



AGENDA PACKET



Tuesday, February 15, 2022 at 3:30 PM

Via Zoom Conferencing

<https://us06web.zoom.us/j/83953213803>

Telephone Access: 646-876-9923 US (New York)

Meeting ID: 839 5321 3803

WWW.BURLCOJIF.ORG

BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND

Tuesday, February 15, 2022 – 3:30 PM
Via Zoom Conferencing

AGENDA

- I. Meeting called to order by Chairman
- II. Salute the Flag
- III. Statement of Compliance with Open Public Meetings Act
 - A. Notice of this meeting was given by:
 - 1. Sending sufficient notice herewith to the ***Burlington County Times***, Mount Holly, and ***Courier Post***, Cherry Hill NJ;
 - 2. Filing advance written notice of this meeting with the Clerks/Administrators of all member municipalities; and
 - 3. Posting notice on the public bulletin boards of all member municipalities of the BURLCO JIF.
- IV. Roll Call
 - A. Fund Commissioners
 - B. Fund Professionals
 - C. Risk Management Consultants
 - D. Move up Alternates (*if necessary*)
- V. Allow that this monthly meeting be conducted directly by the Fund Commissioners present with all matters to be decided upon by a combined majority vote of all Fund Commissioners – **Motion – All in Favor**
- VI. Approval of Minutes
 - A. Adoption of the **January 18, 2022** Meeting Minutes.....Pages 1- 19
 - B. Adoption of the **January 18, 2022** Closed Session Minutes.....Handout

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

The Closed Session Minutes shall not be released to the public until the reason(s) for their remaining confidential is no longer applicable and the Fund Solicitor has an opportunity to review them.
- VII. Claims Review Committee Report: Open Session Items- February 15, 2022..... Verbal
- VIII. Executive Director’s Report..... Pages 20-47
 - A. Lost Time Accident Frequency.....Pages 24-25
 - B. Certificates of Insurance.....Pages 26-27
 - C. Financial Fast Track Report.....Page 28
 - D. Regulatory Filing Checklists.....Pages 29-30
 - E. 2021 Safety Incentive Program Awards
 - F. 2022 Optional Safety Budget.....Page 31
 - G. 2022 Wellness Incentive Page.....Page 32
 - H. 2022 EPL/Cyber Risk Management Budget.....Page 33
 - I. EPL Compliance StatusPage 34
 - J. Statutory Bond Status.....Pages 35-36
 - K. Skateboard Park Approval Status.....Page 37
 - L. Capehart Scatchard Updates.....Pages 38-42
 - M. Elected Officials Letter.....Pages 43-44

N.	Elected Officials Training	
O.	Land Use Training Certification.....	Page 45
P.	Payroll Audits	
Q.	Property Appraisals	
R.	Police Accreditation Announcement.....	Pages 46-47
S.	Safety Breakfast Kickoff/Safety and Claims Coordinator Roundtable	
T.	AGRI/PRIMA 2022 Conferences	
U.	Financials Disclosure Statements Filing	
V.	Inclement Weather Policy	
W.	Website	
X.	New Member Activity	
IX.	Solicitor's Report	
A.	MEL Helpline and Contact List.....	Pages 48-49
X.	Safety Director's Report	
A.	Activity Report	Pages 50-52
XI.	Claims Administrator's Report	
A.	Lessons Learned from Losses	Page 53
XII.	Law Enforcement Risk Management	
A.	Report.....	Pages 54-56
B.	Bulletin: Polling Place Restrictions.....	Page 57
XIII.	Wellness Director Report	
A.	Monthly Activity Report.....	Pages 58-59
B.	Targeting Wellness Newsletter	Pages 60-68
C.	7 Day Sleep Challenge.....	Page 69
D.	Wellness Block Pool.....	Page 70
XIV.	Managed Health Care Report	
A.	Summary Report	Page 71
B.	Average Days to Report.....	Page 72
C.	Transitional Duty Report.....	Page 73
D.	PPO Savings & Penetration Reports.....	Page 74
E.	Top 10 Provider/Paid Provider by Specialty.....	Page 75
F.	Nurse Case Management Report.....	Page 76
XV.	Technology Risk Services	
A.	Report.....	Pages 77-85
XVI.	Treasurer's Report as of January 31, 2022	Pages 86-129
A.	Investment Report	
B.	Investment JCM	
C.	Loss Run Payment Registers	
D.	Fund Status	
E.	Disbursements	
F.	February Bill List.....	Pages 130-131
G.	RMC Bill List.....	Page 132
	Motion to approve the Payment Register & Bill List– Motion – Roll Call	
XVII.	Committee Report	

- A. Nothing to Report

XVIII. MEL/RCF/E-JIF Reports

- A. Nothing to Report

XIX. Miscellaneous Business

- A. Resolution 2022-_____ Authorizing the Fund Chair and Fund Secretary to Execute a Contract with Scibal Associates, Inc, DBA Qual-Lynx to Provide Workers Compensation Managed Care and Bill Repricing Services to the Members of the Burlington County Municipal Joint Insurance Fund. – **Motion – Roll Call**.....Pages 133-134

<p style="text-align: center;">The next meeting of the BURLCOJIF will be held on Tuesday, March 15, 2022 at 3:30 PM at Hainesport Municipal Building, Hainesport, NJ</p>

XX. Meeting Open to Public Comment

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

XXI. Closed Session – Resolution 2022-_____ Authorizing a Closed Session of the Burlington County Municipal Joint Insurance Fund to discuss matters affecting the protection of safety and property of the public and to discuss pending or anticipated litigation and/or contract negotiations – **Motion -Roll Call**

- A. Professionals' Reports
 1. Claims Administrator's Report
 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**

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

BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND

January 18, 2022
Via Zoom Conferencing

OPEN SESSION MINUTES

The ***Reorganization*** Meeting of the Burlington County Municipal Joint Insurance Fund (BURLCO JIF) was held via Zoom Conferencing on Tuesday, January 18, 2022 at 3:30PM, prevailing time. Chair McMahon, **Chesterfield**, presiding. The meeting was called to order at 3:30PM.

SINE DIE and REORGANIZATION MEETING CALLED TO ORDER BY CHAIRPERSON

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

FLAG SALUTE

STATEMENT OF COMPLIANCE WITH OPEN PUBLIC MEETING ACT

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

ROLL CALL of 2021 FUND COMMISSIONERS

Jay Renwick, **Bass River Twp.**
Rich Wolbert, **Beverly City**
Grace Archer, **Bordentown City**
Glenn McMahon, **Chesterfield**
Erin Provenzano, **Delanco Twp.**
Patrice Hansell, **Fieldsboro Boro.**
Steve Fazekas, **Florence Twp.**
Paula Kosko, **Hainesport Twp.**
Mike Fitzpatrick, **Mansfield Twp.**
Kathy Burger, **Medford Twp.**
Jerry Mascia, **Mt. Laurel Twp.**
Kyle Tuliano, **New Hanover Twp.**
Donna Mull, **Pemberton Boro.**
Mike Mansdoerfer, **Riverside Twp.**
J. Paul Keller, **Springfield Twp.**
Steve Ent, **Westampton Twp.**
James Ingling, **Wrightstown Boro.**

Absent Fund Commissioners were:

Mike Theokas, **Bordentown Twp.**
Jeffrey Hatcher, **Delran Twp.**
Tom Pullion, **Edgewater Park**
Ed Dellorco, **Lumberton Twp.**
Mary Picariello, **North Hanover Twp**
John Gural, **Palmyra Boro.**
Dan Hornickel, **Pemberton Twp.**
David Matchett, **Shamong Twp.**
Kathy Hoffman, **Southampton Twp**
Doug Cramer, **Tabernacle Twp.**
Maryalice Brown, **Woodland Twp**

Those also in attendance were:

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

Also present were the following Risk Management Consultant agencies:

Conner Strong & Buckelew
EPIC Insurance
Hardenberg Insurance Group
Insurance Agency Mgmt.

Absent Risk Management Consultant agencies and Fund Professionals:

N/A

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

APPROVAL OF THE OPEN & CLOSED SESSION MINUTES

Chair McMahon presented the Open & Closed session meeting minutes of the December 21, 2021 meeting of the Fund, as found in the agenda packet and as provided to the Executive Committee prior to the Executive Committee meeting, for approval.

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

Motion by Mr. Ingling, seconded by Mr. Mascia to approve the Open & Closed session meeting minutes of the December 21, 2021 meeting. All in Favor. Motion carried by unanimous vote.

The Closed Session minutes of the December 21, 2021 meeting shall not be released to the public until the reason(s) for their remaining closed is no longer applicable and the Fund Solicitor has had the opportunity to review them.

ADJOURN THE SINE DIE MEETING

Chair McMahon entertained a motion to adjourn the Sine Die Meeting. Motion by Mr. Wolbert, seconded by Ms. Kosko, to adjourn the Sine Die Meeting. All in favor. Motion carried.

Mr. Forlenza welcomed all in attendance to the 2022 *Reorganization Meeting of the BURLCO JIF*. He then asked the Recording Secretary for a roll call of the 2022 Fund Commissioners.

ROLL CALL of 2022 FUND COMMISSIONERS

Jay Renwick, **Bass River Twp.**
Rich Wolbert, **Beverly City**
Grace Archer, **Bordentown City**
Maria Carrington, **Bordentown Twp.**
Glenn McMahon, **Chesterfield**
Erin Provenzano, **Delanco Twp.**

Patrice Hansell, **Fieldsboro Boro.**
Steve Fazekas, **Florence Twp.**
Paula Kosko, **Hainesport Twp.**
Jay Springer, **Lumberton Twp.**
Mike Fitzpatrick, **Mansfield Twp.**
Kathy Burger, **Medford Twp.**
Jerry Mascia, **Mt. Laurel Twp.**
Kyle Tuliano, **New Hanover Twp.**
Mary Picariello, **North Hanover Twp...**arrived after roll call
Rita Jackson, *Alternate*, **Palmyra Boro.**
Donna Mull, **Pemberton Boro.**
Michelle Brown, *Alternate*, **Pemberton Twp.**
Mike Mansdoerfer, **Riverside Twp.**
Susan Onorato, **Shamong Twp.**
Kathy Hoffman, **Southampton Twp.**
J. Paul Keller, **Springfield Twp.**
Casey English, **Tabernacle Twp.**
Steve Ent, **Westampton Twp.**
James Ingling, **Wrightstown Boro.**

Absent Fund Commissioners were:

Delran Twp.
Tom Pullion, **Edgewater Park**
Dan Hornickel, **Pemberton Twp.**
Maryalice Brown, **Woodland Twp.**

ELECTION OF 2022 OFFICERS

2022 Nomination Slate

Mr. Forlenza presented for the membership's consideration the 2022 Nomination Slate explaining that since the Nomination Slate was last presented in December 2021, his office has been notified that Mike Theokas, Bordentown Township, was not re-appointed as the Fund Commissioner. As has been the Fund's past practice in similar circumstances, the remaining Alternates were simply moved up one position, resulting in a vacancy in the Alternate Executive Committee position #6 and #7. As a result, the Revised 2022 Nomination Slate is as follows:

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

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

Alternates:

#1	Steve Ent , Westampton Township
#2	Daniel Hornickel , Pemberton Township
#3	Erin Provenzano , Delanco Township
#4	Mike Mansdoerfer , Riverside Township
#5	Mary Picariello , North Hanover Township
#6	Vacant
#7	Vacant

Mr. Forlenza then asked if there were any nominations from the floor for the position of Fund Chair or Fund Secretary. Hearing none, Mr. Forlenza asked for a Roll Call Vote of the full membership for an Election of a *Fund Chair* and *Secretary* as presented.

Election of a Fund Chair and Secretary

ROLL CALL of 2022 FUND COMMISSIONERS

ROLL CALL	Yeas
	Jay Renwick, Bass River Twp.
	Rich Wolbert, Beverly City
	Grace Archer, Bordentown City
	Maria Carrington, Bordentown Twp.
	Glenn McMahon, Chesterfield
	Erin Provenzano, Delanco Twp.
	Patrice Hansell, Fieldsboro Boro.
	Steve Fazekas, Florence Twp.
	Paula Kosko, Hainesport Twp.
	Jay Springer, Lumberton Twp.
	Mike Fitzpatrick, Mansfield Twp.
	Kathy Burger, Medford Twp.
	Jerry Mascia, Mt. Laurel Twp.
	Kyle Tuliano, New Hanover Twp.
	Donna Mull, Pemberton Boro.
	Mike Mansdoerfer, Riverside Twp.
	Susan Onorato, Shamong Twp.
	Kathy Hoffman, Southampton Twp.
	J. Paul Keller, Springfield Twp.
	Casey English, Tabernacle Twp.
	Steve Ent, Westampton Twp.
	James Ingling, Wrightstown Boro.

Nays: None

Abstain: None

Motion carried by unanimous vote.

Mr. Forlenza then asked if there were any nominations from the floor for a position on the 2022 Executive Committee Slate. Hearing none, Mr. Forlenza then asked for a Roll Call Vote of the full membership for the Election of the *Executive Committee & Alternates* as presented.

Election of Executive Committee & Alternates

ROLL CALL	Yeas
	Jay Renwick, Bass River Twp.
	Rich Wolbert, Beverly City
	Grace Archer, Bordentown City
	Maria Carrington, Bordentown Twp.
	Glenn McMahon, Chesterfield
	Erin Provenzano, Delanco Twp.
	Patrice Hansell, Fieldsboro Boro.
	Steve Fazekas, Florence Twp.
	Paula Kosko, Hainesport Twp.
	Jay Springer, Lumberton Twp.
	Mike Fitzpatrick, Mansfield Twp.
	Kathy Burger, Medford Twp.
	Jerry Mascia, Mt. Laurel Twp.

Kyle Tuliano, **New Hanover Twp.**
Donna Mull, **Pemberton Boro.**
Mike Mansdoerfer, **Riverside Twp.**
Susan Onorato, **Shamong Twp.**
Kathy Hoffman, **Southampton Twp.**
J. Paul Keller, **Springfield Twp.**
Casey English, **Tabernacle Twp.**
Steve Ent, **Westampton Twp.**
James Ingling, **Wrightstown Boro.**

Nays: None
Abstain: None

Motion carried by unanimous vote.

OATHS OF OFFICE

Oaths of Office were administered visually and virtually by Mr. DeWeese, Fund Solicitor, to the newly elected Chairperson, Secretary, Executive Committee, and Alternates for the 2022 Fund Year. Mr. DeWeese congratulated the Fund Chair, Secretary, Executive Committee Members, and Alternates on their election.

All *Oaths of Office* were signed and the Executive Committee members were instructed to forward the oaths to the Fund Solicitor for counter-signature.

At this time, Mr. Forlenza congratulated the Fund Chair, Secretary, Executive Committee Members, and Alternates on their elections and asked Fund Chair Glenn McMahon, *Chesterfield* to conduct the 2022 Reorganization Meeting of the Fund.

Chair McMahon asked for a motion to move up Rich Wolbert, Beverly City, to Acting Secretary, in the absence of John Gural, Palmyra, and Steve Ent, Westampton Township, to the Executive Committee for voting purposes. Motion by Mr. Ingling seconded by Ms. Archer. All in Favor. Motion carried by unanimous vote

ORGANIZATIONAL RESOLUTIONS

The following 2022 Organizational Resolutions were presented for adoption by Fund Chair McMahon.

- R2022-01: Confirming the Election of a Chairman and Secretary
- R2022-02: Confirming the Election of an Executive Committee and Alternates
- R2022-03: Appointing Professional Staff
- R2022-04: Awarding Contracts to Assigned Defense Counsel and Approved Associates
- R2022-05: Recommending the Employment Practices Liability and Public Officials Liability Defense Panel
- R2022-06: Appointing Joseph Nardi, III Esq. as Conflict Attorney
- R2022-07: Adopting Procedures in Compliance with the Open Public Meetings Act
- R2022-08: Adopting Fiscal & Administrative Policies and Procedures
- R2022-09: Designating the Executive Director as the Public Agency Compliance Officer
- R2022-10: Cash Management and Investment Policy
- R2022-11: Establishing a Conflict of Interest Policy
- R2022-12: Establishing a Fund Records Program
- R2022-13: Designation for Certifying and Approving Officer for Payment of Claims
- R2022-14: Authorizing Participation in the MEL Named Storm Deductible Risk Sharing Program
- R2022-15: Establishing the 2022 Plan of Risk Management

Chair McMahon asked if there were any questions on the Resolutions presented.

Chair McMahon entertained a motion to adopt the *Organizational Resolutions 2022-01 through 2022-15* as presented.

Motion by Mr. Wolbert, seconded by Ms. Kosko, to adopt *Organizational Resolutions 2022-01 through 2021-15*.

ROLL CALL	Yeas	James Ingling, Wrightstown Boro Jerry Mascia, Mt. Laurel Twp Paula Kosko, Hainesport Twp Grace Archer, Bordentown City Rich Wolbert, Beverly City Glenn McMahon, <i>Chair</i> , Chesterfield Twp Steve Ent, Westampton Twp
------------------	-------------	---

Nays:	None
Abstain:	None

Motion carried by unanimous vote.

Chair McMahon presented *Resolution 2022-16 Authorizing Advance Travel Expenses for Authorized Official Travel to PRIMA & AGRIP Conferences*

Motion by Ms Kosko, seconded by Mr. Wolbert, to adopt *Organizational Resolution 2022-16* as presented.

ROLL CALL	Yeas	James Ingling, Wrightstown Boro Jerry Mascia, Mt. Laurel Twp Paula Kosko, Hainesport Twp Grace Archer, Bordentown City Rich Wolbert, Beverly City Glenn McMahon, <i>Chair</i> , Chesterfield Twp Steve Ent, Westampton Twp
------------------	-------------	---

Nays:	None
Abstain:	None

Motion carried by unanimous vote.

EXECUTIVE DIRECTOR'S REPORT

Mr. Forlenza thanked the membership on behalf of his staff and RPA/AJG for the 2022 re-appointment as Administrator. He then highlighted the following items from his report:

Mr. Forlenza stated that the annual Disclosure Statement from Arthur J Gallagher Risk Management Services was included in his report for the members to review as it identifies the sources of income received from the BURLCO JIF resulting from AJG/RPA's roll as the Fund Administrator. He asked that it be made a part of the minutes of today's meeting.

Mr. Forlenza referenced a report showing the Certificates of Insurance issued for December, and asked that members please review for accuracy.

Mr. Forlenza asked members to review their SIP, OSB, Wellness, and EPL/Cyber Risk Management Budget balances included in the agenda. He noted all funds had to either be claimed or encumbered by November 30, 2021. If you encumbered your funds, they must be claimed by February 1, 2022. He reiterated that those towns that encumbered their funds will not receive an additional reminder from his office regarding the claiming of these funds.

Mr. Forlenza referenced the Statutory Bond Status report and asked members to please review the report for accuracy. He noted that December 31st is a popular time for employees to retire and the Statutory Bond is not automatic. He reminded the members that the bond is for the individual, not the position, and if you would like to check the status of an application, please contact Ed Cooney, Fund Underwriter.

Mr. Forlenza referenced the EPL Compliance status and noted those who were not in compliance by November 1, 2021, received a letter indicating they will receive a 20% surcharge on their EPL premium going into the New Year, however, there was a grace period until January 1, 2022 in order to submit your checklist.

Mr. Forlenza noted the first Elected Officials Seminar was scheduled to be in person in late January, COVID restrictions pending, and with the new variant still rampant, it has been decided to hold these trainings again this year virtual. Each session will be limited to 100 participants, and the deadline to complete these trainings is May 1, 2022. He stated the MEL will reduce each member's 2022 MEL Assessment by \$250 for each municipal elected official who attends one of the training sessions. This credit will also be extended to the member's CEO (i.e. Municipal Manager or Administrator) again this year. The total credit is limited to 5% of a member's 2022 MEL Assessment. More information on the training will be forthcoming.

Mr. Forlenza noted there were no new updates in regards to the Land Use Training, however, he noted that some new Land Use Board members might have been recently appointed during members' reorganization meetings. He reminded the members that the Land Use Board members that complete the training process will be eligible for enhanced coverage should they be personally named in a Land Use claim, reiterating that only the Board members that have completed the training are eligible for the enhanced coverage. If anyone needed any materials to complete the training, please reach out to his office.

Mr. Forlenza noted in the near future, each member will receive a list that includes all of the names and email addresses for the employees that Wizer has on file that each member has identified as having to complete the cyber hygiene training. All members are asked to review their employee roster and advise as to any additions, deletions or changes. In addition, in the near future each member will receive a notification of IP addresses and domains that must be "whitelisted" by your network administrator or IT professional so that "phishing" exercises can be sent to your employees. Lou Romero will provide additional information during his report.

Mr. Forlenza remind the Committee D2 has been contracted by the JIF to complete external network scanning and external network penetration testing of all members' computer systems. Before beginning this process, each member is required to complete a questionnaire that provides basic information on your network. Each member should review and complete this questionnaire with their network administrator or IT professional. In addition, in the near future, each member will be receiving a service agreement that must be executed by each member before the penetration testing can begin. Lou Romero will provide additional information during his report.

Regarding the 2022 RMC Resolutions and Agreements, Mr. Forlenza reminded the Committee on or about October 11, 2021, a memo and sample copies of the JIF RMC Resolution and Agreement for the 2022 Fund Year were e-mailed to all Risk Management Consultants. Once his office receives this documentation, payment can be issued for the 2022 fees at the February 2022 JIF meeting. Please note that RMC payments cannot be processed until this documentation is received. He also noted that all RMC's are required to execute a Confidentiality Agreement with the JIF and forward it to the Executive Director's office. Each RMC is asked to execute one copy of the Confidentiality Agreement for each member of their staff that might attend the JIF Executive Committee.

Mr. Forlenza stated the first installment bills were emailed to member Municipal Clerks, with a copy to the Fund Commissioner and Risk Management Consultant on or about January 2, 2022. Please note that the first installment is due by February 15, 2022.

Mr. Forlenza stated that a report detailing attendance records through the end of 2021 was included in his report and this information is taken directly from the monthly minutes. He asked that everyone please review this report and should you have any questions, please contact the Executive Directors office.

Lastly, Mr. Forlenza reported at this time, the Executive Director's office and the Safety Director's office are evaluating the ability to hold a traditional Safety Kickoff Breakfast & Claims Coordinator Roundtable due to the ongoing pandemic. Additional information will be forthcoming.

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

SOLICITOR'S REPORT

Mr. DeWeese thanked the membership on behalf of his firm and his team for the 2022 re-appointment as Fund Solicitor.

Closed Claims Report

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

MEL EPL Helpline & Authorized Contact List – Mr. DeWeese reminded the members to please review the attached list of authorized contacts for the *MEL Employment Practices Helpline* and that members can appoint up to **two (2)** municipal representatives who will be permitted to contact the *Helpline* attorneys with their inquiries. The appointment of the municipal representatives must be made by Resolution of the Governing Body. These authorized contacts are the only individuals permitted to access this service, so please review the list and be sure who you would like appointed as the contacts are actually appointed. Mr. DeWeese stated calls have diminished significantly, he hopes that means things are going smoothly with employees in the municipalities, but reminded everyone the Helpline is available.

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

SAFETY DIRECTOR'S REPORT

Mr. Saville stated on behalf of himself and the J.A. Montgomery team, thank you for the reappointment in 2022.

Mr. Saville stated that the Safety Director's Report is included in the agenda and is self-explanatory. He then highlighted the following:

Mr. Saville noted his report included a list of the Safety Director Bulletins and Safety Announcements issued during the month via the NJ MEL App, as well as the MSI Now, MSI Live, and DVD Services. He noted if anyone is not receiving these updates, please contact the Safety Directors office

MSI training continues to be provided through the Zoom Webinar Format due to the pandemic, however, there will be a limited number of in-person training offered as part of the training expos being conducted this year. Training requirements must still be met while dealing with the pandemic and that PEOSHA is actively conducting compliance visits and they still seem to still be calling ahead for now. It is recommended that you review the hierarchy reports for your town in the learning management system to be sure your trainings are up to date. Group registrations are available for those with limited internet capabilities, and remember that PEOSH considers any training more than three years old to be outdated.

Lastly, Mr. Saville reminded everyone they need to keep the list of MSI Training Administrators up to date, so if there are any changes, deletions, or a new Training Administrator needs to be appointed, please advise his office.

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

LAW ENFORCEMENT LIABILITY CONSULTANT REPORT

Mr. Winter thanked the members for his appointment, which is new for 2022 in which he will be visiting member towns Police Departments to assist with Training, policies and procedures, etc. He then presented his first report.

Mr. Winter noted he has sent an introductory email to all police agencies in an effort to schedule a meeting with them, tour the agencies and identify potential risks, review current policies and procedure manuals, as well as discuss training opportunities. Mr. Winter stated in the month of December he has completed visits with five (5) towns. These towns have discussed and requested assistance with policies and Mr. Winter provided information on current Best Practices, NJAG Guidelines, and L/E Accreditation requirements. He reported his visits have been well received and the agencies seem appreciative of any assistance he can offer.

Mr. Winter also attended four (4) JIF associated meetings in December, including the Police Ad-Hoc meeting and the Health and Wellness Regional Training.

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

CLAIMS ADMINISTRATOR'S REPORT

Mr. Roselli thanked the members for the reappointment of Qual-Lynx on behalf of himself and his staff.

Lessons Learned from Losses

Mr. Roselli presented his *Lessons Learned from Losses* for January which reviewed Transition Duty noting that the cost of Workers' Compensation claims continues to rise steadily. The maximum temporary total disability (TTD) rate in 2022 is \$1,065.00, up from \$969.00 in 2021, which is a 9.9% increase. He noted one way to combat these rising costs is through the use of a Transitional Duty program:

- The longer an employee is out of work due to a work related injury, the more difficult it can be to get that employee back to work.
- A Workers' Compensation Judge will often use the length of time the employee is out of work to measure the significance of an injury.
- A transitional duty assignment is temporary and not designed to create a new position for the employee. This assignment may last as long as 3 to 6 months.
- Transitional Duty boosts morale, saves money and the employee experiences faster recoveries, both physically and psychologically.

Mr. Roselli noted members can utilize the Sample Transitional Duty Job Bank in the Transitional Duty Policy on the JIF website under the Claims tab for great information.

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

Accident Investigation Report

Mr. Roselli reminded the Committee that after noticing on the PARs that Accident Investigation Reports are not being completed by all towns, Mr. Miola requested a report from Qual-Lynx, which will be included quarterly in the Claims Agenda depicting those towns that are/not completing a *Supervisors Incident Report* when reporting claims. He believes that these reports are a valuable tool when investigating accidents and stated Mr. Miola sends this report to J.A. Montgomery, who in turn uses it as a coaching tool when they visit with the member town to discuss the importance of completing the Accident Investigation Report. Mr. Miola asked Mr. Garish if he is finding these reports helpful and what reasons he might have heard from members as to why these reports are not being submitted. Mr. Garish reported it is usually just an oversight on the member's part.

Mr. Roselli referenced the current report included in the agenda packet and stated there was only one incident where the report was not filled out which is a very good result.

NOC Report

Mr. Roselli noted that the Adjustors have been doing a great job identifying the claims on the attached NOC (Not Otherwise Classified) Report. When comparing the reports for liability claims, the % of claims with the NOC classification has dropped significantly, and this helps the Loss Control team do a better job of risk analysis.

WELLNESS DIRECTOR'S REPORT

Ms. Schiffer thanked the Fund for her re-appointment and is looking forward to seeing everyone at some point in 2022.

Ms. Schiffer stated her report is included in the agenda packet and highlighted the following: She expressed her gratitude to all the municipalities who put forth an effort to implement wellness initiatives using their Wellness Funds. She stated she will doing one last effort to assist those who have encumbered funds to spend.

Ms. Schiffer then listed the following towns that still have a balance of 2021 Wellness funds. For a few it is nearly, if not ,the entire amount *:

- Fieldsboro
- Florence *
- Lumberton *
- Mount Laurel
- New Hanover
- North Hanover
- Pemberton Boro
- Riverside *
- Springfield *
- Tabernacle
- Westampton
- Woodland *
- Wrightstown *

Ms. Schiffer noted she will be starting to reach out to the Wellness Coordinators in February to set up their first wellness-planning meeting for 2022. Please let her know if any changes have taken place in terms of the role of Wellness Coordinator for your municipality. She reiterated the importance that this role be assigned to someone interested in working on wellness initiatives. Although not a lot of time needs to be invested in fulfilling this role, there needs to be a commitment to working with her on the best way to utilize wellness funds. She noted it can be challenging, but the effort needs to be made to try and spread its use throughout the year so you don't have to stress to figure out how to use all your funds at once or lose it come November, and waiting until year end takes away from the true purpose of the Wellness Program, that being to create a culture of wellness all year.

January Targeting Wellness Newsletter

In this month's Targeting Wellness Newsletter, Ms. Schiffer offered some additional insight into discovering and claiming your "Why" in life; that which makes you come alive; that which keeps you motivated to move forward when things get tough.

Here is a snapshot of the topics covered:

1. Finding your "why"
2. The Wheel of Life
3. Questions to ask yourself
4. Make a commitment to yourself
5. Fit fitness in - easy and fun ways!
6. Nutritional Bites: Power up your immune system
7. Poem - Look Back
8. Recipe Corner - Smoky Black Eyed Pea Soup (for good luck)

Additional Items:

Ms. Schiffer noted attached is one of two Observance Calendars: Jan-May, with June-Dec to follow. They contain additional ideas for topics/themes you might want to use when formulating wellness initiatives to share with the municipal employees throughout 2022. These are just ideas to get you started and to please reach out if you don't hear from her first.

Challenge Ideas for 1st Qtr:

1. Touchdown Challenge - the rules and scorecards are attached.
2. Mile-A-Day Challenge - the rules are attached and can be modified based on the needs of your municipality
3. Create your own - Let her know how she can help you succeed

Goals for the year:

- Continue with monthly Targeting Wellness Newsletter – Good News for Good Health. She is always open to feedback and suggestions on improvements.
- Solicit employee feedback and assist with brainstorming ideas at scheduled meetings throughout the year
- Continue to Introduce new workshops, presentations, demonstrations with a mix of recorded virtually and in-person
- Ms. Schiffer continues in seeking new and appropriate resources for your consideration
- The offer continues for confidential individual and/or group virtual coaching sessions for interested municipal employees. Coaching allows for a partnership, an alliance, in helping individuals reach their goals by tapping into their own inner strengths and values.
- Work on building a “library” of tips, tools and techniques that can be posted on the JIF website for convenient access.

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

MANAGED HEALTH CARE REPORT

Lost Time v. Medical Only Cases

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

	<i>December</i>	<i>YTD</i>
<i>Lost Time</i>	4	69

<i>Medical Only</i>	<i>12</i>	<i>124</i>
<i>Report Only</i>	<i>49</i>	<i>254</i>
<i># of New Claims Reported</i>	<i>65</i>	<i>447</i>
<i>Report Only % of Total</i>	<i>75%</i>	<i>25%</i>
<i>Medical Only/Lost Time Ratio</i>	<i>75:25</i>	
<i>Average Days to Report</i>	<i>2.0</i>	<i>3.9</i>

Claims Report by Type

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

December 2021 COVID Related Average Days to Report: 2.9

December 2021 Non COVID Related Average Days to Report: 0

Transitional Duty Report

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

<i>Transitional Duty Summary Report</i>	<i>YTD</i>
<i>Transitional Duty Days Available</i>	<i>2,547</i>
<i>Transitional Duty Days Worked</i>	<i>1,789</i>
<i>% of Transitional Duty Days Worked</i>	<i>70%</i>
<i>Transitional Duty Days Not Accommodated</i>	<i>758</i>
<i>% of Transitional Duty Days Not Accommodated</i>	<i>30%</i>
<i>\$ Saved by Accommodating</i>	<i>\$182,475</i>
<i>\$ Lost by not Accommodating</i>	<i>\$81,988</i>

Ms. Beatty also included a report this month in the agenda that depicted examples, categorized by profession, of different duties that could be performed by employees who are released to transitional duty and are on a temporary job assignment due to injury. These included such duties as, answering phones, inventory, desk duty, dispatch, light office clean up, etc.

PPO Penetration Report:

Ms. Beatty presented the PPO Penetration Report:

<i>PPO Penetration Rate</i>	<i>December</i>
<i>Bill Count</i>	<i>72</i>
<i>Original Provider Charges</i>	<i>\$127,763</i>
<i>Re-priced Bill Amount</i>	<i>\$42,048</i>
<i>Savings</i>	<i>\$85,715</i>
<i>% of Savings</i>	<i>67%</i>
<i>Participating Provider Penetration Rate - Bill Count</i>	<i>89%</i>

<i>Participating Provider Penetration Rate – Provider Charges</i>	<i>94%</i>
<i>EPO Provider Penetration Rate - Bill Count</i>	<i>91%</i>
<i>EPO Provider Penetration Rate – Provider Charges</i>	<i>69%</i>

Prescription Benefit Program:

This report depicts by month the savings incurred by utilizing the Prescription Benefit Program. This report is broken down by Script Count, Billed Amount, U&C Amount, Generic Utilization %, Cost per patient, Cost per Script, Opioid Cost %, and Opioid Script %. The Year to Date savings for the BURLCO JIF total from January 1, 2021 to December 31, 2021 utilizing this program is \$10,123 based on 176 prescriptions filled.

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

TECHNOLOGY RISK SERVICES REPORT

Mr. Romero stated in regards to the WIZER Training, the training course is approximately 25-30 minutes long and the FCs or clerks have been designated as the Point of Contact who will receive weekly status reports. He further stated that you are responsible for ensuring compliance within your municipality. If you are not receiving these reports, please contact him. If changes need to be made, please send them to him and he will forward to the vendor. He then referenced the report in the agenda stating the BURLCOJIF is to date 90% complete. He then reported WIZER seemed to transition to a new platform in the beginning of January, and it seems they may not have captured the training numbers correctly. If you believe you have completed the training, or are further along than the report in the agenda depicts, please contact him.

In regards to the MEL's Cyber Risk Management Program, there are currently four (4) members approved in all three (3) Tiers, and eight (8) members approved in Tier's 1 & 2. He stated he continues to focus on working with all the members and their IT service providers to achieve Tier 1, 2, or 3 certification and ensure the training roster is accurate and current. If you have an employee who works in multiple municipalities, please let me know so they don't retake the training in the other towns.

He also prevented a more detailed report which depicted where exactly member towns are in the certification process. Waiting for Questionnaire

- Risk Questionnaire to be Reviewed
- Waiting for Certification Checklist
- Checklist submitted to the MEL
- Incomplete
- Submitted to MEL, not by Mr. Romero
- Submitted to MEL and validated by Mr. Romero

Mr. Romero noted the new Cyber Claims Deductible eligibility reimbursements take effect January 1, 2022:

- Tier 1: \$10,000
- Tier 2: \$20,000
- Tier 3: \$25,000

He also noted that in order to receive the deductible reimbursement, you must complete and submit the MEL Cyber Risk Management Deductible Reimbursement Form at the time of the claims and provide proof of compliance, and included a check list in the agenda packet of required documentation needed to be in compliance.

