



## AGENDA PACKET



**Tuesday, May 21, 2024 at 3:00 PM**

<https://www.microsoft.com/en-us/microsoft-teams/join-a-meeting>

Meeting ID: 266 462 649 687

Meeting Passcode: q8LXBP

Audio Access: 1-331-256-5069

Audio Conference ID: 147 588 602#

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

**BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND**

**May 21, 2024 – 3:00 PM**

**Microsoft Teams**

<https://www.microsoft.com/en-us/microsoft-teams/join-a-meeting>

Meeting ID: 266 462 649 687

Meeting Passcode: q8LXBP

**AGENDA**

- I. Meeting called to order by Chair
- 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 the *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*) Motion to move up \_\_\_\_\_, \_\_\_\_\_ and \_\_\_\_\_ in the absence of \_\_\_\_\_, \_\_\_\_\_ and \_\_\_\_\_ to the Executive Committee for voting purposes – **Motion – All in Favor**
- V. Approval of Minutes
  - Motion to Adopt the **April 16, 2024** Meeting Minutes – **Motion – All in Favor**.....Pages 1-14
- VII. Claims Review Committee Meeting Minutes – May 14, 2024 .....Handout
- VIII. Executive Director’s Report.....Pages 15- 40
  - A. Lost Time Accident Frequency ..... Pages 18-19
  - B. Certificates of Insurance ..... Pages 20-22
  - C. Financial Fast Track Report ..... Page 23
  - D. Regulatory Filing Checklists ..... Pages 24-25
  - E. 2023 Safety Incentive Program.....Page 26
  - F. 2024 Optional Safety Budget ..... Page 27
  - G. 2024 Wellness Incentive.....Page 28
  - H. 2024 EPL/Cyber Risk Management Budget.....Page 29
  - I. EPL Compliance Status ..... Page 30
  - J. Statutory Bond Status ..... Pages 31-32
  - K. Skateboard Park Approval Status.....Page 33
  - L. Capehart Scatchard Updates.....Pages 34-35
  - M. Land Use Training Certification.....Page 36
  - N. New Fund Commissioner Orientation
  - O. Special Law Enforcement Officer Training
  - P. Fireworks Coverage Reminder.....Pages 37-41
  - Q. Website
  - R. New Member Activity

IX.	Solicitor’s Report	
	A. MEL Helpline and Contact List.....	Pages 42-43
	B. Resolution 2024-_____ Adopting the Model Indemnification and Insurance Provisions- <b>Motion – Roll Call</b> .....	Pages 44-49
	C. Draft Revised Litigation Management Conflict of Interest Policy.....	Pages 50-52
X.	Safety Director’s Report	
	A. Activity Report .....	Pages 53-55
XI.	Claims Administrator’s Report	
	A. Lessons Learned from Losses .....	Page 56
XII.	Law Enforcement Risk Management	
	A. Report.....	Pages 57-58
XIII.	Wellness Director Report	
	A. Monthly Activity Report.....	Pages 59-60
	B. Targeting Wellness Newsletter .....	Pages 61-65
	C. Wellness Champs.....	Page 66
XIV.	Managed Health Care Report	
	A. BURLCOJIF Summary.....	Page 67
	B. Average Days to Report.....	Page 68
	C. Claims Reported by Type.....	Page 69
	D. Nurse Case Management Reports.....	Page 70
	E. Transitional Duty Report.....	Page 71
	F. PPO Savings and Penetration Reports.....	Pages 72-73
	G. Top 10 Providers & Paid Provider by Specialty.....	Page 74
	H. Prescription Benefit Report.....	Page 75
	I. Quick Notes.....	Page 76
XV.	Technology Risk Services	
	A. Reports.....	Pages 77-78
XVI.	Treasurer’s Report as of April 30, 2024 .....	Pages 79-111
	A. Investment Report	
	B. Investment JCMI	
	C. Loss Run Payment Registers	
	D. Fund Status	
	E. Disbursements	
	F. AELCF	
	G. May Bill List.....	Pages 112-113
	Motion to approve the Payment Register & Bill List– <b>Motion – Roll Call</b>	
XVII.	Committee Reports	
	A. Safety Committee Meeting Minutes – May 2, 2024.....	Pages 114-134
XVIII.	MEL/RCF/E-JIF/Cyber Reports	
	Noting to Report	

- XIX. Miscellaneous Business
  - A. Updated OPRA Roadmap.....Page 135

**The next meeting of the BURLCOJIF will be held on Tuesday, June 18, 2024  
at 3:00 PM at Hainesport Municipal Building**

- XX. Meeting Open to Public Comment
  - B. Motion to Open Meeting to Public Comment – **Motion - All in Favor**
  - C. Motion to Close Meeting to Public Comment – **Motion - All in Favor**
- XXI. **Closed Session** (*if necessary*) – Resolution 2024- \_\_\_\_\_ A request shall be made to go into Closed Session to discuss matters affecting the protection of safety and property of the public and to discuss pending or anticipated litigation and/or contract negotiations -**Motion – Roll Call**
  - A. Professionals’ Reports
    - 1. Claims Administrator’s Report
    - 2. Executive Director’s Report
    - 3. Safety Director’s Report
    - 4. Solicitor’s Report
  - B. Reopen Public Portion of Meeting – **Motion – All in Favor**
- XXII. Approval of Claims Payments – **Motion – Roll Call**
- XXIII. Authorization to Abandon Subrogation (if necessary) – **Motion – Roll Call**
- XXIX. Motion to Adjourn Meeting – **Motion – All in Favor**

# BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND

Medford Village County Club, Medford, NJ  
April 16, 2024 @ 3:00 pm

## *EXECUTIVE COMMITTEE MEETING*

### *OPEN SESSION MINUTES*

A meeting of the Burlington County Municipal Joint Insurance Fund (BURLCO JIF) was held at the Medford Village County Club, Medford, NJ on April 16, 2024. Fund Chair, John Gural, **Palmyra Borough**, presiding. The meeting was called to order at 3:00 PM.

#### *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*

Rich Wolbert, *Fund Secretary*, **Beverly City**  
Maria Carrington, **Bordentown Twp.**  
Caryn Hoyer, **Chesterfield Twp.**  
Erin Provenzano, **Delanco Twp.**  
Joe Bellina, **Delran Twp.**  
Patricia Clayton, *Alternate*, **Edgewater Park**  
Patrice Hansell, **Fieldsboro Borough**  
Tom Sahol, **Florence Twp.**  
Paula Kosko, **Hainesport Twp.**  
Carrie Gregory, **Lumberton Twp.**  
Mike Fitzpatrick, **Mansfield Twp.**  
Dawn Bielec, **Medford Twp**  
Susan Jackson, **New Hanover Twp.**  
John Gural, *Fund Chair*, **Palmyra Borough**  
Dan Hornickel, **Pemberton Twp.**  
Susan Onorato, **Shamong Twp.**  
Lisa Cummins, **Tabernacle Twp.**  
Craig Farnsworth, **Westampton Twp.**  
James Ingling, **Wrightstown Borough**

Absent Fund Commissioners/Professionals were:

Mari Ann Capriglione, **Bass River Twp.**  
Margaret Peak, **Bordentown City**  
Jerry Mascia, **Mt. Laurel Twp.**  
Mary Picariello, **North Hanover Twp.**  
Kathy Smick, **Pemberton Borough**  
Michael Mansdoerfer, **Riverside Twp.**  
Kathy Hoffman, **Southampton Twp.**  
Brandy Boyington, **Springfield Twp.**  
Maryalice Brown, **Woodland Twp.**  
Kamini Patel, MBA, CIC, CPCU, AIDA<sup>®</sup>, *Deputy Executive Director*, **RPA – A Division of Gallagher**

Those also in attendance were:

Paul A. Forlenza, MGA, *Executive Director, RPA – A Division of Gallagher*  
Tracy Forlenza, *Account Manager, RPA – A Division of Gallagher*  
Jillian Donnelly, *Account Manager, RPA – A Division of Gallagher*  
David DeWeese, *Fund Solicitor, The DeWeese Law Firm, P.C.*  
Rob Garish, *Asst. Director of Public Sector, J.A. Montgomery Consulting*  
Chris Winter, *Law Enforcement Risk Management Consultant*  
Chris Roselli, *Account Manager, Qual-Lynx*  
Karen Beatty, *Client Services Manager, Qual-Care*  
Christine Gallagher, *Client Services Manager, Qual-Care*  
Tom Tontarski, *Treasurer*  
Debby Schiffer, *Wellness Director, Targeting Wellness*  
Jerry Caruso, *Technology Risk Services Director, Wintsec Consulting*

Also present were the following Risk Management Consultant agencies:

Barclay Insurance  
Hardenberg Insurance Group  
Conner Strong & Buckelew  
Insurance Agency Management  
Fairview Insurance Agency

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

Chair Gural asked for a Motion to allow 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 by Mr. Hornickel, seconded by Mr. Wolbert. All in Favor. Motion carried by unanimous vote.

### **APPROVAL OF MINUTES**

Chair Gural presented the Open session meeting minutes of the March 19, 2024 meeting of the Fund, as found in the agenda packet, for approval.

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

Motion by Ms. Provenzano, seconded by Mr. Mansdoerfer to approve the Open session meeting minutes of the March 19, 2024 meeting. All in Favor. Motion carried by unanimous vote.

### **CLAIMS REVIEW COMMITTEE MEETING REPORT – April 9, 2024**

Mr. Bellina noted the minutes of the April 9, 2024 Claims Review Committee meeting were a handout for today's meeting and are self-explanatory. He then noted the Committee eight (8) PARs including seven (7) Workers' Compensation (*1 Police, 2 Fire, and 5 Other*); one (1) General Liability, zero (0) Automobile Liability, and zero (0) Property claim were reviewed for settlement, continuing defense, or to advise of trial date. Mr. Bellina noted for more detail on any of these topics, please reference the minutes.

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

### **EXECUTIVE DIRECTOR'S REPORT**

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

Mr. Forlenza referenced the Certificates of Insurance report included in the agenda and asked the members to please review to be sure the certificates were ordered by you, and are correct.

Mr. Forlenza noted details regarding the allocation of funds for the Safety Incentive Program, Optional Safety budget, EPL/Cyber budget, and Wellness Incentive funds for 2024 are listed in the agenda. The deadline to encumber the funds is November 29, 2024 and he noted that the Safety Incentive Program award money letter was sent following the Safety Breakfast on March 27, 2024. He urged the members not to wait until the November 29, 2024 deadline to claim and request reimbursement from his office. You can simply submit the necessary information to his office, and we will process it for payment on the next bill list.

Mr. Forlenza noted the latest listing of Statutory Bonds issued by the MEL for JIF members is included in the agenda for your review. This list should be reviewed for accuracy. Please note that these bonds are written for the individual NOT the position to be bond. All applicants for a bond must complete an underwriting application and submit it to the Fund Underwriter for approval. Any questions on the status of an application or a bond listed on the report should be directed to Jonathon Tavares at 856-614-4493 or [jtavares@connerstrong.com](mailto:jtavares@connerstrong.com).

In regards to the Elected Officials Training, Mr. Forlenza noted attendance has been very low, so please remind your Governing Body members to take the training if they have not done so. He reminded the members that a \$250 credit, up to 5% of your towns assessment, will be issued for each Municipal Elected Official that completes the training. In addition, he noted his office receives a download of individuals who have completed the training approximately every two weeks. A follow-up email is sent to those who have successfully completed the training, and also published is an attendee/participants list on the JIF websites. To access this list, visit the JIF website and navigate to the "Sign-In Sheets" section, located approximately halfway down on the right-hand side of the home page.

Mr. Forlenza noted an invitation for the Safety, Claims, and Wellness Coordinator Roundtable was emailed out to all members on April 4, 2024 and will be held online on April 30, 2024 at 10:00 am via Microsoft Teams.

Mr. Forlenza noted the Executive Director's office will be holding two (2) New Fund Commissioner Orientation sessions this year; one in May and the other later this Fall via Microsoft Teams. Anyone who would like an overview of the JIF is welcome to sign up and participate. An email notification with further details on how to participate in this training will be emailed to all members the end of April.

Mr. Forlenza reminded the members that the Division of Local Government Services utilizes an "on line" process for completion and submission of Financial Disclosure forms. Each Fund Commissioner has a unique PIN # for which to file for their position of Fund Commissioner with the JIF. Newly appointed Fund Commissioners receive their Filing PIN # from our office once we are notified of their appointment. Any newly appointed Fund Commissioner that has not yet received their PIN# from the Executive Director's office, or has any questions, should contact Kris Kristie at [Kristi\\_Kristie@rpadmin.com](mailto:Kristi_Kristie@rpadmin.com). He noted a notification was sent out from his office on April 3, 2024 and the last day to file without penalty is April 30, 2024.

Mr. Forlenza stated that the Annual SLEO Training will be provided again this year in two (2) identical sessions in May. His office will send an invite at the end of April.

Mr. Forlenza noted that the quarterly attendance can be found on page 50 of the agenda. Please be sure to review your attendance, and contact Ms. Kristie at [Kristi\\_Kristie@RPAdmin.com](mailto:Kristi_Kristie@RPAdmin.com) if you feel there are any discrepancies in the report.

Mr. Forlenza noted that we are still working on the Members Only Section of the JIF website, and Ms. Matro provided a nice overview earlier today during the Retreat. Again, he anticipates it launching in early May.

Notification will go to all members at that time. He reminded members that this is necessary to protect the policies and other documentation on our JIF website.

Lastly, Mr. Forlenza noted that a reminder was sent to the members who have not yet completed their review of their property schedules in Origami. He commented that even those members not receiving physical appraisals this year must complete the review of exposures in Origami and contact AssetWorks. He reminded members that the values in Origami are what are trended to compile the 2025 renewal premiums. Mr. Forlenza also noted that a reminder was sent to the members who have not yet uploaded their 2023 payroll information to Bowman to please reach out to them as soon as possible, as this data is used to compile the 2025 Workers Compensation excess premiums and it is crucial that it is completed on schedule.

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

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

***MEL EPL Helpline & Authorized Contact List*** – Mr. DeWeese emphasized to the members to please review the attached list of authorized contacts for the *MEL Employment Practices Helpline* and be sure that who you want to have access to the Helpline are listed on this report, as calls can only be fielded from those on the list. He reminded the members that they could 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, and a sample of the Resolution can be found on the BURLCO JIF website. Mr. DeWeese added he has fielded many calls, and he hopes this is helping to avoid claims.

Mr. DeWeese noted that Jodi Howlett, Esquire is no longer serving on the MEL Helpline. He noted that he and Fred Semrau, Esquire will be handling the calls. Mr. DeWeese noted the MEL is actively looking for a replacement for her on the Helpline, and once she is replaced, he will update the members.

Mr. DeWeese reported there was one (1) new case assigned since last month.

#### *Lopez v Township of Bordentown*

Mr. DeWeese reported there have been no (0) cases closed since last month.

### ***Resolution 2024- 18 Revised Litigation Management Guidelines***

Mr. DeWeese announced that he has revised the Litigation Management Guidelines (LMG) for the BURLCOJIF. He noted that last month, he provided the committee members with a draft of the revised Litigation Management Guidelines, and he requested that Committee Members provide their comments or suggestions for additions, deletions, or corrections; however, he did not receive any responses.

Chair Gural entertained a motion to adopt the Revised Litigation Management Guidelines as presented by Mr. DeWeese.

Motion by Mr. Hornickel, seconded by Ms. Kosko to adopt the Revised Litigation Management Guidelines as presented.

### **ROLL CALL**

***Yeas:*** Rich Wolbert, Fund Secretary, Beverly City  
Maria Carrington, Bordentown Twp.  
Caryn Hoyer, Chesterfield Twp.  
Erin Provenzano, Delanco Twp.  
Joe Bellina, Delran Twp.  
Patricia Clayton, Alternate, Edgewater Park



Patrice Hansell, Fieldsboro Borough  
Tom Sahol, Florence Twp.  
Paula Kosko, Hainesport Twp.  
Carrie Gregory, Lumberton Twp.  
Mike Fitzpatrick, Mansfield Twp.  
Dawn Bielec, Medford Twp  
Susan Jackson, New Hanover Twp.  
John Gural, Fund Chair, Palmyra Borough  
Dan Hornickel, Pemberton Twp.  
Susan Onorato, Shamong Twp.  
Lisa Cummins, Tabernacle Twp.  
Craig Farnsworth, Westampton Twp.  
James Ingling, Wrightstown Borough

*Nays:* None  
*Abstain:* None

In regards to the Conflict of Interest Policy, Mr. DeWeese noted that the Appendix holds the Conflict of Interest Policy, which is very old and outdated. He has prepared revisions to the Policy and will circulate among the members. Please direct any questions or concerns to him. If there are no objections, he will present a resolution at the May meeting adopting the revised Conflict of Interest Policy.

Lastly, Mr. DeWeese noted that he has revised and prepared revisions to the Indemnification and Insurance Provisions and will circulate among the members for any feedback or suggestions. Please direct any questions or concerns to him. If there are no objections, he will present a resolution at the May meeting to adopt the revised Indemnification and Insurance Provisions.

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

### ***SAFETY DIRECTOR'S REPORT***

Mr. Garish stated that the Safety Director's Report is included in the agenda and is self-explanatory, noting his report covers activities for March. He then highlighted the following:

Mr. Garish noted his report encompasses a comprehensive overview of the activities conducted during the month of March. These activities include, but are not limited to, member visits, attendance at various meetings, completion of safety director bulletins and messages, as well as utilization of the MSI Live and MSI Now training platforms.

As a reminder, Mr. Garish noted, as we approach the forthcoming spring and summer months, it is incumbent upon us to underscore the heightened utilization of our parks and playgrounds. We strongly encourage diligent inspections utilizing the provided forms that are specifically tailored for municipal operations. Furthermore, his office offers comprehensive general safety overviews and online classes pertaining to playground knowledge.

Mr. Garish noted his office has had quite a few inquiries regarding fireworks and drone shows. To address these concerns, they have created a dedicated section on the MEL website exclusively catering to drones. Additionally, the Safety Director's office has compiled a comprehensive handbook and bulletins that serve as resources for events. Should you require a thorough survey of the designated area or any form of assistance, please do not hesitate to reach out to the Safety Director's office.

Mr. Garish noted his office has introduced a specialized work zone training program exclusively tailored for police officers. This program mirrors the TIMS class, which is a mandatory traffic incident management course mandated by the state for police officers upon their initial assignment. Recognizing the importance of this training, his office has crafted a comprehensive training program that will be conducted live via the MSI Platform through Zoom and is scheduled for May 16th. A formal notice will be disseminated to all members, and this training opportunity will be made available to all law enforcement agencies. **5**

Mr. Garish noted a bulletin has just been released on AI and on Law Enforcement specifically using this tool, so he asked that all members please review this bulletin.

Lastly, Mr. Garish noted the Safety, Claims and Wellness Coordinators Roundtable will be held via Microsoft Teams on April 30<sup>th</sup> at 10:00 am and everyone should have received the RSVP email that was sent out on or about April 4<sup>th</sup>. If anyone has any questions regarding the Roundtable, please reach out to his office.

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

### ***CLAIMS ADMINISTRATOR'S REPORT***

#### ***Lessons Learned from Losses***

During the recent Lessons Learned from Losses review, Mr. Roselli explained that when the Joint Insurance Fund (JIF) pays a Property or Workers' Compensation claim, the JIF has the right to subrogate if it believes that someone else is responsible for the damage or injury. He further explained that the JIF seeks damages in Property claims and the amount paid for medical treatment, lost wages, and awards in Workers' Compensation claims. Recovering funds through subrogation reduces overall claim payments.

He noted that Qual Lynx and JIF Solicitor, David DeWeese, handle subrogation efforts on behalf of the JIF. However, a lack of timely reporting and documentation of injuries can make subrogation challenging, as shown in an example case where the employee didn't report the injury or seek medical treatment promptly.

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

### ***LAW ENFORCEMENT LIABILITY CONSULTANT REPORT***

Mr. Winter reviewed his report, which was included in the agenda, noting it is mostly self-explanatory, and highlighted the following.

Mr. Winter reported that Policy and Procedure requests have been received and he will be responding to requesting agencies with the most current L/E best practices, NJ AG Guidelines and L/E Accreditation requirements.

Mr. Winter noted there were no (0) Police agency visits this month, however, other agency visits are currently scheduled. These visits are provided to discuss agency concerns, trends, Accreditation assistance and other requests. L/E RM services were outlined and provided to Chiefs and Command Staff present. Police agency's with Command changes will be a priority and visited as well. Agency visits are ongoing and being scheduled at this time to continue to build relationships with the Law Enforcement agencies within the BURLCO JIF and stated Activity Reports would be forwarded to the Fund Commissioners upon completion.

Mr. Winter notes there is no training scheduled at this time however training topics are being considered for future training dates. Additionally, a course is being discussed and reviewed to assist agency Resiliency Officers, to be conducted by Dr. Kelly, Ph.D., ABPP. and Captain William Walsh, Voorhees PD.

Lastly, in regards to the JIF Law Enforcement Committee; this has been formulated with three (3) Police Chiefs from the county to represent (JIF) police agencies in Burlington County. He will continue to meet with them on a quarterly basis virtually to discuss trends, concerns, training, policy and procedure assistance, potential risk and liability issues and L/E Accreditation guidance etc. This is being developed to maintain an ongoing forum throughout the year as an extension of the County Chiefs Associations, to identify areas as

previously mentioned and to reduce potential risks. Chiefs selected to date are from Bordentown City, Chesterfield, and Mount Laurel Police Departments. An initial meeting was conducted on February 27, 2024. The next meeting will be posted when scheduled in June.

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

**WELLNESS DIRECTOR'S REPORT**

Ms. Schiffer stated her report, which is included in the agenda packet, provides a detailed overview of the activities and planned events for March. She then highlighted a range of well-being initiatives and activities that towns have either already implemented or have planned for the near future.

Ms. Schiffer noted she has been actively engaging with Wellness coordinators, both through meetings and individual discussions, to exchange ideas and offer assistance in accessing necessary resources, and she reviewed some of those activities with the members.

Ms. Schiffer noted she has been reaching out to new resources, including speaker bureaus, to provide additional support and will be sharing this information with all coordinators as appropriate. Some towns are exploring new ideas and sharing them at the Town Safety Committee meetings to gain input and opinions from other department heads and some towns have established dedicated Wellness committees to facilitate brainstorming and shared responsibilities in promoting wellness activities.

Ms. Schiffer advised the first Wellness Advisory Committee meeting for 2024 has taken place, and the next meeting is scheduled for May 16th, with the following towns participating so far: Fieldsboro, Palmyra, and Pemberton Township.

Ms. Schiffer reported she has conducted her first three (3) brainstorming sessions for Wellness coordinators, providing a platform for peer support and idea exchange with the next session planned for May.

In terms of resource development, she has been contacting companies and lenders to explore new offerings that can benefit the BURLCOJIF. For instance, Deborah Heart and Lung now provides in-person health screenings, which can be challenging to arrange on-site. Additionally, they offer complimentary testing for blood pressure, pulse oximetry, sleep apnea, body mass analysis, and even blood sugar counts. She also distributed the April Q2 Newsletter at the end of March to all members.

Lastly, Ms. Schiffer reminded everyone about the new multimedia section under the Wellness portion of the BURLCO JIF website. It features mindful minutes, including stretching exercises, workplace movement tips, and mindfulness for meditation. Employees can access these resources at their convenience.

Ms. Schiffer asked if there were any questions at this time. No questions were entertained.

**MANAGED HEALTH CARE REPORT**

Ms. Beatty introduced Christine Gallagher from Qual-Lynx who will be taking over for her as she will be retiring at the end of May.

Ms. Beatty noted she had included the March reports in the agenda and highlighted the following:

**Lost Time v. Medical Only Cases**

Ms. Beatty presented the BURLCO JIF *Lost Time v. Medical Only Cases (Intake Report)*:

	<i>March</i>	<i>YTD</i>
<i>Lost Time</i>	<i>0</i>	<i>5</i>
<i>Medical Only</i>	<i>12</i>	<i>31</i>

<i>Report Only</i>	9	17
<i># of New Claims Reported</i>	21	53
<i>% Report Only</i>	43%	32%
<i>Medical Only/Lost Time Ratio</i>	100:00	86:14
<i>Average Days to Report to Qual-Lynx</i>	1.0	1.3
<i>Average Days Reported to employer</i>	0.2	0.3

***Claims Report by Type***

This report depicts the number of claims and average number of days to report a claim by individual member to Qual-Lynx, YTD 2024.

All Claims – 1.3 days to report  
 Non-COVID Claims – 1.53days to report  
 COVID Claims – no claims

***Transitional Duty Report***

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

<b><i>Transitional Duty Summary Report</i></b>	<b><i>YTD</i></b>
<i>Transitional Duty Days Available</i>	510
<i>Transitional Duty Days Worked</i>	305
<i>% of Transitional Duty Days Worked</i>	60%
<i>Transitional Duty Days Not Accommodated</i>	205
<i>% of Transitional Duty Days Not Accommodated</i>	40%
<i>\$ Saved by Accommodating</i>	\$31,445
<i>\$ Lost by not Accommodating</i>	\$17,116

***PPO Penetration Report:***

Ms. Beatty presented the PPO Penetration Report:

<b><i>PPO Penetration Rate</i></b>	<b><i>March</i></b>
<i>Bill Count</i>	100
<i>Original Provider Charges</i>	\$146,794
<i>Re-priced Bill Amount</i>	\$49,863
<i>Savings</i>	\$96,930
<i>% of Savings</i>	66%

**Top 10 Providers by Specialty:** This report breaks down our top 10 providers by specialty e.g. Anesthesia/Pain Management, Facility, and MRI/Radiology, as these are the heaviest expenses the Fund incurs.

**Nurse Case Management Report:** This report depicts the number of claims by member where a nurse case manager has been appointed and whether the nurse has been assigned longer than 90 days.

### **Managed Care Quick Notes**

In regards Functional Capacity Evaluations (FCE) Ms. Beatty reported that overall this is a comprehensive assessment that evaluates an individual's physical ability to perform essential duties in the workplace or activities of daily living and leisure. It is used to determine functional levels for a safe return-to-work following an injury or illness. The evaluation includes components such as assessing the patient's self-described level of pain and disability, detailed medical history, examination of the musculoskeletal system, material handling tests, movement tests, positional tolerance tests, evaluation of aerobic capacity, and customized tests based on the patient's industry. The FCE also analyzes the patient's level of effort and provides a report that draws conclusions about their abilities. It can be used in various situations, including assessing the physical capability of potential employees, employees returning to work after an illness or injury, or employees experiencing difficulties in performing their duties. Consulting a Labor Attorney is recommended in these situations.

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

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

Mr. Caruso referenced his reports included in the agenda highlighting the activities during the month of March. He noted substantial portions of his efforts were dedicated to the successful completion of our cyber hygiene training.

In regards to the new training session, which commenced on February 5, he reported early positive outcomes. Approximately 93% of the recipients of the training emails have already completed the training, signifying a good level of engagement which is excellent. However, he noted about 30 people, or 3% of the membership still have not logged in. He strongly urged all members to actively encourage participation and ensure that individuals are promptly signing up and receiving the necessary training emails. Additionally, Mr. Caruso reiterated the significance of the phishing exercise, which serves as a pre-training assessment of individuals' knowledge and preparedness. In regards to the D2 testing, there are no (0) vulnerabilities found for the BURLCOJIF member towns, which again, is excellent.

Mr. Caruso stated he attended 32 hours of training in Salem, and explained all that was involved.

Mr. Caruso noted his primary focus last month is the distribution of cyber risk management framework forms to all Fund Commissioners, emphasizing the significance of completing the basic form to qualify for a deductible reduction, noting the BURLCOJIF is at 79% which is top amongst the 3 JIFs, so good job, but he urged the rapid submission of those few left to enable progress towards intermediate and advanced levels.

Additionally, Mr. Caruso congratulated the BURLCOJIF on their hard work, as the Cyber claims in the BURLCOJIF are zero, which is a showing of what you have learned and the practices the members are showing.

Lastly, Mr. Caruso stated this month's bulletin covers choosing an IT vendor, so please look over the bulletin and reach out to him with any questions or assistance. He noted selecting an IT vendor based on the Cyber JIF Cybersecurity Framework involves a comprehensive evaluation of the vendor's ability to meet specific security controls, manage third-party risks, support defensive strategies, and adhere to stringent policies and procedures. By following this structured approach, a municipality can ensure that its IT vendor not only complies with the Cyber JIF framework but also strengthens its Cybersecurity posture against evolving threats.

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

**TREASURER'S REPORT**

Mr. Tontarski presented an overview of the Treasurer's Report for a one month period ending March 2024, a copy of which was provided to the membership in the agenda packet. Mr. Tontarski's reports are prepared on a "modified cash basis" and relate to financial activity through the one-month period ending March 31, 2024 for Closed Fund Years 1991 through 2019, and Fund Years 2020, 2021, 2022, 2023 and 2024.

**Investment Interest**

Interest received or accrued for the reporting period totaled \$40,595.01. This generated an average annual yield of 2.84%. However, after including an unrealized net gain of \$26,318.38 in the asset portfolio, the yield is adjusted to 4.68% for this period. The total overview of the asset portfolio for the fund shows a current market value of \$13,551,601.54.

**Receipt Activity for the Period**

	Monthly	YTD
Subrogation Receipts	\$6,890.34	\$61,847.02
Salvage Receipts	\$0.00	
Overpayment Reimbursements	\$0.00	
Premium Assessment Payments		\$350,048.00

**Loss Run Payment Register – March 2024**

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 is \$375,770.14. The claim detail shows 246 claim payments issued.

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

Interest Allocated for the Period, after adding the E-JIF Dividend of \$28,846.00, is \$783.79 for a total Member Balance of \$331,961.41

**Cash Activity for the Period**

During the reporting period, the Fund's "Cash Position" changed from an opening balance of \$17,171,827.09 to a closing balance of \$17,127,940.77 showing a decrease in the fund of \$43,886.32.

**Bill List –April 2024(Revised)**

For the Executive Committee's consideration, Mr. Tontarski presented the revised April 2024 Bill List in the amount of \$715,462.81 which was a handout at today's meeting.

Chair Gural entertained a motion to approve the March 2024 Loss Run Payment Registers and the revised April Bill List in the amount of \$715,462.81 as presented.

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

Motion by Mr. Wolbert, seconded by Ms. Provensazo to approve the *March 2024 Loss Run Payment Registers and the revised April Bill List in the amount of \$715,462.81, as presented.*

**ROLL CALL**

**Yeas:** Rich Wolbert, Fund Secretary, Beverly City  
 Maria Carrington, Bordentown Twp.  
 Caryn Hoyer, Chesterfield Twp.  
 Erin Provenzano, Delanco Twp.  
 Joe Bellina, Delran Twp.  
 Patricia Clayton, Alternate, Edgewater Park  
 Patrice Hansell, Fieldsboro Borough  
 Tom Sahol, Florence Twp.  
 Pat Kosko, Hainesport Twp.

Carrie Gregory, Lumberton Twp.  
Mike Fitzpatrick, Mansfield Twp.  
Dawn Bielec, Medford Twp  
Susan Jackson, New Hanover Twp.  
John Gural, Fund Chair, Palmyra Borough  
Dan Hornickel, Pemberton Twp.  
Susan Onorato, Shamong Twp.  
Lisa Cummins, Tabernacle Twp.  
Craig Farnsworth, Westampton Twp.  
James Ingling, Wrightstown Borough

*Nays:* None  
*Abstain:* None

Motion carried by unanimous vote.

### **COMMITTEE REPORTS**

Nothing to report this month.

### ***MEL/RCF/EJIF/CYBER REPORTS***

In the absence of Ms. Jack, Mr. Forlenza reported the MEL, RCF, and EJIF met on March 22, 2024, with the Cyber JIF meeting the day prior, March 21, 2024. He stated the reports were included in the agenda packet and were self-explanatory. He then highlighted the following:

Mr. Forlenza noted the JCMI had gone through an RFP for banking services, and they will be moving to TD Bank, along with the MEL, RCF and the state wide Funds, effective July 1, 2024. He stated they had received a very good proposal from TD Bank, and after July 1, the BURLCOJIF will have an opportunity to transition over as well, and this will be a topic of discussion with the Finance Committee later this summer.

He also noted the MEL completed an RFP process for Emergency Response Services, specifically Restoration Services. He stated years ago it was decided to have the results of those RFP's and the contractors listed on the MEL website, however it was dated, so now, having just completed that process, all of the new vendors, along with their pricing is updated on the MEL website.

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

### **MISCELLANEOUS BUSINESS**

Chair Gural asked for a Motion to Authorize the Fund Solicitor and Executive Director to Prepare, Advertise, and Receive Requests for Qualifications for the Position of Workers Compensation Defense Attorneys and Liability Defense Attorneys

Motion by Mr. Ingling, seconded by Mr. Hornickel to approve the Motion *as presented*.

### **ROLL CALL**

*Yeas:* Rich Wolbert, Fund Secretary, Beverly City  
Maria Carrington, Bordentown Twp.  
Caryn Hoyer, Chesterfield Twp.  
Erin Provenzano, Delanco Twp.  
Joe Bellina, Delran Twp.  
Patricia Clayton, Alternate, Edgewater Park  
Patrice Hansell, Fieldsboro Borough  
Tom Sahol, Florence Twp.  
Paula Kosko, Hainesport Twp.  
Carrie Gregory, Lumberton Twp.  
Mike Fitzpatrick, Mansfield Twp.

Dawn Bielec, Medford Twp  
 Susan Jackson, New Hanover Twp.  
 John Gural, Fund Chair, Palmyra Borough  
 Dan Hornickel, Pemberton Twp.  
 Susan Onorato, Shamong Twp.  
 Lisa Cummins, Tabernacle Twp.  
 Craig Farnsworth, Westampton Twp.  
 James Ingling, Wrightstown Borough

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

Motion carried by unanimous vote.

***Next Meeting***

Chair Gural noted the next meeting of the BURLCO JIF would take place on **Tuesday, May 21 2024 at 3:00 pm via Microsoft Teams.**

***PUBLIC COMMENT***

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

Chair Gural opened the meeting to the public for comment.

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

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

***APPROVAL OF CLAIMS PAYMENTS***

Chair Gural asked members for their questions at this time. No questions were entertained.

Chair Gural entertained a motion to approve the following PARs as reviewed and recommended by the Claims Review Committee.

<b><i>Workers Compensation</i></b>	<b><i>General Liability</i></b>
2021222201	2022261438
2023299080	
2024327108	
2024325382	
2024323558	
2024319668	
2024319692	
2024316613	

Motion by Mr. Ingling, seconded by Mr. Wolbert to approve Payment Authority on the Claims reviewed and as recommended by the Claims Review Committee:

**ROLL CALL**

**Yeas:** Rich Wolbert, Fund Secretary, Beverly City  
 Maria Carrington, Bordentown Twp.  
 Caryn Hoyer, Chesterfield Twp.  
 Erin Provenzano, Delanco Twp.  
 Joe Bellina, Delran Twp.



Patricia Clayton, Alternate, Edgewater Park  
Patrice Hansell, Fieldsboro Borough  
Tom Sahol, Florence Twp.  
Paula Kosko, Hainesport Twp.  
Carrie Gregory, Lumberton Twp.  
Mike Fitzpatrick, Mansfield Twp.  
Dawn Bielec, Medford Twp  
Susan Jackson, New Hanover Twp.  
John Gural, Fund Chair, Palmyra Borough  
Dan Hornickel, Pemberton Twp.  
Susan Onorato, Shamong Twp.  
Lisa Cummins, Tabernacle Twp.  
Craig Farnsworth, Westampton Twp.  
James Ingling, Wrightstown Borough

*Nays:* None  
*Abstain:* None

Motion carried by unanimous vote.

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

There was one (1) claims this month presented for Abandonment of Subrogation.  
2023293324

Fund Secretary Wolbert entertained a motion to Abandon Subrogation on claim number 2023293324 as presented.

Motion by Chair Gural, seconded by Mr. Ingling to approve Abandonment of Subrogation on claim number 2023293324, as presented.

**ROLL CALL**

*Yeas:* Rich Wolbert, Fund Secretary, Beverly City  
Maria Carrington, Bordentown Twp.  
Caryn Hoyer, Chesterfield Twp.  
Erin Provenzano, Delanco Twp.  
Joe Bellina, Delran Twp.  
Patricia Clayton, Alternate, Edgewater Park  
Patrice Hansell, Fieldsboro Borough  
Tom Sahol, Florence Twp.  
Paula Kosko, Hainesport Twp.  
Carrie Gregory, Lumberton Twp.  
Mike Fitzpatrick, Mansfield Twp.  
Dawn Bielec, Medford Twp  
Susan Jackson, New Hanover Twp.  
John Gural, Fund Chair, Palmyra Borough  
Dan Hornickel, Pemberton Twp.  
Susan Onorato, Shamong Twp.  
Lisa Cummins, Tabernacle Twp.  
Craig Farnsworth, Westampton Twp.  
James Ingling, Wrightstown Borough

*Nays:* None  
*Abstain:* None

***MOTION TO ADJOURN***

Chair Gural entertained a motion to adjourn the April 16, 2024 meeting of the BURLCO JIF.

Motion by Ms. Kosko, seconded by Mr. Ingling to adjourn the April 16, 2024 meeting of the BURLCO JIF.  
All in favor. Motion carried.

The meeting was adjourned at 3:40 PM.

---

Kris Kristie,  
*Recording Secretary for*

---

*Richard Wolbert, SECRETARY*



To: Fund Commissioners  
From: Paul A. Forlenza, MGA, RMC, Executive Director  
Date: May 21, 2024  
Re: Executive Director's Report

---

**A. Lost Time Accident Frequency Report (pgs. 18-19)**

The March 2024 Lost Time Accident Frequency Summary and the Statewide Recap for March 2024 are attached for your review.

**B. Certificates of Insurance (pgs. 20-22)**

A summary of the Certificates of Insurance issued during 3/22/24 – 4/22/24 are attached for your review.

**C. Financial Fast Track Report (pg. 23)**

The Financial Fast Track Report for March 31, 2024 is attached for your review. This report is generated by the Administrative Consultant and provides a “snapshot” of the JIF’s financial status. The JIF’s statutory surplus position as of March 31, 2024 was **\$6,797,145**.

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

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

**E. 2023 Safety Incentive Program Awards (pg. 26)**

A letter from our office describing how to collect your 2023 Safety Award Money was emailed out to all members on or about March 28, 2024. If you have any questions on how to collect your 2023 Safety Incentive allowance, please contact our office **Please note that the deadline to claim or encumber these funds is November 29, 2024. All encumbered funds had to be claimed by January 31, 2025.**

**F. 2024 Optional Safety Budget (pg. 27)**

A consolidated announcement letter including instructions on how to collect your 2024 Optional Safety Allowance was emailed to all members on or about February 13, 2024. If you have any questions on how to collect your 2024 Optional Safety Budget allowance, please contact our office **Please note that the deadline to claim or encumber these funds is November 29, 2024. All encumbered funds have to be claimed by January 31, 2025.**

**G. 2024 Wellness Incentive Program Allowance (pg. 28)**

A consolidated announcement letter including instructions on how to collect your 2024 Wellness Incentive Program Allowance was emailed to all members on or about February 13, 2024. If you have any questions on how to collect your 2024 Wellness Incentive Program allowance, please contact our office **Please note that the deadline to claim or encumber these funds is November 29, 2024. All encumbered funds have to be claimed by January 31, 2025.**

**H. 2024 EPL/Cyber Risk Management Budget (pg. 29)**

A consolidated announcement letter including instructions on how to collect your 2024 EPL/Cyber Risk Management Allowance was emailed to all members on or about February 13, 2024. If you have any questions on how to collect your 2024 EPL/Cyber Risk Management Allowance, please contact our office. **Please note that the deadline to claim or encumber these funds is November 29, 2024. All encumbered funds have to be claimed by January 29, 2025.**

**I. Employment Practices Liability Compliance (pg. 30)**

Reports regarding each member's compliance status with the MEL EPL/POL Risk Management Plan is included in the agenda for your review. Each member should review this report carefully to insure its accuracy. If you believe the report to be inaccurate regarding the status of your compliance with the Program, please contact Sandra Cantwell at [scantwell@permainc.com](mailto:scantwell@permainc.com).

**J. Statutory Bond Status (pgs. 31-32)**

The latest listing of Statutory Bonds issued by the MEL for JIF members is included for your review. This list should be reviewed for accuracy. Please note that these bonds are written for the individual NOT the position to be bonded. All applicants for a bond must complete an underwriting application and submit it to the Fund Underwriter for approval. Any questions on the status of an application or a bond listed on the report should be directed to Jonathon Tavares at 856-614-4493 or [jtavares@connerstrong.com](mailto:jtavares@connerstrong.com).

