



AGENDA PACKET



Tuesday, March 15, 2022 at 3:30 PM

*Hainesport Municipal Building
Hainesport, NJ*

WWW.BURLCOJIF.ORG

BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND

Tuesday, March 15, 2022 – 3:30 PM

Hainesport Municipal Building

Hainesport, NJ

AGENDA

- I. Meeting called to order by Chairman
- II. Salute the Flag
- III. Statement of Compliance with Open Public Meetings Act
 - A. Notice of this meeting was given by:
 - 1. Sending sufficient notice herewith to the ***Burlington County Times***, Mount Holly, and ***Courier Post***, Cherry Hill NJ;
 - 2. Filing advance written notice of this meeting with the Clerks/Administrators of all member municipalities; and
 - 3. Posting notice on the public bulletin boards of all member municipalities of the BURLCO JIF.
- IV. Roll Call
 - A. Fund Commissioners
 - B. Fund Professionals
 - C. Risk Management Consultants
 - D. Move up Alternates (*if necessary*)
- V. Allow that this monthly meeting be conducted directly by the Fund Commissioners present with all matters to be decided upon by a combined majority vote of all Fund Commissioners – **Motion – All in Favor**
- VI. Approval of Minutes
 - A. Adoption of the **February 15, 2022** Meeting Minutes.....Pages 1-13
 - B. Adoption of the **February 15, 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The Closed Session Minutes shall not be released to the public until the reason(s) for their remaining confidential is no longer applicable and the Fund Solicitor has an opportunity to review them.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 – March 15, 2022.....Verbal
- VIII. Executive Director's Report..... Pages 14-37
 - A. Lost Time Accident Frequency.....Pages 18-19
 - B. Certificates of Insurance.....Pages 20-21
 - C. Financial Fast Track Report.....Handout
 - D. Regulatory Filing Checklists.....Pages 22-23
 - E. 2021 Safety Incentive Program Awards
 - F. 2022 Optional Safety Budget.....Page 24
 - G. 2022 Wellness Incentive Page.....Page 25
 - H. 2022 EPL/Cyber Risk Management Budget.....Page 26
 - I. EPL Compliance StatusPage 27
 - J. Statutory Bond Status.....Pages 28-29
 - K. Skateboard Park Approval Status.....Page 30
 - L. Capehart Scatchard Updates.....Pages 31-35
 - M. Elected Officials Training.....Page 36
 - N. Land Use Training Certification.....Page 37

O.	Payroll Audits	
P.	Property Appraisals	
Q.	Annual Planning Retreat	
R.	Safety Breakfast Kickoff/Safety and Claims Coordinator Roundtable	
S.	Financials Disclosure Statements Filing	
T.	New Fund Commissioner Orientation	
U.	RMC Roundtable	
V.	Inclement Weather Policy	
W.	Website	
X.	New Member Activity	
IX.	Solicitor's Report	
A.	MEL Helpline and Contact List.....	Pages 38-39
X.	Safety Director's Report	
A.	Activity Report	Pages 40-42
XI.	Claims Administrator's Report	
A.	Lessons Learned from Losses	Page 43
XII.	Law Enforcement Risk Management	
A.	Report.....	Pages 44-45
B.	Bulletin: K-9 Units.....	Pages 46-49
XIII.	Wellness Director Report	
A.	Monthly Activity Report.....	Pages 50-51
B.	Targeting Wellness Newsletter	Pages 52-59
XIV.	Managed Health Care Report	
A.	Managed Care Summary.....	Page 60
B.	Average Days to Report.....	Page 61
C.	Claims Report by Type.....	Page 62
D.	Managed Care Quick Notes.....	Page 63
E.	Transitional Duty Reports.....	Page 64
F.	PPO Savings and Penetration Reports.....	Pages 65-66
G.	Top 10 Providers & Paid Provider by Specialty.....	Page 67
H.	Nurse Case Management Report.....	Page 68
XV.	Technology Risk Services	
A.	Report.....	Pages 69-81
XVI.	Treasurer's Report as of February 28, 2022	Pages 82-110
A.	Investment Report	
B.	Investment JCMi	
C.	Loss Run Payment Registers	
D.	Fund Status	
E.	Disbursements	
F.	March Bill List.....	Page 111
	Motion to approve the Payment Register & Bill List– Motion – Roll Call	
XVII.	Committee Report	

- A. Strategic Planning Committee Meeting Minutes – March 8, 2022.....Handout

XVIII. MEL/RCF/E-JIF Reports

- A. MEL/HIF Educational Seminar Announcement.....Page 112
B. MEL: Cyber Liability Insurance.....Page 113

XIX. Miscellaneous Business

<p>The next meeting of the BURLCOJIF will be held on Tuesday, April 26, 2022 at 3:30 PM at Café Madison, Riverside following the Annual Retreat</p>
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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

February 15, 2022
Via Zoom Conferencing

OPEN SESSION MINUTES

The meeting of the Burlington County Municipal Joint Insurance Fund (BURLCO JIF) was held via Zoom on Tuesday, February 15, 2022. Chair McMahon, **Chesterfield**, presiding. The meeting was called to order at 3:30PM.

FLAG SALUTE

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

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

Amanda Somes, *Alternate*, **Bass River Twp.**
Rich Wolbert, **Beverly City**
Grace Archer, **Bordentown City**
Maria Carrington, **Bordentown Twp.**
Glenn McMahon, **Chesterfield**
Erin Provenzano, **Delanco Twp.**
Tom Pullion, **Edgewater Park**
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.**
Mary Picariello, **North Hanover Twp**
John Gural, **Palmyra Boro.**
Dan Hornickel, **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:

Joe Bellina, **Delran Twp.**
Patrice Hansell, **Fieldsboro Boro.**
Kyle Tuliano, **New Hanover Twp.**
Donna Mull, **Pemberton Boro.**
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 RMS*

Also present were the following Risk Management Consultant agencies:

EPIC Insurance
Hardenberg Insurance Group
Insurance Agency Mgmt.

Absent Risk Management Consultant agencies and Fund Professionals:

Conner Strong & Buckelew

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 January 18, 2022 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 Ms. Kosko, seconded by Ms. Archer to approve the Open & Closed session meeting minutes of the January 18, 2022 meeting. All in Favor. Motion carried by unanimous vote.

The Closed Session minutes of the January 18, 2022 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.

CLAIMS REVIEW COMMITTEE MEETING REPORT – February 15, 2022

Ms. Burger reported that a Claims Committee meeting met for the first time earlier today, Tuesday, February 15, 2022 via Zoom conference call.

The Committee reviewed eight (8) claims. Of the claims reviewed, there were four (4) Workers' Compensation, three (3) General Liability, and one (1) Property PARs recommended for approval of settlement or continuing defense.

She stated also stated that the Committee reviewed the Claim Committee Charter and the Managed Care Report. There were no Closed Cases or New Open claims to report on this month and she reminded everyone to please fill out your Supervisor Accident Investigation Report when an accident occurs as these reports are a valuable tool when investigating accidents. These reports get sent to J.A. Montgomery, who in turn uses it as a coaching tool when they visit with the member town to discuss the incident.

Lastly, Ms. Burger stated the minutes will be a handout at next month's meeting.

Questions will be addressed during Closed Session if necessary.

EXECUTIVE DIRECTOR'S REPORT

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

Mr. Forlenza referenced a report showing the Certificates of Insurance issued for December 22, 2021 – January 22, 2022, and asked that members please review for accuracy.

Mr. Forlenza noted for the OSB, Wellness, and EPL/Cyber Risk Management Budget balances, a consolidated announcement letter, including instructions on how to collect your 2022 funds was emailed out to all members on February 7, 2022. He then referenced the allowance reports included in the agenda. He noted all funds need to either be claimed or encumbered by November 30, 2022, with encumbered funds needing to be claimed by February 1, 2023. In regards to the SIP funds, a letter from his office will be emailed out in the next few weeks.

Mr. Forlenza referenced the Statutory Bond Status report and asked members to please review the report for accuracy and be sure to check the list to make sure any new employees/bonds are listed. He reminded the members that the bond is for the individual, not the position, and if you would like to check the status of an application, please contact Ed Cooney, Fund Underwriter.

Mr. Forlenza referenced a copy of correspondence included in the agenda 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.

Mr. Forlenza noted that 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 shortly.

Regarding Payroll Audits, on 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, and 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.

Regarding Property Appraisals, Mr. Forlenza stated on or about February 14, 2022, each member and their RMC's received a notification from his 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.

Mr. Forlenza note on 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 in his office.

Mr. Forlenza stated 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. Due to the fact we still aren't real comfortable holding an event with over 100 participants in an enclosed venue, the Safety Kickoff and Claims Coordinator Roundtable may be virtual again this year. Additional information will be forthcoming.

Mr. Forlenza noted some years ago the Division of Local Government Services began using 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. As the filing cycle runs April to April, additional information will be forthcoming once the 2022 Financial Disclosure forms are available on the site to file.

Lastly, Mr. Forlenza stated earlier today an email went out from his office to all Fund Commissioners, Alternates, and Risk Management Consultants asking anyone that was interested in participating in a New Fund Commissioner Orientation to please respond to the email no later than February 25, 2022. Once we have an idea of how many participants are interested, we will send out further information in regards to a date and time. The training will be virtual, run approximately 90 minutes and is open to all members who would like to learn more about the JIF and how it operates. If you, or anyone in your municipality is interested in participating, please contact Kris Kristie and she will set you up to receive the training information.

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

SOLICITOR'S REPORT

Open/Closed Claims Reports

Mr. DeWeese noted the Clams Committee met earlier today, and stated that there were no (0) closed case(s) since the last meeting.

Mr. DeWeese stated that there were no (0) new 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 be sure that who you want to have access to the Helpline are listed on this report, as calls can only be fielded from those on the list. He reminded the members that they 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.

SAFETY DIRECTOR'S REPORT

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

Mr. Saville noted his report included a list of the Safety Director Bulletins and Safety Announcements issued during the month via the NJ MEL App, as well as the MSI Now, MSI Live, and DVD Services. He reminded the members the 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 training continues to be provided through the Zoom Webinar Format due to the restrictions brought about from the pandemic. Training requirements must still be met while dealing with the pandemic and that PEOSHA is actively conducting compliance visits and they seem to still be calling ahead for now. It is recommended that you review the hierarchy reports for your town in the learning management system to be sure your trainings are up to date. Mr. Saville noted to take advantage of the MSI Live Virtual classes or the videos offered through MSI Now, noting that we must abide by the State agency's rules that issued the designation, including that attendees of the class must attend the whole session. Attendees who enter the class more than 5 minutes late or leave early will not be awarded CEUs for the class or receive a certificate of completion. Group registrations are available for those with limited internet capabilities, and remember that PEOSH considers any training more than three years old to be outdated.

Lastly, Mr. Saville reminded everyone to please fill out the Supervisors Incident Report whenever an incident occurs as this helps him to understand exactly what happened and to help get to the root cause of the incident. Mr. Garish noted this is also beneficial for the new Safety Coordinators to read.

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

CLAIMS ADMINISTRATOR'S REPORT

Lessons Learned from Losses

Mr. Roselli presented his *Lessons Learned from Losses* for February, which reviewed the *Auto Repair Shop Program* and its benefits.

- Proper stewardship of taxpayer dollars.
- Safety is prioritized as "up fit" equipment is being removed and replaced properly.
- Minimized delays in the return of repaired vehicles.
- Manufacturer warranties remain in place.

Mr. Roselli then discussed an example where significant savings were realized using the program. He noted the program has been running very smoothly and is a win-win for both the shops and the JIF.

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

LAW ENFORCEMENT LIABILITY CONSULTANT REPORT

Mr. Winter stated in the month of January he has completed visits with seven (7) towns, with an additional two (2) more scheduled for the month. 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. He has also been collecting contact information for newly assigned Chiefs and passing the information along to J.A. Montgomery for their records.

Mr. Winter noted the 7 agencies he has visited have completed the Cyber Security Training, and he himself has completed instructor training pertaining to Managing Aggressive Behavior and classes will commence later this year.

Lastly, Mr. Winter noted also included in the agenda was a Bulletin pertaining to Polling Place Restrictions and was distributed to all BURLCO Police agencies.

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

WELLNESS DIRECTOR'S REPORT

Ms. Schiffer stated her report is included in the agenda packet and highlighted the following and referenced some well-being initiatives and 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.

Ms. Schiffer than noted some new avenues for promoting wellness, including:

Wellness Ad Hoc Committee –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. A Charter is being prepared for approval. The 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, she would welcome the opportunity to attend at least one of your Safety Committee Meetings this year.

Ms. Schiffer noted two (2) 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

February Targeting Wellness Newsletter

In regards to the Targeting Wellness Newsletter included in the agenda, Ms. Schiffer stated February is Heart Health Month and 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. Ms. Schiffer then reviewed some of the other topics covered in her newsletter.

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>January</i>	<i>YTD</i>
<i>Lost Time</i>	4	4
<i>Medical Only</i>	17	17
<i>Report Only</i>	51	51
<i># of New Claims Reported</i>	72	72
<i>Report Only % of Total</i>	71%	%
<i>Medical Only/Lost Time Ratio</i>	81:19	81:19
<i>Average Days to Report</i>	6.9	6.9

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>	151
<i>Transitional Duty Days Worked</i>	122

<i>% of Transitional Duty Days Worked</i>	<i>81%</i>
<i>Transitional Duty Days Not Accommodated</i>	<i>29</i>
<i>% of Transitional Duty Days Not Accommodated</i>	<i>19%</i>
<i>\$ Saved by Accommodating</i>	<i>\$11,867</i>
<i>\$ Lost by not Accommodating</i>	<i>\$1,391</i>

PPO Penetration Report:

Ms. Beatty presented the PPO Penetration Report:

<i>PPO Penetration Rate</i>	<i>January</i>
<i>Bill Count</i>	<i>105</i>
<i>Original Provider Charges</i>	<i>\$99,420</i>
<i>Re-priced Bill Amount</i>	<i>\$48,699</i>
<i>Savings</i>	<i>\$50,721</i>
<i>% of Savings</i>	<i>51%</i>
<i>Participating Provider Penetration Rate - Bill Count</i>	<i>90%</i>
<i>Participating Provider Penetration Rate – Provider Charges</i>	<i>92%</i>
<i>EPO Provider Penetration Rate - Bill Count</i>	<i>87%</i>
<i>EPO Provider Penetration Rate – Provider Charges</i>	<i>92%</i>

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

Nurse Case Assignment Report: The final page of this report depicts the number of open cases each Nurse Case Manager carried for each month to date, along with how many cases were closed for the current month, and how many cases were opened for the current month. The attached report depicts the information through January 2022.

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 and 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. 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 through your firewalls.

He then referenced the report in the agenda stating the BURLCOJIF is to date 92% complete (1,055 Users).

In regards to the MEL's Cyber Risk Management Program, there are currently six (6) members approved in all three Tiers, and nine (9) members approved in Tier's 1 & 2. Mr. Romero noted he will be reaching out to members to see how he can assist. He noted this is moving in the right direction, but very slowly coming along.

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 him know so they don't have to retake the training in the other towns where they work.

He also presented 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 that the following new Cyber Claims Deductible eligibility reimbursements took effect January 1, 2022:

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

Mr. Romero reminded the members that the Fund 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.

In order to conduct the testing exercises described, 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.

Mr. Romero is working with the Executive Directors 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. 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.

Lastly Mr. Romero stated that all members should register with NJCCIC and MS-ISAC which has many free benefits for your municipality including, but not limited to:

- Weekly top malicious domains and IPs report
- Access to Cybersecurity table top exercises

- Incident response and digital forensics services
- Cyber alerts, bulletins, and training notifications
- And much more

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 January 2022, a copy of which was provided to the membership in the agenda packet. Mr. Tontarski's reports are prepared on a "modified cash basis" and relate to financial activity through the one month period ending January 31, 2022 for Closed Fund Years 1991 through 2017, and Fund Years 2018, 2019, 2020, 2021, and 2022.

Investment Interest

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

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

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

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

Cash Activity for the Period

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.

Loss Run Payment Register – January 2022

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

Bill List – February 2022

For the Executive Committee's consideration, Mr. Tontarski presented the February 2022 Bill List in the amount of \$511,488.74 which was sent out to all members prior to the meeting.

For the Executive Committee's consideration, Mr. Tontarski presented the RMC Bill List – 1st Installment in the amount of \$113,349.00 which was sent out to all members prior to the meeting.

Chair McMahon entertained a motion to approve the January 2022 Loss Run Payment Register, the February 2022 Bill List in the amount of \$511,488.74 and the RMC Bill List in the amount of \$113,349.00, as presented.

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 *January 2022 Loss Run Payment Register, the February 2022 Bill List, and the RMC Bill List* 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**
John Gural, **Palmyra Borough**
Glenn McMahon, **Chesterfield**

Nays: None
Abstain: None

Motion carried by unanimous vote.

Mr. Forlenza noted that Mr. Tontarski will be reaching out to those who have not paid their 1st Assessment Bill as of today, so they do not go over the grace period and have to pay a 10% assessed late fee.

COMMITTEE REPORTS

Nothing to report this month.

MEL/RCF/EJIF REPORTS

Nothing to report this month.

MISCELLANEOUS BUSINESS

Chair McMahon entertained a motion to approve *Resolution 2022-20 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*

Mr. Forlenza noted that within the Resolution that was included in the agenda, the date the contract would run through stated March 1, 2022 through January 1, 2022; that should be March 1, 2022 through January 1, 2023 and was correct in the Resolution for signature.

Motion by Mr. Gural, second by Mr. Mascia, to adopt *Resolution 2022-20*, 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**
John Gural, **Palmyra Borough**
Glenn McMahon, **Chesterfield**

Nays: None
Abstain: None

All in Favor. Motion carried by unanimous vote.

Next Meeting

Chair McMahon noted that the next meeting of the BURLCO JIF will take place on **Tuesday, March 15, 2022 at 3:30 PM** either in-person in Hainesport, or via Zoom. *At the time of these minutes, the March 15, 2022 meeting will be in person at the Hainesport Municipal Building.*

PUBLIC COMMENT

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

Chair McMahon opened the meeting to the public for comment.

Hearing no 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. Wolbert, to close the meeting to the public. All in favor. Motion carried.

At this time, Chair McMahon asked Mr. DeWeese if there was a need for a Closed Session. Mr. DeWeese noted, at this time, there is not a need to hold a closed Session unless anyone had any questions in regard to the PARs. No questions were entertained.

APPROVAL OF CLAIMS PAYMENTS

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

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

<i>Workers' Compensation</i>	<i>General Liability</i>	<i>Property</i>
<i>2020189571</i>	<i>2020178871</i>	<i>2022260492</i>
<i>2021228252</i>	<i>2021224219</i>	
<i>2021229233</i>	<i>2019150650</i>	
<i>MLT-2022254089</i>		

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

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

Nays: None
Abstain: None

All in Favor. Motion carried by unanimous vote.

AUTHORIZATION TO ABANDON SUBROGATION – APPROVAL

There were no (0) claim(s) presented for abandon subrogation since the last meeting.

MOTION TO ADJOURN

Chair McMahon entertained a motion to adjourn the February 15, 2022 meeting of the BURLCO JIF.

Motion by Mr. Gural, seconded by Ms. Archer to adjourn the February 15, 2022 meeting of the BURLCO JIF. All in favor. Motion carried.

The meeting was adjourned at 4:43 PM.

Kris Kristie,
Recording Secretary for

John Gural, SECRETARY



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

.....

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

The January 2022 Lost Time Accident Frequency Summary and the Statewide Recap for January 2022 are attached for your review.

B. Certificates of Insurance (pgs. 20-21)

A summary of the Certificates of Insurance issued for the period 1/22/22-2/22/22 are attached for your review.

C. Financial Fast Track Report - handout

The Financial Fast Track Report as of December 31, 2021 is a handout for your review. The report is generated by PERMA and provides a “snapshot” of the JIF’s financial status.

D. Regulatory Filing Checklists (pgs. 22-23)

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. 24)

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. 25)

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. 26)

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. 27)

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. 28-29)

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. 30)

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. 31-35)

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

M. Elected Officials Training (pg. 36)

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. Invitations for this virtual training were emailed to all Fund Commissioners, Municipal Clerks and Risk Management Consultants on February 16, 2022. The trainings will be held virtually on March 9th, April 6th, April 11th, April 27th and April 28th and each session is limited to 95 participants. Please contact the Executive Director's office if you have any questions.

N. Land Use Training Certification (pg. 37)

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.

O. 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

P. 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**.

Q. Annual Planning Retreat

The Strategic Planning Committee met on March 8, 2022 to discuss the 2022 Planning Retreat. Additional information regarding the Retreat Agenda and registration will be provided to the membership following the Strategic Planning Meeting.

R. Safety & Wellness Coordinator Roundtables

The Safety & Wellness Coordinator Roundtables are tentatively scheduled to take place on April 5, 2022 via Zoom Conferencing. A Save the Date and registration information will be forth coming from the Safety Director's office. The date of the Claims Coordinator Roundtable is still pending. Information on the Claims Coordinator Roundtable will be sent to all members once a date is finalized.

S. 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.

T. New Fund Commissioner Orientation

An email inquiring about interest in attending the New Fund Commissioner Orientation was emailed to all Fund Commissioners, Alternate Fund Commissioners and Risk Management Consultants on or about February 15, 2022. We received quite a few responses from all three JIF's. We will be conducting New Fund Commissioner Orientation training in April via Zoom Conferencing. An email

notification with further details will be sent out to all who responded in late March.

U. RMC Roundtable

A Risk Management Consultant's Roundtable has been tentatively scheduled for May 19, 2022. During these sessions, attendees will be provided important information on a variety of topics including coverage provided by the JIF and the Annual Renewal process. Attendees will also have an opportunity to ask questions on any subject of importance to them. Additional information will be forthcoming as details are finalized.

V. Website (WWW.BURLCOJIF.ORG)

Please take a moment to explore the BURLCO JIF website, 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.

