



## **AGENDA PACKET**



**Tuesday, December 21, 2021 at 3:30 PM**

**Hainesport Municipal Building**

**One Hainesport Centre, Hainesport, NJ**

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

# BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND

Tuesday, December 21, 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 **November 23, 2021** Meeting Minutes.....Pages 1-18
  - B. Adoption of the **November 23, 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The Closed Session Minutes shall not be released to the public until the reason(s) for their remaining confidential is no longer applicable and the Fund Solicitor has an opportunity to review them.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 19-56
  - A. Lost Time Accident Frequency.....Pages 23-24
  - B. Certificates of Insurance.....Pages 25-27
  - C. Financial Fast Track Report.....Page 28
  - D. Regulatory Filing Checklists.....Pages 29-30
  - E. 2020 Safety Incentive Program Awards.....Page 31
  - F. 2021 Optional Safety Budget.....Page 32
  - G. 2021 Wellness Incentive Page.....Page 33
  - H. 2021 EPL/Cyber Risk Management Budget.....Page 34
  - I. EPL Compliance Status .....Page 35
  - J. Statutory Bond Status.....Pages 36-37
  - K. Skateboard Park Approval Status.....Page 38
  - L. Capehart Scatchard Updates.....Pages 39-44
  - M. 2022-2023 MEL EPL Risk Management Plan Update
  - N. Police Command Staff Training
  - O. Managerial & Supervisory Training
  - P. Non-Supervisory EPL Employee Training.....Pages 45-50
  - Q. Elected Officials Training – Save the Dates.....Page 51

R.	Land Use Training Certification.....	Page 52
S.	Model RFQ for Risk Management Services	
T.	2022 RMC Resolutions & Agreements	
U.	2022 Committee Volunteers.....	Pages 53-56
V.	2022 Safety & Wellness Calendars	
W.	Inclement Weather Policy	
X.	Website	
Y.	New Member Activity	
VIII.	Solicitor's Report	
A.	Closed Cases.....	Page 57
B.	MEL Helpline and Contact List.....	Pages 58-59
IX.	Safety Director's Report	
A.	Activity Report .....	Pages 60-62
X.	Claims Administrator's Report	
A.	Lessons Learned from Losses .....	Page 63
B.	Accident Investigation Report.....	Page 64
XI.	Wellness Director Report	
A.	Monthly Activity Report.....	Page 65
B.	Targeting Wellness Newsletter .....	Pages 66-74
C.	Nutritional Sudoku.....	Page 75
XII.	Managed Health Care Report	
A.	Summary Report .....	Page 76
B.	Average Days to Report.....	Page 77
C.	COVID-19/Claims Reports.....	Page 78
D.	Transitional Duty Report.....	Page 79
E.	PPO Savings & Penetration Reports.....	Pages 80-81
F.	Top 10 Provider/Paid Provider by Specialty.....	Page 82
G.	Nurse Case Management Report.....	Page 83
XIII.	Technology Risk Services	
A.	Report.....	Pages 84-90
XIV.	Treasurer's Report as of November 30, 2021 .....	Pages 91-132
A.	Investment Report	
B.	Investment JCMI	
C.	Loss Run Payment Registers	
D.	Fund Status	
E.	Disbursements	
F.	December Bill List.....	Pages 133-134
	Motion to approve the Payment Register & Bill List– <b>Motion – Roll Call</b>	
XV.	Committee Report	
A.	Finance Committee report	
	1. 2022 Budget Public Hearing – <b>Motion to Open Public Hearing – All in Favor</b>	
	2. 2022 Budget Public Hearing – <b>Motion to Close Public Hearing – All in Favor</b>	
	3. 2022 Budget Adoption – <b>Motion to Adopt – Roll Call</b> .....	Page 135
	4. 2022 Assessment Allocation Strategy - <b>Motion to Adopt – Roll Call</b> .....	Pages 136-150

5.	2022 Assessment Certification - <b>Motion to Adopt – Roll Call</b> .....	Page 151
B.	Safety Committee Meeting Minutes – November 23, 2021.....	Pages 152-161
C.	2022 Executive Committee Nomination Slate.....	Page 162
XVI.	MEL/RCF/E-JIF Reports	
A.	MEL Report – November 17, 2021.....	Pages 163-167
XVII.	Miscellaneous Business	
A.	Motion Authorizing the Executive Director to Re-Advertise the January 18, 2022 Reorganization Meeting in consultation with the Fund Chair, Fund Secretary, and Fund Solicitor – <b>Motion – All in Favor</b>	
B.	Motion to Authorize the Executive Director’s Office to bind EPL/POL Insurance Coverage on behalf of the membership for the 2022 Fund Year – <b>Motion – All in Favor</b>	
C.	Motion to Authorize the Executive Director’s Office to bind Volunteers Directors & Officers Insurance Coverage on behalf of the membership for the 2022 Fund Year– <b>Motion – All in Favor</b>	
D.	Motion to Authorize the Executive Director’s Office to bind Cyber Liability Insurance Coverage on behalf of the membership for the 2022 Fund Year – <b>Motion – All in Favor</b>	
E.	Resolution 2021-_____ Authorizing the Fund Chair & Fund Secretary to Execute a One Year Agreement with Wizer to provide Employee Cyber Hygiene Training, Security Awareness Notifications, and Phishing Assessments effective January 1, 2022 at a cost not to exceed \$7,244. <b>Motion – Roll Call</b> .....	Pages 168-169
F.	Resolution 2021-_____ Authorizing the Fund Chair & Fund Secretary to Execute a One Year Agreement with D2 to provide External Network Vulnerability Testing and External Network Penetration Testing effective January 1, 2022 at a cost not to exceed \$95,060. <b>Motion – Roll Call</b> .....	Pages 170-171
<p><b>The 2022 Reorganizational Meeting of the BURLCOJIF will be held on Tuesday, January 18, 2022 at 3:30 PM at Hainesport Municipal Building, Hainesport, NJ or via Zoom</b></p>		
XVIII.	Meeting Open to Public Comment	
A.	Motion to Open Meeting to Public Comment – <b>Motion - All in Favor</b>	
B.	Motion to Close Meeting to Public Comment – <b>Motion - All in Favor</b>	
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 – <b>Motion -Roll Call</b>	
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 – <b>Motion – All in Favor</b>	
XX	Approval of Claims Payments – <b>Motion – Roll Call</b>	
XXI	Authorization to Abandon Subrogation (if necessary) – <b>Motion – Roll Call</b>	
XXII.	Motion to Adjourn Meeting – <b>Motion – All in Favor</b>	



# **BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND**

**November 23, 2021  
Hainesport Municipal Building**

## ***OPEN SESSION MINUTES***

The meeting of the Burlington County Municipal Joint Insurance Fund (BURLCO JIF) was held at the Hainesport Municipal Building, 1 Hainesport Centre, Hainesport, NJ on Tuesday, November 23, 2021 at 3:30PM, prevailing time. Chair McMahon, **Chesterfield**, presiding. The meeting was called to order at 3:30PM.

## ***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**  
Glenn McMahon, **Chesterfield**  
Erin Provenzano, **Delanco Twp.**  
Patrice Hansell, **Fieldsboro Boro.**  
Steve Fazekas, **Florence Twp.**  
Paula Kosko, **Hainesport Twp.**  
Jay Springer, *Alternate*, **Lumberton Twp.**  
Dawn Bielec, *Alternate*, **Medford Twp.**  
Robert Duff, *Representative*, **North Hanover Twp**  
Dan Hornickel, **Pemberton 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:

Grace Archer, **Bordentown City**  
Mike Theokas, **Bordentown Twp.**  
Jeffrey Hatcher, **Delran Twp.**  
Tom Pullion, **Edgewater Park**  
Mike Fitzpatrick, **Mansfield Twp.**  
Jerry Mascia, **Mt. Laurel Twp.**  
Kyle Tuliano, **New Hanover Twp.**  
John Gural, **Palmyra Boro.**  
Donna Mull, **Pemberton Boro.**  
Mike Mansdoerfer, **Riverside Twp.**  
Kathy Hoffman, **Southampton Twp.**  
Maryalice Brown, **Woodland Twp.**

Those also in attendance were:

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

Also present were the following Risk Management Consultant agencies:

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

Absent Risk Management Consultant agencies and Fund Professionals:

Paul Forlenza, MGA, Executive Director, *AJG Risk Management Services, Inc.*  
CBIZ Benefits & Insurance Services

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

Motion to move Rich Wolbert, Beverly City, to Acting Secretary in the absence of John Gural, Secretary, Palmyra Borough; and Dave Matchett, Shamong Township, and Steve Ent, Westampton Township, to the Executive Committee in the absence of Jerry Mascia, Mt. Laurel. Motion by Mr. Cramer, seconded by Mr. Ingling. 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 October 19, 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 Mr. Matchett to approve the Open & Closed session meeting minutes of the October 19, 2021 meeting. All in Favor. Motion carried by majority vote.

The Closed Session minutes of the October 19, 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. Miola introduced the newest Arthur J. Gallagher employee joining the municipal team, Kamini Patel.

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

Mr. Miola asked members to review their SIP, OSB, Wellness, and EPL/Cyber Risk Management Budget balances included in the agenda. He noted all funds need to be claimed or encumbered by November 30, 2021. If you encumber your funds, they must be claimed by February 1, 2022.

Mr. Miola 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/bonds 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.

He referenced the Regulatory Filing Checklists and noted they were up to date.

Mr. Miola referenced the EPL Compliance status and noted those who were not in compliance by November 1<sup>st</sup>, received a letter recently indicating you will receive a surcharge on their premium going into the new year; however there is a grace period until January 1, 2022 in order to submit your checklist.

Mr. Miola referenced the Capehart & Scatchard Blog in the agenda noting there were some good articles in regards to “What makes a good Workers Compensation Adjuster” as well as an article on Workers Compensation law.

Mr. Miola noted the Police Command Staff training is now complete.

Mr. Miola noted the ACM, BURLCO, & TRICO JIFs sponsored 20 Managers & Supervisor’s Employment Liability Training sessions with almost 1,000 participants among all three JIF’s.

Mr. Miola stated it has been strongly recommended that all Managers & Supervisors complete the *Protection & Safe Treatment of Minors* webinars. 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.

Mr. Miola noted the Elected Officials Seminars will begin in late January and hopefully be held in person. 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 will be forthcoming.

Mr. Miola noted there were no new updates in regards to the Land Use Training, however, he reminded the members that the Land Use Board members that complete the training process will be eligible for enhanced coverage should they be named personally in a Land Use claim, reiterating that only the Board members that have completed the training are eligible for the enhanced coverage.

Mr. Miola reminded the members that 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 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.

Regarding the 2022 RMC Resolutions and Agreements, Mr. Miola 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. 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.

Mr. Miola noted Dividend Notices have gone out and more on that will be discussed during the Finance Committee report.

Mr. Miola referenced the Inclement Weather phone number, noting should we have bad weather and there is any question on the status of a meeting, please call that number or reference the JIF website for any questions and updates.

Lastly, he noted his office had recently sent out an email noting the 9/30/21 Loss Ratio Snapshots are in Origami and ready to view, along with instructions on how to access them.

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

## ***SOLICITOR'S REPORT***

### ***Closed Claims Report***

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

*Parfitt v. Liberty Insurance Company v. Township of North Hanover*

***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.

Next, Mr. DeWeese noted that Court Preceding's involving litigated matters have recently been entered into an *Order* by the Supreme Court, noting there is currently no clear guidance yet on the resumption of in-person Civil Trials. The *Order* states that settlement conferences may be in person, but case management conferences and motion arguments will remain virtual, unless there are special circumstances. Further instructions will be coming from the Supreme Court regarding civil arbitrations which currently are all virtual, as they have been for the last 19 months, jury selections, and what Civil Trials may be scheduled in person going forward.

Lastly, Mr. DeWeese noted he had reported last month that of the eight (8) Finance Committee members who were provided Scoresheets, he received completed sheets from five (5) members. He noted he is tallying those scoresheets and will be sending out correspondence next week to the members of the Finance Committee with his analysis of the scoresheets and his recommendations as to those who should be awarded contracts in 2022.

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.

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 Truck Safety. He highlighted the following to keep in mind when driving or working around trucks:

- Wear bright colored clothing and stay alert
- Workers should communicate and make eye contact with each other before walking in front or behind a vehicle or other mobile equipment.
- Do not walk between vehicles or towed vehicles
- Listen for back up alarms or horns and be sure these warning systems are operational.
- Use the vehicle as intended and not as a ladder.
- Maintain 3 points of contact

Mr. Roselli then discussed examples of costly injuries when workers did not use the vehicle as it was intended to be used.

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 thanked everyone for either using or encumbering their Wellness Funds, stating you had until February 1, 2022 to utilize any funds you had encumbered 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 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)

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

Ms. Schiffer noted Dr. Elias and research staff are working on pulling together findings along with recommendations for moving forward and its likely she could have a report as early as mid-December. Ms. Schiffer is hoping to provide a summary at next month’s meeting.

### **November Targeting Wellness Connection Newsletter:**

Ms. Schiffer noted, one of the top comorbidities/chronic diseases challenging millions of people today is diabetes. 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. Since making any changes, let alone lifestyle habits, are particularly challenging, her newsletter discusses the stages of change and how to progress from one to the next. She then she presented a snapshot of the stages:

- 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

In addition, due to popular demand, she included a quick self-test to determine if you are at risk for diabetes.

Lastly, Ms. Schiffer referenced a bulletin in her report which reported on how soda is linked to Colorectal Cancer in woman.

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)*:

	<b><i>October</i></b>	<b><i>YTD</i></b>
<i>Lost Time</i>	<i>0</i>	<i>32</i>
<i>Medical Only</i>	<i>11</i>	<i>30</i>
<i>Report Only</i>	<i>18</i>	<i>116</i>
<i># of New Claims Reported</i>	<i>29</i>	<i>178</i>

<i>Report Only % of Total</i>	62%	65%
<i>Medical Only/Lost Time Ratio</i>	100:00	48:52
<i>Average Days to Report</i>	3.3	5.8

Ms. Beatty noted of the 29 claims reported this month, 17 were related to COVID.

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

Ms. Beatty presented a report which broke out the number of Indemnity, Medical Only, and Report Only Claims for both COVID related and Non COVID related claims for the month of October 2021 and Year to Date 2021. She noted the number of COVID claims is slowly starting to rise again.

October 2021 COVID Related Average Days to Report: 4.6

October 2021 Non COVID Related Average Days to Report: 1.4

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

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

<b><i>Transitional Duty Summary Report</i></b>	<b><i>YTD</i></b>
<i>Transitional Duty Days Available</i>	2,,197
<i>Transitional Duty Days Worked</i>	1,584
<i>% of Transitional Duty Days Worked</i>	72%
<i>Transitional Duty Days Not Accommodated</i>	613
<i>% of Transitional Duty Days Not Accommodated</i>	28%
<i>\$ Saved by Accommodating</i>	\$142,082

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

Ms. Beatty presented the PPO Penetration Report:

<b><i>PPO Penetration Rate</i></b>	<b><i>October</i></b>
<i>Bill Count</i>	119
<i>Original Provider Charges</i>	\$179,383
<i>Re-priced Bill Amount</i>	\$60,544
<i>Savings</i>	\$118,840
<i>% of Savings</i>	66%
<i>Participating Provider Penetration Rate - Bill Count</i>	94%
<i>Participating Provider Penetration Rate – Provider Charges</i>	95%
<i>EPO Provider Penetration Rate - Bill Count</i>	97%
<i>EPO Provider Penetration Rate – Provider Charges</i>	92%

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

### **TECHNOLOGY RISK SERVICES REPORT**

Mr. Romero introduced his new associate, Marta Romero, who will be assisting him with communications to the members, running reports, 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. He further stated that 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 (1,095 Users; 874 completed).

In regards to Phishing and Vulnerability Scanning, 647 total emails have been sent out with 13 clicks, or 2%, which is good.

In regards to the MEL's Cyber Risk Management Program, there are currently two (2) members approved in all three Tiers, and one (1) member approved in Tier's 1 & 2, and one (1) member approved in Tier 1. Mr. Romero noted he will be reaching out to members to see how he can assist.

Mr. Romero referenced a WIZER Training FAQ sheet in the agenda, which depicts some of the most commonly asked questions and their answers as a reference for the members.

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

#### **Investment Interest**

Interest received or accrued for the reporting period totaled \$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 two (2) obligations with maturities less than one year.

#### **Receipt Activity for the Period**

	Monthly	YTD
Subrogation Receipts	\$252.00	\$148,102.28
Salvage Receipts	\$0.00	
Overpayment Reimbursements	\$570.00	

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

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**

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.

### ***Loss Run Payment Register – October 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 \$277,221.02. The claim detail shows 232 claim payments issued.

### ***Bill List - November 2021***

For the Executive Committee's consideration, Mr. Tontarski presented the November 2021 Bill List in the amount of \$98,743.95 which was sent out to all members prior to the meeting.

Chair McMahon entertained a motion to approve the October 2021 Loss Run Payment Register and the November 2021 Bill List as presented.

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

Motion by Mr. Matchett, seconded by Mr. Cramer to approve the *October 2021 Loss Run Payment Register the November 2021 Bill Lists* as presented.

<b>ROLL CALL</b>	<b>Yeas</b>	Doug Cramer, <b>Tabernacle Twp.</b> James Ingling, <b>Wrightstown Boro</b> Paula Kosko, <b>Hainesport Twp.</b> Rich Wolbert, <b>Beverly City</b> Glenn McMahon, <b>Chesterfield</b> David Matchett, <b>Shamong Twp.</b> Steve Ent, <b>Westampton Twp.</b> James Renwick, <b>Bass River Twp.</b> Erin Provenzano, <b>Delanco Twp.</b> Patrice Hansell, <b>Fieldsboro Boro.</b> Steve Fazekas, <b>Florence Twp.</b> Dan Hornickel, <b>Pemberton Twp.</b> J. Paul Keller, <b>Springfield Twp.</b>
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**Nays:** None

**Abstain:** None

Motion carried by unanimous vote.

### **COMMITTEE REPORTS**

#### ***Strategic Planning Committee Meeting Minutes – October 19, 2021***

In the absence of Mr. Gural, Mr. Miola stated the Strategic Planning Committee met on October 19<sup>th</sup> and the detailed minutes are included in the agenda packet and are self-explanatory. He noted a report was given last month, but wanted to make note there will not be a Holiday Dinner Meeting this year due to concerns of COVID. He stated there were discussions on establishing a Claims Review Committee and he is working on a Charter which will be presented at next month's meeting for adoption.

Other discussions included Fund Commissioner Attendance; Elected Officials training and next year's Planning Retreat. Annual Reports should be ready to go out next month as well as OPRA Policy revisions were discussed and that is on the agenda for approval tonight.

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

***Finance Committee Meeting Minutes – November 1, 2021 and November 8, 2021***

In the absence of Mr. Hatcher, Mr. Miola stated the Finance Committee met on both November 1<sup>st</sup> and the 8<sup>th</sup> and the detailed minutes are included in the agenda packet for your review. He then highlighted the meeting minutes. He noted that the Committee reviewed the financials stating the Closed Years surplus is close to \$8 million dollars. Copies of those are attached to the minutes for your reference. With that said, the Dividend letters have gone out and you can return your selections to our office indicating how you would prefer to receive your dividend.

Mr. Miola stated the draft budget was discussed. He noted that there has been a lot of pressure on our budget as the reinsurance market has tightened up significantly. We are also seeing increases in our Loss Funding due to legislative and regulatory changes as well as by the impact of COVID Workers Compensation claims.

Next, Mr. Miola noted the Budget Message included in the agenda, and gave Mr. Forlenza and Mr. Palmeri kudos for a great job explaining the budget. He noted to the members that when your Elected Officials see their assessment this year as it is likely higher than in past years. He strongly recommends showing them the Budget Message as it has a lot of detail as to why the budget and assessments have increased.

In regards to the meeting on November 8<sup>th</sup>, Mr. Miola noted that due to the increase in the budget, the Finance Committee wanted to release an additional \$200,000 in surplus to the members, which brings the total Dividends released to \$1,050,000.00. The details of that decision are included in the minutes in the agenda.

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

***MOTION TO INTRODUCE 2022 BUDGET***

Chair McMahon entertained a motion to introduce the 2022 Budget.

Motion by Mr. Ingling, second by Mr. Matchett, to introduce the 2022 Budget as presented.

<b>ROLL CALL</b>	<b>Yeas</b>	
		Doug Cramer, <b>Tabernacle Twp.</b>
		James Ingling, <b>Wrightstown Boro</b>
		Paula Kosko, <b>Hainesport Twp.</b>
		Rich Wolbert, <b>Beverly City</b>
		Glenn McMahon, <b>Chesterfield</b>
		David Matchett, <b>Shamong Twp.</b>
		Steve Ent, <b>Westampton Twp.</b>
		James Renwick, <b>Bass River Twp.</b>
		Erin Provenzano, <b>Delanco Twp.</b>
		Patrice Hansell, <b>Fieldsboro Boro.</b>
		Steve Fazekas, <b>Florence Twp.</b>
		Dan Hornickel, <b>Pemberton Twp.</b>
		J. Paul Keller, <b>Springfield Twp.</b>

***Nays:*** None

***Abstain:*** None

Motion carried by unanimous vote.

***MOTION TO INTRODUCE 2022 ASSESSMENT ALLOCATION STRATEGY***

Chair McMahon entertained a motion to introduce the 2022 Assessment Allocation Strategy.

Motion by Mr. Wolbert, second by Mr. Ingling, to introduce the 2022 Assessment Allocation Strategy as presented.

<b>ROLL CALL</b>	<b><i>Yeas</i></b>	Doug Cramer, <b>Tabernacle Twp.</b> James Ingling, <b>Wrightstown Boro.</b> Paula Kosko, <b>Hainesport Twp.</b> Rich Wolbert, <b>Beverly City</b> Glenn McMahon, <b>Chesterfield</b> David Matchett, <b>Shamong Twp.</b> Steve Ent, <b>Westampton Twp.</b> James Renwick, <b>Bass River Twp.</b> Erin Provenzano, <b>Delanco Twp.</b> Patrice Hansell, <b>Fieldsboro Boro.</b> Steve Fazekas, <b>Florence Twp.</b> Dan Hornickel, <b>Pemberton Twp.</b> J. Paul Keller, <b>Springfield Twp.</b>
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<b><i>Nays:</i></b>	None
<b><i>Abstain:</i></b>	None

Motion carried by unanimous vote.

***MOTION TO INTRODUCE 2022 ASSESSMENT CERTIFICATION***

Chair McMahon entertained a motion to introduce the 2022 Assessment Certification.

Motion by Mr. Cramer, second by Mr. Wolbert, to introduce the 2022 Assessment Certification as presented.

<b>ROLL CALL</b>	<b><i>Yeas</i></b>	Doug Cramer, <b>Tabernacle Twp.</b> James Ingling, <b>Wrightstown Boro</b> Paula Kosko, <b>Hainesport Twp.</b> Rich Wolbert, <b>Beverly City</b> Glenn McMahon, <b>Chesterfield</b> David Matchett, <b>Shamong Twp.</b> Steve Ent, <b>Westampton Twp.</b> James Renwick, <b>Bass River Twp.</b> Erin Provenzano, <b>Delanco Twp.</b> Patrice Hansell, <b>Fieldsboro Boro.</b> Steve Fazekas, <b>Florence Twp.</b> Dan Hornickel, <b>Pemberton Twp.</b> J. Paul Keller, <b>Springfield Twp.</b>
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<b><i>Nays:</i></b>	None
<b><i>Abstain:</i></b>	None

Motion carried by unanimous vote.

***Resolution 2021-40 Authorizing Transfer of 2017 to the MEL Residual Claims Fund***

Chair McMahon entertained a motion to adopt Resolution 2021-40 Authorizing the Transfer of the 2017 Fund Year to the MEL Residual Claims Fund.

Motion by Mr. Matchett, second by Mr. Wolbert, to adopt Resolution 2021-40 Authorizing the Transfer of the 2017 Fund Year to the MEL Residual Claims Fund as presented.

**ROLL CALL      Yeas**      Doug Cramer, **Tabernacle Twp.**  
James Ingling, **Wrightstown Boro**  
Paula Kosko, **Hainesport Twp.**  
Rich Wolbert, **Beverly City**  
Glenn McMahon, **Chesterfield**  
David Matchett, **Shamong Twp.**  
Steve Ent, **Westampton Twp.**  
James Renwick, **Bass River Twp.**  
Erin Provenzano, **Delanco Twp.**  
Patrice Hansell, **Fieldsboro Boro.**  
Steve Fazekas, **Florence Twp.**  
Dan Hornickel, **Pemberton Twp.**  
J. Paul Keller, **Springfield Twp.**

**Nays:**                      None  
**Abstain:**                  None

Motion carried by unanimous vote.

***Resolution 2021-41 Authorizing a Refund of \$200,000 from Closed Year Accounts (2008-2016) Surplus***

Chair McMahon entertained a motion to adopt Resolution 2021-41 authorizing a Refund of \$200,000 from Closed Year Accounts (2008-2016) Surplus.

Motion by Mr. Matchett, second by Ms. Kosko, to adopt Resolution 2021-41, as presented.

**ROLL CALL      Yeas**      Doug Cramer, **Tabernacle Twp.**  
James Ingling, **Wrightstown Boro**  
Paula Kosko, **Hainesport Twp.**  
Rich Wolbert, **Beverly City**  
Glenn McMahon, **Chesterfield**  
David Matchett, **Shamong Twp.**  
Steve Ent, **Westampton Twp.**  
James Renwick, **Bass River Twp.**  
Erin Provenzano, **Delanco Twp.**  
Patrice Hansell, **Fieldsboro Boro.**  
Steve Fazekas, **Florence Twp.**  
Dan Hornickel, **Pemberton Twp.**  
J. Paul Keller, **Springfield Twp.**

**Nays:**                      None  
**Abstain:**                  None

Motion carried by unanimous vote.

***Resolution 2021-42 Authorizing the Fund Treasurer to Deposit the 2021 Dividends Received from the Environmental Risk Management Joint Insurance Fund into Member AELCF Accounts***

Chair Razze entertained a motion to adopt Resolution 2021-42 Authorizing the Fund Treasurer to Deposit the 2021 Dividends Received from the Environmental Risk Management Joint Insurance Fund into Member AELCF Accounts

Motion by Mr. Matchett second by Mr. Ingling, to adopt Resolution 2021-42, as presented.

<b>ROLL CALL</b>	<b>Yeas</b>
	Doug Cramer, <b>Tabernacle Twp.</b>
	James Ingling, <b>Wrightstown Boro</b>
	Paula Kosko, <b>Hainesport Twp.</b>
	Rich Wolbert, <b>Beverly City</b>
	Glenn McMahon, <b>Chesterfield</b>
	David Matchett, <b>Shamong Twp.</b>
	Steve Ent, <b>Westampton Twp.</b>
	James Renwick, <b>Bass River Twp.</b>
	Erin Provenzano, <b>Delanco Twp.</b>
	Patrice Hansell, <b>Fieldsboro Boro.</b>
	Steve Fazekas, <b>Florence Twp.</b>
	Dan Hornickel, <b>Pemberton Twp.</b>
	J. Paul Keller, <b>Springfield Twp.</b>

<b>Nays:</b>	None
<b>Abstain:</b>	None

Motion carried by unanimous vote.

***Nominating Committee Meeting Minutes – November 9, 2021***

Mr. Hornickel asked the members to review the minutes from the November 9, 2021 meeting which are included in the agenda packet and thanked the Committee for their time and participation. He noted they discussed the Committee Charter, eligible Fund Commissioners for the Nomination slate, noting both the history and the attendance records, in preparation for the 2022 Executive Committee draft slate. He then noted the 2022 Nomination Slate is as follows, and will be presented for adoption in January:

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

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

***Safety Committee Meeting – November 23, 2021***

Mr. Cramer noted the Safety Committee met earlier today and the detailed minutes will be included in next month's agenda. He then highlighted the following:

He noted discussions in regards to the 3<sup>rd</sup> Qtr. Loss Control report; Regional Trainings that have occurred in 2021, as well as trainings for 2022; MSI Safety Institute and the changes that have been made due to COVID and how the usage has been through the year. PEOSHA updates were reviewed as well as discussions about the Safety Kickoff Breakfast next year and the Claims Coordinator and Safety Coordinators Roundtable

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

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

***Resolution 2021-43 Appointing Meghan Jack, Riverside as the Fund's Representative to the MEL and E-JIF for 2022, and Appointing David Matchett, Shamong as the Fund's Representative to the RCF for 2022***

Chair McMahon entertained a motion to adopt Resolution 2021-43 Appointing Meghan Jack, Riverside, as the Fund's Representative to the MEL and E-JIF for 2022, and Appointing David Matchett, Shamong, as the Fund's Representative to the RCF for 2022.

Motion by Mr. Ingling, second by Mr. Wolbert, to adopt Resolution 2021-43, as presented.

<b>ROLL CALL</b>	<b>Yeas</b>	Doug Cramer, <b>Tabernacle Twp.</b> James Ingling, <b>Wrightstown Boro</b> Paula Kosko, <b>Hainesport Twp.</b> Rich Wolbert, <b>Beverly City</b> Glenn McMahon, <b>Chesterfield</b> David Matchett, <b>Shamong Twp.</b> Steve Ent, <b>Westampton Twp.</b> James Renwick, <b>Bass River Twp.</b> Erin Provenzano, <b>Delanco Twp.</b> Patrice Hansell, <b>Fieldsboro Boro.</b> Steve Fazekas, <b>Florence Twp.</b> Dan Hornickel, <b>Pemberton Twp.</b> J. Paul Keller, <b>Springfield Twp.</b>
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<b>Nays:</b>	None
<b>Abstain:</b>	None

Motion carried by unanimous vote.

In the absence of Ms. Jack, Mr. Matchett reported that starting in February 2022 the MEL will host a Safety Institute Leadership Academy that will consist of 4 courses including Risk Management, Work Place Challenges, Ethics, and Basic Leadership Skills. These four courses will be a bit more thorough and you will become certified and receive a plaque upon completion, so please be sure to keep a look out for this program.

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

### **MISCELLANEOUS BUSINESS**

#### ***Resolution 2021-43 Authorizing Christopher Winter - Law Enforcement Consulting Services***

Chair McMahon entertained a motion to adopt Resolution 2021-44 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 BURLCOJIF for the period of December 1, 2021 to December 31, 2021 at a cost Not to Exceed \$1,834.

Motion by Mr. Cramer, second by Mr. Matchett, to adopt resolution 2021-44 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 ACM JIF for the period of December 1, 2021 to December 31, 2021 at a cost Not to Exceed \$1,834 as presented.

<b>ROLL CALL</b>	<b>Yeas</b>	Doug Cramer, <b>Tabernacle Twp.</b> James Ingling, <b>Wrightstown Boro</b> Paula Kosko, <b>Hainesport Twp.</b> Rich Wolbert, <b>Beverly City</b> Glenn McMahon, <b>Chesterfield</b> David Matchett, <b>Shamong Twp.</b> Steve Ent, <b>Westampton Twp.</b> James Renwick, <b>Bass River Twp.</b> Erin Provenzano, <b>Delanco Twp.</b> Patrice Hansell, <b>Fieldsboro Boro.</b> Steve Fazekas, <b>Florence Twp.</b> Dan Hornickel, <b>Pemberton Twp.</b> J. Paul Keller, <b>Springfield Twp.</b>
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**Nays:** None

**Abstain:** None

Motion carried by unanimous vote.

Chair McMahon entertained a motion to Adopt the Revised OPRA Policy as presented in the agenda and discussed in detail at last month's meeting.

Motion by Mr. Wolbert, seconded by Ms. Kosko, to approve the motion as presented. All In Favor.  
Motion carried by unanimous vote.

#### ***Resolution 2021-46 Honoring and Recognizing the Service of Doug Cramer to the BURLCOJIF***

Chair McMahon read and then entertained a motion to adopt Resolution 2021-46 Honoring and Recognizing the Service of Doug Cramer for the BURLCOJIF

Motion by Mr. Ingling, second by Mr. Matchett, to adopt resolution 2021-46 honoring Doug Cramer, as presented

<b>ROLL CALL</b>	<b>Yeas</b>	Doug Cramer, <b>Tabernacle Twp.</b> James Ingling, <b>Wrightstown Boro</b> Paula Kosko, <b>Hainesport Twp.</b> Rich Wolbert, <b>Beverly City</b> Glenn McMahon, <b>Chesterfield</b> David Matchett, <b>Shamong Twp.</b> Steve Ent, <b>Westampton Twp.</b> James Renwick, <b>Bass River Twp.</b> Erin Provenzano, <b>Delanco Twp.</b> Patrice Hansell, <b>Fieldsboro Boro.</b> Steve Fazekas, <b>Florence Twp.</b> Dan Hornickel, <b>Pemberton Twp.</b> J. Paul Keller, <b>Springfield Twp.</b>
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<b>Nays:</b>	None
<b>Abstain:</b>	None

Motion carried by unanimous vote.

#### ***Next Meeting***

Chair McMahon noted that the next meeting of the BURLCO JIF will take place on **Tuesday, December 21, 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. Ingling 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. Matchett, seconded by Mr. Cramer, to close the meeting to the public. All in favor. Motion carried.

#### ***EXECUTIVE SESSION MEETING – Resolution #2021-45***

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. Matchett, seconded by Mr. Ingling to Adopt **Resolution #2021-45**

<b>ROLL CALL</b>	<b>Yeas</b>	Doug Cramer, <b>Tabernacle Twp.</b> James Ingling, <b>Wrightstown Boro</b> Paula Kosko, <b>Hainesport Twp.</b> Rich Wolbert, <b>Beverly City</b> Glenn McMahon, <b>Chesterfield</b>
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David Matchett, **Shamong Twp.**  
Steve Ent, **Westampton Twp.**  
James Renwick, **Bass River Twp.**  
Erin Provenzano, **Delanco Twp.**  
Patrice Hansell, **Fieldsboro Boro.**  
Steve Fazekas, **Florence Twp.**  
Dan Hornickel, **Pemberton Twp.**  
J. Paul Keller, **Springfield Twp.**

*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. Matchett, seconded by Ms. Kosko to reopen the public portion of the meeting. All in favor. Motion carried.

### ***APPROVAL OF CLAIMS PAYMENTS***

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

<b><i>Workers' Compensation</i></b>	<b><i>General Liability</i></b>	<b><i>Property</i></b>	<b><i>Auto</i></b>
<i>2022249791</i>	<i>2020180405</i>	<i>2021224501</i>	<i>2019164472</i>
<i>2021234855</i>		<i>2021233637</i>	

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

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

**ROLL CALL**    *Yeas*    Doug Cramer, **Tabernacle Twp.**  
James Ingling, **Wrightstown Boro**  
Paula Kosko, **Hainesport Twp.**  
Rich Wolbert, **Beverly City**  
Glenn McMahon, **Chesterfield**  
David Matchett, **Shamong Twp.**  
Steve Ent, **Westampton Twp.**  
James Renwick, **Bass River Twp.**  
Erin Provenzano, **Delanco Twp.**  
Patrice Hansell, **Fieldsboro Boro.**  
Steve Fazekas, **Florence Twp.**  
J. Paul Keller, **Springfield Twp.**

*Nays:* None  
*Abstain:* None

Motion carried by unanimous vote.

***AUTHORIZATION TO ABANDON SUBROGATION – APPROVAL***

There was one (1) claim(s) presented for abandon subrogation:

2020190631

Motion by Mr. Kosko, seconded by Mr. Cramer, to approve Abandon Subrogation on the file as presented

<b>ROLL CALL</b>	<b>Yeas</b>	Doug Cramer, <b>Tabernacle Twp.</b> James Ingling, <b>Wrightstown Boro</b> Paula Kosko, <b>Hainesport Twp.</b> Rich Wolbert, <b>Beverly City</b> Glenn McMahon, <b>Chesterfield</b> David Matchett, <b>Shamong Twp.</b> Steve Ent, <b>Westampton Twp.</b> James Renwick, <b>Bass River Twp.</b> Erin Provenzano, <b>Delanco Twp.</b> Patrice Hansell, <b>Fieldsboro Boro.</b> Steve Fazekas, <b>Florence Twp.</b> J. Paul Keller, <b>Springfield Twp.</b>
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<b>Nays:</b>	None
<b>Abstain:</b>	None

Motion carried by unanimous vote.