**K. Skateboard Park Approval Status (pg. 33)**

Enclosed, please find a spreadsheet depicting the current status of all approved skateboard parks or those currently under construction by a member municipality. The MEL has established a process, outlined in MEL Coverage Bulletin **2024-06**, which must be followed by all members who wish to construct a skateboard park and have the BURLCO JIF and MEL provide said facility with coverage. Any member with a park currently under construction or in the review process should review the enclosed spreadsheet to be sure that it accurately depicts the status of your facility. All members considering construction of a skateboard park should contact the Executive Director's office prior to moving forward.

**L. Capehart Scatchard Updates (pgs. 34-35)**

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

**M. Land Use Training Certification (pg. 36)**

Attached for your review is a list of members that have provided a certification to the Fund Underwriter indicating that at least some of their Board Members have completed the Optional Land Use Training Program. Land Use Board members that complete the training program 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 Jonathon Tavares at 856-614-4493 or [jtavares@connerstrong.com](mailto:jtavares@connerstrong.com).

**N. New Fund Commissioner Orientation**

This year, the Executive Directors office will hold two (2) New Fund Commissioner Orientation sessions; one on May 22, 2024 @ 10:00 AM and the other later this Fall via Microsoft Teams. Anyone who would like an overview of the JIF is welcome to sign up and participate. An email notification with further details on how to participate in the May 22, 2024 training was sent out April 30, 2024, with

a reminder sent on May 13, 2024. Please RSVP by Friday, May 17, 2024. If you have any questions, please contact Kris Kristie at [Kristi\\_kristie@RPAdmin.com](mailto:Kristi_kristie@RPAdmin.com).

**O. Special Law Enforcement Officer Training**

The Annual SLEO Training will be provided again this year in two (2) in-person identical sessions: May 22, 2024 at Atlantic County Police Academy, and May 23 at the Cape May Police Academy. An email notification with further details with a link to register was sent out to all Municipal Clerks, Fund Commissioners, and RMC's on April 18, 2024, asking that the information be shared with your Police Chiefs.

**P. Fireworks Coverage Reminder (pgs. 37-40)**

This is a reminder that coverage for fireworks displays is not automatic. **MEL Bulletin 2024-05** outlines the requirements and the hold harmless & indemnification agreement language to be provided by the contractor for coverage to be granted to the municipality. A Fireworks Checklist can be found along with the MEL Bulletin on the MEL website: [www.njmel.org](http://www.njmel.org) to assist members. Please submit the Fireworks Checklist, along with all required documents as outlined in the checklist and Bulletin to [MELUnderwritingSvcCntr@connorstrong.com](mailto:MELUnderwritingSvcCntr@connorstrong.com). Submissions must be received one week prior to the event.

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

The creation of the Members' Only section of the JIF website is almost complete. Once complete, an email with detailed instructions on how to access the Members' Only section of the BURLCO JIF website will be sent to all members. The Members' Only site is being created to ensure the utmost security of our JIF information, which will only be accessible only to registered members. If you have any questions, comments, or feedback on the creation of the site, please contact Megan Matro at 856-446-9141 or [Megan\\_Matro@rpadmin.com](mailto:Megan_Matro@rpadmin.com).

**R. New Member Activity**

Nothing to Report

**Burlington County Municipal JIF JOINT INSURANCE FUND**  
**2024 LOST TIME ACCIDENT FREQUENCY EXCLUDING SIR MEMBERS/ EXCLUDING COVID CLAIMS**

DATA VALUED AS OF **March 31, 2024**

MEM_ID	MEMBER	# CLAIMS ** FOR * 3/31/2024	Y.T.D. LOST TIME ACCIDENTS	2024	2023	2022	MEMBER	TOTAL
				LOST TIME FREQUENCY	LOST TIME FREQUENCY	LOST TIME FREQUENCY		RATE 2024 - 2022
1	75 Beverly City	0	0	0.00	6.67	7.84	1 Beverly City	6.41
2	76 Delanco Township	0	0	0.00	0.00	1.90	2 Delanco Township	0.95
3	77 Delran Township	0	0	0.00	0.79	1.54	3 Delran Township	1.05
4	78 Edgewater Park Township	0	0	0.00	0.00	0.00	4 Edgewater Park Township	0.00
5	79 Florence Township	0	0	0.00	0.95	0.90	5 Florence Township	0.82
6	80 Hainesport Township	0	0	0.00	2.22	2.25	6 Hainesport Township	1.98
7	81 Lumberton Township	0	0	0.00	0.00	0.81	7 Lumberton Township	0.39
8	82 Mansfield Township	0	0	0.00	0.00	3.08	8 Mansfield Township	1.35
9	84 Riverside Township	0	0	0.00	2.17	0.00	9 Riverside Township	1.00
10	85 Shamong Township	0	0	0.00	0.00	0.00	10 Shamong Township	0.00
11	86 Tabernacle Township	0	0	0.00	0.00	3.20	11 Tabernacle Township	1.40
12	373 Southampton Township	0	0	0.00	0.00	0.00	12 Southampton Township	0.00
13	456 Springfield Township	0	0	0.00	0.00	1.92	13 Springfield Township	0.86
14	531 Chesterfield Township	0	0	0.00	0.00	0.00	14 Chesterfield Township	0.00
15	532 Westampton Township	0	0	0.00	1.79	2.88	15 Westampton Township	2.06
16	576 Mount Laurel Township	0	0	0.00	2.76	1.52	16 Mount Laurel Township	1.90
17	577 Bass River Township	0	0	0.00	0.00	0.00	17 Bass River Township	0.00
18	589 Bordentown City	0	0	0.00	1.20	1.12	18 Bordentown City	1.04
19	600 Bordentown Township	0	0	0.00	2.19	0.00	19 Bordentown Township	1.01
20	601 North Hanover Township	0	0	0.00	0.00	0.00	20 North Hanover Township	0.00
21	636 Wrightstown Borough	0	0	0.00	0.00	0.00	21 Wrightstown Borough	0.00
22	642 Pemberton Borough	0	0	0.00	0.00	0.00	22 Pemberton Borough	0.00
23	650 Palmyra Borough	0	0	0.00	1.33	0.00	23 Palmyra Borough	0.59
24	651 Woodland Township	0	0	0.00	0.00	0.00	24 Woodland Township	0.00
25	679 Fieldsboro Borough	0	0	0.00	0.00	0.00	25 Fieldsboro Borough	0.00
26	697 New Hanover Township	0	0	0.00	0.00	0.00	26 New Hanover Township	0.00
27	83 Medford Township	1	1	2.07	1.63	0.00	27 Medford Township	1.01
28	208 Pemberton Township	0	1	2.29	2.62	3.98	28 Pemberton Township	3.21
<b>Totals:</b>		<b>1</b>	<b>2</b>	<b>0.39</b>	<b>1.30</b>	<b>1.43</b>		<b>1.26</b>

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

2023 Loss Time Accident Frequency as of **March 31, 2023** **1.45**

**2024 LOST TIME ACCIDENT FREQUENCY ALL JIFs EXCLUDING SIR MEMBERS/ EXCLUDING COVID CLAIMS**

March 31, 2024

FUND	<b>2024 LOST TIME FREQUENCY</b>	<b>2023 LOST TIME FREQUENCY</b>	<b>2022 LOST TIME FREQUENCY</b>	<b>TOTAL RATE * 2024 - 2022</b>
Morris County	<b>0.17</b>	1.62	1.24	<b>1.29</b>
Bergen County	<b>0.23</b>	1.42	1.57	<b>1.35</b>
Monmouth County	<b>0.23</b>	0.63	1.02	<b>0.76</b>
Burlington County Municipal JI	<b>0.39</b>	1.30	1.43	<b>1.26</b>
Suburban Municipal	<b>0.41</b>	1.23	1.26	<b>1.14</b>
Professional Municipal Manage	<b>0.46</b>	1.83	1.74	<b>1.64</b>
Ocean County	<b>0.60</b>	1.44	1.44	<b>1.34</b>
Central New Jersey	<b>0.60</b>	2.17	2.23	<b>2.00</b>
Suburban Metro	<b>0.68</b>	1.30	1.66	<b>1.38</b>
NJ Public Housing Authority	<b>0.68</b>	1.63	2.01	<b>1.70</b>
Gloucester, Salem, Cumberland	<b>0.75</b>	1.38	1.38	<b>1.31</b>
South Bergen County	<b>0.96</b>	2.46	2.37	<b>2.26</b>
Camden County	<b>1.10</b>	1.14	1.52	<b>1.31</b>
NJ Utility Authorities	<b>1.23</b>	1.55	1.46	<b>1.48</b>
Atlantic County Municipal JIF	<b>1.50</b>	2.14	2.22	<b>2.11</b>
<b>AVERAGE</b>	<b>0.67</b>	1.55	1.64	<b>1.49</b>

\* NOTE : lost days may include claims with reserves - where claimant may not yet have had lost time

Conner Strong - Report by Insured Copy

COI ID	Insured	Named Insured	Cert Holder - Name	Cert Holder - Address	Cert Holder - Address 2	Cert Holder - City	Cert Holder - State	Cert Holder - Postal Code	Policy Type	Date of Last Share Date	Description of Operations
FQKW8	Burlington County Municipal JIF	Township of Edgewater Park	Burlington County Board of County Commissioners	PO Box 6000		Mt Holly	NJ	08060	Automobile Liability,Workers Compensation and Employers' Liability,Commercial General Liability,Excess Liability	03/22/2024	Re: Road Closures  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 road closures for the Township of Edgewater Park sponsored parades and events during the current calendar year.
OTADX	Burlington County Municipal JIF	Township of Mount Laurel	Township of Mount Laurel	100 Mount Laurel Road		Mount Laurel	NJ	08054	Crime,Statutory Bond,Crime	03/29/2024	Evidence of insurance as respects to Statutory Bond coverage for Kim Muchowski - Tax Collector, effective 10/24/2016; Tara Krueger - CFO/Treasurer, effective 04/17/2017; and Susan Rovi - Library Treasurer, effective 01/17/2024.
OTS22	Burlington County Municipal JIF	Township of Mount Laurel	Lenape Regional High School	District Board of Education	93 Willow Grove Road	Shamong	NJ	08088	Workers Compensation and Employers' Liability,Commercial General Liability,Automobile Liability,Excess Liability	03/27/2024	RE: Use of Facilities  The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if



COIID	Insured	Named Insured	Cert Holder - Name	Cert Holder - Address	Cert Holder - Address 2	Cert Holder - City	Cert Holder - State	Cert Holder - Postal Code	Policy Type	Date of Last Share Date	Description of Operations
											required by written contract as respect to use of facilities at Lenape High School for the Township's Police Academy Pre-Employment Assessment.
OU3UY	Burlington County Municipal JIF	Township of Hainesport	Our Lady Queen of Peace	1603 Marne Hwy		Hainesport	NJ	08036	Excess Liability,Commercial General Liability,Workers Compensation and Employers' Liability	04/08/2024	RE: Use of Facilities  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 facilities by the Township for overflow parking for Township sponsored events.
OU3V9	Burlington County Municipal JIF	Township of Hainesport	St. Paul's Lutheran Church	910 Marne Hwy		Hainesport	NJ	08036	Commercial General Liability,Excess Liability,Workers Compensation and Employers' Liability	04/08/2024	RE: Use of Facilities  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 facilities by the Township for Township sponsored shuttle services for events.
P5RIV	Burlington County Municipal JIF	Township of Lumberton	Saul Holdings Limited Partnership	By Saul Centers, Inc. GP	7501 Wisconsin Avenue, Suite 1500E	Bethesda	MD	20814	Excess Liability,Workers Compensation and	03/22/2024	RE: Use of Facilities  Saul Holdings Limited

COIID	Insured	Named Insured	Cert Holder - Name	Cert Holder - Address	Cert Holder - Address 2	Cert Holder - City	Cert Holder - State	Cert Holder - Postal Code	Policy Type	Date of Last Share Date	Description of Operations
									Employers' Liability,Commercial General Liability,Public Officials Liability		Partnership and Saul Centers, Inc. are Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to use of facilities at 1636 Route 38 Lumberton NJ 08048 for Lumberton Fire Department training during the current calendar year.

**BURLINGTON COUNTY MUNICIPAL FUND  
FINANCIAL FAST TRACK REPORT  
AS OF March 31, 2024**

	<i>THIS MONTH</i>	<i>YTD</i>	<i>PRIOR YEAR END</i>	<i>FUND BALANCE</i>
1. UNDERWRITING INCOME	929,846	2,789,539	156,409,639	159,199,178
2. CLAIM EXPENSES				
Paid Claims	367,430	1,002,884	57,585,722	58,588,607
Case Reserves	(87,890)	(243,391)	5,441,798	5,198,407
IBNR	28,951	150,690	4,055,769	4,206,459
Recoveries	-	-	(191,702)	(191,702)
<b>TOTAL CLAIMS</b>	<b>308,490</b>	<b>910,183</b>	<b>66,891,588</b>	<b>67,801,772</b>
3. EXPENSES				
Excess Premiums	400,039	1,200,116	46,822,172	48,022,288
Administrative	128,500	435,292	27,061,357	27,496,649
<b>TOTAL EXPENSES</b>	<b>528,539</b>	<b>1,635,408</b>	<b>73,883,529</b>	<b>75,518,937</b>
4. UNDERWRITING PROFIT (1-2-3)	92,817	243,948	15,634,522	15,878,470
5. INVESTMENT INCOME	40,595	107,961	5,227,076	5,335,037
6. DIVIDEND INCOME	0	0	826,563	826,563
7. STATUTORY PROFIT (4+5+6)	<b>133,412</b>	<b>351,909</b>	<b>21,688,161</b>	<b>22,040,070</b>
8. DIVIDEND	0	0	13,561,541	13,561,541
9. RCF & MEL Additional Assessments	0	0	1,681,384	1,681,384
<b>10. STATUTORY SURPLUS (7-8-9)</b>	<b>133,412</b>	<b>351,909</b>	<b>6,445,236</b>	<b>6,797,145</b>
11. Unrealized Gain (Loss)	26,318	(30,813)	(882,547)	(913,360)
12. GAAP SURPLUS (w/o Investment in Joint Ventures)	<b>159,731</b>	<b>321,096</b>	<b>5,562,689</b>	<b>5,883,785</b>

**SURPLUS (DEFICITS) BY FUND YEAR**

Closed	25,813	28,460	5,509,848	5,538,307
MEL Unencumbered Surplus Account	2,578	3,124	12,221	15,345
2020	508	1,943	470,917	472,860
2021	4,587	5,463	(344,548)	(339,085)
2022	47,857	50,051	268,817	318,867
2023	178,630	181,332	(354,566)	(173,234)
2024	(100,243)	50,724		50,724
<b>TOTAL SURPLUS (DEFICITS)</b>	<b>159,731</b>	<b>321,096</b>	<b>5,562,689</b>	<b>5,883,785</b>
<b>TOTAL CASH</b>				<b>17,127,941</b>

**CLAIM ANALYSIS BY FUND YEAR**

<b>TOTAL CLOSED YEAR CLAIMS</b>	<b>100</b>	<b>5,163</b>	<b>52,040,641</b>	<b>52,045,804</b>
<b>FUND YEAR 2020</b>				
Paid Claims	227,136	416,670	2,282,252	2,698,922
Case Reserves	(204,348)	(391,253)	688,604	297,351
IBNR	(19,263)	(21,892)	251,225	229,333
Recoveries	-	0	(191,702)	(191,702)
<b>TOTAL FY 2020 CLAIMS</b>	<b>3,525</b>	<b>3,525</b>	<b>3,030,380</b>	<b>3,033,905</b>
<b>FUND YEAR 2021</b>				
Paid Claims	16,979	109,732	2,539,593	2,649,326
Case Reserves	33,215	(66,520)	808,606	742,086
IBNR	(51,655)	(44,673)	433,767	389,094
Recoveries	-	0	(0)	(0)
<b>TOTAL FY 2021 CLAIMS</b>	<b>(1,461)</b>	<b>(1,461)</b>	<b>3,781,966</b>	<b>3,780,506</b>
<b>FUND YEAR 2022</b>				
Paid Claims	5,957	76,275	1,542,692	1,618,967
Case Reserves	30,896	(40,159)	1,023,755	983,597
IBNR	(77,634)	(76,897)	805,029	728,132
Recoveries	-	0	0	0
<b>TOTAL FY 2022 CLAIMS</b>	<b>(40,781)</b>	<b>(40,781)</b>	<b>3,371,477</b>	<b>3,330,696</b>
<b>FUND YEAR 2023</b>				
Paid Claims	51,235	244,832	1,500,936	1,745,768
Case Reserves	(32,075)	(15,547)	1,150,174	1,134,627
IBNR	(187,360)	(397,485)	2,016,014	1,618,529
Recoveries	-	0	0	0
<b>TOTAL FY 2023 CLAIMS</b>	<b>(168,200)</b>	<b>(168,200)</b>	<b>4,667,124</b>	<b>4,498,924</b>
<b>FUND YEAR 2024</b>				
Paid Claims	66,022	150,212		150,212
Case Reserves	84,422	270,088		270,088
IBNR	364,862	691,637		691,637
Recoveries	-	0		0
<b>TOTAL FY 2024 CLAIMS</b>	<b>515,307</b>	<b>1,111,937</b>		<b>1,111,937</b>
<b>COMBINED TOTAL CLAIMS</b>	<b>308,490</b>	<b>910,183</b>	<b>66,891,588</b>	<b>67,801,772</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 Claims reflect anticipated recoverable amounts from the MEL of \$191,703 (Paid: \$191,703, Reserves: \$0)

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

**Monthly Regulatory Filing Checklist**

***Fund Year 2024 for the Month of April***

<b>ITEM</b>	<b>FILING STATUS</b>
Meeting Minutes	5/22/24
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, 2024 – December 31, 2024**

<b>ITEM</b>	<b>FILING STATUS</b>
Ethics Filings ( <i>Notification to FC's and Prof's</i> )	4/3/24
Renewal Resolutions and Indemnity & Trust Agreements	
Budget and Actuarial Certification/Opinion Letter	1/6/24
Annual Assessments/Contributions	1/6/24
Supplemental Assessments/Contributions	
Risk Management Program	1/25/24
Annual Certified Audit	
List of Fund Commissioners & Executive Committee	1/25/24
Identity of Administrator	1/25/24
Identity of Treasurer	1/25/24
Excess Insurance /Group Purchase Insurance/Reinsurance Policies	1/25/24
Withdrawals	
Exhibit A - Certification of JIF Fund Professionals	1/25/24
Exhibit B - Certification of JIF Data Forms	
Exhibit D - New Member Filings	
New Service Providers	1/25/24
Annual Reorganization Resolutions, including Cash Management Plan	1/25/24

<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	1/1/25	N/A	1/1/25	N/A
<b>Administrative Consultant</b> -PERMA	X	12/10/24	N/A	12/10/24	N/A
<b>Administrator</b> - RPA	X	10/1/24	5/1/20	10/1/24	N/A
<b>Asset Manager</b> -Wilmington Trust	X	5/1/23	JIF	10/1/22	N/A
<b>Banking</b> – M & T	X	N/A	5/1/23	N/A	N/A
<b>Attorney</b> - DeWeese	X	9/1/24	N/A	9/1/24	N/A
<b>Auditor</b> - Bowman	X	1/1/25	N/A	N/A	N/A
<b>Claims Administrator</b> - Qual-Lynx	X	6/30/23	4/30/22	6/30/23	12/31/18
<b>Managed Care</b> - QualCare	X	4/29/24	N/A	4/29/24	N/A
<b>Payroll Auditor</b> - Bowman	X	1/1/25	N/A	1/1/25	N/A
<b>Property Appraiser</b> - AssetWorks	X	9/27/24	N/A	9/27/24	N/A
<b>Safety Director</b> - JA Montgomery	X	12/10/24	N/A	12/10/24	N/A
<b>Underwriting Manager</b> -Conner Strong	X	12/10/24	N/A	12/10/24	N/A
<b>Technology Risk Services</b> – Wintsec	X	4/11/24	N/A	4/11/24	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
<b>Law Enforcement RMC</b> – Chris Winter	X	3/31/24	N/A	N/A	N/A

**Burlington County Municipal Joint Insurance Fund  
2023 Safety Incentive Program**

Member Municipality	Size	Opening Balance	"Bonus" SIP Funds	Jan 2024	Feb 2024	March 2024	April 2024	May 2024	June 2024	July 2024	Aug 2024	Sept 2024	Oct 2024	Nov 2024	Dec 2024	Paid in 2025	Total Paid	Remaining Balance	Date Encumber	LUNCH AWARD
Bass River Township	S	2,100.00	0.00					2,100.00									2,100.00	0.00		N/A
Beverly City	M	2,400.00	750.00				3,150.00										3,150.00	0.00		
Bordentown City	M	2,400.00	750.00														0.00	3,150.00		N/A
Bordentown Township	L	2,700.00	750.00				3,450.00										3,450.00	0.00		N/A
Chesterfield Township	S	2,100.00	750.00					2,850.00									2,850.00	0.00		N/A
Delanco Township	S	2,100.00	750.00				2,850.00										2,850.00	0.00		N/A
Delran Township	L	2,700.00	750.00														0.00	3,450.00		
Edgewater Park Township	M	2,400.00	250.00					2,650.00									2,650.00	0.00		N/A
Fieldsboro Borough	S	2,100.00	750.00				2,850.00										2,850.00	0.00		N/A
Florence Township	L	2,700.00	500.00				3,200.00										3,200.00	0.00		
Hainesport Township	S	2,100.00	1,000.00				3,100.00										3,100.00	0.00		N/A
Lumberton Township	M	2,400.00	500.00				2,900.00										2,900.00	0.00		N/A
Mansfield Township	M	2,400.00	1,000.00				3,400.00										3,400.00	0.00		N/A
Medford Township	XL	3,000.00	750.00					3,750.00									3,750.00	0.00		N/A
Mount Laurel Township	XL	3,000.00	1,000.00				3,500.00	500.00									4,000.00	0.00		N/A
New Hanover Township	S	2,100.00	750.00														0.00	2,850.00		N/A
North Hanover Township	M	2,400.00	500.00					2,900.00									2,900.00	0.00		N/A
Palmyra Borough	M	2,400.00	1,000.00				3,400.00										3,400.00	0.00		N/A
Pemberton Borough	S	2,100.00	250.00				2,350.00										2,350.00	0.00		N/A
Pemberton Township	XL	3,000.00	1,000.00				4,000.00										4,000.00	0.00		N/A
Riverside Township	M	2,400.00	500.00														0.00	2,900.00		N/A
Shamong Township	S	2,100.00	750.00				2,850.00										2,850.00	0.00		N/A
Southampton Township	M	2,400.00	0.00														0.00	2,400.00		N/A
Springfield Township	S	2,100.00	0.00				2,100.00										2,100.00	0.00		N/A
Tabernacle Township	S	2,100.00	750.00					2,850.00									2,850.00	0.00		N/A
Westampton Township	M	2,400.00	500.00				2,900.00										2,900.00	0.00		N/A
Woodland Township	S	2,100.00	500.00				2,600.00										2,600.00	0.00		N/A
Wrightstown Borough	S	2,100.00	1,000.00					3,100.00									3,100.00	0.00		N/A
<b>Total By Line</b>		<b>\$66,300.00</b>	<b>\$17,750.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$48,600.00</b>	<b>\$20,700.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$69,300.00</b>	<b>\$14,750.00</b>		

**Must be Claimed or Encumbered by November 29, 2024. All Encumbered Claims Must be Claimed by January 31, 2025**

**Burlington County Municipal Joint Insurance Fund  
2024 Optional Safety Budget**

Member Municipality	Opening Balance	January 2024	February 2024	March 2024	April 2024	May 2024	June 2024	July 2024	August 2024	September 2024	October 2024	November 2024	December 2024	Paid 2025	Total Paid	Remaining Balance	Date Encumbered
Bass River Township	995.00														0.00	995.00	
Beverly City	1,595.00														0.00	1,595.00	
Bordentown City	1,595.00														0.00	1,595.00	
Bordentown Township	2,660.00														0.00	2,660.00	
Chesterfield Township	995.00														0.00	995.00	
Delanco Township	1,595.00														0.00	1,595.00	
Delran Township	2,660.00														0.00	2,660.00	
Edgewater Park Township	1,595.00														0.00	1,595.00	
Fieldsboro Borough	750.00														0.00	750.00	
Florence Township	2,660.00														0.00	2,660.00	
Hainesport Township	995.00														0.00	995.00	
Lumberton Township	2,660.00														0.00	2,660.00	
Mansfield Township	1,595.00														0.00	1,595.00	
Medford Township	4,645.00														0.00	4,645.00	
Mount Laurel Township	4,645.00														0.00	4,645.00	
New Hanover Township	750.00														0.00	750.00	
North Hanover Township	1,595.00														0.00	1,595.00	
Palmyra Borough	1,595.00														0.00	1,595.00	
Pemberton Borough	995.00														0.00	995.00	
Pemberton Township	4,645.00														0.00	4,645.00	
Riverside Township	2,660.00														0.00	2,660.00	
Shamong Township	995.00														0.00	995.00	
Southampton Township	1,595.00														0.00	1,595.00	
Springfield Township	995.00														0.00	995.00	
Tabernacle Township	995.00														0.00	995.00	
Westampton Township	1,595.00														0.00	1,595.00	
Woodland Township	995.00														0.00	995.00	
Wrightstown Borough	995.00														0.00	995.00	
<b>Total By Line</b>	<b>52,045</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>0.00</b>	<b>52,045.00</b>	

**Must be Claimed or Encumbered by November 29, 2024. All Encumbered Claims Must be Claimed by January 31, 2025**

F:\DATA\Risk\EXCEL\BURLCO\2024\Safety\BURLCO 2024 REIMBURSE.xlsx]OSB

**Burlington County Municipal Joint Insurance Fund  
2024 Wellness Incentive Program**

Member Municipality	Opening Balance	January 2024	February 2024	March 2024	April 2024	May 2024	June 2024	July 2024	August 2024	September 2024	October 2024	November 2024	December 2024	Paid 2025	Total Paid	Remaining Balance	Date of Encumber
Bass River Townsh	500.00														0.00	500.00	
Beverly City	750.00														0.00	750.00	
Bordentown City	750.00														0.00	750.00	
Bordentown Townsh	1,000.00				259.90										259.90	740.10	
Chesterfield Townsh	500.00														0.00	500.00	
Delanco Township	750.00														0.00	750.00	
Delran Township	1,000.00														0.00	1,000.00	
Edgewater Park Tow	750.00														0.00	750.00	
Fieldsboro Borough	500.00														0.00	500.00	
Florence Township	1,000.00														0.00	1,000.00	
Hainesport Townshi	500.00														0.00	500.00	
Lumberton Townshi	1,000.00														0.00	1,000.00	
Mansfield Township	750.00														0.00	750.00	
Medford Township	1,500.00														0.00	1,500.00	
Mount Laurel Towns	1,500.00														0.00	1,500.00	
New Hanover Towns	500.00														0.00	500.00	
North Hanover Town	750.00														0.00	750.00	
Palmyra Borough	750.00														0.00	750.00	
Pemberton Borough	500.00														0.00	500.00	
Pemberton Townshi	1,500.00														0.00	1,500.00	
Riverside Township	1,000.00														0.00	1,000.00	
Shamong Township	500.00														0.00	500.00	
Southampton Towns	750.00														0.00	750.00	
Springfield Townshi	500.00														0.00	500.00	
Tabernacle Townshi	500.00														0.00	500.00	
Westampton Towns	750.00														0.00	750.00	
Woodland Township	500.00														0.00	500.00	
Wrightstown Boroug	500.00														0.00	500.00	
<b>Total By Line</b>	<b>\$21,750.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$259.90</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>259.90</b>	<b>21,490.10</b>	

**Must be Claimed or Encumbered by November 29, 2024. All Encumbered Claims Must be Claimed by January 31, 2025**



**Burlington County Municipal Joint Insurance Fund  
2024 EPL/CYBER Risk Management Budget**

Member Municipality	Opening Balance	January 2024	Feb 2024	March 2024	April 2024	May 2024	June 2024	July 2024	August 2024	September 2024	October 2024	November 2024	December 2024	Paid in 2025	Total Paid	Remaining Balance	Date Encumbered
Bass River Township	500.00														0.00	500.00	
Beverly City	500.00														0.00	500.00	
Bordentown City	500.00														0.00	500.00	
Bordentown Township	500.00														0.00	500.00	
Chesterfield Township	500.00														0.00	500.00	
Delanco Township	500.00														0.00	500.00	
Delran Township	500.00														0.00	500.00	
Edgewater Park Townshi	500.00														0.00	500.00	
Fieldsboro Borough	500.00														0.00	500.00	
Florence Township	500.00				500.00										500.00	-	
Hainesport Township	500.00														0.00	500.00	
Lumberton Township	500.00														0.00	500.00	
Mansfield Township	500.00														0.00	500.00	
Medford Township	500.00														0.00	500.00	
Mount Laurel Township	500.00														0.00	500.00	
New Hanover Township	500.00														0.00	500.00	
North Hanover Township	500.00														0.00	500.00	
Palmyra Borough	500.00														0.00	500.00	
Pemberton Borough	500.00														0.00	500.00	
Pemberton Township	500.00														0.00	500.00	
Riverside Township	500.00														0.00	500.00	
Shamong Township	500.00														0.00	500.00	
Southampton Township	500.00														0.00	500.00	
Springfield Township	500.00														0.00	500.00	
Tabernacle Township	500.00														0.00	500.00	
Westampton Township	500.00														0.00	500.00	
Woodland Township	500.00														0.00	500.00	
Wrightstown Borough	500.00														0.00	500.00	
<b>Total By Line</b>	<b>14,000.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$500.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$500.00</b>	<b>\$13,500.00</b>	

**Must be Claimed or Encumbered by November 29, 2024. All Encumbered Claims Must be Claimed by January 31, 2025**

F:\DATA\Risk\EXCEL\BURLCO\2024\Safety\BURLCO 2024 REIMBURSE.xlsx|EPL CYBER

MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND									
EMPLOYMENT PRACTICES COMPLIANCE STATUS - Burico JIF									
Data Valued As of :		May 9, 2024							
Total Participating Members		28							
Complaint		28							
Percent Compliant		100.00%							
			01/01/24	2024					
	Checklist Submitted	Compliant	EPL	POL	Amended Deductible	Revised EPL	Co-Insurance		
Member Name	*		Deductible	Deductible	Date	Deductible	01/01/24	Amended Date	Amended Co-Insurance
BASS RIVER	Yes	Yes	\$ 20,000	\$ 20,000			20% of 1st 250K		
BEVERLY	Yes	Yes	\$ 2,500	\$ 2,500			0%		
BORDENTOWN CITY	Yes	Yes	\$ 20,000	\$ 20,000			20% of 1st 250K		
BORDENTOWN TOWNSHIP	Yes	Yes	\$ 20,000	\$ 20,000			20% of 1st 250K		
CHESTERFIELD	Yes	Yes	\$ 20,000	\$ 20,000			20% of 1st 250K		
DELANCO	Yes	Yes	\$ 20,000	\$ 20,000			20% of 1st 100K		
DELRAN	Yes	Yes	\$ 20,000	\$ 20,000			20% of 1st 250K		
EDGEWATER PARK	Yes	Yes	\$ 2,500	\$ 2,500			0%		
FIELDSBORO	Yes	Yes	\$ 20,000	\$ 20,000			20% of 1st 250K		
FLORENCE	Yes	Yes	\$ 20,000	\$ 20,000			20% of 1st 250K		
HAINESPORT	Yes	Yes	\$ 2,500	\$ 2,500			0%		
LUMBERTON	Yes	Yes	\$ 20,000	\$ 20,000			20% of 1st 100K		
MANSFIELD TOWNSHIP B	Yes	Yes	\$ 5,000	\$ 5,000			0%		
MEDFORD TOWNSHIP	Yes	Yes	\$ 20,000	\$ 20,000			20% of 1st 250K		
MOUNT LAUREL	Yes	Yes	\$ 20,000	\$ 20,000			20% of 1st 250K		
NEW HANOVER	Yes	Yes	\$ 2,500	\$ 2,500			0%		
NORTH HANOVER	Yes	Yes	\$ 20,000	\$ 20,000			20% of 1st 250K		
PALMYRA	Yes	Yes	\$ 20,000	\$ 20,000			0%		
PEMBERTON	Yes	Yes	\$ 20,000	\$ 20,000			20% of 1st 250K		
PEMBERTON BOROUGH	Yes	Yes	\$ 20,000	\$ 20,000			20% of 1st 250K		
RIVERSIDE	Yes	Yes	\$ 20,000	\$ 20,000			20% of 1st 250K		
SHAMONG	Yes	Yes	\$ 10,000	\$ 10,000			0%		
SOUTHAMPTON	Yes	Yes	\$ 2,500	\$ 2,500			0%		
SPRINGFIELD	Yes	Yes	\$ 7,500	\$ 7,500			20% of 1st 100K		
TABERNACLE	Yes	Yes	\$ 10,000	\$ 10,000			0%		
WESTAMPTON	Yes	Yes	\$ 20,000	\$ 20,000			20% of 1st 250K		
WOODLAND	Yes	Yes	\$ 20,000	\$ 20,000			20% of 1st 250K		
WRIGHTSTOWN	Yes	Yes	\$ 100,000	\$ 20,000	03/27/24	\$ 20,000	20% of 1st 2Mil/20% of 1st 250K POL	3/27/2024	20% of 1st 250K

\* Member does NOT participate in EPL coverage

# MEL STATUTORY BONDS as of 5/9/24

Name	Applicant	Active Statutory Bond	Bond Position 1	Effective Date Position 1	Approval Status Position 1	Delete Date Position 1	Second Position?	Bond Position 2	Effective Date Position 2	Approval Status Position 2	Delete Date Position 2	Status
Bass River Township	Eileen Brower	No	Treasurer	06/13/2016	Approved	08/29/2023						Approved
Bass River Township	Albert Stanley	Yes	Tax Collector	06/05/2017	Approved		No	suming Treasurer	06/05/2017	Approved		Approved
Bass River Township	Linda Eliason-Ash	No	Tax Collector	01/01/2007	Approved	05/31/2017						Approved
Bass River Township	David Schultz	Yes	Treasurer	02/20/2023	Approved							Approved
Beverly City	Yvonne Bullock	No	CFO (Assuming Treasurer Duties)	05/01/2014	Approved	01/23/2024						Approved
Beverly City	Shari Key	No	Tax Collector	05/01/2014	Approved	07/19/2021						Approved
Beverly City	Error - delete	No		10/08/2020	Approved	10/08/2020						Approved
Beverly City	Dawn McClain	Yes	Tax Collector	06/21/2021	Approved							Approved
Beverly City	Kinjalben Patel	Yes	CFO (Assuming Treasurer Duties)	01/01/2024	Approved							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 City	Richard Wright	No	Treasurer	06/20/2019	Approved	10/18/2020						Approved
Bordentown City	Margaret M. Peak	Yes	CFO (Assuming Treasurer Duties)	10/19/2020	Approved							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	Add in error	No	Treasurer	01/01/1900	Incomplete	01/01/1900						Incomplete
Bordentown Township	Kittina Wallrath	No	Treasurer	03/01/2020	Incomplete	09/29/2021						Incomplete
Bordentown Township	Laurie Finger	Yes	Tax Collector	04/19/2021	Approved							Approved
Bordentown Township	Sumedha Rao	No	Treasurer	11/15/2021	Approved	11/23/2022						Approved
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	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 Johns	No	Tax Collector	01/01/2019	Approved	01/01/2024						Approved
Delran Township	Margaret M. Peak	No	CFO (Assuming Treasurer Duties)	04/08/2019	Approved	10/16/2020						Approved
Delran Township	Kareemah Press	No	CFO (Assuming Treasurer Duties)	10/19/2020	Approved	10/19/2020						Approved
Delran Township	Jamey Eggers	Yes	Tax Collector	01/01/2024	Approved							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	No	Treasurer	01/01/2016	Approved	11/01/2023						Approved
Fieldsboro Borough	LEIGHA A BOGDANOWICZ	No	Tax Collector	04/01/2019	Approved	01/03/2022						Approved
Fieldsboro Borough	Danielle Gsell	Yes	Tax Collector	01/03/2022	Approved							Approved
Fieldsboro Borough	Jamie Augustyn	Yes	Treasurer	11/01/2023	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
Florence Township	Michelle Chiemiego	Yes	Treasurer	11/01/2020	Approved							Approved
Florence Township	Paul Ordog	Yes	Library Treasurer	09/15/2022	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
Hainesport Township	Dawn Emmons	No	CFO (Assuming Treasurer Duties)	02/01/2017	Pending	01/31/2019						Pending
Hainesport Township	Donna Condo	No	CFO (Assuming Treasurer Duties)	02/01/2019	Approved	06/30/2022						Approved
Hainesport Township	Paula Tiver	Yes	Tax Collector	01/01/2020	Approved							Approved
Hainesport Township	Michael Dehoff	No	CFO (Assuming Treasurer Duties)	07/01/2022	Pending	11/07/2022						Pending
Hainesport Township	Dawn Gorman	Yes	CFO (Assuming Treasurer Duties)	11/08/2022	Approved							Approved
Lumberton Township	Robin D. Sarlo	No	Tax Collector	01/01/2016	Approved	12/31/2022						Approved
Lumberton Township	Sharon Deviney	No	Tax Collector	02/19/2011	Approved	12/31/2015						Approved
Lumberton Township	Tara Krueger	Yes	CFO (Assuming Treasurer Duties)	06/23/2022	Approved							Approved
Lumberton Township	Kim Muchowski	Yes	Tax Collector	01/01/2023	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
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

# MEL STATUTORY BONDS as of 5/9/24

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	Active Date Position 2	Approval Status Position 2	Delete Date Position 2	Status
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
Medford Township	Robin Sarlo	No	CFO (Assuming Treasurer Duties)	03/04/2019	Approved	02/23/2022						Approved
Medford Township	Rachel Warrington	Yes	Tax Collector	10/01/2020	Approved							Approved
Medford Township	Lindsey Parent	Yes	Treasurer	03/01/2022	Approved							Approved
Mount Laurel Township	Kim Muchowski	Yes	Tax Collector	10/24/2016	Approved							Approved
Mount Laurel Township	Karen Cohen	No	Library Treasurer	01/15/2014	Approved	12/31/2021						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
Mount Laurel Township	Walter Stridick	No	Library Treasurer	01/01/2022	Approved	01/17/2024						Approved
Mount Laurel Township	Susan Rovi	Yes	Library Treasurer	01/17/2024	Approved							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	Tanyika Johns	Yes	Tax Collector	06/15/2020	Approved							Approved
Palmyra Borough		No			Approved	01/01/1900						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
Pemberton Borough	Donna Mull	No	Treasurer	01/01/2011	Approved	10/31/2022						Approved
Pemberton Borough	Kathleen Smick	Yes	Tax Collector	05/19/2014	Approved		Yes	Treasurer	10/31/2022			Approved
Pemberton Township	Alison Varrrellmann	No	Tax Collector	03/23/2015	Approved	04/20/2022						Approved
Pemberton Township	Robert Benick	No	Treasurer	01/01/2014	Approved	10/01/2021						Approved
Pemberton Township	Alison Shinkunas	No	Tax Collector	03/23/2015	Approved	01/01/1900						Approved
Pemberton Township	Shayla Steele	Yes	Tax Collector	06/20/2022	Approved							Approved
Pemberton Township	Joyce Tinnes	No	CFO (Assuming Treasurer Duties)	10/07/2021	Approved	12/31/2022						Approved
Pemberton Township	Daniel Hornickel	No	Tax Collector	04/20/2022	Approved	06/20/2022						Approved
Pemberton Township	Candice Pennewell	Yes	CFO (Assuming Treasurer Duties)	12/22/2022	Approved							Approved
Riverside Township	Meghan O. Jack	No	Treasurer	06/01/2013	Approved	01/01/2023						Approved
Riverside Township	Mindie Weiner	Yes	Tax Collector	03/21/2016	Approved							Approved
Riverside Township	Nancy Elmeaze	No	Tax Collector	09/01/2007	Approved	07/31/2015						Approved
Riverside Township	Michael Mansdoerfer	Yes	CFO (Assuming Treasurer Duties)	01/01/2022	Approved							Approved
Shamong Township	Christine Chambers	Yes	CFO (Assuming Treasurer Duties)	11/24/2014	Approved							Approved
Shamong Township	Kathryn J. Taylor	No	Tax Collector	01/01/2007	Approved	11/27/2020						Approved
Shamong Township	Kathryn Merkh	Yes	Tax Collector	01/01/2022	Approved							Approved
Southampton Township	Melissa Chesla	Yes	Tax Collector	09/01/2014	Approved							Approved
Southampton Township	Nancy Gower	No	CFO (Assuming Treasurer Duties)	01/01/2007	Approved	02/28/2022						Approved
Southampton Township	Kinjalben Patel	Yes	CFO (Assuming Treasurer Duties)	03/01/2022	Approved							Approved
Springfield Township	Dianne Kelly	No	CFO (Assuming Treasurer Duties)	01/01/2010	Approved	09/30/2020						Approved
Springfield Township	Melissa Chesla	Yes	Tax Collector	11/01/2014	Approved							Approved
Springfield Township	Yolaika Gonzalez	No	CFO (Assuming Treasurer Duties)	01/01/2021	Approved	11/30/2023						Approved
Springfield Township	Nicholas Prochilo	Yes	CFO (Assuming Treasurer Duties)	01/22/2024	Pending							Pending
Tabernacle Township	Kimberly Smith	Yes	Tax Collector	04/01/2016	Approved							Approved
Tabernacle Township	Susan Costales	No	Tax Collector	09/24/2008	Approved	08/21/2018						Approved
Tabernacle Township	Rodney R Haines	Yes	CFO (Assuming Treasurer Duties)	08/01/2018	Approved							Approved
Westampton Township	Robert L. Hudnell	Yes	Treasurer	01/01/2007	Approved							Approved
Westampton Township	Carol A. Brown-layou	No	Tax Collector	01/01/2007	Approved	12/31/2021						Approved
Westampton Township	Christine Taylor	No	Tax Collector	01/07/2022	Approved	02/28/2022						Approved
Westampton Township	Kathryn Merkh	Yes	Tax Collector	03/01/2022	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	No	Treasurer	01/01/2010	Approved	12/22/2022						Approved
Wrightstown Borough	Jeffrey C. Elsasser	Yes	Tax Collector	11/01/2016	Approved							Approved
Wrightstown Borough	Lynn A. Davis	No	Tax Collector	01/01/2010	Approved	11/01/2016						Approved
Wrightstown Borough	Karen Baldino	Yes	CFO (Assuming Treasurer Duties)	01/01/2023	Approved							Approved

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

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

# Capehart Scatchard

## The Little Known “Authorized Vehicle Rule” in Workers’ Compensation

John H. Geaney May 6, 2024 Compensability, NJ Workers' Comp

I had the pleasure of Speaking on Law Day in Plainfield Workers’ Compensation Court on May 1, 2024 and wanted to share with readers part of the discussion in our session, namely the discussion of the New Jersey authorized vehicle rule contained in N.J.S.A. 34:15-36. This is one of the most unknown but significant rules pertaining to when work starts and when work ends. Practitioners, adjusters and employers are far more aware of the premises rule, the special mission rule, and the paid travel time rule than they are about the authorized vehicle rule.