W. New Member Activity

Nothing to Report

Burlington County Municipal JIF JOINT INSURANCE FUND									
2022 LOST TIME ACCIDENT FREQUENCY EXCLUDING SIR MEMBERS/ EXCLUDING COVID CLAIMS									
DATA VALUED AS OF January 31, 2022									
		# CLAIMS	Y.T.D.	2022	2021	2020			TOTAL
		** FOR	LOST TIME	LOST TIME	LOST TIME	LOST TIME			RATE
MEMBER_ID	MEMBER	* 1/31/2022	ACCIDENTS	FREQUENCY	FREQUENCY	FREQUENCY	MEMBER		2022 - 2020
1	75 Beverly City	0	0	0.00	0.00	4.17	1 Beverly City		1.98
2	76 Delanco Township	0	0	0.00	1.75	6.84	2 Delanco Township		4.17
3	77 Delran Township	0	0	0.00	2.88	1.53	3 Delran Township		2.14
4	78 Edgewater Park Township	0	0	0.00	1.87	5.22	4 Edgewater Park Township		3.49
5	79 Florence Township	0	0	0.00	0.88	1.91	5 Florence Township		1.32
6	80 Hainesport Township	0	0	0.00	2.13	0.00	6 Hainesport Township		0.96
7	82 Mansfield Township	0	0	0.00	1.05	3.14	7 Mansfield Township		2.01
8	83 Medford Township	0	0	0.00	0.61	10.37	8 Medford Township		5.28
9	84 Riverside Township	0	0	0.00	0.00	0.00	9 Riverside Township		0.00
10	85 Shamong Township	0	0	0.00	0.00	0.00	10 Shamong Township		0.00
11	86 Tabernacle Township	0	0	0.00	0.00	1.01	11 Tabernacle Township		0.48
12	208 Pemberton Township	0	0	0.00	3.54	3.98	12 Pemberton Township		3.61
13	373 Southampton Township	0	0	0.00	1.54	2.50	13 Southampton Township		1.99
14	456 Springfield Township	0	0	0.00	0.00	0.00	14 Springfield Township		0.00
15	531 Chesterfield Township	0	0	0.00	0.00	2.11	15 Chesterfield Township		1.04
16	532 Westampton Township	0	0	0.00	0.84	3.76	16 Westampton Township		2.30
17	576 Mount Laurel Township	0	0	0.00	2.08	3.83	17 Mount Laurel Township		2.85
18	577 Bass River Township	0	0	0.00	0.00	0.00	18 Bass River Township		0.00
19	589 Bordentown City	0	0	0.00	0.00	2.15	19 Bordentown City		0.98
20	600 Bordentown Township	0	0	0.00	1.21	3.64	20 Bordentown Township		2.32
21	601 North Hanover Township	0	0	0.00	0.00	2.34	21 North Hanover Township		1.17
22	636 Wrightstown Borough	0	0	0.00	0.00	0.00	22 Wrightstown Borough		0.00
23	642 Pemberton Borough	0	0	0.00	0.00	0.00	23 Pemberton Borough		0.00
24	650 Palmyra Borough	0	0	0.00	0.00	3.70	24 Palmyra Borough		1.83
25	651 Woodland Township	0	0	0.00	0.00	0.00	25 Woodland Township		0.00
26	679 Fieldsboro Borough	0	0	0.00	0.00	0.00	26 Fieldsboro Borough		0.00
27	697 New Hanover Township	0	0	0.00	0.00	0.00	27 New Hanover Township		0.00
28	81 Lumberton Township	1	1	9.76	0.00	0.91	28 Lumberton Township		0.79
Totals:		1	1	0.57	1.15	3.14			2.09
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									
2021 Loss Time Accident									
Frequency as of		January 31, 2021		0.00					

2022 LOST TIME ACCIDENT FREQUENCY ALL JIFs EXCLUDING SIR MEMBERS/ EXCLUDING COVID CLAIMS				
		January 31, 2022		
	2022	2021	2020	TOTAL
	LOST TIME	LOST TIME	LOST TIME	RATE *
FUND	FREQUENCY	FREQUENCY	FREQUENCY	2022 - 2020
Professional Municipal Managemer	0.00	1.43	4.05	2.64
Suburban Metro	0.00	1.74	4.12	3.02
Suburban Municipal	0.00	1.23	2.93	2.00
NJ Utility Authorities	0.00	1.59	3.14	2.27
Morris County	0.00	1.26	2.69	1.90
Monmouth County	0.00	0.84	1.46	1.11
Gloucester, Salem, Cumberland Co	0.00	1.72	2.85	2.21
Camden County	0.00	1.11	3.88	2.41
Bergen County	0.00	1.47	2.95	2.13
Atlantic County Municipal JIF	0.38	1.73	5.53	3.50
Burlington County Municipal JIF	0.57	1.15	3.14	2.09
Ocean County	0.61	1.62	3.02	2.26
NJ Public Housing Authority	0.68	1.32	1.85	1.55
Central New Jersey	0.77	1.46	2.69	2.02
South Bergen County	0.98	2.03	4.61	3.24
AVERAGE	0.27	1.45	3.26	2.29
* 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 1/22/2022 To 2/22/2022

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
H - Delanco Township School District I - Township of Delanco	1301 Burlington Ave Delanco, NJ 08075	Re: Delanco use of school facilities. Certificate Holder is amended to be included as additional insured the person(s) or organization(s) as shown in the description section of this certificate of insurance for General Liability & Excess Liability pursuant to the terms, conditions, limitations, and exclusions of the JIF Casualty Insurance Policy (but only with respect to liability caused in whole or in part by the acts or omissions of the named insured) use of the School's facilities	1/25/2022 #3262648	GL AU EX WC
H - Burlington County Board of I - Township of Southampton	County Commissioners 49 Rancocas Road Mount Holly, NJ 08060	RE: various events during the calendar year. 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 Main Street (County Route 684) by Southampton Township for various events during the calendar year, not including fireworks or amusements	1/31/2022 #3273702	GL AU EX WC OTH
H - Zohar & Dorit Zamir I - Borough of Fair Lawn	17-07 Greenwood Drive Fair Lawn, NJ 07410	RE: fire department training. Evidence of Insurance as respects to use of property for fire department training session.	2/2/2022 #3279279	GL AU EX WC OTH
H - Township of Bordentown I - Township of Bordentown	1 Municipal Drive Bordentown, NJ 08505-2193	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 Sumedha Rao - Treasurer, Effective: 11/15/2021 and Laurie Finger - Tax Collector, Effective 04/19/2021.	2/4/2022 #3296792	GL AU EX WC OTH
H - Enterprise FM Trust I - Township of Riverside	PO Box 16805 St Louis, MO 63105	RE: Rented/Leased Vehicles. Enterprise FM Trust is an Additional Insured on the above-referenced Commercial General Liability, Automobile Liability and Excess Liability Policies and Loss Payee on the Property Policy if required by written contract as respects to Rented/Leased Vehicles: 23LK7V 2020 Ford Explorer 1FMSK8DH8LGC23797 23LJWZ 2020 Ford Explorer 1FMSK8BHXLC01755 23LJHB 2020 Jeep Grand Cherokee 1C4RJFAG4LC33963	2/8/2022 #3306251	GL AU EX WC OTH

Certificate of Insurance Monthly Report

From 1/22/2022 To 2/22/2022[illegible]

Burlington County Municipal Joint Insurance Fund

Monthly Regulatory Filing Checklist

Fund Year 2022 for the Month of February

ITEM	FILING STATUS
Meeting Minutes	3/16/22
Bylaws Amendments	N/A
Risk Management Program Changes	N/A
New Member Filings	N/A
Supplemental Assessments/Contributions	N/A
Budget Amendments (transfers, etc.)	N/A
Surplus Distribution (refunds/dividends)	N/A
Changes/Amendments/Additions to Service Providers	N/A
Executive Committee Changes	N/A

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

Year: January 1, 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	12/10/22	N/A	12/10/22	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	12/10/22	N/A	12/10/22	N/A
Underwriting Manager -Conner Strong	X	12/10/22	N/A	12/10/22	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			49.99											49.99	1,545.01	
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			675.00											675.00	920.00	
Woodland	995.00														0.00	995.00	
Wrightstown	995.00														0.00	995.00	
Total By Line	52,045	\$0.00	\$0.00	\$724.99	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	724.99	51,320.01	
Must be Claimed or Encumbered by November 30, 2022. All Encumbered Claims Must be Claimed by February 1, 2023																	

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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																	

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**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

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MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND					
EMPLOYMENT PRACTICES COMPLIANCE STATUS - Burlco JIF					
Data Valued As of :		March 2, 2022			
Total Participating Members		28			
Complaint		25			
Percent Compliant		89.29%			
				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	20% of 1st 2Mil/20% of 1st 250K POL
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	20% of 1st 2Mil/20% of 1st 250K POL
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	Yes	Yes	\$ 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	20% of 1st 2Mil/20% of 1st 250K POL
* Member does NOT participate in EPL coverage					

MEL STATUTORY BONDS as of 3/2/22

Name	Applicant	Active Statut	Bond Position 1	e Date Position 1	Approval Status Po	Delete Date Po	Second Po	Bond Position 2	ive Date Position 2	Approval Status P	Delete Date Pos	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	Sumedha Rao	Yes	Treasurer	11/15/2021	Approved							Approved
Bordentown Township	Laurie Finger	Yes	Tax Collector	04/19/2021	Approved							Approved
Bordentown Township	Kittina Wallrath	No	Treasurer	03/01/2020	Incomplete	09/29/2021						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	Lindsey Parent	Yes	Treasurer	03/01/2022	Approved							Approved
Medford Township	Rachel Warrington	Yes	Tax Collector	10/01/2020	Approved							Approved
Medford Township	Robin Sarlo	No	CFO (Assuming Treasurer Duties)	03/04/2019	Approved	02/23/2022						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
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						

MEL STATUTORY BONDS as of 3/2/22

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 Tinnies	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	No	Tax Collector	01/07/2022	Approved	02/24/2022	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. Elsassser	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: 3/2/2022

Capehart Scatchard

Understanding The Deviation From Employment Defense

Workers' compensation practitioners have all heard of the defense of deviation from employment. But where does the defense come from? The New Jersey Workers' Compensation Act has well over 100 sections to it, but nowhere will you find any reference to the defense of deviation from employment. Yet the defense does exist. We know that because the New Jersey Supreme Court said 20 years ago in *Jumpp v. City of Ventnor* that the distinction between major and minor deviations still prevails, even though there is no mention of it in the statute and no mention of it in the 1980 Amendments.

The principal sources of workers' compensation law are the statute itself and the cases that have been decided over the years. The single best treatise on workers' compensation ever written remains Larson, Workers' Compensation Law. The author wrote 50 years ago about this distinction between major and minor deviations and suggested a framework to view this important defense. He said one must focus on the following:

1. The extent and seriousness of the deviation
2. The completeness of the deviation (i.e., whether it was commingled with the performance of duty or involved an abandonment of duty);
3. The extent to which the practice of horseplay had become an accepted part of the employment; and,
4. The extent to which the nature of the employment may be expected to include such horseplay.

The deviation from employment defense focuses on the conduct of the employee. It is not a medical-oriented defense such as an idiopathic injury or a defense that the injury at issue is a preexisting medical condition. The cases in New Jersey fall into two broad categories: those involving actual travel and deviations from the normal itinerary, and those involving somewhat outrageous conduct in respect to what an employer would normally tolerate at work.

An example of the first category would be an employee who is assigned to travel from Cherry Hill, N.J. to Washington D.C. to meet with a customer. The employee decides on the way down Route 95 to literally deviate from the expected travel route in order to visit a popular restaurant 60 miles to the west in Gettysburg, PA. An accident occurs on leaving the restaurant in Gettysburg. This sort of unwarranted side trip would be denied as a deviation from employment. It would be a major deviation because of the sheer distance involved.

An example of the second category would be an employee who brings ankle weights or jump rope into work and then during a break decides to do some aggressive exercise near her desk, falling and then fracturing her femur. In this case the denial again focuses on the worker's activity and how far afield the activity is to the normal work duties.

It is not necessary for this defense to prove that the employee drove far out of the way. In the Jupp case the injured worker, who drove around town checking pumping stations, only deviated by about 20 or 30 feet in pulling into a post office parking lot to get his personal mail. He fell in that lot and fractured his pelvis. The Supreme Court held that this was a major deviation from employment because the activity in getting his own mail was completely unrelated to his job in maintaining pumping stations in town.

The line between major deviation and minor deviation is not always clear. In **Trotter v. Monmouth County**, petitioner had been cutting grass on a very hot day in 1972. He and a co-employee, Mr. Adcock, joined several other workers who started throwing water at one another to cool off. Then Trotter chose to take Adcock's motorcycle for a ride. He drove off County property for two or three minutes and ran into a telephone pole. The court found that this conduct constituted a deviation from employment.

In contrast, the injured worker in **Cooper v. Barnickel Enterprises**, decided to take a coffee break in the morning when he was unable to speak with his instructor, who was teaching a class. Petitioner drove his company truck to a delicatessen five miles away from the union hall where his instructor was teaching the class. He had an accident along the way. He said he was going to get a good cup of coffee. He passed several coffee shops along the way. He said, "I was going to kill some time, go get my coffee, come back and if I had time I'd sip it and when the class was over I would talk to John (the instructor) without interrupting him." The Judge of Compensation ruled in favor of the employee and found just a minor deviation. The Appellate Division agreed that this was a minor deviation from employment.

Outrageous conduct was the crux of **Money v. Coin Depot Corp.** Mr. Money worked as an armored truck security guard. He was required to carry a handgun. He and two other employees were transporting money when the decedent pulled out his gun and placed it against his chin. He had played Russian Roulette on prior occasions. This time when he pulled the trigger he killed himself. The Appellate Division found that this was clearly a major deviation from employment because the petitioner's actions created an extraordinary risk of harm.

As can be seen from these cases, this defense requires a thorough examination of the facts and an understanding of the normal work duties. As Professor Larson points out, if the departure from normal work activities is an accepted part of employment, then the Judge of Compensation will not find it to be a deviation. In **Secor v. Penn Serv. Garage**, the petitioner got splashed with gasoline while filling a customer's gas tank. His boss suggested that he change his clothes. Mr. Secor declined and then later lit a match while smoking a cigarette. His clothes burst into flames, and he was seriously burned. The court found this to be a minor deviation. There was clearly no outrageous conduct here;

the most that can be said is that the injured worker was clearly negligent, but mere negligence does not amount to a major deviation.

When you consider this defense, you may want to view it this way: does the activity have some relationship to work or is it akin to abandoning employment? The more outrageous the activity, the more likely it will be viewed as a major deviation or abandonment of employment.

Superior Court Could Not Compel A Plaintiff Who Filed In Civil Court To Also File A Claim Petition In The Division of Workers' Compensation

The case of ***Brian Smith v. Township of South Hackensack***, No. A-3258-20 (App. Div. February 18, 2022), addressed an unusual procedural question seldom, if ever, seen before. The Appellate Division decision provides hardly any factual background at all other than this brief summary: “*Plaintiff, a volunteer firefighter, was struck by a South Hackensack fire truck at a time when, as he alleges, the individual defendants were using the truck to bar hop.*” There is no discussion of why or when the accident took place. But Mr. Smith did not file a workers’ compensation claim. Instead he chose to file a personal injury complaint in the Law Division against South Hackensack and other defendants.

The defendants moved to dismiss the civil suit in November 2020. They argued that the Division of Workers’ Compensation possessed exclusive jurisdiction. The Superior Court Judge transferred the case to the Division of Workers’ Compensation over plaintiff’s opposition. However, the case never got listed because the Division of Workers’ Compensation’s computer system never recognized the case, nor listed the case, as no claim petition was ever filed. Mr. Smith then moved to reinstate his civil complaint. The judge denied the motion and wrote to the Division of Workers’ Compensation advising of the transfer order.

The Supervising Judge of the Division of Workers’ Compensation then responded that no action could be taken until the filing of a formal claim petition like any other workers’ compensation case. The Superior Court Judge again refused to reinstate the civil case and commented that Mr. Smith could file a petition stating that the petition “is filed under court discretion.” Mr. Smith did not wish to file a petition in the division because he felt that would be a concession that there was jurisdiction in the Division of Workers’ Compensation.

Mr. Smith then appealed to the Appellate Division, which ruled that the judge “*abused her discretion in putting plaintiff to the peculiar burden of prosecuting a claim in another forum for the sole purpose of proving this other forum lacks jurisdiction over the claim.*” The Court added:

Plaintiff commenced his action in the superior court and, as the suitor and ‘master of his complaint,’ *Puglia v. Elk Pipeline Inc.*, 226 N.J. 258, 282 (2016), plaintiff was entitled to pursue the matter in the superior court until such time as defendants are able – if ever – to show that the occurrence falls within the workers’ compensation laws.

The case discussed four grounds for invoking primary jurisdiction: when the issue 1) is a matter “often determined by trial judges and juries;” 2) when the Division is “best suited” to determine the issue; 3) when there is no risk of inconsistent rulings because 4) plaintiff has declined to file a petition for benefits in the Division.

In this case the key fact was that Mr. Smith **never** filed what is often called a protective Claim Petition in the Division of Workers’ Compensation. When there is both a superior court action and a claim petition in the Division of Workers’ Compensation, a superior court judge may sometimes stay the civil action pending a determination of jurisdiction by the Judge of Compensation. The Appellate Division ultimately held that the Division of Workers’ Compensation did not have exclusive jurisdiction over this claim based on a clear reading of the civil complaint as it was drafted.

The Appellate Division added that “*the Division should not have been assigned by the trial judge the task of deciding the issue that may determine whether plaintiff should be relegated to workers’ compensation benefits rather than personal injury damages.*” It should be said that the use of the word “relegated” is unfortunate. It suggests workers’ compensation benefits are inferior. Benefits in workers’ compensation are often more generous than those in superior court, particularly where the plaintiff is at fault or where coverage is limited. Putting this aside, this decision is a very helpful one. The Court clarified an important point for practitioners: a superior court judge cannot compel a plaintiff to file a claim petition. The plaintiff is the “master of his or her complaint,” which means that a plaintiff has significant flexibility in presenting the case as he or she sees fit.

About the Author:

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

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

Mr. Geaney represents employers in the defense of workers' compensation, ADA and FMLA matters. He is a Fellow of the College of Workers' Compensation Lawyers of the

American Bar Association and is certified by the Supreme Court of New Jersey as a workers' compensation law attorney. He is one of two firm representatives to the National Workers' Compensation Defense Network. He has served on the Executive Committee of Capehart Scatchard for over ten (10) years.

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

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

ACM, BURLCO & TRICO JIF: 2022 Elected Officials Training

VIRTUAL WEBINARS VIA ZOOM Five Sessions Offered

Topics Covered:

WHAT IS DRIVING OUR PREMIUMS:

- ◆ LEGISLATION & REGULATORY CHANGES (SAM, Firefighters Cancer Presumption, Pension Changes)
- ◆ WORLDWIDE REINSURANCE PRESSURES (Cyber Incidents, Liability Claims, Natural Disasters)
- ◆ SOCIAL INFLATION (Plaintiff-Friendly Judgements and Higher Jury Awards)

HOW IS THE JIF HELPING YOU MANAGE THESE ISSUES?

Registration is required and each participant must be registered individually.

**Each Session Time - 6:00pm-7:30pm
Full Participation is Required for Credit**

[Click HERE to register for the Wednesday March 9th Session](#)

[Click HERE to register for the Wednesday April 6th Session](#)

[Click HERE to register for the Monday April 11th Session](#)

[Click HERE to register for the Wednesday April 27th Session](#)

[Click HERE to register for the Thursday April 28th Session](#)

ALL SESSIONS: 6:00 PM - 7:30 PM

Space is Limited. For more information, contact Paul Forlenza, Executive Director
ACM, BURLCO, TRICO JIFs c/o RPA
p: 856-446-9135 e: Paul_Forlenza@riskprogramadministrators.com

This is an opportunity to qualify for the \$250 credit
per Elected Official/Municipal Manager towards
your municipality's 2022 MEL Assessment.
(Subject to cap set by the MEL)



Land Use Training Certification

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

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	N/A
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: March 1, 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 Bordentown Renewal on February 1, 2022
- Borough of Palmyra on February 15, 2022
- Township of Riverside Renewal on February 15, 2022

LAW ENFORCEMENT LOSS CONTROL SURVEYS

- No Law Enforcement Loss Control Surveys were completed in February

MEETINGS ATTENDED

- Claims Committee Meeting on February 15, 2022
- Fund Commissioners on February 15, 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 would like to receive communications from MEL and MSI related to your position or operations, follow the directions to select from the list of available Push Notification “subscriptions.” Click here for [NJ MEL App Directions](#).

MSI SAFETY DIRECTOR

- 2022 MSI Expo
- Training Announcement: Bloodborne Pathogens (BBP) & Hazard Communication Standards for Fire Departments
- MSI Fire Service
- EMS Accountability
- Safety Recall Alert: Select 3M™ Protecta® Self-Retracting Lifelines
- New Jersey Recreational Cannabis Guide
- Understanding Fall Protection Equipment Warranty Requirement
- Law Enforcement Risk Analysis: Vehicular Law Enforcement Crash Mitigation Considerations
- MSI LIVE Schedule
- NJLTAP – Compliance to the Americans with Disabilities Act (ADA) in the Public Right-of-Way (Webinar)

MSI LAW ENFORCEMENT MESSAGES

- Body Camera Directive - Risk Analysis Bulletin and Implementation Worksheet
- Save the Date: Police Ad-Hoc Committee Meeting on April 26, 2022
- Vehicular Law Enforcement Crash Reduction Considerations
- POAC Autism Shield Training
- Violence Prevention & Risk Considerations for CIT Trained Officers and Mental Health Professionals

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
Hainesport	3
Mansfield	2
Southampton	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
Hainesport	3

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 - MARCH 2022

OFFICE SAFETY



- Some of the worst injuries we see occur indoors in a controlled environment.
- Slip, trip and fall accidents and their subsequent injuries are the most common and costly accidents seen amongst office workers. Common hazards of slip, trip and fall accidents include wet floors, improper footwear, boxes, garbage cans, purses, open drawers and electrical and computer cords.
- Talk to staff frequently about your expectations and their concerns for maintaining a safe workplace.
- Inspect areas for problems, report them, fix them and document these efforts

Example 1: Employee tripped over equipment on the floor and fell. The employee underwent hand surgery and physical therapy after conservative treatment failed. This claim is over \$103,000 with wage replacement and the likely award to settle the claim petition.

Example 2: Employee tripped over computer cable and fell forward. A rotator cuff injury and several fractures were suffered by the employee resulting in surgery. The total cost of this claim was over \$225,000.



DATE: March 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 (February)

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

Agency	Contact Purpose
Bordentown Twp. PD	Chief B. Pesce Meet / Greet Discuss Program Tour agency.
Riverside Twp. PD	Acting Chief Hans (David) Jaensch Meet / Greet Discuss Program Tour agency.
Medford Twp. PD.	Chief Arthur Waterman Meet / Greet Discuss Program Tour agency.

Comments: BURLCO police agencies continue to be scheduled 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. Update: There are 7 agencies that remain to be visited with 3 scheduled and 4 pending to schedule.



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 and or selected topics for assistance, which is ongoing. A follow-up inquiry was conducted with agencies in regards to Critical Incident Debriefing. All agencies above have a process in place for police personnel.

Training: All of the above agencies have completed the (Wizer)Cyber Security Training. Future training was discussed pertaining to Report Writing and Managing Aggressive Behavior.

