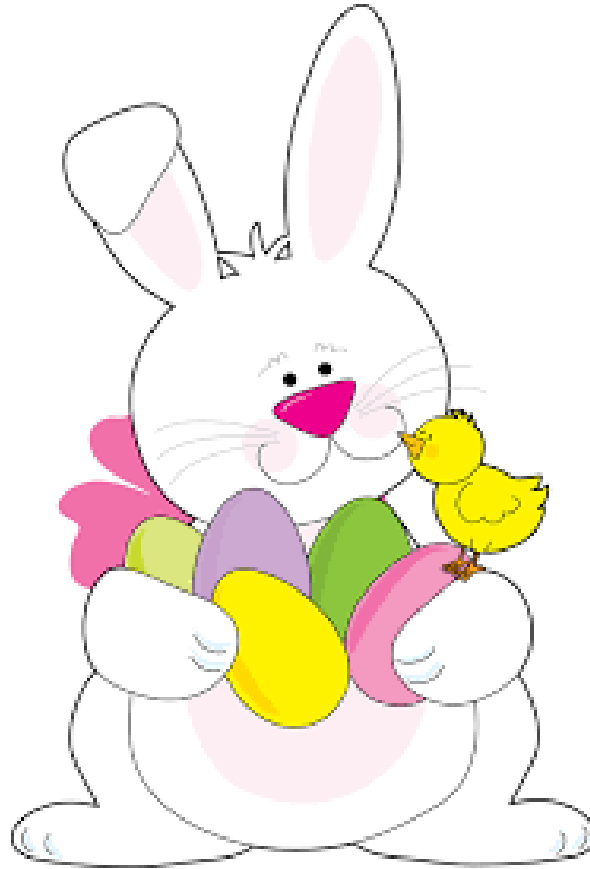


AGENDA PACKET



Tuesday, April 19, 2022 at 3:30 PM

*Hainesport Municipal Building
Hainesport, NJ*

WWW.BURLCOJIF.ORG

BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND

Tuesday, April 19, 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 **March 15, 2022** Meeting Minutes.....Pages 1- 15
 - B. Adoption of the **March 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The Closed Session Minutes shall not be released to the public until the reason(s) for their remaining confidential is no longer applicable and the Fund Solicitor has an opportunity to review them.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 – April 12, 2022.....Handout
- VIII. Executive Director’s Report..... Pages 16-41
 - A. Lost Time Accident Frequency.....Pages 20-21
 - B. Certificates of Insurance.....Pages 22-23
 - C. Financial Fast Track Report
 - D. Regulatory Filing Checklists.....Pages 24-25
 - E. 2021 Safety Incentive Program Awards.....Page 26
 - F. 2022 Optional Safety Budget.....Page 27
 - G. 2022 Wellness Incentive Page.....Page 28
 - H. 2022 EPL/Cyber Risk Management Budget.....Page 29
 - I. EPL Compliance StatusPage 30
 - J. Statutory Bond Status.....Pages 31-32
 - K. Skateboard Park Approval Status.....Page 33
 - L. Capehart Scatchard Updates.....Pages 34-36
 - M. Elected Officials Training.....Page 37
 - N. Land Use Training Certification.....Page 38

O.	Annual Planning Retreat Invite.....	Page 39
P.	Safety, Wellness and Claims Coordinator Roundtable	
Q.	Financials Disclosure Statements Filing	
R.	New Fund Commissioner Orientation	
S.	RMC Roundtable	
T.	Special Law Enforcement Training.....	Page 40
U.	Quarterly Attendance.....	Page 41
V.	Website	
W.	New Member Activity	
IX.	Solicitor's Report	
A.	MEL Helpline and Contact List.....	Pages 42-43
B.	Resolution 2022 - _____ Authorizing the Release of Fund Year 2015 Closed Session Executive Committee Meeting Minutes – Motion – Roll Call	Pages 44-45
C.	Resolution 2022 - _____ Authorizing the Release of Fund Year 2019 Closed Session Executive Committee Meeting Minutes – Motion – Roll Call	Pages 46-47
D.	Resolution 2022 - _____ Authorizing the Release of Fund Year 2020 Closed Session Executive Committee Meeting Minutes – Motion – Roll Call	Pages 48-49
E.	Resolution 2022 - _____ Authorizing the Release of Fund Year 2021 Closed Session Executive Committee Meeting Minutes – Motion – Roll Call	Pages 50-51
X.	Safety Director's Report	
A.	Activity Report	Pages 52-54
XI.	Claims Administrator's Report	
A.	Lessons Learned from Losses	Page 55
XII.	Law Enforcement Risk Management	
A.	Report.....	Pages 56-58
XIII.	Wellness Director Report	
A.	Monthly Activity Report.....	Pages 59-60
B.	Targeting Wellness Newsletter	Pages 61-69
C.	Wellness AdHoc Meeting Minutes.....	Pages 70-75
D.	Motion to Approve the Wellness Advisory Committee Charter Motion -All in Favor	Pages 76-77
XIV.	Managed Health Care Report	
A.	BURLCOJIF Summary.....	Page 78
B.	Average Days to Report.....	Page 79
C.	Claims Reported by Type.....	Page 80
D.	Transitional Duty Reports/Assignment Examples.....	Pages 81-82
E.	PPO Savings and Penetration Reports.....	Pages 83-84
F.	Top 10 Providers & Paid Provider by Specialty.....	Page 85
G.	Nurse Case Management Report.....	Page 86
H.	Managed Care Quick Notes.....	Pages 87-89
I.	Prescription Benefit Management Program.....	Page 90
XV.	Technology Risk Services	
A.	Report.....	Pages 91-97

- XVI. Treasurer's Report as of March 31, 2022Pages 98-125
- A. Investment Report
 - B. Investment JCMI
 - C. Loss Run Payment Registers
 - D. Fund Status
 - E. Disbursements
 - F. March Bill List.....Page 126
- Motion to approve the Payment Register & Bill List– **Motion – Roll Call**

- XVII. Committee Report
- A. Safety Committee Meeting Minutes – March 29, 2022.....Verbal

- XVIII. MEL/RCF/E-JIF Reports
- A. MEL Report – March 25, 2022.....Pages 127-128
 - B. RCF Report – March 25, 2022.....Page 129
 - C. EJIF Report – March 25, 2022.....Pages 130-131

- XIX. Miscellaneous Business

<p style="text-align: center;">The next meeting of the BURLCOJIF will be held on Tuesday, May 17, 2022 at 3:30 PM at Hainesport Municipal Building, Hainesport</p>

- XX. Meeting Open to Public Comment
- A. Motion to Open Meeting to Public Comment – **Motion - All in Favor**
 - B. Motion to Close Meeting to Public Comment – **Motion - All in Favor**
- XXI. Closed Session – Resolution 2022-_____ Authorizing a Closed Session of the Burlington County Municipal Joint Insurance Fund to discuss matters affecting the protection of safety and property of the public and to discuss pending or anticipated litigation and/or contract negotiations – **Motion -Roll Call**
- A. Professionals' Reports
 - 1. Claims Administrator's Report
 - 2. Executive Director's Report
 - 3. Safety Director's Report
 - 4. Solicitor's Report
 - B. Reopen Public Portion of Meeting – **Motion – All in Favor**
- XXII. Approval of Claims Payments – **Motion – Roll Call**
- XXIII. Authorization to Abandon Subrogation (if necessary) – **Motion – Roll Call**
- XXIV. Motion to Adjourn Meeting – **Motion – All in Favor**

BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND

March 15, 2022
Hainesport Municipal Building

OPEN SESSION MINUTES

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

FLAG SALUTE

STATEMENT OF COMPLIANCE WITH OPEN PUBLIC MEETING ACT

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

ROLL CALL

Amanda Somes, *Alternate*, **Bass River Twp.**
Rich Wolbert, **Beverly City**
Grace Archer, **Bordentown City**
Maria Carrington, **Bordentown Twp.**
Glenn McMahon, **Chesterfield**
Joe Bellina, **Delran Twp.**
Patricia Cahall, *Alternate*, **Edgewater Park**
Patrice Hansell, **Fieldsboro Boro.**
Steve Fazekas, **Florence Twp.**
Paula Kosko, **Hainesport Twp.**
Jay Springer, **Lumberton Twp.**
Mike Fitzpatrick, **Mansfield Twp.**
Kathy Burger, **Medford Twp.**
Brandon Shillingford, *Alternate*, **Mt. Laurel Twp.**
Susan Jackson, *Alternate*, **New Hanover Twp.**
Mary Picariello, **North Hanover Twp**
John Gural, **Palmyra Boro.**
Debbie Vallari, *Alternate*, **Pemberton Boro.**
Dan Hornickel, **Pemberton Twp.**
Mike Mansdoerfer, **Riverside Twp.**
Susan Onorato, **Shamong Twp.**
J. Paul Keller, **Springfield Twp.**
Craig Farnsworth, *Alternate*, **Westampton Twp.**
James Ingling, **Wrightstown Boro.**

Absent Fund Commissioners were:

Erin Provenzano, **Delanco Twp.**
Kathy Hoffman, **Southampton Twp.**
Casey English, **Tabernacle Twp.**
Maryalice Brown, **Woodland Twp.**

Those also in attendance were:

Paul Forlenza, MGA, Executive Director, *AJG Risk Management Services, Inc.*
Paul Miola, CPCU, ARM, Deputy Executive Director, *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*
Steve McNamara, 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.
Conner Strong & Buckelew

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

APPROVAL OF MINUTES

Chair McMahon presented the Open session meeting minutes of the February 15, 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 Mr. Gural, seconded by Mr. Wolbert to approve the Open session meeting minutes of the February 15, 2022 meeting. All in Favor. Motion carried by unanimous vote.

CLAIMS REVIEW COMMITTEE MEETING REPORT –March 15, 2022

Ms. Burger reported that a Claims Committee meeting was held earlier today, Tuesday, February 15, 2022, in person.

The Committee reviewed six (6) claims. Of the claims reviewed, there were four (4) Workers' Compensation, and two (2) Property PARs recommended for approval of settlement or continuing defense.

She also stated that the Committee reviewed last month's minutes, the Managed Care Report, as well as two (2) newly opened, one (1) recently closed claims and multiple EPL/POL Cases. She noted a discussion was had in regards to the scheduling of the BURLCO Claims Committee Meeting, and, in order to get the minutes out to the membership for review prior to approving the PARs at the Executive Committee meeting, it was decided to hold the BURLCO Claims Committee Meeting on the 2nd Tuesday of the month at 9:00 AM via Zoom. This will allow enough time for the minutes to be completed and made available as a handout to all members prior to the Executive Committee 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-February 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

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 sent in the next few weeks. He emphasized to please not wait until November to claim your funds.

Mr. Forlenza referenced the Statutory Bond Status report and asked members to please review the report for accuracy and be sure to check the list to make sure any new employees/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 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 holding this training virtually and an invitation was emailed to all Fund Commissioner's, Municipal Clerks and Risk Management Consultants on February 16, 2022. The first session was March 9, 2022 and the attendance list has been posted to the JIF websites. The remaining dates are as follows: April 6th, April 11th, April 27th and April 28th. Each sessions is limited to 95 participants. Please contact the Executive Director's office if you have any questions.

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. 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 stated after discussion with the Strategic Planning Committee it was decided to hold the Annual Planning Retreat on April 26, with the Executive Committee Meeting following that days Retreat session, however, some conflicts had arisen, and Mr. Forlenza asked the members if they were ok with holding the Retreat on Tuesday, May 3, 2022 at Café Madison. The Executive Committee Meeting for April would take place on the regular scheduled day of April 19th, and the May Executive Committee Meeting would take place on the regular scheduled day of May 17th. The members agreed.

Mr. Forlenza stated 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.

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. He reminded the members you would need to enter your PIN number that was assigned to you, as that ties to your Fund Commissioner Status to the filing. He then concluded, 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.

Mr. Forlenza stated 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. 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. More information will be forthcoming to those who responded.

Lastly, Mr. Forlenza stated A Risk Management Consultant’s Roundtable has been tentatively scheduled for May 19, 2022 at Merighi’s, Vineland NJ. 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.

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 was one (1) closed case(s) since the last meeting.

Riley v. Township of Pemberton

Mr. DeWeese stated that there were two (2) new case(s) since the last meeting.

Brown v. Township of Mt. Laurel

Tambe v. Township of Mt. Laurel

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.

Lastly, Mr. DeWeese stated he had received a question on how cases are assigned to the members of the Defense Panel. He explained in regards to General Liability cases, when a complaint is received, he reviews it and asks Qual-Lynx to provide to him whatever information they may have on the file and then Mr. DeWeese will make a determination to whoever he feels is appropriate on the panel to defend the case. It is not a rotating list, as he does not feel it is appropriate to assign cases based on who is up next; they are assigned based upon the claim type. He explained some Defense Panel members may be more experienced than others in certain types of cases: Auto, Trip and Fall, etc, so there isn't an even distribution of files among members of the assigned Defense Panel.

On the Workers Compensation side, there is a rotating list, but there is a variant to that as well. He explained, as an example, should a Workers Compensation case come in and the petitioner in the complaint has had previous workers compensation cases and one of the members of our Defense Panel handled those previous cases, typically they will be reassigned the new file, as it is the same person so they already have a good bit of information about the claimant and he feels it is more cost effective to assign them that case. Also, some WC cases that are more complex than others, and if that is identified, may go to a particular Defense Panel member over another, though this is a rare incident as our Defense Panel members are the best of the best.

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

SAFETY DIRECTOR'S REPORT

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

Mr. Saville noted his report included a list of the Safety Director Bulletins and Safety Announcements issued during the month 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.

Mr. Saville noted in regards to the Safety and Claims Coordinator Roundtables, some different virtual items will be explored such as a virtual tour around the MSI website and forum and explore how to look up records and how to sign up for classes, etc.

Mr. Saville reminded the members it is recommended to review the hierarchy reports for your town in the learning management system to be sure your training is up to date and he noted MSI training continues to be provided through the Zoom Webinar Format and 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. He stated it is also important to keep the list of MSI Training Administrators up to date, so if there are any changes, deletions, or you need to appoint a new Training Administrator, please advise Andrea Felip in his office.

Lastly, Mr. Saville stated they have had several questions regarding the new CDL licensing requirements. He stated they are working with a local municipality and trying to determine if a program can be developed to satisfy the "theory" requirement portion of the training, allowing you to continue to offer on the road training that some members are doing already. He noted he will keep the members posted.

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 March, which reviewed office safety, including, but not limited to:

- 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

Mr. Roselli then reviewed two claims where simple housekeeping in the office would have prevented very costly claims.

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 February he has completed visits with three (3) towns, with seven (7) agencies left to visit, of which three (3) are pending and four (4) are scheduled. Mr. Winter had discussions with these agencies on identifying potential risks, reviewing current policies and procedure documents and training that is available to them from the JIF. He reported his visits have been well received and the agencies seem appreciative of any assistance he can offer. He continues to collect contact information for newly assigned Chiefs and passing the information along to J.A. Montgomery for their records.

Mr. Winter noted the three (3) agencies he has visited have completed the Cyber Security Training, and additional conversations were had in regards to future training pertaining to Report Writing and Managing Aggressive Behavior.

Lastly, Mr. Winter noted that included in the agenda was Bulletin 22-03 pertaining to K-9 Units and was distributed to all BURLCO Police agencies. 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.

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:

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. Her goal is to have these meetings set up/completed with the majority, if not all, municipal Wellness Coordinators by mid-April.

Ms. Schiffer noted the first meetings of the Wellness Advisory Committee were held on February 24 and February 25 to accommodate schedules. Three (3) member towns from BURLCO attended – Fieldsboro, Palmyra, and Pemberton Twp. She noted the Charter is to be presented at the March 22nd Safety Committee Meeting for approval.

She stated the primary focus of the committee will be to identify ways to expand participation in wellness programs: both our JIF programs as well as any that promote wellbeing.