Next, Mr. Romero noted the JIF is already planning a new training course to be launched in the Spring, so make sure all current training is completed as soon as possible.

The Wizer training program will incorporate phishing simulations to gauge the program's effectiveness and knowledge of your employees. You will need to work with your IT service provider to ensure that Wizer's IP address and web domains are white listed from each municipality's network so the phishing emails pass your firewalls. A more detail email communication will follow.

In regards to Network Security, Mr. Romero reported the JIF has contracted D2 Cybersecurity to provide network vulnerability scanning and annual penetration testing with relevant reporting and findings. The penetration testing or "ethical hacking" exercise will use the same tactics as bad actors to test your network's security controls. Reports will be provided with findings via a secure portal that you can review with your IT service provider. A more detail email communication will follow.

Mr. Forlenza noted in the next couple of weeks Mr. Romero will be working with our office, D2, and Wizer to collect quite a bit of information from the members. This information is needed to undertake and complete the phishing exercises and network scanning. As you start to receive these emails and you have any questions, please reach out to his office. He continued you may need the assistance of your IT personnel, unless you know your IP addresses. He reiterated there will be an agreement for each member to sign prior to undertaking the penetration testing, but his office has reviewed these agreements with Mr. DeWeese to be sure it meets the JIF standards and requirements.

Mr. Romero noted he will be sending the email request directly to the IT personnel if he knows who they are, including the Clerk and try to gather the information that way.

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

TREASURER'S REPORT

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

Investment Interest

Interest received or accrued for the reporting period totaled \$12,533.90. This generated an average annual yield of .86%. However, after including an unrealized net loss of \$31,152.11 in the asset portfolio, the yield is adjusted to -1.27% for this period. The total overview of the asset portfolio for the fund shows a current market value of \$16,455,201.91. This current market value, however, when considering the total accrued income at month end is \$16,461,472.81

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

Receipt Activity for the Period

	Monthly	YTD
Subrogation Receipts	\$423.00	\$150,170.18
Salvage Receipts	\$0.00	
Overpayment Reimbursements	\$0.00	

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

Delran Township	\$16,337.00
Chesterfield Township	\$2,221.00
Bordentown City	\$40,989.00
Bordentown Township	\$57,192.00
Westampton Township	\$10,517.00
E-JIF Dividend	\$104,203.15

Cash Activity for the Period

During the reporting period the Fund's "Cash Position" changed from an opening balance of \$18,066,732.14 to a closing balance of \$17,089,476.21 showing a decrease in the fund of \$977,255.93.

Loss Run Payment Register – December 2021

Mr. Tontarski stated that the report included in the agenda packet shows net claim activity during the reporting period for claims paid by the Fund and claims payable by the Fund at period end in the amount of \$247,013.74. The claim detail shows 240 claim payments issued.

Bill List – January 2022

For the Executive Committee's consideration, Mr. Tontarski presented the January 2022 Bill List in the amount of \$821,964.67 which was sent out to all members prior to the meeting.

Chair McMahon entertained a motion to approve the December 2021 Loss Run Payment Register and the January 2022 Bill List as presented.

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

Motion by Mr. Mascia seconded by Mr. Ingling to approve the *December 2021 Loss Run Payment Register the January 2022 Bill List* as presented.

ROLL CALL *Yeas* James Ingling, **Wrightstown Boro**
Jerry Mascia, **Mt. Laurel Twp**
Paula Kosko, **Hainesport Twp.**
Grace Archer, **Bordentown City**
John Gural, **Palmyra Borough**
Glenn McMahon, **Chesterfield**
Steve Ent, **Westampton Twp.**

Nays: None

Abstain: None

Motion carried by unanimous vote.

COMMITTEE REPORTS

Committee Chairs Meeting Minutes – January 12, 2022

Chair McMahon noted that the minutes from the January 12, 2022 meeting along with the 2022 Committee Appointments were included in the agenda packet for the members to review and are self-explanatory. He stated there were also discussions on the Budget allocated for conference attendance by members, as well as the creation of a Claims Review Committee which should help to streamline the Executive Committee Meetings, as well as a Wellness Ad-Hoc Committee. He then thanked the RMC's for always actively participating in the sub-committee meetings and thanked the current sub-committee chairs who volunteered this year to head up each sub-committee.

Chair McMahon asked that everyone please take note of what Committee they have been assigned to, and to please contact the Executive Director's office if any Fund Commissioner would like to be reassigned to a different committee.

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

MEL/RCF/EJIF REPORTS

Ms. Jack reported that the MEL, RCF, and EJIF met and held their Reorganizational meetings on January 6, 2022 and copies of the meeting minutes, which are self-explanatory, are included in the agenda packet. She did note that the MEL also released the 2022 MEL Bulletins, the list of which was included in the agenda packet, and could be found in their entirety on the MEL website.

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

MISCELLANEOUS BUSINESS

Chair McMahon entertained a motion to accept **Resolution 2022-17** *Authorizing the Creation of the MEL Unencumbered Surplus Account, the Fund Treasurer to Transfer any Remaining Balances from the MEL Retrospective Account to the MEL Unencumbered Surplus Account, and Authorizing the Fund Treasurer to Transfer \$144,742 from the Fund Year 2021 MEL Liability & Workers Compensation Budget Line Item and \$10,562 from the MEL Excess Property Line Item to the MEL Unencumbered Surplus Account and Close the MEL Retrospective Account*

Motion by Mr. Wolbert, seconded by Mr. Mascia, to approve **Resolution 2022-17** as presented.

ROLL CALL	Yeas	James Ingling, Wrightstown Boro Jerry Mascia, Mt. Laurel Twp Paula Kosko, Hainesport Twp. Grace Archer, Bordentown City John Gural, Palmyra Borough Glenn McMahon, Chesterfield Steve Ent, Westampton Twp.
------------------	-------------	---

Nays: None

Abstain: None

Motion carried by unanimous vote.

Chair McMahon entertained a motion to accept **Resolution 2022-18** Honoring David Matchett, Shamong Township. Chair McMahon then referenced a copy of the Resolution to the membership and publically thanked Mr. Matchett for his time served.

Motion by Mr. Ingling, seconded by Ms. Archer to accept **Resolution 2022-18**. All in Favor. Motion carries.

Mr. Forlenza noted a Plaque and executed Resolution will be delivered to Mr. Matchett with a copy mailed to his Governing Body.

Next Meeting

Chair McMahon noted that the next meeting of the BURLCO JIF will take place on **Tuesday, January 18, 2022 at 3:30 PM** via Zoom.

PUBLIC COMMENT

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

Chair McMahon opened the meeting to the public for comment.

At this time, Mr. Forlenza stated his office has received questions in regards to the increase in their 2022 Assessments. Mr. Forlenza has noted before there are many items outside the control of our local members that are having a significant impact on our 2022 Budget. As a result, his office will be sending correspondence to the Clerks that highlights what is impacting the JIF Budget and member assessments and will emphasize the need to control what we can at the local level. Also included will be a copy of the Budget Message which goes into greater detail into what drives the JIF Budget. We want to be sure the Elected Officials understand what is driving the JIF Budget. Mr. Forlenza noted one example is the 10% increase in the TTD rate for 2022, noting the impact on the 2022 WC loss funding budget.

Mr. Forlenza noted that once you receive the correspondence, please share it with your Elected Officials and if you have any questions, do not hesitate to reach out to his office.

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

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

EXECUTIVE SESSION MEETING – Resolution #2022-19

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

Motion by Mr. Ingling, seconded by Mr. Wolbert to Adopt ***Resolution #2022-19***

ROLL CALL	<i>Yeas</i>	James Ingling, Wrightstown Boro Jerry Mascia, Mt. Laurel Twp Paula Kosko, Hainesport Twp. Grace Archer, Bordentown City John Gural, Palmyra Borough Glenn McMahon, Chesterfield Steve Ent, Westampton Twp
------------------	--------------------	--

Nays: None

Abstain: None

All in Favor. Motion carried by unanimous vote.

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

REOPEN PUBLIC PORTION OF THE MEETING

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

Motion by Mr. Ingling, seconded by Mr. Gural to reopen the public portion of the meeting. All in favor. Motion carried.

APPROVAL OF CLAIMS PAYMENTS

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

<i>General Liability</i>	<i>Property</i>
<i>2018142478</i>	<i>2022242899</i>
<i>001256269</i>	

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

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

ROLL CALL Yeas James Ingling, **Wrightstown Boro**
Jerry Mascia, **Mt. Laurel Twp**
Paula Kosko, **Hainesport Twp.**
Grace Archer, **Bordentown City**
John Gural, **Palmyra Borough**
Glenn McMahon, **Chesterfield**
Steve Ent, **Westampton Twp**

Nays: None
Abstain: None

All in Favor. Motion carried by unanimous vote.

AUTHORIZATION TO ABANDON SUBROGATION – APPROVAL

There were three (3) claim(s) presented for abandon subrogation since the last meeting.

2021222201

2020190226

2021217043

Chair McMahon asked for a Motion to Abandon Subrogation on the claims as presented.

Motion by Mr. Wolbert, seconded by Mr. Ingling, to authorize abandonment of subrogation on the claims presented.

ROLL CALL Yeas James Ingling, **Wrightstown Boro**
Jerry Mascia, **Mt. Laurel Twp**
Grace Archer, **Bordentown City**
John Gural, **Palmyra Borough**
Glenn McMahon, **Chesterfield**
Steve Ent, **Westampton Twp**

Nays: None
Abstain: Paula Kosko, **Hainesport Twp.**

All in Favor. Motion carried by majority vote.

MOTION TO ADJOURN

Chair McMahon entertained a motion to adjourn the January 18, 2022 meeting of the BURLCO JIF.

Motion by Mr. Ingling, seconded by Mr. Wolbert to adjourn the January 18, 2022 meeting of the BURLCO JIF. All in favor. Motion carried.

The meeting was adjourned at 5:20 PM.

Kris Kristie,
Recording Secretary for

Rich Wolbert, Acting SECRETARY



To: Fund Commissioners
From: Paul A. Forlenza, MGA, RMC, Executive Director
Date: February 15, 2022
Re: Executive Director's Report

.....

A. Lost Time Accident Frequency Report – (pgs. 24-25)

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

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

A summary of the Certificates of Insurance issued for the period 12/22/21-1/22/22 are attached for your review.

C. Financial Fast Track Report (pg. 28)

The Financial Fast Track Report as of November 30, 2021 is attached for your review. The report is generated by PERMA and provides a “snapshot” of the JIF’s financial status. The JIF’s surplus position as of November 30, 2021 was **\$9,500,750**

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

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

E. 2021 Safety Incentive Program Awards

A letter from our office describing on how to collect your 2021 Safety Award Money will be emailed out to all members in the next few weeks. If you have any questions on how to collect your 2021 Safety Incentive Program Awards, please contact our office. **Please note that the deadline to claim or encumber these funds is November 30, 2022. All encumbered funds have to be claimed by February 1, 2023.**

F. 2022 Optional Safety Budget (pg. 31)

A consolidated announcement letter including instructions on how to collect your 2022 Optional Safety Money was emailed to all members on or about February 7, 2022. If you have any questions on how to collect your 2022 Optional Safety Budget allowance, please contact our office **Please note that the deadline to claim or encumber these funds is November 30, 2022. All encumbered funds have to be claimed by February 1, 2023.**

G. 2022 Wellness Incentive Program Allowance (pg. 32)

A consolidated announcement letter including instructions on how to collect your 2022 Wellness Incentive Program Allowance was emailed to all members on or about February 7, 2022. If you have any questions on how to collect your 2022 Wellness Incentive Program allowance, please contact our office. **Please**

note that the deadline to claim or encumber these funds is November 30, 2022. All encumbered funds have to be claimed by February 1, 2023.

H. 2022 EPL/Cyber Risk Management Budget (pg. 33)

A consolidated announcement letter including instructions on how to collect your 2022 EPL/Cyber Risk Management monies was emailed to all members on or about February 7, 2022. If you have any questions on how to collect your 2022 EPL/Cyber Risk Management allowance, please contact our office **Please note that the deadline to claim or encumber these funds is November 30, 2022. All encumbered funds have to be claimed by February 1, 2023.**

I. Employment Practices Liability Compliance – (pg. 34)

A report regarding each member's compliance status with the MEL EPL/POL Risk Management Plan is included for your review. Each member should review this report carefully to insure its accuracy. If you believe the report to be inaccurate regarding your town, please contact PERMA directly.

J. Statutory Bond Status (pgs. 35-36)

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

K. Skateboard Park Approval Status (pg. 37)

The MEL has established a process, outlined in MEL Coverage Bulletin **2022-06**, which must be followed by all members who wish to construct a skateboard park and have the BURLCO JIF and MEL provide the facility with coverage. Any member with a park currently under construction or in the review process should review the enclosed spreadsheet to be sure that it accurately depicts the status of your facility. All members considering construction of a skateboard park should contact the Executive Director's office prior to moving forward.

L. Capehart Scatchard Updates (pgs. 38-42)

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. Elected Officials Letter (43-44)

Included please find correspondence that was sent to all Municipal clerks on or about February 7, 2022. The Municipal Clerks were asked to share this letter as well as a copy of the 2022 JIF Budget Message and Assessment Allocation Policy with all of their Elected Officials. Any Elected Officials or Administrative Staff that has a question regarding their individual assessment are invited to contact the Executive Directors Office.

N. Elected Officials Training

Again, this year, the Fund will be sponsoring Elected Officials training. The MEL will reduce each member's 2022 MEL Assessment by \$250 for each municipal elected official who attends one of the training sessions. This credit will also be extended to the member's CEO (i.e. Municipal Manager or Administrator) again this year. The total credit is limited to 5% of a member's 2022 MEL Assessment. The Executive Director's office is currently planning to hold this training virtually. It is anticipated that this training will take place beginning in March 2022. Additional information including a "Save the Date" will be forthcoming.

O. Land Use Training Certification (pg. 45)

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

P. Payroll Audits

On or about February 11, 2022 a letter was e-mailed to all Municipal Clerks, with a copy to Fund Commissioners, advising that Bowman & Company will be performing workers' compensation exposure verification audits of members' 2021 payrolls. These payroll figures will serve as the basis for your 2023 workers compensation excess premiums. Attached to the e-mail was a spreadsheet that included employee counts by payroll classification as reported during last year's payroll audit. As employee counts have a tendency to be the most time consuming part of the payroll audit process, members were asked to review and update this spreadsheet upon receipt. Members are asked to send the required payroll data to the auditors for processing either via mail or electronically no later than **March 11, 2022**. Details on how the data can be sent were included in the February 11, 2022 correspondence. Once the information is processed, the auditor will contact each town to discuss the results of the audit and clarify any questions. Members who still have questions following the audit can contact a representative from Bowman to set up a mutually convenient date and time to meet and discuss the audit results

Q. Property Appraisals

On or about February 14, 2022, each member and their RMC's received a notification from our office asking that they review and update their property schedule located in the Origami Exposure Data Management System. Once a member responds, those that are going to receive a physical appraisal this year will be contacted by the Fund Property Appraiser, ASSETWORKS. Those that are not receiving a physical inspection in 2022 will have their building & contents values trended accordingly. All members are asked to complete the review and update process no later than **March 21, 2022**.

R. Police Accreditation Announcement (pgs. 46-47)

On or about February 10, 2022, an email with an attached memorandum regarding reimbursement for the Police Accreditation Program Fees was sent to all Fund Commissioners and RMC's. It was requested that if the town or city had an operating Police Department, to please forward to the Police Chief. If you have any questions regarding the Reimbursement, please contact Denise Plavchak at Denise_Plavchak@riskprogramadministrators.com.

S. Safety Breakfast Kickoff/Safety and Claims Coordinator Roundtable

At this time, the Executive Director's office and the Safety Director's office are evaluating the ability to hold a traditional Safety Kickoff Breakfast & Claims Coordinator Roundtable due to the ongoing pandemic. Additional information will be forthcoming.

T. AGRiP/PRIMA 2022 Conferences

This year BURLCO JIF members will be eligible to attend two AGRIP Conferences and the Annual PRIMA Conference. The 2022 Budget includes funding for four (4) attendees in total. The BURLCO

JIF has adopted an Attendance Conference Policy that establishes clear guidelines and preferences for Commissioner Attendance. Those Fund Commissioners who have first priority for attendance at these conferences received information on the AGRiP Conferences from our office on December 9, 2021. Information on the PRIMA Conference was emailed on or about February 14, 2022.

U. Financial Disclosure Statement

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 as their position of Fund Commissioner with the JIF. Newly assigned Fund Commissioners receive their Filing PIN # from our office once we are notified of their assignment. 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 856-446-9136. Additional information will be forthcoming.

V. Inclement Weather

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

W. Website (WWW.BURLCOJIF.ORG)

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

X. New Member Activity

Nothing to Report

Burlington County Municipal JIF JOINT INSURANCE FUND									
2021 LOST TIME ACCIDENT FREQUENCY EXCLUDING SIR MEMBERS/ EXCLUDING COVID CLAIMS									
		DATA VALUED AS OF					December 31, 2021		
		# CLAIMS	Y.T.D.	2021	2020	2019			
		** FOR	LOST TIME	LOST TIME	LOST TIME	LOST TIME			TOTAL
MEMBER_ID	MEMBER	* 12/31/2021	ACCIDENTS	FREQUENCY	FREQUENCY	FREQUENCY	MEMBER		2021 - 2019
1	75 Beverly City	0	0	0.00	4.17	0.00	1 Beverly City		1.41
2	81 Lumberton Township	0	0	0.00	0.00	0.00	2 Lumberton Township		0.00
3	84 Riverside Township	0	0	0.00	0.00	0.00	3 Riverside Township		0.00
4	85 Shamong Township	0	0	0.00	0.00	0.00	4 Shamong Township		0.00
5	86 Tabernacle Township	0	0	0.00	1.01	0.00	5 Tabernacle Township		0.30
6	456 Springfield Township	0	0	0.00	0.00	0.00	6 Springfield Township		0.00
7	531 Chesterfield Township	0	0	0.00	2.11	0.00	7 Chesterfield Township		0.71
8	577 Bass River Township	0	0	0.00	0.00	0.00	8 Bass River Township		0.00
9	589 Bordentown City	0	0	0.00	2.15	2.07	9 Bordentown City		1.36
10	601 North Hanover Township	0	0	0.00	1.17	0.00	10 North Hanover Township		0.43
11	636 Wrightstown Borough	0	0	0.00	0.00	0.00	11 Wrightstown Borough		0.00
12	642 Pemberton Borough	0	0	0.00	0.00	2.33	12 Pemberton Borough		0.77
13	650 Palmyra Borough	0	0	0.00	0.00	1.20	13 Palmyra Borough		0.41
14	651 Woodland Township	0	0	0.00	0.00	0.00	14 Woodland Township		0.00
15	673 Fieldsboro Borough	0	0	0.00	0.00	0.00	15 Fieldsboro Borough		0.00
16	697 New Hanover Township	0	0	0.00	0.00	***	16 New Hanover Township		0.00
17	83 Medford Township	0	1	0.61	1.22	0.72	17 Medford Township		0.86
18	532 Westampton Township	0	1	0.84	1.50	3.03	18 Westampton Township		1.82
19	79 Florence Township	0	1	0.88	0.00	1.91	19 Florence Township		0.93
20	82 Mansfield Township	0	1	1.05	0.00	0.00	20 Mansfield Township		0.35
21	600 Bordentown Township	0	1	1.21	3.64	4.73	21 Bordentown Township		3.21
22	373 Southampton Township	0	1	1.54	2.50	1.18	22 Southampton Township		1.74
23	76 Delanco Township	0	1	1.75	1.71	0.00	23 Delanco Township		1.12
24	78 Edgewater Park Township	0	1	1.87	3.48	0.00	24 Edgewater Park Township		1.90
25	576 Mount Laurel Township	2	6	2.08	1.05	2.02	25 Mount Laurel Township		1.70
26	80 Hainesport Township	0	1	2.13	0.00	0.00	26 Hainesport Township		0.68
27	77 Delran Township	0	4	2.88	1.53	0.94	27 Delran Township		1.86
28	208 Pemberton Township	2	7	3.54	1.99	2.56	28 Pemberton Township		2.69
Totals:		4	26	1.15	1.19	1.25			1.20
Frequency = (Y.T.D. LOST TIME ACCIDENT * 200,000) / ADJUSTED HOURS WORKED									
* Member does not participate in the FUND for Workers' Comp coverage									
** Member has a higher Self Insured Retention for Workers' Comp and is EXCLUDED from this report									
*** MEMBER WAS NOT ACTIVE FOR THIS FUND YEAR									
2020 Loss Time Accident									
Frequency as of		December 31, 2020		1.06					

2021 LOST TIME ACCIDENT FREQUENCY ALL JIFs EXCLUDING SIR MEMBERS/ EXCLUDING COVID CLAIMS				
		December 31, 2021		
	2021	2020	2019	TOTAL
	LOST TIME	LOST TIME	LOST TIME	RATE *
FUND	FREQUENCY	FREQUENCY	FREQUENCY	2021 - 2019
Monmouth County	0.80	0.86	1.28	0.98
Camden County	0.94	1.27	1.43	1.21
Burlington County Municipal JIF	1.15	1.19	1.25	1.20
Morris County	1.16	1.28	1.56	1.34
Suburban Municipal	1.17	1.58	1.81	1.52
NJ Public Housing Authority	1.32	1.64	1.80	1.59
Central New Jersey	1.33	1.50	1.52	1.45
Professional Municipal Management	1.33	1.35	2.40	1.69
Bergen County	1.38	1.25	1.52	1.38
Ocean County	1.49	1.54	1.90	1.65
NJ Utility Authorities	1.50	2.34	2.57	2.13
Suburban Metro	1.53	1.73	1.83	1.72
Atlantic County Municipal JIF	1.59	1.87	2.66	2.03
Gloucester, Salem, Cumberland C	1.61	1.59	1.80	1.67
South Bergen County	1.96	1.86	1.69	1.84
AVERAGE	1.35	1.52	1.80	1.56
* NOTE : lost days may include claims with reserves - where claimant may not yet have had lost time				

Burlington County Municipal JIF

Certificate of Insurance Monthly Report

From 12/22/2021 To 1/22/2022

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
H - Lindenwold Fire District No.1 I - Township of Medford	220 Bangor Avenue Lindenwold, NJ 08021	RE: use of equipment or premises 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 equipment or premises by the Medford Fire & EMS/OEM for training purposes during the current calendar year.	12/28/2021 #3202565	GL AU EX WC
H - Borough of Fieldsboro I - Borough of Fieldsboro	204 Washington Street Fieldsboro, NJ 08505	JIF Blanket Crime: Evidence of Public Employee Dishonesty (Employees & Volunteers) - Coverage O; Forgery and Alteration - Coverage B; Theft, Disappearance and Destruction - Coverage C; Robbery and Safe Burglary - Coverage D; and Computer Fraud with Funds Transfer - Coverage F. Coverage O includes Municipal Court employees not required by law to be individually bonded. Coverage O excludes all Statutory positions (those positions required by law to be individually bonded). MEL Crime Policy: Evidence of Statutory Bond Coverage Coverage O applies to Statutory Court positions such as Magistrate, Court Clerk, Court Administrator and the position of Fire District Treasurer. Evidence of insurance as respects to Statutory Bond coverage for Danielle Gsell - Tax Collector, Eff: 01/03/2022 and Peter Federico - Treasurer, Effective: 01/01/2016.	1/4/2022 #3216376	OTH
H - State of New Jersey, Dept. of I - Township of Bordentown	Environmental Protection Div. of Fish & Wildlife PO Box 420;Mail Code 501-03 Trenton, NJ 08625	RE: Range Use Permit for Colliers Mills WMA Evidence of Insurance as respects to Range Use Permit for Colliers Mills WMA for the Bordentown Police Department during the current policy period.	1/4/2022 #3216811	GL AU EX WC
H - Burlington County Board of I - City of Bordentown	Chosen Freeholders Attn: Insurance & Risk Mgmt. 49 Rancocas Road;PO Box 6000 Southampton, NJ 08060	RE: Shared Services Agreement for Central Communications/911 Calls 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 Shared Services Agreement with Burlington County Board of Chosen Freeholders for Central Communications/911 calls through the County's office of Public Safety Services.	1/5/2022 #3234369	GL AU EX WC
H - Burlington County Board of I - City of Bordentown	Commissioners 49 Rancocas Road PO Box 6000 Mt Holly, NJ 08060	RE: FY2021 Community Development Block Grant Program for Project: Carslake Community Center Improvements The Certificate Holder is an Additional Insured on the above referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to FY2021 Community Development Block Grant Program for Project: Carslake Community Center Improvements.	1/5/2022 #3234370	GL AU EX WC
H - Burlington County Board of I - City of Bordentown	Commissioners 49 Rancocas Road PO Box 6000	RE: FY2022 Municipal Alliance Program The Certificate Holder is an Additional Insured on the above referenced Commercial General Liability and Excess Liability Policies if required by written contract as	1/5/2022 #3234371	GL AU EX WC

Burlington County Municipal JIF

Certificate of Insurance Monthly Report

From 12/22/2021 To 1/22/2022

	Mt Holly, NJ 08060	respect to FY2022 Municipal Alliance Program		
H - Burlington County Board of I - City of Bordentown	Chosen Freeholders 49 Rancocas Road Mt Holly, NJ 08060	RE: Carslake Community Center for Nutritional & Recreational Program Evidence of Insurance with respect to Carslake Community Center for Nutritional & Recreational Program for the Elderly.	1/5/2022 #3234387	GL AU EX WC OTH
H - NJ Department of Health I - Township of Tabernacle	369 Warren Street Trenton, NJ 08608	Evidence of Insurance - Tabernacle Rescue Squad Professional Liability language is included within the Member Manual (General Liability). The Umbrella Liability Policy sits excess of the General Liability Policy The Professional Liability exclusion in the General Liability does not apply to nurses, EMTs, paramedics, first aid squads, rescue squads or emergency response teams while acting in the scope of their duties on behalf of the insured, including volunteers of the insureds first aid squads, rescue squads and emergency response teams arising out of the rendering or failure to render medical emergency services at the scene of a medical emergency immediately following the occurrence of such emergency.	1/10/2022 #3240590	GL AU EX WC OTH
H - Laurel Corporate Center LLC I - Township of Mount Laurel	587 Fifth Avenue, 10th Floor New York, NY 10017	RE: use of parking lot Evidence of insurance with respects to the use of parking lot at 15000 Midlantic Drive, Mount Laurel, NJ 08054, for a Township event.	1/13/2022 #3242146	GL AU EX WC
H - Township of Westampton I - Township of Westampton	710 Rancocas Road Westampton, NJ 08060	JIF Blanket Crime: Evidence of Public Employee Dishonesty (Employees & Volunteers) - Coverage O; Forgery and Alteration - Coverage B; Theft, Disappearance and Destruction - Coverage C; Robbery and Safe Burglary - Coverage D; and Computer Fraud with Funds Transfer - Coverage F. Coverage O includes Municipal Court employees not required by law to be individually bonded. Coverage O excludes all Statutory positions (those positions required by law to be individually bonded). MEL Crime Policy: Evidence of Statutory Bond Coverage Coverage O applies to Statutory Court positions such as Magistrate, Court Clerk, Court Administrator and the position of Fire District Treasurer. Evidence of insurance as respects to Statutory Bond coverage for Robert L. Hudnell - Treasurer, Effective: 01/01/2007 and Christine Taylor - Tax Collector Effective: 01/07/2022.	1/18/2022 #3245134	OTH
H - Lease Servicing Center Inc. dba I - Township of Westampton	NCL Government Capitol ISAOA ATIMA 220 22nd ave. east suite 106;56309 Alexandria, MN	RE:VIN# 1FMJU1GT4MEA54582 Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies and Loss Payee on the Property Policy if required by written contract as respects to lease of 2021 Ford Expedition VIN# 1FMJU1GT4MEA54582 values at \$60,000	1/21/2022 #3250669	GL AU EX WC OTH

BURLINGTON COUNTY MUNICIPAL FUND

FINANCIAL FAST TRACK REPORT

AS OF November 30, 2021

	THIS MONTH	YTD	PRIOR YEAR END	FUND BALANCE
1. UNDERWRITING INCOME	680,340	7,932,690	128,691,648	136,624,338
2. CLAIM EXPENSES				
Paid Claims	200,042	2,839,095	48,641,102	51,480,198
Case Reserves	(19,073)	(87,033)	4,469,559	4,382,526
IBNR	146,876	593,551	2,465,014	3,058,565
Recoveries	(20,067)	(88,420)	(247,254)	(335,674)
TOTAL CLAIMS	307,778	3,257,194	55,328,421	58,585,615
3. EXPENSES				
Excess Premiums	249,782	2,747,600	36,314,788	39,062,388
Administrative	118,177	1,271,705	21,954,784	23,226,489
TOTAL EXPENSES	367,958	4,019,305	58,269,572	62,288,877
4. UNDERWRITING PROFIT (1-2-3)	4,603	656,192	15,093,655	15,749,847
5. INVESTMENT INCOME	17,636	(9,535)	4,713,686	4,704,150
6. DIVIDEND INCOME	57,267	57,267	688,486	745,753
7. STATUTORY PROFIT (4+5+6)	79,507	703,924	20,495,827	21,199,750
8. DIVIDEND	907,267	907,267	10,473,464	11,380,731
9. RCF & MEL Surplus Trigger Assessment	0	0	318,269	318,269
10. STATUTORY SURPLUS (7-8-9)	(827,760)	(203,343)	9,704,094	9,500,750

SURPLUS (DEFICITS) BY FUND YEAR

Closed	(841,800)	(848,189)	7,864,045	7,015,856
MEL JIF Retro	587	448,703	309,743	758,445
2017	2,263	147,058	1,942,389	2,089,447
2018	670	85,609	(934,287)	(848,679)
2019	1,242	(232,903)	(94,975)	(327,878)
2020	2,141	176,808	617,179	793,987
2021	7,136	19,572		19,572
TOTAL SURPLUS (DEFICITS)	(827,760)	(203,343)	9,704,094	9,500,750
TOTAL CASH				18,066,732

CLAIM ANALYSIS BY FUND YEAR

TOTAL CLOSED YEAR CLAIMS	0	(298)	42,030,381	42,030,083
FUND YEAR 2017				
Paid Claims	3,711	171,611	1,584,777	1,756,388
Case Reserves	(4,304)	(302,587)	531,581	228,994
IBNR	593	(17,262)	121,920	104,658
Recoveries	-	0	0	0
TOTAL FY 2017 CLAIMS	(0)	(148,238)	2,238,278	2,090,040
FUND YEAR 2018				
Paid Claims	50,972	275,765	3,116,641	3,392,406
Case Reserves	(95,807)	(210,875)	901,020	690,146
IBNR	44,835	(150,763)	547,274	396,511
Recoveries	-	0	0	0
TOTAL FY 2018 CLAIMS	0	(85,873)	4,564,935	4,479,062
FUND YEAR 2019				
Paid Claims	24,502	448,244	1,724,312	2,172,555
Case Reserves	77,570	1,248	1,373,367	1,374,614
IBNR	(102,072)	(216,812)	472,371	255,559
Recoveries	-	0	0	0
TOTAL FY 2019 CLAIMS	(0)	232,679	3,570,050	3,802,729
FUND YEAR 2020				
Paid Claims	13,315	646,958	901,285	1,548,243
Case Reserves	(12,369)	(315,609)	1,050,228	734,619
IBNR	3,312	(591,894)	1,220,519	628,625
Recoveries	(4,258)	81,726	(247,254)	(165,528)
TOTAL FY 2020 CLAIMS	0	(178,819)	2,924,778	2,745,959
FUND YEAR 2021				
Paid Claims	107,543	1,296,816		1,296,816
Case Reserves	15,838	740,790		740,790
IBNR	200,207	1,570,282		1,570,282
Recoveries	(15,810)	(170,146)		(170,146)
TOTAL FY 2021 CLAIMS	307,778	3,437,743		3,437,743
COMBINED TOTAL CLAIMS	307,778	3,257,194	55,328,421	58,585,615

This report is based upon information which has not been audited nor certified by an actuary and as such may not truly represent the condition of the fund.

Fund Year 2020 and Fund Year 2021 Claims reflect anticipated recoverable amounts from the MEL of \$287,896 (Paid: \$165,528, Reserves: \$122,367)

and \$368,869 (Paid: \$170,146, Reserves: \$198,723) respectively for COVID 19 Workers Compensation claims.