Law Enforcement Bulletins / Newsletters:

L/E Bulletin 22-03 pertaining to K-9 Units was distributed to all BURLCO Police Agencies which is attached to this report. The bulletin focused on the revisions to the use of drug detection dogs due to recent law changes involving Marijuana in addition to policy and procedural language recommended for use based on NJ Attorney General Use of Force revisions, K-9 active and closed litigation cases. (See attached)

Meetings Attended:

L/E Consultant Meeting: 02/04/2022
Claims Committee Meeting: 02/15//2022
Fund Commissioners Meeting: 02/15/2022



TO: All BURLCO JIF Police Departments

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

DATE: February 28, 2022

SUBJECT: K-9 Units

L/E Bulletin : 22-03

The following information is provided as guidance and recommendation to police agencies who currently maintain a K-9 Unit or who are considering the implementation of a unit. Based on the recent revisions from the New Jersey Attorney General on Use of Force and Marijuana Decriminalization, in addition to both active and closed litigation claims handled by the JIF attorneys, the following information is provided:

❖ The odor of marijuana or hashish, with either burnt or raw, by itself no longer establishes “reasonable articulable suspicion” to initiate a stop or search of a person or their vehicle to determine a violation of a possession offense or fourth-degree distribution offense. (NJAG Dir. Feb, 2021). Therefore, canines (Police Specialty Dogs) trained and utilized for drug detection prior to this mandate should no longer be used for this purpose as they cannot decipher between narcotics. New Canines trained subsequent to the AG Directive would be trained with other narcotics excluding the Marijuana implant by certified instructors, therefore making the canine active for other narcotic searches accordingly.



Recommended policy information for agency K-9 policy:

❖ **Agency policy** should contain procedures for the use of (Police Dogs) who have been trained to assist the police officer handler in the performance of his/her duties, used for law enforcement purpose or any law enforcement related activities as identified below:

Response by the Canine Officer, that directs the officers to have the canine remain in the police vehicle upon arrival until the assigned officer makes an assessment of the incident with the on-duty supervisor at the scene.

If a handler determines it is necessary to release a dog Off Lead to apprehend a fleeing/hiding suspect, these efforts will be coordinated with the "On Duty Supervisor" for approval. Off Lead actions will only be utilized for first, second and third degree crimes where it has been determined that it is necessary to protect citizens, apprehend the suspect where other means are not practical.

No canine will be released off lead until proper announcement has been given, such as, "...This is the police. you are under arrest. I have a trained police dog. Make yourself known and surrender. If you do not comply, I will release him. He/she will find you and bite you." Absent exigent circumstances which would compromise the safety of the canine, canine handler, or other persons, the announcement shall be given in a loud and clear voice, each time a canine goes to a different floor or separate sealed area. This shall serve notice to innocent persons to leave the area and afford the suspect an opportunity to surrender.

Under no circumstance shall a canine be released off lead for apprehension purposes in crowded areas or when other persons and/or police officers are in or near the path of the fleeing/hiding suspect **UNLESS** proper target acquisition has been acquired.

Any time a canine is released off lead, the handler shall remain attentive for potential injury to the canine from vehicular traffic on surrounding roadways.

Handlers will use, and/or permit their canine to use only that amount of force necessary to apprehend and control a fleeing, hiding, or combative suspect, who fails to heed the warnings of stop or surrender.

If a suspect is apprehended, the canine shall be instructed to disengage by release command or physical removal as soon as control or compliance is achieved.

Canines shall not be deployed against a crowd, except to respond to a threat of death or serious bodily injury to a member of the public or to an officer.

The following definitions should be added to the K-9 policy:

Passive resistor – when dealing with a passive resistor, officers may rely on police presence, verbal control techniques, holding techniques, lifting/carrying, wrist locks and other manual pain compliance techniques. Greater force, such as strikes, punches, CEDs, or less lethal devices shall not be used.

Active resistor – when dealing with an active resistor, in addition to the options available for passive resistors, officers may use physical strikes with hands or feet, OC spray, or tactical batons applied with non-impact pressure, and taking the person to the ground. Intentional strikes to the head or face, which are only allowed in an act of self-defense, are not permitted when dealing with an active resistor as outlined under Deadly Force of the agency Use of Force policy. NOTE: Police canines shall not be

utilized against an active resistor.

- ❖ Policy should outline safety issues and reporting requirements followed by an Administrative / Meaningful Review of incidents.

Disclaimer: The materials provided in this correspondence are for general informational and educational purposes only and are not intended to be and should not be considered legal advice or opinions. Prior to making any policy or rule changes, seek the advice of your municipal attorney or County Prosecutor.

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

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: March 15, 2022 at Hainesport Municipal Building
Email address: debby_schiffer@targetingwellness.com 856-322-1220

March Well-being Initiatives & Activities

An invitation was sent to each of the JIF Wellness Coordinators in an attempt to schedule a time to have an idea generating conversation regarding ways to use allocated wellness funds for 2022 . My goal is to have these meetings set up/completed with the majority if not all municipal Wellness Coordinators by mid-April.

Chair Massage – arranged a 10 minute massage for interested employees

Stretch routine for Public Works – date to be determined

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

New Avenues for Promoting Well-being

Wellness Advisory Committee – Our first meetings were held Thus 2/24 and Friday 2/25 to accommodate schedules. (3 member towns from BURLCO – Fieldsboro, Palmyra, and Pemberton Twp)

- **Charter to be presented at the March 22 Safety Committee Meeting for approval**
- One primary focus of the committee will be to identify ways to expand participation in wellness programs both our JIF program as well as any that promote wellbeing.
- Meeting minutes are included in your agenda packet-
- **Few highlights from meeting:**
 - a. addressed why wellness is important
 - b. shared the comorbidity slides provided by the Executive Director's Office
 - c. common challenge is getting participation
 - d. discussed the need for another employee survey to determine employees various needs
 - e. next meeting in May about 2 weeks prior to the next Safety Committee Meeting

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. First one may be during the Roundtable discussions.

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

1. Hosted a webinar on *New Approach to "Weight" Loss* – held in 3/16/22 with 15 attend (combined JIF)
2. March webinar on *Sustainable Change Using Mental Fitness* – Thursday March 10TH at 10am

BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND
WELLNESS DIRECTOR'S REPORT

Update on Police Pilot Program

Purpose of the program was:

- to determine the effectiveness of a 6 Week Transformational Leadership Group Coaching Program
- for helping Law Enforcement officers become:
 - a. more transformational in their leadership style
 - b. build resiliency
 - c. practice formal coaching techniques
 - d. and experience peer support while navigating their personal and professional challenges

Results from the pre and post assessments showed the following:

Hardiness Resiliency Gauge - 77% of participants improved in their hardiness and resilience scores

Managing Stress - 60% of participants experienced decrease in level of self reported perceived stress; 40% were able to manage their stress to prevent an increase in their existing stress levels

Transformational Leadership to Build Hardy Teams - Leaders experienced increase in transformational leadership with a decrease in transaction and avoidant leadership tendencies.

J.A. Montgomery sent out a letter to the participating Chiefs from our first cohort asking them to think of other Chiefs within our JIF they could recruit to participant in the next Cohort. Those new Chiefs showing interest will be passed along to Dr. Elias for 1:1 conversation on program details.

March Targeting Wellness Newsletter

With spring right around the corner (March 20th) as well as daylight savings time (March 13th), it seems only appropriate to talk about movement in March! March is also National Nutrition and National Colorectal Awareness Month so food is another favorite topic. In this month's newsletter targeted:

1. The Power of the Mind-Body Connection
2. How Often Do You Stretch?
3. "Spring" into Action - Live Longer & Stronger
4. Focus on Foods to Add Rather Than Avoid
5. Dietary Spectrum Graph
6. Nutrition Word Search - Just for fun!
7. Recipe Corner: Lentil Artichoke Stew

Targeting Wellness Newsletter

Good News for Good Health!

March 2022

Debby Schiffer, Wellness Director for BURLCO & TRICO JIFs

In this issue

1. The Power of the Mind-Body Connection
2. How Often Do You Stretch?
3. "Spring" Into Action—Live Longer & Stronger
4. Focus on Foods to Add Rather Than Avoid
5. Dietary Spectrum from the American College of Lifestyle Medicine (ACLM)
6. Nutrition Word Search—Just for fun!
7. Recipe Corner: Lentil Artichoke Stew

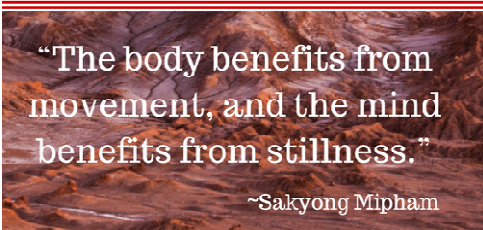
Create *balance*.
Feed your *soul*.
Fuel your *body*.
Expand your *mind*.
Strengthen *yourself*.

The Power of the Mind-Body Connection

Although there are several parts to our brain, it's easiest to just think of the left hemisphere and the right hemisphere, each with its own purpose. The left is our logical brain, where we have rational thoughts, language and is often referred to as the "survival" brain. The right controls our creativity, expression, mood, feelings and is often referred to as the "emotional" brain.

It might be safe to say, that for most of us we spend a large part of our waking hours reacting in response to input being received from our left brain. Unfortunately, this is also where a lot of our negative thoughts are generated which has a tremendous impact on our emotions.

I do a presentation on mental fitness (concept created by Positive Intelligence) where I share how some simple techniques can enable us to shift from negative thoughts to more positive ones by creating new neuropsychological pathways in our brain. In doing so, we can actually control which side of our brain takes the lead in any given situation. When governed by our right brain, we can approach almost any challenging decision with more clarity and focus resulting in less stress and more joy which impacts our quality of life.



Your right brain also plays a part in memory. The feelings generated during any given experience will impact whether or not your brain finds it important to retain. We typically can remember something that has generated strong emotions regardless of whether they are positive or negative. There is a famous quote by Maya Angelou that reads **"At the end of the day people won't remember what you said or did, they will remember how you made them feel."**

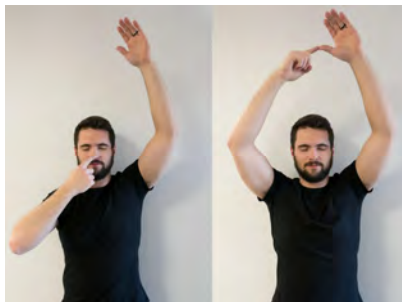
Feelings also have a huge part in our level of motivation. It's safe to say that most if not all of us know what we should do to have a healthier lifestyle. Yet making long term sustainable changes requires more than knowledge. Behavior change experts have found that in order for permanent change to occur, one needs to discover how to feel positive about it! Well that seems pretty obvious, right? Knowing and doing are two very different things. That brings me back to mental fitness. Practicing shifting our mindset when we deal with a challenging habit can re-train our mind to respond to it in a different way. My presentation on "Creating Sustainable Change" will be available on the JIF website later this month. **(Live presentation scheduled for March 10th at 10am via zoom).**

Happier people live longer. There have been numerous studies proving that people who had more positive emotions and a more optimistic outlook, had a 14% reduction in dying early from all causes of death (2019 JAVA Systemic and meta-analysis review).

Oh the power of a smile. A study out of Wayne State University looked at 230 Major League baseball cards from 1952. Those players who were smiling in the photo lived on average 7 years longer than the non-smiling players. Of course it's not just from one smile; these players were happier people most of the time. That's worth smiling about!



If you think about it, our facial expression can influence how we feel overall not to mention influence how others respond. You might consider trying this experiment: smile. Notice any shift in how you feel? Imagine approaching the next "unhappy" resident or someone in your household with a smile. It could change the rest of their day!



You may or may not have given this much thought before but at any moment in time, your brain knows exactly where your body parts are in relation to each other, where they are in space, and how they are moving. All this is possible through millions of tiny nerve endings called **proprioceptors**. Without them, our brain would be lost. That's why if you were to reach out in front of you, extending your pointer finger, you can guide it back to touch the tip of your nose with your eyes closed! Give it a try. Did you do it? .

The point? What we do with our body affects how we feel. And how we feel also affects the experience in our body. One common experience to think about is feelings of anxiety. When we feel anxious, our body reacts in a certain way which sends warning messages to our brain. That is why becoming aware of our thoughts, noticing what you feel, how your body is reacting and practicing calming techniques can change the way our body responds thus calming down the mind.

How Often Do You Stretch?

If you answered “never” to that question, think about adding a few minutes in every day. Virtually every activity you do relies on ease of motion. Stretching can help in numerous ways. It can often relieve back pain, stiff necks, and sore knees when tight muscles are to blame. It can counteract too much sitting whether you’re doing it for work or a pleasurable activity. If you’re a runner, a tennis player, a golfer, a hiker, or a biker, the right stretching program may set you on a path toward better performance. And as we age, stretching can help keep us active and flexible, making it easier to accomplish innumerable everyday tasks involving walking, climbing stairs, or getting out of a chair.

As with anything that is good for us, consistency increases our chances of reaping lasting benefits. The gains of stretching when done only occasionally are short-lived. Studies have shown that the greatest length is achieved right after the hamstring stretch but quickly diminishes within 15 seconds. However there was a noticeable effect up to 24 hours following the exercise. A daily practice is ideal but gains have been found even in two or three times a week.

While it's tempting to just stretch and be done with it, it's best to think about safety first (remember safety and wellness go hand in hand). These tips may help you achieve the best flexibility gains possible, while reducing your risk of injuries.

1. **Warm up first.** Much like taffy, muscles stretch more easily when warm. Dynamic stretches can act as a warm-up for static stretches, or you can do static stretches after sports, exercise, or even marching in place with arms swinging for five minutes or dancing to a few songs. Moist heat packs or a warm shower are effective first steps, too.
2. **Feel no pain.** Stretch only to the point of mild tension, never to the point of pain. If a stretch hurts, stop immediately! Reset your position carefully, then try again. With time and practice, your flexibility will improve.
3. **Pay attention to posture and good form.** Posture counts whether you're sitting, standing, or moving. Good form translates to better gains in flexibility and less likelihood of injury when stretching tight muscles. It may be beneficial to do along with a video to get the proper technique to avoid injury.
4. **Focus on the muscle being stretched.** You'll notice that one side of your body often is tighter than the other. Work on balancing this over time.
5. **Breathe.** Breathe comfortably while stretching, or use yoga breathing. Whatever you do, don't hold your breath while you are holding a stretch.

Resource: WebMD

FLOOR HIP FLEXOR



FULL BODY STRETCH



DOWNWARD FACING DOG



FLOOR HAMSTRING WITH STRAP



DOUBLE KNEE TORSO ROTATION



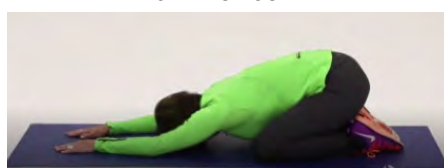
STANDING CALF STRETCH



CAT & COW STRETCH



CHILD'S POSE



If interested in watching a short video on how to properly do these stretches, go to <https://www.health.harvard.edu/everyday-stretching>

Resource: Harvard Health Publishing

"Spring" Into Action - Live Longer and Stronger

There is no better time than **Springtime** to either get started on a fitness routine or kick your existing one up a notch. Longer days and warmer weather is a perfect motivator! You don't have to start training for a marathon (but if you are...way to go!); Just focus on getting more activity than you normally do. Use the changing of the season to also change your approach to fitness and it can change your approach to life. **Explore ways to make fitness something you actually look forward to and enjoy rather than dread!**

Sometimes it's the word "exercise" that turns people off. It sounds too much like a chore and let's face it, who enjoys doing chores?! Perhaps replacing **exercise with physical activity could help**. Consider all the things that qualify as physical activity: Walking, gardening, bike riding, swimming, tennis, throwing a baseball with your child/grandchild, walking your dog. Things you actually enjoy!

Wear your pedometer or another tracking device one day to determine your typical daily step count. Strive to add at least 2,000 more steps to your day to help maintain your weight. Adding a few thousand more and you are well on your way to weight-loss. If you have limitations, please consult with your doctor. Stationary bikes and water activities will take pressure off your joints and may be a good way to get started.

Get outside. Walking is the easiest form of physical activity for most at any fitness level.

- Invest in a good pair of sneakers.
- Count your steps/minutes/distance—it helps keep you motivated and seeing progress
- Don't forget to drink water and wear sunscreen
- Recruit a walking buddy!

Some of the benefits of Physical Activity:

- Improves your mood and reduces stress
- Strengthens bones and muscle while burning calories
- Helps maintain or lose weight while improving your overall well-being.

Aging Gracefully Involves Strength Training

Research has shown that strengthening exercises are both safe and effective for women and men of all ages, including those who are not in perfect health. In fact, people with health concerns—including heart disease or arthritis—often benefit the most from an exercise program that includes lifting weights a few times each week.

You've probably heard the phrase: Use it or Lose it...well that is what we are setting our muscles up for if we don't do some form of strength training especially as we get older. If you have a physically demanding job you may already get a lot of weight lifting. However, your tasks may require you use only certain muscles. Working all our muscles is crucial for balance and flexibility. Here are some of the benefits you may gain from this type of physical activity:

- Develop bone strength which increases bone density which helps reduce risk of osteoporosis.
- Manage your weight as well as improving your metabolism to help burn more calories even at rest.
- Enhance your quality of life, after all, don't we all want to maintain our independence and be able to do the things we love even as we age. Doing weight bearing exercises helps to protect joints and by building muscles, our balance can be enhanced reducing risk of falls
- Reduce signs and symptoms of chronic disease and help to manage conditions such as arthritis, back pain, obesity, heart disease, depression and diabetes.
- Bonus: Sharpen cognitive abilities!! Some research suggests that older adults experienced greater thinking and learning skills with regular strength training and aerobic exercise.

Getting Started: If you are over 40 and have not been very active, check with your doctor before starting any strength or aerobic training program.

- Always warm up with a short walk (march in place, stationary bike, any activity to get your blood circulating for 5 to 10 minutes). Cold muscles are more prone to injury—this also goes for stretching too! Always warm up your muscles!
- Choose weights heavy enough to tire your muscle after 12 to 15 repetitions. Goal is to fatigue the muscle in order to build it. If you can go beyond 15 and feel no fatigue, the weight is probably too light. Progress slowly.
- A full days rest between muscle workouts will allow full recovery.
- Listen to your body. If you feel pain stop immediately! Proper form is critical to avoid injury. You may consider working with a trainer or other fitness specialist to learn the correct form and techniques. And pay attention to your breathing...many people hold their breath as they lift and that can increase your blood pressure!

REMEMBER...

You Can't
OUT
EXERCISE
a Bad Diet.

Resource: www.webmd.com and www.mayoclinic.org/healthy-lifestyle/fitness



Focus on Foods to *Add* Rather Than *Avoid*

Typically when someone contemplates starting a healthy eating pattern, certain words enter their vocabulary makes the journey seem daunting. These words include “don’t”, “limit”, and “avoid” to name a few. **But eating healthy does not mean you have to give up those “not so healthy” choices for good.** Try to do your best to keep them under control. Do your best to make 90% of your day filled with healthy whole foods giving yourself a little leeway to enjoy

your favorite dessert perhaps (heck, even 80% is a great start!). Try focusing on your successes not “mess-ups”! If you have not been successful with “avoiding or limiting” certain foods, start with **ADDING** healthier options to every meal. For example, add a banana to your breakfast; have a salad with your lunch, and add one more vegetable to your dinner plate. The goal is to be successful in eating healthier for life. Think about one change you can make and set your mind to do it. Positive thoughts breed positive results!!!

5 Ways to Help Your “Diet” Become a Way of Life

Study after study shows how the Standard American Diet (S.A.D.) is the leading cause of most if not all chronic diseases. High fat, high sodium and high sugary foods (S.O.S.) found in ultra processed products are among the leading causes of premature death and disability. Eating predominantly whole plant based foods (vegetables, fruits, legumes, whole grains, seeds and nuts) has been the pattern of many cultures and is growing in popularity as more and more evidence backs this up. If you aren’t ready to make the switch all at once, consider the following tips to help turn your plan of weight loss into a strategy for a healthy lifestyle.



1. Don’t Give Up Your Favorite Foods

You shouldn’t have to say goodbye to all your favorite foods at once. In fact, having a small treat may help you stick to your goal of nourishing your body. Research in the *Journal of the American Dietetic Association* found that a small daily treat didn’t sabotage weight-loss efforts. Your favorite foods can fit into any diet if you find clever, positive ways to incorporate them. One way to do this is to make lower-calorie versions of foods like French fries and brownies. Another trick is to be mindful of your serving sizes when it comes to more indulgent foods. Love pasta? Try adding vegetables to bulk up your serving instead of doubling up on pasta. If you stick predominantly to whole food plant-based (WFPB) choices— you can make room for some of your favorite, more indulgent foods on occasion. Please keep in mind that for some folks, having a little bit can be a trigger for overindulgence. You know you best. Sometimes removing it totally from your reach is the only way to avoid giving in to the temptation.

2. Eat Foods That Keep You Satisfied

If you feel hungry all the time, it’s going to be hard to stick with a healthy-eating plan. Research shows that when you’re hungrier, you’re more likely to eat too fast at your next meal. Eating too quickly can lead to consuming extra calories because your body doesn’t have time to register feeling full. While portion control is super-important for losing weight (and keeping it off), you shouldn’t hear your tummy grumbling all day long. Two nutrients that help keep you full: protein and fiber. Good plant strong protein sources include beans, legumes, tofu, tempeh, nuts and seeds. Believe it or not, there are many vegetables that are also rich in protein: edamame, green peas, Brussels sprouts, artichokes, to name a few. Fruits and veggies are also very high in fiber, another nutrient that helps keep you satiated. Bonus: they are generally low in calories. That makes it filling *and* diet-friendly—just what you’re looking for when you’re trying to lose weight and get healthier.

3. Start with Small Changes

There’s no need for dramatic shake-ups, like eliminating whole food groups. It’s better to start with tiny diet tweaks if you want them to become permanent changes. According to Brian Wansink, Ph.D., EatingWell advisor and professor of marketing at Cornell University, “Making small, consistent changes fits more easily into people’s routines [than radically altering your diet].” Think of doable things, like packing a wholesome afternoon snack, such as carrots and hummus or an apple with peanut butter, instead of hitting the vending machine or grabbing a sweet from the break room. Small changes add up and can help you make healthier eating a way of life, rather than relying on short-term crash dieting. (Note: with serious health issues caused by chronic disease, a short dramatic change CAN yield more favorable results. Please consult your doctor before doing anything dramatic, especially if you currently are on any medication).

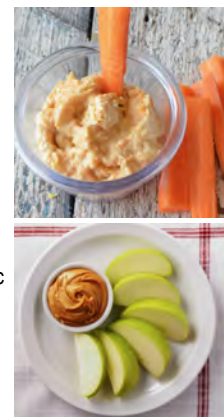
4. Don’t Try to Be Perfect

We often have grand ideas about implementing a new diet—like the promises you make yourself about eliminating sugar, never taking from the breadbasket or always having vegetables at dinner. Instead of trying to be perfect, be realistic. Make your eating plan one that you can actually stick to. You don’t have to eat perfectly every day to lose weight; you just have to eat well more often than not. Set a goal like adding a serving of vegetables to dinner three times this week, or packing a healthy lunch one or two days—and go easy on yourself if you slip up. Eating indulgences are bound to happen. And when they do...