Chair McMahon noted in regards to the conversation on the settlement of the MediaPro in closed session, and as recommended by Mr. DeWeese, asked for a motion to settle the MediaPro case as presented by Mr. DeWeese.

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

***MOTION TO ADJOURN***

Chair McMahon entertained a motion to adjourn the November 23, 2021 meeting of the BURLCO JIF.

Motion by Mr. Matchett, seconded by Mr. Mr. Wolbert to adjourn the November 23, 2021 meeting of the BURLCO JIF. All in favor. Motion carried.

The meeting was adjourned at 4:50 PM.

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Kris Kristie,  
*Recording Secretary for*

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*John Gural, SECRETARY*



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

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**A. Lost Time Accident Frequency Report – (pgs. 23-24)**

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

**B. Certificates of Insurance (pgs. 25-27)**

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

**C. Financial Fast Track Report (pg. 28)**

The Financial Fast Track Report as of October 31, 2021 is attached for your review. The report is generated by PERMA and provides a “snapshot” of the JIF’s financial status. The JIF’s surplus position as of October 31, 2021 was **\$10,328,510**

**D. Regulatory Filing Checklists (pgs. 29-30)**

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. 31)**

A report detailing available balances for each member is included in the agenda. A letter depicting your available remaining balances was sent out to all members on October 8, 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. 32)**

A report detailing available balances for each member is included in the agenda. A letter depicting your available remaining balances was sent out to all members on October 8, 2021 and a report detailing those remaining balances is included in the agenda. If you have any questions on how to collect your 2021 Optional Safety Budget allowance, please contact our office. **Please note that the deadline to claim or encumber these funds is November 30, 2021. All encumbered funds have to be claimed by February 1, 2022.**

**G. 2021 Wellness Incentive Program Allowance (pg. 33)**

A report detailing available balances for each member is included in the agenda. A letter depicting your available remaining balances was sent out to all members on October 8, 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.**

**H. 2021 EPL/Cyber Risk Management Budget (pg. 34)**

A report detailing available balances for each member is included in the agenda. A letter depicting your available remaining balances was sent out to all members on October 8, 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.**

**I. Employment Practices Liability Compliance – (pg. 35)**

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. 36-37)**

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

**K. Skateboard Park Approval Status (pg. 38)**

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. 39-44)**

John Geaney, Esq. of the law firm of Capehart & Scatchard periodically provides updates on court cases dealing with workers' compensation, ADA and FMLA issues. Copies of his latest updates are included for your information.

**M. 2022-2023 MEL EPL Risk Management Plan Update**

In July 2020, the revised Model Employment Practice Policies and Employee Handbook were placed on the NJ MEL's website (NJMEL.org). Adopting the revised policies and handbook are one of steps required by all members to become/remain in compliance with the MEL EPL Risk Management Plan. The date for completing the necessary steps for compliance with the MEL EPL Risk Management Plan was 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](http://www.burlcojif.org). Please contact the Executive Director's office if you have any questions.

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

On November 23, 2020 and April 14, 2021, a memorandum was sent to all members notifying them of the availability of non-supervisory employee training through the MEL Safety Institute (MSI). A required element of compliance with the MEL's 2022-2023 Employment Practices Liability (EPL) Risk Management Plan, all members are required to notify their non-supervisory employees of the availability of this training. The training module is entitled *Building a Safe Workplace: Anti-Harassment and Discrimination* and is approximately 20 minutes in length. The memorandum provides specific directions on how to access the training module in the MSI. All members should document the notification of the availability of this training to their employees. The notification should go out as soon as possible. The deadline to comply with this aspect of the EPL Risk Management plan was November 1, 2021.

**Q. Elected Officials Training – Save the Date (pg. 51)**

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.

**R. Land Use Training Certification (pg. 52)**

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

**S. 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](mailto:Tracy.Forlenza@riskprogramadministrators.com).

**T. 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](mailto:Tracy_Forlenza@riskprogramadministrators.com).

**U. 2022 Committee Volunteers (pgs. 53-56 )**

On or about December 6, 2021, Committee Volunteer Request Forms were e-mailed to all Fund Commissioners and Risk Management Consultants. All those who received the form were asked to reply by December 17, 2021. The 2022 Committee Chairs will be meeting in early January via conference call to determine the membership of the Standing Committees. Please be sure to return this form as soon as possible. If you have any questions, please contact Kris Kristie at [Kristi\\_Kristie@riskprogramadministrators.com](mailto:Kristi_Kristie@riskprogramadministrators.com).

**V 2022 Safety & Wellness Calendars**

A supply of 2022 Safety & Wellness calendars are available today to take with you. We ask that you please distribute the calendars around your municipal facilities and place them in locations for your employees to see. The calendars act as a daily reminder of the importance that your municipality and the JIF places on employee safety and wellness.

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

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

**Y. New Member Activity**

Nothing to Report

Burlington County Municipal JIF JOINT INSURANCE FUND									
2021 LOST TIME ACCIDENT FREQUENCY EXCLUDING SIR MEMBERS/ EXCLUDING COVID CLAIMS									
DATA VALUED AS OF October 31, 2021									
		# CLAIMS	Y.T.D.	2021	2020	2019			TOTAL
		** FOR	LOST TIME	LOST TIME	LOST TIME	LOST TIME			RATE
MEMBER_ID	MEMBER	* 10/31/2021	ACCIDENTS	FREQUENCY	FREQUENCY	FREQUENCY	MEMBER		2021 - 2019
1	75 Beverly City	0	0	0.00	4.17	0.00	1 Beverly City		1.49
2	81 Lumberton Township	0	0	0.00	0.00	0.00	2 Lumberton Township		0.00
3	84 Riverside Township	0	0	0.00	0.00	0.00	3 Riverside Township		0.00
4	85 Shamong Township	0	0	0.00	0.00	0.00	4 Shamong Township		0.00
5	86 Tabernacle Township	0	0	0.00	1.01	0.00	5 Tabernacle Township		0.32
6	373 Southampton Township	0	0	0.00	2.50	1.18	6 Southampton Township		1.37
7	456 Springfield Township	0	0	0.00	0.00	0.00	7 Springfield Township		0.00
8	531 Chesterfield Township	0	0	0.00	2.11	0.00	8 Chesterfield Township		0.76
9	577 Bass River Township	0	0	0.00	0.00	0.00	9 Bass River Township		0.00
10	583 Bordentown City	0	0	0.00	2.15	2.07	10 Bordentown City		1.45
11	601 North Hanover Township	0	0	0.00	1.17	0.00	11 North Hanover Township		0.46
12	636 Wrightstown Borough	0	0	0.00	0.00	0.00	12 Wrightstown Borough		0.00
13	642 Pemberton Borough	0	0	0.00	0.00	2.33	13 Pemberton Borough		0.82
14	650 Palmyra Borough	0	0	0.00	0.00	1.20	14 Palmyra Borough		0.44
15	651 Woodland Township	0	0	0.00	0.00	0.00	15 Woodland Township		0.00
16	679 Fieldsboro Borough	0	0	0.00	0.00	0.00	16 Fieldsboro Borough		0.00
17	697 New Hanover Township	0	0	0.00	0.00	***	17 New Hanover Township		0.00
18	576 Mount Laurel Township	0	1	0.42	1.05	2.02	18 Mount Laurel Township		1.16
19	83 Medford Township	0	1	0.74	1.22	0.72	19 Medford Township		0.91
20	532 Westampton Township	0	1	1.00	1.50	3.03	20 Westampton Township		1.92
21	79 Florence Township	0	1	1.06	0.00	1.91	21 Florence Township		0.99
22	82 Mansfield Township	0	1	1.26	0.00	0.00	22 Mansfield Township		0.37
23	600 Bordentown Township	0	1	1.45	3.64	4.73	23 Bordentown Township		3.39
24	76 Delanco Township	0	1	2.11	1.71	0.00	24 Delanco Township		1.18
25	78 Edgewater Park Township	0	1	2.24	3.48	0.00	25 Edgewater Park Township		2.01
26	80 Hainesport Township	0	1	2.55	0.00	0.00	26 Hainesport Township		0.72
27	77 Delran Township	0	3	2.59	1.53	0.94	27 Delran Township		1.70
28	208 Pemberton Township	2	5	3.03	1.99	2.56	28 Pemberton Township		2.49
Totals:		2	17	0.90	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 October 31, 2020 1.11									

<b>2021 LOST TIME ACCIDENT FREQUENCY ALL JIFs EXCLUDING SIR MEMBERS/ EXCLUDING COVID CLAIMS</b>				
		<b>October 31, 2021</b>		
	<b>2021</b>	<b>2020</b>	<b>2019</b>	<b>TOTAL</b>
	<b>LOST TIME</b>	<b>LOST TIME</b>	<b>LOST TIME</b>	<b>RATE *</b>
<b>FUND</b>	<b>FREQUENCY</b>	<b>FREQUENCY</b>	<b>FREQUENCY</b>	<b>2021 - 2019</b>
Monmouth County	0.85	0.88	1.28	1.01
Burlington County Municipal	0.90	1.19	1.25	1.13
Camden County	0.95	1.26	1.42	1.23
Professional Municipal Man	1.11	1.25	2.40	1.61
Morris County	1.12	1.28	1.57	1.34
Bergen County	1.17	1.25	1.52	1.32
Suburban Municipal	1.21	1.58	1.81	1.55
Central New Jersey	1.29	1.50	1.52	1.44
NJ Public Housing Authority	1.33	1.59	1.80	1.59
Ocean County	1.37	1.51	1.88	1.60
Suburban Metro	1.41	1.73	1.83	1.70
Gloucester, Salem, Cumbe	1.43	1.56	1.80	1.61
NJ Utility Authorities	1.52	2.29	2.57	2.16
Atlantic County Municipal J	1.67	1.84	2.65	2.07
South Bergen County	1.96	1.81	1.69	1.81
<b>AVERAGE</b>	<b>1.29</b>	<b>1.50</b>	<b>1.80</b>	<b>1.54</b>
<b>* NOTE : lost days may include claims with reserves - where claimant may not yet have had lost time</b>				



# Burlington County Municipal JIF

## Certificate of Insurance Monthly Report

From 10/22/2021 To 11/22/2021

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
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 store at the Palmyra Community Center, 30 W. Broad Street Palmyra NJ 08065	10/22/2021 #3085877	GL AU EX WC
H - Burlington County Board of I - City of Bordentown	Commissioners 49 Rancocas Road PO Box 6000 Mt Holly, NJ 08060	RE: FY2021 Community Development Block Grant Program for Project: Carslake Community Center Improvements 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 FY2021 Community Development Block Grant Program for Project: Carslake Community Center Improvements.	10/26/2021 #3086159	GL AU EX WC
H - Burlington County Board of I - City of Bordentown	Commissioners 49 Rancocas Road PO Box 6000 Mt Holly, NJ 08060	RE: FY2022 Municipal Alliance Program The Certificate Holder is an Additional Insured on the above referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to FY2022 Municipal Alliance Program	10/26/2021 #3088162	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 and Shayla Steele - Tax Collector, Effective 07/29/2021 Shayla Steele - Deductible \$10,000	10/27/2021 #3091450	OTH
H - SealMaster I - Township of Florence	6853 Ruppsville Road Allentown, PA 18106	RE: Lease/Rented Equipment:Crack Pro Crack Filling Unit 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 Leased Equipment: Crack Pro Crack Filling Unit. Replacement Value: \$65,000.00 Leased and rented equipment is included under the Property Policy. Property coverage includes inland marine.	10/28/2021 #3092464	GL AU EX WC OTH
H - Shamong Township Board of I - Township of Shamong	Education 93 Willow Grove Road Shamong, NJ 08088	RE: Rabies Clinic Evidence of Insurance as respects to Shamong Township hosting the Rabies Drive through Clinic at the Indian Mills Memorial School.	10/28/2021 #3097375	GL AU EX WC

# Burlington County Municipal JIF

## Certificate of Insurance Monthly Report

From 10/22/2021 To 11/22/2021

H - Satellite Shelters, Inc. I - Township of Tabernacle	2530 Xenium Lane N, Suite 150 Plymouth, MN 55441	RE: rental of 3 trailers, cost \$200k. 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 rental of 3 trailers, cost \$200k.	11/4/2021 #3110695	GL AU EX WC OTH
H - To Whom it May Concern I - Township of Bass River		RE: 1987 Dodge Brush Truck, vin #93806 Evidence of insurance with respects to the following vehicle: 1987 Dodge Brush Truck, vin #93806.	11/5/2021 #3110985	GL AU EX WC OTH
H - To Whom it May Concern I - Township of Bass River		RE: 1984 Dodge Brush Truck, vin #93806 Evidence of insurance with respects to the following vehicle: 1984 Dodge Brush Truck, vin #93806.	11/9/2021 #3115648	GL AU EX WC OTH
H - Michael Giletto and Carmele I - Township of Mount Laurel	Olivio 2901 Marne Highway Mt. Laurel, NJ 08054	RE: Beer Garden Evidence of insurance with respects to the sponsorship of a beer garden located at 115 Creek Road, Mount Laurel, NJ.	11/9/2021 #3115690	GL AU EX WC
H - Mt. Holly Board of Education I - Township of Westampton	333 Levis Drive Eastampton, NJ 08060	Re: use of premises for recreational activities Certificate Holder is an additional insured for use of premises and facilities for all recreational activities.	11/10/2021 #3115867	GL AU EX WC
H - Michael Giletto, Carmele Olivio, I - Township of Mount Laurel	and Ursula Giletto 2901 Marne Highway Mt. Laurel, NJ 08054	RE: Beer Garden Evidence of insurance with respects to the sponsorship of a beer garden located at 115 Creek Road, Mount Laurel, NJ.	11/10/2021 #3118568	GL AU EX WC
H - THE BOARD OF COUNTY I - Township of Westampton	COMMISSIONERS OF THE COUNTY OF BURLINGTON	RE: shared services agreement Evidence of insurance as respects to shared services agreement for various work/repairs.	11/17/2021 #3147571	GL AU EX WC OTH

# ***Burlington County Municipal JIF***

## ***Certificate of Insurance Monthly Report***

From 10/22/2021 To 11/22/2021

H - Holy Eucharist  I - Township of Tabernacle	520 Medford Lakes Rd. Tabernacle, NJ 08088	RE: Tree Lighting 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 property for parking during the Tabernacle Tree Lighting Festivities taking place during the current calendar year.	11/19/2021  #3149507	GL AU EX WC
<b>Total # of Holders: 14</b>				

**BURLINGTON COUNTY MUNICIPAL FUND**  
**FINANCIAL FAST TRACK REPORT**  
**AS OF October 31, 2021**

	<i>THIS MONTH</i>	<i>YTD</i>	<i>PRIOR YEAR END</i>	<i>FUND BALANCE</i>
1. <b>UNDERWRITING INCOME</b>	<b>680,340</b>	<b>7,252,350</b>	<b>128,691,648</b>	<b>135,943,998</b>
2. <b>CLAIM EXPENSES</b>				
Paid Claims	276,171	2,639,053	48,641,102	51,280,155
Case Reserves	(127,888)	(67,960)	4,469,559	4,401,599
IBNR	175,331	446,675	2,465,014	2,911,689
Recoveries	(11,092)	(68,353)	(247,254)	(315,607)
<b>TOTAL CLAIMS</b>	<b>312,522</b>	<b>2,949,416</b>	<b>55,328,421</b>	<b>58,277,837</b>
3. <b>EXPENSES</b>				
Excess Premiums	249,782	2,497,818	36,314,788	38,812,606
Administrative	106,488	1,153,528	21,954,784	23,108,312
<b>TOTAL EXPENSES</b>	<b>356,270</b>	<b>3,651,346</b>	<b>58,269,572</b>	<b>61,920,918</b>
4. <b>UNDERWRITING PROFIT (1-2-3)</b>	<b>11,548</b>	<b>651,588</b>	<b>15,093,655</b>	<b>15,745,244</b>
5. <b>INVESTMENT INCOME</b>	<b>(68,290)</b>	<b>(27,172)</b>	<b>4,713,686</b>	<b>4,686,514</b>
6. <b>DIVIDEND INCOME</b>	<b>0</b>	<b>0</b>	<b>688,486</b>	<b>688,486</b>
7. <b>STATUTORY PROFIT (4+5+6)</b>	<b>(56,742)</b>	<b>624,417</b>	<b>20,495,827</b>	<b>21,120,243</b>
8. <b>DIVIDEND</b>	<b>0</b>	<b>0</b>	<b>10,473,464</b>	<b>10,473,464</b>
9. <b>RCF &amp; MEL Surplus Trigger Assessment</b>	<b>0</b>	<b>0</b>	<b>318,269</b>	<b>318,269</b>
<b>10. STATUTORY SURPLUS (7-8-9)</b>	<b>(56,742)</b>	<b>624,417</b>	<b>9,704,094</b>	<b>10,328,510</b>

**SURPLUS (DEFICITS) BY FUND YEAR**

Closed	(31,377)	(6,389)	7,864,045	7,857,656
MEL JIF Retro	(2,238)	448,116	309,743	757,858
2017	(8,796)	144,794	1,942,389	2,087,184
2018	(2,555)	84,939	(934,287)	(849,349)
2019	(4,802)	(234,146)	(94,975)	(329,121)
2020	(8,209)	174,667	617,179	791,846
2021	1,236	12,436		12,436
<b>TOTAL SURPLUS (DEFICITS)</b>	<b>(56,742)</b>	<b>624,417</b>	<b>9,704,094</b>	<b>10,328,510</b>
<b>TOTAL CASH</b>				<b>18,285,525</b>

**CLAIM ANALYSIS BY FUND YEAR**

<b>TOTAL CLOSED YEAR CLAIMS</b>	<b>0</b>	<b>(298)</b>	<b>42,030,381</b>	<b>42,030,083</b>
<b>FUND YEAR 2017</b>				
Paid Claims	46,494	167,900	1,584,777	1,752,677
Case Reserves	(46,549)	(298,283)	531,581	233,298
IBNR	55	(17,855)	121,920	104,065
Recoveries	-	0	0	0
<b>TOTAL FY 2017 CLAIMS</b>	<b>0</b>	<b>(148,238)</b>	<b>2,238,278</b>	<b>2,090,040</b>
<b>FUND YEAR 2018</b>				
Paid Claims	11,905	224,793	3,116,641	3,341,434
Case Reserves	(11,774)	(115,067)	901,020	785,953
IBNR	(131)	(195,598)	547,274	351,676
Recoveries	-	0	0	0
<b>TOTAL FY 2018 CLAIMS</b>	<b>0</b>	<b>(85,873)</b>	<b>4,564,935</b>	<b>4,479,062</b>
<b>FUND YEAR 2019</b>				
Paid Claims	18,349	423,742	1,724,312	2,148,054
Case Reserves	(19,153)	(76,322)	1,373,367	1,297,045
IBNR	804	(114,740)	472,371	357,631
Recoveries	-	0	0	0
<b>TOTAL FY 2019 CLAIMS</b>	<b>0</b>	<b>232,679</b>	<b>3,570,050</b>	<b>3,802,729</b>
<b>FUND YEAR 2020</b>				
Paid Claims	12,190	633,643	901,285	1,534,928
Case Reserves	121	(303,240)	1,050,228	746,988
IBNR	(12,808)	(595,206)	1,220,519	625,313
Recoveries	497	85,983	(247,254)	(161,271)
<b>TOTAL FY 2020 CLAIMS</b>	<b>0</b>	<b>(178,819)</b>	<b>2,924,778</b>	<b>2,745,959</b>
<b>FUND YEAR 2021</b>				
Paid Claims	187,234	1,189,273		1,189,273
Case Reserves	(50,534)	724,953		724,953
IBNR	187,411	1,370,075		1,370,075
Recoveries	(11,589)	(154,336)		(154,336)
<b>TOTAL FY 2021 CLAIMS</b>	<b>312,522</b>	<b>3,129,965</b>		<b>3,129,965</b>
<b>COMBINED TOTAL CLAIMS</b>	<b>312,522</b>	<b>2,949,416</b>	<b>55,328,421</b>	<b>58,277,837</b>

This report is based upon information which has not been audited nor certified by an actuary and as such may not truly represent the condition of the fund.  
Fund Year 2020 and Fund Year 2021 Claims reflect anticipated recoverable amounts from the MEL of \$284,888 and \$410,029 respectively  
for COVID 19 Workers Compensation claims.

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

**Monthly Regulatory Filing Checklist**

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

<b>ITEM</b>	<b>FILING STATUS</b>
Meeting Minutes	11/22/21
Bylaws Amendments	N/A
Risk Management Program Changes	N/A
New Member Filings	N/A
Supplemental Assessments/Contributions	N/A
Budget Amendments (transfers, etc.)	N/A
Surplus Distribution (refunds/dividends)	N/A
Changes/Amendments/Additions to Service Providers	N/A
Executive Committee Changes	N/A

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

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

<b>ITEM</b>	<b>FILING STATUS</b>
Ethics Filings ( <i>Notification to FC's and Prof's</i> )	4/29/21
Renewal Resolutions and Indemnity & Trust Agreements	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

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

**Burlington County Municipal Joint Insurance Fund  
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
Bass River	S	2,100.00				2,100.00										2,100.00	0.00	
Beverly	M	2,900.00														0.00	2,900.00	10/20/21
Bordentown City	M	3,150.00														0.00	3,150.00	11/29/21
Bordentown Twp	L	3,200.00												3,200.00		3,200.00	0.00	11/30/21
Chesterfield	S	2,600.00												646.25		646.25	1,953.75	11/29/21
Delanco	S	2,850.00														0.00	2,850.00	11/08/21
Delran	L	3,450.00												3,450.00		3,450.00	0.00	11/29/21
Edgewater	M	2,400.00												1,197.00		1,197.00	1,203.00	11/23/21
Fieldsboro Boro	S	2,850.00					2,850.00									2,850.00	0.00	
Florence	L	3,450.00				3,450.00										3,450.00	0.00	
Hainesport	S	2,850.00				2,850.00										2,850.00	0.00	
Lumberton	M	3,450.00					3,450.00									3,450.00	0.00	
Mansfield	M	3,150.00				3,150.00										3,150.00	0.00	
Medford	XL	3,750.00														0.00	3,750.00	11/09/21
Mount Laurel	XL	3,750.00				3,750.00										3,750.00	0.00	
New Hanover	S	2,350.00														0.00	2,350.00	11/22/21
North Hanover	M	2,900.00					2,900.00									2,900.00	0.00	
Palmyra	M	2,400.00														0.00	2,400.00	11/08/21
Pemberton Boro.	S	2,100.00				2,100.00										2,100.00	0.00	
Pemberton Twp.	XL	3,750.00									1,212.42		2,537.58			3,750.00	0.00	
Riverside	M	3,150.00							3,150.00							3,150.00	0.00	
Shamong	S	2,850.00				2,850.00										2,850.00	0.00	
Southampton	M	2,900.00				2,900.00										2,900.00	0.00	
Springfield	S	2,600.00														0.00	2,600.00	11/05/21
Tabernacle	S	2,850.00				2,850.00										2,850.00	0.00	
Westampton	M	3,150.00												2,975.82		2,975.82	174.18	11/17/21
Woodland	S	2,100.00									2,100.00					2,100.00	0.00	
Wrightstown	S	2,850.00												2,142.18		2,142.18	707.82	11/29/21
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	\$13,611.25	\$0.00	\$57,811.25	\$24,038.75	

**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												941.76		941.76	653.24	10/20/21
Bordentown City	1,595.00														0.00	1,595.00	11/29/21
Bordentown Twp.	2,660.00												2,660.00		2,660.00	0.00	11/30/21
Chesterfield	995.00												995.00		995.00	0.00	11/29/21
Delanco	1,595.00							289.90							289.90	1,305.10	11/08/21
Delran	2,660.00												2,216.18		2,216.18	443.82	11/29/21
Edgewater Park	1,595.00											1,433.00			1,433.00	162.00	11/23/21
Fieldsboro	750.00														0.00	750.00	11/23/21
Florence	2,660.00														0.00	2,660.00	11/15/21
Hainesport	995.00											995.00			995.00	0.00	
Lumberton	2,660.00												2,660.00		2,660.00	0.00	11/16/21
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	11/22/21
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	11/22/21
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												995.00		995.00	0.00	11/15/21
Westampton	1,595.00												1,595.00		1,595.00	0.00	11/17/21
Woodland	995.00														0.00	995.00	11/15/21
Wrightstown	995.00														0.00	995.00	11/29/21
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	\$12,062.94	\$0.00	38,710.22	13,334.78	
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												732.90		732.90	17.10	10/20/21
Bordentown City	750.00												750.00		750.00	0.00	11/29/21
Bordentown Twp.	1,000.00				203.36	770.65									974.01	25.99	
Chesterfield	500.00												500.00		500.00	0.00	11/29/21
Delanco	750.00							305.93				219.11			525.04	224.96	11/08/21
Delran	1,000.00												1,000.00		1,000.00	0.00	11/29/21
Edgewater Park	750.00					407.29					330.50				737.79	12.21	11/23/21
Fieldsboro	500.00												111.20		111.20	388.80	11/23/21
Florence	1,000.00														0.00	1,000.00	11/15/21
Hainesport	500.00												499.75		499.75	0.25	
Lumberton	1,000.00										150.00				150.00	850.00	11/16/21
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	11/22/21
North Hanover	750.00							509.97							509.97	240.03	11/30/21
Palmyra	750.00				750.00										750.00	0.00	
Pemberton Boro	500.00								185.00				187.50		372.50	127.50	11/17/21
Pemberton Twp.	1,500.00											1,500.00			1,500.00	0.00	
Riverside	1,000.00														0.00	1,000.00	11/16/21
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												300.00		300.00	200.00	11/15/21
Westampton	750.00										387.98				387.98	362.02	11/17/21
Woodland	500.00														0.00	500.00	11/15/21
Wrightstown	500.00														0.00	500.00	11/29/21
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	\$4,081.35	\$0.00	14,046.52	7,703.48	
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												500.00		500.00	-	10/20/2021
Bordentown City	500.00														0.00	<b>500.00</b>	11/29/2021
Bordentown Twp.	500.00												500.00		500.00	-	11/30/2021
Chesterfield	500.00												500.00		500.00	-	11/29/2021
Delanco	500.00														0.00	<b>500.00</b>	11/8/2021
Delran	500.00														0.00	<b>500.00</b>	11/29/2021
Edgewater Park	500.00														0.00	<b>500.00</b>	11/23/2021
Fieldsboro	500.00												177.94		177.94	<b>322.06</b>	11/23/2021
Florence	500.00												500.00		500.00	-	
Hainesport	500.00					500.00									500.00	-	
Lumberton	500.00												500.00		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	<b>500.00</b>	11/22/2021
North Hanover	500.00												500.00		500.00	-	
Palmyra	500.00											500.00			500.00	-	9/28/2021
Pemberton Boro	500.00														0.00	<b>500.00</b>	11/22/2021
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	<b>500.00</b>	11/5/2021
Tabernacle	500.00												500.00		500.00	-	
Westampton	500.00														0.00	<b>500.00</b>	11/17/2021
Woodland	500.00														0.00	<b>500.00</b>	11/15/21
Wrightstown	500.00														0.00	<b>500.00</b>	11/29/2021
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	\$3,677.94	\$0.00	\$8,677.94	<b>\$5,322.06</b>	

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

MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND						
EMPLOYMENT PRACTICES COMPLIANCE STATUS - Burlco JIF						
Data Valued As of :		December 7, 2021				
Total Participating Members		28				
Complaint		26				
Percent Compliant		92.86%				
				01/01/21		2021

# MWL STATUTORY BONDS as of 12/7/21

Name	Applicant	Active Statutory Bond	Bond Position 1	Effective Date Position 1	Approval Status Position 1	Delete Date Position 1	Second Position?	Bond Position 2	Date Position 2	Approval Status	Status
Bass River Township	Albert Stanley	Yes	Tax Collector	06/05/2017	Approved		Yes	CFO (Assuming Treasu	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
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					Approved
Palmyra Borough	Tanyika Johns	Yes	Tax Collector	06/15/2020	Approved						Approved
Palmyra Borough		No			Approved	01/01/1900					Approved

## MWL STATUTORY BONDS as of 12/7/21

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 Tinnis	Yes	CFO (Assuming Treasurer Duties)	10/07/2021	Approved	Approved
Pemberton Township	Alison Varrellmann	No	Tax Collector	03/23/2015	Approved	09/08/2021
Pemberton Township	Robert Benick	No	Treasurer	01/01/2014	Approved	10/01/2021
Pemberton Township	Alison Shinkunas	No	Tax Collector	03/23/2015	Approved	01/01/1900
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
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
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
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

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

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

Last Update: 12/15/2021

## Practical Advice In Defending COVID-19 Claim Petitions

Many claim petitions have been filed in the Division of Workers' Compensation seeking awards of permanent partial and total disability as well as dependency benefits arising from exposure to COVID-19. The high number of COVID claim petitions reflects the fact that well over 1.2 million cases have been confirmed as COVID positive in New Jersey, and more than 28,000 deaths have been traced to COVID exposures. Given the high number of claim petitions already filed and the expectation that thousands of more petitions will likely be filed, this blog focuses on some of the important considerations in defending COVID-19 claim petitions.

### *Is The Petitioner Entitled To A Legal Presumption Of Compensability?*

That is the first consideration that practitioners must focus on when receiving a COVID claim petition. The Essential Employees bill was signed into law on September 14, 2020 retroactive to March 9, 2020. The law creates a presumption of compensability for certain categories of employees:

- A. Public safety workers or first responders, including any fire, police, or other emergency providers;
- B. Those involved in providing medical and other healthcare services, emergency transportation, social services, and other care services, including services provided in health care facilities, residential facilities or homes.
- C. Those who perform functions which involve physical proximity to members of the public and are essential to the public's health, safety, and welfare, including transportation services, hotel and other residential services, financial services, and the production, preparation, storage, sale and distribution of essential goods such as food, beverages, medicine, fuel and supplies for conducting essential business and work at home, or;
- D. Anyone deemed an essential employee by the public authority declaring the state of emergency.

What does the presumption mean? Does it mean that the employer automatically loses? No, it means that the burden of proof does not rest on the Essential Employee to prove that he or she contracted COVID from work. It is presumed to be work related. The burden shifts to the employer to disprove the case. The statute provides that the presumption is "rebuttable." An employer could rebut the presumption, for example, if the Judge of Compensation were to find that the employee more likely contracted the virus from his or her spouse or children or from travel to another state or country rather than from work.

### *Has The COVID Presumption Ended?*

Most defense practitioners think the answer is affirmative on this question. The reason is that Governor Murphy declared the end of the public health emergency on July 3, 2021. The rationale for the Essential Employee Law rested on the public health emergency and refers to it in the law itself. While the Governor never specifically said on July 3, 2021 that the COVID presumption in workers' compensation no longer prevailed, many practitioners reason that the presumption must have ended because the law was in response to the existence of a public health emergency.

If defense counsel are correct that the presumption ended on July 3, 2021, what are the implications for workers' compensation claim petitions? Right now the end of the presumption does not mean all that much because many claim COVID petitions are still getting filed. Without a presumption, the claimant has to prove more likely than not that he or she contracted the virus at work. That is just like all other occupational disease claims in New Jersey where the burden rests on the petitioner to prove his or her case on compensability. But over the long term, as COVID becomes more community based and more prevalent in our population, it will be harder for petitioners to prove exposure at work. Some scientists predict that

eventually most Americans will contract some version of COVID-19, and it will be more like the flu – for which employers almost never get claim petitions.

### ***Why Are Special COVID Occupational Interrogatories So Important In COVID-19 Claim Petitions?***

In all occupational claims, such as COVID claim petitions, both parties can propound interrogatories on the other side to answer. Unfortunately, New Jersey uses form interrogatories in occupational disease claims. These are mostly outdated and focus heavily on exposure to asbestos or industrial pollutants. There are no questions about family exposure, travel exposure, or community exposure in the approved form interrogatories. There are no questions about quarantine or mask use. Counsel on both sides should prepare relevant interrogatories customized to address COVID claim petitions. Otherwise answers to the form interrogatories will come back with nothing but objections such as “*this interrogatory is irrelevant.*” If there is an objection to the use of special interrogatories, then counsel should file a motion for permission to serve special interrogatories with the Judge of Compensation.

From the defense side, interrogatories must address exposure potential at home with relatives or friends, out-of-state vacations or travel, holiday gatherings, dates of positive testing, quarantine periods, and current symptoms and treatment. The timing of COVID diagnosis is always important to focus on. A little less than one year ago, just after Thanksgiving 2020, there was a massive surge in positive COVID testing in every state. The reason was that people were gathering in homes without necessarily taking precautions that are generally required in their workplaces.

In cases where there is no presumption of compensability, interrogatories are still very important. Where this is no presumption, the burden rests on the employee to prove that he or she more likely than not contracted COVID-19 at work. The proofs may focus on specific individuals who tested positive and who were in close contact with the petitioner. The employer will have to contact such individuals or check personnel information when such claims are made. All the same investigation and discovery is done by defense in a non-presumption case as in a presumption case.

### ***Who Has The Burden Of Proof On Permanent Partial Disability?***

The claimant always has the burden of proof on impairment and disability. The Essential Employee Law did not change that. *One does not automatically get an award of permanent partial disability for having work-related COVID.* There must also be proof of an impairment which substantially limits one’s activities of daily living or materially impacts one’s working ability. COVID cases are being settled in the Division, but this practitioner is not aware of any full trials yet on COVID claims.

### ***Is There Any Other Law That May Provide A Presumption Relevant to COVID-19 Cases?***

The Thomas P. Canzanella Law passed in 2019 states that public safety officers have a presumption of compensability in a variety of circumstances, including exposure to communicable diseases. The statute references exposures during epidemics as well as airborne exposures. This presumption is also rebuttable.

### ***What Kinds Of Allegations Are Contained In COVID-19 Claim Petitions?***

This practitioner has scores of COVID claim petitions, and the variety of physical and psychological injuries is noteworthy. Some of the claim petitions involve only a very short absences from work with no treatment at all from any medical provider. Those are the minor claim petitions. Others involve patients who continue to have health problems months after recovering from the initial bout of COVID, namely



“long haulers.” Those can be high exposure claims. In addition, most large defense firms are defending COVID dependency cases in the Division.

Although it is difficult to generalize about the types of allegations, the most common allegation appears to be respiratory because the virus often attacks the lungs first. There are many COVID claim petitions where the claimant was diagnosed with lung damage or pneumonia. Another common allegation is anosmia and ageusia (loss of smell and taste). There are allegations of cardiac injuries, visual disturbance, as well as neurological injuries, such as severe migraines and brain fog. There are also claims for causally related anxiety and depression. Clearly every case is unique, which underscores the need to do detailed investigation and discovery.

### ***What Sort Of Medical Experts Are Being Retained By Respondents In COVID Claim Petitions?***

If you think about most workers’ compensation claims, orthopedic experts are mostly used to assess permanency. That is not the case with COVID claim petitions. The experts most suited to assess causally related permanency in COVID cases, in the opinion of this practitioner, are physicians with a background in internal medicine, occupational medicine or psychiatry. There are also cases where both sides need to retain an ENT, ophthalmologist, psychiatrist or psychologist. This is a major challenge in COVID claims for both sides precisely because both sides are used to retaining orthopedic doctors who are familiar with workers’ compensation and who understand the legal standards. Most of the COVID claim petitions in the Division have not gotten to the permanency stage, and it will be interesting to see which experts emerge in this area.