Since the passage of the major overhaul of the New Jersey Workers’ Compensation Act in 1979, there have only been two significant published decisions that addressed in any detail the authorized vehicle rule, both cases involving the New Jersey Supreme Court. The first was in 1992 in the case of Zelasko v. Refrigerated Express, 128 N.J. 329 (1992). The case involved a truck driver who owned his own tractor and trailer. Because his home community prohibited parking a trailer overnight, he had to park the trailer in a neighboring town in a friend’s yard.

On April 12, 1990, Mr. Zelasko made a delivery to Supermarkets General in Woodbridge. He then drove to the terminal of his employer, Refrigerated Express, in Old Bridge to unload some pallets. After that he started to drive to the neighboring town where he parked his trailer. On the way he heard some rattling noises from the remaining pallets and became concerned about a problem. He pulled off the road and stopped the truck. He climbed onto the trailer to check the pallets but then fell from the trailer, suffering injuries.

The petitioner argued that his injury was covered under the authorized vehicle rule. The Court focused on the following language of the statute which actually blends into one phrase two different rules (travel time and the authorized vehicle rule): “... *But the employment of employee paid travel time by an employer for time spent traveling to and from a job site or of any employee who utilizes an employer authorized vehicle should commence and terminate with the time spent traveling to and from a job site or the authorized operation of a vehicle on business authorized by the employer.*” The Court rejected petitioner’s claim because it concluded that petitioner had concluded his day when he returned to his employer’s place of employment to drop off pallets. There was a lengthy dissent from Justice Handler, who argued that petitioner’s day was not finished because he still had to drive to a neighboring town, unhook the trailer and safely secure its contents.

Thirty one years later, the New Jersey Supreme Court in 2023 delivered a more detailed opinion on the authorized vehicle rule in Keim v. Above All Termite & Pest Control, 256 N.J. 47 (2023). The facts were unusual in this case. The petitioner was a pest control technician who was given a company vehicle to transport pesticides and chemicals needed for work. His day generally began by checking his iPad for assignments and then leaving from his home to go to the client location for pest control. However, his employer required all the technicians to refill their pesticides and chemicals at the employer’s location in Monmouth County. There was a limit to how much pesticide quantity the technicians could keep in their truck due to concerns about spoilage of the chemicals and possible theft. Technicians would have to make sure they had just enough chemicals in their vehicles to meet the needs of the jobs each day.

On the date of petitioner's accident, he was driving to the employer's location in Monmouth County to refill the supplies in his truck. Petitioner had concluded that he did not have sufficient supplies to perform his scheduled daily assignments. He was involved in a car accident on the way to his employer's location with serious injuries. The employer argued that petitioner was on his way to work and therefore the premises rule applied. The Judge of Compensation dismissed the case. Petitioner appealed and the appellate division reversed in petitioner's favor. The Supreme Court then affirmed in favor of petitioner.

The Court did not hold that the drive to work was a special mission, partly because the Court had already decided that this was an authorized vehicle rule case and perhaps partly because the statute says that a special mission must involve a commute away from the employer's place of employment. The Court found that petitioner was using an authorized vehicle when the accident occurred, on business authorized by the employer and with authorization from his employer. The Court said, "*Above All provided an authorized vehicle for operation by Keim. Keim's operation of that vehicle to the shop on the morning of the car accident was solely for business expressly identified and authorized by Above All, namely, to replenish supplies. The entire arrangement, both as to the vehicle's location and the need to replenish supplies, reflected a business decision expressly designed by the employer to further the employer's interests in safeguarding and maintaining the quality of its supplies and in minimizing travel time for employees, thus facilitating a robust appointment schedule.*"

Most employees who use their car for business do not have company cars: lawyers, accountants, sales persons, real estate agents, certain nurses, and others. Does the authorized vehicle rule require that the company own the vehicle? The Court said no. The rule is not limited to just employer provided vehicles. It could apply to a vehicle owned by the employee. The Court did not go into further details about how a personally owned vehicle will be deemed an authorized vehicle but the quote in the preceding paragraph seems to focus future analysis on whether the actions of the employee are **furthering the employer's business interests**.

Does this case suggest that the drive to work is now compensable? The Court addressed this issue, "*However, the 'authorized vehicle rule' does not apply every time an employee is driving a vehicle authorized by an employer. And importantly, the 'authorized vehicle rule' does not categorically apply when an employee is merely commuting to work in either an authorized personal or work vehicle.*" Drives from home to work and back from work to home will almost always be considered not covered under workers' compensation.

I want to thank the Director and Chief Judge Maria Del Valle Koch, Judge Fred Hopke and Judge Neme Akunne for hosting this very enjoyable Law Day seminar and for making everyone feel welcome in the very accommodating Plainfield vicinage. I also want to thank my co-presenter Rick Rubenstein, Esq., and all the lawyers who attended and raised many good questions throughout afternoon seminar.

## *Land Use Training Certification*

### **Member**

Beverly City  
Bordentown City  
Bordentown Twp.  
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 Borough  
Pemberton Twp.  
Riverside Twp.  
Shamong Twp.  
Tabernacle Twp.  
Westampton Twp.  
Woodland Twp.



**MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND**

9 Campus Drive, Suite 216

Parsippany, NJ 07054

Telephone (201) 881-7632

**BULLETIN MEL 24-05**

**Date:** January 1, 2024  
**To:** Fund Commissioners of Member Joint Insurance Funds  
**From:** Underwriting Manager, Conner Strong & Buckelew  
**Re:** Fireworks Displays and Amusement Ride Requirements

---

**The bulletin does not apply to the members of the NJUA JIF and “workers compensation only” members of the NJPHA JIF. This bulletin does not apply to the Board of Education members of the Suburban Metro JIF.**

This will serve as an annual reminder there are requirements for fireworks displays and amusement rides prior to coverage being granted. These requirements are enclosed along with the Hold Harmless Agreement wording to be provided by the contractor. Please submit the attached Firework or Amusement Ride Checklist along with all other requirements to [MELUnderwritingSvcCntr@connerstrong.com](mailto:MELUnderwritingSvcCntr@connerstrong.com).

**\*\*Submissions should be sent at least one week prior to the event.\*\***

This bulletin applies to all amusement rides required to be registered with NJDCA. The JIF does not cover the ownership, operation, or maintenance of amusement rides. As a reminder, “bouncy houses” and the like are also considered amusement rides and are formally known as “Type 4 Air Supported Structures”.

You should consider the following two nuances when contracting with vendors: 1) The vendor may try to just drop-off the device for you to setup; 2) The vendor may not include personnel to oversee the devices. Both nuances would not be covered by the Fund; vendors must provide their own attendants and it should be stated in the contract. Please note, oversight of the structures is considered “operation”.

**Please note, the following exceptions are NOT accepted:**

- Health Insurance in lieu of Workers’ Compensation;
- Owners/Proprietors excluded on the Workers’ Compensation;
- Invoice/P.O. in lieu of a full contract;
- Unsigned contract; and
- Personal Automobile Liability in lieu of Commercial Automobile Liability.

If you have any questions on this bulletin, please contact your Risk Management Consultant, JIF Executive Director or the Underwriting Manager.

**This bulletin is for information purposes only. It is not intended to be all-inclusive but merely an overview. It does not alter, amend or change your coverage. Please refer to specific policies for limits, terms, conditions and exclusions.**

cc: Risk Management Consultants  
Fund Professionals  
Fund Executive Directors

**FIREWORKS DISPLAY/AMUSEMENT RIDE REQUIREMENTS  
MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND**

The following information must be filed with and approved by the MEL Underwriting Manager prior to the event:

1. Copy of contract between the contractor and the member entity. Contracts we see are sometimes silent or ambiguous as to who is responsible for policing the display/ride, setting up the ride, searching for/disposing of unfired fireworks, etc. If the contract is silent or ambiguous on any of this, we will be requesting that you obtain an addendum to the contract or a letter from the contractor on their letterhead stating they will be responsible for such. Contracts must be signed by both the member entity and the contractor.
2. Certificate of insurance from contractor to include the following information:
  1. General Liability: \$1,000,000 per occurrence combined single limit for bodily injury and property damage with \$2,000,000 general aggregate. Contractual liability must be included. No amusement/inflatable exclusion; it must cover the amusements to be used in the contract, and such should be stated on the Certificate.
  2. Automobile Liability: \$1,000,000 per occurrence combined single limit for bodily injury and property damage with no aggregate.
  3. Workers Compensation: Statutory limits
  4. Employers Liability: at minimum limits of \$500,000.
  5. Umbrella Liability: \$4,000,000 per occurrence and in the aggregate are strongly recommended, sitting excess of the General Liability, Automobile Liability and Employers Liability coverages.
  6. The member entity and any associations, recreations or committees formed by the member entity to organize the "event" must be named as additional insureds on the General Liability, Automobile Liability and Umbrella Liability coverages.
  7. Rain date, if applicable, should also be shown on the description section of the certificate of insurance.

If you are using Garden State Fireworks, D&M Fireworks or Serpico Pyrotechnics, they send a certificate to the MEL on an annual basis for Workers' Compensation (#3 and #4) and Automobile Liability (#2). As such, these two items do not need to be provided to us when using either company.

3. An executed hold harmless agreement in favor of the member entity must be signed by the contractor. Enclosed is suggested hold harmless agreement wording to be used by the contractor. **The Fund will not accept a "Null and Void" clause in favor of the contractor as part of the hold harmless agreement. Any additional hold harmless/indemnification language in any agreement contradictory to the wording enclosed shall be removed.**
4. As respects to mechanical amusement rides/devices, the contractor will need to provide proof of registration of its amusement ride equipment, as well as a copy of the contractor's permit application for the rides being utilized for the member sponsored event. Once the equipment is delivered to the event site, the member should confirm the actual permit is affixed to the equipment. To confirm the amusement vendor is registered, as required by the State, the member can visit the NJDCA website at [http://www.state.nj.us/dca/divisions/codes/publications/pdf\\_rides/permitted\\_rides.pdf](http://www.state.nj.us/dca/divisions/codes/publications/pdf_rides/permitted_rides.pdf)
5. A ride inspection must take place prior to using the inflatable.

As stated above, mechanical amusement rides/devices are required to be licensed by the State of New Jersey. Mechanical amusement rides/devices are defined as any amusement ride required to be licensed by the State of New Jersey which includes any mechanical device or devices, including but not limited to water slides exceeding 15 feet in height, which carry or convey passengers along, around, or over a fixed or restricted route or course for the purpose of giving its passengers amusement, pleasure, thrills or excitement; and any passenger or gravity propelled ride when located in an amusement area or park in which there are other amusement rides. Mechanical amusement rides/devices are also defined to include the following pursuant to the New Jersey Department on Community Affairs, concerning Carnival and Amusement Ride Safety Act P. L. 1975 C105 as amended on July 20, 2001, and New Jersey Administrative Code, Title 5. Community Affairs, Chapter 14A. Carnival-Amusement Rides, N.J.A.5:14 A (2014), N.J.A.C. §5.14A-1.1:

- Small truck kiddie rides as defined under N.J.A.C. §5:14A-1.2, and inflatable bounce houses, moonwalks, inflatable slides, and other inflatable attractions, which allow riders to bounce, slide, and/or to be supported by them, as defined under N.J.A.C. §5:14A-1.2, and §5:14A-13.1, “Inflatable Rides” subchapter.
- The rental or lease of Inflatables – Inflatables are considered an amusement ride. DCA’s web site lists rental firms and those inflatables that already have a DCA permit. Be sure the inflatable you want to rent is on the list.

[http://www.state.nj.us/dca/divisions/codes/publications/pdf\\_rides/permitted\\_rides.pdf](http://www.state.nj.us/dca/divisions/codes/publications/pdf_rides/permitted_rides.pdf)

The fireworks display/amusement ride submissions should be e-mailed to [MELUnderwritingSvcCntr@connerstrong.com](mailto:MELUnderwritingSvcCntr@connerstrong.com) for review and approval no later than three weeks prior to the event. If you have any questions please contact the MEL Underwriting Manager team.

**FIREWORKS DISPLAY**  
**HOLD HARMLESS AGREEMENT**

Between the Borough/Township/City/County of \_\_\_\_\_  
and \_\_\_\_\_ (Contractor).

**WITNESSETH:**

1. \_\_\_\_\_ (Contractor) agrees to release, indemnify and hold harmless the Borough/Township/City/County of \_\_\_\_\_ from and against any loss, damage or liability, including attorneys' fees and expenses incurred by the latter entities and their respective employees, agents, volunteers or other representatives arising out of or in any manner relating to the manufacture, installation, firing or disassembly of any pyrotechnic equipment or device and/or the supervision and presentation thereof.

2. The applicant has furnished the Certificate of Insurance with limits of liability described below:

Workers Compensation/Employers Liability: \_\_\_\_\_

General Liability: \_\_\_\_\_

Automobile Liability: \_\_\_\_\_

Umbrella Liability: \_\_\_\_\_

A true copy of the Certificate of Insurance is attached indicating the member entity and applicable associations, recreations or committees formed by the member entity to organize the "event" must be named as additional insured on all liability policies.

3. The facilities will be used for the following purpose and no other:

Event: \_\_\_\_\_ Date: \_\_\_\_\_ Rain Date: \_\_\_\_\_

Dated: \_\_\_\_\_ Signed: \_\_\_\_\_  
Authorized Signature of the Contractor

Witness: \_\_\_\_\_

**AMUSEMENT RIDES**

**HOLD HARMLESS AGREEMENT**

Between the Borough/Township/City/County of \_\_\_\_\_  
and \_\_\_\_\_ (Contractor).

**WITNESSETH:**

1. \_\_\_\_\_ (Contractor) agrees to release, indemnify and hold harmless the Borough/Township/City/County of \_\_\_\_\_ from and against any loss, damage or liability, including attorneys' fees and expenses incurred by the latter entities and their respective employees, agents, volunteers or other representatives arising out of or in any manner relating to the installation, operation, use, or disassembly of any amusement ride equipment or device and/or the supervision thereof.

2. The applicant has furnished the Certificate of Insurance with limits of liability described below:

Workers Compensation/Employers Liability: \_\_\_\_\_

General Liability: \_\_\_\_\_

Automobile Liability: \_\_\_\_\_

Umbrella Liability: \_\_\_\_\_

A true copy of the Certificate of Insurance is attached indicating the member entity and applicable associations, recreations or committees formed by the member entity to organize the "event" must be named as additional insured on all liability policies.

3. The facilities will be used for the following purpose and no other:

Event: \_\_\_\_\_ Date: \_\_\_\_\_ Rain Date: \_\_\_\_\_

Dated: \_\_\_\_\_ Signed: \_\_\_\_\_

Authorized Signature of the Contractor

Witness: \_\_\_\_\_



## 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:  
973-845-6700**

Victoria A. Holmes  
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)**

<b>TOWN</b>	<b>AUTHORIZED CONTACT PERSON</b>	<b>ADDITIONAL CONTACT PERSON</b>
<b>Bass River Township</b>	Elizabeth Godfrey	James Renwick
<b>Beverly City</b>	Caitlin Midgette, Clerk	Rich Wolbert
<b>Bordentown City</b>	Margaret Peak	Jennifer Smith
<b>Bordentown Township</b>	Mike Theokas	Nathan Roohr
<b>Chesterfield Township</b>	Caryn Hoyer	Wendy Wulstein
<b>Delanco Township</b>	Richard Schwab, Administrator	Janice M. Lohr, Clerk
<b>Delran Township</b>	Joe Bellina	Jamey Eggers, Clerk
<b>Edgewater Park Twp.</b>	Tom Pullion, Administrator	Patricia Clayton
<b>Fieldsboro Township</b>	Patrice Hansell	N/A
<b>Florence Township</b>	Tom Sahol	Nancy Erlston
<b>Hainesport Township</b>	Paula Kosko	Tara Wicker
<b>Lumberton Township</b>	Meredith Riculfy, Admin.	Carrie Gregory, Deputy Treas/HR Coordinator
<b>Mansfield Township</b>	Ashley Jolly, Clerk	Bonnie Grouser, Treasurer
<b>Medford Township</b>	Dawn Bielec	Kathy Burger
<b>Mount Laurel Township</b>	Meredith Tomczyk	Jerry Mascia
<b>New Hanover Township</b>	Susan Jackson	Kyle Tuliano
<b>North Hanover Township</b>	Mary Picariello	N/A
<b>Palmyra Borough</b>	John Gural, Administrator	Lt. Josiah Murphy
<b>Pemberton Borough</b>	Kathy Smick	Ed Hunter
<b>Pemberton Township</b>	Daniel Hornickel, BA	Michele Brown
<b>Riverside Township</b>	Meghan Jack, Administrator	Susan Dydek
<b>Shamong Township</b>	Susan Onorato, Clerk	Joanne Robertson
<b>Southampton Township</b>	Kathy Hoffman	Donna Fascenda
<b>Springfield Township</b>	Brandy Boyington	Kristen Lippincott
<b>Tabernacle Township</b>	Maryalice Brown	Lisa Cummins
<b>Westampton Township</b>	Wendy Gibson, Admin	N/A
<b>Woodland Township</b>	Maryalice Brown	Nancy Seeland
<b>Wrightstown Borough</b>	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)

**BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND  
RESOLUTION #2024-\_\_\_\_\_**

**A RESOLUTION ADOPTING MODEL INDEMNIFICATION AND INSURANCE PROVISIONS.**

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

**WHEREAS**, the Burlington County Municipal Joint Insurance Fund (BURLCOJIF) is duly constituted as a Municipal Self Insurance Fund to provide insurance coverage to its member municipalities; and

**WHEREAS**, the Fund Commissioners of the Burlington County Municipal Joint Insurance Fund have determined that the BURLCOJIF is distinguished from commercial insurance providers by virtue of the fact that it is formed by municipalities, it is funded by public monies appropriated by the member municipalities, it serves a public purpose and is responsible for the discharge of its function in a manner consistent with policies applicable to municipal government; and

**WHEREAS**, upon the recommendation of the Fund Solicitor and the Claims Review Committee, the Fund Commissioners of the Burlington County Municipal Joint Insurance Fund have determined that it is appropriate to adopt the Model Indemnification and Insurance Provisions; and

**WHEREAS**, the Fund Solicitor has previously provided a draft of these Model Indemnification and Insurance Provisions to the Claims Review Committee and all Fund Commissioners of the BURLCOJIF for their review and approval, and the Claims Review Committee of the BURLCOJIF has recommended the adoption of the Model Indemnification and Insurance Provisions by the Fund Commissioners, a copy of which are attached hereto; and

**WHEREAS**, the Commissioners of the Burlington County Municipal Joint Insurance Fund have deemed it appropriate to adopt these Model Indemnification and Insurance Provisions.

**NOW THEREFORE BE IT RESOLVED**, by the Commissioners of the Burlington County Municipal Joint Insurance Fund, assembled at a public session May 21, 2024, that:

1. The Model Indemnification and Insurance Provisions which are attached hereto are hereby adopted as the Model Indemnification and Insurance Provisions of the Burlington County Municipal Joint Insurance Fund.

**BE IT FURTHER RESOLVED** that copies of this Resolution shall be provided to the Executive Director, Fund Solicitor, Claims Administrator and all Fund Commissioners and Claims Coordinators for the BURLCOJIF Member Municipalities for their information and attention.

This Resolution was duly adopted by the Burlington County Municipal Joint Insurance Fund at a public meeting held on May 21, 2024.

**BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND**

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

By: \_\_\_\_\_  
Chairperson

Date: May 21, 2024



# Indemnification

Contractor/Vendor shall defend, indemnify, save harmless the Municipality, its elected and appointed officials, its employees, agents, volunteers and others working on behalf of the Municipality, from and against any and all liability, suits, damages, costs (including attorney's fees), losses, outlays, and expenses from claims in any manner caused by or allegedly caused by, or arising out of, or connected with, this Contract, or the work of any subcontract thereunder (the Contractor/Vendor hereby assuming full responsibility for relations with subcontractors), including but not limited to claims for personal injuries, death, property damage, and/or for damages from the award of this Contract to the Contractor/Vendor, notwithstanding any possible negligence, whether sole or concurrent, on the part of the Municipality, its officials or agents.

Contractor/Vendor shall indemnify and hold the Municipality harmless from all wages or overtime compensation due any employees in rendering services pursuant to this agreement or any subcontract, including payment of reasonable attorney's fees and costs in the defense of any claim made under the Fair Labor Standards Act, the New Jersey Prevailing Wage Law or any other federal or state law. Nothing herein shall preclude the Municipality from requiring additional documentation as needed to ensure that the appropriate wage rates are being paid in order to ensure compliance with all state and federal rules, regulations and statutes.

The indemnification obligations of the Contractor/Vendor hereunder shall not be limited by any limitations as to the amount or type of damages, compensation or benefits payable by or for the Contractor/Vendor, under any federal or state law, to any person asserting the claim against the Municipality, its elected or appointed officials, agents and employees, for which indemnification is sought.

The indemnification obligations herein shall not negate, abridge or reduce in any way any additional indemnification rights of the Municipality, its elected or appointed officials, agents and employees, which are otherwise available under statute, or in law or equity.

Contractor/Vendor affirms that it has had the opportunity to recover the costs of liability insurance required in this agreement in its contract price. Contractor/Vendor's obligation under this agreement to defend, indemnify and hold harmless any person from that person's own negligence or wrongdoing is limited to the coverage and limits of the applicable insurance required of the Contractor/Vendor under this agreement.

The Contractor/Vendor shall indemnify and hold the Municipality harmless for any penalties, fines, fees or costs, including costs of defense, which are charged or assessed by any Federal, State or local agency including, but not limited to, the Environmental Protection Agency or Department of Natural Resources and the New Jersey Department of Environmental Protection.

The Contractor/Vendor shall hold and save the Municipality, its elected or appointed officials, agents, servants and employees harmless for liability of any nature or kind, including costs and expenses for, or on account of any patented or unpatented invention, process, article, or appliance manufactures or used in the performance of the Contract including its use by the Municipality, unless otherwise specifically stipulated in the Contract document.

If the Contractor/Vendor uses any design device, materials covered by letters, patent or copyright, any proprietary computer hardware, software/software applications or telecommunications systems or equipment, the Contractor/Vendor shall provide for such use by suitable agreement with the owner of such patented or copy-righted design device or material or any proprietary computer hardware, software/software applications or telecommunications systems or equipment. It is mutually agreed and understood that without exception, the contract prices shall include all royalties or costs arising from the use of such design, device, applications or materials, in any way involved in the work.

The Contractor/Vendor and/or his Sureties shall indemnify and save harmless the Municipality/Owner of the project from any and all claims for infringement by reason of the use of such patented or copy-righted design, device or materials, any proprietary computer hardware, software/software applications or telecommunications systems or equipment and any trademark or copyright in connection with work agreed to be performed under this Contract, and shall indemnify the Municipality/Owner for any cost, expense, or damage which it may be obligated to pay by reason of such infringement at any time during the performance of the work or after completion of the work.

## Insurance

Insurance Requirements. Without limiting any of the other obligations or liabilities of the Contractor/Vendor, the Contractor/Vendor shall secure and maintain, at its own cost and expense, throughout the duration of this Contract and until the work is completed and accepted by the Municipality, insurance of such types and in such amounts as may be necessary to protect it and the interests of the Municipality against all hazards or risks of loss as hereunder specified or which may arise out of the performance of the Contract Documents. The form and limits of such insurance, together with the underwriter thereto in each case, are subject to approval by the Municipality. Regardless of such approval, it shall be the responsibility of the Contractor/Vendor to maintain adequate insurance coverage at all times during the term of the Contract. Failure of the Contractor/Vendor to maintain coverage shall not relieve it of any contractual responsibility or obligation or liability in general or under the Contract Documents.

Contractor/Vendor shall be required to name the Municipality as an “Additional Insured” in the Contractor/Vendor’s policy of commercial general liability insurance through an Endorsement to the policy, and simultaneously with the delivery of the executed Contract Documents, Contractor/Vendor shall provide the Municipality with a Certificate of Insurance and Endorsement indicating that the insurance coverage as described in the attached schedule, and as is appropriate for the work being performed and furnished, has been obtained and that the Municipality has been designated as an “Additional Insured” where required. On or before the renewal date of said policy, Contractor/Vendor shall be required to provide the Municipality with a Certificate of Insurance and Endorsement indicating the continuation of insurance coverage and designating the Municipality as an “Additional Insured”.

The Schedule of Insurance and the Limits of Liability for the insurance shall provide coverage for not less than the following amounts (or greater) where required by law:

## Schedule of Insurance

Notwithstanding the indemnification and defense obligations of the Contractor/Vendor, the “Contractor/Vendor” shall provide at its own cost and expense proof of the following insurance to the Municipality:

- A. Workers’ Compensation – Statutory coverage and limits in compliance with the Workers’ Compensation Law of the State of New Jersey (any and all sole proprietors shall provide coverage for the sole proprietor);
- B. Commercial General Liability Insurance, including coverage for Premises, Operations, Products and Completed Operations, Contractual Liability, Broad Form Property Damage, Independent Contractor/Vendors, Explosion, Collapse, and Underground Property Damage and endorsed for blasting if blasting required. Such coverage shall apply to bodily injury and property damage on an “Occurrence Form Basis” with limits of at least One Million (\$1,000,000.00) Dollars (Two Million [\$2,000,000.00] Dollars for Aggregate plus One Million (\$1,000,000.00) Dollars in Excess/Umbrella Coverage) for all claims arising out of a single accident or occurrence and at least One Million (\$1,000,000.00) Dollars with respect to injuries and/or death of any one person in a single occurrence and an amount not less than at least Five Hundred Thousand (\$500,000.00) Dollars for all claims to property arising out of a single occurrence and at least Five Hundred Thousand (\$500,000.00) Dollars to any one owner with respect to damages to property. Contractor/Vendor agrees that the proceeds of such insurance policy shall first be used to pay an award, damages, costs, and/or attorney’s fees incurred by or assessed against the Municipality, its employees, officers and agents, before payment or any award, damages, costs, or attorney’s fees of Contractor/Vendor, its employees, officers or agents. Contractor/Vendor agrees to cause its insurer to name the Municipality as an “Additional Insured” on such insurance policy, through an Endorsement to the policy, and also including the Municipality as an “Additional Insured” for coverage under its products-completed operations hazard, and said policy shall be primary and noncontributory and shall contain a waiver of subrogation clause.
- C. Automobile Liability Insurance Coverage covering bodily injury and property damage for owned, non-owned, and hired vehicles, with limits of at least One Million (\$1,000,000.00) Dollars for all claims arising out of a single accident or occurrence and at least Two Million (\$2,000,000.00) dollars with respect to injuries and/or death of any one person in a single accident plus One Million (\$1,000,000.00) Dollars in Excess/Umbrella Coverage. Contractor/Vendor agrees to cause its insurer to name the Municipality as an “Additional Insured” on such insurance policy, through an Endorsement to the policy, including the Municipality as an “Additional Insured” for coverage.
- D. Owner’s and Contractor/Vendor’s Protective Liability. Insurance to protect the Municipality, its agents, servants and employees from claims which may arise from the performance of this Contract, with limits of at least One Million (\$1,000,000.0) Dollars for all claims arising out of a single accident or occurrence and at least Three Million (\$3,000,000.00) dollars with respect to injuries and/or death of any one person in a single accident.

The Owner's and Contractor/Vendor's Protective Liability Insurance must:

- (1) Be a separate policy with the named insured being: The Municipality and
  - (2) Contain an endorsement that disclaims coverage for any claim barred by the doctrines of sovereign immunity or official immunity, except attorney's fees and other litigation costs incurred in defending a claim. Nothing contained in this policy (or this endorsement thereto) shall constitute a waiver of whatever kind of these defenses or sovereign immunity or official immunity for any monetary amount whatsoever.
- E. Errors and Omissions/Professional Liability – A minimum limit of liability of one million (\$1,000,000.00) dollars per incident and in the annual aggregate;
- F. Builders Risk Insurance – Contractor/Vendor shall provide a Builder's Risk Policy to be payable to the Municipality in an amount equal to the replacement cost of the building. Such insurance shall be provided on an All Risk basis and include coverage, without limitation, for windstorm, storm surge, flood and earth movement. Unless waived by the Municipality by Resolution, it shall include coverage for ordinance and law, demolition and increased costs of construction, debris removal, pollutant clean up and removal, and expediting costs. Such insurance shall cover, without limitation, (a) all buildings and/or structures involved in the work, as well as temporary structures at the Site, and (b) any property that is intended to become a permanent part of such building or structure, whether such property is on Site, in transit or in temporary storage. The policies shall name the Contractor/Vendor as the named insured and list the Municipality as both an additional insured, through an Endorsement to the policy, and Loss Payee as its interest may appear.
- G. Pollution Risk Insurance – Pollution Liability Insurance covering Contractor/Vendor's or appropriate subcontractor's liability for bodily injury, property damage and environmental damage resulting from sudden accidental and gradual pollution and related cleanup costs incurred by Contractor/Vendor, all arising out of the Goods delivered or Services (including transportation risk) performed under this Contract is required. Combined single limit per occurrence shall not be less than One Million (\$1,000,000.00) Dollars. Annual aggregate limit shall not be less than Three Million (\$3,000,000.00).
- H. Cyber Risk – Contractor/Vendor shall provide Cyber Risk Liability Insurance in the amount of with a minimum combined single limit of liability per occurrence and one million (\$1,000,000) dollars for bodily and personal injury and property damage and two million (\$2,000,000) dollars annual aggregate. However, if the Contractor/Vendor is an IT Contractor/Vendor, the annual aggregate shall be three million (\$3,000,000.00) dollars.
- I. Subcontracts – in case any or all of this work is sublet, the Contractor/Vendor shall require the subcontractor to procure and maintain all insurance required in subparagraphs (a), (b) and (c) hereof and in like amounts. Contractor/Vendor shall require any and all subcontractors with whom it enters in a contract to perform work on this project to protect the Municipality through insurance against applicable hazards or risks and shall, upon request of the Municipality, provide evidence of such insurance.

- J. Notice – the Contractor/Vendor and/or subcontractor shall furnish the Municipality prior to beginning the work, the policy as specified in subparagraphs A. through I., and satisfactory proof of all the insurance required by this Contract, with the provision that policies shall not be canceled, modified or non-renewed without thirty (30) days written notice to the Municipality. Failure by the Contractor/Vendor to supply such written evidence of required insurance and to maintain same for the duration of this Contract shall result in default under the Contract.

The insurance companies for the above coverages must be licensed by the State of New Jersey and acceptable to the “Municipality”. The “Contractor/Vendor” shall take no action to cancel or materially change any of the insurance required under this Contract without the Municipality’s prior approval. The maintenance of insurance under this section shall not relieve the “Contractor/Vendor” of any liability greater than the limits of the scope of the applicable insurance coverage.

The Certificates of Insurance, including evidence of the required endorsements hereunder or the policies, shall be filed with the Municipality within ten (10) days after the date of the receipt of Notice of Award or Contract to the Contractor/Vendor and prior to the start of work. All insurance policies shall require that the insurance company in question provide thirty (30) days written notice prior to modification or cancellation of such insurance. Such notices shall be emailed and mailed, certified mail, return receipt requested to:

**Supply Municipality email address and mailing address**

\*ABOVE INSURANCE SCHEDULE TO BE PREPARED IN CONSULTATION WITH YOUR RISK MANAGEMENT CONSULTANT AS RECOMMENDED BY THE FUND’S CERTIFICATE OF INSURANCE GUIDELINES.

## **BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND CONFLICT OF INTEREST POLICY**

The Commissioners of the Burlington County Municipal Joint Insurance Fund have determined that the Burlington County Municipal Joint Insurance Fund is distinguished from commercial insurance providers by virtue of the fact that it is formed by Municipalities, it is funded by public monies (Taxpayer Dollars) appropriated by the Member Municipalities, it serves a public purpose and is responsible for the discharge of its function in a manner consistent with the ethical policies applicable to Municipal Government. As a result, the Fund has adopted a policy applicable to potential conflicts of interest by the Officials and Professionals of the Burlington County Municipal Joint Insurance Fund.

### **Findings:**

1. The Burlington County Municipal Joint Insurance Fund is a joint enterprise of the following municipalities:

Bass River Township, Beverly City, Bordentown City, Bordentown Township, Chesterfield Township, Delanco Township, Delran Township, Edgewater Park Township, Fieldsboro Borough, Florence Township, Hainesport Township, Lumberton Township, Mansfield Township, Medford Township, Mt. Laurel Township, North Hanover Township, Palmyra Borough, Pemberton Borough, Pemberton Township, Riverside Township, Shamong Township, Southampton Township, Springfield Township, Tabernacle Township, Westampton Township, Woodland Township and Wrightstown Borough,

which provides those municipalities with General Liability, Police Professional, Property, Workers' Compensation, Cyber Liability, Employment Practices Liability and Public Officials Liability coverage.

2. The Member Municipalities of the Burlington County Municipal Joint Insurance Fund are jointly responsible to defend and pay claims which are brought against the Member Municipalities in accordance with the standards and limitations applicable to the Burlington County Municipal Joint Insurance Fund.

3. While in some aspects of its operation the Burlington County Municipal Joint Insurance Fund functions in a manner similar to that of a commercial insurance provider, it is clearly distinguished by the fact that it is created by the Member Municipalities; it is governed by Fund Commissioners appointed by the Member Municipalities; its funding is provided exclusively by the Member Municipalities (and thereby constitutes public funds); the professionals and vendors who enter into Contracts with the Burlington County Municipal Joint Insurance Fund are compensated with those public funds; the function of the Burlington County Municipal Joint Insurance Fund is to fulfill a public purpose by providing insurance coverage exclusively to its Member Municipalities; there is a need for those appointed by the Burlington County Municipal Joint Insurance Fund to freely discuss and evaluate potential liability exposures of the Member Municipalities and to receive information on municipal activities and operations in the same manner as those directly appointed by the Member Municipalities to advise them; and the Burlington County Municipal Joint Insurance Fund is bound by many of the same laws and regulations applicable to Municipalities with regard to financial records, public contracts and public meetings.

## **Conflict of Interest Policy**

4. It is hereby determined by the Fund Commissioners of the Burlington County Municipal Joint Insurance Fund that it is in the best interests of the Burlington County Municipal Joint Insurance Fund and the Member Municipalities to establish a policy regarding potential conflicts of interest affecting those professionals and vendors who are appointed or retained by the Burlington County Municipal Joint Insurance Fund.

5. It is further determined that it would be inappropriate for a professional or vendor who is appointed or retained by the Burlington County Municipal Joint Insurance Fund, or for any person owning or employed by the business entity with which the appointed professional or vendor is associated, to undertake the representation or appearance on behalf of a party in a matter or claim adverse to that of the Member Municipalities. The potential conflict of interest specifically extends to the assertion of claims against the Member Municipalities and to appearances before agencies of those Municipalities.

6. In determining the nature and extent of the conflict-of-interest policy, guidance is drawn from the Supreme Court of New Jersey Opinion in the matter of In Re: Supreme Court Advisory Committee on Professional Ethics Opinion No. 697 (2006) and the 2004 Amendments to the Rules of Professional Conduct that eliminated New Jersey's long-standing prohibition against the appearance of impropriety. In adopting this Policy, the Fund Commissioners of the Burlington County Municipal Joint Insurance Fund are relying on the Supreme Court's opinion that attorneys who plenary represent an agency subsidiary (BURLCOJIF) to the governmental entity's governing body (Member Municipalities) are barred from representing private clients before the subsidiary agency (BURLCOJIF) only, and not the Member Municipalities. By the establishment of this Conflict of Interest Policy, the Commissioners of the Burlington County Municipal Joint Insurance Fund hereby determine that the nature of the Burlington County Municipal Joint Insurance Fund; its creation by the Member Municipalities; its funding by the Member Municipalities; its governance by the Municipal Officials appointed by the Member Municipalities and the need to share confidential information regarding potential liabilities affecting the Member Municipalities is sufficient to bar any professional or vendor who is appointed or retained by the Burlington County Municipal Joint Insurance Fund, or for any person owning or employed by the business entity with which the professional or vendor is associated to undertake the representation of a party in a matter or claim that is adverse to any Member Municipality of the Burlington County Municipal Joint Insurance Fund.

### **Exceptions.**

7. The general policy prohibiting any professional or vendor who is retained or appointed by the Burlington County Municipal Joint Insurance Fund from undertaking the representation of a party in a matter or claim that is adverse to any Member Municipality of the Burlington County Municipal Joint Insurance Fund shall not be applicable to the representation of parties in the Superior Court of New Jersey and the Municipal Court of any Member Municipality for criminal matters, motor vehicle violations (including DWI), provided that the defense is not based upon and the parties are not asserting any claim against a police officer, a Municipal Employee or the Municipality for any alleged wrongful or improper action. It is noted that criminal matters and traffic violations require sensitivity to potential conflicts, since charges arising out of a criminal matter, an arrest or a motor vehicle accident, could result in a subsequent claim against the Municipality. Those situations which would present a conflict of interest between the representation of a client and the interest of the Member Municipality should be avoided. Claims against Member Municipalities will need to be evaluated and defended by the Burlington County Municipal Joint Insurance Fund and the defense should not be compromised by the representation of a party asserting a claim.

8. The general policy prohibiting any professional or vendor who is retained or appointed by the Burlington County Municipal Joint Insurance Fund from undertaking the representation of a party in a matter or claim that is adverse to any Member Municipality of the Burlington County Municipal Joint Insurance Fund shall not be applicable to the representation of parties for Development Applications before the Planning Board or the Zoning Board of Adjustment of a Member Municipality. However, any professional or vendor who is retained or appointed by the Burlington County Municipal Joint Insurance Fund shall be barred from representing or participating in any action in the Superior Court of New Jersey which challenges any decision of the Planning Board or the Zoning Board of Adjustment of a Member Municipality of the BURLCOJIF.