5. ...Get Right Back on Track

If you have a slip-up and go overboard on chocolate or pizza—don’t beat yourself up! Just get back on track again with your next meal. Remember that one slip doesn’t undo all of your healthy efforts—but when you give up entirely because of one not-so-healthy choice, that’s when the weight can start to creep back on. If you have a minor setback, understand that it’s one small blip on the radar. Get right back to your healthy eating habits and right back on track for long-term success. We are in a marathon not a sprint!



Sources: EatingWell.com; ACLM—Hauser, Michelle. “Nutrition—An Evidence-Based Practical Approach to Chronic Disease Prevention and Treatment

DIETARY SPECTRUM



THE AMERICAN COLLEGE OF LIFESTYLE MEDICINE DIETARY POSITION STATEMENT

ACLM recommends an eating plan based predominantly on a variety of minimally processed vegetables, fruits, whole grains, legumes, nuts and seeds.



WHOLE FOOD PLANT-BASED EATING PLAN

WHAT AMERICA EATS



*Food items are not to scale

- ♥ Increased risk for Obesity, T2Diabetes, Heart Disease, and some Cancers
- ♥ Poor nutrition is the leading cause of death globally.

Increase whole plant foods, fruits, vegetables, whole grains, beans, legumes, nuts, seeds, water

Decrease sweets and snacks, fast food, fried foods, refined grains, refined sugar, meat, dairy, eggs, poultry, high sodium foods



*Food items are not to scale

ADD HERBS & SPICES

- ♥ Decreased risk for Obesity, T2Diabetes, Heart Disease, and some Cancers
- ♥ Chronic disease treatment and potential reversal



TIPS FOR IMPROVED NUTRITION AND HEALTH

- Any movement toward WFPB eating is positive
- More movement toward a WFPB eating plan increases impact
- Tailored and sustainable approaches are recommended

What We Eat in America (WWEIA) Food Category analyses for the 2015 Dietary Guidelines Advisory Committee. Estimates based on day 1 dietary recalls from WWEIA, NHANES 2009-2010.

Tuso PJ, Ismail MH, Ha BP, Bartolotto C. Nutritional update for physicians: plant-based diets. *Penn J.* 2013;17(2):61-66.

Food Planet Health. Eatforum.org. Published 2020. Accessed June 4, 2020

NUTRITION

K F V L E Z Q E V N P P M K N N O F P M F L S R
 S L A R E N I M G Q D E G R S M Y S O H D Y Q O
 D Q B G F R F F W D I M A R Y P Y M D O D E Y D
 X A N F V E G E T A B L E S G G J X Y Q D J Y S
 V Q I X Y H S I K H C U D P Y M B J Y Y Q S L E
 I G T R E F V N R E B I F P I Y Q O C D E G A U
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 A N E W U S T N E I D E R G N I M B Q B R C Z P
 M L W D P F M J Y S E S D E T A R U T A S V Q A
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 N W K U I P D R C R K H M O H D E G F V P C K Z
 S I C S L C U K A V S V U C P W V B Z L C Y N O
 R J I L Z I N A R I L M I B J V D T G I A L G F
 F A T S T X T R B N O Q C H F A M R C L X M C H
 D M A S M H E N O G R D L D E T A R U T A S N U
 C M A L X T I W H K E M A H E I Z S S R N L Z B
 B M T U A S S E Y P T O C Q N I K M E A T O P M
 Q E M W L L H S D X S Q V S A Y L F I W T P H S
 L Z I E V B W O R H E V T V X R F J R S O W Z Y
 Q Z Y O N Z C D A G L I I Z J N A U O G T K M T
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 Z P I W Y Z D U E Y H F C U R I W R A F W Z Z H
 A M X A Y O Z M S K C E I D L G Z J C Y G F J I
 O U E N O I T I R T U N Z E T A L P Y M K N P U

CHOLESTEROL SERVING FIBER SODIUM NUTRIENTS UNSATURATED
 SATURATED CALCIUM CALORIES INGREDIENTS VEGETABLES FRUITS DAIRY
 GRAINS FATS WATER MINERALS VITAMINS CARBOHYDRATES PROTEIN
 MYPYRAMID MYPLATE FOODS NUTRITION

Lentil Artichoke Stew



I have not prepared this yet but it's definitely on my list of recipes to try! The artichokes in this stew, provide a high level of dietary fiber, vitamin C and folate...all awesome for keeping our body healthy! ☺ This Middle Eastern dish would be great served alone or over brown rice, pasta or Farro. Using fire-roasted tomatoes isn't necessary but they will add a delicious smoky flavor to the dish.



Nutrition Per serving

Calories: 176
 Fat: 1 g
 Saturated fat: 0.1 g
 Calories from fat: 4.9%
 Cholesterol: 0 mg
 Protein: 11.7 g
 Carbohydrate: 34.3 g
 Sugar: 7.5 g
 Fiber: 10 g
 Sodium: 560 mg
 Calcium: 123 mg
 Iron: 6.3 mg
 Vitamin C: 28.6 mg
 Beta-carotene: 238 mcg
 Vitamin E: 1.8 mg

Ingredients:

Makes 4 servings.

- vegetable broth (1/4 cup)
- onion, chopped (1)
- large garlic cloves, pressed or minced (2)
- ground cumin (2 tsp.)
- ground coriander (1 tsp.)
- dry (uncooked) red lentils, 3 cups cooked (1 cup)
- bay leaf (1)
- water (2 cups)
- juice of lemon (1)
- 6 cups freshly chopped tomatoes plus 1 cup tomato juice; or chopped canned tomatoes preferably fire-roasted, undrained (2 24-ounce cans)
- quartered artichoke hearts, 1 9-ounce frozen package or 1 15-ounce can (1 1/2 cups)
- crushed red pepper (1/4 tsp.)
- salt (1/4 tsp.)
- black pepper, or to taste (1/4 tsp.)

Instructions:

1. Heat broth in a large saucepan.
2. Add onion and sauté on medium heat for about 5 minutes, until golden.
3. Add garlic, cumin, and coriander and cook for 2 minutes, stirring frequently.
4. Add dried lentils, bay leaf, and water to pan and bring to a boil.
5. Lower heat and add lemon juice, tomatoes and their liquid, artichokes, and crushed red pepper (if using). Simmer for about 20 minutes, until the lentils are tender.
6. Remove and discard the bay leaf. Add salt and black pepper, or to taste.

Recipe taken from: <https://www.pcrm.org/good-nutrition/plant-based-diets/recipes/lentil-artichoke-stew>

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Cell: 856-520-9908

When mind, body and spirit are in harmony, happiness is the natural result. - Deepak Chopra



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

Intake	February-22	February-21	2022 February YTD	2021 February YTD
# of New Claims Reported	20	50	91	100
# of Report Only	9	28	61	65
% Report Only		56%		65%
# of Medical Only	8	13	22	23
# of Lost Time	3	9	8	12
Medical Only to Lost Time Ratio		59:41		66:34
Claim Petition	0	0	0	0
COVID-19	6	17	57	70
Average Days <u>Reported To Qual-Lynx</u> (Indemnity, Medical Only, Report Only)	1	6.4	5.6	4.8
Average Days <u>Reported To Employer</u> (Indemnity, Medical Only, Report Only)	0.1		1.1	

Nurse Case Management	February-22	February-21
# of Cases Assigned to Case Management	19	21
# of Cases >90 days	17	20

Savings	February-22	February-21	2022 February YTD	2021 February YTD
Bill Count	111	136	216	256
Provider Charges	\$141,130	\$503,929	\$240,550	\$590,746
Repriced Amount	\$55,164	\$134,298	\$103,863	\$168,485
Savings \$	\$85,967	\$369,632	\$136,688	\$422,261
% Savings	61%	73%	57%	71%

QualCare Provider Network Penetration Rate	February-22	February-21	2022 February YTD	2021 February YTD
Bill Count	96%	94%	94%	95%
Provider Charges	98%	93%	95%	94%

Exclusive Provider Panel Penetration Rate	February-22	February-21	2022 February YTD	2021 February YTD
Bill Count	94%	91%	92%	95%
Provider Charges	98%	80%	97%	83%

Transitional Duty Summary		2022 February YTD	2021 February YTD
% of Transitional Duty Days Worked		88%	84%
\$ Saved By Accommodating		\$20,469	\$28,222
% of Transitional Duty Days Not Accommodated		12%	16%
Cost Of Days Not Accommodated		\$1,391	\$5,489



**Burlington County Municipal JIF
Average Days To Report By JIF Member
(Indemnity, Medical Only And Lost Time)
1/1/2022 - 2/28/2022**

	# 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
CHESTERFIELD TOWNSHIP	1	2.0	2.0
EDGEWATER PARK TOWNSHIP	1	0.0	0.0
FLORENCE TOWNSHIP	3	4.0	0.0
LUMBERTON TOWNSHIP	2	0.0	0.0
MANSFIELD TOWNSHIP	5	14.8	10.8
MEDFORD TOWNSHIP	3	0.3	0.0
MOUNT LAUREL TOWNSHIP	48	4.2	0.1
PEMBERTON TOWNSHIP	11	8.5	0.0
RIVERSIDE TOWNSHIP	4	0.3	0.0
SOUTHAMPTON TOWNSHIP	3	0.0	0.0
TABERNACLE TOWNSHIP	1	18.0	0.0
WESTAMPTON TOWNSHIP	6	11.5	5.2
Grand Total	91	5.6	1.1



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

February 2022

All Claims Reported			
	# Of Claims Reported	Average Days Reported To Qual-Lynx	Average Days Reported To Employer
INDEMNITY	3	2.3	0.0
MEDICAL ONLY	8	0.9	0.3
REPORT ONLY	9	0.7	0.0
Grand Total	20	1.0	0.1
Claims Reported - Not Covid-19			
	# Of Claims Reported	Average Days Reported To Qual-Lynx	Average Days Reported To Employer
INDEMNITY	2	1.5	0.0
MEDICAL ONLY	8	0.9	0.3
REPORT ONLY	4	0.0	0.0
Grand Total	14	0.7	0.1
Covic-19 Claims Reported			
	# Of Claims Reported	Average Days Reported To Qual-Lynx	Average Days Reported To Employer
INDEMNITY	1	4.0	0.0
REPORT ONLY	5	1.2	0.0
Grand Total	6	1.7	0.0

1/1/2022 - 2/28/2022

All Claims Reported			
	# Of Claims Reported	Average Days Reported To Qual-Lynx	Average Days Reported To Employer
INDEMNITY	8	12.9	7.4
MEDICAL ONLY	22	2.0	0.1
REPORT ONLY	61	5.9	0.6
Grand Total	91	5.6	1.1
Claims Reported - Not Covid-19			
	# Of Claims Reported	Average Days Reported To Qual-Lynx	Average Days Reported To Employer
INDEMNITY	4	7.5	6.8
MEDICAL ONLY	17	1.4	0.1
REPORT ONLY	13	7.8	0.0
Grand Total	34	4.6	0.9
Covic-19 Claims Reported			
	# Of Claims Reported	Average Days Reported To Qual-Lynx	Average Days Reported To Employer
INDEMNITY	4	18.3	8.0
MEDICAL ONLY	5	4.2	0.0
REPORT ONLY	48	5.4	0.8
Grand Total	57	6.2	1.2

Managed Care Quick Notes

Injury Date: 02/11/2010

Occupation: Volunteer Firefighter

Age on DOL: 51

Injury: Initial injury was a fracture of the C2 vertebrae and a subarachnoid hemorrhage.

The claimant initially treated for the C2 fracture and traumatic head injury and was returned to work full duty in July 2010. Additional treatment was requested and authorized in December 2011 due to claimant becoming easily angered when unable to perform everyday tasks and experiencing fatigue with limited physical activity. The adjuster approved an evaluation with Dr. Jain the prior treating doctor. He recommended Neuropsych and Physical Therapy. In January 2012 an MRI of the Cervical spine and continued PT and Neuropsych visits were recommended. Nurse case management was requested and assigned February 2012. The NCM reviewed prior treatment and conferenced with the adjuster to discuss the file and coordinated all treatment that has been ordered.

The providers that initially treated the claimant were not in the QualCare provider network. The NCM identified that a change in providers would not be beneficial to the claimant's treatment. She contacted Karen Beatty who requested that Provider Contracting attempt to get them in network. The providers were agreeable to accepting UCR until QualCare was able to contract with the St. Lawrence Rehab providers, Dr. Jain and Dr. Ogelsby. St. Lawrence Rehab discontinued their neuropsych services causing Dr. Ogelsby to practice on her own. Karen Beatty was able to negotiate a letter of agreement obtain contract rates while the contracting process with QualCare took place. The claimant would have experienced a setback in his care if we transferred care to a new provider.

The claimant received social security disability January 2013. Dr. Ogelsby continued treating him to control symptoms related to right hemisphere damage from the traumatic brain injury. Dr. Jain continued to provide oversight and medication management. An IME was done in 2014 which agreed with the treatment being provided. The claimant requires ongoing therapy and medications to control the symptoms and it is anticipated that as the claimant ages his symptoms will become worse.

The adjuster and NCM have worked closely together following the advice of the defense panel. In addition to ongoing communications there were multiple round table discussions including the adjuster, TPA supervisor, nurse case manager, NCM Supervisor and managed care client services manager and the case was discussed in large loss meetings on several occasions. Providers and defense panel were included at times. We believe that the attention our team has given to this claimant has contributed to the claimant not filing a claim petition.



**Burlington County Municipal JIF
Transitional Duty Summary Report
1/1/2022 - 2/28/2022**

	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	30	30	100%	\$3,866	0	0%	\$0
PEMBERTON TOWNSHIP	76	76	100%	\$8,371	0	0%	\$0
BORDENTOWN CITY	6	6	100%	\$243	0	0%	\$0
BASS RIVER TOWNSHIP	43	43	100%	\$1,745	0	0%	\$0
MOUNT LAUREL TOWNSHIP	41	36	88%	\$3,338	5	12%	\$464
DELRAN TOWNSHIP	45	21	47%	\$2,907	24	53%	\$928
Grand Total	241	212	88%	\$20,469	29	12%	\$1,391



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

	Bill Count	Provider Charges	Repriced Amount	\$ Savings	% Savings
Qualcare	107	\$137,615	\$52,577	\$85,038	62%
Ambulatory Surgical Center	2	\$53,342	\$17,532	\$35,810	67%
Physical Med & Rehab	5	\$19,550	\$3,773	\$15,777	81%
Hospital	4	\$14,996	\$8,138	\$6,858	46%
Orthopedics	11	\$13,994	\$9,229	\$4,765	34%
Physical Therapy	40	\$13,910	\$3,592	\$10,318	74%
Physicians Fees	7	\$5,073	\$3,274	\$1,799	35%
Emergency Medicine	5	\$4,216	\$1,102	\$3,114	74%
Anesthesiology	1	\$4,045	\$1,680	\$2,365	58%
MRI/Radiology	8	\$2,776	\$1,259	\$1,517	55%
Occ Med/Primary Care	15	\$2,408	\$1,781	\$627	26%
Urgent Care Center	6	\$1,944	\$1,001	\$942	48%
Laboratory Services	2	\$891	\$81	\$809	91%
Pain Management	1	\$470	\$135	\$335	71%
Out Of Network	4	\$3,516	\$2,586	\$929	26%
Anesthesiology	1	\$1,600	\$891	\$709	44%
Behavioral Health	2	\$1,000	\$900	\$100	10%
Other	1	\$916	\$795	\$120	13%
Grand Total	111	\$141,130	\$55,164	\$85,967	61%

QualCare Network Provider Participation Rate

Bill Count	96%
Provider Charges	98%

Exclusive Provider Penetration Rate

Bill Count	94%
Provider Charges	98%



**Burlington County Municipal JIF
PPO Savings And Penetration Report
1/1/2022 - 2/28/2022**

	Bill Count	Provider Charges	Repriced Amount	\$ Savings	% Savings
Qualcare	202	\$229,007	\$95,188	\$133,819	58%
Hospital	15	\$65,945	\$34,428	\$31,518	48%
Ambulatory Surgical Center	2	\$53,342	\$17,532	\$35,810	67%
Physical Therapy	69	\$25,503	\$6,773	\$18,730	73%
Orthopedics	25	\$20,819	\$12,642	\$8,176	39%
Physical Med & Rehab	5	\$19,550	\$3,773	\$15,777	81%
Anesthesiology	7	\$15,002	\$5,989	\$9,012	60%
Physicians Fees	14	\$7,270	\$4,223	\$3,047	42%
Emergency Medicine	7	\$5,775	\$1,498	\$4,277	74%
Occ Med/Primary Care	26	\$4,523	\$3,185	\$1,338	30%
MRI/Radiology	14	\$4,147	\$2,381	\$1,765	43%
Neurosurgery	5	\$2,450	\$878	\$1,572	64%
Urgent Care Center	7	\$2,165	\$1,161	\$1,004	46%
Neurology	3	\$1,155	\$508	\$647	56%
Laboratory Services	2	\$891	\$81	\$809	91%
Pain Management	1	\$470	\$135	\$335	71%
Out Of Network	14	\$11,544	\$8,675	\$2,869	25%
Emergency Medicine	3	\$4,448	\$2,670	\$1,778	40%
Other	4	\$3,721	\$3,489	\$232	6%
Anesthesiology	1	\$1,600	\$891	\$709	44%
Behavioral Health	3	\$1,500	\$1,350	\$150	10%
Laboratory Services	2	\$250	\$250	\$0	0%
Durable Medical Equipment	1	\$25	\$25	\$0	0%
Grand Total	216	\$240,550	\$103,863	\$136,688	57%

QualCare Network Provider Participation Rate

Bill Count **94%**

Provider Charges **95%**

Exclusive Provider Penetration Rate

Bill Count **92%**

Provider Charges **97%**

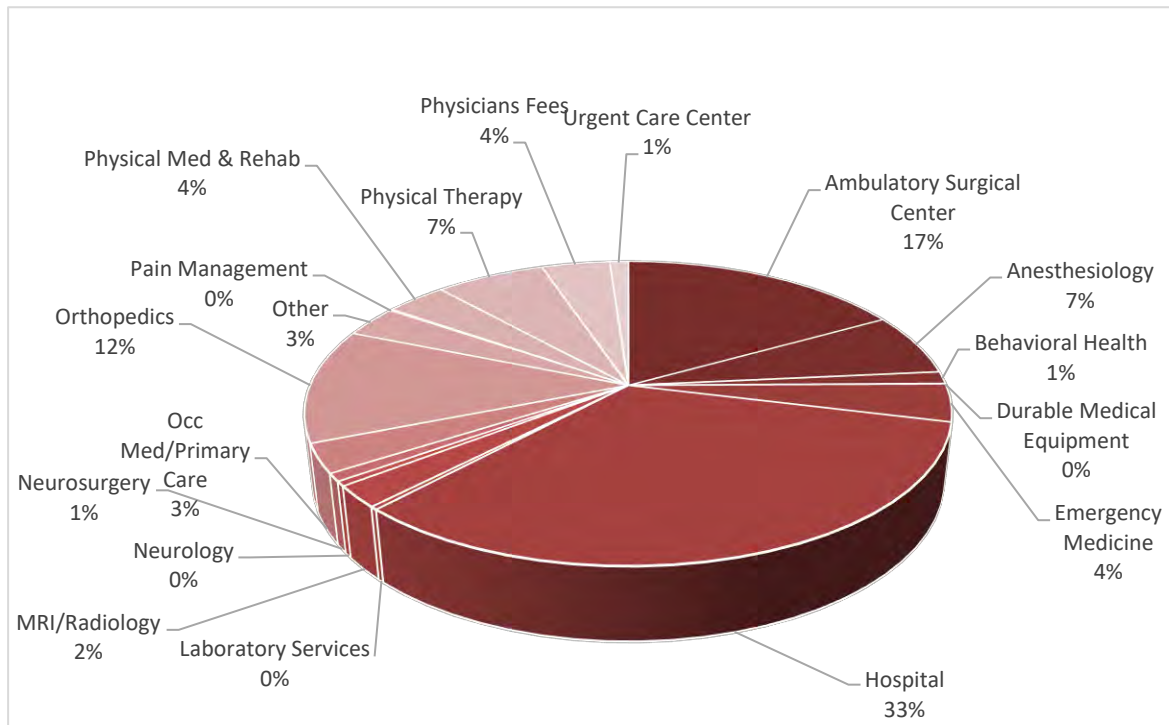


**Burlington County Municipal JIF
Top 10 Providers And Paid Provider By Specialty
1/1/2022 - 2/28/2022**

Top 10 Providers

	Bill Count	Repriced Amount
MEMORIAL AMBULATORY SURGERY CENTER	1	\$14,775
VIRTUA MEMORIAL HOSPITAL BURLINGTON COUNTY INC	8	\$14,114
BURLINGTON COUNTY ORTHOPAEDIC SPECIALIST P A	8	\$9,541
CAPITAL HEALTH SYSTEM, INC	1	\$9,422
NEUROSURGICAL AND SPINE SPECIALIST LLC	10	\$4,651
DEBORAH HEART AND LUNG CENTER	2	\$4,592
VIRTUA WEST JERSEY HEALTH INC	3	\$4,406
VIRTUA MEDICAL GROUP	21	\$4,096
NOVACARE REHABILITATION	36	\$3,528
STRIVE PHYSICAL THERAPY SPECIALISTS, LLC	30	\$3,010
Grand Total	120	\$72,135

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	115										
Maureen Steelman	34	33										
Kelly Roth	63	63										
Bettie Leavitt	5	4										
Maribeth Beauregard	8	5										
Shamik Spann	53	55										
Patricia Henchy	3	0										
Stephanie Dionisio (Supervisor)	2	1										
Total	272	276	0	0	0	0	0	0	0	0	0	0



Cyber Risk Management

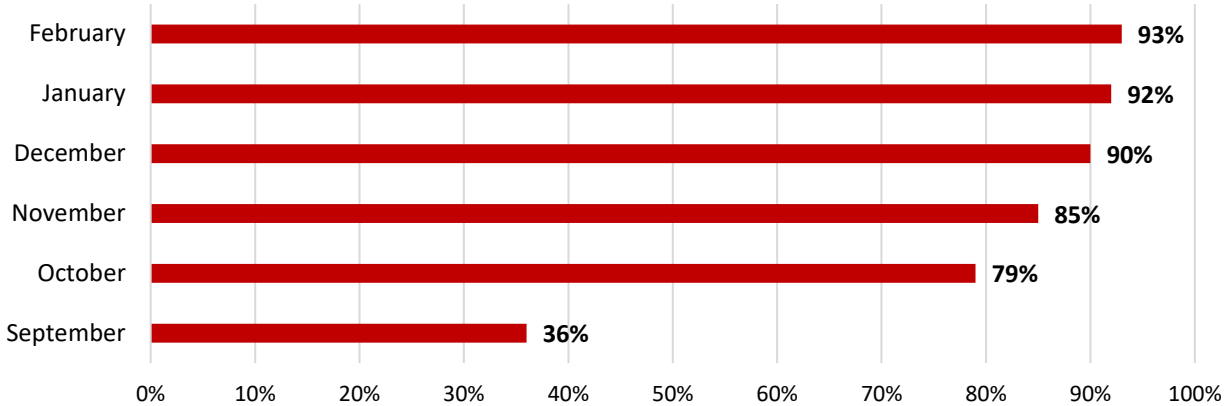
Monthly Executive Report

March 6, 2022

Wizer Training

BURLCO JIF Training Status		
Municipality	Total Users 1054	Training Completion 93%
Bass River Township	14	100
Bordentown City	22	100
Bordentown Township	48	100
Chesterfield Township	14	100
Delanco Township	28	100
Fieldsboro Borough	4	100
Florence Township	60	100
Hainesport Township	10	100
Mansfield Township	75	100
Pemberton Borough	13	100
Pemberton Township	97	100
Shamong Township	9	100
Wrightstown Borough	4	100
No Department	1	100
Delran Township	59	98
Westampton Township	90	98
North Hanover Township	29	97
Lumberton Township	46	95
Edgewater Park Township	33	94
Beverly City	19	89
Mount Laurel Township	147	88
Southampton Township	14	86
Medford Township	129	84
Tabernacle Township	23	83
New Hanover Township	8	75
Springfield Township	20	70
Riverside Township	3	67
Woodland Township	11	64
Palmyra Borough	29	59