### ***Why Is Past Medical Discovery So Paramount In COVID Claim Petitions?***

More is known about COVID at the present time than was known in March 2020, but much more remains to be discovered. No one really knows what the long term effects of COVID are. Practitioners often find in defending COVID claim petitions that someone with prior medical issues often files a claim petition for a worsening of that preexisting condition. The COVID virus seems to frequently attack preexisting medical conditions. Employers, adjusters and practitioners have to obtain PCP records to assess the prior medical diagnosis. PCP records may have very important information about prior conditions and also about initial conversations regarding the source of the COVID exposure.

Depending on the allegations in the particular case, it may be necessary to obtain prior allergy records, prior records of treatment for diabetes, prior treatment with pain doctors for migraines, prior psychological treatment, prior cardiology records, and prior ophthalmological records among others. This information may be directly relevant to causation. Is the worker being treated now for a long standing condition? Is it a prior condition that has been worsened by COVID? In the latter example, the employer may be entitled to a credit at the time of the permanency award. In short, medical discovery remains crucial to explore in formal and in informal discovery in order to properly defend COVID claim petitions. Collaboration among carriers, employers, adjusters, and nurses will be needed to identify appropriate experts to perform permanency examinations around the state.

### **[Back Injury To School Nurse Found Not Compensable Where She Participated in Cardio Club Activity Before School](#)**

On December 8, 2021, the New Jersey Appellate Division affirmed the dismissal of a claim for serious back injuries filed by Meghan Ryan-Wirth, a school nurse, against the Hoboken Board of Education and the Pooled Insurance Program Joint Insurance Fund. Petitioner, a school nurse, was injured participating in

a morning Cardio Club activity with teachers and students. **The case** is important because it is one of the first cases to discuss the recent New Jersey Supreme Court decision in *Goulding v. NJ Friendship House*, 245 N.J. 157 (2021).

The key facts are that Ms. Ryan-Wirth filed a claim petition and motion for medical and temporary disability benefits seeking an order compelling the Hoboken Board of Education to pay for her fusion surgery as well as temporary disability benefits. Capehart Scatchard defended the Hoboken Board of Education and the Pooled Insurance Program. Shareholder Andrea Schlafer successfully handled the trial and the appeal.

The facts of the case were unusual. Petitioner, a full-time school nurse at the Hoboken Middle School, applied for a position as a student monitor for some extra income. The service was known as the A.M. Care Program for students who needed to arrive early to school. Teachers and other staff who provided monitoring services received a stipend of \$30 per day. Petitioner arrived on September 10, 2019 but claimed to have received very little instruction on her first day. The next day on September 11, 2019, she came to school early with the intention of participating in the A.M. Care Program. However, she was informed that there was no need for more monitors that day.

The facts were sharply disputed at this point in the case. Ms. Ryan-Wirth testified that upon entering the school she was greeted by the Principal, who was dressed in workout clothes. She claimed the Principal informed her that there was no need for any additional A.M. Care Program monitors that morning, but that she was welcome to participate in the Cardio Club. Ms. Ryan-Wirth maintained that she felt pressured to participate in the Cardio Club because the Principal was her boss. She also claimed that she was never informed that she would not be paid for participation in the Cardio Club, which was next to the cafeteria where the A.M. Care Program was located. She said that she changed into gym clothes and then went into the Cardio Club.

Ms. Ryan-Wirth suffered serious back injuries on September 11, 2019, while pulling a car tire in a relay race, falling backwards on her rear end. She was taken by ambulance to the hospital and ended up having major spine surgery.

Witnesses for the Board disputed petitioner's version. The Principal testified that he saw petitioner that morning wearing workout attire **before** participating in the Cardio Club. He told her that there were already enough monitors for the A.M. Care Program but that she could attend the Cardio Club if she wanted. He added that petitioner would not be paid.

According to the program website, the Cardio Club had a goal of infusing math into fitness activities for students. For example, the website described a recent session in which students ran outside and "calculated pace and clocked sprint times." Some runs were mapped using GPS technology, and students could monitor their heart rate, according to the website.

There were other witnesses who testified in this case. Ms. Ryan-Wirth called a teacher to testify on her behalf, but that testimony harmed her case. According to the teacher, it was petitioner who asked the teacher if she was going to participate in the Cardio Club, and petitioner said it looked like fun to her. This teacher also said that she thought Cardio Club was completely voluntary and would not be a paid activity.

On cross examination, petitioner admitted that she had a personal motive for wanting to participate in the Cardio Club. She said that six weeks after giving birth, her doctor cleared her to exercise. She went for walks and she went to the gym twice a week. After giving birth, she participated in a weight loss challenge to lose 30 pounds by Christmas for a cash prize.

Petitioner's attorney maintained that petitioner was on school grounds on a work day when she was injured, and she felt pressured to participate in the Cardio Club. The Judge of Compensation ruled against petitioner and held that petitioner's injury did not arise from work. Petitioner appealed. The Appellate Court first reviewed the recent decision in Goulding where a cook volunteered to participate in a Family Fun Day and was injured while cooking for guests and employees. In that case the Supreme Court ruled that Ms. Goulding's injury was not a recreational activity because she was doing the same work she always did during the week and because she did not participate in any of the games or activities.

The Appellate Division believed that Ms. Ryan-Wirth was not participating in a recreational activity under N.J.S.A. 34:15-7 because the Cardio Club was not really a social or recreational activity given its emphasis on learning for students. But as to petitioner the Appellate Division held that the activity did not arise out of work. The Court said:

*The record demonstrated that the petitioner is a school nurse not a teacher. Her job duties were to perform health screenings, treat illnesses, make referrals to primary care providers and monitor immunizations. She acknowledged she was not performing any of her duties as a school nurse at the Cardio Club...Petitioner was not monitoring, supervising, instructing or otherwise assisting the student participants. Petitioner's participation in the Cardio Club was limited to engaging in cardiovascular exercise. It was not a "regular incident of employment" as a school nurse within the meaning of N.J.S.A. 34:15-7.*

The Appellate Court also endorsed the finding of the Judge of Compensation that petitioner's motivation was very much a personal one in exercising and attempting to lose weight. The Judge of Compensation had found as follows: *"She also said that she had a personal health goal to lose 30 pounds by Christmas, and by doing so she would earn \$661. She admitted that there was a personal stake in getting healthy, and that she enjoyed working out. She went on to say that she worked out whenever she could, even engaging in 5k races while pregnant and after her pregnancy came to term . . . She thought Cardio Club would be 'fun' and chose to do it."*

The Court also made short shrift of petitioner's argument that she was compelled to participate. The Appellate Court focused on the several lay witnesses who testified that the Cardio Club was voluntary, and employees were not reprimanded for not participating. The Court found that there was no hint of compulsion.

In the main this case is consistent with Goulding in finding that the overall activity itself — the Cardio Club — was **not** a recreational or social activity since student learning was primary. The Appellate Division seems to be saying that the Cardio Club was really about education — as to students and perhaps as to teachers who work with those students. Similarly in Goulding, the Supreme Court found that there was a business purpose to the Saturday afternoon Family Fun Day for the employer. That event also was **not** considered recreational or social under N.J.S.A. 34:15-7. To win a recreational or social activity claim, the employee must prove a benefit to the employer beyond improvement of health and morale. In both cases the court felt that this test did not apply because the over-arching purpose of each activity was not really recreational or social.

Yet Ms. Goulding's injury was found compensable, while Ms. Ryan-Wirth's was not. Neither was found to be participating in a recreational or social activity but one won, and one lost. How do we square the two results? The Appellate Division concluded that one difference between the two cases was that the Ms. Goulding was doing her regular job as a cook at the Family Fun Day. Ms. Ryan-Wirth was not doing her regular job as a school nurse. The Supreme Court went so far as to say that Ms. Goulding was actually working at the event. Yet Ms. Goulding was not paid: she volunteered her time. The differences are subtle,

but it is clear that Ms. Ryan-Wirth lost because the court saw no connection between her activity and her job as a nurse and because of her personal interest in exercise.

In the end the case was not about the recreational or social activity statute but rather a straight analysis of the “arising out of work” standard. Neither the Judge of Compensation nor the Appellate Division saw how petitioner’s injury arose from her work as a nurse or a monitor in the A.M. Care Program. The decision makes sense for the reasons stated by both the Judge of Compensation and the Appellate Division.

What is left of the statutory section 7 test? It seems to be much more restricted now to activities where there is no business purpose, such as an after-work softball game between employees of one company against another company. That would be an example of a statutory recreational activity that would be found not compensable because there would be no way to argue that a softball game between two law firms, for example, would promote a benefit to the employer **beyond** improvement of health and morale.

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

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

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

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

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

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



To: Municipal Clerks  
Fund Commissioners

From: Kris Kristie, Sr. Account Representative

Date: November 23, 2020

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

\*\*\*\*\*

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

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

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

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

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

Thank you for your attention to this matter.

cc: Risk Management Consultants



The screenshot shows a web browser with the address bar displaying 'njmel.org'. A red circle with the number '1' and an arrow points to the address bar. The website header is dark blue with the MEL logo on the left, which includes the text 'SAVING TAXPAYERS. PROTECTING NEW JERSEY'S HOMETOWNS.' To the right of the logo is a navigation menu with the following items: 'MEL SAFETY INSTITUTE', 'RESOURCE CENTER', 'INSURANCE & CLAIMS', and 'GOVERNANCE'. A red circle with the number '2' and an arrow points to the 'MEL SAFETY INSTITUTE' link. Below the navigation bar is a large blue banner featuring a microscopic view of COVID-19 virus particles. The text 'COVID-19 UPDATES' is displayed in large, white, bold capital letters across the center of the banner. There are small left and right navigation arrows on the sides of the banner.

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


MEL Safety Institute – Saving Tax

MEL Safety Institute Learning Ma

melsafetyinstitute.org

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


Reading list




Education & TrainingMSI ToolkitMEL Resource CenterNJ MEL Website

# MSI Local Officials Training

- Click on the “LMS Login”



 LMS Login

## MSI Search

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





# New Jersey

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

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Please enter your user name:

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

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(Please leave this box unchecked if this computer is shared with others.)

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**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

49

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
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### CLASSROOM COURSES/WORKSHOPS

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



Click on titles for descriptions or to enroll.

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• 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
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- Adobe Flash Player Download
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# **Attention: Fund Commissioners & Municipal Clerks**

*Please share this information with your Elected Officials*



**SAVE THE  
DATE**

## *Elected Officials In-Person Liability Seminar*

**Wednesday, January 26, 2022 – Merighi’s Savoy Inn, Vineland**

**Tuesday, February 8, 2022 – Aulettos Caterers, Deptford**

**Thursday, March 24, 2022 – Indian Springs Country Club, Marlton**

**Wednesday, April 6, 2022 – Merighi’s Savoy Inn, Vineland**

**Registration 5:30 PM**

**Dinner 6:00 PM**

**This is an opportunity to qualify for the \$250 credit  
per Elected Official/Municipal Manager towards your  
municipality’s 2022 MEL Assessment.\***

*\*Subject to a 5% MEL Assessment cap set by the MEL*

## *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.



TO: Fund Commissioners  
FROM: Sheila Ortiz, Account Representative  
DATE: December 6, 2021  
RE: **2022 Committee Volunteers – Fund Commissioners**

\*\*\*\*\*

Each year, the Fund Chair appoints Sub-Committees whose purpose is to address various policy issues affecting the JIF. In order to assist the Chair in this process please indicate your preference for committee assignment for Fund Year 2022.

Choices are as follows:

**Coverage Committee** - The Coverage Committee meets on an as needed basis to review coverage issues as they pertain to the Fund.

**Finance Committee** - The Finance Committee meets approximately three times per year to review the Fund Audit, service provider contracts and additional items. The Committee also drafts the Fund's budget, assessment allocation and dividend strategy for consideration by the Executive Committee.

**Safety Committee** - The Safety Committee meets approximately three times per year to review the progress of the Safety Director's efforts, to monitor the effectiveness of the JIF's safety programs, initiate new safety programs, and recommend safety policies to the Fund.

**Strategic Planning Committee** - The Strategic Planning Committee meets approximately three times per year to review the progress of the JIF's planning efforts as developed at the Member Retreat, monitor the effectiveness of the JIF's policies and programs, initiate new programs, and recommend policies to the Fund.

Please complete the attached response form and return it to my attention at the Fund Administrators office by **Friday, December 17, 2021**.

cc: Risk Management Distribution (PF, PM, KK, KP)

File: BURLCO/General/Committee Membership

Tab: 2022



## Committee Participation – Fund Commissioner 2022 Fund Year

Please indicate which committee(s) you would like to serve on for the 2022 Fund Year.

Please indicate your first choice with a “1”, second choice with a “2”, etc.

Name: \_\_\_\_\_

Municipality/Organization \_\_\_\_\_

COMMITTEES	CHOICE
Finance	
Coverage	
Safety	
Strategic Planning	

Are you willing to serve on more than one committee?    Yes    No

Please return this form by **Friday, December 17, 2021** to:

Sheila Ortiz  
Account Representative  
**BURLCO JIF**  
E-mail: [Sheila\\_Ortiz@riskprogramadministrators.com](mailto:Sheila_Ortiz@riskprogramadministrators.com)





TO: Risk Management Consultants  
FROM: Sheila Ortiz, Account Representative  
DATE: December 6, 2021  
RE: **2022 Committee Volunteers – RMC**

\*\*\*\*\*

Each year, the Fund Chair appoints Sub-Committees whose purpose is to address various policy issues affecting the JIF. All Risk Management Consultants are welcome to participate on the Committees listed below. In order to assist the Chair in this process please indicate your preference for committee assignment for Fund Year 2022.

Choices are as follows:

**Coverage Committee** - The Coverage Committee meets on an as needed basis to review coverage issues as they pertain to the Fund.

**Safety Committee** - The Safety Committee meets approximately three times per year to review the progress of the Safety Director's efforts, monitor the effectiveness of the JIF's safety programs, initiate new safety programs, and recommend safety policies to the Fund.

Please complete the attached response form and return it to my attention at the Fund Administrators office by **Friday, December 17, 2021**.

cc: Risk Management Distribution (PF, PM, KK, KP)  
File: BURLCO/General/Committee Membership

Tab: 2022



## Committee Participation – RMC 2022 Fund Year

Please indicate which committee(s) you would like to serve on for the 2022 Fund Year. Please indicate your first choice with a “1”, second choice with a “2”.

Name: \_\_\_\_\_

Organization: \_\_\_\_\_

COMMITTEES	CHOICE
Coverage	
Safety	

Are you willing to serve on more than one committee?    ☐ Yes    ☐ No

**Please return this form by Friday, December 17, 2021 to:**

Sheila Ortiz  
Account Representative  
**BURLCO JIF**  
E-mail: Sheila\_Ortiz@riskprogramadministrators.com



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

**DECEMBER 2021**  
**CLOSED CASES**

**THERE HAVE BEEN NO CASES CLOSED**  
**SINCE THE NOVEMBER 23, 2021 MEETING.**

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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



## MEL EPL Helpline Authorized Contact Person(s)

TOWN	AUTHORIZED CONTACT PERSON	ADDITIONAL CONTACT PERSON
Bass River Township	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	N/A	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	Jay Springer, Admin	Carrie Gregory, Deputy Treas/HR Officer
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	N/A	LaShawn Barber
Westampton Township	Wendy Gibson, Admin	Stephen Ent
Woodland Township	Maryalice Brown	Nancy Seeland
Wrightstown Borough	Freda Gorman	James Ingling, Fire Official

### Burlington County Municipal Joint Insurance Fund

P.O. Box 489, Marlton, New Jersey 08053 · P: 856-446-9100 · F: 856-446-9149 · [www.burlcojif.org](http://www.burlcojif.org)

# SAFETY DIRECTOR REPORT

## Burlington County Municipal Joint Insurance Fund

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

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

**DATE:** December 1, 2021

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

Keith Hummel Associate Director Public Sector Risk Control <a href="mailto:khummel@jamontgomery.com">khummel@jamontgomery.com</a> Office: 856-552-6862 Fax: 856-552-6863	Mailing Address:  TRIAD 1828 CENTRE Cooper Street, 18 <sup>th</sup> Floor Camden, NJ 08102  P.O. Box 99106 Camden NJ 08101	John Saville Senior Risk Control Consultant <a href="mailto:jsaville@jamontgomery.com">jsaville@jamontgomery.com</a> Office: 732-736-5009 Cell: 609-330-4092
Robert Garish Senior Consultant <a href="mailto:rgarish@jamontgomery.com">rgarish@jamontgomery.com</a> Office: 856-552-4650 Cell: 609-947-9719		Melissa Meccariello Administrative Assistant <a href="mailto:mmeccariello@jamontgomery.com">mmeccariello@jamontgomery.com</a> Office: 856-479-2070 Cell: 609-756-7333

#### *LOSS CONTROL SURVEYS*

- Township of Springfield on November 1, 2021
- Township of Delanco on November 2, 2021
- Township of Springfield on November 9, 2021
- Township of Mansfield on November 22, 2021
- Township of Shamong on November 24, 2021

#### *LAW ENFORCEMENT LOSS CONTROL SURVEYS*

- Township of Florence on November 19, 2021
- City of Beverly on November 23, 2021
- Township of Westampton on November 23, 2021

#### *MEETINGS ATTENDED*

- Health & Wellness Regional Training on November 10, 2021
- Claims Committee Meeting on November 23, 2021
- Fund Commissioners Meeting on November 23, 2021
- Executive Safety Committee Meeting on November 23, 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***

- Avoiding Deer-Vehicle Collisions
- Hayrides – Best Practices
- Safety Recall Alert – Stihl TS 410 and Stihl TS 420 Cut-off Saw
- Law Enforcement Bulletin
- Winter Ice Activity Best Practices
- Temporary Ice Skating Rink Best Practices

### ***MSI LAW ENFORCEMENT***

- After Market Police Vehicle Theft Prevention Devices – MSI LE Message
- Recall 56100 Tactec Plate carriers – MSI LE Alert
- Firefighter Cameras – MSI LE Bulletin

### ***MSI NOW & MSI DVD***

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

MSI NOW	
Municipality	Number of Videos
-0-	-0-

[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
-0-	-0-

### ***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](mailto:afelip@jamontgomery.com).

# LESSONS LEARNED FROM LOSSES

## MONTHLY NEWSLETTER – DECEMBER 2021

### WINTER SAFETY



- WINTER WEATHER CAN HAVE A SERIOUS IMPACT ON CLAIMS BUT THIS IMPACT CAN BE MINIMIZED WITH THE RIGHT PREPARATION AND MONITORING OF PROBLEM AREAS
- CONSIDER WHO IS PERFORMING SNOW AND ICE REMOVAL AND WHETHER THEY ARE CAPABLE OF PERFORMING THESE ACTIONS SAFELY. AS AN EXAMPLE, HAVE THEY HAD PREVIOUS INJURIES THAT COULD BE WORSENERD BY SHOVELING?
- PRE-TREAT PARKING LOTS AND SIDEWALKS WHEN SNOW OR ICE IS EXPECTED.
- PLAN WHERE TO PILE SNOW AS SUBSEQUENT MELTING/REFREEZING CYCLES CREATE ICY PATCHES
- DISCUSS FOOTWEAR WITH EMPLOYEES
- PROVIDE CAUTION/WET FLOOR SIGNS AT ALL ENTRANCES.
- MAINTAIN HEAT AND CONSIDER THOSE COLDER AREAS OF THE BUILDING WHERE HEAT MAY NOT EASILY REACH AS THESE AREAS ARE PRONE TO PIPE BREAKS

- ADMINISTRATION BUILDING HAD WATER DAMAGE FROM A PIPE THAT BROKE DUE TO FREEZING TEMPERATURES IN THE PLENUM IN WHICH THE PIPE WAS SITUATED. THIS AREA WAS SITUATED ON AN EXTERIOR WALL OF THE BUILDING. THE PIPE BREAK COULD LIKELY HAVE BEEN PREVENTED HAD THEY OPENED THE DOOR TO THE ROOM UNDER THE AREA OF THE PIPE BREAK AND MOVED A FEW CEILING TILES TO ALLOW AMBIENT AIR TO CIRCULATE IN TO THAT SPACE. TOTAL DAMAGES WERE \$148,000

insured_name1	date_of_loss	report_to_tpa	claimant_last_name	incident_type_desc	claimant_type	claimant_status	examiner	claim_cause_desc	body_part_desc	accident_inv_report
MEDFORD TOWNSHIP	11/23/2021	11/29/2021	Martin		MEDICAL ONLY	Open	Bryana Suggs	CAUGHT BY OBJECT HANDLED	THUMB-UPPER EXTREMITIES	No
MOUNT LAUREL TOWNSHIP	11/17/2021	11/17/2021	Geisel		INDEMNITY	Open	Alexandria McMurren	CUT PUNCTURE SCRAPE/HANDLE OBJ	FINGER(S)-UPPER EXTREMITIES	No
BORDENTOWN CITY	11/14/2021	11/15/2021	Deluca		MEDICAL ONLY	Open	Bryana Suggs	FALL SLIP TRIP ON STAIRS	ELBOW-UPPER EXTREMITIES	Yes
MOUNT LAUREL TOWNSHIP	11/03/2021	11/05/2021	Hendershot		INDEMNITY	Open	Alexandria McMurren	FALL SLIP TRIP FROM SAME LEVEL	THUMB-UPPER EXTREMITIES	Yes
MOUNT LAUREL TOWNSHIP	11/12/2021	11/15/2021	Stringfellow		INDEMNITY	Open	Alexandria McMurren	STRAIN/INJURY BY LIFTING	LOWER BACK(LUMBAR&LUMBOSACRAL)	Yes
MOUNT LAUREL TOWNSHIP	11/22/2021	11/22/2021	Evans		MEDICAL ONLY	Open	Alexandria McMurren	STRAIN/INJURY BY LIFTING	LOWER BACK(LUMBAR&LUMBOSACRAL)	Yes
WESTAMPTON TOWNSHIP	11/09/2021	11/09/2021	Westdyk	MVA	MEDICAL ONLY	Open	Bryana Suggs	STRUCK/INJ BY MOTOR VEHICLE	SHOULDER(S)-UPPER EXTREMITIES	Yes
WESTAMPTON TOWNSHIP	11/09/2021	11/09/2021	Hill	MVA	MEDICAL ONLY	Open	Bryana Suggs	MOTOR VEHICLE-MOTION COLLISION	NO PHYSICAL INJ-MULT BODY PART	Yes
WESTAMPTON TOWNSHIP	11/09/2021	11/09/2021	Anderson		MEDICAL ONLY	Open	Bryana Suggs	MOTOR VEHICLE-MOTION COLLISION	NO PHYSICAL INJ-MULT BODY PART	Yes



**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:** December 21, 2021 Hainesport Municipal Building  
**Contact Information:** [debby\\_schiffer@targetingwellness.com](mailto:debby_schiffer@targetingwellness.com) 856-322-1220

**DECEMBER ACTIVITIES AND A LOOK AHEAD**

As we wrap up another year, I want to express my gratitude to all the municipalities who put forth an effort to implement wellness initiatives using their Wellness Funds! I know some of towns have remaining funds, which they are putting to good use by offering:

- Holiday de-stress and Employee Appreciation Chair Massages
- Prizes for participating in Themed Bingo Challenges
- Door Prizes for attending presentations (Hot topic right now is Mental Fitness!)
- Fresh fruit and pre-approved snack bars
- Gratitude Boards

If you have remaining funds and would like to do any of the above for January, that would be an awesome way to kick off the New Year. Let's talk. We can explore other ideas as well. I am here to assist in anyway I can!

**Some Thoughts As We Look To 2022:**

Consider formulating a small Wellness Committee or include and discuss wellness as part of the Safety committee's agenda if a Wellness Committee is not possible.

Wellness Initiative Brainstorming Sessions - virtual group support for all municipal Wellness Coordinators enabling collaboration efforts to identify wellness initiatives that motivate colleague engagement.

- Who: Wellness Coordinator from each municipality (ACM, BURLCO, TRICO JIFs)
- What: To plan, generate and share wellness ideas to help maintain a culture of wellness throughout the year
- When: March (or at Safety Breakfast Roundtable), June and October
- Where: Virtual

**December Targeting Wellness Newsletter**

In this month's [Targeting Wellness Newsletter](#), I cover a lot around the holiday stress and temptations. Topics you will find addressed include:

- Maintaining not gaining over the holiday
- Ways to avoid getting sick this winter
- Managing holiday stress is possible keeping in mind a few of the shared tips
- Consider trying meditation as a way to build your resiliency and manage the challenges of the season
- Walking in the cold can actually have some added benefits
- Nutritional Bites: I share some ways to navigate the holidays when you are plant-based
- Recipe Corner: Delicata squash bake

For some enjoyment and brain-power, you'll also find a [Nutrition Sudoku](#) to share with all your employees!



# Targeting Wellness Newsletter

## Good News for Good Health!

December 2021

Debby Schiffer, Wellness Director for BURLCO & TRICO JIFs

### *In this issue:*

1. *Maintain Don't Gain*
2. *Ways to Avoid Getting Sick This Winter*
3. *Managing Holiday Stress is Possible*
4. *Tips on Managing Holiday Stress*
5. *Consider Meditation*
6. *Walking In The Cold Can Be Beneficial*
7. *Nutritional Bite: Navigating The Holidays When Plant-Based*
8. *Recipe Corner: Delicata Squash Bake*



*My wish for you this coming year  
is that you have...*

The *gallantry* to let go of any failures, perceived shortcomings and regrets that may be holding you down.

The *wisdom* to realize how important you are and that you are in control of your own destiny.

The *belief* in yourself that you can be who you really want to be and it's never too late!

The *determination* to look those goals & desires in the face, the *fearlessness* to go after them and the *realization* that you *can achieve* them.

Finally the *motivation to start*. You only have one chance at this life.

**MAKE YOURSELF PROUD!**

## At Least—Maintain Don't Gain This Holiday Season

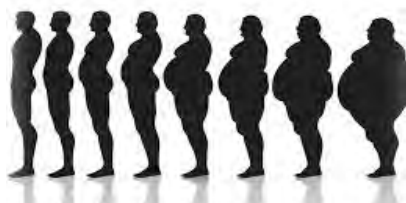
The added holiday stress causes many of us to eat more than we should of foods that are convenient vs. foods high in nutrition; plus being emulated with goodies in the office and at parties could all result in added weight. This is not the time to try and lose weight but simply do your best NOT TO GAIN! The holiday's provide opportunities to have those foods that may be a family tradition. It's not a time for deprivation or dieting. It's a time to celebrate but keeping your weight in check.

### Tip:

While it may sound counterintuitive, eating before going to a work dinner or happy hour can actually take off pounds. A series of studies out of Penn State found that noshing on an apple or a broth-based soup prior to sitting down to a restaurant meal can reduce total calorie intake by 20 percent. With the average restaurant meal weighing in at 1,128 calories, saving 20 percent can surely add up!

1. **Control portions:** Studies show that the more food you are served, the more you will eat even if you don't particularly like what you are eating!
2. **Keep moving:** Exercise is even more important for maintaining weight loss than for taking off the pounds in the first place. And as noted on the previous page, it's a great way to help you cope with stress. It can give you the energy needed to tackle that endless "to do" list. Do whatever you can to squeeze in even 10-minute intervals of some type of activity throughout your day. Something is better than nothing!
3. **Weigh in regularly:** Keeping weight in check at least once a week is important. Best to weigh yourself first thing in the morning. If you see the scale notching upward, it's a signal to cut back on portions or rev up your exercise.
4. **Eat plenty of lean and plant based protein:** Boosting protein intake with lean meats, unsweetened non-dairy "milks", seafood, tofu, legumes, beans and nuts will help keep you satisfied longer. At the buffet table, complement your protein selection with high-fiber grains, fruits, and vegetables, which also help fill you up for relatively few calories.
5. **Have a healthy breakfast:** People who eat breakfast end up eating fewer calories throughout the day. It powers up the brain, gets the metabolism going and helps you perform any task better.
6. **Put it on a plate:** It's hard to keep track of how much food you are eating if you nibble without using a plate. Having snacks or finger food on a plate will help avoid the mindless hand-to-mouth munching that goes on at holiday parties. This could save you many extra calories.
7. **If you don't LOVE it, don't eat it:** Don't waste calories on foods that don't knock your socks off. If after one bite you don't love it, leave it.
8. **Enjoy soup or a salad before going to a party:** Studies have shown that a large green salad with light dressing or a bowl of broth-based vegetable soup, can reduce the total calories you eat during a meal. These super-nutritious foods take the edge off your appetite so you don't arrive starving.
9. **Satisfy a craving with a few bites:** A piece of pecan pie or a glass of eggnog can set you back by more than 400 calories. But if you just enjoy a few bites or choose a lower-calorie alternate (like pumpkin pie or low-fat eggnog) you can save yourself up to 200 calories.
10. **Savor every bite:** Sit down, relax, and enjoy every bite of your meal. Be mindful of what you are consuming helps you feel more satisfied, helps slow down your eating so you can recognize when you start to feel full.

This year give yourself the gift of health by managing your weight while you enjoy a guilt-free holiday banquet of deliciousness.



Resources: WebMD

### Did you know?

The amount of weight gain from Thanksgiving to New Year's Day can range from 1 to 10 pounds. Although one pound does not seem bad, the weight gained typically remains for the year. Therefore, the weight becomes the unwanted, un-returnable gift that keeps on giving and could be such a gift each holiday season. With that in mind, one pound each holiday could turn to 10 pounds in 10 years. Huge risk to your overall well-being and increases your chances for certain diseases.

## Some Ways to Avoid Getting Sick This Winter

We've heard it a million times but the first line of defense against infections this winter is to wash your hands. We usually get sick not from a cough or sneeze but often from taking your fingers and touching your eyes, nose and mouth. But even being careful, so many of us still have to deal with at least a few days of hacking, sneezing and lost productivity.

Of course getting enough sleep, eating a balanced diet low in sugar and processed foods, and getting regular exercise will help keep our immune system working at it's best all year, we sometimes need a little help during cold and flu season. Trying one of these simple home remedies at the first sigh of illness could shorten the duration and intensity experienced.



**Garlic** is made of compounds that are potent against infection. Use it in cooking to help boost your immune function. But don't cook it to a crisp or leave it exposed to air. It can minimize its medicinal properties.

One clove a day is recommended

**Gargling** will help cut the mucus in your throat where viruses tend to nestle before finding their way to your cells. Start as soon as you come face-to-face with germs (pretty much any time you touch a public surface).

3x/day could reduce chances of catching a cold by 35%.

**Acupuncture** assures all your body's fluids are circulating as they should. Chinese medicine doctors believed that viruses enter through an area of our body called the "wind gate". Inserting needles into the upper back, near the shoulder blades, could close off this gate.

Many insurances are starting to cover this holistic treatment. It may be worth asking about and giving it a try.

**Wash with HOT water.** Washing clothes with very hot water and a full drying cycle can help prevent illness by killing some of the disease-causing viruses that can cling to our clothes. Also if you typically use a cotton purse, suggestion, store it until the spring.

The flu virus may survive 8-12 hrs on cotton and only 1 to 10 virus particles are necessary for infection.

**Quit smoking: (I know not simple) but** smoking increases your risk of infections by altering the structure of your respiratory tract and decreasing your immune system.

According to the *Archives of Internal Medicine*, smoking destroys the cilia (little hair-like fibers) inside your nose increasing the risk of infection.

**Stick to a regular sleep schedule.** Just because you may be someone who can stay up and feel fine the next day doesn't mean you should. To keep your system working smoothly, you should pick a time to go to bed and stick with it.

There is a clear link between sleep and your immune system. Also lack of sleep can cause weight gain.

**Clean your phone:** think about it, we carry our phones everywhere, often putting them down on counters or touching them after touching surfaces that could be contaminated. During this season, it may be wise to clean your smartphone 1x/day.

Clean them with microfiber cloths, rubbing alcohol and water, or pre-moistened disinfectant wipes.

Even better, these findings are the result of one session! So treat yourself!

### Book a Massage

Research in *The Journal of Alternative and Complementary Medicine* finds deep-muscle Swedish massage (compared to a light touch massage) can significantly increase levels of immune-boosting blood cells, while decreasing levels of the stress hormone cortisol.

Resources:  
Prevention and  
Health.com



## Managing Stress is Possible



I'm going to go out on a limb and say with certainty that there is no one among us that isn't aware of stress. Yet it's a topic I feel is worth addressing whenever possible. Stress is a normal psychological and physical reaction to the ever-increasing demands of life. Over the last 18+ months, the topic of stress has been a major concern as it relates not only to our own well-being but that of our employees, colleagues, family members, friends, and even the world. That is a heavy burden to carry.

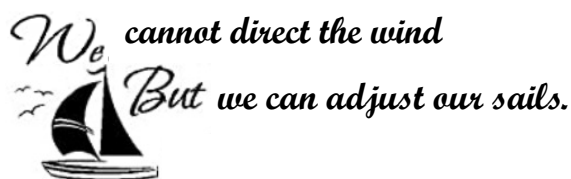
**With the holidays upon us**, the level of stress we feel often is elevated by the seasonal burdens and challenges. Overspending on gift demands, family interactions, over-indulging on holiday treats, slacking on our self-care routines, not to mention possible loneliness and memories that could generate sad or negative emotions.

**Stress**, you will recall, **is your brain's automatic response to a perceived threat**. Our brain comes hard-wired with an alarm system for your protection, signaling your body to release a burst of hormones to fuel your capacity for a response. This, we know as the "fight-or-flight (or freeze)" response. Once the threat is gone, your body is meant to return to a normal relaxed state. Unfortunately, the nonstop stress of modern life means that **your alarm system rarely shuts off**.

I have yet to meet a person who does not have an **inner critic**. This inner critic was formulated in childhood to help us cope with our surroundings. Even if our childhood was filled with happy memories, these "defense mechanisms" developed. When we become adults, they are no longer needed, however, now they have been engrained into our unconscious mind so they appear to be just part of who we are. They become the **sabotaging thoughts** that hold us back from reaching our true potential. They beat us up for making a mistake or for perceived shortcomings. They criticize others and current situations declaring them as bad or unfulfilling, therefore, causing unhappiness.

One of the **first lines of defense against these internal "bullies" is AWARENESS**. Realize that they are merely thoughts and you are NOT your thoughts. Learning to pause whenever you start to feel these negative emotions taking over, transferring your full attention to one of your physical senses such as breath, touch, or sound for several seconds can help to free you from the thoughts and allow your brain to shift from survive mode to thrive mode. It will not happen on the first attempt or second attempt, heck it may not happen even on the third attempt. But studies have proven, that in time you CAN learn to reprogram your brain and create new neuro-pathways that allow you to handle stress in a much more productive, clear-headed way.

Consider how it would be to live a life filled with more optimism since constantly living in fear puts a heavy burden, both mentally and physically on us, and that is definitely cause for concern. We are well aware of the consequences of poorly managed stress, ranging from fatigue to obesity to heart disease. It is of utmost importance that we recognize and take action to handle it in healthy ways before it causes any prolonged health issues. Being able to control stress is a learned behavior, and stress can be effectively managed by taking small steps toward changing unhealthy habits.



IT'S NOT THE  
LOAD THAT  
Breaks You  
DOWN, IT'S  
THE WAY  
YOU CARRY IT.

LOU HOLTZ

## Tips on Managing Stress

**The American Psychological Association offers the following tips on how to manage your stress:**

**Understand how you stress.** Everyone experiences stress differently. How do you know when you are stressed? How are your thoughts or behaviors different from times when you do not feel stressed?