Burlington County Municipal Joint Insurance Fund

Monthly Regulatory Filing Checklist

Fund Year 2022 for the Month of January

ITEM	FILING STATUS
Meeting Minutes	2/15/22
Bylaws Amendments	N/A
Risk Management Program Changes	2/1/22
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	2/1/22
Executive Committee Changes	2/1/22

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

Year: January 1, 2022 – December 31, 2022

ITEM	FILING STATUS
Ethics Filings (<i>Notification to FC's and Prof's</i>)	
Renewal Resolutions and Indemnity & Trust Agreements	02/01/2022
Budget and Actuarial Certification/Opinion Letter	12/22/21
Annual Assessments/Contributions	12/22/21
Supplemental Assessments/Contributions	
Risk Management Program	02/01/2022
Annual Certified Audit	
List of Fund Commissioners & Executive Committee	02/01/2022
Identity of Administrator	02/01/2022
Identity of Treasurer	02/01/2022
Excess Insurance /Group Purchase Insurance/Reinsurance Policies	02/01/2022
Withdrawals	
Exhibit A - Certification of JIF Fund Professionals	02/01/2022
Exhibit B - Certification of JIF Data Forms	
Exhibit D - New Member Filings	N/A
New Service Providers	02/01/2022
Annual Reorganization Resolutions, including Cash Management Plan	02/01/2022

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

Burlington County Municipal Joint Insurance Fund 2022 Optional Safety Budget																	
Member Municipality	Opening Balance	January 2022	February 2022	March 2022	April 2022	May 2022	June 2022	July 2022	August 2022	September 2022	October 2022	November 2022	December 2022	Paid 2023	Total Paid	Remaining Balance	Date Encumbered
Bass River	995.00														0.00	995.00	
Beverly Ctiy	1,595.00														0.00	1,595.00	
Bordentown City	1,595.00														0.00	1,595.00	
Bordentown Twp.	2,660.00														0.00	2,660.00	
Chesterfield	995.00														0.00	995.00	
Delanco	1,595.00														0.00	1,595.00	
Delran	2,660.00														0.00	2,660.00	
Edgewater Park	1,595.00														0.00	1,595.00	
Fieldsboro	750.00														0.00	750.00	
Florence	2,660.00														0.00	2,660.00	
Hainesport	995.00														0.00	995.00	
Lumberton	2,660.00														0.00	2,660.00	
Mansfield	1,595.00														0.00	1,595.00	
Medford	4,645.00														0.00	4,645.00	
Mount Laurel	4,645.00														0.00	4,645.00	
New Hanover	750.00														0.00	750.00	
North Hanover	1,595.00														0.00	1,595.00	
Palmyra	1,595.00														0.00	1,595.00	
Pemberton Boro	995.00														0.00	995.00	
Pemberton Twp.	4,645.00														0.00	4,645.00	
Riverside	2,660.00														0.00	2,660.00	
Shamong	995.00														0.00	995.00	
Southampton	1,595.00														0.00	1,595.00	
Springfield	995.00														0.00	995.00	
Tabernacle	995.00														0.00	995.00	
Westampton	1,595.00														0.00	1,595.00	
Woodland	995.00														0.00	995.00	
Wrightstown	995.00														0.00	995.00	
Total By Line	52,045	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	0.00	52,045.00	
Must be Claimed or Encumbered by November 30, 2022. All Encumbered Claims Must be Claimed by February 1, 2023																	

F:\DATA\Risk\EXCEL\BURLCO\2022\Safety\BURLCO 2022 REIMBURSE.xlsx]OSB

Burlington County Municipal Joint Insurance Fund 2022 Wellness Incentive Program																	
Member Municipality	Opening Balance	January 2022	February 2022	March 2022	April 2022	May 2022	June 2022	July 2022	August 2022	September 2022	October 2022	November 2022	December 2022	Paid 2023	Total Paid	Remaining Balance	Date of Encumber
Bass River	500.00														0.00	500.00	
Beverly	750.00														0.00	750.00	
Bordentown City	750.00														0.00	750.00	
Bordentown Twp.	1,000.00														0.00	1,000.00	
Chesterfield	500.00														0.00	500.00	
Delanco	750.00														0.00	750.00	
Delran	1,000.00														0.00	1,000.00	
Edgewater Park	750.00														0.00	750.00	
Fieldsboro	500.00														0.00	500.00	
Florence	1,000.00														0.00	1,000.00	
Hainesport	500.00														0.00	500.00	
Lumberton	1,000.00														0.00	1,000.00	
Mansfield	750.00														0.00	750.00	
Medford	1,500.00														0.00	1,500.00	
Mount Laurel	1,500.00														0.00	1,500.00	
New Hanover	500.00														0.00	500.00	
North Hanover	750.00														0.00	750.00	
Palmyra	750.00														0.00	750.00	
Pemberton Boro	500.00														0.00	500.00	
Pemberton Twp.	1,500.00														0.00	1,500.00	
Riverside	1,000.00														0.00	1,000.00	
Shamong	500.00														0.00	500.00	
Southampton	750.00														0.00	750.00	
Springfield	500.00														0.00	500.00	
Tabernacle	500.00														0.00	500.00	
Westampton	750.00														0.00	750.00	
Woodland	500.00														0.00	500.00	
Wrightstown	500.00														0.00	500.00	
Total By Line	\$21,750.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	0.00	21,750.00	
Must be Claimed or Encumbered by November 30, 2022. All Encumbered Claims Must be Claimed by February 1, 2023																	

F:\DATA\Risk\EXCEL\BURLCO\2022\Safety\BURLCO 2022 REIMBURSE.xlsx\WELLNESS

**Burlington County Municipal Joint Insurance Fund
2022 EPL/CYBER Risk Management Budget**

Member Municipality	Opening Balance	January 2022	Feb 2022	March 2022	April 2022	May 2022	June 2022	July 2022	August 2022	September 2022	October 2022	November 2022	December 2022	Paid in 2023	Total Paid	Remaining Balance	Date Encumbered
Bass River	500.00														0.00	500.00	
Beverly	500.00														0.00	500.00	
Bordentown City	500.00														0.00	500.00	
Bordentown Twp.	500.00														0.00	500.00	
Chesterfield	500.00														0.00	500.00	
Delanco	500.00														0.00	500.00	
Delran	500.00														0.00	500.00	
Edgewater Park	500.00														0.00	500.00	
Fieldsboro	500.00														0.00	500.00	
Florence	500.00														0.00	500.00	
Hainesport	500.00														0.00	500.00	
Lumberton	500.00														0.00	500.00	
Mansfield	500.00														0.00	500.00	
Medford	500.00														0.00	500.00	
Mt. Laurel	500.00														0.00	500.00	
New Hanover	500.00														0.00	500.00	
North Hanover	500.00														0.00	500.00	
Palmyra	500.00														0.00	500.00	
Pemberton Boro	500.00														0.00	500.00	
Pemberton Twp.	500.00														0.00	500.00	
Riverside	500.00														0.00	500.00	
Shamong	500.00														0.00	500.00	
Southampton	500.00														0.00	500.00	
Springfield	500.00														0.00	500.00	
Tabernacle	500.00														0.00	500.00	
Westampton	500.00														0.00	500.00	
Woodland	500.00														0.00	500.00	
Wrightstown	500.00														0.00	500.00	
Total By Line	14,000.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$14,000.00	

Must be Claimed or Encumbered by November 30, 2022. All Encumbered Claims Must be Claimed by February 1, 2023

F:\DATA\Risk\EXCEL\BURLCO\2022\Safety\BURLCO 2022 REIMBURSE.xlsx|EPL CYBER

MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND						
EMPLOYMENT PRACTICES COMPLIANCE STATUS - Burlco JIF						
Data Valued As of :		January 31, 2022				
Total Participating Members		28				
Complaint		24				
Percent Compliant		85.71%				
				01/01/22	2022	
	Checklist Submitted	Compliant	EPL	POL	Co-Insurance	
Member Name	*		Deductible	Deductible	01/01/22	
BASS RIVER	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K	
BEVERLY	Yes	Yes	\$ 2,500	\$ 2,500	20% of 1st 250K	
BORDENTOWN CITY	No	No	\$ 100,000	\$ 20,000	of 1st 2Mil/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	No	No	\$ 100,000	\$ 20,000	of 1st 2Mil/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	\$ 20,000	\$ 20,000	20% of 1st 250K	
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	No	No	\$ 20,000	\$ 20,000	20% of 1st 250K	
NORTH HANOVER	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K	
PALMYRA	Yes	Yes	\$ 20,000	\$ 20,000	0%	
PEMBERTON	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K	
PEMBERTON BOROUGH	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K	
RIVERSIDE	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K	
SHAMONG	Yes	Yes	\$ 10,000	\$ 10,000	0%	
SOUTHAMPTON	Yes	Yes	\$ 2,500	\$ 2,500	0%	
SPRINGFIELD	Yes	Yes	\$ 7,500	\$ 7,500	20% of 1st 100K	
TABERNACLE	Yes	Yes	\$ 10,000	\$ 10,000	0%	
WESTAMPTON	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K	
WOODLAND	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K	
WRIGHTSTOWN	No	No	\$ 100,000	\$ 20,000	of 1st 2Mil/20% of 1st 250K	
* Member does NOT participate in EPL coverage						

MEL Statutory Bonds as of 1/31/22

Name	Applicant	Active Statutor	Bond Position 1	e Date Position 1	Approval Status	Pos Delete Date	P. Second	Bond Position 2	e Date Position 2	Approval Status	Delete Date	P Status
Bass River Township	Albert Stanley	Yes	Tax Collector	06/05/2017	Approved		Yes	CFO (Assuming Treasurer Duties)	06/05/2017	Approved		Approved
Bass River Township	Linda Eliason-Ash	No	Tax Collector	01/01/2007	Approved	05/31/2017						Approved
Bass River Township	Eileen Brower	Yes	Treasurer	06/13/2016	Approved							Approved
Beverly City	Dawn Gorman	Yes	Tax Collector	06/21/2021	Approved							Approved
Beverly City	Error - delete	No		10/08/2020	Approved	10/08/2020						Approved
Beverly City	Shari Key	No	Tax Collector	05/01/2014	Approved	07/19/2021						Approved
Beverly City	Yvonne Bullock	Yes	CFO (Assuming Treasurer Duties)	05/01/2014	Approved							Approved
Bordentown City	Margaret M. Peak	Yes	CFO (Assuming Treasurer Duties)	10/19/2020	Approved							Approved
Bordentown City	Richard Wright	No	Treasurer	06/20/2019	Approved	10/18/2020						Approved
Bordentown City	Tanyika Johns	No	Tax Collector	03/11/2014	Approved	08/10/2015						Approved
Bordentown City	Margaret Peak	No	CFO (Assuming Treasurer Duties)	08/01/2013	Approved	06/14/2019						Approved
Bordentown City	Caryn Hoyer	No	Tax Collector	08/10/2015	Approved	02/13/2017						Approved
Bordentown City	Jennifer M. Smith	Yes	Tax Collector	02/13/2017	Approved							Approved
Bordentown Township	Laurie Finger	Yes	Tax Collector	04/19/2021	Approved							Approved
Bordentown Township	Kittina Wallrath	Yes	Treasurer	03/01/2020	Incomplete							Incomplete
Bordentown Township	Add in error	No	Treasurer	01/01/1900	Incomplete	01/01/1900						Incomplete
Bordentown Township	MaryAlice Picariello	No	Tax Collector	03/05/2009	Approved	05/29/2015						Approved
Bordentown Township	Donna Muldrow	No	Treasurer	03/05/2009	Approved	03/01/2020						Approved
Bordentown Township	Jeffrey Elasser	No	Tax Collector	08/01/2015	Approved	03/19/2021						Approved
Chesterfield Township	Caryn M. Hoyer	Yes	Tax Collector	06/30/2008	Approved							Approved
Chesterfield Township	Wendy Wulstein	Yes	Treasurer	01/31/2012	Approved							Approved
Delanco Township	Lynn A. Davis	No	Tax Collector	01/01/2007	Approved	11/01/2016						Approved
Delanco Township	Robert L. Hudnell	Yes	CFO (Assuming Treasurer Duties)	01/01/2007	Approved							Approved
Delanco Township	Jennifer Dellavalle	Yes	Tax Collector	11/01/2016	Approved							Approved
Delran Township	Kareemah Press	Yes	CFO (Assuming Treasurer Duties)	10/19/2020	Approved							Approved
Delran Township	Margaret M. Peak	No	CFO (Assuming Treasurer Duties)	04/08/2019	Approved	10/16/2020						Approved
Delran Township	Tanyika L Johns	Yes	Tax Collector	02/01/2019	Approved							Approved
Delran Township	Linda Lewis	No	Treasurer	12/21/2018	Approved	04/01/2019						Approved
Delran Township	Victoria Boras	No	Tax Collector	06/27/2011	Approved	02/28/2019						Approved
Edgewater Park Township	Tanyika Johns	No	Tax Collector		Approved	02/05/2019						Approved
Edgewater Park Township	Mindie Weiner	Yes	Tax Collector	02/05/2019	Approved							Approved
Fieldsboro Borough	Danielle Gsell	Yes	Tax Collector	01/03/2022	Approved							Approved
Fieldsboro Borough	LEIGHA A BOGDANOWICZ	No	Tax Collector	04/01/2019	Approved	01/03/2022						Approved
Fieldsboro Borough	Peter Federico	Yes	Treasurer	01/01/2016	Approved							Approved
Fieldsboro Borough	Lan Chen Shen	No	Tax Collector	01/01/2016	Approved	03/31/2019						Approved
Florence Township	Michelle Chiemiego	Yes	Treasurer	11/01/2020	Approved							Approved
Florence Township	Sandra Blacker	No	CFO (Assuming Treasurer Duties)	05/07/2020	Approved	11/30/2020						Approved
Florence Township	Christine Swiderski	Yes	Tax Collector	05/11/2020	Approved							Approved
Hainesport Township	Paula Tiver	Yes	Tax Collector	01/01/2020	Approved							Approved
Hainesport Township	Donna Condo	Yes	CFO (Assuming Treasurer Duties)	02/01/2019	Approved							Approved
Hainesport Township	Dawn Emmons	No	CFO (Assuming Treasurer Duties)	02/01/2017	Pending	01/31/2019						Pending
Hainesport Township	Joanna Mustafa	No	CFO (Assuming Treasurer Duties)	12/13/2016	Approved	02/17/2017						Approved
Hainesport Township	Sharon A. Deviney	No	Tax Collector	01/01/2007	Approved	01/01/2020						Approved
Lumberton Township	Sharon Deviney	No	Tax Collector	02/19/2011	Approved	12/31/2015						Approved
Lumberton Township	Robin D. Sarlo	Yes	Tax Collector	01/01/2016	Approved							Approved
Mansfield Township	Linda Hannawacker	Yes	Tax Collector	07/06/2020	Approved							Approved
Mansfield Township	Bonnie Grouser	Yes	CFO (Assuming Treasurer Duties)	07/01/2019	Approved							Approved
Mansfield Township	Dana Elliott	No	Tax Collector	07/01/2018	Approved	07/06/2020						Approved
Mansfield Township	Joseph P Monzo	No	CFO (Assuming Treasurer Duties)	01/01/2007	Approved	07/01/2019						Approved
Mansfield Township	Elaine Fortin	No	Tax Collector	01/01/2007	Approved	07/01/2018						Approved
Medford Township	Rachel Warrington	Yes	Tax Collector	10/01/2020	Approved							Approved
Medford Township	Robin Sarlo	Yes	CFO (Assuming Treasurer Duties)	03/04/2019	Approved							Approved
Medford Township	Patricia Capasso	No	Tax Collector	01/01/2013	Approved	09/30/2020						Approved
Medford Township	Albert Stanley	No	CFO (Assuming Treasurer Duties)	08/03/2015	Approved	03/04/2019						Approved
Mount Laurel Township	Maureen Mitchell	No	Tax Collector	01/30/2012	Approved	10/24/2016						Approved
Mount Laurel Township	Meredith Tomczyk	No	CFO (Assuming Treasurer Duties)	01/09/2012	Approved	01/01/1900						Approved

MEL Statutory Bonds as of 1/31/22

Mount Laurel Township	Tara Krueger	Yes	Treasurer	04/17/2017	Approved		Approved
Mount Laurel Township	Karen Cohen	Yes	Library Treasurer	01/15/2014	Approved		Approved
Mount Laurel Township	Kim Muchowski	Yes	Tax Collector	10/24/2016	Approved		Approved
New Hanover Township	Terry Henry	Yes	CFO (Assuming Treasurer Duties)	02/26/2020	Approved		Approved
New Hanover Township	Lynn Davis	Yes	Tax Collector	01/01/2020	Approved		Approved
North Hanover Township	Joseph Greene	Yes	Treasurer	04/29/2013	Approved		Approved
North Hanover Township	Mary Alice Picariello	Yes	Tax Collector	06/27/2009	Approved		Approved
Palmyra Borough	Janeen Rossi	No	Tax Collector			01/01/1900	
Palmyra Borough	Donna Condo	Yes	CFO (Assuming Treasurer Duties)	01/01/2016	Approved		Approved
Palmyra Borough	Danielle Lippincott	No	Tax Collector	01/25/2019	Approved	01/01/1900	Approved
Palmyra Borough		No		Approved		01/01/1900	Approved
Palmyra Borough	Tanyika Johns	Yes	Tax Collector	06/15/2020	Approved		Approved
Pemberton Borough	Kathleen Smick	Yes	Tax Collector	05/19/2014	Approved		Approved
Pemberton Borough	Donna Mull	Yes	Treasurer	01/01/2011	Approved		Approved
Pemberton Township	Joyce Tinnes	Yes	CFO (Assuming Treasurer Duties)	10/07/2021	Approved		Approved
Pemberton Township	Shayla Steele	No	Tax Collector	07/29/2021	Approved	12/10/2021	Approved
Pemberton Township	Alison Shinkunas	No	Tax Collector	03/23/2015	Approved	01/01/1900	Approved
Pemberton Township	Robert Benick	No	Treasurer	01/01/2014	Approved	10/01/2021	Approved
Pemberton Township	Alison Varrellmann	Yes	Tax Collector	03/23/2015	Approved		Approved
Riverside Township	Nancy Elmeaze	No	Tax Collector	09/01/2007	Approved	07/31/2015	Approved
Riverside Township	Mindie Weiner	Yes	Tax Collector	03/21/2016	Approved		Approved
Riverside Township	Meghan O. Jack	Yes	Treasurer	06/01/2013	Approved		Approved
Shamong Township	Kathryn J. Taylor	Yes	Tax Collector	01/01/2007	Approved		Approved
Shamong Township	Christine Chambers	Yes	CFO (Assuming Treasurer Duties)	11/24/2014	Approved		Approved
Southampton Township	Nancy Gower	Yes	CFO (Assuming Treasurer Duties)	01/01/2007	Approved		Approved
Southampton Township	Melissa Chesla	Yes	Tax Collector	09/01/2014	Approved		Approved
Springfield Township	Yolaika Madina	Yes	CFO (Assuming Treasurer Duties)	01/01/2021	Approved		Approved
Springfield Township	Melissa Chesla	Yes	Tax Collector	11/01/2014	Approved		Approved
Springfield Township	Dianne Kelly	No	CFO (Assuming Treasurer Duties)	01/01/2010	Approved	09/30/2020	Approved
Tabernacle Township	Rodney R Haines	Yes	CFO (Assuming Treasurer Duties)	08/01/2018	Approved		Approved
Tabernacle Township	Susan Costales	No	Tax Collector	09/24/2008	Approved	08/21/2018	Approved
Tabernacle Township	Kimberly Smith	Yes	Tax Collector	04/01/2016	Approved		Approved
Westampton Township	Christine Taylor	Yes	Tax Collector	01/07/2022	Approved		Approved
Westampton Township	Carol A. Brown-layou	No	Tax Collector	01/01/2007	Approved	12/31/2021	Approved
Westampton Township	Robert L. Hudnell	Yes	Treasurer	01/01/2007	Approved		Approved
Woodland Township	Kathleen Rosmando	Yes	CFO (Assuming Treasurer Duties)	06/06/2013	Approved		Approved
Woodland Township	Nancy Seeland	Yes	Tax Collector	01/01/2015	Approved		Approved
Wrightstown Borough	Lynn A. Davis	No	Tax Collector	01/01/2010	Approved	11/01/2016	Approved
Wrightstown Borough	Jeffrey C. Elsasser	Yes	Tax Collector	11/01/2016	Approved		Approved
Wrightstown Borough	Ronald A. Ghrist	Yes	Treasurer	01/01/2010	Approved		Approved

Burlington County Municipal Joint Insurance Fund
Skateboard Park Approval Status

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

Last Update: 2/4/2022

Capehart Scatchard Blog

Key New Jersey Legislation In 2022: Expansion Of Compensability Of Parking Lot Injuries And Resumption Of Public Health Emergency

In the first few days of 2022, two major legislative developments have significantly impacted workers' compensation law. The legislation effectively repealing the Supreme Court decision in *Hersh v. County of Morris*, 217 N.J. 236 (2014) will have a long-term impact on workers' compensation in New Jersey; the resumption of the public health emergency will likely have only a short-term impact.

Governor Signs S771

Governor Phil Murphy signed S771 on January 10, 2022, which added the following new language in N.J.S.A. 34: 15-36 in relation to compensability of accidents in parking lots:

Employment shall also be deemed to commence, if an employer provides or designates a parking area for use by an employee, when an employee arrives at the parking area prior to reporting for work and shall terminate when an employee leaves the parking area at the end of a work period; provided that, if the site of the parking area is separate from the place of employment, an employee shall be deemed to be in the course of employment while the employee travels directly from the parking area to the place of employment prior to reporting for work and while the employee travels directly from the place of employment to the parking area at the end of a work period.

This new provision was a response to the aforesaid Hersh case, which involved an injury to an employee of the County of Morris, which rented space in a private garage for 65 employees. The decision in Hersh created a great deal of controversy and discussion. The facts were that Mrs. Hersh could not park in the county building next to her office because she lacked seniority, so she parked in the private garage in one of the 65 leased spaces. She then walked one-half block to Washington Street. While crossing the street, she was struck and was seriously injured by a motor vehicle which had run a red light. The petitioner's injuries were found not compensable because the County did not own the garage and did not control the garage. The Supreme Court found that the County did not derive a direct business interest from paying for employees to park in the private garage and noted that the accident occurred in a public street. The Court also commented that there was also no added or special hazard in crossing the public street.

The new legislation is significant in the following respects:

1. It may not matter any longer that the employer does not own or control the parking lot, particularly if the parking area is not adjacent to the employer's place of business;
2. It will also not matter that the injury occurred while the employee was walking on public property on the way to the employer's place of business from a lot designated or provided by the employer. This accident is now compensable.
3. What matters is whether the employer **"provides or designates a parking area for use by an employee."**

In examining this bolded phrase more closely, one can say that the word "designates" is fairly clear in meaning. A parking area marked off for one employer's use for its employees will clearly fall within this definition. But that has been the law for a long time! There was no need for a new law to tell us the designation of a parking area by an employer means controlling parking. The problematic word is the verb "provides." What is the legal definition of "provides?" Well, "provides" is not really a word with a legal definition at all. The dictionary definition is "makes available for use." Clearly, that applies to the situation in Hersh because the County leased and therefore provided parking. But many employers lease space in a

Capehart Scatchard Blog

building and do not designate any specific parking area alongside the place of employment. Yet there may be ample parking. When asked by employees or job applicants about parking, such employers may respond that parking is provided, simply meaning that employees will not have to pay for parking. Does an employer “provide” parking when the employer makes sure in its lease that its employees have access to parking lots at no cost to the employee, even if the employer does not own the lot or control the lot?

What if judges interpret the word “provided” in this expansive way? Then virtually all injuries in parking lots will be found compensable now, whether the employer is just a tenant in the building or not. That results in a complete reversal of the 1979 Amendments. Only injuries occurring to employees who park in public streets will then be found non-compensable. Such a reading would clearly conflict with the most important paragraph in N.J.S.A 34:15-36 in respect to commencement of employment:

Employment shall be deemed to commence when an employee arrives at the employer’s place of employment to report for work and shall terminate when the employee leaves the employer’s place of employment, excluding areas not under the control of the employer...” This language is the heart of the so-called “premises rule.” The new parking language did not remove the 1979 definition of commencement of employment. It is still there. Control or the absence of control is essential to the definition. The key language is: **“excluding areas not under the control of the employer.”**

How does one square this language about areas not under the control of the employer with the language in the new law about an employer which provides a parking area? Does the employer have to argue that the landlord, not the tenant, provides the parking area? If that is the argument, the counter argument will be that all employers which lease space pay for common area maintenance charges and therefore indirectly *provide* parking. Using the wrong word in a statute can be like pulling on a thread.

In the opinion of this practitioner, S771 conflicts with the premises rule. The word “provides” is the problematic word that will lead to a plethora of appeals. Counsel for petitioners injured in parking lots where space is leased are going to argue for broad interpretation of “provides,” and employers are going to argue that the law still excludes areas not under the control of the employer. One does not need a crystal ball to predict that the Supreme Court ironically will someday have to resolve an inherent conflict created by a legislative response to negate the Supreme Court’s own 2014 decision! My own guess is that the sponsors of this new law were thinking of how to counter the result in *Hersh*, which involved off-site parking leased by the employer. If the law had just focused on off-site parking areas, there would not likely be a wave of future litigation over the meaning of “provides.”

One other point is worth mentioning about S771, and it is a fairly common problem encountered with workers’ compensation legislation. Just as with the passage of the Hand and Foot Bill two years ago, this legislation fails to make clear which cases will be covered. By stating “this law shall take effect immediately,” the legislation did not answer whether the new law applies only to cases that are filed after January 10, 2022 or applies to all cases presently pending in the Division as of January 10, 2022.

The Resumption Of A Public Health Emergency

Executive Order 280 signed by Governor Murphy this week reinstates a public health emergency in New Jersey. By way of background, Governor Murphy signed S2380 on September 14, 2021, which defined certain Essential Workers who contracted COVID-19 at work. The law created a rebuttable presumption that the virus was work related for such Essential Employees. The Essential Employee law specifically referenced the contraction of COVID-19 **during the public health emergency**.

Capehart Scatchard Blog

In June 2021, Governor Murphy declared that the public health emergency had ended. The Governor did not mention anything about the end of the legal presumption, but many practitioners, including the undersigned, reasoned that there was no longer a presumption since there was no longer a public health emergency. This week's renewal of the public health emergency will certainly be viewed by judges of compensation to mean that the presumption of compensability again prevails. As readers know, this legal presumption shifts the burden of proof to the employer to disprove that the virus was contracted at work. There is, however, no presumption of impairment. The burden of proof remains on the injured employee to prove a compensable impairment for purposes of obtaining an award of permanent partial or total disability benefits.

New Jersey Supreme Court Finds Parking Lot Accident Compensable

On January 18, 2022, the New Jersey Supreme Court concluded round three of *Diane Lapsley v. Township of Sparta*, a case that dates back to February 3, 2014. On that date Mrs. Lapsley, a librarian for the Township, left work early when the Township closed the library due to a snowfall. Her husband picked her up. Mr. Lapsley parked his car in the lot adjacent to the library. The Lapsleys stepped off the library curb, walked about 18 feet along the parking lot when Mrs. Lapsley was struck by a snowplow owned by the Township and operated by a Township employee. The accident caused significant injuries to Mrs. Lapsley's leg, requiring multiple surgeries and leaving her leg disfigured.

The twist in this case occurred right at the beginning, as Lapsley did **not** file a workers' compensation claim. Instead, her lawyer filed a civil complaint against the Township and the coworker who was driving the snowplow. The Township moved to dismiss the civil suit based on the exclusive remedy provision. The Law Division stayed the civil suit and referred the matter to the Division of Workers' Compensation. The Judge of Compensation properly found that petitioner was injured in a Township owned and controlled parking lot and ruled that the case was compensable.

Lapsley appealed to the Appellate Division, which reversed and found that the accident was not compensable because the Township did not instruct Lapsley on where to park, nor how to enter and exit the municipal complex. The Appellate Division also observed that the parking lot was a shared one with the Township, School Board and public.

The New Jersey Supreme Court took certification and decided the case this week. The Court first observed the key provision in N.J.S.A. 34:15-36 that states "employment shall be deemed to commence when an employee arrives at the employer's place of employment to report for work and shall terminate when the employee leaves the employer's place of employment, excluding areas not under the control of the employer." The Court then went on to comment on this last clause: "excluding areas not under the control of the employer." It said:

[t]he Legislature used the phrase 'excluding areas not under the control of the employer' in its definition of employment because it intended to include areas controlled by the employer within the definition. That phrase was intended to make clear that the premises rule can entail more than the four walls of an office or plant.

Kristiansen v. Morgan, 153 N.J. 298 (1998). The Court referred again to Kristiansen at page 317 for the proposition that "This Court has stated that control exists when the employer owns, maintains, or has exclusive use of the property."

Capehart Scatchard Blog

The Supreme Court found Mrs. Lapsley's accident to be compensable because the accident occurred in the parking lot adjacent to the library, and the Township owned and maintained that lot. The reversal was not surprising at all. In fact, it was like an instant replay where an umpire calls out a baseball player at first base but the replay shows the runner to be five feet past the base when the ball reaches the first baseman. In other words, this was not a close call at all. Yet this case is going to prove to be an important one because of the new parking lot legislation that passed this month.

Readers of this blog are aware that the Governor signed a new parking lot bill earlier this month which may open the door to arguments for compensability for accidents that take place in shared multi-tenant parking lots. That new law states:

Employment shall also be deemed to commence, if an employer provides or designates a parking area for use by an employee, when an employee arrives at the parking area prior to reporting for work and shall terminate when an employee leaves the parking area at the end of a work period; provided that, if the site of the parking area is separate from the place of employment, an employee shall be deemed to be in the course of employment while the employee travels directly from the parking area to the place of employment prior to reporting for work and while the employee travels directly from the place of employment to the parking area at the end of a work period.

It is just a matter of time before Judges of Compensation will be deciding claim petitions for injuries in multi-tenant parking lots. The Supreme Court's decision in Lapsley does not comment on the new law because that law was just passed a week before this decision was released. Claimants' counsel may argue that a fall in a multi-tenant parking lot should be found compensable under the new parking lot law, even though the employer does not own the parking lot. Employers will argue the point that the Supreme Court made in Lapsley, namely that the statute says "excluding areas not under the control of the employer" when deciding issues of compensability under the premises rule. We will keep readers apprised on this issue over the coming months.

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

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

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

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

Capehart Scatchard Blog

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



Dear BURLCO JIF Member Elected Official:

By now you have started to formulate your municipality's 2022 Budget. And, what you may have noticed is a larger than normal increase in your 2022 JIF Assessment based upon factors specific to your municipality. For more than 30 years, the BURLCO JIF has been proud to deliver consistent coverage and relevant safety and risk management programs to our members while controlling costs. Unfortunately, 2022 has challenged the ability of the JIF to meet this standard.

While the attached "Budget Message" and "Assessment Allocation Policy" details different aspects of the JIF Budget and Assessment Strategies, the following summary may help to explain the key factors impacting the 2022 JIF Budget. In addition, these issues will be addressed in greater detail at the upcoming Elected Official's Seminars.

LEGISLATION & REGULATORY CHANGES

In response to four (4) recent statutory and regulatory changes implemented by the State of New Jersey, as noted below, the BURLCO JIF increased its local loss funding budget by 4.57% as recommended by the Fund Actuary:

1. Sexual Abuse & Molestation legislation was passed late in 2019 that allows individuals to claim damages as a result of alleged sexual molestation without regard to the Statute of Limitations. This has opened the door to lawsuits claiming damages from incidents that may have occurred many years ago where records, witnesses, and the accused may no longer be available, making these cases very costly to investigate and defend. This has put pressure on our liability budget.
2. An amendment to the Workers' Compensation statute makes certain types of cancers in fire fighters compensable if they meet specific criteria. The firefighter no longer has to draw a causality between the cancer and their firefighting activities. Under the new law, firefighters are PRESUMED to have contracted cancer as a result of their firefighting duties. We have already experienced an uptick in Workers' Compensation claims from this statute amendment and expect further pressures on our budget.
3. The NJ Division of Pensions issued a directive requiring all pending claim petitions for injured employees who are eligible for an accidental disability pension must be settled prior to the employee receiving their pension benefits. It is anticipated that this change alone will increase JIF Workers' Compensation costs by more than 10%. Recent Workers' Compensation claims activity demonstrates that our claims costs are increasing in this area.
4. The NJ Workers' Compensation Bureau has increased the Temporary Total Disability rate (wage replacement for injured employees) by 9.9% for 2022. This means all Workers' Compensation wage claims will lead to higher payouts and impact our claims expenses.

WORLDWIDE REINSURANCE PRESSURES

The JIF is also facing a "hard" worldwide insurance market. The second largest component of the JIF Budget is the cost of excess insurance policies that protect the JIF from very large claims. This includes coverage for catastrophic Workers' Compensation, Law Enforcement, Cyber, Employment Practices/Public Officials, and Property losses. The BURLCO JIF is a member of the NJ Municipal Excess

Liability Joint Insurance Fund (NJ MEL) that provides excess insurance coverage to more than 500 public entities across the State. While the NJ MEL has tremendous buying power in the worldwide insurance market, it is still experiencing the following increases:

1. Excess liability insurance costs are being driven by the increasing number of law enforcement liability claims including claims of excessive force. Overall statewide reinsurance rates are up 6%.
2. Statutory Workers' Compensation insurance costs are being driven by the pandemic, statutory & regulatory changes, and "re-openers" of Workers' Compensation claims from many years ago. Overall statewide reinsurance rate increase is 12.5%
3. Excess property costs are being driven by climate change and increased costs of building materials and labor. Overall statewide renewal rates rose by 17.8%. The BURLCO JIF increase is 29.68%.
4. The cost of Cyber insurance is being driven by the increasing number of cyber-attacks on municipalities country-wide including Southern New Jersey. Overall statewide increase in cyber premium is 91.1%.

SOCIAL INFLATION

There is an overall deterioration in the N. J. Title 59 immunities as courts fail to uphold the immunities intended by the New Jersey Legislature when the Act was passed in 1972. The purpose of Title 59 was to re-establish immunity of all public entities in New Jersey, based on the legislative balance of interests of the individual claimant and the taxpayers of the State. *Social inflation*, on the other hand, is a general feeling that when someone is injured or hurt, they deserve to be compensated even if there is no obvious liable party. People are more inclined to sue municipal governments these days regardless of negligence, leading to higher costs to defend our members. This is exacerbated by the amount of attorney advertising urging people to sue over the slightest injuries.

THE BOTTOM LINE

Many factors driving the JIF Budget are outside the control of our members. It has never been more important for members to practice effective Safety, Claims, and Risk Management techniques within our control. That is why we will continue to emphasize the need to control your risks and exposures by taking advantage of employee training and the implementation of other risk management programs. While the increases described above are challenging, it could have been much worse without your continuing commitment to the JIF risk control programs.

As has been past practice, member municipalities with disproportionate claims history will experience higher increases than members with good performance. However, increases are tempered by the overall good performance by all members.

On a final note, it is important to emphasize that the JIFs are in a strong financial position. The local JIFs have released a record amount of surplus in 2021, in excess of \$6.9 million. This helps blunt the impact of the issues outlined above, and allows the JIFs to have the resources to face future challenges.

The BURLCO JIF is an open book. I invite you to visit our website, www.burlcojif.org, and explore the many resources available to our members. If you have any questions as to what is driving your town's assessment, or any of the JIF Programs, please feel free to contact any of the Undersigned.

Thank you.

Paul Forlenza
Paul_Forlenza@ajg.com
856-446-9135

Kamini Patel
Kamini_Patel@ajg.com
856-446-9112

Paul Miola
Paul_Miola@ajg.com
856-446-9130

Land Use Training Certification

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



TO: Member Police Chiefs
FROM: Denise C. Plavchak, Office Services Manager
DATE: February 10, 2022
RE: JIF Reimbursement - Police Accreditation Program

In 2003, the Municipal Excess Liability Joint Insurance Fund (MEL), in conjunction with the NJ State Association of Chiefs of Police announced a new Accreditation process for municipal police departments. To date, more than 150 agencies have achieved Accreditation. Nationally, it is well documented that Accredited police departments have fewer claims.

The JIF recognizes the value that formal Police Accreditation programs have in reducing claims against members. To that end, the JIF offers the following incentives:

- The JIF will reimburse 50% of the Accreditation Fee charged by the NJ State Association of Chiefs of Police to those JIF Police agencies who successfully complete the New Jersey Law Enforcement Accreditation Program as well as 50% of your Re-Accreditation fees*.
- The MEL will provide a \$1,000 Grant to member agencies who successfully complete the New Jersey Law Enforcement Accreditation Program as well as Re-Accreditation.
- Qualifying agencies are eligible for premium discounts from the MEL JIF.

The schedule of Fees eligible for reimbursement to date are outlined below:

Number of Sworn Personnel	Accreditation Fee	JIF Reimbursement	MEL Reimbursement
01-09	\$3,000	\$1,500	\$1,000
10-24	\$4,000	\$2,000	\$1,000
25-99	\$5,000	\$2,500	\$1,000
100-299	\$6,000	\$3,000	\$1,000
300-499	\$7,000	\$3,500	\$1,000
500 +	\$8,000	\$4,000	\$1,000

***Re-Accreditation occurs three years after Accreditation. Re-Accreditation fees are paid annually and are one-third the regular accreditation fee. Re-Accreditation fees are also eligible for reimbursement after re-accreditation is achieved.**

The program fees eligible for reimbursement do not include personnel costs, the costs of training, or the costs associated with the Mock or Actual On-Site Assessment as described in the NJ State Association of Chiefs of Police program.