BURLCO Training Progress



BURLCO JIF	WIZER - Whitelisting	
	Confirmation Received from Member	Confirmation Sent to Wizer
Bass River Township	2/11/2022	2/15/2022
Beverly City		
Bordentown City		
Bordentown Township	3/3/2022	3/3/2022
Chesterfield Township	2/24/2022	2/28/2022
Delanco Township		
Delran Township		
Edgewater Park Township	3/4/2022	3/6/2022
Fieldsboro Borough		
Florence Township		
Hainesport Township	2/14/2022	2/15/2022
Lumberton Township		
Mansfield Township		
Medford Township		
Mount Laurel Township	2/24/2022	2/24/2022
New Hanover Township		
North Hanover Township		
Palmyra Borough		
Pemberton Borough		
Pemberton Township	3/4/2022	3/4/2022
Riverside Township		
Shamong Township		
Southampton Township		
Springfield Township		
Tabernacle Township		
Westampton Township		
Woodland Township		
Wrightstown Borough		

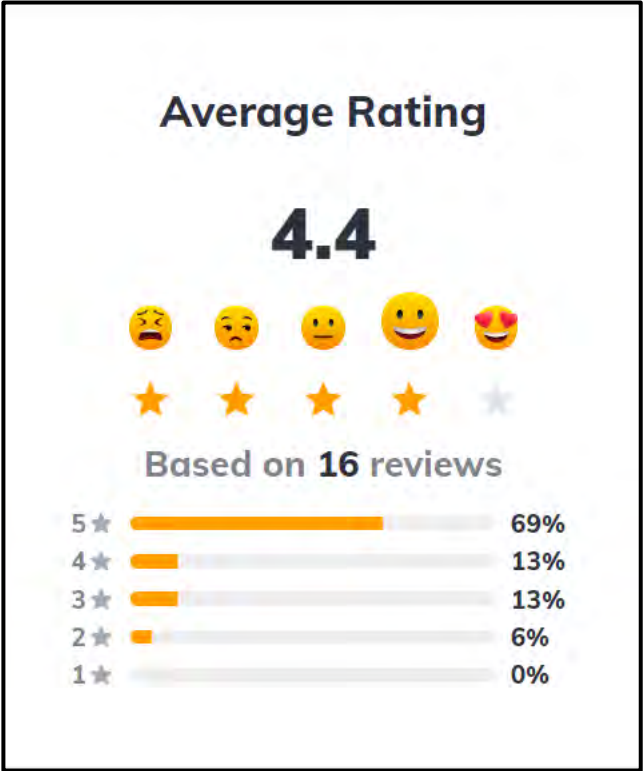
28











7

25%

As of March 6th, only 7 members have confirmed submitting their confirmation of having Wizer's IP addresses and domains whitelisted to take advantage of the phishing email program.

Wizer Reviews



Your Team Reviews		
Paula Steere	 Cyber Security Awareness Training	Dec 29, 2021
informative information		
★★★★★		
travis luhrman	 Cyber Security Awareness Training	Feb 16, 2022
★★★★★		
casey malik	 Cyber Security Awareness Training	Jan 27, 2022
★★★★★		
Ryan Hagerthey	 Cyber Security Awareness Training	Jan 27, 2022
★★★★★		
David Frake	 Cyber Security Awareness Training	Jan 24, 2022
★★★★★		
Adam Lipiec	 Cyber Security Awareness Training	Jan 10, 2022
★★★★★		
Robert Slocum	 Cyber Security Awareness Training	Jan 04, 2022
★★★★★		
Joseph Robinson	 Cyber Security Awareness Training	Dec 22, 2021
★★★★★		
Isael Torres	 Cyber Security Awareness Training	Dec 08, 2021
★★★★★		
Alison Varrelmann	 Cyber Security Awareness Training	Dec 07, 2021
★★★★★		

D2 Cybersecurity Vulnerability & Pen Testing

BURLCO JIF	D2 Scanning & Penetration	
	KYC & VSA Received from Member	KYC & VSA Sent to D2
Bass River Township	2/22/2022	2/22/2022
Beverly City	2/17/2022	2/17/2022
Bordentown City		
Bordentown Township	2/28/2022	2/28/2022
Chesterfield Township		
Delanco Township		
Delran Township		
Edgewater Park Township	2/18/2022	2/21/2022
Fieldsboro Borough		
Florence Township		
Hainesport Township		
Lumberton Township	3/4/2022	3/4/2022
Mansfield Township		
Medford Township		
Mount Laurel Township		
New Hanover Township		
North Hanover Township		
Palmyra Borough	3/4/2022	3/4/2022
Pemberton Borough	2/16/2022	2/16/2022
Pemberton Township		
Riverside Township	2/26/2022	2/28/2022
Shamong Township		
Southampton Township		
Springfield Township		
Tabernacle Township		
Westampton Township		
Woodland Township		
Wrightstown Borough		

28

8

29%

Access your vulnerability or pen testing reports

<https://D2 Cybersecurity Insight>

Vulnerability Scanning & Pen Testing FAQ

FAQ for vulnerability scanning and penetration testing conducted by

D2 | Cybersecurity

FAQ Compiled by:

John Bomba

Lead Security Engineer

D2 | Cybersecurity

1. Who can I contact at D2 | cybersecurity with technical or program related questions?
 - John Bomba
 - Email: jbomba@d2cybersecurity.com
 - Phone: 732-507-7341
2. Who can I contact with administrative questions or other Cyber Loss Control Services?
 - Brian Lau
 - Email: brianlau@d2cybersecurity.com
 - Phone: 609-915-2758
3. What is the scope of service?
 - See Scope Breakdown at the end of this FAQ.
4. How is confidential Data handled?
 - **No data will ever be downloaded or modified.**
 - In some situations, a screenshot of a system will be taken to provide “proof” that our pen tester was able to access a system that should have been off limits.
 - The goal of a pen test is not to steal files/data from your network but demonstrate if it is possible
5. Is D2 installing software on our systems during a pen test?
 - Certain exploits require code to be run on a target machine in that process will be documented fully and reversed on completion.
 - If for example we found an exploit where we would create a user on a system we would do so, then screenshot and document the steps taken. Then reverse the process and screenshot again to prove that the user was removed. This is to show that the exploit could be done without anything malicious actually occurring.
6. What IP ranges will the various test and scans originate from?
 - Penetration tests: 65.215.4.0/24
 - Vulnerability scans: 72.236.151.33
7. Will we have to whitelist the D2 source IPs?
 - This is unlikely but there may be instances where our IPs will need to be whitelisted.

- D2 will reach out to the technical POC if it becomes necessary
8. How does vulnerability scanning, and penetration testing differ?
 - Vulnerability scanning uses automated tools to detect vulnerabilities in your network. The vulnerabilities are only detected not exploited to gain access/control.
 - Pen Testing is a manual process that seeks to emulate what a hacker might try to do to gain access to and take control of your network by exploiting vulnerabilities.
 - For more info see scope below
 9. Will scanning or pen testing affect my network performance/speed/backups?
 - Vulnerability scanning is usually completed in under an hour and performed during off-hours to minimize the already small chance of it affecting the network
 - Penetration testing does happen over the course of days or weeks depending on the size of the network. It is done in an intentionally slow process to avoid being noticed.
 10. Our IT department “thinks” we detected D2 running the penetration test what should we do?
 - Reach out to John Bomba at D2, it is important to verify that it is D2 running a penetration test and not a potentially malicious actor in your network.
 11. Can I request a specific window for a vulnerability scan/ Penetration test?
 - Yes – the KYC form has a testing window section, or you can email John Bomba to modify the time you initially indicated.
 12. Can we declare certain network resources off limits?
 - Yes – The KYC form has an exceptions section. If needed reach out to John Bomba at D2 to update it.
 13. What kind of reports will I receive?
 - Both penetration testing and vulnerability scan reports will be available as downloadable PDF’s at <https://insight.d2cybersecurity.com/>
 14. When can I expect to receive a report?
 - Your Vulnerability Scanning report should be available the next business day after the scan is performed, usually the day after the KYC form is submitted.
 - Penetration testing: depending on the size of the network scanned it can take up to 3 weeks after the test is completed for the full report to be compiled. D2 will notify the POCs when it is available.
 15. Can my reports be emailed to me?
 - No - Due to the sensitive nature of the information in the vulnerability and penetration testing reports they can only be access through portal. <https://insight.d2cybersecurity.com/>
 16. Can I share my Insight log in credentials?
 - We strongly suggest that you do not share your insight log in credentials (or share credentials for any other systems that you might need to access).
 - If you would like to add more than the 2 POCs that are on the KYC form please either provide an additional copy of the KYC with the user information or contact John Bomba at D2

17. How are vulnerabilities classified?

- Vulnerabilities are classified on a scale of Low, Medium, High, and critical based on their CVSS score.

18. What happens if a critical vulnerability is detected?

- In the event that we find a critical vulnerability D2 will notify the POCs within 1 business day.

19. My vulnerability scan report is blank other than a D2 logo what does that mean?

- Things look good right now. Our scans did not detect any vulnerabilities at this time.
- Keep in mind new vulnerabilities and exploits are found daily so you may see something appear on the next scan.

20. What should I do with my reports?

- If there are known remediation steps to an identified vulnerability or exploit, remediation steps will be included in both the vulnerability scan and penetration test report. Discuss these suggested solutions with your tech POCs.

Scope Breakdown

External Vulnerability Scan:

An External Vulnerability Scan is the process of identifying and quantifying the weaknesses in your network's perimeter, externally-facing systems, and web services. The scans use automated scripts to determine specifications such as but not limited to web server version numbers, open ports, etc. A vulnerability scan does NOT in any way attempt to exploit those vulnerabilities to gain access to a network. The scans are used to identify any potential weaknesses in the networks security so a possible solution can be suggested. The Initial scan which will be used as a baseline to compare all the following scans will be run as the KYC forms are provided to D2, usually on the next business day. After the first initial scan is completed the members will be added to a monthly scan schedule. One scan per month for the next 11 months will be conducted for a total of 12 scans. As mentioned above in the FAQ if critical vulnerabilities are found D2 will notify the member via phone and or email within 1 business day.

External Penetration Testing:

A one-time annual penetration test will be conducted for each member over the next 12 months. The goal of an External Penetration Test is to determine how easily technological vulnerabilities may be exploited. This is accomplished by simulating an attack using the same tools and methods employed by hackers. Our team will use both active and passive reconnaissance methods to determine the best way to simulate an attack. If an attack is successful, the team determines what part of the network could potentially be controlled and or expose sensitive data. On completion a report will be created for each member. The report will contain a detailed overview of the test performed and the assessment results. Security issues will be outlined along with their risk ratings and suggested remediations.

At no point will any files be copied or removed from your network.

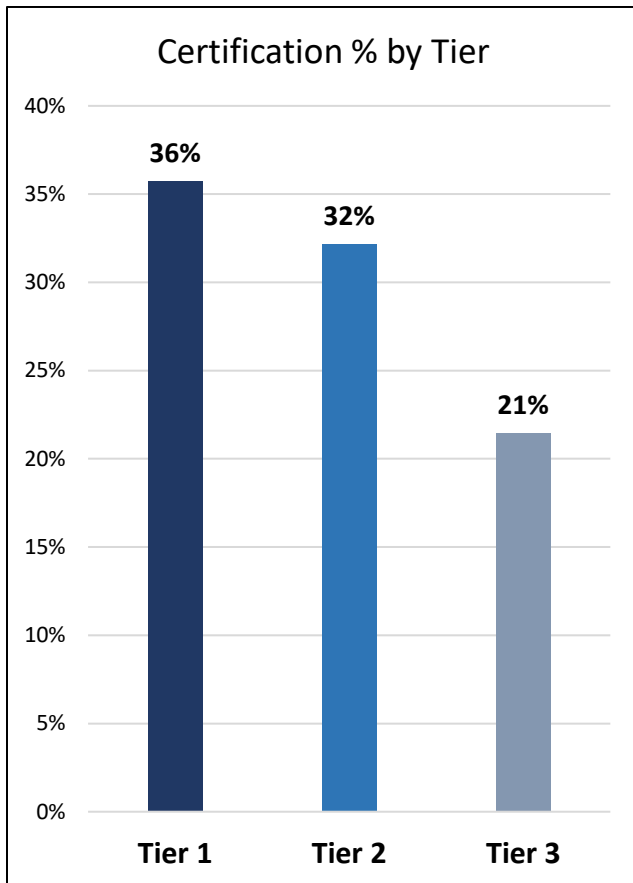
The penetration test is performed against the target network not the users. So social engineering (i.e.. Trying to convince someone to share their login credentials) or phishing attacks are outside the scope of this exercise and will not be part of this test.



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%



Up Coming Events

We will be reaching out to the members and visiting them to provide assistance with any of the JIF's cyber initiatives.

Security Tip

To help you protect sensitive documents and comply with the *Tier 2 Protect Information Policy*, enable **Bit Locker** on your PCs and servers.

Bit Locker can encrypt files on your PCs and servers.

Ask your IT professional if this can be enabled on your network.

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.



[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@securedataops.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 Infrastructure Security

☐ I agree to the MS-ISAC terms & conditions

☐ I have reviewed the CIS Privacy Policy

Register

Tax season is upon us



Beware of Tax Season Scams

Cyber criminals are certainly aware that tax season is around the corner, and you should be too. Cyber criminals are trying to dupe you into believing you are sending them a legitimate tax document, or they are calling you to convince you they are tax examiners and need your personal information. **BE CAUTIOUS!**

- **Is the emailer's address** really what it looks like?
Right-click to see full email address.
- **Is that link really going where it says it's going?**
Right-click to see full web address.
- Is that caller really from the IRS?
Hang up and call the IRS yourself with the phone number you find online.

IRS-IMPERSONATION PHONE SCAMS - Callers claiming to be IRS employees – using fake names and phony IRS ID numbers – may ring you and insist that you owe money, and it must be paid as soon as possible through a gift card or wire service. If the call is not picked up, the scammers often leave an emergency callback request message. The real IRS will not call you and demand immediate payment; in general, it will mail you a bill if you owe money.

March 10, 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 February 28, 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 \$ 11,874.07. This generated an average annual yield of .79%. However, after including an unrealized net loss of \$ 93,227.41 in the asset portfolio, the yield is adjusted to -5.39% for this period. The total overview of the asset portfolio for the fund shows a current market value of \$14,696,832.71.

RECEIPT ACTIVITY FOR THE PERIOD

Subrogation Receipts \$ 98.00 w/YTD Total \$ 98.00
Salvage Receipts \$ 0.00
Overpayment Reimbursements \$ 0.00
FY 2022 Premium Assessments \$ 1,636,768.00
FY 2021 MediaPro Settlement \$ 2,714.00

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 \$ 169,026.39. The claims detail shows 277 claim payments issued.

A.E.L.C.F. PARTICIPANT BALANCES AT PERIOD END: (\$ 73. Interest Allocated)

Delran Township	\$ 0.00
Chesterfield Township	\$ 2,225.00
Bordentown City	\$ 41,054.00
Bordentown Township	\$ 57,283.00
Westampton Township	\$ 10,534.00

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 \$ 17,713,350.39 to a closing balance of \$ 18,477,712.89 showing an increase in the fund of \$ 764,362.50. A detailed reconciliation of this change, including its affect on our banking instruments, is included in my report.

BILL LIST FOR THE PERIOD: (Action Item)

Vouchers to be submitted for your consideration at the scheduled meeting show on the accompanying bill list at the end of my report.

The information contained in this cover report is a summary of key elements related to activity during the reporting period. Other detailed information is contained in the attached documents and, if desired, a more specific explanation on any question can be obtained by contacting me at 609-744-3597.

Respectfully Submitted,

Thomas J. Tontarski
Treasurer

**BURLINGTON COUNTY
MUNICIPAL JOINT INS. FUND
Subrogation Report
Calendar Year 2022**

DATE REC'D	CREDITED TO:	CLAIM/ FILE NUMBER	CLAIMANT NAME	COV. TYPE	FUND YEAR	AMOUNT RECEIVED	RECEIVED Y.T.D.
2/1	PEMBERTON BOROUGH	2019171998	JOSEPH LICATA	WC	2019	98.00	
TOTAL-JAN.						98.00	
TOTAL-YTD							98.00

**BURLINGTON COUNTY MUNICIPAL JIF
ACCOUNT RECONCILIATION ACTIVITY REPORT
FY 2022**

	<u>January</u>	<u>February</u>	<u>Year To Date Total</u>
Opening Balance for the Period:	17,089,476.20	17,713,350.39	
RECEIPTS:			
Interest Income (Cash)	-169,403.92	-81,353.37	-250,757.29
Premium Assessment Receipts	1,801,429.00	1,636,768.00	3,438,197.00
Prior Yr. Premium Assessment Receipts	0.00	0.00	0.00
Subrogation, Salvage & Reimb. Receipts:			
Fund Year 2022	0.00	0.00	0.00
Fund Year 2021	0.00	0.00	0.00
Fund Year 2020	0.00	0.00	0.00
Fund Year 2019	0.00	98.00	98.00
Fund Year 2018	0.00	0.00	0.00
Closed Fund Year	0.00	0.00	0.00
Total Subrogation, Salvage & Reimb.Receipts	0.00	98.00	98.00
FY 2022 Appropriation Refunds	0.00	0.00	0.00
FY 2021 Appropriation Refunds	0.00	0.00	0.00
Late Payment Penalties	0.00	0.00	0.00
E-JIF Closed Year Dividend	0.00	0.00	0.00
RCF Claims Reimbursement	0.00	0.00	0.00
Other	0.00	2,714.00	2,714.00
TOTAL RECEIPTS:	1,632,025.08	1,558,226.63	3,190,251.71

DISBURSEMENTS:

Net Claim Payments:

Fund Year 2022	17,610.65	16,382.68	33,993.33
Fund Year 2021	136,285.88	69,857.69	206,143.57
Fund Year 2020	7,967.01	36,955.15	44,922.16
Fund Year 2019	17,632.98	29,605.87	47,238.85
Fund Year 2018	6,689.70	16,225.00	22,914.70
Closed Fund Year	0.00	0.00	0.00
Total Net Claim Payments	186,186.22	169,026.39	355,212.61

Exp.& Admin Bill List Payments:

Exp. & Cont. Charges FY 2023	0.00	0.00	0.00
Exp. & Cont. Charges FY 2022	90,550.29	206,673.02	297,223.31
Property Fund Charges FY 2022	0.00	0.00	0.00
E-JIF Premium FY 2022	124,491.00	0.00	124,491.00
M.E.L. Premium FY 2022	595,058.75	0.00	595,058.75
POL/EPL Policy Premium FY 2022	0.00	392,865.00	392,865.00
M.E.L. Premium FY 2021	0.00	0.00	0.00
Exp. & Cont. Charges FY 2021	4,840.63	14,925.74	19,766.37
Exp. & Cont. Charges FY 2020	3,750.00	10,373.98	14,123.98
Exp. & Cont. Charges FY 2019	0.00	0.00	0.00
Exp. & Cont. Charges FY 2018	0.00	0.00	0.00
Other	0.00	0.00	0.00
Closed Fund Year	3,274.00	0.00	3,274.00
Total Bill List Payments	821,964.67	624,837.74	1,446,802.41
Net Bank Services Fees	0.00	0.00	0.00
Other	0.00	0.00	0.00
TOTAL DISBURSEMENTS:	1,008,150.89	793,864.13	1,802,015.02

Closing Balance for the Period:

17,713,350.39	18,477,712.89
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Account Net Cash Change During the Period:

Operating Account	1,293,566.40	1,853,251.17	3,146,817.57
JCMI Investment Account	-675,881.63	-82,388.67	-758,270.30
Investment Account	1,006,288.32	-1,006,500.00	-211.68
Asset Management Account	-1,000,098.90	0.00	-1,000,098.90
Claims Imprest Account	0.00	0.00	0.00
Expense & Contingency Account	0.00	0.00	0.00
Total Change in Account Net Cash:	623,874.19	764,362.50	1,388,236.69

Proof: 0.00 0.00

SUMMARY OF CASH AND INVESTMENT INSTRUMENTS
BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND
ALL FUND YEARS COMBINED
CURRENT MONTH **February**
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 l	\$17,713,349.36	1,006,722.84	-	1,826,405.14	100,000.00	1,000.00	14,779,221.38
Opening Interest Accrual Bal:	\$0.00	-	-	-	-	-	-
1 Interest Accrued and/or Inte	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
2 Interest Accrued - discounte	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
3 ization and/or Interest Cost)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
4 Accretion	-\$662.47	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	-\$662.47
5 Interest Paid - Cash Instr.s	\$12,536.51	\$0.00	\$0.00	\$1,035.29	\$0.00	\$0.00	\$11,501.22
6 Interest Paid - Term Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
7 Realized Gain (Loss)	-\$93,227.42	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	-\$93,227.42
8 Net Investment Income	-\$81,353.38	\$0.00	\$0.00	\$1,035.29	\$0.00	\$0.00	-\$82,388.67
9 Deposits - Purchases	\$3,439,944.13	\$0.00	\$0.00	\$2,646,080.00	\$169,026.39	\$624,837.74	\$0.00
10 (Withdrawals - Sales)	-\$2,594,228.26	-\$1,006,500.00	\$0.00	-\$793,864.13	-\$169,026.39	-\$624,837.74	\$0.00
Ending Cash & Investment Bal:	\$18,477,711.85	\$222.84	\$0.00	\$3,679,656.30	\$100,000.00	\$1,000.00	\$14,696,832.71
Ending Interest Accrual Balance	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Plus Outstanding Checks	\$551,167.79	\$0.00	\$0.00	\$822.00	\$105,178.59	\$445,167.20	\$0.00
(Less Deposits in Transit)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Balance per Bank	\$19,028,879.64	\$222.84	\$0.00	\$3,680,478.30	\$205,178.59	\$446,167.20	\$14,696,832.71