1. **Identify your sources of stress.** What events or situations trigger stressful feelings? Are they related to your children, family, health, financial decisions, work, relationships or something else? You might ask yourself "am I giving too much to others and not enough to myself?" If you are, perhaps it's time to express your needs to others, set some healthy boundaries and take time for yourself without guilt....you need to take care of you in order to take care of them.
2. **Learn your own stress signals.** You may have a hard time concentrating or making decisions, feel angry, irritable or out of control, or experience headaches, muscle tension or a lack of energy. Gauge your stress signals. Practice getting still for a few minutes to pay attention to how your body is feeling (where are you holding tension?)
3. **Recognize how you deal with stress.** Determine if you are using unhealthy behaviors (such as smoking, drinking alcohol and over/under eating) to cope. Is this a routine behavior, or is it specific to certain events or situations? Do you make unhealthy choices as a result of feeling rushed and overwhelmed? Become more mindful of these reactions.
4. **Find healthy ways to manage stress.** Consider healthy, stress-reducing activities such as meditation, exercising or talking things out with friends or family. Keep in mind that unhealthy behaviors develop over time and can be difficult to change. Don't take on too much at once. Focus on changing only one behavior at a time.
5. **Take care of yourself.** Eat whole nutrient-dense foods, get plenty of sleep, drink adequate amounts of water and engage in regular physical activity. Ensure you have a healthy mind and body through activities like yoga, taking a walk, connecting with nature (listen to the birds, start an indoor herb garden) going to the gym (search the internet for tons of workout options) or playing sports that will enhance both your physical and mental health (try something new like indoor pickle ball!). Plan a vacation and take your designated breaks during work (you've earned it...don't consider it a privilege!). No matter how hectic life gets, make time for yourself — even if it's just simple things like reading a good book or listening to your favorite music. **Self-care is the most affordable healthcare!**
6. **Reach out for support.** Accepting help from supportive friends and family can improve your ability to manage stress. If you continue to feel overwhelmed by stress, you may want to talk to a psychologist, who can help you better manage stress and change unhealthy behaviors. Check into whether your town has an Employee Assistance Program and take advantage of it. Try booking a session with your JIF Health & Wellness Coach (that's me! ☺ )

YES LOVE  
YOURSELF. BUT  
ALSO, ANALYZE  
AND BE  
CRITICAL OF  
HOW YOU  
THINK, ACT,  
AND  
BEHAVE. SELF  
LOVE WITHOUT  
SELF  
AWARENESS IS  
USELESS. BE  
ACCOUNTABLE.

## Consider Trying Meditation

**Meditation** is widely recommended as a healthy way to manage stress, and for good reason. It provides many health-enhancing benefits, like reducing symptoms of stress and anxiety, relieving physical complaints like headaches, and even enhancing immunity to illness.

For many of us who have tried meditating, thoughts come in and out of our minds constantly. Our focus may dart from one thing to the other and quieting the mind is next to impossible. But like with anything new, it takes practice. And the benefits are worth the effort!! Here are some basics:

**Quiet Mind:** With meditation, your thinking mind becomes quiet. You stop focusing on the stressors of your day or your life's problems, as well as solving these problems. You just let that voice in your head be quiet, even for a few minutes, which I know is easier said than done. For example, start thinking about nothing now. (It's OK; I'll wait.) If you're not practiced at quieting your mind, it probably didn't take long before thoughts crept in. It's normal...just don't give up trying.

**Being In The Now:** Rather than focusing on the past or the future, virtually all meditative practices involve focusing on *right now*. This involves experiencing each moment and letting it go, experiencing the next. This, too, takes practice, as many of us live most of our lives worrying about the future or relishing and rehashing the past.

**Altered State of Consciousness:** With time, maintaining a quiet mind and focus on the present can lead to an altered level of consciousness that isn't a sleeping state but isn't quite your average wakeful state, either. **Meditation increases brain activity in an area of the brain associated with happiness and positive thoughts and emotions**, and some evidence shows that regular practice brings prolonged positive changes in these areas.

**Less bothered by little things:** Do you sometimes allow yourself to get upset by little things? It is the nature of the mind to magnify small things into serious problems. Meditation helps us detach. If you have never read "Don't Sweat the Small Stuff" by Richard Carlson, I highly recommend it.

**Better Health:** There have been numerous studies pointing to the health benefits of meditation. The reason is that meditation reduces stress levels and alleviates anxiety. And even if you don't feel you can do it, the act of trying (and sitting quietly for a few minutes) can be beneficial! It all adds up.

**Knowledge of Self:** Meditation enables us to have a deeper understanding of our inner self. Through meditation we can gain a better understanding of our life's purpose.

Many people like the idea of meditation, but feel they don't have enough time or patience. But it doesn't take either to try it. Taking a few minutes in the morning to sit quietly before everyone else gets up; this can set the tone for the rest of your day in a positively profound way! Meditation does require an investment of time, but clearing the mind can help you accomplish more in the rest of your day. Try incorporating a few minutes in the middle of your day to recharge and refocus.

Meditation is not about retreating from the world; instead, it gives us inspiration. Whatever you do, if you have peace of mind, your work will be more enjoyable and productive. Remember this, it's not about NOT THINKING. It's about NOT ATTACHING to your thoughts. Acknowledge them when they show up but don't let them take over. Consider imagining them as clouds passing by in the sky, or leaves floating down a slow stream. You are not your thoughts and realizing that is empowering!

**Question to ask yourself:** What is preventing you from being quiet inside? And if you said "I have no time" think about how much time you waste worrying about things you cannot control.



## Walking in the Cold Can Be Beneficial



One of the easiest and least expensive ways to stay physically (and mentally) fit is to walk even in the winter. You'd think a simple activity like walking would be just that, simple. Yet fewer than 50% of American adults do enough exercise to gain any health or fitness benefits from physical activity.

### There are actually benefits to walking in the cold

**You'll Be Happy**—sunlight helps your body produce serotonin, a "feel good" chemical compound which can help minimize SAD (seasonal affective disorder)



**Gives You A Boost of Vitamin D**— another benefit you get from the sun. It helps your body absorb calcium. It combats inflammation. It helps your immune system. And you only need to do a 10 minute brisk walk in the cold to reap these benefits.

**Increases Your Mindfulness**— walking in the cold often has you focusing on one thing "It's cold!" but that's good because it's allowing you to be in the moment so you can give your mind a break from worry. Even if for only a short time.

**Can Improve Your Memory**— a walk outside can have a positive impact on your cognitive function. Being in nature can also enhance this effect.

### Here are some reasons why you should start walking whether outside or on a treadmill:

- ♥ **Walking can prevent co-morbidities such as Type 2 diabetes and heart disease.** The Diabetes Prevention Program showed that walking 150 minutes per week and losing just 7% of your body weight (12-15 pounds) can reduce your risk of diabetes by 58%. Walking strengthens your heart if you're male. In one study, mortality rates among retired men who walked less than one mile per day were nearly twice that among those who walked more than two miles per day. Same holds true for women. Women in the Nurse's Health Study (72,488 female nurses) who walked three hours or more per week reduced their risk of a heart attack or coronary event by 35% compared with women who did not walk.
- ♥ **Walking is good for the brain.** In a study on walking and cognitive function, researchers found that women who walked the equivalent of an easy pace at least 1.5 hours per week had significantly better cognitive function and less cognitive decline than women who walked less than 40 minutes per week. Think about that! J
- ♥ **Walking is good for your bones.** Research shows that postmenopausal women who walk approximately one mile each day have higher whole-body bone density than women who walk shorter distances, and walking is also effective in slowing the rate of bone loss from the legs.
- ♥ **Walking in short bouts improves fitness too!** A study of sedentary women showed that short bouts of brisk walking (three 10-minute walks per day) resulted in similar improvements in fitness and were at least as effective in decreasing body fat as long bouts (one 30-minute walk).
- ♥ **Walking improves physical function.** Helps prevent physical disability and weakness especially in older adults.

If you're a seasoned walker, keep doing what you're doing. If you've been inactive and tire easily, it's best to start slow and easy. At first, walk only as far or as fast as you find comfortable. If you can walk for only a few minutes, let that be your starting point. For example, you might try short daily sessions of five to 10 minutes and slowly build up to 15 minutes twice a week. Then, over several weeks' time, you can gradually work your way up to 30 to 60 minutes of walking most days each week. **Set realistic goals for yourself. Track your progress. Walk with a friend.** It helps keep you going and accountable. And keep in mind that usually the first step is the most difficult. But once you start I know you will be glad you did...so will your health!

Resource: Ageful.com







## Navigating the Holidays When Plant-Based

Oh the holiday temptations! And if you are trying to follow a whole food plant-based lifestyle, especially if you are new on this journey, those temptations can be extremely challenging to ignore. On top of that, you may have the constant questions from friends and family members as to why on earth would you not want to eat such “delicious food”. Believe me I understand and had to deal with those same questions when I decided to go plant-based.

If you are moving towards a more plant-strong diet or if you have been following this lifestyle for awhile now, these few tips might help you “survive” the holidays.

1. **Be prepared with some answers to those common questions.** When you are first transitioning to a whole food, plant-based lifestyle, you may find yourself having to explain (and justify) your new eating habits to family and friends. This could be challenging when you want to share the many health benefits you may already be experiencing especially when you see loved ones struggling with food-related illnesses. Try to reframe. Food choices are very personal and we were all where they are at one time. It's a process. There is no right way or wrong of doing anything. It's merely a decision. Yet with that said, your decision to eat this way is to be respected and you should be proud.
  - ◆ Simply comment on how much better you feel eating this way and avoid getting into any ethical discussion
  - ◆ It's funny but I often hear my family saying to me “Oh sorry, you can't eat that right?” My response? “Yes, I can eat it...I just chose not to”.
2. **Let the host know you are plant-based.** This may cause some anxiety since they may not know how to prepare anything you can eat. Here are a few thoughts depending on the situation:
  - ◆ If they insist you do not bring anything and you aren't sure what they will be serving, eat ahead of time. I know, not really a holiday party for you. :-)
  - ◆ Let the host know not to worry, you'll bring your own food. Better yet, offer to bring something that can be shared by everyone. Guaranteed there will be folks who will try it and they will love it. (Tip: be sure to fill your plate first before it's all gone!) LOL
3. **You don't have to compromise** on your values or morals for someone else's convenience or feelings.
  - ◆ Try not to feel guilty when Aunt Betty says “I made your favorite dish just for you and now you won't even try it?”
  - ◆ The first year might be tough to navigate when family tries to tempt you with those traditional dishes. Hold to your boundaries. And don't beat yourself up for any decision you make!
4. **Be supportive** of the little efforts family members or friends might express to you once they find out how you are eating.
  - ◆ You might hear Uncle Bob say “I'm trying to add in more vegetables to my meals”. That's awesome and express that to him. Encourage him to keep trying.
  - ◆ Keep in mind your own journey. I too struggled in the beginning. I doubted my choices because of what I heard everyone else saying: you won't get enough protein was the biggest concern. I made this decision for health reasons but my commitment to this way of life has been solidified through ALL the studies I have read to back it up; from all the documentaries I have watched (in disbelief!) and mostly from the blood results I have seen improve in addition to how much better I feel.

This journey is about progress not perfection. Do the best you can and most of all be true to YOU! If you are interested in talking to me about my experiences or have specific questions, I would welcome the opportunity to share whatever I can. Continue to educate yourself. I have tons of resources to offer if you are interested.

**Have a happy, healthy, herbivore kind of holiday!**

# DELICATA SQUASH BAKE



Words from the chef herself: "This dish is simple in nature: Baked squash, creamy tahini sauce, pomegranates, hazelnuts, and fresh parsley. It's a symphony of texture and flavor, and utilizes some of autumn's best produce. In other words, it's oh-so worthy of gracing your dinner table."

Plus, it requires just **9 basic ingredients** and **30 minutes** to prepare. (Double bonus.)

If you have never tried a delicate squash, you are in for a real treat! It's so sweet when cooked and you can eat the skin! Plus this dish looks holiday ready!



\* Save the seeds. Rinse in water to remove any strings and pieces of squash. Pat them dry. Season with your favorite spices. Bake on parchment paper at about 275 for 15 minutes or until they start to pop. Makes a great snack or topping on your salad.

## INGREDIENTS

### SQUASH

2 delicata squash (halved lengthwise, seeds\* removed, cut into 1/2-inch slices)

2 Tbsp coconut oil (melted)

1 pinch sea salt

### DRESSING

3 Tbsp tahini (sesame seeds ground into a paste)

1/2 lemon, juiced (1/2 lemon yields ~1 Tbsp or 15 ml)

1 Tbsp maple syrup

### TOPPINGS

1/4 cup pomegranate arils

1/4 cup dry roasted hazelnuts (loosely chopped)

1/4 cup fresh parsley (chopped)



## DIRECTIONS:

*Recipe from Minimalist Baker*

1. Preheat oven to 400 degrees F (204 degrees C).
2. Add sliced squash to a bare baking sheet (1 large or 2 small, depending on size of squash // as original recipe is written // use fewer or more baking sheets, as needed, if altering batch size) and toss with oil and sea salt. Then arrange in a single layer.
3. Bake for 20-25 minutes, flipping once at the halfway point to ensure even baking. You'll know it's done when fork tender, golden brown, and slightly caramelized (see photo).
4. While squash is baking, prepare dressing by adding tahini, lemon juice, and maple syrup to a small mixing bowl. Whisk to combine, then add hot water 1 Tbsp at a time and whisk until pourable. Taste and adjust seasonings as needed.
5. To serve, arrange baked squash on a serving dish and top with dressing, pomegranates, hazelnuts, and parsley. Best when enjoyed immediately.

**Notes** \*Nutrition information is a rough estimate calculated with tahini sauce.

### Nutrition (1 of 6 servings)

Calories: 165 Carbohydrates: 11.3 g Protein: 2.7 g Fat: 9.5 g Saturated Fat: 5.3 g Trans Fat: 0 g Cholesterol: 0 mg Sodium: 62 mg Fiber: 2.1 g Sugar: 11 g



Debby Schiffer,  
Wellness Director for BURLCO & TRICO JIF  
E-mail: debby\_schiffer@targetingwellness.com





# Nutrition Sudoku Easy

You may have seen Sudoku with numbers, but here's one with food items. Each horizontal row, vertical column and 3x3 box must contain all nine food words. The words begin with letters A through I to make it easier for you to check that all nine have been placed in each row, column and 3x3 box.

Date		Bread						Ice
				Ice				
Hummus	Cheese		Fish		Bread	Almond	Date	Garlic
		Fish						Hummus
Bread		Cheese	Almond		Ice	Fish		Date
Egg			Bread		Date	Cheese		
Fish	Almond	Date	Garlic				Ice	
	Hummus			Date		Garlic		
Ice							Almond	Egg



Don't Look Yet!  
These Are the  
Sudoku Answers:

E	A	D	F	C	H	G	B	I
B	F	I	D	A	E	C	H	G
C	I	H	E	B	G	F	A	D
A	G	C	D	F	B	H	E	I
D	E	F	I	A	H	C	G	B
H	B	I	C	G	E	F	A	D
G	D	A	B	E	F	C	H	I
F	C	H	B	I	D	A	E	G
I	H	E	A	G	C	F	B	D

A Almond  
B Bread  
C Cheese  
D Date  
E Egg  
F Fish  
G Garlic  
H Hummus  
I Ice



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

<b>Intake</b>	<b>November-21</b>	<b>November-20</b>	<b>2021 November YTD</b>	<b>2020 November YTD</b>
# of New Claims Reported	30	112	368	763
# of Report Only	20	50	202	564
% Report Only	67%	45%	55%	74%
# of Medical Only	5	60	106	153
# of Lost Time	5	2	60	44
Medical Only to Lost Time Ratio	50:50	97:03	64:36	77:23
Claim Petition	0	0	0	2
COVID-19	14	94	195	590
Average # of Days to Report a Claim	3.5	3.2	4.1	2.8

<b>Nurse Case Management</b>	<b>November-21</b>	<b>November-20</b>
# of Cases Assigned to Case Management	16	19
# of Cases >90 days	14	15

<b>Savings</b>	<b>November-21</b>	<b>November-20</b>	<b>2021 November YTD</b>	<b>2020 November YTD</b>
Bill Count	112	214	1651	1482
Provider Charges	\$269,228	\$332,127	\$2,699,036	\$2,299,783
Repriced Amount	\$81,432	\$147,012	\$992,266	\$721,494
Savings \$	\$187,796	\$185,115	\$1,706,770	\$1,578,289
% Savings	70%	56%	63%	69%

<b>Participating Provider Penetration Rate</b>	<b>November-21</b>	<b>November-20</b>	<b>2021 November YTD</b>	<b>2020 November YTD</b>
Bill Count	93%	97%	95%	97%
Provider Charges	98%	94%	95%	97%

<b>Exclusive Provider Panel Penetration Rate</b>	<b>November-21</b>	<b>November-20</b>	<b>2021 November YTD</b>	<b>2020 November YTD</b>
Bill Count	96%	97%	96%	97%
Provider Charges	99%	85%	91%	97%

<b>Transitional Duty Summary</b>		<b>2021 November YTD</b>	<b>2020 November YTD</b>
% of Transitional Duty Days Worked		71%	57%
\$ Saved By Accommodating		\$154,212	\$139,993
% of Transitional Duty Days Not Accommodated		29%	43%
Cost Of Days Not Accommodated		\$76,443	\$98,103



**Burlington County Municipal JIF  
Average Days To Report By JIF Member  
(Indemnity, Medical Only and Report Only)**

	<b># Of Claims Reported</b>	<b>Average Days Reported To Qual-Lynx</b>	<b>Average Days Reported To Employer</b>
BEVERLY CITY	3	0.7	0.0
BORDENTOWN CITY	4	4.0	0.3
BORDENTOWN TOWNSHIP	18	18.5	1.3
CHESTERFIELD TOWNSHIP	1	0.0	0.0
DELANCO TOWNSHIP	4	2.5	0.3
DELRAN TOWNSHIP	14	5.1	2.5
EDGEWATER PARK TOWNSHIP	4	6.5	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	11	5.7	1.2
MEDFORD TOWNSHIP	30	5.4	2.6
MOUNT LAUREL TOWNSHIP	154	2.4	0.1
PALMYRA BOROUGH	6	0.2	0.0
PEMBERTON BOROUGH	1	4.0	1.0
PEMBERTON TOWNSHIP	46	3.8	0.9
RIVERSIDE TOWNSHIP	12	3.9	1.7
SOUTHAMPTON TOWNSHIP	10	5.1	0.6
TABERNACLE TOWNSHIP	12	2.6	2.4
WESTAMPTON TOWNSHIP	18	0.9	0.3
<b>Grand Total</b>	<b>368</b>	<b>4.1</b>	<b>0.9</b>



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

**NOVEMBER 2021**

ALL INDEMNITY, MEDICAL ONLY AND REPORT ONLY CLAIMS		
	# Of Claims Reported	Average Days Reported To Qual-Lynx
INDEMNITY	5	6.0
MEDICAL ONLY	5	1.4
REPORT ONLY-WC	20	3.4
<b>Grand Total</b>	<b>30</b>	<b>3.5</b>

**1/1/2021 - 11/30/2021**

ALL INDEMNITY, MEDICAL ONLY AND REPORT ONLY CLAIMS		
	# Of Claims Reported	Average Days Reported To Qual-Lynx
INDEMNITY	60	9.3
MEDICAL ONLY	106	3.7
REPORT ONLY-WC	202	2.8
<b>Grand Total</b>	<b>368</b>	<b>4.1</b>

INDEMNITY, MEDICAL ONLY AND REPORT ONLY NOT COVID-19		
	# Of Claims Reported	Average Days Reported To Qual-Lynx
INDEMNITY	4	1.3
MEDICAL ONLY	5	1.4
REPORT ONLY-WC	7	4.3
<b>Grand Total</b>	<b>16</b>	<b>2.6</b>

INDEMNITY, MEDICAL ONLY AND REPORT ONLY NOT COVID-19		
	# Of Claims Reported	Average Days Reported To Qual-Lynx
INDEMNITY	25	2.3
MEDICAL ONLY	78	2.6
REPORT ONLY-WC	70	2.1
<b>Grand Total</b>	<b>173</b>	<b>2.4</b>

INDEMNITY, MEDICAL ONLY AND REPORT ONLY COVID-19 CLAIMS		
	# Of Claims Reported	Average Days Reported To Qual-Lynx
INDEMNITY	1	25.0
MEDICAL ONLY	0	
REPORT ONLY-WC	13	2.9
<b>Grand Total</b>	<b>14</b>	<b>4.5</b>

INDEMNITY, MEDICAL ONLY AND REPORT ONLY COVID-19 CLAIMS		
	# Of Claims Reported	Average Days Reported To Qual-Lynx
INDEMNITY	35	14.2
MEDICAL ONLY	28	6.9
REPORT ONLY-WC	132	3.1
<b>Grand Total</b>	<b>195</b>	<b>5.6</b>



**Burlington County Municipal JIF  
Transitional Duty Summary Report  
1/1/2021 - 11/30/2021**

	Transitional Duty Days Available	Transitional Duty Days Worked	% Of Transitional Duty Days Worked	\$ Saved By Accommodating	Transitional Duty Days Not Accommodated	% Of Transitional Duty Days Not Accommodated	Cost Of Days Not Accommodated
BORDENTOWN CITY	50	50	100%	\$4,305	0	0%	\$0
MANSFIELD TOWNSHIP	37	37	100%	\$2,582	0	0%	\$0
WESTAMPTON TOWNSHIP	9	9	100%	\$328	0	0%	\$0
BORDENTOWN TOWNSHIP	270	264	98%	\$19,944	6	2%	\$221
DELRAN TOWNSHIP	429	394	92%	\$15,233	35	8%	\$1,353
MEDFORD TOWNSHIP	261	235	90%	\$25,230	26	10%	\$2,126
PEMBERTON TOWNSHIP	580	510	88%	\$54,435	70	12%	\$7,365
DELANCO TOWNSHIP	340	233	69%	\$31,674	107	31%	\$14,774
MOUNT LAUREL TOWNSHIP	196	13	7%	\$479	183	93%	\$19,825
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
<b>Grand Total</b>	<b>2445</b>	<b>1745</b>	<b>71%</b>	<b>\$154,212</b>	<b>700</b>	<b>29%</b>	<b>\$76,443</b>



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

	Bill Count	Provider Charges	Repriced Amount	\$ Savings	% Savings
<b>Qualcare</b>	<b>104</b>	<b>\$264,399</b>	<b>\$77,581</b>	<b>\$186,818</b>	<b>71%</b>
Orthopedics	14	\$153,095	\$30,495	\$122,600	80%
Hospital	8	\$56,363	\$30,840	\$25,523	45%
Physical Therapy	47	\$32,519	\$6,811	\$25,708	79%
MRI/Radiology	6	\$14,156	\$5,260	\$8,896	63%
Occ Med/Primary Care	18	\$3,635	\$2,020	\$1,615	44%
Neurology	2	\$1,335	\$376	\$959	72%
Physicians Fees	6	\$1,219	\$759	\$460	38%
Durable Medical Equipment	1	\$875	\$700	\$175	20%
Ambulatory Surgical Center	1	\$768	\$160	\$608	79%
Urgent Care Center	1	\$434	\$160	\$274	63%
<b>Out Of Network</b>	<b>8</b>	<b>\$4,829</b>	<b>\$3,851</b>	<b>\$978</b>	<b>20%</b>
Emergency Medicine	3	\$1,512	\$1,191	\$321	21%
Behavioral Health	3	\$1,500	\$1,350	\$150	10%
Anesthesiology	1	\$1,400	\$893	\$507	36%
Physicians Fees	1	\$417	\$417	\$0	0%
<b>Grand Total</b>	<b>112</b>	<b>\$269,228</b>	<b>\$81,432</b>	<b>\$187,796</b>	<b>70%</b>

**Participating Provider Penetration Rate**

<b>Bill Count</b>	<b>93%</b>
<b>Provider Charges</b>	<b>98%</b>

**Exclusive Provider Penetration Rate**

<b>Bill Count</b>	<b>96%</b>
<b>Provider Charges</b>	<b>99%</b>





**Burlington County Municipal JIF  
PPO Savings And Penetration Report  
1/1/2021 - 11/30/2021**

	Bill Count	Provider Charges	Repriced Amount	\$ Savings	% Savings
<b>Qualcare</b>	<b>1570</b>	<b>\$2,568,609</b>	<b>\$897,284</b>	<b>\$1,671,325</b>	<b>65%</b>
Hospital	70	\$581,899	\$322,405	\$259,494	45%
Ambulatory Surgical Center	20	\$515,138	\$123,628	\$391,510	76%
Physical Therapy	885	\$408,285	\$96,492	\$311,793	76%
Orthopedics	164	\$344,742	\$116,755	\$227,988	66%
Anesthesiology	21	\$213,093	\$58,314	\$154,779	73%
Neurology	13	\$141,972	\$36,775	\$105,197	74%
Neurosurgery	23	\$89,845	\$27,845	\$62,000	69%
Physicians Fees	51	\$65,494	\$17,262	\$48,231	74%
Durable Medical Equipment	18	\$47,252	\$36,859	\$10,392	22%
MRI/Radiology	56	\$42,197	\$16,395	\$25,802	61%
Occ Med/Primary Care	121	\$40,316	\$16,441	\$23,875	59%
Physical Medicine & Rehab	16	\$30,284	\$4,499	\$25,785	85%
Urgent Care Center	73	\$21,826	\$11,611	\$10,215	47%
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%
<b>Out Of Network</b>	<b>81</b>	<b>\$130,427</b>	<b>\$94,982</b>	<b>\$35,445</b>	<b>27%</b>
Physicians Fees	5	\$34,257	\$24,084	\$10,173	30%
Durable Medical Equipment	18	\$31,915	\$23,907	\$8,009	25%
Emergency Medicine	19	\$20,900	\$17,647	\$3,253	16%
Neurology	1	\$17,738	\$6,387	\$11,351	64%
Behavioral Health	19	\$9,500	\$8,575	\$925	10%
Other	10	\$8,217	\$8,092	\$125	2%
Anesthesiology	5	\$6,400	\$4,995	\$1,405	22%
Laboratory Services	1	\$535	\$535	\$0	0%
Orthopedics	2	\$505	\$300	\$205	41%
MRI/Radiology	1	\$460	\$460	\$0	0%
<b>Grand Total</b>	<b>1651</b>	<b>\$2,699,036</b>	<b>\$992,266</b>	<b>\$1,706,770</b>	<b>63%</b>

**Participating Provider Penetration Rate**

Bill Count	95%
Provider Charges	95%

**Exclusive Provider Penetration Rate**

Bill Count	96%
Provider Charges	91%

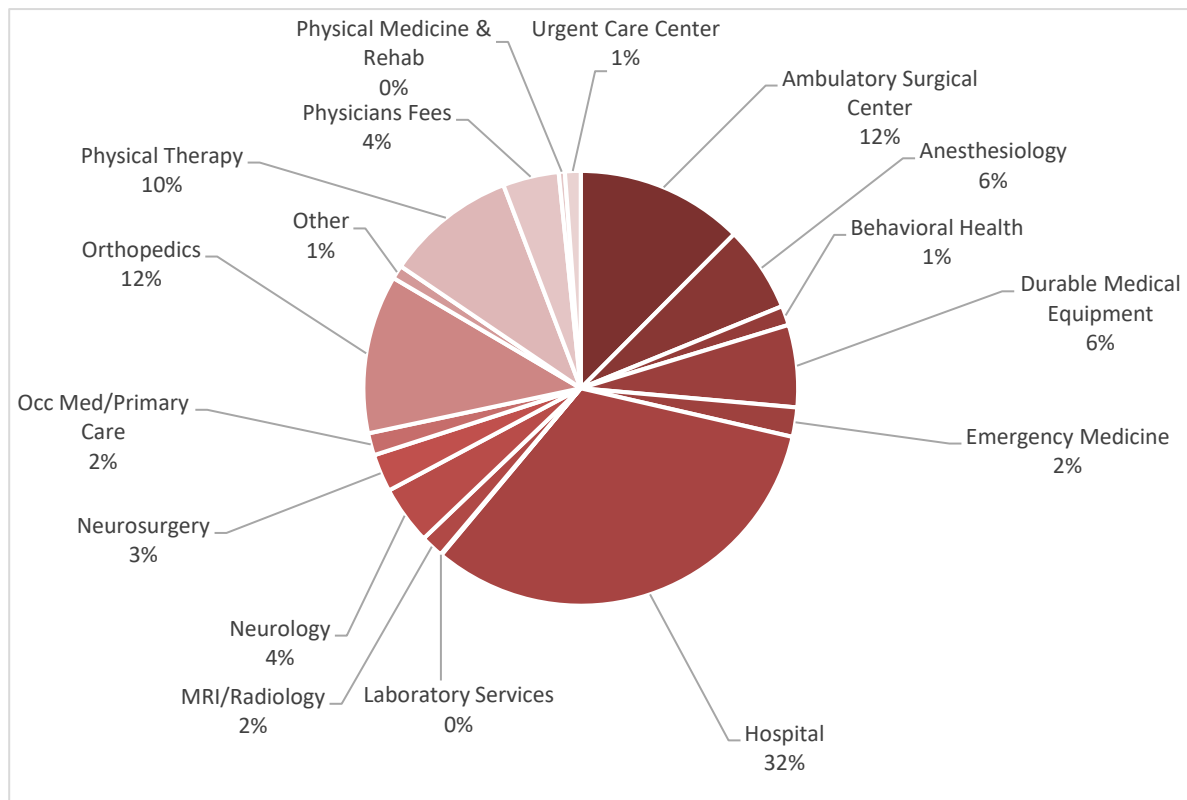


**Burlington County Municipal JIF  
Top 10 And Paid Providers By Specialty  
1/1/2021 - 11/30/2021**

**Top 10 Providers**

	Bill Count	Repriced Amount
COOPER HEALTH SYSTEMS	4	\$131,017
VIRTUA WEST JERSEY HEALTH INC	10	\$75,791
CAPITAL HEALTH SYSTEM, INC	6	\$49,620
PREMIER ORTHO ASSOC SURGERY CENTER	6	\$46,449
IVY REHAB NETWORK, INC	367	\$39,287
PRINCETON HEALTHCARE SYSTEM	1	\$37,396
PRINCETON BRAIN AND SPINE CARE LLC	12	\$36,364
PREMIER ORTHOPAEDIC & SPORTS MEDICINE ASSOC OF SNJ	76	\$36,183
HOME CARE CONNECT LLC	16	\$33,587
ROTHMAN ORTHOPAEDICS	69	\$31,867
<b>Grand Total</b>	<b>567</b>	<b>\$517,561</b>

**Paid Providers By Specialty**





## Nurse Case Management Assignment Report 2021

	Jan-21	Feb-21	Mar-21	Apr-21	May-21	Jun-21	Jul-21	Aug-21	Sep-21	Oct-21	Nov-21	Dec-21
<b>ACM, BURLCO, TRICO, ACCASBO, BCIP, GCSSD, VINELAND</b>												
Sharon Maurer	89	83	78	84	87	90	87	86	93	100	90	
Maureen Steelman	89	82	81	74	79	84	78	82	82	92	99	
Kelly Roth	32	41	43	46	50	54	51	47	49	55	57	
Bettie Leavitt	18	16	13	12	11	8	7	8	7	7	5	
Patricia Henchy	2	2	1	2	4	2	8	13	13	9	7	
Wendie Szamreta	0	0	0	0	0	0	1	0	0	0	0	
Stephanie Dionisio	0	0	0	0	0	0	0	0	0	0	0	
<b>Total</b>	<b>230</b>	<b>224</b>	<b>216</b>	<b>218</b>	<b>231</b>	<b>238</b>	<b>232</b>	<b>236</b>	<b>244</b>	<b>263</b>	<b>258</b>	<b>0</b>



# Cyber Risk Management

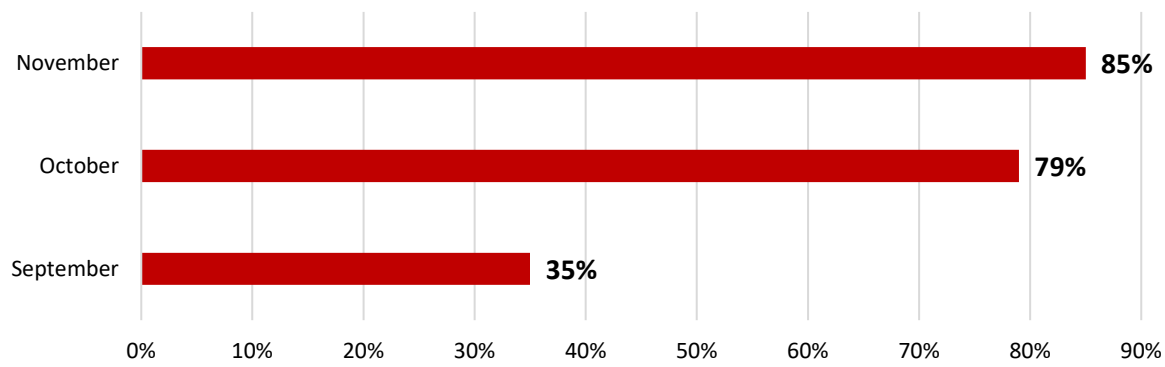
## Monthly Executive Report

December 3, 2021

### Wizer Training

Name	Total Users	Total Completed	% Completed	Not Completed
<b>BURLCO JIF</b>	<b>1093</b>	<b>937</b>	85%	156
Bass River Township	14	14	100%	0
Beverly City	22	12	54%	10
Bordentown City	23	23	100%	0
Bordentown Township	51	49	96%	2
Chesterfield Township	14	14	100%	0
Delanco Township	27	25	92%	2
Delran Township	64	58	90%	6
Edgewater Park Township	34	30	88%	4
Fieldsboro Borough	4	4	100%	0
Florence Township	60	49	81%	11
Hainesport Township	10	10	100%	0
Lumberton Township	56	43	76%	13
Mansfield Township	77	74	96%	3
Medford Township	138	104	75%	34
Mount Laurel Township	148	130	87%	18
New Hanover Township	8	6	75%	2
North Hanover Township	30	27	90%	3
Palmyra Borough	30	17	56%	13
Pemberton Borough	13	13	100%	0
Pemberton Township	95	90	94%	5
Riverside Township	4	2	50%	2
Shamong Township	10	9	90%	1
Southampton Township	14	10	71%	4
Springfield Township	20	6	30%	14
Tabernacle Township	22	18	81%	4
Westampton Township	91	88	96%	3
Woodland Township	10	8	80%	2
Wrightstown Borough	4	4	100%	0

## BURLCO Training Progress



## 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	5	0	0%
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**      **12**      **1.8%**

## 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%	5	8%
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**

**12**

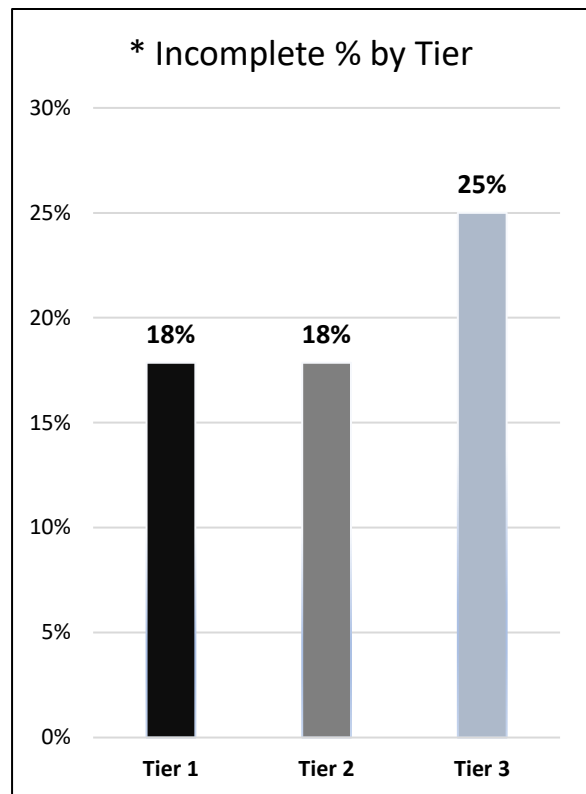
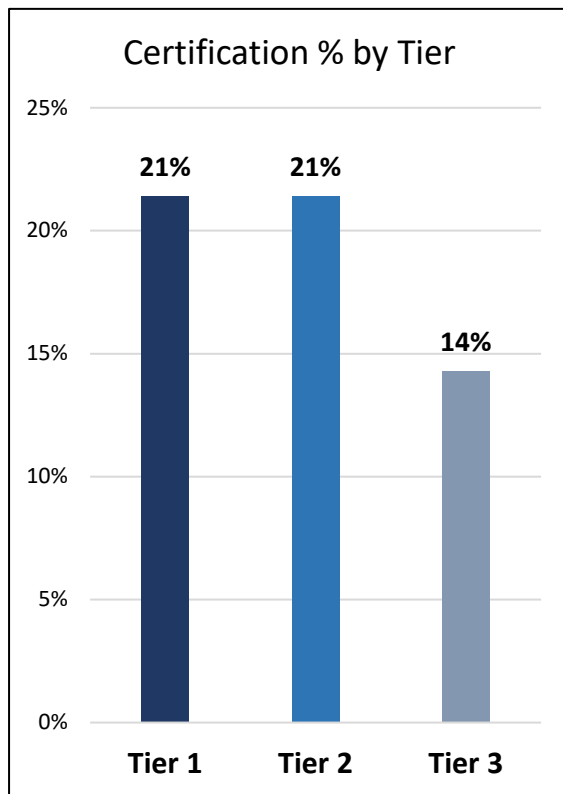


# MEL's Cyber Risk Management

BURLCO JIF	Status	Tier 1	Tier 2	Tier 3
Bass River Twp	Waiting for Certification Checklist			
Beverly City	Waiting for Risk Questionnaire			
Bordentown City	Waiting for Certification Checklist			
Bordentown Twp	Waiting for Certification Checklist	Incomplete	Incomplete	Incomplete
Chesterfield Twp	Waiting for Risk Questionnaire			
Delanco Twp	Waiting for Risk Questionnaire			
Delran Twp	Waiting for Certification Checklist	Incomplete	Incomplete	Incomplete
Edgewater Park Twp	Waiting for Certification Checklist	Incomplete	Incomplete	Incomplete
Fieldsboro Twp	Waiting for Risk Questionnaire			
Florence Twp	Waiting for Certification Checklist			
Hainesport Twp	Checklist Submitted to the MEL	Approved	Approved	Approved
Lumberton Twp	Checklist Submitted to the MEL	Approved	Approved	Approved
Mansfield Twp	Checklist Submitted to the MEL	Approved	Approved	Approved
Medford Twp	Waiting for Risk Questionnaire			
Mount Laurel Twp	Waiting for Risk Questionnaire			
New Hanover Twp	Waiting for Risk Questionnaire			
North Hanover Twp	Waiting for Certification Checklist			
Palmyra Borough	Waiting for Certification Checklist			
Pemberton Borough	Waiting for Certification Checklist			
Pemberton Twp	Checklist Submitted to the MEL	Approved	Approved	Approved
Riverside Twp	Checklist Submitted to the MEL	Approved	Approved	Incomplete
Shamong Twp	Waiting for Risk Questionnaire	Incomplete	Incomplete	Incomplete
Southampton Twp	Checklist Submitted to the MEL	Approved	Approved	Incomplete
Springfield Twp	Waiting for Certification Checklist			
Tabernacle Twp	Waiting for Certification Checklist	Incomplete	Incomplete	Incomplete
Westampton Twp	Waiting for Risk Questionnaire			
Woodland Twp	Waiting for Risk Questionnaire			
Wrightstown Borough	Waiting for Certification Checklist			

BURLCO
Waiting for Risk Questionnaire 10
Waiting for Certification Checklist 12
Checklist Submitted to the MEL 6

	Tier 1	Tier 2	Tier 3
Number Approved	6	6	4
% Approved	21%	21%	14%
Number Incomplete	5	5	7
% Incomplete	18%	18%	25%



- **Waiting for Questionnaire** – The Technology Risk Questionnaire has been sent to the municipality and their IT service provider, and currently waiting for return.
- **Waiting for Certification Checklist** – Technology Gap Assessment has been sent to the municipality and IT service provider with findings and remediation recommendation, and now waiting for Certification Checklist too submit to the MEL for confirmation.
- **Checklist Submitted to the MEL** – The Certification Checklist has been submitted to the MEL for confirmation.
- **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.