9. The general policy prohibiting any professional or vendor who is retained or appointed by the Burlington County Municipal Joint Insurance Fund from undertaking the representation of a party in a matter or claim that is adverse to any Member Municipality of the Burlington County Municipal Joint Insurance Fund shall not be applicable to the representation of parties before the governing body of a Member Municipality (Issuing Authority) for a Liquor License Person to Person or Place to Place Transfer Application. However, any professional or vendor who is retained or appointed by the Burlington County Municipal Joint Insurance Fund shall be barred from representing or participating in any action in the Office of Administrative Law or the Superior Court of New Jersey which challenges any decision of the governing body of a Member Municipality.

10. Nothing in the policy adopted herein shall bar an individual from representing or appearing for himself or herself or a member of his or her immediate family residing with him or her before any municipal agency.



# SAFETY DIRECTOR REPORT

## Burlington County Municipal Joint Insurance Fund

**TO:** Fund Commissioners, Safety Coordinators, and Risk Managers  
**FROM:** Robert Garish, JIF Safety Director  
**DATE:** May 7, 2024

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

<p>Keith Hummel Vice President, Risk Control <a href="mailto:khummel@jamontgomery.com">khummel@jamontgomery.com</a> Office: 856-552-6862</p>	<p>Mailing Address: TRIAD 1828 CENTRE Cooper Street, 18<sup>th</sup> Floor Camden, NJ 08102</p> <p>P.O. Box 99106 Camden, NJ 08101</p>	<p>Robert Garish Assistant Director, Public Sector <a href="mailto:rgarish@jamontgomery.com">rgarish@jamontgomery.com</a> Office: 856-552-4650 Cell: 609-947-9719</p>
<p>Thomas Reilly Risk Control Consultant <a href="mailto:treilly@jamontgomery.com">treilly@jamontgomery.com</a> Office: 856-446-9205</p>		<p>Jacqueline Cardenosa Risk Control Consultant <a href="mailto:jcardenosa@jamontgomery.com">jcardenosa@jamontgomery.com</a> Office: 856-552-6888</p>
<p>Melissa Meccariello Administrative Assistant <a href="mailto:mmeccariello@jamontgomery.com">mmeccariello@jamontgomery.com</a> Office: 856-479-2070</p>		

#### *LOSS CONTROL SURVEYS*

- Township of Lumberton on April 1, 2024
- Township of Mount Laurel on April 1, 2024
- Township of Delran on April 5, 2024

#### *LAW ENFORCEMENT LOSS CONTROL SURVEYS*

- No Law Enforcement Loss Control Surveys were completed in April.

#### *MEETINGS ATTENDED*

- Claims Committee Meeting on April 16, 2024
- JIF Fund Retreat on April 16, 2024
- Executive Fund Committee Meeting on April 16, 2024
- Safety, Claims, and Wellness Roundtable on April 30, 2024

### ***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 would like to receive communications from MEL and MSI related to your position or operations, follow the directions to select from the list of available Push Notification “subscriptions.” Click here for [NJ MEL App Directions](#).

### ***MSI SAFETY DIRECTOR***

- Safety Measures Following NJ Earthquake – MSI SD Message
- MSI Expo: Morris County Public Safety Training Academy, Wednesday, April 3, 2024, at 8:30 am
- Emergency Eyewash Stations & Showers Best Practices
- Solar Eclipse Viewing Best Practices
- Teach Good Dog Manners to Children
- Take Our Kids to Work Day Best Practices
- MSI Expo: Bergen County Law and Public Safety Institute, Thursday, May 2, 2024, 8:30 am
- Overnight Stays & Excursions Best Practices
- Special Events Best Practices
- New LMS
- MSI LIVE Schedule

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

- Law Enforcement Training Announcement: Work Zone Training
- E-Bikes, E-Scooters, & Bicycle Considerations – MSI LE Bulletin
- Artificial Intelligence Risk & Mitigation Considerations – MSI LE Bulletin
- Personal Vehicle Use – Auto Liability – MSI LE Bulletin
- Health Care Heroes Violence Prevention Act – New Legislation – MSI LE Bulletin
- Subrogation Best Practices – MSI LE Bulletin

### ***MSI NOW***

[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.

<b>MSI NOW</b>	
<b>Municipality</b>	<b>Number of Videos</b>
Beverly	3
Bordentown City	2
Bordentown Township	1
Chesterfield	1
Delanco	6
Delran	1

MSI NOW	
Municipality	Number of Videos
Edgewater Park	15
Fieldsboro	1
Lumberton	1
Mansfield	1
Medford	19
Mount Laurel	1
New Hanover	1
North Hanover	4
Palmyra	1
Pemberton Township	2
Shamong	7
Wrightstown	1

### *MSI LIVE*

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

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

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

For virtual classes, the MSI utilizes the Zoom platform to track the time each attendee logs in and logs out. Also, we can track participation, to demonstrate to the State agency the student also participated in polls, quizzes, and question & answer activities during the class. The MSI maintains these records to document our compliance with the State agency.

If you need assistance using the MSI Learning Management System, please call the MSI Helpdesk at 866-661-5120.

**NOTE:** We need to keep our list of MSI Training Administrators up-to-date. If there are any changes or 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 – MAY 2024

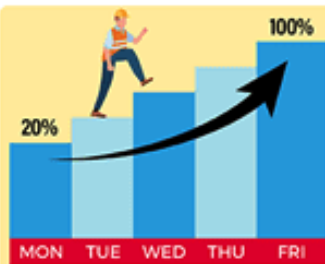


EVERY YEAR WE SEE MANY HEAT RELATED CLAIMS FOR WORKERS THAT ARE ENTIRELY PREVENTABLE. MANY OF THEM ARE MINOR, BUT OUR OFFICE HAS HANDLED CLAIMS IN NEW JERSEY INVOLVING FATAL INJURIES TO EMPLOYEES FROM THE HEAT. IT CAN HAPPEN. A TOLERANCE TO THE HEAT CAN BE BUILT, SEE OSHA DOCUMENT BELOW. ALSO PLEASE SEE THE LINK BELOW TO EXCELLENT INFORMATION ON THE MEL'S SAFETY INSTITUTE WEBSITE ABOUT SAFETY FOR YOUR EMPLOYEES DURING THE HEAT OF SUMMER.

[HTTPS://NJMEL.ORG/MEL-SAFETY-INSTITUTE/BULLETINS/SUMMER-HEAT-SAFETY/](https://njmel.org/mel-safety-institute/bulletins/summer-heat-safety/)



## Prevent Heat Illness at Work



**Ease into Work.** Nearly 3 out of 4 fatalities from heat illness happen during the first week of work.

**Build a tolerance to heat by increasing intensity by 20% each day.**



Drink cool water even if you are not thirsty



Rest for long enough to recover from the heat



Take breaks in a shady or cool area



Wear a hat and dress for the heat



Watch out for each other



Verbally check on workers wearing face coverings



**DATE:** May 06, 2024

**TO:** The Members of the Executive Board of the Burlington County Municipal JIF

**FROM:** Christopher Winter L/E Risk Management Consultant

**RE:** BURLCO Activities (April)

**1. Policy/Procedures:** Policy and Procedure requests have been received and will be forwarded to requesting agencies that will contain current L/E best practices, NJ AG Guideline , NJ Police Licensing revisions and L/E Accreditation requirements.

## **2. Agency Visits:**

NO Agency Visits conducted.

Agency visits pending scheduling.

- Consultative Visits were provided to identify and discuss agency concerns, training, policy and procedures,trends and requests. L/E RMC services were outlined and provided to Chiefs and Command members present. Police agency's with Command changes were a priority and visited as well. Additional agency visits are being scheduled at this time to continue to build relationships with the Law Enforcement agencies within the BURLCO JIF. Activity Reports are being completed for distribution to the FUND Commissioners.

**3. Training:** No training scheduled at this time, however training topics are being considered for future training dates. Additionally, a course is being discussed and reviewed to assist agency Resiliency Officers, to be conducted by Dr. Kelly, Ph.D., ABPP. and Captain William Walsh, Voorhees PD. (Course approval pending)



**4. Law Enforcement Bulletins / Newsletters:** No L/E Bulletin posted this month, however the Qual -Lynx Bulletin was provided to all departments.

**5. BURLCO JIF Law Enforcement Committee:** A L/E Committee is being formulated with three (3) Police Chiefs from each county to represent (JIF) police agencies in Atlantic and Cape May County. I plan to meet with them on a quarterly basis virtually to discuss trends, concerns, training, policy and procedure assistance, potential risk and liability issues and L/E Accreditation guidance etc. This is being developed to maintain an ongoing forum throughout the year as an extension of the County Chiefs Associations, to identify areas as previously mentioned and to reduce potential risks. The next meeting will be on or about June, 2024.

**6. Police Licensing:** Follow-up inquiries with the Police Training Commission (PTC) in regards to the L/E Licensing process, officer renewals and state portal submissions. Additional information not received to date however a L/E Bulletin will be provided when definitive information is obtained.

**7. Meetings Attended:**

Burlco Executive Claim Meeting	04/09/2024
L/E Consultant Meeting	04/12/2024
Burlco Retreat	04/16/2024
Burlco Executive Meeting	04/16/2024

Sincerely,  
Christopher J. Winter Sr., CPM  
Law Enforcement RMC  
ACM, BURLCO, and TRICO JIF  
609-780-4769  
[chriswinter1429@gmail.com](mailto:chriswinter1429@gmail.com)

## **BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND Targeting Wellness Monthly Report**

**To:** Municipal Fund Commissioners, Safety Coordinators, and Risk Managers  
**From:** Debby Schiffer, JIF Wellness Director  
**Date:** May 21, 2024 virtual via Microsoft Team  
**Contact Info:** [debby\\_schiffer@targetingwellness.com](mailto:debby_schiffer@targetingwellness.com) 856-322-1220

### **MAY WELLNESS INITIATIVES**

#### **May is Mental Health Awareness Month**

##### **Wellness Activities Planned or Explored:**

**I am still waiting to hear from some towns on what they are planning or to set up a brainstorming session with me.**

- Lunch & Learn scheduled on Age Appropriate Screenings with BCHD.
- Mindfulness through meditation.
- Workshop on Escaping The Sugar Trap through Awareness & Habit Change
- Completing construction of a larger onsite fitness room for all employees
- Stress Management Chair massages
- Mind, Body, Soul Challenge
- Ergonomic demonstration from MPT

##### **Ideas explored by members of the other JIF:**

- Cooking and Smoothie demonstrations
- Hydration challenges
- Skin cancer prevention
- Gratitude journaling
- Walking/step challenges
- Exchange of kindness cards
- Fruit and Veggie

##### **Wellness 2024 Planning Meetings:**

**Wellness Advisory Committee (WAC):** Sent out a short survey to the members to get their feedback on:

- what they perceive to be a contributor to the lack of participation in our Program
- what aspect of the current Program has contributed the MOST to its success within their town
- the role leadership engagement and support plays in the success of the Program
- eliminating any limitations, what would you recommend that could allow for the success of this Program

**The next meeting is scheduled for Thurs, May 16<sup>th</sup> 9:30am.** Results to be reviewed.

**Wellness Coordinator Brainstorming Sessions:** Virtual Brainstorming sessions on Feb 22<sup>nd</sup> which is a great opportunity for peer sharing and support. This was NOT MANDATORY.

**The next meeting** may be Tuesday June 11<sup>th</sup>

**JIF Round Table Virtual Meeting:** Presented on Tuesday, April 30<sup>th</sup>.

### New Resources:

**Deborah Heart and Lung Center** – They have teams that provide in-person (complimentary) health screenings, blood pressure, pulse oximetry, sleep apnea, and body mass analysis. If employees fast, they can provide blood sugar. If logistics are right (more complicated) they can do on-site EKGs. They also have a new First Responder Program called “HeroCare Connect”. (<https://herocareconnect.org/who-we-are/>)

**Burlington County Health Dept** – New contact with Community Speakers Bureau

**Rutgers Speakers Bureau** – Various topics available through Rutgers Faculty

**Cigna Wellness in Motion** – I have reached out to get more details and will update, as information becomes available.

**Penn Medicine Virtua Cancer Program** – I will be reaching out to find more information on their speaker bureau and onsite services.

**ShopRite Registered Dietitians** – I will be having a discovery call with one of the dietitians to determine their scope of services available to the BURLCO JIF members. I will provide an update.

### Targeting Wellness Newsletter – 2024 Quarterly Themes

The May issue for Q2 was distributed at the end of April. In addition, look for the short Mindful Minutes videos and audios posted on the JIF website. With May being Mental Health Awareness month, a short meditation practice was offered.

The 2024 Quarterly themes are built around **4 Essential Mindsets for Overall Well-being** and Q2 is Growth and Learning

Schedule of quarterly Essential Mindset themes for 2024:

Quarter 1 – Gratitude

**Quarter 2 – Growth & Learning**

Quarter 3 – Compassion

Quarter 4 – Mindfulness

April National Health Awareness:

April is Earth Month (Earth Day April 22), National Cancer Control Month, Stress Awareness Month, Parkinson’s Awareness Month, National Financial Literacy Month.

### JIF Website –Wellness Section Drop-down Selection:

**Multimedia by Deb:** On a minimum of once a quarter, I will be posting a short, informative audio or video clip, which I am calling “Mindful Minutes”. My goal is to highlight a health fact or lifestyle behavior and provide a helpful tip or strategy on approaching or changing it for increase well-being. I am open to any suggestions on possible topics as this unfolds. If well received, my hope is to offer them more frequently.





# TARGETING WELLNESS NEWSLETTER



## GOOD NEWS FOR GOOD HEALTH

### Essential Mindsets for Overall Well-being



**Stop being afraid of what could go wrong, and start being excited about what could go right!**  
- Tony Robbins

How you ever heard of "The Domino Effect"? It is a prime example of how movement starts with just one little shift in the *starter domino*. In this issue, we'll explore ways we can take "I want to" thoughts from our head to "I will do" actions in our daily lives. Creating the life we want requires taking action!

**We are that starter domino! And this month, let's *lean in* to start the momentum needed to reach our goals!**

### CONCEPT

Have you ever had a dream or goal that required significant time, effort, and dedication to achieve? Even if it means so much to you, taking the first step can feel overwhelming, almost insurmountable.

Think about a goal you want to deeply, yet may not have gotten traction on yet.

- **Why is it so important to you?**
- **What would achieving it mean for your life?**
- **How would you feel once it's accomplished?**
- **How might your life change for the better?**

It's easy to get caught up in daily routines and lose sight of what truly fulfills us. We often find ourselves thinking, "Someday I'll be able to do what I want" or "Someday I'll be happy." But why wait? We're not here to simply endure our days in pursuit of an elusive "someday." Life is about embracing the journey, with its ups and downs, wins and losses, to grow and learn along the way.

Reflect on that goal you've been putting off. What emotions arise when you think about it? Excitement? Fear of failure? Concerns about what others might say? **Remember this: *Just beyond the fear lies magic, fulfillment, and true happiness. Are you ready to take one small step forward?***

## QUARTER TWO GROWTH & LEARNING

April - June 2024



## CONCEPT CONTINUED

It's easy to let doubts and excuses hold us back. We tell ourselves there's not enough time or resources, or that we'll get to it later. But what if that "later" never comes? Time flies quickly, and before you know it, months or even years can pass us by.

Today, let's change that narrative. When we procrastinate on something that could bring us joy, we deprive ourselves—and potentially our loved ones—of living the life we truly desire and deserve.

While financial constraints and a lack of support can pose challenges, we can break our goals down into tiny, achievable steps to start making progress today.

If you are still reading this, I want to congratulate you on taking the first step...acknowledging that you want a change. Let curiosity now lead you to ask "what if?"...What if you achieved that goal? I challenge you to now take another step and believe you can! I certainly believe in you!



**One day or day one.**

**You decide.**

- Unknown

## MICRO-HABITS HELP YOU ACHIEVE GOALS NOW AND IN THE FUTURE

**Taking a small step in the direction of one's goal can create a long-lasting good habit for future goal achievement in several ways:**

- 1. Building Confidence:** Seeing progress boosts your confidence and belief in your ability to achieve your goals. This positive reinforcement makes it easier to tackle future goals and challenges.
- 2. Creating Momentum:** Each small step builds momentum, making it easier to keep moving forward. As you start achieving small milestones, your motivation grows, propelling you further along your journey.
- 3. Establishing Routine:** Small, consistent actions (i.e. micro-habits) create a routine that becomes a natural part of your daily life. This routine helps you stay focused and disciplined, making it easier to maintain progress toward your goals.
- 4. Enhancing Focus:** By breaking down your goal into smaller tasks, you can concentrate on one thing at a time. This focused approach keeps you from feeling overwhelmed and allows you to track your progress more effectively.
- 5. Developing Discipline:** Committing to small daily actions teaches you discipline and perseverance. These qualities are essential for achieving not only your current goals but also future ones.
- 6. Learning and Adapting:** As you take small steps, you learn what works best for you and what doesn't. This continuous learning helps you adapt your approach, leading to more efficient and effective strategies for achieving future goals. It enhances self-actualization. To start to trust yourself.
- 7. Building Resilience:** Facing and overcoming small challenges as you progress toward your goal builds resilience. This resilience prepares you to handle larger challenges in the future.
- 8. Cultivating a Growth Mindset:** Consistent effort and incremental progress encourage a growth mindset (read more about that in January's issue). This mindset helps you embrace challenges, learn from failures, and persist in pursuing future goals.
- 9. Creating a Positive Feedback Loop:** Successfully achieving small steps releases dopamine in your brain, making you feel good and encouraging you to continue taking action. This positive feedback loop can motivate you to set and achieve more goals and productive habits!
- 10. Setting a Precedent for Success:** When you see the results of taking small steps toward your goals, you create a precedent for future success. This experience provides a roadmap for how to approach and achieve other goals in the future.

## ➤➤➤ IS THERE AN AREA OF YOUR LIFE THAT YOU WANT TO TARGET FIRST?

**Health and Wellness?** Think about your morning and evening routines, anything you want to change? What about your physical health? Mental health? Emotional or spiritual health?

**Career, Money, School?** What changes do you wish to see in these categories? Are you finding a work/life balance? Do you want to learn something new? Are you utilizing your time in a way that energizes or drains you?

**Relationships, Love, Friendships?** Do you spend as much time as you'd like with loved ones? Is there a friend you have not contacted in a long time but holds a special place in your heart? Do you want to make new connections?

**Happiness?** What hobbies have you neglected but used to bring you such joy? Is there some home remodeling (small or large) that you want to start planning for or finish? Do you make time just to have fun?



## PRACTICE TO START IN MAY

### Remember the domino effect:

You are the starter domino in your life. Your first action, no matter how small, creates a chain reaction that can lead to significant progress. By taking that first step, you set off a series of events that build momentum and guide you toward your goal and a happier you!



Keep this acronym in mind when setting your goals.

## ➤➤➤ HERE'S YOUR ACTION PLAN

**Set clear goals:** Define what you want to achieve in the next six months, whether it's related to your career, relationships, health, or personal growth. Make these goals specific and meaningful to you.

**Break it down:** Create a plan with small, doable steps you can take daily or weekly. This makes your goal manageable and less daunting. Keep them front and center to remind yourself every day.

**Track your progress:** Use a change tracker, whether digital or physical, to monitor your achievements and stay motivated.

**Stay consistent:** Don't judge yourself for missing a day. Change takes practice and consistency. What's important is that you keep moving forward.

**Consider finding a buddy or coach for accountability.** Having someone by your side can make all the difference. Whether it's a friend with similar goals or a coach (such as myself) to guide and support you, accountability can propel you toward success. A supportive partner keeps you motivated, helps you stay on track, and provides valuable perspective and feedback. If you might be considering coaching, email me to set up a discovery call and find out if it's for you.





## ➤➤➤ Grow your own microgreens and sprouts

**Just like small steps can result in huge outcomes, these small but mighty vegetables are packed with a powerful nutritional punch!**

### **Microgreens:**

Young vegetables that are harvested one to three weeks after planting. They are harvested when the first true leaves appear and grow to be a few inches tall. Unlike sprouts, they require sunlight which increases their nutritional value.

### **Sprouts:**

These beauties are harvested before leaves arrive and take up to one week or less. They do not require sunlight.

The nutritional benefits of each type depends on the plant. Research shows that microgreens could be anywhere from 4 to 40 times as nutrition as the mature plant. They also act as antioxidants, with the power to prevent cell damage. (Research: Cleveland Clinic.org)



**Resource:**

[health.clevelandclinic.org/benefits-of-microgreens](http://health.clevelandclinic.org/benefits-of-microgreens)

## ➤➤➤ Here are some of their health benefits:

- **Helps manage Type 2 diabetes** - microgreens can help to regulate blood sugar. Research done on animals revealed that broccoli microgreens can improve insulin resistance and that Fenugreek microgreens (a legume staple in Indian cooking) may also improve how well cells take in sugar by 25% to 44%.
- **Improves thinking and reasoning** - polyphenols in plants have antioxidant properties which improve cognitive functioning and may even prevent or delay the beginning of neurodegenerative diseases like Alzheimer's disease. Microgreens have lots of polyphenols!
- **Lowers the risk of heart disease** - the mentioned polyphenols also are linked to lowering the risk of heart disease. Studies have shown where red cabbage microgreens when added to a ones diet, can reduce body weight, triglycerides and LDL (bad) cholesterol...all of these are risks to heart disease.
- **Prevents cancer** - sulforaphane has been shown to have many health benefits including cancer preventions. Brassicaceae microgreens contain this and when added to ones diet may help prevent, block or possibly reverse cancer growth, especially colon cancer.
- **Protects vision** - lutein found in spinach, broccoli, dandelion and cress microgreens is a powerful antioxidant that is especially beneficial for eye health in older adults. Studies show lutein may improve or prevent age-related macular disease.
- **Reduces the risk of anemia** - iron deficiency is common and the leading cause of anemia worldwide. Many microgreens such as lettuce, those in the Brassicaceae and Fenugreek family seem to be the highest.

**Plus it easier than gardening - you can do this right in your home simply with a glass jar or container with drainage. There are many YouTube instructional videos showing how easy it is. Why not give it a grow!**

## Recipe Corner - New Section!

This vegan lentil salad with spinach, pomegranate, avocado, and walnuts is super delicious and packed with nutrients.

### Ingredients for the Lentil Salad:

- 3 cups cooked brown lentils I usually cook them the night before. Or if you like you can also use canned lentils.
- 1 avocado, cut into slices
- 2-3 handfuls fresh spinach
- 1/2 cup walnuts, roughly chopped
- 2 small apples, cut into small pieces
- 1 pomegranate



### Ingredients for the Tahini Dressing:

- 3 tablespoons tahini
- 2 tablespoons olive oil
- 1 clove of garlic
- 6 tablespoons water
- 4 tablespoons orange juice
- 2 teaspoons orange zest
- salt & black pepper to taste



### Directions:

- Cook the lentils according to the instructions on the package.
- Cut the pomegranate into halves and remove the seeds. I like to do this in a bowl of water because then it doesn't get all messy. Fill a large bowl with water. Place halved pomegranate into the water. Use your fingers to break the seeds out. Remove the white fiber that floats at the top of the water.
- Put all ingredients into a big salad bowl.
- Make the dressing: Place all ingredients into a food processor or blender and process until smooth.
- Pour the dressing over the lentil salad.

## Email Message from Debby May – Mental Awareness Month

Greetings Wellness Champs!

As we step into May, we embrace the significance of **Mental Health Awareness Month**. Much like nurturing our physical health daily, tending to our mental well-being is essential for a rich and fulfilling life. Our "mental fitness" thrives on consistent care and attention, just like our physical bodies.

Consider how you navigate stress and respond to setbacks. Do you find yourself trapped in a cycle of self-criticism when mistakes occur? Often, we grapple with inner battles of feeling inadequate or dwelling on perceived flaws, even amidst the routines of daily life.

In addition to acknowledging the profound traumas and acute mental health challenges requiring professional support, let's not overlook the everyday struggles with self-doubt and negative self-talk. This month, alongside nurturing our physical selves, let's prioritize our mental fitness by observing our thoughts and reactions to the world around us.

Remember, you are not defined by your thoughts alone. You wield more control than you might realize. Awareness is the first step toward change. I offer an empowering presentation on *The Art of Mindful Living*, a guide to cultivating resilience and inner peace. If you haven't had the chance to experience it yet, I warmly welcome the opportunity to share it with your municipality's employees.

For those who have already embraced the insights but found them slipping away amidst life's challenges, consider this an invitation to revisit and realign. Let's embark on this journey of mental wellness together, rediscovering the power of mindful living.

Life is a precious gift, deserving of our conscious attention. Let May serve as a sacred pause—a time for mental rejuvenation and intentional living. Be compassionate and gentle with yourself, recognizing that you are inherently enough and infinitely valuable.

Let's shape our lives, one empowering thought at a time. Together, let's embrace the journey towards a healthier, happier existence.

With warmth and empathy.-

PS Thank you (if time permitted) for attending yesterday's Safety/Claims/Wellness Roundtable meeting. I hope you found it to be beneficial.

--

In good health and sound mind,

**Debby Schiffer, MA,NBC-HWC,CPQC**  
**National Board Certified Health & Wellness Coach|Certified Positive Intelligence Coach|**  
National Diabetes Prevention Lifestyle Coach| Targeting Wellness, LLC, Owner|  
Wellness Director for BURLCO & TRICO JIF  
Office: 856-322-1220  
Cell: 856-520-9908

"Don't wait for someone to bring you flowers. Plant your own garden and decorate your own soul." — Luther Burbank

"Confidence isn't optimism or pessimism, and it's not a character attribute. It's the expectation of a positive outcome." - Rosabeth Moss Kanter



**Burlington County Municipal JIF  
Managed Care Summary Report  
2024**

<b>Intake</b>	<b>April-24</b>	<b>April-23</b>	<b>2024 April YTD</b>	<b>2023 April YTD</b>
# of New Claims Reported	16	18	69	93
# of Report Only	9	10	26	53
% Report Only	56%	56%	38%	57%
# of Medical Only	6	8	34	29
# of Lost Time	1	0	9	11
Medical Only to Lost Time Ratio	86:14	100:00	79:21	73:27
Claim Petition First Notice	0	0	0	0
COVID-19	2	0	2	20
Average Days Reported To Qual-Lynx (Indemnity, Medical Only, Report Only)	1.8	2.1	1.4	2.7
Average Days Reported To Employer (Indemnity, Medical Only, Report Only)	0.3	1.2	0.3	0.7

<b>Nurse Case Management</b>	<b>April-24</b>	<b>April-23</b>
# of Cases Assigned to Case Management	19	16
# of Cases >90 days	12	12

<b>Savings</b>	<b>April-24</b>	<b>April-23</b>	<b>2024 April YTD</b>	<b>2023 April YTD</b>
Bill Count	159	92	463	408
Provider Charges	\$457,375	\$235,729	\$855,844	\$592,233
Repriced Amount	\$77,990	\$136,225	\$234,916	\$278,163
Savings \$	\$379,384	\$99,503	\$620,929	\$314,070
% Savings	83%	42%	73%	53%

<b>QualCare Provider Network Penetration Rate</b>	<b>April-24</b>	<b>April-23</b>	<b>2024 April YTD</b>	<b>2023 April YTD</b>
Bill Count	97%	96%	94%	93%
Provider Charges	98%	99%	97%	96%

<b>Exclusive Provider Panel Penetration Rate</b>	<b>April-24</b>	<b>April-23</b>	<b>2024 April YTD</b>	<b>2023 April YTD</b>
Bill Count	96%	97%	95%	95%
Provider Charges	98%	99%	97%	98%

<b>Transitional Duty Summary</b>			<b>2024 April YTD</b>	<b>2023 April YTD</b>
% of Transitional Duty Days Worked			60%	63%
\$ Saved By Accommodating			\$47,017	\$45,898
% of Transitional Duty Days Not Accommodated			40%	37%
Cost Of Days Not Accommodated			\$31,673	\$27,588



**Burlington County Municipal JIF**  
**Average Days To Report By JIF Member**  
**(Indemnity, Medical Only, Report Only)**  
**1/1/2024 - 4/30/2024**

	# Of Claims Reported	Average Days Reported To Qual-Lynx	Average Days Reported To Employer
BEVERLY CITY	1	4.0	4.0
BORDENTOWN CITY	2	5.0	0.0
BORDENTOWN TOWNSHIP	3	0.7	0.0
DELANCO TOWNSHIP	1	10.0	0.0
DELTRAN TOWNSHIP	2	0.0	0.0
EDGEWATER PARK TOWNSHIP	1	1.0	0.0
FIELDSBORO BOROUGH	2	2.0	0.5
FLORENCE TOWNSHIP	2	2.0	0.5
LUMBERTON TOWNSHIP	3	0.0	0.0
MANSFIELD TOWNSHIP	1	3.0	0.0
MEDFORD TOWNSHIP	10	1.4	0.2
MOUNT LAUREL TOWNSHIP	19	0.9	0.3
PALMYRA BOROUGH	2	2.0	0.0
PEMBERTON TOWNSHIP	9	1.8	0.4
SOUTHAMPTON TOWNSHIP	3	0.7	0.0
TABERNACLE TOWNSHIP	1	1.0	0.0
WESTAMPTON TOWNSHIP	7	0.9	0.1
<b>Grand Total</b>	<b>69</b>	<b>1.4</b>	<b>0.3</b>





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

**April 2024**

<b>All Claims Reported</b>			
	<b># Of Claims Reported</b>	<b>Average Days Reported To Qual-Lynx</b>	<b>Average Days Reported To Employer</b>
INDEMNITY	1	3.0	0.0
MEDICAL ONLY	6	0.3	0.0
REPORT ONLY	9	2.7	0.4
<b>Grand Total</b>	<b>16</b>	<b>1.8</b>	<b>0.3</b>

**1/1/2024 - 4/30/2024**

<b>All Claims Reported</b>			
	<b># Of Claims Reported</b>	<b>Average Days Reported To Qual-Lynx</b>	<b>Average Days Reported To Employer</b>
INDEMNITY	9	1.8	0.6
MEDICAL ONLY	34	1.3	0.1
REPORT ONLY	26	1.5	0.4
<b>Grand Total</b>	<b>69</b>	<b>1.4</b>	<b>0.3</b>

**Claims Reported - Not Covid-19**

	<b># Of Claims Reported</b>	<b>Average Days Reported To Qual-Lynx</b>	<b>Average Days Reported To Employer</b>
INDEMNITY	1	3.0	0.0
MEDICAL ONLY	6	0.3	0.0
REPORT ONLY	7	3.1	0.6
<b>Grand Total</b>	<b>14</b>	<b>1.9</b>	<b>0.3</b>

**Claims Reported - Not Covid-19**

	<b># Of Claims Reported</b>	<b>Average Days Reported To Qual-Lynx</b>	<b>Average Days Reported To Employer</b>
INDEMNITY	9	1.8	0.6
MEDICAL ONLY	34	1.3	0.1
REPORT ONLY	24	1.5	0.5
<b>Grand Total</b>	<b>67</b>	<b>1.4</b>	<b>0.3</b>

**Covid-19 Claims Reported**

	<b># Of Claims Reported</b>	<b>Average Days Reported To Qual-Lynx</b>	<b>Average Days Reported To Employer</b>
REPORT ONLY	2	1.0	0.0
<b>Grand Total</b>	<b>2</b>	<b>1.0</b>	<b>0.0</b>

**Covid-19 Claims Reported**

	<b># Of Claims Reported</b>	<b>Average Days Reported To Qual-Lynx</b>	<b>Average Days Reported To Employer</b>
REPORT ONLY	2	1.0	0.0
<b>Grand Total</b>	<b>2</b>	<b>1.0</b>	<b>0.0</b>



**Burlington County Municipal JIF  
Nurse Case Management Report  
April 2024**

**# Of Claims Open to Nurse Case Management**

	Open		Re-Open		GRAND TOTAL
	INDEMNITY	MEDICAL ONLY	INDEMNITY	MEDICAL ONLY	
BORDENTOWN TOWNSHIP	1	0	0	0	1
DELRAN TOWNSHIP	0	1	0	0	1
LUMBERTON TOWNSHIP	0	1	0	0	1
MANSFIELD TOWNSHIP	2	0	0	0	2
MEDFORD TOWNSHIP	4	1	0	0	5
MOUNT LAUREL TOWNSHIP	1	1	0	0	2
NORTH HANOVER TOWNSHIP	1	0	0	0	1
PALMYRA BOROUGH	1	0	0	0	1
PEMBERTON TOWNSHIP	3	0	0	0	3
RIVERSIDE TOWNSHIP	1	0	0	0	1
SOUTHAMPTON TOWNSHIP	1	0	0	0	1
<b>Grand Total</b>	<b>15</b>	<b>4</b>	<b>0</b>	<b>0</b>	<b>19</b>



**Burlington County Municipal JIF  
Transitional Duty Summary Report  
1/1/2024 - 4/30/2024**

	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 TOWNSHIP	77	3	4%	\$129	74	96%	\$4,654
DELRAN TOWNSHIP	2	2	100%	\$86	0	0%	\$0
LUMBERTON TOWNSHIP	56	56	100%	\$2,416	0	0%	\$0
MANSFIELD TOWNSHIP	3	0	0%	\$0	3	100%	\$283
MEDFORD TOWNSHIP	226	125	55%	\$12,981	101	45%	\$10,428
MOUNT LAUREL TOWNSHIP	23	0	0%	\$0	23	100%	\$2,034
PALMYRA BOROUGH	43	43	100%	\$3,397	0	0%	\$0
PEMBERTON TOWNSHIP	277	200	72%	\$16,703	77	28%	\$8,181
RIVERSIDE TOWNSHIP	72	72	100%	\$11,304	0	0%	\$0
SOUTHAMPTON TOWNSHIP	53	0	0%	\$0	53	100%	\$6,093
<b>Grand Total</b>	<b>832</b>	<b>501</b>	<b>60%</b>	<b>\$47,017</b>	<b>331</b>	<b>40%</b>	<b>\$31,673</b>



**Burlington County Municipal JIF  
PPO Savings Report  
April 2024**

Row Labels	Bill Count	Provider Charges	Repriced Amount	\$ Savings	% Savings
QualCare PPO	154	\$446,411	\$69,046	\$377,365	85%
Out of Network	5	\$10,964	\$8,945	\$2,019	18%
<b>Grand Total</b>	<b>159</b>	<b>\$457,375</b>	<b>\$77,990</b>	<b>\$379,384</b>	<b>83%</b>

	EPO	QualCare PPO	Out of Network	Grand Total	\$ Savings
Ambulance	0	0	1	1	\$0
Anesthesiology	0	4	2	6	\$4,879
Behavioral Health	3	0	0	3	\$1,012
Durable Medical Equipment	1	2	0	3	\$3,374
Emergency Medicine	0	4	1	5	\$2,117
Hospital	0	4	0	4	\$14,195
MRI/Radiology	4	3	0	7	\$4,326
Neurosurgery	4	0	0	4	\$299,500
Occupational Medicine	8	0	0	8	\$977
Orthopedic Surgery	15	0	0	15	\$12,272
Other	0	0	1	1	\$1,061
Physical therapy	83	0	0	83	\$32,367
Physicians Fees	1	3	0	4	\$233
Urgent Care Center	15	0	0	15	\$3,071
<b>Grand Total</b>	<b>134</b>	<b>20</b>	<b>5</b>	<b>159</b>	<b>\$379,384</b>



**Burlington County Municipal JIF  
PPO Savings Report  
1/1/2024 - 4/30/2024**

	Bill Count	Provider Charges	Repriced Amount	\$ Savings	% Savings
Negotiated	2	\$1,400	\$900	\$500	36%
Out of Network	25	\$27,306	\$22,487	\$4,819	18%
QualCare PPO	436	\$827,138	\$211,529	\$615,609	74%
<b>Grand Total</b>	<b>463</b>	<b>\$855,844</b>	<b>\$234,916</b>	<b>\$620,929</b>	<b>73%</b>

	QualCare PPO	EPO	Negotiated	Out Of Network	Grand Total	\$ Savings
Ambulance	0	0	0	4	4	\$867
Ambulatory Surgical Center	2	0	0	0	2	\$35,653
Anesthesiology	8	0	0	2	10	\$10,690
Behavioral Health	0	18	2	2	22	\$8,694
Durable Medical Equipment	3	1	0	1	5	\$4,421
Emergency Medicine	11	0	0	8	19	\$6,366
Hospital	21	0	0	0	21	\$111,728
MRI/Radiology	10	8	0	2	20	\$8,888
Neurosurgery	0	9	0	0	9	\$304,385
Occupational Medicine	0	31	0	0	31	\$5,226
Orthopedic Surgery	2	31	0	0	33	\$29,683
Other	0	0	0	1	1	\$1,061
Pain Management	1	0	0	0	1	\$16
Physical Medicine & Rehab	1	0	0	0	1	\$185
Physical therapy	0	214	0	0	214	\$82,778
Physicians Fees	15	1	0	5	21	\$929
Urgent Care Center	0	49	0	0	49	\$9,358
<b>Grand Total</b>	<b>74</b>	<b>362</b>	<b>2</b>	<b>25</b>	<b>463</b>	<b>\$620,929</b>

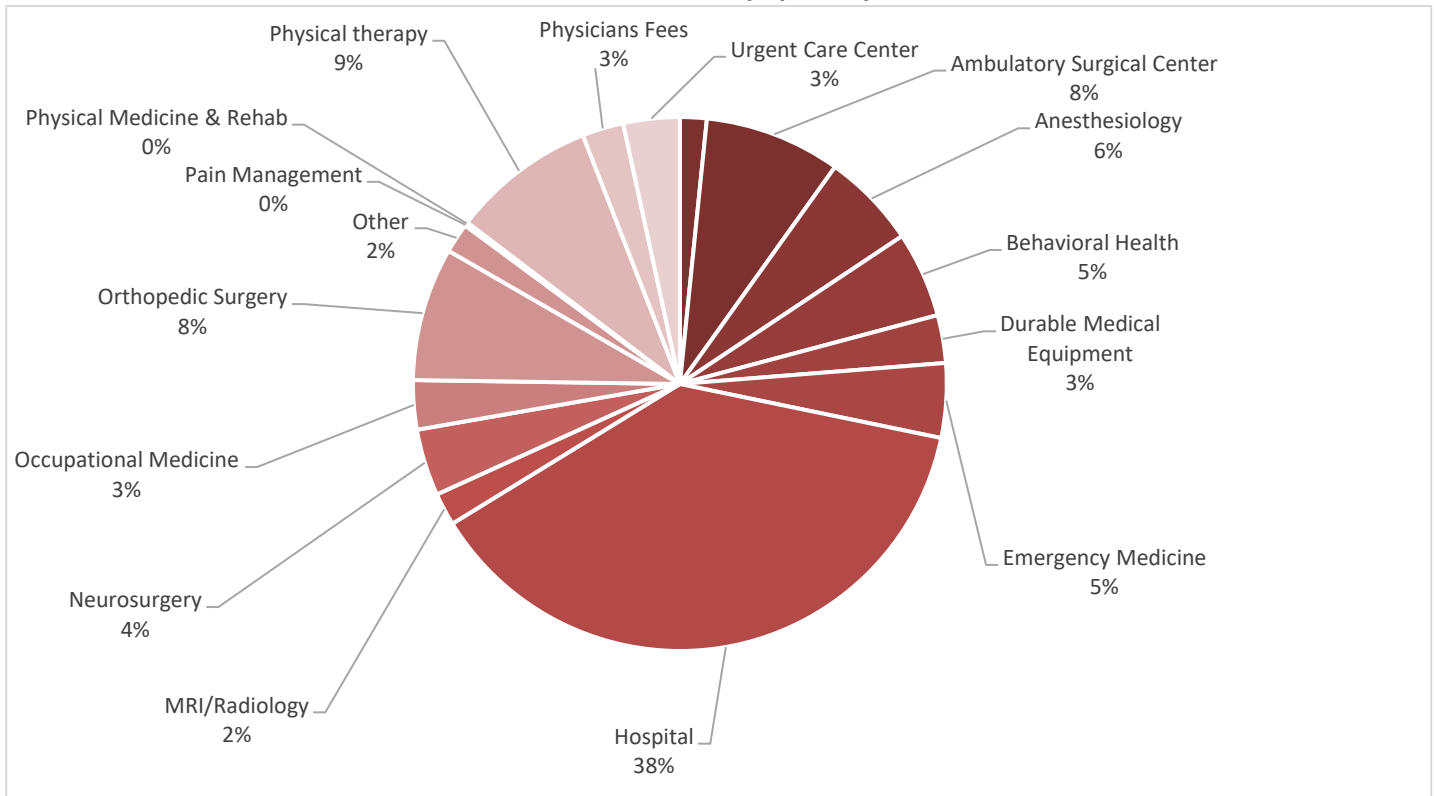


**Burlington County Municipal JIF  
Top 10 Providers And Paid Provider By Specialty  
1/1/2024 - 4/30/2024**

**Top 10 Providers**

	<b>Repriced Amount</b>
CAPITAL HEALTH SYSTEM, INC	\$30,555
VIRTUA WILLINGBORO HOSPITAL, INC.	\$16,200
SUMMIT SURGICAL CENTER, LLC	\$12,500
VIRTUA MOUNT HOLLY HOSPITAL	\$10,800
NEW JERSEY HEALTHCARE SPECIALISTS PC	\$10,507
PREMIER ORTHOPAEDIC & SPORTS MEDICINE ASSOCIATES OF SNJ LLC	\$10,079
KENNEDY HEALTH	\$9,857
NEUROBEHAVIORIAL REHABILITATION ASSOCIATES LLC	\$9,140
PRINCETON BRAIN AND SPINE CARE LLC	\$8,760
INSPIRA MEDICAL CENTER ELMER	\$8,648
<b>Grand Total</b>	<b>\$127,047</b>

**Paid Provider By Specialty**





**Burlington County Municipal JIF  
Pharmacy Benefit Management Program Summary - myMatrixx**

	January	February	March	Grand Total
<b>Script Count</b>	7	7	3	17
<b>Utilizing Patients Count</b>	3	4	3	4
<b>Billed Amount</b>	\$4,349	\$3,441	\$2,372	\$10,162
<b>Paid Amount</b>	\$3,036	\$1,724	\$1,431	\$6,191
<b>Total Savings Amount</b>	\$1,313	\$1,717	\$941	\$3,971
<b>% Savings</b>	30%	50%	40%	39%
<b>Opioid Cost %</b>	0.7%	0.4%	0.0%	0.4%
<b>Opioid Script %</b>	42.9%	14.3%	0.0%	23.5%
<b>Generic Utilization %</b>	57.1%	71.4%	33.3%	58.8%
<b>Cost per Patient</b>	\$1,012	\$431	\$477	\$1,548
<b>Cost per Script</b>	\$434	\$246	\$477	\$364



## Managed Care Quick Notes

### **Where do I go? The Emergency Room? Or an Urgent Care Center?**

#### **When you need to go to the Emergency Room:**

If you have a serious condition – stroke, heart attack, severe bleeding, head injury or other major trauma – go straight to the nearest ER. Don't take a chance with anything life-threatening. The ER is the best place for these and other conditions including:

- Chest Pain
- Difficulty Breathing
- Severe Bleeding or Head Trauma
- Loss of Consciousness
- Sudden loss of Vision or Blurred Vision

#### **When an Urgent Care Center can better meet your needs. After Occupational Medicine/Primary Care Provider's business hours for treatment of:**

- Minor burns or injuries
- Sprains and strains
- Allergic Reactions (non life-threatening)
- Rash or other skin irritations
- Animal Bites
- Broken Bones

When In doubt, call ahead. If the urgent care clinic can't accommodate your condition they will advise you to go to the nearest emergency facility.