Ms. Schiffer stated meeting minutes will be included in the agenda packet next month and then highlighted discussions from the meeting included:

- Why wellness is important
- Shared the comorbidity slides provided by the Executive Director's Office
- Common challenge is getting participation
- The need for another employee survey to determine employees various needs

She then noted the next meeting will be in May, two (2) weeks prior to the next Safety Committee Meeting. Also, in the works are 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 and will be held three (3) times a year in 2022 held virtually, with dates to be announced, with the first one being held possibly during the Roundtable discussions.

Next, Ms. Schiffer noted members should have received a revised version of the 2021 Wellness Approved Items and Activities along with your 2022 Fund balances earlier this month via email.

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.

Ms. Schiffer noted there were two (2) Virtual workshops in March:

- Hosted a webinar on New Approach to “Weight” Loss – held on 3/16/22
- Sustainable Change Using Mental Fitness – held on 3/10/22

Ms. Schiffer gave an update on the Police Pilot Program, noting the 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. Experience peer support while navigating their personal and professional challenges

She noted the 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 the first cohort asking them to think of other Chiefs within the JIF they could recruit to participant in the next Cohort. Any new Chiefs showing interest will be passed along to Dr. Elias for 1:1 conversation on program details.

In regards to the March *Targeting Wellness Newsletter*, Ms. Schiffer noted March is also National Nutrition and National Colorectal Awareness Month and 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

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

In Ms. Beatty's absence, Mr. McNamara presented the BURLCO JIF *Lost Time v. Medical Only Cases (Intake Report)*:

	<i>February</i>	<i>YTD</i>
<i>Lost Time</i>	3	8
<i>Medical Only</i>	8	22
<i>Report Only</i>	9	61
<i># of New Claims Reported</i>	20	91
<i>Report Only % of Total</i>	56%	
<i>Medical Only/Lost Time Ratio</i>	59:41	
<i>Average Days to Report</i>	6.4	5.6

Claims Report by Type

Mr. McNamara explained that this number was running high due to COVID claims and the amount of time it took to track all of those exposed and potential additional positive claims, however, is coming down with COVID claims declining.

Days to Report – Non-COVID Claims: .7 days

Days to Report COVID Claims: 1.7 days

Managed Care Quick Notes

This is a new report which reviews a claim depicting the positive impact an assigned Managed Care Nurse can have on a claim by monitoring all aspects of the case. Mr. McNamara reviewed the case with the committee

Transitional Duty Report

Mr. McNamara presented the Year-to-Date Transitional Duty Report, noting these were great results:

<i>Transitional Duty Summary Report</i>	<i>YTD</i>
<i>Transitional Duty Days Available</i>	241
<i>Transitional Duty Days Worked</i>	212
<i>% of Transitional Duty Days Worked</i>	88%
<i>Transitional Duty Days Not Accommodated</i>	29
<i>% of Transitional Duty Days Not Accommodated</i>	12%
<i>\$ Saved by Accommodating</i>	\$20,469
<i>\$ Lost by not Accommodating</i>	\$1,391

PPO Penetration Report:

Mr. McNamara presented the PPO Penetration Report:

<i>PPO Penetration Rate</i>	<i>February</i>
<i>Bill Count</i>	111
<i>Original Provider Charges</i>	\$141,130
<i>Re-priced Bill Amount</i>	\$55,164
<i>Savings</i>	\$85,967
<i>% of Savings</i>	61%
<i>Participating Provider Penetration Rate - Bill Count</i>	96%
<i>Participating Provider Penetration Rate – Provider Charges</i>	98%
<i>EPO Provider Penetration Rate - Bill Count</i>	94%
<i>EPO Provider Penetration Rate – Provider Charges</i>	98%

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 February 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 incorporates 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, as of March 6, 2022 is 93% complete (1,054 Users).

Mr. Romero then noted that to date only 11 members had confirmed the submission of their IP addresses and domains whitelisted to take advantage of the phishing email program. He stated he will be following up with those towns who have not submitted yet.

In regards to D2 Vulnerability testing, to date only 10 members have submitted their Know Your Client (KYC) questionnaire and Vendor Service Agreement (VSA). Both of these forms must be completed, signed and returned to the JIF's office. Please note that these testing exercises cannot begin until we have received both completed forms from your municipality, so please be sure to get them both in as soon as possible. He then referenced a FAQ memo included in the agenda he had compiled to assist member towns with some of the more common questions. He has been receiving. Also included in the agenda packet was a "scope breakdown" explain the two types of testing: External Vulnerability Scanning and External Penetration Testing.

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

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.

Mr. Romero presented a Safety Tip noting to help protect sensitive documents and comply with Tier 2 Protect Information Policy, enable BitLocker on your PC's and servers, as BitLocker can encrypt files on your PC and servers. He noted you can ask your IT professional if this can be enabled on your network.

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 February 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 February 28, 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 \$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

	Monthly	YTD
Subrogation Receipts	\$98.00	\$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 – February 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 \$169,026.39. The claim detail shows 277 claim payments issued.

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

Delran Township	\$0.00
Chesterfield Township	\$2,225.00
Bordentown City	\$41,054.00
Bordentown Township	\$57,238.00
Westampton Township	\$10,534.00

Cash Activity for the Period

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.

Bill List – March 2022

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

Chair McMahon entertained a motion to approve the February 2022 Loss Run Payment Register and the March 2022 Bill List in the amount of \$200,334.05, as presented.

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

Motion by Ms. Kosko, seconded by Mr. Wolbert to approve the *February 2022 Loss Run Payment Register and the February 2022 Bill List*, as presented.

ROLL CALL *Yeas* Amanda Somes, *Alternate*, Bass River Twp.
Rich Wolbert, Beverly City
Grace Archer, Bordentown City
Maria Carrington, Bordentown Twp.
Glenn McMahon, Chesterfield
Joe Bellina, Delran Twp.
Patricia Cahall, *Alternate*, Edgewater Park
Patrice Hansell, Fieldsboro Boro.
Steve Fazekas, Florence Twp.
Paula Kosko, Hainesport Twp.
Jay Springer, Lumberton Twp.
Mike Fitzpatrick, Mansfield Twp.
Kathy Burger, Medford Twp.
Brandon Shillingford, *Alternate*, Mt. Laurel Twp.
Susan Jackson, *Alternate*, New Hanover Twp.
Mary Picariello, North Hanover Twp
John Gural, Palmyra Boro.
Debbie Vallari, *Alternate*, Pemberton Boro.
Dan Hornickel, Pemberton Twp.
Mike Mansdoerfer, Riverside Twp.
Susan Onorato, Shamong Twp.
J. Paul Keller, Springfield Twp.
Craig Farnsworth, *Alternate*, Westampton Twp.
James Ingling, Wrightstown Boro.

Nays: None
Abstain: None

Motion carried by unanimous vote.

COMMITTEE REPORTS

Strategic Planning Committee Meeting – March 8, 2022

Mr. Gural noted the Strategic Planning Committee met via Zoom on March 8, 2022 and the detailed minutes were a handout at today's meeting and were self-explanatory. He stated a highlight from the meeting was the discussion on holding the Annual Retreat to May 3, 2022 at Café Madison, Riverside, and the next Strategic Planning meeting will be held via Zoom on June 14th.

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

MEL/RCF/EJIF REPORTS

In the absence of Ms. Jack, Mr. Forlenza referenced two (2) MEL Bulletins included in the agenda packet:

MEL/HIF Educational Seminar Announcement: There will be two (2) virtual seminars held specifically for elected officials, Fund Commissioners, County and Authority personnel, risk managers and related professionals. Mr. Forlenza stated there were some great topics inclusive of Cyber issues and COVID safety issues, as well as the opportunity to earn CEU's. He noted you can register on the NJ MEL website.

MEL: Cyber Liability Insurance: Mr. Forlenza stated the MEL is researching the idea of forming a special purpose JIF – the Cyber JIF - to insure Cyber Liability as premiums for this coverage increased 125% for 2022. He noted himself, along with Mr. Cooney, and Mr. Grubb will be working with a special

taskforces to research these concepts. He noted he will keep the Fund updated on the development of this JIF.