# Email that was sent out to those who returned the Technology Risk Questionnaire

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Please note that this is for program that became effective in 2021 and will go into 2022. Let's schedule some time to do a quick review as the insurance claim deductibles change in 2022.

The Cyber Risk Management Certification Process may seem like a major undertaking but it's really not when you break it down - To simplify the process I have put together a list of items that need to be completed along with their functional owner. (Admin refers to Municipal Administration)

## **Step 1 – IT/Admin**

Review the attached Security Gap Assessment – The **Information Security Controls** tab identifies finding and recommendations.

At a bare minimum try to remediate outstanding items in Tier 1, the more the better.

## **Step 2 – IT/Admin**

Once recommendations have been remediated and addressed, complete the **Certification Checklist** for that particular Tier (see attached MEL Certification Checklist)

Note - Just place a checkmark on the corresponding line of each requirement that has been successfully met. To successfully comply for each tier, **all** the requirements for that particular tier must be checked.

**IMPORTANT** – The Certification Checklist must be executed by the municipal representative and the IT service provider; checklists will not be accepted without signatures.

## **Step 3 - Admin**

Send the completed and executed checklist to me, I will review to ensure completeness and will forward to the MEL's underwriter. I will notify the municipality when approved and certified.

## **Step 4 - Admin**

Resolutions – The municipality needs to adopt the Technology Practice Policy (see attached Tier 1, 2, and 3 resolution templates)

## **Step 5 - Admin**

*Cyber Incident Response Plan* – Page 6 of the attached Incident Response Plan has a table for critical contact information that should be completed.

## **Step 6 - IT**

Business Continuity – At a bare minimum, the IT Service provider should have some element of action plan to restore function and service in the event of an outage or major cyber incident.

Use the *Business Continuity Planning Guidelines* as a reference.

## **Step 7 - Admin**

Third-Party Security Questionnaire – Use this questionnaire with vendors that have access to municipal personnel information. (PII - Personally Identifiable Information, PHI - Protected Health Information, etc.)

This will provide some element of security rating or assessment of their security controls to protect sensitive information.

I have also included the current *MEL Master Technology Policy* – This is a comprehensive list of required controls to satisfy and achieve Tier 1, 2, and 3 certifications. This is also the MEL's Cyber Risk Management Program's governing document.

**Network Segregation** – We understand that network segregation is not always feasible in small environments, if this is the case, please let me know and we can make an exception.

Please complete the certification checklists as soon as possible as I'm trying to help many of the JIF members achieve certification status by year end.

Please reach out to me with any questions or if you need clarification on any of the items described.

***Stay Safe !!***

**Lou Romero, CGCIO**

Certified Government Chief Information Officer

Technology Risk Services Director



(732) 690-4057

[lromero@SecureDataCS.com](mailto:lromero@SecureDataCS.com)

[www.SecureDataCS.com](http://www.SecureDataCS.com)

**Confidentiality Notice:**

This email message and any attachments may contain confidential and/or privileged information and it is intended solely for the addressee(s). If you are not the intended recipient of this message or their agent, or this message has been addressed to you in error, please notify the sender immediately by reply email and delete this message and any attachments.

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*Happy and Safe Holidays*

December 12, 2021

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

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

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

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

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

#### INVESTMENT INTEREST & INVESTMENTS:

Interest received or accrued for the reporting period totaled \$ 16,078.83. This generated an average annual yield of 1.06%. However, after including an unrealized net gain of \$ 1,557.33 in the asset portfolio, the yield is adjusted to 1.16% for this period. The total overview of the asset portfolio for the fund shows a current market value of \$15,468,077.42. This current market value, however, when considering the total accrued income at month end is \$ 15,473,085.99.

Our asset portfolio with Wilmington/Trust consists of 1 obligation with a maturity of less than one year.

#### RECEIPT ACTIVITY FOR THE PERIOD

Subrogation Receipts \$ 1,635.90 w/YTD Total \$ 149,738.18 (detailed in my report)  
Salvage Receipts \$ 0.00  
Overpayment Reimbursements \$ 1,230.96  
E-JIF Closed Year Dividend \$ 57,267.00

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 \$ 202,909.29. The claims detail shows 267 claim payments issued.

A.E.L.C.F. PARTICIPANT BALANCES AT PERIOD END: (\$102. Interest Allocated)

Delran Township	\$ 16,325.00
Chesterfield Township	\$ 1,123.00
Bordentown City	\$ 40,960.00
Bordentown Township	\$ 57,151.00
Westampton Township	\$ 10,510.00

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 \$ 18,285,525.27 to a closing balance of \$ 18,066,732.14 showing a decrease in the fund of \$ 218,793.13. 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
11/1	MANSFIELD TWP.	2018106877	ALEXANDER CASTLE	WC	2017	584.92	
11/1	EDGEWATER PARK TWP	2017100510	KYLE McPHILLIPS	WC	2017	4.00	
11/1	EDGEWATER PARK TWP	2017100511	CHARLES RYDER JR	WC	2017	4.00	
11/9	PEMBERTON BOROUGH	2019171998	JOSEPH LICATA	WC	2019	98.00	
11/3	MT. LAUREL TWP.	2020193054	MT. LAUREL TWP.	PR	2019	944.98	
TOTAL-NOV.						1,635.90	
TOTAL-YTD							149,738.18

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

	<u>September</u>	<u>October</u>	<u>November</u>	<u>Year To Date Total</u>
<b>Opening Balance for the Period:</b>	18,422,625.89	18,746,726.97	18,285,525.27	
<b>RECEIPTS:</b>				
Interest Income ( Cash )	-58,647.27	-70,822.87	22,726.25	1,949.52
Premium Assessment Receipts	682,081.00	0.00	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	6,662.50	0.00	1,230.96	13,878.46
Fund Year 2020	0.00	570.00	0.00	16,869.81
Fund Year 2019	0.00	196.00	1,042.98	31,154.74
Fund Year 2018	198.00	0.00	0.00	884.00
Fund Year 2017	112,500.00	56.00	592.92	113,550.59
Closed Fund Year	0.00	0.00	0.00	298.00
Total Subrogation, Salvage & Reimb.Receipts	119,360.50	822.00	2,866.86	176,635.60
FY 2021 Appropriation Refunds	0.00	0.00	0.00	0.00
FY 2020 Appropriation Refunds	0.00	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	57,267.00	57,267.00
RCF Claims Reimbursement	0.00	0.00	0.00	0.00
Other	372.47	5,150.00	0.00	5,524.47
<b>TOTAL RECEIPTS:</b>	743,166.70	-64,850.87	82,860.11	7,626,700.59

**DISBURSEMENTS:**

Net Claim Payments:

Fund Year 2021	255,071.74	187,234.07	108,773.61	1,310,694.22
Fund Year 2020	26,775.14	12,759.84	13,315.13	663,827.71
Fund Year 2019	15,936.34	18,544.77	25,544.55	479,398.16
Fund Year 2018	18,854.58	11,904.84	50,972.00	276,649.06
Fund Year 2017	2,164.25	46,549.50	4,304.00	285,161.73
Closed Fund Year	0.00	0.00	0.00	0.00
Total Net Claim Payments	318,802.05	276,993.02	202,909.29	3,015,730.88

Exp. & Admin Bill List Payments:

Exp. & Cont. Charges FY 2022	0.00	0.00	1,734.80	1,734.80
Exp. & Cont. Charges FY 2021	91,801.15	88,163.34	94,471.57	1,315,043.58
Property Fund Charges FY 2021	0.00	0.00	0.00	0.00
E-JIF Premium FY 2021	0.00	0.00	0.00	246,465.00
M.E.L. Premium FY 2021	0.00	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	3,312.42	0.00	2,537.58	141,989.82
Exp. & Cont. Charges FY 2019	0.00	0.00	0.00	10,107.88
Exp. & Cont. Charges FY 2018	0.00	0.00	0.00	0.00
Exp. & Cont. Charges FY 2017	0.00	0.00	0.00	0.00
Other	5,150.00	31,194.47	0.00	36,344.47
Closed Fund Year	0.00	0.00	0.00	954,000.37
Total Bill List Payments	100,263.57	119,357.81	98,743.95	4,855,040.12
Net Bank Services Fees	0.00	0.00	0.00	0.00
Other	0.00	0.00	0.00	0.00
<b>TOTAL DISBURSEMENTS:</b>	419,065.62	396,350.83	301,653.24	7,872,505.80

**Closing Balance for the Period:**

18,746,726.97	18,285,525.27	18,066,732.14
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Account Net Cash Change During the Period:

Operating Account	383,956.48	-1,856,222.20	-240,924.33	-12,256,250.64
JCMI Investment Account	-62,387.03	2,430,906.09	16,890.07	14,466,679.82
Investment Account	1,025,737.50	-1,033,376.87	1,007,500.00	1,001,248.02
Asset Management Account	-1,023,205.87	-2,508.72	-1,002,258.87	-3,457,482.41
Claims Imprest Account	0.00	0.00	0.00	0.00
Expense & Contingency Account	0.00	0.00	0.00	0.00
<b>Total Change in Account Net Cash:</b>	324,101.08	-461,201.70	-218,793.13	-245,805.21

**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**        **November**  
**CURRENT FUND YEAR**    **2021**

	Description:	INVEST. ACCT.	ASSET MGR.	OPERATING ACCT.	CLAIMS ACCOUNT	ADMIN. EXPENSE	JCMI
	ID Number:						
	Maturity (Yrs)						
	Purchase Yield:						
	TOTAL for All Accts & instruments						
Opening Cash & Investment l	\$18,285,524.29	434.52	2,003,656.47	1,730,643.55	100,000.00	1,000.00	14,449,789.75
Opening Interest Accrual Bal	\$10,098.45	-	10,098.45	-	-	-	-
1 Interest Accrued and/or Int	\$2,410.12	\$0.00	\$2,410.12	\$0.00	\$0.00	\$0.00	\$0.00
2 Interest Accrued - discount	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
3 zation and/or Interest Cost)	\$2,187.50	\$0.00	\$2,187.50	\$0.00	\$0.00	\$0.00	\$0.00
4 Accretion	-\$448.86	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	-\$448.86
5 Interest Paid - Cash Instr.s	\$11,930.07	\$0.00	\$0.00	\$595.04	\$0.00	\$0.00	\$11,335.03
6 Interest Paid - Term Instr.s	\$7,500.00	\$0.00	\$7,500.00	\$0.00	\$0.00	\$0.00	\$0.00
7 Realized Gain (Loss)	\$1,557.53	\$0.00	-\$4,446.37	\$0.00	\$0.00	\$0.00	\$6,003.90
8 Net Investment Income	\$17,636.36	\$0.00	\$151.25	\$595.04	\$0.00	\$0.00	\$16,890.07
9 Deposits - Purchases	\$1,369,287.10	\$1,007,500.00	\$0.00	\$60,133.86	\$202,909.29	\$98,743.95	\$0.00
10 (Withdrawals - Sales)	-\$1,610,806.48	\$0.00	-\$1,007,500.00	-\$301,653.24	-\$202,909.29	-\$98,743.95	\$0.00
Ending Cash & Investment Bal:	\$18,066,731.15	\$1,007,934.52	\$1,001,397.60	\$1,489,719.21	\$100,000.00	\$1,000.00	\$14,466,679.82
Ending Interest Accrual Balanc	\$5,008.57	\$0.00	\$5,008.57	\$0.00	\$0.00	\$0.00	\$0.00
Plus Outstanding Checks	\$128,612.54	\$0.00	\$0.00	\$822.00	\$46,594.56	\$81,195.98	\$0.00
(Less Deposits in Transit)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Balance per Bank	\$18,195,343.69	\$1,007,934.52	\$1,001,397.60	\$1,490,541.21	\$146,594.56	\$82,195.98	\$14,466,679.82

**Investment Income Allocation**

ETE		Property	Liability	Auto	Workers Comp	Deductible	Contingency	POLEPL	EJIF	MEL	Admin	Total
2021	Opening 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	299,549.45	\$2,562,160.07
	Opening Interest Accrual Balance	30.37	159.87	34.59	407.73	164.75	0.00	2.22	(1.62)	132.76	149.43	\$1,080.12
	1 Interest Accrued and/or Interest	\$0.00	\$55.80	\$12.43	\$123.32	\$58.19	\$0.00	\$0.00	\$0.00	\$58.11	\$38.23	\$346.08
	2 Interest Accrued - discount	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	3 zation and/or Interest Cost)	\$0.00	\$50.64	\$11.29	\$111.93	\$52.81	\$0.00	\$0.00	\$0.00	\$52.74	\$34.70	\$314.11
	4 Accretion	\$0.00	-\$10.39	-\$2.32	-\$22.97	-\$10.84	\$0.00	\$0.00	\$0.00	-\$10.82	-\$7.12	-\$64.45
	5 Interest Paid - Cash Instr.s	\$0.00	\$276.20	\$61.55	\$610.42	\$288.04	\$0.00	\$0.00	\$0.00	\$287.62	\$189.25	\$1,713.08
	6 Interest Paid - Term Instr.s	\$22.56	\$118.71	\$25.69	\$302.77	\$122.34	\$0.00	\$1.65	\$0.00	\$98.58	\$110.96	\$803.26
	7 Realized Gain (Loss)	\$0.00	\$36.06	\$8.04	\$79.69	\$37.60	\$0.00	\$0.00	\$0.00	\$37.55	\$24.71	\$223.65
	8 Net Investment Income	\$0.00	\$408.32	\$90.99	\$902.38	\$425.81	\$0.00	\$0.00	\$0.00	\$425.19	\$279.77	\$2,532.47
	9 Interest Accrued - Net Change	-\$22.56	-\$62.92	-\$13.25	-\$179.45	-\$64.15	\$0.00	-\$1.65	\$0.00	-\$40.48	-\$72.73	-\$457.18
	Ending Cash & Investment	-\$109,149.92	\$434,605.47	\$97,518.09	\$868,795.11	\$456,402.76	\$0.00	-\$22,647.83	-\$23,535.16	\$455,716.59	\$203,695.58	\$2,361,400.70
	Ending Interest Accrual Balance	\$7.82	\$96.96	\$21.34	\$228.28	\$100.60	\$0.00	\$0.57	-\$1.62	\$92.28	\$76.70	\$622.94

		Property	Liability	Auto	Workers Comp	Deductible	Contingency	POLEPL	EJIF	MEL	Admin	Total
2020	Opening 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
	Opening Interest Accrual Balance	10.26	203.68	53.50	532.10	263.48	26.02	0.36	0.00	128.17	110.77	\$1,328.35
	1 Interest Accrued and/or Interest	\$0.00	\$47.65	\$12.60	\$111.33	\$64.37	\$6.36	\$0.09	\$0.00	\$30.42	\$19.81	\$292.64
	2 Interest Accrued - discount	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	3 zation and/or Interest Cost)	\$0.00	\$43.25	\$11.44	\$101.05	\$58.43	\$5.77	\$0.08	\$0.00	\$27.61	\$17.98	\$265.61
	4 Accretion	\$0.00	-\$8.87	-\$2.35	-\$20.73	-\$11.99	-\$1.18	-\$0.02	-\$0.00	-\$5.67	-\$3.69	-\$54.50
	5 Interest Paid - Cash Instr.s	\$0.00	\$235.87	\$62.38	\$551.10	\$318.65	\$31.46	\$0.42	\$0.00	\$150.59	\$98.08	\$1,448.56
	6 Interest Paid - Term Instr.s	\$7.62	\$151.25	\$39.73	\$395.12	\$195.65	\$19.32	\$0.27	\$0.00	\$95.17	\$82.26	\$986.39
	7 Realized Gain (Loss)	\$0.00	\$30.79	\$8.14	\$71.95	\$41.60	\$4.11	\$0.06	\$0.00	\$19.66	\$12.81	\$189.12
	8 Net Investment Income	\$0.00	\$348.69	\$92.21	\$814.70	\$471.06	\$46.51	\$0.63	\$0.00	\$222.63	\$145.00	\$2,141.43
	9 Interest Accrued - Net Change	-\$7.62	-\$103.60	-\$27.13	-\$283.78	-\$131.28	-\$12.97	-\$0.18	-\$0.00	-\$64.75	-\$62.44	-\$693.75
	Ending Cash & Investment	-\$18,778.78	\$373,767.82	\$98,853.00	\$860,097.54	\$504,964.66	\$49,854.49	\$670.16	\$1.01	\$238,651.41	\$152,917.42	\$2,260,998.73
	Ending Interest Accrual Balance	\$2.64	\$100.09	\$26.38	\$248.31	\$132.20	\$13.05	\$0.18	\$0.00	\$63.42	\$48.33	\$634.60



		Property	Liability	Auto	Workers Comp	Deductible	Contingency	POLEPL	EJIF	MEL	Admin	Total
<b>2019</b>	Opening 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
	Opening Interest Accrual Balance	10.99	205.14	57.23	324.01	124.37	0.00	0.10	0.06	8.12	60.24	\$790.25
	1 Interest Accrued and/or Interest	\$5.00	\$48.65	\$13.52	\$62.64	\$23.56	\$0.00	\$0.02	\$0.02	\$1.91	\$14.44	\$169.76
	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 zation and/or Interest Cost)	\$4.54	\$44.16	\$12.27	\$56.85	\$21.38	\$0.00	\$0.02	\$0.01	\$1.74	\$13.11	\$154.08
	4 Accretion	-\$0.93	-\$9.06	-\$2.52	-\$11.67	-\$4.39	\$0.00	-\$0.00	-\$0.00	-\$0.36	-\$2.69	-\$31.62
	5 Interest Paid - Cash Instr.s	\$24.75	\$240.83	\$66.92	\$310.05	\$116.61	\$0.00	\$0.12	\$0.08	\$9.47	\$71.48	\$840.30
	6 Interest Paid - Term Instr.s	\$8.16	\$152.33	\$42.49	\$240.60	\$92.35	\$0.00	\$0.07	\$0.05	\$6.03	\$44.74	\$586.82
	7 Realized Gain (Loss)	\$3.23	\$31.44	\$8.74	\$40.48	\$15.22	\$0.00	\$0.02	\$0.01	\$1.24	\$9.33	\$109.71
	8 Net Investment Income	\$36.59	\$356.02	\$98.93	\$458.35	\$172.38	\$0.00	\$0.18	\$0.11	\$14.00	\$105.67	\$1,242.23
	9 Interest Accrued - Net Change	-\$3.16	-\$103.68	-\$28.97	-\$177.96	-\$68.80	\$0.00	-\$0.05	-\$0.03	-\$4.12	-\$30.29	-\$417.06
	Ending Cash & Investment	\$38,157.74	\$377,503.95	\$106,049.41	\$472,086.48	\$184,810.75	\$0.00	\$188.88	\$121.06	\$15,003.81	\$113,274.83	\$1,307,196.91
	Ending Interest Accrual Balance	\$7.83	\$101.46	\$28.25	\$146.05	\$55.58	\$0.00	\$0.05	\$0.03	\$4.00	\$29.95	\$373.20

		Property	Liability	Auto	Workers Comp	Deductible	Contingency	POLEPL	EJIF	MEL	Admin	Total
<b>2018</b>	Opening 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
	Opening Interest Accrual Balance	18.14	1.38	34.70	2.55	226.84	0.00	13.22	0.09	7.90	77.24	\$382.04
	1 Interest Accrued and/or Interest	\$4.38	\$0.00	\$8.14	\$0.00	\$55.04	\$0.00	\$3.32	\$0.02	\$1.92	\$18.74	\$91.56
	2 Interest Accrued - discount	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	3 zation and/or Interest Cost)	\$3.98	\$0.00	\$7.38	\$0.00	\$49.96	\$0.00	\$3.01	\$0.02	\$1.74	\$17.01	\$83.10
	4 Accretion	-\$0.82	\$0.00	-\$1.52	\$0.00	-\$10.25	\$0.00	-\$0.62	-\$0.00	-\$0.36	-\$3.49	-\$17.05
	5 Interest Paid - Cash Instr.s	\$21.70	\$0.00	\$40.28	\$0.00	\$272.46	\$0.00	\$16.43	\$0.11	\$9.49	\$92.76	\$453.21
	6 Interest Paid - Term Instr.s	\$13.47	\$1.02	\$25.77	\$1.89	\$168.44	\$0.00	\$9.81	\$0.07	\$5.86	\$57.35	\$283.69
	7 Realized Gain (Loss)	\$2.83	\$0.00	\$5.26	\$0.00	\$35.57	\$0.00	\$2.14	\$0.01	\$1.24	\$12.11	\$59.17
	8 Net Investment Income	\$32.07	\$0.00	\$59.54	\$0.00	\$402.78	\$0.00	\$24.28	\$0.16	\$14.02	\$137.13	\$669.98
	9 Interest Accrued - Net Change	-\$9.08	-\$1.02	-\$17.63	-\$1.89	-\$113.40	\$0.00	-\$6.50	-\$0.04	-\$3.95	-\$38.61	-\$192.13
	Ending Cash & Investment	\$34,383.50	-\$361,769.46	\$61,131.21	-\$115,962.68	\$431,765.83	\$0.00	\$26,030.48	\$171.33	\$15,033.65	\$147,004.27	\$237,788.13
	Ending Interest Accrual Balance	\$9.05	\$0.35	\$17.07	\$0.66	\$113.44	\$0.00	\$6.72	\$0.04	\$3.95	\$38.62	\$189.91

		Property	Liability	Auto	Workers Comp	Deductible	Contingency	POLEPL	EJIF	MEL	Admin	Total
<b>2017</b>	Opening 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
	Opening Interest Accrual Balance	33.95	57.73	58.14	564.43	295.13	59.86	0.16	(0.05)	95.53	111.20	\$1,276.09
	1 Interest Accrued and/or Interest	\$8.24	\$9.06	\$14.11	\$141.54	\$71.61	\$14.53	\$0.04	\$0.00	\$23.18	\$26.98	\$309.29
	2 Interest Accrued - discount	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	3 zation and/or Interest Cost)	\$7.48	\$8.23	\$12.80	\$128.46	\$65.00	\$13.18	\$0.04	\$0.00	\$21.04	\$24.49	\$280.72
	4 Accretion	-\$1.53	-\$1.69	-\$2.63	-\$26.36	-\$13.34	-\$2.71	-\$0.01	-\$0.00	-\$4.32	-\$5.03	-\$57.60
	5 Interest Paid - Cash Instr.s	\$40.79	\$44.86	\$69.84	\$700.60	\$354.49	\$71.90	\$0.21	\$0.01	\$114.74	\$133.56	\$1,530.99
	6 Interest Paid - Term Instr.s	\$25.21	\$42.87	\$43.17	\$419.12	\$219.15	\$44.45	\$0.12	\$0.00	\$70.93	\$82.57	\$947.61
	7 Realized Gain (Loss)	\$5.32	\$5.86	\$9.12	\$91.47	\$46.28	\$9.39	\$0.03	\$0.00	\$14.98	\$17.44	\$199.88
	8 Net Investment Income	\$60.29	\$66.32	\$103.24	\$1,035.70	\$524.04	\$106.30	\$0.30	\$0.01	\$169.62	\$197.45	\$2,263.27
	9 Interest Accrued - Net Change	-\$16.97	-\$33.81	-\$29.07	-\$277.59	-\$147.54	-\$29.93	-\$0.08	\$0.00	-\$47.76	-\$55.59	-\$638.32
	Ending Cash & Investment	\$64,633.85	\$71,106.49	\$110,668.44	\$1,106,522.29	\$561,760.13	\$113,946.54	\$324.88	\$11.92	\$181,829.25	\$211,657.27	\$2,422,461.06
	Ending Interest Accrual Balance	\$16.98	\$23.92	\$29.08	\$286.84	\$147.59	\$29.94	\$0.08	-\$0.05	\$47.77	\$55.61	\$637.76

		Property	Liability	Auto	Workers Comp	Deductible	Contingency	POLEPL	EJIF	MEL	Admin	Total
<b>Closed FY</b>	Opening Cash & Investment	296.68	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	8,779,362.46	\$8,779,659.14
	Opening Interest Accrual Balance	0.08	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4,911.15	\$4,911.23
	1 Interest Accrued and/or Interest	\$0.04	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$1,120.54	\$1,120.58
	2 Interest Accrued - discount	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	3 zation and/or Interest Cost)	\$0.03	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$1,017.04	\$1,017.07
	4 Accretion	-\$0.01	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	-\$208.69	-\$208.70
	5 Interest Paid - Cash Instr.s	\$0.19	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$5,546.67	\$5,546.86
	6 Interest Paid - Term Instr.s	\$0.06	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$3,646.85	\$3,646.91
	7 Realized Gain (Loss)	\$0.02	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$724.15	\$724.17
	8 Net Investment Income	\$0.28	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$8,199.71	\$8,199.99
	9 Interest Accrued - Net Change	-\$0.02	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	-\$2,526.31	-\$2,526.33
	Ending Cash & Investment	\$296.98	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$8,847,355.48	\$8,847,652.46
	Ending Interest Accrual Balance	\$0.06	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$2,384.84	\$2,384.90

## Accounts Included

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

## Accounting Statement

120882-000 - BURLINGTON COUNTY MUNICIPAL JIF

November 01, 2021 - November 30, 2021

### Your Portfolio at a Glance

Opening Market Value w/Accrued Income	\$2,013,754.92
Net of Contributions & Withdrawals	-\$1,007,500.00
Net Investment Change	\$151.25
<b>Closing Market Value w/Accrued Income</b>	<b>\$1,006,406.17</b>

### Your Relationship Team

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

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

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

## Table of Contents

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### Relationship Summary

Asset Allocation .....	3
Accrued Income by Asset Class Summary .....	3
Portfolio Valuations & Activity Summary .....	4
Income Received Summary .....	4
Realized Gain/Loss Summary .....	4
Cash Activity Summary .....	5

### Asset Allocation

Asset & Sub Asset Allocation .....	6
------------------------------------	---

### Holdings Detail

Fixed Income .....	7
--------------------	---

### Activity Detail

Transaction Activity Detail .....	8
Realized Gain / Loss Detail .....	9

### Disclosures

Statement Disclosures .....	10
-----------------------------	----

### Glossary

Glossary .....	12
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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	\$1,001,397.60	100%
<b>TOTAL</b>	<b>\$1,001,397.60</b>	<b>100%</b>

**Accrued Income by Asset Class Summary**

Asset Class	Market Value	Accrued Income	Market Value + Accrued Income	Estimated Annual Income	Yield (%)
Fixed Income	\$1,001,397.60	\$5,008.57	\$1,006,406.17	\$14,985.00	1.50%
<b>TOTAL</b>	<b>\$1,001,397.60</b>	<b>\$5,008.57</b>	<b>\$1,006,406.17</b>	<b>\$14,985.00</b>	<b>1.50%</b>

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

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

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

## Portfolio Valuations & Activity Summary

Category	Current Period	Year-to-Date
<b>Opening Market Value</b>	<b>\$2,003,656.47</b>	<b>\$4,458,880.14</b>
Accrued Income	10,098.45	16,493.31
<b>Opening Market Value w/Accrued Income</b>	<b>\$2,013,754.92</b>	<b>\$4,475,373.45</b>
<b>Contributions</b>		
Cash Receipts	-	2,469,800.00
Intra-Account Transfers	-	-
Other Receipts	-	-
Securities Transferred In	-	-
Tax Refunds	-	-
<b>Total Contributions</b>	-	<b>\$2,469,800.00</b>
<b>Withdrawals</b>		
Cash Disbursements	-	-
Intra-Account Transfers	-	-
Other Disbursements	-1,007,500.00	-5,942,803.13
Other Fees	-	-
Securities Transferred Out	-	-
Tax Payments	-	-
Taxes Withheld	-	-
Wilmington Trust Fees	-	-
<b>Total Withdrawals</b>	<b>-\$1,007,500.00</b>	<b>-\$5,942,803.13</b>
<b>Net Contributions &amp; Withdrawals</b>	<b>-\$1,007,500.00</b>	<b>-\$3,473,003.13</b>
Closing Market Value	1,001,397.60	1,001,397.60
Accrued Income	5,008.57	5,008.57
<b>Closing Market Value w/Accrued Income</b>	<b>\$1,006,406.17</b>	<b>\$1,006,406.17</b>
<b>Net Investment Change</b>	<b>\$151.25</b>	<b>\$4,035.85</b>
<b>Net Investment Change Detail</b>	<b>Current Period</b>	<b>Year-to-Date</b>
<b>Net Investment Change</b>	<b>\$151.25</b>	<b>\$4,035.85</b>
<b>Income Earned</b>		
Dividends	-	-
Net Interest	7,500.00	55,003.13
Other Income	-	-
Change in Accrual	-5,089.88	-11,484.74
<b>Total Income Earned</b>	<b>\$2,410.12</b>	<b>\$43,518.39</b>
<b>Market Appreciation</b>	<b>-\$2,258.87</b>	<b>-\$39,482.54</b>

## Relationship Summary *(continued)*

120882-000 - BURLINGTON COUNTY MUNICIPAL JIF

November 01, 2021 - November 30, 2021

## Income Received Summary

Category	Current Period	Year-to-Date
<b>Taxable</b>		
Dividends	-	-
Interest	7,500.00	55,003.13
Other Income	-	-
<b>Total Taxable</b>	<b>\$7,500.00</b>	<b>\$55,003.13</b>
<b>Tax-Exempt</b>		
Dividends	-	-
Interest	-	-
Other Income	-	-
<b>Total Tax-Exempt</b>	-	-
<b>TOTAL RECEIVED</b>	<b>\$7,500.00</b>	<b>\$55,003.13</b>

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

## Realized Gain/Loss Summary

Category	Current Period	Year-to-Date
<b>Short Term</b>		
Gain	-	-
Loss	-	-
<b>Total Short Term</b>	-	-
<b>Long Term</b>		
Gain	2,187.50	13,166.21
Loss	-	-
<b>Total Long Term</b>	<b>\$2,187.50</b>	<b>\$13,166.21</b>
<b>TOTAL GAIN/LOSS</b>	<b>\$2,187.50</b>	<b>\$13,166.21</b>

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

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

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

**Cash Activity Summary**

Category	Current Period Cash	Year-to-Date Cash
<b>Opening Balance</b>	-	-
<b>Receipts</b>		
Cash Receipts	-	2,469,800.00
Dividends	-	-
Intra-Account Transfers	-	-
Maturities	1,000,000.00	3,418,000.00
Net Interest	7,500.00	55,003.13
Other Income	-	-
Other Receipts	-	-
Sales	-	-
Tax Refunds	-	-
<b>Total Receipts</b>	<b>\$1,007,500.00</b>	<b>\$5,942,803.13</b>
<b>Disbursements</b>		
Cash Disbursements	-	-
Intra-Account Transfers	-	-
Other Disbursements	-1,007,500.00	-5,942,803.13
Other Fees	-	-
Purchases	-	-
Tax Payments	-	-
Taxes Withheld	-	-
Wilmington Trust Fees	-	-
<b>Total Disbursements</b>	<b>-\$1,007,500.00</b>	<b>-\$5,942,803.13</b>
<b>TOTAL CLOSING BALANCE</b>	-	-
Net Total Payables and Receivables	-	-
<b>NET OF CASH BALANCE</b>	-	-

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

## Asset Allocation

120882-000 - BURLINGTON COUNTY MUNICIPAL JIF

November 01, 2021 - November 30, 2021

### Asset & Sub Asset Allocation

Asset Class	Total Market Value (%)	Closing Market Value	Cost	Unrealized Gain/Loss	Accrued Income	Market Value w/ Accrued Income
<b>■ Fixed Income</b>						
U.S. Taxable Fixed Income	100.00%	\$1,001,397.60	\$995,683.01	\$5,714.59	\$5,008.57	\$1,006,406.17
<b>Total Fixed Income</b>	<b>100.00%</b>	<b>\$1,001,397.60</b>	<b>\$995,683.01</b>	<b>\$5,714.59</b>	<b>\$5,008.57</b>	<b>\$1,006,406.17</b>
<b>TOTAL ASSETS</b>	<b>100%</b>	<b>\$1,001,397.60</b>	<b>\$995,683.01</b>	<b>\$5,714.59</b>	<b>\$5,008.57</b>	<b>\$1,006,406.17</b>