**Report your claim to Qual-Lynx by calling 1-888-342-3839.**

**Please refer to the JIF website for Urgent Care provider listings.**



# Technical Risks Services Director

## Monthly Executive Report



**May 8, 2024**

### Summary

This month I attended the NJ-GMIS conference in Somerset NJ. At the conference my focus was on Cyber risks and the partnerships that the vendors are forming with towns to thwart this exposure. All members are encouraged to join the NJ-GMIS and send a representative to this worthwhile symposium. I have already received several online invites to additional webinars which are free to members.

I also had an opportunity to speak to the Cape May League of Municipalities in Stone Harbor, NJ on April 22. It was encouraging to see a large group of government leaders and their interest in Cyber protection. Hopefully some of the attendees took away something of use from my program. This is my second opportunity to meet face to face with a smaller group of JIF members in a less formal environment than our monthly meetings. If your group is in need of a speaker at one of your functions, do not hesitate to reach out to me. I work for food.

D2 monthly vulnerability checking continues. Several towns still have critical vulnerabilities. Remember failure to address these problems will not only invalidate your CyberFramework level but it will expose you to threats from outside actors. We have already had one member attacked through the exact vulnerability that was reported to their IT. If you have problems reading your vulnerability reports, please contact me and I will interpret the report for you.

Wizer Hygiene training seems stuck at around 90%. Let's push to get all users trained. Again, failure to meet the 100% participation rate (without a valid reason) will cost you your CyberFramework status.

I have been crisscrossing the state pushing for the CyberFramework stragglers. We are at about 80% approved for BASIC. There is no reason we cannot get everyone to BASIC since the difficult/expensive portions are handled by the JIF on your behalf. Please get the paperwork into me ASAP.

Stay Cybersafe,

Jerry Caruso

Technical Risks Services Director



# Securing your Web Presence

The Town's website is the lifeline between their local government operations and the public. This resource is crucial to maintain touch with the local public.

We recently assisted a town that lost access to their web and email as a result of an expiring domain name.

A web presence consists of three critical parts, similar to a three-legged stool. Without one leg the stool will fail.

## Domain Name

The first leg in a web presence is the domain name. Your domain name is an electronic deed. Domain Names are managed by Registrars. There are thousands of them such as GoDaddy, Network Solutions etc. They communicate with a central repository call ICANN to assure there are no duplicate names on the web. Once you have secured [www.yourname.com](http://www.yourname.com) no one else can use it.

## Domain Name Services

Computers and their associated software cannot deal with web names such as [www.yourname.com](http://www.yourname.com) . They focus on IP address consisting of ###.###.###.###. But remembering IP addresses for the entire world of websites would be an impossible task for humans. Think of Domain Name Services (DNS) as the phonebook of the internet. This phonebook is maintained by a server of your choosing and this information is shared with all of the other phonebooks on the internet to keep them in synch.

## Hosting

This is probably the most familiar leg of the stool. It is where the web pages are maintained. In the past Email and webhosting frequently lived on the same server. Currently due to the complexities associated with email security they are on separate boxes. Not to worry DNS manages their locations for you.

## So What Can Go Wrong?

In the case mentioned above an employee of the town secured a domain name such as [www.mytown.com](http://www.mytown.com). They used their personal credit card and the towns phone number and her email [me@mytown.com](mailto:me@mytown.com). She also purchased 5 years of registration. Often Domain Name, DNS, and Hosting are on three separate servers as in this case.

Fast forward she left the town and cancelled the card.

When the renewal failed the Registrar reverted the DNS, disconnected the website and email access. All attempts to recover access to pay the renewal relied on an email address to which we had no access sine the Registrar blocked email to [me@mytown.com](mailto:me@mytown.com)

## Lesson Learned

**Review your domain name access to assure that you will have access to it in perpetuity. Use a generic email address such as @gmail so that the domain name and the recovery email address are separate. Review all of these factors for each leg of the stool.**

May 10, 2024

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 April 30, 2024 for Closed Fund Years 1991 to 2019, and Fund Years 2020, 2021, 2022, 2023 and 2024. 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 \$ 38,413.00. This generated an average annual yield of 2.78%. However, after including an unrealized net loss of \$ 87,721.67 in the asset portfolio, the yield is adjusted to -6.35% for this period. The total overview of the asset portfolio for the fund shows a current market value of \$13,451,189.95.

#### RECEIPT ACTIVITY FOR THE PERIOD

Subrogation Receipts \$ 10,495.73 w/YTD Total \$ 72,342.75  
Salvage Receipts \$ 0.00  
Overpayment Reimbursements \$ 0.00

#### 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 \$ 290,669.22. The claims detail shows 288 claim payments issued.

A.E.L.C.F. PARTICIPANT BALANCES AT PERIOD END:

Interest Allocated for the Period is \$ 769.04 for a total Member Balance of \$332,730.46 with individual balances shown in the attached report.

CASH ACTIVITY FOR THE PERIOD:

The enclosed reconciliation report details that during the reporting period the Fund's "Cash Position" changed from an opening balance of \$ 17,127,940.77 to a closing balance of \$ 16,044,562.79 showing an decrease in the fund of \$ 916,622.02. 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 2024**

DATE REC'D	CREDITED TO:	CLAIM/ FILE NUMBER	CLAIMANT NAME	COV. TYPE	FUND YEAR	AMOUNT RECEIVED	RECEIVED Y.T.D.
1/5	MEDFORD TWP.	2024310870	MEDFORD TWP.	PR	2023	2,800.00	
1/10	PEMBERTON BORO	2024309695	DANIEL DELLANE	WC	2023	1,900.32	
1/10	WESTAMPTON TWP	2024314687	WESTAMPTON TWP	PR	2023	16,855.82	
1/22	MEDFORD TWP.	2023306348	MEDFORD TWP.	PR	2023	25,059.77	
TOTAL/JAN						46,615.91	
YTD TOTAL							46,615.91
2/15	LUMBERTON TWP.	2023306770	LUMBERTON TWP.	PR	2023	7,422.00	
2/20	PALMYRA BOROUGH	2024323647	PALMYRA BOROUGH	PR	2024	918.77	
TOTAL/FEB.						8,340.77	
YTD TOTAL							54,956.68
3/20	PALMYRA BOROUGH	2024323744	PALMYRA BOROUGH	PR	2023	1,200.00	
3/20	MT. LAUREL TWP	2024326169	MT. LAUREL TWP	PR	2024	2,357.50	
3/20	WESTAMPTON TWP	2024314687	WESTAMPTON TWP	PR	2023	1,436.66	
3/21	LUMBERTON TWP.	2024326461	LUMBERTON TWP.	PR	2024	1,896.18	
TOTAL/MAR.						6,890.34	
YTD TOTAL							61,847.02
4/1	SOUTHAMPTON TWP.	2024324210	SOUTHAMPTON TWP.	PR	2024	5,995.73	
4/16	MEDFORD TWP.	2023289009	MEDFORD TWP.	PR	2022	4,500.00	
TOTAL/APR.						10,495.73	
YTD TOTAL							72,342.75

**BURLINGTON COUNTY MUNICIPAL JIF  
ACCOUNT RECONCILIATION ACTIVITY REPORT  
FY 2024**

	<u>February</u>	<u>March</u>	<u>April</u>	<u>Year To Date Total</u>
<b>Opening Balance for the Period:</b>	16,608,828.75	17,171,827.09	17,127,940.77	
<b>RECEIPTS:</b>				
Interest Income ( Cash )	-40,975.28	66,913.37	-87,721.65	-10,573.35
Premium Assessment Receipts	1,604,679.00	350,048.00	0.00	4,877,833.00
Prior Yr. Premium Assessment Receipts	0.00	0.00	0.00	0.00
Subrogation, Salvage & Reimb. Receipts:				
Fund Year 2024	0.00	4,253.68	5,995.73	10,249.41
Fund Year 2023	7,422.00	2,636.66	0.00	59,424.57
Fund Year 2022	0.00	0.00	4,500.00	4,500.00
Fund Year 2021	0.00	0.00	0.00	0.00
Fund Year 2020	0.00	0.00	0.00	0.00
Closed Fund Year	0.00	0.00	0.00	0.00
Total Subrogation, Salvage & Reimb.Receipts	7,422.00	6,890.34	10,495.73	74,173.98
FY 2023 Appropriation Refunds	0.00	0.00	0.00	0.00
FY 2024 Appropriation Refunds	0.00	0.00	0.00	0.00
Late Payment Penalties	0.00	0.00	0.00	0.00
E-JIF Closed Year Dividend	0.00	0.00	0.00	29,848.00
RCF Claims Reimbursement	0.00	0.00	0.00	0.00
Other	0.00	0.00	0.00	0.00
<b>TOTAL RECEIPTS:</b>	1,571,125.72	423,851.71	-77,225.92	4,971,281.63

**DISBURSEMENTS:**

Net Claim Payments:

Fund Year 2024	67,895.22	70,275.78	85,170.76	239,636.40
Fund Year 2023	145,775.67	53,871.83	52,528.68	356,785.22
Fund Year 2022	18,110.52	5,957.27	18,362.20	94,636.87
Fund Year 2021	35,929.35	16,979.43	13,205.05	122,937.37
Fund Year 2020	11,900.54	227,135.83	121,402.53	538,072.74
Closed Fund Year	5,063.02	100.00	0.00	5,163.02
Total Net Claim Payments	284,674.32	374,320.14	290,669.22	1,357,231.62

Exp. & Admin Bill List Payments:

Exp. & Cont. Charges FY 2024	251,594.75	90,072.89	154,797.92	591,395.71
E-JIF Premium FY 2024	0.00	0.00	0.00	125,190.00
Exp. & Cont. Charges FY 2023	17,441.31	995.00	103,495.92	129,060.12
Property Fund Charges FY 2023	0.00	0.00	0.00	0.00
M.E.L. Premium FY 2024	0.00	0.00	0.00	828,841.25
POL/EPL Policy Premium FY 2024	444,195.00	0.00	457,189.00	901,384.00
Cyber Premium FY 2024	0.00	0.00	0.00	164,702.00
Exp. & Cont. Charges FY 2022	2,350.00	2,350.00	0.00	4,700.00
Exp. & Cont. Charges FY 2021	0.00	0.00	0.00	0.00
Exp. & Cont. Charges FY 2020	0.00	0.00	0.00	0.00
Exp. & Cont. Charges FY 2024	0.00	0.00	0.00	0.00
Other	0.00	0.00	0.00	0.00
Closed Fund Year	7,872.00	0.00	0.00	7,872.00
Total Bill List Payments	723,453.06	93,417.89	715,482.84	2,036,559.37
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>	1,008,127.38	467,738.03	1,006,152.06	4,110,376.70

**Closing Balance for the Period:**

17,171,827.09	17,127,940.77	16,044,562.79
---------------	---------------	---------------

Account Net Cash Change During the Period:

Operating Account	618,647.00	-97,480.90	-981,703.53	921,039.32
JCMI Investment Account	-54,465.42	52,052.40	-100,411.59	-58,960.65
Investment Account	0.00	0.00	0.00	0.00
Asset Management Account	0.00	0.00	0.00	0.00
Claims Imprest Account	-343.83	1,864.46	-1,815.21	-95.09
Expense & Contingency Account	-839.41	-322.28	552.35	-1,078.65
<b>Total Change in Account Net Cash:</b>	562,998.34	-43,886.32	-1,083,377.98	860,904.93

**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**      April  
**CURRENT FUND YEAR**    2024

	Description:	INVEST. ACCT.	ASSET MGR.	OPERATING ACCT.	CLAIMS ACCOUNT	ADMIN. EXPENSE	JCMI	Sweep Acct
	<b>ID Number:</b>							
	<b>Maturity (Yrs)</b>							
	<b>Purchase Yield:</b>							
	<b>TOTAL for All</b>							
	<b>Accts &amp; instruments</b>							
<b>Opening Cash &amp; Investment I</b>	<b>\$17,127,939.30</b>	<b>114.93</b>	<b>-</b>	<b>3,472,135.07</b>	<b>102,529.67</b>	<b>1,558.09</b>	<b>13,551,601.54</b>	<b>-</b>
<b>Opening Interest Accrual Bal:</b>	<b>\$0.00</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
1 Interest Accrued and/or Inte	\$0.00	\$0.00	\$0.00	\$0.00	\$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	\$0.00
3 ization and/or Interest Cost)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
4 Accretion	\$852.78	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$852.78	\$0.00
5 Interest Paid - Cash Instr.s	\$37,560.23	\$0.00	\$0.00	\$10,895.02	\$691.18	\$1,103.72	\$24,870.31	\$0.00
6 Interest Paid - Term Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
7 Realized Gain (Loss)	-\$126,134.68	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	-\$126,134.68	\$0.00
8 Net Investment Income	-\$87,721.67	\$0.00	\$0.00	\$10,895.02	\$691.18	\$1,103.72	-\$100,411.59	\$0.00
9 Deposits - Purchases	\$1,018,255.55	\$0.00	\$0.00	\$12,103.49	\$290,669.22	\$715,482.84	\$0.00	\$0.00
10 (Withdrawals - Sales)	-\$2,013,911.88	\$0.00	\$0.00	-\$1,004,702.06	-\$293,175.61	-\$716,034.21	\$0.00	\$0.00
Ending Cash & Investment Bal	\$16,044,561.30	\$114.93	\$0.00	\$2,490,431.52	\$100,714.46	\$2,110.44	\$13,451,189.95	\$0.00
Ending Interest Accrual Balance	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Plus Outstanding Checks	\$625,737.92	\$0.00	\$0.00	\$822.00	\$106,751.42	\$518,164.50	\$0.00	\$0.00
(Less Deposits in Transit)	-\$11,271.00	\$0.00	\$0.00	-\$11,271.00	\$0.00	\$0.00	\$0.00	\$0.00
Balance per Bank	\$16,659,028.22	\$114.93	\$0.00	\$2,479,982.52	\$207,465.88	\$520,274.94	\$13,451,189.95	\$0.00

Investment Income Allocation													
ETE	Interest Allocation Flag 1=	1	1	1	1	1	0	0	0	0	1	1	
		Property	Liability	Auto	Workers Comp	Deductible	POL/EPL	EJIF	Cyber JIF	MEL	Admin	Contingency	Total
2024	Opening Cash & Investment	122,570.96	252,017.88	56,462.23	984,197.14	276,306.90	(300,194.72)	(15,735.82)	231,060.08	666,015.17	459,696.04	0.00	\$2,732,395.86
	Opening Interest Accrual Balance	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	\$0.00
	1 Interest Accrued and/or Interest	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$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	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	3 Capitalization and/or Interest Cost	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	4 Accretion	\$5.87	\$12.07	\$2.70	\$47.14	\$13.23	\$0.00	\$0.00	\$0.00	\$0.00	\$22.02	\$0.00	\$103.04
	5 Interest Paid - Cash Instr.s	\$258.57	\$531.65	\$119.11	\$2,076.25	\$582.89	\$0.00	\$0.00	\$0.00	\$0.00	\$969.77	\$0.00	\$4,538.25
	6 Interest Paid - Term Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	7 Realized Gain (Loss)	-\$868.34	-\$1,785.40	-\$400.00	-\$6,972.45	-\$1,957.47	\$0.00	\$0.00	\$0.00	\$0.00	-\$3,256.67	\$0.00	-\$15,240.34
	8 Net Investment Income	-\$603.90	-\$1,241.67	-\$278.19	-\$4,849.07	-\$1,361.34	\$0.00	\$0.00	\$0.00	\$0.00	-\$2,264.89	\$0.00	-\$10,599.06
	9 Interest Accrued - Net Change	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	Ending Cash & Investment	\$107,233.06	\$249,998.71	\$56,184.04	\$915,684.54	\$274,945.55	-\$757,383.72	-\$15,735.82	\$231,060.08	\$666,015.17	\$302,633.23	\$0.00	\$2,030,634.84
	Ending Interest Accrual Balance	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

		Property	Liability	Auto	Workers Comp	Deductible	POL/EPL	EJIF	Cyber JIF	MEL	Admin	Contingency	Total
2023	Opening Cash & Investment	(272,274.42)	471,478.92	92,026.39	1,048,186.46	551,355.90	(114,336.56)	(28,873.72)	(36,636.37)	(252,463.46)	1,287,542.16	0.00	\$2,746,005.30
	Opening Interest Accrual Balance	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	\$0.00
	1 Interest Accrued and/or Interest	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$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	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	3 Capitalization and/or Interest Cost	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	4 Accretion	\$0.00	\$22.58	\$4.41	\$50.20	\$26.41	\$0.00	\$0.00	\$0.00	\$0.00	\$61.67	\$0.00	\$165.27
	5 Interest Paid - Cash Instr.s	\$0.00	\$994.63	\$194.14	\$2,211.24	\$1,163.13	\$0.00	\$0.00	\$0.00	\$0.00	\$2,716.18	\$0.00	\$7,279.32
	6 Interest Paid - Term Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	7 Realized Gain (Loss)	\$0.00	-\$3,340.15	-\$651.95	-\$7,425.78	-\$3,906.03	\$0.00	\$0.00	\$0.00	\$0.00	-\$9,121.47	\$0.00	-\$24,445.39
	8 Net Investment Income	\$0.00	-\$2,322.94	-\$453.41	-\$5,164.34	-\$2,716.49	\$0.00	\$0.00	\$0.00	\$0.00	-\$6,343.62	\$0.00	-\$17,000.80
	9 Interest Accrued - Net Change	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	Ending Cash & Investment	-\$279,199.92	\$469,155.98	\$91,572.99	\$997,418.94	\$548,639.41	-\$114,336.56	-\$28,873.72	-\$36,636.37	-\$252,463.46	\$1,177,702.62	\$0.00	\$2,572,979.91
	Ending Interest Accrual Balance	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00



	Property	Liability	Auto	Workers Comp	Deductible	POL/EPL	EJIF	Cyber JIF	MEL	Admin	Contingency	Total
<b>2022</b> Opening Cash & Investment	24,703.37	372,396.70	104,056.49	670,727.44	259,956.19	(109,569.16)	(27,728.17)	0.00	(253,849.42)	902,253.37	96,820.39	\$2,039,767.20
Opening Interest Accrual B	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	\$0.00
1 Interest Accrued and/or Inte	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
2 Interest Accrued - discounte	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
3 ization and/or Interest Cost)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
4 Accretion	\$1.18	\$17.84	\$4.98	\$32.13	\$12.45	\$0.00	\$0.00	\$0.00	\$0.00	\$43.22	\$4.64	\$116.43
5 Interest Paid - Cash Instr.s	\$52.11	\$785.60	\$219.52	\$1,414.96	\$548.40	\$0.00	\$0.00	\$0.00	\$0.00	\$1,903.38	\$204.25	\$5,128.22
6 Interest Paid - Term Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
7 Realized Gain (Loss)	-\$175.01	-\$2,638.21	-\$737.18	-\$4,751.71	-\$1,841.64	\$0.00	\$0.00	\$0.00	\$0.00	-\$6,391.93	-\$685.92	-\$17,221.59
8 Net Investment Income	-\$121.71	-\$1,834.77	-\$512.68	-\$3,304.62	-\$1,280.78	\$0.00	\$0.00	\$0.00	\$0.00	-\$4,445.33	-\$477.03	-\$11,976.92
9 Interest Accrued - Net Char	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Ending Cash & Investment	\$27,406.66	\$359,040.93	\$103,543.81	\$662,256.62	\$258,675.40	-\$109,569.16	-\$27,728.17	\$0.00	-\$253,849.42	\$897,808.04	\$96,343.37	\$2,013,928.08
Ending Interest Accrual Ba	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

	Property	Liability	Auto	Workers Comp	Deductible	POL/EPL	EJIF	Cyber JIF	MEL	Admin	Contingency	Total
<b>2021</b> Opening Cash & Investment	20,245.24	299,819.81	76,694.99	9,087.12	278,329.39	(51,378.97)	(1.00)	0.00	51,676.00	106,671.60	0.00	\$791,144.18
Opening Interest Accrual B	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	\$0.00
1 Interest Accrued and/or Inte	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
2 Interest Accrued - discounte	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
3 ization and/or Interest Cost)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
4 Accretion	\$0.97	\$14.36	\$3.67	\$0.44	\$13.33	\$0.00	\$0.00	\$0.00	\$0.00	\$5.11	\$0.00	\$37.88
5 Interest Paid - Cash Instr.s	\$42.71	\$632.50	\$161.79	\$19.17	\$587.16	\$0.00	\$0.00	\$0.00	\$0.00	\$225.03	\$0.00	\$1,668.36
6 Interest Paid - Term Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
7 Realized Gain (Loss)	-\$143.43	-\$2,124.05	-\$543.34	-\$64.38	-\$1,971.80	\$0.00	\$0.00	\$0.00	\$0.00	-\$755.71	\$0.00	-\$5,602.69
8 Net Investment Income	-\$99.75	-\$1,477.19	-\$377.87	-\$44.77	-\$1,371.31	\$0.00	\$0.00	\$0.00	\$0.00	-\$525.56	\$0.00	-\$3,896.45
9 Interest Accrued - Net Char	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Ending Cash & Investment	\$20,145.49	\$291,810.62	\$76,317.12	\$2,369.30	\$276,958.08	-\$51,378.97	-\$1.00	\$0.00	\$51,676.00	\$106,146.04	\$0.00	\$774,042.68
Ending Interest Accrual Ba	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

	Property	Liability	Auto	Workers Comp	Deductible	POL/EPL	EJIF	Cyber JIF	MEL	Admin	Contingency	Total
<b>2020</b>												
Opening Cash & Investment	(7,616.58)	56,792.84	(149,784.80)	377,810.78	367,400.17	248.01	1.01	0.00	(0.35)	113,419.78	49,395.93	\$807,666.79
Opening Interest Accrual Balance	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	\$0.00
1 Interest Accrued and/or Interest	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$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	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
3 ization and/or Interest Cost)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
4 Accretion	\$0.00	\$2.72	\$0.00	\$18.10	\$17.60	\$0.00	\$0.00	\$0.00	\$0.00	\$5.43	\$2.37	\$46.21
5 Interest Paid - Cash Instr.s	\$0.00	\$119.81	\$0.00	\$797.02	\$775.06	\$0.00	\$0.00	\$0.00	\$0.00	\$239.27	\$104.20	\$2,035.37
6 Interest Paid - Term Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
7 Realized Gain (Loss)	\$0.00	-\$402.34	\$0.00	-\$2,676.57	-\$2,602.81	\$0.00	\$0.00	\$0.00	\$0.00	-\$803.51	-\$349.94	-\$6,835.18
8 Net Investment Income	\$0.00	-\$279.81	\$0.00	-\$1,861.45	-\$1,810.15	\$0.00	\$0.00	\$0.00	\$0.00	-\$558.81	-\$243.37	-\$4,753.59
9 Interest Accrued - Net Change	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Ending Cash & Investment	-\$7,616.58	\$21,513.03	-\$149,784.80	\$289,546.81	\$365,590.02	\$248.01	\$1.01	\$0.00	-\$0.35	\$112,860.97	\$49,152.56	\$681,510.68
Ending Interest Accrual Balance	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

	Property	Liability	Auto	Workers Comp	Deductible	POL/EPL	EJIF	Cyber JIF	MEL	Admin	Contingency	Total
<b>Closed FY</b>												
Opening Cash & Investment	(5,163.02)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	7,412,947.54	0.00	\$7,407,784.52
Opening Interest Accrual Balance	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	\$0.00
1 Interest Accrued and/or Interest	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$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	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
3 ization and/or Interest Cost)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
4 Accretion	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$355.06	\$0.00	\$355.06
5 Interest Paid - Cash Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$15,638.25	\$0.00	\$15,638.25
6 Interest Paid - Term Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
7 Realized Gain (Loss)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	-\$52,516.35	\$0.00	-\$52,516.35
8 Net Investment Income	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	-\$36,523.04	\$0.00	-\$36,523.04
9 Interest Accrued - Net Change	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Ending Cash & Investment	-\$5,163.02	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$7,376,424.51	\$0.00	\$7,371,261.49
Ending Interest Accrual Balance	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

Statement of Change in Net Assets

Report ID: IGLS0002

BNY MELLON

Market Value

Base Currency: USD

MX6F96590902 - BURLINGTON CNTY JIF

04/30/2024

Status: FINAL

	Current Period		Fiscal Year To Date	
	04/01/2024	04/30/2024	01/01/2024	04/30/2024
NET ASSETS - BEGINNING OF PERIOD		13,551,601.54		13,510,150.60
		<u>13,551,601.54</u>		<u>13,510,150.60</u>
RECEIPTS				
INVESTMENT INCOME				
INTEREST	26,327.70		101,080.44	
UNREALIZED GAIN/LOSS-INVESTMENT	-126,134.68		-156,947.31	
ACCRETION/AMORTIZATION	852.78		7,387.83	
TOTAL INVESTMENT INCOME		<u>-98,954.20</u>		<u>-48,479.04</u>
TOTAL RECEIPTS		<u>-98,954.20</u>		<u>-48,479.04</u>
DISBURSEMENTS				
ADMINISTRATIVE EXPENSES				
TRUSTEE/CUSTODIAN	336.32		1,351.59	
INVESTMENT ADVISORY FEES	784.75		7,778.43	
CONSULTING	336.32		1,351.59	
TOTAL ADMINISTRATIVE EXPENSES		<u>1,457.39</u>		<u>10,481.61</u>
TOTAL DISBURSEMENTS		<u>1,457.39</u>		<u>10,481.61</u>
NET ASSETS - END OF PERIOD		<u><u>13,451,189.95</u></u>		<u><u>13,451,189.95</u></u>

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

Current Fund Year: 2024 Month Ending: April		Property	Liability	Auto	Workers Comp	Deductible	POL/EPL	EJIF	Cyber JIF	MEL	Admin	Contingency	TOTAL
OPEN BALANCE	(117,534.45)	1,452,506.15	179,455.30	3,090,008.94	1,733,348.55	(575,231.40)	(72,337.70)	194,423.71	211,377.94	10,885,707.41	146,216.32	17,127,940.77	
<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	0.00	0.00
Refunds	10,495.73	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	10,495.73
Invest Pymnts	(833.38)	(7,225.95)	(1,637.90)	(15,372.25)	(8,623.11)	0.00	0.00	0.00	0.00	(54,154.45)	(727.40)	(88,574.44)	
Invest Adj	8.02	69.57	15.76	148.01	83.02	0.00	0.00	0.00	0.00	521.40	7.01	852.79	
Subtotal Invest	(825.36)	(7,156.38)	(1,622.14)	(15,224.24)	(8,540.09)	0.00	0.00	0.00	0.00	(53,633.05)	(720.39)	(87,721.65)	
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
<b>TOTAL</b>	<b>9,670.37</b>	<b>(7,156.38)</b>	<b>(1,622.14)</b>	<b>(15,224.24)</b>	<b>(8,540.09)</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>(53,633.05)</b>	<b>(720.39)</b>	<b>(77,225.92)</b>	
<b>EXPENSES</b>													
Claims Transfers	29,330.23	53,830.50	0.00	207,508.49	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	290,669.22
Expenses	0.00	0.00	0.00	0.00	0.00	457,189.00	0.00	0.00	0.00	258,293.84	0.00	0.00	715,482.84
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
<b>TOTAL</b>	<b>29,330.23</b>	<b>53,830.50</b>	<b>0.00</b>	<b>207,508.49</b>	<b>0.00</b>	<b>457,189.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>258,293.84</b>	<b>0.00</b>	<b>0.00</b>	<b>1,006,152.06</b>
<b>END BALANCE</b>	<b>(137,194.31)</b>	<b>1,391,519.27</b>	<b>177,833.16</b>	<b>2,867,276.21</b>	<b>1,724,808.46</b>	<b>(1,032,420.40)</b>	<b>(72,337.70)</b>	<b>194,423.71</b>	<b>211,377.94</b>	<b>10,573,780.52</b>	<b>145,495.93</b>	<b>16,044,562.79</b>	

**REPORT STATUS SECTION**

<b>Report Month: April</b>		Balance Differences	
Opening Balances:	Opening Balances are NOT equal		\$1.47
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 NOT equal		\$1.49
Accrual Balances:	Accrual Balances are equal		\$0.00
<b>Claims Transaction Status:</b>			
Allocation variance 1:	Daily xactions add to monthly totals		0.00
Allocation variance 2:	Monthly transactions and allocation totals are equal		0.00
Allocation variance 3:	Treasurer/TPA net / Max/Min	3,841.71	(3,841.71)
Pre-existing variance:	Prior period unrec / Max/Min	3,841.71	(3,841.71)

SUMMARY OF CASH TRANSACTIONS												
FUND YEAR 2024												
Month Ending: April												
	Property	Liability	Auto	Workers Comp	Deductible	POL/EPL	EJIF	Cyber JIF	MEL	Admin	Contingency	TOTAL
OPEN BALANCE	122,570.96	252,017.88	56,462.23	984,197.14	276,306.90	(300,194.72)	(15,735.82)	231,060.08	666,015.17	459,696.04	0.00	2,732,395.86
RECEIPTS												
Assessments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Refunds	5,995.73	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	5,995.73
Invest Pymnts	(609.77)	(1,253.74)	(280.89)	(4,896.21)	(1,374.58)	0.00	0.00	0.00	0.00	(2,286.91)	0.00	(10,702.10)
Invest Adj	5.87	12.07	2.70	47.14	13.23	0.00	0.00	0.00	0.00	22.02	0.00	103.03
Subtotal Invest	(603.90)	(1,241.67)	(278.19)	(4,849.07)	(1,361.35)	0.00	0.00	0.00	0.00	(2,264.89)	0.00	(10,599.07)
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	5,391.83	(1,241.67)	(278.19)	(4,849.07)	(1,361.35)	0.00	0.00	0.00	0.00	(2,264.89)	0.00	(4,603.34)
EXPENSES												
Claims Transfers	20,729.73	777.50	0.00	63,663.53	0.00	0.00	0.00	0.00	0.00	0.00	0.00	85,170.76
Expenses	0.00	0.00	0.00	0.00	0.00	457,189.00	0.00	0.00	0.00	154,797.92	0.00	611,986.92
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	20,729.73	777.50	0.00	63,663.53	0.00	457,189.00	0.00	0.00	0.00	154,797.92	0.00	697,157.68
END BALANCE	107,233.06	249,998.71	56,184.04	915,684.54	274,945.55	(757,383.72)	(15,735.82)	231,060.08	666,015.17	302,633.23	0.00	2,030,634.84

SUMMARY OF CASH TRANSACTIONS												
FUND YEAR 2023												
Month Ending: April												
	Property	Liability	Auto	Workers Comp	Deductible	POL/EPL	EJIF	Cyber JIF	MEL	Admin	Contingency	TOTAL
OPEN BALANCE	(272,274.42)	471,478.92	92,026.39	1,048,186.46	551,355.90	(114,336.56)	(28,873.72)	(36,636.37)	(252,463.46)	1,287,542.16	0.00	2,746,005.30
RECEIPTS												
Assessments	0.00	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	0.00
Invest Pymnts	0.00	(2,345.52)	(457.81)	(5,214.54)	(2,742.90)	0.00	0.00	0.00	0.00	(6,405.29)	0.00	(17,166.06)
Invest Adj	0.00	22.58	4.41	50.20	26.41	0.00	0.00	0.00	0.00	61.67	0.00	165.27
Subtotal Invest	0.00	(2,322.94)	(453.40)	(5,164.34)	(2,716.49)	0.00	0.00	0.00	0.00	(6,343.62)	0.00	(17,000.79)
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	0.00	(2,322.94)	(453.40)	(5,164.34)	(2,716.49)	0.00	0.00	0.00	0.00	(6,343.62)	0.00	(17,000.79)
EXPENSES												
Claims Transfers	6,925.50	0.00	0.00	45,603.18	0.00	0.00	0.00	0.00	0.00	0.00	0.00	52,528.68
Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	103,495.92	0.00	103,495.92
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	6,925.50	0.00	0.00	45,603.18	0.00	0.00	0.00	0.00	0.00	103,495.92	0.00	156,024.60
END BALANCE	(279,199.92)	469,155.98	91,572.99	997,418.94	548,639.41	(114,336.56)	(28,873.72)	(36,636.37)	(252,463.46)	1,177,702.62	0.00	2,572,979.91

SUMMARY OF CASH TRANSACTIONS												
FUND YEAR	2022											
Month Ending:	April											
	Property	Liability	Auto	Workers Comp	Deductible	POL/EPL	EJIF	Cyber JIF	MEL	Admin	Contingency	TOTAL
OPEN BALANCE	24,703.37	372,396.70	104,056.49	670,727.44	259,956.19	(109,569.16)	(27,728.17)	0.00	(253,849.42)	902,253.37	96,820.39	2,039,767.20
RECEIPTS												
Assessments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Refunds	4,500.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4,500.00
Invest Pymnts	(122.89)	(1,852.61)	(517.66)	(3,336.75)	(1,293.24)	0.00	0.00	0.00	0.00	(4,488.55)	(481.66)	(12,093.36)
Invest Adj	1.18	17.84	4.98	32.13	12.45	0.00	0.00	0.00	0.00	43.22	4.64	116.44
Subtotal Invest	(121.71)	(1,834.77)	(512.68)	(3,304.62)	(1,280.79)	0.00	0.00	0.00	0.00	(4,445.33)	(477.02)	(11,976.92)
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	4,378.29	(1,834.77)	(512.68)	(3,304.62)	(1,280.79)	0.00	0.00	0.00	0.00	(4,445.33)	(477.02)	(7,476.92)
EXPENSES												
Claims Transfers	1,675.00	11,521.00	0.00	5,166.20	0.00	0.00	0.00	0.00	0.00	0.00	0.00	18,362.20
Expenses	0.00	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	0.00
TOTAL	1,675.00	11,521.00	0.00	5,166.20	0.00	0.00	0.00	0.00	0.00	0.00	0.00	18,362.20
END BALANCE	27,406.66	359,040.93	103,543.81	662,256.62	258,675.40	(109,569.16)	(27,728.17)	0.00	(253,849.42)	897,808.04	96,343.37	2,013,928.08

SUMMARY OF CASH TRANSACTIONS												
FUND YEAR	2021											
Month Ending:	April											
	Property	Liability	Auto	Workers Comp	Deductible	POL/EPL	EJIF	Cyber JIF	MEL	Admin	Contingency	TOTAL
OPEN BALANCE	20,245.24	299,819.81	76,694.99	9,087.12	278,329.39	(51,378.97)	(1.00)	0.00	51,676.00	106,671.60	0.00	791,144.18
RECEIPTS												
Assessments	0.00	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	0.00
Invest Pymnts	(100.72)	(1,491.55)	(381.54)	(45.21)	(1,384.64)	0.00	0.00	0.00	0.00	(530.67)	0.00	(3,934.33)
Invest Adj	0.97	14.36	3.67	0.44	13.33	0.00	0.00	0.00	0.00	5.11	0.00	37.88
Subtotal Invest	(99.75)	(1,477.19)	(377.87)	(44.77)	(1,371.31)	0.00	0.00	0.00	0.00	(525.56)	0.00	(3,896.45)
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	(99.75)	(1,477.19)	(377.87)	(44.77)	(1,371.31)	0.00	0.00	0.00	0.00	(525.56)	0.00	(3,896.45)
EXPENSES												
Claims Transfers	0.00	6,532.00	0.00	6,673.05	0.00	0.00	0.00	0.00	0.00	0.00	0.00	13,205.05
Expenses	0.00	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	0.00
TOTAL	0.00	6,532.00	0.00	6,673.05	0.00	0.00	0.00	0.00	0.00	0.00	0.00	13,205.05
END BALANCE	20,145.49	291,810.62	76,317.12	2,369.30	276,958.08	(51,378.97)	(1.00)	0.00	51,676.00	106,146.04	0.00	774,042.68

SUMMARY OF CASH TRANSACTIONS													
FUND YEAR	2020												
Month Ending:	April												
	Property	Liability	Auto	Workers Comp	Deductible	POL/EPL	EJIF	Cyber JIF	MEL	Admin	Contingency	TOTAL	
OPEN BALANCE	(7,616.58)	56,792.84	(149,784.80)	377,810.78	367,400.17	248.01	1.01	0.00	(0.35)	113,419.78	49,395.93	807,666.79	
RECEIPTS													
Assessments	0.00	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	0.00	
Invest Pymnts	0.00	(282.53)	0.00	(1,879.54)	(1,827.75)	0.00	0.00	0.00	0.00	(564.24)	(245.74)	(4,799.80)	
Invest Adj	0.00	2.72	0.00	18.10	17.60	0.00	0.00	0.00	0.00	5.43	2.37	46.22	
Subtotal Invest	0.00	(279.81)	0.00	(1,861.44)	(1,810.15)	0.00	0.00	0.00	0.00	(558.81)	(243.37)	(4,753.58)	
Other *	0.00	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	(279.81)	0.00	(1,861.44)	(1,810.15)	0.00	0.00	0.00	0.00	(558.81)	(243.37)	(4,753.58)	
EXPENSES													
Claims Transfers	0.00	35,000.00	0.00	86,402.53	0.00	0.00	0.00	0.00	0.00	0.00	0.00	121,402.53	
Expenses	0.00	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	0.00	
TOTAL	0.00	35,000.00	0.00	86,402.53	0.00	0.00	0.00	0.00	0.00	0.00	0.00	121,402.53	
END BALANCE	<b>(7,616.58)</b>	<b>21,513.03</b>	<b>(149,784.80)</b>	<b>289,546.81</b>	<b>365,590.02</b>	<b>248.01</b>	<b>1.01</b>	<b>0.00</b>	<b>(0.35)</b>	<b>112,860.97</b>	<b>49,152.56</b>	<b>681,510.68</b>	