MISCELLANEOUS BUSINESS

Next Meeting

Mr. Forlenza stated after discussions with the Strategic Planning Committee and the Fund Professionals, it was decided to hold the Annual Planning Retreat on April 26, with the Executive Committee Meeting following that days Retreat session, however, some conflicts had arisen, and Mr. Forlenza asked the members if they were ok with holding the Retreat on Tuesday, May 3, 2022 at Café Madison. The Executive Committee Meeting for April would take place on the regular scheduled day of April 19th, and the May Executive Committee Meeting would take place on the regular scheduled day of May 17th. The members agreed.

Chair McMahon noted that the next meeting of the BURLCO JIF will take place on **Tuesday, April 19, 2022 at 3:30 PM** in-person in 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.

Ms. Cahall, Alternate Fund Commissioner, Edgewater Park, complimented Ms. Schiffer on the Health & Wellness meeting noting there were 27 participants and it was a very good meeting and thanked Ms. Schiffer for her efforts.

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>Property</i>
2021239260	2022263014
2022255819	2022254027
2021219746	
2022262485	

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* Amanda Somes, *Alternate*, Bass River Twp.
Rich Wolbert, Beverly City

Grace Archer, Bordentown City
Maria Carrington, Bordentown Twp.
Glenn McMahon, Chesterfield
Joe Bellina, Delran Twp.
Patricia Cahall, *Alternate*, Edgewater Park
Patrice Hansell, Fieldsboro Boro.
Steve Fazekas, Florence Twp.
Paula Kosko, Hainesport Twp.
Jay Springer, Lumberton Twp.
Mike Fitzpatrick, Mansfield Twp.
Kathy Burger, Medford Twp.
Brandon Shillingford, *Alternate*, Mt. Laurel Twp.
Susan Jackson, *Alternate*, New Hanover Twp.
Mary Picariello, North Hanover Twp
John Gural, Palmyra Boro.
Debbie Vallari, *Alternate*, Pemberton Boro.
Dan Hornickel, Pemberton Twp.
Mike Mansdoerfer, Riverside Twp.
Susan Onorato, Shamong Twp.
J. Paul Keller, Springfield Twp.
Craig Farnsworth, *Alternate*, Westampton Twp.
James Ingling, Wrightstown Boro.

Nays: None
Abstain: None

All in Favor. Motion carried by unanimous vote.

AUTHORIZATION TO ABANDON SUBROGATION – APPROVAL

There were two (2) claim(s) recommended by the Claims Committee for abandonment of subrogation since the last meeting:

2021215075
2021225959

Motion by Mr. Wolbert, seconded by Mr. McMahon to approve the claims for abandonment of subrogation as recommended:

ROLL CALL *Yeas* Amanda Somes, *Alternate*, Bass River Twp.
Rich Wolbert, Beverly City
Grace Archer, Bordentown City
Maria Carrington, Bordentown Twp.
Glenn McMahon, Chesterfield
Joe Bellina, Delran Twp.
Patricia Cahall, *Alternate*, Edgewater Park
Patrice Hansell, Fieldsboro Boro.
Steve Fazekas, Florence Twp.
Paula Kosko, Hainesport Twp.
Jay Springer, Lumberton Twp.
Mike Fitzpatrick, Mansfield Twp.
Kathy Burger, Medford Twp.

Brandon Shillingford, *Alternate*, Mt. Laurel Twp.
Susan Jackson, *Alternate*, New Hanover Twp.
Mary Picariello, North Hanover Twp
John Gural, Palmyra Boro.
Debbie Vallari, *Alternate*, Pemberton Boro.
Dan Hornickel, Pemberton Twp.
Mike Mansdoerfer, Riverside Twp.
Susan Onorato, Shamong Twp.
J. Paul Keller, Springfield Twp.
Craig Farnsworth, *Alternate*, Westampton Twp.
James Ingling, Wrightstown Boro.

Nays: None
Abstain: None

All in Favor. Motion carried by unanimous vote.

MOTION TO ADJOURN

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

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

The meeting was adjourned at 4:23 PM.

Kris Kristie,
Recording Secretary for

John Gural, SECRETARY



To: Fund Commissioners
From: Paul A. Forlenza, MGA, RMC, Executive Director
Date: April 19, 2022
Re: Executive Director's Report

.....

A. Lost Time Accident Frequency Report – (pgs. 20-21)

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

B. Certificates of Insurance (pgs. 22-23)

A summary of the Certificates of Insurance issued for the period February 22, 2022-March 22, 2022 are attached for your review.

C. Financial Fast Track Report

The Financial Fast Track Report as of January 31, 2022 is not available at this time. The report is generated by PERMA and provides a “snapshot” of the JIF’s financial status.

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

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

E. 2021 Safety Incentive Program Awards (pg. 26)

A letter describing how to collect your 2021 Safety Award Money was emailed out to all Fund Commissioners, Safety Coordinators, Clerks, RMCs, and the CFO’s on or about April 11, 2022. 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. 27)

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. 28)

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. 29)

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. 30)

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

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

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

K. Skateboard Park Approval Status (pg. 33)

The MEL has established a process, outlined in MEL Coverage Bulletin **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. 34-36)

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. 37)

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 of March 9, April 6, and April 11 have been completed and the attendance sheets are posted on the JIF websites. The remaining trainings dates are April 27th and April 28th and each sessions is limited to 95 participants. Please contact the Executive Director's office if you have any questions.

N. Land Use Training Certification (pg. 38)

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. Annual Planning Retreat (pg. 39)

The Annual Planning Retreat is scheduled for May 3, 2022 at Café Madison, Riverside. A *Save the Date* was sent to all members on March 17, 2022 and the invitation was sent to Fund Commissioners, Clerks, and RMCs on April 6, 2022.

P. Safety, Wellness and Claims Coordinator Roundtable

The Safety, Wellness, and Claims Coordinator Roundtables took place on April 5, 2022 via Zoom Conferencing. The roundtable was well attended. If you have any questions on the material covered, please contact the Safety Director's Office, Wellness Director, or Claims Administrator

Q. Financial Disclosure Statement

In 2014, the Division of Local Government Services implemented a new "on line" process for completion and submission of Financial Disclosure Statements (FDS). Each Fund Commissioner has a unique PIN # for which to file for their position of Fund Commissioner with the JIF. Newly assigned Fund Commissioners receive their Filing PIN # from the Executive Director's office once we are notified of their assignment. On or about April 11, 2022, an email, including instruction and a copy of Local Finance Notice 2022-6, was sent to all Fund Commissioners and Fund Professionals, required to complete the FDS process, notifying them of their responsibility to include their role with the JIF on their FDS. All FDS must be submitted by April 30, 2022. Any newly appointed Fund Commissioner that has not yet received their PIN# from the Executive Director's office should contact Kris Kristie at 856-446-9136.

R. New Fund Commissioner Orientation

The BURLCO JIF New Fund Commissioner Orientation training was conducted on April 5th via Zoom Conferencing and was well attended. Any questions regarding the material covered should be directed to the Executive Director's office.

S. RMC Roundtable

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

T. Special Law Enforcement Officers (SLEO) Training (pg. 40)

The Annual SLEO Training will be provided in two (2) sessions; one on May 17th at Cape May Police Academy County Complex and another on May 26th at Atlantic County Policy Academy. Chris Winter sent an invitation to all Police Chiefs, Fund Commissioners and RMCs on April 6, 2022.

U. Quarterly Attendance (pg. 41)

A report detailing attendance records through the first quarter of the 2022 Fund Year is attached for your review.

