 1, 2021. He stated if you are unable to submit it until November 2 or 3 due to your meeting dates, that is fine, but do not wait any longer than that as you could be subject to higher deductibles and or a surcharge on your EPL premium. If you have any questions, please reach out to the Executive Director's office.

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. The last training date is being held October 25, 2021 and is being sponsored by the Camden JIF in Collingswood.

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 the 2021-2022 Elected Officials Training, Mr. Forlenza stated he felt this training was much more effective in person, and noted again this year 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. Currently the first in-person training is scheduled for Dec 7, 2021, however, it may be decided to hold off until January 2022 and hold 4-5 in-person (hopefully) trainings January through April 2022. He noted the session at the League of Municipalities will count as credit towards this program.

Mr. Forlenza stated 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 the Executive Directors office.

Regarding the 2022 RMC Resolutions and Agreements, Mr. Forlenza stated 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, its' requested that the form be copied and one set executed for each municipality represented. Once his 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. He also noted that 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 the Executive Directors office.

Lastly, Mr. Forlenza stated referenced a report detailing attendance records through the 3rd quarter of the 2021 Fund year in the agenda for review. As the attendance is taken directly from the minutes, please contact Kris Kristie at the Executive Directors office with any questions.

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

SOLICITOR'S REPORT

Closed Claims Report

Mr. DeWeese stated that there were three (3) closed case(s) since the last meeting:

Worrell v. Township of Florence

Brinn v. Township of Mount Laurel
Miles v. Township of Riverside

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 stated calls have diminished significantly, he hopes that means things are going smoothly with employees in the municipalities, but reminded everyone the Helpline is available.

Lastly, Mr. DeWeese stated the Finance Committee members were the recipients of the Defense Panel General Liability and Workers Compensation RFQ responses. On October 1, he sent out two separate emails, one for General Liability responses and one for Workers Compensation responses to those members, which included ZIP files of all responses received. Also included in the emails was correspondence from him that contained his recommendations as to appointments to the Panel as well as score sheets for the members to utilize in scoring the responses. A follow up email was sent out from Mr. DeWeese stating he would like to receive the completed Score sheets back by Friday, October 29th.

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. He noted if anyone is not receiving these updates, please contact the Safety Directors office.

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, noting that we must abide by the State agency's rules that issued the designation, including that attendees 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. 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 Indemnity Agreements. He highlighted the following to keep in mind to help protect against future liabilities:

- 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 make certain 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 by way or an endorsement to the policy. Do not assume that the other party carried through with their obligation.
- Confirm receipt of Certificates of Insurance and keep them where they can be easily located.

Mr. Roselli then discussed a claim where the Indemnification Agreement had not been signed and the Certificates of Insurance had not been received. If these documents had been secured, the City would have been able to transfer the defense of this claim to the event organizer. He noted to please consult with your RMC, City Solicitor, or Mr. DeWeese if you need assistance in regarding these types of Agreements and Certificates.

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

WELLNESS DIRECTOR'S REPORT

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

She stated 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. She then reviewed some other ideas:

- 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

Ms. Schiffer noted New Jersey is currently going through some changes to address policing. Our member 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. Ms. Schiffer stated she will work with Dr. Elias to pull together a summary of what has transpired in our first Cohort, which can be used to generate more interest in the New Year.

October Targeting Wellness Connection Newsletter:

Ms. Schiffer noted, 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, she included a Bingo challenge called "*Fall into Wellness*"

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>September</i>	<i>YTD</i>
<i>Lost Time</i>	2	47
<i>Medical Only</i>	17	98
<i>Report Only</i>	22	164
<i># of New Claims Reported</i>	40	309
<i>Report Only % of Total</i>	55%	53%
<i>Medical Only/Lost Time Ratio</i>	89:11	68:32
<i>Average Days to Report</i>	4.5	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 September 2021 and Year to Date 2021. Ms. Beatty noted there were 14 related claims for the month of September. She noted the number of COVID claims is starting to slowly rise again.

September 2021 COVID Related Average Days to Report: 6.6

September 2021 Non COVID Related Average Days to Report: 3.3

Transitional Duty Report

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

<i>Transitional Duty Summary Report</i>	<i>YTD</i>
<i>Transitional Duty Days Available</i>	2,055
<i>Transitional Duty Days Worked</i>	1,522
<i>% of Transitional Duty Days Worked</i>	74%
<i>Transitional Duty Days Not Accommodated</i>	533
<i>% of Transitional Duty Days Not Accommodated</i>	26%
<i>\$ Saved by Accommodating</i>	\$135,799
<i>\$ Lost by Not Accommodating</i>	\$61,537

Ms. Beatty also provided a listing of sample Transitional Assignments to be used as a guide when bringing back employees for Transitional Duty by Job Title, Injury and Assignment.

PPO Penetration Report:

Ms. Beatty presented the PPO Penetration Report:

<i>PPO Penetration Rate</i>	<i>September</i>
<i>Bill Count</i>	143
<i>Original Provider Charges</i>	\$178,601
<i>Re-priced Bill Amount</i>	\$73,109
<i>Savings</i>	\$105,495
<i>% of Savings</i>	59%
<i>Participating Provider Penetration Rate - Bill Count</i>	97%
<i>Participating Provider Penetration Rate – Provider Charges</i>	98%
<i>EPO Provider Penetration Rate - Bill Count</i>	96%
<i>EPO Provider Penetration Rate – Provider Charges</i>	97%

Prescription Benefit Program:

Ms. Beatty stated this report depicts by month the savings incurred by utilizing the Prescription Benefit Program. This report is broken down by Script Count, Billed Amount, U&C Amount, Generic Utilization %, Cost per patient, Cost per Script, Opioid Cost %, and Opioid Script %. The Year to Date savings total from January 1, 2021 to present utilizing this program is \$7,878 based on 138 prescriptions filled.

Comorbidity Report:

Ms. Beatty stated this report depicts the addition cost to claims based on specific comorbidities including Diabetes, High Blood pressure, High Cholesterol, Obesity, and Smoker versus a claim with no comorbidity associated with it, noting the costs at least triple for claimants with a comorbidity. Ms. Beatty noted next month's report will be more detailed and be exclusive of COVID related cases,

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

TECHNOLOGY RISK SERVICES REPORT

Mr. Romero reported it is National Cyber Awareness month, and focuses on Passwords. He noted the password requirements will be changing and no longer requiring a number/special character. He advised to start changing passwords to a 16 letter or longer password, such as *ilovethepepperonipizzafromJoespizzeria*. He also advised not to use the same password across sensitive websites, including banks, medical facilities, DMV, etc.

Mr. Romero stated in regards to the WIZER Training, 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 you are not receiving these reports, please contact him. If changes need to be made, please send them to him and he will forward to the vendor. He then referenced the report in the agenda stating at the time this report went out, the BURLCOJIF was at 32% complete, and now the BURLCOJIF is at 62% complete, so keep it up.

In regards to Phishing and Vulnerability Scanning, 647 total emails have been sent out with only a 1.2% clicked, so it is going well.

In regards to the MEL's Cyber Risk Management Program, security questionnaires have been sent out to all the IT contacts for them to complete and send back to him in an 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.

Mr. Romero stated that some members 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.

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.

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 September 2021, a copy of which was provided to the membership in the agenda packet. Mr. Tontarski's reports are valued as of September 30, 2021 for Closed Fund Years 1991 through 2016, and Fund Years 2017, 2018, 2019, 2020, and 2021.

Investment Interest

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

Mr. Tontarski explained he has received questions on the significance of the unrealized net loss. He noted that the JIF has always reported on unrealized gains and losses since we started with an investment portfolio. He noted that the JIF is required to report unrealized net losses and gains, but the JIF maintains its investment portfolio to maturity so the unrealized net gains and losses is nothing more than a reporting requirement. If we needed to liquidate our portfolio immediately for some unforeseen reason, then this month's unrealized net loss of \$84,669.52 would become an issue, however that has not been the case in the JCMI program. The entire unrealized net loss and gain is structured on what is considered to be the market fluctuation in the net asset value at month end.

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

Receipt Activity for the Period

	Monthly	YTD
Subrogation Receipts	\$114,210.50	\$147,850.28
Salvage Receipts	\$5,150.00	
Overpayment Reimbursements	\$0.00	
FY 2021 Premium Receipts	\$682,081.00	

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

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

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.

Loss Run Payment Register – September 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 \$320,475.05. The claim detail shows 332 claim payments issued.

Bill List - October 2021 (revised)

For the Executive Committee's consideration, Mr. Tontarski presented a **revised** October 2021 Bill List in the amount of \$88,535.81 which was emailed out to all members prior to the meeting. The revised Bill List now included an AELCF payment of \$30,000 to Bordentown City.

Mr. Forlenza noted that should the resolution authorizing the release of \$30,000 from Bordentown City's share of funds in the AELCF not be approved later in the agenda, the payment will be held.

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

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

Motion by Mr. Gural, seconded by Mr. Ingling to approve the *September 2021 Loss Run Payment Register the October 2021 Bill Lists* as presented.

ROLL CALL	Yeas	Doug Cramer, Tabernacle Twp James Ingling, Wrightstown Boro Paula Kosko, Hainesport Twp. Rich Wolbert, Beverly City John Gural, Palmyra Boro Grace Archer, Bordentown City Glenn McMahon, <i>Chair</i> , Chesterfield
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Nays:	None
Abstain:	None

Motion carried by unanimous vote.

COMMITTEE REPORTS

Strategic Planning Committee Meeting Minutes – October 19, 2021

Mr. Gural noted the Strategic Planning Committee met earlier today and detailed minutes would be included in the November agenda. He then stated there were discussions on the Elected Officials Training, and the MEL EPL Compliance as covered by Mr. Forlenza in his earlier report and the Technology Risk update was discussed by Mr. Romero in his report. Other discussions included Renewals and the Visitation Program and Mr. Gural noted all members up for renewal have renewed and submitted their paperwork, as well as Mr. Forlenza completing all of the renewal visits to those members, whether in –person or virtually.

There are ongoing discussions regarding the December Dinner Meeting, so more information will be forthcoming as to if and where. Also, we are hoping to meet in-person in November and more information will be forthcoming in regards to that as well.

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

MEL/RCF/EJIF REPORTS

There were no MEL/RCF/EJIF meetings prior today, however Mr. Romero reviewed a MEL Cyber Task Force Bulletin. As stated last month, the MEL will be releasing weekly Bulletins in October due to it being *Cyber Security Month*, and Mr. Romero referenced the latest bulletin included in the agenda packet. He stated there are discussions on the JIF level about producing mouse pads with Cyber Security Tips on them for the employees, so more information will be forthcoming.

Mr. Forlenza noted his office has also been sending out these bulletins each week to the membership and they are posted on the website. Please review them as there are some helpful tips included in these bulletins.

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

MISCELLANEOUS BUSINESS

Resolution #2021-38

Chair McMahon entertained a motion to approve **Resolution 2021-38** Authorizing the Release of \$30,000 of the City of Bordentown's Share of the Aggregate Excess Loss Contingency Fund

Motion by Mr. Ingling, seconded by Mr. Wolbert to Adopt ***Resolution #2021-38 as presented***

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

Abstain: None

Motion carried by unanimous vote.

AGRiP Attendee Report – David Matchett, Shamong

Mr. Matchett attended the AGRiP Conference in Minneapolis, MN from October 3-6, 2021, and referenced his detailed report included in the agenda. He noted attendance was light this year at approximately 150 attendees, down from the usual 650+ attendees. He also stated, offered at the conference were three different colored lanyards to indicate to others your preference with personal touch, such as handshakes, or no personal touch at all.

Mr. Matchett also noted the sessions were limited to 30 minute sessions, so it was difficult to delve too deeply into any topic, but they included Claim Management, Investing in Law Enforcement Accreditation, Child COVID Trauma, and Cyber Security and then discussed those courses briefly with the members. He stated if anyone had any questions, please feel free to reach out to him.

Mr. Miola asked if there were any handouts, particularly from the Claims Management section, as we are having some concern in regards to our adjuster file counts. Mr. Matchett responded there were no handouts, but information can be found on the AGRiP website.

Next Meeting

Chair McMahon noted that the next meeting of the BURLCO JIF will take place on **Tuesday, November 23, 2021 at 3:30 PM** either in-person in Hainesport, or via Zoom. More information to follow.

PUBLIC COMMENT

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

Chair McMahon opened the meeting to the public for comment.

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

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

EXECUTIVE SESSION MEETING – Resolution #2021-39

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

Motion by Mr. Ingling, seconded by Mr. Gural to Adopt ***Resolution #2021-39***

ROLL CALL Yeas Doug Cramer, **Tabernacle Twp
James Ingling, **Wrightstown Boro**
Paula Kosko, **Hainesport Twp.**
Rich Wolbert, **Beverly City**
John Gural, **Palmyra Boro**
Grace Archer, **Bordentown City**
Glenn McMahon, *Chair*, **Chesterfield****

Nays: None

Abstain: None

Motion carried by unanimous vote.

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

REOPEN PUBLIC PORTION OF THE MEETING

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

Motion by Mr. Cramer, seconded by Ms. Archer 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>Property</i>	<i>Auto</i>
<i>2022244354</i>	<i>2022242875</i>	<i>2021234676</i>
<i>2022244532</i>		
<i>2019163514</i>		
<i>2020205875</i>		

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

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

ROLL CALL Yeas Doug Cramer, **Tabernacle Twp
James Ingling, **Wrightstown Boro**
Paula Kosko, **Hainesport Twp.****

Rich Wolbert, **Beverly City**
John Gural, **Palmyra Boro**
Grace Archer, **Bordentown City**
Glenn McMahon, *Chair*, **Chesterfield**

Nays: None
Abstain: None

Motion carried by unanimous vote.

AUTHORIZATION TO ABANDON SUBROGATION – APPROVAL

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

MOTION TO ADJOURN

Chair McMahon entertained a motion to adjourn the October 19, 2021 meeting of the BURLCO JIF.

Motion by Ms. Archer, seconded by Mr. Mascia to adjourn the October 19, 2021 meeting of the BURLCO JIF. All in favor. Motion carried.

The meeting was adjourned at 5:15 PM.

Kris Kristie,
Recording Secretary for

John Gural, SECRETARY



To: Fund Commissioners
From: Paul A. Forlenza, MGA, RMC, Executive Director
Date: November 23, 2021
Re: Executive Director's Report

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

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

B. Certificates of Insurance (pgs. 21-22)

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

C. Financial Fast Track Report (pg. 23)

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 \$10,385,252

D. Regulatory Filing Checklists (pgs. 24-25)

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. 26)

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. 27)

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. 28)

A consolidated announcement letter including instructions on how to collect your 2021 EPL/Cyber Risk Management funds was emailed to all members the week of February 22, 2021. A 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. 29)

A consolidated announcement letter including instructions on how to collect your 2021 Wellness Incentive funds was emailed to all members the week of February 22, 2021. A 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. 30)

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. 31-32)

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. 33)

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. 34-37)

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. 38-43)

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 was November 1, 2021.

Q. Protection & Safe Treatment of Minors – Additional Dates (pg. 44)

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. It is anticipated that this training will take place beginning in January 2022 following CDC guidelines. Additional information will be forthcoming.

S. Land Use Training Certification (pg. 45)

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. Dividend Notices

On or about November 12, 2021, members eligible to receive a portion of the 2021 Surplus release will receive notification from the Executive Director's office asking that they indicate how they would like to receive their dividend. Options include receipt of a check, as a credit against the member's 2022 assessment, leaving the Funds with the JIF in the Aggregate Excess Loss Contingency Fund or any combination of the three options. Member are asked to respond to the Executive Director's office no later than December 3, 2021. Any questions can be directed to Tracy Forlenza.

W. Inclement Weather

Please note that the Fund has adopted an Inclement Weather Policy, a copy of which is available on the JIF website www.burlcojif.org. Should it become necessary to cancel a meeting, pursuant to the policy, the Executive Director's office will attempt to contact the Fund Commissioners via e-mail, direct telephone contact or posting a message to the Fund's website (www.burlcojif.org). In addition, members can also call 856-446-9148 for a pre-recorded message announcing the cancellation of a meeting.

X. 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.

Y. New Member Activity

Nothing to Report

Burlington County Municipal JIF JOINT INSURANCE FUND									
2021 LOST TIME ACCIDENT FREQUENCY EXCLUDING SIR MEMBERS/ EXCLUDING COVID CLAIMS									
DATA VALUED AS OF September 30, 2021									
		# CLAIMS	Y.T.D.	2021	2020	2019			TOTAL
		** FOR	LOST TIME	LOST TIME	LOST TIME	LOST TIME			RATE
MEMBER_ID	MEMBER	* 9/30/2021	ACCIDENTS	FREQUENCY	FREQUENCY	FREQUENCY	MEMBER		2021 - 2019
1	75 Beverly City		0	0.00	4.17	0.00	1 Beverly City		1.54
2	81 Lumberton Township		0	0.00	0.00	0.00	2 Lumberton Township		0.00
3	84 Riverside Township		0	0.00	0.00	0.00	3 Riverside Township		0.00
4	85 Shamong Township		0	0.00	0.00	0.00	4 Shamong Township		0.00
5	86 Tabernacle Township		0	0.00	1.01	0.00	5 Tabernacle Township		0.33
6	373 Southampton Township		0	0.00	2.50	1.18	6 Southampton Township		1.40
7	456 Springfield Township		0	0.00	0.00	0.00	7 Springfield Township		0.00
8	531 Chesterfield Township		0	0.00	2.11	0.00	8 Chesterfield Township		0.78
9	577 Bass River Township		0	0.00	0.00	0.00	9 Bass River Township		0.00
10	589 Bordentown City		0	0.00	2.15	2.07	10 Bordentown City		1.50
11	601 North Hanover Township		0	0.00	1.17	0.00	11 North Hanover Townsh		0.47
12	636 Wrightstown Borough		0	0.00	0.00	0.00	12 Wrightstown Borough		0.00
13	642 Pemberton Borough		0	0.00	0.00	2.33	13 Pemberton Borough		0.84
14	650 Palmyra Borough		0	0.00	0.00	1.20	14 Palmyra Borough		0.45
15	651 Woodland Township		0	0.00	0.00	0.00	15 Woodland Township		0.00
16	679 Fieldsboro Borough		0	0.00	0.00	0.00	16 Fieldsboro Borough		0.00
17	697 New Hanover Township		0	0.00	0.00	***	17 New Hanover Township		0.00
18	576 Mount Laurel Township		0	1 0.46	1.05	2.02	18 Mount Laurel Township		1.20
19	83 Medford Township		0	1 0.82	1.22	0.72	19 Medford Township		0.94
20	532 Westampton Township		0	1 1.12	1.50	3.03	20 Westampton Township		1.97
21	79 Florence Township		0	1 1.17	0.00	1.91	21 Florence Township		1.02
22	82 Mansfield Township		1	1 1.40	0.00	0.00	22 Mansfield Township		0.38
23	600 Bordentown Township		0	1 1.62	3.64	4.73	23 Bordentown Township		3.50
24	208 Pemberton Township		1	3 2.02	1.99	2.56	24 Pemberton Township		2.20
25	76 Delanco Township		0	1 2.34	1.71	0.00	25 Delanco Township		1.21
26	78 Edgewater Park Township		0	1 2.49	3.48	0.00	26 Edgewater Park Towns		2.07
27	80 Hainesport Township		0	1 2.84	0.00	0.00	27 Hainesport Township		0.74
28	77 Delran Township		0	3 2.88	1.53	0.94	28 Delran Township		1.76
Totals:			2	15 0.89	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		September 30, 2020		1.18					

2021 LOST TIME ACCIDENT FREQUENCY ALL JIFs EXCLUDING SIR MEMBERS/ EXCLUDING COVID CLAIMS				
		September 30, 2021		
	2021	2020	2019	TOTAL
	LOST TIME	LOST TIME	LOST TIME	RATE *
FUND	FREQUENCY	FREQUENCY	FREQUENCY	2021 - 2019
Burlington County Municipal	0.89	1.19	1.25	1.13
Monmouth County	0.89	0.88	1.28	1.03
Camden County	0.97	1.26	1.42	1.24
Bergen County	1.01	1.25	1.52	1.28
Professional Municipal Man	1.09	1.25	2.29	1.58
Morris County	1.15	1.28	1.57	1.35
Gloucester, Salem, Cumbe	1.22	1.56	1.80	1.56
Ocean County	1.26	1.51	1.88	1.58
Central New Jersey	1.34	1.50	1.52	1.46
Suburban Municipal	1.34	1.58	1.81	1.59
NJ Public Housing Authority	1.41	1.59	1.80	1.62
Suburban Metro	1.43	1.69	1.83	1.69
Atlantic County Municipal J	1.49	1.82	2.65	2.02
NJ Utility Authorities	1.62	2.29	2.62	2.22
South Bergen County	1.91	1.81	1.69	1.79
AVERAGE	1.27	1.50	1.80	1.54
* 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 9/22/2021 To 10/22/2021

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
H - Burlington County Board of I - Township of Riverside	Commissioners	RE: events held on county roadways 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 municipal events that are held on Burlington County roadways. Does not include amusements or fireworks.	9/22/2021 #3040221	GL AU EX WC OTH
H - Board of County Commissioners I - Township of Delran	49 Rancocas Rd. room 123 Mount Holly, NJ 08060	RE: use of premises during Carli Lloyd retirement celebration 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 parking area at 10 Hartford Road Burlington County Public Works Building parking lot for parking and use of Hartford Road occupancy for pedestrian traffic (and other uses) during the Carli Lloyd retirement celebration taking place during the current calendar year.	9/23/2021 #3052527	GL AU EX WC
H - County of Burlington I - Township of Shamong	Dept of Public Works; Div. of Engineering 49 Rancocas Rd Mt. Holly, NJ 08060	RE: Veterans Day Ceremony Certificate holder and COUNTY OF BURLINGTON, BURLINGTON COUNTY BOARD of Commissioners, their agents, servants and/or employees are an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to Veterans Day Ceremony at Pinelands Memorial Park Cemetery, taking place during the current calendar year.	9/27/2021 #3054479	GL AU EX WC OTH
H - Church of the Resurrection -Fr. John C Garrett I - Township of Delran	Diocese of Camden Bishop O'Connell 260 Conrow Road Delran, NJ 08075	RE: use of parking lot 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 their parking lot during event honoring the retirement of Cari Lloyd taking place during the current calendar year.	10/1/2021 #3063445	GL AU EX WC OTH
H - Arbor Day Foundation I - Township of Mount Laurel	211 N. 12th Street Lincoln, NE 68508	RE: handing out live trees Evidence of insurance with respects to the Township handing out live trees to residents for an event.	10/4/2021 #3066921	GL AU EX WC
H - Vince Castaneda I - Township of Delran	6006 Delran, LLC 6006 Rt. 130 N Delran, NJ 08075	RE: use of parking lot The Certificate Holder and VCATAGNO/NETPROPERTIES.US 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 parking lot at 6006 Route 130 North, Delran NJ 08075 for the Carli Lloyd retirement celebration taking place during the current calendar year.	10/5/2021 #3067894	GL AU EX WC OTH
H - Delran Methodist Church I - Township of Delran	32 Conrow road Delran, NJ 08075	RE: use of parking lot 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	10/7/2021 #3068857	GL AU EX WC OTH

Burlington County Municipal JIF

Certificate of Insurance Monthly Report

From 9/22/2021 To 10/22/2021

		their parking lot during event honoring the retirement of Cari Lloyd taking place during the current calendar year.		
H - Starlite I - Township of Delran	9 Whittendale Drive Moorestown, NJ 08057	RE: rented leased equipment Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies and Loss Payee on the Property Policy if required by written contract as respects to rented leased equipment	10/12/2021 #3070814	GL AU EX WC OTH
H - Township of Ewing I - Township of Florence	Municipal Building 2 Jake Garzio Drive Ewing, NJ 08628	RE: Travel Softball Halloween Tournament 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. U-12 Girls Travel Softball playing in a Halloween Tournament taking place during the current policy period.	10/18/2021 #3076786	GL AU EX WC
H - County of Burlington I - Township of Delran	49 Rancocas Road Mount Holly, NJ 08060	RE: Community Development Application 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 Community Development Application.	10/19/2021 #3078740	GL AU EX WC
H - Township of Pemberton I - Township of Pemberton	500 Pemberton-Browns Mills Road Pemberton, NJ 08068	JIF Blanket Crime: Evidence of Public Employee Dishonesty (Employees & Volunteers) - Coverage O; Forgery and Alteration - Coverage B; Theft, Disappearance and Destruction - Coverage C; Robbery and Safe Burglary - Coverage D; and Computer Fraud with Funds Transfer - Coverage F. Coverage O includes Municipal Court employees not required by law to be individually bonded. Coverage O excludes all Statutory positions (those positions required by law to be individually bonded). MEL Crime Policy: Evidence of Statutory Bond Coverage Coverage O applies to Statutory Court positions such as Magistrate, Court Clerk, Court Administrator and the position of Fire District Treasurer. Evidence of insurance as respects to Statutory Bond coverage for Joyce Tinnes - CFO/Treasurer, Effective 10/07/2021	10/19/2021 #3081783	OTH
H - Burlington County Commissioners I - City of Bordentown	Attn: Insurance & Risk Mgmt. 49 Rancocas Road; PO Box 6000 Eastampton, NJ 08060	RE: City wide events; 5k Run, parades and street closings 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 City wide events; 5k Run, parades and street closings. Does not include amusements or fireworks.	10/19/2021 #3081818	GL AU EX WC
H - Virtua Health Inc. Mobile I - Borough of Palmyra	Grocery Store	RE: mobile grocery store at the Palmyra Community Center 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 operation of a mobile grocery	10/22/2021 #3085877	GL AU EX WC

BURLINGTON COUNTY MUNICIPAL FUND

FINANCIAL FAST TRACK REPORT

AS OF September 30, 2021

	<i>THIS MONTH</i>	<i>YTD</i>	<i>PRIOR YEAR END</i>	<i>FUND BALANCE</i>
1. UNDERWRITING INCOME	680,340	6,572,011	128,691,648	135,263,659
2. CLAIM EXPENSES				
Paid Claims	199,442	2,362,882	48,641,102	51,003,984
Case Reserves	47,884	59,928	4,469,559	4,529,487
IBNR	235,654	271,344	2,465,014	2,736,358
Recoveries	(18,042)	(57,261)	(247,254)	(304,515)
TOTAL CLAIMS	464,937	2,636,894	55,328,421	57,965,315
3. EXPENSES				
Excess Premiums	249,782	2,248,037	36,314,788	38,562,824
Administrative	120,284	1,047,040	21,954,784	23,001,824
TOTAL EXPENSES	370,066	3,295,077	58,269,572	61,564,649
4. UNDERWRITING PROFIT (1-2-3)	(154,663)	640,040	15,093,655	15,733,695
5. INVESTMENT INCOME	(61,024)	41,118	4,713,686	4,754,804
6. DIVIDEND INCOME	0	0	688,486	688,486
7. STATUTORY PROFIT (4+5+6)	(215,687)	681,159	20,495,827	21,176,985
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)	(215,687)	681,159	9,704,094	10,385,252

SURPLUS (DEFICITS) BY FUND YEAR

Closed	(28,525)	24,988	7,864,045	7,889,033
MEL JIF Retro	(2,035)	450,354	309,743	760,097
2017	121,530	153,591	1,942,389	2,095,980
2018	(13,040)	87,494	(934,287)	(846,794)
2019	(209,215)	(229,343)	(94,975)	(324,318)
2020	175,480	182,875	617,179	800,055
2021	(259,882)	11,200		11,200
TOTAL SURPLUS (DEFICITS)	(215,687)	681,159	9,704,094	10,385,252
TOTAL CASH				18,746,727

CLAIM ANALYSIS BY FUND YEAR

TOTAL CLOSED YEAR CLAIMS	0	(298)	42,030,381	42,030,083
FUND YEAR 2017				
Paid Claims	(110,336)	121,407	1,584,777	1,706,183
Case Reserves	(2,164)	(251,735)	531,581	279,847
IBNR	(16,671)	(17,910)	121,920	104,010
Recoveries	-	0	0	0
TOTAL FY 2017 CLAIMS	(129,171)	(148,238)	2,238,278	2,090,040
FUND YEAR 2018				
Paid Claims	18,657	212,888	3,116,641	3,329,529
Case Reserves	98,314	(103,294)	901,020	797,726
IBNR	(106,254)	(195,467)	547,274	351,807
Recoveries	-	0	0	0
TOTAL FY 2018 CLAIMS	10,717	(85,873)	4,564,935	4,479,062
FUND YEAR 2019				
Paid Claims	15,936	405,393	1,724,312	2,129,705
Case Reserves	66,236	(57,170)	1,373,367	1,316,197
IBNR	122,626	(115,544)	472,371	356,827
Recoveries	-	0	0	0
TOTAL FY 2019 CLAIMS	204,798	232,679	3,570,050	3,802,729
FUND YEAR 2020				
Paid Claims	26,775	621,453	901,285	1,522,738
Case Reserves	(49,531)	(303,360)	1,050,228	746,868
IBNR	(158,852)	(582,398)	1,220,519	638,121
Recoveries	(1,431)	85,486	(247,254)	(161,768)
TOTAL FY 2020 CLAIMS	(183,040)	(178,819)	2,924,778	2,745,959
FUND YEAR 2021				
Paid Claims	248,409	1,002,039		1,002,039
Case Reserves	(64,971)	775,487		775,487
IBNR	394,805	1,182,664		1,182,664
Recoveries	(16,611)	(142,747)		(142,747)
TOTAL FY 2021 CLAIMS	561,633	2,817,443		2,817,443
COMBINED TOTAL CLAIMS	464,937	2,636,894	55,328,421	57,965,315

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 \$284,201 and \$400,263 respectively
for COVID 19 Workers Compensation claims.

Burlington County Municipal Joint Insurance Fund

Monthly Regulatory Filing Checklist

Fund Year 2021 for the Month of October

ITEM	FILING STATUS
Meeting Minutes	11/24/21
Bylaws Amendments	N/A
Risk Management Program Changes	N/A
New Member Filings	N/A
Supplemental Assessments/Contributions	N/A
Budget Amendments (transfers, etc.)	N/A
Surplus Distribution (refunds/dividends)	N/A
Changes/Amendments/Additions to Service Providers	N/A
Executive Committee Changes	N/A

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

Year: January 1, 2021 – December 31, 2021

ITEM	FILING STATUS
Ethics Filings (<i>Notification to FC's and Prof's</i>)	4/29/21
Renewal Resolutions and Indemnity & Trust Agreements	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	10/20/21	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	11/08/21	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	11/09/21	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	11/08/21	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		2,537.58			3,750.00	0.00		NA
Riverside	M	3,150.00							3,150.00							3,150.00	0.00		NA
Shamong	S	2,850.00				2,850.00										2,850.00	0.00		NA
Southampton	M	2,900.00				2,900.00										2,900.00	0.00		NA
Springfield	S	2,600.00														0.00	2,600.00	11/05/21	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	\$2,537.58	\$0.00	\$0.00	\$44,200.00	\$37,650.00		NA

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

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

Member Municipality	Opening Balance	January 2021	February 2021	March 2021	April 2021	May 2021	June 2021	July 2021	August 2021	September 2021	October 2021	November 2021	December 2021	Paid 2022	Total Paid	Remaining Balance	Date Encumbered
Bass River	995.00									995.00					995.00	0.00	
Beverly Ctiy	1,595.00														0.00	1,595.00	10/20/21
Bordertown City	1,595.00														0.00	1,595.00	
Bordertown 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	11/08/21
Delran	2,660.00														0.00	2,660.00	
Edgewater Park	1,595.00											1,433.00			1,433.00	162.00	
Fieldsboro	750.00														0.00	750.00	
Florence	2,660.00														0.00	2,660.00	
Hainesport	995.00											995.00			995.00	0.00	
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											4,645.00			4,645.00	0.00	11/09/21
Mount Laurel	4,645.00									4,615.09		29.91			4,645.00	0.00	
New Hanover	750.00														0.00	750.00	
North Hanover	1,595.00											1,595.00			1,595.00	0.00	
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	11/05/21
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	\$8,697.91	\$0.00	\$0.00	26,647.28	25,397.72	

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

Burlington County Municipal Joint Insurance Fund 2021 Wellness Incentive Program																	
Member Municipality	Opening Balance	January 2021	February 2021	March 2021	April 2021	May 2021	June 2021	July 2021	August 2021	September 2021	October 2021	November 2021	December 2021	Paid 2022	Total Paid	Remaining Balance	Date of Encumber
Bass River	500.00											500.00			500.00	0.00	
Beverly	750.00														0.00	750.00	10/20/21
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				219.11			525.04	224.96	11/08/21
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											750.00			750.00	0.00	
Medford	1,500.00											1,500.00			1,500.00	0.00	10/28/21
Mount Laurel	1,500.00										459.96	536.46			996.42	503.58	11/04/21
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											1,500.00			1,500.00	0.00	
Riverside	1,000.00														0.00	1,000.00	
Shamong	500.00											498.96			498.96	1.04	
Southampton	750.00														0.00	750.00	
Springfield	500.00														0.00	500.00	11/05/21
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	\$5,504.53	\$0.00	\$0.00	9,965.17	11,784.83	
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	10/20/2021
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	11/8/2021
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											500.00			500.00	-	11/9/2021
Mt. Laurel	500.00											500.00			500.00	-	10/4/2021
New Hanover	500.00														0.00	500.00	
North Hanover	500.00														0.00	500.00	
Palmyra	500.00											500.00			500.00	-	9/28/2021
Pemberton Boro	500.00														0.00	500.00	
Pemberton Twp.	500.00									500.00					500.00	-	
Riverside	500.00											500.00			500.00	-	
Shamong	500.00									500.00					500.00	-	
Southampton	500.00											500.00			500.00	-	
Springfield	500.00														0.00	500.00	11/5/2021
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	\$2,500.00	\$0.00	\$0.00	\$5,000.00	\$9,000.00	

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

Members With 2022 EPL Checklist Submitted

JIF	Name	Checklist Received	Police Chief attend?
BURLCO	Bass River Township	Y	N/A
BURLCO	Beverly City	Y	Y
BURLCO	Bordentown City		Y
BURLCO	Bordentown Township		Y
BURLCO	Chesterfield Township		
BURLCO	Delanco Township		Y
BURLCO	Delran Township	Y	Y
BURLCO	Edgewater Park Township		Y
BURLCO	Fieldsboro Borough		N/A
BURLCO	Florence Township	Y	Y
BURLCO	Hainesport Township		N/A
BURLCO	Lumberton Township	Y	Y
BURLCO	Mansfield Township		Y
BURLCO	Medford Township	Y	Y
BURLCO	Mount Laurel Township	Y	Y
BURLCO	New Hanover Township	Y	Y
BURLCO	North Hanover Township	Y	Y
BURLCO	Palmyra Borough	Y	Y
BURLCO	Pemberton Borough	Y	Y
BURLCO	Pemberton Township	Y	Y
BURLCO	Riverside Township	Y	Y
BURLCO	Shamong Township		N/A
BURLCO	Southampton Township	Y	N/A
BURLCO	Springfield Township		
BURLCO	Tabernacle Township	Y	N/A
BURLCO	Westampton Township	Y	Y
BURLCO	Woodland Township		N/A
BURLCO	Wrightstown Borough		N/A

MEL STATUTORY BONDS as of 11/8/21

Name	Applicant	Is Statutory?	Bond Position 1	Effective Date Position 1	Approval Status Position 1	Effective Date Position 2	Second Position?	Bond Position 2	Effective Date Position 2	Approval Status Position 2	Delete Date Position 2	Status
Bass River Township	Albert Stanley	Yes	Tax Collector	06/05/2017	Approved		Yes	CFO (Assuming Treasurer Duties)	06/05/2017	Approved		Approved
Bass River Township	Eileen Brower	Yes	Treasurer	06/13/2016	Approved							Approved
Bass River Township	Linda Eliason-Ash	No	Tax Collector	01/01/2007	Approved	05/31/2017						Approved
Beverly City	Dawn Gorman	Yes	Tax Collector	06/21/2021	Approved							Approved
Beverly City	Error - delete	No		10/08/2020	Approved							Approved
Beverly City	Yvonne Bullock	Yes	CFO (Assuming Treasurer Duties)	05/01/2014	Approved							Approved
Beverly City	Shari Key	No	Tax Collector	05/01/2014	Approved	07/19/2021						Approved
Bordentown City	Margaret M. Peak	Yes	CFO (Assuming Treasurer Duties)	10/19/2020	Approved							Approved
Bordentown City	Richard Wright	No	Treasurer	06/20/2019	Approved	10/18/2020						Approved
Bordentown City	Jennifer M. Smith	Yes	Tax Collector	02/13/2017	Approved							Approved
Bordentown City	Caryn Hoyer	No	Tax Collector	08/10/2015	Approved	02/13/2017						Approved
Bordentown City	Margaret Peak	No	CFO (Assuming Treasurer Duties)	08/01/2013	Approved	06/14/2019						Approved
Bordentown City	Tanyika Johns	No	Tax Collector	03/11/2014	Approved	08/10/2015						Approved
Bordentown Township	Jeffrey Elasser	No	Tax Collector	08/01/2015	Approved	03/19/2021						Approved
Bordentown Township	Donna Muldrow	No	Treasurer	03/05/2009	Approved	03/01/2020						Approved
Bordentown Township	MaryAlice Picariello	No	Tax Collector	03/05/2009	Approved	05/29/2015						Approved
Bordentown Township	Laurie Finger	Yes	Tax Collector	04/19/2021	Approved							Approved
Bordentown Township	Kittina Wallrath	Yes	Treasurer	03/01/2020	Pending							Pending
Bordentown Township	Add in error	No			Pending	01/01/1900						Pending
Chesterfield Township	Wendy Wulstein	Yes	Treasurer	01/31/2012	Approved							Approved
Chesterfield Township	Caryn M. Hoyer	Yes	Tax Collector	06/30/2008	Approved							Approved
Delanco Township	Jennifer Dellavalle	Yes	Tax Collector	11/01/2016	Approved							Approved
Delanco Township	Robert L. Hudnell	Yes	CFO (Assuming Treasurer Duties)	01/01/2007	Approved							Approved
Delanco Township	Lynn A. Davis	No	Tax Collector	01/01/2007	Approved	11/01/2016						Approved
Delran Township	Kareemah Press	Yes	CFO (Assuming Treasurer Duties)	10/19/2020	Approved							Approved
Delran Township	Victoria Boras	No	Tax Collector	06/27/2011	Approved	02/28/2019						Approved
Delran Township	Linda Lewis	No	Treasurer	12/21/2018	Approved	04/01/2019						Approved
Delran Township	Tanyika L Johns	Yes	Tax Collector	02/01/2019	Approved							Approved
Delran Township	Margaret M. Peak	No	CFO (Assuming Treasurer Duties)	04/08/2019	Approved	10/16/2020						Approved
Edgewater Park Township	Mindie Weiner	Yes	Tax Collector	02/05/2019	Approved							Approved
Edgewater Park Township	Tanyika Johns	No	Tax Collector		Approved	02/05/2019						Approved
Fieldsboro Borough	Lan Chen Shen	No	Tax Collector	01/01/2016	Approved	03/31/2019						Approved
Fieldsboro Borough	Peter Federico	Yes	Treasurer	01/01/2016	Approved							Approved
Fieldsboro Borough	LEIGHA A BOGDANOWICZ	Yes	Tax Collector	04/01/2019	Approved							Approved
Florence Township	Michelle Chiemiego	Yes	Treasurer	11/01/2020	Approved							Approved
Florence Township	Christine Swiderski	Yes	Tax Collector	05/11/2020	Approved							Approved
Florence Township	Sandra Blacker	No	CFO (Assuming Treasurer Duties)	05/07/2020	Approved	11/30/2020						Approved
Hainesport Township	Dawn Emmons	No	CFO (Assuming Treasurer Duties)	02/01/2017	Pending	01/31/2019						Pending
Hainesport Township	Donna Condo	Yes	CFO (Assuming Treasurer Duties)	02/01/2019	Approved							Approved
Hainesport Township	Paula Tiver	Yes	Tax Collector	01/01/2020	Approved							Approved
Hainesport Township	Sharon A. Deviney	No	Tax Collector	01/01/2007	Approved	01/01/2020						Approved
Hainesport Township	Joanna Mustafa	No	CFO (Assuming Treasurer Duties)	12/13/2016	Approved	02/17/2017						Approved
Lumberton Township	Robin D. Sarlo	Yes	Tax Collector	01/01/2016	Approved							Approved
Lumberton Township	Sharon Deviney	No	Tax Collector	02/19/2011	Approved	12/31/2015						Approved
Mansfield Township	Dana Elliott	No	Tax Collector	07/01/2018	Approved	07/06/2020						Approved
Mansfield Township	Bonnie Grouser	Yes	CFO (Assuming Treasurer Duties)	07/01/2019	Approved							Approved
Mansfield Township	Linda Hannawacker	Yes	Tax Collector	07/06/2020	Approved							Approved
Mansfield Township	Elaine Fortin	No	Tax Collector	01/01/2007	Approved	07/01/2018						Approved
Mansfield Township	Joseph P Monzo	No	CFO (Assuming Treasurer Duties)	01/01/2007	Approved	07/01/2019						Approved
Medford Township	Rachel Warrington	Yes	Tax Collector	10/01/2020	Approved							Approved
Medford Township	Robin Sarlo	Yes	CFO (Assuming Treasurer Duties)	03/04/2019	Approved							Approved
Medford Township	Albert Stanley	No	CFO (Assuming Treasurer Duties)	08/03/2015	Approved	03/04/2019						Approved
Medford Township	Patricia Capasso	No	Tax Collector	01/01/2013	Approved	09/30/2020						Approved
Mount Laurel Township	Kim Muchowski	Yes	Tax Collector	10/24/2016	Approved							Approved
Mount Laurel Township	Karen Cohen	Yes	Library Treasurer	01/15/2014	Approved							Approved
Mount Laurel Township	Tara Krueger	Yes	Treasurer	04/17/2017	Approved							Approved
Mount Laurel Township	Meredith Tomczyk	No	CFO (Assuming Treasurer Duties)	01/09/2012	Approved	01/01/1900						Approved
Mount Laurel Township	Maureen Mitchell	No	Tax Collector	01/30/2012	Approved	10/24/2016						Approved

MEL STATUTORY BONDS as of 11/8/21

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

Burlington County Municipal Joint Insurance Fund
Skateboard Park Approval Status

Member	Stage	Status	Notes
Municipality			
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: 11/11/2021

Why Good Adjusters Are Crucial To Success In Workers' Compensation Court

Every defense lawyer knows that success in workers' compensation court is the ultimate team sport. There are many key participants: employers, supervisors, adjusters, counsel, account managers, brokers, experts, IME doctors, physicians, nurse case managers and vendors such as investigators. All play important roles but more often than not, the adjuster is the quarterback. It has been this practitioner's experience that the role of the adjuster is absolutely vital to the outcome of a workers' compensation case. There are many dozens of skills needed to be a successful adjuster. This blog focuses on only eight skills which successful adjusters all have in common.

- *Understanding That Not Everything That Happens At Work Is Compensable.*

Good adjusters have a sound understanding of their state workers' compensation laws. They know that claims must arise out of and in the course of employment. They will deny a case, for example, where an employee is just walking along a corridor at work and feels knee pain but does not fall or strike anything, or an employee puts on a coat to leave for home and feels a tear in the shoulder, or the employee starts jumping rope during a break on the premises, falls and fractures an arm. These are examples of incidents that happen at work but do not arise from work. Good adjusters immediately flag the causation issue and focus the attention of their counsel on potential defenses.

- *Mastering A Checklist Of Important Issues In Every Case*

Whether an adjuster has a written or a mental checklist of issues, good adjusters have many important tasks to complete with new files: A) checking on prior claims; B) ordering an ISO; C) Considering whether there is jurisdiction in the state; D) Determining the accurate wage and rate; E) Investigating whether there is joint employment; F) Discovering whether there is subrogation potential and reserving lien rights; G) Evaluating whether to retain a nurse case manager; H) Deciding whether and when to put excess carriers on notice; I) Assessing whether there is Second Injury Fund potential; J) Focusing on potential Medicare and Medicaid liens; K) Properly reserving the file, and L) Taking statements from the injured worker and witnesses. These are just some of the many analytical issues that adjusters focus on every day and all day long. Defense counsel and clients in every state can attest to how invaluable it is to receive a well prepared and comprehensive file. It speeds up the life of the file and puts the case on the right path.

- *Knowing When To Do Surveillance Or Social Media Searches*

A talented adjuster has an intuitive sense of when to do surveillance. Many times defense counsel will receive a file pre-packaged for success. For example, in one case our office received a file from an adjuster with surveillance videos showing a man working a physical job over a period of days while out of work and receiving temporary disability benefits for an injury. When I asked the adjuster what led her to obtain surveillance, she said, "*The doctor said his injury would require him to remain home and rest. I called several days in a row, and he never answered his phone. So I assigned surveillance right away and found him working another job.*" The case was dismissed for fraud.

There are various points in the case when adjusters will consider surveillance and social media investigation. The adjusters know the case better than anyone, having read all the treating notes, and often having spoken with the injured worker before counsel is retained.

- *Reading All The Medical Records And Physical Therapy Notes*

Good adjusters read everything of a medical nature, including PT notes. In fact, they will often say that the most helpful records are the PT notes because physical therapists ask a lot of questions that doctors often do not ask, including recent recreational or home activities. In one of our firm's cases an adjuster pored over dozens of pages of PT notes involving a worker who was having protracted problems with his knee long after surgery. The doctor was puzzled by the slow recovery. The adjuster sent us PT records, called our office and said, "*See page 17, first paragraph. The petitioner was hiking in New Hampshire six weeks*

ago, jumped from a height, reinjured his knee and went to the ER.” That brief comment in the PT notes observed by the adjuster won the case.

- *Focusing On Subtle Changes In The Mechanism Of Injury*

Every good adjuster pays very close attention to changes in how the injured worker says he or she got injured, and then checks for any significant variation in the mechanism of injury. It may be that the worker initially says he or she slipped but did not fall or strike anything, but when seen by the treating orthopedic doctor sometime later, the history suddenly changes to *falling out of a truck and landing hard on one's spine*. Adjusters live their cases and seldom miss material changes in the history of the accident. They spot the red flags that then become the basis for defense counsel to contest the claim petition.

- *Knowing When To Settle And When To Try The Case*

As Kenny Rogers so famously said, “*You’ve got to know when to hold ‘em and know when to fold ‘em.*” The decision when to settle and when to go to trial is seldom a simple one. There are often many complicated factors having to do with the proofs in the case and the chances of success at trial or on appeal. Good adjusters are in constant communication with their clients throughout the case, and collaboration is critical on this issue. Ultimately the carrier or the client makes the final decision on whether to settle or to go to trial, but defense counsel and the adjuster must be on the same page.

- *Recommending Highly Credentialed Treating And Evaluating Doctors*

Sometimes adjusters make recommendations on the appropriate treating and evaluating doctors, and sometimes nurses or defense counsel make recommendations, or all of the above. Experienced adjusters know the reputation for excellence of many physicians and they also know which physicians understand the workers’ compensation system. The physician must not only have great credentials but he or she must understand what terms like “maximal medical improvement” or “aggravation” mean in the context of workers’ compensation. Adjusters also know which doctors take the time to obtain a detailed past medical history and which doctors ask about other potential causes for the impairment at issue.

- *Quarterbacking The Case*

One of the most significant skills of a good adjuster is the ability to keep all stakeholders informed, move the file from point A to point B and keep the file moving toward closure. Skilled adjusters know the importance of communication and keeping clients, brokers, counsel, nurses and all those involved in the case well informed. No matter how involved or complex the file is, the skilled adjuster strives for timely communication. It is certainly true that the best adjusters are proactive. They anticipate issues and they make suggestions throughout the life of the case. Success in court depends heavily on timely and frequent communication. The job of a workers’ compensation adjuster can be challenging, sometimes stressful, and is always impactful. In this practitioner’s view, adjusters are the lifeblood of every insurance company or third party administrator. There are probably dozens of more skills that make a huge difference on the outcome of a case, far more than the eight mentioned briefly above. For example, every adjuster must communicate effectively with injured workers and their attorneys, document their files and keep on diary. Those skills alone could be the subject of an interesting blog. From a defense lawyer’s standpoint, the importance of having an talented adjuster on a file can never be overstated. Time and again it is the adjuster’s good work that allows defense counsel to reach a successful outcome in workers’ compensation court.

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.