Investment Income Allocation												
ETE		Property	Liability	Auto	Workers Comp	Deductible	Contingency	POLEPL	EJIF	MEL	Admin	Total
2022	Opening Cash & Investment	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
	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
	1 Interest Accrued and/or Interest	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	2 Interest Accrued - discount	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	3 zation and/or Interest Cost)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	4 Accretion	-\$2.08	-\$3.56	-\$0.88	-\$13.75	-\$3.69	-\$0.76	-\$7.09	\$0.00	\$0.00	-\$10.01	-\$41.82
	5 Interest Paid - Cash Instr.s	\$39.44	\$67.34	\$16.66	\$260.21	\$69.79	\$14.47	\$134.11	\$0.00	\$0.00	\$189.44	\$791.46
	6 Interest Paid - Term Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	7 Realized Gain (Loss)	-\$293.30	-\$500.76	-\$123.93	-\$1,935.02	-\$518.96	-\$107.62	-\$997.34	\$0.00	\$0.00	-\$1,408.73	-\$5,885.66
	8 Net Investment Income	-\$255.95	-\$436.98	-\$108.14	-\$1,688.56	-\$452.87	-\$93.91	-\$870.31	\$0.00	\$0.00	-\$1,229.31	-\$5,136.03
	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
	Ending Cash & Investment	\$118,978.12	\$191,292.93	\$47,568.73	\$731,649.72	\$198,248.15	\$41,110.62	-\$11,873.00	-\$28,161.77	\$286,869.51	\$413,746.58	\$1,989,429.58
	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

		Property	Liability	Auto	Workers Comp	Deductible	Contingency	POLEPL	EJIF	MEL	Admin	Total
2021	Opening Cash & Investment	(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
	Opening 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
	1 Interest Accrued and/or Interest	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	2 Interest Accrued - discount	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	3 zation and/or Interest Cost)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	4 Accretion	\$0.00	-\$15.06	-\$3.39	-\$24.72	-\$15.99	\$0.00	\$0.00	\$0.00	\$0.00	-\$3.20	-\$62.36
	5 Interest Paid - Cash Instr.s	\$0.00	\$284.92	\$64.17	\$467.76	\$302.68	\$0.00	\$0.00	\$0.00	\$0.00	\$60.54	\$1,180.07
	6 Interest Paid - Term Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	7 Realized Gain (Loss)	\$0.00	-\$2,118.77	-\$477.18	-\$3,478.51	-\$2,250.90	\$0.00	\$0.00	\$0.00	\$0.00	-\$450.21	-\$8,775.56
	8 Net Investment Income	\$0.00	-\$1,848.91	-\$416.40	-\$3,035.46	-\$1,964.21	\$0.00	\$0.00	\$0.00	\$0.00	-\$392.87	-\$7,657.85
	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
	Ending Cash & Investment	-\$162,404.92	\$422,406.03	\$95,309.63	\$626,998.47	\$449,584.85	\$0.00	-\$22,647.15	-\$23,535.16	-\$73,798.48	\$77,711.62	\$1,389,624.89
	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	(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
	Opening 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
	1 Interest Accrued and/or Interest	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	2 Interest Accrued - discount	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	3 zation and/or Interest Cost)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	4 Accretion	\$0.00	-\$13.09	-\$3.46	-\$29.08	-\$17.70	-\$1.75	-\$0.02	-\$0.00	-\$8.36	-\$4.75	-\$78.22
	5 Interest Paid - Cash Instr.s	\$0.00	\$247.78	\$65.56	\$550.29	\$334.91	\$33.06	\$0.44	\$0.00	\$158.28	\$89.88	\$1,480.21
	6 Interest Paid - Term Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	7 Realized Gain (Loss)	\$0.00	-\$1,842.64	-\$487.55	-\$4,092.22	-\$2,490.52	-\$245.89	-\$3.31	-\$0.00	-\$1,177.05	-\$668.38	-\$11,007.56
	8 Net Investment Income	\$0.00	-\$1,607.95	-\$425.45	-\$3,571.01	-\$2,173.31	-\$214.57	-\$2.88	\$0.00	-\$1,027.13	-\$583.25	-\$9,605.55
	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
	Ending Cash & Investment	-\$48,282.63	\$366,818.36	\$97,381.75	\$811,139.11	\$497,446.15	\$49,112.20	\$660.19	\$1.00	\$235,099.20	\$123,125.29	\$2,132,500.62
	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	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
	Opening 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
	1 Interest Accrued and/or Interest	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	2 Interest Accrued - discount	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	3 zation and/or Interest Cost)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	4 Accretion	-\$1.34	-\$13.02	-\$3.63	-\$15.69	-\$6.48	\$0.00	-\$0.01	-\$0.00	-\$0.53	-\$3.97	-\$44.66
	5 Interest Paid - Cash Instr.s	\$25.31	\$246.44	\$68.66	\$296.90	\$122.58	\$0.00	\$0.13	\$0.08	\$9.95	\$75.13	\$845.17
	6 Interest Paid - Term Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	7 Realized Gain (Loss)	-\$188.18	-\$1,832.66	-\$510.57	-\$2,207.92	-\$911.54	\$0.00	-\$0.93	-\$0.60	-\$74.00	-\$558.68	-\$6,285.08
	8 Net Investment Income	-\$164.22	-\$1,599.24	-\$445.54	-\$1,926.70	-\$795.44	\$0.00	-\$0.81	-\$0.52	-\$64.58	-\$487.52	-\$5,484.57
	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
	Ending Cash & Investment	\$37,587.02	\$355,274.42	\$101,978.29	\$422,267.09	\$182,067.62	\$0.00	\$186.05	\$119.27	\$14,780.52	\$111,588.62	\$1,225,848.90
	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	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
	Opening 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
	1 Interest Accrued and/or Interest	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	2 Interest Accrued - discount	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	3 zation and/or Interest Cost)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	4 Accretion	-\$1.21	\$0.00	-\$2.05	\$0.00	-\$15.13	\$0.00	-\$0.91	-\$0.01	-\$0.53	-\$5.15	-\$24.99
	5 Interest Paid - Cash Instr.s	\$22.80	\$0.00	\$38.85	\$0.00	\$286.36	\$0.00	\$17.26	\$0.11	\$9.97	\$97.50	\$472.85
	6 Interest Paid - Term Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	7 Realized Gain (Loss)	-\$169.58	\$0.00	-\$288.88	\$0.00	-\$2,129.50	\$0.00	-\$128.38	-\$0.85	-\$74.15	-\$725.04	-\$3,516.37
	8 Net Investment Income	-\$147.98	\$0.00	-\$252.09	\$0.00	-\$1,858.27	\$0.00	-\$112.03	-\$0.74	-\$64.70	-\$632.69	-\$3,068.50
	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
	Ending Cash & Investment	\$33,871.61	-\$381,311.54	\$57,699.60	-\$116,912.89	\$425,337.67	\$0.00	\$25,642.80	\$168.78	\$14,809.81	\$144,815.66	\$204,121.50
	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	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
	Opening 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
	1 Interest Accrued and/or Interest	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	2 Interest Accrued - discount	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	3 zation and/or Interest Cost)	\$0.00	\$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	-\$388.37	-\$388.37
	5 Interest Paid - Cash Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$7,349.42	\$7,349.42
	6 Interest Paid - Term Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	7 Realized Gain (Loss)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	-\$54,653.76	-\$54,653.76
	8 Net Investment Income	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	-\$47,692.71	-\$47,692.71
	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
	Ending Cash & Investment	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$10,916,321.39	\$10,916,321.39
	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



Asset and Accrual Detail - By Asset type

Report ID: IACS0017
Base Currency: USD

MX6F96590902 - BURLINGTON CNTY JIF

02/28/2022

Status: REVISED

Shares/Par	Description	Price	Cost	Net Income	Market Value	Percent Of Total	Net Unrealized
Security ID	Link Ref	Local/Base	Local/Base	Receivable	Local/Base		Gain/Loss
				Local/Base			Local/Base
UNIT OF PARTICIPATION							
U.S. DOLLAR							
UNITED STATES							
1,495,528.547	MEL JCMI ACCOUNT	9.8272	14,696,832.71	0.00	14,696,832.71		0.00
99VVB5Y75		9.8272	14,696,832.71	0.00	14,696,832.71	100.00	0.00

Statement of Change in Net Assets
Market Value

		02/28/2022			
		Current Period		Fiscal Year To Date	
		02/01/2022	02/28/2022	01/01/2022	02/28/2022
NET ASSETS - BEGINNING OF PERIOD			14,779,221.38		15,455,103.01
			<u>14,779,221.38</u>		<u>15,455,103.01</u>
RECEIPTS					
INVESTMENT INCOME					
INTEREST	13,093.57			26,958.60	
UNREALIZED GAIN/LOSS-INVESTMENT	-93,227.42			-280,773.31	
ACCRETION/AMORTIZATION	-662.47			-1,261.98	
TOTAL INVESTMENT INCOME			<u>-80,796.32</u>		<u>-255,076.69</u>
TOTAL RECEIPTS			<u>-80,796.32</u>		<u>-255,076.69</u>
DISBURSEMENTS					
ADMINISTRATIVE EXPENSES					
TRUSTEE/CUSTODIAN	367.47			736.99	
INVESTMENT ADVISORY FEES	857.41			1,719.63	
CONSULTING	367.47			736.99	
TOTAL ADMINISTRATIVE EXPENSES			<u>1,592.35</u>		<u>3,193.61</u>
DISTRIBUTION TO PLAN ACCOUNTS					
	0.00			500,000.00	
TOTAL DISTRIBUTION TO PLAN ACCOUNTS			<u>0.00</u>		<u>500,000.00</u>
TOTAL DISBURSEMENTS			<u>1,592.35</u>		<u>503,193.61</u>
NET ASSETS - END OF PERIOD			<u><u>14,696,832.71</u></u>		<u><u>14,696,832.71</u></u>

Transaction Detail
Reported By Transaction Category

Report ID: IACS0008

Base Currency: USD

MX6F96590902 - BURLINGTON CNTY JIF

02/01/2022 - 02/28/2022

Status: REVISED

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

RECEIPTS AND DISBURSEMENT TRANSACTIONS

AMORTIZATION/ACCRETION

U.S. DOLLAR

BVA	0.000	MEL JCMi ACCOUNT	02/28/2022	0.000000	-507.64	0.00	0.00
	99VVB5Y75	AMORIZATION/ACCRETION INCOME	03/01/2021	0.000000	-507.64	0.00	0.00
		20220308O000030	02/28/2022				

BVA	0.000	MEL JCMi ACCOUNT	02/28/2022	0.000000	-110.20	0.00	0.00
	99VVB5Y75	AMORIZATION/ACCRETION INCOME	10/19/2021	0.000000	-110.20	0.00	0.00
		20220308O000060	02/28/2022				

BVA	0.000	MEL JCMi ACCOUNT	02/28/2022	0.000000	-44.63	0.00	0.00
	99VVB5Y75	AMORIZATION/ACCRETION INCOME	01/03/2022	0.000000	-44.63	0.00	0.00
		20220308O000100	02/28/2022				

TOTAL U.S. DOLLAR AMORTIZATION/ACCRETION:	-662.47	0.00	0.00
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	-662.47	0.00	0.00
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TOTAL AMORTIZATION/ACCRETION RECEIPTS AND DISBURSEMENT TRANSACTIONS:	-662.47	0.00	0.00
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FUND ALLOCATED EARNINGS

U.S. DOLLAR

BVA	0.000	MEL JCMi ACCOUNT	02/28/2022	0.000000	-71,439.29	0.00	0.00
	99VVB5Y75	UNREALIZED GAIN/LOSS	03/01/2021	0.000000	-71,439.29	0.00	0.00
		20220308O000010	02/28/2022				

BVA	0.000	MEL JCMi ACCOUNT	02/28/2022	0.000000	10,033.41	0.00	0.00
	99VVB5Y75	INTEREST INCOME	03/01/2021	0.000000	10,033.41	0.00	0.00
		20220308O000020	02/28/2022				

Transaction Detail
Reported By Transaction Category

Report ID: IACS0008

Base Currency: USD

MX6F96590902 - BURLINGTON CNTY JIF

02/01/2022 - 02/28/2022

Status: REVISED

Trans Code	Shares/Par	Description	Trade Date	Price	Cost	Amount	Net Gain/Loss
Link Ref	Security Id	Broker	C. Settle Date	Local/Base	Local/Base	Local/Base	Local/Base
		Transaction No./Client Ref No.	Reported Date				
BVA	0.000	MEL JCMI ACCOUNT	02/28/2022	0.000000	-15,508.18	0.00	0.00
	99VVB5Y75	UNREALIZED GAIN/LOSS	10/19/2021	0.000000	-15,508.18	0.00	0.00
		20220308O000040	02/28/2022				
BVA	0.000	MEL JCMI ACCOUNT	02/28/2022	0.000000	2,178.07	0.00	0.00
	99VVB5Y75	INTEREST INCOME	10/19/2021	0.000000	2,178.07	0.00	0.00
		20220308O000050	02/28/2022				
BVA	0.000	MEL JCMI ACCOUNT	02/28/2022	0.000000	-0.01	0.00	0.00
	99VVB5Y75	UNREALIZED GAIN/LOSS	12/01/2021	0.000000	-0.01	0.00	0.00
		20220308O000070	02/28/2022				
BVA	0.000	MEL JCMI ACCOUNT	02/28/2022	0.000000	-6,280.62	0.00	0.00
	99VVB5Y75	UNREALIZED GAIN/LOSS	01/03/2022	0.000000	-6,280.62	0.00	0.00
		20220308O000080	02/28/2022				
BVA	0.000	MEL JCMI ACCOUNT	02/28/2022	0.000000	882.09	0.00	0.00
	99VVB5Y75	INTEREST INCOME	01/03/2022	0.000000	882.09	0.00	0.00
		20220308O000090	02/28/2022				
BVA	0.000	MEL JCMI ACCOUNT	02/28/2022	0.000000	-281.58	0.00	0.00
	99VVB5Y75	TRUSTEE/CUSTODN FEES	03/01/2021	0.000000	-281.58	0.00	0.00
		20220308O000110	02/28/2022				
BVA	0.000	MEL JCMI ACCOUNT	02/28/2022	0.000000	-657.02	0.00	0.00
	99VVB5Y75	INVEST MANAGER FEES	03/01/2021	0.000000	-657.02	0.00	0.00
		20220308O000120	02/28/2022				

Transaction Detail
Reported By Transaction Category

Report ID: IACS0008

Base Currency: USD

MX6F96590902 - BURLINGTON CNTY JIF

02/01/2022 - 02/28/2022

Status: REVISED

Trans Code Link Ref	Shares/Par Security Id	Description Broker	Trade Date C. Settle Date Reported Date	Price Local/Base	Cost Local/Base	Amount Local/Base	Net Gain/Loss Local/Base
BVA	0.000	MEL JCM I ACCOUNT	02/28/2022	0.000000	-281.58	0.00	0.00
	99VVB5Y75	CONSULTING FEES	03/01/2021	0.000000	-281.58	0.00	0.00
		20220308O000130	02/28/2022				
BVA	0.000	MEL JCM I ACCOUNT	02/28/2022	0.000000	-61.13	0.00	0.00
	99VVB5Y75	TRUSTEE/CUSTODN FEES	10/19/2021	0.000000	-61.13	0.00	0.00
		20220308O000140	02/28/2022				
BVA	0.000	MEL JCM I ACCOUNT	02/28/2022	0.000000	-142.63	0.00	0.00
	99VVB5Y75	INVEST MANAGER FEES	10/19/2021	0.000000	-142.63	0.00	0.00
		20220308O000150	02/28/2022				
BVA	0.000	MEL JCM I ACCOUNT	02/28/2022	0.000000	-61.13	0.00	0.00
	99VVB5Y75	CONSULTING FEES	10/19/2021	0.000000	-61.13	0.00	0.00
		20220308O000160	02/28/2022				
BVA	0.000	MEL JCM I ACCOUNT	02/28/2022	0.000000	-24.76	0.00	0.00
	99VVB5Y75	TRUSTEE/CUSTODN FEES	01/03/2022	0.000000	-24.76	0.00	0.00
		20220308O000170	02/28/2022				
BVA	0.000	MEL JCM I ACCOUNT	02/28/2022	0.000000	-57.76	0.00	0.00
	99VVB5Y75	INVEST MANAGER FEES	01/03/2022	0.000000	-57.76	0.00	0.00
		20220308O000180	02/28/2022				
BVA	0.000	MEL JCM I ACCOUNT	02/28/2022	0.000000	-24.76	0.00	0.00
	99VVB5Y75	CONSULTING FEES	01/03/2022	0.000000	-24.76	0.00	0.00
		20220308O000190	02/28/2022				

Transaction Detail
Reported By Transaction Category

Report ID: IACS0008

Base Currency: USD

MX6F96590902 - BURLINGTON CNTY JIF

02/01/2022 - 02/28/2022

Status: REVISED

Trans Code	Shares/Par	Description	Trade Date	Price	Cost	Amount	Net Gain/Loss
Link Ref	Security Id	Broker	C. Settle Date	Local/Base	Local/Base	Local/Base	Local/Base
Transaction No./Client Ref No.			Reported Date				
BVA	0.000	MEL JCM I ACCOUNT	02/28/2022	0.000000	0.68	0.00	0.00
	99VVB5Y75	UGL ADJ 022822	03/01/2021	0.000000	0.68	0.00	0.00
		20220309A000010	02/28/2022				
TOTAL U.S. DOLLAR FUND ALLOCATED EARNINGS:				-81,726.20	0.00	0.00	0.00
				-81,726.20	0.00	0.00	0.00
TOTAL FUND ALLOCATED EARNINGS RECEIPTS AND DISBURSEMENT TRANSACTIONS:				-81,726.20	0.00	0.00	0.00
TOTAL RECEIPTS AND DISBURSEMENT TRANSACTIONS:				-82,388.67	0.00	0.00	0.00
TOTAL TRANSACTIONS BASE:				-82,388.67	0.00	0.00	0.00

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

Current Fund Year: 2022 Month Ending: February											
	Property	Liability	Auto	Workers Comp	Deductible	Contingency	POLEPL	EJIF	MEL	Admin	TOTAL
OPEN 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
RECEIPTS											
Assessments	62,218.07	91,273.82	22,815.78	359,716.20	94,592.45	19,615.59	181,787.15	45,857.93	419,845.62	339,045.39	1,636,768.00
Refunds	0.00	0.00	0.00	98.00	0.00	0.00	0.00	0.00	0.00	0.00	98.00
Invest Pymnts	(563.52)	(5,448.35)	(1,634.20)	(10,138.49)	(7,185.10)	(305.97)	(978.02)	(1.25)	(1,147.00)	(53,289.00)	(80,690.90)
Invest Adj	(4.63)	(44.73)	(13.41)	(83.24)	(58.99)	(2.51)	(8.03)	(0.01)	(9.42)	(437.50)	(662.47)
Subtotal Invest	(568.15)	(5,493.08)	(1,647.61)	(10,221.73)	(7,244.09)	(308.48)	(986.05)	(1.26)	(1,156.42)	(53,726.50)	(81,353.37)
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2,714.00	2,714.00
TOTAL	61,649.92	85,780.74	21,168.17	349,592.47	87,348.36	19,307.11	180,801.10	45,856.67	418,689.20	288,032.89	1,558,226.63
EXPENSES											
Claims Transfers	32,615.06	27,990.41	0.00	108,420.92	0.00	0.00	0.00	0.00	0.00	0.00	169,026.39
Expenses	0.00	0.00	0.00	0.00	0.00	0.00	392,865.00	0.00	0.00	231,972.74	624,837.74
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	32,615.06	27,990.41	0.00	108,420.92	0.00	0.00	392,865.00	0.00	0.00	231,972.74	793,864.13
END BALANCE	(20,250.80)	954,480.20	399,938.00	2,475,141.50	1,752,684.44	90,222.82	(8,031.11)	(51,407.88)	477,760.56	12,407,175.17	18,477,712.89

(0.01) 0.00

REPORT STATUS SECTION

Report Month: February

Balance Differences

Opening Balances:	Opening Balances are NOT equal	\$1.03
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	\$1.04
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: February											
	Property	Liability	Auto	Workers Comp	Deductible	Contingency	POLEPL	EJIF	MEL	Admin	TOTAL
OPEN 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
RECEIPTS											
Assessments	62,218.07	91,273.82	22,815.78	359,716.20	94,592.45	19,615.59	181,787.15	45,857.93	419,845.62	339,045.39	1,636,768.00
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	(253.86)	(433.42)	(107.26)	(1,674.81)	(449.18)	(93.15)	(863.23)	0.00	0.00	(1,219.30)	(5,094.21)
Invest Adj	(2.08)	(3.56)	(0.88)	(13.75)	(3.69)	(0.76)	(7.09)	0.00	0.00	(10.01)	(41.82)
Subtotal Invest	(255.94)	(436.98)	(108.14)	(1,688.56)	(452.87)	(93.91)	(870.32)	0.00	0.00	(1,229.31)	(5,136.03)
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	61,962.13	90,836.84	22,707.64	358,027.64	94,139.58	19,521.68	180,916.83	45,857.93	419,845.62	337,816.08	1,631,631.97
EXPENSES											0.00
Claims Transfers	1,823.00	0.00	0.00	14,559.68	0.00	0.00	0.00	0.00	0.00	0.00	16,382.68
Expenses	0.00	0.00	0.00	0.00	0.00	0.00	392,865.00	0.00	0.00	206,673.02	599,538.02
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	1,823.00	0.00	0.00	14,559.68	0.00	0.00	392,865.00	0.00	0.00	206,673.02	615,920.70
END BALANCE	118,978.12	191,292.93	47,568.73	731,649.72	198,248.15	41,110.62	(11,873.00)	(28,161.77)	286,869.51	413,746.58	1,989,429.58

SUMMARY OF CASH TRANSACTIONS											
FUND YEAR 2021											
Month Ending: February											
	Property	Liability	Auto	Workers Comp	Deductible	Contingency	POLEPL	EJIF	MEL	Admin	TOTAL
OPEN 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
RECEIPTS											
Assessments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Refunds	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Invest Pymnts	0.00	(1,833.85)	(413.01)	(3,010.74)	(1,948.21)	0.00	0.00	0.00	0.00	(389.67)	(7,595.48)
Invest Adj	0.00	(15.06)	(3.39)	(24.72)	(15.99)	0.00	0.00	0.00	0.00	(3.20)	(62.36)
Subtotal Invest	0.00	(1,848.91)	(416.40)	(3,035.46)	(1,964.20)	0.00	0.00	0.00	0.00	(392.87)	(7,657.84)
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2,714.00	2,714.00
TOTAL	0.00	(1,848.91)	(416.40)	(3,035.46)	(1,964.20)	0.00	0.00	0.00	0.00	2,321.13	(4,943.84)
EXPENSES											
Claims Transfers	1,285.06	788.25	0.00	67,784.38	0.00	0.00	0.00	0.00	0.00	0.00	69,857.69
Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	14,925.74	14,925.74
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	1,285.06	788.25	0.00	67,784.38	0.00	0.00	0.00	0.00	0.00	14,925.74	84,783.43
END BALANCE	(162,404.92)	422,406.03	95,309.63	626,998.47	449,584.85	0.00	(22,647.15)	(23,535.16)	(73,798.48)	77,711.62	1,389,624.89