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 February 28, 2022									
		# CLAIMS ** FOR	Y.T.D. LOST TIME	2022 LOST TIME	2021 LOST TIME	2020 LOST TIME			TOTAL RATE
MEMBER_ID	MEMBER	* 2/28/2022	ACCIDENTS	FREQUENCY	FREQUENCY	FREQUENCY	MEMBER		2022 - 2020
1	84 Riverside Township	0	0	0.00	0.00	0.00	1 Riverside Township		0.00
2	208 Pemberton Township	0	0	0.00	3.54	1.99	2 Pemberton Township		2.54
3	373 Southampton Township	0	0	0.00	1.54	2.50	3 Southampton Township		1.91
4	78 Edgewater Park Township	0	0	0.00	1.87	3.48	4 Edgewater Park Township		2.54
5	79 Florence Township	0	0	0.00	0.88	0.00	5 Florence Township		0.42
6	80 Hainesport Township	0	0	0.00	2.13	0.00	6 Hainesport Township		0.93
7	83 Medford Township	0	0	0.00	0.61	0.61	7 Medford Township		0.56
8	77 Delran Township	0	0	0.00	2.88	1.53	8 Delran Township		2.06
9	75 Beverly City	0	0	0.00	0.00	4.17	9 Beverly City		1.90
10	76 Delanco Township	0	0	0.00	1.75	1.71	10 Delanco Township		1.61
11	85 Shamong Township	0	0	0.00	0.00	0.00	11 Shamong Township		0.00
12	86 Tabernacle Township	0	0	0.00	0.00	1.01	12 Tabernacle Township		0.47
13	456 Springfield Township	0	0	0.00	0.00	0.00	13 Springfield Township		0.00
14	531 Chesterfield Township	0	0	0.00	0.00	2.11	14 Chesterfield Township		1.01
15	532 Westampton Township	0	0	0.00	0.84	1.50	15 Westampton Township		1.11
16	576 Mount Laurel Township	0	0	0.00	2.08	1.05	16 Mount Laurel Township		1.45
17	577 Bass River Township	0	0	0.00	0.00	0.00	17 Bass River Township		0.00
18	589 Bordentown City	0	0	0.00	0.00	2.15	18 Bordentown City		0.94
19	600 Bordentown Township	0	0	0.00	1.21	3.64	19 Bordentown Township		2.23
20	601 North Hanover Township	0	0	0.00	0.00	1.17	20 North Hanover Township		0.57
21	636 Wrightstown Borough	0	0	0.00	0.00	0.00	21 Wrightstown Borough		0.00
22	642 Pemberton Borough	0	0	0.00	0.00	0.00	22 Pemberton Borough		0.00
23	650 Palmyra Borough	0	0	0.00	0.00	0.00	23 Palmyra Borough		0.00
24	651 Woodland Township	0	0	0.00	0.00	0.00	24 Woodland Township		0.00
25	679 Fieldsboro Borough	0	0	0.00	0.00	0.00	25 Fieldsboro Borough		0.00
26	697 New Hanover Township	0	0	0.00	0.00	0.00	26 New Hanover Township		0.00
27	81 Lumberton Township	0	1	4.88	0.00	0.00	27 Lumberton Township		0.38
28	82 Mansfield Township	1	1	6.15	1.05	0.00	28 Mansfield Township		0.97
Totals:		1	2	0.57	1.15	1.15			1.11
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 February 28, 2021 0.27									

2022 LOST TIME ACCIDENT FREQUENCY ALL JIFs EXCLUDING SIR MEMBERS/ EXCLUDING COVID CLAIMS				
		February 28, 2022		
	2022	2021	2020	TOTAL
	LOST TIME	LOST TIME	LOST TIME	RATE *
FUND	FREQUENCY	FREQUENCY	FREQUENCY	2022 - 2020
NJ Utility Authorities	0.00	1.64	2.39	1.85
Professional Municipal Managem	0.00	1.43	1.35	1.30
Monmouth County	0.00	0.86	0.90	0.81
Morris County	0.25	1.29	1.32	1.23
Ocean County	0.51	1.66	1.54	1.52
Burlington County Municipal JIF	0.57	1.15	1.15	1.11
NJ Public Housing Authority	0.68	1.37	1.64	1.45
Bergen County	0.73	1.50	1.27	1.34
Atlantic County Municipal JIF	0.77	1.75	1.96	1.77
Camden County	0.82	1.13	1.29	1.18
Central New Jersey	0.89	1.39	1.53	1.41
Suburban Municipal	1.08	1.29	1.58	1.41
Suburban Metro	1.13	1.84	1.80	1.76
Gloucester, Salem, Cumberland C	1.23	1.84	1.59	1.68
South Bergen County	1.47	2.03	1.88	1.92
AVERAGE	0.67	1.48	1.55	1.45
* 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 2/22/2022 To 3/22/2022

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
H - Township of Medford I - Township of Medford	17 North Main Street Medford, NJ 08055	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 Rachel Warrington - Tax Collector, Effective: 10/01/2020 and Lindsey parent - Treasurer, Effective: 03/01/2022.	2/23/2022 #3316747	OTH
H - Evidence of insurance I - Township of Southampton		Evidence of insurance for buildings and contents at: OLD TOWN HALL BUILDING 23-27 PLUM STREET OLD TOWN HALL GARAGE 23-27 PLUM STREET HISTORIC SCHOOL BUILDING MAIN STREET OLD TELEPHONE BUILDING 11 MILL STREET	2/24/2022 #3317523	GL OTH
H - Burlington County Board of I - Township of Mansfield	County Commissioners PO Box 6000 Mt Holly, NJ 08060	Evidence of Insurance with respects to "Road Occupancy" for Field Day	3/3/2022 #3335720	GL AU EX WC
H - Burlington County Board of I - Township of Mansfield	County Commissioners PO Box 6000 Mt Holly, NJ 08060	Evidence of Insurance with respects to "Road Occupancy" for Field Day Does not include fireworks or amusements.	3/3/2022 #3335721	GL AU EX WC
H - Nightingale Investors, LLC I - Township of Southampton	121 Main Street Vincentown, NJ 08088	RE: Veteran's Day Event Evidence of Insurance as respects to use of the Grange Building located at 115 Main Street, Vincentown NJ 08088 for Veteran's Day Event during the current calendar year. Does not include fireworks or amusements.	3/15/2022 #3343154	GL AU EX WC
H - Township of Southampton	5 Retreat Road Southampton, NJ 08088	JIF Blanket Crime: Evidence of Public Employee Dishonesty (Employees & Volunteers) - Coverage O; Forgery and Alteration -	3/16/2022	OTH

Burlington County Municipal JIF

Certificate of Insurance Monthly Report

From 2/22/2022 To 3/22/2022

I - Township of Southampton		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 Kinjalben Patel - Treasurer (CFO), Effective: 03/01/2022, and Melissa Chesla - Tax Collector, Effective: 09/01/2014.	#3346465	
H - Township of Shamong I - Township of Shamong	105 Willow Grove Road Shamong, NJ 08088	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 Kathryn Merkh - Tax Collector, Effective: 01/01/2022 and Christine Chambers - Treasurer(CFO), effective 11/24/2014.	3/17/2022 #3346952	OTH
H - Dempster Fire Training Center I - Township of Mansfield	350 Lawrence Station Road Lawrenceville, NJ 08648	RE: Fire & Police Training 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 Mansfield EMT, Fire and Police training throughout the current calendar year.	3/17/2022 #3347038	GL AU EX WC OTH
Total # of Holders: 8				

Burlington County Municipal Joint Insurance Fund

Monthly Regulatory Filing Checklist

Fund Year 2022 for the Month of March

ITEM	FILING STATUS
Meeting Minutes	4/20/22
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>)	4/11/2022
Renewal Resolutions and Indemnity & Trust Agreements	02/01/2022
Budget and Actuarial Certification/Opinion Letter	12/22/2021
Annual Assessments/Contributions	12/22/2021
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
2021 Safety Incentive Program**