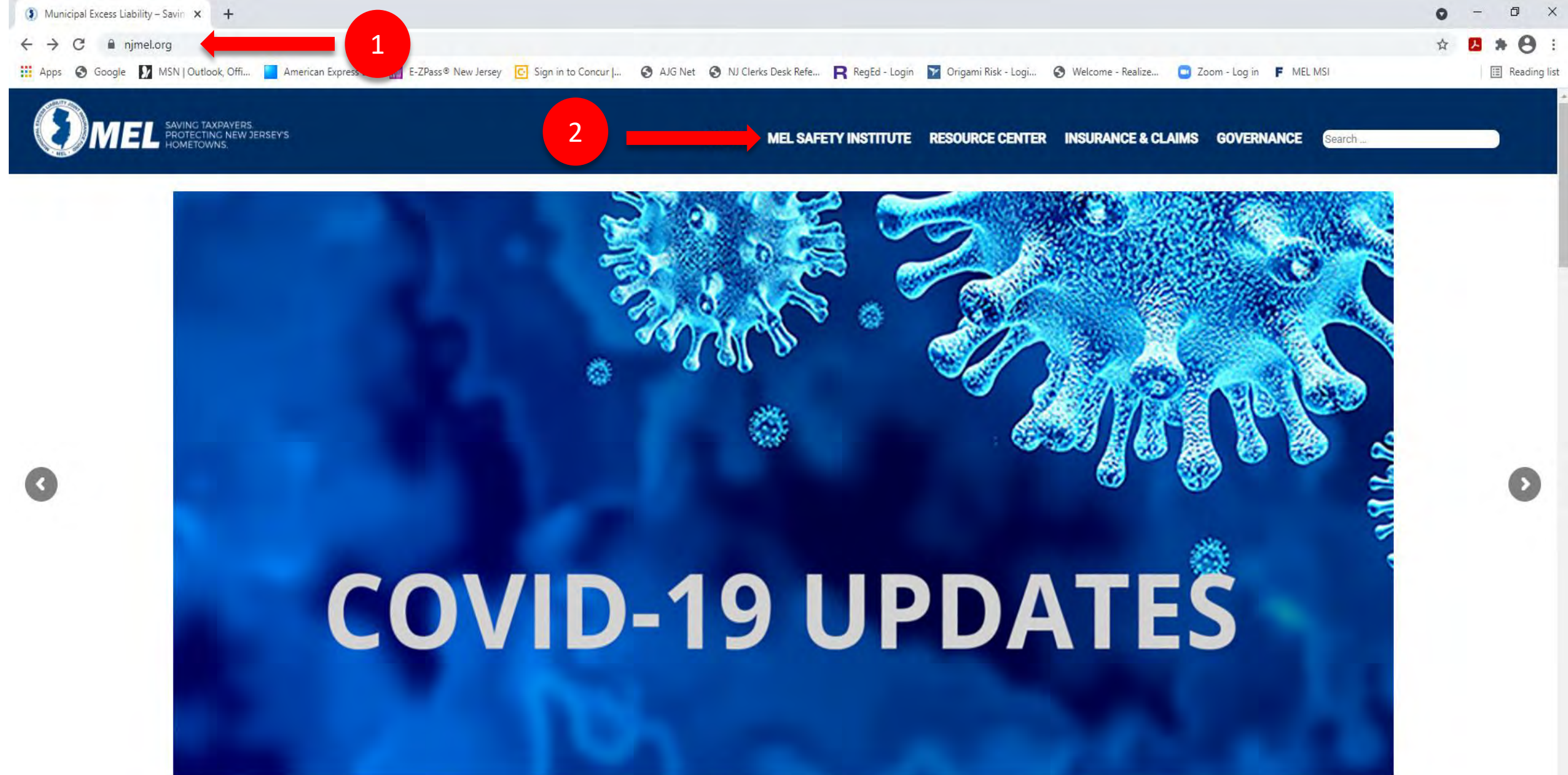
Again, this year's program is being offered exclusively online through the NJ MEL's Safety Institute (MSI). Instructions on how to access the MSI and complete the course are attached to this memorandum. The course runs approximately fifteen (15) minutes in length and completion of the course will be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





MSI Search

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



New Jersey

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

I am a
returning user

Please enter your user name:

Please enter your password:

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

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

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



Crossing Guard Training

I am a new
user

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

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

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

42

4

Click on titles for descriptions or to enroll.

RECOMMENDED TRAINING

• Title

ONLINE COURSES

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

CLASSROOM COURSES/WORKSHOPS

No course assignments.

Search Training

MSI NOW



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



Click on titles for descriptions or to enroll.

TRAINING SUPPORT

• Title

RESOURCES

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



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

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

Date: July 12, 2021

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

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

Date	Webinar Topic	Time
7/13/2021	Register Here	9:00 - 11:00 am
8/12/2021	Register Here	1:00 - 3:00 pm
9/21/2021	Register Here	9:00 - 11:00 am
10/19/2021	Register Here	9:00 - 11:00 am
11/10/2021	Register Here	9:00 - 11:00 am
12/7/2021	Register Here	9:00 - 11:00 am

About Zoom Training:

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

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

Thank you for your attention to this important matter.

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

Land Use Training Certification

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

BURLINGTON COUNTY MUNICIPAL
JOINT INSURANCE FUND

NOVEMBER 2021
CLOSED CASES

1.) **Parfitt v. Liberty Insurance Company v. Township of North Hanover** - This matter involved the Defendant/Third-Party Plaintiff's allegations in a Superior Court of New Jersey, Mercer County, Notice of Motion for Leave to File a Late Notice of Tort Claim arising from motor vehicle accident which occurred on August 6, 2020. The Plaintiff, Alice T. Parfitt, alleged that she was operating her motor vehicle traveling north on Sykesville Road, in the Township of North Hanover, when she came to a stop at its intersection with Defense Access Road (CR-680) based upon the traffic lights being nonoperational. The Plaintiff further alleged that after stopping at the nonoperational traffic light, she began to proceed across the intersection when she was involved in a collision with a motor vehicle being operated by Jesus Garcia Cardenas. The Plaintiff alleged to have suffered severe and permanent injuries as a result of the accident. The Plaintiff, Alice T. Parfitt, settled her claim against the tortfeasor, Jesus Garcia Cardenas, with Mr. Cardenas's auto insurance carrier paying his policy limits of \$100,000.00. The Plaintiff subsequently filed the subject Complaint against her auto insurance carrier, Wausau Underwriters Insurance Company, improperly pled as "Liberty Insurance Corporation", for underinsured motorist benefits. The Defendant, Wausau Underwriters Insurance Company, improperly pled as "Liberty Insurance Corporation", subsequently filed a Notice of Motion to deem the prior Notice of Claim timely or for Leave to File Late Notice of Claim against the Township of North Hanover. The Defendant, Wausau Underwriters Insurance Company, improperly pled as "Liberty Insurance Corporation", alleged that there may be some liability as to the Township of North Hanover based upon the nonoperational traffic light and the Township's failure to implement an alternate traffic control device at the subject intersection. The case was assigned to Stephen E. Raymond, Esquire of *Raymond Coleman Heinold & Norman, LLP*, on August 10, 2021. Defense Counsel immediately engaged in communications with Counsel for the Plaintiff's Insurance Carrier wherein the merits of the Motion were discussed. Following these discussions, the Plaintiff's Insurance Carrier decided not to pursue a claim against the Township and the pending Motion for Leave to File a Late Notice of Claim was withdrawn with the Court on August 18, 2021. The Plaintiff's Insurance Carrier was the only party pursuing a claim against the Township, and no other party has previously filed a Notice of Claim against the Township.

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	Elizabeth Godfrey	James Renwick
Beverly City	Caitlin Midgett, Clerk	Rich Wolbert
Bordentown City	Grace I. Archer, City Clerk	Margaret Peak
Bordentown Township	Mike Theokas	Maria Carrington
Chesterfield Township	Glenn McMahon	Caryn Hoyer
Delanco Township	Richard Schwab, Administrator	Janice M. Lohr, Clerk
Delran Township	Jeffrey S. Hatcher, Administrator	Jamey Eggers, Clerk
Edgewater Park Township	Tom Pullion, Administrator	Brandon Garcia, Clerk
Fieldsboro Township	Patrice Hansell	N/A
Florence Township	Stephen Fazekas	Nancy Erlston
Hainesport Township	Paula Kosko	Donna Kilburn
Lumberton Township	N/A	Gina Simon
Mansfield Township	Linda Semus, Clerk	Bonnie Grouser, Treasurer
Medford Township	Dawn Bielec	Kathy Burger
Mount Laurel Township	Meredith Tomczyk	Jerry Mascia
New Hanover Township	Adel Gianaris	Kyle Tuliano
North Hanover Township	Mary Picariello	N/A
Palmyra Borough	John Gural, Administrator	Megan Campbell
Pemberton Borough	Donna Mull, Clerk	Kathy Smick, Deputy Clerk
Pemberton Township	Daniel Hornickel, BA	Michele Brown
Riverside Township	Meghan Jack, Administrator	Susan Dydek
Shamong Township	Susan Onorato, Clerk	Joanne Robertson
Southampton Township	Kathy Hoffman	Donna Fascenda
Springfield Township	Paul Keller, Administrator	Patricia Clayton, Clerk
Tabernacle Township	Douglas Cramer	LaShawn Barber
Westampton Township	Wendy Gibson, Admin	Stephen Ent
Woodland Township	Maryalice Brown	Nancy Seeland
Wrightstown Borough	Freda Gorman	James Ingling, Fire Official

Burlington County Municipal Joint Insurance Fund

P.O. Box 489, Marlton, New Jersey 08053 · P: 856-446-9100 · F: 856-446-9149 · www.burlcojif.org

SAFETY DIRECTOR REPORT

Burlington County Municipal Joint Insurance Fund

TO: Fund Commissioners, Safety Coordinators, and Risk Managers

FROM: Keith Hummel, JIF Safety Director

DATE: November 2, 2021

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

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

LOSS CONTROL SURVEYS

- Township of Bordentown on October 7, 2021
- Township of Mansfield on October 7, 2021
- Borough of Palmyra on October 19, 2021

MEETINGS ATTENDED

- Claims Committee Meeting on October 19, 2021
- Executive Committee Meeting on October 19, 2021

MEL SAFETY INSTITUTE (MSI)

All MSI communications will be distributed exclusively through the NJ MEL app, and an MSI Newsletter will be emailed to summarize the communications sent through the app.

If you wish to continue to receive communications as soon as they are released, please be sure to download the [NJ MEL App](#) and select "Role Content" to receive communications related only to your operations and responsibilities.

MSI SAFETY DIRECTOR

- MSI Special Announcement
- Cathy's Law – Guidance and Best Practices
- Lightning Detection
- Leaf Collection Best Practices

MSI LAW ENFORCEMENT

- Domestic Violence Involving Police Officers

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
Delran	3
Mansfield	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 you can view them at your convenience. A prepaid self-addressed envelope is included to return the DVD.

MSI DVD	
Municipality	Number of Videos
Bass River	1

MSI LIVE

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

The [MSI LIVE Schedule](#) is available for registration. Please register early, under-attended classes will be canceled.

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

For virtual classes, the MSI utilizes the Zoom platform to track the time each attendee logs in and logs out. Also, we can track participation, to demonstrate to the State agency the student also participated in polls, quizzes, and question & answer activities during the class. 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 Helpdesk 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 - NOVEMBER 2021

TRUCK SAFETY



- WEAR BRIGHTLY COLORED CLOTHING/VESTS AND STAY ALERT
- WORKERS SHOULD COMMUNICATE AND MAINTAIN EYE CONTACT WITH EACH OTHER BEFORE WALKING IN FRONT OF OR BEHIND A VEHICLE OR OTHER MOBILE EQUIPMENT.
- USE SPOTTERS
- DO NOT WALK BETWEEN TOW VEHICLE AND TRAILER OR MOBILE EQUIPMENT
- LISTEN FOR BACK UP ALARMS OR HORNS AND MAKE SURE THESE WARNING SYSTEMS ARE OPERATIONAL
- AVOID BLIND SPOTS
- USE VEHICLE AS INTENDED AND NOT AS A LADDER (SEE EXAMPLES BELOW)
- THREE POINTS OF CONTACT

- CLAIMANT STANDING ON THE BACK OF A TRUCK DURING YARD WASTE PICKUP AND WAS JOLTED WHEN THE TRUCK HIT A BUMP. CLAIMANT HAD CHEST SURGERY AND TOTAL INCURRED ON THE CLAIM IS \$88,000
- CLAIMANT WAS STANDING ON TRUCK, CUTTING A BRANCH, LOST HIS BALANCE AND FELL OFF FRACTURING HIS LEG. SURGERY TO REPAIR THE FRACTURES TOOK PLACE AND THE TOTAL INCURRED ON THE FILE IS \$104,000.
- CLAIMANT STEPPING OVER HITCH/TRAILER CONNECTION THAT WAS TOO HIGH AND STRUCK HIS KNEE. EXTENSIVE CONSERVATIVE TREATMENT ENSUED AND THE TOTAL INCURRED IS \$115,000

**BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND
MUNICIPAL JOINT INSURANCE FUND
WELLNESS DIRECTOR'S REPORT**

TO: Municipal Fund Commissioners, Safety Coordinators, and Risk Managers
FROM: Debby Schiffer, JIF Wellness Director
DATE: November 23, 2021 Virtual via Zoom
Contact Information: debby_schiffer@targetingwellness.com 856-322-1220

NOVEMBER ACTIVITIES AND EVENTS

Thank you for either using your Wellness funds throughout the year or encumbering them on time. We now have until February 1st, 2022 to allocate any remaining funds to an appropriate wellness initiative.

A few highlights of what some municipalities have done with their wellness funds:

- Reimbursement for wellness (gym membership, sneakers)
- Bottled water, Kind Bars, Mixed Nuts, Fruit per department
- Supplies for Wellness Week
- Chair massages in a few municipalities other than during a wellness day
- Ergonomic chair
- Gym bags
- Bingo and Walktober (step) challenge Prizes
- Treadmill
- Gift Card to local farm market along with handout on benefits of more fiber rich foods
- Misfit Market order
- Water bottle refilling station
- Monthly "grocery bag" challenge
- Presentations (no cost)
- Blue light computer glasses
- Insulated water bottles
- Portable exercise equipment
- Flu shots & blood pressure screening (no cost)

Share your event photos; check out the JIF website for ideas.

Transformational Leadership and Crisis Response – Dr. Elias Pilot Program

Dr. Elias and research staff are working on pulling together findings along with recommendations for moving forward. I hope to have a report as early as mid-November. I will plan to provide a summary by next month's meeting.

November Targeting Wellness Newsletter

This month's *Targeting Wellness Newsletter* focuses is on Diabetes, one of the top comorbidities/chronic diseases challenging millions of people today! Prediabetes is of particular interest not only because 1 in 3 adults have it, but also because making simple lifestyle changes NOW can prevent the future diagnoses of Type 2 diabetes, a diagnoses sure to be received if nothing changes. And since making any changes, let alone lifestyle habits, are particularly challenging, this newsletter will also touch on the stages of change and how to progress from one to the next. **Here is a snapshot of the agenda:**

- Are you ready to make a change?
- What are the Stages of Change?
- Know your ABC's to prevent and/or manage diabetes
- Tips to manage prediabetes
- Nutritional Bites: A deeper dive into Diabetes and Diet
- Recipe Corner: Lentil Soup with Sweet Potato

Along with the newsletter was a quick self-test to determine "Are you at risk for diabetes?"

Article on: "Drinking this popular beverage has been linked to colorectal cancer in women". It also promotes obesity, which can lead to other comorbidities such as Type 2 diabetes, cardiovascular disease and more!

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!

November 2021

Happy Thanksgiving!!

Debby Schiffer, Wellness Director for BURLCO & TRICO JIFs

The 3 C's of Life: choices, chances, changes

You must make a
Choice to take a Chance
or your life will never
Change.

November is already upon us. Regardless of what this time of year means to you, there is one thing we can all agree on...it's a time that reflects change. Yet along with change, even expected change, there could be fear, anger and ultimately, stress. If this sounds a bit familiar, think about something you can do (or think) which may put you on a different more positive path as you head into this season. Old traditions not fitting with who you want to be? Then start a new one! With change comes growth.

We cannot
become what we
want by
remaining what
we are.

- Max Depree

Progress is impossible without
change, and those who cannot
change their minds cannot
change anything.

- George Bernard Shaw

If you want some-
thing you've never
had, then you've
got to do some-
thing you've never
done.

-Unknown

Change is a process not an event.

In this issue

1. Are you ready to make a change
2. The stages of change
3. Diabetes Awareness Month: Know your ABC's
4. Tips to manage prediabetes
5. Diabetes and Diet: Is it really all about "carbs"?
6. Recipe Corner

Are You Ready To Make A Change?

Let's look at why most of us are predisposed to resist change. For many, the mere mention of the word stirs up feelings of uneasiness or fear. One simple explanation to resisting change is due to the *perceived* risk associated with it. You may see it in your procrastination to start a project (work or home), your attempt to stop smoking by having "just one more", or your acceptance of more and more responsibilities even though your plate is already full! Many times we put ourselves in these predicaments by the choices we make. And most times it's due to self-sabotaging thoughts that lead to automatic behaviors and reactions to situations.

Change often does not happen in a moment, instead we go through stages of change, each with their own purpose and necessary actions to help us propel to the next stage. Keep in mind this is not a linear movement, meaning we don't always move from one stage to the next. Instead we may regress back to an earlier stage and have to start again. This is perfectly normal and not a sign of failure! We have "recordings" that repeat over and over in our minds that cause us to give up, to beat ourselves up for making a mistake and feeling we'll never be able to change. But it's precisely those thoughts that keep you stagnant and resistant to try again. Becoming aware of this inner critic is the first step in making successful changes. Look, it's not going to be easy. It takes patience in yourself, determination and practice! But in the end, WOW, will it be worth it!

A renowned psychologist, James Prochaska, proposed that we find ourselves in this internal battle because of our perception of change. Read through Prochaska's Stages of Change on the next page. Think of something in your life that you may be struggling with. Consider what stage you may be in and what actions you are ready to try to progress to the next phase of change. Ask yourself

- "Why do I want this change?" How important is the "WHY" you identified?
- Get your support systems in place. (you may even consider partnering with a lifestyle coach)
- Then start... start with one small goal and build from there!

This will be the fuel to keep you trying....again and again and again! Are you ready?



The Stages of Change

Pre-Contemplation: “I Won’t” or “I Can’t”
 The “**I Won’t**” people have no interest in changing because they believe they do not have a problem; therefore, there is no need to change.
 The “**I Can’t**” people would like to change but they don’t believe it’s possible to change. “I’ve never been successful at trying in the past.”

How to progress: Motivation to change has to come from within. This can be done through educating yourself on the behavioral change; Looking at the pros and cons to making a change; Look at how your behavior conflicts with your personal goals or values in life.

STAGE 1

Contemplation: “I May”
 People in this stage of change are thinking about it. They are considering the change away from unhealthy behavior to adopting healthier habits. They anticipate taking action within the next 6 months.

How to progress: Important to understand the reasons for wanting to change. Goals could involve reading, thinking, talking, listening, discovering, and deciding, rather than actually doing a behavior. Look at both the pros and cons of staying vs. pros and cons of making desired change. Understand the challenges and work to set yourself up for success. A health coach can be a great support source.

STAGE 2



Preparation: “I Will”
 Here is where a person starts to become motivated. They have identified obstacles, come up with possible solutions and discard those that did not work in the past.

How to progress: It can help to write down a statement of what you are committing to do, with specific details of what, when and how. This is referred to as your S.M.A.R.T. goal.
 It may also help to share this with a someone you trust to help you be accountable to **yourself**.

STAGE 3

Action: “I Am”
 Now you have identified the new behaviors you want to establish and are consistently working towards your target. You have set achievable goals and you are nailing it! This stage could last up to 6 months, practicing new behaviors, building new or changing old relationships and establishing new habits.

Risk for Lapse and Relapse: Difference
Lapse—a **single slip** in a desired behavior that may or may not lead to a relapse. Just keep going!
Relapse—**returning back fully** to the previous behavior that someone wanted to stop or change. Reach out to your support system.

STAGE 4



Acknowledgement of the progress you have made thus far and reflection upon what you have gained is essential. Lastly, **be kind to yourself!** It is likely that you are working towards a long term change. If you mess up, show yourself some compassion realizing no one is perfect. **There isn’t a straight line to change.** Sometimes it takes many turns. The key is to keep trying and moving forward. Here is where your support people and/or coach can help you navigate.

Maintenance: “I Still Am”
 Now the new behavior has become a new habit and it is being done automatically. This usually is 6 months after the initial behavior has changed. It’s important to remember that relapsing to old behaviors and re-cycling through the stages may always be there, so it’s crucial that you continue to plan for events that will challenge you and trigger old feelings. Things to keep in mind:

- Remember what helped you through previous stages. Recall your internal strengths and values; Remember **why** this is important to you.
- Maintain a healthy-reflection on set backs and avoid over-analyzing, passing judgment or feeling guilty about yourself. Realize to error is human. Show yourself some compassion and just keep going! You can and will succeed! It’s about progressing not being perfect!



FINAL STAGE

Resource: Psychology Today (2016). Why Is Change So Hard?

National Diabetes Awareness Month

November is *National Diabetes Month*, and this year the focus is on prediabetes and diabetes prevention. When we hear the word “co-morbidities” or “chronic diseases”, one condition that typically comes to mind is *diabetes*. Diabetes puts people at risk for cardiovascular disease, nerve damage, foot & limb injuries, vision problems, and other complications that arise from having uncontrolled high blood sugar.

Early treatment for prediabetes can actually return blood sugar levels to normal. It takes a lifestyle change, with regular exercise and a healthy diet. Before people develop Type 2 diabetes, they almost always have prediabetes. You may or may not have clear symptoms so detection may be difficult unless you get regular check ups...remembering these **ABC's** can help keep you ahead of this condition and help you manage it once you have been diagnosed.

If you have diabetes, three key steps—the ABCs—can help you better manage your diabetes and lower your risk of heart attack and stroke. Learn about the ABCs and keep track of your progress for each one.

A A1C Test

- The A1C test is short for hemoglobin A1C.
- It shows you what your blood glucose has been over the last 3 months.
- It lets you know if your blood glucose level is under control.
- Controlling your blood glucose levels will help prevent complications.
- Get this test at least twice a year.
- **Number to aim for: below 7** In my opinion, you should strive for below 6! - DS ♥

Date of my A1C test:				
My number:				



- If your A1C level is between 5.7% and less than 6.5%, you are considered prediabetic.
- If your A1C level is 6.5% or higher, you have diabetes.

B Blood Pressure

- The higher your blood pressure, the harder your heart has to work.
- Get your blood pressure measured at every doctor's visit.
- **Work with your doctor to set a blood pressure goal that is right for you.**

Date I checked:				
My number:				

C Cholesterol

- Maintain a normal cholesterol level (under 200 mg/dL).
- HDL should be 40 mg/dL or higher.
- Triglyceride level should be 150 mg/dL or lower.
- LDL should be below 100 mg/dL. LDL or “bad” cholesterol builds up and clogs your arteries.
- Get your cholesterol tested once per year.
- **Number to aim for: LDL below 100 mg/dL**

Date I checked:				
My total cholesterol number:				
My HDL number:				
My triglyceride number:				
My LDL number:				

Visit www.diabetes.org for more detail on this and other diabetes topics.

small steps **big** difference

PREVENTING
DIABETES
IS WITHIN
YOUR REACH



Prediabetes is a serious health condition that puts you at an increased risk for developing Type 2 diabetes. Prediabetes affects more than **1 in 3 U.S. adults**—that's 88 million people—**but most will not even know they have it.** The good news is that by making healthy lifestyle changes, it is possible to manage or reverse prediabetes and prevent it from turning into Type 2.

Follow these tips to manage your prediabetes

01



Take small steps.

Making changes to your lifestyle and daily habits can be hard, but you don't have to change everything at once. Start small.

02



Move more.

Limit time spent sitting and try to get at least 30 minutes of physical activity 5 days a week. Start slowly by breaking it up throughout the day.

03



Choose healthier foods and drinks most of the time.

Pick foods that are high in fiber and low in fat and sugar. Build a plate that includes a balance of vegetables, protein, and carbohydrates. Drink water instead of sweetened drinks.

04



Lose weight, track it, and keep it off.

You may be able to prevent or delay diabetes by losing 5 to 7 percent of your starting weight.

05



Seek support from your doctor.

People are more successful at managing their prediabetes if they have regular contact and support from trusted health care professionals.

06




Stay up to date on vaccinations.

The COVID-19 and flu vaccines are important for people who may be more likely to get very sick from COVID-19 or the flu, such as people with diabetes.


Visit **niddk.nih.gov** for more information on managing prediabetes.

 Website
niddk.nih.gov

 Email
healthinfo@niddk.nih.gov

 Phone
[1-800-860-8747](tel:1-800-860-8747)

 TTY
[1-866-569-1162](tel:1-866-569-1162)

 Follow Us @NIDDKgov

Could you have prediabetes? Go to <https://www.cdc.gov/prediabetes/takethetest/> to find out.



Diabetes and Diet: Is It Really All About The Carbs?

It's probably very safe to say that we all know what we "should" do to live a healthier life, but in reality that is usually easier said than done. Believe me I get it! Busy schedules with work and home, challenging inner dialogue pushing you all the time, and feeling exhausted at the end of the day making it difficult to put self-care as a priority. However, when it comes to preventing, managing or even reversing diabetes, diet and lifestyle have to be front and center. Over the last several years, I have read many peer-reviewed articles,

listened to several experts speak at conferences and watched several documentaries all on the power of a plant-based diet. I also understand the skepticism that arises when we hear "carbs do not cause or worsen diabetes". Study after study reveal where a diet consisting **primarily** of whole plant-based foods demonstrate tremendous benefits in treating type 2 diabetes and reducing the complications caused by it. Yes, carbohydrates do impact one's blood sugar level. However, there are two key components that need to be addressed and understood.

Let me first say that what is meant by a whole food plant-based diet is one that emphasizes legumes & beans, whole grains, vegetables, fruits, nuts and seeds; it is very high in fiber and discourages most if not all animal products.

Key component #1: The Type of Carbohydrate Matters

As I indicated above, the thought of a high "carb" diet seems especially scary for people with diabetes or trying to prevent prediabetes from progressing to Type 2. Over the last several years, people have gotten away from counting calories to manage their health and instead have turned to *macro counting*. Basically this is a way to count the "macronutrients" in your diet which are protein, fats, and carbohydrates. This has been very popular because it allows people to eat until they are full instead of feeling like they have to restrict portions; all they need to do is maintain a target balance of the three macronutrients. Each have a different effect on the body, but that is a conversation for another time. What I want to point out here, is that **not all "carbs" are created equal!**

Simple Carbs: all sugars (found in candy, baked goods, soft drinks, juices, jams, yogurts, milk, etc.), refined grains (white flour, white bread, most packaged cereals). These are all considered **highly processed** and will cause a sudden spike in blood sugar as soon as they are consumed. These products typically contain zero fiber.

Complex Carbs: Whole fruits, green/leafy vegetables, starchy vegetables, oatmeal, beans/legumes, intact whole grains (brown or wild rice, Farro, quinoa, barley, millet, etc), sweet potatoes, whole meal flours and breads, and so much more! These do not cause a large spike in blood sugar levels when you eat them. Plus they are loaded with fiber and extra nutrients which are wonderful for your body and overall health!

Believe it or not, high carbohydrate diets can help you maintain a healthy weight; due to the high fiber content, which helps you feel full longer and you tend to eat less. They are the main source of energy for the body, thus many people on a plant-based diet find they have much more energy than on the standard American diet (S.A.D) or one higher in saturated fats and processed foods.

Another benefit of focusing on plant-based, natural carbohydrates is that they are typically lower in calories so you can **eat more!** For example, a medium-sized piece of fruit contains about 100-200 calories yet a small cookie could have around 200-400 and one will probably NOT be enough!

Key component #2: Insulin Resistance leads to Prediabetes and Type 2 Diabetes

"Insulin resistance" is the accumulation of dietary fat in cells that typically are **not meant to store fat** (primarily your muscles and liver). This buildup causes the cells to reject glucose from your bloodstream because the cells have no room. There is simply *no room at the cell-inn!* And because your cells cannot "take up" any glucose, your blood level remains high. For this reason, your pancreas will pump out more and more insulin in an attempt to "convince" your cells to accept the new glucose.

Your blood sugar rises because of "insulin resistance". This is why **eating a high carbohydrate diet** (low in fat and high in fiber) will help fight diabetes because avoiding the high fat foods (such as processed foods, animal products—all which contain high levels of saturated fats and cholesterol) **keeps cells working as they should**, allowing them to remove glucose from your bloodstream. Over time, this helps your blood glucose levels to normalize. This has also been proven to help those people with Type 1 resulting in much lower doses of insulin!

But don't take just my word on this. I encourage you to do your own research. Check out any of these doctors and see for yourself: Dr. Neal Bernard, Dr. T. Colin Campbell, Dr. Michael Greger, Dr. Dean Ornish, Dr. Michael Klaper, and more...they all have valuable information and resources to prove it.

The information contained here was taken from:

US National Library of Medicine—Journal of Geriatric Cardiology: URL- <https://www.ncbi.nlm.nih.gov/pmc/articles/PMC5466941/>

Mastering Diabetes (Dr. Cyrus Khambatta): URL—<https://www.masteringdiabetes.org/high-carb-diet/>



INSTANT POT LENTIL SOUP WITH SWEET POTATO

I have made this several times and to my delight, not only was it super easy but it was truly super delicious!! It makes a good amount and leftovers taste even better! Make a bunch over the weekend for a quick weekday dinner or a hardy, healthy lunch!

Ingredients:

- 2 teaspoons olive oil or water
- 1/2 onion chopped
- 1 large celery stalk diced
- 4 garlic cloves minced
- 1 teaspoon ground cumin
- 1 teaspoon paprika
- 1/2 teaspoon salt
- 1/2 teaspoon red pepper flakes
- 1 cup brown or green lentils
- 3/4 pound sweet potato peeled & cut into 1/2-inch dice
- 3 1/2 cups low sodium vegetable broth
- 1 cup water
- 1 14-ounce can petite diced tomatoes
- 4 ounces spinach leaves, about 4 cups packed
- salt & pepper to taste*



Recipe from *Cookin Canuck*

Instructions:

1. Set Instant Pot to Sauté setting. Add the olive oil/water and allow to heat for 30 seconds. Add the onion and celery (I sometimes add in diced carrots too), and cook, stirring, until softened about 4 minutes. Stir in the garlic, cumin, paprika, salt and red pepper flakes.
2. Add the lentils, sweet potatoes, vegetable broth, water and diced tomatoes, and stir to combine.
3. Put the lid on the Instant Pot, close the steam vent and set to HIGH pressure using the manual setting. Set the time to 12 minutes. It will take about 15 minutes for the Instant Pot to reach pressure.
4. Once the time is expired, wait for 10 minutes, then carefully use the quick release valve (it may sputter a bit) to release the steam.
5. Stir in the spinach until wilted. Season to taste. Serve.

I'm sure you can prepare this on your stove top or in a crock pot. Please note to just adjust the time.

Note:

Weight Watchers Points: 4 (Freestyle SmartPoints), 4 (SmartPoints), 5 (Points+)

*Extra salt and pepper not included in nutritional information.

Nutrition:

Serving: 2Cups | Calories: 187.8kcal | Carbohydrates: 40.8g | Protein: 8.9g | Fat: 2.6g | Saturated Fat: 0.4g | Sodium: 534.2mg | Fiber: 14.2g | Sugar: 7.9g

You'll never change your life until you change something you do daily. The secret of your success is found in your daily routine. —John C. Maxwell

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Are you at risk for type 2 diabetes?

WRITE YOUR SCORE
IN THE BOX.

1. How old are you?
 Less than 40 years (0 points)
 40–49 years (1 point)
 50–59 years (2 points)
 60 years or older (3 points)
2. Are you a man or a woman?
 Man (1 point) Woman (0 points)
3. If you are a woman, have you ever been
 diagnosed with gestational diabetes?
 Yes (1 point) No (0 points)
4. Do you have a mother, father, sister or
 brother with diabetes?
 Yes (1 point) No (0 points)
5. Have you ever been diagnosed with high
 blood pressure?
 Yes (1 point) No (0 points)
6. Are you physically active?
 Yes (0 points) No (1 point)
7. What is your weight category?
 See chart at right.

Height	Weight (lbs.)		
4' 10"	119–142	143–190	191+
4' 11"	124–147	148–197	198+
5' 0"	128–152	153–203	204+
5' 1"	132–157	158–210	211+
5' 2"	136–163	164–217	218+
5' 3"	141–168	169–224	225+
5' 4"	145–173	174–231	232+
5' 5"	150–179	180–239	240+
5' 6"	155–185	186–246	247+
5' 7"	159–190	191–254	255+
5' 8"	164–196	197–261	262+
5' 9"	169–202	203–269	270+
5' 10"	174–208	209–277	278+
5' 11"	179–214	215–285	286+
6' 0"	184–220	221–293	294+
6' 1"	189–226	227–301	302+
6' 2"	194–232	233–310	311+
6' 3"	200–239	240–318	319+
6' 4"	205–245	246–327	328+
	1 point	2 points	3 points
If you weigh less than the amount in the left column: 0 points			

If you scored 5 or higher:

You are at increased risk for having type 2 diabetes. However, only your doctor can tell for sure if you do have type 2 diabetes or prediabetes, a condition in which blood glucose levels are higher than normal but not yet high enough to be diagnosed as diabetes. Talk to your doctor to see if additional testing is needed.

Type 2 diabetes is more common in African Americans, Hispanics/Latinos, Native Americans, Asian Americans, and Native Hawaiians and Pacific Islanders.

Higher body weight increases diabetes risk for everyone. Asian Americans are at increased diabetes risk at lower body weight than the rest of the general public (about 15 pounds lower).

ADD UP
YOUR SCORE.



The good news is you can manage your risk for type 2 diabetes. Small steps make a big difference in helping you live a longer, healthier life.

For more information, visit us at diabetes.org/alertday or call 1-800-DIABETES (800-342-2383).

Adapted from Bang et al., Ann Intern Med 151:775–783, 2009.

Original algorithm was validated without gestational diabetes as part of the model.

¿Está usted en riesgo de padecer diabetes tipo 2?

ANOTE EL PUNTAJE EN EL RECUADRO.

- ¿Qué edad tiene?**
 Menos de 40 años (0 puntos)
 40-49 años (1 punto)
 50-59 años (2 puntos)
 60 años o más (3 puntos)
- ¿Es usted hombre o mujer?**
 Hombre (1 punto) Mujer (0 puntos)
- Si es mujer, ¿tuvo alguna vez diabetes gestacional (glucosa/azúcar alta durante el embarazo)?**
 Sí (1 punto) No (0 puntos)
- ¿Tiene familiares (mamá, papá, hermano, hermana) que padecen diabetes?**
 Sí (1 punto) No (0 puntos)
- ¿Alguna vez le ha dicho un profesional de salud que tiene presión arterial alta (o hipertensión)?**
 Sí (1 punto) No (0 puntos)
- ¿Realiza algún tipo de actividad física?**
 Sí (0 puntos) No (1 punto)
- ¿Cuál es su peso?**
Anote el puntaje correspondiente a su peso según la tabla a la derecha.

Estatura	Peso (en libras)		
4' 10"	119-142	143-190	191+
4' 11"	124-147	148-197	198+
5' 0"	128-152	153-203	204+
5' 1"	132-157	158-210	211+
5' 2"	136-163	164-217	218+
5' 3"	141-168	169-224	225+
5' 4"	145-173	174-231	232+
5' 5"	150-179	180-239	240+
5' 6"	155-185	186-246	247+
5' 7"	159-190	191-254	255+
5' 8"	164-196	197-261	262+
5' 9"	169-202	203-269	270+
5' 10"	174-208	209-277	278+
5' 11"	179-214	215-285	286+
6' 0"	184-220	221-293	294+
6' 1"	189-226	227-301	302+
6' 2"	194-232	233-310	311+
6' 3"	200-239	240-318	319+
6' 4"	205-245	246-327	328+
	1 punto	2 puntos	3 puntos
	0 puntos = Si pesa menos que lo indicado en la columna de la izquierda		

Si obtuvo 5 o más puntos:

Existe un mayor riesgo de que usted tenga diabetes tipo 2. Solo su médico puede determinar si tiene diabetes tipo 2 o prediabetes (estado previo a la enfermedad con nivel de azúcar en la sangre más elevado de lo normal.) Consulte a su médico para ver si necesita hacerse pruebas adicionales.

La diabetes tipo 2 es más común en afroamericanos, hispanos/latinos, nativos americanos, nativos hawaianos, asiáticos americanos e isleños del pacífico.

Tener sobrepeso aumenta el riesgo de tener diabetes en todas las personas. Pero los estadounidenses de origen asiático corren un riesgo más alto con un peso corporal menor que el resto del público en general (alrededor de 15 libras menos).

SUME SU PUNTAJE.



La buena noticia es que usted puede controlar su riesgo de padecer diabetes tipo 2. Algunos cambios pequeños hacen una gran diferencia y le ayudarán a vivir una vida más larga y saludable.

Para más información, visite **diabetes.org/alerta** o llame al **1-800-DIABETES (800-342-2383)**.

Drinking This Popular Beverage Has Been Linked to Colorectal Cancer in Women

By [Jenna Cartusciello](#) November 3, 2021

Resource: <https://www.womansworld.com/posts/health/sugary-drinks-linked-to-colorectal-cancer>



If you're tempted to sip on an ice-cold soda during the warmer months, we can't blame you. The crisp, refreshing flavor and the burst of sweetness can make you feel renewed on a hot and tiresome day, but the instant gratification may not be worth it — even if you choose The effects from a can of coke are also short-lived and can actually [make you feel even more drained](#) after a few hours, as your body tries to balance out the excess sugar with increased insulin. Refined sugar can also [cause or increase inflammation](#) in the body. Unfortunately, diet soda isn't so great either. Studies have shown that the artificial sweeteners in diet soda are [linked to serious cardiac problems, such as strokes and heart attacks](#). diet soda.

More recently, sugary beverages have been associated with a higher risk of colorectal cancer, says research published in the peer-reviewed journal, [Gut](#). Since colorectal cancer diagnoses have increased among adults younger than 50 in recent years, scientists have been searching for reasons why. The study authors noted that the consumption of sugar-sweetened drinks has significantly increased across generations of adults, up until those born after 2000. As a result, investigators wanted to determine whether the correlation between colorectal cancer and sugary drinks was just a coincidence or not.

Researchers at the Washington University School of Medicine in St. Louis examined the dietary habits and risk of colorectal cancer in 95,464 women. All participants had self-reported their intake of sugary drinks on a questionnaire every four years. In fact, 41,272 participants even filled out the questionnaires in their teenage years as a high school requirement. Those women reported that they drank sugar-sweetened beverages from 13 to 18 years old, suggesting that the habit started early on.

Over the years, investigators documented 109 early-onset colorectal cancer cases among all participants. They found that women who drank two or more sugary drinks every day were more than twice as likely to develop colorectal cancer than those who drank less than one serving per week. And for every extra serving of sugary drinks per day, the risk increased by 16 percent. For those who drank sweetened beverages when they were 13 to 18 years old, each daily serving increased the risk by 32 percent.

On a positive note, adults who replaced every daily serving with a low-sugar or artificially-sweetened alternative, such as coffee or low-fat milk, lowered their risk for colorectal cancer up to 36 percent. This suggests that the damage caused by sugary drinks is reversible if the drinks are eliminated from a person's diet.

Previous research backs up the sugary beverage study in *Gut*. Doctors from Weill Cornell Medicine and the Baylor College of Medicine, for instance, discovered in their lab work that [sugar-water can boost tumor growth](#) in mice with colorectal cancer. The reason? Fructose and glucose levels can increase in the colon and the blood after consuming a sugary drink. Pre-existing tumors in the colon can easily take up and use the sugars. As it turns out, the sugar that the scientists tested was [high-fructose corn syrup](#), which usually appears in high-calorie sodas.

This research shows just how important it is to cut down on sodas, sweet teas, and lemonades, even when you are young. If you are struggling to make the switch from sugary drinks to no-sugar drinks, consider trying a gradual approach. Find alternatives to sugar that you will enjoy, rather than just cutting out sweetened beverages completely. After all, going cold turkey might make it harder for you to drop your old habits. With careful consideration and a few crucial beverage swaps, you may be able to significantly lower your risk of colorectal cancer.



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

Intake	October-21	October-20	2021 October YTD	2020 October YTD
# of New Claims Reported	29	64	178	651
# of Report Only	18	42	116	514
% Report Only	62%	66%	65%	79%
# of Medical Only	11	22	30	97
# of Lost Time	0	0	32	38
Medical Only to Lost Time Ratio	100:00	100:00	48:52	72:28
Claim Petition	0	0	0	2
COVID-19	17	49	178	495
Average # of Days to Report a Claim	3.3	2.1	5.8	2.8

Nurse Case Management	October-21	October-20
# of Cases Assigned to Case Management	16	15
# of Cases >90 days	15	14

Savings	October-21	October-20	2021 October YTD	2020 October YTD
Bill Count	119	100	1539	1268
Provider Charges	\$179,383	\$68,537	\$2,429,808	\$1,967,655
Repriced Amount	\$60,544	\$295,555	\$910,834	\$574,482
Savings \$	\$118,840	\$38,982	\$1,518,974	\$1,393,173
% Savings	66%	57%	63%	71%

Participating Provider Penetration Rate	October-21	October-20	2021 October YTD	2020 October YTD
Bill Count	94%	98%	95%	97%
Provider Charges	95%	96%	95%	98%

Exclusive Provider Panel Penetration Rate	October-21	October-20	2021 October YTD	2020 October YTD
Bill Count	97%	99%	96%	97%
Provider Charges	92%	99%	90%	99%

Transitional Duty Summary		2021 October YTD	2020 October YTD
% of Transitional Duty Days Worked		72%	56%
\$ Saved By Accommodating		\$142,082	\$127,501
% of Transitional Duty Days Not Accommodated		28%	44%
Cost Of Days Not Accommodated		\$71,191	\$96,689



**Burlington County Municipal JIF
Average Days Reported By JIF Member
(Indemnity, Medical Only, and Report Only)
1/1/2021 - 10/31/2021**

	# Of Claims Reported	Average Days Reported To Qual-Lynx	Average Days Reported To Employer
BEVERLY CITY	3	0.7	0.0
BORDENTOWN CITY	3	5.0	0.3
BORDENTOWN TOWNSHIP	18	18.5	1.3
CHESTERFIELD TOWNSHIP	1	0.0	0.0
DELANCO TOWNSHIP	3	2.7	0.0
DELRAN TOWNSHIP	14	5.1	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	15	7.7	3.3
MANSFIELD TOWNSHIP	9	4.4	1.4
MEDFORD TOWNSHIP	26	5.1	2.4
MOUNT LAUREL TOWNSHIP	138	2.5	0.1
PALMYRA BOROUGH	6	0.2	0.0
PEMBERTON BOROUGH	1	4.0	1.0
PEMBERTON TOWNSHIP	44	3.9	1.0
RIVERSIDE TOWNSHIP	12	3.9	1.7
SOUTHAMPTON TOWNSHIP	10	5.1	0.6
TABERNACLE TOWNSHIP	12	2.6	2.4
WESTAMPTON TOWNSHIP	15	1.1	0.4
Grand Total	338	4.2	0.9



**Burlington County Municipal JIF
Claims Reported By Claim Type
1/1/2021 - 10/31/2021**

OCTOBER 2021

ALL INDEMNITY, MEDICAL ONLY AND REPORT ONLY CLAIMS		
	# Of Claims Reported	Average Days Reported To Qual-Lynx
INDEMNITY	0	
MEDICAL ONLY	11	5.5
REPORT ONLY-WC	18	1.9
Grand Total	29	3.3

1/1/2021 - 10/31/2021

ALL INDEMNITY, MEDICAL ONLY AND REPORT ONLY CLAIMS		
	# Of Claims Reported	Average Days Reported To Qual-Lynx
INDEMNITY	51	9.8
MEDICAL ONLY	105	4.0
REPORT ONLY-WC	182	2.7
Grand Total	338	4.2

INDEMNITY, MEDICAL ONLY AND REPORT ONLY NOT COVID-19		
	# Of Claims Reported	Average Days Reported To Qual-Lynx
INDEMNITY	0	
MEDICAL ONLY	7	2.3
REPORT ONLY-WC	5	0.2
Grand Total	12	1.4

INDEMNITY, MEDICAL ONLY AND REPORT ONLY NOT COVID-19		
	# Of Claims Reported	Average Days Reported To Qual-Lynx
INDEMNITY	19	2.6
MEDICAL ONLY	75	2.7
REPORT ONLY-WC	66	1.9
Grand Total	160	2.3

INDEMNITY, MEDICAL ONLY AND REPORT ONLY COVID-19 CLAIMS		
	# Of Claims Reported	Average Days Reported To Qual-Lynx
INDEMNITY	0	
MEDICAL ONLY	4	11.3
REPORT ONLY-WC	13	2.5
Grand Total	17	4.6

INDEMNITY, MEDICAL ONLY AND REPORT ONLY COVID-19 CLAIMS		
	# Of Claims Reported	Average Days Reported To Qual-Lynx
INDEMNITY	32	14.1
MEDICAL ONLY	30	7.2
REPORT ONLY-WC	116	3.1
Grand Total	178	5.8



**Burlington County Municipal JIF
Transitional Duty Summary Report
1/1/2021 - 10/31/2021**

	Transitional Duty Days Available	Transitional Duty Days Worked	% Of Transitional Duty Days Worked	\$ Saved By Accommodating	Transitional Duty Days Not Accommodated	% Of Transitional Duty Days Not Accommodated	Cost Of Days Not Accommodated
MANSFIELD TOWNSHIP	37	37	100%	\$2,582	0	0%	\$0
BORDENTOWN CITY	52	52	100%	\$4,379	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
MEDFORD TOWNSHIP	261	235	90%	\$25,230	26	10%	\$2,126
PEMBERTON TOWNSHIP	545	475	87%	\$49,590	70	13%	\$7,365
DELANCO TOWNSHIP	314	207	66%	\$28,075	107	34%	\$14,774
MOUNT LAUREL TOWNSHIP	138	7	5%	\$258	131	95%	\$15,925
SOUTHAMPTON TOWNSHIP	17	0	0%	\$0	17	100%	\$1,780
CHESTERFIELD TOWNSHIP	78	0	0%	\$0	78	100%	\$10,530
EDGEWATER PARK TOWNSHIP	107	0	0%	\$0	107	100%	\$8,641
FLORENCE TOWNSHIP	71	0	0%	\$0	71	100%	\$9,828
Grand Total	2197	1584	72%	\$142,082	613	28%	\$71,191



**Burlington County Municipal JIF
PPO Saving And Penetration Report
October 2021**

	Bill Count	Provider Charges	Repriced Amount	\$ Savings	% Savings
Qualcare	112	\$170,083	\$52,349	\$117,735	69%
Ambulatory Surgical Center	2	\$79,766	\$22,384	\$57,382	72%
Hospital	7	\$28,301	\$12,935	\$15,366	54%
Physical Therapy	57	\$28,093	\$6,668	\$21,425	76%
Neurosurgery	2	\$12,450	\$254	\$12,196	98%
Anesthesiology	3	\$4,997	\$3,225	\$1,773	35%
Orthopedics	12	\$4,722	\$2,261	\$2,461	52%
Occ Med/Primary Care	15	\$4,639	\$1,932	\$2,707	58%
Urgent Care Center	6	\$2,603	\$1,269	\$1,334	51%
Emergency Medicine	2	\$2,298	\$619	\$1,679	73%
Neurology	2	\$1,325	\$449	\$876	66%
MRI/Radiology	4	\$888	\$352	\$536	60%
Out Of Network	7	\$9,300	\$8,195	\$1,105	12%
Durable Medical Equipment	2	\$4,820	\$3,856	\$964	20%
Emergency Medicine	3	\$3,480	\$3,439	\$41	1%
Behavioral Health	2	\$1,000	\$900	\$100	10%
Grand Total	119	\$179,383	\$60,544	\$118,840	66%

Participating Provider Penetration Rate

Bill Count	94%
Provider Charges	95%

Exclusive Provider Penetration Rate

Bill Count	97%
Provider Charges	92%



**Burlington County Municipal JIF
PPO Savings And Penetration Report
1/1/2021 - 10/31/2021**

	Bill Count	Provider Charges	Repriced Amount	\$ Savings	% Savings
Qualcare	1466	\$2,304,209	\$819,703	\$1,484,507	64%
Hospital	62	\$525,536	\$291,565	\$233,971	45%
Ambulatory Surgical Center	19	\$514,370	\$123,468	\$390,902	76%
Physical Therapy	838	\$375,766	\$89,681	\$286,085	76%
Anesthesiology	21	\$213,093	\$58,314	\$154,779	73%
Orthopedics	150	\$191,647	\$86,259	\$105,388	55%
Neurology	11	\$140,637	\$36,399	\$104,238	74%
Neurosurgery	23	\$89,845	\$27,845	\$62,000	69%
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	103	\$36,681	\$14,421	\$22,260	61%
Physical Medicine & Rehab	16	\$30,284	\$4,499	\$25,785	85%
MRI/Radiology	50	\$28,041	\$11,135	\$16,906	60%
Urgent Care Center	72	\$21,392	\$11,451	\$9,941	46%
Emergency Medicine	16	\$13,093	\$4,007	\$9,086	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	73	\$125,598	\$91,131	\$34,467	27%
Physicians Fees	4	\$33,840	\$23,667	\$10,173	30%
Durable Medical Equipment	18	\$31,915	\$23,907	\$8,009	25%
Emergency Medicine	16	\$19,388	\$16,456	\$2,932	15%
Neurology	1	\$17,738	\$6,387	\$11,351	64%
Other	10	\$8,217	\$8,092	\$125	2%
Behavioral Health	16	\$8,000	\$7,225	\$775	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	1539	\$2,429,808	\$910,834	\$1,518,974	63%