In order to qualify for reimbursement under the program, participating agencies must notify this office at three points in time throughout the accreditation process:

1. When you apply, forward a copy of your NJSACOP Law Enforcement Accreditation Program application and your letter of acceptance into the program. This notifies us that you are working on the program.
2. When you schedule your NJSACOP Law Enforcement Accreditation Program On-Site Assessment.
3. When you receive your final report and approval from the NJSACOP Law Enforcement Accreditation Commission.

Send your notifications to:

Municipal Joint Insurance Fund
Police Accreditation Coordinator
PO Box 530
Marlton, New Jersey 08053

NEW: Because many police agencies do not have adequate resources to dedicate to the accreditation process, and due to the fact that a large portion of the work is administrative in nature, the JIF has authorized a program to reimburse qualifying agencies for the cost of a college intern to assist in the administrative work of maintaining accreditation records and typing policies for review and modification by the chief or his/her designee. Contact our office if you are interested in taking advantage of this program.

If you have any questions about the MEL/JIF reimbursement program please call Denise Plavchak at (856) 446-9131. If you have any questions about the Police Accreditation Program, please contact Harry J. Delgado, Accreditation Program Manager, N.J.S.A.C.O.P., at (856) 988-5880, hdelgado@njsacop.org or check out the N.J.S.A.C.O.P. website at www.NJSACOP.org.

cc: Risk Management Consultants

File: Subject/Police Accreditation Reimbursement Program Tab: 2021 Announcement

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

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

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

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

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

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

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

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

MEL EPL HELPLINE:
732-583-7474

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

MEL EPL HELPLINE:
609-522-5599

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

MEL EPL HELPLINE:
973-334-1900

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

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



MEL EPL Helpline Authorized Contact Person(s)

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

Burlington County Municipal Joint Insurance Fund

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

SAFETY DIRECTOR REPORT

Burlington County Municipal Joint Insurance Fund

TO: Fund Commissioners, Safety Coordinators, and Risk Managers

FROM: Keith Hummel, JIF Safety Director

DATE: February 2, 2022

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

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

LOSS CONTROL SURVEYS

- Township of Mount Laurel Safety Committee Meeting on January 13, 2022
- Township of Delran Renewal on January 25, 2022
- Township of Lumberton Renewal on January 26, 2022

LAW ENFORCEMENT LOSS CONTROL SURVEYS

- No Law Enforcement Loss Control Surveys were completed in January

MEETINGS ATTENDED

- Claims Committee Meeting on January 18, 2022
- Fund Commissioners / Reorganizational Meeting on January 18, 2022

MEL SAFETY INSTITUTE (MSI)

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

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

MSI SAFETY DIRECTOR

- 2022 MSI Expo
- Training Announcement: Designated Employee Representative Training
- Best Practices for Snow Emergencies
- Fitness Room Best Practices
- Virtual Leadership Skills Training
- Law Enforcement Bulletin
- Motor Vehicle Record Check CDL Drivers Best Practices
- Motor Vehicle Records Check: Non-CDL Best Practices
- New CDL Entry-Level Driver Training Regulation
- Covid 19: Executive Order No. 280 & No. 281
- Reporting & Recording Covid-Related Illnesses
- Space Heater Safety
- NJ PEOSH Recordkeeping Annual Reminder
- MSI LIVE Schedule

MSI LAW ENFORCEMENT MESSAGES

- Resource Considerations for Reducing Officer-Involved Motor Vehicle Crashes
- Winter Weather Considerations for the Law Enforcement Leader – MSI LE Message
- Roll Call Training Video for Law Enforcement on Flammable Liquids and the use of CEDs
- Facility Self-Assessment Tool
- Vehicle Fire Safety

MSI NOW & MSI DVD

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

MSI NOW	
Municipality	Number of Videos
Shamong	1

[MSI DVD](#) includes a vast library of DVDs topics on many aspects of safety, risk control, employment practices, and supervision, and most can be viewed in under 20 minutes. The DVDs can be requested free of charge for MEL members and held for up to 2 weeks so you can view them at your convenience. A prepaid self-addressed envelope is included to return the DVD.

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

MSI LIVE

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

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

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

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

NOTE: We need to keep our list of MSI Training Administrators up-to-date. If there are any changes, deletions, or you need to appoint a new Training Administrator, please advise Andrea Felip at afelip@jamontgomery.com.

LESSONS LEARNED FROM LOSSES

MONTHLY NEWSLETTER – FEBRUARY 2022

REPAIR SHOP PROGRAM

UPDATE



THE PROGRAM'S BENEFITS

- Proper stewardship of taxpayer dollars. Money is being saved.
- Safety is prioritized as upfit equipment is removed and replaced properly.
- Minimized delays in the return of repaired vehicle.
- Manufacturer warranties remain in place.

EXAMPLE : 2021 FORD EXPLORER WAS INVOLVED IN A MOTOR VEHICLE ACCIDENT. THE FIRST INSPECTION WAS BY 1ST ALERT APPRAISALS AT THE INSURED'S SHOP OF CHOICE, WHICH IS A PARTICIPATING SHOP IN THE PROGRAM. 1ST ALERT IDENTIFIED WHAT WAS NEEDED TO BE DONE TO THE VEHICLE. THE TOWN ADVISED WHO THEIR UPFIT (RADAR/RADIOS/CAMERAS/LIGHT BAR, ETC.) EQUIPMENT COMPANY WAS AND THEY WERE DIRECTED TO HAVE THE VEHICLE TOWED TO THE UPFIT COMPANY FOR REMOVAL OF CERTAIN PIECES OF EQUIPMENT TO ACCESS THE DAMAGE TO REPAIR. THE VEHICLE IS THEN TOWED BACK TO THE REPAIR FACILITY WHERE REPAIRS TAKE PLACE. THE VEHICLE IS THEN TOWED BACK TO THE UPFIT COMPANY FOR REINSTALLATION OF THE PREVIOUSLY REMOVED EQUIPMENT. COST SAVINGS ON THIS VEHICLE ALONE ARE ALMOST **\$2,000**. THE OFTEN SENSITIVE EQUIPMENT REMOVED BY THE UPFIT COMPANY IS HELD SAFELY AT THEIR LOCATION AND REINSTALLED IN ACCORDANCE WITH MANUFACTURER'S RECOMMENDATIONS.



DATE: February 01, 2022

To: The Members of the Executive Board of the Burlington County Municipal JIF

FROM: Christopher Winter, L/E Risk Management Consultant

RE: BURLCO Activities (January)

During the month of January I visited the following police agencies:

Agency	Contact	Purpose
New Hanover Twp.PD	Chief K. Tuliano	Meet / Greet Discuss Program Tour agency.
Chesterfield PD	Chief K. Wilson Sgt. Davison	Meet / Greet Discuss Program Tour agency.
Edgewater Park PD	Chief Robert Hess	Meet / Greet Discuss Program Tour agency.
North Hanover PD	SFC. Robert Duff	Meet / Greet Discuss Program Tour agency.
Westhampton PD	Chief S. Ent	Meet / Greet Discuss Program Tour agency.
Delanco PD	Chief A.Tilger	Meet / Greet Discuss Program Tour agency.



Lumberton PD	Chief N. Peditto	Meet / Greet Discuss Program Tour agency.
--------------	------------------	---

Comments: An introductory email was sent to all BURLCO police agencies in an effort to meet with them, tour the agency to identify potential risks, review current policy and procedure documents. Training was discussed as to what is available to them from the JIF. As a result, the above-mentioned agencies were completed. There are two (2) additional agencies scheduled for February to date

Policy/Procedures: Policy and Procedure requests have been received and have been forwarded to requesting agencies that will contain current L/E best practices, NJ AG Guideline and L/E Accreditation requirements. Some agencies have requested assistance with policy manual revisions which are ongoing.

Training: All of the above agencies have completed the Cyber Security Training. Instructor training was completed by myself pertaining to Managing Aggressive Behavior. Classes will commence on later dates this year.

Law Enforcement Bulletins / Newsletters:

L/E Bulletin 22-01 pertaining to Polling Places was distributed to all BURLCO Police Agencies which is attached to this report.

Meetings Attended:

Claims Committee Meeting	11/18/2022
Fund Commissioners Meeting	11/18/2022



Respectfully Submitted,

Christopher J. Winter Sr. CPM
Law Enforcement Risk Management Consultant
ACM, BURLCO, and TRICO JIF
609-780-4769
chriswinter1429@gmail.com

BURLCO Municipal Joint Insurance Fund

TO: All BURLCO JIF Police Departments

FROM: Christopher J. Winter, L/E Risk Management Consultant

DATE: January 26, 2022

SUBJECT: New Law (A-4655)

L/E Bulletin: 22-01

Polling Place Restrictions - Signed Into Law

A-4655 (*Reynolds Jackson D-15/Wimberly D-35*)(*Turner D-15/Gill D-34*) limits the presence of law enforcement officers at polling places and ballot drop boxes. In summary, the measure prohibits a district board of elections from requesting any municipal, county, or State police officer to assist in preserving the peace and good order at a polling place. The new law permits an election board or superintendent of elections to contact a law enforcement agency if information is obtained prior to or during the election that, in the judgment of the election board or superintendent of elections, should be communicated to a law enforcement agency.

BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND
WELLNESS DIRECTOR'S REPORT

To: Municipal Joint Insurance Fund Members and Professionals
From: Debby Schiffer, Targeting Wellness, LLC, JIF Wellness Director
Date of meeting: February 15, 2022
Email address: debby_schiffer@targetingwellness.com 856-322-1220

February Well-being Initiatives & Activities

Wear Red Day (Feb 4th) – municipalities could show their support of heart health by wearing red on this day. Cardiovascular disease is the number 1 killer of women and overall, the leading cause of death in the US. In addition, throughout the month, towns are encouraged to promote continuing to support heart health through our food choices. Shared photos will be posted on the JIF website.

Wellness Block Pool – as employees complete the wellness tasks within the blocks, they earn a chance to win should the numbers corresponding with that box match an ending score for any of the 4 quarters of the Super Bowl.

Step Challenge – employees are encouraged to track their steps (step counter provided if needed)

7-Day Sleep Challenge - promoting healthy sleep hygiene, which is also very important for a healthy heart (and mind).

Hydration Challenge for the Month – employees are encouraged to keep track of how many glasses of water they drink

Weight Loss Challenge- based on percentage of weight loss by individual and overall department. Emphasis needs to be on making lifestyle changes not merely the number on the scale.

Discussion has started in planning the best use of 2022 Wellness Funds. Using the funds throughout the year will be much more beneficial for creating a culture of wellness and supporting employees on this life long journey of well-being...not just in receiving one item at the end of the year.

New Avenues for Promoting Well-being

Wellness Ad Hoc Committee – proposed and approved by all three JIFs. Will be comprised of members from each JIF in addition to the Wellness Directors. One primary focus of the committee will be to identify ways to expand participation in wellness activities. Charter is being prepared for final approval. Date of first meeting will be announced once members are appointed.

Wellness Coordinator Brainstorming Sessions – all the wellness coordinators from the three JIFs will be invited to participate in this brainstorming session to share ideas and challenges while gaining peer support. Frequency – 3x in 2022 held virtually. Dates to be announced.

List of Approved Wellness Items for Fund Coverage – a revised version of the 2021 Wellness Approved Items and Activities should have been received along with your 2022 Fund balances.

Ideas for Wellness Challenges Prize (by price ranges) – check out the website for periodic updates on ideas for prizes when you are planning your activities and challenges.

Participation in Safety Committee Meetings – if appropriate and schedule permits, I would welcome the opportunity to attend at least one of your Safety Committee Meetings this year.

Qtr 1 – Virtual Workshops

New Approach to “Weight” Loss – Wednesday, February 16th, 2:30pm-3pm

Sustainable Habit Change Using Mental Fitness – Wednesday, March 2nd, 2:30pm-3pm

BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND
WELLNESS DIRECTOR'S REPORT

February Targeting Wellness Newsletter

February is Heart Month! Did you know that in the US, every 40 seconds someone has a heart attack? Every year over 800,000 Americans have a heart attack and over 300,000 have out-of-hospital cardiac arrest.

Even though many heart conditions can be avoided by making some lifestyle changes, according to the CDC, it is still the leading cause of death in the US.

Here is a snapshot of the topics covered:

- The difference between Heart Attack & Cardiac Arrest
- Change your lifestyle and change your life - we'll look at exactly what that means
- Where to start in making lifestyle changes
- Sleep and heart health - how it plays a role for maintaining a healthy heart
- Improve your health with random acts of kindness
- Habit Tracker form that you can print out and use
- Nutritional Bites - some helpful tips on batch cooking (to save time and improve health)
- Recipe Corner - 15-minute Miso soup



Targeting Wellness Newsletter

Good News for Good Health!

February 2022

Debby Schiffer, Wellness Director for BURLCO & TRICO JIFs



If you are into yoga or meditation, you probably are familiar with the heart chakra. It is the 4th of seven Chakras and it's primary function is connection. The wisdom of our heart gives us inspiration that ignites all of the cells in our body. The heart is the center which maintains

the balance between giving and receiving. It's the intuitive center of non-judgmental discernment. Through the heart we connect to the unconditional love and bond to a bigger unity of life.

The wisdom of the heart inspires us to live more deeply and fully yet many times we may ignore it's messages and only hear what is being said in the mind. The heart expresses warmth, compassion, forgiveness, empathy, loving-kindness, and most of all inspiration. A full-hearted person is a happy person.

WEAR RED DAY!

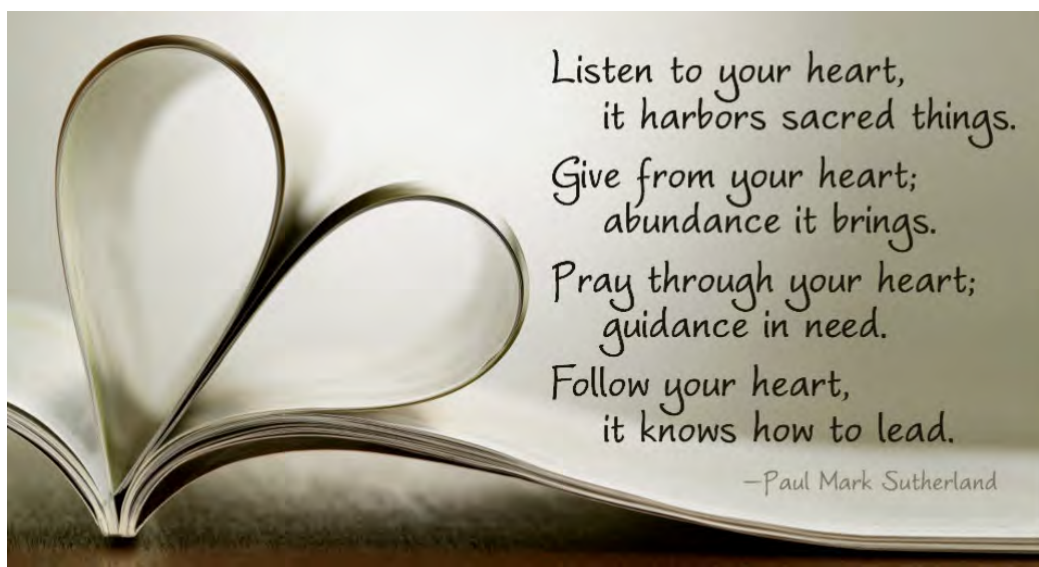
February 4th

RANDOM ACTS OF KINDNESS WEEK

February 14th to 20th

In this issue

1. Difference between Heart Attack & Cardiac Arrest
2. Change Your Lifestyle and Change Your Life
3. Where to Start in Making Lifestyle Changes
4. Sleep and Heart Health
5. Improve your health with acts of kindness
6. Habit Tracker Form
7. Nutritional Bites: Some Helpful Tips on Batch Cooking
8. Recipe Corner: 15-minute Miso Soup



Difference Between Heart Attack and Cardiac Arrest

Did you know that in the United States every 40 seconds someone is having a heart attack? Every year over 800,000 Americans have a heart attack and over 300,000 have out-of-hospital cardiac arrest. If you believe you or a loved one may have experienced either a heart attack or cardiac arrest, call 911 immediately.

HEART ATTACK VS. CARDIAC ARREST—What's the difference?

Although both impact the heart muscle and are life-threatening, they have differences including symptoms.

HEART ATTACK

Also called myocardial infarction, this is a problem with circulation. A heart attack occurs when there is a blocked artery in the heart that reduces or prevents oxygenated blood from reaching a section of the heart. The heart will continue to pump, however, the longer this blockage exists, the greater the damage to that portion of the heart. Over the past few decades there have been great improvements in survival rate but complications can still arise after heart attacks. According to the Cleveland Clinic, these conditions can include abnormal heart rhythms, heart failure, sudden cardiac arrest, heart valve problems, and depression.

Here are some of the symptoms (can persist for hours, days even weeks before a heart attack occurs):

- Pain or discomfort that could last for more than a few minutes or goes away and comes back. It could be in the chest, jaw, neck, back, or abdomen, as well as one or both arms or shoulders.
- Breaking out in a cold sweat
- Nausea or vomiting
- Lightheadedness, feeling weak or faint
- Unusual or unexplained tiredness
- Shortness of breath

1 in 5 heart attacks occur without the person even being aware. (CDC)

Dr. Caldwell B. Esselstyn, Jr. M.D. is a physician and author of the book *Prevent and Reverse Heart Disease*. Through his research and studies with patients at the Cleveland Clinic he has been able to reverse cardiovascular disease through nutritional changes.

His son Rip Esselstyn, a former Fire Fighter in Austin Fire Station #2 started a bet with his “brothers” to see who had the lowest cholesterol. This challenge ended up saving a firefighters life and started the Engine 2 PLANT-STRONG movement. Check out this short story on how it all started:

<https://www.youtube.com/watch?v=yuzGxdBvAwU>

CARDIAC ARREST

With sudden cardiac arrest, there is a problem with the electrical system of the heart. Unlike a heart attack, cardiac arrest usually strikes without any warning. One's heart will stop beating or may develop a chaotic beating. No blood is pumped to the rest of the body. The mortality rate for out-of-hospital cardiac arrest is between 70 and 90 percent. Survival is possible with CPR, a defibrillator or chest compressions, until emergency help arrives. Sometimes heart attacks can cause cardiac arrest but not the other way around.

Sometimes, prior to a cardiac arrest, people may feel chest discomfort, shortness of breath, weakness, or heart palpitations. Unfortunately, this is not typical. Most times there is no warning and the first “signs” are drastic:

- Loss of responsiveness
- Collapse
- No pulse or breathing

The American Heart Association notes that emergency medical services can begin treatment up to an hour sooner than if you drive to the ER. Call 911 immediately upon any signs of heart attack or cardiac arrest.

According to the Harvard School of Public Health, 80 percent of sudden cardiac deaths and 72 percent of premature deaths due to heart disease may be prevented by adopting a healthy lifestyle.

The American Heart Association developed 7 metrics for heart health:

1. Smoking cessation
2. Achieving an ideal body weight
3. Maintaining normal blood sugar
4. Maintaining normal blood pressure
5. Achieving an ideal lipid profile (cholesterol)
6. Exercise
7. Eating a plant-based diet

In a study of over 7000 people, those who met five or more of these metrics lowered their risk of heart-related death by 88% compared to those who met none.

Resources:

Hudepohl, Dana, Jan 20, 2022, “What's the Difference Between Heart Attack and Cardiac Arrest. Forks over Knives. American Heart Association

Change Your Lifestyle and Change Your Life

No doubt you have been hearing a lot about comorbidities not only from the media and statistics but possibly from your own physician. According to the CDC, 95% of those dying from COVID, had at least one comorbidity. Yet nothing was said to the public about making lifestyle changes. Instead, we were told to isolate and wait for the vaccines...a teachable moment regarding how to make lifestyle changes was lost!

What is Comorbidity?

The definition of comorbidity is “when a person has two or more health conditions at the same time, or if one condition occurs right after the other” (Verywell Health). These conditions are generally thought to be long-term and one typically can lead to another (they love to tag-team). Some examples include obesity, high blood pressure, Type 2 diabetes (or insulin resistance), high cholesterol, cardiovascular disease, osteoarthritis, some cancers, and depression & anxiety (classified as psychiatric comorbidities).

Why I Changed My Lifestyle

When you first hear your doctor say “you need to go on a statin” because you have high cholesterol, a typical question might be, “So doc, how long will I need to be on this medication?” The standard nonchalant response may be “for the rest of your life” (What’s the big deal? It’s just a tiny pill!). The patient has just been delivered a “life-sentence”. How devastating that must be. Actually, I know first hand because that is what I was told 4 years ago. I got a sinking feeling in my stomach. And for a moment I felt numb yet also anxious, after all, what else could I do? I already exercised daily; I ate healthy at least according to what I had been taught about nutrition; I got adequate sleep most nights; and I continually worked on managing my level of stress (Note: not always successful ☺).

I looked at the prescription knowing I had to try something else first. So I watched the documentary **Forks Over Knives**. This is a documentary revealing evidence-based research showing the life-changing benefits of adopting plant based “diet”. It was a light bulb moment for me! I decided to remove nearly all animal products from my until my next scheduled blood work appointment in 2 months. That meant no meat, chicken, fish, dairy or eggs. I wanted to try my own experiment to see if my cholesterol levels would improve. Curious as to my results? Drum roll please...in this short amount of time, my overall cholesterol number came down over 30 points and my LDL down over 40!!! That sealed the deal for me and I haven’t looked back.

Now I know that this dramatic change is not for everyone. And that is what is so miraculously beautiful about our body. Even making subtle changes, over time, they will add up to improved health! All the conditions mentioned above can be **preventable and even reversible!** Yes, you read that correctly...reversible!!



By making some simple lifestyle changes, in time, you can actually avoid, reduce or eliminate prescribed medications. I say “simple” but we all know that making these habit changes is far from easy. You can easily take a pill but please realize that one pill typically leads to two and three because what helps one thing in your body harms another. OR you can take a compassionate look at your lifestyle choices now and start to make some **small sustainable changes**. Know that this is not your fault. The Food Industry with the help of advertising, has played a HUGE part in “feeding” us lies and “creating” food products to be irresistible to the palate.

However, the decision to make a change rests in your hands. You may be thinking “but where do I start when so many things need to change?” You start where you are! Determine what is important to you. What do you want your life to look like in say 3 months or 6 months or 2 years? How do you want to feel? What do you want to be able to do that you cannot do now?

You may recall in last month’s newsletter I mentioned finding your “why”. These two concepts go hand-in-hand. Many Lifestyle Medicine Physicians and Lifestyle/H&W Coaches (like myself) help patients/clients break down what could seem overwhelming into 6 areas (or pillars) of lifestyle which are found to be the root cause of most, if not ALL, these mentioned chronic diseases. **It is my passion to help others who are ready to take back control of their life! Email me if you are interested in discussing a plan that is right for you! (See next page for more information on the 6 pillars.)**

A few resources you might be interested in checking out.

Listen to this short TEDxRiverOaks message from a cardiologist (15 minutes): **“I have a carrot and a stent—you pick”** Dr. Koushik Reddy
<https://www.youtube.com/watch?v=lxgxt7b7k8>

Witness what lifestyle changes can do for your health. Watch the **PlantWise** Documentary (47 minutes): <https://www.adventhealth.com/plantwise-documentary/watch-plantwise-documentary>

I have at least a dozen more to share. If interested, please email me at debby_schiffer@targetingwellness.com

Where To Start in Making Lifestyle Changes



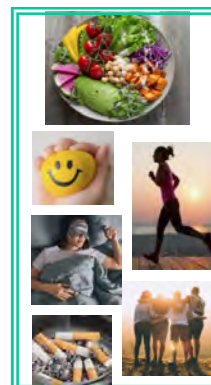
If I may begin by asking you this, “where are you in terms of your **readiness** to change?” You will know you are ready when you take that hard look at your life and your values and realize if you continue the way you are, you probably won’t be around to enjoy the things that are most important to you. This quote by Abraham Lincoln sums it up **“And in the end, it’s not the years in your life that count, it’s the LIFE in your years!”**

When you decide you are ready, consider looking at the six main areas (pillars) of lifestyle that tremendously impact your health and ultimately your life. Decide which one you want to start with first, knowing that they all must address for overall well-being. The most important thing right now is to just start. ♥

The Six Pillars of Lifestyle “Medicine”

eat plants
keep moving
sleep well
be present
stay calm
love people

1. **Nutrition**—eat more whole plant-based food which helps your body function efficiently. It’s no longer about having to prove eating this way is beneficial. There is a ton of research and studies easily found. It’s now about what can you successfully do to move CLOSER to this? Think small at first: maybe its adding one vegetable or fruit a day for the next week, maybe its making one meal plant-based (easier than you may think).
2. **Exercise**—Physical activity encourages your body and your mind to be healthier. Find ways to move every day.
3. **Sleep**—is critical in helping your body repair and replenish properly to fight disease (see pg 2).
4. **Stress**—finding ways to channel stress can reduce physical and mental comorbidities and allow one to live a more fulfilling life.
5. **Risky substances**—tobacco, alcohol and other substances have a negative affect on ones mood and overall health.
6. **Relationships (social connections)** - healthy relationships with healthy boundaries can increase our longevity.



Who can support you in making these changes; not only for accountability as you begin this journey, but to support you in making these changes sustainable? As a health and wellness coach it is my passion to help people make the changes that will bring them back to wholeness! We all can use some help. Reach out to me if you want to explore ways to get started!

I’ll end by sharing another awesome quote, this one by C.S. Lewis: **“You can’t go back and change the beginning, but you can start where you are and change the ending.”**

Pillars taken from Midland Health Lifestyle Medicine Center



Does your life feel like Groundhog Day?

You probably are familiar with the movie “Groundhog Day” where a cynical TV weatherman, played by Bill Murray, gets trapped in a time loop on Feb 2nd. Waking up to the same song and going through the same, unchanging routine of Groundhog Day, he soon realizes this pattern has somehow become his life. Does your life sometimes feel like a time loop? Every day the same: interacting with the same people, doing the same activities, making the same choices and thinking the same negative thoughts?



What if...

What if...

What if...

- ...you got up in the morning with a brand new positive attitude and outlook on your day?
- ...you made a decision to change **one** thing like switching out a soda for water or going for a walk around the block after dinner instead of watching TV? Changing one thing so it now supports your wellness vision. Keep doing it for at least 21 days and it will soon become a new healthy habit.
- ...you saw each day as an **opportunity** to apply what you learned from past mistakes and made a commitment to **yourself** to try a different approach to the same situation.

We cannot control what happens in life but we can control how we respond to it. And like Phil in the movie, even if your life seems to be on a time loop, you can choose to learn, grow, and try something new, every day, even when it looks identical to the day before!

A few resources you might be interested in checking out...it might give you some motivation to start!

Listen to this short TEDxRiverOaks message from a cardiologist (15 minutes): **“I have a carrot and a stent—you pick”** Dr. Koushik Reddy
<https://www.youtube.com/watch?v=lgxlt7b7k8>

Witness what lifestyle changes can do for your health. Watch the **PlantWise** Documentary (47 minutes): <https://www.adventhealth.com/plantwise-documentary/watch-plantwise-documentary>

Sleep and Heart Health

How many of you are (or feel) sleep deprived? No doubt, if you work shift work or have a new baby in the house, getting enough uninterrupted sleep can be quite challenging. Sleep is not only critical for your energy level but it also plays a critical role in heart health. And since it's American Heart Month I thought it was an important connection to point out.

Seven (7) hours of sleep seems to be the consensus on what most adults need on a daily basis. Yet only 1 in 3 adults get that. Missing the mark occasionally is probably not a major concern. However, consistently not getting enough sleep (known as chronic partial sleep loss) can lead to serious health problems and can worsen current conditions.

The health problems most often caused or exacerbated by sleep deprivation can also contribute to an increase risk for heart disease, heart attack or stroke. These health problems include:

High blood pressure: normally this goes down when we sleep. If you have sleep issues, your blood pressure could remain elevated for a longer period of time. (1 in 3 adults have high BP).

Type 2 Diabetes: some studies have shown that getting adequate sleep can help people improve blood sugar control.

Obesity: lack of sleep can lead to unhealthy weight gain for many reasons. One main reason is the disruption of two hormones that are involved in regulating appetite: leptin (which curbs appetite and signals to the brain to stop eating) and ghrelin (which increases appetite by sending the brain hunger signals). Both are partly modulated by the sleep-wake cycle. For instance, when you don't get adequate sleep, you have too little leptin in your body. This signals your brain to think you don't have the needed energy (calories); therefore, it tells you that you are hungry even though you don't actually need food at the time. This low level of leptin not only results in constant feelings of hunger but also slows down your metabolism.



Here are a few things to keep in mind that can help set you up for a better night's sleep. Where can you make some adjustments in your current routine?

- **Stick to a regular sleep schedule.** Do your best to go to bed at the same time each night and get up at the same time each morning, including on the weekends. For some the weekend is the time to "catch up" on lost sleep during the week. Sometimes that is warranted. But trying to get on a regular schedule is the best choice.
- **Get enough natural light,** especially earlier in the day. Try going for a morning or lunchtime walk.
- **Get enough physical activity** during the day. Try not to exercise within a few hours of bedtime unless it's a gentle **yoga** or stretch routine to help wind down both body and mind.
- **Avoid artificial light,** especially within a few hours of bedtime. Use a blue light filter on your computer or smartphone. Try setting a goal to turn off all devices 30-60 minutes before bed. Start by trying it for 2 nights. See what happens and go from there.
- **Don't eat or drink within a few hours of bedtime;** especially important to avoid alcohol and foods high in fat or sugar in particular. Try a warm cup of caffeine free tea or a chicory beverage (I like Teeccino brand caffeine and acid-free coffee or teas)
- Keep your bedroom **cool, dark, and quiet.** If you need to, get a pair of earplugs, wear an eye mask or try soothing white noise.
- Perhaps look into trying a **weighted blanket.** Some studies (Harvard Health) are showing that having a weighted blanket can reduce insomnia and even depression. Make sure you can easily lift the blanket off of you if necessary. Not too heavy, not too light but just right (think Goldie Locks 😊).
- Consider **meditation or a breathing exercise** before bed. Insight Timer, Calm, Headspace, etc. could be options.
- **Journaling** what you are grateful for in your life. Focus on what went well today that you are proud of. Try not to just write it down but really **feel** the emotions and happiness it creates inside you.

Resources: NCBI Resources: Role of Sleep and Sleep Loss in Hormonal Release and Metabolism. <https://www.ncbi.nlm.nih.gov/pmc/articles/PMC3065172/>
 CDC How Does Sleep Affect your Heart Health? And Harvard Health Publishing <https://www.health.harvard.edu/blog/do-weighted-blankets-help-with-insomnia-202111152637>

Improve Your Health With Acts Of Kindness

Last month we looked at identifying your “why” that inner drive that fuels you to keep moving forward even when it seems overwhelming or isn’t “playing” fair. It’s built around your skills, values, talents and passions....it creates your *purpose* in life.

Kindness might actually be tied in with this more than we think. When we express kindness towards another living creature, oxytocin is released, appropriately referred to as the “love hormone” because when our hearts are filled with love, negativity subsides. It is the natural antidote to induce anti-stress-like effects such as reduction of blood pressure and cortisol generated from the adrenal glands. It even increases one’s ability to tolerate pain. This means “positive interactions involving touch and psychological support may be health-promoting” (PubMed). Random acts of kindness is a great way to keep the levels of oxytocin elevated to keep you focused and striving towards your “why”.

KINDNESS IS TEACHABLE

It’s similar to strength training. People who practice compassion actually build a strong desire to help others in need. They strengthen their compassion “muscle” of the brain.

Did you know?

KINDNESS IS CONTAGIOUS

Whether you are doing the act of kindness or witnessing the act, everyone’s mood will improve and will make them significantly more likely to “pay it forward”. Could one good deed in a crowd cause a ripple effect and improve the day of dozens of people? Research says “yes”. Try it out for yourself and see what happens.♥

OXYTOCIN—THE LOVE HORMONE

It lowers blood pressure and improves overall heart-health. The release of this hormone also increases our confidence and optimism which is helpful during times of anxiety or feelings of shyness in social situations.

Kindness Increases...

ENERGY

One study showed that about 50% of the participants had more energy and felt stronger after helping others. Many also reported feeling calmer and less depressed giving them an increased feeling of self-worth.

FEELINGS OF HAPPINESS

Other studies have shown where giving to others makes the giver happy, even more so than spending money on oneself. Even when folks were asked to recall a time they spent money on themselves vs a time they spent it on someone else, those who recalled giving to another reported feeling happier. It did not matter the dollar amount; the feeling of happiness was still elevated.

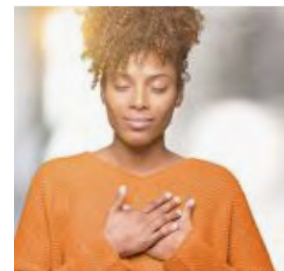
LIFESPAN

Volunteering seems to have a positive affect on our overall health. Amazingly people who help others experience fewer aches and pains, have an impressive 44% lower risk of dying early, have increased levels of serotonin (the “feel-good” chemical that can heal wounds, calm you down and make you happy). Kindness decreases depression, blood pressure, and stress all of which can have a positive impact on longevity and overall general well-being!

GRATITUDE ALSO IMPROVES YOUR HEALTH WHILE FILLING YOUR HEART WITH LOVE

Taking a few minutes each day to reflect on what you are grateful for has shown to improve one’s health and lead to better mood, better sleep and overall feelings of well-being. Here are some short easy steps to get you started:

1. Pick a time—AM? PM? Choose a time when you already have a consistent routine.
2. Pair it up—now pair it up with a routine you always do like brushing your teeth.
3. Write it down—Write down anything you feel grateful for. You probably can name a dozen things just by looking around you.
4. Reflect—take a moment to savor your gratitude. Feel it in your heart. If you feel the joy in this practice you’ll stick with it.
5. Keep it up—the more you do it the easier it gets and become just part of your daily routine. Set realistic goals, though. Maybe start with doing this 2x/week and build up to every day.



Habit Tracker—Another Tool


To Keep You Moving Towards Your Highest Self...Keep Track of Your Progress!