Member Municipality	Size	Opening Balance	"Optional" SIP Funds	Jan 2022	Feb 2022	March 2022	April 2022	May 2022	June 2022	July 2022	Aug 2022	Sept 2022	Oct 2022	Nov 2022	Dec 2022	Paid in 2023	Total Paid	Remaining Balance	Date Encumber
Bass River	S	2,100.00	0.00														0.00	2,100.00	
Beverly	M	2,400.00	1,000.00														0.00	3,400.00	
Bordentown City	M	2,400.00	750.00														0.00	3,150.00	
Bordentown Twp	L	2,700.00	1,000.00														0.00	3,700.00	
Chesterfield	S	2,100.00	750.00														0.00	2,850.00	
Delanco	S	2,100.00	1,000.00														0.00	3,100.00	
Delran	L	2,700.00	750.00														0.00	3,450.00	
Edgewater	M	2,400.00	250.00														0.00	2,650.00	
Fieldsboro Boro	S	2,100.00	1,000.00														0.00	3,100.00	
Florence	L	2,700.00	1,000.00														0.00	3,700.00	
Hainesport	S	2,100.00	1,000.00														0.00	3,100.00	
Lumberton	M	2,700.00	250.00														0.00	2,950.00	
Mansfield	M	2,400.00	1,000.00														0.00	3,400.00	
Medford	XL	3,000.00	750.00														0.00	3,750.00	
Mount Laurel	XL	3,000.00	1,000.00														0.00	4,000.00	
New Hanover	S	2,100.00	0.00														0.00	2,100.00	
North Hanover	M	2,400.00	750.00														0.00	3,150.00	
Palmyra	M	2,400.00	1,000.00														0.00	3,400.00	
Pemberton Boro.	S	2,100.00	500.00														0.00	2,600.00	
Pemberton Twp.	XL	3,000.00	1,000.00														0.00	4,000.00	
Riverside	M	2,400.00	750.00														0.00	3,150.00	
Shamong	S	2,100.00	1,000.00														0.00	3,100.00	
Southampton	M	2,400.00	500.00														0.00	2,900.00	
Springfield	S	2,100.00	0.00														0.00	2,100.00	
Tabernacle	S	2,100.00	750.00														0.00	2,850.00	
Westampton	M	2,400.00	750.00														0.00	3,150.00	
Woodland	S	2,100.00	250.00														0.00	2,350.00	
Wrightstown	S	2,100.00	1,000.00														0.00	3,100.00	
Total By Line		\$66,600.00	\$19,750.00	\$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	\$86,350.00	

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

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				705.00										705.00	1,955.00	
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	\$705.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	1,429.99	50,615.01	
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				163.35										163.35	836.65	
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	\$163.35	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	163.35	21,586.65	
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 :									
April 4, 2022									
Total Participating Members		28	28						
Complaint			27						
Percent Compliant			96.43%						
					01/01/22	2022			
	EPL Program?	Checklist Submitted	Compliant	EPL	POL	Amended Deductible	Revised EPL	Co-Insurance	
Member Name				Deductible	Deductible	Date	Deductible	01/01/22	Amended Co-Insurance
BASS RIVER	Yes	Yes	Yes	\$ 20,000	\$ 20,000			20% of 1st 250K	
BEVERLY	Yes	Yes	Yes	\$ 2,500	\$ 2,500			20% of 1st 250K	
BORDENTOWN CITY	Yes	Yes	Yes	\$100,000	\$ 20,000	03/07/22	\$ 20,000	20% of 1st 2Mil/20% of	20% of 1st 250K
BORDENTOWN TOWNSHIP	Yes	Yes	Yes	\$ 20,000	\$ 20,000			20% of 1st 250K	
CHESTERFIELD	Yes	Yes	Yes	\$ 20,000	\$ 20,000			20% of 1st 250K	
DELANCO	Yes	Yes	Yes	\$ 20,000	\$ 20,000			20% of 1st 100K	
DELTRAN	Yes	Yes	Yes	\$ 20,000	\$ 20,000			20% of 1st 250K	
EDGEWATER PARK	Yes	Yes	Yes	\$ 2,500	\$ 2,500			0%	
FIELDSBORO	Yes	Yes	Yes	\$100,000	\$ 20,000	03/23/22	\$ 20,000	20% of 1st 2Mil/20% of 1st 250K POL	20% of 1st 250K
FLORENCE	Yes	Yes	Yes	\$ 20,000	\$ 20,000			20% of 1st 250K	
HAINESPORT	Yes	Yes	Yes	\$ 2,500	\$ 2,500			0%	
LUMBERTON	Yes	Yes	Yes	\$ 20,000	\$ 20,000			20% of 1st 100K	
MANSFIELD TOWNSHIP B	Yes	Yes	Yes	\$ 20,000	\$ 20,000			20% of 1st 250K	
MEDFORD TOWNSHIP	Yes	Yes	Yes	\$ 20,000	\$ 20,000			20% of 1st 250K	
MOUNT LAUREL	Yes	Yes	Yes	\$ 20,000	\$ 20,000			20% of 1st 250K	
NEW HANOVER	Yes	Yes	Yes	\$ 20,000	\$ 20,000			20% of 1st 250K	
NORTH HANOVER	Yes	Yes	Yes	\$ 20,000	\$ 20,000			20% of 1st 250K	
PALMYRA	Yes	Yes	Yes	\$ 20,000	\$ 20,000			0%	
PEMBERTON	Yes	Yes	Yes	\$ 20,000	\$ 20,000			20% of 1st 250K	
PEMBERTON BOROUGH	Yes	Yes	Yes	\$ 20,000	\$ 20,000			20% of 1st 250K	
RIVERSIDE	Yes	Yes	Yes	\$ 20,000	\$ 20,000			20% of 1st 250K	
SHAMONG	Yes	Yes	Yes	\$ 10,000	\$ 10,000			0%	
SOUTHAMPTON	Yes	Yes	Yes	\$ 2,500	\$ 2,500			0%	
SPRINGFIELD	Yes	Yes	Yes	\$ 7,500	\$ 7,500			20% of 1st 100K	
TABERNACLE	Yes	Yes	Yes	\$ 10,000	\$ 10,000			0%	
WESTAMPTON	Yes	Yes	Yes	\$ 20,000	\$ 20,000			20% of 1st 250K	
WOODLAND	Yes	Yes	Yes	\$ 20,000	\$ 20,000			20% of 1st 250K	
WRIGHTSTOWN	No	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 4/4/22

Name	Applicant	Active Statute	Bond Position 1	Effective Date Position 1	Approval Status Position 1	Post Deletion Date Position 1	Second Position Bond Position 2	Effective Date Position 2	Approval Status Position 2	Post Deletion Date Position 2	Status
Bass River Township	Albert Stanley	Yes	Tax Collector	06/05/2017	Approved		Yes	CFO (Assuming Treasurer Duties)	06/05/2017	Approved	Approved
Bass River Township	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					
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

MEL STATUTORY BONDS as of 4/4/22

Pemberton Township	Joyce Tinnes	Yes	CFO (Assuming Treasurer Duties)	10/07/2021	Approved		Approved
Pemberton Township	Shayla Steele	No	Tax Collector	07/29/2021	Approved	12/10/2021	Approved
Pemberton Township	Alison Shinkunas	No	Tax Collector	03/23/2015	Approved	01/01/1900	Approved
Pemberton Township	Robert Benick	No	Treasurer	01/01/2014	Approved	10/01/2021	Approved
Pemberton Township	Alison Varrellmann	Yes	Tax Collector	03/23/2015	Approved		Approved
Riverside Township	Nancy Elmeaze	No	Tax Collector	09/01/2007	Approved	07/31/2015	Approved
Riverside Township	Mindie Weiner	Yes	Tax Collector	03/21/2016	Approved		Approved
Riverside Township	Meghan O. Jack	Yes	Treasurer	06/01/2013	Approved		Approved
Shamong Township	Kathryn Merkh	Yes	Tax Collector	01/01/2022	Approved		Approved
Shamong Township	Kathryn J. Taylor	No	Tax Collector	01/01/2007	Approved	11/27/2020	Approved
Shamong Township	Christine Chambers	Yes	CFO (Assuming Treasurer Duties)	11/24/2014	Approved		Approved
Southampton Township	Kinjalben Patel	Yes	CFO (Assuming Treasurer Duties)	03/01/2022	Approved		Approved
Southampton Township	Nancy Gower	No	CFO (Assuming Treasurer Duties)	01/01/2007	Approved	02/28/2022	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 Rosmundo	Yes	CFO (Assuming Treasurer Duties)	06/06/2013	Approved		Approved
Woodland Township	Nancy Seeland	Yes	Tax Collector	01/01/2015	Approved		Approved
Wrightstown Borough	Lynn A. Davis	No	Tax Collector	01/01/2010	Approved	11/01/2016	Approved
Wrightstown Borough	Jeffrey C. Elsasser	Yes	Tax Collector	11/01/2016	Approved		Approved
Wrightstown Borough	Ronald A. Ghrist	Yes	Treasurer	01/01/2010	Approved		Approved

Burlington County Municipal Joint Insurance Fund
Skateboard Park Approval Status

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

Last Update: 4/7/2022

FCE Supported County's Decision To Terminate Employee Following Workers' Comp Injury

Functional capacity examinations (FCEs) can be very useful in determining the ability of a worker to perform essential job functions by removing the guesswork and instead providing accurate data on an employee's physical abilities. *In The Matter of Thalia Tretsis Middlesex County, Sheriff's Office*, No. A-3682-19 (App. Div. February 15, 2022) provides some important guidance on the use of FCEs.