Participating Provider Penetration Rate

Bill Count	95%
Provider Charges	95%

Exclusive Provider Penetration Rate

Bill Count	96%
Provider Charges	90%

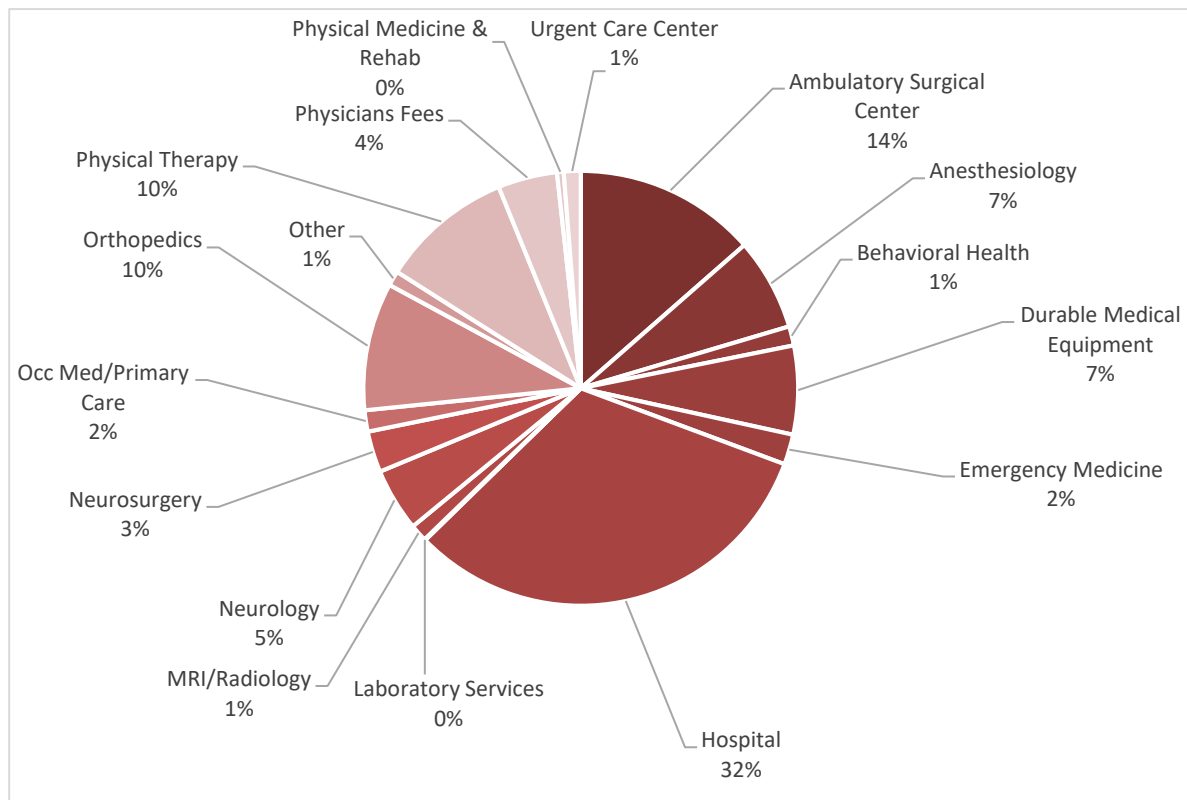


**Burlington County Municipal JIF
Top 10 And Paid Providers By Specialty
1/1/2021 - 10/31/2021**

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
PREMIER ORTHO ASSOC SURGERY CENTER	6	\$46,449
PRINCETON HEALTHCARE SYSTEM	1	\$37,396
IVY REHAB NETWORK, INC	341	\$36,868
PRINCETON BRAIN AND SPINE CARE LLC	12	\$36,364
PREMIER ORTHOPAEDIC & SPORTS MEDICINE ASSOC OF SNJ	76	\$36,183
HOME CARE CONNECT LLC	15	\$32,887
SURGICAL CENTER OF SOUTH JERSEY	1	\$31,616
Grand Total	470	\$493,706

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	100		
Maureen Steelman	89	82	81	74	79	84	78	82	82	92		
Kelly Roth	32	41	43	46	50	54	51	47	49	55		
Bettie Leavitt	18	16	13	12	11	8	7	8	7	7		
Patricia Henchy	2	2	1	2	4	2	8	13	13	9		
Wendie Szamreta	0	0	0	0	0	0	1	0	0	0		
Stephanie Dionisio	0	0	0	0	0	0	0	0	0	0		
Total	230	224	216	218	231	238	232	236	244	263	0	0



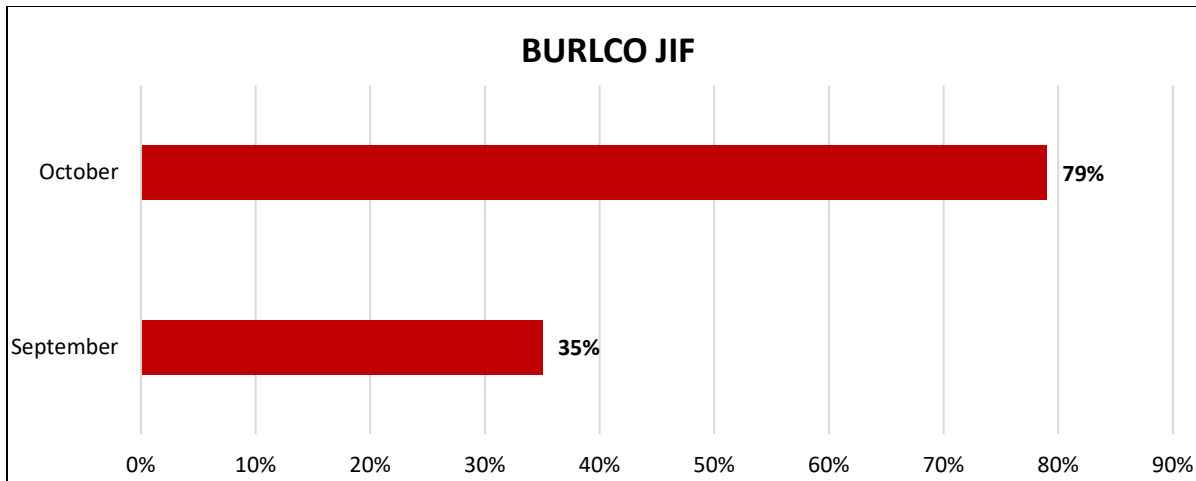
Cyber Risk Management

Monthly Executive Report

November 3, 2021

Wizer Training

Name	Total Users	Total Completed	% Completed	Not Completed
BURLCO JIF	1095	874	79%	221
Bass River Township	14	13	92%	1
Beverly City	22	12	54%	10
Bordentown City	23	23	100%	0
Bordentown Township	52	44	84%	8
Chesterfield Township	14	14	100%	0
Delanco Township	27	18	66%	9
Delran Township	64	49	76%	15
Edgewater Park Township	34	30	88%	4
Fieldsboro Borough	4	4	100%	0
Florence Township	60	57	95%	3
Hainesport Township	10	10	100%	0
Lumberton Township	56	41	73%	15
Mansfield Township	80	68	85%	12
Medford Township	135	89	65%	46
Mount Laurel Township	148	118	79%	30
New Hanover Township	8	5	62%	3
North Hanover Township	30	25	83%	5
Palmyra Borough	30	17	56%	13
Pemberton Borough	13	13	100%	0
Pemberton Township	95	87	91%	8
Riverside Township	4	2	50%	2
Shamong Township	9	9	100%	0
Southampton Township	14	10	71%	4
Springfield Township	20	6	30%	14
Tabernacle Township	22	16	72%	6
Westampton Township	93	84	90%	9
Woodland Township	10	6	60%	4
Wrightstown Borough	4	4	100%	0



Phishing by Municipality

Municipality	Total Emails	# Clicks	% of Clicks
Bass River Twp	3	0	0%
Beverly City	13	0	0%
Bordentown City	4	0	0%
Bordentown Twp	13	0	0%
Chesterfield Twp	5	2	40%
Delanco Twp	17	0	0%
Delran Twp	47	0	0%
Edgewater Park Twp.	17	1	6%
Egg Harbor City	1	0	0%
Fieldsboro Borough	4	1	25%
Florence Twp	33	2	6%
Hainesport Twp	7	0	0%
Lumberton Twp	17	0	0%
Mansfield Twp	51	0	0%
Medford Twp	139	2	1%
Mount Laurel Twp	70	1	1%
North Hanover Twp	7	0	0%
Palmyra Borough	44	2	5%
Pemberton Twp	43	0	0%
Pumberton Borough	4	0	0%
Riverside Twp	2	0	0%
Shamong Twp	6	0	0%
Southampton Twp	15	0	0%
Springfield Twp	7	0	0%
Tabernacle Twp	12	0	0%
Westampton Twp	55	2	4%
Woodland Twp	7	0	0%
Wrightstown Borough	4	0	0%

Grand Total 647 13 2%
73

Phishing Template Utilization

Phishing Templates	Count of Phishing Template	% of Templates Used	Count of Date Clicked	% of Click
Amex_Income_Verification	60	9%	0	0%
BackgroundReport_Text	46	7%	0	0%
Continual_Municipal_Training	79	12%	1	1%
Facebook Reactivation	41	6%	0	0%
facebook_page_insights	25	4%	0	0%
Microsoft_Office365_Password_Change	68	11%	0	0%
Municipal_Course_Catalog	65	10%	6	9%
Netflix_Account	53	8%	2	4%
Office_File_Deletion_Alert	18	3%	0	0%
UPS Package Redirect	50	8%	2	4%
workstation_updates	27	4%	0	0%
Zendesk_Password_Change	58	9%	1	2%
Zendesk_Ticket_Update	57	9%	1	2%

Grand Total

647

13



MEL's Cyber Risk Management

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

Number Approved	4	3	2
% Approved	14%	11%	7%
Number Incomplete	4	5	6
% Incomplete	14%	18%	21%

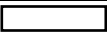



- Incomplete – A certification checklist that was submitted to the MEL through Origami that was never completed
- Approved (yellow) A completed certification checklist that was submitted to the MEL through Origami that was not validated by Lou Romero.
- Approved (blue) A completed certification checklist that was submitted to the MEL that was validated by Lou Romero.

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	2021-10-11 12:01:11
Burlington	Bordentown City	2.6	Grace Archier	btownch@cityofbordentown.com	2021-10-11 18:01:16
Burlington	Bordentown Township	2.6	Michael Theokas	m.theokas@bordentowntwp.org	2021-10-11 06:01:25
Burlington	Chesterfield Township	5.0	Glenn McMahon	glenn@chesterfieldtwp.com	2021-10-10 06:01:07
Burlington	Delanco Township	0.0	Mike Templeton	42mtempy55@gmail.com	2021-10-12 01:01:16
Burlington	Delran Township	2.6	Jeffrey Hatcher	jhatcher@delrantownship.org	2021-10-12 12:01:12
Burlington	Edgewater Park Township	2.6	Tom Pullion	tpullion@edgewaterpark-nj.com	2021-10-10 06:44:22
Burlington	Florence Township	4.0	Steve Fazekas	sfazekas@florence-nj.gov	2021-10-12 12:00:59
Burlington	Hainesport Township	0.0	Paula Kosko	pkosko@hainesporttownship.com	2021-10-11 12:01:23
Burlington	Lumberton Township	5.0	Brandon Umba	bumba@lumbertontwp.com	2021-10-11 01:01:12
Burlington	Mansfield Township	2.6	Michael Fitzpatrick	administrator@mansfieldtwp-nj.com	2021-10-11 18:01:16
Burlington	Medford Township	0.0	Kathy Burger	kburger@medfordtownship.com	2021-10-12 12:01:12
Burlington	Mount Laurel Township	10.0	Jerry Mascia	jmascia@mountlaurel.com	2021-10-10 06:01:08
Burlington	North Hanover Township	0.0	Mary Picariello	clerk@northhanovertwp.com	2021-10-11 12:01:11
Burlington	Palmyra Borough	0.0	John Gural	jgural@boroughofpalmyra.com	2021-10-10 01:01:15
Burlington	Pemberton Borough	0.0	Donna Mull	dmull@pemberton.comcastbiz.net	2021-10-11 01:01:11
Burlington	Pemberton Township	5.0	Daniel Hornickel	DHornickel@pemberton-twp.com	2021-10-11 12:01:23
Burlington	Riverside Township	0.0	Meghan Jack	mjack@riversidetwp.org	2021-10-10 18:01:10
Burlington	Shamong Township	5.0	David Matchett	dmatchettd@aol.com	2021-10-11 01:01:11
Burlington	Southampton Township	4.8	Kathleen Hoffman	khoffman@southamptonnj.org	2021-10-12 01:01:05
Burlington	Springfield Township	0.0	Paul Keller	mgr@springfieldtownshipnj.org	2021-10-30 10:00:36
Burlington	Tabernacle Township	0.0	Douglas Cramer	dcramer@townshipoftabernacle-nj.gov	2021-10-11 01:01:11
Burlington	Westampton Township	5.8	Steve Ent	ent@wtpd.us	2021-10-10 06:01:08
Burlington	Wrightstown Borough	0.0	James Ingling	wrightstownfirebureau@comcast.net	2021-10-10 12:01:34



Training FAQ

To help you better understand and navigate the Wizer Cyber Awareness Training program, we have assembled a list of commonly asked questions, answers, and tips.

Q1. How long is the training?

A1. The training is approximately 30 minutes long

Q2. How do I participate in the training?

A2. The system uses your email as the unique identifier, the first thing to do is to have your email imported onto the training database.

Q3. What information do I need to provide, and who do I send it to?

- Your work email
- Name of municipality

A3. Send the information to your municipal point of contact, who will then forward to appropriate JIF or Wizer administrator.

Q4. What happens after my email is entered in the training database?

A4. The training system will send you a training registration email prompting you for your first name, last name and to create a password. At this point, the first & last name is associated with the person's email.

Q5. What happens if I delete the registration email?

A5. The training system automatically sends out a registration email reminder every Wednesday to all those who haven't registered.

Q6. Why didn't I see the email from Wizer?

A6. Check your junk mailbox, your spam filter may have blocked it.

Q7. Why didn't my received email allow me into the system?

A7. The email sent by the training system is specifically intended for the recipient. You cannot forward your email to someone else. If someone else's registration email is forwarded to you it will not work.

Q8. **Why doesn't my web browser allow me to access the Wizer website?**

A8. The Wizer website works best with Google Chrome and Microsoft Edge. It does not work with Internet Explorer.

Q9. **I work in multiple municipalities; do I have to retake the training again?**

A9. **No** – let your municipal point of contact know what other municipalities you work, and the JIF or Wizer administrator can credit you for the other municipalities. It is important that you provide the email that is used in the other municipalities. Remember – Wizer uses your email as your unique identifier.

Q10. **How do I add or remove people to and from the training database?**

A10. Contact your municipal point of contact or the JIF or Wizer administrator.

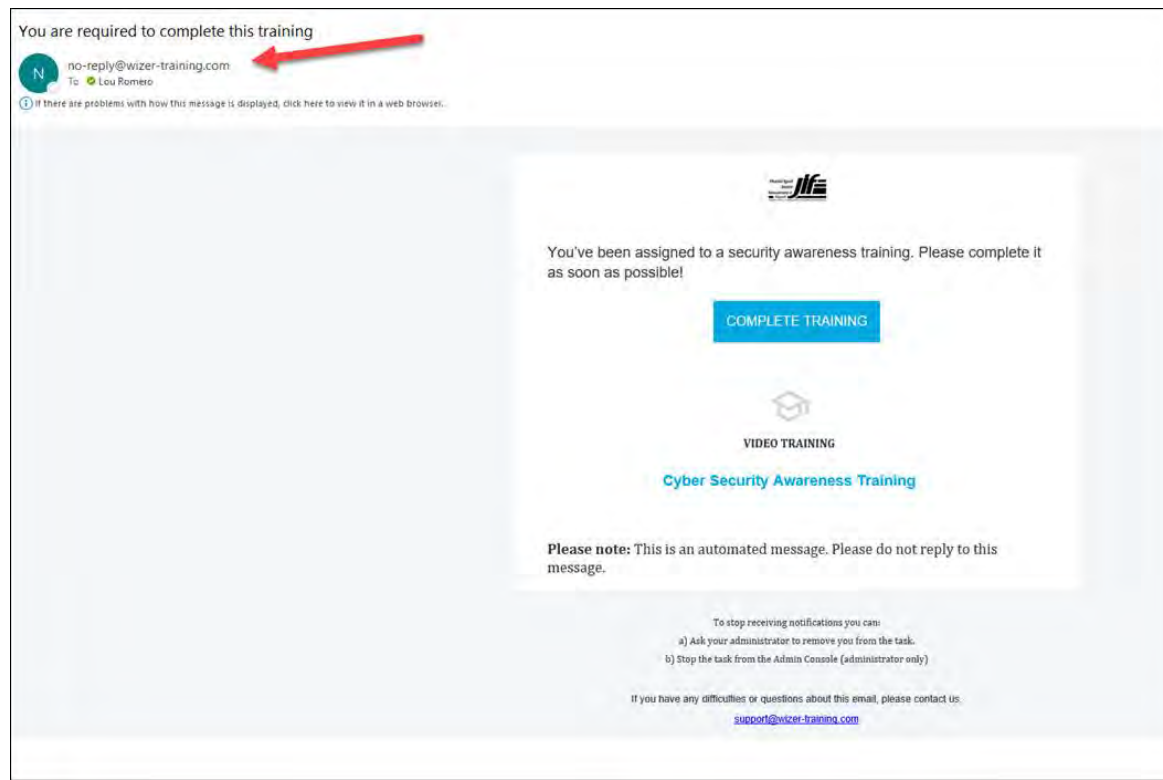
Q11. **How long do I have to complete the training?**

A11. You have 30 days to complete the training from date of registration. The system will send out a weekly reminder to complete the training.

Q12. **Why does my weekly status report show people with just their emails?**

A12. The weekly status report shows everyone; however, if just the email is displayed, this means that the individual is in the training database but has not registered.

Initial Training Email coming from no-reply@wizer-training.com



Registration page:

ENGLISH

You were invited by
Municipal Joint Insurance Fund

Create Account

First Name

Last Name

Email

Create Password

8+

A

a

0-9

!*#

Characters

Uppercase

Lowercase

Number

Sign

CREATE ACCOUNT

Already have an account? [Sign In](#)

Completion reminder notification:

TO BE COMPLETED

1

DUE SOON

0

OVERDUE

0

COMPLETE TRAINING

VIDEO TRAINING

Cyber Security Awareness Training

Please note: This is an automated message. Please do not reply to this message.

To stop receiving notifications you can:
a) Ask your administrator to remove you from the task.
b) Stop the task from the Admin Console (administrator only)

If you have any difficulties or questions about this email, please contact us.
support@wizer-training.com

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November 9, 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 October 31, 2021 for Closed Fund Years 1991 to 2016, and Fund Years 2017, 2018, 2019, 2020 and 2021. The reports, where required, are presented in a manner prescribed or permitted by the Department of Insurance and the Division of Local Government Services of the Department of Community Affairs.

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

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

INVESTMENT INTEREST & INVESTMENTS:

Interest received or accrued for the reporting period totaled \$ 14,695.45. This generated an average annual yield of .95%. However, after including an unrealized net loss of \$ 82,985.57 in the asset portfolio, the yield is adjusted to -4.43% for this period. The total overview of the asset portfolio for the fund shows a current market value of \$16,453,446.22. This current market value, however, when considering the total accrued income at month end is \$ 16,463,544.67.

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

RECEIPT ACTIVITY FOR THE PERIOD

Subrogation Receipts \$ 252.00 w/YTD Total \$ 148,102.28 (detailed in my report)
Salvage Receipts \$ 0.00
Overpayment Reimbursements \$ 570.00

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 \$ 277,221.02. The claims detail shows 232 claim payments issued.

A.E.L.C.F. PARTICIPANT BALANCES AT PERIOD END: (\$129. Interest Allocated)

Delran Township	\$ 16,312.00
Chesterfield Township	\$ 1,122.00
Bordentown City	\$ 40,927.00
Bordentown Township	\$ 64,284.00
Westampton Township	\$ 10,501.00

CASH ACTIVITY FOR THE PERIOD:

The enclosed reconciliation report details that during the reporting period the Fund's "Cash Position" changed from an opening balance of \$ 18,746,726.97 to a closing balance of \$ 18,285,525.27 showing a decrease in the fund of \$ 461,201.70. 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
10/1	PEMBERTON BOROUGH	2019171998	JOSEPH LICATA	WC	2019	98.00	
10/1	EDGEWATER PARK TWP	2017100510	KYLE McPHILLIPS	WC	2017	28.00	
10/1	EDGEWATER PARK TWP	2017100511	CHARLES RYDER JR	WC	2017	28.00	
10/1	PEMBERTON BOROUGH	2019171998	JOSEPH LICATA	WC	2019	98.00	
TOTAL-OCT.						252.00	
TOTAL-YTD							148,102.28

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

	<u>August</u>	<u>September</u>	<u>October</u>	<u>Year To Date Total</u>
Opening Balance for the Period:	17,056,465.80	18,422,625.89	18,746,726.97	
RECEIPTS:				
Interest Income (Cash)	-7,311.41	-58,647.27	-70,822.87	-20,776.73
Premium Assessment Receipts	2,380,935.00	682,081.00	0.00	7,384,611.00
Prior Yr. Premium Assessment Receipts	0.00	0.00	0.00	0.00
Subrogation, Salvage & Reimb. Receipts:				
Fund Year 2021	0.00	6,662.50	0.00	12,647.50
Fund Year 2020	2,570.23	0.00	570.00	16,869.81
Fund Year 2019	0.00	0.00	196.00	30,111.76
Fund Year 2018	98.00	198.00	0.00	884.00
Fund Year 2017	0.00	112,500.00	56.00	112,957.67
Closed Fund Year	0.00	0.00	0.00	298.00
Total Subrogation, Salvage & Reimb.Receipts	2,668.23	119,360.50	822.00	173,768.74
FY 2021 Appropriation Refunds	0.00	0.00	0.00	0.00
FY 2020 Appropriation Refunds	713.00	0.00	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	372.47	5,150.00	5,524.47
TOTAL RECEIPTS:	2,377,004.82	743,166.70	-64,850.87	7,543,840.48

DISBURSEMENTS:

Net Claim Payments:

Fund Year 2021	170,330.25	255,071.74	187,234.07	1,201,920.61
Fund Year 2020	33,449.68	26,775.14	12,759.84	650,512.58
Fund Year 2019	98,430.70	15,936.34	18,544.77	453,853.61
Fund Year 2018	2,788.78	18,854.58	11,904.84	225,677.06
Fund Year 2017	4,652.00	2,164.25	46,549.50	280,857.73
Closed Fund Year	0.00	0.00	0.00	0.00
Total Net Claim Payments	309,651.41	318,802.05	276,993.02	2,812,821.59

Exp.& Admin Bill List Payments:

Exp. & Cont. Charges FY 2022	0.00	0.00	0.00	0.00
Exp. & Cont. Charges FY 2021	110,831.32	91,801.15	88,163.34	1,220,572.01
Property Fund Charges FY 2021	0.00	0.00	0.00	0.00
E-JIF Premium FY 2021	123,231.00	0.00	0.00	246,465.00
M.E.L. Premium FY 2021	466,399.00	0.00	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	732.00	3,312.42	0.00	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	5,150.00	31,194.47	36,344.47
Closed Fund Year	0.00	0.00	0.00	954,000.37
Total Bill List Payments	701,193.32	100,263.57	119,357.81	4,758,030.97
Net Bank Services Fees	0.00	0.00	0.00	0.00
Other	0.00	0.00	0.00	0.00
TOTAL DISBURSEMENTS:	1,010,844.73	419,065.62	396,350.83	7,570,852.56

Closing Balance for the Period:

18,422,625.89	18,746,726.97	18,285,525.27
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Account Net Cash Change During the Period:

Operating Account	1,374,499.75	383,956.48	-1,856,222.20	-12,015,326.31
JCMI Investment Account	-12,665.65	-62,387.03	2,430,906.09	14,449,789.75
Investment Account	7,492.50	1,025,737.50	-1,033,376.87	-6,251.98
Asset Management Account	-3,166.51	-1,023,205.87	-2,508.72	-2,455,223.54
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:	1,366,160.09	324,101.08	-461,201.70	-27,012.08

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 October
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	\$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
Opening Interest Accrual Bal	\$7,565.63	-	7,565.63	-	-	-	-
1 Interest Accrued and/or Int	\$2,532.82	\$0.00	\$2,532.82	\$0.00	\$0.00	\$0.00	\$0.00
2 Interest Accrued - discount	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
3 zation and/or Interest Cost)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
4 Accretion	-\$268.71	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	-\$268.71
5 Interest Paid - Cash Instr.s	\$12,431.34	-\$376.87	\$0.00	\$1,156.56	\$0.00	\$0.00	\$11,651.65
6 Interest Paid - Term Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
7 Realized Gain (Loss)	-\$82,985.57	\$0.00	-\$2,508.72	\$0.00	\$0.00	\$0.00	-\$80,476.85
8 Net Investment Income	-\$68,290.12	-\$376.87	\$24.10	\$1,156.56	\$0.00	\$0.00	-\$69,093.91
9 Deposits - Purchases	\$4,966,678.83	\$0.00	\$1,033,000.00	\$1,038,150.00	\$276,993.02	\$118,535.81	\$2,500,000.00
10 (Withdrawals - Sales)	-\$5,357,057.66	-\$1,033,000.00	-\$1,033,000.00	-\$2,895,528.83	-\$276,993.02	-\$118,535.81	\$0.00
Ending Cash & Investment Bal	\$18,285,524.29	\$434.52	\$2,003,656.47	\$1,730,643.55	\$100,000.00	\$1,000.00	\$14,449,789.75
Ending Interest Accrual Balanc	\$10,098.45	\$0.00	\$10,098.45	\$0.00	\$0.00	\$0.00	\$0.00
Plus Outstanding Checks	\$105,979.13	\$0.00	\$0.00	\$0.00	\$46,594.56	\$59,384.57	\$0.00
(Less Deposits in Transit)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Balance per Bank	\$18,391,503.42	\$434.52	\$2,003,656.47	\$1,730,643.55	\$146,594.56	\$60,384.57	\$14,449,789.75

Investment Income Allocation												
ETE		Property	Liability	Auto	Workers Comp	Deductible	Contingency	POLEPL	EJIF	MEL	Admin	Total
2021	Opening 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
	Opening Interest Accrual Bal	30.37	101.79	21.72	267.83	104.53	0.00	2.22	(1.62)	72.62	98.16	\$697.63
	1 Interest Accrued and/or Interest	\$0.00	\$58.09	\$12.87	\$139.90	\$60.22	\$0.00	\$0.00	\$0.00	\$60.14	\$51.26	\$382.48
	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 ization and/or Interest Cost)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	4 Accretion	\$0.00	-\$6.16	-\$1.37	-\$14.84	-\$6.39	\$0.00	\$0.00	\$0.00	-\$6.38	-\$5.44	-\$40.58
	5 Interest Paid - Cash Instr.s	\$0.00	\$285.09	\$63.17	\$686.65	\$295.59	\$0.00	\$0.00	\$0.00	\$295.16	\$251.61	\$1,877.27
	6 Interest Paid - Term Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	7 Realized Gain (Loss)	\$0.00	-\$1,903.12	-\$421.66	-\$4,583.76	-\$1,973.21	\$0.00	\$0.00	\$0.00	-\$1,970.35	-\$1,679.65	-\$12,531.75
	8 Net Investment Income	\$0.00	-\$1,566.11	-\$346.99	-\$3,772.05	-\$1,623.79	\$0.00	\$0.00	\$0.00	-\$1,621.43	-\$1,382.21	-\$10,312.57
	9 Interest Accrued - Net Change	\$0.00	\$58.09	\$12.87	\$139.90	\$60.22	\$0.00	\$0.00	\$0.00	\$60.14	\$51.26	\$382.48
	Ending Cash & Investment	-\$103,149.25	\$437,179.88	\$97,426.10	\$966,174.80	\$455,912.80	\$0.00	-\$22,649.48	-\$23,535.16	\$455,250.92	\$269,549.45	\$2,532,160.07
	Ending Interest Accrual Bal	\$30.37	\$159.87	\$34.59	\$407.73	\$164.75	\$0.00	\$2.22	-\$1.62	\$132.76	\$149.43	\$1,080.12

		Property	Liability	Auto	Workers Comp	Deductible	Contingency	POLEPL	EJIF	MEL	Admin	Total
2020	Opening 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
	Opening Interest Accrual Bal	10.26	154.06	40.46	415.59	196.86	19.45	0.27	0.00	96.68	90.27	\$1,023.90
	1 Interest Accrued and/or Interest	\$0.00	\$49.62	\$13.04	\$116.51	\$66.62	\$6.58	\$0.09	\$0.00	\$31.49	\$20.51	\$304.46
	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 ization and/or Interest Cost)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	4 Accretion	\$0.00	-\$5.26	-\$1.38	-\$12.36	-\$7.07	-\$0.70	-\$0.01	-\$0.00	-\$3.34	-\$2.18	-\$32.30
	5 Interest Paid - Cash Instr.s	\$0.00	\$243.53	\$64.01	\$571.84	\$327.00	\$32.28	\$0.43	\$0.00	\$154.54	\$100.65	\$1,494.30
	6 Interest Paid - Term Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	7 Realized Gain (Loss)	\$0.00	-\$1,625.71	-\$427.32	-\$3,817.32	-\$2,182.90	-\$215.52	-\$2.90	-\$0.00	-\$1,031.65	-\$671.92	-\$9,975.24
	8 Net Investment Income	\$0.00	-\$1,337.82	-\$351.65	-\$3,141.33	-\$1,796.34	-\$177.35	-\$2.38	\$0.00	-\$848.96	-\$552.93	-\$8,208.76
	9 Interest Accrued - Net Change	\$0.00	\$49.62	\$13.04	\$116.51	\$66.62	\$6.58	\$0.09	\$0.00	\$31.49	\$20.51	\$304.46
	Ending Cash & Investment	-\$18,786.40	\$373,340.04	\$98,733.66	\$872,289.68	\$504,362.32	\$49,795.02	\$669.36	\$1.01	\$238,364.03	\$155,247.56	\$2,274,016.28
	Ending Interest Accrual Bal	\$10.26	\$203.68	\$53.50	\$532.10	\$263.48	\$26.02	\$0.36	\$0.00	\$128.17	\$110.77	\$1,328.35

		Property	Liability	Auto	Workers Comp	Deductible	Contingency	POLEPL	EJIF	MEL	Admin	Total
2019	Opening 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
	Opening Interest Accrual Bal	5.81	154.78	42.86	257.13	99.99	0.00	0.07	0.05	6.14	45.30	\$612.14
	1 Interest Accrued and/or Interest	\$5.17	\$50.35	\$14.37	\$66.87	\$24.38	\$0.00	\$0.02	\$0.02	\$1.98	\$14.95	\$178.12
	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 ization and/or Interest Cost)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	4 Accretion	-\$0.55	-\$5.34	-\$1.52	-\$7.09	-\$2.59	\$0.00	-\$0.00	-\$0.00	-\$0.21	-\$1.59	-\$18.90
	5 Interest Paid - Cash Instr.s	\$25.40	\$247.14	\$70.53	\$328.22	\$119.67	\$0.00	\$0.12	\$0.08	\$9.72	\$73.35	\$874.22
	6 Interest Paid - Term Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	7 Realized Gain (Loss)	-\$169.54	-\$1,649.80	-\$470.82	-\$2,191.02	-\$798.83	\$0.00	-\$0.82	-\$0.52	-\$64.86	-\$489.67	-\$5,835.88
	8 Net Investment Income	-\$139.52	-\$1,357.65	-\$387.45	-\$1,803.03	-\$657.37	\$0.00	-\$0.67	-\$0.43	-\$53.37	-\$402.96	-\$4,802.45
	9 Interest Accrued - Net Change	\$5.17	\$50.35	\$14.37	\$66.87	\$24.38	\$0.00	\$0.02	\$0.02	\$1.98	\$14.95	\$178.12
	Ending Cash & Investment	\$39,173.01	\$381,188.41	\$105,921.51	\$490,752.55	\$184,569.57	\$0.00	\$188.65	\$120.92	\$14,985.69	\$113,138.86	\$1,330,039.17
	Ending Interest Accrual Bal	\$10.99	\$205.14	\$57.23	\$324.01	\$124.37	\$0.00	\$0.10	\$0.06	\$8.12	\$60.24	\$790.25

		Property	Liability	Auto	Workers Comp	Deductible	Contingency	POLEPL	EJIF	MEL	Admin	Total
2018	Opening 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
	Opening Interest Accrual Bal	13.60	1.38	26.28	2.55	169.87	0.00	9.78	0.07	5.91	57.84	\$287.28
	1 Interest Accrued and/or Interest	\$4.54	\$0.00	\$8.42	\$0.00	\$56.97	\$0.00	\$3.43	\$0.02	\$1.98	\$19.40	\$94.76
	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 ization and/or Interest Cost)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	4 Accretion	-\$0.48	\$0.00	-\$0.89	\$0.00	-\$6.04	\$0.00	-\$0.36	-\$0.00	-\$0.21	-\$2.06	-\$10.05
	5 Interest Paid - Cash Instr.s	\$22.27	\$0.00	\$41.33	\$0.00	\$279.60	\$0.00	\$16.86	\$0.11	\$9.74	\$95.20	\$465.09
	6 Interest Paid - Term Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	7 Realized Gain (Loss)	-\$148.64	\$0.00	-\$275.90	\$0.00	-\$1,866.47	\$0.00	-\$112.53	-\$0.74	-\$64.99	-\$635.48	-\$3,104.74
	8 Net Investment Income	-\$122.31	\$0.00	-\$227.05	\$0.00	-\$1,535.95	\$0.00	-\$92.60	-\$0.61	-\$53.48	-\$522.95	-\$2,554.95
	9 Interest Accrued - Net Change	\$4.54	\$0.00	\$8.42	\$0.00	\$56.97	\$0.00	\$3.43	\$0.02	\$1.98	\$19.40	\$94.76
	Ending Cash & Investment	\$34,342.34	-\$344,574.48	\$63,748.04	-\$84,882.57	\$431,249.65	\$0.00	\$25,999.70	\$171.12	\$15,015.68	\$146,828.52	\$287,898.00
	Ending Interest Accrual Bal	\$18.14	\$1.38	\$34.70	\$2.55	\$226.84	\$0.00	\$13.22	\$0.09	\$7.90	\$77.24	\$382.04

		Property	Liability	Auto	Workers Comp	Deductible	Contingency	POLEPL	EJIF	MEL	Admin	Total
2017	Opening 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
	Opening Interest Accrual Bal	25.43	47.44	43.54	412.72	221.01	44.83	0.12	(0.05)	71.54	83.27	\$949.84
	1 Interest Accrued and/or Interest	\$8.53	\$10.30	\$14.60	\$151.71	\$74.12	\$15.03	\$0.04	\$0.00	\$23.99	\$27.93	\$326.25
	2 Interest Accrued - discount	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	3 ization and/or Interest Cost)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	4 Accretion	-\$0.90	-\$1.09	-\$1.55	-\$16.10	-\$7.86	-\$1.59	-\$0.00	-\$0.00	-\$2.55	-\$2.96	-\$34.61
	5 Interest Paid - Cash Instr.s	\$41.86	\$50.53	\$71.67	\$744.61	\$363.78	\$73.79	\$0.21	\$0.01	\$117.75	\$137.06	\$1,601.26
	6 Interest Paid - Term Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	7 Realized Gain (Loss)	-\$279.40	-\$337.33	-\$478.41	-\$4,970.67	-\$2,428.42	-\$492.58	-\$1.40	-\$0.05	-\$786.02	-\$914.97	-\$10,689.25
	8 Net Investment Income	-\$229.93	-\$277.60	-\$393.69	-\$4,090.44	-\$1,998.38	-\$405.35	-\$1.16	-\$0.04	-\$646.83	-\$752.94	-\$8,796.36
	9 Interest Accrued - Net Change	\$8.53	\$10.30	\$14.60	\$151.71	\$74.12	\$15.03	\$0.04	\$0.00	\$23.99	\$27.93	\$326.25
	Ending Cash & Investment	\$64,556.59	\$71,006.36	\$110,536.13	\$1,108,920.08	\$561,088.55	\$113,810.32	\$324.50	\$11.91	\$181,611.88	\$211,404.24	\$2,423,270.56
	Ending Interest Accrual Bal	\$33.95	\$57.73	\$58.14	\$564.43	\$295.13	\$59.86	\$0.16	-\$0.05	\$95.53	\$111.20	\$1,276.09

		Property	Liability	Auto	Workers Comp	Deductible	Contingency	POLEPL	EJIF	MEL	Admin	Total
Closed FY	Opening 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
	Opening Interest Accrual Bal	0.04	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3,747.45	\$3,747.50
	1 Interest Accrued and/or Interest	\$0.04	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$1,163.69	\$1,163.73
	2 Interest Accrued - discount	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	3 ization and/or Interest Cost)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	4 Accretion	-\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	-\$123.46	-\$123.46
	5 Interest Paid - Cash Instr.s	\$0.19	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$5,711.52	\$5,711.71
	6 Interest Paid - Term Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	7 Realized Gain (Loss)	-\$1.28	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	-\$38,127.31	-\$38,128.60
	8 Net Investment Income	-\$1.06	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	-\$31,375.56	-\$31,376.62
	9 Interest Accrued - Net Change	\$0.04	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$1,163.69	\$1,163.73
	Ending Cash & Investment	\$296.68	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$8,809,362.46	\$8,809,659.14
	Ending Interest Accrual Bal	\$0.08	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$4,911.15	\$4,911.23

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

October 01, 2021 - October 31, 2021

Your Portfolio at a Glance

Opening Market Value w/Accrued Income	\$2,013,730.82
Net of Contributions & Withdrawals	-
Net Investment Change	\$24.10
Closing Market Value w/Accrued Income	\$2,013,754.92

Your Relationship Team

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

Asset Allocation

Asset Class	Total Market Value	Allocation (%)
Fixed Income	\$2,003,656.47	100%
TOTAL	\$2,003,656.47	100%

Accrued Income by Asset Class Summary

Asset Class	Market Value	Accrued Income	Market Value + Accrued Income	Estimated Annual Income	Yield (%)
Fixed Income	\$2,003,656.47	\$10,098.45	\$2,013,754.92	\$29,985.00	1.50%
TOTAL	\$2,003,656.47	\$10,098.45	\$2,013,754.92	\$29,985.00	1.50%

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	\$2,006,165.19	\$4,458,880.14
Accrued Income	7,565.63	16,493.31
Opening Market Value w/Accrued Income	\$2,013,730.82	\$4,475,373.45
Contributions		
Cash Receipts	1,033,000.00	2,469,800.00
Intra-Account Transfers	-	-
Other Receipts	-	-
Securities Transferred In	-	-
Tax Refunds	-	-
Total Contributions	\$1,033,000.00	\$2,469,800.00
Withdrawals		
Cash Disbursements	-	-
Intra-Account Transfers	-	-
Other Disbursements	-1,033,000.00	-4,935,303.13
Other Fees	-	-
Securities Transferred Out	-	-
Tax Payments	-	-
Taxes Withheld	-	-
Wilmington Trust Fees	-	-
Total Withdrawals	-\$1,033,000.00	-\$4,935,303.13
Net Contributions & Withdrawals	-	-\$2,465,503.13
Closing Market Value	2,003,656.47	2,003,656.47
Accrued Income	10,098.45	10,098.45
Closing Market Value w/Accrued Income	\$2,013,754.92	\$2,013,754.92
Net Investment Change	\$24.10	\$3,884.60
Net Investment Change Detail	Current Period	Year-to-Date
Net Investment Change	\$24.10	\$3,884.60
Income Earned		
Dividends	-	-
Net Interest	-	47,503.13
Other Income	-	-
Change in Accrual	2,532.82	-6,394.86
Total Income Earned	\$2,532.82	\$41,108.27
Market Appreciation	-\$2,508.72	-\$37,223.67

Relationship Summary *(continued)*

120882-000 - BURLINGTON COUNTY MUNICIPAL JIF

October 01, 2021 - October 31, 2021

Income Received Summary

Category	Current Period	Year-to-Date
Taxable		
Dividends	-	-
Interest	-	47,503.13
Other Income	-	-
Total Taxable	-	\$47,503.13
Tax-Exempt		
Dividends	-	-
Interest	-	-
Other Income	-	-
Total Tax-Exempt	-	-
TOTAL RECEIVED	-	\$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	-	10,978.71
Loss	-	-
Total Long Term	-	\$10,978.71
TOTAL GAIN/LOSS	-	\$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	1,033,000.00	2,469,800.00
Dividends	-	-
Intra-Account Transfers	-	-
Maturities	-	2,418,000.00
Net Interest	-	47,503.13
Other Income	-	-
Other Receipts	-	-
Sales	-	-
Tax Refunds	-	-
Total Receipts	\$1,033,000.00	\$4,935,303.13
Disbursements		
Cash Disbursements	-	-
Intra-Account Transfers	-	-
Other Disbursements	-1,033,000.00	-4,935,303.13
Other Fees	-	-
Purchases	-	-
Tax Payments	-	-
Taxes Withheld	-	-
Wilmington Trust Fees	-	-
Total Disbursements	-\$1,033,000.00	-\$4,935,303.13
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

October 01, 2021 - October 31, 2021

Asset & Sub Asset Allocation

Asset Class	Total Market Value (%)	Closing Market Value	Cost	Unrealized Gain/Loss	Accrued Income	Market Value w/ Accrued Income
■ Fixed Income						
U.S. Taxable Fixed Income	100.00%	\$2,003,656.47	\$1,993,495.51	\$10,160.96	\$10,098.45	\$2,013,754.92
Total Fixed Income	100.00%	\$2,003,656.47	\$1,993,495.51	\$10,160.96	\$10,098.45	\$2,013,754.92
TOTAL ASSETS	100%	\$2,003,656.47	\$1,993,495.51	\$10,160.96	\$10,098.45	\$2,013,754.92

Holdings Detail

120882-000 - BURLINGTON COUNTY MUNICIPAL JIF

October 01, 2021 - October 31, 2021

Fixed Income

Security Name	Quantity	Market Price	Market Value	Cost	Unrealized Gain/Loss	Accrued Income	Estimated Annual Income	Effective Duration	Yield to Worst (%)	Market Value (%)
U.S. Taxable Fixed Income										
U.S. Treasury Bonds										
UNITED STATES TREASURY NOTES DTD 11/30/2019 1.500% 11/30/2021 CUSIP: 912828YT1 Moody's: AAA	1,000,000	\$100.113	\$1,001,130.00	\$997,812.50	\$3,317.50	\$6,311.48	\$15,000.00	0.09	0.10%	49.97%
UNITED STATES TREASURY NOTES DTD 01/31/2015 1.500% 01/31/2022 CUSIP: 912828H86 Moody's: AAA	999,000	100.353	1,002,526.47	995,683.01	6,843.46	3,786.97	14,985.00	0.26	0.08	50.03
Total U.S. Treasury Bonds			\$2,003,656.47	\$1,993,495.51	\$10,160.96	\$10,098.45	\$29,985.00	0.18	0.09%	100%
Total U.S. Taxable Fixed Income			\$2,003,656.47	\$1,993,495.51	\$10,160.96	\$10,098.45	\$29,985.00	0.18	0.09%	100%
TOTAL FIXED INCOME			\$2,003,656.47	\$1,993,495.51	\$10,160.96	\$10,098.45	\$29,985.00	0.18	0.09%	100%
Grand Total Accrued Income			\$2,003,656.47 \$10,098.45	\$1,993,495.51	\$10,160.96	\$10,098.45	\$29,985.00			100%
Grand Total Market Value w/ Accrued Income			\$2,013,754.92							

Activity Detail

120882-000 - BURLINGTON COUNTY MUNICIPAL JIF

October 01, 2021 - October 31, 2021

Transaction Activity Detail

Trade Date Settlement Date	Transaction Type	Transaction Description	Quantity	Cash Value	Cash Management
OPENING BALANCE				-	-
10/08/2021	Cash Receipts	CASH RECEIPT ACH TRANSFER FROM CHECKING 9871761863	-	\$1,033,000.00	-
10/08/2021	Other Disbursements	CASH DISBURSEMENT MISCELLANEOUS - WIRE PAID TO Burlington County Muni JIF Transfer to Investors Bank Burlington County Muni JIF INVESTORS BANK 1000398255	-	-1,033,000.00	-
CLOSING BALANCE				-	-

Realized Gain / Loss Detail

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

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

Statement Disclosures

Statement Review; Limitations on Actions

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

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

Fee Arrangements

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

Affiliated Advisers

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Glossary *(continued)*

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

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

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

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



Asset and Accrual Detail - By Asset type

Report ID: IACS0017
Base Currency: USD

MX6F96590902 - BURLINGTON CNTY JIF

10/31/2021

Status: FINAL

Shares/Par	Description	Price	Cost	Net Income	Market Value	Percent Of Total	Net Unrealized
Security ID	Link Ref	Local/Base	Local/Base	Receivable	Local/Base		Gain/Loss
				Local/Base			Local/Base
UNIT OF PARTICIPATION							
U.S. DOLLAR							
UNITED STATES							
1,444,777.717	MEL JCMI ACCOUNT	10.0014	14,449,789.75	0.00	14,449,789.75		0.00
99VVB5Y75		10.0014	14,449,789.75	0.00	14,449,789.75	100.00	0.00

Statement of Change in Net Assets
Market Value

		10/31/2021			
		Current Period		Fiscal Year To Date	
		10/01/2021	10/31/2021	01/01/2021	10/31/2021
NET ASSETS - BEGINNING OF PERIOD			12,018,883.66		0.00
			<u>12,018,883.66</u>		<u>0.00</u>
RECEIPTS					
RECEIVED FROM PLAN ADMINISTRATOR					
	2,500,000.00			14,500,000.00	
TOTAL RECEIVED FROM PLAN ADMINISTRATOR			<u>2,500,000.00</u>		<u>14,500,000.00</u>
INVESTMENT INCOME					
INTEREST	13,217.03			92,811.59	
REALIZED GAIN/LOSS	0.00			6.01	
UNREALIZED GAIN/LOSS-INVESTMENT	-80,476.85			-134,094.25	
ACCRETION/AMORTIZATION	-268.71			1,765.03	
TOTAL INVESTMENT INCOME			<u>-67,528.53</u>		<u>-39,511.62</u>
TOTAL RECEIPTS			<u>2,432,471.47</u>		<u>14,460,488.38</u>
DISBURSEMENTS					
ADMINISTRATIVE EXPENSES					
TRUSTEE/CUSTODIAN	361.24			2,473.67	
INVESTMENT ADVISORY FEES	842.90			5,757.46	
CONSULTING	361.24			2,467.50	
TOTAL ADMINISTRATIVE EXPENSES			<u>1,565.38</u>		<u>10,698.63</u>
TOTAL DISBURSEMENTS			<u>1,565.38</u>		<u>10,698.63</u>
NET ASSETS - END OF PERIOD			<u><u>14,449,789.75</u></u>		<u><u>14,449,789.75</u></u>

Transaction Detail
Reported By Transaction Category

Report ID: IACS0008

Base Currency: USD

MX6F96590902 - BURLINGTON CNTY JIF

10/01/2021 - 10/31/2021

Status: FINAL

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

RECEIPTS AND DISBURSEMENT TRANSACTIONS

AMORTIZATION/ACCRETION

U.S. DOLLAR

BVA	0.000	MEL JCMC ACCOUNT	10/29/2021	0.000000	-222.44	0.00	0.00
	99VVB5Y75	AMORIZATION/ACCRETION INCOME	03/01/2021	0.000000	-222.44	0.00	0.00
		20211105O000060	10/29/2021				

BVA	0.000	MEL JCMC ACCOUNT	10/29/2021	0.000000	-46.27	0.00	0.00
	99VVB5Y75	AMORIZATION/ACCRETION INCOME	10/19/2021	0.000000	-46.27	0.00	0.00
		20211105O000120	10/29/2021				

TOTAL U.S. DOLLAR AMORTIZATION/ACCRETION:	-268.71	0.00	0.00
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	-268.71	0.00	0.00
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TOTAL AMORTIZATION/ACCRETION RECEIPTS AND DISBURSEMENT TRANSACTIONS:	-268.71	0.00	0.00
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CASH/SECURITIES RECEIVED FROM PLAN ADMINISTRATOR

U.S. DOLLAR

CD	0.000	ORD CUST: 1000398255	10/19/2021	0.000000	2,500,000.00	2,500,000.00	0.00
	NA9123459	BURLINGTON COUNTY M		0.000000	2,500,000.00	2,500,000.00	0.00
		20211104A000010	10/19/2021				

FUND ALLOCATED EARNINGS

U.S. DOLLAR

BVA	0.000	MEL JCMC ACCOUNT	10/31/2021	0.000000	-0.68	0.00	0.00
	99VVB5Y75	UGL ADJ 103121	03/01/2021	0.000000	-0.68	0.00	0.00
		20211105A000160	10/31/2021				

BVA	0.000	MEL JCMC ACCOUNT	10/29/2021	0.000000	-66,618.98	0.00	0.00
	99VVB5Y75	UNREALIZED GAIN/LOSS	03/01/2021	0.000000	-66,618.98	0.00	0.00
		20211105O000040	10/29/2021				