1. Start with your "Why". You may want to write it in the center circle as to anchor you and keep you focused on the BIG picture
2. Create goals, passions, habits that you **want to work on** during the month that support your *Why* and help you move in that direction. Be as specific as you can here.
3. Mark each day when you have taken action on those goals/passions/habits

DISCOVER YOUR WHY

Talents • Passions • Profits • Legacy

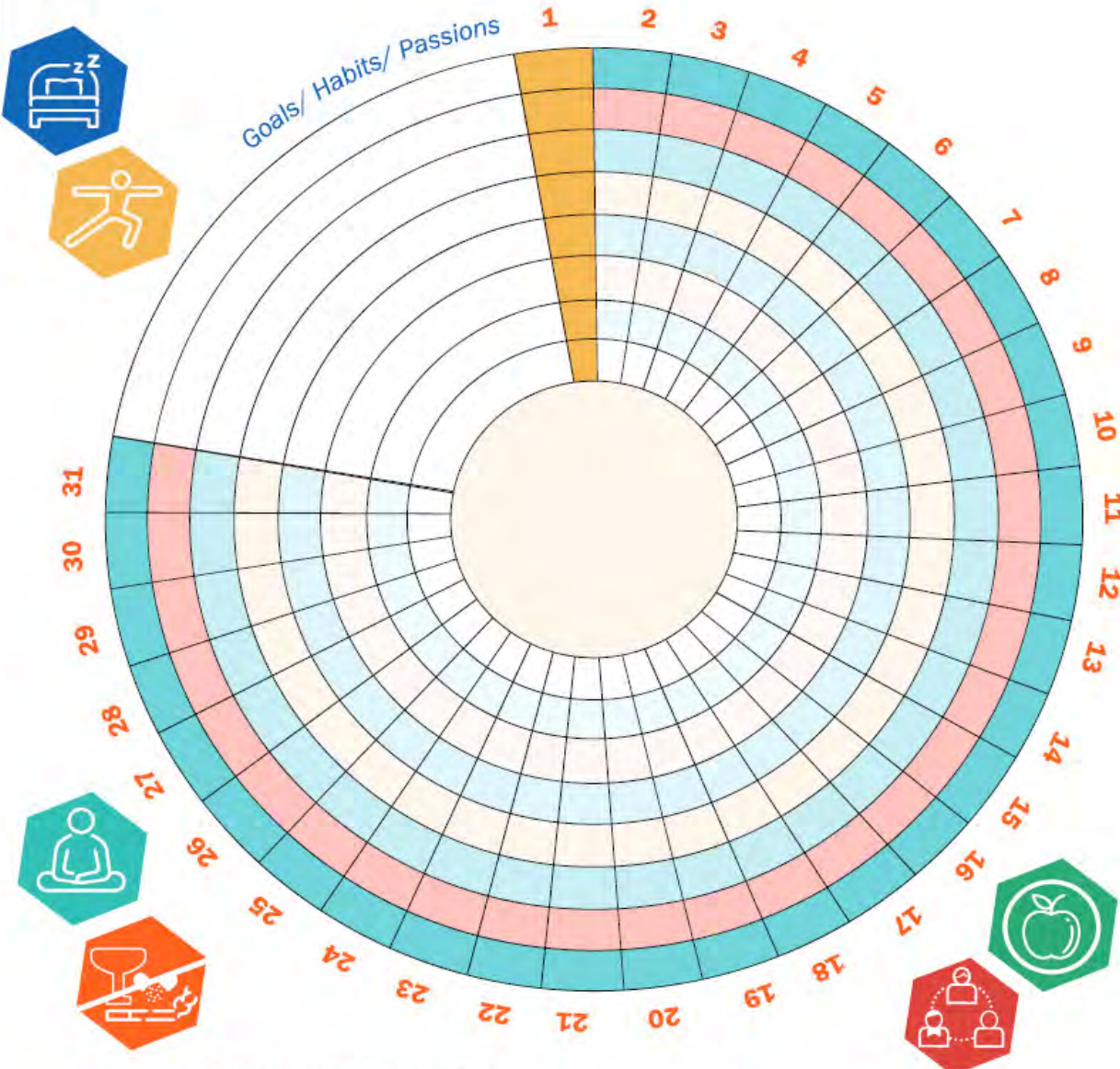
What do you do well • What do you enjoy • What makes money • What adds value



AMERICAN COLLEGE OF
Lifestyle Medicine

Month:

Goals/ Habits/ Passions



lifestylemedicine.org

©2021 American College of Lifestyle Medicine.

Nothing helps you be successful than experiencing success! Make your goals small enough to achieve yet big enough so you feel progress. Track behavior and do it regularly. If not this tracker than perhaps your calendar, apps, charts, OR perhaps a lifestyle coach. And remember to take a good look at your support system. Who can help you with this?



Some Helpful Tips About Batch Cooking

Credit given: MummyCooks.com



1. **Pick out your recipes**—start by going through your familiar recipes or finding a new one from the internet that you'd like to prepare in the coming week. Check your pantry/freezer and see what you might need to pick up at the store: canned goods? necessary spices? Many times you can either omit something or substitute it for what you already have on hand. Stews, chili, soups, and casseroles go far and will freeze easily if necessary.
2. **Have proper storage containers**—this is so you can be sure they are freezer-safe, leak proof and BPA free. Important if you are using glass, not to overfill to avoid any cracking as the contents expand.
3. **Use your food processor**—if you don't have one, this is one piece that will be well worth the investment. And actually you do not need anything fancy. It will help with chopping and mixing so you don't have to do it all by hand.
4. **Double up**—whenever you cook something you know you and your family will enjoy again, double the recipe.
5. **Under cook vegetables**—if you are making a soup or stew, aim to under cook the vegetables slightly. They will be finished when preparing the meal at a later stage.
6. **Cool foods fully**—before freezing food, let it come to room temperature or place in the refrigerator for about 30 minutes. Never leave it out for more than 2 hours due to the potential of bacteria growth. Defrost by transferring containers into the refrigerator overnight. Avoid leaving things on the countertop to thaw or using the microwave for defrosting.
7. **Portions**—freeze in portion sizes that you will use. This helps eliminate waste and allows you to grab only what you need at the time and not have to wait for a whole block of soup to defrost for one serving.
8. **Label everything**—date and name each container. Use any frozen meal within 3 months. This helps avoid losing nutrients and allows you to enjoy the best flavors.
9. **Don't forget!** - I often batch cook but the container gets pushed to the back of the freezer where its out of sight out of mind. This piece of advise is something I'll aspire to try too: rearrange your freezer once a month and bring the foods up front that need to be used first. You might find you have more ready-to-go meals than you thought!
10. **Enjoy!!** (this is my addition) - make it fun not a chore. Get the family involved in choosing a recipe. Maybe let them take turns picking out their favorite for the week. If your kids are old enough, have them help. Put on your favorite tunes that either motivate or calm you so times flies. Be sure to set aside some time on the weekend. You will be happy you did when you come home from work exhausted!

A few ideas on what to batch prep/cook for the week:

- Whole grains: Brown rice, Farro, Quinoa, Barley, Millet
- Legumes and Beans: dried lentils, black beans, chick-peas, etc.

- Soups, stews, chili, casseroles, veggie/bean burgers
- Roasted vegetables
- Your favorite potatoes

- Oatmeal—I love overnight oats requiring no cooking!



15-Minute Miso Soup with Greens and Tofu

An inspired take on Japanese miso soup with tofu, green onion, and loads of greens. Just 15 minutes from start to finish, and so flavorful and comforting.

Ingredients:

- 4 cups vegetable broth (use dashi for more traditional miso soup // see notes above)
- 1 sheet nori (dried seaweed // *optional* // cut into large rectangles // 1 sheet yields 1/4 cup)
- 3-4 Tbsp white or yellow miso paste (fermented soy bean or chickpea paste) with or without bonito (fish flavor, though bonito makes it non vegan-vegetarian-friendly)
- 1/2 cup chopped green chard or other sturdy green
- 1/2 cup chopped green onion
- 1/4 cup firm tofu (cubed // use silken tofu for more traditional miso soup)



Recipe from: Minimalist Baker

Course: Appetizer, Entree, Side

Cuisine: Gluten-Free, Japanese-Inspired, Vegan

Freezer Friendly: No

Does it keep? Best when fresh

Instructions:

1. Place vegetable broth in a medium sauce pan and bring to a low simmer.
2. In the meantime, place miso (starting with lesser end of range) into a small bowl, add a little hot water and whisk until smooth. This will ensure it doesn't clump when added to the soup later. Set aside.
3. To the broth add chard (or other greens of choice), green onion, and tofu (if using silken, add at the end of cooking) and cook for 5 minutes. Then add nori and stir. Remove from heat, add miso mixture, and stir to combine.
4. Taste and add more miso or a pinch of sea salt if desired. Serve warm. Best when fresh.

Notes extracted from the cook's website:

Miso is rich in minerals like zinc, copper, and manganese, as well as various B vitamins and vitamin K. Soy miso also contains phytonutrient antioxidants. And as a fermented food it also provides beneficial bacteria for the gut.

Miso paste can be found in the refrigerated section of most grocery stores and Asian markets. It may seem like an obscure ingredient to buy just for soup, but it's affordable, incredibly healthy, and can be used in many other recipes like soups, salad dressings, marinades, and many Asian-inspired dishes. So, I found it a worthy addition to my pantry.

Nutrition (1 of 2 servings)

Serving: 1 bowls; Calories: 170; Carbohydrates: 22.3 g; Protein: 13.6 g; Fat: 5 g; Saturated Fat: 0.7 g; Trans Fat: 0 g; Cholesterol: 0 mg; Sodium: 1817 mg; Potassium: 461 mg; Fiber: 10 g; Sugar: 9 g

Debby Schiffer, Wellness Director for BURLCO & TRICO JIF

E-mail: debby_schiffer@targetingwellness.com Office: 856-322-1220

Cell: 856-520-9908

**Purpose is the reason you journey. Passion is the fire that lights the way.
By finding the courage to be ourselves, we gain the power to make a difference!**

7- DAY SLEEP CHALLENGE

1/24 - 1/30



LEARN TO SLEEP BETTER!

Use this sheet to remind you of the helpful sleep habits you're going to put into practice each day. Check the box every habit you complete, and start to see symptoms improve. The more checkboxes filled the more chances to win p

Name: _____

Journal 15 minutes before going to bed

No caffeine after 6 pm

No alcohol after 6 pm

Wash face and brush teeth

No eating one hour before bed

No device one hour before bed

Drop thermostat and keep room dark

30 minutes of exercise a day

15 minute walk outside

Drink a cup of decaffeinated tea

Practice night time stretches

Take a hot bath or shower

Enjoy a tech FREE evening

M

T

W

T

F

S

S

☐☐☐

AFC FOOTBALL TEAM

WELLNESS BLOCK POOL	7 OR 9	0 OR 3	1 OR 5	2 OR 6	4 OR 8
4 OR 6	SHUT OFF ALL ELECTRONICS 30 MINUTES BEFORE BED 2 TIMES THIS WEEK	GO FOR A WALK	READ A BOOK	NO ALCOHOL X2 DAYS THIS WEEK	GIVE UP ONE "UNHEALTHY" DRINK FOR A GLASS/BOTTLE OF WATER
7 OR 9	PACK A LUNCH	EAT 5 SERVINGS OF FRUITS/VEGES TODAY	DO 30 MINUTES OF PHYSICAL ACTIVITY	DO A 5 MINUTE MEDITATION	TRY A YOGA CLASS (VIRTUAL OR IN PERSON)
0 OR 3	WRITE DOWN 3 THINGS YOU ARE GREATFUL FOR	SHUT OFF ALL ELECTRONICS 30 MINUTES BEFORE BED 2 TIMES THIS WEEK	GIVE UP ONE "UNHEALTHY" DRINK FOR A GLASS/BOTTLE OF WATER	TAKE A 5 MINUTE BREAK DURING THE WORKDAY	TRY A NEW HEALTHY DINNER AT HOME (example: go meatless, add more vegetables, limit carbs)
5 OR 8	PLAY A CARD OR BOARD GAME WITH FRIENDS/FAMILY	GIVE A FURRY FRIEND SOME LOVE	ENCOURAGE/SUPPORT A FRIEND/CO-WORKER	GO FOR A WALK	WRITE DOWN 3 THINGS YOU ARE GREATFUL FOR
1 OR 2	READ A BOOK	DO SOMETHING NICE FOR SOMEONE	TAKE A 5 MINUTE BREAK DURING THE WORKDAY	DO 30 MINUTES OF PHYSICAL ACTIVITY	TRY A NEW HEALTHY DINNER AT HOME (example: go meatless, add more vegetables, limit carbs)

RULES:

Each "Game Fan" will get one game board to use.
 Each "fan" will mark off every task they complete from 1/24-2/11. (complete as many tasks as you can, one block equals one task).
 Turn in your game card on Friday February 11th to Erin Provenzano by 12:00PM
 There are 4 chances to win a prize with the potential of a 5th chance should the game go into overtime. Anytime your number hits, if you completed that task you will be entered into a drawing for a chance to win.
 Every task that you complete corresponds with two numbers (top and side) forming a cross reference point
 At the end of **every quarter (total of 4)**, the final score will be used to "locate" the winning block
 (If the final score is a two digit total, only the second digit will be used) For example: if the score at the end of the first quarter is 10-7, then the block that matches 0 and 7 will get a chance to win
 Due to the short game board each numbered block has two numbers



**Burlington County Municipal JIF
Managed Care Summary Report
2022**

Intake	January-22	January-21	2022 January YTD	2021 January YTD
# of New Claims Reported	72	46	72	46
# of Report Only	51	35	51	35
% Report Only	71%	76%	71%	76%
# of Medical Only	17	9	17	9
# of Lost Time	4	2	4	2
Medical Only to Lost Time Ratio	81:19	82:18	81:19	82:18
Claim Petition	0	0	0	0
COVID-19	52	42	52	42
Average Days Reported To Qual-Lynx (Indemnity, Medical Only, Report Only)	6.9	3.4	6.9	3.4
Average Days Reported To Employer (Indemnity, Medical Only, Report Only)	1.3	0.7	1.3	0.7

Nurse Case Management	January-22	January-21
# of Cases Assigned to Case Management	19	20
# of Cases >90 days	16	18

Savings	January-22	January-21	2022 January YTD	2021 January YTD
Bill Count	105	120	105	120
Provider Charges	\$99,420	\$86,817	\$99,420	\$86,817
Repriced Amount	\$48,699	\$34,188	\$48,699	\$34,188
Savings \$	\$50,721	\$52,629	\$50,721	\$52,629
% Savings	51%	61%	51%	61%

QualCare Provider Network Penetration Rate	January-22	January-21	2022 January YTD	2021 January YTD
Bill Count	90%	96%	90%	96%
Provider Charges	92%	95%	92%	95%

Exclusive Provider Panel Penetration Rate	January-22	January-21	2022 January YTD	2021 January YTD
Bill Count	87%	99%	87%	99%
Provider Charges	92%	100%	92%	100%

Transitional Duty Summary		2022 January YTD	2021 January YTD
% of Transitional Duty Days Worked		81%	85%
\$ Saved By Accommodating		\$11,867	\$10,426
% of Transitional Duty Days Not Accommodated		19%	15%
Cost Of Days Not Accommodated		\$1,391	\$1,856



**Burlington County Municipal JIF
Average Days To Report By JIF Member
(Indemnity, Medical Only and Report Only)
1/1/2022 - 1/31/2022**

	# Of Claims Reported	Average Days Reported To Qual-Lynx	Average Days Reported to Employer
BASS RIVER TOWNSHIP	1	2.0	0.0
BORDENTOWN CITY	1	2.0	0.0
BORDENTOWN TOWNSHIP	1	33.0	4.0
DELANCO TOWNSHIP	1	8.0	0.0
FLORENCE TOWNSHIP	2	5.5	0.0
LUMBERTON TOWNSHIP	2	0.0	0.0
MANSFIELD TOWNSHIP	3	22.7	18.0
MEDFORD TOWNSHIP	2	0.5	0.0
MOUNT LAUREL TOWNSHIP	40	4.9	0.1
PEMBERTON TOWNSHIP	8	11.4	0.3
RIVERSIDE TOWNSHIP	2	0.5	0.0
SOUTHAMPTON TOWNSHIP	3	0.0	0.0
TABERNACLE TOWNSHIP	1	18.0	0.0
WESTAMPTON TOWNSHIP	5	13.8	6.2
Grand Total	72	6.9	1.3



**Burlington County Municipal JIF
Transitional Duty Summary Report
1/1/2022 - 1/31/2022**

	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
MEDFORD TOWNSHIP	28	28	100%	\$3,608	0	0%	\$0
PEMBERTON TOWNSHIP	31	31	100%	\$3,231	0	0%	\$0
BORDENTOWN CITY	6	6	100%	\$243	0	0%	\$0
BASS RIVER TOWNSHIP	28	28	100%	\$1,136	0	0%	\$0
MOUNT LAUREL TOWNSHIP	13	8	62%	\$742	5	38%	\$464
DELRAN TOWNSHIP	45	21	47%	\$2,907	24	53%	\$928
Grand Total	151	122	81%	\$11,867	29	19%	\$1,391



**Burlington County Municipal JIF
PPO Savings And Penetration Report
January 2022**

	Bill Count	Provider Charges	Repriced Amount	\$ Savings	% Savings
Qualcare	95	\$91,392	\$42,611	\$48,781	53%
Hospital	11	\$50,949	\$26,289	\$24,660	48%
Physical Therapy	29	\$11,593	\$3,181	\$8,412	73%
Anesthesiology	6	\$10,957	\$4,310	\$6,647	61%
Orthopedics	10	\$5,515	\$2,292	\$3,222	58%
Physicians Fees	11	\$3,507	\$2,070	\$1,437	41%
Neurosurgery	5	\$2,450	\$878	\$1,572	64%
Occ Med/Primary Care	11	\$2,115	\$1,404	\$711	34%
Emergency Medicine	2	\$1,559	\$396	\$1,163	75%
MRI/Radiology	6	\$1,371	\$1,123	\$248	18%
Neurology	3	\$1,155	\$508	\$647	56%
Urgent Care Center	1	\$222	\$160	\$62	28%
Out Of Network	10	\$8,028	\$6,089	\$1,940	24%
Emergency Medicine	3	\$4,448	\$2,670	\$1,778	40%
Other	3	\$2,805	\$2,694	\$112	4%
Behavioral Health	1	\$500	\$450	\$50	10%
Laboratory Services	2	\$250	\$250	\$0	0%
Durable Medical Equipment	1	\$25	\$25	\$0	0%
Grand Total	105	\$99,420	\$48,699	\$50,721	51%

QualCare Network Provider Participation Rate

Bill Count	90%
Provider Charges	92%

Exclusive Provider Penetration Rate

Bill Count	87%
Provider Charges	92%

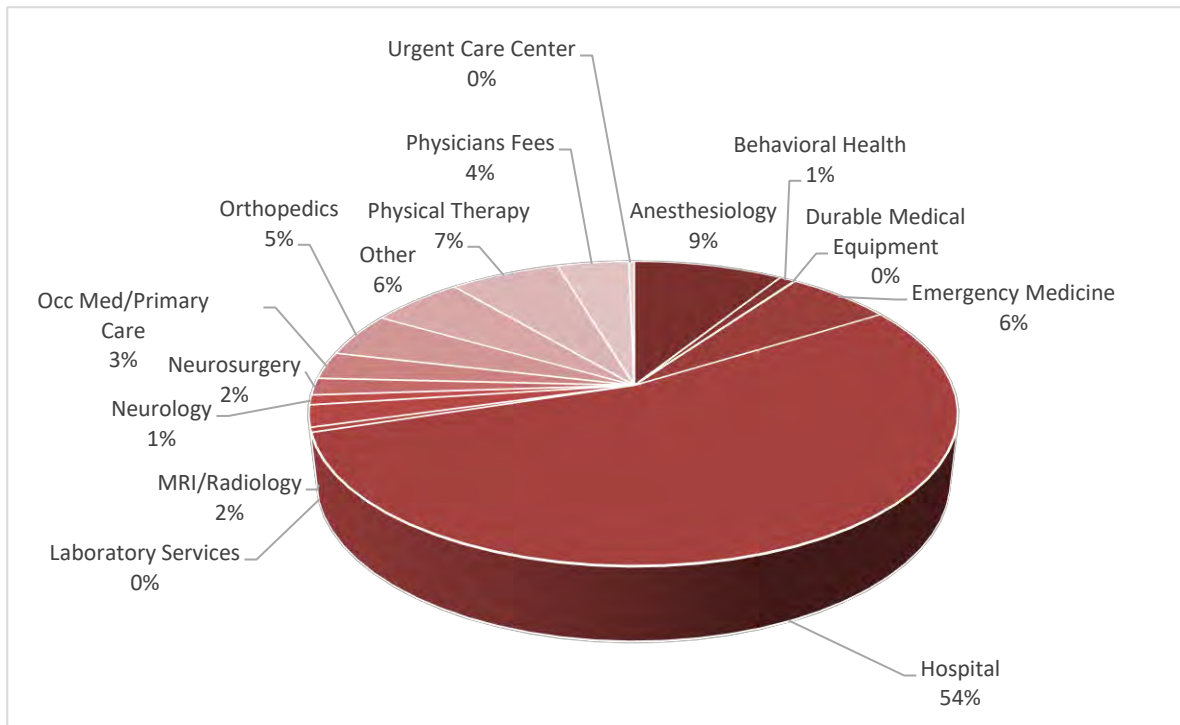


**Burlington County Municipal JIF
Top 10 And Paid Provider By Specialty
1/1/2022 - 1/31/2022**

Top 10 Providers

	Bill Count	Repriced Amount
VIRTUA MEMORIAL HOSPITAL BURLINGTON COUNTY INC	6	\$10,539
CAPITAL HEALTH SYSTEM, INC	1	\$9,422
RANOCAS ANESTHESIOLOGY PA	2	\$2,791
EMERGENCY PHYSICIAN ASSOCIATES OF SOUTH JERSEY, PC	3	\$2,670
VIRTUA WEST JERSEY HEALTH INC	2	\$2,558
VIRTUA MEDICAL GROUP	10	\$2,401
VIRTUA WILLINGBORO HOSPITAL, INC.	1	\$1,894
DEBORAH HEART AND LUNG CENTER	1	\$1,876
NOVACARE REHABILITATION	16	\$1,568
STRIVE PHYSICAL THERAPY SPECIALISTS, LLC	12	\$1,540
Grand Total	54	\$37,259

Paid Provider By Specialty





Nurse Case Management Assignment Report 2022

	Jan-22	Feb-22	Mar-22	Apr-22	May-22	Jun-22	Jul-22	Aug-22	Sep-22	Oct-22	Nov-22	Dec-22
ACM, BURLCO, TRICO, ACCASBO, BCIP, GCSSD, VINELAND												
Sharon Maurer	104											
Maureen Steelman	34											
Kelly Roth	63											
Bettie Leavitt	5											
Maribeth Beauregard	8											
Shamik Spann	53											
Patricia Henchy	3											
Stephanie Dionisio (Supervisor)	2											
Total	272	0	0	0	0	0	0	0	0	0	0	0

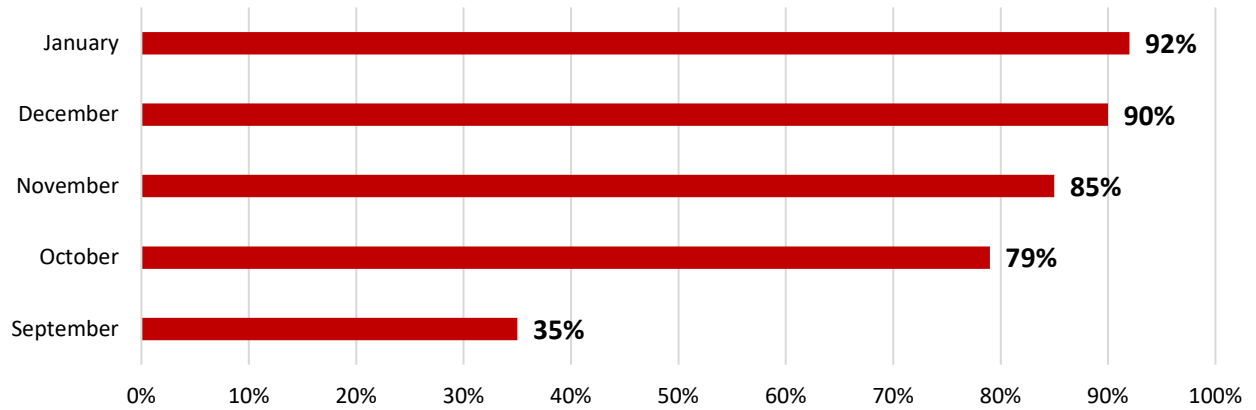


Cyber Risk Management Monthly Executive Report February 8, 2022

Wizer Training

BURLCO JIF Municipalities	Total Users 1055	Training 92%
Bass River Township	14	100%
Bordentown Township	48	100%
Chesterfield Township	14	100%
Delanco Township	28	100%
Hainesport Township	10	100%
Mansfield Township	75	100%
Pemberton Borough	13	100%
Pemberton Township	94	100%
Shamong Township	9	100%
Wrightstown Borough	4	100%
No Department	1	100%
Westampton Township	91	99%
Delran Township	59	98%
Florence Township	60	98%
North Hanover Township	29	97%
Bordentown City	23	96%
Lumberton Township	46	95%
Beverly City	19	89%
Edgewater Park Township	34	88%
Mount Laurel Township	147	88%
Southampton Township	14	86%
Medford Township	129	84%
Tabernacle Township	22	82%
Fieldsboro Borough	4	75%
New Hanover Township	8	75%
Springfield Township	20	70%
Woodland Township	11	64%
Palmyra Borough	30	57%
Riverside Township	4	50%

BURLCO Training Progress

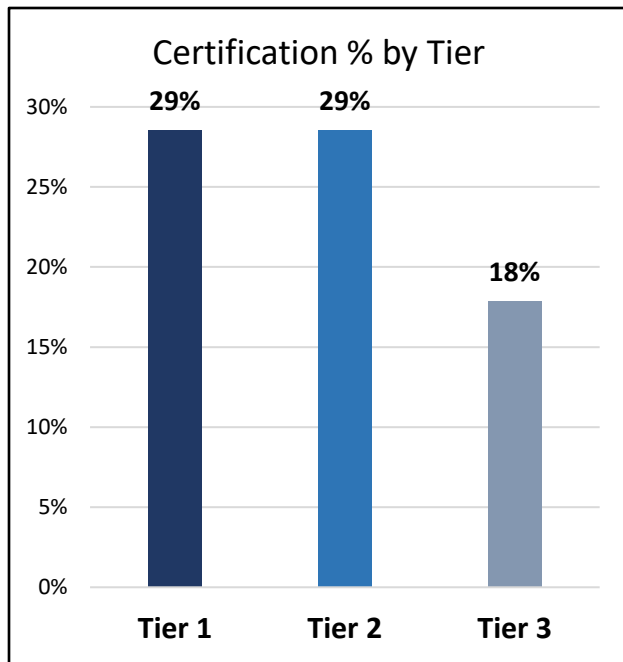




MEL's Cyber Risk Management

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

	Tier 1	Tier 2	Tier 3
Number Approved	10	9	6
% Approved	36%	32%	21%
Number Incomplete	4	5	8
% Incomplete	14%	18%	29%



- **Waiting for Questionnaire** – The Technology Risk Questionnaire has been sent to the municipality and their IT service provider, and currently waiting for return.
- **Risk Questionnaire to be reviewed** – Technical Questionnaire was received from the IT service provider and need to be reviewed to ensure compliancy and completeness.
- **Waiting for Certification Checklist** – Technology Gap Assessment has been sent to the municipality and IT service provider with findings and remediation recommendation, and now waiting for Certification Checklist to submit to the MEL for confirmation.
- **Checklist Submitted to the MEL** – The Certification Checklist has been submitted to the MEL for confirmation.
- **Incomplete** – A certification checklist that was submitted to the MEL through Origami that was never completed.
- **Approved (yellow)** A completed certification checklist that was submitted to the MEL through Origami that was not validated by Lou Romero.
- **Approved (blue)** A completed certification checklist that was submitted to the MEL and validated by Lou Romero.

New cyber claim deductible reimbursements take effect January 1, 2022

Tier 1	Tier 2	Tier 3
\$10, 000	\$20,000	\$25,000

Note – You must complete and submit the MEL Cyber Risk Management Deductible Reimbursement Form at the time of a claim and provide proof of compliance.



MEL Cyber Risk Management Deductible Reimbursement

Required Documentation

All supporting documentation noted below are discussed in detail in the Minimum Technological Proficiency Standards.

1. Cyber training completion certificates or signed attendance
2. Screen shots of antivirus coverage
3. Screen shots of patches
4. Backup reports showing offsite backups
5. Copies of adopted Incident Response Plan and Technology Practices Policy
6. Email warning label screenshot
7. List of staff or contractors that support technology
8. Copies of adopted policies
 - a. Access, use, & control policy
 - b. PII & PHI encryption policy
 - c. Password policy
 - d. Banking Control policy
 - e. Remote Access policy
 - f. IT Business Continuity policy

Up Coming Events

Training

The JIF is already planning a new training course to be launched in the Spring, lets make sure all current training is completed as soon as possible.

The Wizer training program will incorporate phishing simulations to gauge the program's effectiveness and knowledge of your employees. You will need to work with your IT service provider to ensure that Wizer's IP address and web domains are white listed from each municipality's network so the phishing emails can pass your firewalls.

A more detail email communication will follow.

Network Security

The JIF has contracted D2 Cybersecurity to provide network vulnerability scanning and annual penetration testing with relavent reporting and findings. The penetration testing or "ethical hacking" excersise will use the same tactics as bad actors to test your network's security controls. Reports will be provided with findings via a secure portal that you can review with your IT service provider.

In order to conduct the testing exercises described above, we will need the Know Your Client (KYC) questionnaire and Vendor Service Agreement (VSA) completed, signed and returned to the JIF's office. The VSA has been reviewed and approved for signature by the Fund Attorney, David DeWeese. Please note that these testing exercises cannot begin until we have received completed forms from your municipality.

Around Town

We continue to focus on working with all the members and their IT service providers to achieve Tier 1, 2, and/or 3 certification and ensure the training roster is accurate and current. If you have an employee who works in multiple municipalities, please let me know so they don't retake the training in the other towns.

Don't forget to register with NJCCIC & MS-ISAC


<https://www.cyber.nj.gov/members/>

Membership

An NJCCIC membership enables you to increase your knowledge and awareness, becoming the strongest defense against cyber-attacks. Join today at no cost and we'll deliver the latest cyber alerts and advisories to your inbox, along with our bulletins, training notifications and other important updates.

CONTACT INFORMATION


* Your Affiliation	* E-mail Address
<input type="text"/>	<input type="text"/>
* First Name	Middle (initial)
<input type="text"/>	<input type="text"/>
* Last Name	Suffix
<input type="text"/>	<input type="text"/>
Organization/Agency	Title
<input type="text"/>	<input type="text"/>
Address	City
<input type="text"/>	<input type="text"/>
* Zip/Postal Code	* State
<input type="text"/>	<input type="text"/>
Phone	Extension
<input type="text"/>	<input type="text"/>
Mobile	
<input type="text"/>	
* Subscription Preferences:	
<input type="checkbox"/> Weekly Bulletin	
<input type="checkbox"/> Alerts/Advisories	
<input type="checkbox"/> Events/Training	
<input type="button" value="Review"/>	



Join MS-ISAC® – Free for U.S. State, Local, Tribal & Territorial Government Entities

Membership in the Multi-State ISAC is open to employees or representatives from all 50 states, the District of Columbia, U.S. Territories, local and tribal governments, public K-12 education entities, public institutions of higher education, authorities, and any other non-federal public entity in the United States of America. This is always a free and voluntary membership for all these eligible organizations.

If you are affiliated with an eligible organization, please fill out this form and an MS-ISAC representative will reach out to you as soon as possible to complete the membership enrollment process.



0:40

[MS-ISAC Services Guide \(PDF\)](#)

MS-ISAC Services and Benefits Provided to Members:

- 24/7 Security Operations Center
- Incident response and digital forensics services
- Monitoring of your public IP ranges and domains for possible compromises
- Access to our Malicious Code Analysis Platform (MCAP)
- Weekly top-malicious domains and IPs report
- Block ransomware with Malicious Domain Blocking and Reporting (MDBR)
- Access to cybersecurity table-top exercises
- CIS SecureSuite Membership including access to CIS Benchmarks, CIS CAT Pro, CIS WorkBench, remediation content, and more

Employees of for-profit companies or non-profits, consultants, or private citizens that are unaffiliated with an eligible entity are all strongly encouraged to take advantage of our free advisories on known vulnerabilities, national webcasts, and end-user focused cybersecurity newsletters by enrolling here: <https://learn.cisecurity.org/ms-isac-subscription>.

MEMBERSHIP APPLICATION

First Name *

Last Name *

Business Email *

romero@securedata.com

Job Title *

Public Organization Name *

Sector *

Phone Number *

Mobile Phone

Street Address *

Address Line 2

City *

State/Region *

Postal Code *

How Did You Hear About Us? *

☐ I want information about Electronic Information Security

☐ I agree to the MS-ISAC terms & conditions

☐ I have reviewed the CIS Privacy Policy

Register

84

COVID-19 Scams Continue



Excerpts from the Weekly Bulletin
published by the NJ Cybersecurity &
Communications Cell (NJCCIC)

Threat actors continue to exploit and capitalize on COVID-19 pandemic related products and services. The recent demand for COVID-19 tests has created various scam tactics. The number of COVID-19 test-related scams increased by 521 percent between October 2021 and January 2022.

As the US government stepped up testing efforts and introduced new websites for free COVID-19 test kits in January 2022, there was an increase in similar newly registered domain names that could be used in phishing attacks and other scams.

The NJCCIC continues to observe multiple COVID-19-themed malspam and phishing campaigns attempting to be delivered to New Jersey state employees, with the potential to obtain personal, financial, or medical information. In the example above, threat actors are sending emails from US and non-US domain names and trying to convey a sense of urgency to convince their targets to respond back quickly for the purchase of highly demanded COVID-19 rapid test kits. There is also a sense of authority and legitimacy with claims of certified markings (such as Emergency Use Authorization, Food and Drug Administration, among others). Upon further inspection, the emails contain grammatical errors, incomplete greetings, and insufficient signatures.

Additionally, in open-source reporting, threat actors are offering COVID-19 tests and other medical supplies, which may be counterfeit or unauthorized products. One phishing example purports to offer COVID-19 rapid test kits with competitive pricing and fast delivery dates and adds a sense of legitimacy with claims of certification. Other scams include impersonating trusted sources, such as labs, testing providers, or individual employees sharing fraudulent COVID-19 test results. Threat actors are also sending notifications claiming to be unpaid orders for COVID-19 tests and providing a fraudulent PayPal account for unsuspecting victims to send payments. In addition to phishing campaigns, threat actors are also using SMS text messaging for COVID-19 test-related scams.

February 9, 2022

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 January 31, 2022 for Closed Fund Years 1991 to 2017, and Fund Years 2018, 2019, 2020, 2021 and 2022. The reports, where required, are presented in a manner prescribed or permitted by the Department of Insurance and the Division of Local Government Services of the Department of Community Affairs.

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

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

INVESTMENT INTEREST & INVESTMENTS:

Interest received or accrued for the reporting period totaled \$ 16,286.91. This generated an average annual yield of .86%. However, after including an unrealized net loss of \$ 191,961.78 in the asset portfolio, the yield is adjusted to -1.27% for this period. The total overview of the asset portfolio for the fund shows a current market value of \$14,779,221.38.

RECEIPT ACTIVITY FOR THE PERIOD

Subrogation Receipts \$ 0.00 w/YTD Total \$ 0.00
Salvage Receipts \$ 0.00
Overpayment Reimbursements \$ 0.00
FY 2022 Premium Assessments \$ 1,801,429.00

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 \$ 186,186.22. The claims detail shows 403 claim payments issued.