Ms. Tretsis (hereinafter "the appellant") injured her knee at work when she fell on ice in the County parking lot on March 6, 2015. She treated with authorized doctors and returned to work, eventually resuming full duty. However, some months later she began to have knee problems again and saw Dr. Gregory Gallick, who performed arthroscopic surgery on January 5, 2017. Following the surgery the appellant experienced continuing knee pain. Dr. Gallick approved light duty work in mid-February 2017, but appellant's knee pain continued to bother her. Dr. Gallick next ordered an FCE because he felt that the appellant was not recovering as well as he had expected.

Kinematic Consultants (now known as Atlantic Kinematics) performed the FCE on June 8, 2017. Dr. Gallick reviewed the results and opined that the appellant could not perform the full duties of a Sheriff's Officer. Appellant told Dr. Gallick that she "did not feel comfortable going back to her regular job" because of the pain and weakness in her knee.

On June 27, 2017, the County's employee benefits specialist attended an employee status conference with the appellant to review the FCE results. The FCE showed that appellant's ability to lift was limited to 35 pounds. The appellant requested that the County send her to another orthopedic specialist. The County agreed.

On July 13, 2017 Dr. David Epstein evaluated the appellant. The appellant advised Dr. Epstein that she was still having pain and discomfort in her knee. Dr. Epstein recommended gel injections which did not remove the pain. Dr. Epstein then recommended another FCE.

Kinematic then performed a second FCE on September 18, 2017, which documented that the appellant still had a deficit in her balance on her right side. The report concluded that the appellant had continuing pain in her knee, which was worse when bending, walking and standing. The FCE report concluded that the appellant could only perform light duty work.

Following the second FCE, Dr. Gallick reviewed the results and reached the conclusion that the appellant was at maximal medical improvement for her workers' compensation injury and was unable to perform the essential functions of her job. Dr. Epstein reviewed the second FCE and agreed that appellant was at MMI and was unable to perform her full duties.

On September 28, 2017 the County served appellant with a Preliminary Notice of Disciplinary Action with intention of removing her from her position. Following a departmental hearing, the County issued a Final Notice of Disciplinary Action on November 19, 2017 and removed appellant from her position with the County.

Appellant sought a hearing following her removal. At the hearing she did not testify but she presented testimony from Dr. Donald Polakoff, who examined the appellant on May 1, 2019 and concluded that appellant could perform the essential job functions. He said that the appellant was able in his office to hop on one leg at a time, do pushups and squats, and lift a box over her head while doing three knee bends. Dr. Polakoff admitted that he could not give an opinion on appellant's fitness prior to May 1, 2019 because he had not seen her before that date. He also did not offer any expert opinion on the value of FCE reports.

The Administrative Law Judge heard from various witnesses including departmental employees, Dr. Gallick, Dr. Epstein and Dr. Polakoff. She concluded on March 12, 2020 that appellant could not perform the duties of a Sheriff's Officer at the time she was removed in 2017. She rejected the appellant's argument that Kinematic may have improperly performed the FCE. An appeal followed to the Appellate Division, and appellant argued that the County's actions in removing her were arbitrary and capricious and never identified the essential functions of a Sheriff's Officer.

The Appellate Division affirmed the dismissal of appellant's case and rejected the argument that the County failed to provide proof of the nature and scope of appellant's required duties. As an aside, the Court also noted that appellant filed an application for an accidental disability retirement pension following her removal, which the Division of Pensions and Benefits deferred pending the outcome of the removal case. In its decision, the Appellate Division gave deference to the expertise of the professionals who performed the FCE. The Court also cited to the applicable regulation, N.J.A.C. 4A: 2-2.3 (a) (3), which authorizes a public entity to remove an employee for inability to perform the functions of the job.

Proposed Cannabis Bill A3511 Raises Serious Legal Issues

The New Jersey Assembly recently introduced legislation, **A3511**, which would force every workers' compensation, PIP and health insurance carrier writing insurance in New Jersey to provide coverage for medical cannabis. This legislation overreaches into the contractual bargaining between consumers and insurance companies and will no doubt drive premium costs higher. This legislation appears to be an attempt to codify and expand on the ruling in Hager v. M&K Construction, 246 N.J. 1 (2021).

Readers may recall that a near identical bill (**A1708**) was passed by the New Jersey Assembly Appropriations Committee on October 26, 2020 while Hager was slated to be heard by the Supreme Court of New Jersey. Thereafter the Supreme Court in Hager affirmed the Appellate Division decision to require the workers' compensation carrier to provide medical marijuana as a reasonable and necessary medical treatment under the facts of that particular case.

If this new bill is passed, employers and their carriers must include coverage for medical use of cannabis, the use and sale of which is currently prohibited under federal law. The relevant portion of the proposed bill reads, ***"Notwithstanding the provisions of subsection a. of this section, an employer or workers' compensation insurance carrier or private passenger automobile insurance carrier shall provide coverage for costs associated with the medical use of cannabis..."***

The bill is puzzling because it presupposes that the use of medical marijuana is a common and historically accepted type of medical treatment when in fact it remains highly controversial. Many pain medicine doctors still have reservations about using medical marijuana as a safe alternative to other more historical treatment. Some do not believe that there is sufficient proof that the use of medical marijuana reduces

dependency on opiates. That was an important fact in the Hager case because Mr. Hager testified that marijuana helped him wean off opiates.

Even if this bill should be enacted, defense counsel will still raise the issue in individual cases whether the use of medical marijuana is “reasonable and necessary,” cornerstone language from N.J.S.A. 35:15-15. Physician discretion in evaluating the reasonableness of medical treatment is crucial given that two injured workers can have the same injury, but one may require different treatment to restore the function of the body.

Enacting a law that requires carriers to include coverage for a controversial medical treatment will not only increase insurance costs for all employers and taxpayers but it will also likely lead to further litigation.

Book Review Of “Workers’ Compensation Emerging Issues Analysis”

For those readers who are interested in learning about current issues in workers’ compensation, I highly recommend the 2021 LexisNexis book entitled “**Workers Compensation Emerging Issues Analysis**.” I was asked to review this book and found it to be chock full of cutting-edge articles written for attorneys, employers, physicians, adjusters, carriers and third party administrators.

The book consists of a collection of well-written articles by prominent authors from around the nation in the field of workers’ compensation law. A large portion of the book is devoted to COVID-19 pandemic issues ranging from how to analyze compensability of COVID-19 occupational disease claims, what presumptions really mean, and the impact of the pandemic on the traditional going-and-coming rule. Among the most enlightening articles was one written by Michael C. Duff, Professor of Law at the University of Wyoming. The author discusses how presumptions actually work in the law, comparing the specific language in presumption laws from various states, and focusing on how employers may attempt to rebut the statutory presumptions.

In addition to the analysis on pandemic issues, there are also many other articles of interest to practitioners, including the impact of medical marijuana and opioid laws, understanding the AMA Guidelines in workers’ compensation, (used in most states but not in New Jersey), ride-sharing and the independent contractor defense, as well as a summary of state laws dealing with weekly limits on total disability in workers’ compensation.

One of the most impressive sections contained in this book is the state-by-state legislative and case law analysis. For each state there is a section called “trends analysis” and a section that reviews cases of interest to practitioners and employers since 2020. I liked reading the developments in each state because it makes it easy to spot and track legal trends in workers’ compensation. For attorneys, claims managers, supervisors and employers with business in several states, the book is absolutely essential.