Transaction Detail
Reported By Transaction Category

Report ID: IACS0008

Base Currency: USD

MX6F96590902 - BURLINGTON CNTY JIF

10/01/2021 - 10/31/2021

Status: FINAL

Trans Code	Shares/Par	Description	Trade Date	Price	Cost	Amount	Net Gain/Loss
Link Ref	Security Id	Broker	C. Settle Date	Local/Base	Local/Base	Local/Base	Local/Base
		Transaction No./Client Ref No.	Reported Date				
BVA	0.000	MEL JCM I ACCOUNT	10/29/2021	0.000000	10,935.48	0.00	0.00
	99VVB5Y75	INTEREST INCOME	03/01/2021	0.000000	10,935.48	0.00	0.00
		20211105O000050	10/29/2021				
BVA	0.000	MEL JCM I ACCOUNT	10/29/2021	0.000000	-299.04	0.00	0.00
	99VVB5Y75	TRUSTEE/CUSTODN FEES	03/01/2021	0.000000	-299.04	0.00	0.00
		20211105O000070	10/29/2021				
BVA	0.000	MEL JCM I ACCOUNT	10/29/2021	0.000000	-697.76	0.00	0.00
	99VVB5Y75	INVEST MANAGER FEES	03/01/2021	0.000000	-697.76	0.00	0.00
		20211105O000080	10/29/2021				
BVA	0.000	MEL JCM I ACCOUNT	10/29/2021	0.000000	-299.04	0.00	0.00
	99VVB5Y75	CONSULTING FEES	03/01/2021	0.000000	-299.04	0.00	0.00
		20211105O000090	10/29/2021				
BVA	0.000	MEL JCM I ACCOUNT	10/29/2021	0.000000	-13,857.19	0.00	0.00
	99VVB5Y75	UNREALIZED GAIN/LOSS	10/19/2021	0.000000	-13,857.19	0.00	0.00
		20211105O000100	10/29/2021				
BVA	0.000	MEL JCM I ACCOUNT	10/29/2021	0.000000	2,274.65	0.00	0.00
	99VVB5Y75	INTEREST INCOME	10/19/2021	0.000000	2,274.65	0.00	0.00
		20211105O000110	10/29/2021				
BVA	0.000	MEL JCM I ACCOUNT	10/29/2021	0.000000	-62.20	0.00	0.00
	99VVB5Y75	TRUSTEE/CUSTODN FEES	10/19/2021	0.000000	-62.20	0.00	0.00
		20211105O000130	10/29/2021				

Transaction Detail
Reported By Transaction Category

Report ID: IACS0008

Base Currency: USD

MX6F96590902 - BURLINGTON CNTY JIF

10/01/2021 - 10/31/2021

Status: FINAL

Trans Code	Shares/Par	Description	Trade Date	Price	Cost	Amount	Net Gain/Loss
Link Ref	Security Id	Broker	C. Settle Date	Local/Base	Local/Base	Local/Base	Local/Base
		Transaction No./Client Ref No.	Reported Date				
BVA	0.000	MEL JCMI ACCOUNT	10/29/2021	0.000000	-145.14	0.00	0.00
	99VVB5Y75	INVEST MANAGER FEES	10/19/2021	0.000000	-145.14	0.00	0.00
		20211105O000140	10/29/2021				
BVA	0.000	MEL JCMI ACCOUNT	10/29/2021	0.000000	-62.20	0.00	0.00
	99VVB5Y75	CONSULTING FEES	10/19/2021	0.000000	-62.20	0.00	0.00
		20211105O000150	10/29/2021				
TOTAL U.S. DOLLAR FUND ALLOCATED EARNINGS:					-68,832.10	0.00	0.00
					-68,832.10	0.00	0.00
TOTAL FUND ALLOCATED EARNINGS RECEIPTS AND DISBURSEMENT TRANSACTIONS:					-68,832.10	0.00	0.00
TOTAL RECEIPTS AND DISBURSEMENT TRANSACTIONS:					2,430,899.19	2,500,000.00	0.00
PURCHASES							
UNIT OF PARTICIPATION							
U.S. DOLLAR							
B	248,776.190	MEL JCMI ACCOUNT	10/19/2021	10.049221	2,500,006.90	-2,500,006.90	0.00
	99VVB5Y75	20211105A000010	10/19/2021	10.049221	2,500,006.90	-2,500,006.90	0.00
			10/19/2021				
INTEREST							
CASH & CASH EQUIVALENTS							
U.S. DOLLAR							
CD	0.000	CR INTEREST-ACCOUNT 9659098400	10/29/2021	0.000000	6.90	6.90	0.00
	NA9123459	20211029S000010	10/29/2021	0.000000	6.90	6.90	0.00
			10/29/2021				
TOTAL TRANSACTIONS BASE:					4,930,912.99	0.00	0.00

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

Current Fund Year: 2021 Month Ending: October											
	Property	Liability	Auto	Workers Comp	Deductible	Contingency	POLEPL	EJIF	MEL	Admin	TOTAL
OPEN 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
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	822.00	0.00	0.00	0.00	0.00	0.00	0.00	822.00
Invest Pymnts	(509.15)	(4,689.67)	(1,763.41)	(13,231.44)	(7,864.19)	(602.02)	(100.01)	(1.11)	(3,330.97)	(38,462.22)	(70,554.19)
Invest Adj	(1.93)	(17.85)	(6.71)	(50.39)	(29.95)	(2.29)	(0.37)	0.00	(12.69)	(146.50)	(268.68)
Subtotal Invest	(511.08)	(4,707.52)	(1,770.12)	(13,281.83)	(7,894.14)	(604.31)	(100.38)	(1.11)	(3,343.66)	(38,608.72)	(70,822.87)
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	4,638.92	(4,707.52)	(1,770.12)	(12,459.83)	(7,894.14)	(604.31)	(100.38)	(1.11)	(3,343.66)	(38,608.72)	(64,850.87)
EXPENSES											
Claims Transfers	92,809.22	23,440.84	2,862.50	157,880.46	0.00	0.00	0.00	0.00	0.00	0.00	276,993.02
Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	88,163.34	88,163.34
Other *	0.00	0.00	0.00	822.00	0.00	0.00	0.00	0.00	0.00	30,372.47	31,194.47
TOTAL	92,809.22	23,440.84	2,862.50	158,702.46	0.00	0.00	0.00	0.00	0.00	118,535.81	396,350.83
END BALANCE	16,432.97	918,140.21	476,365.44	3,353,254.54	2,137,182.89	163,605.34	4,532.73	(23,230.20)	905,228.20	10,334,013.14	18,285,525.27
									(0.00)	0.01	

REPORT STATUS SECTION

Report Month: October		Balance Differences	
Opening Balances:	Opening Balances are equal	\$0.00	
Imprest Transfers:	Imprest Totals are equal	\$0.00	
Investment Balances:	Investment Payment Balances are equal	\$0.00	
	Investment Adjustment Balances are equal	\$0.00	
Ending Balances:	Ending Balances are equal	\$0.00	
Accrual Balances:	Accrual Balances are equal	\$0.00	
Claims Transaction Status:			
Allocation variance 1:	Daily xactions do not add to monthly totals	126,495.32	
Allocation variance 2:	Variance between monthly total and allocation total exists	(126,495.32)	
Allocation variance 3:	Treasurer/TPA net / Max/Min	0.00	0.00
Pre-existing variance:	No prior unreconci / Max/Min	0.00	0.00

SUMMARY OF CASH TRANSACTIONS											
FUND YEAR 2021											
Month Ending: October											
	Property	Liability	Auto	Workers Comp	Deductible	Contingency	POLEPL	EJIF	MEL	Admin	TOTAL
OPEN 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
RECEIPTS											
Assessments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Refunds	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Invest Pymnts	0.00	(1,618.03)	(358.50)	(3,897.10)	(1,677.62)	0.00	0.00	0.00	(1,675.19)	(1,428.04)	(10,654.48)
Invest Adj	0.00	(6.16)	(1.37)	(14.84)	(6.39)	0.00	0.00	0.00	(6.38)	(5.44)	(40.58)
Subtotal Invest	0.00	(1,624.19)	(359.87)	(3,911.94)	(1,684.01)	0.00	0.00	0.00	(1,681.57)	(1,433.48)	(10,695.06)
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	5,150.00	(1,624.19)	(359.87)	(3,911.94)	(1,684.01)	0.00	0.00	0.00	(1,681.57)	(1,433.48)	(5,545.06)
EXPENSES											0.00
Claims Transfers	92,609.22	2,539.00	0.00	92,085.85	0.00	0.00	0.00	0.00	0.00	0.00	187,234.07
Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	88,163.34	88,163.34
Other *	0.00	0.00	0.00	822.00	0.00	0.00	0.00	0.00	0.00	30,372.47	31,194.47
TOTAL	92,609.22	2,539.00	0.00	92,907.85	0.00	0.00	0.00	0.00	0.00	118,535.81	306,591.88
END BALANCE	(103,149.25)	437,179.88	97,426.10	966,174.80	455,912.80	0.00	(22,649.48)	(23,535.16)	455,250.92	269,549.45	2,532,160.07

SUMMARY OF CASH TRANSACTIONS											
FUND YEAR 2020											
Month Ending: October											
	Property	Liability	Auto	Workers Comp	Deductible	Contingency	POLEPL	EJIF	MEL	Admin	TOTAL
OPEN 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
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	570.00	0.00	0.00	0.00	0.00	0.00	0.00	570.00
Invest Pymnts	0.00	(1,382.18)	(363.31)	(3,245.48)	(1,855.90)	(183.23)	(2.46)	0.00	(877.11)	(571.26)	(8,480.93)
Invest Adj	0.00	(5.26)	(1.38)	(12.36)	(7.07)	(0.70)	(0.01)	0.00	(3.34)	(2.18)	(32.30)
Subtotal Invest	0.00	(1,387.44)	(364.69)	(3,257.84)	(1,862.97)	(183.93)	(2.47)	0.00	(880.45)	(573.44)	(8,513.23)
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	0.00	(1,387.44)	(364.69)	(2,687.84)	(1,862.97)	(183.93)	(2.47)	0.00	(880.45)	(573.44)	(7,943.23)
EXPENSES											
Claims Transfers	200.00	2,283.00	0.00	10,276.84	0.00	0.00	0.00	0.00	0.00	0.00	12,759.84
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	200.00	2,283.00	0.00	10,276.84	0.00	0.00	0.00	0.00	0.00	0.00	12,759.84
END BALANCE	(18,786.40)	373,340.04	98,733.66	872,289.68	504,362.32	49,795.02	669.36	1.01	238,364.03	155,247.56	2,274,016.28

SUMMARY OF CASH TRANSACTIONS											
FUND YEAR 2019											
Month Ending: October											
	Property	Liability	Auto	Workers Comp	Deductible	Contingency	POLEPL	EJIF	MEL	Admin	TOTAL
OPEN 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
RECEIPTS											
Assessments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Refunds	0.00	0.00	0.00	196.00	0.00	0.00	0.00	0.00	0.00	0.00	196.00
Invest Pymnts	(144.14)	(1,402.66)	(400.29)	(1,862.81)	(679.16)	0.00	(0.69)	(0.44)	(55.14)	(416.32)	(4,961.65)
Invest Adj	(0.55)	(5.34)	(1.52)	(7.09)	(2.59)	0.00	0.00	0.00	(0.21)	(1.59)	(18.89)
Subtotal Invest	(144.69)	(1,408.00)	(401.81)	(1,869.90)	(681.75)	0.00	(0.69)	(0.44)	(55.35)	(417.91)	(4,980.54)
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	(144.69)	(1,408.00)	(401.81)	(1,673.90)	(681.75)	0.00	(0.69)	(0.44)	(55.35)	(417.91)	(4,784.54)
EXPENSES											
Claims Transfers	0.00	0.00	2,862.50	15,682.27	0.00	0.00	0.00	0.00	0.00	0.00	18,544.77
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	2,862.50	15,682.27	0.00	0.00	0.00	0.00	0.00	0.00	18,544.77
END BALANCE	39,173.01	381,188.41	105,921.51	490,752.55	184,569.57	0.00	188.65	120.92	14,985.69	113,138.86	1,330,039.17

SUMMARY OF CASH TRANSACTIONS											
FUND YEAR 2018											
Month Ending: October											
	Property	Liability	Auto	Workers Comp	Deductible	Contingency	POLEPL	EJIF	MEL	Admin	TOTAL
OPEN 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
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	(126.37)	0.00	(234.57)	0.00	(1,586.87)	0.00	(95.67)	(0.63)	(55.25)	(540.28)	(2,639.64)
Invest Adj	(0.48)	0.00	(0.89)	0.00	(6.04)	0.00	(0.36)	0.00	(0.21)	(2.06)	(10.04)
Subtotal Invest	(126.85)	0.00	(235.46)	0.00	(1,592.91)	0.00	(96.03)	(0.63)	(55.46)	(542.34)	(2,649.68)
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	(126.85)	0.00	(235.46)	0.00	(1,592.91)	0.00	(96.03)	(0.63)	(55.46)	(542.34)	(2,649.68)
EXPENSES											
Claims Transfers	0.00	11,683.84	0.00	221.00	0.00	0.00	0.00	0.00	0.00	0.00	11,904.84
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	11,683.84	0.00	221.00	0.00	0.00	0.00	0.00	0.00	0.00	11,904.84
END BALANCE	34,342.34	(344,574.48)	63,748.04	(84,882.57)	431,249.65	0.00	25,999.70	171.12	15,015.68	146,828.52	287,898.00

SUMMARY OF CASH TRANSACTIONS											
FUND YEAR	2017										
Month Ending:	October										
	Property	Liability	Auto	Workers Comp	Deductible	Contingency	POLEPL	EJIF	MEL	Admin	TOTAL
OPEN 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
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	56.00	0.00	0.00	0.00	0.00	0.00	0.00	56.00
Invest Pymnts	(237.55)	(286.80)	(406.74)	(4,226.05)	(2,064.64)	(418.79)	(1.19)	(0.04)	(668.28)	(777.90)	(9,087.98)
Invest Adj	(0.90)	(1.09)	(1.55)	(16.10)	(7.86)	(1.59)	0.00	0.00	(2.55)	(2.96)	(34.60)
Subtotal Invest	(238.45)	(287.89)	(408.29)	(4,242.15)	(2,072.50)	(420.38)	(1.19)	(0.04)	(670.83)	(780.86)	(9,122.58)
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	(238.45)	(287.89)	(408.29)	(4,186.15)	(2,072.50)	(420.38)	(1.19)	(0.04)	(670.83)	(780.86)	(9,066.58)
EXPENSES											
Claims Transfers	0.00	6,935.00	0.00	39,614.50	0.00	0.00	0.00	0.00	0.00	0.00	46,549.50
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	6,935.00	0.00	39,614.50	0.00	0.00	0.00	0.00	0.00	0.00	46,549.50
END BALANCE	64,556.59	71,006.36	110,536.13	1,108,920.08	561,088.55	113,810.32	324.50	11.91	181,611.88	211,404.24	2,423,270.56

SUMMARY OF CASH TRANSACTIONS											
FUND YEAR	Closed FY										
Month Ending:	October										
	Property	Liability	Auto	Workers Comp	Deductible	Contingency	POLEPL	EJIF	MEL	Admin	TOTAL
OPEN 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
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	(1.09)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	(32,415.80)	(32,416.89)
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	(123.46)	(123.46)
Subtotal Invest	(1.09)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	(32,539.26)	(32,540.35)
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	(1.09)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	(32,539.26)	(32,540.35)
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	296.68	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	8,809,362.46	8,809,659.14

Month	October
Current Fund Year	2021

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Check Register

Insurer: BURLINGTON COUNTY J.I.F.

Bank Account: BURLINGTON CTY JIF I

Claim Number	Claimant Name	Claimant Type	DOL	Insured Name	Transaction Type	Payment Amount	Policy Period	Payment Type
Check Number: 17292 Check Date: 10/04/2021 Payee Name: VERITEXT LLC								
2018142478	POLICE PROF PI	02/10/2018	PEMBERTON TOWNSHIP	E-MISC ALL OTHER GL		\$324.00	2018-2018	Expense
Check Amount:						\$324.00		
Check Number: 17293 Check Date: 10/04/2021 Payee Name: HILLMANN CONSULTING LLC								
2022247982	BLDG/CONTENT	09/12/2021	SOUTHAMPTON TOWNSHIP	E-EXPERTS PR		\$1,699.00	2021-2021	Expense
Check Amount:						\$1,699.00		
Check Number: 17294 Check Date: 10/04/2021 Payee Name: MCBREARTY & ASSOCIATES INC								
2022247982	BLDG/CONTENT	09/12/2021	SOUTHAMPTON TOWNSHIP	E-INDEP ADJUSTOR PR		\$1,238.65	2021-2021	Expense
Check Amount:						\$1,238.65		
Check Number: 17295 Check Date: 10/04/2021 Payee Name: EXAMWORKS INC								
2018126936	BODILY INJURY	10/21/2017	FIELDSBORO BOROUGH	E-MISC ALL OTHER GL		\$5,050.00	2017-2017	Expense
Check Amount:						\$5,050.00		
Check Number: 17296 Check Date: 10/04/2021 Payee Name: LEO PETETTI LLC								
2022242383	COMPREHENSIVE	07/03/2021	CHESTERFIELD TOWNSHIP	E-APPRAISERS PR		\$55.00	2021-2021	Expense
Check Amount:						\$55.00		
Check Number: 17297 Check Date: 10/04/2021 Payee Name: myMATRIX								
2020179427	INDEMNITY	07/19/2019	PEMBERTON BOROUGH	M-PHARMACY		\$454.20	2019-2019	Loss
Check Amount:						\$454.20		
Check Number: 17298 Check Date: 10/04/2021 Payee Name: TAYLOR DARIN CLAIM SERVICE								
2022243779	BLDG/CONTENT	07/22/2021	PEMBERTON TOWNSHIP	E-INDEP ADJUSTOR PR		\$964.00	2021-2021	Expense
Check Amount:						\$964.00		
Check Number: 17299 Check Date: 10/04/2021 Payee Name: BROTHERS AUTO BODY								
2022242383	COMPREHENSIVE	07/03/2021	CHESTERFIELD TOWNSHIP	M-MISC MED(WC) & PD (NON-WC) PR COLL		\$11,032.04	2021-2021	Loss
Check Amount:						\$11,032.04		
Check Number: 17300 Check Date: 10/04/2021 Payee Name: PIETRAS SARACINO SMITH & MEEK								
2020207647	INDEMNITY	06/15/2020	TABERNACLE TOWNSHIP	L-LEGAL WC		\$853.00	2020-2020	Legal
2020186961	INDEMNITY	10/12/2019	BORDENTOWN CITY	L-LEGAL WC		\$414.00	2019-2019	Legal
2020196387	INDEMNITY	06/27/2019	PEMBERTON TOWNSHIP	L-LEGAL WC		\$728.50	2019-2019	Legal
Check Amount:						\$1,995.50		



Check Register

Insurer: BURLINGTON COUNTY J.I.F.

Bank Account: BURLINGTON CTY JIF I

Claim Number	Claimant Name	Claimant Type	DOL	Insured Name	Transaction Type	Payment Amount	Policy Period	Payment Type
Check Number: 17301		Check Date: 10/04/2021	Payee Name: JOSEPH B MILLS					
2019150650		BODILY INJURY	06/14/2018	PEMBERTON TOWNSHIP	E-MISC ALL OTHER GL	\$6,407.50	2018-2018	Expense
Check Amount:						\$6,407.50		
Check Number: 17302		Check Date: 10/04/2021	Payee Name: Chesterfield Township					
2021211846		INDEMNITY	08/04/2020	CHESTERFIELD TOWNSHIP	I-TEMPORARY TOTAL DISABILITY	\$2,835.00	2020-2020	Loss
Check Amount:						\$2,835.00		
Check Number: 17303		Check Date: 10/04/2021	Payee Name: Delran Township					
2021225936		INDEMNITY	01/12/2021	DELRAN TOWNSHIP	I-TEMPORARY TOTAL DISABILITY	\$1,814.14	2021-2021	Loss
Check Amount:						\$1,814.14		
Check Number: 17304		Check Date: 10/04/2021	Payee Name: DELANCO TOWNSHIP					
2021237818		INDEMNITY	05/14/2021	DELANCO TOWNSHIP	I-TEMPORARY TOTAL DISABILITY	\$1,938.00	2021-2021	Loss
Check Amount:						\$1,938.00		
Check Number: 17305		Check Date: 10/04/2021	Payee Name: DELANCO TOWNSHIP					
2021237818		INDEMNITY	05/14/2021	DELANCO TOWNSHIP	I-TEMPORARY TOTAL DISABILITY	\$2,076.43	2021-2021	Loss
Check Amount:						\$2,076.43		
Check Number: 17306		Check Date: 10/04/2021	Payee Name: DELANCO TOWNSHIP					
2021237818		INDEMNITY	05/14/2021	DELANCO TOWNSHIP	I-TEMPORARY TOTAL DISABILITY	\$1,938.00	2021-2021	Loss
Check Amount:						\$1,938.00		
Check Number: 17307		Check Date: 10/04/2021	Payee Name: DELANCO TOWNSHIP					
2021237818		INDEMNITY	05/14/2021	DELANCO TOWNSHIP	I-TEMPORARY TOTAL DISABILITY	\$1,938.00	2021-2021	Loss
Check Amount:						\$1,938.00		
Check Number: 17308		Check Date: 10/04/2021	Payee Name: DELANCO TOWNSHIP					
2021237818		INDEMNITY	05/14/2021	DELANCO TOWNSHIP	I-TEMPORARY TOTAL DISABILITY	\$969.00	2021-2021	Loss
Check Amount:						\$969.00		
Check Number: 17309		Check Date: 10/04/2021	Payee Name: Florence Township					
2022244354		INDEMNITY	07/30/2021	FLORENCE TOWNSHIP	I-TEMPORARY TOTAL DISABILITY	\$1,938.00	2021-2021	Loss
Check Amount:						\$1,938.00		
Check Number: 17310		Check Date: 10/04/2021	Payee Name: Pemberton Township					
2022247017		INDEMNITY	09/01/2021	PEMBERTON TOWNSHIP	I-TEMPORARY TOTAL DISABILITY	\$1,407.00	2021-2021	Loss



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Claim Number	Claimant Name	Claimant Type	DOL	Insured Name	Transaction Type	Payment Amount	Policy Period	Payment Type
Check Amount:						\$1,407.00		
Check Number: 17311 Check Date: 10/04/2021 Payee Name: William Roberts								
2020179427		INDEMNITY	07/19/2019	PEMBERTON BOROUGH	I-TEMPORARY TOTAL DISABILITY	\$1,842.00	2019-2019	Loss
Check Amount:						\$1,842.00		
Check Number: 17312 Check Date: 10/04/2021 Payee Name: CHRISTOPHER COSTELLO								
2018108894		INDEMNITY	07/27/2017	EDGEWATER PARK TOWNSHIP	I-PERMANENT PARTIAL DISABILITY	\$2,152.00	2017-2017	Loss
Check Amount:						\$2,152.00		
Check Number: 17313 Check Date: 10/04/2021 Payee Name: LUMBERTON TOWNSHIP								
2022246442		INDEMNITY	08/22/2021	LUMBERTON TOWNSHIP	I-TEMPORARY TOTAL DISABILITY	\$1,938.00	2021-2021	Loss
Check Amount:						\$1,938.00		
Check Number: 17314 Check Date: 10/04/2021 Payee Name: PEMBERTON TOWNSHIP								
2022243779		BLDG/CONTENT	07/22/2021	PEMBERTON TOWNSHIP	M-MISC MED(WC) & PD (NON-WC) BLD & CNT	\$3,135.55	2021-2021	Loss
Check Amount:						\$3,135.55		
Check Number: 17315 Check Date: 10/04/2021 Payee Name: IVY REHAB NETWORK, INC								
2021231781		INDEMNITY	03/04/2021	PEMBERTON TOWNSHIP	M-PHYSICAL/OCCUPATIONAL THERAPY	\$85.00	2021-2021	Loss
2021237818		INDEMNITY	05/14/2021	DELANCO TOWNSHIP	M-PHYSICAL/OCCUPATIONAL THERAPY	\$255.00	2021-2021	Loss
Check Amount:						\$340.00		
Check Number: 17316 Check Date: 10/04/2021 Payee Name: KINEMATIC CONSULTANTS, INC.								
2021222201		INDEMNITY	11/01/2020	MEDFORD TOWNSHIP	M-PHYSICAL/OCCUPATIONAL THERAPY	\$720.00	2020-2020	Loss
Check Amount:						\$720.00		
Check Number: 17317 Check Date: 10/04/2021 Payee Name: MATTHEW J PITERA MD PA								
2020179427		INDEMNITY	07/19/2019	PEMBERTON BOROUGH	M-BEHAVIORAL HEALTH	\$450.00	2019-2019	Loss
Check Amount:						\$450.00		
Check Number: 17318 Check Date: 10/04/2021 Payee Name: KESSLER INSTITUTE FOR REHABILITATION INC.								
2021225936		INDEMNITY	01/12/2021	DELRAN TOWNSHIP	M-PHYSICAL/OCCUPATIONAL THERAPY	\$116.00	2021-2021	Loss
Check Amount:						\$116.00		
Check Number: 17319 Check Date: 10/04/2021 Payee Name: VIRTUA WILLINGBORO HOSPITAL, INC.								
2021234831		MEDICAL ONLY	04/08/2021	DELRAN TOWNSHIP	M-ACUTE CARE HOSPITAL	\$1,727.00	2021-2021	Loss
Check Amount:						\$1,727.00		

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Claim Number	Claimant Name	Claimant Type	DOL	Insured Name	Transaction Type	Payment Amount	Policy Period	Payment Type
Check Number: 17320		Check Date: 10/04/2021		Payee Name: NovaCare Rehabilitation				
2019176278		INDEMNITY	06/11/2019	PEMBERTON TOWNSHIP	M-PHYSICAL/OCCUPATIONAL THERAPY	\$686.00	2019-2019	Loss
Check Amount:						\$686.00		
Check Number: 17321		Check Date: 10/04/2021		Payee Name: VIRTUA MEDICAL GROUP				
2021235433		MEDICAL ONLY	04/18/2021	WESTAMPTON TOWNSHIP	M-OCCUPATIONAL MEDICINE	\$166.95	2021-2021	Loss
Check Amount:						\$166.95		
Check Number: 17322		Check Date: 10/04/2021		Payee Name: PREMIER ORTHOPAEDIC & SPORTS MEDICINE ASSOCIATES OF SNJ				
2021235453		INDEMNITY	04/03/2021	PEMBERTON TOWNSHIP	M-OCCUPATIONAL MEDICINE	\$88.09	2021-2021	Loss
Check Amount:						\$88.09		
Check Number: 17323		Check Date: 10/04/2021		Payee Name: WORKNET OCCUPATIONAL MEDICINE				
2022244354		INDEMNITY	07/30/2021	FLORENCE TOWNSHIP	M-OCCUPATIONAL MEDICINE	\$226.58	2021-2021	Loss
2022244790		MEDICAL ONLY	08/06/2021	DELANCO TOWNSHIP	M-OCCUPATIONAL MEDICINE	\$301.84	2021-2021	Loss
Check Amount:						\$528.42		
Check Number: 17324		Check Date: 10/04/2021		Payee Name: CENTRAL JERSEY URGENT CARE LLC				
2022243343		MEDICAL ONLY	07/14/2021	PEMBERTON TOWNSHIP	M-URGENT CARE CENTER	\$320.00	2021-2021	Loss
Check Amount:						\$320.00		
Check Number: 17325		Check Date: 10/04/2021		Payee Name: EMERGENCY PHYSICIANS OF NEW JERSEY P A				
2022244648		MEDICAL ONLY	08/04/2021	MANSFIELD TOWNSHIP	M-PHYSICIAN FEES	\$309.26	2021-2021	Loss
Check Amount:						\$309.26		
Check Number: 17326		Check Date: 10/04/2021		Payee Name: KENNEDY HEALTH				
2021219666		MEDICAL ONLY	11/07/2020	PALMYRA BOROUGH	M-ACUTE CARE HOSPITAL	\$2,382.06	2020-2020	Loss
Check Amount:						\$2,382.06		
Check Number: 17327		Check Date: 10/04/2021		Payee Name: VIRTUA OCCUPATIONAL HEALTH				
2022242471		MEDICAL ONLY	07/02/2021	MOUNT LAUREL TOWNSHIP	M-OCCUPATIONAL MEDICINE	\$121.89	2021-2021	Loss
2022242605		INDEMNITY	07/07/2021	MOUNT LAUREL TOWNSHIP	M-OCCUPATIONAL MEDICINE	\$121.89	2021-2021	Loss
Check Amount:						\$243.78		
Check Number: 17328		Check Date: 10/04/2021		Payee Name: KIRSHNER SPINE INSTITUTE				
2019176278		INDEMNITY	06/11/2019	PEMBERTON TOWNSHIP	M-ORTHO/NEURO FEES	\$109.95	2019-2019	Loss
Check Amount:						\$109.95		



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Claim Number	Claimant Name	Claimant Type	DOL	Insured Name	Transaction Type	Payment Amount	Policy Period	Payment Type
Check Number: 17329		Check Date: 10/04/2021		Payee Name: STRIVE PHYSICAL THERAPY SPECIALISTS, LLC				
2021234855		INDEMNITY	04/11/2021	DELRAN TOWNSHIP	M-PHYSICAL/OCCUPATIONAL THERAPY	\$400.00	2021-2021	Loss
Check Amount:						\$400.00		
Check Number: 17330		Check Date: 10/04/2021		Payee Name: QUALCARE INC				
2022249739		MEDICAL ONLY	09/23/2021	MOUNT LAUREL TOWNSHIP	M-MEDICAL REHAB/NON VOCATIONAL WC	\$516.00	2021-2021	Loss
2022249624		MEDICAL ONLY	09/25/2021	RIVERSIDE TOWNSHIP	M-MEDICAL REHAB/NON VOCATIONAL WC	\$516.00	2021-2021	Loss
2022249982		MEDICAL ONLY	09/23/2021	FLORENCE TOWNSHIP	M-MEDICAL REHAB/NON VOCATIONAL WC	\$516.00	2021-2021	Loss
2022249889		MEDICAL ONLY	09/29/2021	MEDFORD TOWNSHIP	M-MEDICAL REHAB/NON VOCATIONAL WC	\$516.00	2021-2021	Loss
2022249240		MEDICAL ONLY	09/23/2021	BORDENTOWN TOWNSHIP	M-MEDICAL REHAB/NON VOCATIONAL WC	\$516.00	2021-2021	Loss
2022249791		INDEMNITY	09/23/2021	PEMBERTON TOWNSHIP	M-MEDICAL REHAB/NON VOCATIONAL WC	\$516.00	2021-2021	Loss
Check Amount:						\$3,096.00		
Check Number: 17331		Check Date: 10/04/2021		Payee Name: QUAL-LYNX				
2021221679		INDEMNITY	11/16/2020	MEDFORD TOWNSHIP	E-MISC ALL OTHER WC	\$53.08	2020-2020	Expense
Check Amount:						\$53.08		
Check Number: 17332		Check Date: 10/11/2021		Payee Name: PARKER MCCAY				
2018126936		BODILY INJURY	10/21/2017	FIELDSBORO BOROUGH	L-LEGAL GL	\$1,885.00	2017-2017	Legal
Check Amount:						\$1,885.00		
Check Number: 17333		Check Date: 10/11/2021		Payee Name: HAINESPORT ENTERPRISES INC				
2022247289		1ST PARTY COLL PD	09/05/2021	MOUNT LAUREL TOWNSHIP	M-MISC MED(WC) & PD (NON-WC) PR COLL	\$2,203.08	2021-2021	Loss
Check Amount:						\$2,203.08		
Check Number: 17334		Check Date: 10/11/2021		Payee Name: THE DEWEESE LAW FIRM				
2018121619		INDEMNITY	12/29/2017	DELANCO TOWNSHIP	E-SUBROGATION EXPENSE WC	\$37,462.50	2017-2017	Expense
Check Amount:						\$37,462.50		
Check Number: 17335		Check Date: 10/11/2021		Payee Name: TAYLOR DARIN CLAIM SERVICE				
2022243205		GL PROPERTY DAMAGE	07/16/2021	PEMBERTON TOWNSHIP	E-APPRAISERS GL	\$1,039.00	2021-2021	Expense
2022244214		INLAND MARINE	07/29/2021	WESTAMPTON TOWNSHIP	E-INDEP ADJUSTOR PR	\$1,068.00	2021-2021	Expense
Check Amount:						\$2,107.00		
Check Number: 17336		Check Date: 10/11/2021		Payee Name: Pemberton Township				
2019176278		INDEMNITY	06/11/2019	PEMBERTON TOWNSHIP	I-TEMPORARY TOTAL DISABILITY	\$1,726.66	2019-2019	Loss
Check Amount:						\$1,726.66		



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Claim Number	Claimant Name	Claimant Type	DOL	Insured Name	Transaction Type	Payment Amount	Policy Period	Payment Type
Check Number: 17337		Check Date: 10/11/2021	Payee Name: PEMBERTON TOWNSHIP					
2021235453		INDEMNITY	04/03/2021	PEMBERTON TOWNSHIP	I-TEMPORARY TOTAL DISABILITY	\$1,938.00	2021-2021	Loss
Check Amount:						\$1,938.00		
Check Number: 17338		Check Date: 10/11/2021	Payee Name: Christina Reiss					
2019165703		INDEMNITY	02/11/2019	MOUNT LAUREL TOWNSHIP	I-PERMANENT PARTIAL DISABILITY	\$1,120.16	2019-2019	Loss
Check Amount:						\$1,120.16		
Check Number: 17339		Check Date: 10/11/2021	Payee Name: John Harris					
2020198969		INDEMNITY	03/05/2020	EDGEWATER PARK TOWNSHIP	I-PERMANENT PARTIAL DISABILITY	\$1,008.00	2020-2020	Loss
Check Amount:						\$1,008.00		
Check Number: 17340		Check Date: 10/11/2021	Payee Name: MOUNT LAUREL TOWNSHIP					
2022247340		1ST PARTY COLL PD	09/04/2021	MOUNT LAUREL TOWNSHIP	M-MISC MED(WC) & PD (NON-WC) PR COLL	\$2,175.48	2021-2021	Loss
Check Amount:						\$2,175.48		
Check Number: 17341		Check Date: 10/11/2021	Payee Name: PEMBERTON TOWNSHIP					
2022249258		INLAND MARINE	09/20/2021	PEMBERTON TOWNSHIP	M-MISC MED(WC) & PD (NON-WC) OTR LOSS PR	\$95.46	2021-2021	Loss
Check Amount:						\$95.46		
Check Number: 17342		Check Date: 10/11/2021	Payee Name: WESTAMPTON TOWNSHIP					
2022244214		INLAND MARINE	07/29/2021	WESTAMPTON TOWNSHIP	I-PROPERTY DAMAGE	\$4,913.95	2021-2021	Loss
Check Amount:						\$4,913.95		
Check Number: 17343		Check Date: 10/11/2021	Payee Name: IVY REHAB NETWORK, INC					
2022247017		INDEMNITY	09/01/2021	PEMBERTON TOWNSHIP	M-PHYSICAL/OCCUPATIONAL THERAPY	\$260.00	2021-2021	Loss
2021237818		INDEMNITY	05/14/2021	DELANCO TOWNSHIP	M-PHYSICAL/OCCUPATIONAL THERAPY	\$170.00	2021-2021	Loss
Check Amount:						\$430.00		
Check Number: 17344		Check Date: 10/11/2021	Payee Name: RANCOCAS ANESTHESIOLOGY PA					
2020187376		INDEMNITY	10/18/2019	MOUNT LAUREL TOWNSHIP	M-PHYSICIAN FEES	\$1,237.50	2019-2019	Loss
Check Amount:						\$1,237.50		
Check Number: 17345		Check Date: 10/11/2021	Payee Name: EMERGENCY CARE SERVICES OF NJ					
2022244858		MEDICAL ONLY	08/09/2021	MOUNT LAUREL TOWNSHIP	M-PHYSICIAN FEES	\$1,602.00	2021-2021	Loss
2022243549		INDEMNITY	07/14/2021	MEDFORD TOWNSHIP	M-PHYSICIAN FEES	\$1,073.00	2021-2021	Loss
Check Amount:						\$2,675.00		



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Claim Number	Claimant Name	Claimant Type	DOL	Insured Name	Transaction Type	Payment Amount	Policy Period	Payment Type
Check Number: 17346 Check Date: 10/11/2021 Payee Name: SPRAINS, STRAINS & FRACTURES LLC								
2022244463		INDEMNITY	07/30/2021	DELRAN TOWNSHIP	M-ORTHO/NEURO FEES	\$820.02	2021-2021	Loss
Check Amount:						\$820.02		
Check Number: 17347 Check Date: 10/11/2021 Payee Name: INSPIRA MEDICAL CENTER VINELAND								
2021234644		INDEMNITY	03/25/2021	PEMBERTON TOWNSHIP	M-ACUTE CARE HOSPITAL	\$534.44	2021-2021	Loss
Check Amount:						\$534.44		
Check Number: 17348 Check Date: 10/11/2021 Payee Name: WEST JERSEY ANESTHESIA ASSOCIATES, PA								
2022242605		INDEMNITY	07/07/2021	MOUNT LAUREL TOWNSHIP	M-PHYSICIAN FEES	\$1,472.00	2021-2021	Loss
Check Amount:						\$1,472.00		
Check Number: 17349 Check Date: 10/11/2021 Payee Name: EMERGENCY PHYSICIAN ASSOCIATES OF SOUTH JERSEY, PC								
2022242396		MEDICAL ONLY	06/30/2021	DELRAN TOWNSHIP	M-PHYSICIAN FEES	\$764.00	2021-2021	Loss
Check Amount:						\$764.00		
Check Number: 17350 Check Date: 10/11/2021 Payee Name: ROTHMAN ORTHOPAEDICS								
2022243151		INDEMNITY	07/16/2021	BORDENTOWN TOWNSHIP	M-ORTHO/NEURO FEES	\$73.90	2021-2021	Loss
Check Amount:						\$73.90		
Check Number: 17351 Check Date: 10/11/2021 Payee Name: WORKNET OCCUPATIONAL MEDICINE								
2022244354		INDEMNITY	07/30/2021	FLORENCE TOWNSHIP	M-OCCUPATIONAL MEDICINE	\$139.04	2021-2021	Loss
Check Amount:						\$139.04		
Check Number: 17352 Check Date: 10/11/2021 Payee Name: CENTRAL JERSEY URGENT CARE LLC								
2022249791		INDEMNITY	09/23/2021	PEMBERTON TOWNSHIP	M-URGENT CARE CENTER	\$160.00	2021-2021	Loss
Check Amount:						\$160.00		
Check Number: 17353 Check Date: 10/11/2021 Payee Name: PRINCETON BRAIN AND SPINE AND SPORTS MEDICINE								
2021229233		MEDICAL ONLY	02/07/2021	DELRAN TOWNSHIP	M-BEHAVIORAL HEALTH	\$449.48	2021-2021	Loss
Check Amount:						\$449.48		
Check Number: 17354 Check Date: 10/11/2021 Payee Name: PREMIER ORTHO ASSOCSURG								
2021237818		INDEMNITY	05/14/2021	DELANCO TOWNSHIP	M-AMBULATORY SURGERY CENTER	\$13,437.00	2021-2021	Loss
Check Amount:						\$13,437.00		
Check Number: 17355 Check Date: 10/11/2021 Payee Name: myMATRIX								
2019169455		INDEMNITY	03/25/2019	PEMBERTON TOWNSHIP	M-PHARMACY	\$384.32	2019-2019	Loss



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2021211846		INDEMNITY	08/04/2020	CHESTERFIELD TOWNSHIP	M-PHARMACY	\$6.98	2020-2020	Loss
Check Amount:						\$391.30		
Check Number: 17356		Check Date: 10/11/2021	Payee Name: STRIVE PHYSICAL THERAPY SPECIALISTS, LLC					
2021231487		INDEMNITY	03/02/2021	EDGEWATER PARK TOWNSHIP	M-PHYSICAL/OCCUPATIONAL THERAPY	\$160.00	2021-2021	Loss
2021239260		MEDICAL ONLY	06/01/2021	PEMBERTON TOWNSHIP	M-PHYSICAL/OCCUPATIONAL THERAPY	\$480.00	2021-2021	Loss
Check Amount:						\$640.00		
Check Number: 17357		Check Date: 10/11/2021	Payee Name: QUALCARE INC					
2022250183		INDEMNITY	09/29/2021	SOUTHAMPTON TOWNSHIP	M-MEDICAL REHAB/NON VOCATIONAL WC	\$516.00	2021-2021	Loss
Check Amount:						\$516.00		
Check Number: 17358		Check Date: 10/18/2021	Payee Name: ADMINISTRATIVE CLAIM SERVICES					
2022246686		INDEMNITY	08/25/2021	MOUNT LAUREL TOWNSHIP	E-MISC ALL OTHER WC	\$3.00	2021-2021	Expense
Check Amount:						\$3.00		
Check Number: 17359		Check Date: 10/18/2021	Payee Name: I C U INVESTIGATIONS INC					
2021224501		1ST PARTY COLL PD	12/23/2020	WRIGHTSTOWN BOROUGH	E-MISC ALL OTHER PR	\$200.00	2020-2020	Expense
Check Amount:						\$200.00		
Check Number: 17360		Check Date: 10/18/2021	Payee Name: RAYMOND & COLEMAN LLP					
2019156504		BODILY INJURY	08/22/2018	MOUNT LAUREL TOWNSHIP	L-LEGAL GL	\$411.50	2018-2018	Legal
2019153823		GL PROPERTY DAMAGE	09/24/2018	SOUTHAMPTON TOWNSHIP	L-LEGAL GL	\$2,332.50	2018-2018	Legal
2020179991		BODILY INJURY	07/26/2019	MEDFORD TOWNSHIP	L-LEGAL AL	\$2,862.50	2019-2019	Legal
2021233692		BODILY INJURY	08/06/2020	NORTH HANOVER TOWNSHIP	L-LEGAL GL	\$1,132.00	2020-2020	Legal
2020187550		BODILY INJURY	07/14/2018	BORDENTOWN CITY	L-LEGAL GL	\$155.00	2018-2018	Legal
2019163927		BODILY INJURY	11/01/2018	MEDFORD TOWNSHIP	L-LEGAL GL	\$1,922.00	2018-2018	Legal
2019172256		BODILY INJURY	03/31/2018	MOUNT LAUREL TOWNSHIP	L-LEGAL GL	\$131.34	2018-2018	Legal
Check Amount:						\$8,946.84		
Check Number: 17361		Check Date: 10/18/2021	Payee Name: DAVID S DEWEESE					
2022248543		PUB OFF PI	08/04/2021	HAINESPORT TOWNSHIP	L-LEGAL GL	\$750.00	2021-2021	Legal
2022242817		PUB OFF PI	04/14/2021	PEMBERTON TOWNSHIP	L-LEGAL GL	\$750.00	2021-2021	Legal
2022246774		EPL PI	11/13/2020	PEMBERTON TOWNSHIP	L-LEGAL GL	\$750.00	2020-2020	Legal
Check Amount:						\$2,250.00		
Check Number: 17362		Check Date: 10/18/2021	Payee Name: AFFANATO MARUT LLC					
2018127449		INDEMNITY	03/02/2018	MOUNT LAUREL TOWNSHIP	L-LEGAL WC	\$221.00	2018-2018	Legal



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Check Amount:						\$221.00		
Check Number: 17363		Check Date: 10/18/2021	Payee Name: Chesterfield Township					
2021211846		INDEMNITY	08/04/2020	CHESTERFIELD TOWNSHIP	I-TEMPORARY TOTAL DISABILITY	\$540.00	2020-2020	Loss
Check Amount:						\$540.00		
Check Number: 17364		Check Date: 10/18/2021	Payee Name: PEMBERTON TOWNSHIP					
2022249791		INDEMNITY	09/23/2021	PEMBERTON TOWNSHIP	I-TEMPORARY TOTAL DISABILITY	\$1,783.72	2021-2021	Loss
Check Amount:						\$1,783.72		
Check Number: 17365		Check Date: 10/18/2021	Payee Name: DELANCO TOWNSHIP					
2021237818		INDEMNITY	05/14/2021	DELANCO TOWNSHIP	I-TEMPORARY TOTAL DISABILITY	\$1,938.00	2021-2021	Loss
Check Amount:						\$1,938.00		
Check Number: 17366		Check Date: 10/18/2021	Payee Name: DELRAN TOWNSHIP					
2021225936		INDEMNITY	01/12/2021	DELRAN TOWNSHIP	I-TEMPORARY TOTAL DISABILITY	\$1,814.14	2021-2021	Loss
Check Amount:						\$1,814.14		
Check Number: 17367		Check Date: 10/18/2021	Payee Name: William Roberts					
2020179427		INDEMNITY	07/19/2019	PEMBERTON BOROUGH	I-TEMPORARY TOTAL DISABILITY	\$1,842.00	2019-2019	Loss
Check Amount:						\$1,842.00		
Check Number: 17368		Check Date: 10/18/2021	Payee Name: Edward Butler					
2020208328		INDEMNITY	06/23/2020	MOUNT LAUREL TOWNSHIP	I-PERMANENT PARTIAL DISABILITY	\$1,150.08	2020-2020	Loss
Check Amount:						\$1,150.08		
Check Number: 17369		Check Date: 10/18/2021	Payee Name: IVY REHAB NETWORK, INC					
2022247017		INDEMNITY	09/01/2021	PEMBERTON TOWNSHIP	M-PHYSICAL/OCCUPATIONAL THERAPY	\$170.00	2021-2021	Loss
2021237818		INDEMNITY	05/14/2021	DELANCO TOWNSHIP	M-PHYSICAL/OCCUPATIONAL THERAPY	\$170.00	2021-2021	Loss
Check Amount:						\$340.00		
Check Number: 17370		Check Date: 10/18/2021	Payee Name: VIRTUA MEMORIAL HOSPITAL BURLINGTON COUNTY INC					
2022244610		MEDICAL ONLY	08/04/2021	MANSFIELD TOWNSHIP	M-ACUTE CARE HOSPITAL	\$1,727.00	2021-2021	Loss
Check Amount:						\$1,727.00		
Check Number: 17371		Check Date: 10/18/2021	Payee Name: ONE CALL CARE DIAGNOSTICS					
2019176278		INDEMNITY	06/11/2019	PEMBERTON TOWNSHIP	M-MRI	\$75.00	2019-2019	Loss
2022242605		INDEMNITY	07/07/2021	MOUNT LAUREL TOWNSHIP	M-MRI	\$200.00	2021-2021	Loss
Check Amount:						\$275.00		

Bank Account: BURLINGTON CTY JIF I

Claim Number	Claimant Name	Claimant Type	DOL	Insured Name	Transaction Type	Payment Amount	Policy Period	Payment Type
Check Number: 17372		Check Date: 10/18/2021		Payee Name: KESSLER INSTITUTE FOR REHABILITATION INC.				
2021225936		INDEMNITY	01/12/2021	DELRAN TOWNSHIP	M-PHYSICAL/OCCUPATIONAL THERAPY	\$116.00	2021-2021	Loss
Check Amount:						\$116.00		
Check Number: 17373		Check Date: 10/18/2021		Payee Name: VIRTUA WILLINGBORO HOSPITAL, INC.				
2022244790		MEDICAL ONLY	08/06/2021	DELANCO TOWNSHIP	M-ACUTE CARE HOSPITAL	\$1,727.00	2021-2021	Loss
Check Amount:						\$1,727.00		
Check Number: 17374		Check Date: 10/18/2021		Payee Name: ROTHMAN ORTHOPAEDICS				
2021227559		MEDICAL ONLY	01/13/2021	BORDENTOWN TOWNSHIP	M-ORTHO/NEURO FEES	\$73.90	2021-2021	Loss
2021214072		INDEMNITY	09/06/2020	NORTH HANOVER TOWNSHIP	M-ORTHO/NEURO FEES	\$73.90	2020-2020	Loss
2022247017		INDEMNITY	09/01/2021	PEMBERTON TOWNSHIP	M-ORTHO/NEURO FEES	\$282.21	2021-2021	Loss
2020185549		INDEMNITY	10/01/2019	BORDENTOWN TOWNSHIP	M-ORTHO/NEURO FEES	\$73.90	2019-2019	Loss
2021211846		INDEMNITY	08/04/2020	CHESTERFIELD TOWNSHIP	M-ORTHO/NEURO FEES	\$147.80	2020-2020	Loss
Check Amount:						\$651.71		
Check Number: 17375		Check Date: 10/18/2021		Payee Name: PREMIER ORTHOPAEDIC & SPORTS MEDICINE ASSOCIATES OF SNJ				
2021239260		MEDICAL ONLY	06/01/2021	PEMBERTON TOWNSHIP	M-ORTHO/NEURO FEES	\$234.32	2021-2021	Loss
2021235453		INDEMNITY	04/03/2021	PEMBERTON TOWNSHIP	M-OCCUPATIONAL MEDICINE	\$176.18	2021-2021	Loss
2021234644		INDEMNITY	03/25/2021	PEMBERTON TOWNSHIP	M-OCCUPATIONAL MEDICINE	\$140.94	2021-2021	Loss
2021234392		INDEMNITY	04/01/2021	PEMBERTON TOWNSHIP	M-OCCUPATIONAL MEDICINE	\$220.22	2021-2021	Loss
2021215075		INDEMNITY	09/16/2020	DELANCO TOWNSHIP	M-ORTHO/NEURO FEES	\$88.09	2020-2020	Loss
Check Amount:						\$859.75		
Check Number: 17376		Check Date: 10/18/2021		Payee Name: ATLANTICARE URGENT CARE PHYSICIANS LLC				
2022245670		MEDICAL ONLY	08/18/2021	MEDFORD TOWNSHIP	M-URGENT CARE CENTER	\$263.00	2021-2021	Loss
2021235994		MEDICAL ONLY	04/26/2021	MEDFORD TOWNSHIP	M-URGENT CARE CENTER	\$263.00	2021-2021	Loss
2021240734		MEDICAL ONLY	06/15/2021	MEDFORD TOWNSHIP	M-URGENT CARE CENTER	\$263.00	2021-2021	Loss
Check Amount:						\$789.00		
Check Number: 17377		Check Date: 10/18/2021		Payee Name: NEUROSURGICAL AND SPINE SPECIALIST LLC				
2021222201		INDEMNITY	11/01/2020	MEDFORD TOWNSHIP	M-ORTHO/NEURO FEES	\$144.35	2020-2020	Loss
Check Amount:						\$144.35		
Check Number: 17378		Check Date: 10/18/2021		Payee Name: FUSION HEALTHCARE SOLUTIONS				
2021237818		INDEMNITY	05/14/2021	DELANCO TOWNSHIP	M-DME/PROSTHETICS	\$1,928.00	2021-2021	Loss
Check Amount:						\$1,928.00		



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Insurer: BURLINGTON COUNTY J.I.F.