## Holdings Detail

120882-000 - BURLINGTON COUNTY MUNICIPAL JIF

November 01, 2021 - November 30, 2021

### Fixed Income

Security Name	Quantity	Market Price	Market Value	Cost	Unrealized Gain/Loss	Accrued Income	Estimated Annual Income	Effective Duration	Yield to Worst (%)	Market Value (%)
<b>U.S. Taxable Fixed Income</b>										
<b>U.S. Treasury Bonds</b>										
UNITED STATES TREASURY NOTES DTD 01/31/2015 1.500% 01/31/2022 CUSIP: 912828H86 Moody's: AAA	999,000	\$100.240	\$1,001,397.60	\$995,683.01	\$5,714.59	\$5,008.57	\$14,985.00	0.17	0.07%	100%
<b>Total U.S. Treasury Bonds</b>			<b>\$1,001,397.60</b>	<b>\$995,683.01</b>	<b>\$5,714.59</b>	<b>\$5,008.57</b>	<b>\$14,985.00</b>	<b>0.17</b>	<b>0.07%</b>	<b>100%</b>
<b>Total U.S. Taxable Fixed Income</b>			<b>\$1,001,397.60</b>	<b>\$995,683.01</b>	<b>\$5,714.59</b>	<b>\$5,008.57</b>	<b>\$14,985.00</b>	<b>0.17</b>	<b>0.07%</b>	<b>100%</b>
<b>TOTAL FIXED INCOME</b>			<b>\$1,001,397.60</b>	<b>\$995,683.01</b>	<b>\$5,714.59</b>	<b>\$5,008.57</b>	<b>\$14,985.00</b>	<b>0.17</b>	<b>0.07%</b>	<b>100%</b>
<b>Grand Total</b>			<b>\$1,001,397.60</b>	<b>\$995,683.01</b>	<b>\$5,714.59</b>	<b>\$5,008.57</b>	<b>\$14,985.00</b>			<b>100%</b>
Accrued Income			\$5,008.57							
<b>Grand Total Market Value w/ Accrued Income</b>			<b>\$1,006,406.17</b>							

## Activity Detail

120882-000 - BURLINGTON COUNTY MUNICIPAL JIF

November 01, 2021 - November 30, 2021

### Transaction Activity Detail

Trade Date Settlement Date	Transaction Type	Transaction Description	Quantity	Cash Value	Cash Management
<b>OPENING BALANCE</b>				-	-
11/30/2021 11/30/2021	Maturities	MATURED 1000000 PAR VALUE OF U.S. TREASURY NOTES 1.500% 11/30/21 AT 100 TRADE DATE 2021-11-30 SETTLEMENT DATE 2021-11-30	1,000,000	\$1,000,000.00	-
11/30/2021	Interest	CASH RECEIPT OF INTEREST EARNED ON U.S. TREASURY NOTES 1.500% 11/30/21 AT \$0.007500 /SHARE ON 1000000 PAR VALUE DUE 2021-11-30	-	7,500.00	-
11/30/2021	Other Disbursements	CASH DISBURSEMENT MISCELLANEOUS - ACH-CHK PAID TO M&T BANK BURLINGTON COUNTY MUNICIPAL JIF	-	-1,007,500.00	-
<b>CLOSING BALANCE</b>				-	-

## Activity Detail

120882-000 - BURLINGTON COUNTY MUNICIPAL JIF

November 01, 2021 - November 30, 2021

### Realized Gain / Loss Detail

Transaction Description	Disposition Date	Quantity	Cost	Proceeds	Short Term Gain/Loss	Long Term Gain/Loss	Realized Gain/Loss
MATURED 1000000 PAR VALUE OF U.S. TREASURY NOTES 1.500% 11/30/21 AT 100 TRADE DATE 2021-11-30 SETTLEMENT DATE 2021-11-30	11/30/2021	1,000,000	\$997,812.50	\$1,000,000.00	-	\$2,187.50	\$2,187.50
<b>NET REALIZED GAIN/LOSS</b>			<b>\$997,812.50</b>	<b>\$1,000,000.00</b>	-	<b>\$2,187.50</b>	<b>\$2,187.50</b>

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

## Statement Disclosures

### Statement Review; Limitations on Actions

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

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

### Fee Arrangements

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

### Affiliated Advisers

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

**Glossary** *(continued)*

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

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

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

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

# Asset and Accrual Detail - By Asset type

Report ID: IACS0017

Base Currency: USD

MX6F96590902 - BURLINGTON CNTY JIF

11/30/2021

Status: FINAL

Shares/Par	Description	Price	Cost	Net Income	Market Value	Percent Of Total	Net Unrealized
Security ID	Link Ref	Local/Base	Local/Base	Receivable	Local/Base		Gain/Loss
				Local/Base			Local/Base
<b>UNIT OF PARTICIPATION</b>							
<b>U.S. DOLLAR</b>							
<b>UNITED STATES</b>							
1,444,777.717	MEL JCM I ACCOUNT	10.0131	14,466,677.75	0.00	14,466,677.75		0.00
99VVB5Y75		10.0131	14,466,677.75	0.00	14,466,677.75	100.00	0.00
<b>CASH &amp; CASH EQUIVALENTS</b>							
<b>U.S. DOLLAR</b>							
<b>UNITED STATES</b>							
	CASH		2.07	0.00	2.07		0.00
			2.07	0.00	2.07	0.00	0.00
<b>TOTAL ASSETS - BASE:</b>		<u>14,466,679.82</u>	<u>0.00</u>	<u>14,466,679.82</u>	<u>100.00</u>	<u>0.00</u>	
<b>NET ASSETS - BASE:</b>				<u>14,466,679.82</u>			



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

11/30/2021

Report ID: IGLS0002  
Base Currency: USD  
Status: FINAL

	Current Period		Fiscal Year To Date	
	11/01/2021	11/30/2021	01/01/2021	11/30/2021
NET ASSETS - BEGINNING OF PERIOD		14,449,789.75		0.00
		<u>14,449,789.75</u>		<u>0.00</u>
RECEIPTS				
RECEIVED FROM PLAN ADMINISTRATOR				
	0.00		14,500,000.00	
TOTAL RECEIVED FROM PLAN ADMINISTRATOR		<u>0.00</u>		<u>14,500,000.00</u>
INVESTMENT INCOME				
INTEREST	12,902.40		105,713.99	
REALIZED GAIN/LOSS	0.00		6.01	
UNREALIZED GAIN/LOSS-INVESTMENT	6,003.90		-128,090.35	
ACCRETION/AMORTIZATION	-448.86		1,316.17	
TOTAL INVESTMENT INCOME		<u>18,457.44</u>		<u>-21,054.18</u>
TOTAL RECEIPTS		<u>18,457.44</u>		<u>14,478,945.82</u>
DISBURSEMENTS				
ADMINISTRATIVE EXPENSES				
TRUSTEE/CUSTODIAN	361.70		2,835.37	
INVESTMENT ADVISORY FEES	843.97		6,601.43	
CONSULTING	361.70		2,829.20	
TOTAL ADMINISTRATIVE EXPENSES		<u>1,567.37</u>		<u>12,266.00</u>
TOTAL DISBURSEMENTS		<u>1,567.37</u>		<u>12,266.00</u>
NET ASSETS - END OF PERIOD		<u><u>14,466,679.82</u></u>		<u><u>14,466,679.82</u></u>

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

Report ID: IACS0008

Base Currency: USD

MX6F96590902 - BURLINGTON CNTY JIF

11/01/2021 - 11/30/2021

Status: FINAL

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

**RECEIPTS AND DISBURSEMENT TRANSACTIONS**

**AMORTIZATION/ACCRETION**

**U.S. DOLLAR**

BVA	0.000	MEL JCMI ACCOUNT	11/30/2021	0.000000	-371.57	0.00	0.00
	99VVB5Y75	AMORIZATION/ACCRETION INCOME	03/01/2021	0.000000	-371.57	0.00	0.00
		20211208O000030	11/30/2021				

BVA	0.000	MEL JCMI ACCOUNT	11/30/2021	0.000000	-77.29	0.00	0.00
	99VVB5Y75	AMORIZATION/ACCRETION INCOME	10/19/2021	0.000000	-77.29	0.00	0.00
		20211208O000090	11/30/2021				

<b>TOTAL U.S. DOLLAR AMORTIZATION/ACCRETION:</b>	<b>-448.86</b>	<b>0.00</b>	<b>0.00</b>
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	<b>-448.86</b>	<b>0.00</b>	<b>0.00</b>
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<b>TOTAL AMORTIZATION/ACCRETION RECEIPTS AND DISBURSEMENT TRANSACTIONS:</b>	<b>-448.86</b>	<b>0.00</b>	<b>0.00</b>
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**FUND ALLOCATED EARNINGS**

**U.S. DOLLAR**

BVA	0.000	MEL JCMI ACCOUNT	11/30/2021	0.000000	0.19	0.00	0.00
	99VVB5Y75	UGL ADJ 113021	03/01/2021	0.000000	0.19	0.00	0.00
		20211208A000130	11/30/2021				

BVA	0.000	MEL JCMI ACCOUNT	11/30/2021	0.000000	4,969.93	0.00	0.00
	99VVB5Y75	UNREALIZED GAIN/LOSS	03/01/2021	0.000000	4,969.93	0.00	0.00
		20211208O000010	11/30/2021				

BVA	0.000	MEL JCMI ACCOUNT	11/30/2021	0.000000	10,679.02	0.00	0.00
	99VVB5Y75	INTEREST INCOME	03/01/2021	0.000000	10,679.02	0.00	0.00
		20211208O000020	11/30/2021				

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

Report ID: IACS0008

Base Currency: USD

**MX6F96590902 - BURLINGTON CNTY JIF**

11/01/2021 - 11/30/2021

Status: FINAL

Trans Code	Shares/Par	Description	Trade Date	Price	Cost	Amount	Net Gain/Loss
Link Ref	Security Id	Broker	C. Settle Date	Local/Base	Local/Base	Local/Base	Local/Base
		Transaction No./Client Ref No.	Reported Date				
BVA	0.000	MEL JCM I ACCOUNT	11/30/2021	0.000000	-299.42	0.00	0.00
	99VVB5Y75	TRUSTEE/CUSTODN FEES	03/01/2021	0.000000	-299.42	0.00	0.00
		20211208O000040	11/30/2021				
BVA	0.000	MEL JCM I ACCOUNT	11/30/2021	0.000000	-698.65	0.00	0.00
	99VVB5Y75	INVEST MANAGER FEES	03/01/2021	0.000000	-698.65	0.00	0.00
		20211208O000050	11/30/2021				
BVA	0.000	MEL JCM I ACCOUNT	11/30/2021	0.000000	-299.42	0.00	0.00
	99VVB5Y75	CONSULTING FEES	03/01/2021	0.000000	-299.42	0.00	0.00
		20211208O000060	11/30/2021				
BVA	0.000	MEL JCM I ACCOUNT	11/30/2021	0.000000	1,033.78	0.00	0.00
	99VVB5Y75	UNREALIZED GAIN/LOSS	10/19/2021	0.000000	1,033.78	0.00	0.00
		20211208O000070	11/30/2021				
BVA	0.000	MEL JCM I ACCOUNT	11/30/2021	0.000000	2,221.31	0.00	0.00
	99VVB5Y75	INTEREST INCOME	10/19/2021	0.000000	2,221.31	0.00	0.00
		20211208O000080	11/30/2021				
BVA	0.000	MEL JCM I ACCOUNT	11/30/2021	0.000000	-62.28	0.00	0.00
	99VVB5Y75	TRUSTEE/CUSTODN FEES	10/19/2021	0.000000	-62.28	0.00	0.00
		20211208O000100	11/30/2021				
BVA	0.000	MEL JCM I ACCOUNT	11/30/2021	0.000000	-145.32	0.00	0.00
	99VVB5Y75	INVEST MANAGER FEES	10/19/2021	0.000000	-145.32	0.00	0.00
		20211208O000110	11/30/2021				

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

Report ID: IACS0008

Base Currency: USD

MX6F96590902 - BURLINGTON CNTY JIF

11/01/2021 - 11/30/2021

Status: FINAL

Trans Code	Shares/Par	Description	Trade Date	Price	Cost	Amount	Net Gain/Loss
Link Ref	Security Id	Broker	C. Settle Date	Local/Base	Local/Base	Local/Base	Local/Base
Transaction No./Client Ref No.			Reported Date				
BVA	0.000	MEL JCM I ACCOUNT	11/30/2021	0.000000	-62.28	0.00	0.00
	99VVB5Y75	CONSULTING FEES	10/19/2021	0.000000	-62.28	0.00	0.00
		20211208O000120	11/30/2021				
TOTAL U.S. DOLLAR FUND ALLOCATED EARNINGS:					<u>17,336.86</u>	<u>0.00</u>	<u>0.00</u>
					<u>17,336.86</u>	<u>0.00</u>	<u>0.00</u>
TOTAL FUND ALLOCATED EARNINGS RECEIPTS AND DISBURSEMENT TRANSACTIONS:					<u>17,336.86</u>	<u>0.00</u>	<u>0.00</u>
TOTAL RECEIPTS AND DISBURSEMENT TRANSACTIONS:					<u>16,888.00</u>	<u>0.00</u>	<u>0.00</u>
INTEREST							
CASH & CASH EQUIVALENTS							
U.S. DOLLAR							
CD	0.000	CR INTEREST-ACCOUNT 9659098400	11/30/2021	0.000000	2.07	2.07	0.00
	NA9123459	20211130S000010	11/30/2021	0.000000	2.07	2.07	0.00
			11/30/2021				
TOTAL TRANSACTIONS BASE:					<u>16,890.07</u>	<u>2.07</u>	<u>0.00</u>

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

Current Fund Year: 2021 Month Ending: November											
	Property	Liability	Auto	Workers Comp	Deductible	Contingency	POLEPL	EJIF	MEL	Admin	TOTAL
OPEN 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
<b>RECEIPTS</b>											
Assessments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Refunds	1,924.37	0.00	0.00	942.49	0.00	0.00	0.00	0.00	0.00	0.00	2,866.86
Invest Pymnts	175.91	1,368.10	517.10	3,815.26	2,324.46	180.63	31.34	0.33	923.16	11,651.32	20,987.61
Invest Adj	12.74	116.26	43.86	316.57	196.78	15.06	2.50	0.03	83.35	951.49	1,738.64
Subtotal Invest	188.65	1,484.36	560.96	4,131.83	2,521.24	195.69	33.84	0.36	1,006.51	12,602.81	22,726.25
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	57,267.00	57,267.00
<b>TOTAL</b>	<b>2,113.02</b>	<b>1,484.36</b>	<b>560.96</b>	<b>5,074.32</b>	<b>2,521.24</b>	<b>195.69</b>	<b>33.84</b>	<b>0.36</b>	<b>1,006.51</b>	<b>69,869.81</b>	<b>82,860.11</b>
<b>EXPENSES</b>											
Claims Transfers	9,002.62	24,410.30	2,706.25	166,790.12	0.00	0.00	0.00	0.00	0.00	0.00	202,909.29
Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	97,009.15	97,009.15
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,734.80	1,734.80
<b>TOTAL</b>	<b>9,002.62</b>	<b>24,410.30</b>	<b>2,706.25</b>	<b>166,790.12</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>98,743.95</b>	<b>301,653.24</b>
<b>END BALANCE</b>	<b>9,543.37</b>	<b>895,214.27</b>	<b>474,220.15</b>	<b>3,191,538.74</b>	<b>2,139,704.13</b>	<b>163,801.03</b>	<b>4,566.57</b>	<b>(23,229.84)</b>	<b>906,234.71</b>	<b>10,305,139.00</b>	<b>18,066,732.14</b>

(0.00) 0.01

**REPORT STATUS SECTION**

<b>Report Month: November</b>				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	
Accural Balances:	Accural 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	#####			
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:		November									
	Property	Liability	Auto	Workers Comp	Deductible	Contingency	POLEPL	EJIF	MEL	Admin	TOTAL
OPEN 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	299,549.45	2,562,160.07
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	979.39	0.00	0.00	251.57	0.00	0.00	0.00	0.00	0.00	0.00	1,230.96
Invest Pymnts	22.56	430.98	95.27	992.88	447.98	0.00	1.65	0.00	423.75	324.92	2,739.99
Invest Adj	0.00	40.25	8.97	88.96	41.98	0.00	0.00	0.00	41.92	27.58	249.66
Subtotal Invest	22.56	471.23	104.24	1,081.84	489.96	0.00	1.65	0.00	465.67	352.50	2,989.65
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	1,001.95	471.23	104.24	1,333.41	489.96	0.00	1.65	0.00	465.67	352.50	4,220.61
EXPENSES											0.00
Claims Transfers	7,002.62	3,045.64	12.25	98,713.10	0.00	0.00	0.00	0.00	0.00	0.00	108,773.61
Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	94,471.57	94,471.57
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,734.80	1,734.80
TOTAL	7,002.62	3,045.64	12.25	98,713.10	0.00	0.00	0.00	0.00	0.00	96,206.37	204,979.98
END BALANCE	(109,149.92)	434,605.47	97,518.09	868,795.11	456,402.76	0.00	(22,647.83)	(23,535.16)	455,716.59	203,695.58	2,361,400.70

SUMMARY OF CASH TRANSACTIONS											
FUND YEAR		2020									
Month Ending:		November									
	Property	Liability	Auto	Workers Comp	Deductible	Contingency	POLEPL	EJIF	MEL	Admin	TOTAL
OPEN 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
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	7.62	417.91	110.25	1,018.17	555.90	54.89	0.74	0.00	265.43	193.15	2,624.06
Invest Adj	0.00	34.37	9.09	80.32	46.44	4.58	0.06	0.00	21.95	14.29	211.10
Subtotal Invest	7.62	452.28	119.34	1,098.49	602.34	59.47	0.80	0.00	287.38	207.44	2,835.16
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	7.62	452.28	119.34	1,098.49	602.34	59.47	0.80	0.00	287.38	207.44	2,835.16
EXPENSES											
Claims Transfers	0.00	24.50	0.00	13,290.63	0.00	0.00	0.00	0.00	0.00	0.00	13,315.13
Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2,537.58	2,537.58
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	0.00	24.50	0.00	13,290.63	0.00	0.00	0.00	0.00	0.00	2,537.58	15,852.71
END BALANCE	(18,778.78)	373,767.82	98,853.00	860,097.54	504,964.66	49,854.49	670.16	1.01	238,651.41	152,917.42	2,260,998.73

SUMMARY OF CASH TRANSACTIONS											
FUND YEAR		2019									
Month Ending:		November									
	Property	Liability	Auto	Workers Comp	Deductible	Contingency	POLEPL	EJIF	MEL	Admin	TOTAL
OPEN 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
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	944.98	0.00	0.00	98.00	0.00	0.00	0.00	0.00	0.00	0.00	1,042.98
Invest Pymnts	36.14	424.60	118.15	591.13	224.19	0.00	0.21	0.13	16.74	125.55	1,536.84
Invest Adj	3.61	35.10	9.75	45.19	16.99	0.00	0.02	0.01	1.38	10.42	122.47
Subtotal Invest	39.75	459.70	127.90	636.32	241.18	0.00	0.23	0.14	18.12	135.97	1,659.31
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	984.73	459.70	127.90	734.32	241.18	0.00	0.23	0.14	18.12	135.97	2,702.29
EXPENSES											
Claims Transfers	2,000.00	4,144.16	0.00	19,400.39	0.00	0.00	0.00	0.00	0.00	0.00	25,544.55
Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	2,000.00	4,144.16	0.00	19,400.39	0.00	0.00	0.00	0.00	0.00	0.00	25,544.55
END BALANCE	38,157.74	377,503.95	106,049.41	472,086.48	184,810.75	0.00	188.88	121.06	15,003.81	113,274.83	1,307,196.91

SUMMARY OF CASH TRANSACTIONS											
FUND YEAR		2018									
Month Ending:		November									
	Property	Liability	Auto	Workers Comp	Deductible	Contingency	POLEPL	EJIF	MEL	Admin	TOTAL
OPEN 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
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	38.00	1.02	71.30	1.89	476.47	0.00	28.39	0.19	16.59	162.23	796.08
Invest Adj	3.16	0.00	5.87	0.00	39.71	0.00	2.39	0.02	1.38	13.52	66.05
Subtotal Invest	41.16	1.02	77.17	1.89	516.18	0.00	30.78	0.21	17.97	175.75	862.13
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	41.16	1.02	77.17	1.89	516.18	0.00	30.78	0.21	17.97	175.75	862.13
EXPENSES											
Claims Transfers	0.00	17,196.00	2,694.00	31,082.00	0.00	0.00	0.00	0.00	0.00	0.00	50,972.00
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	17,196.00	2,694.00	31,082.00	0.00	0.00	0.00	0.00	0.00	0.00	50,972.00
END BALANCE	34,383.50	(361,769.46)	61,131.21	(115,962.68)	431,765.83	0.00	26,030.48	171.33	15,033.65	147,004.27	237,788.13

SUMMARY OF CASH TRANSACTIONS											
FUND YEAR	2017										
Month Ending:	November										
	Property	Liability	Auto	Workers Comp	Deductible	Contingency	POLEPL	EJIF	MEL	Admin	TOTAL
OPEN 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
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	592.92	0.00	0.00	0.00	0.00	0.00	0.00	592.92
Invest Pymnts	71.32	93.59	122.13	1,211.19	619.92	125.74	0.35	0.01	200.65	233.57	2,678.47
Invest Adj	5.94	6.54	10.18	102.10	51.66	10.48	0.03	0.00	16.72	19.46	223.11
Subtotal Invest	77.26	100.13	132.31	1,313.29	671.58	136.22	0.38	0.01	217.37	253.03	2,901.58
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	77.26	100.13	132.31	1,906.21	671.58	136.22	0.38	0.01	217.37	253.03	3,494.50
EXPENSES											
Claims Transfers	0.00	0.00	0.00	4,304.00	0.00	0.00	0.00	0.00	0.00	0.00	4,304.00
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	4,304.00	0.00	0.00	0.00	0.00	0.00	0.00	4,304.00
END BALANCE	64,633.85	71,106.49	110,668.44	1,106,522.29	561,760.13	113,946.54	324.88	11.92	181,829.25	211,657.27	2,422,461.06

SUMMARY OF CASH TRANSACTIONS											
FUND YEAR	Closed FY										
Month Ending:	November										
	Property	Liability	Auto	Workers Comp	Deductible	Contingency	POLEPL	EJIF	MEL	Admin	TOTAL
OPEN BALANCE	296.68	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	8,779,362.46	8,779,659.14
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	0.27	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	9,917.67	9,917.94
Invest Adj	0.03	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	808.35	808.38
Subtotal Invest	0.30	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	10,726.02	10,726.32
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	57,267.00	57,267.00
TOTAL	0.30	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	67,993.02	67,993.32
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	296.98	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	8,847,355.48	8,847,652.46



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

Month  
Current Fund Year

November  
2021

Policy Year	Coverage	1.	2.	3.	4.	5.	6.	7.	8.
		Calc. Net Paid Thru Last Month	Monthly Net Paid November	Monthly Recoveries November	Calc. Net Paid Thru November	TPA Net Paid Thru November	Variance To Be Reconciled	Delinquent Unreconciled Variance From	Change This Month
2021	Property	377,353.09	7,002.62	979.39	383,376.32	383,376.32	(0.00)	(0.00)	0.00
	Liability	12,157.49	3,045.64	0.00	15,203.13	15,203.13	0.00	0.00	0.00
	Auto	14,019.15	12.25	0.00	14,031.40	14,031.40	0.00	0.00	0.00
	Workers Comp	785,743.38	98,713.10	251.57	884,204.91	884,204.91	0.00	0.00	0.00
	<b>Total</b>	<b>1,189,273.11</b>	<b>108,773.61</b>	<b>1,230.96</b>	<b>1,296,815.76</b>	<b>1,296,815.76</b>	<b>(0.00)</b>	<b>(0.00)</b>	<b>0.00</b>
2020	Property	346,122.02	0.00	0.00	346,122.02	346,122.02	(0.00)	(0.00)	0.00
	Liability	85,050.23	24.50	0.00	85,074.73	85,074.73	0.00	0.00	0.00
	Auto	29,007.44	0.00	0.00	29,007.44	29,007.44	0.00	0.00	0.00
	Workers Comp	1,076,165.75	13,290.63	0.00	1,089,456.38	1,089,456.38	0.00	0.00	0.00
	<b>Total</b>	<b>1,536,345.44</b>	<b>13,315.13</b>	<b>0.00</b>	<b>1,549,660.57</b>	<b>1,549,660.57</b>	<b>(0.00)</b>	<b>(0.00)</b>	<b>0.00</b>
2019	Property	549,019.62	2,000.00	944.98	550,074.64	550,074.64	0.00	0.00	0.00
	Liability	77,282.23	4,144.16	0.00	81,426.39	81,426.39	0.00	0.00	0.00
	Auto	22,631.60	0.00	0.00	22,631.60	22,631.60	0.00	0.00	0.00
	Workers Comp	1,499,117.28	19,400.39	98.00	1,518,419.67	1,518,419.67	0.00	0.00	0.00
	<b>Total</b>	<b>2,148,050.73</b>	<b>25,544.55</b>	<b>1,042.98</b>	<b>2,172,552.30</b>	<b>2,172,552.30</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
2018	Property	338,023.38	0.00	0.00	338,023.38	338,023.38	0.00	0.00	0.00
	Liability	803,527.48	17,196.00	0.00	820,723.48	820,723.48	0.00	0.00	0.00
	Auto	65,919.00	2,694.00	0.00	68,613.00	68,613.00	0.00	0.00	0.00
	Workers Comp	2,133,963.83	31,082.00	0.00	2,165,045.83	2,165,045.83	(0.00)	(0.00)	0.00
	<b>Total</b>	<b>3,341,433.69</b>	<b>50,972.00</b>	<b>0.00</b>	<b>3,392,405.69</b>	<b>3,392,405.69</b>	<b>(0.00)</b>	<b>(0.00)</b>	<b>0.00</b>
2017	Property	195,466.69	0.00	0.00	195,466.69	195,466.69	0.00	0.00	0.00
	Liability	420,784.11	0.00	0.00	420,784.11	420,784.11	(0.00)	(0.00)	0.00
	Auto	18,662.28	0.00	0.00	18,662.28	18,662.28	0.00	0.00	0.00
	Workers Comp	1,117,763.52	4,304.00	592.92	1,121,474.60	1,121,474.60	0.00	0.00	0.00
	<b>Total</b>	<b>1,752,676.60</b>	<b>4,304.00</b>	<b>592.92</b>	<b>1,756,387.68</b>	<b>1,756,387.68</b>	<b>(0.00)</b>	<b>(0.00)</b>	<b>0.00</b>
Closed FY	Property	(298.00)	0.00	0.00	(298.00)	(298.00)	0.00	0.00	0.00
	Liability	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Auto	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Workers Comp	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	<b>Total</b>	<b>(298.00)</b>	<b>0.00</b>	<b>0.00</b>	<b>(298.00)</b>	<b>(298.00)</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
<b>TOTAL</b>		<b>9,967,481.57</b>	<b>202,909.29</b>	<b>2,866.86</b>	<b>10,167,524.00</b>	<b>10,167,524.00</b>	<b>(0.00)</b>	<b>(0.00)</b>	<b>0.00</b>



# BURLINGTON COUNTY J.I.F.

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Processed Date: Nov 1, 2021 - Nov 30, 2021

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Check Number	Check Date		Claimant (Case) Type	Payee Name	QL File / Claim Number	Loss Date	Payment Amount	Policy Year	Exp./Legal
17417	11/1/2021		PUB OFF PI	DAVID S DEWEESE	-- /2022251858	9/27/2021	\$750.00	2021/2021	Legal
17418	11/1/2021		INDEMNITY	AFFANATO MARUT LLC	-- /2019176278	6/11/2019	\$234.00	2019/2019	Legal
17419	11/1/2021		INDEMNITY	MANSFIELD TOWNSHIP	-- /2022244532	8/3/2021	\$1,033.02	2021/2021	Loss
17420	11/1/2021		INDEMNITY	MANSFIELD TOWNSHIP	-- /2022244532	8/3/2021	\$295.15	2021/2021	Loss
17421	11/1/2021		INDEMNITY	Florence Township	MLT-2022244354/ 2022244354	7/30/2021	\$830.57	2021/2021	Loss
17422	11/1/2021		INDEMNITY	William Roberts	MLT-2020179427/ 2020179427	7/19/2019	\$1,842.00	2019/2019	Loss
17423	11/1/2021		INDEMNITY	CHRISTOPHER COSTELLO	-- /2018108894	7/27/2017	\$2,152.00	2017/2017	Loss
17424	11/1/2021		1ST PARTY COLL PD	MOUNT LAUREL TOWNSHIP	-- /2020193054	12/19/2019	\$1,000.00	2019/2019	Loss
17425	11/1/2021			IVY REHAB NETWORK, INC			\$940.00		
			MEDICAL ONLY		-- /2022248529	9/14/2021	\$260.00	2021/2021	Loss
			INDEMNITY		-- /2022244532	8/3/2021	\$170.00	2021/2021	Loss
			INDEMNITY		-- /2021237818	5/14/2021	\$255.00	2021/2021	Loss
			MEDICAL ONLY		-- /2021233159	3/21/2021	\$85.00	2021/2021	Loss
			INDEMNITY		-- /2021214072	9/6/2020	\$170.00	2020/2020	Loss
17426	11/1/2021		INDEMNITY	STRIVE PHYSICAL THERAPY AND SPORTS REHABILITATION LLC	-- /2021231487	3/2/2021	\$80.00	2021/2021	Loss
17427	11/1/2021		INDEMNITY	RWJUHH OCCUPATIONAL HEALTH	-- /2022244532	8/3/2021	\$96.50	2021/2021	Loss
17428	11/1/2021		INDEMNITY	ONE CALL CARE DIAGNOSTICS	MLT-2021233414/ 2021235453	4/3/2021	\$2,450.00	2021/2021	Loss
17429	11/1/2021		INDEMNITY	MATTHEW J PITERA MD PA	MLT-2020179427/ 2020179427	7/19/2019	\$450.00	2019/2019	Loss
17430	11/1/2021		INDEMNITY	NovaCare Rehabilitation	-- /2019176278	6/11/2019	\$1,274.00	2019/2019	Loss
17431	11/1/2021		INDEMNITY	AMERICAN WORKCARE, PC	-- /2021237818	5/14/2021	\$49.76	2021/2021	Loss
17432	11/1/2021			VIRTUA MEDICAL GROUP			\$44.13		
			INDEMNITY		-- /2021240882	6/14/2021	\$29.72	2021/2021	Loss
			INDEMNITY		-- /2019176278	6/11/2019	\$14.41	2019/2019	Loss
17433	11/1/2021		INDEMNITY	CENTRAL JERSEY URGENT CARE LLC	-- /2022247017	9/1/2021	\$160.00	2021/2021	Loss
17434	11/1/2021		MEDICAL ONLY	PRINCETON BRAIN AND SPINE AND SPORTS MEDICINE	-- /2021229233	2/7/2021	\$105.24	2021/2021	Loss
17435	11/1/2021		INDEMNITY	PREMIER ORTHOPAEDIC SPINE ASSOCIATE	-- /2022244532	8/3/2021	\$517.32	2021/2021	Loss
17436	11/1/2021			myMATRIX			\$188.53		
			INDEMNITY		-- /2021222201	11/1/2020	\$166.21	2020/2020	Loss



# BURLINGTON COUNTY J.I.F.

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		INDEMNITY		-- /2019176278	6/11/2019	\$22.32	2019/2019	Loss
17437	11/1/2021		QUALCARE INC			\$2,064.00		
		MEDICAL ONLY		-- /2022252982	10/27/2021	\$516.00	2021/2021	Loss
		MEDICAL ONLY		-- /2022252574	10/23/2021	\$516.00	2021/2021	Loss
		MEDICAL ONLY		-- /2022251690	10/7/2021	\$516.00	2021/2021	Loss
		MEDICAL ONLY		-- /2022250264	10/1/2021	\$516.00	2021/2021	Loss
17438	11/8/2021		CAPEHART & SCATCHARD PA			\$3,430.00		
		BODILY INJURY [Expired]		-- /2020178871	6/8/2019	\$1,000.00	2019/2019	Legal
		BODILY INJURY [Expired]		-- /2020180405	5/17/2019	\$2,430.00	2019/2019	Legal
17439	11/8/2021	POLICE PROF BI	PARKER MCCAY	-- /2021224219	11/18/2019	\$714.16	2019/2019	Legal
17440	11/8/2021	1ST PARTY COLL PD	HAINESPORT ENTERPRISES INC	-- /2022251655	10/13/2021	\$229.00	2021/2021	Loss
17441	11/8/2021	INDEMNITY	AFFANATO MARUT LLC	-- /2021211846	8/4/2020	\$182.00	2020/2020	Legal
17442	11/8/2021	BODILY INJURY [Expired]	ISO SERVICES INC	-- /2022247344	9/5/2021	\$12.25	2021/2021	Expense
17443	11/8/2021	INDEMNITY	PIETRAS SARACINO SMITH & MEEK	-- /2019159962	12/4/2018	\$611.00	2018/2018	Legal
17444	11/8/2021	INDEMNITY	PEMBERTON TOWNSHIP	MLT-2021233414/ 2021235453	4/3/2021	\$1,938.00	2021/2021	Loss
17445	11/8/2021	INDEMNITY	PEMBERTON TOWNSHIP	MLT-2021233414/ 2021235453	4/3/2021	\$1,938.00	2021/2021	Loss
17446	11/8/2021	INDEMNITY	Pemberton Township	-- /2019176278	6/11/2019	\$1,726.66	2019/2019	Loss
17447	11/8/2021	INDEMNITY	LUMBERTON TOWNSHIP	MLT-2022251619/ 2022251619	10/5/2021	\$734.17	2021/2021	Loss
17448	11/8/2021	INDEMNITY	LUMBERTON TOWNSHIP	MLT-2022251619/ 2022251621	10/1/2021	\$1,139.46	2021/2021	Loss
17449	11/8/2021	INDEMNITY	Christina Reiss	-- /2019165703	2/11/2019	\$1,120.16	2019/2019	Loss
17450	11/8/2021	INDEMNITY	John Harris	-- /2020198969	3/5/2020	\$1,008.00	2020/2020	Loss
17451	11/8/2021		QUAL-LYNX			\$34.00		
		MEDICAL ONLY		-- /2022249624	9/25/2021	\$4.25	2021/2021	Expense
		MEDICAL ONLY		-- /2022249240	9/23/2021	\$4.25	2021/2021	Expense
		INDEMNITY		-- /2022249791	9/23/2021	\$4.25	2021/2021	Expense
		MEDICAL ONLY		-- /2022248824	9/21/2021	\$4.25	2021/2021	Expense
		MEDICAL ONLY		-- /2022246867	9/2/2021	\$4.25	2021/2021	Expense
		MEDICAL ONLY		-- /2022246718	8/31/2021	\$4.25	2021/2021	Expense