SUMMARY OF CASH TRANSACTIONS											
FUND YEAR 2020											
Month Ending: February											
	Property	Liability	Auto	Workers Comp	Deductible	Contingency	POLEPL	EJIF	MEL	Admin	TOTAL
OPEN 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
RECEIPTS											
Assessments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Refunds	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Invest Pymnts	0.00	(1,594.86)	(421.99)	(3,541.93)	(2,155.61)	(212.82)	(2.86)	0.00	(1,018.77)	(578.50)	(9,527.34)
Invest Adj	0.00	(13.09)	(3.46)	(29.08)	(17.70)	(1.75)	(0.02)	0.00	(8.36)	(4.75)	(78.21)
Subtotal Invest	0.00	(1,607.95)	(425.45)	(3,571.01)	(2,173.31)	(214.57)	(2.88)	0.00	(1,027.13)	(583.25)	(9,605.55)
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	0.00	(1,607.95)	(425.45)	(3,571.01)	(2,173.31)	(214.57)	(2.88)	0.00	(1,027.13)	(583.25)	(9,605.55)
EXPENSES											
Claims Transfers	29,507.00	1,224.00	0.00	6,224.15	0.00	0.00	0.00	0.00	0.00	0.00	36,955.15
Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	10,373.98	10,373.98
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	29,507.00	1,224.00	0.00	6,224.15	0.00	0.00	0.00	0.00	0.00	10,373.98	47,329.13
END BALANCE	(48,282.63)	366,818.36	97,381.75	811,139.11	497,446.15	49,112.20	660.19	1.00	235,099.20	123,125.29	2,132,500.62

SUMMARY OF CASH TRANSACTIONS											
FUND YEAR 2019											
Month Ending: February											
	Property	Liability	Auto	Workers Comp	Deductible	Contingency	POLEPL	EJIF	MEL	Admin	TOTAL
OPEN 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
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	98.00	0.00	0.00	0.00	0.00	0.00	0.00	98.00
Invest Pymnts	(162.88)	(1,586.22)	(441.91)	(1,911.01)	(788.96)	0.00	(0.81)	(0.52)	(64.05)	(483.55)	(5,439.91)
Invest Adj	(1.34)	(13.02)	(3.63)	(15.69)	(6.48)	0.00	(0.01)	0.00	(0.53)	(3.97)	(44.67)
Subtotal Invest	(164.22)	(1,599.24)	(445.54)	(1,926.70)	(795.44)	0.00	(0.82)	(0.52)	(64.58)	(487.52)	(5,484.58)
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	(164.22)	(1,599.24)	(445.54)	(1,828.70)	(795.44)	0.00	(0.82)	(0.52)	(64.58)	(487.52)	(5,386.58)
EXPENSES											
Claims Transfers	0.00	10,774.16	0.00	18,831.71	0.00	0.00	0.00	0.00	0.00	0.00	29,605.87
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	10,774.16	0.00	18,831.71	0.00	0.00	0.00	0.00	0.00	0.00	29,605.87
END BALANCE	37,587.02	355,274.42	101,978.29	422,267.09	182,067.62	0.00	186.05	119.27	14,780.52	111,588.62	1,225,848.90

SUMMARY OF CASH TRANSACTIONS											
FUND YEAR	2018										
Month Ending:	February										
	Property	Liability	Auto	Workers Comp	Deductible	Contingency	POLEPL	EJIF	MEL	Admin	TOTAL
OPEN 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
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	(146.78)	0.00	(250.03)	0.00	(1,843.14)	0.00	(111.12)	(0.73)	(64.18)	(627.54)	(3,043.52)
Invest Adj	(1.21)	0.00	(2.05)	0.00	(15.13)	0.00	(0.91)	(0.01)	(0.53)	(5.15)	(24.99)
Subtotal Invest	(147.99)	0.00	(252.08)	0.00	(1,858.27)	0.00	(112.03)	(0.74)	(64.71)	(632.69)	(3,068.51)
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	(147.99)	0.00	(252.08)	0.00	(1,858.27)	0.00	(112.03)	(0.74)	(64.71)	(632.69)	(3,068.51)
EXPENSES											
Claims Transfers	0.00	15,204.00	0.00	1,021.00	0.00	0.00	0.00	0.00	0.00	0.00	16,225.00
Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	0.00	15,204.00	0.00	1,021.00	0.00	0.00	0.00	0.00	0.00	0.00	16,225.00
END BALANCE	33,871.61	(381,311.54)	57,699.60	(116,912.89)	425,337.67	0.00	25,642.80	168.78	14,809.81	144,815.66	204,121.50

SUMMARY OF CASH TRANSACTIONS											
FUND YEAR	Closed FY										
Month Ending:	February										
	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	10,964,014.10	10,964,014.10
RECEIPTS											
Assessments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Refunds	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Invest Pymnts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	(47,304.34)	(47,304.34)
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	(388.37)	(388.37)
Subtotal Invest	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	(47,692.71)	(47,692.71)
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	(47,692.71)	(47,692.71)
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	0.00	0.00
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
END BALANCE	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	10,916,321.39	10,916,321.39

Policy Year	Coverage	1. Calc. Net Paid Thru Last Month	2. Monthly Net Paid February	3. Monthly Recoveries February	4. Calc. Net Paid Thru February	5. TPA Net Paid Thru February	6. Variance To Be Reconciled	7. Delinquent Unreconciled Variance From	8. Change This Month
2022	Property	9,638.30	1,823.00	0.00	11,461.30	11,461.30	0.00	0.00	0.00
	Liability	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Auto	250.00	0.00	0.00	250.00	250.00	0.00	0.00	0.00
	Workers Comp	7,722.35	14,559.68	0.00	22,282.03	22,282.03	0.00	0.00	0.00
	Total	17,610.65	16,382.68	0.00	33,993.33	33,993.33	0.00	0.00	0.00
2021	Property	435,355.60	1,285.06	0.00	436,640.66	436,640.66	0.00	0.00	0.00
	Liability	20,144.88	788.25	0.00	20,933.13	20,933.13	(0.00)	(0.00)	0.00
	Auto	14,793.65	0.00	0.00	14,793.65	14,793.65	0.00	0.00	0.00
	Workers Comp	1,046,769.94	67,784.38	0.00	1,114,554.32	1,114,554.32	0.00	0.00	(0.00)
	Total	1,517,064.07	69,857.69	0.00	1,586,921.76	1,586,921.76	(0.00)	0.00	(0.00)
2020	Property	346,122.02	29,507.00	0.00	375,629.02	375,629.02	(0.00)	(0.00)	0.00
	Liability	85,239.98	1,224.00	0.00	86,463.98	86,463.98	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	1,119,764.81	6,224.15	0.00	1,125,988.96	1,125,988.96	(0.00)	(0.00)	0.00
	Total	1,580,134.25	36,955.15	0.00	1,617,089.40	1,617,089.40	(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	87,318.38	10,774.16	0.00	98,092.54	98,092.54	0.00	0.00	0.00
	Auto	25,148.60	0.00	0.00	25,148.60	25,148.60	0.00	0.00	0.00
	Workers Comp	1,542,715.80	18,831.71	98.00	1,561,449.51	1,561,449.51	0.00	0.00	0.00
	Total	2,205,257.42	29,605.87	98.00	2,234,765.29	2,234,765.29	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	825,061.98	15,204.00	0.00	840,265.98	840,265.98	0.00	0.00	0.00
	Auto	71,146.70	0.00	0.00	71,146.70	71,146.70	0.00	0.00	0.00
	Workers Comp	2,164,975.83	1,021.00	0.00	2,165,996.83	2,165,996.83	(0.00)	(0.00)	0.00
	Total	3,399,207.89	16,225.00	0.00	3,415,432.89	3,415,432.89	(0.00)	(0.00)	0.00
Closed FY	Property	0.00	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	0.00
	Auto	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Workers Comp	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Total	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL		8,719,274.28	169,026.39	98.00	8,888,202.67	8,888,202.67	(0.00)	(0.00)	(0.00)



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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
17788	2/7/2022		INDEMNITY	I C U INVESTIGATIONS INC	-- /2022259574	1/6/2022	\$108.70	2022/2022	Expense
17789	2/7/2022		INDEMNITY	AFFANATO MARUT LLC	-- /2021211846	8/4/2020	\$403.00	2020/2020	Legal
17790	2/7/2022		BODILY INJURY [Expired]	US LEGAL SUPPORT INC	-- /2020180405	5/17/2019	\$1,110.50	2019/2019	Expense
17791	2/7/2022		INDEMNITY	PIETRAS SARACINO SMITH & MEEK	-- /2019169455	3/25/2019	\$1,275.00	2019/2019	Legal
17792	2/7/2022		INDEMNITY	Delran Township	-- /2021225936	1/12/2021	\$1,814.14	2021/2021	Loss
17793	2/7/2022		INDEMNITY	PEMBERTON TOWNSHIP	-- /2019176278	6/11/2019	\$1,726.66	2019/2019	Loss
17794	2/7/2022		INDEMNITY	BORDENTOWN TOWNSHIP	-- /2022260720	12/9/2021	\$2,491.71	2021/2021	Loss
17795	2/7/2022		INDEMNITY	LUMBERTON TOWNSHIP	-- /2022259574	1/6/2022	\$2,282.14	2022/2022	Loss
17796	2/7/2022		INDEMNITY	William Roberts	MLT-2020179427/ 2020179427	7/19/2019	\$1,842.00	2019/2019	Loss
17797	2/7/2022		INDEMNITY	ONE CALL CARE DIAGNOSTICS	-- /2022254422	11/12/2021	\$75.00	2021/2021	Loss
17798	2/7/2022			NovaCare Rehabilitation			\$294.00		
			INDEMNITY		-- /2022255888	11/29/2021	\$98.00	2021/2021	Loss
			INDEMNITY		MLT-2021233414/ 2021235453	4/3/2021	\$196.00	2021/2021	Loss
17799	2/7/2022		MEDICAL ONLY	CENTRAL JERSEY URGENT CARE LLC	MLT-2022255749/ 2022255755	11/19/2021	\$160.00	2021/2021	Loss
17800	2/7/2022		INDEMNITY	NEUROSURGICAL AND SPINE SPECIALIST LLC	-- /2019176278	6/11/2019	\$144.35	2019/2019	Loss
17801	2/7/2022			STRIVE PHYSICAL THERAPY SPECIALISTS, LLC			\$430.00		
			INDEMNITY		-- /2022254422	11/12/2021	\$240.00	2021/2021	Loss
			INDEMNITY		-- /2021234855	4/11/2021	\$80.00	2021/2021	Loss
			INDEMNITY		-- /2021215075	9/16/2020	\$110.00	2020/2020	Loss
17802	2/7/2022			QUALCARE INC			\$1,032.00		
			MEDICAL ONLY		-- /2022263400	1/29/2022	\$516.00	2022/2022	Loss
			MEDICAL ONLY		-- /2022263025	1/21/2022	\$516.00	2022/2022	Loss
17803	2/7/2022			QUAL-LYNX			\$418.19		
			MEDICAL ONLY		-- /2022261171	1/17/2022	\$21.67	2022/2022	Expense
			MEDICAL ONLY		-- /2022261734	1/17/2022	\$28.17	2022/2022	Expense
			MEDICAL ONLY		MLT-2022261333/ 2022261333	1/10/2022	\$28.17	2022/2022	Expense
			MEDICAL ONLY		MLT-2022261333/ 2022261341	1/10/2022	\$28.17	2022/2022	Expense



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			INDEMNITY		-- /2022262385	12/30/2021	\$73.67	2021/2021	Expense
			MEDICAL ONLY		MLT-2022260006/ 2022260007	12/28/2021	\$47.67	2021/2021	Expense
			MEDICAL ONLY		MLT-2022260006/ 2022260006	12/28/2021	\$47.67	2021/2021	Expense
			MEDICAL ONLY		MLT-2022255749/ 2022255750	11/19/2021	\$16.25	2021/2021	Expense
			MEDICAL ONLY		MLT-2022255749/ 2022255759	11/19/2021	\$9.75	2021/2021	Expense
			MEDICAL ONLY		MLT-2022255749/ 2022255753	11/19/2021	\$16.25	2021/2021	Expense
			MEDICAL ONLY		MLT-2022255749/ 2022255757	11/19/2021	\$16.25	2021/2021	Expense
			MEDICAL ONLY		MLT-2022255749/ 2022255749	11/19/2021	\$16.25	2021/2021	Expense
			MEDICAL ONLY		MLT-2022255749/ 2022255755	11/19/2021	\$16.25	2021/2021	Expense
			MEDICAL ONLY		MLT-2022255749/ 2022255751	11/19/2021	\$9.75	2021/2021	Expense
			INDEMNITY		MLT-2022251619/ 2022251621	10/1/2021	\$16.25	2021/2021	Expense
			INDEMNITY		-- /2021219746	11/4/2020	\$19.50	2020/2020	Expense
			INDEMNITY		-- /2021209035	6/20/2020	\$6.50	2020/2020	Expense
17804	2/14/2022		INDEMNITY	ADMINISTRATIVE CLAIM SERVICES	-- /2022262385	12/30/2021	\$3.00	2021/2021	Expense
17805	2/14/2022			CAPEHART & SCATCHARD PA			\$544.50		
			INDEMNITY		-- /2021215075	9/16/2020	\$171.50	2020/2020	Legal
			INDEMNITY		-- /2020185549	10/1/2019	\$115.00	2019/2019	Legal
			INDEMNITY		-- /2018122274	1/4/2018	\$258.00	2018/2018	Legal
17806	2/14/2022		POLICE PROF BI	MARSHALL DENNEHEY WARNER	-- /2020206165	5/17/2020	\$1,224.00	2020/2020	Legal
17807	2/14/2022		INDEMNITY	State of New Jersey - Div of Worker's Comp	-- /2022255819	11/29/2021	\$1.18	2021/2021	Expense
17808	2/14/2022		BODILY INJURY [Expired]	BRIAN K ZELL MD LLC	-- /2019150650	6/14/2018	\$1,175.00	2018/2018	Expense
17809	2/14/2022		INDEMNITY	EXAMWORKS INC	-- /2019169455	3/25/2019	\$1,900.00	2019/2019	Expense



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17810	2/14/2022		PUB OFF PI	DAVID S DEWEESE	-- /2022263060	12/21/2021	\$750.00	2021/2021	Legal
17811	2/14/2022		INDEMNITY	NEW JERSEY IME ASSOCIATES LLC	-- /2021211846	8/4/2020	\$100.00	2020/2020	Loss
17812	2/14/2022		MEDICAL ONLY	THE DEWEESE LAW FIRM	-- /2021225959	1/12/2021	\$150.00	2021/2021	Expense
17813	2/14/2022		INDEMNITY	PIETRAS SARACINO SMITH & MEEK	-- /2019159962	12/4/2018	\$763.00	2018/2018	Legal
17814	2/14/2022		INDEMNITY	PEMBERTON TOWNSHIP	MLT-2022256194/ 2022256326	12/1/2021	\$1,938.00	2021/2021	Loss
17815	2/14/2022		INDEMNITY	PEMBERTON TOWNSHIP	-- /2022249791	9/23/2021	\$1,019.27	2021/2021	Loss
17816	2/14/2022		INDEMNITY	PEMBERTON TOWNSHIP	-- /2022252228	10/19/2021	\$1,938.00	2021/2021	Loss
17817	2/14/2022		INDEMNITY	PEMBERTON TOWNSHIP	-- /2022252228	10/19/2021	\$1,938.00	2021/2021	Loss
17818	2/14/2022		INDEMNITY	PEMBERTON TOWNSHIP	-- /2022252228	10/19/2021	\$1,938.00	2021/2021	Loss
17819	2/14/2022		INDEMNITY	PEMBERTON TOWNSHIP	-- /2022252228	10/19/2021	\$969.00	2021/2021	Loss
17820	2/14/2022		INDEMNITY	PEMBERTON TOWNSHIP	MLT-2021233414/ 2021235453	4/3/2021	\$1,938.00	2021/2021	Loss
17821	2/14/2022		MEDICAL ONLY	Edward Foley III	-- /2022259716	1/5/2022	\$20.00	2022/2022	Loss
17822	2/14/2022		INDEMNITY	MANSFIELD TOWNSHIP	-- /2022262385	12/30/2021	\$1,522.71	2021/2021	Loss
17823	2/14/2022		INLAND MARINE	PEMBERTON TOWNSHIP	-- /2022263132	1/30/2022	\$1,823.00	2022/2022	Loss
17824	2/14/2022			QUEST DIAGNOSTICS			\$81.48		
			MEDICAL ONLY		-- /2022256527	12/5/2021	\$50.23	2021/2021	Loss
			INDEMNITY		MLT-2021233414/ 2021234644	3/25/2021	\$31.25	2021/2021	Loss
17825	2/14/2022		MEDICAL ONLY	VIRTUA MEMORIAL HOSPITAL BURLINGTON COUNTY INC	-- /2022259957	1/5/2022	\$1,848.00	2022/2022	Loss
17826	2/14/2022		MEDICAL ONLY	RADIOLOGY ASSOCIATES OF BURLINGTON COUNTY P A	-- /2022257483	12/16/2021	\$16.41	2021/2021	Loss
17827	2/14/2022		INDEMNITY	BURLINGTON COUNTY ORTHOPAEDIC SPECIALIST P A	-- /2022252228	10/19/2021	\$7,950.00	2021/2021	Loss
17828	2/14/2022		INDEMNITY	COOPER SURGICAL ASSOCIATES PA	-- /2021225936	1/12/2021	\$2,050.75	2021/2021	Loss
17829	2/14/2022		INDEMNITY	ONE CALL CARE DIAGNOSTICS	-- /2022252847	10/24/2021	\$485.00	2021/2021	Loss
17830	2/14/2022			NovaCare Rehabilitation			\$686.00		
			INDEMNITY		-- /2022255888	11/29/2021	\$294.00	2021/2021	Loss
			INDEMNITY		MLT-2021233414/ 2021235453	4/3/2021	\$392.00	2021/2021	Loss
17831	2/14/2022			VIRTUA MEDICAL GROUP			\$378.35		
			INDEMNITY		-- /2022255142	11/22/2021	\$166.95	2021/2021	Loss
			INDEMNITY		-- /2022254708	11/17/2021	\$211.40	2021/2021	Loss



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17832	2/14/2022		EMERGENCY PHYSICIANS OF NEW JERSEY P A			\$507.41		
		MEDICAL ONLY		-- /2022257483	12/16/2021	\$198.15	2021/2021	Loss
		MEDICAL ONLY		-- /2022246491	8/30/2021	\$309.26	2021/2021	Loss
17833	2/14/2022	MEDICAL ONLY	HAMILTON PHYSICAL THERAPY SVCS, LLC	-- /2021227559	1/13/2021	\$72.00	2021/2021	Loss
17834	2/14/2022	INDEMNITY	BURLINGTON COUNTY ORTHOPAEDIC SPECIALIST P A	-- /2022252228	10/19/2021	\$204.75	2021/2021	Loss
17835	2/14/2022		VIRTUA OCCUPATIONAL HEALTH			\$178.32		
		INDEMNITY		-- /2022254422	11/12/2021	\$121.89	2021/2021	Loss
		INDEMNITY		-- /2022250183	9/29/2021	\$56.43	2021/2021	Loss
17836	2/14/2022	INDEMNITY	NEUROSURGICAL AND SPINE SPECIALIST LLC	-- /2019176278	6/11/2019	\$1,444.35	2019/2019	Loss
17837	2/14/2022	MEDICAL ONLY	CENTRAL JERSEY URGENT CARE, LLC	-- /2022263400	1/29/2022	\$160.00	2022/2022	Loss
17838	2/14/2022	INDEMNITY	myMATRIX	MLT-2020179427/ 2020179427	7/19/2019	\$895.68	2019/2019	Loss
17839	2/14/2022	INDEMNITY	STRIVE PHYSICAL THERAPY SPECIALISTS, LLC	-- /2021234855	4/11/2021	\$80.00	2021/2021	Loss
17840	2/14/2022	INDEMNITY	ISO SERVICES INC	-- /2022253626	10/10/2021	\$12.25	2021/2021	Expense
17841	2/14/2022		QUALCARE INC			\$2,064.00		
		MEDICAL ONLY		-- /2022264378	2/8/2022	\$516.00	2022/2022	Loss
		INDEMNITY		-- /2022263937	2/5/2022	\$516.00	2022/2022	Loss
		MEDICAL ONLY		-- /2022263917	2/5/2022	\$516.00	2022/2022	Loss
		MEDICAL ONLY		MLT-2022263913/ 2022263913	2/4/2022	\$516.00	2022/2022	Loss
17842	2/14/2022		QUAL-LYNX			\$289.25		
		INDEMNITY		-- /2022259691	12/30/2021	\$58.50	2021/2021	Expense
		INDEMNITY		-- /2022260273	12/14/2021	\$73.67	2021/2021	Expense
		INDEMNITY		-- /2022260720	12/9/2021	\$76.92	2021/2021	Expense
		INDEMNITY		-- /2022258716	12/8/2021	\$57.41	2021/2021	Expense
		INDEMNITY		-- /2022253626	10/10/2021	\$22.75	2021/2021	Expense
17843	2/21/2022		ADMINISTRATIVE CLAIM SERVICES			\$6.00		
		MEDICAL ONLY		-- /2022261171	1/17/2022	\$3.00	2022/2022	Expense
		MEDICAL ONLY		-- /2022261734	1/17/2022	\$3.00	2022/2022	Expense



BURLINGTON COUNTY J.I.F.