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Claim Number	Claimant Name	Claimant Type	DOL	Insured Name	Transaction Type	Payment Amount	Policy Period	Payment Type
Check Number: 17379		Check Date: 10/18/2021		Payee Name: myMATRIXX				
2019176278		INDEMNITY	06/11/2019	PEMBERTON TOWNSHIP	M-PHARMACY	\$152.93	2019-2019	Loss
2021214072		INDEMNITY	09/06/2020	NORTH HANOVER TOWNSHIP	M-PHARMACY	\$15.00	2020-2020	Loss
2020179427		INDEMNITY	07/19/2019	PEMBERTON BOROUGH	M-PHARMACY	\$436.99	2019-2019	Loss
Check Amount:						\$604.92		
Check Number: 17380		Check Date: 10/18/2021		Payee Name: STRIVE PHYSICAL THERAPY SPECIALISTS, LLC				
2021239260		MEDICAL ONLY	06/01/2021	PEMBERTON TOWNSHIP	M-PHYSICAL/OCCUPATIONAL THERAPY	\$160.00	2021-2021	Loss
2021215075		INDEMNITY	09/16/2020	DELANCO TOWNSHIP	M-PHYSICAL/OCCUPATIONAL THERAPY	\$80.00	2020-2020	Loss
Check Amount:						\$240.00		
Check Number: 17381		Check Date: 10/18/2021		Payee Name: QUALCARE INC				
2022251141		MEDICAL ONLY	10/06/2021	LUMBERTON TOWNSHIP	M-MEDICAL REHAB/NON VOCATIONAL WC	\$516.00	2021-2021	Loss
2022251621		INDEMNITY	10/01/2021	LUMBERTON TOWNSHIP	M-MEDICAL REHAB/NON VOCATIONAL WC	\$516.00	2021-2021	Loss
2022251619		INDEMNITY	10/05/2021	LUMBERTON TOWNSHIP	M-MEDICAL REHAB/NON VOCATIONAL WC	\$516.00	2021-2021	Loss
Check Amount:						\$1,548.00		
Check Number: 17382		Check Date: 10/18/2021		Payee Name: QUAL-LYNX				
2021219746		INDEMNITY	11/04/2020	EDGEWATER PARK TOWNSHIP	E-MISC ALL OTHER WC	\$13.00	2020-2020	Expense
Check Amount:						\$13.00		
Check Number: 17383		Check Date: 10/25/2021		Payee Name: ADMINISTRATIVE CLAIM SERVICES				
2022248487		INDEMNITY	09/10/2021	MEDFORD TOWNSHIP	E-MISC ALL OTHER WC	\$3.00	2021-2021	Expense
2022242605		INDEMNITY	07/07/2021	MOUNT LAUREL TOWNSHIP	E-MISC ALL OTHER WC	\$3.00	2021-2021	Expense
2022248489		INDEMNITY	09/10/2021	MEDFORD TOWNSHIP	E-MISC ALL OTHER WC	\$3.00	2021-2021	Expense
Check Amount:						\$9.00		
Check Number: 17384		Check Date: 10/25/2021		Payee Name: HAINESPORT ENTERPRISES INC				
2022251655		1ST PARTY COLL PD	10/13/2021	MOUNT LAUREL TOWNSHIP	M-MISC MED(WC) & PD (NON-WC) PR COLL	\$682.80	2021-2021	Loss
Check Amount:						\$682.80		
Check Number: 17385		Check Date: 10/25/2021		Payee Name: VIRTUA PHYSICIAN ASSOCIATES				
2020194304		MEDICAL ONLY	01/12/2020	SOUTHAMPTON TOWNSHIP	M-URGENT CARE CENTER	\$228.00	2020-2020	Loss
Check Amount:						\$228.00		
Check Number: 17386		Check Date: 10/25/2021		Payee Name: MARSHALL DENNEHEY WARNER				
2020206165		POLICE PROF BI	05/17/2020	PEMBERTON TOWNSHIP	L-LEGAL GL	\$401.00	2020-2020	Legal
Check Amount:						\$401.00		



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Claim Number	Claimant Name	Claimant Type	DOL	Insured Name	Transaction Type	Payment Amount	Policy Period	Payment Type
Check Number: 17387		Check Date: 10/25/2021		Payee Name: ATLANTIC SECURITY INT'L				
2020190631	MEDICAL ONLY	11/11/2019	WESTAMPTON TOWNSHIP	E-INDEP ADJUSTOR WC		\$151.50	2019-2019	Expense
					Check Amount:	\$151.50		
Check Number: 17388		Check Date: 10/25/2021		Payee Name: TAYLOR DARIN CLAIM SERVICE				
2022242875	BLDG/CONTENT	07/12/2021	PALMYRA BOROUGH	E-INDEP ADJUSTOR PR		\$2,331.00	2021-2021	Expense
2022242409	BLDG/CONTENT	07/05/2021	PEMBERTON BOROUGH	E-INDEP ADJUSTOR PR		\$1,047.04	2021-2021	Expense
					Check Amount:	\$3,378.04		
Check Number: 17389		Check Date: 10/25/2021		Payee Name: RICHARD DIVERNIERO				
2019163514	INDEMNITY	01/18/2019	DELRAN TOWNSHIP	M-IND MED EXAMS WC		\$900.00	2019-2019	Loss
					Check Amount:	\$900.00		
Check Number: 17390		Check Date: 10/25/2021		Payee Name: Florence Township				
2022244354	INDEMNITY	07/30/2021	FLORENCE TOWNSHIP	I-TEMPORARY TOTAL DISABILITY		\$1,938.00	2021-2021	Loss
					Check Amount:	\$1,938.00		
Check Number: 17391		Check Date: 10/25/2021		Payee Name: Pemberton Township				
2022247017	INDEMNITY	09/01/2021	PEMBERTON TOWNSHIP	I-TEMPORARY TOTAL DISABILITY		\$1,407.00	2021-2021	Loss
					Check Amount:	\$1,407.00		
Check Number: 17392		Check Date: 10/25/2021		Payee Name: Pemberton Township				
2019176278	INDEMNITY	06/11/2019	PEMBERTON TOWNSHIP	I-TEMPORARY TOTAL DISABILITY		\$1,726.66	2019-2019	Loss
					Check Amount:	\$1,726.66		
Check Number: 17393		Check Date: 10/25/2021		Payee Name: Pemberton Township				
2022247017	INDEMNITY	09/01/2021	PEMBERTON TOWNSHIP	I-TEMPORARY TOTAL DISABILITY		\$1,105.50	2021-2021	Loss
					Check Amount:	\$1,105.50		
Check Number: 17394		Check Date: 10/25/2021		Payee Name: MEDFORD TOWNSHIP				
2022248487	INDEMNITY	09/10/2021	MEDFORD TOWNSHIP	I-TEMPORARY TOTAL DISABILITY		\$1,198.44	2021-2021	Loss
					Check Amount:	\$1,198.44		
Check Number: 17395		Check Date: 10/25/2021		Payee Name: MEDFORD TOWNSHIP				
2022248489	INDEMNITY	09/10/2021	MEDFORD TOWNSHIP	I-TEMPORARY TOTAL DISABILITY		\$1,325.34	2021-2021	Loss
					Check Amount:	\$1,325.34		
Check Number: 17396		Check Date: 10/25/2021		Payee Name: PEMBERTON TOWNSHIP				



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Insurer: BURLINGTON COUNTY J.I.F.

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Claim Number	Claimant Name	Claimant Type	DOL	Insured Name	Transaction Type	Payment Amount	Policy Period	Payment Type
2022249791		INDEMNITY	09/23/2021	PEMBERTON TOWNSHIP	I-TEMPORARY TOTAL DISABILITY	\$1,783.72	2021-2021	Loss
Check Amount:						\$1,783.72		
Check Number: 17397		Check Date: 10/25/2021	Payee Name: Michael Hynes					
2022249624		MEDICAL ONLY	09/25/2021	RIVERSIDE TOWNSHIP	M-PHARMACY	\$11.34	2021-2021	Loss
Check Amount:						\$11.34		
Check Number: 17398		Check Date: 10/25/2021	Payee Name: PEMBERTON BOROUGH					
2022242409		BLDG/CONTENT	07/05/2021	PEMBERTON BOROUGH	M-MISC MED(WC) & PD (NON-WC) BLD & CNT	\$1,221.48	2021-2021	Loss
Check Amount:						\$1,221.48		
Check Number: 17399		Check Date: 10/25/2021	Payee Name: PALMYRA BOROUGH					
2022242875		BLDG/CONTENT	07/12/2021	PALMYRA BOROUGH	M-MISC MED(WC) & PD (NON-WC) BLD & CNT	\$58,746.69	2021-2021	Loss
Check Amount:						\$58,746.69		
Check Number: 17400		Check Date: 10/25/2021	Payee Name: IVY REHAB NETWORK, INC					
2022244532		INDEMNITY	08/03/2021	MANSFIELD TOWNSHIP	M-PHYSICAL/OCCUPATIONAL THERAPY	\$935.00	2021-2021	Loss
2021231781		INDEMNITY	03/04/2021	PEMBERTON TOWNSHIP	M-PHYSICAL/OCCUPATIONAL THERAPY	\$170.00	2021-2021	Loss
2021237818		INDEMNITY	05/14/2021	DELANCO TOWNSHIP	M-PHYSICAL/OCCUPATIONAL THERAPY	\$255.00	2021-2021	Loss
Check Amount:						\$1,360.00		
Check Number: 17401		Check Date: 10/25/2021	Payee Name: RANCOCAS ANESTHESIOLOGY PA					
2021231487		INDEMNITY	03/02/2021	EDGEWATER PARK TOWNSHIP	M-PHYSICIAN FEES	\$515.00	2021-2021	Loss
Check Amount:						\$515.00		
Check Number: 17402		Check Date: 10/25/2021	Payee Name: PREMIER ORTHOPEDIC OF SOUTH JERSEY					
2022244354		INDEMNITY	07/30/2021	FLORENCE TOWNSHIP	M-ORTHO/NEURO FEES	\$196.00	2021-2021	Loss
Check Amount:						\$196.00		
Check Number: 17403		Check Date: 10/25/2021	Payee Name: REGIONAL DIAGNOSTIC IMAGING, PA					
2021234644		INDEMNITY	03/25/2021	PEMBERTON TOWNSHIP	M-PHYSICIAN FEES	\$56.34	2021-2021	Loss
Check Amount:						\$56.34		
Check Number: 17404		Check Date: 10/25/2021	Payee Name: RADIOLOGY ASSOCIATES OF BURLINGTON COUNTY P A					
2022244648		MEDICAL ONLY	08/04/2021	MANSFIELD TOWNSHIP	M-PHYSICIAN FEES	\$20.47	2021-2021	Loss
Check Amount:						\$20.47		
Check Number: 17405		Check Date: 10/25/2021	Payee Name: KINEMATIC CONSULTANTS, INC.					
2020185549		INDEMNITY	10/01/2019	BORDENTOWN TOWNSHIP	M-PHYSICAL/OCCUPATIONAL THERAPY	\$720.00	2019-2019	Loss



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Insurer: BURLINGTON COUNTY J.I.F.

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Claim Number	Claimant Name	Claimant Type	DOL	Insured Name	Transaction Type	Payment Amount	Policy Period	Payment Type
Check Amount:						\$720.00		
Check Number: 17406		Check Date: 10/25/2021	Payee Name: MATTHEW J PITERA MD PA					
2020179427	INDEMNITY	07/19/2019	PEMBERTON BOROUGH	M-BEHAVIORAL HEALTH	\$450.00	2019-2019	Loss	
Check Amount:						\$450.00		
Check Number: 17407		Check Date: 10/25/2021	Payee Name: VIRTUA WILLINGBORO HOSPITAL, INC.					
2022248824	MEDICAL ONLY	09/21/2021	DELRAN TOWNSHIP	M-ACUTE CARE HOSPITAL	\$1,727.00	2021-2021	Loss	
Check Amount:						\$1,727.00		
Check Number: 17408		Check Date: 10/25/2021	Payee Name: PREMIER ORTHOPAEDIC & SPORTS MEDICINE ASSOCIATES OF SNJ					
2021231487	INDEMNITY	03/02/2021	EDGEWATER PARK TOWNSHIP	M-OCCUPATIONAL MEDICINE	\$89.76	2021-2021	Loss	
2022244532	INDEMNITY	08/03/2021	MANSFIELD TOWNSHIP	M-ORTHO/NEURO FEES	\$196.96	2021-2021	Loss	
Check Amount:						\$286.72		
Check Number: 17409		Check Date: 10/25/2021	Payee Name: WORKNET OCCUPATIONAL MEDICINE					
2022244354	INDEMNITY	07/30/2021	FLORENCE TOWNSHIP	M-OCCUPATIONAL MEDICINE	\$139.04	2021-2021	Loss	
Check Amount:						\$139.04		
Check Number: 17410		Check Date: 10/25/2021	Payee Name: EMERGENCY PHYSICIANS OF NEW JERSEY P A					
2022246098	MEDICAL ONLY	08/24/2021	MOUNT LAUREL TOWNSHIP	M-PHYSICIAN FEES	\$309.26	2021-2021	Loss	
Check Amount:						\$309.26		
Check Number: 17411		Check Date: 10/25/2021	Payee Name: PREMIER ORTHO ASSOCSURG					
2022244532	INDEMNITY	08/03/2021	MANSFIELD TOWNSHIP	M-AMBULATORY SURGERY CENTER	\$8,947.40	2021-2021	Loss	
Check Amount:						\$8,947.40		
Check Number: 17412		Check Date: 10/25/2021	Payee Name: FUSION HEALTHCARE SOLUTIONS					
2022244532	INDEMNITY	08/03/2021	MANSFIELD TOWNSHIP	M-DME/PROSTHETICS	\$1,928.00	2021-2021	Loss	
Check Amount:						\$1,928.00		
Check Number: 17413		Check Date: 10/25/2021	Payee Name: INSPIRA MEDICAL CENTER MULLICA HILL					
2022244858	MEDICAL ONLY	08/09/2021	MOUNT LAUREL TOWNSHIP	M-ACUTE CARE HOSPITAL	\$3,110.68	2021-2021	Loss	
Check Amount:						\$3,110.68		
Check Number: 17414		Check Date: 10/25/2021	Payee Name: STRIVE PHYSICAL THERAPY SPECIALISTS, LLC					
2021239260	MEDICAL ONLY	06/01/2021	PEMBERTON TOWNSHIP	M-PHYSICAL/OCCUPATIONAL THERAPY	\$160.00	2021-2021	Loss	
2021234855	INDEMNITY	04/11/2021	DELRAN TOWNSHIP	M-PHYSICAL/OCCUPATIONAL THERAPY	\$240.00	2021-2021	Loss	
2021215075	INDEMNITY	09/16/2020	DELANCO TOWNSHIP	M-PHYSICAL/OCCUPATIONAL THERAPY	\$160.00	2020-2020	Loss	



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Insurer: BURLINGTON COUNTY J.I.F.

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Claim Number	Claimant Name	Claimant Type	DOL	Insured Name	Transaction Type	Payment Amount	Policy Period	Payment Type
Check Amount:						\$560.00		
Check Number: 17415		Check Date: 10/25/2021	Payee Name: QUALCARE INC					
2022252228		MEDICAL ONLY	10/19/2021	PEMBERTON TOWNSHIP	M-MEDICAL REHAB/NON VOCATIONAL WC	\$516.00	2021-2021	Loss
2022251695		MEDICAL ONLY	10/05/2021	LUMBERTON TOWNSHIP	M-MEDICAL REHAB/NON VOCATIONAL WC	\$516.00	2021-2021	Loss
2022251696		MEDICAL ONLY	09/28/2021	LUMBERTON TOWNSHIP	M-MEDICAL REHAB/NON VOCATIONAL WC	\$516.00	2021-2021	Loss
Check Amount:						\$1,548.00		
Check Number: 17416		Check Date: 10/25/2021	Payee Name: QUAL-LYNX					
2022246436		MEDICAL ONLY	07/30/2021	LUMBERTON TOWNSHIP	E-MISC ALL OTHER WC	\$39.00	2021-2021	Expense
2022248487		INDEMNITY	09/10/2021	MEDFORD TOWNSHIP	E-MISC ALL OTHER WC	\$62.84	2021-2021	Expense
2022246686		INDEMNITY	08/25/2021	MOUNT LAUREL TOWNSHIP	E-MISC ALL OTHER WC	\$53.09	2021-2021	Expense
2021221166		INDEMNITY	11/03/2020	MEDFORD TOWNSHIP	E-MISC ALL OTHER WC	\$6.50	2020-2020	Expense
2022248489		INDEMNITY	09/10/2021	MEDFORD TOWNSHIP	E-MISC ALL OTHER WC	\$66.09	2021-2021	Expense
Check Amount:						\$227.52		

Total of BURLINGTON CTY JIF I Account

Number of Check:	125	Total Payments:	\$277,221.02
Number of Payments:	232	First Check Number:	17292
Expense Payments:	59,342.79	Last Check Number:	17416
Legal Payments:	15,699.34		
Loss Payments:	202,178.89		

BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND

BILL LIST - November 2021

	Payee	FY2022	FY2021	FY2020	JIF Appropriation	Description
1	Arthur J. Gallagher Risk Management Services		31,255.00		Prof Services/Administration	Nov 2021 Fee
2	Arthur J. Gallagher Risk Management Services		47.68		Misc/Postage/Copies/Faxes	Postage/copies expenses-Oct
3	Arthur J. Gallagher Risk Management Services	675.00			Safety Incentive Program	Safety calendars; split with other JIFs; PF AMEX
4	Arthur J. Gallagher Risk Management Services	565.25			Wellness Program	Wellness calendars; split with other JIFs; PF AMEX
5	Arthur J. Gallagher Risk Management Services	106.55			Misc/Meeting Expense/Dinner Mtg	Yr Zoom subscription split with other JIFs; PF AMEX
6	The DeWeese Law Firm, P.C.		6,164.00		Prof Services/Attorney	Nov 2021 Fees
7	Qual-Lynx		17,957.00		Prof Services/Claims Admin.	Nov 2021 Fees
8	Joyce Media		375.00		Misc/JIF Website	Nov 2021 Fees
9	Kris Kristie		375.00		Misc/Recording Secretary	Nov 2021 Fees
10	J. A. Montgomery Risk Control Services		11,486.00		Prof Services/Safety Director	Nov 2021 Fees
11	Secure Data Consulting Services, LLC		5,544.00		Prof Services/Technology Risk Serv Dir	Nov 2021 Fees
12	Tom Tontarski		968.00		Prof Services/Treasurer	Nov 2021 Fees
13	Tom Tontarski		13.55		Misc/Postage/Copies/Faxes	Priority mail fees-Oct fee (split)
14	Conner Strong & Buckelew		697.00		Prof Services/Underwriting Mgr	Nov 2021 Fees
15	Debby Schiffer		2,533.00		Wellness Program	Nov 2021 Fees
16	Courier Post		54.96		Misc/Legal Notices	Ad#4954457 Oct Mtg Format
17	Courier Times (BCT)		48.52		Misc/Legal Notices	Ad#7409541 Oct Mtg format change
18	Iron Mountain		80.42		Misc/Record Retention Service	"Inv#DZSD970; Storage 11/1-30/2021; Service 9/22/21-10/26/21
19	Paul's Custom Awards & Trophies		170.00		Misc/Meeting Expense/Dinner Mtg	two retirement plaques -DC, JH
20	Postmaster	388.00			Misc/Postage/Copies/Faxes	PO Box 489 Annual Fee 11/30/21-11/30/22

21	Bass River Township		500.00		Wellness Program	chair massages
22	Delanco Township		219.11		Wellness Program	fruit; workout items
23	Township of Edgewater Park		1,433.00		Optional Safety Budget	AED kits
24	Hainesport Township		995.00		Optional Safety Budget	fire gloves, lightbar, for PW trucks
25	Mansfield Township		750.00		Wellness Program	nuts, water, etc
26	Medford Township		500.00		EPL/CYBER/EPL/Cyber Incentive Prog	Employee handbook reviewed by solicitor
27	Medford Township		4,645.00		Optional Safety Budget	partial balance for water install/clorox wipes
28	Medford Township		1,500.00		Wellness Program	Water cooler refilling station install
29	Mount Laurel Township		500.00		EPL/CYBER/EPL/Cyber Incentive Prog	Web filter for cyber protection
30	Mount Laurel Township		29.91		Optional Safety Budget	no smoking signs
31	Mount Laurel Township		536.46		Wellness Program	flu shots and masks
32	North Hanover Township		1,595.00		Optional Safety Budget	Bullet Proof Vests
33	Borough of Palmyra		500.00		EPL/CYBER/EPL/Cyber Incentive Prog	Review of employee manual/policies by solicitor
34	Township of Pemberton		1,500.00		Wellness Program	Wellness fair reimbursement; massages; reiki
35	Township of Pemberton			2,537.58	Safety Incentive Program	helmets, vests, safety gear
36	Riverside Township		500.00		EPL/CYBER/EPL/Cyber Incentive Program	VPN multi factor
37	Shamong Township		498.96		Wellness Program	Wellness presentation
38	Southampton Township		500.00		EPL/CYBER/EPL/Cyber Incentive Program	spam filter, security protection
	TOTAL	\$1,734.80	\$94,471.57	\$2,537.58		

JIF Bill List Total	\$98,743.95
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***Strategic Planning Committee Meeting Minutes
October 19, 2021 at 1:30pm
Via Zoom / Conference Call***

A meeting of the Burlington County Municipal Joint Insurance Fund's Strategic Planning Committee was held on October 19, 2021 at 1:30pm via Zoom/Conference Call. Those in attendance were:

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

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

I. Minutes of the June 15, 2021 Meeting

Mr. Miola noted that the minutes from the Committee's June 15, 2021 meeting were emailed to the Committee on October 6, 2021, and he will be discussing some of the follow-up items from that meeting at today's meeting.

II. Membership Renewals

Mr. Miola noted that all members up for renewal effective January 1, 2021 have renewed their membership with the Fund. He noted that the agreements were filed with DOBI & DCA on October 15, 2021. Fully executed copies of the resolution and contracts were mailed to the Clerk.

III. Membership Visitation Program

Mr. Miola noted that all members up for renewal effective January 1, 2022 have submitted their paperwork. All members visitations with the governing body have been completed either in-person or virtually.

Membership Updates

Mr. Miola mentioned that all members who were not up for renewal received copies of their *Membership Update* by mail in early September.

IV. Membership Growth

Mr. Forlenza reported that Eastampton Township was a prospect for 2022, however, he has not had interaction with the Township. He indicated that he has reached out to Eastampton several times, but got no return calls. Mr. McMahon mentioned that he has not heard anything from Kim in

Eastampton Township but he is more than willing to stop by to discuss the JIF with her. Mr. Forlenza stated that if Eastampton is interested in making an application, it would have to happen very quickly since the end of the year is fast approaching.

Mr. Miola mentioned that if they were interested in joining the JIF they would have had to give notice by October 1st to the Statewide JIF.

V. December Executive Committee Meeting/Holiday Dinner Meeting

Mr. Miola pointed out that the December Executive Committee meeting and Dinner Meeting are scheduled to take place on December 21, 2021, COVID permitting. It is looking likely that we will be holding the next few meetings in person, and if so, we may be able to hold the Dinner Meeting in person. He noted that our office is looking into a few locations; Medford Village Country Club, O'Connors in Eastampton, and Ramblewood Country Club in Mt. Laurel. Ms. Ortiz reported that Ramblewood Country Club has the date available; however, their minimum is 40 people at \$38.20 per person. Mr. Miola commented that based upon prior history we may not have that many attendees. He noted that Ms. Ortiz is still waiting to hear back from Medford Village Country Club and O'Connors. As a result, Mr. Miola noted that we will continue to monitor the situation with regard to the pandemic as well as the responses from the other venues. Our office will follow up with the Committee as to whether we should proceed with holding a Holiday Dinner Meeting in December. The Committee agreed with this approach.

VI. Remaining 2021 Executive Committee Meeting Schedule

Mr. Forlenza noted that the COVID numbers are on a downward trend, as a result he is hopeful we can meet in Hainesport for the November meeting. Mr. Miola reported that the Hainesport Municipal Building is available to hold the November meeting in person. Assuming the COVID numbers do not change we should plan on meeting in person in November and possibly in December. He then asked the Committee if they have any concerns. The Committee agreed with Mr. Forlenza's approach to plan to meet in person with no hybrid option.

Mr. McMahon commented that attendance at the November Executive Committee Meeting will be fairly light being so close to Thanksgiving.

VII. Executive Committee Meetings

Mr. Miola referred the Committee to a copy of the proposed 2022 Executive Committee Meeting dates. He asked the Committee if they would like to continue holding the monthly Executive Committee at the Hainesport Municipal Building. The meetings will take place the third Tuesday of the month at 3:30pm with no August meeting. These meetings will be held in person or virtual pending the pandemic. The Committee approved the 2022 Executive Committee Meeting Schedule. Ms. Kosko authorized use of the Hainesport Municipal Building for 2022.

VIII. Claims Review Committee

Mr. Miola explained that our office has been monitoring the length of the Executive Committee Meetings resulting from the review of PARS. He mentioned that in the ACM and TRICO JIFs they have a pre-meeting to discuss the PARS in greater detail. Mr. Miola asked the Committee if they would be interested in creating a sub-committee to review the PARS. The meeting would last approximately one hour, once per month either via Zoom or in person and would be held prior to the Executive Committee Meeting. This would allow the sub-committee to discuss the PARS and review Qual-Lynx reports.

Mr. Forlenza commented that the PARS are important; however, a lot of the reports that we receive from Qual-Lynx do not reach the members such as adjuster file counts, use of prescription drugs, classification of claims, etc. He noted that where this process is used it allows for greater discussion and review of items of importance. Under our current arrangement we are not able to monitor claims activities in as much detail. Mr. Miola indicated that the Fund Chair could ask for volunteers and appoint a sub-committee of five (5) Fund Commissioners along with the Fund Professionals; those being the Executive Director's Office, Mr. DeWeese, and Qual-Lynx. Mr. Forlenza noted that in the ACM JIF some RMCs are invited to attend the Claims Review Committee meetings as well.

Ms. Kosko questioned how the sub-committee would make the monthly meeting more efficient. Mr. Miola responded that the PARS would not be reviewed at the Executive Committee Meeting. The sub-committee will report on how many PARS were reviewed, payment authorizations to be granted and file numbers, etc. Ms. Kosko then asked if the PARS would be made available to the entire membership to review before the Executive Committee Meeting. She wants to ensure that if a claim pertains to a certain member will they be notified. Mr. Miola responded that if a claim pertains to a certain member entity, they are notified in advance and are invited to attend the Claims Review Committee to provide input.

Mr. Hornickel mentioned that he likes receiving the PARS before the JIF meeting since the meetings are being held virtually. This allows him to review the PARS before the meeting. He indicated that if we can keep that same format it would be beneficial to review the PARS before the meeting. Mr. Miola thanked Mr. Hornickel for his feedback and noted that this procedure can be incorporated into the Committee's process with input from the Strategic Planning Committee.

Mr. Forlenza stated that in the ACM JIF they meet the Thursday before their Wednesday monthly Executive Committee Meeting. During the meeting, they review the PARS with the professionals, then meeting minutes are created, and they are a handout at the Executive Committee Meeting. The Chair of the Claims Review Committee verbally provides a report during the Executive Committee of how many PARS there were, etc. He explained that the TRICO JIF holds their meeting on the same day as their Executive Committee Meeting and their Fund Chair provides a verbal report as to what was discussed during the meeting. The Fund Chair will then ask the members if they have any questions, if so, they would then go into a closed session to discuss. The minutes from their meeting are included in the next month's Executive Committee Meeting agenda packet.

Mr. Forlenza then opened the floor to the Committee for comment. Discussion ensued.

Following a group discussion, Mr. Miola indicated that if the Committee is in favor of developing a Claims Review Committee. Mr. Miola stated that Mr. Forlenza and he will work with the Fund Chair to draft a Charter to circulate to this Committee for review. If the Charter meets the needs of the membership and if Mr. McMahon agrees we will proceed in January to appoint the Claims Review Committee. The Committee agreed.

IX. Fund Commissioner Attendance

Mr. Forlenza referred the Committee to page two (2) of the agenda packet to review the attendance record for the Executive Committee meetings through September 2021. He stated that overall attendance is good at 85%. There are a few members with attendance issues those being Bass River, Edgewater Park, North Hanover, Southampton, Springfield, and Woodland.

Mr. Forlenza stated that Woodland Township has been an issue since they joined the Fund. He's had discussions with their governing body and RMC. Their attendance has continued to suffer even though the Executive Committee meetings are virtual.

Mr. Miola reminded the Committee that last year we asked the RMCs to reach out to member towns with poor attendance. Some towns showed improvement following those discussions. He then asked the Committee if they would want to continue with the same approach. The Committee agreed that instead of sending a formal letter to the town, RMC's should contact their towns with low attendance based on their percentages.

X. *Elected Officials Training*

Mr. Miola mentioned that the 2020-2021 Elected Officials seminars were completed and credits for attendance have been applied to members' assessments. He indicated that we will have to decide whether to hold the upcoming Elected Officials Training in person or virtually. Last year most towns did not qualify for their \$250 per attendee assessment credit even though it was offered online. Mr. Miola stated that in his opinion he feels the Elected Officials Training held virtually is less effective than holding it in person. He would like to hold the Elected Officials Training in person as it is more effective. The training from beginning to end can be accomplished in under two hours. Mr. Miola asked the Committee if they had any comments in regards to the Elected Officials Training.

Mr. Gural agrees with Mr. Miola that the Elected Officials Training needs to be held in person. He noted that in many towns members of the Governing Body insert themselves in municipal business. He stated that the Elected Officials need to be made aware of what is expected and the best practices. Mr. Gural also suggested that workers' compensation be included as a topic. Especially the claims handling process and our coverage of COVID claims. Many officials do not understand the process and express their frustration. Mr. Miola indicated that he will add *Elected Officials Interjecting in Personnel Decisions* and an overview of *Workers Compensation and COVID* as topics during the Elected Officials Seminar.

Mr. Forlenza indicated that he also wants to discuss the issues outside of our control that are impacting the Funds budget as it will be increasing substantially this year. He noted that *Cyber* and *EPL* will also be a topic during the training as the Elected Officials need to be made aware of the exposure and best practices.

Mr. Miola also mentioned a few topics that will be presented during the Elected Officials Training:

- Hard Market that is affecting our reinsurance program
- Legislative Impact on our Budget
- Sexual Abuse and Molestation
- Cancer and Firefighters Presumption

Mr. Miola then asked the Committee if after today's meeting they had any topics to be discussed at the Elected Officials Training, email him or Mr. Forlenza so they can begin to develop the presentation.

XI. *MEL EPL Risk Management Program Compliance*

Mr. Forlenza referred the Committee to the current program compliance checklist for 2019-2021. Mr. Forlenza indicated several towns have not submitted their EPL Risk Management Compliance Checklist to the MEL Underwriting office.

The deadline to comply with the new Program is November 1, 2021. Several towns have reached out to Mr. Forlenza letting him know that they will be adopting their MEL EPL Risk Management Compliance Checklist the first week of November after the deadline. Mr. Forlenza stated that he

advises everyone to adopt the checklist as quickly as possible and submit it to the MEL. He reminds everyone during every Executive Committee Meeting of the deadline.

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

XII. Technology Risk Management

Media Pro – Contracted ended

Mr. Forlenza reminded the Committee that due to a dispute with Media Pro over service issues we terminated our three (3) year contract. The issues revolved around our inability to track employee training as a result of them changing their system. Consequently there is a dispute of \$5,000 in the BURLCO JIF and we asked Mr. DeWeese to file suit on behalf of the BURLCO, ACM, and TRICO JIFs totaling (\$22,000). He noted that Mr. DeWeese is confident that we can receive a settlement from Media Pro. Mr. Forlenza will keep the Committee updated in this regard.

MEL Cyber Risk Management Plan - Update

Mr. Romero explained that he has concerns with signatures in the Origami platform. He noted that several members are submitting their MEL Cyber Compliance Checklist in Origami to the MEL. However, he does not believe that there is a signature space in Origami.

Mr. Forlenza explained that as part of the renewal process for 2022, the MEL used the Cyber Risk Program version 2.0 to develop the checklist. He noted that the MEL used the checklist to build a questionnaire as part of the renewal program for this year. Members were invited to go into Origami and check off the various standards of Tier 1, 2 & 3. When the member goes to submit their renewal information into Origami, the notification is then sent to Mr. Cooney's office at the MEL. The Fund Underwriters then reviewed the checklist and recognize the status of the member and then return a PDF copy of their completed Tier 1 & 2, where their IT specialist is supposed to sign off the document and return it to the MEL. Mr. Forlenza stated that if those steps were completed then the process is complete. However, his concern is with the various steps for the members to be compliant is cumbersome.

Mr. Romero indicated that he developed a questionnaire that is more specific that he sends to the members IT Specialist. Once he receives the questionnaire, he then reviews it with the town's IT Specialist to establish the criteria that are needed to be compliant. Mr. Romero indicated that if something is missing he will send a checklist back to the town requesting more information. The member will then provide Mr. Romero with the information he requested including signatures. His next step is to send the information to the MEL ensuring the information has been reviewed and validated to be compliant with the MEL Cyber Risk Management Program.

Mr. Miola shared with the Committee that three (3) of our members have been hacked in the past 45 days. These towns have been shut down and taxpayers' information has been compromised. The point is that members must protect themselves against a cyber-attack.

Therefore, it is important to be compliant with the MEL Cyber Risk Management Program.

Mr. Romero agreed with Mr. Miola he noted that if you have a good backup and you have been compromised you can be fully operational in a few days.

Mr. Forlenza noted that he and Mr. Miola will be following up with Mr. Romero in regards to OPRA Attachments in Origami.

Pivot Point

Mr. Forlenza noted that we were in the final year of our three-year contract with Pivot Point. Pivot Point provided vulnerability scanning of member IP address as well as providing the phishing exercises for our members. The contract expired on August 31, 2021. He noted that Pivot Point wants to continue to provide the services to us at no cost. Therefore he continues to provide the scanning of our IP addresses looking for any vulnerabilities. Mr. Forlenza stated that they will continue until the JIF awards a new contract.

RFP for various Cyber Risk Management Services

Mr. Forlenza announced that we have received proposals for Cyber Hygiene Training, Vulnerability Scanning, and Penetration Testing. The deadline to submit proposals was October 8, 2021, at 11:00 am. Our office received proposals from Pivot Point, Wizer, and D2. Mr. Forlenza stated that we need volunteers from this Committee to assist with the evaluation process. ACM and BURLCO will also appoint representatives. A virtual meeting will then be scheduled to evaluate the proposals. Mr. Gural and Mr. McMahon volunteered to participate. Mr. Romero stated that his available if he is needed. Mr. Forlenza stated that the responses will be sent to the volunteers to review.

XIII. Annual Reports

Mr. Miola noted that the 2021 Annual Reports are in development at this time and will be distributed in November. Each town will receive eight (8) copies and will be placed on the JIF website. He noted that the copies will be sent to the Clerk asking them to distribute them to their governing body. Mr. Miola then asked the Committee for authorization to have the annual reports printed. Mr. Gural asked for a motion to print eight (8) copies per member; motion moved by Mr. Cramer; second by Mr. Ingling; all in favor.

XIV. 2022 Conferences

Mr. Miola provided the Committee with the 2022 Conference Schedule for their review.

PRIMA:

- June 5 – 8, 2022 | San Antonio, TX

AGRIIP:

- Spring Conference – Governance & Leadership – March 6 – 9, 2022 | New Orleans, LA
- Fall Education Conference – October 2 – 4, 2022 | Loc: TBD

Mr. Miola mentioned that notices will be sent to eligible Fund Commissioner in early January.

XV. OPRA Policy – Proposed Revisions

Mr. Forlenza reported that over the last few years Mr. DeWeese and Qual-Lynx's office has been inundated with OPRA requests seeking police and other claims-related information. Many Clerks are receiving the OPRA requests from third parties and are simply forwarding them to Qual-Lynx and/or AJG to complete. These OPRA requests ask for the responsive records without looking for them in their own files. As a result, Qual-Lynx has been spending a great deal of time searching for documents which often calls for requisitioning files from off-site storage. He noted that Mr. DeWeese's office has also experienced significant additional workload as he must review the documents before being released to the member. Mr. Forlenza informed the Committee that this type of work is not contemplated in the existing contracts between the Fund and the Qual-Lynx or Mr. DeWeese and they should be compensated for this work. In order to scope out the work involved he asked Qual-Lynx and Mr. DeWeese to track their hours to process OPRA requests and

submit proposals for continuing this work. Mr. Forlenza noted that the Finance Committee had a lengthy discussion in this regard.

Mr. Forlenza then presented a draft *OPRA Policy* that was developed in conjunction with Mr. DeWeese. He briefly reviewed the updated language with the Committee under the “Costs” section shown in red on page eight (8) of the agenda packet.

B. COSTS

1. JIF Fund Professionals:

- a) *For those documents responsive to an OPRA received by a Member Municipality that are held by the JIF and that the JIF has previously provided to the member municipality, the following provisions shall apply:*
 1. *For a period of one year from the date of adoption of this Policy or January 1, 2022 whichever is later, the costs associated with the Claims Administrator and/or Fund Solicitor in retrieving, reviewing, and providing information to the Member Municipality shall be paid by the Fund at the rates established for these services in the Claims Administrator’s and/or Fund Solicitor’s Professional Service Contract with the Fund.*
 2. *Effective January 1, 2022, the costs associated with the Claims Administrator and/or Fund Solicitor in retrieving, reviewing, and providing information to the Member Municipality shall be billed to the Member Municipality as an allocated file expense utilizing the specific process, and at the rates, established for these services in the Claims Administrator’s and/or Fund Solicitor’s Professional Service Contract with the Fund.*

Following a review of the *OPRA Policy*’s proposed revisions, Mr. Forlenza asked the Committee if they had any feedback. There being none, he noted that the policy will be presented to the Finance Committee to be approved and can be placed on the November Executive Committee Agenda for adoption. Mr. Forlenza stated that once the policy is adopted the *OPRA Policy* will be sent to the members for their information. The Committee agreed with this process.

XVI. Annual Planning Retreat

Mr. Miola stated that he is hopeful we can hold the 2022 Annual Planning Retreat in person. He reminded the Committee that we previously held our retreats at Indian Springs CC, however, it is located in Evesham Township which is not in the BURLCO JIF. Other possible locations are the Ramblewood Country Club in Mt. Laurel or Café Madison in Riverside. He asked the Committee if they had other locations they could recommend. Mr. Hornickel suggested the Scottish Rite in Bordentown.

Mr. Miola indicated that our office will investigate and confirm a date before our next meeting.

XVII. Next Meeting

Mr. Miola stated that the next meeting will be scheduled in early Spring 2022. The Committee Agreed.

There being no further business, the meeting adjourned 2:25 PM.

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

Tab: 10/19/2021
Tab: 10/19/2021



***Finance Committee Meeting
November 1, 2021
Via Zoom Conference Call***

A meeting of the Burlington County Municipal Joint Insurance Fund Finance Committee was held on Monday, November 1, 2021 at 1:00 PM via zoom conference call.

Those in attendance were:

Jeff Hatcher, *Committee Chair*, **Delran Township**
Kathy Burger, **Medford Township**
Brandon Shillingford, **Mt Laurel Township**
Dave Matchett, **Shamong Township**
Paul A. Forlenza, MGA, Executive Director, **AJGRMS**
Jodi Palmeri, Sr. Financial Analyst, **AJGRMS**
Tracy Forlenza, Financial Analyst, **AJGRMS**
Kamini Patel, Program Administrator, **AJGRMS**

Those unable to attend were:

Mike Theokas, **Bordentown Township**
John Gural, **Palmyra Borough**
Mike Mansdoerfer, *Co-Chair*, **Riverside Township**
Paul Keller, **Springfield Township**
Paul J. Miola, CPCU, ARM, Deputy Executive Director, **AJGRMS**

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

Interim Financial Summary September 30, 2021

Ms. Palmeri reviewed the Historical Operating Results Summary valued as of September 30, 2021. She reviewed each line of coverage for Fund Years 2017 through 2021 and made the following observations:

All Fund Years – Ms. Palmeri noted that as of 09/30/21 there was a total of \$135,165,004 in contributions. The Fund has paid \$113,360,572 in Claims and Payments, including excess insurance. Investment income totals \$4,822,782 with a return surplus of \$10,474,115, leaving the JIF with a Cash Position of \$16,153,099. The Closed MEL Retro Account has a contributions of \$448,951 plus an additional \$397,880 from overfunding. Both the MEL Surplus Trigger Assessment Liability of \$106,510 and the Residual Claims Fund Surplus Trigger Assessment of \$124,040 have been paid. The Fund currently maintains \$3,915,525 in Case Reserves in the open years with \$2,634,029 in IBNR for a Net Current Surplus of \$10,219,826 which is a decrease of \$27,232 since 06/30/21. **Ms. Palmeri informed the Committee that the investment income was not received in time for the interim financial 9/30 reports and therefore still valued as of 6/30/21.*

Fund Year 2021 – Ms. Palmeri noted there was \$6,143,613 in total contributions which represents 75% of the total anticipated contributions for the year and \$4,390,843 in Claims and Payments, including excess insurance. There is investment income of \$3,664 as of 6/30. This leaves the Fund Year with a Cash Position of \$1,756,434. Ms. Palmeri stated that the MEL,

EJIF, EPL/POL line item is showing a deficit due to the financials only depicting 75% of anticipated contributions and a full year of EPL/POL and EJIF payments being made. There are Case Reserves of \$774,887 and \$1,183,264 in IBNR, for a Net Current deficit position of \$201,717, which deteriorated by \$115,999 since 6/30. There were 302 claims through 9/30/21. She stated that at 09/30/20, Fund Year 2020, had a surplus of approximately \$407,000 and 249 claims for the period. At this same time in 2019, there was a surplus of \$61,749 and 294 claims. She noted that there were two (2) property claims above \$50,000 which were driving the deterioration: Hainesport with a net incurred of \$100,000 and Palmyra with a net incurred of \$52,500.

Fund Year 2020 – Ms. Palmeri noted there was a total of \$8,010,228 in contributions to date. The Fund has paid out \$5,818,982 in Claims and Payments, including excess insurance. Investment income totals \$31,373, resulting in a Cash Position of \$2,222,619. She commented that previously we moved \$75,000 from the Deductible to the Property line. She stated that the MEL Retro Liability for this Fund Year was \$235,556. The Fund currently maintains \$746,867 in Case Reserves and \$638,122 in IBNR for a Net Current Surplus position of \$837,630, which has improved by \$175,113 since 06/30. She noted that this is driven from the WC line and the deterioration in the Deductible line is due to the intra-fund transfer earlier in the year.

Fund Year 2019 – Ms. Palmeri noted there is a total of \$7,589,945 in contributions to date \$6,330,935 in Claims and Payments, including excess insurance. Investment income totals \$95,391, resulting in a Cash Position of \$1,354,400. She stated that the MEL Retro Liability for this Fund Year was \$241,351. She stated that an intra-fund transfer was previously authorized moving \$320,000 from the deductible line to the property line. The Fund currently maintains \$1,316,198 in Case Reserves and \$356,827 in IBNR for a Net Current deficit position of \$318,625, which has deteriorated by \$204,800 since 06/30 which is being driven by WC and Auto.

Fund Year 2018 – Ms. Palmeri noted there is a total of \$7,494,652 in contributions to date and paid out \$7,309,104 in Claims and Payments, including excess insurance. She stated that prior intra-fund transfers were authorized to increase funding in the GL and WC lines. Investment income totals \$116,625, resulting in a Cash Position of \$302,374. She noted that the MEL Retrospective transfer for this Fund Year was \$188,080. The Fund currently maintains \$797,726 in Case Reserves and \$351,807 in IBNR for a Net Current Deficit of \$847,159, which has deteriorated by \$10,717 since 06/30. She stated there was intra-fund transfers across various lines and there is still a deficit in the WC line. Ms. Palmeri stated that should this Fund Year stay in a deficit position, once rolled into the RCF, the deficit will be addressed. She noted that a surplus release would be used from like membership years to offset the deficit without the need for an additional assessment.

Fund Year 2017 – Ms. Palmeri noted there is a total of \$7,800,316 in contributions to date and paid out \$5,494,481 in Claims and Payments, including excess insurance. Investment income totals \$175,432, resulting in a Cash Position of \$2,481,267. She noted that the MEL Retrospective transfer for this Fund Year was \$91,135. The Fund currently maintains \$279,847 in Case Reserves and \$104,009 in IBNR for a Net Current Surplus of \$2,097,411, which improved by \$129,172 since 06/30. She noted that Qual-Lynx does a great job to account for closing claims and accurately reserving claims prior to transferring the Fund Year to the RCF. She reminded the members that this Fund Year will be transferred to the RCF valued as of 12/31/21. Ms. Palmeri also noted that any surplus from this Fund Year cannot be released until next year. She noted the draft resolution to move this Fund Year to the RCF is included in the agenda packet.

Closed Years Contingency Fund – Ms. Palmeri noted that for the Closed Years Fund (1991-2016) there were \$98,126,250 in Total Contributions, \$84,016,228 in Total Payments, and \$4,379,935 in Investment Income. She stated that \$10,474,115 has been returned in surplus. She

stated the RCF surplus trigger assessment of \$124,040 is accounted for in this account. The total surplus is \$7,891,802 in the Closed Years Fund. Normally the only development since last review is investment income, however since we are still presenting the 6/30 investment income, nothing has changed.

Closed MEL JIF Retro Contingency Fund– Ms. Palmeri stated that attached is the MEL JIF Retrospective Account summary which was renamed the *Closed MEL Retrospective Account*. She noted that the total collections of \$846,831, include \$448,951 for the MEL Retrospective contract terms plus the overfunding of \$397,880. Investment Income is \$20,162 resulting in a cash position of \$866,993. The \$106,510 payment for the MEL Surplus trigger liability, which the Fund authorized to pay from this account, results in a surplus position of \$760,483.

A copy of the 09/30/21 Historical Operating Results are attached and incorporated herein.

Intra-fund Transfers

Ms. Palmeri noted that no intra-fund transfers are recommended at this time.

Draft Resolution to Transfer FY 2017 to RCF

Ms. Palmeri stated that a draft resolution to transfer Fund Year 2017 to the RCF can be found in the agenda on page 11. She noted if approved by the Committee, the resolution will be presented at the November Executive Committee meeting. The Committee approved the resolution for presentation at the November Executive Committee meeting.

2021 Retrospective Candidate Analysis – 09/30/21

Ms. Palmeri provided the Committee with an update as to the performance of the members participating in the Retrospective Program valued as of 09/30/21. She reminded the members that no members qualified for the program in 2018 and 2019. Ms. Palmeri highlighted that the 2021 Minimum Loss Funding represents 75% of the Loss Funding as it is valued as of 09/30. She noted that the members participating in the program are sent quarterly updates to inform them of any potential additional assessments.

Delanco Township

Ms. Palmeri reviewed Delanco Township noting their participation in the Program in 2020 and 2021. She noted their loss ratio is 260.0% for 2020. She stated that they were invoiced \$13,116 September 7, 2021 because their claims paid have exceeded the minimum loss funding obligation at this time. She stated their contract terms allow them six (6) months to pay the invoice as noted in the payment log. And although 2021 is only looking at 75% of loss funding, Delanco's loss ratio is 327.9% and she will reach out to them once they receive the 9/30 loss ratio reports.

Edgewater Park Township

Ms. Palmeri reviewed Edgewater Park Township noting their participation in the program in 2020 and 2021. She noted their loss ratio is 183.7% and 88.4% respectively. Ms. Palmeri stated that they were sent an invoice on September 7, 2021 for \$7,468 because claims paid has exceeded the minimum loss funding. She noted that for 2021, their loss ratio is 88.4%.

Palmyra Borough

Ms. Palmeri reviewed Palmyra Borough noting their participation in the Program in 2020. She noted their loss ratio is 17.1%.

Riverside Township

Ms. Palmeri reviewed Riverside Township noting their participation in the Program in 2020. She noted their loss ratio is 8.8% so there is no concern.

Westampton Township

Ms. Palmeri reviewed Westampton Township noting their participation in the Program in 2020 and 2021. She noted both year's loss ratios are below 100%.

Ms. Palmeri stated that the 9/30 quarterly updates are due to be loaded to origami within the next few weeks. Once this occurs, the Retrospective updates will be sent to those members participating in the program.

2022 Draft Budget

Ms. Palmeri directed the members to the 2022 draft budget on page 15. She noted the changes in the Loss Funding portion of the budget from the one that was emailed to the Committee are: a reduction due the impact of the Retrospective Members differential (\$35,147) plus the additional funding generated from the selected Assessment Strategy (\$1,987). She explained that the Retrospective members are contractually bound to the maximum liability so she is able to reduce the overall JIF Loss Funding so it benefits the remaining members.

Ms. Palmeri then stated there is no change to the Operating Expense portion of the budget. She did note that two items in Member Benefits portion of the budget have changed. She noted that Cyber Risk Services was budgeted for \$15,000, however, the RFP responses require an increase in this line item to pay for these services. Therefore, \$100,000 was budgeted into this line item. Mr. Forlenza noted that all the responses outlined the services at a much higher fee than originally anticipated. This amount will cover the employee cyber hygiene training, phishing, external network scanning and penetration testing for 2022.