# BURLINGTON COUNTY J.I.F.

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		MEDICAL ONLY		-- /2022245565	8/17/2021	\$4.25	2021/2021	Expense
		MEDICAL ONLY		-- /2022246828	8/13/2021	\$4.25	2021/2021	Expense
17452	11/8/2021		IVY REHAB NETWORK, INC			\$489.00		
		INDEMNITY		-- /2022244532	8/3/2021	\$319.00	2021/2021	Loss
		INDEMNITY		-- /2021237818	5/14/2021	\$170.00	2021/2021	Loss
17453	11/8/2021	INDEMNITY	SPRAINS, STRAINS & FRACTURES LLC	-- /2022244463	7/30/2021	\$193.74	2021/2021	Loss
17454	11/8/2021	INDEMNITY	PREMIER ORTHOPEDIC OF SOUTH JERSEY	MLT-2022244354/ 2022244354	7/30/2021	\$103.00	2021/2021	Loss
17455	11/8/2021	INDEMNITY	COOPER HEALTH SYSTEMS	-- /2021225936	1/12/2021	\$20,484.00	2021/2021	Loss
17456	11/8/2021	MEDICAL ONLY	VIRTUA MEMORIAL HOSPITAL BURLINGTON COUNTY INC	-- /2022246098	8/24/2021	\$1,727.00	2021/2021	Loss
17457	11/8/2021	INDEMNITY	ONE CALL CARE DIAGNOSTICS	MLT-2021233414/ 2021235453	4/3/2021	\$1,500.00	2021/2021	Loss
17458	11/8/2021	INDEMNITY	NovaCare Rehabilitation	-- /2019176278	6/11/2019	\$1,372.00	2019/2019	Loss
17459	11/8/2021	INDEMNITY	PREMIER ORTHOPAEDIC & SPORTS MEDICINE ASSOCIATES OF SNJ LLC	-- /2021215075	9/16/2020	\$88.09	2020/2020	Loss
17460	11/8/2021	INDEMNITY	PENNSYLVANIA HOSPITAL OF THE UNIVERSITY	-- /2020187376	10/18/2019	\$1,395.74	2019/2019	Loss
17461	11/8/2021	INDEMNITY	HOME CARE CONNECT LLC	-- /2021211846	8/4/2020	\$700.00	2020/2020	Loss
17462	11/8/2021		STRIVE PHYSICAL THERAPY SPECIALISTS, LLC			\$620.00		
		MEDICAL ONLY		-- /2021239260	6/1/2021	\$80.00	2021/2021	Loss
		INDEMNITY		-- /2021234855	4/11/2021	\$80.00	2021/2021	Loss
		INDEMNITY		-- /2021215075	9/16/2020	\$460.00	2020/2020	Loss
17463	11/8/2021		ISO SERVICES INC			\$245.00		
		MEDICAL ONLY		-- /2022249624	9/25/2021	\$12.25	2021/2021	Expense
		MEDICAL ONLY		-- /2022249739	9/23/2021	\$12.25	2021/2021	Expense
		MEDICAL ONLY		-- /2022249240	9/23/2021	\$12.25	2021/2021	Expense
		INDEMNITY		-- /2022249791	9/23/2021	\$12.25	2021/2021	Expense
		MEDICAL ONLY		-- /2022248824	9/21/2021	\$12.25	2021/2021	Expense
		MEDICAL ONLY		-- /2022248845	9/20/2021	\$12.25	2021/2021	Expense
		MEDICAL ONLY		MLT-2022248732/ 2022248733	9/17/2021	\$12.25	2021/2021	Expense



## BURLINGTON COUNTY J.I.F.

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		MEDICAL ONLY		MLT-2022248732/ 2022248732	9/17/2021	\$12.25	2021/2021	Expense
		MEDICAL ONLY		- - /2022248529	9/14/2021	\$12.25	2021/2021	Expense
		INDEMNITY		MLT-2022248480/ 2022248487	9/10/2021	\$12.25	2021/2021	Expense
		INDEMNITY		MLT-2022248480/ 2022248489	9/10/2021	\$12.25	2021/2021	Expense
		MEDICAL ONLY		- - /2022246867	9/2/2021	\$12.25	2021/2021	Expense
		INDEMNITY		- - /2022247017	9/1/2021	\$12.25	2021/2021	Expense
		MEDICAL ONLY		- - /2022246718	8/31/2021	\$12.25	2021/2021	Expense
		INDEMNITY		- - /2022246686	8/25/2021	\$12.25	2021/2021	Expense
		INDEMNITY		- - /2022246903	8/13/2021	\$12.25	2021/2021	Expense
		MEDICAL ONLY		- - /2022246828	8/13/2021	\$12.25	2021/2021	Expense
		BODILY INJURY [Expired]		- - /2022249132	6/24/2021	\$12.25	2021/2021	Expense
		BODILY INJURY [Expired]		- - /2022249529	6/24/2021	\$12.25	2021/2021	Expense
		BODILY INJURY [Expired]		- - /2020201365	3/28/2020	\$12.25	2020/2020	Expense
17464	11/8/2021	INDEMNITY	QUALCARE INC	- - /2022252847	10/24/2021	\$516.00	2021/2021	Loss
17465	11/15/2021	INDEMNITY	RALPH G. CATALDO, DO, PA	- - /2018127449	3/2/2018	\$600.00	2018/2018	Loss
17466	11/15/2021		CAPEHART & SCATCHARD PA			\$735.00		
		INDEMNITY		- - /2021222201	11/1/2020	\$426.00	2020/2020	Legal
		INDEMNITY		- - /2020185549	10/1/2019	\$149.00	2019/2019	Legal
		INDEMNITY		- - /2020182837	9/5/2019	\$160.00	2019/2019	Legal
17467	11/15/2021	INDEMNITY	STATE SHORTHAND REPORTING SERVICE	- - /2018127449	3/2/2018	\$75.00	2018/2018	Expense
17468	11/15/2021	INDEMNITY	GEORGE T KOTCH PC	- - /2018127449	3/2/2018	\$5,341.00	2018/2018	Loss
17469	11/15/2021	BLDG/CONTENT	HILLMANN CONSULTING LLC	- - /2022247982	9/12/2021	\$1,664.00	2021/2021	Expense
17470	11/15/2021		MARSHALL DENNEHEY WARNER			\$16,521.00		
		BODILY INJURY [Expired]		- - /2019150650	6/14/2018	\$4,332.00	2018/2018	Legal
		POLICE PROF PI		- - /2018142478	2/10/2018	\$12,189.00	2018/2018	Legal
17471	11/15/2021		State of New Jersey - Div of Worker's Comp			\$1.77		



# BURLINGTON COUNTY J.I.F.

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		INDEMNITY		MLT-2021233414/ 2021235453	4/3/2021	\$0.59	2021/2021	Expense
		INDEMNITY		MLT-2021233414/ 2021234392	4/1/2021	\$0.59	2021/2021	Expense
		INDEMNITY		MLT-2021233414/ 2021234644	3/25/2021	\$0.59	2021/2021	Expense
17472	11/15/2021	PUB OFF PI	DAVID S DEWEESE	-- /2022254147	10/8/2021	\$750.00	2021/2021	Legal
17473	11/15/2021	1ST PARTY COLL PD	ACERBO'S AUTO TRIM & LETTERING INC	-- /2022247305	9/5/2021	\$350.00	2021/2021	Loss
17474	11/15/2021	MEDICAL ONLY	THE DEWEESE LAW FIRM	-- /2020190631	11/11/2019	\$150.00	2019/2019	Expense
17475	11/15/2021	INDEMNITY	AFFANATO MARUT LLC	-- /2018127449	3/2/2018	\$182.00	2018/2018	Legal
17476	11/15/2021	INDEMNITY	PIETRAS SARACINO SMITH & MEEK	-- /2021240882	6/14/2021	\$693.00	2021/2021	Legal
17477	11/15/2021	INDEMNITY	PEMBERTON TOWNSHIP	-- /2022249791	9/23/2021	\$1,783.72	2021/2021	Loss
17478	11/15/2021	INDEMNITY	William Roberts	MLT-2020179427/ 2020179427	7/19/2019	\$1,842.00	2019/2019	Loss
17479	11/15/2021	INDEMNITY	Edward Butler	-- /2020208328	6/23/2020	\$1,150.08	2020/2020	Loss
17480	11/15/2021	INDEMNITY	STEVEN LUCAS	-- /2018127449	3/2/2018	\$24,273.00	2018/2018	Loss
17481	11/15/2021	COMPREHENSIVE	PEMBERTON TOWNSHIP	-- /2022253931	11/7/2021	\$1,750.47	2021/2021	Loss
17482	11/15/2021	1ST PARTY COLL PD	MEDFORD TOWNSHIP	-- /2019175858	6/5/2019	\$1,000.00	2019/2019	Loss
17483	11/15/2021	INDEMNITY	ONE CALL CARE DIAGNOSTICS	-- /2022247017	9/1/2021	\$485.00	2021/2021	Loss
17484	11/15/2021	MEDICAL ONLY	VIRTUA WILLINGBORO HOSPITAL, INC.	-- /2021224005	12/18/2020	\$1,727.00	2020/2020	Loss
17485	11/15/2021	MEDICAL ONLY	VIRTUA MEDICAL GROUP	-- /2022249739	9/23/2021	\$262.35	2021/2021	Loss
17486	11/15/2021		PREMIER ORTHOPAEDIC & SPORTS MEDICINE ASSOCIATES OF SNJ LLC			\$28,945.11		
		INDEMNITY		-- /2022244532	8/3/2021	\$8,006.71	2021/2021	Loss
		INDEMNITY		-- /2021237818	5/14/2021	\$20,938.40	2021/2021	Loss
17487	11/15/2021	MEDICAL ONLY	WORKNET OCCUPATIONAL MEDICINE	-- /2022249982	9/23/2021	\$142.01	2021/2021	Loss
17488	11/15/2021	MEDICAL ONLY	HAMILTON PHYSICAL THERAPY SVCS, LLC	-- /2021227559	1/13/2021	\$72.00	2021/2021	Loss
17489	11/15/2021	INDEMNITY	PRINCETON BRAIN AND SPINE AND SPORTS MEDICINE	MLT-2021233414/ 2021235453	4/3/2021	\$270.67	2021/2021	Loss
17490	11/15/2021		VIRTUA OCCUPATIONAL HEALTH			\$358.49		
		MEDICAL ONLY		-- /2022249739	9/23/2021	\$81.66	2021/2021	Loss
		MEDICAL ONLY		-- /2022248845	9/20/2021	\$121.89	2021/2021	Loss
		MEDICAL ONLY		MLT-2022248732/ 2022248733	9/17/2021	\$154.94	2021/2021	Loss



## BURLINGTON COUNTY J.I.F.

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17491	11/15/2021		ISO SERVICES INC			\$183.75		
		MEDICAL ONLY		- - /2022252574	10/23/2021	\$12.25	2021/2021	Expense
		INDEMNITY		- - /2022252228	10/19/2021	\$12.25	2021/2021	Expense
		MEDICAL ONLY		- - /2022251690	10/7/2021	\$12.25	2021/2021	Expense
		MEDICAL ONLY		- - /2022251141	10/6/2021	\$12.25	2021/2021	Expense
		INDEMNITY		MLT-2022251619/ 2022251619	10/5/2021	\$12.25	2021/2021	Expense
		MEDICAL ONLY		MLT-2022251619/ 2022251695	10/5/2021	\$12.25	2021/2021	Expense
		MEDICAL ONLY		- - /2022250264	10/1/2021	\$12.25	2021/2021	Expense
		INDEMNITY		MLT-2022251619/ 2022251621	10/1/2021	\$12.25	2021/2021	Expense
		INDEMNITY		- - /2022250183	9/29/2021	\$12.25	2021/2021	Expense
		MEDICAL ONLY		- - /2022249889	9/29/2021	\$12.25	2021/2021	Expense
		MEDICAL ONLY		MLT-2022251619/ 2022251696	9/28/2021	\$12.25	2021/2021	Expense
		MEDICAL ONLY		- - /2022249982	9/23/2021	\$12.25	2021/2021	Expense
		INDEMNITY		MLT-2021233414/ 2021235453	4/3/2021	\$12.25	2021/2021	Expense
		BODILY INJURY [Expired]		- - /2021218988	8/24/2020	\$12.25	2020/2020	Expense
		INDEMNITY		- - /2020186961	10/12/2019	\$12.25	2019/2019	Expense
17492	11/15/2021		QUALCARE INC			\$3,096.00		
		MEDICAL ONLY		MLT-2022254089/ 2022254092	11/9/2021	\$516.00	2021/2021	Loss
		MEDICAL ONLY		MLT-2022254089/ 2022254091	11/9/2021	\$516.00	2021/2021	Loss
		MEDICAL ONLY		MLT-2022254089/ 2022254089	11/9/2021	\$516.00	2021/2021	Loss
		INDEMNITY		- - /2022253728	11/3/2021	\$516.00	2021/2021	Loss
		INDEMNITY		- - /2022253626	10/10/2021	\$516.00	2021/2021	Loss



# BURLINGTON COUNTY J.I.F.

## Check Register Report

Bank Account : ALL

Processed Date: Nov 1, 2021 - Nov 30, 2021

Instance Type: All

Coverage : All , Claimant Type: All

Check Number	Check Date	Claimant (Case) Type	Payee Name	QL File / Claim Number	Loss Date	Payment Amount	Policy Year	Exp./Legal
		MEDICAL ONLY		-- /2021223660	12/4/2020	\$516.00	2020/2020	Loss
17493	11/22/2021	1ST PARTY COLL PD	HAINESPORT ENTERPRISES INC	-- /2022247305	9/5/2021	\$98.81	2021/2021	Loss
17494	11/22/2021	BODILY INJURY [Expired]	ORTHOPAEDIC & SPORTS SPECIALIS	-- /2019163927	11/1/2018	\$675.00	2018/2018	Expense
17495	11/22/2021	1ST PARTY COLL PD	LEO PETETTI LLC	-- /2022247305	9/5/2021	\$55.00	2021/2021	Expense
17496	11/22/2021	INDEMNITY	THE DEWEESE LAW FIRM	-- /2020190226	11/18/2019	\$150.00	2019/2019	Expense
17497	11/22/2021	INDEMNITY	PIETRAS SARACINO SMITH & MEEK	-- /2020191724	12/3/2019	\$1,912.00	2019/2019	Legal
17498	11/22/2021	INDEMNITY	Pemberton Township	-- /2019176278	6/11/2019	\$1,726.66	2019/2019	Loss
17499	11/22/2021	INDEMNITY	MOUNT LAUREL TOWNSHIP	-- /2022253728	11/3/2021	\$1,276.71	2021/2021	Loss
17500	11/22/2021	INDEMNITY	PEMBERTON TOWNSHIP	MLT-2021233414/ 2021235453	4/3/2021	\$1,938.00	2021/2021	Loss
17501	11/22/2021	INDEMNITY	PEMBERTON TOWNSHIP	-- /2022249791	9/23/2021	\$1,783.72	2021/2021	Loss
17502	11/22/2021	POLICE PROF PD	VSUJ Properties LLC	-- /2022243361	7/12/2021	\$1,521.14	2021/2021	Loss
17503	11/22/2021	COMPREHENSIVE	PEMBERTON TOWNSHIP	-- /2022254171	11/9/2021	\$1,030.00	2021/2021	Loss
17504	11/22/2021	INLAND MARINE	PEMBERTON TOWNSHIP	-- /2022254031	10/26/2021	\$555.04	2021/2021	Loss
17505	11/22/2021	COMPREHENSIVE	PEMBERTON BOROUGH	-- /2022254807	11/13/2021	\$1,270.30	2021/2021	Loss
17506	11/22/2021		QUAL-LYNX			\$42.50		
		INDEMNITY		-- /2022252228	10/19/2021	\$4.25	2021/2021	Expense
		MEDICAL ONLY		-- /2022251141	10/6/2021	\$4.25	2021/2021	Expense
		INDEMNITY		MLT-2022251619/ 2022251619	10/5/2021	\$4.25	2021/2021	Expense
		MEDICAL ONLY		MLT-2022251619/ 2022251695	10/5/2021	\$4.25	2021/2021	Expense
		INDEMNITY		MLT-2022251619/ 2022251621	10/1/2021	\$4.25	2021/2021	Expense
		INDEMNITY		-- /2022250183	9/29/2021	\$4.25	2021/2021	Expense
		MEDICAL ONLY		-- /2022249889	9/29/2021	\$4.25	2021/2021	Expense
		MEDICAL ONLY		MLT-2022251619/ 2022251696	9/28/2021	\$4.25	2021/2021	Expense
		MEDICAL ONLY		-- /2022249982	9/23/2021	\$4.25	2021/2021	Expense
		MEDICAL ONLY		-- /2022245951	8/19/2021	\$4.25	2021/2021	Expense
17507	11/22/2021		IVY REHAB NETWORK, INC			\$680.00		
		INDEMNITY		-- /2022244532	8/3/2021	\$255.00	2021/2021	Loss





## BURLINGTON COUNTY J.I.F.

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Check Number	Check Date		Claimant (Case) Type	Payee Name	QL File / Claim Number	Loss Date	Payment Amount	Policy Year	Exp./Legal
			INDEMNITY		-- /2021237818	5/14/2021	\$425.00	2021/2021	Loss
17508	11/22/2021		MEDICAL ONLY	VIRTUA MEMORIAL HOSPITAL BURLINGTON COUNTY INC	-- /2021223042	12/9/2020	\$1,727.00	2020/2020	Loss
17509	11/22/2021		INDEMNITY	MID-ATLANTIC ANESTHESIA ASSOCIATES PA	-- /2019176278	6/11/2019	\$893.20	2019/2019	Loss
17510	11/22/2021		INDEMNITY	ONE CALL CARE DIAGNOSTICS	-- /2021222201	11/1/2020	\$825.00	2020/2020	Loss
17511	11/22/2021		INDEMNITY	CARDIOVASCULAR ASSOCIATES OF DELAWARE VALLEY, PA	MLT-2021233414/ 2021234392	4/1/2021	\$444.22	2021/2021	Loss
17512	11/22/2021		MEDICAL ONLY	VIRTUA WILLINGBORO HOSPITAL, INC.	-- /2022245565	8/17/2021	\$1,727.00	2021/2021	Loss
17513	11/22/2021		INDEMNITY	ROTHMAN ORTHOPAEDICS	-- /2022247017	9/1/2021	\$115.70	2021/2021	Loss
17514	11/22/2021		INDEMNITY	NovaCare Rehabilitation	MLT-2021233414/ 2021235453	4/3/2021	\$294.00	2021/2021	Loss
17515	11/22/2021		INDEMNITY	AMERICAN WORKCARE, PC	-- /2021237818	5/14/2021	\$252.54	2021/2021	Loss
17516	11/22/2021		INDEMNITY	VIRTUA MEDICAL GROUP	-- /2022249791	9/23/2021	\$284.82	2021/2021	Loss
17517	11/22/2021			PREMIER ORTHOPAEDIC & SPORTS MEDICINE ASSOCIATES OF SNJ LLC			\$281.88		
			INDEMNITY		MLT-2021233414/ 2021235453	4/3/2021	\$140.94	2021/2021	Loss
			INDEMNITY		MLT-2021233414/ 2021234644	3/25/2021	\$140.94	2021/2021	Loss
17518	11/22/2021		MEDICAL ONLY	HAMILTON PHYSICAL THERAPY SVCS, LLC	-- /2021227559	1/13/2021	\$72.00	2021/2021	Loss
17519	11/22/2021			VIRTUA OCCUPATIONAL HEALTH			\$440.15		
			MEDICAL ONLY		MLT-2022248732/ 2022248732	9/17/2021	\$121.89	2021/2021	Loss
			MEDICAL ONLY		-- /2022246718	8/31/2021	\$318.26	2021/2021	Loss
17520	11/22/2021		INDEMNITY	CENTRAL JERSEY URGENT CARE, LLC	-- /2022247017	9/1/2021	\$160.00	2021/2021	Loss
17521	11/22/2021		INDEMNITY	myMATRIXX	MLT-2020179427/ 2020179427	7/19/2019	\$436.99	2019/2019	Loss
17522	11/22/2021		INDEMNITY	INSPIRA MEDICAL CENTER MULLICA HILL	MLT-2022243549/ 2022243549	7/14/2021	\$2,052.53	2021/2021	Loss
17523	11/22/2021			STRIVE PHYSICAL THERAPY SPECIALISTS, LLC			\$160.00		
			MEDICAL ONLY		-- /2021239260	6/1/2021	\$80.00	2021/2021	Loss
			INDEMNITY		-- /2021215075	9/16/2020	\$80.00	2020/2020	Loss
17524	11/22/2021			QUALCARE INC			\$1,032.00		
			INDEMNITY		-- /2022254708	11/17/2021	\$516.00	2021/2021	Loss



## BURLINGTON COUNTY J.I.F.

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			MEDICAL ONLY		-- /2022254465	11/14/2021	\$516.00	2021/2021	Loss
17525	11/29/2021		INDEMNITY	CAPEHART & SCATCHARD PA	-- /2021234855	4/11/2021	\$1,957.18	2021/2021	Legal
17526	11/29/2021		BODILY INJURY [Expired]	RAYMOND & COLEMAN LLP	-- /2019164472	10/29/2018	\$2,694.00	2018/2018	Legal
17527	11/29/2021		INDEMNITY	State of New Jersey - Div of Worker's Comp	-- /2021222201	11/1/2020	\$0.69	2020/2020	Expense
17528	11/29/2021		MEDICAL ONLY	THE DEWEESE LAW FIRM	-- /2021217043	10/12/2020	\$150.00	2020/2020	Expense
17529	11/29/2021		INDEMNITY	AFFANATO MARUT LLC	-- /2022246903	8/13/2021	\$390.00	2021/2021	Legal
17530	11/29/2021		INDEMNITY	Delran Township	-- /2021225936	1/12/2021	\$1,814.14	2021/2021	Loss
17531	11/29/2021		INDEMNITY	Delran Township	-- /2021225936	1/12/2021	\$1,814.14	2021/2021	Loss
17532	11/29/2021		INDEMNITY	Delran Township	-- /2021225936	1/12/2021	\$1,814.14	2021/2021	Loss
17533	11/29/2021		INDEMNITY	William Roberts	MLT-2020179427/ 2020179427	7/19/2019	\$1,842.00	2019/2019	Loss
17534	11/29/2021		INDEMNITY	CHRISTOPHER COSTELLO	-- /2018108894	7/27/2017	\$2,152.00	2017/2017	Loss
17535	11/29/2021		MEDICAL ONLY	QUAL-LYNX	MLT-2021221630/ 2021221686	11/16/2020	\$4.25	2020/2020	Expense
17536	11/29/2021			IVY REHAB NETWORK, INC			\$310.00		
			INDEMNITY		-- /2021237818	5/14/2021	\$85.00	2021/2021	Loss
			INDEMNITY		-- /2020185549	10/1/2019	\$225.00	2019/2019	Loss
17537	11/29/2021		INDEMNITY	PREMIER ORTHOPEDIC OF SOUTH JERSEY	MLT-2022244354/ 2022244354	7/30/2021	\$110.47	2021/2021	Loss
17538	11/29/2021		INDEMNITY	COOPER SURGICAL ASSOCIATES PA	-- /2021225936	1/12/2021	\$200.20	2021/2021	Loss
17539	11/29/2021		INDEMNITY	MATTHEW J PITERA MD PA	MLT-2020179427/ 2020179427	7/19/2019	\$450.00	2019/2019	Loss
17540	11/29/2021		MEDICAL ONLY	EMERGENCY PHYSICIAN ASSOCIATES OF SOUTH JERSEY, PC	-- /2021238464	5/23/2021	\$1,191.00	2021/2021	Loss
17541	11/29/2021			ROTHMAN ORTHOPAEDICS			\$221.70		
			INDEMNITY		-- /2022247017	9/1/2021	\$73.90	2021/2021	Loss
			INDEMNITY		-- /2021214072	9/6/2020	\$73.90	2020/2020	Loss
			INDEMNITY		-- /2021211846	8/4/2020	\$73.90	2020/2020	Loss
17542	11/29/2021		INDEMNITY	NovaCare Rehabilitation	MLT-2021233414/ 2021235453	4/3/2021	\$196.00	2021/2021	Loss
17543	11/29/2021		MEDICAL ONLY	HAMILTON PHYSICAL THERAPY SVCS, LLC	-- /2021227559	1/13/2021	\$72.00	2021/2021	Loss
17544	11/29/2021		MEDICAL ONLY	VIRTUA OCCUPATIONAL HEALTH	-- /2022249889	9/29/2021	\$121.89	2021/2021	Loss
17545	11/29/2021		INDEMNITY	myMATRIXX	-- /2021214072	9/6/2020	\$25.00	2020/2020	Loss
17546	11/29/2021		INDEMNITY	QUALCARE INC	-- /2022254422	11/12/2021	\$516.00	2021/2021	Loss
17547	11/29/2021			QUAL-LYNX			\$3,737.51		



## BURLINGTON COUNTY J.I.F.

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			MEDICAL ONLY		MLT-2021221630/ 2021221639	11/16/2020	\$214.50	2020/2020	Expense
			MEDICAL ONLY		MLT-2021221630/ 2021221676	11/16/2020	\$242.67	2020/2020	Expense
			MEDICAL ONLY		MLT-2021221630/ 2021221647	11/16/2020	\$205.83	2020/2020	Expense
			MEDICAL ONLY		MLT-2021221630/ 2021221644	11/16/2020	\$215.58	2020/2020	Expense
			MEDICAL ONLY		MLT-2021221630/ 2021221674	11/16/2020	\$250.25	2020/2020	Expense
			MEDICAL ONLY		MLT-2021221630/ 2021221635	11/16/2020	\$211.25	2020/2020	Expense
			MEDICAL ONLY		MLT-2021221630/ 2021221686	11/16/2020	\$211.25	2020/2020	Expense
			MEDICAL ONLY		MLT-2021221630/ 2021221658	11/16/2020	\$201.50	2020/2020	Expense
			MEDICAL ONLY		MLT-2021221630/ 2021221675	11/16/2020	\$216.67	2020/2020	Expense
			MEDICAL ONLY		MLT-2021221630/ 2021221640	11/16/2020	\$217.75	2020/2020	Expense
			MEDICAL ONLY		MLT-2021221630/ 2021221685	11/16/2020	\$216.67	2020/2020	Expense
			MEDICAL ONLY		MLT-2021221630/ 2021221638	11/16/2020	\$230.75	2020/2020	Expense
			MEDICAL ONLY		MLT-2021221630/ 2021221642	11/16/2020	\$230.75	2020/2020	Expense
			MEDICAL ONLY		MLT-2021221630/ 2021221630	11/16/2020	\$212.33	2020/2020	Expense
			MEDICAL ONLY		MLT-2021221630/ 2021221645	11/16/2020	\$232.92	2020/2020	Expense
			MEDICAL ONLY		MLT-2021221630/ 2021221655	11/16/2020	\$206.92	2020/2020	Expense
			MEDICAL ONLY		MLT-2021221630/ 2021221630	11/16/2020	\$219.92	2020/2020	Expense



## BURLINGTON COUNTY J.I.F.

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Check Number	Check Date		Claimant (Case) Type	Payee Name	QL File / Claim Number	Loss Date	Payment Amount	Policy Year	Exp./Legal
2021221678									
Total for BURLINGTON COUNTY J.I.F.			\$202,909.29		Total for BURLINGTON COUNTY J.I.F.			\$202,909.29	

<b>Number of Checks:</b>	<b>131</b>	<b>First Check Number:</b>	<b>17417</b>
Number of Payments:	267	<b>Last Check Number:</b>	17547
Expense Payments:	\$7,180.72		
Legal Payments:	\$31,755.34		
Loss Payments:	\$163,973.23		

**BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND**

**BILL LIST - December 2021**

	Payee	FY2022	FY2021	FY2020	Clsd Yrs	JIF Appropriation	Description
1	PERMA		7,266.75			Prof Services/Admin. Consultant	Oct, Nov, Dec 2021 Fees
2	Arthur J. Gallagher Risk Management Services		31,251.00			Prof Services/Administration	Dec 2021 Fee
3	Arthur J. Gallagher Risk Management Services		57.93			Misc/Postage/Copies/Faxes	Postage/copies expenses-Nov
4	Arthur J. Gallagher Risk Management Services	250.00				Training/Training	Deposit for Marco's 3/24/22 EO training
5	The DeWeese Law Firm, P.C.		6,158.00			Prof Services/Attorney	Dec 2021 Fees
6	The DeWeese Law Firm, P.C.		500.00			Contingency	Legal fees for Media Pro suit (split)
7	Qual-Lynx		17,954.00			Prof Services/Claims Admin.	Dec 2021 Fees
8	Joyce Media		375.00			Misc/JIF Website	Dec 2021 Fees
9	Kris Kristie		375.00			Misc/Recording Secretary	Dec 2021 Fees
10	J. A. Montgomery Risk Control Services		11,480.00			Prof Services/Safety Director	Dec 2021 Fees
11	Secure Data Consulting Services, LLC		5,544.00			Prof Services/Technology Risk Serv Dir	Dec 2021 Fees
12	Tom Tontarski		966.00			Prof Services/Treasurer	Dec 2021 Fees
13	Conner Strong & Buckelew		693.00			Prof Services/Underwriting Mgr	Dec 2021 Fees
14	Debby Schiffer		2,534.00			Wellness Program	Dec 2021 Fees
15	Christopher J. Winter Sr.		1,834.00			Training/Police On-Line Training	Law Enforcement Consultant-Dec fee
16	MEL JIF		295,222.00			MEL	MEL 2021 WC & Excess Liability - 4th installment
17	MEL JIF		1,801.25			Faithful Performance/Fidelity Bond	MEL 2021 Fidelity Bond - 4th installment
18	MEL JIF		148,238.75			Property Claims and Premium	MEL 2021 Property claims & prem. -4th installment
19	MEL JIF		83,916.00			EPL/POL Policy - Excess Insurance	Excess Cyber payment minus money to APEX in April
20	Courier Post		128.56			Misc/Legal Notices	Ad#10591954 Dec budget hearing
21	Courier Times (BCT)		160.74			Misc/Legal Notices	Past affidavit fees; #7415267-01 Dec budget hearing
22	Iron Mountain		72.19			Misc/Record Retention Service	"Inv#GCLL885; Storage 12/1-31/2021; Service 10/27/21-11/22/21
23	Office Depot		55.00			Misc/Office Supplies	Env for calendars #211182871
24	City of Beverly		941.76			Optional Safety Budget	various supplies
25	City of Beverly		732.90			Wellness Program	water and items
26	City of Beverly		500.00			EPL/CYBER/EPL/Cyber Incentive Progi	Cyber security
27	City of Bordentown		750.00			Wellness Program	Flex chairs, wobble cushion and Kind Bars
28	Township of Bordentown		2,660.00			Optional Safety Budget	Mulch, locks, safety blanket and items
29	Township of Bordentown			3,200.00		Safety Incentive Program	CPR, traffic items, safety items

30	Township of Bordentown		500.00			EPL/CYBER/EPL/Cyber Incentive Progi	Cyber security
31	Chesterfield Township		500.00			EPL/CYBER/EPL/Cyber Incentive Progi	Cyber security
32	Chesterfield Township		500.00			Wellness Program	cooler bag, headbands, scarf for challenge
33	Chesterfield Township			646.25		Safety Incentive Program	balance of above
34	Chesterfield Township		995.00			Optional Safety Budget	Misc safety items
35	Delran Township		1,000.00			Wellness Program	Planners, coolers, snack packs
36	Delran Township			3,450.00		Safety Incentive Program	party, safety items
37	Delran Township		2,216.18			Optional Safety Budget	safety items
38	Edgewater Township			1,197.00		Safety Incentive Program	GCs for employees
39	Borough of Fieldsboro		111.20			Wellness Program	athletic shoes
40	Borough of Fieldsboro		177.94			EPL/CYBER/EPL/Cyber Incentive Progi	antivirus software
41	Florence Township		500.00			EPL/CYBER/EPL/Cyber Incentive Program	Cyber security
42	Hainesport Township				14,724.00	Closed Years-Return of Surplus	Dividend check
43	Hainesport Township		499.75			Wellness Program	fruit, massages, challenge items
44	Lumberton Township		500.00			EPL/CYBER/EPL/Cyber Incentive Program	solicitor fees for updating manual
45	Lumberton Township		2,660.00			Optional Safety Budget	crossing guard vest and rain wear; AED
46	Mansfield Township				27,603.00	Closed Years-Return of Surplus	Dividend check
47	North Hanover Township		500.00			EPL/CYBER/EPL/Cyber Incentive Program	solicitor fees for updating manual
48	Palmyra Borough				13,523.00	Closed Years-Return of Surplus	Dividend check
49	Pemberton Borough		187.50			Wellness Program	chair massages
50	Tabernacle Township		300.00			Wellness Program	Stress training
51	Tabernacle Township		500.00			EPL/CYBER/EPL/Cyber Incentive Program	Ransomware incident
52	Tabernacle Township		995.00			Optional Safety Budget	Fire dept items
53	Westampton Township		1,595.00			Optional Safety Budget	hi viz items and gun safes for patrol cars
54	Westampton Township			2,975.82		Safety Incentive Program	gun safes for patrol car; breakaway fire vests
55	Woodland Township				4,677.00	Closed Years-Return of Surplus	Dividend check
56	Wrightstown Borough			2,142.18		Safety Incentive Program	Items for employees/township
	Subtotals	\$250.00	\$636,405.40	\$13,611.25	\$60,527.00		

JIF Bill List Total	\$710,793.65
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**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 %
<b>PROPERTY</b>	<b>303,471</b>	<b>337,804</b>	<b>34,333</b>	<b>11.31%</b>
<b>GENERAL LIABILITY</b>	<b>499,041</b>	<b>495,558</b>	<b>(3,483)</b>	<b>-0.70%</b>
<b>AUTO LIABILITY</b>	<b>123,743</b>	<b>123,875</b>	<b>132</b>	<b>0.11%</b>
<b>WORKERS' COMPENSATION</b>	<b>1,943,407</b>	<b>1,953,027</b>	<b>9,620</b>	<b>0.50%</b>
<b>DEDUCTIBLE</b>	<b>506,412</b>	<b>513,576</b>	<b>7,164</b>	<b>1.41%</b>
<b>LOSS FUND CONTINGENCY</b>	<b>-</b>	<b>106,500</b>	<b>106,500</b>	<b>100.00%</b>
<b>TOTAL CLAIM LOSS FUNDS</b>	<b>3,376,074</b>	<b>3,530,340</b>	<b>154,266</b>	<b>4.57%</b>
<b>CLAIMS ADMINISTRATION</b>	<b>217,481</b>	<b>221,790</b>	<b>4,309</b>	<b>1.98%</b>
<b>PROFESSIONAL SERVICES</b>	<b>308,257</b>	<b>314,421</b>	<b>6,164</b>	<b>2.00%</b>
- 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%
<b>ADMINISTRATION</b>	<b>375,056</b>	<b>382,557</b>	<b>7,501</b>	<b>2.00%</b>
<b>CLAIMS AUDITOR</b>	<b>5,470</b>	<b>5,470</b>	<b>-</b>	<b>0.00%</b>
<b>MISCELLANEOUS OPERATING EXPENSES</b>	<b>39,700</b>	<b>40,040</b>	<b>340</b>	<b>0.86%</b>
- 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%
<b>TOTAL OPERATING EXPENSES</b>	<b>945,964</b>	<b>964,278</b>	<b>18,314</b>	<b>1.94%</b>
<b>SAFETY PROGRAMS</b>	<b>196,066</b>	<b>214,211</b>	<b>18,145</b>	<b>9.25%</b>
- Optional Safety Budget	52,045	52,045	-	0.00%
- Safety Incentive Program	87,725	87,725	-	0.00%
- <b>Training</b>	<b>56,296</b>	<b>74,441</b>	<b>18,145</b>	<b>32.23%</b>
- 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%
<b>EPL / CYBER</b>	<b>28,212</b>	<b>114,000</b>	<b>85,788</b>	<b>304.08%</b>
- 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%
<b>PAYROLL AUDITOR</b>	<b>11,881</b>	<b>12,119</b>	<b>238</b>	<b>2.00%</b>
<b>PROPERTY APPRAISER</b>	<b>25,680</b>	<b>25,680</b>	<b>-</b>	<b>0.00%</b>
<b>RISK CONTROL CONTINGENCY</b>	<b>20,000</b>	<b>20,000</b>	<b>-</b>	<b>0.00%</b>
<b>TECHNOLOGY RISK SERVICES DIRECTOR</b>	<b>66,528</b>	<b>66,528</b>	<b>-</b>	<b>0.00%</b>
<b>WELLNESS/WELLNESS INCENTIVE</b>	<b>60,670</b>	<b>60,670</b>	<b>-</b>	<b>0.00%</b>
<b>CONTINGENCY</b>	<b>25,000</b>	<b>15,000</b>	<b>(10,000)</b>	<b>-40.00%</b>
<b>MISCELLANEOUS MEMBER BENEFITS</b>	<b>18,500</b>	<b>18,500</b>	<b>-</b>	<b>0.00%</b>
- AGRIP/ PRIMA	12,000	12,000	-	0.00%
- Annual Planning Retreat	6,500	6,500	-	0.00%
<b>TOTAL MEMBER BENEFITS</b>	<b>452,537</b>	<b>546,708</b>	<b>94,171</b>	<b>20.81%</b>
<b>SUB TOTAL JIF BUDGET</b>	<b>4,774,575</b>	<b>5,041,326</b>	<b>266,751</b>	<b>5.59%</b>
<b>MUNICIPAL EXCESS LIABILITY JIF</b>	<b>2,052,414</b>	<b>2,279,491</b>	<b>227,077</b>	<b>11.06%</b>
- MEL Excess WC & Liability	1,490,445	1,551,004	60,559	4.06%
- <b>MEL Excess Property</b>	<b>561,969</b>	<b>728,487</b>	<b>166,518</b>	<b>29.63%</b>
- Property	551,708	718,226	166,518	30.18%
- Fidelity	10,261	10,261	-	0.00%
<b>EPL/POL/CYBER PREMIUM</b>	<b>762,754</b>	<b>933,770</b>	<b>171,016</b>	<b>22.42%</b>
<b>EPL/POL/CYBER COMMISSION - AJG</b>	<b>23,689</b>	<b>26,430</b>	<b>2,741</b>	<b>11.57%</b>
<b>EPL/POL/CYBER COMMISSION - CONNER STRONG</b>	<b>23,689</b>	<b>26,430</b>	<b>2,741</b>	<b>11.57%</b>
<b>EPL/POL SURCHARGE</b>	<b>297</b>	<b>357</b>	<b>60</b>	<b>20.20%</b>
<b>ENVIRONMENTAL JIF</b>	<b>246,464</b>	<b>248,979</b>	<b>2,515</b>	<b>1.02%</b>
<b>SUB TOTAL PREMIUMS</b>	<b>3,109,307</b>	<b>3,515,457</b>	<b>406,150</b>	<b>13.06%</b>
<b>SUB TOTAL JIF &amp; EXCESS BUDGET</b>	<b>7,883,882</b>	<b>8,556,783</b>	<b>672,901</b>	<b>8.54%</b>
<b>RISK MANAGEMENT CONSULTANTS</b>	<b>307,602</b>	<b>329,812</b>	<b>22,210</b>	<b>7.22%</b>
<b>TOTAL JIF BUDGET</b>	<b>8,191,484</b>	<b>8,886,595</b>	<b>695,111</b>	<b>8.49%</b>

# 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 30<sup>th</sup> 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**

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

***Safety Committee Meeting Minutes  
November 23, 2021 @ 1:30pm  
Hainesport Municipal Building, Hainesport, NJ***

An Executive Safety Committee meeting of the Burlington County Municipal Joint Insurance Fund (“BURLCO”) was held at Hainesport Municipal Building, Hainesport, New Jersey November 23, 2021 at 1:30pm.