A.E.L.C.F. PARTICIPANT BALANCES AT PERIOD END: (\$ 119. Interest Allocated)

Delran Township	\$ 0.00
Chesterfield Township	\$ 2,223.00
Bordentown City	\$ 41,028.00
Bordentown Township	\$ 57,246.00
Westampton Township	\$ 10,527.00

CASH ACTIVITY FOR THE PERIOD:

The enclosed reconciliation report details that during the reporting period the Fund's "Cash Position" changed from an opening balance of \$ 17,089,476.21 to a closing balance of \$ 17,713,350.39 showing an increase in the fund of \$ 623,874.18. 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 JIF
ACCOUNT RECONCILIATION ACTIVITY REPORT
FY 2022**

	<u>January</u>	<u>Year To Date Total</u>
Opening Balance for the Period:	17,089,476.20	
RECEIPTS:		
Interest Income (Cash)	-169,403.92	-169,403.92
Premium Assessment Receipts	1,801,429.00	1,801,429.00
Prior Yr. Premium Assessment Receipts	0.00	0.00
Subrogation, Salvage & Reimb. Receipts:		
Fund Year 2022	0.00	0.00
Fund Year 2021	0.00	0.00
Fund Year 2020	0.00	0.00
Fund Year 2019	0.00	0.00
Fund Year 2018	0.00	0.00
Closed Fund Year	0.00	0.00
Total Subrogation, Salvage & Reimb.Receipts	0.00	0.00
FY 2022 Appropriation Refunds	0.00	0.00
FY 2021 Appropriation Refunds	0.00	0.00
Late Payment Penalties	0.00	0.00
E-JIF Closed Year Dividend	0.00	0.00
RCF Claims Reimbursement	0.00	0.00
Other	0.00	0.00
TOTAL RECEIPTS:	1,632,025.08	1,632,025.08

DISBURSEMENTS:

Net Claim Payments:		
Fund Year 2022	17,610.65	17,610.65
Fund Year 2021	136,285.88	136,285.88
Fund Year 2020	7,967.01	7,967.01
Fund Year 2019	17,632.98	17,632.98
Fund Year 2018	6,689.70	6,689.70
Closed Fund Year	0.00	0.00
Total Net Claim Payments	186,186.22	186,186.22
Exp.& Admin Bill List Payments:		
Exp. & Cont. Charges FY 2023	0.00	0.00
Exp. & Cont. Charges FY 2022	90,550.29	90,550.29
Property Fund Charges FY 2022	0.00	0.00
E-JIF Premium FY 2022	124,491.00	124,491.00
M.E.L. Premium FY 2022	595,058.75	595,058.75
POL/EPL Policy Premium FY 2022	0.00	0.00
M.E.L. Premium FY 2021	0.00	0.00
Exp. & Cont. Charges FY 2021	4,840.63	4,840.63
Exp. & Cont. Charges FY 2020	3,750.00	3,750.00
Exp. & Cont. Charges FY 2019	0.00	0.00
Exp. & Cont. Charges FY 2018	0.00	0.00
Other	0.00	0.00
Closed Fund Year	3,274.00	3,274.00
Total Bill List Payments	821,964.67	821,964.67
Net Bank Services Fees	0.00	0.00
Other	0.00	0.00
TOTAL DISBURSEMENTS:	1,008,150.89	1,008,150.89

Closing Balance for the Period: 17,713,350.39

Account Net Cash Change During the Period:

Operating Account	1,293,566.40	1,293,566.40
JCMI Investment Account	-675,881.63	-675,881.63
Investment Account	1,006,288.32	1,006,288.32
Asset Management Account	-1,000,098.90	-1,000,098.90
Claims Imprest Account	0.00	0.00
Expense & Contingency Account	0.00	0.00
Total Change in Account Net Cash:	623,874.19	623,874.19

Proof: 0.00

SUMMARY OF CASH AND INVESTMENT INSTRUMENTS
BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND
ALL FUND YEARS COMBINED

CURRENT MONTH **January**

CURRENT FUND YEAR **2022**

	Description:	INVEST. ACCT.	ASSET MGR.	OPERATING ACCT.	CLAIMS ACCOUNT	ADMIN. EXPENSE	JCMI
	ID Number:						
	Maturity (Yrs)						
	Purchase Yield:						
	TOTAL for All						
	Accts & instruments						
Opening Cash & Investment Balance	\$17,089,475.22	434.52	1,000,098.90	532,838.79	100,000.00	1,000.00	15,455,103.01
Opening Interest Accrual Balance	\$6,270.90	-	6,270.90	-	-	-	-
1 Interest Accrued and/or Interest Cost	\$1,221.60	\$0.00	\$1,221.60	\$0.00	\$0.00	\$0.00	\$0.00
2 Interest Accrued - discounted Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
3 (Amortization and/or Interest Cost)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
4 Accretion	\$2,717.48	\$0.00	\$3,316.99	\$0.00	\$0.00	\$0.00	-\$599.51
5 Interest Paid - Cash Instr.s	\$12,347.83	-\$204.18	\$0.00	\$288.24	\$0.00	\$0.00	\$12,263.77
6 Interest Paid - Term Instr.s	\$7,492.50	\$0.00	\$7,492.50	\$0.00	\$0.00	\$0.00	\$0.00
7 Realized Gain (Loss)	-\$191,961.78	\$0.00	-\$4,415.89	\$0.00	\$0.00	\$0.00	-\$187,545.89
8 Net Investment Income	-\$175,674.87	-\$204.18	\$122.70	\$288.24	\$0.00	\$0.00	-\$175,881.63
9 Deposits - Purchases	\$3,894,107.72	\$1,006,492.50	\$0.00	\$1,879,464.33	\$186,186.22	\$821,964.67	\$0.00
10 (Withdrawals - Sales)	-\$3,100,829.61	\$0.00	-\$1,006,492.50	-\$586,186.22	-\$186,186.22	-\$821,964.67	-\$500,000.00
Ending Cash & Investment Balance	\$17,713,349.36	\$1,006,722.84	\$0.00	\$1,826,405.14	\$100,000.00	\$1,000.00	\$14,779,221.38
Ending Interest Accrual Balance	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Plus Outstanding Checks	\$113,403.02	\$0.00	\$0.00	\$822.00	\$98,709.63	\$13,871.39	\$0.00
(Less Deposits in Transit)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Balance per Bank	\$17,826,752.38	\$1,006,722.84	\$0.00	\$1,827,227.14	\$198,709.63	\$14,871.39	\$14,779,221.38

Investment Income Allocation													
ETE		Property	Liability	Auto	Workers Comp	Deductible	Contingency	POLEPL	EJIF	MEL	Admin	Total	
2022	Opening Cash & Investment 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
	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 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
	2 Interest Accrued - discounted Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	3 (Amortization and/or Interest Cost)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	4 Accretion	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	5 Interest Paid - Cash 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
	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	\$0.00	\$0.00	\$0.00
	8 Net Investment Income	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	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 Balance	\$58,838.99	\$100,456.09	\$24,861.08	\$388,181.76	\$104,108.57	\$21,588.94	\$200,075.17	-\$74,019.70	-\$132,976.11	\$282,603.51	\$973,718.31	
	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	Contingency	POLEPL	EJIF	MEL	Admin	Total	
2021	Opening Cash & Investment Balance	(113,416.12)	434,143.89	96,664.52	788,926.15	455,918.03	0.00	(22,647.83)	(23,535.16)	(73,945.41)	96,001.84	\$1,638,109.91	
	Opening Interest Accrual Balance	\$7.82	\$126.26	\$27.92	\$286.87	\$131.38	\$0.00	\$0.57	-\$1.62	\$123.01	\$90.44	\$792.65	
	1 Interest Accrued and/or Interest Cost	\$0.00	\$29.76	\$6.63	\$54.08	\$31.25	\$0.00	\$0.00	\$0.00	\$0.00	\$6.58	\$128.31	
	2 Interest Accrued - discounted Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
	3 (Amortization and/or Interest Cost)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
	4 Accretion	\$0.00	\$66.21	\$14.74	\$120.31	\$69.53	\$0.00	\$0.00	\$0.00	\$0.00	\$14.64	\$285.43	
	5 Interest Paid - Cash Instr.s	\$0.00	\$300.83	\$66.98	\$546.67	\$315.92	\$0.00	\$0.00	\$0.00	\$0.00	\$66.52	\$1,296.93	
	6 Interest Paid - Term Instr.s	\$9.34	\$150.82	\$33.35	\$342.67	\$156.93	\$0.00	\$0.68	\$0.00	\$146.93	\$108.03	\$948.75	
	7 Realized Gain (Loss)	\$0.00	-\$4,676.81	-\$1,041.32	-\$8,498.69	-\$4,911.37	\$0.00	\$0.00	\$0.00	\$0.00	-\$1,034.18	-\$20,162.36	
	8 Net Investment Income	\$0.00	-\$4,280.01	-\$952.97	-\$7,777.62	-\$4,494.67	\$0.00	\$0.00	\$0.00	\$0.00	-\$946.43	-\$18,451.70	
	9 Interest Accrued - Net Change	-\$9.34	-\$121.05	-\$26.72	-\$288.58	-\$125.68	\$0.00	-\$0.68	\$0.00	-\$146.93	-\$101.45	-\$820.44	
	Ending Cash & Investment Balance	-\$161,119.86	\$425,043.19	\$95,726.03	\$697,818.31	\$451,549.05	\$0.00	-\$22,647.15	-\$23,535.16	-\$73,798.48	\$90,316.23	\$1,479,352.16	
	Ending Interest Accrual Balance	-\$1.52	\$5.21	\$1.20	-\$1.71	\$5.70	\$0.00	-\$0.11	-\$1.62	-\$23.92	-\$11.01	-\$27.79	

		Property	Liability	Auto	Workers Comp	Deductible	Contingency	POLEPL	EJIF	MEL	Admin	Total
2020	Opening Cash & Investment Balance	(18,778.78)	373,217.85	98,748.01	836,830.38	504,428.35	49,801.54	669.45	1.01	238,397.94	139,143.76	\$2,222,459.51
	Opening Interest Accrual Balance	\$2.64	\$125.29	\$33.04	\$306.32	\$166.26	\$16.42	\$0.22	\$0.00	\$79.51	\$58.64	\$788.34
	1 Interest Accrued and/or Interest Cost	\$0.00	\$25.59	\$6.77	\$57.37	\$34.58	\$3.41	\$0.05	\$0.00	\$16.34	\$9.54	\$153.64
	2 Interest Accrued - discounted Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	3 (Amortization and/or Interest Cost)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	4 Accretion	\$0.00	\$56.92	\$15.06	\$127.62	\$76.92	\$7.59	\$0.10	\$0.00	\$36.36	\$21.22	\$341.79
	5 Interest Paid - Cash Instr.s	\$0.00	\$258.62	\$68.43	\$579.87	\$349.54	\$34.51	\$0.46	\$0.00	\$165.19	\$96.42	\$1,553.03
	6 Interest Paid - Term Instr.s	\$3.15	\$149.66	\$39.47	\$365.90	\$198.60	\$19.61	\$0.26	\$0.00	\$94.97	\$70.05	\$941.67
	7 Realized Gain (Loss)	\$0.00	-\$4,020.48	-\$1,063.76	-\$9,014.74	-\$5,433.94	-\$536.49	-\$7.21	-\$0.01	-\$2,568.14	-\$1,498.92	-\$24,143.70
	8 Net Investment Income	\$0.00	-\$3,679.37	-\$973.51	-\$8,249.89	-\$4,972.90	-\$490.97	-\$6.60	-\$0.01	-\$2,350.24	-\$1,371.75	-\$22,095.24
	9 Interest Accrued - Net Change	-\$3.15	-\$124.07	-\$32.70	-\$308.53	-\$164.02	-\$16.20	-\$0.22	\$0.00	-\$78.63	-\$60.51	-\$788.02
	Ending Cash & Investment Balance	-\$18,775.63	\$369,650.31	\$97,807.20	\$820,934.27	\$499,619.46	\$49,326.77	\$663.07	\$1.00	\$236,126.33	\$134,082.52	\$2,189,435.30
	Ending Interest Accrual Balance	-\$0.51	\$1.22	\$0.34	-\$2.21	\$2.24	\$0.22	\$0.00	\$0.00	\$0.88	-\$1.87	\$0.32

		Property	Liability	Auto	Workers Comp	Deductible	Contingency	POLEPL	EJIF	MEL	Admin	Total
2019	Opening Cash & Investment Balance	38,117.21	374,211.02	104,586.78	460,754.94	184,614.47	0.00	188.67	120.94	14,987.88	113,154.53	\$1,290,736.44
	Opening Interest Accrual Balance	\$10.40	\$126.92	\$35.40	\$177.88	\$68.04	\$0.00	\$0.06	\$0.04	\$5.02	\$37.59	\$461.35
	1 Interest Accrued and/or Interest Cost	\$2.61	\$25.65	\$7.17	\$31.59	\$12.66	\$0.00	\$0.01	\$0.01	\$1.03	\$7.76	\$88.48
	2 Interest Accrued - discounted Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	3 (Amortization and/or Interest Cost)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	4 Accretion	\$5.81	\$57.07	\$15.95	\$70.26	\$28.15	\$0.00	\$0.03	\$0.02	\$2.29	\$17.26	\$196.84
	5 Interest Paid - Cash Instr.s	\$26.41	\$259.30	\$72.47	\$319.27	\$127.93	\$0.00	\$0.13	\$0.08	\$10.39	\$78.41	\$894.39
	6 Interest Paid - Term Instr.s	\$12.42	\$151.61	\$42.29	\$212.48	\$81.27	\$0.00	\$0.07	\$0.05	\$6.00	\$44.90	\$551.08
	7 Realized Gain (Loss)	-\$410.62	-\$4,031.18	-\$1,126.66	-\$4,963.47	-\$1,988.76	\$0.00	-\$2.03	-\$1.30	-\$161.46	-\$1,218.96	-\$13,904.43
	8 Net Investment Income	-\$375.78	-\$3,689.16	-\$1,031.07	-\$4,542.35	-\$1,820.02	\$0.00	-\$1.86	-\$1.19	-\$147.76	-\$1,115.53	-\$12,724.72
	9 Interest Accrued - Net Change	-\$9.81	-\$125.95	-\$35.12	-\$180.89	-\$68.62	\$0.00	-\$0.06	-\$0.04	-\$4.97	-\$37.14	-\$462.60
	Ending Cash & Investment Balance	\$37,751.24	\$367,647.82	\$102,423.83	\$442,927.50	\$182,863.06	\$0.00	\$186.87	\$119.79	\$14,845.10	\$112,076.14	\$1,260,841.35
	Ending Interest Accrual Balance	\$0.59	\$0.97	\$0.28	-\$3.01	-\$0.58	\$0.00	\$0.00	\$0.00	\$0.05	\$0.45	-\$1.25

		Property	Liability	Auto	Workers Comp	Deductible	Contingency	POLEPL	EJIF	MEL	Admin	Total
2018	Opening Cash & Investment Balance	34,346.98	(361,976.46)	61,066.28	(115,868.18)	431,307.26	0.00	26,002.83	171.14	15,017.68	146,848.14	\$236,915.67
	Opening Interest Accrual Balance	\$11.37	\$0.35	\$21.19	\$0.66	\$142.56	\$0.00	\$8.48	\$0.06	\$4.96	\$48.54	\$238.17
	1 Interest Accrued and/or Interest Cost	\$2.35	\$0.00	\$4.19	\$0.00	\$29.57	\$0.00	\$1.78	\$0.01	\$1.03	\$10.07	\$49.00
	2 Interest Accrued - discounted Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	3 (Amortization and/or Interest Cost)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	4 Accretion	\$5.24	\$0.00	\$9.31	\$0.00	\$65.77	\$0.00	\$3.97	\$0.03	\$2.29	\$22.39	\$109.00
	5 Interest Paid - Cash Instr.s	\$23.80	\$0.00	\$42.31	\$0.00	\$298.87	\$0.00	\$18.02	\$0.12	\$10.41	\$101.76	\$495.28
	6 Interest Paid - Term Instr.s	\$13.58	\$0.42	\$25.31	\$0.79	\$170.29	\$0.00	\$10.13	\$0.07	\$5.92	\$57.98	\$284.49
	7 Realized Gain (Loss)	-\$370.00	\$0.00	-\$657.84	\$0.00	-\$4,646.25	\$0.00	-\$280.11	-\$1.84	-\$161.78	-\$1,581.92	-\$7,699.74
	8 Net Investment Income	-\$338.61	\$0.00	-\$602.02	\$0.00	-\$4,252.04	\$0.00	-\$256.35	-\$1.69	-\$148.05	-\$1,447.70	-\$7,046.46
	9 Interest Accrued - Net Change	-\$11.23	-\$0.42	-\$21.13	-\$0.79	-\$140.72	\$0.00	-\$8.35	-\$0.06	-\$4.90	-\$47.91	-\$235.49
	Ending Cash & Investment Balance	\$34,019.60	-\$366,107.54	\$57,951.68	-\$115,891.89	\$427,195.94	\$0.00	\$25,754.83	\$169.52	\$14,874.52	\$145,448.35	\$223,415.01
	Ending Interest Accrual Balance	\$0.14	-\$0.07	\$0.06	-\$0.13	\$1.84	\$0.00	\$0.13	\$0.00	\$0.06	\$0.63	\$2.68

		Property	Liability	Auto	Workers Comp	Deductible	Contingency	POLEPL	EJIF	MEL	Admin	Total
Closed FY	Opening Cash & Investment Balance	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	11,072,688.81	\$11,072,688.81
	Opening Interest Accrual Balance	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$3,782.69	\$3,782.69
	1 Interest Accrued and/or Interest Cost	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$759.07	\$759.07
	2 Interest Accrued - discounted Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	3 (Amortization and/or Interest Cost)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	4 Accretion	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$1,688.58	\$1,688.58
	5 Interest Paid - Cash Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$7,672.64	\$7,672.64
	6 Interest Paid - Term Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$4,518.41	\$4,518.41
	7 Realized Gain (Loss)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	-\$119,280.33	-\$119,280.33
	8 Net Investment Income	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	-\$109,160.05	-\$109,160.05
	9 Interest Accrued - Net Change	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	-\$3,759.34	-\$3,759.34
	Ending Cash & Investment Balance	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$10,964,014.10	\$10,964,014.10
	Ending Interest Accrual Balance	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$23.35	\$23.35

Accounts Included

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

Accounting Statement

120882-000 - BURLINGTON COUNTY MUNICIPAL JIF

January 01, 2022 - January 31, 2022

Your Portfolio at a Glance

Opening Market Value w/Accrued Income	\$1,006,369.80
Net of Contributions & Withdrawals	-\$1,006,492.50
Net Investment Change	\$122.70
Closing Market Value w/Accrued Income	-

Your Relationship Team

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

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

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

Table of Contents

Relationship Summary

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

Holdings Detail

Holdings Detail	6
-----------------------	---

Activity Detail

Transaction Activity Detail	7
Realized Gain / Loss Detail	8

Disclosures

Statement Disclosures	9
-----------------------------	---

Glossary

Glossary.....	11
---------------	----

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

Asset Allocation

Asset Class	Total Market Value	Allocation (%)
No holdings for this statement period		

Accrued Income by Asset Class Summary

Asset Class	Market Value	Accrued Income	Market Value + Accrued Income	Estimated Annual Income	Yield (%)
No holdings for this statement period					

Market Values may be generated using market quotations, closing price, mean bid or ask, or estimated market value obtained from quotation services. Mutual fund balances are incorporated into appropriate asset classifications. Derivative instruments are classified based upon the corresponding underlying security and does not represent a comprehensive risk assessment of your account. Asset values will fluctuate. **Estimated Annual Income** is provided for comparison purposes only. Estimated Annual Income is based on historical data or other assumptions and is not a guarantee of future results. This report should not be used to prepare tax documents.

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

Portfolio Valuations & Activity Summary

Category	Current Period	Year-to-Date
Opening Market Value	\$1,000,098.90	\$1,000,098.90
Accrued Income	6,270.90	6,270.90
Opening Market Value w/Accrued Income	\$1,006,369.80	\$1,006,369.80
Contributions		
Cash Receipts	-	-
Intra-Account Transfers	-	-
Other Receipts	-	-
Securities Transferred In	-	-
Tax Refunds	-	-
Total Contributions	-	-
Withdrawals		
Cash Disbursements	-	-
Intra-Account Transfers	-	-
Other Disbursements	-1,006,492.50	-1,006,492.50
Other Fees	-	-
Securities Transferred Out	-	-
Tax Payments	-	-
Taxes Withheld	-	-
Wilmington Trust Fees	-	-
Total Withdrawals	-\$1,006,492.50	-\$1,006,492.50
Net Contributions & Withdrawals	-\$1,006,492.50	-\$1,006,492.50
Closing Market Value	-	-
Accrued Income	-	-
Closing Market Value w/Accrued Income	-	-
Net Investment Change	\$122.70	\$122.70
Net Investment Change Detail	Current Period	Year-to-Date
Net Investment Change	\$122.70	\$122.70
Income Earned		
Dividends	-	-
Net Interest	7,492.50	7,492.50
Other Income	-	-
Change in Accrual	-6,270.90	-6,270.90
Total Income Earned	\$1,221.60	\$1,221.60
Market Appreciation	-\$1,098.90	-\$1,098.90

Relationship Summary *(continued)*

120882-000 - BURLINGTON COUNTY MUNICIPAL JIF

January 01, 2022 - January 31, 2022

Income Received Summary

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

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

Realized Gain/Loss Summary

Category	Current Period	Year-to-Date
Short Term		
Gain	-	-
Loss	-	-
Total Short Term	-	-
Long Term		
Gain	3,316.99	3,316.99
Loss	-	-
Total Long Term	\$3,316.99	\$3,316.99
TOTAL GAIN/LOSS	\$3,316.99	\$3,316.99

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

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

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

Cash Activity Summary

Category	Current Period Cash	Year-to-Date Cash
Opening Balance	-	-
Receipts		
Cash Receipts	-	-
Dividends	-	-
Intra-Account Transfers	-	-
Maturities	999,000.00	999,000.00
Net Interest	7,492.50	7,492.50
Other Income	-	-
Other Receipts	-	-
Sales	-	-
Tax Refunds	-	-
Total Receipts	\$1,006,492.50	\$1,006,492.50
Disbursements		
Cash Disbursements	-	-
Intra-Account Transfers	-	-
Other Disbursements	-1,006,492.50	-1,006,492.50
Other Fees	-	-
Purchases	-	-
Tax Payments	-	-
Taxes Withheld	-	-
Wilmington Trust Fees	-	-
Total Disbursements	-\$1,006,492.50	-\$1,006,492.50
TOTAL CLOSING BALANCE	-	-
Net Total Payables and Receivables	-	-
NET OF CASH BALANCE	-	-

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

Holdings Detail

120882-000 - BURLINGTON COUNTY MUNICIPAL JIF

January 01, 2022 - January 31, 2022

Holdings Detail

Security Name	Quantity	Market Price	Market Value	Cost	Unrealized Gain/Loss	Accrued Income	Estimated Annual Income	Effective Duration	Yield to Worst (%)	Market Value (%)
---------------	----------	--------------	--------------	------	-------------------------	-------------------	----------------------------	-----------------------	--------------------------	------------------------

No investments held at this time

Activity Detail

120882-000 - BURLINGTON COUNTY MUNICIPAL JIF

January 01, 2022 - January 31, 2022

Transaction Activity Detail

Trade Date Settlement Date	Transaction Type	Transaction Description	Quantity	Cash Value	Cash Management
OPENING BALANCE				-	-
01/31/2022 01/31/2022	Maturities	MATURED 999000 PAR VALUE OF U.S. TREASURY NOTES 1.500% 1/31/22 AT 100 TRADE DATE 2022-01-31 SETTLEMENT DATE 2022-01-31	999,000	\$999,000.00	-
01/31/2022	Interest	CASH RECEIPT OF INTEREST EARNED ON U.S. TREASURY NOTES 1.500% 1/31/22 AT \$0.007500 /SHARE ON 999000 PAR VALUE DUE 2022-01-31	-	7,492.50	-
01/31/2022	Other Disbursements	CASH DISBURSEMENT MISCELLANEOUS - ACH-CHK PAID TO M&T BANK BURLINGTON COUNTY MUNICIPAL JIF	-	-1,006,492.50	-
CLOSING BALANCE				-	-

Activity Detail

120882-000 - BURLINGTON COUNTY MUNICIPAL JIF

January 01, 2022 - January 31, 2022

Realized Gain / Loss Detail

Transaction Description	Disposition Date	Quantity	Cost	Proceeds	Short Term Gain/Loss	Long Term Gain/Loss	Realized Gain/Loss
MATURED 999000 PAR VALUE OF U.S. TREASURY NOTES 1.500% 1/31/22 AT 100 TRADE DATE 2022-01-31 SETTLEMENT DATE 2022-01-31	01/31/2022	999,000	\$995,683.01	\$999,000.00	-	\$3,316.99	\$3,316.99
NET REALIZED GAIN/LOSS			\$995,683.01	\$999,000.00	-	\$3,316.99	\$3,316.99

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

Statement Disclosures

Statement Review; Limitations on Actions

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

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

Fee Arrangements

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

Affiliated Advisers

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Glossary

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

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

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

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

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

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

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

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

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

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

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

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

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

Glossary *(continued)*

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

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

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

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

MX6F96590902 - BURLINGTON CNTY JIF
01/31/2022
Status: FINAL

Shares/Par	Description	Price	Cost	Net Income	Market Value	Percent Of Total	Net Unrealized
Security ID	Link Ref	Local/Base	Local/Base	Receivable	Local/Base		Gain/Loss
				Local/Base			Local/Base
UNIT OF PARTICIPATION							
U.S. DOLLAR							
UNITED STATES							
1,495,528.547	MEL JCMI ACCOUNT	9.8823	14,779,221.38	0.00	14,779,221.38		0.00
99VVB5Y75		9.8823	14,779,221.38	0.00	14,779,221.38	100.00	0.00

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

Report ID: IGLS0002
Base Currency: USD
Status: FINAL

MX6F96590902 - BURLINGTON CNTY JIF

01/31/2022

	Current Period		Fiscal Year To Date	
	01/01/2022	01/31/2022	01/01/2022	01/31/2022
NET ASSETS - BEGINNING OF PERIOD		15,455,103.01		15,455,103.01
		<u>15,455,103.01</u>		<u>15,455,103.01</u>
RECEIPTS				
INVESTMENT INCOME				
INTEREST	13,865.03		13,865.03	
UNREALIZED GAIN/LOSS-INVESTMENT	-187,545.89		-187,545.89	
ACCRETION/AMORTIZATION	-599.51		-599.51	
TOTAL INVESTMENT INCOME		<u>-174,280.37</u>		<u>-174,280.37</u>
TOTAL RECEIPTS		<u>-174,280.37</u>		<u>-174,280.37</u>
DISBURSEMENTS				
ADMINISTRATIVE EXPENSES				
TRUSTEE/CUSTODIAN	369.52		369.52	
INVESTMENT ADVISORY FEES	862.22		862.22	
CONSULTING	369.52		369.52	
TOTAL ADMINISTRATIVE EXPENSES		<u>1,601.26</u>		<u>1,601.26</u>
DISTRIBUTION TO PLAN ACCOUNTS	500,000.00		500,000.00	
TOTAL DISTRIBUTION TO PLAN ACCOUNTS		<u>500,000.00</u>		<u>500,000.00</u>
TOTAL DISBURSEMENTS		<u>501,601.26</u>		<u>501,601.26</u>
NET ASSETS - END OF PERIOD		<u><u>14,779,221.38</u></u>		<u><u>14,779,221.38</u></u>

Transaction Detail
Reported By Transaction Category

Report ID: IACS0008

Base Currency: USD

MX6F96590902 - BURLINGTON CNTY JIF

01/01/2022 - 01/31/2022

Status: FINAL

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

RECEIPTS AND DISBURSEMENT TRANSACTIONS

AMORTIZATION/ACCRETION

U.S. DOLLAR

BVA	0.000	MEL JCM I ACCOUNT	01/31/2022	0.000000	-459.39	0.00	0.00
	99VVB5Y75	AMORIZATION/ACCRETION INCOME	03/01/2021	0.000000	-459.39	0.00	0.00
		20220207O000060	01/31/2022				

BVA	0.000	MEL JCM I ACCOUNT	01/31/2022	0.000000	-99.73	0.00	0.00
	99VVB5Y75	AMORIZATION/ACCRETION INCOME	10/19/2021	0.000000	-99.73	0.00	0.00
		20220207O000120	01/31/2022				

BVA	0.000	MEL JCM I ACCOUNT	01/31/2022	0.000000	-40.39	0.00	0.00
	99VVB5Y75	AMORIZATION/ACCRETION INCOME	01/03/2022	0.000000	-40.39	0.00	0.00
		20220207O000190	01/31/2022				

TOTAL U.S. DOLLAR AMORTIZATION/ACCRETION:	-599.51	0.00	0.00
--	----------------	-------------	-------------

	-599.51	0.00	0.00
--	----------------	-------------	-------------

TOTAL AMORTIZATION/ACCRETION RECEIPTS AND DISBURSEMENT TRANSACTIONS:	-599.51	0.00	0.00
---	----------------	-------------	-------------

DISTRIBUTION TO PLAN ACCOUNTS

U.S. DOLLAR

CW	0.000	DIST TO PLAN ACCOUNTS	01/24/2022	0.000000	-500,000.00	-500,000.00	0.00
	NA9123459	20220207A000010		0.000000	-500,000.00	-500,000.00	0.00
			01/24/2022				

FUND ALLOCATED EARNINGS

U.S. DOLLAR

BVA	0.000	MEL JCM I ACCOUNT	01/31/2022	0.000000	0.30	0.00	0.00
	99VVB5Y75	UGL ADJ 013122	03/01/2021	0.000000	0.30	0.00	0.00
		20220207A000230	01/31/2022				

Transaction Detail
Reported By Transaction Category

Report ID: IACS0008

Base Currency: USD

MX6F96590902 - BURLINGTON CNTY JIF

01/01/2022 - 01/31/2022

Status: FINAL

Trans Code	Shares/Par	Description	Trade Date	Price	Cost	Amount	Net Gain/Loss
Link Ref	Security Id	Broker	C. Settle Date	Local/Base	Local/Base	Local/Base	Local/Base
Transaction No./Client Ref No.			Reported Date				
BVA	0.000	MEL JCM I ACCOUNT	01/31/2022	0.000000	-143,713.81	0.00	0.00
	99VVB5Y75	UNREALIZED GAIN/LOSS	03/01/2021	0.000000	-143,713.81	0.00	0.00
		20220207O000040	01/31/2022				
BVA	0.000	MEL JCM I ACCOUNT	01/31/2022	0.000000	10,624.57	0.00	0.00
	99VVB5Y75	INTEREST INCOME	03/01/2021	0.000000	10,624.57	0.00	0.00
		20220207O000050	01/31/2022				
BVA	0.000	MEL JCM I ACCOUNT	01/31/2022	0.000000	-283.16	0.00	0.00
	99VVB5Y75	TRUSTEE/CUSTODN FEES	03/01/2021	0.000000	-283.16	0.00	0.00
		20220207O000070	01/31/2022				
BVA	0.000	MEL JCM I ACCOUNT	01/31/2022	0.000000	-660.70	0.00	0.00
	99VVB5Y75	INVEST MANAGER FEES	03/01/2021	0.000000	-660.70	0.00	0.00
		20220207O000080	01/31/2022				
BVA	0.000	MEL JCM I ACCOUNT	01/31/2022	0.000000	-283.16	0.00	0.00
	99VVB5Y75	CONSULTING FEES	03/01/2021	0.000000	-283.16	0.00	0.00
		20220207O000090	01/31/2022				
BVA	0.000	MEL JCM I ACCOUNT	01/31/2022	0.000000	-31,197.68	0.00	0.00
	99VVB5Y75	UNREALIZED GAIN/LOSS	10/19/2021	0.000000	-31,197.68	0.00	0.00
		20220207O000100	01/31/2022				
BVA	0.000	MEL JCM I ACCOUNT	01/31/2022	0.000000	2,306.40	0.00	0.00
	99VVB5Y75	INTEREST INCOME	10/19/2021	0.000000	2,306.40	0.00	0.00
		20220207O000110	01/31/2022				

Transaction Detail
Reported By Transaction Category

Report ID: IACS0008

Base Currency: USD

MX6F96590902 - BURLINGTON CNTY JIF

01/01/2022 - 01/31/2022

Status: FINAL

Trans Code	Shares/Par	Description	Trade Date	Price	Cost	Amount	Net Gain/Loss
Link Ref	Security Id	Broker	C. Settle Date	Local/Base	Local/Base	Local/Base	Local/Base
		Transaction No./Client Ref No.	Reported Date				
BVA	0.000	MEL JCM I ACCOUNT	01/31/2022	0.000000	-61.47	0.00	0.00
	99VVB5Y75	TRUSTEE/CUSTODN FEES	10/19/2021	0.000000	-61.47	0.00	0.00
		20220207O000130	01/31/2022				
BVA	0.000	MEL JCM I ACCOUNT	01/31/2022	0.000000	-143.43	0.00	0.00
	99VVB5Y75	INVEST MANAGER FEES	10/19/2021	0.000000	-143.43	0.00	0.00
		20220207O000140	01/31/2022				
BVA	0.000	MEL JCM I ACCOUNT	01/31/2022	0.000000	-61.47	0.00	0.00
	99VVB5Y75	CONSULTING FEES	10/19/2021	0.000000	-61.47	0.00	0.00
		20220207O000150	01/31/2022				
BVA	0.000	MEL JCM I ACCOUNT	01/31/2022	0.000000	-0.03	0.00	0.00
	99VVB5Y75	UNREALIZED GAIN/LOSS	12/01/2021	0.000000	-0.03	0.00	0.00
		20220207O000160	01/31/2022				
BVA	0.000	MEL JCM I ACCOUNT	01/31/2022	0.000000	-12,634.67	0.00	0.00
	99VVB5Y75	UNREALIZED GAIN/LOSS	01/03/2022	0.000000	-12,634.67	0.00	0.00
		20220207O000170	01/31/2022				
BVA	0.000	MEL JCM I ACCOUNT	01/31/2022	0.000000	934.06	0.00	0.00
	99VVB5Y75	INTEREST INCOME	01/03/2022	0.000000	934.06	0.00	0.00
		20220207O000180	01/31/2022				
BVA	0.000	MEL JCM I ACCOUNT	01/31/2022	0.000000	-24.89	0.00	0.00
	99VVB5Y75	TRUSTEE/CUSTODN FEES	01/03/2022	0.000000	-24.89	0.00	0.00
		20220207O000200	01/31/2022				