Budget - Excess Premiums

Ms. Palmeri then directed the Committee to the excess premium section of the draft budget to discuss 2022 excess premiums. She noted that at the last meeting she had budgeted 13.35% increase in MEL overall which has now dropped to 11.06% which includes an additional \$100,000 in anticipation of future MEL Surplus trigger assessments. She reported that the excess property line was budgeted at 20% over what was paid in 2021 and the actual premium came in at a 30.18% increase over what was budgeted last year although there was money in the GL and WC lines to absorb some of the impact.

She stated that the MEL released a budget message which can be found on pages 16-18 with the budget on page 19 showing an overall 9.9% increase in the budget (before exposure changes) and the rate table on page 20. She informed the members that the MEL budgeted loss funds at the "low" confidence level instead of the normal "central" level as done in prior years. Mr. Forlenza noted his concern regarding this change. He noted that budgeting the low confidence loss funding recommendation is likely to generate an additional assessments from the MEL in the future due to the Surplus Floor program. Mr. Theokas asked if there was something the Committee could do to prepare for this situation. Mr. Forlenza noted that this Committee has been very conservative over the years so there is funding available in the Closed MEL Retro account in excess of \$700,000 in addition to overfunding the MEL line for 2022 as noted earlier. He reported that this will help temper the potential additional assessment. Ms. Palmeri stated that at the 12/31 valuation, a resolution will be done to transfer approximately \$100,000 from

this Fund Year to the Closed MEL Retro account same as prior years. The Committee agreed to the 11.06% increase in the MEL Excess Liability.

Ms. Palmeri noted that the EPL/POL/Cyber line item is now a 22.42% increase which is a change from the 28.27% increase presented at the last meeting. She noted that the EPL/POL/Land Use portion is increasing 8% as a result of phase three of the five year premium adjustment and phase-in process. She reminded the Committee that last year it was 12.5%. She stated that BURLCO JIF had been a historically good performer in this line of coverage when other JIFs had performed poorly. As a result, the BURLCO JIF was “underpaying” for this coverage in comparison to other JIFs. The VDO is remaining flat as presented.

Ms. Palmeri noted that the cyber line item has a 92% increase over what was paid as depicted on page 27. She commented that she feels there is still an unfunded liability in the cyber loss funding line based on the 2021 unfunded liability. She noted that the loss funding is showing a 70% increase which is still below the 2021 recommended value causing concern of the unfunded liability; the primary layer is budgeted at a 100% increase; and the excess layer is showing a 100% increase.

Ms. Palmeri noted the overall budget is now 8.54% prior to RMC fees and 8.49% inclusive of RMC fees as a result of the changes noted. She asked the Committee if they approved the draft 2022 Budget as presented which will be introduced at the November Executive Committee meeting. The Committee approved the 2022 draft budget to be introduced.

MEL Experience Rating

Ms. Palmeri directed the Committee to page 21 showing each MEL JIF experience rating. She noted that the BURLCO JIF’s MEL 10 year average loss ratio is 73.9% with a MEL wide loss ratio of 63.5%, resulting in a 9.3% negative experience rating. She noted that the JIF had always been a good performer at the MEL level and received loss funding decreases until recently. She reminded the Committee that the MEL Retrospective program was removed for 2022.

MEL Financial Fast Track

Ms. Palmeri noted that the MEL June 30, 2021 Financial Fast Track shows a \$3,332,635 deficit. She noted her concern and reminded the Committee that the MEL Surplus Trigger is activated when the MEL’s surplus dips below 12.5% of the total of case reserves and the IBNR. This means that the MEL would need to generate approximately \$15 million to reach the 12.5% required. She noted BURLCO’s share will be determined at the 12/31 valuation. She did, however, remind the Committee that the funds in the Closed MEL Retrospective Account funding is available to absorb this expense. Mr. Forlenza noted that the deficits are in the newer years which may be driven by the COVID-19 pandemic. He also stated that some of the 2020 and 2021 expenses related to COVID may be recoverable from Safety National in the future.

EPL/POL Deductible & Co-Insurance

Ms. Palmeri directed the Committee to the proposed Deductible and Co-Insurance Terms on page 24 of the agenda. She highlighted a few changes in some members’ deductibles and co-insurance due to recent poor performance in this line of coverage. She noted that Bordentown Township’s deductible has increased to the standard \$20,000 with 20% co-insurance of the first \$250,000 due to (1) bad claim; and Mansfield’s deductible has increased to the standard \$20,000 with 20% co-insurance of the first \$250,000 due to (2) claims. Mr. Theokas asked Ms. Palmeri to explain Bordentown Township’s changes. She explained that due to this claim, if the Township has a claim in 2022, they now must pay the deductible of \$20,000 instead of the former

\$0; then they must also pay 20% of the first \$250,000 instead of the former 0% of the first \$100,000. She noted that Bordentown Township now has more of a financial investment in these types of claims should they occur. Mr. Theokas noted that the claim has now settled as of 9/30. Mr. Forlenza commented that the carrier uses the 6/30 valuation and there is still a large reserve on this claim driving this change in coverage terms. The Township might be eligible next year to buy down the deductible and co-insurance again. Ms. Palmeri stated that notifications regarding the changes will be going out shortly.

EPL Checklist

Ms. Palmeri reported that the EPL Checklist is on page 25 and shows only eleven (11) members having submitted their checklist depicting compliance with the EPL Plan of Risk Management for 2022-2023. She reminded the Committee that the compliance deadline is November 1, 2021.

EPL Surcharge

Ms. Palmeri noted that on page 26 is an excerpt from October 11, 2016 Finance Committee meeting minutes when the Finance Committee implemented a 20% surcharge on any member that was not compliant with the EPL Risk Management Plan. She stated at that time, if the member submitted their checklist after the deadline but before January 1st, their deductible would revert back to the standard, however the 20% surcharge would be built in to their assessment until the budget amendment that following year. If the checklist was not submitted, the terms would be \$100,000 deductible, and 20% of \$2 million co-insurance for that year. If the checklist was submitted after January 1st, the deductible would revert to whatever the deductible was on the date the checklist was submitted and a 20% surcharge would remain for that fund year and removed that following year. She inquired if the Committee wished to continue this practice.

After a brief discussion, the Committee decided to continue the same practice with a surcharge of 20% and co-insurance/deductible terms set by the carrier if the items are not submitted by January 1, 2022. Mr. Forlenza depicted the concerns with the inconsistencies in the manual and noted that it was not easy to implement. Mr. Forlenza stated that Ms. Palmeri will notify the members in writing of the potential surcharge if their checklist is not submitted by January 1, 2022 so they can budget accordingly as the budget is introduced and adopted prior to the January 1, 2022. Ms. Palmeri will add this information to the deductible/co-insurance letter going out in a few weeks.

E-JIF Dividends

Ms. Palmeri noted the E-JIF has 1.02% rate increase. She directed the members to the E-JIF Financial Fast Track and reviewed it with them. She noted that BURLCO's share of the E-JIF dividends for 2021 is \$57,267 and the per member breakout can be found on page 31. She asked the Committee if they would like to continue the practice of transferring the E-JIF dividends directly into the members' AELCF accounts. Mr. Matchett inquired as to last year's release amount. Ms. Palmeri noted that the BURLCO JIF's share of the E-JIF dividends was \$44,031 for 2020. The Committee agreed to continue the practice of transferring the E-JIF dividends to the members' AELCF accounts. Ms. Palmeri noted the resolution would be presented at the November meeting.

Assessment Strategy Scenario

Ms. Palmeri then directed the Committee to assessment allocation scenario on page 32 (*Option 2b with Anomaly*) which was approved via email after the last meeting.

Model OE

Ms. Palmeri noted that Model OE is presented on page 33. She reminded members that it is a process that allocates operating expenses to all members. She noted that the Model OE allocates operating expenses based upon loss funding, police counts, payroll, etc. as noted in each line item. She directed the members to the highlighted Police Risk Services and explained that this is \$1,100 per member with a police department. She then proposed a change to the Technology Risk Services Director, to be allocated at 50% per member and 50% payroll. She reminded the members that if it is done via payroll, the smaller members do not pay their share. Mr. Forlenza commented that Mr. Romero said that sometimes the smaller members need much more assistance than larger members because they do not have IT departments and services to assist. Ms. Palmeri noted that Wrightstown is highlighted because of their yearly surcharge for being non-compliant with the EPL Risk management Plan. The Committee approved this Model OE.

Assessment Comparison Reports

Ms. Palmeri then reviewed the Assessment Comparison Report on pages 36 and 37 with the Committee, noting that page 36 is the 2021 versus 2022 assessment comparison with dollar impact and page 37 is the percentage impact. She noted the JIF assessment is inclusive of loss funding and operating expenses, but does not include RMC fees. She stated that any significant increases over the JIF average were researched by her office and can be explained.

Mr. Forlenza noted that there are some sizable increases this year. He stated that Bordentown City added a significant property exposure resulting in a 39.15% TIV increase and 6.89% payroll increase. Ms. Palmeri stated that Florence Township's increase is \$48,000; however, they had TIV increase of \$1.7 million and 6% payroll increase. She stated that Westampton has a 125% loss ratio for EPL/POL claims and is absorbing the cyber increases as well. She stated that Pemberton Township added significant exposures due to the addition of their Sewer and Water Department exposures. She noted Mount Laurel's \$78,000 increase was due to increases at the JIF & MEL level plus increases in the overall cyber coverage.

BURLCO Dividend - Second Surplus Release

Ms. Palmeri reminded the members that in September the Executive Committee authorized the release of \$850,000. She inquired if the Committee wished to release additional surplus in November as a direct credit to help offset increases in the member assessments. Mr. Forlenza noted that the budget increase is approximately \$672,000. Mr. Theokas wants to be conservative and not use a higher percentage of unencumbered surplus. After a discussion, the Committee asked Ms. Palmeri to produce two new scenarios releasing \$200,000 and \$300,000 so the Committee can review the percentages of unencumbered surplus. She commented that the smaller towns that are seeing larger increases will not benefit greatly from the additional release. Ms. Burger asked that we hold a conference call next week to discuss further with the new scenarios. Ms. Palmeri noted she will email these out and we can discuss via conference call.

Six Year Loss Ratio Summary as of September 30, 2021

Ms. Palmeri directed the Committee to the Loss Ratio Summary spreadsheets contained in the agenda. She indicated that these reports are for Fund Years 2015-2020 valued as of 09/30/21. She noted that the JIF Six Year Average Loss Ratio is 82.4%. She then reviewed the individual years, by line of coverage with the Committee.

Ms. Palmeri then presented the MEL Loss Ratio Reports valued as of 09/30/21 for Fund Years 2015-2020. She noted that the Six Year Average Loss Ratio for the MEL is at 87.2%. She stated

that the Auto Liability claims information is rolled in the General Liability coverage so we are only looking at three lines of coverage.

Next, Ms. Palmeri reviewed the EPL/POL Six Year Average Loss Ratio report valued as of 09/30/21 for Fund Years 2015-2020. She noted that they use the Five Year Average Loss Ratio for EPL/POL is at 20.7%; and the Six Year Average Loss Ratio is 24.6%. She noted that the carrier considers a 55% loss ratio a breakeven point due to the fact that the premium is inclusive of operating expenses, surcharges, taxes, profits, etc.

Qual-Lynx Concerns

Mr. Forlenza commented that there have been some concerns regarding adjuster file counts and adjuster turnover at Qual-Lynx. He noted that there are now only three adjusters (previously five), in the Liability Unit with one on extended leave and one having recently resigned their position at the beginning of October. He noted that the claims counts are monitored monthly and they are growing. He stated that this has been an ongoing issue over the years. He noted he met with Alice Lihou and presented in writing, the JIF's expectation in regards to addressing hiring new adjusters and turnover issues. He did receive a status report addressing these issues. He further stated that part of these issues is their compensation as the JIF pays approximately \$580 per file and this is very low in the market. He noted that industry standard is probably double our current rate on a blended basis. He also stated that the JIF's ongoing use of a blended rate may need to change along with compensating Qual-Lynx for additional services for which they are not currently paid. Mr. Forlenza reminded the Committee that Qual-Lynx is not paid when files re-open and he does not feel that is fair as there is still just as much work involved as if it's a new file. Ms. Palmeri noted that the school pays different rates per line of coverage. Mr. Forlenza asked Qual-Lynx to provide a proposal for a dedicated unit for the JIF files, including ACM and TRICO JIF files which he received late last week and is evaluating. He reported that he feels working with Qual-Lynx to improve their structure is a lot easier than replacing the TPA. He suggested doing this by working with them to get the file counts per adjuster where we want them and properly compensate them for handling the files. Mr. Forlenza stated that this has been discussed with Qual-Lynx over the years, but is finally being addressed. He stated that he will keep the Committee updated as this progresses. Mr. Theokas inquired if Qual-Lynx acquisition is affecting their performance. Mr. Forlenza stated that the recent purchase might be impacting them; however, there are several things that may be affecting their performance.

OPRA Requests

Mr. Forlenza directed the Committee to pages 62-67 of the agenda to the draft OPRA Policy. He stated that this was developed in response to some municipal clerks forwarding OPRA requests directly to Qual-Lynx and/or the Fund Solicitor's office to complete on their behalf without reviewing their own files for documents responsive to the request. He noted that this draft was developed and reviewed with the Strategic Planning Committee. As written, the JIF will pay the costs for Qual Lynx and Dave DeWeese to complete OPRA requests on the member's behalf for one year, beginning January 1, 2022. These costs will become the responsibility of the individual member beginning in 2023. He stated that the Defense Attorneys will be reminded to provide a copy of the pertinent documents from a liability closed claim back to the Municipal Clerks for their records. He will also speak at the upcoming 2022 Clerks Conferences and reiterate this procedure.

OPRA Fee Proposal

Mr. Forlenza noted that he requested a fee proposal from Mr. DeWeese and Qual-Lynx to handle the OPRA requests and these were not available at the last meeting. He noted that the proposed

rate for Mr. DeWeese is \$170/hr. and \$90/hr. for Qual-Lynx Manager/Adjusting Staff and \$60/clerical staff. He noted that these fees are in the draft policy and were recommended for approval by the Strategic Planning.

Mr. Forlenza asked if the Committee approved the proposed fees and noted that the revised OPRA policy is discussed in the Strategic Planning minutes and will be presented for adoption at the November Executive Committee meeting. The Committee agreed.

Defense Panel Report

Mr. Forlenza noted that the Mr. DeWeese's Annual Defense Panel Report is included in the agenda packet on pages 70-74. He commented that Mr. DeWeese does an analysis on how the JIF has performed with claims over the last few years. He also noted that Mr. DeWeese reviewed the RFQ responses for Defense Attorneys and will submitted his recommendations. Mr. DeWeese will review the report at the November Executive Committee meeting.

Unclaimed Property as of 6/30

Ms. Palmeri stated that the Fund Treasurer, Mr. Tontarski, has provided a copy of the annual State submission regarding unclaimed property filed by October 31, 2021.

Administrator/Treasurer/TPA Fidelity Bond

Ms. Palmeri explained that currently the Fund carries a Fidelity Bond in the amount of \$250,000, with a \$2,500 deductible, for an annual premium of \$1,114. She stated that minimum suggested amount by the Auditor is approximately \$100,000 for the Fund Treasurer/TPA and the 2022 recommended amount is \$162,000; and the recommended amount for the Administrator is \$125,000-\$150,000. The Committee agreed to leave the current bond limits in place.

Next Meeting Date

Ms. Palmeri noted the next meeting would be sometime in May 2022.

Seeing no other business, the meeting was adjourned at 2:40pm.

File: BURLCO/2021/Finance Committee Tab: 11/01/21

BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND

Interim Financial Statement Summary

For the Period Ended September 30, 2021

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

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

	Total
Earned Contributions & MEL / RCF Dividends	\$135,165,004
Claims Paid (Net of Subrogation) & RCF Premiums	(44,259,751)
Excess Recoveries	252,211
Excess Insurance Premiums Paid	(39,356,664)
Operating Expenses Paid	(23,071,807)
Residual Claims Fund Premiums Paid	(6,836,842)
MEL Retro Transfer - Excess Premiums Paid	-
MEL Surplus Trigger Assessment Paid	-
Residual Claims Fund Surplus Trigger Assessment Paid	(87,719)
Total Payments	(113,360,572)
Position After Expenses	21,804,432
Investment Income (per treasurer)	4,822,782
Transfers	-
Return of Surplus	(10,474,115)
CASH POSITION	16,153,099
Case Reserves	(3,915,525)
IBNR Reserves	(2,634,029)
MEL Retro Transfer - Regular Contributions	448,951
MEL Retro Transfer - Over/(Under) Funding	397,880
MEL Retro Transfer - Excess Premiums Liability	-
MEL Surplus Trigger Assessment Liability	(106,510)
Residual Claims Fund Surplus Trigger Assessment	(124,040)
Net Current Surplus	10,219,826
Valued as of 06/30/21	\$10,247,057
NET CHANGE	(\$27,232)
Compiled by Arthur J. Gallagher Risk Management Services, Inc., Public Sector Practice from Actuarial, Claims Administrator & Treasurer reports valued as of September 30, 2021	

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

	Property	General Liability	Automobile	Workers' Comp.	Deductible	Loss Fund Contingency	MEL / EJIF EPL/POL	Expense & Cont.	Total
Earned Membership Contributions	\$227,603	\$374,281	\$92,807	\$1,457,555	\$379,809	\$0	\$2,331,980	\$1,279,577	\$6,143,613
Other Contributions									\$0
Total Contributions	\$227,603	\$374,281	\$92,807	\$1,457,555	\$379,809	\$0	\$2,331,980	\$1,279,577	\$6,143,613
Claims Paid (Net of Subrogation)	(284,744)	(9,618)	(14,019)	(550,911)	-	-	-	-	(859,292)
Excess Recoveries					-	-	-	-	-
Excess Insurance Premiums Paid					-	-	(\$2,398,529)		(2,398,529)
Operating Expenses Paid					-	-		(\$1,133,022)	(1,133,022)
Total Payments	(284,744)	(9,618)	(14,019)	(550,911)	-	-	(2,398,529)	(1,133,022)	(4,390,843)
Position After Expenses	(57,141)	364,663	78,788	906,644	379,809	-	(66,549)	146,556	1,752,770
Investment Income (per treasurer)	120	474	89	1,241	483		810	447	3,664
Transfers									-
Return of Surplus	-	-	-	-	-	-		-	-
MEL Retro Transfer - Regular Contributions	-	-	-	-	-	-		-	-
MEL Retro Transfer - Excess Premiums Paid	-	-	-	-	-	-		-	-
CASH POSITION	(57,021)	365,137	78,877	907,885	380,292	-	(65,739)	147,002	1,756,434
Case Reserves	(250,706)	(111,767)	(13,388)	(399,026)		-	-	-	(774,887)
IBNR Reserves	(1,000)	(318,945)	(81,778)	(781,541)	-	-	-	-	(1,183,264)
Net Current Surplus/(Deficit)	(308,727)	(65,575)	(16,289)	(272,682)	380,292	-	(65,739)	147,002	(201,717)
RECOMMENDED TRANSFERS									-
Valued as of 06/30/21	(17,905)	(43,559)	(19,844)	(170,236)	253,689	-	(254,592)	166,730	(\$85,718)
NET CHANGE	(290,822)	(22,016)	3,555	(102,445)	126,603	-	188,854	(19,727)	(115,999)
Claim Count for Open Fund Years 09/30/21	62	71	30	139					302
Claim Count for Open Fund Years 06/30/21	26	38	25	88					177
Net Change	36	33	5	51					125

*Property includes (1) Catastrophic

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

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

	Property	General Liability	Automobile	Workers' Comp.	Deductible	Loss Fund Contingency	MEL / EJIF EPL/POL	Expense & Cont.	Total
Earned Membership Contributions	\$296,387	\$486,083	\$128,090	\$1,939,868	\$503,016	\$49,659	\$2,956,664	\$1,650,461	\$8,010,228
Other Contributions/Retro Payments									\$0
Total Contributions	\$296,387	\$486,083	\$128,090	\$1,939,868	\$503,016	\$49,659	\$2,956,664	\$1,650,461	\$8,010,228
Claims Paid (Net of Subrogation)	(345,922)	(82,767)	(29,007)	(904,691)					(1,362,387)
Excess Recoveries									-
Excess Insurance Premiums Paid							(\$2,956,415)		(2,956,415)
Operating Expenses Paid								(\$1,500,180)	(1,500,180)
Total Payments	(345,922)	(82,767)	(29,007)	(904,691)	-	-	(2,956,415)	(1,500,180)	(5,818,982)
Position After Expenses	(49,535)	403,316	99,083	1,035,177	503,016	49,659	249	150,281	2,191,246
Investment Income (per treasurer)	1,087	3,167	867	11,220	3,716	370	4,357	6,589	31,373
Transfers	75,000				(75,000)				-
Return of Surplus	-	-	-	-	-	-	-	-	-
MEL Retro Transfer - Regular Contributions	-	-	-	-	-	-	(235,556)	-	(235,556)
MEL Retro Transfer - Excess Premiums Paid	-	-	-	-	-	-	235,556	-	235,556
CASH POSITION	26,552	406,483	99,950	1,046,397	431,732	50,029	4,606	156,870	2,222,619
Case Reserves	(103,689)	(234,965)	(8,935)	(399,278)		-	-	-	(746,867)
IBNR Reserves	-	(299,728)	(64,991)	(273,403)			-	-	(638,122)
Net Current Surplus/(Deficit)	(77,137)	(128,210)	26,024	373,716	431,732	50,029	4,606	156,870	837,630
<i>RECOMMENDED TRANSFERS</i>									-
Valued as of 06/30/21	(158,261)	(181,427)	7,648	268,394	506,732	50,029	4,606	164,797	\$662,518
NET CHANGE	81,124	53,217	18,376	105,322	(75,000)	-	-	(7,926)	175,113
Claim Count for Open Fund Years 09/30/21	68	125	23	232					448
Claim Count for Open Fund Years 06/30/21	68	123	23	232					446
Net Change	0	2	0	0					2

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

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

	Property	General Liability	Automobile	Workers' Comp.	Deductible	Loss Fund Contingency	MEL / EJIF EPL/POL	Expense & Cont.	Total
Earned Membership Contributions	\$267,750	\$451,895	\$125,800	\$1,953,070	\$493,972	\$0	\$2,740,523	\$1,556,335	\$7,589,345
Other Contributions/ Retro payments								\$600	\$600
Total Contributions	\$267,750	\$451,895	\$125,800	\$1,953,070	\$493,972	\$0	\$2,740,523	\$1,556,935	\$7,589,945
Claims Paid (Net of Subrogation)	(549,020)	(77,285)	(19,769)	(1,483,631)					(2,129,705)
Excess Recoveries									-
Excess Insurance Premiums Paid							(2,740,332)		(2,740,332)
Operating Expenses Paid								(1,460,898)	(1,460,898)
Total Payments	(549,020)	(77,285)	(19,769)	(1,483,631)	-	-	(2,740,332)	(1,460,898)	(6,330,935)
Position After Expenses	(281,270)	374,610	106,031	469,439	493,972	-	191	96,037	1,259,010
Investment Income (per treasurer)	617	8,352	3,265	38,854	11,493		15,176	17,634	95,391
Transfers	320,000				(320,000)				-
Return of Surplus	-	-	-	-	-	-	-	-	-
MEL Retro Transfer - Regular Contributions	-	-	-	-	-	-	(241,351)	-	(241,351)
MEL Retro Transfer - Excess Premiums Paid	-	-	-	-	-	-	241,351	-	241,351
CASH POSITION	39,347	382,962	109,296	508,293	185,465	-	15,367	113,671	1,354,400
Case Reserves	(85,570)	(252,728)	(92,577)	(885,323)					(1,316,198)
IBNR Reserves	-	(114,825)	(19,127)	(222,875)					(356,827)
Net Current Surplus/(Deficit)	(46,223)	15,409	(2,408)	(599,905)	185,465	-	15,367	113,671	(318,625)
RECOMMENDED TRANSFERS									-
Valued as of 06/30/21	(53,147)	(5,724)	68,177	(437,633)	185,465	-	15,367	113,671	(\$113,825)
NET CHANGE	6,924	21,133	(70,585)	(162,272)	-	-	-	-	(204,800)
Claim Count for Open Fund Years 09/30/21	89	139	22	161					411
Claim Count for Open Fund Years 06/30/21	89	139	22	161					411
Net Change	0	0	0	0					0

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

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

	Property	General Liability	Automobile	Workers' Comp.	Deductible	Loss Fund Contingency	MEL / EJIF EPL/POL	Expense & Cont.	Total
Earned Membership Contributions	\$270,300	\$451,350	\$125,800	\$2,011,950	\$507,802	\$0	\$2,594,140	\$1,533,310	\$7,494,652
Other Contributions/Retro Payments									\$0
Total Contributions	\$270,300	\$451,350	\$125,800	\$2,011,950	\$507,802	\$0	\$2,594,140	\$1,533,310	\$7,494,652
Claims Paid (Net of Subrogation)	(338,023)	(791,844)	(65,919)	(2,133,743)					(3,329,529)
Excess Recoveries									-
Excess Insurance Premiums Paid							(2,568,089)		(2,568,089)
Operating Expenses Paid								(1,411,486)	(1,411,486)
Total Payments	(338,023)	(791,844)	(65,919)	(2,133,743)	-	-	(2,568,089)	(1,411,486)	(7,309,104)
Position After Expenses	(67,723)	(340,494)	59,881	(121,793)	507,802	-	26,051	121,824	185,548
Investment Income (per treasurer)	2,228	7,604	4,162	37,134	25,475	-	15,328	24,895	116,825
Transfers	100,000	353,277		80,000	(533,277)				-
Return of Surplus									-
MEL Retro Transfer - Regular Contributions	-	-	-	-	-	-	(188,080)	-	(188,080)
MEL Retro Transfer - Excess Premiums Paid	-	-	-	-	-	-	188,080	-	188,080
CASH POSITION	34,505	20,387	64,043	(4,659)	(0)	-	41,379	146,719	302,374
Case Reserves	-	(440,700)	(28,363)	(328,663)					(797,726)
IBNR Reserves	-	(153,128)	(12,757)	(185,922)					(351,807)
Net Current Surplus/(Deficit)	34,505	(573,441)	22,923	(519,244)	(0)	-	41,379	146,719	(847,159)
RECOMMENDED TRANSFERS									-
Valued as of 06/30/21	34,505	(680,960)	9,092	(490,454)	103,277	-	41,379	146,719	(\$836,442)
NET CHANGE	-	107,519	13,831	(28,790)	(103,277)	-	-	-	(10,717)
Claim Count for Open Fund Years 09/30/21	56	152	40	157					405
Claim Count for Open Fund Years 06/30/21	56	152	40	157					405
Net Change	0	0	0	0					0

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

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

	Property	General Liability	Automobile	Workers' Comp.	Deductible	Loss Fund Contingency	MEL / EJIF EPL/POL	Expense & Cont.	Total
Earned Membership Contributions	\$256,700	\$470,050	\$123,250	\$2,153,161	\$530,873	\$107,867	\$2,663,205	\$1,495,210	\$7,800,316
Other Contributions/Retro Payments									\$0
Total Contributions	\$256,700	\$470,050	\$123,250	\$2,153,161	\$530,873	\$107,867	\$2,663,205	\$1,495,210	\$7,800,316
Claims Paid (Net of Subrogation)	(195,467)	(413,849)	(18,662)	(1,078,205)	-	-	-	-	(1,706,183)
Excess Recoveries	-	-	-	-	-	-	-	-	-
Excess Insurance Premiums Paid		-	-	-	-	-	(2,490,955)	-	(2,490,955)
Operating Expenses Paid	-	-	-	-	-	-	-	(1,297,343)	(1,297,343)
Total Payments	(195,467)	(413,849)	(18,662)	(1,078,205)	-	-	(2,490,955)	(1,297,343)	(5,494,481)
Position After Expenses	61,233	56,201	104,588	1,074,956	530,873	107,867	172,250	197,867	2,305,835
Investment Income (per treasurer)	3,627	22,117	6,468	78,803	32,853	6,479	10,554	14,531	175,432
Transfers	-	-	-	-	-	-	-	-	-
Return of Surplus	-	-	-	-	-	-	-	-	-
MEL Retro Transfer - Regular Contributions	-	-	-	-	-	-	(91,135)	-	(91,135)
MEL Retro Transfer - Excess Premiums Paid	-	-	-	-	-	-	91,135	-	91,135
CASH POSITION	64,860	78,318	111,056	1,153,759	563,726	114,346	182,804	212,398	2,481,267
Case Reserves	-	(43,983)	-	(235,864)	-	-	-	-	(279,847)
IBNR Reserves	-	(13,089)	-	(90,920)	-	-	-	-	(104,009)
Net Current Surplus/(Deficit)	64,860	21,246	111,056	826,975	563,726	114,346	182,804	212,398	2,097,411
<i>RECOMMENDED TRANSFERS</i>									-
Valued as of 06/30/21	64,860	(24,364)	111,056	743,413	563,726	114,346	182,804	212,398	\$1,968,239
NET CHANGE	-	45,610	-	83,562	-	-	-	-	129,172
Claim Count for Open Fund Years 09/30/21	55	115	40	124					334
Claim Count for Open Fund Years 06/30/21	55	115	40	124					334
Net Change	0	0	0	0					0

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

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

	1991-2016
Earned Contributions & MEL / RCF Dividends	\$98,126,250
Claims Paid (Net of Subrogation)	(34,872,655)
Excess Recoveries	\$252,211
Excess Insurance Premiums Paid	(26,202,344)
Operating Expenses Paid	(16,268,879)
Residual Claims Fund Premiums Paid	(6,836,842)
Residual Claims Fund Surplus Trigger Assessment Paid	(87,719)
Total Payments	(84,016,228)
Position After Expenses	14,110,022
Investment Income (per treasurer)	4,379,935
Transfers	\$0
Return of Surplus	(10,474,115)
MEL Retro Transfer - Regular Contributions	(\$90,709)
MEL Retro Transfer - Excess Premiums Paid	\$90,709
CASH POSITION	\$8,015,842
Case Reserves - Property	\$0
IBNR Reserves - Property	\$0
Residual Claims Fund Surplus Trigger Assessment	(\$124,040)
Current Surplus/(Deficit)	7,891,802
Open Property Claim Count: 09/30/21	1
Open Property Claim Count: 06/30/21	1
Net Change	0

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

Burlington County Municipal Joint Insurance Fund Historical Operating Results Summary CLOSED MEL RETRO Contingency Fund September 30, 2021	
	Fund Year(s) 2016- 2020
MEL Retro Transfer - Contributions	448,951
MEL Retro Transfer - Over/(Under) Funding	397,880
Total Contributions	846,831
MEL Retro Transfer - Excess Premiums Paid	
MEL Surplus Trigger Assessment Paid	
<i>Position After Expenses</i>	846,831
Investment Income (per treasurer)	20,162
Transfers	0
Return of Surplus	
CASH POSITION	\$866,993
MEL Retro Transfer - Excess Premiums Liability	0
MEL Surplus Trigger Assessment Liability	(106,510)
Current Surplus/(Deficit)	\$760,483
Valued as of 06/30/21	\$760,483
NET CHANGE	\$0
Compiled by Arthur J. Gallagher Risk Management Services, Inc., Public Sector Practice from Actuarial, Claims Administrator & Treasurer reports valued as of September 30, 2021	

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

FUND YEAR 2021	Property	GL	Automobile	WC	Deductible	Loss Contingency Fund	MEL/EJIF/EPL/POL	Operating	Total
CASH POSITION	\$ (57,021)	\$ 365,137	\$ 78,877	\$ 907,885	\$ 380,292	\$ -	\$ (65,739)	\$ 147,002	\$ 1,756,434
Net Current Surplus/(Deficit)	\$ (308,727)	\$ (65,575)	\$ (16,289)	\$ (272,682)	\$ 380,292	\$ -	\$ (65,739)	\$ 147,002	\$ (201,717)
RECOMMENDED TRANSFERS	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Valued as of 06/30/21	\$ (17,905)	\$ (43,559)	\$ (19,844)	\$ (170,236)	\$ 253,689	\$ -	\$ (254,592)	\$ 166,730	\$ (85,718)
NET CHANGE	\$ (290,822)	\$ (22,016)	\$ 3,555	\$ (102,445)	\$ 126,603	\$ -	\$ 188,854	\$ (19,727)	\$ (115,999)

Fund Year 2020	Property	GL	Automobile	WC	Deductible	Loss Contingency Fund	MEL/EJIF/EPL/POL	Operating	Total
CASH POSITION	\$ 26,552	\$ 406,483	\$ 99,950	\$ 1,046,397	\$ 431,732	\$ 50,029	\$ 4,606	\$ 156,870	\$ 2,222,619
Net Current Surplus/(Deficit)	\$ (77,137)	\$ (128,210)	\$ 26,024	\$ 373,716	\$ 431,732	\$ 50,029	\$ 4,606	\$ 156,870	\$ 837,630
RECOMMENDED TRANSFERS	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Valued as of 06/30/21	\$ (158,261)	\$ (181,427)	\$ 7,648	\$ 268,394	\$ 506,732	\$ 50,029	\$ 4,606	\$ 164,797	\$ 662,518
NET CHANGE	\$ 81,124	\$ 53,217	\$ 18,376	\$ 105,322	\$ (75,000)	\$ -	\$ -	\$ (7,926)	\$ 175,113

FUND YEAR 2019	Property	GL	Automobile	WC	Deductible	Loss Contingency Fund	MEL/EJIF/EPL/POL	Operating	Total
CASH POSITION	\$ 39,347	\$ 382,962	\$ 109,296	\$ 508,293	\$ 185,465	\$ -	\$ 15,367	\$ 113,671	\$ 1,354,400
Net Current Surplus/(Deficit)	\$ (46,223)	\$ 15,409	\$ (2,408)	\$ (599,905)	\$ 185,465	\$ -	\$ 15,367	\$ 113,671	\$ (318,625)
RECOMMENDED TRANSFERS	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Valued as of 06/30/21	\$ (53,147)	\$ (5,724)	\$ 68,177	\$ (437,633)	\$ 185,465	\$ -	\$ 15,367	\$ 113,671	\$ (113,825)
NET CHANGE	\$ 6,924	\$ 21,133	\$ (70,585)	\$ (162,272)	\$ -	\$ -	\$ -	\$ -	\$ (204,800)

FUND YEAR 2018	Property	GL	Automobile	WC	Deductible	Loss Contingency Fund	MEL/EJIF/EPL/POL	Operating	Total
CASH POSITION	\$ 34,505	\$ 20,387	\$ 64,043	\$ (4,659)	\$ (0)	\$ -	\$ 41,379	\$ 146,719	\$ 302,374
Net Current Surplus/(Deficit)	\$ 34,505	\$ (573,441)	\$ 22,923	\$ (519,244)	\$ (0)	\$ -	\$ 41,379	\$ 146,719	\$ (847,159)
RECOMMENDED TRANSFERS	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Valued as of 06/30/21	\$ 34,505	\$ (680,960)	\$ 9,092	\$ (490,454)	\$ 103,277	\$ -	\$ 41,379	\$ 146,719	\$ (836,442)
NET CHANGE	\$ -	\$ 107,519	\$ 13,831	\$ (28,790)	\$ (103,277)	\$ -	\$ -	\$ -	\$ (10,717)

FUND YEAR 2017	Property	GL	Automobile	WC	Deductible	Loss Contingency Fund	MEL/EJIF/EPL/POL	Operating	Total
CASH POSITION	\$ 64,860	\$ 78,318	\$ 111,056	\$ 1,153,759	\$ 563,726	\$ 114,346	\$ 182,804	\$ 212,398	\$ 2,481,267
Net Current Surplus/(Deficit)	\$ 64,860	\$ 21,246	\$ 111,056	\$ 826,975	\$ 563,726	\$ 114,346	\$ 182,804	\$ 212,398	\$ 2,097,411
RECOMMENDED TRANSFERS	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Valued as of 06/30/21	\$ 64,860	\$ (24,364)	\$ 111,056	\$ 743,413	\$ 563,726	\$ 114,346	\$ 182,804	\$ 212,398	\$ 1,968,239
NET CHANGE	\$ -	\$ 45,610	\$ -	\$ 83,562	\$ -	\$ -	\$ -	\$ -	\$ 129,172



***Finance Committee Meeting
November 8, 2021
Via Zoom Conference Call***

A meeting of the Burlington County Municipal Joint Insurance Fund Finance Committee was held on Monday, November 8, 2021 at 10:00 AM via Zoom conferencing.

Those in attendance were:

Jeff Hatcher, *Committee Chair*, **Delran Township**
Kathy Burger, **Medford Township**
Brandon Shillingford, **Mt Laurel Township**
John Gural, **Palmyra Borough**
Dave Matchett, **Shamong Township**
Paul A. Forlenza, MGA, Executive Director, **AJGRMS**
Paul J. Miola, CPCU, ARM, Deputy Executive Director, **AJGRMS**
Jodi Palmeri, Sr. Financial Analyst, **AJGRMS**
Tracy Forlenza, Financial Analyst, **AJGRMS**
Kamini Patel, Program Administrator, **AJGRMS**

Those unable to attend were:

Mike Theokas, **Bordentown Township**
Mike Mansdoerfer, *Co-Chair*, **Riverside Township**
Paul Keller, **Springfield Township**

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

BURLCO Dividend - Secondary Surplus Release

Ms. Palmeri reminded the members that they were emailed two additional secondary surplus release scenarios of \$200,000 and \$300,000 so they can review the impact that each release would have on the percentages of unencumbered surplus.

Ms. Palmeri noted that in Option 1, the release is \$200,000 bringing the 2021 total to \$1,050,000 since the Fund approved the release for \$850,000 in September 2021 which was the same amount as 2020. She noted that the unencumbered surplus percentage is 13.3%. She reviewed the per member breakout with the Committee.

Ms. Palmeri noted that in Option 2, the release is \$300,000, would bring the 2021 total surplus release to \$1,150,000, again, since the Fund approved the release for \$850,000 in September. She noted that the unencumbered surplus percentage would increase to 14.6% under this scenario. She reviewed the per member breakout with the Committee.

Ms. Palmeri directed the members to the September 30, 2021 Financial Fast Track depicting the more recent Fund Years performance.

After a lengthy discussion, the Committee decided that they would recommend the release of an additional \$200,000 in surplus to help members offset this year's increases in assessments. The Committee agreed to release this as a direct offset of the members' 2022 premiums. Ms. Palmeri noted that the resolution for the \$200,000 additional release of surplus will be presented at the November Executive Committee meeting.

**Mr. Mansdoerfer and Mr. Theokas directed their decisions for additional surplus release via email since they were unable to attend the meeting.*

Seeing no other business, the meeting was adjourned at 10:15am.

File: BURLCO/2021/Finance Committee Tab: 11/08/21

2022 BURLCO Budget Message

FUND YEAR 2022 DRAFT BUDGET OVERVIEW

The attached \$8,556,783 JIF, MEL, EPL/POL/CYBER, and EJIF budget represents an 8.54% increase over last year's combined annualized budget of \$7,883,882 and is based upon the known renewal data at the time the draft budget was prepared. As in years past, individual member assessments will fluctuate above or below the estimated range based on member claims experience as outlined in the attached *JIF Assessment Allocation Policy*. The 2022 Renewal JIF Budget of \$5,041,326 represents an increase of 5.59% (\$266,751) over last year's \$4,774,575 annualized budget.

Highlights of the 2022 Renewal Budget are as follows:

- Budgeted loss funds increased by \$154,266 (4.57%)
- Operating Expenses (Fund Professional fees, Meeting Expenses, Postage/Copies, etc.) increased \$18,314 (1.94%)
- Member Benefits (Safety Programs, EPL/Cyber Programs, Wellness, etc.) increased \$94,171 (20.81%)
- Excess premiums, inclusive of the MEL, EPL/POL/CYBER, and EJIF policies increased \$406,150 (13.06%)
- The application of the JIF's *Revaluation Program* to the nine (9) members renewing their membership effective January 1, 2022, resulted in two (2) of these members seeing a reduction in their JIF loss funding assessment. This program is thoroughly explained in the attached *Assessment Allocation Policy*.
- All members' performance was reviewed for inclusion in the JIF's *Retrospective Program*. Two members (Delanco Township and Westampton Township) met the Policy's criteria for inclusion in the Program. This program is thoroughly explained in the attached *Assessment Allocation Policy*.

JIF BUDGET FACTORS

Loss Funds

Loss Funds represent money used for the payment of member claims within the Fund's self-insured retention. Assuming no change in the SIR for Fund Year 2022, the Actuary recommended a 2.4% increase in the overall loss funding budget utilizing anticipated exposure growth of 0% for Auto & General Liability and Workers' Compensation and 4% for Property. Due to the impact of the Retrospective Program, overall loss funding was reduced by \$35,147 as this funding is now the contractual obligation of the members on the Retrospective Program. The Actuary provided the option to fund additional perils (Fire Fighters' Cancer Presumption, WC Pension, Sexual Abuse and Molestation, and Title 59 Erosion). The Finance Committee opted to fund 25% of the Actuary's Central Loss Funding recommendation for these perils.

- **Workers' Compensation** loss funding increased 0.50% (\$9,620). This is in response to increasing pressure on health care costs resulting in medical inflation as well as the impact of the pandemic, statutory and regulatory changes, increasing indemnity costs, and an increase in the overall number of claim "re-openers". Some initiatives the JIF is utilizing to control Workers Compensation costs include:
 - The use of a PPO & EPO resulted in over 96% of all medical expenses being repriced resulting in a savings of \$1,400,134 or 62% as of September 30, 2021.
 - The use of 74% of available transitional duty days by the members resulted in the savings of \$135,799 as of September 30, 2021.
 - The timely reporting of claims currently averaging 4.2 days of the occurrence of a claim.
 - The continued strong participation in Safety Training by all members.
 - The JIF's Lost Time Accident Frequency is .86 as of August 31, 2021, which represents a 26% reduction in comparison to the same evaluation date in 2020, and continues a downward trend from prior years; an indication that the Fund's emphasis on safety training and management of claims is paying off.

- The 2022 JIF Budget continues to fund a member employee Wellness Program. Numerous national studies indicate that healthy employees are less likely to suffer a workers' compensation claim; and, when they are injured, the injury is less severe and the employee recovers faster.
- The Fund continues to monitor the potential impact of expanding definitions of compensability, both legislative and court rendered, the aging workforce, and "reopeners" on this line of coverage.
- **General Liability** loss funding decreased 0.70% (\$3,483). Some initiatives the JIF is utilizing to control General Liability Claims costs include:
 - Members continue to make good use of the various liability risk control programs offered by the Fund including encouraging members to include model indemnification, defense, and hold harmless language in all municipal contracts including inter-local service agreements.
 - Members continue to use the TULIP (Tenant User Liability Insurance Program) Program that allows private users of municipal facilities to secure short-term, low cost, liability insurance policies over the internet. These policies automatically name the municipality as an *Additional Insured* and provide an added layer of protection to the members.
 - The funding of a Police Risk Management Consultant to assist member Police Departments in the adoption, training, and implementation of the most critical policies as identified by the JIF Defense Panel members who defend police related claims.
 - The Fund's liability claims adjusters and defense panel members are continuing to do a fine job in investigating, settling, and defending liability claims brought against our members with 19 active General & Auto Liability claims as of September 30, 2021 for 28 members.
- **Auto Liability** loss funding is increasing 0.11% (\$132). At fault automobile accidents, involving Police vehicles continue to be the main factor driving this line of coverage. Some initiatives the JIF is utilizing to control General Liability Claims costs include:
 - The Fund's *Safety Incentive Program* includes a requirement that ALL emergency responders complete the S:ERVE Training program.
 - The Fund continues to promote the *Coaching of Emergency Vehicle Operators* training.
 - The Fund continue to promote annual Motor Vehicle Records check of all drivers of municipally owned vehicles.
 - The Fund Administrator is receiving a quarterly report that tracks at fault accidents involving police vehicles to track the costs of these accidents from both a property and workers compensation perspective.
- **Property** loss funding is increasing 11.31% (\$34,333). This increase is driven by the increasing costs of labor and materials involved in recovering from a property loss. Some initiatives the JIF is utilizing to control Property Claims costs include:
 - Ongoing property appraisals of each member's buildings at least once every four (4) years.
 - An ongoing review of member's property schedules to ensure that coverage for all properties are properly designated within Origami.
 - The implementation of a new *JIF Preferred Auto Shop Program* to make sure that all auto repair shops working on municipally owned vehicles are following stringent guidelines in regards to documentation of repairs, the use of appropriate aftermarket/OEM parts, the approval process for additional unforeseen repairs, and storage fees.
- **Loss Fund Contingency** funding is at \$106,500, representing 25% of the Fund Actuary's recommendation to fund "additional perils". These "additional perils" include a recent change to State Statutes that allowed victims of sexual abuse or molestation to bring a civil claim against a responsible party well after the events may have occurred. In addition, these same changes, for all intent and purposes, removed the statute of limitations for civil actions in these types of matters. The statute change also removed the ability of public entities to use Title 59 immunities to defend these claims.

- The Fund Actuary recommended that the Fund include additional funding in this line item due to a continued overall deterioration in Title 59 immunities resulting from ongoing statutory changes and judicial decisions making it more difficult to defend public entities.
- In the area of workers compensation, the Fund Actuary recommended that the Fund include additional funding in its budget to offset anticipated increased costs resulting from a recent directive issued by the NJ Division of Pensions. This directive now requires that all pending claim petitions for injured employees that are eligible for an accidental disability pension must be settled prior to the employee receiving their pension benefits. Prior to this directive, most claim petitions for these employees were settled by the JIF for ongoing medical monitoring of the employee. It is anticipated that this change will increase the overall JIF indemnity costs by more than 10%.
- In addition, the Legislature also amended the workers compensation statute to make certain types of cancers that manifest in fire fighters compensable if they meet certain criteria. The costs associated with this increase are starting to be recognized as more claims begin to be filed.

JIF LOSS FUNDING ASSESSMENT STRATEGY

In consideration of the aforementioned factors affecting the 2022 JIF Loss Funding Budget, the Finance Committee is recommending that the 2022 JIF loss funding assessments range from decreases of 2.0% for renewing members, with a six year average loss ratio below 20%, to an increase of 4.57% for new members (less than three years) with no experience with the BURLCO JIF. Members with six-year average loss ratios above 150% will receive a 9.0% increase in their loss funding assessment. Lastly, the two members in the Retrospective Program will receive a 9.0% loss funding increase. Details outlining the assessment strategy are documented in the attached *2022 Assessment Allocation Strategy*.

OPERATING EXPENSES/MEMBER BENEFITS

Operating Expenses (i.e. Fund Professional fees, Meeting Expenses, Postage/Copies, etc.) represent approximately 11% of the overall JIF budget. Member Benefits (i.e. Safety Programs, EPL/Cyber Programs, Wellness, etc.) represent 6%, of the combined JIF budget. Factors impacting the JIF operating expenses and member benefits include:

- Operating Expenses increased by \$18,314 (1.94%) with increases in professional fees averaging 2.00%
- Member Benefits increased by \$94,171 (20.81%) due to a significant increase in the Cyber Risk Services line item (\$151,757). In October, 2021, the JIF issued a Request for Proposals for Cyber Risk Management Services. These services included employee cyber hygiene training, phishing exercises for all employees, external network scanning, and annual penetration testing of all member networks. It is anticipated that the Fund will award contracts to responding vendors in late 2021 for these services to begin in January 2022.

EXCESS INSURANCE BUDGET - NJMEL

The 2022 MEL Budget is projecting a 9.9% budget increase (\$4,708,510) over 2021 prior to exposure growth, which is driven by the hardening of the worldwide excess insurance market. The MEL elected to fund their Loss Funding Budget at the “low” confidence level compared to the standard “central” confidence level provided by the Fund Actuary. The JIF is budgeting an increase of \$222,077 (11.06%) which is a result of exposure growth and the overall MEL rate increases. Removal of the *Retrospective Program* does not affect the BURLCO JIF as the JIF has been a good performer in this line and was contractually bound to a maximum obligation of 100% of Workers’ Comp and General Liability loss funding. Over the last 18 months, the worldwide insurance market has been hardening due to ongoing natural disasters (i.e., hurricanes & wildfires), the uncertainty arising from the COVID 19 pandemic, the impact of law enforcement related claims, and the impact of social inflation. In response to the hardening market, the MEL is reviewing its current SIR’s and considering other funding mechanisms that would allow the MEL to share risk with its reinsurers. The financial strength of the MEL provides an opportunity for it to protect its members against the

ravages of the hardening market. A copy of the proposed 2022 MEL Budget and rate table is enclosed. Some factors influencing the 2022 JIF MEL Budget include:

- The MEL has removed the *Retrospective Program* on all member JIFs; however, will continue to utilize the experience rating process based on the prior ten years MEL experience for WC and Liability claims funding.
- The BURLCO JIF has been a net “giver” to the MEL over the prior ten years with a 10-year average loss ratio of 73.9%; however, when compared to the MEL wide 63.5% loss ratio, the Fund will receive a 9.3% experience-rating penalty applied to its WC and Liability claims funding.
- The Finance Committee has opted to fund an additional \$100,160 in anticipation of future MEL Surplus Trigger Assessments which is detailed in the attached *Assessment Allocation Strategy*.

EXCESS BUDGET - EPL/POL/VDO/Cyber

Overall, the JIF Budget for Employment Practices Liability, Public Officials Liability, Volunteers Directors, & Officers, and Cyber Liability Coverage is increasing 22.42% or \$171,016 for 2022 due to phasing in the new process by which member premiums are calculated for this line of coverage.