The meeting was called to order at 1:32pm.

Those in attendance were:

Doug Cramer, Chair, **Tabernacle Township**  
Casey English, **Tabernacle Township**  
Richard Wolbert, **Beverly City**  
Erin Provenzano, **Delanco Township**  
Patrice Hansell, **Fieldsboro Borough**  
Steve Fazekas, **Florence Township**  
Mary Picariello, **North Hanover Township**  
Steve Ent, **Westampton Township**  
James Ingling, **Wrightstown Borough**  
Katie Walters, **Conner Strong & Buckelew**  
Steve Walsh, **EJA / Capacity Insurance**  
Joe Henry, **Hardenbergh Insurance**  
Keith Hummel, Public Sector Assistant Director, **J. A. Montgomery Risk Control**  
Rob Garish, Consultant, **J. A. Montgomery Risk Control**  
John Saville, Consultant, **J. A. Montgomery Risk Control**  
Paul A. Forlenza, Executive Director, **Arthur J Gallagher**  
Paul J. Miola, Deputy Executive Director, **Arthur J Gallagher**  
Sheila Ortiz, Account Representative, **Arthur J Gallagher**  
Kamini Patel, Pooling Administrator, **Arthur J Gallagher**  
Debby Schiffer, Wellness Coordinator

Those not in attendance were:

Grace Archer, **Bordentown City**  
Tom Pullion, **Edgewater Park Township**  
Kyle Tuliano, **New Hanover Township**  
Michael Fitzpatrick, **Mansfield Township**  
Maryalice Brown, **Woodland Township**  
Brian Monaghan, **Insurance Agency Management**

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

**I. MINUTES OF JULY 20, 2021 SAFETY MEETING (E-mailed 11/09/2021)**

Mr. Miola indicated that a copy of the July 20, 2021 Executive Safety Committee Meeting minutes were e-mailed to all the Committee members along with the meeting notice for today’s meeting. Mr. Miola asked if there were any questions. No questions were entertained.



## **II. THIRD QUARTER SAFETY DIRECTOR'S LOSS CONTROL REPORT**

Mr. Garish referred the Committee to the handout of the 3<sup>rd</sup> Quarter Safety Director's Loss Control Report. He briefly reviewed the abridged version of the report that covers service activities from July through September of 2021 with the Committee.

He mentioned that the MEL Safety Institute has three (3) main training platforms that are available to the Membership.

- MSI Live – Members have participated in 780 learning events from 1/1/21 through 9/30/21
- MSI Now – Members have participated in a combined 861 courses
  - MSI Online – 798 courses (01/01/2021 through 09/30/2021)
  - MSI Streaming – 63 courses (01/01/2021 through 09/30/2021)
- MSI DVD – (3) Members have rented a total of (11) videos – from 01/01/2021 - 09/30/2021

Mr. Miola suggested to Mr. Garish to have his Safety Director's report to be prepared on a "tri-annual" basis since we now meet three (3) times per year. The Committee agreed with Mr. Miola.

*(The Third Quarter Safety Director's Loss Control Report is attached to the minutes of today's meeting.)*

## **III. SAFETY INTERVENTION/MONITORING**

### **Safety Intervention / Monitoring**

Mr. Miola asked if there were any candidates for Safety Intervention or Monitoring at this time. Mr. Saville responded that there are no member at this time.

Mr. Miola then asked if there were any other members of concern. Mr. Saville stated that all members have been cooperating, despite the pandemic.

## **IV. MEMBERSHIP RENEWALS**

Mr. Miola reported that all renewals have been submitted to our office. They have been filed with the *Department of Banking and Insurance* on October 15, 2021.

## **V. BURLCO JIF LOSS RATIO REPORTS – September 30, 2021**

Mr. Miola directed the Committee to a copy of the JIF Six Year Average Loss Ratio reports valued as of September 30, 2021, which were included in the agenda packet. The report reflects a six-year period for Fund Years 2015-2020. Mr. Miola noted that the six-year average loss ratio for the BURLCO JIF is 82.4%. He noted that the loss ratios reflect incurred losses, which is money paid on the known claims and the reserve to be paid on the known claims within the JIFs self-insured retention versus the members' JIF loss funding budget. Mr. Miola then briefly reviewed the reports included in the agenda packet with the Committee.

Mr. Miola mentioned that the Safety Director's office refers to the reports when they conduct their member visits.

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

## **VI. MEL LOSS RATIO REPORTS – September 30, 2021**

Mr. Miola directed the Committee to a copy of the September 30, 2021, MEL Six-Year Average Loss Ratio reports that were included in the agenda packet. The report reflects a six-year period for Fund Years 2015-2020. He indicated that this report includes incurred losses vs. loss funding for Excess Liability, Property & Workers Compensation losses within the MEL's self-insured retention. Mr. Miola noted that overall the six-year average loss ratio is 87.2%. He then briefly reviewed the reports with the Committee.

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

## **VII. REGIONAL TRAINING SCHEDULE**

### **2021 Regional Training Schedule:**

- **Designated Employee Representative Training:**
  - An additional training was held on October 28, 2021.
- **Health & Wellness – Stress Management:**
  - The November 4, 2021 presentation was cancelled due to low registration
  - The November 9, 2021 virtual presentation was cancelled due to Comcast outage and has been rescheduled for December 15, 2021
  - The November 10, 2021 presentation was held in person at Merighi's.

This was a collaborative effort by Ms. Schiffer and Lt. Walsh.

### **2022 Regional Training Schedule**

Mr. Garish mentioned that the goal is to have (3) Regional Trainings for the BURLCO JIF in 2022; however, they are open to any suggested topics the members bring to their attention.

The following 2022 Regional Training Schedule was developed:

- Safety / Claims / Wellness Coordinator Roundtable
- Implicit Bias
- PEOSH Visit – What to Expect / Role of the Right to Know Coordinator
- EJIF Stormwater –This is a new item to be added, should the schedule allow it.

## **VIII. SAFETY DIRECTOR'S BULLETIN**

Mr. Miola referred the Committee to the latest Safety Bulletins:

- Summer Safety Tips for Pets
- New Jersey's Daniel's Law; Requirements and Challenges
- Chainsaw Safety
- Tornado Preparation and Safety
- COVID-19 Updated Guidance for New Jersey Public Employers
- Post-Storm Cleanup and Recovery Operations
- Recreational Cannabis in New Jersey Regulatory Update

Mr. Garish stated that at the last MEL Safety & Education Committee meeting there was a discussion to cut down the frequency of emailed bulletins. They suggested consolidating the bulletins into a batch to be sent via email twice a month to the membership vs. sending out safety bulletins as they are released. Mr. Garish noted that a special announcement was sent to the BURLCO JIF members on October 1<sup>st</sup>, noting this change. Mr. Garish stated that a newsletter will be sent to the members twice a month delivering all the Bulletins, Safety Director Messages, and other pertinent information without burdening the Members with so many emails.

Mr. Garish stated that his office will be placing a large emphasis next year on downloading the MEL Mobile App as the bulletins will be posted there as they are released. Mr. Miola asked Mr. Garish to remind the Safety Coordinators about the MEL Mobile App during their loss control visits. Mr. Garish replied that his office will encourage towns to download the MEL Mobile App to retrieve the Safety Bulletins and any additional pertinent information. He noted that his office will continue to send the Safety Bulletins to the Executive Director's so they can be placed on the JIF website.

#### **IX. SAFETY DIRECTOR'S MESSAGES**

Mr. Miola noted that the following correspondence was e-mailed to members since the Committee's last meeting:

- *New CDC Mask Recommendation*
- *Crown Act*
- *PEOSH Inspection Resume*

Mr. Garish mentioned that the Safety Director's Messages will also be released via the MEL Mobile App as well.

#### **X. MONITORING REPORTS**

##### **Supervisory Investigation Reports**

Mr. Miola noted that he reviews the PARS (Payment Authorization Requests) on a monthly basis and has noticed that the Supervisor Investigation Reports are not always being completed. As a result, he asked Qual-Lynx to prepare a monthly report that lists workers compensation claims for the month and identify whether reports have been submitted. He shares these with J.A. Montgomery to use as a coaching opportunity during their visits. Mr. Miola commented that the results appear to be improving.

Mr. Wolbert mentioned that he used to receive notification from Qual-Lynx when there was a Claims Adjuster change; however, he no longer receives notification changes. Mr. Miola commented that he was not aware that members were no longer receive notifications of the change in Claims Adjuster. He indicated that he will follow-up with Qual-Lynx.

##### **Miscellaneous / NOC (Not Otherwise Classified)**

Mr. Miola stated that it can be difficult for the Safety Director to conduct an analysis of where our claims are generated if claims are not properly assigned to a department or for type of injury. As a result, Mr. Miola started a campaign earlier this year with Qual-Lynx for them to provide him with a report of all the claims that have been classified as "Miscellaneous" or "NOC" (Not Otherwise Classified). He noted those claims have now been reduced down to zero in the Liability Unit and only a few remain in the WC Unit. Mr. Miola stated that this will allow the Safety Director's office to better drill down on trends within departments.

##### **Co-Morbidities vs. Workers Compensation**

Mr. Miola stated that two years ago he asked Qual-Lynx to identify worker's compensation claims in which injured employees have comorbidities such as smoking, obesity, diabetes, hypertension, etc. in order to track whether there is a difference in outcomes between employees with comorbidities vs. non-comorbidities. He noted that he received the second report from Qual-Lynx containing data through the 3<sup>rd</sup> Quarter. Mr. Miola completed his analysis and the total worker's compensation claim total cost on average is 88% higher for those employees with comorbidities vs. healthy employees. He then briefly reviewed his report with the Committee beginning on page 39 of the agenda packet.

## ***XI. MEL SAFETY INSTITUTE***

Mr. Garish provided a brief review of the activity within the MEL Safety Institute during his report earlier in the meeting:

- MSI Live – have participated in 780 learning events from 1/1/21 through 9/30/21
- MSI Now – Members have participated in a combined 861 courses
  - MSI Online – 798 courses (01/01/2021 through 09/30/2021)
  - MSI Streaming – 63 courses (01/01/2021 through 09/30/2021)
- MSI DVD – (3) Members have rented a total of (11) videos – from 01/01/2021 - 09/30/2021

### **MSI Training Announcement**

Mr. Garish stated that they have added a few courses to the MSI:

- *Work Zone Refresher – Specific to Law Enforcement*
- *Understanding and Preventing Microaggressions*
- *Cultural Conservations*
- *First Amendment Audit*
- *Implicit Bias*

Mr. Garish indicated that in 2022, the Safety Director's office will continue to conduct 90 to 95 percentage of the trainings virtually. The virtual trainings have reflected higher attendance rates.

### **Leadership Skills Training**

Mr. Garish announced that the MEL Safety Institute will be rolling out "MSI Leadership Academy" for Managers, Administrators, Department Heads and Supervisors in 2022. The program will consist of four (4) mandatory courses and four (4) elective courses for a total of eight (8) courses to be completed in the course of two (2) years. He then referred the Committee to a handout listing the mandatory and elective courses for this program. Open enrollment will take place on the following dates:

- December 1<sup>st</sup> through 22<sup>nd</sup> in 2021
- June 1<sup>st</sup> through 22<sup>nd</sup> in 2022
- December 1<sup>st</sup> through 22<sup>nd</sup> in 2022

### **Safety Expos**

Mr. Garish reported that the MEL will be holding seven (7) Safety Expos throughout the State. Those locations closest to our members will be Cumberland County, Camden County, and Atlantic County. These Expos are a one-day event that consists of four (4) Safety Tracks; each track is a 4-hour course in person. He indicated that CEU's are available for the Safety Expo and the Leadership Training. Information will be released in the near future.

## ***XII. S:ERVE***

Mr. Garish discussed the S:ERVE program which is geared toward Police, Fire, Public Works, and EMS personnel. He noted that our WC reinsurance partner, Safety National, developed the program, which included Attentive & Distracting driving due to the relationship between vehicle accidents and WC injuries. This course is designated for drivers of all municipal agencies including CDL and non-CDL drivers. The course includes interactive graphics that will engage the adult learner. He will continue to promote the program during our member visits.

Mr. Miola reported that he has asked Qual-Lynx to identify Police workers compensation claims arising out of the vehicle accidents. He wants to start to gather statistic on the correlation between automobile vs. workers compensation claims in the law enforcement communities. Mr. Miola will keep the Committee informed on his findings.

### ***XIII. POLICE TOPICS***

#### **Law Enforcement Bulletins**

- LE Bulletin 2021-06 | COVID-19 Variant Considerations for Law Enforcement
- LE Bulletin 2021-07 | New Jersey Safe Passing Bill
- LE Bulletin 2021-08 | Suicide Prevention Month
- Safety Recall Notice 21S32 / NHTSA Recall 21V537 | Ford 2017 Police Interceptor UTL
- Video Briefs for Law Enforcement (4 ½ Video on the MSI)

#### **Law Enforcement Message**

- Domestic Violence Involving Police Officers

Mr. Hummel made the Committee aware that effective in 2022 the 988 number will become the “National Suicide Prevention Hotline”. He noted that the caller will then be redirected to your local 911 center.

#### **Police Ad Hoc Committee Meeting**

Mr. Hummel noted that the April 27, 2021 Police Ad Hoc Committee Meeting minutes are included in the agenda packet. The next Police Ad Hoc Committee meeting is scheduled for December 14, 2021 and will be held virtually.

#### **SLEO & Supervisor Refresher Training**

Mr. Hummel mentioned that retired Police Chief Denis Connell annually conducts SLEO Training Sessions in Southern New Jersey. This training will be focused on interaction with people.

#### **Police Risk Management Director**

Mr. Miola reported that the Finance Committee added funds into the budget for the Police Risk Management Director. This Committee authorized our office to develop a contract that will be adopted during today’s Executive Committee Meeting. We are looking to address claims trending from our Police Department. Mr. Miola commented that policies have the greatest impact to defend allegations against our police officers. He noted that the Police Risk Management Director has a start date of December 1, 2021 in the BURLCO JIF; in the TRICO JIF he began visiting member towns on November 1<sup>st</sup>. Mr. Miola anticipates that the Police Director will attend future Safety Committee Meeting to provide his progress.

Mr. Hummel mentioned that in the TRICO JIF the Police Director has coordinated appointments with seven (7) agencies. The goal of the Police Director is to ensure the agencies have the policies and training in place.

### ***XIV. MEL SAFETY & EDUCATION COMMITTEE MEETINGS***

Mr. Miola referred the Committee to the April 30<sup>th</sup>, July 16<sup>th</sup> and the October 1<sup>st</sup> meeting minutes beginning on page 58 of the MEL Safety & Education minutes. He noted that the Committee is comprised of the chairs of the local JIF Safety Committees and is designed to develop programs on a statewide basis. These minutes are included so the members are aware of the statewide initiatives.

Mr. Miola noted that the next MEL Safety & Education Meeting is scheduled for December 3, 2021 at 10:30am.

### ***XV. PEOSHA ADVISORY COMMITTEE UPDATES***

Mr. Saville referred the Committee to pages 71-80 of the agenda packet and highlighted the *15 most Frequent Citations for period of April 1, 2021, through June 30, 2021*. He noted that he sits on the Advisory Committee. A meeting was scheduled to take place on October 27<sup>th</sup>; however, it was cancelled. He briefly reviewed his notes from the July 22, 2021 Advisory notes with the Committee.

The 5 most frequently cited violations during this period during local inspections were as follow:

- Electrical General Requirements
- Portable Fire Extinguishers
- Walking/Working Surfaces
- Machine Guarding
- Compressed Gas

Mr. Saville indicated that the focus for the next five years should be announced by January 2022 since the October meeting was canceled. He noted that PEOSH is calling members letting them know they will be visiting; however, they are not giving them a specific day or time. He advised the Members can contact the Safety Director's office for assistance or if they would like the Safety Director to be present during the visit.

#### ***XVI. WELLNESS INITIATIVE***

Ms. Schiffer shared the Member's accomplishments:

- Many Members worked to implement activities throughout the year; instead of allocating the money into one item that can be handed out to municipal employees at the end of the year.
- There is ongoing communication with the Wellness Coordinators; at least every quarter with either a phone call, email, zoom or an in-person visit.
- Everyone worked hard to get their vouchers in for the Claims Fund prior to or by the deadline of November 1<sup>st</sup>. Encumbered funds must be claimed by February 1<sup>st</sup> for those who have not already done so.
- There have been some great ideas generated this year, all while keeping the approval guidelines in mind that were shared at the beginning of the year.

#### **Wellness Activities**

Ms. Schiffer shared with the Committee how the members have been spending their wellness funds:

- Gift cards to Farmers Markets, Day spas, Dick's Sporting Goods, Local Pro Shops, Salad works. However, the gift cards must be distributed as part of an event or challenge associated with wellness. A few towns have done that with good results.
- Pre-approved snack boxes – limited to nuts and specific bars
- Water bottle re-filling stations
- Water coolers/water tumblers
- WALKtober challenges to encourage movement (pedometers)
- Chair massages – this has been well accepted, however, some municipalities are not allowing outside vendors to enter the building due to the pandemic. This can be planned for the future pending change in the current guidelines outlined by the individual municipalities regarding vendors.
- Wellness Days/Weeks with various teambuilding activities and vendors, blood pressure, chair massages, games, etc.
- Flu/pneumonia/COVID clinics
- Presentations: Conflict Resolution, Eating Well & Diabetes, Menopause, Mental fitness
- Treadmill purchase or exercise equipment for office use
- Fresh fruit for the departments or for a challenge launch

Ms. Schiffer shared other creative ideas:

- Scavenger hunts
- Produce of the month – participants are given a reusable grocery bag with a monthly produce. They receive information on its benefits. In October, they received a small

pumpkin and are encouraged to decorate it, carve it or cook it (recipes are shared and put into a cookbook) Bring bag back next month for new featured produce.

- Misfits Market produce delivery

Ms. Schiffer often refers to the pictures posted to the JIF website to encourage the Members to share pictures of their events. The pictures can serve as potential ideas for other members as well as showcase their creative wellness initiatives. Ms. Schiffer mentioned that she continues to send out the monthly newsletter. Ms. Schiffer indicated that she is working on new ideas for potential workshops that she would like to offer in the New Year.

### **Poster Idea**

Mr. Miola informed the Committee that Ms. Schiffer and her colleague Ms. Simone from the ACM JIF suggested a poster idea focused around comorbidities: *What are they, how we can prevent them with lifestyle changes?* Mr. Miola stated that these would be similar to the “stretching posters” that were provided a few years back. He then asked the Committee for authorization for the expenditure for the posters. The cost of the posters would be approximately \$500-\$600 per JIF, the total cost is being shared amongst the three (3) JIFS. The Committee Approved.

### **Wellness Budget**

Mr. Miola referred the Committee to a copy of the 2021 Wellness Incentive Program Budget Balance spreadsheet included in the agenda packet. He reminded the Committee that the deadline to claim or encumber these funds was November 30, 2021. Mr. Miola noted that all encumbered funds must be claimed by February 1, 2022. He stated that this notice is included in the Executive Committee agenda packet on a monthly basis. Mr. Miola mentioned that reminder letters were emailed on November 5, 2021.

## ***XVII. OPTIONAL SAFETY BUDGET***

Mr. Miola directed the Committee to a copy of the 2021 Optional Safety Budget Balance spreadsheet included in the agenda packet. He reminded the Committee that the deadline to claim or encumber these funds was November 30, 2021. Mr. Miola noted that all encumbered funds must be claimed by February 1, 2022. He indicated that this information is included in the Executive Committee agenda packet on a monthly basis. Reminder letters were emailed on November 5, 2021.

## ***XVIII. SAFETY INCENTIVE PROGRAM***

### **2020 Program**

Mr. Miola directed the Committee a spreadsheet packet depicting available balances from the 2020 SIP awards. The deadline to encumber or claim funds is November 30, 2021. The final date to claim encumbered funds is February 1, 2022. Reminder letters were e-mailed on November 5, 2021.

### **2021 Program**

#### **Member Status**

Mr. Miola asked if all members will qualify for the 2021 Safety Incentive Program. Mr. Garish responded that at the current moment he anticipates all members to qualify for the 2021 SIP. He noted that he will continue to work with those members that have had issues completing training due to COVID.

Mr. Miola mentioned that Mr. Forlenza asked him to discuss with the Committee the impact of meeting attendance on the “Optional Safety Incentive Awards” qualifications. He noted that under the 2021 SIP, members who have at least 75% combined attendance of all meetings, with 50% by the Fund Commissioner, can qualify for an additional monetary award based upon their size category. As a result, he asked if an in-person meeting with no “virtual option” will be considered in this calculation. He noted that one member, in particular, was concerned with COVID for today’s

meeting and their town has not held any in-person meetings since COVID. The Committee agreed to give a little leeway with members participating virtually due to special circumstances. Mr. Miola then asked that Mr. Garish consider these circumstances when they begin to look at the Safety Incentive Program.

### **Outstanding Suggestions for Improvement**

Mr. Miola indicated that Mr. Garish will be working with members to clear up the *Outstanding Suggestion for Improvement* (SFI) that are two years or older. Mr. Garish noted that a few member towns are approaching that two-year mark. He will be asking the Consultants to verify the status with the towns that are showing an OSFI older than two years. Sometimes the OSFI's have been completed; however, his office has not been notified. Mr. Miola mentioned that the Safety Director's office will review the Outstanding Suggestions for Improvement and report back to the Committee.

### **2022 Program**

#### **Member Status**

Mr. Miola asked Mr. Garish if there are any significant changes to the SIP for 2022. Mr. Garish responded that there will be no changes to the 2021 Safety Incentive Program. He noted that the "Zero Harm" Theme will continue in 2022. If there are any changes to the program prior to December, he will advise the Committee.

Mr. Miola noted that the proposed 2022 Safety Incentive Program and Size Categories will be sent to the Committee and will highlight any changes for review in December. The Committee approved.

### ***XIX. 2022 SAFETY KICKOFF BREAKFAST***

Mr. Miola expressed his wishes that the pandemic will calm down for us to hold the 2022 Safety Kickoff Breakfast in late March or Early Spring. He noted that the Executive Director's office has been searching for locations. The breakfast was previously held at Old York Country Club, but they are no longer available to the JIF. Mr. Miola mentioned that prior to that we held the breakfast at Indian Springs Country Club, but they are not located in a town associated with our JIF, they are associated with a town in the PMM JIF. He then asked the Committee if they had any suggestions for locations. Discussion ensued.

Following a brief discussion, the Committee suggested the following locations:

- Mastori's – Bordentown Twp.
- Deerfield Country Club – Westampton
- Touch of Class – Delran
- Ramblewood Country Club – Mt. Laurel

Mr. Miola stated that the Executive Director's office will look into these facilities and follow up with the Committee. The Committee approved. Mr. Miola stated that if the breakfast is to be held in person, door prizes will be purchased.

Mr. Miola advised the Committee that the Budget, Award, and Size Categories will be sent to the Committee in December for review.

### ***XX. 2022 SAFETY & CLAIMS COORDINATOR ROUNDTABLE***

Mr. Miola mentioned that the Safety & Claims Coordinator Roundtable will be held virtually to provide the necessary information to the Safety & Claims Coordinators. This will be scheduled in either late March or early April. He also noted that the Executive Director's office will research a small gift that could be mailed to the Safety & Claims Coordinators for their efforts.

### ***XXI. 2022 SAFETY & WELLNESS CALENDARS***



Mr. Miola stated that Executive Director's office received the Safety & Wellness Calendars and will be distributed to the members in December. If the meeting is held virtually, there will be an expense to mail the calendars. He then asked the Committee if they approve the mailing expense for the calendars. The Committee approved this expenditure.

***XXII. NEXT MEETING***

Mr. Miola mentioned that in the fall, the Committee decided to meet three (3) times per year vs. four (4) times per year. He asked the Committee if they would like to continue this process or move back to four (4) meetings per year.

Following a brief discussion, the Committee would like to continue meeting three (3) times per year in 2021.

There being no further business, the meeting adjourned at 2:26 p.m.

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

Tab: 11/23/2021  
Tab: 11/23/2021



# 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



**Municipal Excess Liability Joint Insurance Fund**

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

**Date:** November 17, 2021

**To:** Burlington County Municipal Join Insurance Fund

**From:** Commissioner Jack

**Subject:** November MEL Report

- ☐ **2022 Rate Table & Budget:** Following a public hearing, the Board of Fund Commissioners adopted the enclosed 2022 Rate Table and Budget.
- ☐ **2022 Excess Renewals:** Underwriting Manager is still marketing and negotiating the 2022 renewals. A meeting of the Reinsurance Committee will be scheduled when negotiations are complete.
- ☐ **Specialized Legal Services:** In 2020, the MEL awarded a professional service contract to Dughi, Hewit & Domalewski, P.C. to provide special legal counsel services in the area of insurance coverage analysis and advice. Board adopted a Resolution to renew that appointment for one year, at a fee of \$195 per hour and \$95 per hour for paralegal.
- ☐ **Fiscal Management Plan Signatories- Excess Property Claims Administrator:** A contract was awarded to Qual-Lynx to serve as Property Claims Administrator for the contract period of August 31, 2021 to December 31, 2023 to allow for an orderly claims data transition from the prior service provider.

Board adopted a resolution amending the 2021 Fiscal Management Plan to remove Sedgewick as authorized signatories.

- ☐ **Coverage Committee:** Committee met on November 12<sup>th</sup> at 1:00PM; Underwriting Manager said the Committee discussed a number of items and said they will continue on to 2022.
- ☐ **RCF Report:** The RCF met on October 20<sup>th</sup> to adopt their 2022 budget and confirm transfer of Fund Year 2017 claim liabilities. Commissioner Clarke submitted a report on the meeting. In addition, the board adopted a resolution authorizing the transfer of MEL 2017 liabilities valued as of December 31, 2021.

The RCF will meet next on Thursday January 6, 2022. Board elected Commissioner John Clark as its 2022 representative to the Municipal Excess Liability Residual Claims Fund.



## **Municipal Excess Liability Joint Insurance Fund**

David N. Grubb  
Executive Director  
9 Campus Drive – Suite 216  
Parsippany, New Jersey 07054  
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: \$15,786,823<sup>1</sup> – 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: \$15,207,239<sup>2</sup> - 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: \$11,820,762<sup>3</sup> - 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: \$2,815,798<sup>4</sup> - 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.

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<sup>1</sup> Property includes budget lines 5 and 17

<sup>2</sup> Liability includes budget lines 1, 2, 3, 6, 13 and 14

<sup>3</sup> Workers' Compensation includes budget lines 4 and 16

<sup>4</sup> Cyber includes budget lines 7 and 15

- Other Coverages: \$525,285<sup>5</sup> - The budgets for the Faithful Performance bonds, surety bonds and the aggregate loss fund account are unchanged.
- Loss Fund Contingency: \$216,126<sup>6</sup> - This is reduced \$368,381 to keep the overall budget increase under 10%.
- Expenses and MEL Safety Institute: 5,407,676<sup>7</sup> – 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.

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<sup>5</sup> Other coverages include budget lines 8, 9, and 10.

<sup>6</sup> Loss Fund Contingency is budget line 19

<sup>7</sup> 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

2022								
<b>MEL RATE TABLES</b>								
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%
<b>JIF AttachmentTo 500K</b>								
0 EX 500K	(1)	-			-		-	
100K EX 400K	(1)	0.1959			0.28603		0.0901	46.0%
150K EX 350K	(1)	0.3963			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			0.62689		0.0682	12.2%
1MIL EX 1MIL	(1)	0.3534			0.52299		0.1696	48.0%
Loss Fund Contingency	(1)	0.3312			0.04500		(0.2862)	-86.4%
3MIL ex 2MIL	(1)	0.5065			0.36397	\$679	(0.1425)	-28.1%
<b>CYBER</b>								
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		0.3226	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	\$1,369	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	\$1,067.00	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								
1800K EX 200K		0.003750			0.004814		0.0011	28.4%
1750K EX 250K		0.003233			0.003816		0.0006	18.0%
1700K 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		(0.0002)	-9.9%
1550Kx450		0.001937			0.001841		(0.0001)	-4.9%
1500K EX 500K		0.001676			0.001589		(0.0001)	-5.2%
1400K EX 600K		0.000976			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)	-19.9%
MEL Safety Institute		32.34			32.99		0.6500	2.0%
<b>SPECIAL EXPOSURES:</b>								
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	67.85%						
	1.5MIL EX 500K	32.15%						
		100.00%						
<b>SEASONAL SURCHARGE RATES</b>								
ATL		8.48%			8.48%			
MON		6.20%			6.20%			
CNTRL		6.20%			6.20%			
OCE		3.22%			3.22%			
<b>Aggregate Excess LFC</b>								
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		
15,001		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  
RESOLUTION #2021-\_\_\_**

**A RESOLUTION AUTHORIZING THE FUND CHAIR AND FUND SECRETARY TO  
EXECUTE A ONE YEAR CONTRACT WITH WIZER TO PROVIDE EMPLOYEE  
CYBER HYGIENE TRAINING, SECURITY AWARENESS NOTIFICATIONS, AND  
PHISHING ASSESSMENTS TO THE MEMBERS OF THE BURLINGTON COUNTY  
MUNICIPAL JOINT INSURANCE FUND EFFECTIVE JANUARY 1, 2022 AT A COST  
NOT TO EXCEED \$7,244**

**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 members actively manage the risk associated with the use of technology in their day to day operations through a number of techniques including the scanning of external networks for vulnerabilities, external network penetration testing, completion of employee online cyber hygiene training, the circulation of security awareness notifications, and the use of phishing assessments; and

**WHEREAS**, on July 20, 2021, the FUND authorized the Executive Director to prepare, advertise, and receive Requests for Proposals (RFP) for the delivery of the aforementioned technology related risk management services on behalf of its members ; and

**WHEREAS**, the RFP was issued on September 8, 2021 with all responses due back by October 8, 2021; and

**WHEREAS**, responses to the RFP were received from Wizer, D2, and Pivot Point Securities; and

**WHEREAS**, an Evaluation Committee made up of Fund Commissioners representing the Burlington County, Atlantic County, and Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Funds met on November 10, 2021 to evaluate the responses received based upon the evaluation criteria included in the RFP; and

**WHEREAS**, after careful consideration, the members of the Evaluation Committee have recommended that the FUND award a contract to Wizer to provide Employee Cyber Hygiene Training, Security Awareness Notifications, and Phishing Assessments to the members of the FUND for a period of one year beginning January 1, 2022, at a cost not to exceed \$7,244; and

**WHEREAS**, funds to pay for these services are included in the FUND's 2022 Budget;

**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 WIZER, a copy of which is attached hereto, to provide Employee Cyber Hygiene Training, Security Awareness Notifications, and Phishing Assessments to the members of the FUND for a period of one year beginning January 1, 2022, at a cost not to exceed \$7,244.

**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 December 21, 2021.



**BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND**

Attest: \_\_\_\_\_  
Fund Secretary

By: \_\_\_\_\_  
Fund Chair

Date: December 21, 2021

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

**A RESOLUTION AUTHORIZING THE FUND CHAIR AND FUND SECRETARY TO  
EXECUTE A ONE YEAR CONTRACT WITH D2 TO PROVIDE EXTERNAL NETWORK  
VULNERABILITY SCANNING AND EXTERNAL NETWORK PENETRATION  
TESTING TO THE MEMBERS OF THE BURLINGTON COUNTY MUNICIPAL JOINT  
INSURANCE FUND EFFECTIVE JANUARY 1, 2022 AT A COST NOT TO EXCEED  
\$95,060.00**

**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 members actively manage the risk associated with the use of technology in their day to day operations through a number of techniques including the scanning of external networks for vulnerabilities, external network penetration testing, completion of employee online cyber hygiene training, the circulation of security awareness notifications, and the use of phishing assessments; and

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**WHEREAS**, the RFP was issued on September 8, 2021 with all responses due back by October 8, 2021; and

**WHEREAS**, responses to the RFP were received from Wizer, D2, and Pivot Point Securities; and

**WHEREAS**, an Evaluation Committee made up of Fund Commissioners representing the Burlington County, Atlantic County, and Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Funds met on November 10, 2021 to evaluate the responses received based upon evaluation criteria included in the RFP; and

**WHEREAS**, after careful consideration, the members of the Evaluation Committee have recommended that the FUND award a contract to D2 to provide External Network Vulnerability Scanning and External Network Penetration Testing to the members of the FUND for a period of one year beginning January 1, 2022, at a cost not to exceed \$95,060.00; and

**WHEREAS**, funds to pay for these services are included in the FUND's 2022 Budget;

**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 D2, a copy of which is attached hereto, to provide External Network Vulnerability Scanning and External Network Penetration Testing to the members of the FUND for a period of one year beginning January 1, 2022, at a cost not to exceed \$95,060.00; and

**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 December 21, 2021.

**BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND**

Attest: \_\_\_\_\_  
Fund Secretary

By: \_\_\_\_\_  
Fund Chair

Date: December 21, 2021