SUMMARY OF CASH TRANSACTIONS													
FUND YEAR	Closed FY												
Month Ending:	April												
	Property	Liability	Auto	Workers Comp	Deductible	POL/EPL	EJIF	Cyber JIF	MEL	Admin	Contingency	TOTAL	
OPEN BALANCE	(5,163.02)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	7,412,947.54	0.00	7,407,784.52	
RECEIPTS													
Assessments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	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	0.00	
Invest Pymnts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	(36,878.09)	0.00	(36,878.09)	
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	355.06	0.00	355.06	
Subtotal Invest	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	(36,523.03)	0.00	(36,523.03)	
Other *	0.00	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	(36,523.03)	0.00	(36,523.03)	
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	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	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	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	0.00	
END BALANCE	<b>(5,163.02)</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>7,376,424.51</b>	<b>0.00</b>	<b>7,371,261.49</b>	

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

Month **April**  
Current Fund Year **2024**

Policy Year	Coverage	1.	2.	3.	4.	5.	6.	7.	8.
		Calc. Net Paid Thru Last Month	Monthly Net Paid April	Monthly Recoveries April	Calc. Net Paid Thru April	TPA Net Paid Thru April	Variance To Be Reconciled	Delinquent Unreconciled Variance From	Change This Month
2024	Property	93,524.60	20,729.73	5,995.73	108,258.60	107,339.83	918.77	918.77	0.00
	Liability	763.75	777.50	0.00	1,541.25	1,541.25	0.00	0.00	0.00
	Auto	27.50	0.00	0.00	27.50	27.50	0.00	0.00	0.00
	Workers Comp	55,896.11	63,663.53	0.00	119,559.64	119,559.64	0.00	0.00	0.00
	<b>Total</b>	<b>150,211.96</b>	<b>85,170.76</b>	<b>5,995.73</b>	<b>229,386.99</b>	<b>228,468.22</b>	<b>918.77</b>	<b>918.77</b>	<b>0.00</b>
2023	Property	630,679.53	6,925.50	0.00	637,605.03	637,605.03	(0.00)	(0.00)	0.00
	Liability	22,861.44	0.00	0.00	22,861.44	22,861.44	0.00	0.00	0.00
	Auto	24,538.94	0.00	0.00	24,538.94	24,538.94	0.00	0.00	0.00
	Workers Comp	1,067,688.04	45,603.18	0.00	1,113,291.22	1,117,132.93	(3,841.71)	(3,841.71)	0.00
	<b>Total</b>	<b>1,745,767.95</b>	<b>52,528.68</b>	<b>0.00</b>	<b>1,798,296.63</b>	<b>1,802,138.34</b>	<b>(3,841.71)</b>	<b>(3,841.71)</b>	<b>0.00</b>
2022	Property	470,915.18	1,675.00	4,500.00	468,090.18	468,090.18	0.00	0.00	0.00
	Liability	75,625.96	11,521.00	0.00	87,146.96	87,146.96	(0.00)	(0.00)	0.00
	Auto	8,259.89	0.00	0.00	8,259.89	8,259.89	0.00	0.00	0.00
	Workers Comp	1,064,166.03	5,166.20	0.00	1,069,332.23	1,065,490.52	3,841.71	3,841.71	0.00
	<b>Total</b>	<b>1,618,967.06</b>	<b>18,362.20</b>	<b>4,500.00</b>	<b>1,632,829.26</b>	<b>1,628,987.55</b>	<b>3,841.71</b>	<b>3,841.71</b>	<b>0.00</b>
2021	Property	513,912.22	0.00	0.00	513,912.22	513,909.22	3.00	3.00	0.00
	Liability	190,298.86	6,532.00	0.00	196,830.86	196,830.86	0.00	0.00	0.00
	Auto	45,283.15	0.00	0.00	45,283.15	45,283.15	0.00	0.00	0.00
	Workers Comp	1,899,831.39	6,673.05	0.00	1,906,504.44	1,906,504.44	0.00	0.00	0.00
	<b>Total</b>	<b>2,649,325.62</b>	<b>13,205.05</b>	<b>0.00</b>	<b>2,662,530.67</b>	<b>2,662,527.67</b>	<b>3.00</b>	<b>3.00</b>	<b>0.00</b>
2020	Property	453,990.56	0.00	0.00	453,990.56	451,214.93	2,775.63	2,775.63	0.00
	Liability	422,431.49	35,000.00	0.00	457,431.49	457,431.49	0.00	0.00	0.00
	Auto	276,692.64	0.00	0.00	276,692.64	276,692.64	0.00	0.00	0.00
	Workers Comp	1,547,225.24	86,402.53	0.00	1,633,627.77	1,633,627.77	0.00	0.00	0.00
	<b>Total</b>	<b>2,700,339.93</b>	<b>121,402.53</b>	<b>0.00</b>	<b>2,821,742.46</b>	<b>2,818,966.83</b>	<b>2,775.63</b>	<b>2,775.63</b>	<b>0.00</b>
Closed FY	Property	5,213.02	0.00	0.00	5,213.02	5,213.02	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>5,213.02</b>	<b>0.00</b>	<b>0.00</b>	<b>5,213.02</b>	<b>5,213.02</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
<b>TOTAL</b>		<b>8,869,825.54</b>	<b>290,669.22</b>	<b>10,495.73</b>	<b>9,149,999.03</b>	<b>9,146,301.63</b>	<b>3,697.40</b>	<b>3,697.40</b>	<b>0.00</b>





**Check Register**  
 Insurer: BURLINGTON COUNTY J.I.F.

Bank Account: BURLINGTON CTY JIF I

Claim Number	Claimant Type	DOL	Insured Name	Transaction Type	Payment Amount	Policy Period	Payment Type
<b>Check Number: 20991      Check Date: 04/01/2024      Payee Name: SOUTH JERSEY PHYSICIAN ASSOCS</b>							
2022263400	INDEMNITY	01/29/2022	PEMBERTON TOWNSHIP	E-ALLOCATED MED EXAM WC	\$900.00	2022-2022	Expense
					<b>Check Amount:</b>	<b>\$900.00</b>	
<b>Check Number: 20992      Check Date: 04/01/2024      Payee Name: LEO S PETETTI LLC</b>							
2024323413	1ST PARTY COLL PD	01/09/2024	MOUNT LAUREL TOWNSHIP	E-APPRAISERS PR	\$135.00	2024-2024	Expense
					<b>Check Amount:</b>	<b>\$135.00</b>	
<b>Check Number: 20993      Check Date: 04/01/2024      Payee Name: NEW JERSEY IME ASSOCIATES LLC</b>							
2021233854	INDEMNITY	03/25/2021	BORDENTOWN CITY	E-ALLOCATED MED EXAM WC	\$1,000.00	2021-2021	Expense
					<b>Check Amount:</b>	<b>\$1,000.00</b>	
<b>Check Number: 20994      Check Date: 04/01/2024      Payee Name: TAYLOR DARIN CLAIM SERVICE</b>							
2023299962	BLDG/CONTENT	03/23/2023	SOUTHAMPTON TOWNSHIP	E-APPRAISERS PR	\$1,754.72	2023-2023	Expense
2024329989	BLDG/CONTENT	02/22/2024	WESTAMPTON TOWNSHIP	E-APPRAISERS PR	\$1,265.00	2024-2024	Expense
					<b>Check Amount:</b>	<b>\$3,019.72</b>	
<b>Check Number: 20995      Check Date: 04/01/2024      Payee Name: MEDFORD TOWNSHIP</b>							
2024327108	INDEMNITY	02/15/2024	MEDFORD TOWNSHIP	I-TEMPORARY TOTAL DISABILITY	\$1,480.98	2024-2024	Loss
					<b>Check Amount:</b>	<b>\$1,480.98</b>	
<b>Check Number: 20996      Check Date: 04/01/2024      Payee Name: BORDENTOWN TOWNSHIP</b>							
2024311468	INDEMNITY	08/16/2023	BORDENTOWN TOWNSHIP	I-TEMPORARY TOTAL DISABILITY	\$880.50	2023-2023	Loss
					<b>Check Amount:</b>	<b>\$880.50</b>	
<b>Check Number: 20997      Check Date: 04/01/2024      Payee Name: QUAL-LYNX</b>							
2024324210	1ST PARTY COLL PD	01/16/2024	SOUTHAMPTON TOWNSHIP	E-SUBROGATION EXPENSE PR	\$899.35	2024-2024	Expense
					<b>Check Amount:</b>	<b>\$899.35</b>	
<b>Check Number: 20998      Check Date: 04/01/2024      Payee Name: William Fasick</b>							
2022269066	INDEMNITY	03/28/2022	BORDENTOWN CITY	I-PERMANENT PARTIAL DISABILITY	\$1,294.24	2022-2022	Loss
					<b>Check Amount:</b>	<b>\$1,294.24</b>	
<b>Check Number: 20999      Check Date: 04/01/2024      Payee Name: WESTAMPTON TOWNSHIP</b>							
2024329989	BLDG/CONTENT	02/22/2024	WESTAMPTON TOWNSHIP	M-MISC MED(WC) & PD (NON-WC) BLD & CNT	\$2,316.42	2024-2024	Loss
					<b>Check Amount:</b>	<b>\$2,316.42</b>	



## Check Register

Insurer: **BURLINGTON COUNTY J.I.F.**

Claim Number	Claimant Type	DOL	Insured Name	Transaction Type	Payment Amount	Policy Period	Payment Type
<b>Check Number: 21000      Check Date: 04/01/2024      Payee Name: SOUTHAMPTON TOWNSHIP</b>							
2024324210	1ST PARTY COLL PD	01/16/2024	SOUTHAMPTON TOWNSHIP	M-MISC MED(WC) & PD (NON-WC) PR COLL	\$1,000.00	2024-2024	Loss
<b>Check Amount:</b>					<b>\$1,000.00</b>		
<b>Check Number: 21001      Check Date: 04/01/2024      Payee Name: IVYREHAB NETWORK INC</b>							
2023300852	INDEMNITY	04/04/2023	MOUNT LAUREL TOWNSHIP	M-PHYSICIAN FEES	\$85.00	2023-2023	Loss
2024321411	INDEMNITY	12/06/2023	PALMYRA BOROUGH	M-PHYSICIAN FEES	\$553.00	2023-2023	Loss
<b>Check Amount:</b>					<b>\$638.00</b>		
<b>Check Number: 21002      Check Date: 04/01/2024      Payee Name: TWIN BORO PHYSICAL THERAPY ASSOCIATES PA</b>							
2024322455	INDEMNITY	12/21/2023	MEDFORD TOWNSHIP	M-PHYSICIAN FEES	\$240.00	2023-2023	Loss
<b>Check Amount:</b>					<b>\$240.00</b>		
<b>Check Number: 21003      Check Date: 04/01/2024      Payee Name: CONCENTRA MEDICAL CENTERS</b>							
2024310857	MEDICAL ONLY	08/07/2023	FLORENCE TOWNSHIP	M-OCCUPATIONAL MEDICINE	\$277.14	2023-2023	Loss
2024325783	MEDICAL ONLY	01/30/2024	FLORENCE TOWNSHIP	M-OCCUPATIONAL MEDICINE	\$100.10	2024-2024	Loss
2024327108	INDEMNITY	02/15/2024	MEDFORD TOWNSHIP	M-OCCUPATIONAL MEDICINE	\$100.10	2024-2024	Loss
<b>Check Amount:</b>					<b>\$477.34</b>		
<b>Check Number: 21004      Check Date: 04/01/2024      Payee Name: NovaCare Rehabilitation</b>							
2024323558	INDEMNITY	01/10/2024	PEMBERTON TOWNSHIP	M-PHYSICIAN FEES	\$201.88	2024-2024	Loss
<b>Check Amount:</b>					<b>\$201.88</b>		
<b>Check Number: 21005      Check Date: 04/01/2024      Payee Name: CENTRAL JERSEY URGENT CARE LLC</b>							
2024329230	MEDICAL ONLY	03/09/2024	PEMBERTON TOWNSHIP	M-OCCUPATIONAL MEDICINE	\$160.00	2024-2024	Loss
2024329427	INDEMNITY	03/14/2024	SOUTHAMPTON TOWNSHIP	M-PHYSICIAN FEES	\$320.00	2024-2024	Loss
<b>Check Amount:</b>					<b>\$480.00</b>		
<b>Check Number: 21006      Check Date: 04/01/2024      Payee Name: EMERGENCY PHYSICIANS OF NEW JERSEY P A</b>							
2024327566	MEDICAL ONLY	02/22/2024	WESTAMPTON TOWNSHIP	M-PHYSICIAN FEES	\$88.45	2024-2024	Loss
<b>Check Amount:</b>					<b>\$88.45</b>		
<b>Check Number: 21007      Check Date: 04/01/2024      Payee Name: Orthofix Inc</b>							
2024311468	INDEMNITY	08/16/2023	BORDENTOWN TOWNSHIP	M-DME/PROSTHETICS	\$3,138.00	2023-2023	Loss
<b>Check Amount:</b>					<b>\$3,138.00</b>		
<b>Check Number: 21008      Check Date: 04/01/2024      Payee Name: HOME CARE CONNECT LLC</b>							
2024311468	INDEMNITY	08/16/2023	BORDENTOWN TOWNSHIP	M-DME/PROSTHETICS	\$1,714.29	2023-2023	Loss

Processed Date: Apr 1, 2024 through Apr 30, 2024  
 Date Of Loss: All  
 Insured Name(s): All  
 Bank Account(s): 1000398298

Insurance Type(s): All  
 Claimant Type(s): All  
 Coverage(s): **94**



**Check Register**  
 Insurer: **BURLINGTON COUNTY J.I.F.**

Claim Number	Claimant Type	DOL	Insured Name	Transaction Type	Payment Amount	Policy Period	Payment Type
<b>Check Amount:</b>					<b>\$1,714.29</b>		
<b>Check Number: 21009    Check Date: 04/01/2024    Payee Name: STRIVE PHYSICAL THERAPY SPECIALISTS LLC</b>							
2024326573	INDEMNITY	02/10/2024	MEDFORD TOWNSHIP	M-PHYSICIAN FEES	\$270.00	2024-2024	Loss
<b>Check Amount:</b>					<b>\$270.00</b>		
<b>Check Number: 21010    Check Date: 04/01/2024    Payee Name: QUALCARE INC</b>							
2024330269	MEDICAL ONLY	03/24/2024	WESTAMPTON TOWNSHIP	M-MEDICAL REHAB/NON VOCATIONAL WC	\$565.00	2024-2024	Loss
2024330285	MEDICAL ONLY	03/24/2024	WESTAMPTON TOWNSHIP	M-MEDICAL REHAB/NON VOCATIONAL WC	\$565.00	2024-2024	Loss
2024330364	MEDICAL ONLY	03/24/2024	FLORENCE TOWNSHIP	M-MEDICAL REHAB/NON VOCATIONAL WC	\$565.00	2024-2024	Loss
2024330624	INDEMNITY	03/23/2024	PEMBERTON TOWNSHIP	M-MEDICAL REHAB/NON VOCATIONAL WC	\$565.00	2024-2024	Loss
<b>Check Amount:</b>					<b>\$2,260.00</b>		
<b>Check Number: 21011    Check Date: 04/08/2024    Payee Name: CAPEHART &amp; SCATCHARD PA</b>							
2021234392	INDEMNITY	04/01/2021	PEMBERTON TOWNSHIP	L-LEGAL WC	\$269.00	2021-2021	Legal
2021235453	INDEMNITY	04/03/2021	PEMBERTON TOWNSHIP	L-LEGAL WC	\$147.50	2021-2021	Legal
<b>Check Amount:</b>					<b>\$416.50</b>		
<b>Check Number: 21012    Check Date: 04/08/2024    Payee Name: HAINESPORT ENTERPRISES INC</b>							
2023308022	1ST PARTY COLL PD	06/28/2023	MOUNT LAUREL TOWNSHIP	M-MISC MED(WC) & PD (NON-WC) PR COLL	\$650.00	2023-2023	Loss
<b>Check Amount:</b>					<b>\$650.00</b>		
<b>Check Number: 21013    Check Date: 04/08/2024    Payee Name: EAGLE AUTO-BODY INC</b>							
2024325470	1ST PARTY COLL PD	01/23/2024	MEDFORD TOWNSHIP	M-MISC MED(WC) & PD (NON-WC) PR COLL	\$1,686.71	2024-2024	Loss
<b>Check Amount:</b>					<b>\$1,686.71</b>		
<b>Check Number: 21014    Check Date: 04/08/2024    Payee Name: LEO S PETETTI LLC</b>							
2024310870	1ST PARTY COLL PD	08/07/2023	MEDFORD TOWNSHIP	E-APPRAISERS PR	\$475.00	2023-2023	Expense
<b>Check Amount:</b>					<b>\$475.00</b>		
<b>Check Number: 21015    Check Date: 04/08/2024    Payee Name: DAVID S DEWEESE</b>							
2024330169	EPL PI	09/01/2022	BORDENTOWN TOWNSHIP	L-LEGAL GL	\$750.00	2022-2022	Legal
2024331002	POLICE PROF BI	02/23/2024	EDGEWATER PARK TOWNSHIP	L-LEGAL GL	\$750.00	2024-2024	Legal
<b>Check Amount:</b>					<b>\$1,500.00</b>		
<b>Check Number: 21016    Check Date: 04/08/2024    Payee Name: AFFANATO MARUT LLC</b>							
2021224704	INDEMNITY	12/28/2020	MANSFIELD TOWNSHIP	L-LEGAL WC	\$221.00	2020-2020	Legal
2022263400	INDEMNITY	01/29/2022	PEMBERTON TOWNSHIP	L-LEGAL WC	\$143.00	2022-2022	Legal



**Check Register**  
 Insurer: **BURLINGTON COUNTY J.I.F.**

Claim Number	Claimant Type	DOL	Insured Name	Transaction Type	Payment Amount	Policy Period	Payment Type
2023300852	INDEMNITY	04/04/2023	MOUNT LAUREL TOWNSHIP	L-LEGAL WC	\$559.00	2023-2023	Legal
2024311776	INDEMNITY	08/19/2023	PEMBERTON TOWNSHIP	L-LEGAL WC	\$234.00	2023-2023	Legal
<b>Check Amount:</b>					<b>\$1,157.00</b>		
<b>Check Number: 21017    Check Date: 04/08/2024    Payee Name: MEDFORD TOWNSHIP</b>							
2024326573	INDEMNITY	02/10/2024	MEDFORD TOWNSHIP	I-TEMPORARY TOTAL DISABILITY	\$1,337.64	2024-2024	Loss
<b>Check Amount:</b>					<b>\$1,337.64</b>		
<b>Check Number: 21018    Check Date: 04/08/2024    Payee Name: MEDFORD TOWNSHIP</b>							
2024326573	INDEMNITY	02/10/2024	MEDFORD TOWNSHIP	I-TEMPORARY TOTAL DISABILITY	\$1,051.00	2024-2024	Loss
<b>Check Amount:</b>					<b>\$1,051.00</b>		
<b>Check Number: 21019    Check Date: 04/08/2024    Payee Name: JACOBS, SCHWALBE &amp; PETRUZZELLI</b>							
2021218160	BODILY INJURY	09/19/2020	FLORENCE TOWNSHIP	I-LUMP SUM SETTLEMENT GL BI	\$35,000.00	2020-2020	Loss
<b>Check Amount:</b>					<b>\$35,000.00</b>		
<b>Check Number: 21020    Check Date: 04/08/2024    Payee Name: Linda Vadon</b>							
2024309851	MEDICAL ONLY	07/25/2023	PEMBERTON TOWNSHIP	M-PHYSICIAN FEES	\$230.00	2023-2023	Loss
<b>Check Amount:</b>					<b>\$230.00</b>		
<b>Check Number: 21021    Check Date: 04/08/2024    Payee Name: Jake Depew</b>							
2024321411	INDEMNITY	12/06/2023	PALMYRA BOROUGH	I-TEMPORARY TOTAL DISABILITY	\$1,106.12	2023-2023	Loss
<b>Check Amount:</b>					<b>\$1,106.12</b>		
<b>Check Number: 21022    Check Date: 04/08/2024    Payee Name: Daniel Dobbins</b>							
2021239260	INDEMNITY	06/01/2021	PEMBERTON TOWNSHIP	I-PERMANENT PARTIAL DISABILITY	\$1,177.36	2021-2021	Loss
<b>Check Amount:</b>					<b>\$1,177.36</b>		
<b>Check Number: 21023    Check Date: 04/08/2024    Payee Name: Kevin Peirce</b>							
2023280119	INDEMNITY	08/08/2022	WESTAMPTON TOWNSHIP	I-PERMANENT PARTIAL DISABILITY	\$1,136.00	2022-2022	Loss
<b>Check Amount:</b>					<b>\$1,136.00</b>		
<b>Check Number: 21024    Check Date: 04/08/2024    Payee Name: Robert Earley</b>							
2022252228	INDEMNITY	10/19/2021	PEMBERTON TOWNSHIP	I-PERMANENT PARTIAL DISABILITY	\$1,219.64	2021-2021	Loss
<b>Check Amount:</b>					<b>\$1,219.64</b>		
<b>Check Number: 21025    Check Date: 04/08/2024    Payee Name: COASTAL SPINE, PC.</b>							
2024326573	INDEMNITY	02/10/2024	MEDFORD TOWNSHIP	M-ORTHO/NEURO FEES	\$170.84	2024-2024	Loss
<b>Check Amount:</b>					<b>\$170.84</b>		



## Check Register

Insurer: **BURLINGTON COUNTY J.I.F.**

Claim Number	Claimant Type	DOL	Insured Name	Transaction Type	Payment Amount	Policy Period	Payment Type
<b>Check Number: 21026      Check Date: 04/08/2024      Payee Name: IVYREHAB NETWORK INC</b>							
2023300852	INDEMNITY	04/04/2023	MOUNT LAUREL TOWNSHIP	M-PHYSICIAN FEES	\$234.00	2023-2023	Loss
<b>Check Amount:</b>					<b>\$234.00</b>		
<b>Check Number: 21027      Check Date: 04/08/2024      Payee Name: NEW JERSEY HEALTHCARE SPECIALISTS PC</b>							
2024322455	INDEMNITY	12/21/2023	MEDFORD TOWNSHIP	M-PHYSICIAN FEES	\$1,050.51	2023-2023	Loss
<b>Check Amount:</b>					<b>\$1,050.51</b>		
<b>Check Number: 21028      Check Date: 04/08/2024      Payee Name: BURLINGTON COUNTY ORTHOPAEDIC SPECIALIST P A</b>							
2024323558	INDEMNITY	01/10/2024	PEMBERTON TOWNSHIP	M-ORTHO/NEURO FEES	\$155.00	2024-2024	Loss
<b>Check Amount:</b>					<b>\$155.00</b>		
<b>Check Number: 21029      Check Date: 04/08/2024      Payee Name: COOPER SURGICAL ASSOCIATES PA</b>							
2024322920	INDEMNITY	12/29/2023	PEMBERTON TOWNSHIP	M-PHYSICIAN FEES	\$343.85	2023-2023	Loss
<b>Check Amount:</b>					<b>\$343.85</b>		
<b>Check Number: 21030      Check Date: 04/08/2024      Payee Name: TWIN BORO PHYSICAL THERAPY ASSOCIATES PA</b>							
2024322455	INDEMNITY	12/21/2023	MEDFORD TOWNSHIP	M-PHYSICIAN FEES	\$320.00	2023-2023	Loss
<b>Check Amount:</b>					<b>\$320.00</b>		
<b>Check Number: 21031      Check Date: 04/08/2024      Payee Name: EYECARE PHYSICIANS AND SURGEONS OF NEW JERSEY</b>							
2024324096	MEDICAL ONLY	01/12/2024	MEDFORD TOWNSHIP	M-PHYSICIAN FEES	\$261.37	2024-2024	Loss
<b>Check Amount:</b>					<b>\$261.37</b>		
<b>Check Number: 21032      Check Date: 04/08/2024      Payee Name: CONCENTRA MEDICAL CENTERS</b>							
2024310857	MEDICAL ONLY	08/07/2023	FLORENCE TOWNSHIP	M-OCCUPATIONAL MEDICINE	\$100.10	2023-2023	Loss
2024327108	INDEMNITY	02/15/2024	MEDFORD TOWNSHIP	M-OCCUPATIONAL MEDICINE	\$100.10	2024-2024	Loss
<b>Check Amount:</b>					<b>\$200.20</b>		
<b>Check Number: 21033      Check Date: 04/08/2024      Payee Name: VIRTUA MEDICAL GROUP PA</b>							
2024318606	MEDICAL ONLY	11/01/2023	LUMBERTON TOWNSHIP	M-PHYSICIAN FEES	\$16.28	2023-2023	Loss
<b>Check Amount:</b>					<b>\$16.28</b>		
<b>Check Number: 21034      Check Date: 04/08/2024      Payee Name: CENTRAL JERSEY URGENT CARE LLC</b>							
2024311776	INDEMNITY	08/19/2023	PEMBERTON TOWNSHIP	M-OCCUPATIONAL MEDICINE	\$640.00	2023-2023	Loss
2024329230	MEDICAL ONLY	03/09/2024	PEMBERTON TOWNSHIP	M-OCCUPATIONAL MEDICINE	\$160.00	2024-2024	Loss
2024329983	MEDICAL ONLY	03/20/2024	PEMBERTON TOWNSHIP	M-URGENT CARE CENTER	\$160.00	2024-2024	Loss
<b>Check Amount:</b>					<b>\$960.00</b>		



## Check Register

Insurer: **BURLINGTON COUNTY J.I.F.**

Claim Number	Claimant Type	DOL	Insured Name	Transaction Type	Payment Amount	Policy Period	Payment Type
<b>Check Number: 21035    Check Date: 04/08/2024    Payee Name: EMERGENCY PHYSICIANS OF NEW JERSEY P A</b>							
2024322454	MEDICAL ONLY	12/17/2023	FLORENCE TOWNSHIP	M-PHYSICIAN FEES	\$198.15	2023-2023	Loss
					<b>Check Amount:</b>	<b>\$198.15</b>	
<b>Check Number: 21036    Check Date: 04/08/2024    Payee Name: PRINCETON BRAIN AND SPINE AND SPORTS MEDICINE</b>							
2021229233	MEDICAL ONLY	02/07/2021	DELTRAN TOWNSHIP	M-OCCUPATIONAL MEDICINE	\$1,521.60	2021-2021	Loss
					<b>Check Amount:</b>	<b>\$1,521.60</b>	
<b>Check Number: 21037    Check Date: 04/08/2024    Payee Name: FLEMINGTON IONM LLC</b>							
2024311468	INDEMNITY	08/16/2023	BORDENTOWN TOWNSHIP	M-PHYSICIAN FEES	\$4,246.00	2023-2023	Loss
					<b>Check Amount:</b>	<b>\$4,246.00</b>	
<b>Check Number: 21038    Check Date: 04/08/2024    Payee Name: STRIVE PHYSICAL THERAPY SPECIALISTS LLC</b>							
2024326573	INDEMNITY	02/10/2024	MEDFORD TOWNSHIP	M-PHYSICIAN FEES	\$90.00	2024-2024	Loss
					<b>Check Amount:</b>	<b>\$90.00</b>	
<b>Check Number: 21039    Check Date: 04/08/2024    Payee Name: VIRTUA RECONSTRUCTIVE ORTHOPEDICS</b>							
2024315692	INDEMNITY	10/03/2023	RIVERSIDE TOWNSHIP	M-ORTHO/NEURO FEES	\$2,369.12	2023-2023	Loss
					<b>Check Amount:</b>	<b>\$2,369.12</b>	
<b>Check Number: 21040    Check Date: 04/08/2024    Payee Name: QUALCARE INC</b>							
2024331126	MEDICAL ONLY	04/04/2024	LUMBERTON TOWNSHIP	M-MEDICAL REHAB/NON VOCATIONAL WC	\$565.00	2024-2024	Loss
2024331187	MEDICAL ONLY	04/04/2024	MOUNT LAUREL TOWNSHIP	M-MEDICAL REHAB/NON VOCATIONAL WC	\$565.00	2024-2024	Loss
					<b>Check Amount:</b>	<b>\$1,130.00</b>	
<b>Check Number: 21041    Check Date: 04/15/2024    Payee Name: CAPEHART &amp; SCATCHARD PA</b>							
2022261438	BODILY INJURY	05/14/2021	MOUNT LAUREL TOWNSHIP	L-LEGAL GL	\$6,035.00	2021-2021	Legal
2023292309	BODILY INJURY	11/05/2022	MANSFIELD TOWNSHIP	L-LEGAL GL	\$935.00	2022-2022	Legal
					<b>Check Amount:</b>	<b>\$6,970.00</b>	
<b>Check Number: 21042    Check Date: 04/15/2024    Payee Name: STATE SHORTHAND REPORTING SERVICE</b>							
2020207647	INDEMNITY	06/15/2020	TABERNACLE TOWNSHIP	E-MISC LEGAL EXPENSE WC	\$75.00	2020-2020	Expense
					<b>Check Amount:</b>	<b>\$75.00</b>	
<b>Check Number: 21043    Check Date: 04/15/2024    Payee Name: HAINESPORT ENTERPRISES INC</b>							
2024320035	1ST PARTY COLL PD	11/02/2023	PEMBERTON TOWNSHIP	M-MISC MED(WC) & PD (NON-WC) PR COLL	\$1,207.70	2023-2023	Loss
					<b>Check Amount:</b>	<b>\$1,207.70</b>	
<b>Check Number: 21044    Check Date: 04/15/2024    Payee Name: EAGLE AUTO-BODY INC</b>							

Processed Date: Apr 1, 2024 through Apr 30, 2024  
 Date Of Loss: All  
 Insured Name(s): All  
 Bank Account(s): 1000398298

Insurance Type(s): All  
 Claimant Type(s): All  
 Coverage(s): 98



## Check Register

Insurer: **BURLINGTON COUNTY J.I.F.**

Claim Number	Claimant Type	DOL	Insured Name	Transaction Type	Payment Amount	Policy Period	Payment Type
2024326461	1ST PARTY COLL PD	02/08/2024	LUMBERTON TOWNSHIP	M-MISC MED(WC) & PD (NON-WC) PR COLL	\$1,040.85	2024-2024	Loss
<b>Check Amount:</b>					<b>\$1,040.85</b>		
<b>Check Number: 21045    Check Date: 04/15/2024    Payee Name: UNDERWOOD &amp; MICKLIN LLC</b>							
2020207647	INDEMNITY	06/15/2020	TABERNACLE TOWNSHIP	I-ASSESSMENT-W.C. IND	\$4,400.00	2020-2020	Loss
<b>Check Amount:</b>					<b>\$4,400.00</b>		
<b>Check Number: 21046    Check Date: 04/15/2024    Payee Name: PIONEER AUTO BODY INC</b>							
2024325215	1ST PARTY COLL PD	01/19/2024	MEDFORD TOWNSHIP	M-MISC MED(WC) & PD (NON-WC) PR COLL	\$3,290.63	2024-2024	Loss
<b>Check Amount:</b>					<b>\$3,290.63</b>		
<b>Check Number: 21047    Check Date: 04/15/2024    Payee Name: State of New Jersey - Div of Worker's Comp</b>							
2024311776	INDEMNITY	08/19/2023	PEMBERTON TOWNSHIP	E-MISC ALL OTHER WC	\$0.64	2023-2023	Expense
<b>Check Amount:</b>					<b>\$0.64</b>		
<b>Check Number: 21048    Check Date: 04/15/2024    Payee Name: LEO S PETETTI LLC</b>							
2024316257	1ST PARTY COLL PD	09/22/2023	MEDFORD TOWNSHIP	E-APPRAISERS PR	\$325.00	2023-2023	Expense
2024325215	1ST PARTY COLL PD	01/19/2024	MEDFORD TOWNSHIP	E-APPRAISERS PR	\$55.00	2024-2024	Expense
2024326461	1ST PARTY COLL PD	02/08/2024	LUMBERTON TOWNSHIP	E-APPRAISERS PR	\$55.00	2024-2024	Expense
<b>Check Amount:</b>					<b>\$435.00</b>		
<b>Check Number: 21049    Check Date: 04/15/2024    Payee Name: AFFANATO MARUT LLC</b>							
2023280194	INDEMNITY	08/09/2022	BEVERLY CITY	L-LEGAL WC	\$195.00	2022-2022	Legal
2023283950	INDEMNITY	07/13/2022	SPRINGFIELD TOWNSHIP	L-LEGAL WC	\$156.00	2022-2022	Legal
<b>Check Amount:</b>					<b>\$351.00</b>		
<b>Check Number: 21050    Check Date: 04/15/2024    Payee Name: PIETRAS SARACINO SMITH &amp; MEEK LLP</b>							
2020207647	INDEMNITY	06/15/2020	TABERNACLE TOWNSHIP	L-LEGAL WC	\$3,227.00	2020-2020	Legal
<b>Check Amount:</b>					<b>\$3,227.00</b>		
<b>Check Number: 21051    Check Date: 04/15/2024    Payee Name: MEDFORD TOWNSHIP</b>							
2024327108	INDEMNITY	02/15/2024	MEDFORD TOWNSHIP	I-TEMPORARY TOTAL DISABILITY	\$1,480.98	2024-2024	Loss
<b>Check Amount:</b>					<b>\$1,480.98</b>		
<b>Check Number: 21052    Check Date: 04/15/2024    Payee Name: BORDENTOWN TOWNSHIP</b>							
2024311468	INDEMNITY	08/16/2023	BORDENTOWN TOWNSHIP	I-TEMPORARY TOTAL DISABILITY	\$880.50	2023-2023	Loss
<b>Check Amount:</b>					<b>\$880.50</b>		
<b>Check Number: 21053    Check Date: 04/15/2024    Payee Name: Paul Bush</b>							

Processed Date: Apr 1, 2024 through Apr 30, 2024  
 Date Of Loss: All  
 Insured Name(s): All  
 Bank Account(s): 1000398298

Insurance Type(s): All  
 Claimant Type(s): All  
 Coverage(s): 99



## Check Register

Insurer: **BURLINGTON COUNTY J.I.F.**

Claim Number	Claimant Type	DOL	Insured Name	Transaction Type	Payment Amount	Policy Period	Payment Type
2020207647	INDEMNITY	06/15/2020	TABERNACLE TOWNSHIP	I-LUMP SUM SETTLEMENT	\$14,600.00	2020-2020	Loss
					<b>Check Amount:</b>		<b>\$14,600.00</b>
<b>Check Number: 21054    Check Date: 04/15/2024    Payee Name: Christopher Lindsey</b>							
2021214072	INDEMNITY	09/06/2020	NORTH HANOVER TOWNSHIP	I-PERMANENT PARTIAL DISABILITY	\$1,150.08	2020-2020	Loss
					<b>Check Amount:</b>		<b>\$1,150.08</b>
<b>Check Number: 21055    Check Date: 04/15/2024    Payee Name: MEDFORD TOWNSHIP</b>							
2024321908	BLDG/CONTENT	08/04/2023	MEDFORD TOWNSHIP	M-MISC MED(WC) & PD (NON-WC) BLD & CNT	\$2,513.08	2023-2023	Loss
					<b>Check Amount:</b>		<b>\$2,513.08</b>
<b>Check Number: 21056    Check Date: 04/15/2024    Payee Name: MEDFORD TOWNSHIP</b>							
2023289009	INLAND MARINE	06/11/2022	MEDFORD TOWNSHIP	M-MISC MED(WC) & PD (NON-WC) OTR LOSS PR	\$1,000.00	2022-2022	Loss
					<b>Check Amount:</b>		<b>\$1,000.00</b>
<b>Check Number: 21057    Check Date: 04/15/2024    Payee Name: ATLANTICARE PHYSICIAN GROUP, PA</b>							
2024326844	MEDICAL ONLY	02/13/2024	MEDFORD TOWNSHIP	M-OCCUPATIONAL MEDICINE	\$96.80	2024-2024	Loss
					<b>Check Amount:</b>		<b>\$96.80</b>
<b>Check Number: 21058    Check Date: 04/15/2024    Payee Name: IVYREHAB NETWORK INC</b>							
2023300852	INDEMNITY	04/04/2023	MOUNT LAUREL TOWNSHIP	M-PHYSICIAN FEES	\$85.00	2023-2023	Loss
					<b>Check Amount:</b>		<b>\$85.00</b>
<b>Check Number: 21059    Check Date: 04/15/2024    Payee Name: PRINCETON BRAIN AND SPINE CARE, LLC</b>							
2024311468	INDEMNITY	08/16/2023	BORDENTOWN TOWNSHIP	M-ORTHO/NEURO FEES	\$6,968.01	2023-2023	Loss
					<b>Check Amount:</b>		<b>\$6,968.01</b>
<b>Check Number: 21060    Check Date: 04/15/2024    Payee Name: VIRTUA MOUNT HOLLY HOSPITAL</b>							
2024330285	MEDICAL ONLY	03/24/2024	WESTAMPTON TOWNSHIP	M-ACUTE CARE HOSPITAL	\$2,700.00	2024-2024	Loss
					<b>Check Amount:</b>		<b>\$2,700.00</b>
<b>Check Number: 21061    Check Date: 04/15/2024    Payee Name: TWIN BORO PHYSICAL THERAPY ASSOCIATES PA</b>							
2024322455	INDEMNITY	12/21/2023	MEDFORD TOWNSHIP	M-PHYSICIAN FEES	\$240.00	2023-2023	Loss
					<b>Check Amount:</b>		<b>\$240.00</b>
<b>Check Number: 21062    Check Date: 04/15/2024    Payee Name: SEAVIEW ORTHOPAEDIC &amp; MEDICAL ASSOCIATES</b>							
2024329983	MEDICAL ONLY	03/20/2024	PEMBERTON TOWNSHIP	M-ORTHO/NEURO FEES	\$2,507.76	2024-2024	Loss
					<b>Check Amount:</b>		<b>\$2,507.76</b>
<b>Check Number: 21063    Check Date: 04/15/2024    Payee Name: CONCENTRA MEDICAL CENTERS</b>							

Processed Date: Apr 1, 2024 through Apr 30, 2024  
 Date Of Loss: All  
 Insured Name(s): All  
 Bank Account(s): 1000398298

Insurance Type(s): All  
 Claimant Type(s): All  
 Coverage(s): **100**





## Check Register

Insurer: **BURLINGTON COUNTY J.I.F.**

Claim Number	Claimant Type	DOL	Insured Name	Transaction Type	Payment Amount	Policy Period	Payment Type
2024327108	INDEMNITY	02/15/2024	MEDFORD TOWNSHIP	M-OCCUPATIONAL MEDICINE	\$100.10	2024-2024	Loss
<b>Check Amount:</b>					<b>\$100.10</b>		
<b>Check Number: 21064    Check Date: 04/15/2024    Payee Name: EMERGENCY PHYSICIAN ASSOCIATES OF SOUTH JERSEY, PC</b>							
2024328291	MEDICAL ONLY	03/01/2024	DELTRAN TOWNSHIP	M-PHYSICIAN FEES	\$1,215.00	2024-2024	Loss
<b>Check Amount:</b>					<b>\$1,215.00</b>		
<b>Check Number: 21065    Check Date: 04/15/2024    Payee Name: NovaCare Rehabilitation</b>							
2024315692	INDEMNITY	10/03/2023	RIVERSIDE TOWNSHIP	M-PHYSICIAN FEES	\$204.91	2023-2023	Loss
<b>Check Amount:</b>					<b>\$204.91</b>		
<b>Check Number: 21066    Check Date: 04/15/2024    Payee Name: VIRTUA MEDICAL GROUP, PA</b>							
2024331126	MEDICAL ONLY	04/04/2024	LUMBERTON TOWNSHIP	M-OCCUPATIONAL MEDICINE	\$181.47	2024-2024	Loss
2024331187	MEDICAL ONLY	04/04/2024	MOUNT LAUREL TOWNSHIP	M-OCCUPATIONAL MEDICINE	\$166.95	2024-2024	Loss
<b>Check Amount:</b>					<b>\$348.42</b>		
<b>Check Number: 21067    Check Date: 04/15/2024    Payee Name: PREMIER ORTHOPAEDIC &amp; SPORTS MEDICINE ASSOCIATES OF SNJ LLC</b>							
2024327108	INDEMNITY	02/15/2024	MEDFORD TOWNSHIP	M-ORTHO/NEURO FEES	\$1,539.42	2024-2024	Loss
<b>Check Amount:</b>					<b>\$1,539.42</b>		
<b>Check Number: 21068    Check Date: 04/15/2024    Payee Name: NEUROBEHAVIORIAL REHABILITATION ASSOCIATES LLC</b>							
2021234644	INDEMNITY	03/25/2021	PEMBERTON TOWNSHIP	M-BEHAVIORAL HEALTH	\$375.00	2021-2021	Loss
<b>Check Amount:</b>					<b>\$375.00</b>		
<b>Check Number: 21069    Check Date: 04/15/2024    Payee Name: EMERGENCY PHYSICIANS OF NEW JERSEY P A</b>							
2024329607	INDEMNITY	03/14/2024	MEDFORD TOWNSHIP	M-PHYSICIAN FEES	\$198.15	2024-2024	Loss
<b>Check Amount:</b>					<b>\$198.15</b>		
<b>Check Number: 21070    Check Date: 04/15/2024    Payee Name: WORKERS COMP PSYCH NET</b>							
2024330624	INDEMNITY	03/23/2024	PEMBERTON TOWNSHIP	M-BEHAVIORAL HEALTH	\$650.00	2024-2024	Loss
<b>Check Amount:</b>					<b>\$650.00</b>		
<b>Check Number: 21071    Check Date: 04/15/2024    Payee Name: NEUROSURGICAL AND SPINE SPECIALIST LLC</b>							
2024326573	INDEMNITY	02/10/2024	MEDFORD TOWNSHIP	M-ORTHO/NEURO FEES	\$300.00	2024-2024	Loss
<b>Check Amount:</b>					<b>\$300.00</b>		
<b>Check Number: 21072    Check Date: 04/15/2024    Payee Name: CENTRAL JERSEY URGENT CARE, LLC</b>							
2024329983	MEDICAL ONLY	03/20/2024	PEMBERTON TOWNSHIP	M-OCCUPATIONAL MEDICINE	\$160.00	2024-2024	Loss
<b>Check Amount:</b>					<b>\$160.00</b>		