EPL/POL/VDO

For Fund Year 2021, the JIF EPL/POL insurer QBE is issuing a 2% statewide premium increase. This increase varies JIF by JIF based upon a revised formula for the pricing of all members based upon their individual exposures and loss performance. This revised formula was necessary when it was determined that good performing members in poor performing JIFs were paying more premium than necessary while poor performing members in good performing JIFs were not paying enough premium to cover their exposures. 2022 is year 3 of a 5 year phase in process. Some members will see significant swings in their premium until the new process is fully implemented. Details on the revised premium allocation process are included in the attached *Assessment Allocation Policy*.

- The net impact of the premium allocation results in a premium increase of 8% (\$51,442) prior to the application of member deductible Buy Downs and Land Use premium for 2022.
- Volunteer, Directors and Officers Liability Coverage remains with QBE at expiring rates.

CYBER LIABILITY

Cyber Liability Coverage consists of loss funds within the MEL layer, primary coverage with XL Insurance, and excess coverage with Beazley.

- MEL loss funds (a \$1,059 per member 2021 premium) with a 70% increase to \$1,805
- Primary coverage through XL (a \$1,494 per member 2021 premium) with a 100% increase to \$2,988
- Excess Cyber Liability Coverage (a \$1,191 per member 2021 premium) with a 100% increase to \$2,382
- As of June, 2021, the MEL JIF Cyber Liability Statewide loss ratio for Cyber Liability claims for 2018-2020 was in excess of 250%
- As of October 15, 2021, 4 of the 28 JIF members are in compliance with Tier 1, 3 of the 28 JIF members were in compliance with Tier 2, and 2 of the 28 JIF members were in compliance with the MEL's Three Tier Cyber Risk Management Program.
- As an incentive for members to come into compliance with these standards, the MEL offers a reimbursement of a portion of the member's \$25,000 deductible should they suffer a cyber-related attack while in compliance with these standards.
- Compliance with MEL Cyber Risk Management technology standards will result in an 80% reduction in the likelihood that the entity will suffer a cyber-related claim.

EJIF

Effective January 1, 2006, the JIF became a member of the Environmental Risk Management Joint Insurance Fund (E-JIF). The E-JIF provides its members with a defined Environmental Liability coverage package along with strong risk management programs and other member services including educational and training seminars. The E-JIF rate for 2022 is increasing \$2,515 (1.02%) over 2021. E-JIF assessments are allocated based upon a member's population.

CLOSED YEARS ACCOUNT - JIF DIVIDENDS

The Finance Committee made a recommendation to release varying amounts of surplus from Fund Years 2008 through 2016. In arriving at the amount of surplus to release, the Finance Committee continued its practice of examining the financial development of the most current Fund Years to guarantee future consistent releases of surplus to the membership while providing a cushion against unforeseen events. In addition, the Finance Committee also considered the impact of a potential RCF Surplus Trigger Assessment on its Closed Years Account. The RCF *Surplus Strengthening Program* is detailed in the attached *Assessment Allocation Strategy*. After examining its current surplus position and the aforementioned factors, the Committee recommended the Fund release a total of \$1,050,000. The first release of \$850,000, which is the same as was released in 2020, was authorized at the Fund's September Executive Committee meeting and will be distributed to members as a standard release with each member determining how they will receive their dividend. The second release of \$200,000 will be consider for release via resolution at the Fund's November Executive Committee meeting and will be a direct credit to members' 2022 first installment invoice to help temper the budget increases.

RISK MANAGEMENT CONSULTANT FEES

Members of the Fund contract independently with their respective Risk Management Consultant. The fees associated with these services are built into member assessments and the expense is passed through the Fund budget.

FUND YEAR 2022 BUDGET

The attached draft budget is submitted for your consideration and introduction at the November 23, 2021 Executive Committee Meeting. A Budget Hearing will be held at the December 21, 2021 Executive Committee meeting.

File: BURLCO/2022/Budget

Tab: Budget Message



Municipal Excess Liability Joint Insurance Fund

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

Memo to: Management Committee Agenda
Thursday October 7, 2021 meeting – 11:00AM - Zoom Audio/Video

Dial 1-929-205-6099 followed by **Meeting ID:** 946 4193 5881
OR
Join Zoom Meeting link <https://permainc.zoom.us/j/94641935881>

From: David Grubb & Joseph Hrubash, MEL Executive Directors

Purpose of this meeting is to discuss the following items:

- ☐ **2022 Budget:** Attached is the preliminary 2022 budget with rate table along with a memorandum outlining changes.
- ☐ **Retrospective Premium:** In 2016, the MEL implemented a retrospective premium program where each member's liability and workers' compensation claims fund assessment is discounted, but subject to an additional assessment if a members claims exceed the amount collected. The problem is that the MEL's claims often take years (or longer) to develop, requiring local JIFs to maintain a substantial contingency. The recommendation is that the retrospective premium program be eliminated.
 - ☐ **Motion to accept the recommendation and eliminate the MEL Retrospective Premium.**
- ☐ **2022 Meeting Dates:** The MEL JIF meets six times over the course of a year; following the prior pattern, the 2022 meeting schedule would be:
 - January 5, 2022 - *Reorganization*
 - March 25, 2022 – *Meeting & Retreat*
 - June 1, 2022 – *Year-End Audit*
 - September 7, 2022
 - October 19, 2022– *Budget/Rate Table Introduction*
 - November 16, 2022 – *Budget/Rate Table Adoption*

Often, the January, June and September meetings immediately follow a holiday. We are suggesting moving off the first Wednesday (to first Thursday) for those months to avoid that conflict.

- ☐ **Co-op Purchasing Group:** The Cyber Task Force prepared a Request for Proposal for Cyber Training - they were hoping to release that would follow the process we put in place for Emergency Restoration Vendors – which was to identify companies qualified to perform restoration services for public contracts & to put pricing in place. Members are able to select these vendors and enter into contract during an emergency. The MEL's QPA has indicated that the Cyber Training is not an emergency and members could not select vendors using that process for non-emergencies. The QPA then suggested the MEL consider establishing a Cooperative Purchasing Group. It would be appropriate for the Management Committee to discuss that option.
- ☐ **Middlesex JIF:** We will provide a verbal report on the status of the Middlesex County Municipal Joint Insurance Fund.



Municipal Excess Liability Joint Insurance Fund

David N. Grubb
Executive Director
9 Campus Drive, Suite 216
Parsippany, New Jersey 07054-4412
Cell: 201 404 0212
daveg@permainc.com

To: Board of Fund Commissioners

Date: August 25, 2021

Re: Projected 2022 MEL budget

Attached is the preliminary 2022 budget which projects a 9.9% increase in rates before changes in exposures. The market for excess and reinsurance is increasing at a more rapid pace than at any time since the MEL was created. This is compounded by recent court decisions, legislation, and administrative actions from Trenton that are causing a serious increase in claims.

- Property: \$15,786,823¹ – Coverage for fire, flood, and etc. is increasing 17.8% or \$2,385,343 because of the frequency of natural disasters over the past few years. This has caused a serious increase in prices charged by both the national and international property insurance markets.
- Liability: \$15,207,239² - Liability claims are increasing at a rate of 5% to 10% per year because of the erosion of Title 59 in New Jersey's courts. The recent amendment in the Sexual Molestation statute of limitations will increase total liability costs by an estimated 6%. In some cases, towns are being hit with lawsuits based on allegations going back 40 years. However, these increases are being offset by the MEL's decision last fall to self-insure the \$3 million ex \$2 million layer saving \$1,432,378 (46.2%). As a result, the total liability appropriation is a reduction of \$91,780 (0.6%).
- Workers' Compensation: \$11,820,762³ - A recent Department of Labor decision will increase workers' compensation by 11% by directing governmental entities to pay workers' compensation on many accidental disability claims that were paid by the pension plans before the change. This is on top of continuing increases in Worker's Compensation medical costs and indemnity rates. As a result, the MEL's budget for Workers' Compensation is increasing \$1,317,871 (12.5%).
- Cyber: \$2,815,798⁴ - Claims and excess premiums are increasing \$1,342,671 (91.1%) in response to increased cyberattacks on municipal government. The MEL Cyber Task Force is currently studying additional measures to control this cost.

¹ Property includes budget lines 5 and 17

² Liability includes budget lines 1, 2, 3, 6, 13 and 14

³ Workers' Compensation includes budget lines 4 and 16

⁴ Cyber includes budget lines 7 and 15

- Other Coverages: \$525,285⁵ - The budgets for the Faithful Performance bonds, surety bonds and the aggregate loss fund account are unchanged.
- Loss Fund Contingency: \$216,126⁶ - This is reduced \$368,381 to keep the overall budget increase under 10%.
- Expenses and MEL Safety Institute: 5,407,676⁷ – These items are budgeted at a 2% increase and will be reviewed by the MEL Management and Budget Committee before the budget is introduced in October.

Fortunately, the MEL has been able to contain budget increases because several years ago the Commissioners approved an automatic surplus contribution plan that maintains the MEL's surplus in the event claims prove higher than expected. Currently, the MEL and the member JIFs have a combined surplus of almost \$200 million to help smooth increases. This will also allow the MEL to eliminate the retrospective rating plan for the 2022 budget.

The next step is for the Management and Budget Committee to review the draft budget and recommend a budget for introduction at the October 20 meeting.

⁵ Other coverages include budget lines 8, 9, and 10.

⁶ Loss Fund Contingency is budget line 19

⁷ Expenses and the MEL Safety Institute are budget lines 24 through 46

MUNICIPAL EXCESS LIABILITY JOINT INSURANCE F		Annualized Retro Option (1 = Retro, 2=No Retro)		2	
2022 BUDGET FOR RATE DEVELOPMENT					
MUNICIPALITIES ONLY - CURRENT DATA					
		A	B	B-A	B-A
		BUDGET	BUDGET		
	APPROPRIATIONS	2021 RATES	2022 RATES	\$	%
	I. CLAIMS AND EXCESS INSURANCE PREMIUMS	MUNIS ONLY	MUNIS ONLY	CHANGE	CHANGE
		No Retro			
	CLAIMS				
	Excess Liability:				
1	To 500K	2,582,424	2,933,915	351,491	13.6%
2	1.5MIL Ex 500K	4,484,672	5,220,818	736,146	16.4%
3	3MIL ex 2MIL	3,097,744	1,665,366	(1,432,378)	-46.2%
4	Excess WC	7,526,082	8,546,286	1,020,204	13.6%
5	Excess Property Claims	3,097,744	4,193,280	1,095,536	35.4%
6	POL/EPL Land Use	1,052,276	1,052,276	-	0.0%
7	Cyber Liability	417,246	709,365	292,119	70.0%
8	Aggregate Excess LFC	13,957	13,957	-	0.0%
9	JIF Faithful Performance Bond	201,104	201,104	-	0.0%
10	Surety Bond	310,224	310,224	-	0.0%
11	Sub Total	22,783,473	24,846,591	2,063,118	9.1%
12	PREMIUMS				
13	Optional Excess Liability	2,443,521	2,614,563	171,042	7.0%
14	Optional Excess POL/EPL	1,638,382	1,720,301	81,919	5.0%
15	Cyber Excess Liability	1,055,881	2,106,433	1,050,552	99.5%
16	Excess WC	2,976,809	3,274,476	297,667	10.0%
17	Excess Property	10,285,732	11,575,543	1,289,811	12.5%
18					
19	Loss Fund Contingency	584,507	216,126	(368,381)	-63.0%
20	Sub Total	18,984,832	21,507,442	2,522,610	13.3%
21	Total Claims & Premiums	41,768,305	46,354,033	4,585,728	11.0%
22					
23	II. EXPENSES				
24	Claims Adjustment	1,072,065	1,093,506	21,441	2.0%
25	Property Adjustment	173,189	176,653	3,464	2.0%
26	Administration	1,223,772	1,248,247	24,475	2.0%
27	Loss Fund Management	138,319	141,085	2,766	2.0%
28	Actuary	52,140	53,183	1,043	2.0%
29	Attorney	46,925	47,864	939	2.0%
30	Deputy Attorney	1,566	1,597	31	2.0%
31	Attorney-OPRA	17,665	18,018	353	2.0%
32	Auditor	29,902	30,500	598	2.0%
33	Treasurer	26,437	26,966	529	2.0%
34	Underwriting Manager	550,387	561,395	11,008	2.0%
35	Reinsurance Manager	317,826	324,183	6,357	2.0%
36	Safety and Education Committee	106,166	108,289	2,123	2.0%
37	Computer Services	146,457	149,386	2,929	2.0%
38	Legislative Committee	28,026	28,587	561	2.0%
39	Internal Audit Committee	61,397	62,625	1,228	2.0%
40	Strategic Planning Committee	30,699	31,313	614	2.0%
41	Coverage Committee	40,663	41,476	813	2.0%
42	Communications Committee	126,368	128,895	2,527	2.0%
43	Expense Contingency	41,202	41,202	-	0.0%
44	Subtotal	4,231,171	4,314,970	83,799	2.0%
45					
46	MEL Safety Institute	1,176,505	1,200,152	23,647	2.0%
47	Total Appropriations	47,175,981	51,869,155	4,693,174	9.9%
48					
49	RMC FEES	214,062	229,397	15,335	7.2%
50	Grand Total	47,390,043	52,098,553	4,708,510	9.9%

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2022								
MEL RATE TABLES								
Budget Line	RATING BASE							
	(1) Rate per capita (2010 Census)							
	(2) Rate per employee							
	(3) Rate per \$100 payroll							
	(4) Rate per \$100 value							
		2021 as Certified	2021 actual (Premiums)	2021 Minimums	2022	2022 Minimums	CHANGE \$	CHANGE%
JIF AttachmentTo 500K								
0 EX 500K	(1)	-			-		-	
100K EX 400K	(1)	0.1959			0.28603		0.0901	46.0%
150K EX 350K	(1)	0.3983			0.46436		0.0661	16.6%
200K EX 300K	(1)	0.5857			0.67539		0.0897	15.3%
250K EX 250K	(1)	0.7739			0.94322		0.1693	21.9%
300K EX 200K	(1)	1.0794			1.29724		0.2178	20.2%
1.5MIL EX 500K	(1)	0.9369			1.10023	1.762	0.1634	17.4%
1.25MIL EX 750K	(1)	0.5587			0.82689		0.2682	48.0%
1MIL EX 1MIL	(1)	0.3534			0.52299		0.1696	48.0%
Loss Fund Contingency	(1)	0.3312			0.045002		(0.2862)	-86.4%
3MIL ex 2MIL	(1)	0.5065			0.363970	\$679	(0.1425)	-28.1%
CYBER								
Loss Fund		3.157			1.805		(1.352)	-42.8%
Premium Primary		1.494			2.988		1.494	100.0%
Premium Excess		1.191			2.382		1.191	100.0%
POLEPL Land Use	(1)	0.219095			0.219095		-	0.0%
Optional Excess Liability	(1)							
2 MIL EX 5 MIL		0.1601	0.1780		0.1648		0.0247	15.4%
5 MIL EX 5 MIL		0.3228	0.3548		0.3725		0.0497	15.4%
10 MIL EX 5 MIL		0.4829	0.6308	\$776	0.5573	\$815	0.0744	15.4%
15 MIL EX 5 MIL		0.5714	0.6281	\$1,294	0.6595	\$1,359	0.0881	15.4%
Shared Aggregate (Requires 15 Optional)	% of base premium	30%	37%		43%		0.1290	43.0%
Optional Excess POLIEPL	(1)							
1MIL EX 2MIL		0.0456	0.1248	\$625	0.1308	\$657.00	0.0852	186.9%
2MIL EX 2MIL		0.0755	0.2063	1,034.81	0.2166	\$1,087.00	0.1411	186.9%
3MIL EX 2MIL		0.0971	0.2854	1,331.26	0.2787	\$1,398.00	0.1816	187.0%
4MIL EX 2MIL		0.1146	0.3132	1,571.63	0.3289	\$1,650.00	0.2143	187.0%
8MIL EX 2MIL		0.2294	0.6000	3,009.63	0.6300	\$3,161.00	0.4006	174.6%
CLAIMS : Excess WC	(3)							
JIF Attachment to								
1500K Ex 200K		0.003750			0.004814		0.0011	28.4%
1750K Ex 250K		0.003233			0.003816		0.0006	18.0%
1,700K x 300K		0.002679			0.003095		0.0004	15.5%
1650K Ex 350K		0.002359			0.002561		0.0002	8.6%
1600KX400		0.002177			0.002157		(0.0000)	-0.9%
1550KX450		0.001937			0.001841		(0.0001)	-4.9%
1500K Ex 500K		0.001676			0.001589		(0.0001)	-5.2%
1400K Ex 600K		0.000876			0.001221		0.0003	39.4%
1250K Ex 750K		0.001001			0.000902		(0.0001)	-9.9%
1000K Ex 1000K								
750K Ex 1250K		0.000396			0.000518		0.0001	30.9%
500K Ex 1500K								
PREMIUMS : Excess WC	(3)	0.000857	0.000965		0.001094		0.0002	26.5%
CLAIMS : Excess Property Claims	(4)	0			-		-	
JIF Attachment to								
MEL Retention Option (1=500K, 2=750K, 3=1MIL)		1.0000			1			
Property 150K Ex 100K		0.0188			0.0192		0.0006	3.2%
Property 100K Ex 150K		0.0086			0.0099		0.0013	15.1%
Property 50K Ex 200K		0.0033			0.0041		0.0008	24.2%
Property 250K Ex 250K		0.0074			0.0101		0.0027	36.5%
Property 500K Ex 500K		0.0050			0.0068		0.0018	35.4%
PREMIUMS : Excess Property	(4)							
Excess Property		0.0729	0.07460		0.0841		0.0112	15.3%
Excess Flood - \$25m x \$50 m		0.0035	0.00399		0.0044		0.0009	27.2%
Excess Flood - \$25m x \$75m		0.0022	0.00210		0.0023		0.0001	5.5%
Faithful Performance Bond	(2)	6.3405			6.3405		-	0.0%
EXPENSES		0.1150			0.0933		(0.0218)	-18.9%
MEL safety Institute		32.34			32.99		0.6500	2.0%
SPECIAL EXPOSURES:								
WATER UTILITY		0.01120			0.01120		-	0.00%
ELECTRIC UTILITY(1) Payroll to 1MIL		0.01955			0.01955		-	0.00%
ELECTRIC UTILITY(2) Payroll over 1MIL		0.00200			0.00200		-	0.00%
DISTRIBUTION %								
To 500K		87.85%						
1.5MIL Ex 500K		32.15%						
		100.00%						
SEASONAL SURCHARGE RATES								
ATL		8.48%			8.48%			
MON		6.20%			6.20%			
CNTRL		6.20%			6.20%			
OCE		3.22%			3.22%			
Aggregate Excess LFC								
SBMU		\$ 13,920			\$ 13,957			
Surety Bond	(1)		Optional Limit			Optional Limit	Stat Bond Optional Limit R	
-		500	125		500	125		
3,001		500	125		500	125		
6,001		500	125		500	125		
10,001		1,000	250		1,000	250		
16,001		1,000	250		1,000	250		
20,001		1,250	313		1,250	313		
30,001		1,500	375		1,500	375		
40,001		2,000	500		2,000	500		
50,001		2,750	688		2,750	688		
Optional Limit	% of Primary	0.25			0.25			

BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND
FUND YEAR 2022 BUDGET
\$300K SIR (WC/GL/AL) - \$100K SIR (PR)

	ANNUALIZED 2021	DRAFT BUDGET 2022	CHANGE \$	CHANGE %
PROPERTY	303,471	337,804	34,333	11.31%
GENERAL LIABILITY	499,041	495,558	(3,483)	-0.70%
AUTO LIABILITY	123,743	123,875	132	0.11%
WORKERS' COMPENSATION	1,943,407	1,953,027	9,620	0.50%
DEDUCTIBLE	506,412	513,576	7,164	1.41%
LOSS FUND CONTINGENCY	-	106,500	106,500	100.00%
TOTAL CLAIM LOSS FUNDS	3,376,074	3,530,340	154,266	4.57%
CLAIMS ADMINISTRATION	217,481	221,790	4,309	1.98%
PROFESSIONAL SERVICES	308,257	314,421	6,164	2.00%
- Actuary	26,105	26,627	522	2.00%
- Administrative Consultant	29,067	29,648	581	2.00%
- Attorney	73,962	75,441	1,479	2.00%
- Auditor	19,632	20,025	393	2.00%
- Safety Director	139,517	142,307	2,790	2.00%
- Treasurer	11,614	11,846	232	2.00%
- Underwriting Manager	8,360	8,527	167	0.00%
ADMINISTRATION	375,056	382,557	7,501	2.00%
CLAIMS AUDITOR	5,470	5,470	-	0.00%
MISCELLANEOUS OPERATING EXPENSES	39,700	40,040	340	0.86%
- Fidelity Bond (Admin/TPA/Treasurer)	1,200	1,200	-	0.00%
- JIF Website	5,250	5,500	250	4.76%
- Legal Notices	1,800	1,800	-	0.00%
- Meeting Expense/Dinner Meeting	3,000	3,000	-	0.00%
- Office Supplies	2,300	2,300	-	0.00%
- Other	10,000	10,000	-	0.00%
- Performance Bond (TPA)	250	250	-	0.00%
- Postage/Copies/Fax	3,200	3,200	-	0.00%
- Printing	7,000	7,000	-	0.00%
- Record Retention Service	1,200	1,200	-	0.00%
- Recording Secretary	4,500	4,590	90	2.00%
TOTAL OPERATING EXPENSES	945,964	964,278	18,314	1.94%
SAFETY PROGRAMS	196,066	214,211	18,145	9.25%
- Optional Safety Budget	52,045	52,045	-	0.00%
- Safety Incentive Program	87,725	87,725	-	0.00%
- Training	56,296	74,441	18,145	32.23%
- Police Risk Services	9,500	22,000	12,500	131.58%
- Right to Know	38,000	43,645	5,645	14.86%
- Training	8,796	8,796	-	0.00%
EPL / CYBER	28,212	114,000	85,788	304.08%
- Cyber Risk Services	5,428	100,000	94,572	1742.30%
- EPL/Cyber Incentive Program	14,000	14,000	-	0.00%
- Technology Risk Management Services	8,784	-	(8,784)	-100.00%
PAYROLL AUDITOR	11,881	12,119	238	2.00%
PROPERTY APPRAISER	25,680	25,680	-	0.00%
RISK CONTROL CONTINGENCY	20,000	20,000	-	0.00%
TECHNOLOGY RISK SERVICES DIRECTOR	66,528	66,528	-	0.00%
WELLNESS/WELLNESS INCENTIVE	60,670	60,670	-	0.00%
CONTINGENCY	25,000	15,000	(10,000)	-40.00%
MISCELLANEOUS MEMBER BENEFITS	18,500	18,500	-	0.00%
- AGRIP/ PRIMA	12,000	12,000	-	0.00%
- Annual Planning Retreat	6,500	6,500	-	0.00%
TOTAL MEMBER BENEFITS	452,537	546,708	94,171	20.81%
SUB TOTAL JIF BUDGET	4,774,575	5,041,326	266,751	5.59%
MUNICIPAL EXCESS LIABILITY JIF	2,052,414	2,279,491	227,077	11.06%
- MEL Excess WC & Liability	1,490,445	1,551,004	60,559	4.06%
- MEL Excess Property	561,969	728,487	166,518	29.63%
- Property	551,708	718,226	166,518	30.18%
- Fidelity	10,261	10,261	-	0.00%
EPL/POL/CYBER PREMIUM	762,754	933,770	171,016	22.42%
EPL/POL/CYBER COMMISSION - AJG	23,689	26,430	2,741	11.57%
EPL/POL/CYBER COMMISSION - CONNER STRONG	23,689	26,430	2,741	11.57%
EPL/POL SURCHARGE	297	357	60	20.20%
ENVIRONMENTAL JIF	246,464	248,979	2,515	1.02%
SUB TOTAL PREMIUMS	3,109,307	3,515,457	406,150	13.06%
SUB TOTAL JIF & EXCESS BUDGET	7,883,882	8,556,783	672,901	8.54%
RISK MANAGEMENT CONSULTANTS	307,602	329,812	22,210	7.22%
TOTAL JIF BUDGET	8,191,484	8,886,595	695,111	8.49%

BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND

ASSESSMENT ALLOCATION STRATEGY

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

Revised: December 2021

BUDGET DEVELOPMENT

BUDGET PROCESS

The BURLCO JIF Budget Process begins in July each year when the Risk Management Consultants (RMCs) are asked to update their member **exposures** (e.g. insurable property values, vehicle lists, appropriations, payrolls, etc.). This data is required by the Actuary in order to calculate the **loss fund** demands for the new budget year. Beginning with the 2013 Renewal process, the Fund implemented an on-line exposure data management system that provides members and their Risk Management Consultants with real time direct access to their exposure data. The system allows members to update their exposure data throughout the year and complete the Annual Renewal Process in a fraction of the time compared to prior years. The system also allows Fund Professionals direct access to the exposure information and will increase the accuracy of the Fund's Underwriting data.

In July, all vendors are invited to submit renewal proposals for the coming Fund Year. The Finance Committee reviews these proposals for acceptance, negotiation, and/or other action. The Finance Committee then makes their recommendation regarding contract renewal to the Executive Committee. Finally, it is important to note that the Fund continues to appoint its Fund Professionals utilizing a non-fair and open process in accordance with NJSA 19:44A-20.1. The membership continues to believe that forbidding Fund Professionals from making political contributions to elected officials in member towns is appropriate.

BUDGET COMPONENTS

The budget consists of Six (6) major categories that are described below:

- A. **Loss Funds** - Portion of budget developed by an actuarial review based upon the JIF's aggregate exposures, claims history, and risk factors. It takes into account all costs associated with the payment of members' claims on an accrual basis. The JIF fully funds losses to "Ultimate" expected payout.
- B. **Operating Expenses** - Pays all expenses associated with operating the Fund (fund professionals, meeting expenses, printing expenses, etc.), member benefits (payroll audits, property appraisals, various training programs, etc.), and member reimbursement programs (Wellness, Safety Incentive Program, etc.).
- C. **EPL/POL Premiums** – In recognition of the ongoing statewide poor loss experience for members in the Employment Practices Liability line of coverage, in the Fall of 2010, the MEL, who had

previously provided this coverage, decided to place this coverage in the commercial market. While the MEL acts as the lead negotiator with the commercial market to provide uniform coverage terms on behalf of the MEL affiliated JIF's, the Fund Administrator will bind the coverage on behalf of the Fund. The premium for this coverage will be collected as part of each member's assessment and will be paid directly to the commercial insurer by the JIF.

D. MEL Assessment – The JIF belongs to the Municipal Excess Liability Joint Insurance Fund (MEL). The MEL provides excess property, liability and workers' compensation coverage beyond the JIF SIR. This budget item is developed by the MEL and transmitted to the JIF in October. The 2021 Fund Year was the first year the MEL added a layer of loss funding for Cyber Liability coverage.

E. E-JIF Assessment – The JIF is a member of the Environmental Risk Management Joint Insurance Fund (E-JIF). The E-JIF provides first and third party liability coverage to its members. The E-JIF provides training and strong risk management programs in the area of environmental hazards. E-JIF assessments are based upon a per capita rate.

F. Stand Alone Policies – The JIF group purchases Cyber coverage through the commercial market. The premium for this coverage is a per member premium for both the standard and excess policies purchased on behalf of the members. Each member is able to purchase Volunteers, Directors, & Officers (VDO) policies at a per policy premium which varies based upon the policy limits and deductibles chosen by the member.

ASSESSMENT ALLOCATION STRATEGY

Once the JIF budget is developed, a formula for allocating individual members' shares must be developed. For an assessment allocation formula to be successful it must be easily understood, easy to administer, and perceived as fair and equitable by the members. The Finance Committee meets each year and establishes the formula that will be used.

The JIF currently uses a loss ratio methodology to allocate the annual budget. Each member's expiring assessment is adjusted by a set percentage that correlates to a range of loss ratios. Loss ratio is defined as the ratio that loss dollars incurred bears to the member loss fund contributions. During the Fall of 2010, the Fund Administrator and Actuary recommended utilizing a six-year average loss ratio rather than the three-year average loss ratio used in prior years to depict a better overall

picture of a member's Loss Ratio performance. The six-year loss ratio (excluding the current year), valued as of June 30th of the current year, is used in the formula for determining a member's percentage increase in loss funds for the upcoming year. Members with lower loss ratios will receive a lower percentage increase than members with higher loss ratios. This percentage will vary each year based upon the percentage increase in the JIF budget. Members with less than three years' experience may receive an increase equivalent to the overall JIF budget increase. An anomaly loss, which is one loss that accounts for more than 50% of a member's total losses for the six-year period would have their proposed assessment dropped by one category. Members with anomaly losses are usually small members and the reduction of a single category does not have an impact on the assessment strategy.

Beginning with Fund Year 2011, the Fund implemented a Reward/Revaluation Program for Renewing Members who over the past six years (excluding the current year) have been a net giver to the Fund. This concept is more fully discussed on **pages 6 and 7**.

Also beginning with Fund Year 2011, the Finance Committee opted to introduce a *Retrospective Assessment Program* that identifies those members that are the driving force behind the Loss Funding increases year to year and remove the risk they place on the Fund by capping these members in a min/max contract. This concept is more fully discussed on **pages 7 and 8**.

The following table is indicative of the current strategy:

6 Year Average Loss Ratio				Increase in Loss Funds	Members Affected
RETRO ASSESSMENT PROGRAM				9.00%	2
ABOVE	150%			9.00%	1
BETWEEN	125%	and	150%	8.00%	2
BETWEEN	100%	and	125%	6.00%	3
NEW MEMBERS LESS THAN 3 YEARS				4.57%	0
BETWEEN	60%	and	100%	4.50%	8
BETWEEN	40%	and	60%	3.50%	1
BETWEEN	20%	and	40%	2.25%	4
BELOW			20%	1.00%	4
RENEWING MEMBERS WITH LR BETWEEN 40% & 60%				0.00%	1
RENEWING MEMBERS WITH LR BETWEEN 20% & 40%				-1.00%	1
RENEWING MEMBERS BELOW 20%				-2.00%	1
					28

Risk Management Consulting Fees are negotiated individually by each member and are added to the member's assessment after the above factors are applied.

The following pages present a history of past Assessment Allocation Strategies.

THE EARLY YEARS - EQUALIZATION

During its early years, the JIF allocated assessments using a simple formula called "**equalization**". Under this scenario each member's renewal assessment rose by approximately the same amount as the JIF budget regardless of changes in their operations or their claims experience. Many pools use this approach during their formative years and the BURLCO JIF was no exception.

EXPOSURES - In comparing the JIF's membership data over time, however, it became apparent that some members' exposures were changing at a different rate than others. For example, a growing municipality may have had to build a new municipal building, while another member eliminated their entire police department. The result was that growing members received subsidies at the expense of the other members. This concept is more fully discussed on **pages 12 and 13**.

EXPERIENCE - A review of the members' claims histories also revealed the potential for inequities. One member, for example, may have incurred a relatively low ratio of claims compared to their budgeted assessment while others incurred higher claims ratios. Clearly, the "**Equalization**" strategy offered no inducement to control losses and, in fact, may have rewarded members with poor experience. **Pages 13 and 14** more fully discusses this topic.

After several years of "**Equalization**" the Finance Committee realized that if this strategy continued, inequities would develop and the JIF could lose members. Unfortunately, the first to leave the JIF would be those members whose good experience was subsidizing the JIF.

1993 - COMBINED ALLOCATION STRATEGY

In 1992, after reviewing all of the above facts, the Finance Committee recommended that an Assessment Allocation Strategy be adopted which incorporated both an Exposure Allocation and Experience Rating strategy taking all of the above factors into consideration. This strategy took effect with the 1993 Fund Year.

1997 - EXPERIENCE BASED ALLOCATION STRATEGY

In the Fall of 1996, the Finance Committee again examined the relationship between members' assessments and their claims experience. The Committee agreed that the Combined Allocation strategy did not place enough weight upon a members' claims history. The Committee therefore recommended that a more simplified assessment allocation method be adopted in which members' renewal assessments are modified based upon their preceding three full years' claims experience. The Finance

Committee recommended that the chart, which appears on **pages 13 and 14**, be simplified and that members' **overall** three-year claims experience be used in lieu of individual lines of coverage. That is the strategy in effect today.

2006 – MODEL OPERATING EXPENSES

In the fall of 2005, the Finance Committee examined the way JIF Operating Expenses were allocated to the members. While the above "Experience Based Allocation Strategy" appeared equitable, it was recognized that members' share of JIF Operating Expenses should not be affected by their loss ratio. Therefore, in consultation with the Fund Administrator, The Finance Committee adopted an Assessment Allocation Strategy that applies the above "Experience Based Allocation Formula to **LOSS FUNDS ONLY** and proposes that a members' Operating Expenses be allocated more in line with their actual cost to the Fund. Therefore, those expenses that are directly attributable to a member (Direct Expenses) e.g. Optional Safety Budget, EPL Consulting Service, Loss Control Service, etc. will be charged to a member's assessment. Those expenses that cannot be directly attributable to a member (Indirect Expenses) such as Actuarial Fees, Claims Audit Fees, Financial Audit Fees, etc. shall be charged to a member's assessment in the same proportion that their Loss Fund Contributions, Property Values, or Payroll figures, whichever bases is most appropriate, bear to the entire JIF. Thus, if a member contributes 5% to the JIF Loss Fund budget, they will receive a 5% share of a specified JIF indirect Operating Expense.

2011 – SIX-YEAR LOSS RATIO, REWARD / REVALUATION PROGRAM & RETRO ASSESSMENT PROGRAM

In the fall of 2010, the Finance Committee undertook an in depth analysis to determine whether the Three Year Average loss ratio was still a good indicator of a member's exposure to the Fund. The Fund Actuary reviewed the current process utilized to decide member loss funding assessments and rendered an opinion that even though the Three Year loss ratio was a good indicator of a member's overall performance the utilization of a longer time period, six or nine years, would be a more accurate indicator of a member's long term performance in the Fund. Based upon this analysis, the Finance Committee decided to utilize a six year average loss ratio when determining the Fund's Assessment Allocation Strategy and adjustments to member's assessments on an annual basis.

In conjunction with this change, the Finance Committee also decide to implement a program that allows the Fund to reduce a good performing member's loss funding budget if they have been a "net giver" to the Fund over the same six year period. Beginning with the 2011 Fund Year, the Finance Committee examined each member during their Renewing Year to make sure that their assessment accurately reflects their exposure to the Fund. In cases where a good performing member is a net giver

to the Fund over the preceding six year period (not inclusive of the current year), the Finance Committee will consider reducing the member's loss funding assessment to better reflect their exposure to the Fund. The Finance Committee recognizes that failure to provide financial relief to the good performing members will cause them to become over assessed and an attractive member to a competing Fund. The Fund recognizes that if good members leave the Fund a greater financial burden will be placed on the remaining members. This process continues to repeat itself until all the good members have left the Fund leaving the Fund with only poor performing members resulting in "adverse selection." This program allows for the Fund to remain competitive in the pricing of the good performing members.

Beginning in Fund Year 2011, the Finance Committee also opted to introduce a *Retrospective Assessment Program* that identifies those members that are the driving force behind the Loss Funding increases year to year and remove the risk they place on the Fund by capping these members in a min/max contract.

Each year the Fund performs an analysis of the each member's performance over the prior three and six year periods to determine those members that are having the greatest negative impact on the Fund's surplus position. Once these members are identified, the Fund Actuary re-prices these members as if they were stand-alone members in the Fund. The Fund can then reduce the amount of the Loss Funding Budget by the difference between the member's loss funding assessment and the Actuary's loss funding assessment or a percentage amount as determined by the Finance Committee. Each remaining member of the Fund is then slotted into their appropriate assessment increase/decrease category based upon their performance.

Those members in the *Retrospective Assessment Program* are then given an increase equal to the increase in the loss funding budget had they remained in the original loss funding formula. The difference between the Actuary's stand-alone pricing, or a percentage amount as determined by the Committee, and the poor performer(s) pricing with the standard increase becomes the obligation of the poor performing member(s) should the funding be needed to offset losses incurred by this member. Members participating in the *Retrospective Assessment Program* are required to adopt a resolution and accompanying Policy Endorsement that outlines the member's minimum and maximum loss funding allocation under the program.

Those members in the *Retrospective Assessment Program* have their incurred losses evaluated at 18, 30, and 42 months after the inception of the Fund Year to determine if they are obligated to pay any of the additional loss funding between the amount the originally contributed to the Fund and their maximum loss funding assessment as determined by the Finance Committee. Any additional loss funding due from a member enrolled in this program can be billed to the member at any time following the conclusion of the Fund Year. All additional loss funds due and owing under this

program must be paid to the Fund at the time the Fund transfers the obligations of the Fund Year to the Residual Claims Fund or the member leaves the Fund.

The *Retrospective Assessment Program* benefits both the good and poor performing members of the Fund. Poor performing members benefit in that they are able to spread potentially large increases in loss funding over a number of years easing a potential burden on their local budget, providing them time to address claims and loss issues, and providing a financial incentive to improve their performance. Good performing members of the Fund also benefit in that they are no longer supplementing the poor performing members since the Actuary reduces the loss funding budget by the total amount between the minimum and maximum obligations of those members in the *Retrospective Assessment Program*. As a result, the assessment allocation strategy for the good performing members is lower than it would be if the poor performing members were included in the strategy.

2011 – 2019 - EPL/POL PREMIUM ALLOCATION

Due to the deteriorating performance in this line of coverage over the prior years, the MEL, on behalf of its member JIF's, negotiated EPL/POL coverage with a private insurer.

In prior years, the MEL allocated member premiums strictly as a rate (police vs. non-police) multiplied by employee counts. In addition, members that were poor performers in this line of coverage were surcharged by the MEL. These surcharges carried through to the specific members during the 2011-2012 JIF Premium assessment with the private insurer.

For the 2013 Fund Year, in an effort to transition to a process that emphasized recent claims experience, the Finance Committee decided to allocate fifty percent (50%) of the JIF premium across the membership based on a rate (police vs. non-police) multiplied by employee counts and the remaining fifty percent (50%) allocated based on the member's six year loss experience for these lines of coverage. For the 2014 Fund Year, the Finance Committee allocated twenty-five percent (25%) of the JIF premium across the membership based on a rate (police vs. non-police) multiplied by employee counts and the remaining seventy-five percent (75%) allocated based on the member's six year loss experience. For the 2015 Fund Year, the Finance Committee fully transitioned to an allocation based on the member's five year loss experience.

Finally, it should be noted that beginning in 2013, Volunteer, Directors and Officers Liability (optional) was transitioned from the MEL coverage to a commercial carrier. Also in 2013, Cyber Liability Coverage was added also through a commercial carrier.

2012 – EXCESS PROPERTY PREMIUM ALLOCATION

The Finance Committee undertook an in depth analysis of the allocation of Excess Property Premiums. Excess Property Premiums have been included in the JIF Loss Funding portion of the budget; so therefore, members receive a proportionate share of the Excess Property Premiums based on their proportionate share of the JIF Loss Funding Budget. During the analysis, significant variances arose when comparing the Excess Property Premiums to those determined by the MEL (rate times exposure based). In preparation for the 2012 Budget, the Finance Committee opted to remove the Excess Property from the Loss Funding portion of the Budget and include it with the Excess Coverage. In doing so, the Finance Committee elected to transition from the proportionate share allocation to the MEL allocation by utilizing one fourth of the MEL Premium and allocating the remaining funds based on a proportionate share of Loss Funds (as done in years past). It took four years to transition to the MEL's allocation process.

2013 – EXCESS PREMIUM ALLOCATION

Beginning in 2013, the MEL implemented several changes to how excess premiums are calculated. Population is used by the MEL as the basis for the allocation of Liability premiums. Beginning in 2013, the MEL phased in changes in population from the 2000 census to the 2010 census data over a three year period (1/3 each year for 3 years). The BURLCO JIF members experienced an increase in population of 5.54% which had an impact on member assessments. Also, beginning in 2013, the MEL began experience rating member JIFs based upon the JIF's performance over the prior five years at the MEL level. As the BURLCO JIF has been a net giver to the MEL over the prior five years, the JIF will see a reduction in their MEL Assessment prior to the impact of the 2014 rate changes. The implementation of an experience factor is subject to review on an annual basis.

2016 – EXCESS PREMIUM ALLOCATION

Beginning in 2016, the MEL implemented a *Retrospective Program* on all JIFs in the MEL System in addition to continuing to experience rate JIFs based on the prior ten years' MEL experience for WC and Liability claims funding. As the BURLCO JIF has been a net giver to the MEL over the prior ten years, the JIF will see an experience rating decrease in their WC and Liability claims funding. Under the Retrospective Program, each JIF will be invoiced 85% of WC and Liability claims funding while being contractually bound to a value (100% to 125%) based on the prior ten years' MEL experience. Each JIF will be contractually bound to the *Retrospective Program* for the respective Fund Year for ten (10) years.

2020 – EPL/POL/LAND USE PREMIUM ALLOCATION

In the Fall of 2019, an EPL/POL Task Force was created at the MEL level consisting of Executive Directors of the MEL affiliated JIFs. As noted for Fund Years 2011-2019, the MEL affiliated JIFs premiums were increased or decreased based on the JIF's performance in the MEL program. The goal of the Task Force is to ensure the EPL/POL premium is allocated on a JIF by JIF basis in a fair and equitable manner. The Task Force recognizes that the current structure for allocating JIF premiums was not fair and equitable. As a result, good performing members in poor performing JIFs were paying more premium than necessary while poor performing members in good performing JIFs were not paying enough premium to cover their exposures. To combat this trend, the Task Force removed the JIF performance factor and created a process that allows each member to be priced individually based upon their exposures and performance. Member premiums are now created by determining a base premium for all members based on their individual exposures (population for POL, and FTE, PTE, Seasonal, and Volunteers for EPL) times applicable rates per the attached rate table. Each individual member will have an experience rating factor per the attached utilizing five years' experience with claims capped at \$400,000 gross incurred, valued as of June 30th. Another experience-rating factor of the Statewide increase is also applied to each member's premium. The JIF total premium is determined by the sum of the individual member premiums. In an effort to phase in the new allocation process over five (5) years, there are several smoothing factors applied: such as capping individual member decreases, capping overall JIF premium decreases, and preventing poor performing members with an average loss ratio of 75% or higher from having a premium decrease.

2020 – SURPLUS STRENGTHENING MEL & RCF

Due to recent changes in State Law, public entities now have a potential exposure to claims that might have occurred many years ago. The first statutory change enacted, in July 2019, indicates that fire fighters that meet certain service criteria, and develop one of a number of cancers that are prevalent in fire fighters, will have a presumption that the cancer developed as a result of their fire fighter activities and will be eligible for workers compensation benefits.

The second statutory change that went into effect in December 2019, increases a public entities potential exposure to liability resulting from sexual abuse and molestation claims. This new State law allows claimants to file liability claims for incidents previously barred by the statute of limitations, clarifies that public entities are responsible for claims resulting from negligent hiring, and emphasizes that Title 59 immunities cannot be applied in the defense of these claims.

In recognition of the potential financial impact these statutory changes could have on the MEL & RCF, the MEL and the RCF have developed a mechanism to ensure the overall financial stability of the two Funds. The claims generated by the Cancer Presumption law will be paid through the RCF and billed back to MEL affiliated JIFs for all expenses incurred based on established rates for Fire Fighters: full time, part time, and volunteers. However, depending on the Sexual Abuse and Molestation claims loss date, these claims will either be paid as a standard GL claim for occurrences in open Fund Years or they will be handled by the RCF if the Fund Year where the incident occurred has been transferred to the RCF. The difference between these two types of claims is that there was never WC coverage for the cancer presumption claims whereas claims of sexual abuse and molestation have always been covered under the JIF's GL policy. As a result, sexual abuse claims will go through the JIF & MEL retention, or will be handled directly by the RCF depending on the loss date.

To guarantee the ongoing financial viability of these two Funds, the MEL and RCF, with the assistance of the Fund Actuary, have developed the Surplus Strengthening Program. This Program includes the implementation of a "Surplus Floor" of 12.5% representing the ratio of surplus to the open reserves. If at any time this ratio drops below 12.5%, the shortfall will be addressed via the issuance of an additional assessment to the member JIFs.

Specific to the RCF, the 12/31/19 valuation did not meet the 12.5% surplus floor ratio; therefore, the RCF issued an additional assessment based upon deficit Fund Years at the same time they issue invoices for the transfer of the 2016 Fund Year into the RCF. The issuance of the additional assessment will guarantee compliance with the surplus floor requirements, address deficit Fund Years in the RCF, bolster the overall surplus position of the RCF, and free up additional cash to be utilized to fund fire fighter cancer presumption claims. An annual analysis and/or assessment is performed to ensure the 12.5% surplus floor ratio is maintained.

Specific to the MEL, the 12/31/20 valuation did not meet the 12.5% surplus floor ratio; therefore, the MEL issued an additional assessment based upon deficit Fund Years. The issuance of the additional assessment will guarantee compliance with the surplus floor requirements, address deficit Fund Years in the MEL, bolster the overall surplus position of the MEL, and free up additional cash. An annual analysis and/or assessment is performed to ensure the 12.5% surplus floor ratio is maintained.

2022 – EXCESS PREMIUM ALLOCATION

Beginning with the 2022 Fund Year, the MEL removed the Retrospective Program. With the implementation of the Surplus Strengthening program referenced above, the MEL did not feel the need for both programs. Thorough analysis was done in regards to the impact of the Retrospective Program and it was determined that had

the MEL invoiced the full 100% of premium rather than the 85% there would not have been a need to invoice for the 12/31/20 Surplus Strengthening Assessment. The experience rating process will continue to reward good performing JIFs and penalize poor performing JIFs and the Surplus Strengthening Program will ensure the financial stability of the MEL.

EXPOSURE ALLOCATION STRATEGY

An "exposure" unit is a measure of the magnitude of a loss exposure. For example property values are a measure of the risk of fire. The greater a member's property values, the greater the potential loss.

Appropriations, on the other hand, are traditionally viewed as the measure of liability risk for municipalities. The greater the appropriations, the more activities there are and the higher the likelihood of injury and thus the more likely a law suit to develop.

The exposure unit, therefore, serves as a yardstick to measure the cost of risk and can be easily measured and utilized used to allocate assessment contributions.

The JIF self-insures four areas of risk:

1. Property
2. Liability
3. Automobile
4. Workers' Compensation

Each of these areas of risk is easily measured through the use of exposure units.

PROPERTY

The Finance Committee recommended that total insurable values be used to allocate property insurance costs. Neither the actuary nor the excess carriers differentiate between buildings, contents, equipment, etc. and we have seen no trend in our losses to weight any one item more heavily than the other. The following example describes how the formula actually works.

Example: If the JIF members have a total of \$100,000,000 in insurable property values and member "A" has \$10,000,000 in insurable values then Member "A" will be allocated 10% of the property loss funds.

LIABILITY

In allocating liability costs, the Finance Committee elected to use appropriations. Both the actuary and other JIFs rate on this basis. Neither the actuary nor other JIFs charge for any special exposures such as Police, Fire, etc. Our review of liability claims supports this approach.

Example: If the JIF members have total appropriations of \$100,000,000 and member "A" has appropriations of \$5,000,000 then member "A" will be allocated 5% of the liability loss funds.

AUTOMOBILE

In this area, vehicle counts were used. Again, neither the actuary nor the excess carriers differentiate between types of vehicles. Our instinct tells us that police cars should have a greater potential for loss, however, further analyses indicates that this affects the potential *value* of the loss not the *frequency*, and is therefore more of an issue for the excess carrier than it is for us.

Example: If the JIF members own 500 vehicles and member "A" owns 25 vehicles then member "A" will be allocated 5% of the automobile loss funds.

WORKERS' COMPENSATION

Traditionally, workers' compensation payrolls have been separated into categories of employment with different rates for each; "police", "Clerical, etc. Our analyses and recommendation was to support this more traditional approach. The Committee, therefore decided to accept the Workers' Compensation Rating bureau "relativities" and assign these weights to the workers' compensation assessment allocation formula.

Example: If the "Manual" Workers' Compensation premium for the JIF as a whole is \$2,000,000 and member "A" has a "Manual" Workers' Compensation premium of \$200,000 then member "A" will be allocated 10% of the workers' compensation loss funds.

EXPERIENCE RATING

For any assessment allocation to be successful it must recognize the potential for some members to incur more claims than others relative to their assessments. Addressing this issue can eliminate the problems associated with the perception that the Fund is subsidizing some members' claims experience at the expense of others.

One method, studied by the Fund, is a simplified experience-rating program that does not impose harsh penalties on members but recognizes adverse claims experience over time. This is accomplished through the application of an experience adjustment factor. The experience adjustment factor is determined from a chart that lists the appropriate factor for a given loss ratio in each line of coverage offered by the JIF. The experience adjustment factor is applied to the member's assessment by line of coverage. The chart below illustrates this concept:

Line of Coverage	Assessment	Experience Factor	Modified Assessment
Property	\$ 2,500.00	.90	\$ 2,250.00

Liability	\$15,000.00	.95	\$14,250.00
Automobile	\$12,000.00	.94	\$11,280.00
Workers' Comp.	\$20,000.00	1.02	\$20,400.00
Total	\$49,500.00	N/A	\$48,180.00

Since it takes several years for claims to develop to their full potential the committee may decide to defer experience rating on members until they have been in the JIF for three full years.

OPERATING EXPENSE ALLOCATION

The JIF's operating expenses are broken down into two categories:

- A. Allocated - These expenses can be directly attributed to a specific member's participation in the JIF. An example of this type of expense is the Safety Director who charges a fee based upon the size of the member.
- B. Unallocated - These expenses that cannot be directly attributable to a member (Indirect Expenses) shall be charged to a member's assessment in the same proportion that a member's individual exposure relates to the Fund total. Examples of exposure data that are used to distribute unallocated operating expenses across the membership include Loss Fund Contributions, Property Values, and Payroll figures, whichever basis is most appropriate. Thus, if a member has 5% of the total property values for the Fund, this member will pay 5% of the total property appraisal costs for that year.