Transaction Detail
Reported By Transaction Category

Report ID: IACS0008

Base Currency: USD

MX6F96590902 - BURLINGTON CNTY JIF

01/01/2022 - 01/31/2022

Status: FINAL

Trans Code	Shares/Par	Description	Trade Date	Price	Cost	Amount	Net Gain/Loss
Link Ref	Security Id	Broker	C. Settle Date	Local/Base	Local/Base	Local/Base	Local/Base
		Transaction No./Client Ref No.	Reported Date				
BVA	0.000	MEL JCM I ACCOUNT	01/31/2022	0.000000	-58.09	0.00	0.00
	99VVB5Y75	INVEST MANAGER FEES	01/03/2022	0.000000	-58.09	0.00	0.00
		20220207O000210	01/31/2022				
BVA	0.000	MEL JCM I ACCOUNT	01/31/2022	0.000000	-24.89	0.00	0.00
	99VVB5Y75	CONSULTING FEES	01/03/2022	0.000000	-24.89	0.00	0.00
		20220207O000220	01/31/2022				
TOTAL U.S. DOLLAR FUND ALLOCATED EARNINGS:					<u>-175,282.12</u>	<u>0.00</u>	<u>0.00</u>
					<u>-175,282.12</u>	<u>0.00</u>	<u>0.00</u>
TOTAL FUND ALLOCATED EARNINGS RECEIPTS AND DISBURSEMENT TRANSACTIONS:					<u>-175,282.12</u>	<u>0.00</u>	<u>0.00</u>
TOTAL RECEIPTS AND DISBURSEMENT TRANSACTIONS:					<u>-675,881.63</u>	<u>-500,000.00</u>	<u>0.00</u>
PURCHASES							
UNIT OF PARTICIPATION							
U.S. DOLLAR							
B	100,751.230	MEL JCM I ACCOUNT	01/03/2022	9.999878	1,007,500.00	-1,007,500.00	0.00
	99VVB5Y75	20220207A000030	01/03/2022	9.999878	1,007,500.00	-1,007,500.00	0.00
			01/03/2022				
SALES							
UNIT OF PARTICIPATION							
U.S. DOLLAR							
S	-50,000.610	MEL JCM I ACCOUNT	01/24/2022	9.999878	-500,000.00	500,000.00	0.00
	99VVB5Y75	20220203A000020	01/24/2022	9.999878	-500,000.00	500,000.00	0.00
			01/24/2022				
TOTAL TRANSACTIONS BASE:					<u>-168,381.63</u>	<u>-1,007,500.00</u>	<u>0.00</u>

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

Current Fund Year: 2022 Month Ending: January											
	Property	Liability	Auto	Workers Comp	Deductible	Contingency	POLEPL	EJIF	MEL	Admin	TOTAL
OPEN BALANCE	(59,730.71)	819,596.30	361,065.59	1,970,643.29	1,576,268.11	49,801.54	4,213.12	(23,242.07)	194,458.09	12,196,402.94	17,089,476.20
RECEIPTS											
Assessments	68,477.29	100,456.09	25,111.08	395,904.11	104,108.57	21,588.94	200,075.17	50,471.30	462,082.64	373,153.80	1,801,429.00
Refunds	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Invest Pymnts	(691.91)	(11,457.22)	(3,498.96)	(20,109.25)	(15,280.97)	(482.36)	(259.60)	(2.83)	(2,451.56)	(117,886.76)	(172,121.42)
Invest Adj	11.05	180.20	55.06	318.19	240.37	7.59	4.10	0.05	40.94	1,859.95	2,717.50
Subtotal Invest	(680.86)	(11,277.02)	(3,443.90)	(19,791.06)	(15,040.60)	(474.77)	(255.50)	(2.78)	(2,410.62)	(116,026.81)	(169,403.92)
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	67,796.43	89,179.07	21,667.18	376,113.05	89,067.97	21,114.17	199,819.67	50,468.52	459,672.02	257,126.99	1,632,025.08
EXPENSES											
Claims Transfers	57,351.38	12,085.50	3,962.95	112,786.39	0.00	0.00	0.00	0.00	0.00	0.00	186,186.22
Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	124,491.00	595,058.75	102,414.92	821,964.67
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	57,351.38	12,085.50	3,962.95	112,786.39	0.00	0.00	0.00	124,491.00	595,058.75	102,414.92	1,008,150.89
END BALANCE	(49,285.66)	896,689.87	378,769.82	2,233,969.95	1,665,336.08	70,915.71	204,032.79	(97,264.55)	59,071.36	12,351,115.01	17,713,350.39

\$0.00 \$0.00

REPORT STATUS SECTION

Report Month: January

Balance Differences

Opening Balances:	Opening Balances are equal	\$0.00
Imprest Transfers:	Imprest Totals are equal	\$0.00
Investment Balances:	Investment Payment Balances are equal	\$0.00
	Investment Adjustment Balances are equal	\$0.00
Ending Balances:	Ending Balances are NOT equal	\$1.03
Accrual Balances:	Accrual Balances are equal	\$0.00

Claims Transaction Status:

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	0 . 00 (0 . 00)
Pre-existing variance:	No prior unreconci / Max/Min	0 . 00 0 . 00

SUMMARY OF CASH TRANSACTIONS											
FUND YEAR 2022											
Month Ending: January											
	Property	Liability	Auto	Workers Comp	Deductible	Contingency	POLEPL	EJIF	MEL	Admin	TOTAL
OPEN BALANCE	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
RECEIPTS											
Assessments	68,477.29	100,456.09	25,111.08	395,904.11	104,108.57	21,588.94	200,075.17	50,471.30	462,082.64	373,153.80	1,801,429.00
Refunds	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Invest Pymnts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Invest	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	68,477.29	100,456.09	25,111.08	395,904.11	104,108.57	21,588.94	200,075.17	50,471.30	462,082.64	373,153.80	1,801,429.00
EXPENSES											0.00
Claims Transfers	9,638.30	0.00	250.00	7,722.35	0.00	0.00	0.00	0.00	0.00	0.00	17,610.65
Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	124,491.00	595,058.75	90,550.29	810,100.04
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	9,638.30	0.00	250.00	7,722.35	0.00	0.00	0.00	124,491.00	595,058.75	90,550.29	827,710.69
END BALANCE	58,838.99	100,456.09	24,861.08	388,181.76	104,108.57	21,588.94	200,075.17	(74,019.70)	(132,976.11)	282,603.51	973,718.31

SUMMARY OF CASH TRANSACTIONS											
FUND YEAR 2021											
Month Ending: January											
	Property	Liability	Auto	Workers Comp	Deductible	Contingency	POLEPL	EJIF	MEL	Admin	TOTAL
OPEN BALANCE	(113,416.12)	434,143.89	96,664.52	788,926.15	455,918.03	0.00	(22,647.83)	(23,535.16)	(73,945.41)	96,001.84	1,638,109.91
RECEIPTS											
Assessments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Refunds	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Invest Pymnts	9.34	(4,225.16)	(940.98)	(7,609.35)	(4,438.51)	0.00	0.68	0.00	146.93	(859.62)	(17,916.67)
Invest Adj	0.00	66.21	14.74	120.31	69.53	0.00	0.00	0.00	0.00	14.64	285.43
Subtotal Invest	9.34	(4,158.95)	(926.24)	(7,489.04)	(4,368.98)	0.00	0.68	0.00	146.93	(844.98)	(17,631.24)
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	9.34	(4,158.95)	(926.24)	(7,489.04)	(4,368.98)	0.00	0.68	0.00	146.93	(844.98)	(17,631.24)
EXPENSES											
Claims Transfers	47,713.08	4,941.75	12.25	83,618.80	0.00	0.00	0.00	0.00	0.00	0.00	136,285.88
Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4,840.63	4,840.63
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	47,713.08	4,941.75	12.25	83,618.80	0.00	0.00	0.00	0.00	0.00	4,840.63	141,126.51
END BALANCE	(161,119.86)	425,043.19	95,726.03	697,818.31	451,549.05	0.00	(22,647.15)	(23,535.16)	(73,798.48)	90,316.23	1,479,352.16

SUMMARY OF CASH TRANSACTIONS											
FUND YEAR	2020										
Month Ending:	January										
	Property	Liability	Auto	Workers Comp	Deductible	Contingency	POLEPL	EJIF	MEL	Admin	TOTAL
OPEN BALANCE	(18,778.78)	373,217.85	98,748.01	836,830.38	504,428.35	49,801.54	669.45	1.01	238,397.94	139,143.76	2,222,459.51
RECEIPTS											
Assessments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Refunds	0.00	0.00	0.00	0.00				0.00			0.00
Invest Pymnts	3.15	(3,612.21)	(955.87)	(8,068.97)	(4,885.81)	(482.36)	(6.48)	(0.01)	(2,307.97)	(1,332.46)	(21,648.99)
Invest Adj	0.00	56.92	15.06	127.62	76.92	7.59	0.10	0.00	36.36	21.22	341.79
Subtotal Invest	3.15	(3,555.29)	(940.81)	(7,941.35)	(4,808.89)	(474.77)	(6.38)	(0.01)	(2,271.61)	(1,311.24)	(21,307.20)
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	3.15	(3,555.29)	(940.81)	(7,941.35)	(4,808.89)	(474.77)	(6.38)	(0.01)	(2,271.61)	(1,311.24)	(21,307.20)
EXPENSES											
Claims Transfers	0.00	12.25	0.00	7,954.76	0.00	0.00	0.00	0.00	0.00	0.00	7,967.01
Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3,750.00	3,750.00
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	0.00	12.25	0.00	7,954.76	0.00	0.00	0.00	0.00	0.00	3,750.00	11,717.01
END BALANCE	(18,775.63)	369,650.31	97,807.20	820,934.27	499,619.46	49,326.77	663.07	1.00	236,126.33	134,082.52	2,189,435.30

SUMMARY OF CASH TRANSACTIONS											
FUND YEAR	2019										
Month Ending:	January										
	Property	Liability	Auto	Workers Comp	Deductible	Contingency	POLEPL	EJIF	MEL	Admin	TOTAL
OPEN BALANCE	38,117.21	374,211.02	104,586.78	460,754.94	184,614.47	0.00	188.67	120.94	14,987.88	113,154.53	1,290,736.44
RECEIPTS											
Assessments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Refunds	0.00	0.00	0.00	0.00				0.00			0.00
Invest Pymnts	(371.78)	(3,620.27)	(1,011.90)	(4,431.72)	(1,779.56)	0.00	(1.83)	(1.17)	(145.07)	(1,095.65)	(12,458.95)
Invest Adj	5.81	57.07	15.95	70.26	28.15	0.00	0.03	0.02	2.29	17.26	196.84
Subtotal Invest	(365.97)	(3,563.20)	(995.95)	(4,361.46)	(1,751.41)	0.00	(1.80)	(1.15)	(142.78)	(1,078.39)	(12,262.11)
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	(365.97)	(3,563.20)	(995.95)	(4,361.46)	(1,751.41)	0.00	(1.80)	(1.15)	(142.78)	(1,078.39)	(12,262.11)
EXPENSES											
Claims Transfers	0.00	3,000.00	1,167.00	13,465.98	0.00	0.00	0.00	0.00	0.00	0.00	17,632.98
Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	0.00	3,000.00	1,167.00	13,465.98	0.00	0.00	0.00	0.00	0.00	0.00	17,632.98
END BALANCE	37,751.24	367,647.82	102,423.83	442,927.50	182,863.06	0.00	186.87	119.79	14,845.10	112,076.14	1,260,841.35

SUMMARY OF CASH TRANSACTIONS											
FUND YEAR	2018										
Month Ending:	January										
	Property	Liability	Auto	Workers Comp	Deductible	Contingency	POLEPL	EJIF	MEL	Admin	TOTAL
OPEN BALANCE	34,346.98	(361,976.46)	61,066.28	(115,868.18)	431,307.26	0.00	26,002.83	171.14	15,017.68	146,848.14	236,915.67
RECEIPTS											
Assessments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Refunds	0.00	0.00	0.00	0.00				0.00			0.00
Invest Pymnts	(332.62)	0.42	(590.21)	0.79	(4,177.09)	0.00	(251.97)	(1.65)	(145.45)	(1,422.18)	(6,919.96)
Invest Adj	5.24	0.00	9.31	0.00	65.77	0.00	3.97	0.03	2.29	22.39	109.00
Subtotal Invest	(327.38)	0.42	(580.90)	0.79	(4,111.32)	0.00	(248.00)	(1.62)	(143.16)	(1,399.79)	(6,810.96)
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	(327.38)	0.42	(580.90)	0.79	(4,111.32)	0.00	(248.00)	(1.62)	(143.16)	(1,399.79)	(6,810.96)
EXPENSES											
Claims Transfers	0.00	4,131.50	2,533.70	24.50	0.00	0.00	0.00	0.00	0.00	0.00	6,689.70
Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	0.00	4,131.50	2,533.70	24.50	0.00	0.00	0.00	0.00	0.00	0.00	6,689.70
END BALANCE	34,019.60	(366,107.54)	57,951.68	(115,891.89)	427,195.94	0.00	25,754.83	169.52	14,874.52	145,448.35	223,415.01

SUMMARY OF CASH TRANSACTIONS											
FUND YEAR	Closed FY										
Month Ending:	January										
	Property	Liability	Auto	Workers Comp	Deductible	Contingency	POLEPL	EJIF	MEL	Admin	TOTAL
OPEN BALANCE	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	11,072,688.81	11,072,688.81
RECEIPTS											
Assessments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Refunds	0.00	0.00	0.00	0.00				0.00			0.00
Invest Pymnts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	(107,089.29)	(107,089.29)
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,688.58	1,688.58
Subtotal Invest	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	(105,400.71)	(105,400.71)
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	(105,400.71)	(105,400.71)
EXPENSES											
Claims Transfers	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3,274.00	3,274.00
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3,274.00	3,274.00
END BALANCE	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	10,964,014.10	10,964,014.10

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

Month **January**
Current Fund Year **2022**

Policy Year	Coverage	1.	2.	3.	4.	5.	6.	7.	8.
		Calc. Net Paid Thru Last Month	Monthly Net Paid January	Monthly Recoveries January	Calc. Net Paid Thru January	TPA Net Paid Thru January	Variance To Be Reconciled	Delinquent Unreconciled Variance From	Change This Month
2022	Property	0.00	9,638.30	0.00	9,638.30	9,638.30	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	250.00	0.00	250.00	250.00	0.00	0.00	0.00
	Workers Comp	0.00	7,722.35	0.00	7,722.35	7,722.35	0.00	0.00	0.00
	Total	0.00	17,610.65	0.00	17,610.65	17,610.65	0.00	0.00	0.00
2021	Property	387,642.52	47,713.08	0.00	435,355.60	435,355.60	0.00	0.00	0.00
	Liability	15,203.13	4,941.75	0.00	20,144.88	20,144.88	(0.00)	0.00	(0.00)
	Auto	14,781.40	12.25	0.00	14,793.65	14,793.65	0.00	0.00	0.00
	Workers Comp	963,151.14	83,618.80	0.00	1,046,769.94	1,046,769.94	0.00	0.00	0.00
	Total	1,380,778.19	136,285.88	0.00	1,517,064.07	1,517,064.07	0.00	0.00	0.00
2020	Property	346,122.02	0.00	0.00	346,122.02	346,122.02	(0.00)	0.00	(0.00)
	Liability	85,227.73	12.25	0.00	85,239.98	85,239.98	0.00	0.00	0.00
	Auto	29,007.44	0.00	0.00	29,007.44	29,007.44	0.00	0.00	0.00
	Workers Comp	1,111,810.05	7,954.76	0.00	1,119,764.81	1,119,764.81	(0.00)	0.00	(0.00)
	Total	1,572,167.24	7,967.01	0.00	1,580,134.25	1,580,134.25	(0.00)	0.00	(0.00)
2019	Property	550,074.64	0.00	0.00	550,074.64	550,074.64	0.00	0.00	0.00
	Liability	84,318.38	3,000.00	0.00	87,318.38	87,318.38	0.00	0.00	0.00
	Auto	23,981.60	1,167.00	0.00	25,148.60	25,148.60	0.00	0.00	0.00
	Workers Comp	1,529,249.82	13,465.98	0.00	1,542,715.80	1,542,715.80	0.00	0.00	0.00
	Total	2,187,624.44	17,632.98	0.00	2,205,257.42	2,205,257.42	0.00	0.00	0.00
2018	Property	338,023.38	0.00	0.00	338,023.38	338,023.38	0.00	0.00	0.00
	Liability	820,930.48	4,131.50	0.00	825,061.98	825,061.98	0.00	0.00	0.00
	Auto	68,613.00	2,533.70	0.00	71,146.70	71,146.70	0.00	0.00	0.00
	Workers Comp	2,164,951.33	24.50	0.00	2,164,975.83	2,164,975.83	(0.00)	0.00	(0.00)
	Total	3,392,518.19	6,689.70	0.00	3,399,207.89	3,399,207.89	(0.00)	0.00	(0.00)
Closed FY	Property		0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Liability		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
	Workers Comp		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
TOTAL		8,533,088.06	186,186.22	0.00	8,719,274.28	8,719,274.28	(0.00)	0.00	(0.00)



BURLINGTON COUNTY J.I.F.

Check Register Report

Bank Account : ALL

Processed Date: Jan 1, 2022 - Jan 31, 2022

Instance Type: All

Coverage : All ,Claimant Type: All

Check Number	Check Date	Claimant (Case) Type	Payee Name	QL File / Claim Number	Loss Date	Payment Amount	Policy Year	Exp./Legal
17660	1/4/2022	1ST PARTY COLL PD	HAINESPORT ENTERPRISES INC	-- /2022254027	11/9/2021	\$23,174.22	2021/2021	Loss
17661	1/4/2022	1ST PARTY COLL PD	LEO PETETTI LLC	-- /2022254027	11/9/2021	\$474.90	2021/2021	Expense
17662	1/4/2022	BLDG/CONTENT	TAYLOR DARIN CLAIM SERVICE	-- /2022246070	8/20/2021	\$1,047.04	2021/2021	Expense
17663	1/4/2022	INDEMNITY	PEMBERTON TOWNSHIP	-- /2022249791	9/23/2021	\$1,783.72	2021/2021	Loss
17664	1/4/2022	INDEMNITY	MOUNT LAUREL TOWNSHIP	-- /2022255888	11/29/2021	\$1,298.00	2021/2021	Loss
17665	1/4/2022	INDEMNITY	PEMBERTON TOWNSHIP	MLT-2021233414/ 2021235453	4/3/2021	\$1,938.00	2021/2021	Loss
17666	1/4/2022	INDEMNITY	Kayle Bowker-Jenkins	-- /2022252847	10/24/2021	\$541.06	2021/2021	Loss
17667	1/4/2022	INDEMNITY	Christina Reiss	-- /2019165703	2/11/2019	\$1,120.16	2019/2019	Loss
17668	1/4/2022	INDEMNITY	John Harris	-- /2020198969	3/5/2020	\$1,008.00	2020/2020	Loss
17669	1/4/2022	INDEMNITY	Edward Butler	-- /2020208328	6/23/2020	\$1,150.08	2020/2020	Loss
17670	1/4/2022	BLDG/CONTENT	PEMBERTON BOROUGH	-- /2022246070	8/20/2021	\$3,862.83	2021/2021	Loss
17671	1/4/2022	COMPREHENSIVE	PEMBERTON TOWNSHIP	-- /2022254171	11/9/2021	\$300.00	2021/2021	Loss
17672	1/4/2022	INDEMNITY	VIRTUA WEST JERSEY HEALTH INC	-- /2022254708	11/17/2021	\$1,727.00	2021/2021	Loss
17673	1/4/2022	MEDICAL ONLY	VIRTUA MEMORIAL HOSPITAL BURLINGTON COUNTY INC	-- /2022246828	8/13/2021	\$1,727.00	2021/2021	Loss
17674	1/4/2022	MEDICAL ONLY	WORKNET OCCUPATIONAL MEDICINE	-- /2022249624	9/25/2021	\$91.80	2021/2021	Loss
17675	1/4/2022	INDEMNITY	PRINCETON BRAIN AND SPINE AND SPORTS MEDICINE	MLT-2021233414/ 2021235453	4/3/2021	\$164.47	2021/2021	Loss
17676	1/4/2022	MEDICAL ONLY	myMATRIXX	-- /2022256527	12/5/2021	\$1,160.16	2021/2021	Loss
17677	1/10/2022		HAINESPORT ENTERPRISES INC			\$4,416.91		
		COMPREHENSIVE		-- /2022257653	12/18/2021	\$3,082.85	2021/2021	Loss
		1ST PARTY COLL PD		-- /2022254027	11/9/2021	\$1,334.06	2021/2021	Loss
17678	1/10/2022	INDEMNITY	I C U INVESTIGATIONS INC	-- /2022255888	11/29/2021	\$114.50	2021/2021	Expense
17679	1/10/2022		LEO PETETTI LLC			\$190.00		
		COMPREHENSIVE		-- /2022257653	12/18/2021	\$135.00	2021/2021	Expense
		1ST PARTY COLL PD		-- /2022254027	11/9/2021	\$55.00	2021/2021	Expense
17680	1/10/2022	INDEMNITY	THE DEWEESE LAW FIRM	-- /2021222201	11/1/2020	\$150.00	2020/2020	Expense
17681	1/10/2022	BLDG/CONTENT	BLAZE EMERGENCY EQUIPMENT COMPANY	-- /2022258141	12/22/2021	\$295.00	2021/2021	Expense
17682	1/10/2022		PIETRAS SARACINO SMITH & MEEK			\$996.50		
		INDEMNITY		-- /2020207647	6/15/2020	\$791.00	2020/2020	Legal
		INDEMNITY		-- /2020186961	10/12/2019	\$205.50	2019/2019	Legal
17683	1/10/2022	INDEMNITY	Pemberton Township	-- /2019176278	6/11/2019	\$1,726.66	2019/2019	Loss
17684	1/10/2022	INDEMNITY	Pemberton Township	-- /2019176278	6/11/2019	\$1,726.66	2019/2019	Loss



BURLINGTON COUNTY J.I.F.

Check Register Report

Bank Account : ALL

Processed Date: Jan 1, 2022 - Jan 31, 2022

Instance Type: All

Coverage : All ,Claimant Type: All

Check Number	Check Date	Claimant (Case) Type	Payee Name	QL File / Claim Number	Loss Date	Payment Amount	Policy Year	Exp./Legal
17685	1/10/2022	INDEMNITY	William Roberts	MLT-2020179427/ 2020179427	7/19/2019	\$1,842.00	2019/2019	Loss
17686	1/10/2022	INDEMNITY	Delran Township	-- /2021225936	1/12/2021	\$1,814.14	2021/2021	Loss
17687	1/10/2022	INDEMNITY	RANCOCAS ANESTHESIOLOGY PA	-- /2022244532	8/3/2021	\$1,446.97	2021/2021	Loss
17688	1/10/2022	MEDICAL ONLY	RADIOLOGY ASSOCIATES OF BURLINGTON COUNTY P A	-- /2022246098	8/24/2021	\$31.29	2021/2021	Loss
17689	1/10/2022	INDEMNITY	LARCHMONT IMAGING ASSOCIATES LLC	-- /2022252228	10/19/2021	\$1,004.63	2021/2021	Loss
17690	1/10/2022	INDEMNITY	CAPITAL HEALTH SYSTEM, INC	-- /2022252228	10/19/2021	\$9,422.00	2021/2021	Loss
17691	1/10/2022	MEDICAL ONLY	EMERGENCY PHYSICIAN ASSOCIATES OF SOUTH JERSEY, PC	-- /2022248824	9/21/2021	\$718.00	2021/2021	Loss
17692	1/10/2022	INDEMNITY	NovaCare Rehabilitation	-- /2022255888	11/29/2021	\$196.00	2021/2021	Loss
17693	1/10/2022		VIRTUA MEDICAL GROUP			\$1,703.23		
		MEDICAL ONLY		-- /2022256527	12/5/2021	\$352.78	2021/2021	Loss
		INDEMNITY		-- /2022255888	11/29/2021	\$1,016.55	2021/2021	Loss
		MEDICAL ONLY		-- /2022252982	10/27/2021	\$166.95	2021/2021	Loss
		MEDICAL ONLY		-- /2022252574	10/23/2021	\$166.95	2021/2021	Loss
17694	1/10/2022	INDEMNITY	CAPITAL HEALTH MEDICAL GROUP	-- /2022252228	10/19/2021	\$79.46	2021/2021	Loss
17695	1/10/2022		QUALCARE INC			\$2,064.00		
		INDEMNITY		-- /2022259574	1/6/2022	\$516.00	2022/2022	Loss
		MEDICAL ONLY		-- /2022259592	1/4/2022	\$516.00	2022/2022	Loss
		MEDICAL ONLY		-- /2022258517	12/20/2021	\$516.00	2021/2021	Loss
		INDEMNITY		-- /2022258716	12/8/2021	\$516.00	2021/2021	Loss
17696	1/17/2022		CAPEHART & SCATCHARD PA			\$3,383.50		
		INDEMNITY		-- /2021234855	4/11/2021	\$704.50	2021/2021	Legal
		INDEMNITY		MLT-2021233414/ 2021234644	3/25/2021	\$416.00	2021/2021	Legal
		INDEMNITY		-- /2021225936	1/12/2021	\$810.50	2021/2021	Legal
		INDEMNITY		-- /2021222201	11/1/2020	\$664.50	2020/2020	Legal
		INDEMNITY		-- /2021211869	8/10/2020	\$347.50	2020/2020	Legal
		INDEMNITY		-- /2020182837	9/5/2019	\$440.50	2019/2019	Legal
17697	1/17/2022	POLICE PROF BI	PARKER MCCAY	-- /2021224219	11/18/2019	\$3,000.00	2019/2019	Legal



BURLINGTON COUNTY J.I.F.

Check Register Report

Bank Account : ALL

Processed Date: Jan 1, 2022 - Jan 31, 2022

Instance Type: All

Coverage : All ,Claimant Type: All

Check Number	Check Date	Claimant (Case) Type	Payee Name	QL File / Claim Number	Loss Date	Payment Amount	Policy Year	Exp./Legal
17698	1/17/2022	INDEMNITY	GARDEN STATE ORTHOPAEDICS & SPORTS MEDICINE PC	-- /2021240882	6/14/2021	\$750.00	2021/2021	Expense
17699	1/17/2022	BODILY INJURY [Expired]	NAGLE & ASSOCIATES LLC	-- /2022258270	9/26/2021	\$99.00	2021/2021	Expense
17700	1/17/2022	1ST PARTY COLL PD	LEO PETETTI LLC	-- /2022259518	1/3/2022	\$225.00	2022/2022	Expense
17701	1/17/2022	PUB OFF PI	DAVID S DEWEESE	-- /2022257790	7/13/2021	\$750.00	2021/2021	Legal
17702	1/17/2022	INDEMNITY	AFFANATO MARUT LLC	-- /2022246903	8/13/2021	\$162.50	2021/2021	Legal
17703	1/17/2022	MEDICAL ONLY	PREMIER ORTHOPAEDIC OF SJ	-- /2021228252	2/1/2021	\$500.00	2021/2021	Loss
17704	1/17/2022	POLICE PROF BI	ISO SERVICES INC	-- /2020206165	5/17/2020	\$12.25	2020/2020	Expense
17705	1/17/2022	INDEMNITY	MOUNT LAUREL TOWNSHIP	-- /2022255888	11/29/2021	\$1,298.00	2021/2021	Loss
17706	1/17/2022	INDEMNITY	EDGEWATER PARK TOWNSHIP	-- /2022258716	12/8/2021	\$1,522.71	2021/2021	Loss
17707	1/17/2022	INDEMNITY	PEMBERTON TOWNSHIP	-- /2022249791	9/23/2021	\$1,783.72	2021/2021	Loss
17708	1/17/2022	INLAND MARINE	QUAL-LYNX	-- /2021229495	1/30/2021	\$151.55	2021/2021	Expense
17709	1/17/2022	INDEMNITY	Kayle Bowker-Jenkins	-- /2022252847	10/24/2021	\$541.06	2021/2021	Loss
17710	1/17/2022	1ST PARTY COLL PD	SOUTHAMPTON TOWNSHIP	-- /2022259518	1/3/2022	\$7,644.87	2022/2022	Loss
17711	1/17/2022	INLAND MARINE	FLORENCE TOWNSHIP	-- /2022257781	12/18/2021	\$3,150.00	2021/2021	Loss
17712	1/17/2022	INDEMNITY	RANCOCAS ANESTHESIOLOGY PA	-- /2021237818	5/14/2021	\$1,343.97	2021/2021	Loss
17713	1/17/2022	INDEMNITY	DIAGNOSTIC PATHOLOGY CONSULTANTS P A	-- /2021240882	6/14/2021	\$8.29	2021/2021	Loss
17714	1/17/2022	MEDICAL ONLY	VIRTUA MEMORIAL HOSPITAL BURLINGTON COUNTY INC	-- /2022254465	11/14/2021	\$1,727.00	2021/2021	Loss
17715	1/17/2022	INDEMNITY	COOPER SURGICAL ASSOCIATES PA	-- /2021225936	1/12/2021	\$200.20	2021/2021	Loss
17716	1/17/2022	MEDICAL ONLY	EMERGENCY PHYSICIAN ASSOCIATES OF SOUTH JERSEY, PC	-- /2022249624	9/25/2021	\$764.00	2021/2021	Loss
17717	1/17/2022	MEDICAL ONLY	VIRTUA WILLINGBORO HOSPITAL, INC.	-- /2022256527	12/5/2021	\$1,893.53	2021/2021	Loss
17718	1/17/2022		NovaCare Rehabilitation			\$490.00		
		INDEMNITY		-- /2022255888	11/29/2021	\$196.00	2021/2021	Loss
		INDEMNITY		MLT-2021233414/ 2021235453	4/3/2021	\$294.00	2021/2021	Loss
17719	1/17/2022	INDEMNITY	SYNERGY ORTHOPEDICS LLC	-- /2022247017	9/1/2021	\$25.00	2021/2021	Loss
17720	1/17/2022	INDEMNITY	VIRTUA MEDICAL GROUP	-- /2022255888	11/29/2021	\$60.61	2021/2021	Loss
17721	1/17/2022	MEDICAL ONLY	EMERGENCY PHYSICIANS OF NEW JERSEY P A	-- /2021219099	10/31/2020	\$198.15	2020/2020	Loss
17722	1/17/2022		COOPER UNIVERSITY RADIOLOGY, PC			\$66.95		
		MEDICAL ONLY		-- /2021233159	3/21/2021	\$22.10	2021/2021	Loss
		INDEMNITY		-- /2021225936	1/12/2021	\$44.85	2021/2021	Loss
17723	1/17/2022	MEDICAL ONLY	VIRTUA OCCUPATIONAL HEALTH	-- /2021241836	6/29/2021	\$154.94	2021/2021	Loss



BURLINGTON COUNTY J.I.F.

Check Register Report

Bank Account : ALL

Processed Date: Jan 1, 2022 - Jan 31, 2022

Instance Type: All

Coverage : All ,Claimant Type: All

Check Number	Check Date		Claimant (Case) Type	Payee Name	QL File / Claim Number	Loss Date	Payment Amount	Policy Year	Exp./Legal
17724	1/17/2022		MEDICAL ONLY	HAMPTON LAKES EMERGENCY SQUAD	MLT-2022254089/ 2022254092	11/9/2021	\$900.50	2021/2021	Loss
17725	1/17/2022		INDEMNITY	myMATRIX	MLT-2020179427/ 2020179427	7/19/2019	\$436.99	2019/2019	Loss
17726	1/17/2022			ISO SERVICES INC			\$208.25		
			INDEMNITY		- - /2022255142	11/22/2021	\$12.25	2021/2021	Expense
			INDEMNITY		- - /2022254708	11/17/2021	\$12.25	2021/2021	Expense
			MEDICAL ONLY		- - /2022254465	11/14/2021	\$12.25	2021/2021	Expense
			INDEMNITY		- - /2022254422	11/12/2021	\$12.25	2021/2021	Expense
			MEDICAL ONLY		MLT-2022254089/ 2022254092	11/9/2021	\$12.25	2021/2021	Expense
			MEDICAL ONLY		MLT-2022254089/ 2022254091	11/9/2021	\$12.25	2021/2021	Expense
			MEDICAL ONLY		MLT-2022254089/ 2022254089	11/9/2021	\$12.25	2021/2021	Expense
			INDEMNITY		- - /2022253728	11/3/2021	\$12.25	2021/2021	Expense
			MEDICAL ONLY		- - /2022252982	10/27/2021	\$12.25	2021/2021	Expense
			INDEMNITY		- - /2022252847	10/24/2021	\$12.25	2021/2021	Expense
			BODILY INJURY [Expired]		- - /2022255460	10/8/2021	\$12.25	2021/2021	Expense
			BODILY INJURY [Expired]		- - /2022253109	9/6/2021	\$12.25	2021/2021	Expense
			INDEMNITY		MLT-2021233414/ 2021234392	4/1/2021	\$12.25	2021/2021	Expense
			INDEMNITY		MLT-2021233414/ 2021234644	3/25/2021	\$12.25	2021/2021	Expense
			MEDICAL ONLY		- - /2021223660	12/4/2020	\$12.25	2020/2020	Expense
			INDEMNITY		- - /2019171524	11/19/2018	\$12.25	2018/2018	Expense
			INDEMNITY		- - /2018122274	1/4/2018	\$12.25	2018/2018	Expense
17727	1/17/2022			QUALCARE INC			\$3,612.00		
			MEDICAL ONLY		- - /2022259716	1/5/2022	\$516.00	2022/2022	Loss
			MEDICAL ONLY		- - /2022259957	1/5/2022	\$516.00	2022/2022	Loss



BURLINGTON COUNTY J.I.F.

Check Register Report

Bank Account : ALL

Processed Date: Jan 1, 2022 - Jan 31, 2022

Instance Type: All

Coverage : All ,Claimant Type: All

Check Number	Check Date	Claimant (Case) Type	Payee Name	QL File / Claim Number	Loss Date	Payment Amount	Policy Year	Exp./Legal
		INDEMNITY		-- /2022259691	12/30/2021	\$516.00	2021/2021	Loss
		MEDICAL ONLY		MLT-2022260006/ 2022260007	12/28/2021	\$516.00	2021/2021	Loss
		MEDICAL ONLY		MLT-2022260006/ 2022260006	12/28/2021	\$516.00	2021/2021	Loss
		INDEMNITY		-- /2022260273	12/14/2021	\$516.00	2021/2021	Loss
		INDEMNITY		-- /2022260720	12/9/2021	\$516.00	2021/2021	Loss
17728	1/24/2022	ADMINISTRATIVE CLAIM SERVICES				\$18.00		
		INDEMNITY		MLT-2022256995/ 2022256995	12/7/2021	\$3.00	2021/2021	Expense
		INDEMNITY		MLT-2022256995/ 2022257000	12/6/2021	\$3.00	2021/2021	Expense
		MEDICAL ONLY		MLT-2022256194/ 2022256232	11/27/2021	\$3.00	2021/2021	Expense
		MEDICAL ONLY		MLT-2022256194/ 2022256315	11/27/2021	\$3.00	2021/2021	Expense
		INDEMNITY		MLT-2022255736/ 2022255736	11/24/2021	\$3.00	2021/2021	Expense
		INDEMNITY		MLT-2022255736/ 2022255738	11/22/2021	\$3.00	2021/2021	Expense
17729	1/24/2022	BLDG/CONTENT	ALL RISK INC	-- /2022242899	7/12/2021	\$8,625.93	2021/2021	Loss
17730	1/24/2022	INDEMNITY	PIETRAS SARACINO SMITH & MEEK	-- /2020190245	10/1/2019	\$221.00	2019/2019	Legal
17731	1/24/2022	INDEMNITY	MANSFIELD TOWNSHIP	-- /2022260273	12/14/2021	\$1,245.86	2021/2021	Loss
17732	1/24/2022	INDEMNITY	Delran Township	-- /2021225936	1/12/2021	\$1,814.14	2021/2021	Loss
17733	1/24/2022	INDEMNITY	WESTAMPTON TOWNSHIP	-- /2022259691	12/30/2021	\$1,384.29	2021/2021	Loss
17734	1/24/2022	INDEMNITY	William Roberts	MLT-2020179427/ 2020179427	7/19/2019	\$1,842.00	2019/2019	Loss
17735	1/24/2022	INDEMNITY	MOUNT LAUREL TOWNSHIP	-- /2022255888	11/29/2021	\$1,298.00	2021/2021	Loss
17736	1/24/2022	3RD PARTY PD	Kerri Mendez	-- /2022260309	1/7/2022	\$250.00	2022/2022	Loss
17737	1/24/2022	INDEMNITY	John Harris	-- /2020198969	3/5/2020	\$1,008.00	2020/2020	Loss
17738	1/24/2022		QUAL-LYNX			\$106.25		
		MEDICAL ONLY		-- /2022257483	12/16/2021	\$4.25	2021/2021	Expense
		INDEMNITY		-- /2022258716	12/8/2021	\$4.25	2021/2021	Expense



BURLINGTON COUNTY J.I.F.