## Check Register

Insurer: **BURLINGTON COUNTY J.I.F.**

Claim Number	Claimant Type	DOL	Insured Name	Transaction Type	Payment Amount	Policy Period	Payment Type
<b>Check Number: 21073      Check Date: 04/15/2024      Payee Name: STRIVE PHYSICAL THERAPY SPECIALISTS LLC</b>							
2024326573	INDEMNITY	02/10/2024	MEDFORD TOWNSHIP	M-PHYSICIAN FEES	\$270.00	2024-2024	Loss
2024328773	MEDICAL ONLY	03/06/2024	MEDFORD TOWNSHIP	M-PHYSICIAN FEES	\$180.00	2024-2024	Loss
<b>Check Amount:</b>					<b>\$450.00</b>		
<b>Check Number: 21074      Check Date: 04/15/2024      Payee Name: QUALCARE INC</b>							
2024331397	INDEMNITY	04/05/2024	MANSFIELD TOWNSHIP	M-MEDICAL REHAB/NON VOCATIONAL WC	\$565.00	2024-2024	Loss
2024331564	MEDICAL ONLY	04/09/2024	MEDFORD TOWNSHIP	M-MEDICAL REHAB/NON VOCATIONAL WC	\$565.00	2024-2024	Loss
2024331925	MEDICAL ONLY	04/11/2024	PEMBERTON TOWNSHIP	M-MEDICAL REHAB/NON VOCATIONAL WC	\$565.00	2024-2024	Loss
<b>Check Amount:</b>					<b>\$1,695.00</b>		
<b>Check Number: 21075      Check Date: 04/22/2024      Payee Name: STATE SHORTHAND REPORTING SERVICE</b>							
2021224704	INDEMNITY	12/28/2020	MANSFIELD TOWNSHIP	E-MISC LEGAL EXPENSE WC	\$75.00	2020-2020	Expense
<b>Check Amount:</b>					<b>\$75.00</b>		
<b>Check Number: 21076      Check Date: 04/22/2024      Payee Name: EAGLE AUTO-BODY INC</b>							
2024330628	COMPREHENSIVE	03/27/2024	LUMBERTON TOWNSHIP	M-MISC MED(WC) & PD (NON-WC) PR COLL	\$8,850.77	2024-2024	Loss
<b>Check Amount:</b>					<b>\$8,850.77</b>		
<b>Check Number: 21077      Check Date: 04/22/2024      Payee Name: LAW OFFICES THOMAS F FLYNN</b>							
2021224704	INDEMNITY	12/28/2020	MANSFIELD TOWNSHIP	I-ASSESSMENT-W.C. IND	\$1,512.00	2020-2020	Loss
<b>Check Amount:</b>					<b>\$1,512.00</b>		
<b>Check Number: 21078      Check Date: 04/22/2024      Payee Name: MARSHALL DENNEHEY WARNER</b>							
2023287183	POLICE PROF PI	12/17/2021	PALMYRA BOROUGH	L-LEGAL GL	\$497.00	2021-2021	Legal
2023291686	POLICE PROF PI	12/01/2022	NORTH HANOVER TOWNSHIP	L-LEGAL GL	\$9,836.00	2022-2022	Legal
<b>Check Amount:</b>					<b>\$10,333.00</b>		
<b>Check Number: 21079      Check Date: 04/22/2024      Payee Name: State of New Jersey - Div of Worker's Comp</b>							
2021224019	INDEMNITY	12/17/2020	BORDENTOWN TOWNSHIP	E-MISC ALL OTHER WC	\$1.28	2020-2020	Expense
<b>Check Amount:</b>					<b>\$1.28</b>		
<b>Check Number: 21080      Check Date: 04/22/2024      Payee Name: LEO S PETETTI LLC</b>							
2024330628	COMPREHENSIVE	03/27/2024	LUMBERTON TOWNSHIP	E-APPRAISERS PR	\$135.00	2024-2024	Expense
<b>Check Amount:</b>					<b>\$135.00</b>		
<b>Check Number: 21081      Check Date: 04/22/2024      Payee Name: AFFANATO MARUT LLC</b>							
2021224704	INDEMNITY	12/28/2020	MANSFIELD TOWNSHIP	L-LEGAL WC	\$169.00	2020-2020	Legal



## Check Register

Insurer: **BURLINGTON COUNTY J.I.F.**

Claim Number	Claimant Type	DOL	Insured Name	Transaction Type	Payment Amount	Policy Period	Payment Type
<b>Check Amount:</b>					<b>\$169.00</b>		
<b>Check Number: 21082    Check Date: 04/22/2024    Payee Name: PEMBERTON TOWNSHIP</b>							
2024323558	INDEMNITY	01/10/2024	PEMBERTON TOWNSHIP	I-TEMPORARY TOTAL DISABILITY	\$1,837.02	2024-2024	Loss
<b>Check Amount:</b>					<b>\$1,837.02</b>		
<b>Check Number: 21083    Check Date: 04/22/2024    Payee Name: MOUNT LAUREL TOWNSHIP</b>							
2024327804	INDEMNITY	02/26/2024	MOUNT LAUREL TOWNSHIP	I-TEMPORARY TOTAL DISABILITY	\$1,575.92	2024-2024	Loss
<b>Check Amount:</b>					<b>\$1,575.92</b>		
<b>Check Number: 21084    Check Date: 04/22/2024    Payee Name: MOUNT LAUREL TOWNSHIP</b>							
2024327804	INDEMNITY	02/26/2024	MOUNT LAUREL TOWNSHIP	I-TEMPORARY TOTAL DISABILITY	\$112.57	2024-2024	Loss
<b>Check Amount:</b>					<b>\$112.57</b>		
<b>Check Number: 21085    Check Date: 04/22/2024    Payee Name: QUAL-LYNX</b>							
2023289009	INLAND MARINE	06/11/2022	MEDFORD TOWNSHIP	E-SUBROGATION EXPENSE PR	\$675.00	2022-2022	Expense
<b>Check Amount:</b>					<b>\$675.00</b>		
<b>Check Number: 21086    Check Date: 04/22/2024    Payee Name: PEMBERTON TOWNSHIP</b>							
2024330624	INDEMNITY	03/23/2024	PEMBERTON TOWNSHIP	I-TEMPORARY TOTAL DISABILITY	\$1,454.14	2024-2024	Loss
<b>Check Amount:</b>					<b>\$1,454.14</b>		
<b>Check Number: 21087    Check Date: 04/22/2024    Payee Name: PEMBERTON TOWNSHIP</b>							
2024323558	INDEMNITY	01/10/2024	PEMBERTON TOWNSHIP	I-TEMPORARY TOTAL DISABILITY	\$1,837.02	2024-2024	Loss
<b>Check Amount:</b>					<b>\$1,837.02</b>		
<b>Check Number: 21088    Check Date: 04/22/2024    Payee Name: PEMBERTON TOWNSHIP</b>							
2024323558	INDEMNITY	01/10/2024	PEMBERTON TOWNSHIP	I-TEMPORARY TOTAL DISABILITY	\$656.08	2024-2024	Loss
<b>Check Amount:</b>					<b>\$656.08</b>		
<b>Check Number: 21089    Check Date: 04/22/2024    Payee Name: MANSFIELD TOWNSHIP</b>							
2024331397	INDEMNITY	04/05/2024	MANSFIELD TOWNSHIP	I-TEMPORARY TOTAL DISABILITY	\$1,318.86	2024-2024	Loss
<b>Check Amount:</b>					<b>\$1,318.86</b>		
<b>Check Number: 21090    Check Date: 04/22/2024    Payee Name: Jake Depew</b>							
2024321411	INDEMNITY	12/06/2023	PALMYRA BOROUGH	I-TEMPORARY TOTAL DISABILITY	\$1,106.12	2023-2023	Loss
<b>Check Amount:</b>					<b>\$1,106.12</b>		
<b>Check Number: 21091    Check Date: 04/22/2024    Payee Name: Julia Baker-Dicamillo</b>							
2021224704	INDEMNITY	12/28/2020	MANSFIELD TOWNSHIP	I-LUMP SUM SETTLEMENT	\$2,988.00	2020-2020	Loss

Processed Date: Apr 1, 2024 through Apr 30, 2024  
 Date Of Loss: All  
 Insured Name(s): All  
 Bank Account(s): 1000398298

Insurance Type(s): All  
 Claimant Type(s): All  
 Coverage(s): All

103



## Check Register

Insurer: **BURLINGTON COUNTY J.I.F.**

Claim Number	Claimant Type	DOL	Insured Name	Transaction Type	Payment Amount	Policy Period	Payment Type
<b>Check Amount:</b>					<b>\$2,988.00</b>		
<b>Check Number: 21092      Check Date: 04/22/2024      Payee Name: Kyle Wilson</b>							
2021211846	INDEMNITY	08/04/2020	CHESTERFIELD TOWNSHIP	I-PERMANENT PARTIAL DISABILITY	\$1,764.00	2020-2020	Loss
<b>Check Amount:</b>					<b>\$1,764.00</b>		
<b>Check Number: 21093      Check Date: 04/22/2024      Payee Name: QUAL-LYNX</b>							
2024328222	MEDICAL ONLY	02/29/2024	WESTAMPTON TOWNSHIP	E-MISC ALL OTHER WC	\$4.25	2024-2024	Expense
2024328291	MEDICAL ONLY	03/01/2024	DELTRAN TOWNSHIP	E-MISC ALL OTHER WC	\$4.25	2024-2024	Expense
2024328773	MEDICAL ONLY	03/06/2024	MEDFORD TOWNSHIP	E-MISC ALL OTHER WC	\$4.25	2024-2024	Expense
2024328856	MEDICAL ONLY	03/07/2024	BORDENTOWN TOWNSHIP	E-MISC ALL OTHER WC	\$4.25	2024-2024	Expense
2024328857	MEDICAL ONLY	03/07/2024	BORDENTOWN TOWNSHIP	E-MISC ALL OTHER WC	\$4.25	2024-2024	Expense
2024329230	MEDICAL ONLY	03/09/2024	PEMBERTON TOWNSHIP	E-MISC ALL OTHER WC	\$4.25	2024-2024	Expense
2024329427	INDEMNITY	03/14/2024	SOUTHAMPTON TOWNSHIP	E-MISC ALL OTHER WC	\$4.25	2024-2024	Expense
2024329983	MEDICAL ONLY	03/20/2024	PEMBERTON TOWNSHIP	E-MISC ALL OTHER WC	\$4.25	2024-2024	Expense
2024330269	MEDICAL ONLY	03/24/2024	WESTAMPTON TOWNSHIP	E-MISC ALL OTHER WC	\$4.25	2024-2024	Expense
2024330285	MEDICAL ONLY	03/24/2024	WESTAMPTON TOWNSHIP	E-MISC ALL OTHER WC	\$4.25	2024-2024	Expense
2024330364	MEDICAL ONLY	03/24/2024	FLORENCE TOWNSHIP	E-MISC ALL OTHER WC	\$4.25	2024-2024	Expense
2024330624	INDEMNITY	03/23/2024	PEMBERTON TOWNSHIP	E-MISC ALL OTHER WC	\$4.25	2024-2024	Expense
<b>Check Amount:</b>					<b>\$51.00</b>		
<b>Check Number: 21094      Check Date: 04/22/2024      Payee Name: ATLANTICARE URGENT CARE &amp; OCCUPATIONAL HEALTH</b>							
2024328773	MEDICAL ONLY	03/06/2024	MEDFORD TOWNSHIP	M-URGENT CARE CENTER	\$196.00	2024-2024	Loss
<b>Check Amount:</b>					<b>\$196.00</b>		
<b>Check Number: 21095      Check Date: 04/22/2024      Payee Name: PREMIER ORTHOPEDIC OF SOUTH JERSEY</b>							
2024328773	MEDICAL ONLY	03/06/2024	MEDFORD TOWNSHIP	M-ORTHO/NEURO FEES	\$269.32	2024-2024	Loss
<b>Check Amount:</b>					<b>\$269.32</b>		
<b>Check Number: 21096      Check Date: 04/22/2024      Payee Name: SOUTH JERSEY RADIOLOGY ASSOCIATES PA</b>							
2024322455	INDEMNITY	12/21/2023	MEDFORD TOWNSHIP	M-DIAGNOSTICS	\$20.88	2023-2023	Loss
<b>Check Amount:</b>					<b>\$20.88</b>		
<b>Check Number: 21097      Check Date: 04/22/2024      Payee Name: RADIOLOGY ASSOCIATES OF BURLINGTON COUNTY P A</b>							
2024322454	MEDICAL ONLY	12/17/2023	FLORENCE TOWNSHIP	M-PHYSICIAN FEES	\$32.82	2023-2023	Loss
<b>Check Amount:</b>					<b>\$32.82</b>		



## Check Register

Insurer: **BURLINGTON COUNTY J.I.F.**

Claim Number	Claimant Type	DOL	Insured Name	Transaction Type	Payment Amount	Policy Period	Payment Type
<b>Check Number: 21098      Check Date: 04/22/2024      Payee Name: BURLINGTON COUNTY ORTHOPAEDIC SPECIALIST P A</b>							
2024319692	MEDICAL ONLY	11/15/2023	DELTRAN TOWNSHIP	M-ORTHO/NEURO FEES	\$95.00	2023-2023	Loss
<b>Check Amount:</b>					<b>\$95.00</b>		
<b>Check Number: 21099      Check Date: 04/22/2024      Payee Name: TWIN BORO PHYSICAL THERAPY ASSOCIATES PA</b>							
2024322455	INDEMNITY	12/21/2023	MEDFORD TOWNSHIP	M-PHYSICIAN FEES	\$240.00	2023-2023	Loss
<b>Check Amount:</b>					<b>\$240.00</b>		
<b>Check Number: 21100      Check Date: 04/22/2024      Payee Name: ONE CALL CARE DIAGNOSTICS</b>							
2024327108	INDEMNITY	02/15/2024	MEDFORD TOWNSHIP	M-MRI	\$560.00	2024-2024	Loss
<b>Check Amount:</b>					<b>\$560.00</b>		
<b>Check Number: 21101      Check Date: 04/22/2024      Payee Name: VIRTUA WILLINGBORO HOSPITAL, INC.</b>							
2024319692	MEDICAL ONLY	11/15/2023	DELTRAN TOWNSHIP	M-ACUTE CARE HOSPITAL	\$2,700.00	2023-2023	Loss
<b>Check Amount:</b>					<b>\$2,700.00</b>		
<b>Check Number: 21102      Check Date: 04/22/2024      Payee Name: NovaCare Rehabilitation</b>							
2024315692	INDEMNITY	10/03/2023	RIVERSIDE TOWNSHIP	M-PHYSICIAN FEES	\$103.97	2023-2023	Loss
2024323558	INDEMNITY	01/10/2024	PEMBERTON TOWNSHIP	M-PHYSICIAN FEES	\$611.70	2024-2024	Loss
<b>Check Amount:</b>					<b>\$715.67</b>		
<b>Check Number: 21103      Check Date: 04/22/2024      Payee Name: VIRTUA MEDICAL GROUP, PA</b>							
2024319688	MEDICAL ONLY	11/15/2023	DELTRAN TOWNSHIP	M-PHYSICIAN FEES	\$166.95	2023-2023	Loss
2024319692	MEDICAL ONLY	11/15/2023	DELTRAN TOWNSHIP	M-PHYSICIAN FEES	\$166.95	2023-2023	Loss
<b>Check Amount:</b>					<b>\$333.90</b>		
<b>Check Number: 21104      Check Date: 04/22/2024      Payee Name: PREMIER ORTHOPAEDIC &amp; SPORTS MEDICINE ASSOCIATES OF SNJ LLC</b>							
2024327108	INDEMNITY	02/15/2024	MEDFORD TOWNSHIP	M-ORTHO/NEURO FEES	\$571.82	2024-2024	Loss
<b>Check Amount:</b>					<b>\$571.82</b>		
<b>Check Number: 21105      Check Date: 04/22/2024      Payee Name: CENTRAL JERSEY URGENT CARE, LLC</b>							
2024329427	INDEMNITY	03/14/2024	SOUTHAMPTON TOWNSHIP	M-OCCUPATIONAL MEDICINE	\$160.00	2024-2024	Loss
<b>Check Amount:</b>					<b>\$160.00</b>		
<b>Check Number: 21106      Check Date: 04/22/2024      Payee Name: myMATRIX</b>							
2021229233	MEDICAL ONLY	02/07/2021	DELTRAN TOWNSHIP	M-PHARMACY	\$775.18	2021-2021	Loss
2024322455	INDEMNITY	12/21/2023	MEDFORD TOWNSHIP	M-PHARMACY	\$612.85	2023-2023	Loss
<b>Check Amount:</b>					<b>\$1,388.03</b>		



## Check Register

Insurer: **BURLINGTON COUNTY J.I.F.**

Claim Number	Claimant Type	DOL	Insured Name	Transaction Type	Payment Amount	Policy Period	Payment Type
<b>Check Number: 21107      Check Date: 04/22/2024      Payee Name: STRIVE PHYSICAL THERAPY SPECIALISTS LLC</b>							
2024319692	MEDICAL ONLY	11/15/2023	DELTRAN TOWNSHIP	M-PHYSICIAN FEES	\$1,080.00	2023-2023	Loss
2024326573	INDEMNITY	02/10/2024	MEDFORD TOWNSHIP	M-PHYSICIAN FEES	\$90.00	2024-2024	Loss
2024327607	MEDICAL ONLY	02/23/2024	LUMBERTON TOWNSHIP	M-PHYSICIAN FEES	\$270.00	2024-2024	Loss
2024328773	MEDICAL ONLY	03/06/2024	MEDFORD TOWNSHIP	M-PHYSICIAN FEES	\$180.00	2024-2024	Loss
2024329427	INDEMNITY	03/14/2024	SOUTHAMPTON TOWNSHIP	M-PHYSICIAN FEES	\$449.98	2024-2024	Loss
<b>Check Amount:</b>					<b>\$2,069.98</b>		
<b>Check Number: 21108      Check Date: 04/22/2024      Payee Name: CAPITAL HEALTH SYSTEM, INC</b>							
2024316613	MEDICAL ONLY	10/11/2023	PEMBERTON BOROUGH	M-ACUTE CARE HOSPITAL	\$1,658.30	2023-2023	Loss
2024325382	MEDICAL ONLY	01/22/2024	BORDENTOWN CITY	M-ACUTE CARE HOSPITAL	\$17,096.10	2024-2024	Loss
<b>Check Amount:</b>					<b>\$18,754.40</b>		
<b>Check Number: 21109      Check Date: 04/22/2024      Payee Name: PRINCETON BRAIN AND SPINE LLC</b>							
2024311468	INDEMNITY	08/16/2023	BORDENTOWN TOWNSHIP	M-PHYSICIAN FEES	\$905.85	2023-2023	Loss
<b>Check Amount:</b>					<b>\$905.85</b>		
<b>Check Number: 21110      Check Date: 04/22/2024      Payee Name: ISO SERVICES INC</b>							
2021222201	INDEMNITY	11/01/2020	MEDFORD TOWNSHIP	E-MISC ALL OTHER WC	\$13.75	2020-2020	Expense
2021239260	INDEMNITY	06/01/2021	PEMBERTON TOWNSHIP	E-MISC ALL OTHER WC	\$13.75	2021-2021	Expense
2023280194	INDEMNITY	08/09/2022	BEVERLY CITY	E-MISC ALL OTHER WC	\$13.75	2022-2022	Expense
2024328168	BODILY INJURY	01/16/2024	MOUNT LAUREL TOWNSHIP	E-MISC ALL OTHER GL	\$13.75	2024-2024	Expense
2024328222	MEDICAL ONLY	02/29/2024	WESTAMPTON TOWNSHIP	E-MISC ALL OTHER WC	\$13.75	2024-2024	Expense
2024328291	MEDICAL ONLY	03/01/2024	DELTRAN TOWNSHIP	E-MISC ALL OTHER WC	\$13.75	2024-2024	Expense
2024328773	MEDICAL ONLY	03/06/2024	MEDFORD TOWNSHIP	E-MISC ALL OTHER WC	\$13.75	2024-2024	Expense
2024328856	MEDICAL ONLY	03/07/2024	BORDENTOWN TOWNSHIP	E-MISC ALL OTHER WC	\$13.75	2024-2024	Expense
2024328857	MEDICAL ONLY	03/07/2024	BORDENTOWN TOWNSHIP	E-MISC ALL OTHER WC	\$13.75	2024-2024	Expense
2024329230	MEDICAL ONLY	03/09/2024	PEMBERTON TOWNSHIP	E-MISC ALL OTHER WC	\$13.75	2024-2024	Expense
2024329427	INDEMNITY	03/14/2024	SOUTHAMPTON TOWNSHIP	E-MISC ALL OTHER WC	\$13.75	2024-2024	Expense
2024329607	INDEMNITY	03/14/2024	MEDFORD TOWNSHIP	E-MISC ALL OTHER WC	\$13.75	2024-2024	Expense
2024329834	BODILY INJURY	01/10/2024	DELTRAN TOWNSHIP	E-MISC ALL OTHER GL	\$13.75	2024-2024	Expense
2024329983	MEDICAL ONLY	03/20/2024	PEMBERTON TOWNSHIP	E-MISC ALL OTHER WC	\$13.75	2024-2024	Expense
2024330269	MEDICAL ONLY	03/24/2024	WESTAMPTON TOWNSHIP	E-MISC ALL OTHER WC	\$13.75	2024-2024	Expense

Processed Date: Apr 1, 2024 through Apr 30, 2024  
 Date Of Loss: All  
 Insured Name(s): All  
 Bank Account(s): 1000398298

Insurance Type(s): All  
 Claimant Type(s): All  
 Coverage(s): **106**



**Check Register**  
**Insurer: BURLINGTON COUNTY J.I.F.**

Claim Number	Claimant Type	DOL	Insured Name	Transaction Type	Payment Amount	Policy Period	Payment Type
2024330285	MEDICAL ONLY	03/24/2024	WESTAMPTON TOWNSHIP	E-MISC ALL OTHER WC	\$13.75	2024-2024	Expense
2024330364	MEDICAL ONLY	03/24/2024	FLORENCE TOWNSHIP	E-MISC ALL OTHER WC	\$13.75	2024-2024	Expense
2024330624	INDEMNITY	03/23/2024	PEMBERTON TOWNSHIP	E-MISC ALL OTHER WC	\$13.75	2024-2024	Expense
<b>Check Amount:</b>					<b>\$247.50</b>		
<b>Check Number: 21111      Check Date: 04/22/2024      Payee Name: QUALCARE INC</b>							
2024332121	MEDICAL ONLY	04/15/2024	MEDFORD TOWNSHIP	M-MEDICAL REHAB/NON VOCATIONAL WC	\$565.00	2024-2024	Loss
<b>Check Amount:</b>					<b>\$565.00</b>		
<b>Check Number: 21112      Check Date: 04/29/2024      Payee Name: SMITH, MAGRAM, BERENATO &amp; MICHAU</b>							
2021211406	INDEMNITY	08/04/2020	BORDENTOWN TOWNSHIP	I-ASSESSMENT-W.C. IND	\$10,428.00	2020-2020	Loss
<b>Check Amount:</b>					<b>\$10,428.00</b>		
<b>Check Number: 21113      Check Date: 04/29/2024      Payee Name: STATE SHORTHAND REPORTING SERVICE</b>							
2021211406	INDEMNITY	08/04/2020	BORDENTOWN TOWNSHIP	E-MISC LEGAL EXPENSE WC	\$75.00	2020-2020	Expense
<b>Check Amount:</b>					<b>\$75.00</b>		
<b>Check Number: 21114      Check Date: 04/29/2024      Payee Name: State of New Jersey - Div of Worker's Comp</b>							
2022244354	INDEMNITY	07/30/2021	FLORENCE TOWNSHIP	E-MISC ALL OTHER WC	\$3.07	2021-2021	Expense
<b>Check Amount:</b>					<b>\$3.07</b>		
<b>Check Number: 21115      Check Date: 04/29/2024      Payee Name: PIETRAS SARACINO SMITH &amp; MEEK LLP</b>							
2021211406	INDEMNITY	08/04/2020	BORDENTOWN TOWNSHIP	L-LEGAL WC	\$2,541.50	2020-2020	Legal
2021224019	INDEMNITY	12/17/2020	BORDENTOWN TOWNSHIP	L-LEGAL WC	\$933.00	2020-2020	Legal
<b>Check Amount:</b>					<b>\$3,474.50</b>		
<b>Check Number: 21116      Check Date: 04/29/2024      Payee Name: BORDENTOWN TOWNSHIP</b>							
2024311468	INDEMNITY	08/16/2023	BORDENTOWN TOWNSHIP	I-TEMPORARY TOTAL DISABILITY	\$880.50	2023-2023	Loss
<b>Check Amount:</b>					<b>\$880.50</b>		
<b>Check Number: 21117      Check Date: 04/29/2024      Payee Name: SOUTHAMPTON TOWNSHIP</b>							
2024329427	INDEMNITY	03/14/2024	SOUTHAMPTON TOWNSHIP	I-TEMPORARY TOTAL DISABILITY	\$1,714.22	2024-2024	Loss
<b>Check Amount:</b>					<b>\$1,714.22</b>		
<b>Check Number: 21118      Check Date: 04/29/2024      Payee Name: SOUTHAMPTON TOWNSHIP</b>							
2024329427	INDEMNITY	03/14/2024	SOUTHAMPTON TOWNSHIP	I-TEMPORARY TOTAL DISABILITY	\$1,714.22	2024-2024	Loss
<b>Check Amount:</b>					<b>\$1,714.22</b>		
<b>Check Number: 21119      Check Date: 04/29/2024      Payee Name: SOUTHAMPTON TOWNSHIP</b>							

Processed Date: Apr 1, 2024 through Apr 30, 2024  
 Date Of Loss: All  
 Insured Name(s): All  
 Bank Account(s): 1000398298

Insurance Type(s): All  
 Claimant Type(s): All  
 Coverage(s): All

107



## Check Register

Insurer: **BURLINGTON COUNTY J.I.F.**

Claim Number	Claimant Type	DOL	Insured Name	Transaction Type	Payment Amount	Policy Period	Payment Type
2024329427	INDEMNITY	03/14/2024	SOUTHAMPTON TOWNSHIP	I-TEMPORARY TOTAL DISABILITY	\$1,714.22	2024-2024	Loss
<b>Check Amount:</b>					<b>\$1,714.22</b>		
<b>Check Number: 21120    Check Date: 04/29/2024    Payee Name: MEDFORD TOWNSHIP</b>							
2024327108	INDEMNITY	02/15/2024	MEDFORD TOWNSHIP	I-TEMPORARY TOTAL DISABILITY	\$1,480.98	2024-2024	Loss
<b>Check Amount:</b>					<b>\$1,480.98</b>		
<b>Check Number: 21121    Check Date: 04/29/2024    Payee Name: Joseph Ciabattoni</b>							
2021211406	INDEMNITY	08/04/2020	BORDENTOWN TOWNSHIP	I-PERMANENT PARTIAL DISABILITY	\$42,228.92	2020-2020	Loss
<b>Check Amount:</b>					<b>\$42,228.92</b>		
<b>Check Number: 21122    Check Date: 04/29/2024    Payee Name: William Fasick</b>							
2022269066	INDEMNITY	03/28/2022	BORDENTOWN CITY	I-PERMANENT PARTIAL DISABILITY	\$1,294.24	2022-2022	Loss
<b>Check Amount:</b>					<b>\$1,294.24</b>		
<b>Check Number: 21123    Check Date: 04/29/2024    Payee Name: COASTAL SPINE, PC.</b>							
2024326573	INDEMNITY	02/10/2024	MEDFORD TOWNSHIP	M-ORTHO/NEURO FEES	\$83.27	2024-2024	Loss
<b>Check Amount:</b>					<b>\$83.27</b>		
<b>Check Number: 21124    Check Date: 04/29/2024    Payee Name: IVYREHAB NETWORK INC</b>							
2023300852	INDEMNITY	04/04/2023	MOUNT LAUREL TOWNSHIP	M-PHYSICIAN FEES	\$255.00	2023-2023	Loss
<b>Check Amount:</b>					<b>\$255.00</b>		
<b>Check Number: 21125    Check Date: 04/29/2024    Payee Name: OCEAN HOME HEALTH SUPPLY, LLC</b>							
2023297645	INDEMNITY	02/28/2023	MEDFORD TOWNSHIP	M-DME/PROSTHETICS	\$58.82	2023-2023	Loss
<b>Check Amount:</b>					<b>\$58.82</b>		
<b>Check Number: 21126    Check Date: 04/29/2024    Payee Name: PREMIER ORTHOPEDIC OF SOUTH JERSEY</b>							
2024330285	MEDICAL ONLY	03/24/2024	WESTAMPTON TOWNSHIP	M-ORTHO/NEURO FEES	\$426.03	2024-2024	Loss
<b>Check Amount:</b>					<b>\$426.03</b>		
<b>Check Number: 21127    Check Date: 04/29/2024    Payee Name: NEW JERSEY HEALTHCARE SPECIALISTS PC</b>							
2024311468	INDEMNITY	08/16/2023	BORDENTOWN TOWNSHIP	M-PHYSICIAN FEES	\$4,814.00	2023-2023	Loss
<b>Check Amount:</b>					<b>\$4,814.00</b>		
<b>Check Number: 21128    Check Date: 04/29/2024    Payee Name: RADIOLOGY ASSOCIATES OF BURLINGTON COUNTY P A</b>							
2023280119	INDEMNITY	08/08/2022	WESTAMPTON TOWNSHIP	M-PHYSICIAN FEES	\$33.97	2022-2022	Loss
<b>Check Amount:</b>					<b>\$33.97</b>		
<b>Check Number: 21129    Check Date: 04/29/2024    Payee Name: MID-ATLANTIC ANESTHESIA ASSOCIATES PA</b>							





## Check Register

Insurer: **BURLINGTON COUNTY J.I.F.**

Claim Number	Claimant Type	DOL	Insured Name	Transaction Type	Payment Amount	Policy Period	Payment Type
2024315692	INDEMNITY	10/03/2023	RIVERSIDE TOWNSHIP	M-PHYSICIAN FEES	\$2,721.00	2023-2023	Loss
<b>Check Amount:</b>					<b>\$2,721.00</b>		
<b>Check Number: 21130    Check Date: 04/29/2024    Payee Name: BURLINGTON COUNTY ORTHOPAEDIC SPECIALIST P A</b>							
2024323558	INDEMNITY	01/10/2024	PEMBERTON TOWNSHIP	M-ORTHO/NEURO FEES	\$155.00	2024-2024	Loss
2024327607	MEDICAL ONLY	02/23/2024	LUMBERTON TOWNSHIP	M-ORTHO/NEURO FEES	\$340.26	2024-2024	Loss
2024329427	INDEMNITY	03/14/2024	SOUTHAMPTON TOWNSHIP	M-ORTHO/NEURO FEES	\$219.50	2024-2024	Loss
<b>Check Amount:</b>					<b>\$714.76</b>		
<b>Check Number: 21131    Check Date: 04/29/2024    Payee Name: TWIN BORO PHYSICAL THERAPY ASSOCIATES PA</b>							
2024322455	INDEMNITY	12/21/2023	MEDFORD TOWNSHIP	M-PHYSICIAN FEES	\$240.00	2023-2023	Loss
<b>Check Amount:</b>					<b>\$240.00</b>		
<b>Check Number: 21132    Check Date: 04/29/2024    Payee Name: SEAVIEW ORTHOPAEDIC &amp; MEDICAL ASSOCIATES</b>							
2024329983	MEDICAL ONLY	03/20/2024	PEMBERTON TOWNSHIP	M-ORTHO/NEURO FEES	\$99.36	2024-2024	Loss
<b>Check Amount:</b>					<b>\$99.36</b>		
<b>Check Number: 21133    Check Date: 04/29/2024    Payee Name: ONE CALL CARE DIAGNOSTICS</b>							
2024326573	INDEMNITY	02/10/2024	MEDFORD TOWNSHIP	M-MRI	\$485.00	2024-2024	Loss
<b>Check Amount:</b>					<b>\$485.00</b>		
<b>Check Number: 21134    Check Date: 04/29/2024    Payee Name: NovaCare Rehabilitation</b>							
2024315692	INDEMNITY	10/03/2023	RIVERSIDE TOWNSHIP	M-PHYSICIAN FEES	\$415.88	2023-2023	Loss
2024323558	INDEMNITY	01/10/2024	PEMBERTON TOWNSHIP	M-PHYSICIAN FEES	\$519.85	2024-2024	Loss
<b>Check Amount:</b>					<b>\$935.73</b>		
<b>Check Number: 21135    Check Date: 04/29/2024    Payee Name: CENTRAL JERSEY URGENT CARE LLC</b>							
2024331925	MEDICAL ONLY	04/11/2024	PEMBERTON TOWNSHIP	M-OCCUPATIONAL MEDICINE	\$160.00	2024-2024	Loss
<b>Check Amount:</b>					<b>\$160.00</b>		
<b>Check Number: 21136    Check Date: 04/29/2024    Payee Name: EMERGENCY PHYSICIANS OF NEW JERSEY P A</b>							
2024330364	MEDICAL ONLY	03/24/2024	FLORENCE TOWNSHIP	M-PHYSICIAN FEES	\$88.45	2024-2024	Loss
<b>Check Amount:</b>					<b>\$88.45</b>		
<b>Check Number: 21137    Check Date: 04/29/2024    Payee Name: AMERICA EMERGENCY SQUAD</b>							
2024330269	MEDICAL ONLY	03/24/2024	WESTAMPTON TOWNSHIP	M-OTHER PROVIDER FEES	\$762.80	2024-2024	Loss
<b>Check Amount:</b>					<b>\$762.80</b>		
<b>Check Number: 21138    Check Date: 04/29/2024    Payee Name: WORKERS COMP PSYCH NET</b>							

Processed Date: Apr 1, 2024 through Apr 30, 2024  
 Date Of Loss: All  
 Insured Name(s): All  
 Bank Account(s): 1000398298

Insurance Type(s): All  
 Claimant Type(s): All  
 Coverage(s): 109



## Check Register

Insurer: **BURLINGTON COUNTY J.I.F.**

Claim Number	Claimant Type	DOL	Insured Name	Transaction Type	Payment Amount	Policy Period	Payment Type
2024330624	INDEMNITY	03/23/2024	PEMBERTON TOWNSHIP	M-BEHAVIORAL HEALTH	\$170.00	2024-2024	Loss
<b>Check Amount:</b>					<b>\$170.00</b>		
<b>Check Number: 21139      Check Date: 04/29/2024      Payee Name: ATLANTICARE URGENT CARE PHYSICIANS LLC.</b>							
2022256232	MEDICAL ONLY	11/27/2021	PEMBERTON TOWNSHIP	M-OCCUPATIONAL MEDICINE	\$170.95	2021-2021	Loss
<b>Check Amount:</b>					<b>\$170.95</b>		
<b>Check Number: 21140      Check Date: 04/29/2024      Payee Name: myMATRIX</b>							
2023300852	INDEMNITY	04/04/2023	MOUNT LAUREL TOWNSHIP	M-PHARMACY	\$242.09	2023-2023	Loss
<b>Check Amount:</b>					<b>\$242.09</b>		
<b>Check Number: 21141      Check Date: 04/29/2024      Payee Name: STRIVE PHYSICAL THERAPY SPECIALISTS LLC</b>							
2024319692	MEDICAL ONLY	11/15/2023	DELRAN TOWNSHIP	M-PHYSICIAN FEES	\$90.00	2023-2023	Loss
2024327607	MEDICAL ONLY	02/23/2024	LUMBERTON TOWNSHIP	M-PHYSICIAN FEES	\$360.00	2024-2024	Loss
2024329427	INDEMNITY	03/14/2024	SOUTHAMPTON TOWNSHIP	M-PHYSICIAN FEES	\$90.00	2024-2024	Loss
<b>Check Amount:</b>					<b>\$540.00</b>		
<b>Check Number: 21142      Check Date: 04/29/2024      Payee Name: PRINCETON BRAIN AND SPINE LLC</b>							
2024311468	INDEMNITY	08/16/2023	BORDENTOWN TOWNSHIP	M-PHYSICIAN FEES	\$82.08	2023-2023	Loss
<b>Check Amount:</b>					<b>\$82.08</b>		

<b>Total of BURLINGTON CTY JIF I Account</b>			
Number of Checks:	152	Total Payments:	\$290,669.22
Number of Payments:	288	First Check Number:	20991
Expense Payments:	\$8,202.56	Last Check Number:	21142
Legal Payments:	\$27,598.00		
Loss Payments:	\$254,868.66		
<b>Grand Total</b>			
Number of Checks:	152	Total Payments:	\$290,669.22
Number of Payments:	288	First Check Number:	20991
Expense Payments:	\$8,202.56	Last Check Number:	21142
Legal Payments:	\$27,598.00		
Loss Payments:	\$254,868.66		

FY 2023 Dividend  
AELCF Member Allocation

**BURLINGTON COUNTY MUNICIPAL  
JOINT INSURANCE FUND  
AELCF MEMBER DATA FY 2024**

	<b>FY 2024 29-Feb-24 Balance</b>	<b>FY 2024 March Interest</b>	<b>FY 2024 31-Mar-24 Balance</b>	<b>FY 2024 April Interest</b>	<b>FY 2024 30-Apr-24 Balance</b>
Bass River Township	2,319.35	5.49	2,324.84	5.39	2,330.23
Beverly City	4,084.10	9.67	4,093.77	9.48	4,103.25
Bordentown City	45,870.75	108.56	45,979.31	106.52	46,085.83
Bordentown Township	36,221.20	85.72	36,306.92	84.11	36,391.03
Chesterfield Township	6,322.00	14.96	6,336.96	14.68	6,351.64
Delanco Township	4,969.10	11.76	4,980.86	11.54	4,992.40
Delran Township	20,095.47	47.56	20,143.03	46.66	20,189.69
Edgewater Park Township	12,071.64	28.57	12,100.21	28.03	12,128.25
Florence Township	16,501.69	39.05	16,540.74	38.32	16,579.06
Hainesport Township	677.87	1.60	679.47	1.57	681.04
Lumberton Township	16,058.68	38.01	16,096.68	37.29	16,133.97
Mansfield Township	7,817.12	18.50	7,835.62	18.15	7,853.77
Medford Township	34,168.21	80.86	34,249.08	79.34	34,328.42
Mount Laurel Township	61,755.34	146.15	61,901.50	143.41	62,044.90
North Hanover Township	1,013.84	2.40	1,016.24	2.35	1,018.59
Pemberton Borough	92.57	0.22	92.78	0.21	93.00
Riverside Township	1,297.92	3.07	1,300.99	3.01	1,304.01
Shamong Township	9,920.63	23.48	9,944.11	23.04	9,967.15
Southampton Township	15,951.30	37.75	15,989.06	37.04	16,026.10
Springfield Township	529.05	1.25	530.30	1.23	531.53
Tabernacle Township	11,011.09	26.06	11,037.15	25.57	11,062.72
Westampton Township	22,007.52	52.08	22,059.60	51.10	22,110.71
Wrightstown Borough	421.19	1.00	422.19	0.98	423.16
<b>ALLOCATION TOTALS</b>	<b>331,177.63</b>	<b>783.79</b>	<b>331,961.41</b>	<b>769.04</b>	<b>332,730.46</b>

**BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND**

**BILL LIST - May 2024**

	<b>Payee</b>	<b>FY2024</b>	<b>FY2023</b>	<b>CLD FY</b>	<b>JIF Appropriation</b>	<b>Description</b>
1	The Actuarial Advantage	<b>3,218.00</b>			Prof Services/Actuary	April 2024 Fees
2	Risk Program Administrators LLC	<b>33,330.00</b>			Prof Services/Administration	May 2024 Fee
3	Risk Program Administrators LLC	<b>132.39</b>			Misc/Postage/Copies/Faxes	April 2024 - Postage, copies, fax expense
4	The DeWeese Law Firm, P.C.	<b>6,541.00</b>			Prof Services/Attorney	May 2024 Fees
5	Qual-Lynx	<b>20,588.00</b>			Prof Services/Claims Admin.	May 2024 Fees
6	Joyce Media	<b>390.00</b>			Misc/JIF Website	May 2024 Fees
7	Christopher J. Winter Sr.	<b>1,833.00</b>			Training/Police Risk Services	Law Enforcement Consultant-May 2024 Fees
8	Kris Kristie	<b>390.00</b>			Misc/Recording Secretary	May 2024 Fees
9	J. A. Montgomery Consulting	<b>12,550.00</b>			Prof Services/Safety Director	May 2024 Fees
10	Wintsec Consulting LLC	<b>3,400.00</b>			Prof Services/Technology Risk Serv Dir	May 2024 Fees
11	Tom Tontarski	<b>1,027.00</b>			Prof Services/Treasurer	May 2024 Fees
12	Tom Tontarski	<b>30.45</b>			Misc/Postage/Copies/Faxes	UPS replacement APEX check
13	Conner Strong & Buckelew	<b>739.00</b>			Prof Services/Underwriting Mgr	May 2024 Fees
14	Debby Schiffer	<b>2,662.00</b>			Wellness Program	May 2024 Fees
15	Municipal Excess Liability JIF	<b>491,465.00</b>			MEL	MEL 2024 WC & Excess Liability - 2nd installment
16	Municipal Excess Liability JIF	<b>1,911.50</b>			Faithful Performance/Fidelity Bond	MEL 2024 Fidelity Bond - 2nd installment
17	Municipal Excess Liability JIF	<b>335,464.75</b>			Property Claims and Premium	MEL 2024 Property claims & prem. -2nd installment
18	Municipal Excess Liability RCF JIF			<b>711,345.68</b>	RCF Transfer from open years to RCF	FY 2019 Transfer to Clsd Years
19	NJ Cyber Risk Management Fund	<b>164,702.00</b>			Cyber JIF	NJ Cyber JIF 2nd installment 2024
20	Iron Mountain	<b>84.31</b>			Misc/Record Retention Service	Inv#JKZX555; Storage 5/1-31/24; Service 3/27/24-4/23/24
21	Medford Village Country Club	<b>4,764.00</b>			Misc/Annual Planning Retreat	4/16/24 Annual Retreat; F&B
22	ODP Business Solutions LLC	<b>112.98</b>			Misc/Meeting Expense/Dinner Mtg	Inv#349978636 files boxes/ #349010486 voucher binders (1/25/24)

23	ODP Business Solutions LLC	<b>261.93</b>			Misc/Annual Planning Retreat	Inv#359717585 Retreat supplies 4/16/24
24	Bass River Township		<b>2,100.00</b>		Safety Incentive Program	Direct check
25	Township of Chesterfield		<b>2,850.00</b>		Safety Incentive Program	Direct check
26	Edgewater Park Township		<b>2,650.00</b>		Safety Incentive Program	Direct check
27	Township of Medford		<b>3,750.00</b>		Safety Incentive Program	Direct check
28	Mount Laurel Township		<b>500.00</b>		Safety Incentive Program	Approved additional \$500 for Regional and retreat
29	North Hanover Township		<b>2,900.00</b>		Safety Incentive Program	Direct check
30	Tabernacle Township		<b>2,850.00</b>		Safety Incentive Program	Direct check
31	Wrightstown Borough		<b>3,100.00</b>		Safety Incentive Program	Direct check
32	Hardenbergh Insurance Group	<b>28,809.00</b>			Risk Management Consultants	1st installment-Palmyra and Pemberton Twp
	<b>Subtotals</b>	<b>1,114,406.31</b>	<b>20,700.00</b>	<b>711,345.68</b>		

<b>JIF Bill List Total</b>	<b>\$1,846,451.99</b>
----------------------------	-----------------------



*Safety Committee Meeting Minutes  
May 02, 2024 at 2:00 PM  
Hainesport Municipal Building*

An Executive Safety Committee meeting of the Burlington County Municipal Joint Insurance Fund (“BURLCO”) was held at Hainesport Municipal Building on May 02, 2024 at 2:00 PM.