Under this assessment strategy, the JIF charges allocated operating expenses directly to the members. Unallocated expenses are spread across the membership based upon the individual member's share of the exposure to the total for the Fund.

Risk Management Consulting Fees

Risk Management Consulting Fees are negotiated individually by each member and are added to the members' assessment after all of the above factors and the Cap Strategy (described below) are applied.

CAP STRATEGY

The Finance Committee realized that one of the major reasons member municipalities formed a JIF was to avoid the harsh cycles associated with the traditional insurance market. Without some type of capping mechanism in place,

members' assessments could swing wildly from one year to the next. That is why a capping strategy was developed.

A capping strategy begins with a decision to set an upward percentage limit on the amount of any individual member's assessment increase. Naturally, the imposition of a cap on individual members' assessments will create some compression within the overall assessment allocation strategy. This must be addressed in order for the sum of the members' assessments to equal the budget figure for the JIF. In some cases this could mean that a member whose assessment formula results in a decrease could actually receive a modest increase in their assessment. The trade-off in this scenario is that all members know that they are being protected from large increases should their experience turn sour in a particular year.

**BURLCO JIF - 2022 Budget
Assessment Certification**

Bass River Township	67,363
Beverly City	209,053
Bordentown City	373,722
Bordentown Township	450,026
Chesterfield Township	168,638
Delanco Township	183,198
Delran Township	618,232
Edgewater Park Township	279,008
Fieldsboro Borough	39,046
Florence Township	486,709
Hainesport Township	130,688
Lumberton Township	347,074
Mansfield Township	294,685
Medford Township	869,570
Mount Laurel Township	1,130,136
New Hanover Township	126,356
North Hanover Township	199,362
Palmyra Borough	326,197
Pemberton Borough	130,647
Pemberton Township	1,093,697
Riverside Township	282,987
Shamong Township	87,515
Southampton Township	210,621
Springfield Township	116,705
Tabernacle Township	147,028
Westampton Township	391,225
Woodland Township	76,856
Wrightstown Borough	50,253
28	8,886,595

RESOLUTION 2021-

**BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND
TO TRANSFER TO
MUNICIPAL EXCESS LIABILITY RESIDUAL CLAIMS FUND**

WHEREAS, the Municipal Excess Liability Residual Claims Fund was organized pursuant to N.J.S.A. 40A:10-36, et seq., to provide residual risk coverage to its member joint insurance funds; and,

WHEREAS, the Executive Committee of the **Burlington County Municipal Joint Insurance Fund** determined that membership in the Residual Claims Fund is in the best interests of the member local units and joined the Residual Claims Fund in 1995.

NOW, THEREFORE, BE IT RESOLVED that the Executive Committee of the **Burlington County Municipal Joint Insurance Fund** does hereby resolve and agree to transfer the following residual risks:

<u>Fund Year</u>	<u>Lines of Coverage</u>	<u>JIF Member Fund S.I.R.</u>
2017	WC/GL/AL	\$300,000

BE IT FURTHER RESOLVED that the actual transfer of liabilities and premium to the Municipal Excess Liability Residual Claims Fund shall be based upon the following formula:

Case Reserves and IBNR as of 12/31/21
Less Net Claim Payments from 01/01/22 to the date of closure

Net claim Payments are defined as claim payments, less voids, refunds and recoveries. All voids, refunds, and recoveries received after the date of closure for the closed fund years shall be paid to the Municipal Excess Liability Residual Claims Fund as well.

This resolution was duly adopted by the Burlington County Municipal Joint Insurance Fund at a public meeting held on November 23, 2021.

BY: _____ ATTEST: _____

CHAIRPERSON

SECRETARY

RESOLUTION NO. 2021 -

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

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

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

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

NOW, THEREFORE, BE IT RESOLVED by the Executive Committee of the FUND, as follows:

1. Section B of N.J.A.C. 11:15-2.21 provides that the FUND may seek approval for refunds from any claim fund that has been completed for not less than twenty-four months. Based upon this requirement, and the closure of Fund years **2008 through 2016**, surplus monies in Closed Year Accounts are eligible for refunds at the discretion of the FUND, the Department of Banking and Insurance and the Department of Community Affairs.
2. The Executive Committee has balanced the interests of the member municipalities in obtaining the benefit of such monies as are available for refund against the need for the FUND to protect and preserve its financial integrity. Because the reserve figures and the IBNR figures utilized by the FUND's actuary are conservative, and because the Department of Banking and Insurance and the state regulations require a thirty-five percent margin of error, and since the Fund transferred its liabilities to the Residual Claims Fund, it is the conclusion of the Executive Committee that **\$200,000** representing closed years surplus can be refunded at this time.
3. The Executive Director is, therefore, authorized and directed to submit such documents as the regulations require to the Departments of Banking and Insurance and Community Affairs for the approval of the refunds in the amounts set forth above.

4. This authorization is based upon the Fund's annual certified audit as of **December 31, 2020**. The aforementioned refund monies shall be allocated, as required and necessary, from the various loss and contingency funds for the respective years, all in accordance with the Actuary's analysis of available monies.
5. Upon receipt of written documentation of approval or acquiescence of these refunds from the Departments of Banking and Insurance and Community Affairs, the FUND's Executive Director is authorized to apply the appropriate share of the aforementioned refunds due to each member municipality, for the years from which the surplus is being released, in the same ratio as said municipalities were assessed for the years from which the surplus is being released, as a **credit against the members' 2022 assessment billing**.

**BURLINGTON COUNTY
MUNICIPAL JOINT INSURANCE FUND**

Glenn McMahon, Fund Chair

ATTEST:

John Gural, Fund Secretary

Date

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

**RESOLUTION AUTHORIZING THE EXECUTIVE DIRECTOR TO TRANSFER THE
2021 DIVIDENDS RECEIVED FROM THE ENVIRONMENTAL RISK MANAGEMENT
JOINT INSURANCE FUND INTO THE MEMBER AGGREGATE EXCESS LOSS
CONTINGENCY ACCOUNTS IN ACCORDANCE WITH N.J.A.C. 11:15-2.23**

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

WHEREAS, the BURLCO JIF is a member of the Environmental Risk Management Joint Insurance Fund (EJIF); and

WHEREAS, on October 16, 2018, the Executive Committee approved Resolution 2018-42 Authorizing the Executive Director to establish individual member accounts within the Fund's Aggregate Excess Loss Contingency Account in accordance with N.J.A.C 11:15-2.23; and

WHEREAS, the BURLCO JIF was recently notified that they were entitled to receive a dividend from the EJIF in 2021 in the amount of **\$57,267**; and

WHEREAS, over the last several years the BURLCO JIF Finance Committee has encouraged members to place a portion of their annual dividend from the BURLCO JIF into the Aggregate Excess Loss Contingency Fund to provide financial resources for future needs; and

WHEREAS, while preparing the 2021 Fund Budget and reviewing the 2021 Annual BURLCO JIF Dividend release, the Finance Committee decided to recommend to the membership that each members' share of the 2021 EJIF Dividend be deposited into the individual members account within the Aggregate Excess Loss Contingency Account; and

WHEREAS, the Finance Committee is hopeful that this recommendation will encourage all members to place a portion of their future BURLCO JIF and EJIF dividends into the Aggregate Excess Loss Contingency Account for future financial needs.

NOW THEREFORE BE IT RESOLVED by the Burlington County Municipal Joint Insurance Fund that the Fund Treasurer is hereby authorized to deposit each member's share of the 2021 EJIF Dividend into each member's account within the Aggregate Excess Loss Contingency Account; and

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

This Resolution was duly adopted by the Burlington County Municipal Joint Insurance Fund at a public meeting held on November 23, 2021.

BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND

Attest: _____
John Gural, Secretary

By: _____
Glenn McMahon, Chairperson

Date: November 23, 2021

NOMINATING COMMITTEE MEETING MINUTES

November 9, 2021 @ 9:00 AM

via Zoom / Conference Call

A meeting of the Nominating Committee of the Burlington County Municipal Joint Insurance Fund was held on Tuesday, November 9, 2021 at 9:00 am via Zoom /Conference Call

Those in attendance were

Kathy Burger, **Medford Township**, *Rep. Finance Committee*
Steve Fazekas, **Florence Township**, *Rep. Safety Committee*
James Ingling, **Wrightstown Borough**, *Rep. Strategic Planning Committee*
Dan Hornickel, **Pemberton Township**, *Rep. Coverage Committee*
Paul A. Forlenza, MGA, Executive Director, **Arthur J. Gallagher**
Paul J. Miola, CPCU, ARM, Deputy Executive Director, **Arthur J. Gallagher**
Kamini Patel, MBA, CIC, CPCU, Program Administrator, **Arthur J. Gallagher**
Sheila Ortiz, Account Rep, **Arthur J. Gallagher**

Those not in attendance were:

Grace Archer, **Bordentown City**, *Rep. Selected by the Fund Chair*

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

The meeting was called into order at 9:04 am.

I. Nominating Committee Meeting Minutes of October 28, 2020

Mr. Forlenza directed the Committee to the minutes of the October 28, 2020 meeting located in the *Appendix* of the agenda packet. He explained that the minutes provide a narrative of the process that the Committee followed last year in developing the 2021 Executive Committee slate.

II. Nominating Committee Charter, Adopted April 15, 2008

Mr. Forlenza directed the Committee to a copy of the Committee Charter contained in the agenda packet. He explained that the Charter outlines the makeup of the Committee and the process that the Fund follows in developing a slate of candidates for the Executive Committee.

A. Selection of a Committee Chair

Mr. Forlenza indicated that the Charter requires that the Committee select a Chairperson. The main responsibility of the Chair will be to present the minutes from today's meeting and the recommended Executive Committee Slate to the membership at the November Executive Committee meeting. In addition, the Committee Chair will be asked to reach out to the individuals nominated for the 2022 Slate to make sure they are interested in

serving. Daniel Hornickel volunteered to take the position of Nominating Committee Chair.

III. Executive Committee Election Process

A. Timetable

Mr. Forlenza directed the Committee to the Executive Committee Election process timeline that was included in the agenda packet. He indicated that normally, a draft Nomination Slate is presented to the membership at the November Executive Committee meeting. The election of the 2022 Executive Committee members and Alternates will be held at the January 18, 2022 Reorganization meeting.

B. Development of a Nomination Slate

Mr. Forlenza referred the Committee to the Succession Plan Chart located in the Agenda Packet. The chart displayed the current members and alternate members of the Executive Committee.

Mr. Forlenza then explained that several years ago, the Fund began a process of nominating the same individual to sit as the Fund Chair for two (2) consecutive years. At the end of the second year, the Chair steps down and the Secretary moves up to the position of Fund Chair, then all other Executive Committee Members move up one spot. This process helps build the knowledge base of members that will eventually move up to the position of Chair. Mr. Forlenza noted that Mr. McMahon is just completing his first year as Fund Chair; therefore, if the Committee is comfortable continuing with the change every two years, Glenn McMahon would be eligible to continue to sit as Fund Chair, and John Gural will continue as Fund Secretary in 2022. He then asked the Committee if they are comfortable with this process.

The Committee agreed to keep Glenn McMahon as Fund Chair and John Gural as Fund Secretary in 2022. Mr. Forlenza then reminded the Committee that Mr. Cramer will be retiring at the end of this year; therefore, he should be removed from the Executive Committee slate for 2022. He asked the Committee members if they were comfortable sliding those member behind Mr. Cramer up one position to fill the vacancy including Ms. Archer who would now become a member of the Executive Committee. The Committee agreed.

Mr. Forlenza then asked the Committee members for their recommendation and/or suggestions to fill the remaining vacancies on the 2022 Executive Committee nomination slate. He noted that the 2021 nomination slate has changed since adopted earlier this year with the loss of one Alternate Executive Committee member (Umba) leaving three (3) vacant positions. In addition, with the loss of Mr. Cramer due to retirement, there is an additional vacancy resulting in four (4) open Alternate Executive Committee positions. The Bylaws indicate that the slate can be composed of up to seven (7) Alternate Executive Committee members.

The Committee members then reviewed the list of Fund Commissioners including their length of time as a Fund Commissioner as well as their attendance records and filled in the remaining vacancies on the 2022 Executive Committee and Alternates Nomination slate.

The Committee recommended the following Nomination Slate for 2022:

Chair:	Glenn McMahon, Chesterfield Township
Secretary:	John Gural, Palmyra Borough

Executive Committee Members:

Richard Wolbert, Beverly City	(#1)
James Ingling, Wrightstown Borough	(#2)
Jerry Mascia, Mount Laurel Township	(#3)
Paula Kosko, Hainesport Township	(#4)
Grace Archer, Bordentown City	(#5)

Executive Committee Alternates:

Mike Theokas, Bordentown Township	(#1)
Dave Matchett, Shamong Township	(#2)
Steve Ent, Westampton Township	(#3)
Daniel Hornickel, Pemberton Township	(#4)
Erin Provenzano, Delanco Township	(#5)
Mike Mansdoerfer, Riverside Township	(#6)
Mary Picariello, North Hanover Township	(#7)

Mr. Forlenza stated that once the meeting minutes are complete, Ms. Ortiz will forward them to Mr. Hornickel to review and ask that he report on the Committee's recommendations at the November 23, 2021 Executive Committee Meeting.

Mr. Hornickel stated that he would contact the "draft" slate of candidates for the 2022 Executive Committee and Alternates to be sure they are comfortable taking on the positions for which they have been nominated. Mr. Forlenza asked the Committee if a member declines a position are they comfortable leaving an open vacancy position. The Committee indicated they were comfortable leaving an open vacancy position should a Fund Commissioner decline their nomination.

(Attached is the Draft Slate of the 2022 Executive Committee & Alternates.)

There being no further business, the meeting was adjourned at 9:39 am.

File: BURLCO/2021/Nominating Committee
BURLCO/Nominating Committee

Tab: 11/09/2021
Tab: 11/09/2021

2022 NOMINATION SLATE

Chair: **Glenn McMahon**, Chesterfield Township

Secretary: **John Gural**, Palmyra Borough

Executive Committee: **Rich Wolbert**, Beverly City
James Ingling, Wrightstown Borough
Jerry Mascia, Mount Laurel Township
Paula Kosko, Hainesport Township
Grace Archer, Bordentown City

Alternates: #1 **Mike Theokas**, Bordentown Township
#2 **David Matchett**, Shamong Township
#3 **Steve Ent**, Westampton Township
#4 **Daniel Hornickel**, Pemberton Township
#5 **Erin Provenzano**, Delanco Township
#6 **Mike Mansdoerfer**, Riverside Township
#7 **Mary Picariello**, North Hanover Township

BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND

RESOLUTION 2021-_____

APPOINTING MEGHAN JACK AS THE FUND'S REPRESENTATIVE
TO THE MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND AND THE NEW
JERSEY MUNICIPAL ENVIRONMENTAL RISK MANAGEMENT FUND AND
DAVID MATCHETT AS THE FUND'S REPRESENTATIVE TO THE RESIDUAL
CLAIMS JOINT INSURANCE FUND AND AS THE ALTERNATE REPRESENTATIVE TO
THE MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND AND THE NEW
JERSEY MUNICIPAL ENVIRONMENTAL RISK MANAGEMENT FUND
FOR THE 2022 FUND YEAR

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

Whereas, the Burlington County Municipal Joint Insurance Fund is a member of the Municipal Excess Liability Joint Insurance Fund, the Residual Claims Joint Insurance Fund and the New Jersey Municipal Environmental Risk Management Fund; and

Whereas, as a member of each of these Funds, the Burlington County Municipal Joint Insurance Fund actively participates in the meetings and operations of each of these Funds through the appointment of a representative to each Fund; and

Whereas, the appointment of the representative to each of these Fund's is at the discretion of the Chair of the Burlington County Municipal Joint Insurance Fund; and

Whereas, Meghan Jack, Fund Commissioner from the Township of Riverside, has served as the Burlington County Municipal Joint Insurance Fund's Representative to the Municipal Excess Liability Joint Insurance Fund and the New Jersey Environmental Risk Management Fund during the 2021 Fund Year; and

Whereas, David Matchett, Fund Commissioner from the Township of Shamong, has served as the Burlington County Municipal Joint Insurance Fund's Representative to the Residual Claims Joint Insurance Fund during the 2021 Fund Year; and

Whereas, David Matchett, Fund Commissioner from the Township of Shamong, has served as the Burlington County Municipal Joint Insurance Fund's Alternate Representative to the Municipal Excess Liability Joint Insurance Fund and the New Jersey Environmental Risk Management Fund during the 2019 Fund Year; and

Whereas, the Fund Chair has determined that it is in the best interest of the Burlington County Municipal Joint Insurance Fund to reappoint Ms. Jack as the Fund's Representative to the Municipal Excess Liability Joint Insurance Fund and the New Jersey Environmental Risk Management Fund; and reappoint Mr. Matchett as the Fund's Representative to the Residual Claims Joint Insurance Fund and as the Fund's Alternate Representative to the Municipal Excess Liability Joint Insurance Fund and the New Jersey Environmental Risk Management Fund for the 2022 Fund Year.

Now, Therefore, be it Resolved by the Fund Commissioners of the Burlington County Municipal Joint Insurance Fund that Meghan Jack, Fund Commissioner from the Township of Riverside, is hereby reappointed as the Burlington County Municipal Joint Insurance Fund's Representative to the Municipal

Excess Liability Joint Insurance Fund and the New Jersey Environmental Risk Management Fund for the 2022 Fund Year; and

Be it Further Resolved that David Matchett, Fund Commissioner from the Township of Shamong, is hereby reappointed as the Burlington County Municipal Joint Insurance Fund's Representative to the Residual Claims Joint Insurance Fund and as the Alternate Representative to the Municipal Excess Liability Joint Insurance Fund and the New Jersey Environmental Risk Management Fund for the 2022 Fund Year; and

Be it Further Resolved that each of these appointments shall be effective January 1, 2022; and

Be it Further Resolved that a fully executed copy of this resolution be forwarded to the Municipal Excess Liability Joint Insurance Fund, Residual Claims Joint Insurance Fund and the New Jersey Environmental Risk Management Fund

This resolution was duly adopted by the Burlington County Municipal Joint Insurance Fund at a public meeting held on November 23, 2021.

BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND

By: _____
CHAIRPERSON

Attest: _____
SECRETARY

Date: _____



Municipal Excess Liability Joint Insurance Fund

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

Date: October 20, 2021
To: Burlington County Municipal Joint Insurance Fund
From: Commissioner Jack
Subject: October MEL Report

Board of Fund Commissioners – Morris JIF & Special Commissioner: Commissioner Jon Rheinhardt left Wharton-Morris JIF to pursue a new opportunity. We wish him all best. Executive Director introduced Morris JIF's new alternate Commissioner Adam Brewer. In addition, Executive Director introduced the Special Commissioner, appointed by the Morris JIF, Carolyn Rinaldi. With the addition of Middlesex JIF as the MEL's the 20th member of the MEL, the Bylaws call for the appointment of a Special Commissioners when there is a tie, which is rotated alphabetically. For 2021, that appointment falls to the Morris JIF

Mr. Rheinhardt served as Committee Chair on the MEL Audit & Investment Committees; Chairman Merchel has volunteered to fill the committee vacancies for the remainder of the year.

Management Committee: Committee met on October 7th to discuss the following items and made the noted recommendations.

2022 Rate Table & Budget – Board of Fund Commissioners introduced a 2022 Rate Table and Budget - reflecting an overall increase 9.9% when applying the 2021 exposures and limits against the 2022 rate table to provide a comparison.

Executive Director reviewed the issues driving the increase: the impact of global, national and state disasters such as hurricanes, excess heat, fires and flood. The impact of the erosion of Title 59 in New Jersey's courts and recent amendment in the sexual molestation statute of limitations - which will increase total liability costs by an estimated 6% (although the MEL was able to restructure its program in 2021 by increasing its retention to offset premium increases). The impact of a recent Department of Labor decision that increase workers' compensation by 11% by directing governmental entities to pay workers' compensation on many accidental disability claims that were paid by the pension plans before the change. The significant increase in cyber loss experience, although a smaller percentage of the JIF and MEL losses, premiums are doubling each year. At the rate of increasing and costly loss experience, Executive Director there may come a time where the MEL may not even be able to purchase this coverage.

Public Hearing scheduled for Wednesday, November 17, 2021 at 12:30 pm in the Steel Pier Room in the Sheraton Hotel, Atlantic City, NJ.

Retrospective Premium: In 2016, the MEL implemented a retrospective premium program where each member's liability and workers' compensation claims fund assessment is discounted, but subject to an additional assessment if a JIF member's claims exceed the amount collected. The problem is that the MEL's claims often take years (or longer) to develop, requiring local JIFs to maintain a substantial contingency. Committee reviewed the matter and recommends the eliminating the program.

2022 Meeting Dates and Times: Board accepted the recommendation of the Management Committee to scheduled three of the MEL meetings on Thursday in order to avoid conflicts with holidays. Below is the proposed schedule for 2022.

Thursday January 6, 2022 - Reorganization

March 25, 2022 – *Meeting & Retreat*

Thursday June 2, 2022 – Year-End Audit

Thursday September 8, 2022

October 19, 2022 – *Budget/Rate Table Introduction*

November 16, 2022 – *Budget/Rate Table Adoption*

Co-op Purchasing Group: The Cyber Task Force prepared a Request for Proposal for Cyber Training - they were hoping to release that would follow the process we put in place for Emergency Restoration Vendors – which was to identify companies qualified to perform restoration services for public contracts & to put pricing in place. Members are able to select these vendors and enter into contract during an emergency. The MEL's QPA has indicated that the Cyber Training is not an emergency and members could not select vendors using that process for non-emergencies. The QPA then suggested the MEL consider establishing a Cooperative Purchasing Group. Committee authorized the Fund Office to review next steps with MEL QPA to establish a Cooperative Purchasing Group.

Middlesex JIF: Management Committee recommended the MEL issue a conditional notice of non-renewal should Middlesex JIF fail to meet underwriting conditions by year-end.

Coverage Committee: Committee will be scheduling a meeting in late October or early November.

Marketing Committee: Committee met September 28th. Committee met and reviewed marketing opportunities. Minutes of the meeting distributed for information.

Legislative Committee: Committee met on August 26th; Minutes of the meeting distributed for information.

Safety & Education Committee: Committee met on October 1st; enclosed are the minutes for information. Commissioner Tozzi expressed appreciation for the "Protecting Our Children" instructor led webinar adding that it was informative.

RCF Report: The public hearing on the RCF 2022 budget will be held on October 20, 2021 at 10:30AM in the Forsgate Country Club. A copy of Commissioner Clarke's report on the RCF's September meeting submitted along with the 2022 Proposed Operating Budget. RCF adopted the budget earlier in the day.

RCF Membership Renewal: The Board adopted Resolution 30-21 renewing the Fund's membership in the Residual Claims Fund for the period of January 1, 2022 through December 31, 2024.

Power of Collaboration: Enclosed is the latest in the series of “Power of Collaboration ad that will appear in the League of Municipalities magazine. The ad highlights the MEL’s quick transition to online training during the pandemic and the value provided to its members through high quality accessible training. Mr. Botta, Liability Claims Administrator, said the Power of Collaboration is also the sharing of knowledge and resources amongst the various members of defense panels & provided a recent example to the board.

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

Police Chief & Command Staff: A make-up session was held Thursday September 23, 2021 from 8:30 AM - 11:45 AM in Lyndhurst. An additional training has been scheduled for November 1, 2021 at Montville Senior House from 8:30AM – 11:45AM. Enclosed in the agenda is the training flyer.

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

Claims Committee: The Claims Review Committee met on September 1, 2021; minutes of that meeting are sent to the full MEL Board separately from the agenda. The Claims Review Committee is scheduled to meet after this meeting.

Underwriting Manager: Underwriting Manager submitted and reviewed his marketing report and said the property and liability markets are still difficult. The frequency and severity of property losses has significantly increased over the last 40 years and the impact of social inflation has caused liability settlements to increase 3 x over the last seven years.

America Cares Act. Executive Director said the JIFs and the MEL are looking into the possibility of recovering any of the payments made for 2020 covid claims through filings with counties. Board also had a discussion of the factors determining whether employees exposed to or contracting the virus are compensable.



Municipal Excess Liability Joint Insurance Fund

David N. Grubb
Executive Director
9 Campus Drive, Suite 216
Parsippany, New Jersey 07054-4412
Cell: 201 404 0212
daveg@permainc.com

To: Board of Fund Commissioners

Date: August 25, 2021

Re: Projected 2022 MEL budget

Attached is the preliminary 2022 budget which projects a 9.9% increase in rates before changes in exposures. The market for excess and reinsurance is increasing at a more rapid pace than at any time since the MEL was created. This is compounded by recent court decisions, legislation, and administrative actions from Trenton that are causing a serious increase in claims.

- Property: \$15,786,823¹ – Coverage for fire, flood, and etc. is increasing 17.8% or \$2,385,343 because of the frequency of natural disasters over the past few years. This has caused a serious increase in prices charged by both the national and international property insurance markets.
- Liability: \$15,207,239² - Liability claims are increasing at a rate of 5% to 10% per year because of the erosion of Title 59 in New Jersey's courts. The recent amendment in the Sexual Molestation statute of limitations will increase total liability costs by an estimated 6%. In some cases, towns are being hit with lawsuits based on allegations going back 40 years. However, these increases are being offset by the MEL's decision last fall to self-insure the \$3 million ex \$2 million layer saving \$1,432,378 (46.2%). As a result, the total liability appropriation is a reduction of \$91,780 (0.6%).
- Workers' Compensation: \$11,820,762³ - A recent Department of Labor decision will increase workers' compensation by 11% by directing governmental entities to pay workers' compensation on many accidental disability claims that were paid by the pension plans before the change. This is on top of continuing increases in Worker's Compensation medical costs and indemnity rates. As a result, the MEL's budget for Workers' Compensation is increasing \$1,317,871 (12.5%).
- Cyber: \$2,815,798⁴ - Claims and excess premiums are increasing \$1,342,671 (91.1%) in response to increased cyberattacks on municipal government. The MEL Cyber Task Force is currently studying additional measures to control this cost.

¹ Property includes budget lines 5 and 17

² Liability includes budget lines 1, 2, 3, 6, 13 and 14

³ Workers' Compensation includes budget lines 4 and 16

⁴ Cyber includes budget lines 7 and 15

- Other Coverages: \$525,285⁵ - The budgets for the Faithful Performance bonds, surety bonds and the aggregate loss fund account are unchanged.
- Loss Fund Contingency: \$216,126⁶ - This is reduced \$368,381 to keep the overall budget increase under 10%.
- Expenses and MEL Safety Institute: 5,407,676⁷ – These items are budgeted at a 2% increase and will be reviewed by the MEL Management and Budget Committee before the budget is introduced in October.

Fortunately, the MEL has been able to contain budget increases because several years ago the Commissioners approved an automatic surplus contribution plan that maintains the MEL's surplus in the event claims prove higher than expected. Currently, the MEL and the member JIFs have a combined surplus of almost \$200 million to help smooth increases. This will also allow the MEL to eliminate the retrospective rating plan for the 2022 budget.

The next step is for the Management and Budget Committee to review the draft budget and recommend a budget for introduction at the October 20 meeting.

⁵ Other coverages include budget lines 8, 9, and 10.

⁶ Loss Fund Contingency is budget line 19

⁷ Expenses and the MEL Safety Institute are budget lines 24 through 46

MUNICIPAL EXCESS LIABILITY JOINT INSURANCE F		Annualized Retro Option (1 = Retro, 2=No Retro)		2	
2022 BUDGET FOR RATE DEVELOPMENT					
MUNICIPALITIES ONLY - CURRENT DATA					
		A	B	B-A	B-A
		BUDGET	BUDGET		
APPROPRIATIONS		2021 RATES	2022 RATES	\$	%
I. CLAIMS AND EXCESS INSURANCE PREMIUMS		MUNIS ONLY	MUNIS ONLY	CHANGE	CHANGE
		No Retro			
CLAIMS					
Excess Liability:					
1	To 500K	2,582,424	2,933,915	351,491	13.6%
2	1.5MIL Ex 500K	4,484,672	5,220,818	736,146	16.4%
3	3MIL ex 2MIL	3,097,744	1,665,366	(1,432,378)	-46.2%
4	Excess WC	7,526,082	8,546,286	1,020,204	13.6%
5	Excess Property Claims	3,097,744	4,193,280	1,095,536	35.4%
6	POL/EPL Land Use	1,052,276	1,052,276	-	0.0%
7	Cyber Liability	417,246	709,365	292,119	70.0%
8	Aggregate Excess LFC	13,957	13,957	-	0.0%
9	JIF Faithful Performance Bond	201,104	201,104	-	0.0%
10	Surety Bond	310,224	310,224	-	0.0%
11	Sub Total	22,783,473	24,846,591	2,063,118	9.1%
12	PREMIUMS				
13	Optional Excess Liability	2,443,521	2,614,563	171,042	7.0%
14	Optional Excess POL/EPL	1,638,382	1,720,301	81,919	5.0%
15	Cyber Excess Liability	1,055,881	2,106,433	1,050,552	99.5%
16	Excess WC	2,976,809	3,274,476	297,667	10.0%
17	Excess Property	10,285,732	11,575,543	1,289,811	12.5%
18					
19	Loss Fund Contingency	584,507	216,126	(368,381)	-63.0%
20	Sub Total	18,984,832	21,507,442	2,522,610	13.3%
21	Total Claims & Premiums	41,768,305	46,354,033	4,585,728	11.0%
22					
23	II. EXPENSES				
24	Claims Adjustment	1,072,065	1,093,506	21,441	2.0%
25	Property Adjustment	173,189	176,653	3,464	2.0%
26	Administration	1,223,772	1,248,247	24,475	2.0%
27	Loss Fund Management	138,319	141,085	2,766	2.0%
28	Actuary	52,140	53,183	1,043	2.0%
29	Attorney	46,925	47,864	939	2.0%
30	Deputy Attorney	1,566	1,597	31	2.0%
31	Attorney-OPRA	17,665	18,018	353	2.0%
32	Auditor	29,902	30,500	598	2.0%
33	Treasurer	26,437	26,966	529	2.0%
34	Underwriting Manager	550,387	561,395	11,008	2.0%
35	Reinsurance Manager	317,826	324,183	6,357	2.0%
36	Safety and Education Committee	106,166	108,289	2,123	2.0%
37	Computer Services	146,457	149,386	2,929	2.0%
38	Legislative Committee	28,026	28,587	561	2.0%
39	Internal Audit Committee	61,397	62,625	1,228	2.0%
40	Strategic Planning Committee	30,699	31,313	614	2.0%
41	Coverage Committee	40,663	41,476	813	2.0%
42	Communications Committee	126,368	128,895	2,527	2.0%
43	Expense Contingency	41,202	41,202	-	0.0%
44	Subtotal	4,231,171	4,314,970	83,799	2.0%
45					
46	MEL Safety Institute	1,176,505	1,200,152	23,647	2.0%
47	Total Appropriations	47,175,981	51,869,155	4,693,174	9.9%
48					
49	RMC FEES	214,062	229,397	15,335	7.2%
50	Grand Total	47,390,043	52,098,553	4,708,510	9.9%

8/25/20219:00 AM



MEL SAFETY INSTITUTE LEADERSHIP ACADEMY

An Opportunity to Strengthen Management Skills

The MEL Safety Institute has developed the Leadership Academy to strengthen the management skills of public sector supervisors.

Available free to MEL members, the MSI Leadership Academy offers an extensive curriculum addressing the issues facing public sector managers. Enrollment will be available beginning in February, 2022.

Four mandatory courses reviewing risk management and workplace challenges, ethics and basic leadership skills are included in the curriculum.

Elective courses provide training on a broad range of subjects addressing operational issues.

Participants who complete the mandatory courses and four electives within two years will be honored as MSI Leadership Academy graduates and receive a plaque commemorating their achievement.

**FOR MORE INFORMATION CONTACT THE MEL SAFETY
INSTITUTE 732-735-5213.**

"MSI staff conducted a thorough analysis of the managerial skills needed in today's public sector workplace, and developed course offerings tailored to the challenges faced every day by MEL/JIF members."

TOM MERCHEL

*MEL Chairperson
and Manager/CFO,
Moorestown*

MEL



THE POWER OF
COLLABORATION

njmel.org



Municipal Excess Liability Residual Claims Fund

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

October 20, 2021

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

2022 Budget: A Public Hearing was held and the enclosed 2022 operating budget was reviewed and adopted by the Board of Fund Commissioners.

2017 Claim Transfers: A motion was passed asking all members of the RCF Fund to adopt the attached resolution at their October / November meeting to transfer their 2017 claim liabilities to the RCF. Assessments to local JIFs will be determined by the valuation as of December 31, 2021.

Nomination Committee: The recommendations for the 2022 – 2023 RCF Officers for the two-year term are for John Clarke to assume the Chair position and nominate Meghan Champney as Secretary. The slate will be presented for approval at the reorganizational meeting. All other Commissioner appointments will be determined by local Joint Insurance Funds.

Claims Committee: The Claims Review Committee met on September 1st and also the morning of the Oct. 20th Commissioner's meeting; minutes of the September meeting were enclosed under separate cover.

Next Meeting: The next meeting of the RCF is the 2022 Reorganization scheduled for **Thursday January 6, 2022** at 10:30AM. The January meeting is moved to Thursday to accommodate the holidays.

MUNICIPAL EXCESS LIABILITY RESIDUAL CLAIMS FUND				
2022 PROPOSED BUDGET				
	2021 ANNUALIZED	2022 PROPOSED	\$	%
	BUDGET	BUDGET	CHANGE	CHANGE
APPROPRIATIONS				
CLAIMS	0	0	0	
Run-in Claim Receivable	15,000	15,000	0	0%
LOSS FUND CONTINGENCY	0	0		
SUBTOTAL LOSS FUND	15,000	15,000	0	0%
EXPENSES				
ADMINISTRATOR	209,959	214,158	4,199	2%
DEPUTY ADMINISTRATOR	71,421	72,849	1,428	2%
ATTORNEY	43,467	44,336	869	2%
CLAIMS SUPERVISION & AUDIT	62,835	64,092	1,257	2%
TREASURER	40,810	41,626	816	2%
AUDITOR	24,107	24,589	482	2%
ACTUARY	43,038	43,899	861	2%
MISCELLANEOUS	25,294	25,800	506	2%
SUBTOTAL	520,931	531,349	10,418	2%
EXPENSE CONTINGENCY	136,639	139,651	3,012	2%
TOTAL BUDGET	657,570	671,000	13,430	2%



**New Jersey Municipal Environmental
Risk Management Fund**

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

DATE: October 20, 2021
TO: Burlington County Municipal Joint Insurance Fund
FROM: Commissioner Jack
SUBJECT: Summary of Topics Discussed at E-JIF Meeting

2022 BUDGET - At the September Executive Committee meeting, the Fund introduced a budget for fund year 2022. In accordance with the regulations, the budget was advertised in the Fund's official newspaper and sent to each member. The Public Hearing for the budget was held at this meeting. For reference, a copy of the budget, as introduced, follows this report.

A motion to adopt a budget for the New Jersey Municipal Environmental Risk Management Fund Joint Insurance Fund as presented for fund year 2022 and to certify annual assessments, based upon the adopted 2022 budget for member Joint Insurance Funds was approved.

EJIF DIVIDEND - The request for approval of the EJIF's \$3,100,000 dividend was filed with the State on October 4, 2021. We await their approval. Once approval is received, checks will be issued.

FUND QPA CONTRACT RENEWAL – The Executive Committee authorized the renewal of The Canning Group's professional services contract, without competitive bidding, to serve as the Fund's Qualified Purchasing Agent in 2022 for a fee not to exceed \$5,000.

NEXT MEETING- The next meeting of the EJIF is scheduled for November 10, 2021 at 9:30am via Zoom.

NEW JERSEY MUNICIPAL ENVIRONMENTAL RISK MANAGEMENT FUND					
2022 ADOPTED BUDGET BASED ON 2010 CENSUS					
	10/21/2021 10:05	2021	2022		
		TOTAL	TOTAL	CHANGE	CHANGE
	I. Claims and Excess Insurance			\$	%
	Claims				
1	Third Party (Non-Site Specific)	418,373	417,023	(1,350)	-0.3%
2	On Site Cleanup (Site Specific)	236,857	229,926	(6,931)	-2.9%
3	PO Pollution Liability	159,379	153,284	(6,095)	-3.8%
4	Tank Systems	214,719	214,146	(573)	-0.3%
5	DMA Waste Sites (Superfund Buyout)	1,184,281	1,205,116	20,835	1.8%
6	LFC	29,002	20,739	(8,263)	-28.5%
7	Total Loss Fund	2,242,611	2,240,234	(2,377)	-0.1%
8					
9	II. Expenses, Fees & Contingency				
10	Professional Services				
11	Actuary	62,500	62,500	-	0.0%
12	Attorney	87,974	89,733	1,759	2.0%
13	Auditor	16,936	17,275	339	2.0%
14	Executive Director	324,812	331,308	6,496	2.0%
15	Treasurer	20,887	21,305	418	2.0%
16	Legislative Agent	45,000	45,000	-	0.0%
17	Underwriting Managers	257,265	262,410	5,145	2.0%
18	Environmental Services	460,098	469,300	9,202	2.0%
19	Claims Administration	30,407	31,015	608	2.0%
20					
21	Subtotal - Contracted Prof Svcs	1,305,879	1,329,846	23,967	1.8%
22					
23	Non-Contracted Services				
24	Expenses contingency	27,989	27,989	-	0.0%
25	Member Testing	8,326	8,326	-	0.0%
26					
27	Subtotal - Non-contracted svcs	36,315	36,315	-	0.0%
28					
29	Subtotal-Contracted/Non-contracted s	1,342,194	1,366,161	23,967	1.8%
30					
31	Excess Aggregate Insurance	508,143	533,550	25,407	5.0%
32					
33	General Contingency	225,137	225,137	-	0.0%
34					
35	Total Exp, Fees & Contingency	2,075,474	2,124,848	49,374	2.4%
36					
37	TOTAL JIF APPROPRIATIONS	4,318,085	4,365,082	46,997	1.1%



**New Jersey Municipal Environmental
Risk Management Fund**

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

DATE: November 10, 2021

TO: Burlington County Municipal Joint Insurance Fund

FROM: Commissioner Jack

SUBJECT: Summary of Topics Discussed at E-JIF Meeting

COVERAGE COMMITTEE MEETING - The E-JIF Coverage Committee met on November 4th to discuss the proposed Discharge Prevention Containment and Countermeasure (DPCC) coverage endorsement affecting four (4) NJUA members. These members are considered to have “Major Facilities” – defined as a facility with total storage capacity of 20,000 gallons or more of hazardous substances other than petroleum products. The endorsement includes mandatory wording for DPCC requirements, the aggregate limit is \$2,000,000 (in lieu of \$1,000,000) and the limits apply “per facility”. The Fund’s Actuary reviewed the endorsement and indicated that the application per location and the higher aggregate limit is not expected to have a material impact on the loss funding and no funding changes are necessary. A motion to approve the Proposed DPCC Coverage Endorsement to EIL Pollution Policy was made and approved by the Executive Committee.

APPOINTMENT OF EXCESS CARRIER - The Executive Committee adopted Resolution #30-21 appointing Ascot Specialty Insurance Company as the E-JIF Excess Carrier for Fund Year 2022.

2022 FUND REORGANIZATION SCHEDULE – A motion to schedule the 2022 Reorganization Meeting for the E-JIF on Wednesday, January 6, 2022 at 10:50 AM was made and approved by the Executive Committee.

NOMINATING COMMITTEE- The Nominating Committee will meet to discuss the 2022 slate. Their recommended slate will be presented at the January 6, 2022 reorganization meeting.

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

**A RESOLUTION AUTHORIZING THE FUND CHAIR AND FUND SECRETARY TO EXECUTE
A CONTRACT WITH CHRISTOPHER J. WINTER, SR. TO PROVIDE LAW ENFORCEMENT
RISK MANAGEMENT CONSULTING SERVICES TO THE MEMBERS OF THE BURLINGTON
COUNTY MUNICIPAL JOINT INSURANCE FUND FOR THE PERIOD OF DECEMBER 1, 2021
THROUGH DECEMBER 31, 2021 AT A COST NOT TO EXCEED \$1,834**

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

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

WHEREAS, the FUND provides its members with Police Professional Liability coverage; and

WHEREAS, the FUND members recognize the risk associated with police operations; and

WHEREAS, the FUND has a need to expand the loss control services currently provided; and

WHEREAS, it is in the best interests of the members of the FUND to assist its members in controlling this area of risk; and

WHEREAS, Christopher J. Winter, Sr. has proposed to provide said services to members of the FUND at a cost of \$1,834 for the proposed contact period of December 1, 2021 through December 31, 2021; and

WHEREAS, funds are available in the 2021 Fund Budget to pay for this expenditure;

NOW THEREFORE BE IT RESOLVED, by the Commissioners of the Burlington County Municipal Joint Insurance Fund that the FUND Chair and FUND Secretary are hereby authorized to execute a Contract with Christopher J. Winter, Sr., a copy of which is attached hereto, to provide Law Enforcement Risk Management Services to FUND members at a cost not to exceed \$1,834 for the period of December 1, 2021 through December 31, 2021.

BE IT FURTHER RESOLVED that the Commissioners of the Burlington County Municipal Joint Insurance Fund find and determine that the Contract being authorized herein is to provide required professional services for extraordinary and unspecifiable services.

BE IT FURTHER RESOLVED that notice of this Contract for professional and/or for extraordinary and unspecifiable services shall be published as required by law.

BE IT FURTHER RESOLVED that a copy of this Resolution shall be provided to the Executive Director's office and Fund Treasurer, for their information and knowledge.

This Resolution was duly adopted by the Burlington County
Municipal Joint Insurance Fund at a public meeting held on November 22, 2021.

**BURLINGTON COUNTY
MUNICIPAL JOINT INSURANCE FUND**

Attest: _____
John Gural, Secretary

By: _____
Glenn McMahon, Chairperson

Date: November 22, 2021

BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND

POLICY REGARDING REQUESTS FOR INSPECTION AND COPYING OF DOCUMENTS

In compliance with the provisions of the New Jersey Open Public Records Act, it is appropriate for a policy to be established regarding access to records of the Burlington County Municipal Joint Insurance Fund.

This document constitutes the policy for access to records of the Burlington County Municipal Joint Insurance Fund.

Custodian of Records: The Fund Administrator of the Burlington County Municipal Joint Insurance Fund is hereby designated as the Custodian of Records in accordance with the requirements of the Open Public Records Act. In the absence of the Fund Administrator, the Deputy Executive Director for the Burlington County Municipal Joint Insurance Fund is designated as the Acting Custodian of Records for purposes of compliance with the Open Public Records Act.

There are two primary types and/or sources of information that are requested:

- I. Requests for information relating to the Joint Insurance Fund's administration (such as minutes, financial records, resolutions, correspondence, emails, etc.); and
- II. Requests for information and documents related to member municipalities.

The policy and procedures regarding the responses to these OPRA requests is as follows:

I. REQUESTS FOR INFORMATION AND RECORDS FROM THE FUND:

A. OPRA REQUESTS

All OPRA requests are required to be made in writing to the Fund Administrator, at the offices of the Fund Administrator, and the request should specify with as much detail as possible, the documents that the applicant desires to inspect or copy. If the request is directed to an officer or professional of the Fund (Solicitor, Safety Director, Treasurer, etc.) then the request should be forwarded to the Fund Administrator as the official Custodian of Records. A form for the submission of requests under the Open Public Records Act is attached. A written communication, such as a letter, fax, or email, which includes the information requested on the form is an acceptable substitute. It is essential that the document or record requested be sufficiently identified in the request.

B. ACTION ON OPRA REQUESTS

The Fund Administrator should provide the Fund Solicitor with a copy of all requests, and the Fund Solicitor shall provide the Fund Administrator with advice and guidance regarding the request. The Fund Solicitor shall also review and approve all documents that are responsive to the OPRA request prior to the release of the documents. All requests must be responded to within seven (7) business days by either the production of the record requested or with a written response that specifies either when the record will be provided or the reason for denying access to the record requested. If the documents cannot be provided within the seven (7) day period, a written request for an extension of time to respond shall be forwarded to the requestor.

C. COSTS

The costs that are permitted to be charged in the Open Public Records Act, N.J.S.A. 47:1A-2, shall be the costs charged for copies of records in the discretion of the Fund Administrator. They are as follows:

Pages 1 through 10.....	\$0.75 per page
Pages 11 through 20.....	0.50 per page
All pages over 20.....	0.25 per page

Where there are extraordinary costs involved in providing the records requested, the actual costs of duplication may be charged by the Fund Administrator.

II. OPRA REQUESTS FOR INFORMATION DIRECTED TO MEMBER MUNICIPALITIES THAT MAY BE HELD BY THE JIF:

A. JIF-RELATED DOCUMENTS

Any OPRA requests seeking documents that are related to the Fund, whether administrative or claim/litigation related, should be immediately and carefully reviewed by the Member Municipality. The Member Municipality should immediately determine which documents that are responsive to the OPRA request are in their possession, and the Member Municipality shall produce those documents for review by the Municipal Solicitor. If the OPRA request seeks documents that are not in the Member Municipality's possession, but are believed to be in possession of the Fund, the Member Municipality should immediately forward the request for those specific documents to the Fund Administrator. The appropriate Fund Professional shall then attempt to retrieve the documents that are responsive to the request from their records and/or the records of the Fund Professionals. Once the appropriate Fund Professional has retrieved the responsive documents, the documents shall be provided to the Fund Solicitor for review and approval as to the release of the documents. All documents that are approved for release by the Fund Solicitor shall be forwarded by the Fund Professional to the Member Municipality.

B. COSTS

1) JIF Fund Professionals:

a) For those documents responsive to an OPRA received by a Member Municipality that are held by the JIF and that the JIF has previously provided to the member municipality, the following provisions shall apply:

1) For a period of one year from the date of adoption of this Policy or January 1, 2022, whichever is later, the costs associated with the Claims Administrator and/or Fund Solicitor in retrieving, reviewing, and providing information to the Member Municipality shall be paid by the Fund at the rates established for these services in the Claims Administrator's and/or Fund Solicitor's Professional Service Contract with the Fund.

2) Effective January 1, 2023, the costs associated with the Claims Administrator and/or Fund Solicitor in retrieving, reviewing, and providing information to the Member Municipality shall be billed to the Member Municipality as an allocated file expense utilizing the specific process, and at the rates, established for these services in the Claims Administrator's and/or Fund Solicitor's Professional Service Contract with the Fund.

2) Each Member Municipality is reminded of the limits on what fees the Member Municipality can charge for copies of records, as prescribed by the Open Public Records Act (OPRA) N.J.S.A. 47:1A-2

BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND

P.O. Box 488
Marlton NJ 08053

REQUEST FOR ACCESS TO RECORDS

FOR JIF USE ONLY

Date Request Received: _____

Date Response Provided: _____

SEE INSTRUCTIONS BELOW

Name: _____

Address: _____

Telephone [Day] _____

Information Requested:

☐ **Minutes, Agendas, Resolutions** (Specify Date and Subject for Identification):

☐ **Other** [specify] _____

A request for a copy of records should be submitted on this form which has been adopted by the Custodian of Records for requests related to the Burlington County Municipal Joint Insurance Fund. Some records will be immediately available during normal business hours. Some records will

require time to locate and to make any copies requested, but will normally be available during normal business hours and within seven (7) business days. If any document or copy which has been requested is not a public record or cannot be provided within the seven (7) business days, you will be provided with a response with that information within the seven (7) business days. There is no fee involved in simply inspecting a document during normal business hours. This request may be filed electronically. In general:

- Except as otherwise provided by law or regulation, the fee assessed for the duplication of a printed record shall be: first page to tenth page, \$0.75 per page; eleventh page to twentieth page, \$0.50 per page; all pages over twenty, \$0.25 per page.
- Where a request is for a copy in a format other than a photocopy, reasonable efforts will be made to provide the information in the format requested. The cost will be based on the costs of producing the format requested.
- Where a legal determination must be made as to whether records are "public records" as provided by law, the request will be reviewed by the Fund Attorney.

The term "public records" generally includes those records determined to be public in accordance with *N.J.S.A. 47:1A-1*. The term does not include personnel files, investigation records, attorney communications, or other matters in which there is a right of privacy or confidentiality or which is specifically exempted by law.

The Applicant hereby acknowledges receipt of a copy of this form with the date on which the information is expected to be available and the estimated cost. The applicant hereby certifies that he or she is not seeking government records containing personal information pertaining the victim or the victim's family for any matter in which the applicant has been convicted of any indictable offense under the laws of this State, any other state or the United States as provided by *N.J.S.A. 47:1A-1 et seq.*

The information requested will be ready on _____

Estimated Number of Pages _____

Estimated Cost _____

Deposit _____

Applicant

Fund Official

Date: _____

Date: _____

PUBLIC RECORDS REQUEST RESPONSE

TO : _____

DATE : _____

The document or documents listed below and requested by you are not being provided because the document or documents are not public records as provided by law, for the following reason:

You have a right to appeal the decision that the document or documents are not public records. You may take your appeal to the Government Records Council or to the New Jersey Superior Court, as provided by *N.J.S.A. 47:1A-1 et seq.* If your request has been denied, a statement of the procedures for the appeal will be attached.

Date: _____

JIF Custodian of Records

ACKNOWLEDGMENT

I hereby acknowledge that I have received the documents requested except for any documents specifically listed above on which a determination has been made that the documents will not be provided. If any documents have not been provided, I have received information on the procedures for any appeal of the determination.

Date: _____

Applicant