Check Register Report

Bank Account : ALL

Processed Date: Feb 1, 2022 - Feb 28, 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
17844	2/21/2022		CAPEHART & SCATCHARD PA			\$4,749.99		
		INDEMNITY		MLT-2021233414/ 2021235453	4/3/2021	\$567.00	2021/2021	Legal
		INDEMNITY		MLT-2021233414/ 2021234392	4/1/2021	\$757.00	2021/2021	Legal
		BODILY INJURY [Expired]		-- /2020178871	6/8/2019	\$3,425.99	2019/2019	Legal
17845	2/21/2022	POLICE PROF BI	PARKER MCCAY	-- /2021224219	11/18/2019	\$1,730.17	2019/2019	Legal
17846	2/21/2022		MARSHALL DENNEHEY WARNER			\$18,536.50		
		GL PROPERTY DAMAGE		-- /2020183962	6/24/2019	\$4,507.50	2019/2019	Legal
		BODILY INJURY [Expired]		-- /2019150650	6/14/2018	\$14,029.00	2018/2018	Legal
17847	2/21/2022	MEDICAL ONLY	JENNIFER KELLY PHD	-- /2022262151	1/24/2022	\$225.00	2022/2022	Loss
17848	2/21/2022	INDEMNITY	PIETRAS SARACINO SMITH & MEEK	-- /2021240882	6/14/2021	\$782.00	2021/2021	Legal
17849	2/21/2022	INDEMNITY	WESTAMPTON TOWNSHIP	MLT-2022256995/ 2022256995	12/7/2021	\$1,311.09	2021/2021	Loss
17850	2/21/2022	INDEMNITY	WESTAMPTON TOWNSHIP	MLT-2022256995/ 2022257000	12/6/2021	\$2,353.29	2021/2021	Loss
17851	2/21/2022	INDEMNITY	DELRAN TOWNSHIP	-- /2021225936	1/12/2021	\$1,814.14	2021/2021	Loss
17852	2/21/2022	INDEMNITY	William Roberts	MLT-2020179427/ 2020179427	7/19/2019	\$1,842.00	2019/2019	Loss
17853	2/21/2022	INDEMNITY	PEMBERTON TOWNSHIP	-- /2019176278	6/11/2019	\$1,726.66	2019/2019	Loss
17854	2/21/2022	INDEMNITY	John Harris	-- /2020198969	3/5/2020	\$1,008.00	2020/2020	Loss
17855	2/21/2022	INDEMNITY	Christina Reiss	-- /2019165703	2/11/2019	\$1,120.16	2019/2019	Loss
17856	2/21/2022	BLDG/CONTENT	RIVERSIDE TOWNSHIP	-- /2022260492	5/6/2020	\$28,007.00	2020/2020	Loss
17857	2/21/2022	INDEMNITY	MEMORIAL AMBULATORY SURGERY CENTER	-- /2022252228	10/19/2021	\$14,775.00	2021/2021	Loss
17858	2/21/2022	MEDICAL ONLY	VIRTUA MEMORIAL HOSPITAL BURLINGTON COUNTY INC	-- /2022249982	9/23/2021	\$1,727.00	2021/2021	Loss
17859	2/21/2022	MEDICAL ONLY	RADIOLOGY ASSOCIATES OF BURLINGTON COUNTY P A	MLT-2022254089/ 2022254089	11/9/2021	\$17.01	2021/2021	Loss
17860	2/21/2022	INDEMNITY	MID-ATLANTIC ANESTHESIA ASSOCIATES PA	-- /2019176278	6/11/2019	\$891.20	2019/2019	Loss
17861	2/21/2022	MEDICAL ONLY	BURLINGTON COUNTY ORTHOPAEDIC SPECIALIST P A	-- /2022259716	1/5/2022	\$265.70	2022/2022	Loss
17862	2/21/2022	INDEMNITY	COOPER SURGICAL ASSOCIATES PA	-- /2021225936	1/12/2021	\$200.20	2021/2021	Loss
17863	2/21/2022	INDEMNITY	MORRIS ANESTHESIA GROUP PA	-- /2022252228	10/19/2021	\$1,679.78	2021/2021	Loss
17864	2/21/2022	INDEMNITY	CENTENNIAL SURGERY CENTER LLC	-- /2019176278	6/11/2019	\$2,756.61	2019/2019	Loss
17865	2/21/2022	MEDICAL ONLY	ROTHMAN ORTHOPAEDICS	-- /2021227559	1/13/2021	\$108.25	2021/2021	Loss



BURLINGTON COUNTY J.I.F.

Check Register Report

Bank Account : ALL

Processed Date: Feb 1, 2022 - Feb 28, 2022

Instance Type: All

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Check Number	Check Date	Claimant (Case) Type	Payee Name	QL File / Claim Number	Loss Date	Payment Amount	Policy Year	Exp./Legal
17866	2/21/2022		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
17867	2/21/2022		VIRTUA MEDICAL GROUP			\$623.14		
		INDEMNITY		- - /2022255142	11/22/2021	\$190.80	2021/2021	Loss
		INDEMNITY		- - /2022254708	11/17/2021	\$190.80	2021/2021	Loss
		MEDICAL ONLY		- - /2021233854	3/25/2021	\$241.54	2021/2021	Loss
17868	2/21/2022		CENTRAL JERSEY URGENT CARE LLC			\$480.00		
		MEDICAL ONLY		- - /2022264378	2/8/2022	\$320.00	2022/2022	Loss
		MEDICAL ONLY		- - /2022263400	1/29/2022	\$160.00	2022/2022	Loss
17869	2/21/2022		EMERGENCY PHYSICIANS OF NEW JERSEY P A			\$396.30		
		MEDICAL ONLY		MLT-2022254089/ 2022254092	11/9/2021	\$198.15	2021/2021	Loss
		MEDICAL ONLY		MLT-2022254089/ 2022254091	11/9/2021	\$198.15	2021/2021	Loss
17870	2/21/2022	MEDICAL ONLY	BORDENTOWN TWP EMS	- - /2022249240	9/23/2021	\$795.20	2021/2021	Loss
17871	2/21/2022	INDEMNITY	VIRTUA OCCUPATIONAL HEALTH	- - /2022253728	11/3/2021	\$244.98	2021/2021	Loss
17872	2/21/2022		NEUROSURGICAL AND SPINE SPECIALIST LLC			\$2,184.35		
		INDEMNITY		- - /2021222201	11/1/2020	\$2,040.00	2020/2020	Loss
		INDEMNITY		- - /2019176278	6/11/2019	\$144.35	2019/2019	Loss
17873	2/21/2022	INDEMNITY	PREMIER ORTHOPAEDIC SPINE ASSOCIATE LLC	- - /2021237818	5/14/2021	\$57.26	2021/2021	Loss
17874	2/21/2022		myMATRIX			\$1,895.36		
		MEDICAL ONLY		- - /2021229233	2/7/2021	\$1,796.36	2021/2021	Loss
		INDEMNITY		- - /2019176278	6/11/2019	\$99.00	2019/2019	Loss
17875	2/21/2022	MEDICAL ONLY	ORTHOPAEDICS NEW JERSEY, LLC	- - /2022259592	1/4/2022	\$188.79	2022/2022	Loss
17876	2/21/2022	INDEMNITY	STRIVE PHYSICAL THERAPY SPECIALISTS, LLC	- - /2021234855	4/11/2021	\$320.00	2021/2021	Loss
17877	2/21/2022	INDEMNITY	QUALCARE INC	- - /2022264797	2/10/2022	\$516.00	2022/2022	Loss
17878	2/28/2022	INDEMNITY	NEW JERSEY IME ASSOCIATES LLC	- - /2021214072	9/6/2020	\$800.00	2020/2020	Expense
17879	2/28/2022	INDEMNITY	THE DEWEESE LAW FIRM	- - /2021211869	8/10/2020	\$402.82	2020/2020	Expense
17880	2/28/2022	MEDICAL ONLY	HEALTHMARK MEDICAL GROUP LLC	- - /2022261031	1/13/2022	\$219.55	2022/2022	Expense



BURLINGTON COUNTY J.I.F.

Check Register Report

Bank Account : ALL

Processed Date: Feb 1, 2022 - Feb 28, 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
17881	2/28/2022		1ST PARTY COLL PD	QUAL-LYNX	-- /2021224501	12/23/2020	\$500.00	2020/2020	Expense
17882	2/28/2022		COMPREHENSIVE	QUAL-LYNX	-- /2022254171	11/9/2021	\$285.06	2021/2021	Expense
17883	2/28/2022		INDEMNITY	MANSFIELD TOWNSHIP	-- /2022263937	2/5/2022	\$1,268.88	2022/2022	Loss
17884	2/28/2022		INDEMNITY	Edward Butler	-- /2020208328	6/23/2020	\$1,150.08	2020/2020	Loss
17885	2/28/2022		1ST PARTY COLL PD	WRIGHTSTOWN BOROUGH	-- /2021224501	12/23/2020	\$1,000.00	2020/2020	Loss
17886	2/28/2022		COMPREHENSIVE	PEMBERTON TOWNSHIP	-- /2022254171	11/9/2021	\$1,000.00	2021/2021	Loss
17887	2/28/2022			QUAL-LYNX			\$68.00		
			MEDICAL ONLY		-- /2022262426	1/26/2022	\$4.25	2022/2022	Expense
			MEDICAL ONLY		-- /2022262229	1/25/2022	\$4.25	2022/2022	Expense
			MEDICAL ONLY		-- /2022262485	1/25/2022	\$4.25	2022/2022	Expense
			MEDICAL ONLY		-- /2022262151	1/24/2022	\$4.25	2022/2022	Expense
			MEDICAL ONLY		-- /2022260940	1/13/2022	\$4.25	2022/2022	Expense
			MEDICAL ONLY		-- /2022261031	1/13/2022	\$4.25	2022/2022	Expense
			INDEMNITY		-- /2022259574	1/6/2022	\$4.25	2022/2022	Expense
			MEDICAL ONLY		-- /2022259716	1/5/2022	\$4.25	2022/2022	Expense
			MEDICAL ONLY		-- /2022259957	1/5/2022	\$4.25	2022/2022	Expense
			MEDICAL ONLY		-- /2022259592	1/4/2022	\$4.25	2022/2022	Expense
			MEDICAL ONLY		-- /2022252982	10/27/2021	\$4.25	2021/2021	Expense
			MEDICAL ONLY		-- /2022252574	10/23/2021	\$4.25	2021/2021	Expense
			MEDICAL ONLY		-- /2022248845	9/20/2021	\$4.25	2021/2021	Expense
			MEDICAL ONLY		MLT-2022248732/ 2022248733	9/17/2021	\$4.25	2021/2021	Expense
			MEDICAL ONLY		MLT-2022248732/ 2022248732	9/17/2021	\$4.25	2021/2021	Expense
			MEDICAL ONLY		-- /2022244610	8/4/2021	\$4.25	2021/2021	Expense
17888	2/28/2022		MEDICAL ONLY	IVY REHAB NETWORK, INC	-- /2022263400	1/29/2022	\$90.00	2022/2022	Loss
17889	2/28/2022		MEDICAL ONLY	VIRTUA WEST JERSEY HEALTH INC	MLT-2022263913/ 2022263913	2/4/2022	\$1,848.00	2022/2022	Loss
17890	2/28/2022			RWJUHH OCCUPATIONAL HEALTH			\$597.81		
			MEDICAL ONLY		-- /2022248529	9/14/2021	\$543.93	2021/2021	Loss



BURLINGTON COUNTY J.I.F.

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Check Number	Check Date		Claimant (Case) Type	Payee Name	QL File / Claim Number	Loss Date	Payment Amount	Policy Year	Exp./Legal
			INDEMNITY		-- /2022244532	8/3/2021	\$53.88	2021/2021	Loss
17891	2/28/2022		INDEMNITY	ONE CALL CARE DIAGNOSTICS	-- /2022259574	1/6/2022	\$75.00	2022/2022	Loss
17892	2/28/2022		INDEMNITY	CMC DEPARTMENT OF MEDICINE GROUP, PA	MLT-2021233414/ 2021235453	4/3/2021	\$371.15	2021/2021	Loss
17893	2/28/2022		INDEMNITY	PROFESSIONAL PAIN MANAGEMENT ASSOC	-- /2022249791	9/23/2021	\$134.71	2021/2021	Loss
17894	2/28/2022		INDEMNITY	MATTHEW J PITERA MD PA	MLT-2020179427/ 2020179427	7/19/2019	\$450.00	2019/2019	Loss
17895	2/28/2022		INDEMNITY	DEBORAH HEART AND LUNG CENTER	-- /2022252228	10/19/2021	\$2,715.39	2021/2021	Loss
17896	2/28/2022			NovaCare Rehabilitation			\$588.00		
			INDEMNITY		-- /2022255888	11/29/2021	\$196.00	2021/2021	Loss
			INDEMNITY		MLT-2021233414/ 2021235453	4/3/2021	\$392.00	2021/2021	Loss
17897	2/28/2022		INDEMNITY	VIRTUA MEDICAL GROUP	-- /2022255888	11/29/2021	\$42.24	2021/2021	Loss
17898	2/28/2022		INDEMNITY	PREMIER ORTHOPAEDIC & SPORTS MEDICINE ASSOCIATES OF SNJ LLC	-- /2021239260	6/1/2021	\$88.09	2021/2021	Loss
17899	2/28/2022		MEDICAL ONLY	EMERGENCY PHYSICIANS OF NEW JERSEY P A	-- /2022259957	1/5/2022	\$198.15	2022/2022	Loss
17900	2/28/2022		INDEMNITY	CENTRAL JERSEY URGENT CARE, LLC	-- /2022264797	2/10/2022	\$201.38	2022/2022	Loss
17901	2/28/2022			myMATRIX			\$479.04		
			MEDICAL ONLY		-- /2022264378	2/8/2022	\$20.35	2022/2022	Loss
			INDEMNITY		MLT-2020179427/ 2020179427	7/19/2019	\$458.69	2019/2019	Loss
17902	2/28/2022		MEDICAL ONLY	ORTHOPAEDICS NEW JERSEY, LLC	-- /2022259592	1/4/2022	\$82.86	2022/2022	Loss
17903	2/28/2022			STRIVE PHYSICAL THERAPY SPECIALISTS, LLC			\$640.00		
			INDEMNITY		-- /2022254422	11/12/2021	\$240.00	2021/2021	Loss
			INDEMNITY		-- /2022252847	10/24/2021	\$160.00	2021/2021	Loss
			INDEMNITY		-- /2021234855	4/11/2021	\$240.00	2021/2021	Loss
17904	2/28/2022			ISO SERVICES INC			\$306.00		
			MEDICAL ONLY		-- /2022262426	1/26/2022	\$12.75	2022/2022	Expense
			MEDICAL ONLY		-- /2022262229	1/25/2022	\$12.75	2022/2022	Expense
			MEDICAL ONLY		-- /2022262485	1/25/2022	\$12.75	2022/2022	Expense
			MEDICAL ONLY		-- /2022262151	1/24/2022	\$12.75	2022/2022	Expense
			MEDICAL ONLY		-- /2022261171	1/17/2022	\$12.75	2022/2022	Expense



BURLINGTON COUNTY J.I.F.

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Bank Account : ALL

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Check Number	Check Date	Claimant (Case) Type	Payee Name	QL File / Claim Number	Loss Date	Payment Amount	Policy Year	Exp./Legal
		MEDICAL ONLY		- - /2022261734	1/17/2022	\$12.75	2022/2022	Expense
		MEDICAL ONLY		- - /2022260940	1/13/2022	\$12.75	2022/2022	Expense
		MEDICAL ONLY		- - /2022261031	1/13/2022	\$12.75	2022/2022	Expense
		MEDICAL ONLY		MLT-2022261333/ 2022261333	1/10/2022	\$12.75	2022/2022	Expense
		MEDICAL ONLY		MLT-2022261333/ 2022261341	1/10/2022	\$12.75	2022/2022	Expense
		INDEMNITY		- - /2022259574	1/6/2022	\$12.75	2022/2022	Expense
		MEDICAL ONLY		- - /2022259716	1/5/2022	\$12.75	2022/2022	Expense
		MEDICAL ONLY		- - /2022259957	1/5/2022	\$12.75	2022/2022	Expense
		MEDICAL ONLY		- - /2022259592	1/4/2022	\$12.75	2022/2022	Expense
		INDEMNITY		- - /2022259691	12/30/2021	\$12.75	2021/2021	Expense
		INDEMNITY		- - /2022262385	12/30/2021	\$12.75	2021/2021	Expense
		MEDICAL ONLY		MLT-2022260006/ 2022260007	12/28/2021	\$12.75	2021/2021	Expense
		MEDICAL ONLY		MLT-2022260006/ 2022260006	12/28/2021	\$12.75	2021/2021	Expense
		INDEMNITY		- - /2022260273	12/14/2021	\$12.75	2021/2021	Expense
		INDEMNITY		- - /2022260720	12/9/2021	\$12.75	2021/2021	Expense
		BODILY INJURY [Expired]		- - /2022261307	11/24/2021	\$12.75	2021/2021	Expense
		BODILY INJURY [Expired]		- - /2022261367	11/23/2021	\$12.75	2021/2021	Expense
		BODILY INJURY [Expired]		- - /2022261438	5/14/2021	\$12.75	2021/2021	Expense
		INDEMNITY		- - /2021222201	11/1/2020	\$12.75	2020/2020	Expense
17905	2/28/2022	QUALCARE INC				\$1,032.00		
		INDEMNITY		- - /2022265554	2/21/2022	\$516.00	2022/2022	Loss
		MEDICAL ONLY		- - /2022265096	2/16/2022	\$516.00	2022/2022	Loss
Total for BURLINGTON COUNTY J.I.F.		\$169,026.39		Total for BURLINGTON COUNTY J.I.F.		\$169,026.39		



BURLINGTON COUNTY J.I.F.

Check Register Report

Bank Account : ALL

Processed Date: Feb 1, 2022 - Feb 28, 2022

Instance Type: All

Coverage : All , Claimant Type: All

Number of Checks:	118	First Check Number:	17788
Number of Payments:	277	Last Check Number:	17905
Expense Payments:	\$7,755.50		
Legal Payments:	\$30,758.16		
Loss Payments:	\$130,512.73		

BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND

BILL LIST - March 2022

	Payee	FY2022	FY2021	FY2020	JIF Appropriation	Description
1	Actuarial Advantage	475.00			Prof Services/Actuary	Feb 2022 Fees
2	Arthur J. Gallagher Risk Management Services	31,880.00			Prof Services/Administration	March 2022 Fee
3	Arthur J. Gallagher Risk Management Services	136.25			Misc/Postage/Copies/Faxes	Postage/copies expenses-Feb
4	The DeWeese Law Firm, P.C.	6,287.00			Prof Services/Attorney	March 2022 Fees
5	Qual-Lynx	18,316.00			Prof Services/Claims Admin.	March 2022 Fees
6	Joyce Media	390.00			Misc/JIF Website	March 2022 Fees
7	Christopher J. Winter Sr.	1,833.00			Training/Police Risk Services	Law Enforcement Consultant-March 2022 fees
8	Kris Kristie	383.00			Misc/Recording Secretary	March 2022 Fees
9	J. A. Montgomery Risk Control Services	11,715.00			Prof Services/Safety Director	March 2022 Fees
10	Secure Data Consulting Services, LLC	5,544.00			Prof Services/Technology Risk Serv Dir	March 2022 Fees
11	Tom Tontarski	987.00			Prof Services/Treasurer	March 2022 Fees
12	Tom Tontarski	13.47			Misc/Postage/Copies/Faxes	overnighting checks (split)- Feb
13	Conner Strong & Buckelew	711.00			Prof Services/Underwriting Mgr	March 2022 Fees
14	Debby Schiffer	2,558.00			Wellness Program	March 2022 Fees
15	Appliedinfo Partners Inc	47,530.00			EPL/CYBER/Cyber Risk Services	50% Contracted (D2) Penetration testing
16	Courier Times (BCT)	359.46			Misc/Legal Notices	Ad#7421921 mtg schedule; #7421922 contract awards
17	Iron Mountain	85.06			Misc/Record Retention Service	"Inv#GJRJ691; Storage 3/1-31/22; Service 1/26/22-2/22/22
18	PRIMA	385.00			Misc/AGRIP/PRIMA	ID#11099912 Annual membership fee
19	Township of Edgewater Park	49.99			Optional Safety Budget	floor mat
20	Westampton Township	675.00			Optional Safety Budget	Vests
21	Wrightstown Borough			707.82	Safety Incentive Program	Balance pd from prior voucher; battery back ups
22	Connor Strong & Buckelew	1,994.00			Risk Management Consultants	1st installment payment -Bass River
23	Hardenbergh Insurance Group	46,487.00			Risk Management Consultants	1st installment payment -Delran, Medford (Feb-June), Palmyra, Westampton
24	Insurance Agency Management	20,832.00			Risk Management Consultants	1st installment payment -Edgewater Pk, Lumberton, Mansfield, Tabernacle
	Subtotals	\$199,626.23	\$0.00	\$707.82		

JIF Bill List Total

\$200,334.05



Available Online at No Cost

SAVE THE DATES

11th Annual MEL, MRHIF & NJCE Educational Seminar

FRIDAY, APRIL 29 ▶ 9:00 A.M. – NOON

FRIDAY, MAY 6 ▶ 9:00 A.M. – NOON

ADVANCE REGISTRATION AVAILABLE

Designed specifically for elected officials, commissioners, municipal, county and authority personnel, risk managers and related professionals.

The seminar is eligible for the following continuing education credits:

- CFO/CMFO Public Works and Clerks
- Insurance Producers and Purchasing Agents
- Accountants (CPA) and Lawyers (CLE)
- Water Supply and Wastewater Licensed Operators (Total Contact Hours)
- Registered Public Purchasing Official (RPPO)
- Qualified Purchasing Agent (QPA)

TO REGISTER

Connect to njmel.org...or email Jaine Testa at jainet@permainc.com

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MEL



**NEW JERSEY COUNTIES
EXCESS JOINT INSURANCE FUND**

AGENDA

FRIDAY, APRIL 29

KEYNOTE

The Local Government Ethics Law

Jacquelyn Suarez,
Director, NJ Division of Local
Government Services

CYBER ISSUES

Combating Cyber Attacks

BENEFITS ISSUES

Controlling Benefits Costs

FRIDAY, MAY 6

ETHICS

Ethics in Local Elections

SAFETY

Safety in the COVID Era

RISK MANAGEMENT

Local Government Risk
Management

THE POWER OF COLLABORATION

njmel.org



Municipal Excess Liability Joint Insurance Fund

9 Campus Drive, Suite 216
Parsippany, New Jersey 07054-4412
Tel (201) 881-7632
Fax (201) 881-7633

To: Fund Executive Committees, MEL Member JIFs

Date: March 1, 2022

Re: Cyber Liability insurance

We are pleased to report that the MEL is researching the idea of forming a special purpose JIF to insure Cyber Liability. Currently, your Cyber Liability coverage is insured on a group basis with XL Insurance America. Premiums for this coverage increased 125% for 2022.

This new "Cyber JIF" will both provide coverage and jointly purchase basic risk control services to help protect each member's systems from attack.

- Paul Forlenza, Executive Director of the Atlantic, Burlco and Trico JIFs recently conducted an extensive RFQ for Cyber risk control services and concluded that purchasing these services on a large scale substantially cuts the cost.
- Ed Cooney, the MEL's underwriting Manager has conferred to commercial insurers who believe that excess insurance costs can also be reduced by universally implementing this package of risk control programs.

The MEL has created a special taskforce to research these concepts. The task force has three sub committees: (1) Risk Control, (2) Excess Insurance and Underwriting, and (3) Administration and Regulatory. The projected target start-up date for the new Cyber JIF is January 1, 2023.

The key to success is the uniform adoption of basic risk control programs. This will be accomplished by group purchase of risk control services so that all members of the new Cyber JIF can achieve this basic standard at a substantially reduced cost.

We will provide periodic updates as the research progresses.