Check Register Report

Bank Account : ALL

Processed Date: Jan 1, 2022 - Jan 31, 2022

Instance Type: All

Coverage : All ,Claimant Type: All

Check Number	Check Date		Claimant (Case) Type	Payee Name	QL File / Claim Number	Loss Date	Payment Amount	Policy Year	Exp./Legal
			INDEMNITY		MLT-2022256995/ 2022256995	12/7/2021	\$4.25	2021/2021	Expense
			INDEMNITY		MLT-2022256995/ 2022257000	12/6/2021	\$4.25	2021/2021	Expense
			INDEMNITY		MLT-2022256194/ 2022256326	12/1/2021	\$4.25	2021/2021	Expense
			INDEMNITY		MLT-2022256194/ 2022256194	12/1/2021	\$4.25	2021/2021	Expense
			INDEMNITY		- - /2022255888	11/29/2021	\$4.25	2021/2021	Expense
			INDEMNITY		- - /2022255819	11/29/2021	\$4.25	2021/2021	Expense
			MEDICAL ONLY		MLT-2022256194/ 2022256198	11/27/2021	\$4.25	2021/2021	Expense
			MEDICAL ONLY		MLT-2022256194/ 2022256232	11/27/2021	\$4.25	2021/2021	Expense
			MEDICAL ONLY		MLT-2022256194/ 2022256315	11/27/2021	\$4.25	2021/2021	Expense
			MEDICAL ONLY		MLT-2022256194/ 2022256324	11/27/2021	\$4.25	2021/2021	Expense
			MEDICAL ONLY		MLT-2022256194/ 2022256320	11/27/2021	\$4.25	2021/2021	Expense
			MEDICAL ONLY		MLT-2022256194/ 2022256325	11/27/2021	\$4.25	2021/2021	Expense
			INDEMNITY		MLT-2022255736/ 2022255736	11/24/2021	\$4.25	2021/2021	Expense
			MEDICAL ONLY		- - /2022255549	11/23/2021	\$4.25	2021/2021	Expense
			INDEMNITY		MLT-2022255736/ 2022255738	11/22/2021	\$4.25	2021/2021	Expense
			MEDICAL ONLY		MLT-2022255749/ 2022255750	11/19/2021	\$4.25	2021/2021	Expense
			MEDICAL ONLY		MLT-2022255749/ 2022255759	11/19/2021	\$4.25	2021/2021	Expense
			MEDICAL ONLY		MLT-2022255749/ 2022255759	11/19/2021	\$4.25	2021/2021	Expense



BURLINGTON COUNTY J.I.F.

Check Register Report

Bank Account : ALL

Processed Date: Jan 1, 2022 - Jan 31, 2022

Instance Type: All

Coverage : All ,Claimant Type: All

Check Number	Check Date	Claimant (Case) Type	Payee Name	QL File / Claim Number	Loss Date	Payment Amount	Policy Year	Exp./Legal
				2022255753				
		MEDICAL ONLY		MLT-2022255749/ 2022255757	11/19/2021	\$4.25	2021/2021	Expense
		MEDICAL ONLY		MLT-2022255749/ 2022255749	11/19/2021	\$4.25	2021/2021	Expense
		MEDICAL ONLY		MLT-2022255749/ 2022255755	11/19/2021	\$4.25	2021/2021	Expense
		MEDICAL ONLY		MLT-2022255749/ 2022255751	11/19/2021	\$4.25	2021/2021	Expense
		MEDICAL ONLY		- - /2022251690	10/7/2021	\$4.25	2021/2021	Expense
17739	1/24/2022	INDEMNITY	VIRTUA WEST JERSEY HEALTH INC	- - /2022255888	11/29/2021	\$831.30	2021/2021	Loss
17740	1/24/2022	MEDICAL ONLY	VIRTUA MEMORIAL HOSPITAL BURLINGTON COUNTY INC	- - /2022257483	12/16/2021	\$1,727.00	2021/2021	Loss
17741	1/24/2022	MEDICAL ONLY	SOUTH JERSEY RADIOLOGY ASSOCIATES PA	- - /2022250264	10/1/2021	\$19.82	2021/2021	Loss
17742	1/24/2022	INDEMNITY	ROTHMAN ORTHOPAEDICS	- - /2021214072	9/6/2020	\$73.90	2020/2020	Loss
17743	1/24/2022		NovaCare Rehabilitation			\$392.00		
		INDEMNITY		- - /2022255888	11/29/2021	\$196.00	2021/2021	Loss
		INDEMNITY		MLT-2021233414/ 2021235453	4/3/2021	\$196.00	2021/2021	Loss
17744	1/24/2022	INDEMNITY	VIRTUA MEDICAL GROUP	MLT-2022248480/ 2022248489	9/10/2021	\$451.44	2021/2021	Loss
17745	1/24/2022	MEDICAL ONLY	PRINCETON BRAIN AND SPINE AND SPORTS MEDICINE	- - /2021229233	2/7/2021	\$178.81	2021/2021	Loss
17746	1/24/2022	MEDICAL ONLY	GLOUCESTER COUNTY EMS	- - /2022244858	8/9/2021	\$888.50	2021/2021	Loss
17747	1/24/2022	MEDICAL ONLY	PALMYRA CINNAMINSON RIVERTON	- - /2022256527	12/5/2021	\$904.50	2021/2021	Loss
17748	1/24/2022		VIRTUA OCCUPATIONAL HEALTH			\$354.77		
		MEDICAL ONLY		- - /2022245951	8/19/2021	\$232.88	2021/2021	Loss
		MEDICAL ONLY		- - /2022244648	8/4/2021	\$121.89	2021/2021	Loss
17749	1/24/2022	INDEMNITY	NEUROSURGICAL AND SPINE SPECIALIST LLC	- - /2022254422	11/12/2021	\$222.23	2021/2021	Loss
17750	1/24/2022		myMATRIX			\$2,255.05		
		MEDICAL ONLY		- - /2021229233	2/7/2021	\$1,796.36	2021/2021	Loss
		INDEMNITY		MLT-2020179427/ 2020179427	7/19/2019	\$458.69	2019/2019	Loss



BURLINGTON COUNTY J.I.F.

Check Register Report

Bank Account : ALL

Processed Date: Jan 1, 2022 - Jan 31, 2022

Instance Type: All

Coverage : All ,Claimant Type: All

Check Number	Check Date	Claimant (Case) Type	Payee Name	QL File / Claim Number	Loss Date	Payment Amount	Policy Year	Exp./Legal
17751	1/24/2022		STRIVE PHYSICAL THERAPY SPECIALISTS, LLC			\$840.00		
		INDEMNITY		- - /2022252847	10/24/2021	\$240.00	2021/2021	Loss
		INDEMNITY		- - /2021211846	8/4/2020	\$600.00	2020/2020	Loss
17752	1/24/2022		ISO SERVICES INC			\$294.00		
		MEDICAL ONLY		- - /2022257483	12/16/2021	\$12.25	2021/2021	Expense
		MEDICAL ONLY		MLT-2022257818/ 2022257864	12/13/2021	\$12.25	2021/2021	Expense
		INDEMNITY		MLT-2022256995/ 2022256995	12/7/2021	\$12.25	2021/2021	Expense
		INDEMNITY		MLT-2022256995/ 2022257000	12/6/2021	\$12.25	2021/2021	Expense
		MEDICAL ONLY		- - /2022256527	12/5/2021	\$12.25	2021/2021	Expense
		INDEMNITY		MLT-2022256194/ 2022256326	12/1/2021	\$12.25	2021/2021	Expense
		INDEMNITY		MLT-2022256194/ 2022256194	12/1/2021	\$12.25	2021/2021	Expense
		INDEMNITY		- - /2022255888	11/29/2021	\$12.25	2021/2021	Expense
		INDEMNITY		- - /2022255819	11/29/2021	\$12.25	2021/2021	Expense
		MEDICAL ONLY		MLT-2022256194/ 2022256198	11/27/2021	\$12.25	2021/2021	Expense
		MEDICAL ONLY		MLT-2022256194/ 2022256232	11/27/2021	\$12.25	2021/2021	Expense
		MEDICAL ONLY		MLT-2022256194/ 2022256315	11/27/2021	\$12.25	2021/2021	Expense
		MEDICAL ONLY		MLT-2022256194/ 2022256324	11/27/2021	\$12.25	2021/2021	Expense
		MEDICAL ONLY		MLT-2022256194/ 2022256320	11/27/2021	\$12.25	2021/2021	Expense
		MEDICAL ONLY		MLT-2022256194/ 2022256325	11/27/2021	\$12.25	2021/2021	Expense
		INDEMNITY		MLT-2022255736/	11/24/2021	\$12.25	2021/2021	Expense



BURLINGTON COUNTY J.I.F.

Check Register Report

Bank Account : ALL

Processed Date: Jan 1, 2022 - Jan 31, 2022

Instance Type: All

Coverage : All ,Claimant Type: All

Check Number	Check Date	Claimant (Case) Type	Payee Name	QL File / Claim Number	Loss Date	Payment Amount	Policy Year	Exp./Legal
				2022255736				
		MEDICAL ONLY		- - /2022255549	11/23/2021	\$12.25	2021/2021	Expense
		INDEMNITY		MLT-2022255736/ 2022255738	11/22/2021	\$12.25	2021/2021	Expense
		MEDICAL ONLY		MLT-2022255749/ 2022255759	11/19/2021	\$12.25	2021/2021	Expense
		MEDICAL ONLY		MLT-2022255749/ 2022255749	11/19/2021	\$12.25	2021/2021	Expense
		BODILY INJURY [Expired]		- - /2022256109	11/15/2021	\$12.25	2021/2021	Expense
		BODILY INJURY [Expired]		- - /2022258270	9/26/2021	\$12.25	2021/2021	Expense
		BODILY INJURY [Expired]		- - /2019150650	6/14/2018	\$12.25	2018/2018	Expense
		POLICE PROF PI		- - /2018142478	2/10/2018	\$12.25	2018/2018	Expense
17753	1/24/2022	QUALCARE INC				\$2,580.00		
		MEDICAL ONLY		- - /2022261171	1/17/2022	\$516.00	2022/2022	Loss
		MEDICAL ONLY		- - /2022260940	1/13/2022	\$516.00	2022/2022	Loss
		MEDICAL ONLY		- - /2022261031	1/13/2022	\$516.00	2022/2022	Loss
		MEDICAL ONLY		MLT-2022261333/ 2022261333	1/10/2022	\$516.00	2022/2022	Loss
		MEDICAL ONLY		MLT-2022261333/ 2022261341	1/10/2022	\$516.00	2022/2022	Loss
17754	1/24/2022	QUAL-LYNX				\$1,762.66		
		MEDICAL ONLY		MLT-2022257818/ 2022257818	12/13/2021	\$28.17	2021/2021	Expense
		MEDICAL ONLY		MLT-2022257818/ 2022257864	12/13/2021	\$28.17	2021/2021	Expense
		INDEMNITY		- - /2022258716	12/8/2021	\$28.17	2021/2021	Expense
		INDEMNITY		MLT-2022256995/ 2022256995	12/7/2021	\$28.17	2021/2021	Expense
		INDEMNITY		MLT-2022256995/ 2022257000	12/6/2021	\$163.59	2021/2021	Expense



BURLINGTON COUNTY J.I.F.

Check Register Report

Bank Account : ALL

Processed Date: Jan 1, 2022 - Jan 31, 2022

Instance Type: All

Coverage : All ,Claimant Type: All

Check Number	Check Date		Claimant (Case) Type	Payee Name	QL File / Claim Number	Loss Date	Payment Amount	Policy Year	Exp./Legal
			INDEMNITY		MLT-2022256194/ 2022256326	12/1/2021	\$87.76	2021/2021	Expense
			INDEMNITY		MLT-2022256194/ 2022256194	12/1/2021	\$94.26	2021/2021	Expense
			MEDICAL ONLY		MLT-2022256194/ 2022256198	11/27/2021	\$85.59	2021/2021	Expense
			MEDICAL ONLY		MLT-2022256194/ 2022256232	11/27/2021	\$123.51	2021/2021	Expense
			MEDICAL ONLY		MLT-2022256194/ 2022256315	11/27/2021	\$119.18	2021/2021	Expense
			MEDICAL ONLY		MLT-2022256194/ 2022256324	11/27/2021	\$87.76	2021/2021	Expense
			MEDICAL ONLY		MLT-2022256194/ 2022256320	11/27/2021	\$87.76	2021/2021	Expense
			MEDICAL ONLY		MLT-2022256194/ 2022256325	11/27/2021	\$87.76	2021/2021	Expense
			INDEMNITY		MLT-2022255736/ 2022255736	11/24/2021	\$98.59	2021/2021	Expense
			INDEMNITY		MLT-2022255736/ 2022255738	11/22/2021	\$104.01	2021/2021	Expense
			MEDICAL ONLY		MLT-2022255749/ 2022255750	11/19/2021	\$42.25	2021/2021	Expense
			MEDICAL ONLY		MLT-2022255749/ 2022255759	11/19/2021	\$34.66	2021/2021	Expense
			MEDICAL ONLY		MLT-2022255749/ 2022255753	11/19/2021	\$53.08	2021/2021	Expense
			MEDICAL ONLY		MLT-2022255749/ 2022255757	11/19/2021	\$34.66	2021/2021	Expense
			MEDICAL ONLY		MLT-2022255749/ 2022255749	11/19/2021	\$53.08	2021/2021	Expense
			MEDICAL ONLY		MLT-2022255749/ 2022255755	11/19/2021	\$56.33	2021/2021	Expense
			MEDICAL ONLY		MLT-2022255749/ 2022255755	11/19/2021	\$48.74	2021/2021	Expense



BURLINGTON COUNTY J.I.F.

Check Register Report

Bank Account : ALL

Processed Date: Jan 1, 2022 - Jan 31, 2022

Instance Type: All

Coverage : All ,Claimant Type: All

Check Number	Check Date	Claimant (Case) Type	Payee Name	QL File / Claim Number	Loss Date	Payment Amount	Policy Year	Exp./Legal
				2022255751				
		MEDICAL ONLY		MLT-2022251619/ 2022251695	10/5/2021	\$7.58	2021/2021	Expense
		MEDICAL ONLY		MLT-2022251619/ 2022251696	9/28/2021	\$7.58	2021/2021	Expense
		INDEMNITY		MLT-2022243549/ 2022243549	7/14/2021	\$6.50	2021/2021	Expense
		INDEMNITY		MLT-2021233414/ 2021234392	4/1/2021	\$81.25	2021/2021	Expense
		INDEMNITY		MLT-2021228140/ 2021228140	1/27/2021	\$16.25	2021/2021	Expense
		INDEMNITY		-- /2021219746	11/4/2020	\$68.25	2020/2020	Expense
17755	1/31/2022		RAYMOND & COLEMAN LLP			\$11,863.70		
		BODILY INJURY [Expired]		-- /2021232886	1/23/2021	\$4,039.00	2021/2021	Legal
		BODILY INJURY [Expired]		-- /2021230028	1/12/2021	\$17.00	2021/2021	Legal
		BODILY INJURY [Expired]		-- /2020179991	7/26/2019	\$1,167.00	2019/2019	Legal
		BODILY INJURY [Expired]		-- /2019163927	11/1/2018	\$2,462.50	2018/2018	Legal
		BODILY INJURY [Expired]		-- /2019164472	10/29/2018	\$2,533.70	2018/2018	Legal
		GL PROPERTY DAMAGE		-- /2019153823	9/24/2018	\$849.50	2018/2018	Legal
		BODILY INJURY [Expired]		-- /2019156504	8/22/2018	\$128.50	2018/2018	Legal
		BODILY INJURY [Expired]		-- /2020187550	7/14/2018	\$666.50	2018/2018	Legal
17756	1/31/2022	1ST PARTY COLL PD	BROTHERS AUTO BODY	-- /2022261937	1/16/2022	\$989.13	2022/2022	Loss
17757	1/31/2022	INDEMNITY	RICHARD C DIVERNIERO MD	-- /2022255819	11/29/2021	\$900.00	2021/2021	Loss
17758	1/31/2022	INDEMNITY	PEMBERTON TOWNSHIP	MLT-2021233414/ 2021235453	4/3/2021	\$1,938.00	2021/2021	Loss
17759	1/31/2022	INDEMNITY	Pemberton Township	-- /2019176278	6/11/2019	\$1,726.66	2019/2019	Loss
17760	1/31/2022	INDEMNITY	PEMBERTON TOWNSHIP	-- /2022249791	9/23/2021	\$1,783.72	2021/2021	Loss
17761	1/31/2022	INDEMNITY	Christina Reiss	-- /2019165703	2/11/2019	\$1,120.16	2019/2019	Loss
17762	1/31/2022	INDEMNITY	Kayle Bowker-Jenkins	-- /2022252847	10/24/2021	\$231.88	2021/2021	Loss
17763	1/31/2022	INDEMNITY	Edward Butler	-- /2020208328	6/23/2020	\$1,150.08	2020/2020	Loss
17764	1/31/2022	1ST PARTY COLL PD	MANSFIELD TOWNSHIP	-- /2022261937	1/16/2022	\$779.30	2022/2022	Loss



BURLINGTON COUNTY J.I.F.

Check Register Report

Bank Account : ALL

Processed Date: Jan 1, 2022 - Jan 31, 2022

Instance Type: All

Coverage : All ,Claimant Type: All

Check Number	Check Date		Claimant (Case) Type	Payee Name	QL File / Claim Number	Loss Date	Payment Amount	Policy Year	Exp./Legal
17765	1/31/2022		INDEMNITY	PEMBERTON TOWNSHIP	MLT-2021233414/ 2021235453	4/3/2021	\$1,938.00	2021/2021	Loss
17766	1/31/2022		COMPREHENSIVE	BORDENTOWN CITY	- - /2022262543	12/22/2021	\$2,024.70	2021/2021	Loss
17767	1/31/2022			LABCORP HOLDINGS			\$250.00		
			MEDICAL ONLY		MLT-2022256194/ 2022256232	11/27/2021	\$125.00	2021/2021	Loss
			MEDICAL ONLY		MLT-2022256194/ 2022256320	11/27/2021	\$125.00	2021/2021	Loss
17768	1/31/2022			VIRTUA MEMORIAL HOSPITAL BURLINGTON COUNTY INC			\$5,358.31		
			INDEMNITY		MLT-2022248480/ 2022248489	9/10/2021	\$3,464.51	2021/2021	Loss
			MEDICAL ONLY		- - /2022246491	8/30/2021	\$1,893.80	2021/2021	Loss
17769	1/31/2022			BURLINGTON COUNTY ORTHOPAEDIC SPECIALIST P A			\$1,120.74		
			INDEMNITY		- - /2022255819	11/29/2021	\$391.20	2021/2021	Loss
			MEDICAL ONLY		- - /2022255549	11/23/2021	\$251.50	2021/2021	Loss
			INDEMNITY		- - /2022252228	10/19/2021	\$478.04	2021/2021	Loss
17770	1/31/2022		INDEMNITY	COOPER PATHOLOGY PC	- - /2021225936	1/12/2021	\$123.50	2021/2021	Loss
17771	1/31/2022		INDEMNITY	COOPER ANESTHESIA ASSOCIATES, PC	- - /2021225936	1/12/2021	\$1,170.00	2021/2021	Loss
17772	1/31/2022		INDEMNITY	MATTHEW J PITERA MD PA	MLT-2020179427/ 2020179427	7/19/2019	\$450.00	2019/2019	Loss
17773	1/31/2022		INDEMNITY	EMERGENCY PHYSICIAN ASSOCIATES OF SOUTH JERSEY, PC	- - /2022254708	11/17/2021	\$1,188.00	2021/2021	Loss
17774	1/31/2022		INDEMNITY	ROTHMAN ORTHOPAEDICS	- - /2022253728	11/3/2021	\$204.47	2021/2021	Loss
17775	1/31/2022		INDEMNITY	ATLANTIC PHYSICAL THERAPY CENTER	- - /2021237818	5/14/2021	\$73.00	2021/2021	Loss
17776	1/31/2022		INDEMNITY	DEBORAH HEART AND LUNG CENTER	- - /2022255819	11/29/2021	\$1,876.31	2021/2021	Loss
17777	1/31/2022			NovaCare Rehabilitation			\$490.00		
			INDEMNITY		- - /2022255888	11/29/2021	\$98.00	2021/2021	Loss
			INDEMNITY		MLT-2021233414/ 2021235453	4/3/2021	\$392.00	2021/2021	Loss
17778	1/31/2022			PREMIER ORTHOPAEDIC & SPORTS MEDICINE ASSOCIATES OF SNJ LLC			\$449.26		



BURLINGTON COUNTY J.I.F.

Check Register Report

Bank Account : ALL

Processed Date: Jan 1, 2022 - Jan 31, 2022

Instance Type: All

Coverage : All ,Claimant Type: All

Check Number	Check Date	Claimant (Case) Type	Payee Name	QL File / Claim Number	Loss Date	Payment Amount	Policy Year	Exp./Legal
		MEDICAL ONLY		-- /2022252982	10/27/2021	\$105.71	2021/2021	Loss
		INDEMNITY		-- /2022252847	10/24/2021	\$255.46	2021/2021	Loss
		MEDICAL ONLY		-- /2021239260	6/1/2021	\$88.09	2021/2021	Loss
17779	1/31/2022	MEDICAL ONLY	CENTRAL JERSEY URGENT CARE LLC	-- /2022261734	1/17/2022	\$160.00	2022/2022	Loss
17780	1/31/2022	MEDICAL ONLY	EMERGENCY PHYSICIANS OF NEW JERSEY P A	-- /2022254465	11/14/2021	\$198.15	2021/2021	Loss
17781	1/31/2022	INDEMNITY	PRINCETON BRAIN AND SPINE AND SPORTS MEDICINE	MLT-2021233414/ 2021235453	4/3/2021	\$164.47	2021/2021	Loss
17782	1/31/2022		VIRTUA OCCUPATIONAL HEALTH			\$365.67		
		MEDICAL ONLY		-- /2022246098	8/24/2021	\$121.89	2021/2021	Loss
		MEDICAL ONLY		-- /2022244858	8/9/2021	\$121.89	2021/2021	Loss
		INDEMNITY		-- /2022244532	8/3/2021	\$121.89	2021/2021	Loss
17783	1/31/2022		NEUROSURGICAL AND SPINE SPECIALIST LLC			\$655.28		
		MEDICAL ONLY		-- /2021240734	6/15/2021	\$222.23	2021/2021	Loss
		INDEMNITY		-- /2021222201	11/1/2020	\$433.05	2020/2020	Loss
17784	1/31/2022	INDEMNITY	KIRSHNER SPINE INSTITUTE	-- /2019176278	6/11/2019	\$149.00	2019/2019	Loss
17785	1/31/2022	MEDICAL ONLY	ORTHOPAEDICS NEW JERSEY, LLC	-- /2022259592	1/4/2022	\$338.35	2022/2022	Loss
17786	1/31/2022		STRIVE PHYSICAL THERAPY SPECIALISTS, LLC			\$700.00		
		INDEMNITY		-- /2021234855	4/11/2021	\$400.00	2021/2021	Loss
		INDEMNITY		-- /2021215075	9/16/2020	\$300.00	2020/2020	Loss
17787	1/31/2022		QUALCARE INC			\$3,096.00		
		MEDICAL ONLY		-- /2022262426	1/26/2022	\$516.00	2022/2022	Loss
		MEDICAL ONLY		-- /2022262229	1/25/2022	\$516.00	2022/2022	Loss
		MEDICAL ONLY		-- /2022262485	1/25/2022	\$516.00	2022/2022	Loss
		MEDICAL ONLY		-- /2022262151	1/24/2022	\$516.00	2022/2022	Loss
		MEDICAL ONLY		-- /2022261734	1/17/2022	\$516.00	2022/2022	Loss
		MEDICAL ONLY		-- /2022262385	12/30/2021	\$516.00	2021/2021	Loss
Total for BURLINGTON COUNTY J.I.F.		\$186,186.22	Total for BURLINGTON COUNTY J.I.F.		\$186,186.22			



BURLINGTON COUNTY J.I.F.

Check Register Report

Bank Account : ALL

Processed Date: Jan 1, 2022 - Jan 31, 2022

Instance Type: All

Coverage : All ,Claimant Type: All

Number of Checks:	128	First Check Number:	17660
Number of Payments:	403	Last Check Number:	17787
Expense Payments:	\$5,898.40		
Legal Payments:	\$20,377.20		
Loss Payments:	\$159,910.62		

BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND

BILL LIST - February 2022

	Payee	FY2022	FY2021	FY2020	JIF Appropriation	Description
1	Actuarial Advantage	4,459.00			Prof Services/Actuary	Jan 2022 Fees
2	Arthur J. Gallagher Risk Management Services	31,880.00			Prof Services/Administration	Feb 2022 Fee
3	Arthur J. Gallagher Risk Management Services	109.98			Misc/Postage/Copies/Faxes	Postage/copies expenses-Jan
4	The DeWeese Law Firm, P.C.	6,287.00			Prof Services/Attorney	Feb 2022 Fees
5	Qual-Lynx	18,316.00			Prof Services/Claims Admin.	Feb 2022 Fees
6	Qual-Lynx		400.00		Prof Services/Claims Admin.	2021 EPL/POL Claims Advocacy Fees
7	Joyce Media	390.00			Misc/JIF Website	Feb 2022 Fees
8	Christopher J. Winter Sr.	1,833.00			Training/Police Risk Services	Law Enforcement Consultant-Feb 2022 fees
9	Kris Kristie	383.00			Misc/Recording Secretary	Feb 2022 Fees
10	J. A. Montgomery Risk Control Services	11,715.00			Prof Services/Safety Director	Feb 2022 Fees
11	Secure Data Consulting Services, LLC	5,544.00			Prof Services/Technology Risk Serv Dir	Feb 2022 Fees
12	Tom Tontarski	987.00			Prof Services/Treasurer	Feb 2022 Fees
13	Tom Tontarski	13.17			Misc/Postage/Copies/Faxes	overnighting checks (split)- Jan
14	Conner Strong & Buckelew	711.00			Prof Services/Underwriting Mgr	Feb 2022 Fees
15	Debby Schiffer	2,558.00			Wellness Program	Feb 2022 Fees
16	Insight Public Sector SLED	7,244.00			EPL/CYBER/Cyber Risk Services	Contracted (Wizer) Annual Cyber Training
17	Apex Insurance Services c/o QBE Insurance	387,186.50			EPL/POL Policy - Excess Insurance	EPL Coverage; P#QJC01005-06; 1/1/22-1/1/23; Inv#749759 1st installment
18	Apex Insurance Services c/o QBE Insurance	5,678.50			EPL/POL Policy - Excess Insurance	VDO Coverage; P#QVC01005-06; 1/1/22-1/1/23; Inv#7497779; 1st installment
19	ARC Reprographics	193.87			Misc/Printing	Inv#279637, 279654 JIF envelopes split
20	Courier Post	58.48			Misc/Legal Notices	Ad#5079283 Jan mtg change
21	Courier Times (BCT)	48.52			Misc/Legal Notices	Ad#7419016 Jan mtg change
22	Iron Mountain	72.19			Misc/Record Retention Service	"Inv#GHML975; Storage 2/1-28/22; Service 12/22-1/25/22
23	Office Depot	520.81			Misc/Office Supplies	Inv#225273208001 storage boxes; #226972701-001 file folders
24	Paul's Custom Awards & Trophies Inc		90.00		Misc/Meeting Expense/Dinner Mtg	Inv#48157; D Matchett-retirement award
25	City of Beverly		201.89		Optional Safety Budget	gloves, spray, masks
26	Township of Chesterfield			1,953.75	Safety Incentive Program	Safety items, life vests

27	Delanco Township		500.00		EPL/CYBER/EPL/Cyber Incentive Program	Personnel Manual Update
28	Delanco Township		991.26		Optional Safety Budget	AED and safety items
29	Township of Edgewater Park			1,197.00	Safety Incentive Program	Safety dinner for employees; Gcs
30	Township of Edgewater Park		500.00		EPL/CYBER/EPL/Cyber Incentive Program	Personnel Manual Update
31	Township of Edgewater Park		162.00		Optional Safety Budget	Hearing and eye protection, gun light
32	Florence Township		2,660.00		Optional Safety Budget	Active shooter (2) sessions; cones
33	Florence Township		1,000.00		Wellness Program	Healthy scavenger hunt, snacks, bingo
34	Lumberton Township		150.00		Wellness Program	Chair massages
35	New Hanover Township		500.00		Wellness Program	Water
36	New Hanover Township		500.00		EPL/CYBER/EPL/Cyber Incentive Program	IT service
37	New Hanover Township		750.00		Optional Safety Budget	PW raincoats, BLS kits, tourniquets, PD gloves
38	New Hanover Township			2,350.00	Safety Incentive Program	AED pkgs, gloves, NJ hdbk, flashlights, signs, chairs
39	Borough of Palmyra		1,595.00		Optional Safety Budget	Safety items
40	Borough of Palmyra			2,273.23	Safety Incentive Program	Safety items and employee treats
41	Pemberton Borough		435.62		Optional Safety Budget	Defib pads
42	Springfield Township		500.00		EPL/CYBER/EPL/Cyber Incentive Program	back up, antivirus, monitoring
43	Springfield Township		995.00		Optional Safety Budget	airpack safety tests, PD online training
44	Springfield Township			2,600.00	Safety Incentive Program	airpack safety tests, PD online training
45	Springfield Township		500.00		Wellness Program	Water cooler and water
46	Riverside Township		1,000.00		Wellness Program	Water cooler with bottle fill
47	Westampton Township		494.97		EPL/CYBER/EPL/Cyber Incentive Program	back up, antivirus, monitoring
48	Woodland Township		500.00		Wellness Program	sneakers, massages
49	Wrightstown Borough		500.00		EPL/CYBER/EPL/Cyber Incentive Program	Server with locks, battery back up
	Subtotals	\$486,189.02	\$14,925.74	\$10,373.98		

JIF Bill List Total	\$511,488.74
RMC Bill List Total	\$113,349.00
Grand Total	\$624,837.74

BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND

RMC BILL LIST (1st installments) - February 2022

	Payable to:	FY 2022	Appropriation	Description
1	Connor Strong & Buckelew	18,250.00	Risk Management Consultants	1st installment payment -Mt Laurel
2	EPIC Insurance Brokers	42,113.00	Risk Management Consultants	1st installment payment - Bordentown City, Delanco, Fieldsboro, Florence, North Hanover, Pemberton Boro, Springfield, Woodland, Wrightstown
3	Hardenbergh Insurance Group	45,003.00	Risk Management Consultants	1st installment payment -Beverly, Bordentown Twp, Medford(Jan only), New Hanover, Pemberton Twp, Southampton
4	Insurance Agency Management	7,983.00	Risk Management Consultants	1st installment payment - Chesterfield, Hainesport, Shamong
	RMC BILL LIST TOTAL	\$ 113,349.00		

**BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND
RESOLUTION #2022-___**

**A RESOLUTION AUTHORIZING THE FUND CHAIR AND FUND SECRETARY TO
EXECUTE A CONTRACT WITH SCIBAL ASSOCIATES, INC. DBA QUAL LYNX TO
PROVIDE WORKERS' COMPENSATION MANAGED CARE AND BILL REPRICING
SERVICES TO THE MEMBERS OF THE BURLINGTON COUNTY MUNICIPAL JOINT
INSURANCE FUND**

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

WHEREAS, the FUND is duly constituted as a Municipal Self Insurance Fund to provide workers compensation insurance coverage to its member municipalities; and

WHEREAS, the FUND actively manages the cost of employee Workers' Compensation claims through the use of a managed care and bill repricing company; and

WHEREAS, on July 21, 2021, the FUND authorized the Executive Director to prepare, advertise, and receive Requests for Proposals (RFP) for Managed Care Services for a period of up to five (5) years; and

WHEREAS, the RFP was issued on September 20, 2021 with all responses due back by October 22, 2021; and

WHEREAS, responses to the RFP were received from Scibal Associates, Inc. DBA Qual Lynx, MedLogix, and Innovative Claims Strategies; and

WHEREAS, an Evaluation Committee made up of Fund Commissioners representing the Atlantic County, Burlington County, and Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Funds met on December 10, 2021 and January 26, 2022 to evaluate the responses received based upon the evaluation criteria included in the RFP; and

WHEREAS, after careful consideration, the members of the Evaluation Committee have recommended that the FUND award a contract to Scibal Associates, Inc. DBA Qual Lynx to provide Workers' Compensation Managed Care and Bill Repricing services to the FUND members beginning March 1, 2022 through January 1, 2022, at a per claim cost of \$550; and

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

NOW THEREFORE BE IT RESOLVED, by the Commissioners of the Burlington County Municipal Joint Insurance Fund that the FUND Chair and FUND Secretary are hereby authorized to execute a Contract with Scibal Associates, Inc. DBA Qual Lynx, a copy of which is attached hereto, to provide Workers' Compensation Managed Care and Bill Repricing services to the members of the FUND beginning March 1, 2022 through January 1, 2023 at a per claim cost of \$550; and

BE IT FURTHER RESOLVED that a copy of this Resolution shall be provided to the Executive Director's office and Claims Administrator for their information and knowledge.

This Resolution was duly adopted by the Burlington County
Municipal Joint Insurance Fund at a public meeting held on February 15, 2022.

**BURLINGTON COUNTY
MUNICIPAL JOINT INSURANCE FUND**

Attest: _____
Fund Secretary

By: _____
Fund Chair

Date: February 15, 2022