The meeting was called to order at 2:11 PM.

Those in attendance were:

Richard Wolbert, *Chair*, **Beverly City**  
Michael Fitzpatrick, **Mansfield Township**  
Mary Picariello, **North Hanover Township**  
James Ingling, **Wrightstown Borough**  
Jaclyn Lindsey, **Conner Strong & Buckelew**  
Joe Henry, **Hardenbergh Insurance Group**  
Rob Garish, *Assistant Director of Public Sector*, **J.A. Montgomery Consulting**  
Steve Walsh, **The Barclay Group**  
Paul A. Forlenza, MGA, *Executive Director*, **RPA a Division of Gallagher**  
Jillian Donnelly, Account Manager, **RPA a Division of Gallagher**

Those not in attendance were:

Mari Ann Capriglione, **Bass River Township**  
Erin Provenzano, **Delanco Township**  
Joe Bellina, **Delran Township**  
Patrice Hansell, **Fieldsboro Borough**  
Paula Kosko, **Hainesport Township**  
Dawn Bielec, **Medford Township**  
Lisa Cummins, **Tabernacle Township**  
Maryalice Brown, **Woodland Township**  
Katie Walter, **Conner Strong & Buckelew**  
Tom Merchel, **Conner Strong & Buckelew**  
Thomas Monaghan, **Insurance Agency Management**  
Keith Hummel, *Safety Director*, **J.A. Montgomery Consulting**  
Jackie Cardenosa, *Risk Control Consultant*, **J.A. Montgomery Consulting**  
Christopher J. Winter Sr. CPM, **Law Enforcement Risk Management Consultant**  
Debby Schiffer, *Wellness Director*, **Targeting Wellness, LLC**  
Kamini Patel, MBA, CIC, CPCU, AIDA®, *Deputy Executive Director*, **RPA a Division of Gallagher**

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

**I. MINUTES OF FEBRUARY 05, 2024 SAFETY MEETING (E-mailed April 23, 2024)**

Mr. Forlenza mentioned that a copy of February 05, 2024 Executive Safety Committee Meeting minutes were emailed on April 23, 2024 to all Committee members with the notice for today's meeting.

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

**II. FIRST QUARTER SAFETY DIRECTOR'S LOSS CONTROL REPORT- Hand Out**

Mr. Garish referred the Committee to a copy of the Safety Director's 1<sup>st</sup> Quarter Loss Control Report that was handed out during the meeting. He then briefly reviewed an abridged version of the report with the Committee.

Mr. Garish noted that the Safety Director's contract calls for a minimum of 67 loss control visits to the 28 members of the BURLCO JIF. He noted the service visits include nine (9) Renewal Surveys, PEOSH Violation Remediation Assistance, and Law Enforcement Surveys.

Mr. Garish reported that there are over 130 safety bulletins available. Mr. Garish briefly covered the various safety and training programs as follows:

- Safety Incentive Program
- Road, Sign & Walkway Program
- Law Enforcement Services
- S:ERVE & Attention and Distracted Driving
- Facility Checklist, Job Safety Observations, Tool-Box Safety Talks

A brief discussed ensued regarding the availability to track training and tool-box talks in the MSI, the unavailability to generate training completion reports, and training course categories associated with job titles. Mr. Garish informed the Committee that training and tool-box talks conducted outside the MSI can be added to the MSI. He noted he will look into a training completion report and the categorization of the training courses and will report back to the Committee.

Mr. Garish asked if there were any additional questions. No additional questions were entertained.

*For details, please see the 1<sup>st</sup> Quarter Safety Director's Loss Control Report attached.*

**III. SAFETY INTERVENTION/MONITORING**

Mr. Forlenza asked Mr. Garish if there were any candidates for *Safety Intervention or Monitoring* at this time. Mr. Garish responded that there are no candidates for *Safety Intervention or Monitoring* at this time.

**IV. MEMBERSHIP RENEWALS**

Mr. Garish informed the committee that nine (9) members are up for renewal effective January, 1, 2024. Mr. Garish stated that there were no concerns with offering any of these members renewal in the Fund at this time. He indicated that the Safety Director's office has finished processing seven (7) out of nine (9) membership renewal reports. Mr. Garish stated he will email the Committee the Safety Director's Renewal Visit Report upon completion.

**V. JIF LOSS RATIO REPORTS – March 31, 2024**

Mr. Forlenza directed the Committee to pages 1-8 of the agenda packet, which depicts the JIF Six Year Average Loss Ratio Reports, valued as of March 31, 2024. The report reflects a six-year period for Fund Years 2018-2023. Mr. Forlenza noted that the six-year average loss ratio for the BURLCO JIF is 92%. He noted that the loss ratios reflect incurred losses, which is money paid on known claims and the reserve to be paid on the known claims versus the members' JIF loss funding assessment within the JIF's self-insured retention. Mr. Forlenza briefly reviewed the individual Fund Year loss ratios for 2018-2023 with the Committee. Mr. Forlenza also said these reports have been available through Origami since May 01, 2024 for members.

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

**VI. MEL LOSS RATIO REPORTS – March 31, 2024**

Mr. Forlenza directed the Committee to a copy of the MEL Six Year Average Loss Ratio reports valued as of *March 31, 2024*. The report reflects a six-year period for Fund Years 2018-2023. Mr. Forlenza noted that the MEL Six Year Average Loss Ratio for the BURLCO JIF is 84.5% as of March 31, 2024. He noted that this information pertains to member claims that exceed the Fund's Self Insured Retention (SIR) where the MEL picks up the claim cost after the local JIF exhausts its retention on a claim. He noted that the loss ratios reflect incurred losses, which is money paid on known claims and the reserve to be paid on the known claims versus the members' MEL loss funding assessment within the MEL's self-insured retention. Mr. Forlenza briefly reviewed the individual Fund Year loss ratios for 2018-2023 with the Committee. Mr. Forlenza also said these reports have been available through Origami since May 01, 2024 for members.

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

**VII. EXECUTIVE DIRECTOR – MONITORING REPORTS**

***Supervisor Incident Report:***

Mr. Forlenza referred the Committee to page 17, which reflects the Supervisor Incident Report received for March 2024. He reported that there were no (0) claims where a Supervisor Incident Report was not provided in March. He noted there were twelve (12) incidents that generated the creation of a Supervisor Incident Report.

Mr. Forlenza noted that these reports are shared with J. A. Montgomery for them to use for training opportunities when visiting member towns.

***Comorbidities Reports:***

Mr. Forlenza directed the Committee to pages 18-20 which depicts the updated comorbidities report for all three (3) JIFs (ACM, BURLCO and TRICO) for the period of December 1, 2019 through March 31, 2024. He noted that the Total Claim Cost is 82% higher for those employees with comorbidities, while Indemnity & Medical Cost is 106% higher for those with comorbidities vs. those without. Finally, Mr. Forlenza noted that the Lost Time Days per claim is 86% longer for those with comorbidities vs. those without.

***Police MVA: Workers Compensation Claims:***



Mr. Forlenza directed the Committee to page 21 of the agenda that depicts Workers Compensation claims for BURLCO JIF member police officers involved in an automobile accident. He briefly reviewed the report highlighting that six (6) open claims have a total incurred of \$42,294.54.

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

### **VIII. REGIONAL TRAINING SCHEDULE**

Mr. Garish directed the Committee to pages 22-23 of the 2024 Annual Safety Director's report wherein he reviewed the Regional Training schedule for 2024 and provided a review of each event. The training events included a Safety, Claims and, Wellness Coordinator Roundtable, CDL Entry-Level Driver training, Accident Investigation, Lifeguard Symposium, and Indoor Air Quality training. He noted the first regional training, the Safety, Claims, and Wellness Coordinators' Roundtable, took place on April 30, 2024 via Zoom. Mr. Garish stated that once all participant surveys are back from that event they will be included in the next Safety Director's report.

Mr. Garish highlighted that the Indoor Air Quality training is particularly important due to the increasing number of complaints received by PEOSH and the Department of Health. He stated that this training is crucial for ensuring employee protection and that it must be completed once every three years. Mr. Garish assured the Committee that he will send out formal notices and reminders for each training session.

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

### **IX. MSI NEWSLETTER / BULLETINS**

Mr. Garish stated that the MEL distributes Safety Bulletins that are released in a MSI Newsletter twice a month. The Newsletter recaps the bulletins and messages that are released from the Safety Director's office or the MEL via their Mobile App. Mr. Garish then directed the members to the list of Safety Bulletins that were released since the Committee's last meeting. He highlighted a few bulletins and provided an overview of upcoming training sessions.

Mr. Forlenza inquired if the bulletins that focus on spring cleaning and playground maintenance cover maintaining the automated external defibrillators (AEDs). Mr. Garish noted that there is an AED bulletin that is on the MSI. A brief discussion ensued regarding the battery life of AEDs and inspecting the units on a regular basis and storage of Narcan in police vehicles.

Mr. Garish asked if there were any additional questions. No additional questions were entertained.

### **X. MSI SAFETY INSTITUTE**

Mr. Garish provided a brief review of the activity within the MEL Safety Institute for January 01, 2023 through March 31, 2024.

1. MSI NOW – 84
2. MSI Live – via Zoom / In-Person – 74 (01/01/2024 to 02/15/2024)

Mr. Garish announced that the implementation of the new MSI platform is now complete and operational. He encouraged the Committee to contact him directly if they encounter any problems

or issues with the platform. Additionally, he informed them that two new classes, *Light and Safety Training* and *Safety Coordinator Training*, have been recently added.

During the discussion on the 2024 class format, Mr. Garish deliberated between in-person and virtual options. Considering the significant participation, he ultimately decided to continue with the virtual format. However, Mr. Garish recognized the importance of in-person trainings and introduced Safety Expo events held at centralized locations for different training tracks. Currently, there are five available tracks, each lasting approximately three to four hours. He mentioned that registration is open through MSI Live for those interested in signing up.

Mr. Garish assured that in the event of a PEOSH citation for insufficient training, they will make necessary accommodations to ensure members receive the required training.

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

**XI. S:ERVE**

Mr. Garish advised the Committee that S:ERVE is available to Police, Fire, Public Works, and EMS personnel and has been added to the MSI Now platform.

Mr. Garish stated that the Attention and Distracted Driving course is geared towards employees that drive municipal vehicles and is approximately 30 minutes in length. He strongly recommends that all employees that drive municipally owned vehicles complete this course.

**XII. POLICE TOPICS**

Mr. Garish informed the Committee that the scheduled Police Ad Hoc Committee Meeting on May 15, 2024 has been postponed. Chief Hummel is currently working on rescheduling the meeting.

Mr. Garish states that the Special Law Enforcement Officer training will be held on May 22, 2024 and May 23, 2024. An invitation was emailed on 04/18/24 to sign up. Mr. Forlenza acknowledged that BURCLO typically does not make use of the SLEO training, and as a result, charges will be adjusted accordingly on a prorated basis.

Mr. Garish added that a Benchmark Accreditation Analytics report would be sent out shortly. Mr. Forlenza stated that he and Ms. Patel will be meeting with representatives from Benchmark later this month to receive a presentation on their findings

Mr. Garish asked if there were any questions, no questions were entertained.

**XIII. LAW ENFORCEMENT CONSULTANT**

A copy of Mr. Winter's March report was attached covering the February activities. Mr. Forlenza briefly reviewed the report with the Committee and noted Mr. Winter, J.A. Montgomery, and himself are in the process of discussing and reviewing Mr. Winter and J.A. Montgomery's respective roles. He noted that J. A. Montgomery concentrates on police safety related items while Mr. Winters focuses on police liability issues.

Mr. Forlenza asked if there were any questions, no questions were entertained.

**XIV. PEOSHA ADVISORY COMMITTEE UPDATES**

Mr. Garish indicated that he attended the PEOSHA Advisory Committee Meeting earlier that morning, May 02, 2024, and provided a verbal update. He emphasized that a significant portion of the PEOSHA complaints received by the Department of Health pertain to indoor air quality. He stressed the crucial need to adhere to indoor air quality standards and policies, and urged the Committee to diligently document complaints from initiation to resolution.

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

**XV. MEL SAFETY & EDUCATION COMMITTEE MEETINGS**

Mr. Forlenza noted that the next MEL Safety & Education Meeting is scheduled for May 03, 2024. He added that the minutes from the May 03, 2024 meeting would be included in the next meeting agenda.

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

**XVI. WELLNESS INITIATIVE**

Ms. Schiffer was not in attendance to provide an update on the Wellness Advisory Committee meeting and activities.

Mr. Forlenza directed the Committee's attention to page 35 of the agenda packet which illustrates the remaining balances from the 2024 Wellness Incentive program. This report is included in the Executive Director's Executive Committee report as a reminder for members to see their remaining balances. Mr. Forlenza stated that the deadline for claiming encumbered funds from 2024 is November 29, 2024 and that all encumbered claims must be claimed by January 31, 2025.

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

**XVII. OPTIONAL SAFETY BUDGET**

Mr. Forlenza directed the Committee to a copy of the 2024 Optional Safety Budget Balance spreadsheet in the agenda packet on page 36. He mentioned that the deadline for claiming or encumbering funds from 2024 is November 29, 2024 and that all encumbered claims must be claimed by January 31, 2025. He respectfully asked the Committee not wait until the last minute to utilize/collect these funds.

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

**XVIII. SAFETY INCENTIVE PROGRAM**

Mr. Forlenza directed the Committee to page 37 of the agenda packet, which depicts the current 2023 Safety Incentive Program member balances. He mentioned that almost all of the members have already collected their money, but there is a remaining balance \$34,950. Members that do not collect their funds soon and will be required to provide evidence of expenditures to collect their funds.

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

**XIX. 2024 SAFETY KICK-OFF BREAKFAST**

Mr. Forlenza advised the Committee that the 2024 Safety Breakfast took place on March 27, 2024 at Indian Springs Country Club in Marlton.

Mr. Forlenza directed the Committee to pages 38-47 of the agenda packet, which outlines the Safety Kick-Off Breakfast survey results. Mr. Forlenza briefly reviewed the survey results with the Committee. Mr. Forlenza indicated that the feedback from the survey will be taken into consideration when planning the next Safety Breakfast and encouraged the Committee to suggest guest speakers. He noted that the members would like to hold a Safety Breakfast again next year.

**XX. NEXT MEETING**

Mr. Forlenza notes that the next Committee meeting would be held virtually on August 27, 2024 and November 14, 2024 at 2:00 PM.

Seeing no other business, the meeting concluded at 3:31 PM.

File: BURLCO/2024/Safety Committee

Tab: 05/02/2024



**FIRST QUARTER  
SAFETY DIRECTOR'S REPORT**

**BURLINGTON COUNTY  
MUNICIPAL JOINT INSURANCE FUND  
2024**

**PREPARED BY**

J. A. Montgomery Consulting  
P.O. Box 99106  
Camden, NJ 08101

## Table of Contents

A. GENERAL DUTIES – EXECUTIVE SUMMARY.....	3
1. Executive Safety Committee.....	4
2. Participation in Claims Process / Accident Investigation .....	4
3. Written Compliance Programs / Bulletin Updates.....	4
B. PROGRAMS.....	4
1. Safety Incentive Program.....	4
2. Road, Sign, and Walkway Program .....	6
3. Law Enforcement Services .....	6
4. S:ERVE / Attention and Distracted Driving .....	7
5. Facility Checklist, Job Safety Observations, ToolBox Talks .....	8
C. TRAINING .....	8
1. Regional Training Plan / Additional Training.....	8
2. MSI Training and Participation .....	9
D. ATTENDANCE / REPORTS.....	12
1. Attendance at Meetings of the Fund .....	12
2. Monthly and Quarterly Reports .....	12
3. 2024 Regional Training Plan.....	13

**BURLINGTON COUNTY  
MUNICIPAL JOINT INSURANCE FUND**

**2024 FIRST QUARTER  
SAFETY DIRECTOR'S REPORT**

**A. GENERAL DUTIES – EXECUTIVE SUMMARY**

The First Quarter Safety Director's Report covers service activities from January through March of 2024. The 2024 Safety Director's contract calls for a minimum of 67 Loss Control Visits to the 28 members of the Burlington County Municipal Joint Insurance Fund.

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

Nine (9) members will be reviewed for renewal in 2024, including Chesterfield, Delanco, Edgewater Park, Fieldsboro, Medford, Pemberton, Tabernacle, Westampton, and Wrightstown. During the surveys, all municipal operations are reviewed. Buildings more than 50 + years old or of significant value are visited. The following elements are reviewed: SIP participation, Suggestions for Improvement, any unusual exposures, and comments on their loss metrics. Results will be summarized during the Second Quarter Executive Safety Committee meeting.

Right to Know Inventory and Labeling Surveys for 2024 have begun. Members have or will be receiving the electronic distribution of their 2023 Central File for surveys conducted in 2023. All members must submit their 2023 R.T.K. surveys by July 15, 2024.

The J. A. Montgomery, Risk Control Team, consists of our Safety Director, Chief Keith Hummel (Ret.), and Loss Control Consultants, Robert Garish, Thomas Reilly, and Jacqueline Cardenosa. We will be your primary contact for all Loss Control / Safety related services. Keith is also available to provide Law Enforcement Risk Control Consultation Services as requested by the Joint Insurance Fund. Melissa Meccariello administratively supports the team.

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

## 1. Executive Safety Committee

The Safety Committee will meet four (4) times in 2024. The Safety Director and staff will continue to attend Safety Committee meetings to help establish local safety programs and assist in the effectiveness of the overall safety program. The Safety Director reviews quarterly loss metrics (LTAF Rate, Loss Ratio Reports), training participation, and SIP involvement.

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

## 2. Participation in Claims Process / Accident Investigation

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

## 3. Written Compliance Programs / Bulletin Updates

The Safety Director's Office has produced model safety plans to address regulatory compliance issues. These programs are available on the following website: [NJ MEL Resource Center](#) along with the BURLCO JIF website [BURLCO JIF Website](#). Our office has changed the way communications will be sent to members. All MSI communications will be distributed exclusively through the N.J. M.E.L. app and an MSI Newsletter will be emailed to summarize the communications sent through the app 2x a month. A listing of all Notices and Bulletins distributed during the prior month are listed in the Safety Director's Report of the monthly agenda packet. There are over 130 available Safety Director's Bulletins covering various topics under Administration, Public Works / Public Authorities, Law Enforcement, Fire/Rescue, and Recreation. The Safety Director's Office continues to send out information/resources on COVID-19, Monkeypox, and other real-time public health information.

## B. PROGRAMS

### 1. Safety Incentive Program (SIP)

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

When we describe Zero Harm vs. Zero Incident, we must start by identifying Risk and avoiding the hazards through controls.



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

Elements of the 2024 Safety Incentive Program include but are not limited to:

- Uniform program. See the 2024 Safety Incentive Program (SIP) for additional details.
- Submit the 2024 Safety Committee meeting dates (2/23/2024) and return the 2024 Safety Contract (2/23/2024).
- Send a delegate to the Safety Kickoff Breakfast (3/27/2024)
- Each member is required to send a delegate to at least one half-day session of the Annual Planning Retreat (4/16/2024)
- Each member is required to send a delegate to the Safety Coordinator/ Claims Coordinator/Wellness Coordinator Roundtable, which will be held on (4/30/2024) via Zoom (Virtual).
- Members will hold at a minimum quarterly Safety Committee meeting.
- Member towns are expected to participate in all aspects of the program. Safety records are kept at the workplace and maintained by the Safety Coordinator. Once or twice a year, the safety records will be reviewed onsite by the JIF Safety Consultants.
- Activities in the safety program are grouped into the “six (6) C’s”, Commitment, Controlling Hazards, Continuing Education, Communication, Coaching, and Claims Management. See *Best Practices of 2024 SIP*.
- JIF Safety Consultants are required to review program records. Safety Coordinators are encouraged to maintain these program records in a centrally located file. The file should contain the member's Safety Committee Minutes, Hazard Inspections, Training Records, Job Safety Observations, and any other documentation to objectively evaluate the member's program efforts. Maintenance of this file will ensure that the member receives full credit for their actions.
- During onsite record checks, all elements of the program will be reviewed. We will work with members to secure a commitment of participation for areas found to be lacking during the review. Written documentation is expected to be available for review (Safety Committee Minutes, hazard inspections, training records, job safety observations, roadway, signs, walkway logs, etc.).

- All safety elements are scored equally, and full participation requires activity and a significant demonstration of commitment in all aspects of the program to qualify for a Safety Incentive Award.
- Members will either qualify or not qualify (Pass or Fail) for a Safety Incentive Award. There are no qualification tiers.

## 2. Road, Sign, and Walkway Program

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

## 3. Law Enforcement Services

**Police Ad Hoc Committee meetings** are held regularly throughout the year, depending on the need. Joint meetings with Atlantic, BURLCO, and TRICO JIFs allow for representation by agencies of various sizes to present and discuss Risk Management issues of interest to the members.

**Chief Hummel (Ret.) will provide Law Enforcement Consultative Visits** to multiple agencies within the BURLCO JIF in 2024. The goal of these meetings is to provide an in-depth review of services and identify members' needs and requests. Special attention is directed to members with changes to their Command Staff. The Safety Director's Office will continue to build strong relationships with the Law Enforcement community.

**Law Enforcement Training and Memorandums** are distributed electronically and are listed in the monthly Fund Agenda packet and posted to the JIF website. The following memorandums were sent out in 2024 as of this report:

### [MSI Law Enforcement](#)

- Training and Policy Considerations - New Jersey Comptroller Police Report
- Active Shooter Hostile Event Training Considerations
- Juvenile's Right to Attorney Representation – New Legislation
- E-bikes, E-Scooters, & Bicycle Considerations
- Artificial Intelligence Risk & Mitigation Considerations
- Subrogation Best Practices

**Training for Special Law Enforcement Officers (SLEO)** will be held in 2024, with reimbursement offered to members who participated.

**Additional Police Services available to members include but are not limited to:**

- Sample Policies
- Useful Links
- Crossing Guard Resources
- Messages
- Alerts
- Police Risk Management Training
- Practical Leadership – 21 Irrefutable Laws
- Building Trust and a Constitutionally Sound Police Through Training
- Violence Prevention and Risk Considerations for the CIT Trained Officer and Mental Health Professional
- Below 100 Training
- Career Survival for 911 Call Takers and Dispatchers
- Career Survival for First-Line Supervisors
- Law Enforcement Workzone Refresher Training
- Protecting Children from Abuse / Risk Management Training
- S:ERVE & Distracted Driving (Updated 2019)
- Coaching the Emergency Operator (CEVO)
- Defensive Driving (Online-State Approved)
- MEL Safety Institute (MSI LIVE, MSI NOW, MSI DVD)
- Law Enforcement Video Toolbox Talks
  - Introduction to Law Enforcement Resources
  - Chiefs Message – Post COVID-19 Homeless, Trespass, and Eviction
  - Preventing Officer Involved Domestic Violence
  - Hand Sanitizers and Controlled Energy Device Risks

#### **4. S:ERVE & Attention and Distracted Driving**

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

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

**Attention and Distracted Driving** - Distracted driving is emerging as a major cause of work-related vehicle accidents. This online driver simulation program provides targeted and convenient safe driving training for all fleet drivers, regardless of vehicle type. The course

is SCORM compliant and designed to function independently with basic instructor participation in a brief 20-30-minute lesson. This course includes:

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

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

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

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

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

## C. TRAINING

### 1. Regional Training Plan / Additional Training

**Safety Breakfast** was held on March 27, 2024 (In-Person) at Indian Springs.

**Safety /Claims/Wellness Coordinator's Roundtable** will be held on April 30, 2024, via Zoom.

**Annual Retreat** will be held on April 16, 2024, at the Medford Village Country Club.

**Accident Investigation** will be made available to members via MSI LIVE (Zoom) on four separate dates for 2024:

- March 21, 2024 @ 9:00 AM
- May 1, 2024 @ 1:00 PM
- September 6, 2024 @ 1:00 PM
- December 6, 2024 @ 8:30 AM

**Lifeguard Symposium** will be held in June of 2024 (TBD)

**CDL: Entry Level Driver Training (ELDT) Train-the-Trainer Program** will be made available to members via MSI LIVE (Zoom) on four separate dates for 2024.

- March 6, 2024 @ 9:00 AM
- June 13, 2024 @ 9:00 AM
- September 10, 2024 @ 10:00 AM
- November 6, 2024 @ 1:00 PM

**Indoor Air Quality** – will be made available to members via MSI LIVE (Zoom) again in 2024

- August 8, 2024, @ 8:30 AM

## 2. MSI Training and Participation

Traditionally there are approximately 70 different instructor-led training courses available to the membership and approximately 200 online training programs. Various safety topics from Employee Conduct, General Safety, Accident Investigation, Snow Removal, Safety Orientation for New Employees, Recreation, and a series on Camp Counselor Safety are available to the membership to name a few.

Newer training courses include but are not limited to:

- Employee Conduct and Violence Prevention in the Workplace
- Understanding and Preventing Microaggressions
- Cultural Competence
- Courageous Conversations
- Preparing for First Amendment Audits
- Implicit Bias in the Workplace

The Course Catalog and Class Request forms were made available on both the NJ MEL website and the BURLCO JIF website. Available training for our instructor-led courses is routinely provided. Approximately 50 instructor-led training sessions are occurring monthly. [MSI Catalog](#)

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

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

Training Administrators are an essential link for members to access the MSI Learning Management System. Administrators can run reports, register users, and update training

records. All members are encouraged to check the accuracy of the Training Administrator list via the MEL Safety Institute.

MEL Safety Institute tutorials are available for both "User" and "Administrator" level capabilities through the MSI. Users can contact the MEL Helpline Monday – Friday 8:30 AM – 5:00 PM (866) 661-5120 if they need further assistance.

The MEL Safety Institute has (2) main training platforms offered to members:

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

**How do I know what courses are available?**

The [MSI LIVE Catalog](#) provides a description of the course, the intended audience, and available continuing education credits. The schedule for upcoming classes is listed below.

**How do I register?**

You can view the schedule and register by clicking on the date and topic of your choice in the schedule below.

**What are the requirements to receive C.E.U. credits/certification of completion?**

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

**2. MSI NOW:** The MSI NOW provides on-demand streaming videos and online classes that can be viewed 24/7 by our members. Topics pertain to many aspects of safety, risk control, employment practices, and supervision and most can be viewed in under 20 minutes. The library has over 150 available streaming videos. Periodic reviews of this platform will occur to ensure the content is current and relevant. This will include the removal/addition of courses made available to the membership.

- To access the streaming videos, log in to the Learning Management System (L.M.S.), and select MSI NOW and Online Training College on the bottom right side of the page. When the College is opened, the steaming videos are on the page's right side, listed by ten categories.
- A drop-down menu of the available titles is shown when a category is selected. Online classes are still listed on the left side of the College.

- Individuals who log into the L.M.S. and take an online class or view a video in the MSI NOW library will have the session added to their learning histories. Group learning can be added to students' learning histories by the Training Administrator of the member.

**MSI Video Briefings** – These video briefings are designed to focus on one limited topic, in a brief time (5 Minutes). These video briefings are an excellent resource for Toolbox Talks for employees.

- Asbestos Safety Overview (10 Minutes)
- Fire Extinguisher Inspections (5 Minutes)
- G.H.S. Pictogram Review (5 Minutes)
- Investigating Slip and Trip Injuries (5 Minutes)
- OSHA Record Keeping (5 Minutes)
- Safely Backing Work Vehicles (5 Minutes)
- Voluntary Use of Respirators (5 Minutes)
- Responsibilities of an R.T.K. Coordinator (5 Minutes)
- Confined Space Demonstration (6 Minutes)
- Customer Service (12 Minutes)
- Investigating Slip and Trip Injuries
- Exiting and Entering Trucks (5 Minutes)
- Mark Out Safety (14 Minutes)
- Firefighter Pre-Hab (8 Minutes)
- Fire Prevention Week (6 Minutes)
- Finding Fentanyl at Recreational Facilities (3 Minutes)

**MSI Leadership Academy** – The MEL Safety Institute (MSI) has created the MSI Leadership Academy for Managers, Administrators, Department Heads, and Supervisors interested in sharpening and expanding communication, conflict resolution, stress management, and team-building skills. The goal is to enhance leadership skills by offering participants varied and in-depth training. [MSI Leadership Academy](#)

Classes will be offered through MSI LIVE and will include a combination of virtual and in-person options at various locations throughout New Jersey. Participants who successfully complete the requirements will receive a plaque to commemorate graduation from the MSI Leadership Academy. Click [here](#) for the current flyer.

#### **Requirements:**

Complete (7) mandatory classes and (4) elective classes of your choice. Classes must be completed within two years from the date the student starts the program.

#### **Academy Open Enrollment:**

Open enrollment will be held for 3-weeks prior to each session. The enrollment form must be submitted during this timeframe, or the participant will not be eligible to start and will

be required to wait for the next enrollment period. Participants only must enroll one time. Once enrolled they can register for mandatory and elective classes.

**Open Enrollment Dates:**

- June 1–22, 2024 (Start Date: July 1, 2024)
- December 1-22, 2024 (Start Date: January 1, 2025)

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

- MSI Bulletins
- MSI Briefings
- MSI Forms / Safety Checklist
- MSI JSOs
- Model Policies / Procedures
- Defensive Driving
- MSI Videos

**Member Participation:**

BURLCO JIF members participated in the following training courses from 1/1/2024 through 3/31/2024:

- MSI LIVE: 74 (*MSI LIVE Stats are current as of 2/15/24*)
- MSI NOW: 84

**D. ATTENDANCE / REPORTS**

**1. Attendance at Meetings of the Fund**

J. A. Montgomery Consulting has representation at all JIF events, including but not limited to, Fund Commissioner Meetings, Claims Committee Meetings, and Annual Planning Retreats. J. A. Montgomery Consulting attends the MEL Safety and Education Committee meetings. Information presented at the MEL level is shared with the Executive Safety Committee. Additionally, J. A. Montgomery Consulting Staff attends quarterly PEOSH Meetings, Rutgers Crossing Guard Forum, and Safety/Risk Management related events.

**2. Monthly and Quarterly Reports Semi-Annual Loss Analysis**

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





## 2024 Regional Training Plan

### **#1 Topic: Safety, Claims, and Wellness Coordinators' Roundtable**

**Date / Time:** [April 30, 2024 @ 10AM-11:30AM](#)

**Location:** Virtual (Zoom)

**Target Audience:** Safety Coordinators, Claims Coordinators, Wellness Coordinators, Risk Management Consultants, and Other Interested Personnel

We will highlight the 2024 S.I.P., ZERO Harm / Presence of Safety, and review online resources available at the MEL/JIF websites, such as the Job Safety Observations, Tool-Box Talks, Safety Checklists, and the most recent additions to MSI Learning Management System. The Wellness Coordinator will highlight the 2024 theme and review the membership accomplishments. The Claims Coordinator will review the claims process and provide updates/resources.

### **#2 Topic: CDL: Entry Level Driver Training (ELDT) Train-the-Trainer Program**

**Date / Time:** 3/6 @ 9 AM, [6/13 @ 9 AM](#), 9/10 @ 9 AM, 11/6 @ 1 PM

**Location:** (Zoom)

**Target Audience:** Designated Persons, Safety Coordinators, Risk Management Consultants, and Other Interested Personnel

This class will prepare an experienced Commercial Driver's License Holder to conduct in-house training to satisfy the mandatory minimum Federal Curricula Requirements for Entry Level Driver Training, upgrade their current license, or add endorsements mandated to begin on February 7, 2022. Attendees will receive materials necessary to present an ELDT program to potential Commercial Motor Vehicle License applicants and satisfy the mandatory FMCSA curriculum.

### **#3 Topic: Accident Investigation**

**Date / Time:** 3/21 @ 9 AM, [5/1 @ 1 PM](#), 9/6 @ 1PM, 12/6 8:30 AM

**Location:** Virtual (Zoom)

**Target Audience:** Safety Coordinators, Claims Coordinators, Risk Management Consultants, and Other Interested Personnel

This course leads the student through the 3-step process of 1) collecting good information about the incident, 2) identifying the root cause and contributing factors and 3) creating an action plan to incorporate what was learned from the investigation.

**#4 Topic: Lifeguard**  
**Symposium Date/Time:**  
**(June) TBD Location: TBD**  
**Target Audience: Command Staff / Administration**

The Lifeguard/Beach Patrol Symposium will provide an opportunity for Lifeguard Command Staff to exchange information on Workers' Compensation and General Liability issues related to beach operations. The presentation will include but is not limited to information on the Law Against Discrimination (L.A.D.), CEPA, Protection of Minors, and Life Saving Responsibilities. Safety programs and training tools will be discussed to assist with the goal of creating a safer environment for the lifeguards and the community.

**#5 Topic: Indoor Air Quality**  
**Date / Time: August 8 @ 8:30 AM-9:30**  
**AM Location: (Zoom)**  
**Target Audience: Designated Person (IAQ), Safety Coordinators, Claims Coordinators, Risk Management Consultants, and Other Interested Personnel**

The NJ Indoor Air Quality (IAQ) standard requires that employers designate and train a staff member to act as the Designated Person. This training is designed to satisfy this requirement. This course is recommended for your agency's IAQ Designated person. Training should be completed before assuming the role of the IAQ Designated Person and every 3 years after that.

*\*The Regional Training Plan will be updated throughout 2024 when Regional Training registration links become available*

*\*Members only need to attend Regional Training events that apply to their organization. Reach out to your Loss Control Consultant for guidance*

*Attendance at Regional Training programs counts toward  
successful participation in the 2024 Safety Incentive  
Program.*

**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)**

# OPRA REQUEST ROADMAP

The Municipal Clerk receives an OPRA request seeking documents pertaining to an ongoing or closed lawsuit or requesting other claims information.

## STEP 1:

Review your files for documents that are responsive to the OPRA request. If responsive documents are located, the documents should be reviewed by the Municipal Solicitor to determine if the documents should be released.



## STEP 2:

If, after the review of your municipal files, you believe that the JIF may have documents that are responsive to the request that are **not** in the possession of the Municipality, then forward the request to Paul Forlenza (Paul\_Forlenza@rpadmin.com) in the Executive Director's Office specifying the documents you already have in your possession.



## STEP 3:

Executive Director's Office will request the documents from Qual-Lynx. Documents received from Qual Lynx will then be forwarded to the Fund Solicitor to determine if they can be released. Once approved, Qual-Lynx will forward the approved documents to the Municipal Clerk.



## STEP 4:

The Municipal Clerk then forwards the documents that are responsive to the request to the original OPRA requester **once the Clerk makes all necessary redactions**. (Vaughn Index\*)

The JIF recognizes the time constraints built into the OPRA statute and will respond to the Municipal Clerk as quickly as possible. In some cases, an extension of time may be required and must be requested by the Municipal Clerk.

## NOTE:

- **Do NOT send the request to the Fund Solicitor or Qual-Lynx directly**, as all OPRA requests for information held by the JIF must be recorded by the JIF.
- The Executive Director's office will not respond directly to an OPRA requester for a request that was received by the Municipal Clerk of a member municipality.
- The Executive Director's office will only respond to those parts of the OPRA request that pertain to information held by the JIF. The Clerk must obtain all other documents from all other sources, and the Municipal Solicitor should review those documents prior to their release.

\* Vaughn Index: index explaining redactions., i.e. PII or PHI