“Workers’ Compensation Emerging Issues Analysis” was co-edited by Mr. Thomas Robinson, Esquire and the National Workers’ Compensation Defense Network (NWCDN). Mr. Robinson is the esteemed co-author of Larson’s Workers’ Compensation Law (LexisNexis) and Larson’s Workers’ Compensation, Desk Edition (LexisNexis). The NWCDN is a nationwide network of independent law firms dedicated to promoting excellence in the practice of workers’ compensation law. NWCDN runs some of the best seminars available to member practitioners and employers at various venues around the country.

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

BURLCO JIF Annual Planning Retreat



All BURLCO JIF Fund Commissioners and/or Alternates, Safety Coordinators, Claims Coordinators, Fund Professionals and Risk Management Consultants are invited to attend.

Reminder:

Criteria for the 2022 SIP Program: Each member is required to send a delegate to at least **“one half-day session”** (*morning or afternoon*) of the Annual Planning Retreat.



Note: If you attend the entire Annual Planning Retreat, you can qualify for additional “Safety Incentive Awards” as noted in the *2022 Safety Incentive Program*

Tuesday, May 3, 2022

Café Madison, 33 Lafayette Street, Riverside, NJ

Schedule

8:00 a.m. Registration / Continental Breakfast
9:00 a.m. Program begins | Morning Session
1:00 p.m. Afternoon Session begins
3:00 p.m. Program ends

**RSVP by Clicking
this Link**

RSVP by April 22, 2022

This year, in an effort to save paper and keep costs low, we will be providing an electronic version of the Retreat Presentations prior to the event, allowing you to download all materials as a pdf to your device. You will have the option to select the hard copy binder or the electronic version when you complete the registration form.

Should you have any questions or require any additional information, please contact Sheila Ortiz at sheila_ortiz@riskprogramadministrators.com.

We look forward to seeing you at the Retreat.

2022 Special Police Officer Patrol Practices Update

Four Hour Pre-Season Training

Instructed by: Chief Denis E. Connell, Retired

TOPICS:

1. AG Guideline: Core Principles review/pursuit policy update
2. AG Directive: LE Interactions with transgendered community
3. AG Directive: Handle with care/at-risk populations
4. AG Directive: Recording Police Activities
5. New Jersey's Press Shield Law: NJSA 2A:84A-21
6. Recreational marijuana update/recent narcotics legislation
7. Review of effective report writing principles

The course is designed for newly appointed Special Officers Class I, Class II and Veteran Special Officers assigned to seasonal police duty.

NOTE:

All in-person training is conducted at COVID-compliant Academy facilities. State regulations applicable at the time of training will be enforced.



2 Sessions Offered:

Thursday, May 26, 2022

CLASS CAPACITY: 40

6pm-10pm

Atlantic County Police Academy
5033 English Creek Rd, Mays Landing

Tuesday, May 17, 2022

MAX CAPACITY: 90

6pm-10pm

Cape May Police Academy
County Complex

These training seminars are provided free of charge to ACM, BURLCO and TRICO JIF Members on a first come-first serve basis. Register your personnel today!

[**CLICK HERE TO REGISTER**](#)

PLEASE DO NOT CALL THE ACADEMY TO REGISTER

Questions? Contact Sheila Ortiz

Email: Sheila_Ortiz@RiskProgramAdministrators.com | Phone: (856) 446-9137



2022 BURLCO Meeting Attendance																			
Municipality	Name	Jan-22	Feb-22	Mar-22	Apr-22	May-22	Jun-22	Jul-22	Aug-22	Sep-22	Oct-22	Nov-22	Dec-22	# FC Attended	#ALT Attended	# Meetings	% FC Attended	%ALT Attended	Combined Attendance
(Mtg Occurred=Y)		Y	Y	Y												3			
Bass River	Renwick/Somes	FC	Alt	Alt										1	2	3	33%	67%	100%
Beverly City	Wolbert/Midgette	FC	FC	FC										3	0	3	100%	0%	100%
Bordentown City	Archer/Peak	FC	FC	FC										3	0	3	100%	0%	100%
Bordentown Twp.	Carrington/Theokas	FC	FC	FC										3	0	3	100%	0%	100%
Chesterfield Township	McMahon/Sahol	FC	FC	FC										3	0	3	100%	0%	100%
Delanco Township	Provanzano/Browne	FC	FC	FC										3	0	3	100%	0%	100%
Delran Township	Bellina/Eggers	N/A	N/A	N/A										0	0	3	0%	0%	0%
Edgewater Park Twp.	Pullion/Cahall	N/A	FC	FC										2	0	3	67%	0%	67%
Fieldsboro	Hansell, P./Lewis.C	FC	N/A	N/A										1	0	3	33%	0%	33%
Florence Township	Fazekas/Elrton	FC	FC	FC										3	0	3	100%	0%	100%
Hainesport Township	Kosko/Kilburn	FC	FC	FC										3	0	3	100%	0%	100%
Lumberton Township	Springer/Dellorco	FC	FC	FC										3	0	3	100%	0%	100%
Mansfield Township	Fitzpatrick/Magee	FC	FC	FC										3	0	3	100%	0%	100%
Medford Township	Burger/Bielec	FC	FC	FC										3	0	3	100%	0%	100%
Mt. Laurel	Mascia/Shillingford	FC	FC	FC										3	0	3	100%	0%	100%
New Hanover	Tuliano/Jackson	FC	N/A	N/A										1	0	3	33%	0%	33%
North Hanover	Picariello/Duff	FC	FC	FC										3	0	3	100%	0%	100%
Palmyra Borough	Gural/Jackson	Alt	FC	FC										2	1	3	67%	33%	100%
Pemberton Borough	Mull/Vallari	FC	N/A	N/A										1	0	3	33%	0%	33%
Pemberton Twp.	Hornickel/Brown	Alt	FC	FC										2	1	3	67%	33%	100%
Riverside Township	Mansdoerfer/Jack	FC	FC	FC										3	0	3	100%	0%	100%
Shamong Township	Onorato	FC	FC	FC										3	0	3	100%	0%	100%
Southampton Township	Hoffman	FC	FC	FC										3	0	3	100%	0%	100%
Springfield Township	Keller/Sobotka	FC	FC	FC										3	0	3	100%	0%	100%
Tabernacle Township	English/Sunbury	FC	FC	FC										3	0	3	100%	0%	100%
Westampton Township	Ent/Farnsworth	FC	FC	FC										3	0	3	100%	0%	100%
Woodland Township	Brown/Seeland	FC	N/A	N/A										1	0	3	33%	0%	33%
Wrightstown	Ingling/Gorman	FC	FC	FC										3	0	3	100%	0%	100%
28		26	23	23	28	28	28	28	28	28	28	28	28	68	4	84	81%	5%	86%
		93%	82%	82%	100%	100%	100%	100%	100%	100%	100%	100%	100%						

N/A	No representation for this municipality
FC	Fund Commissioner in attendance
ALT	Alt. Fund Commissioner in attendance



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

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

**RESOLUTION AUTHORIZING THE RELEASE OF FUND YEAR 2015 CLOSED
SESSION EXECUTIVE COMMITTEE MEETING MINUTES INCLUSIVE OF
PREVIOUS REDACTED DISCUSSIONS DUE TO ONGOING LITIGATION THAT MAY
NOW BE RELEASED AS RECOMMENDED BY THE FUND SOLICITOR**

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

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

WHEREAS, the Burlington County Municipal Joint Insurance Fund is subject to the provisions of NJSA 10:4-6 the "Open Public Meetings Act"; and

WHEREAS, in 2015, the Executive Committee, during regularly scheduled meetings of the Fund, deemed it necessary to enter into a closed session to discuss matters affecting the safety and property of the public and to discuss pending or anticipated litigation and/or contract negotiations as authorized by NJSA10:4-12; and

WHEREAS, in accordance with NJSA10:4-14 minutes of these closed sessions were transcribed by the Fund Recording Secretary and approved by the Executive Committee; and

WHEREAS, in correspondence dated February 15, 2022 the Fund Recording Secretary requested that the Fund Solicitor review the closed session meeting minutes from Fund Year 2015 to make a determination as to whether any of these previous redacted minutes could be released to the public; and

WHEREAS, in correspondence dated April 4, 2022, a copy of which is attached hereto and incorporated herein by reference, the Fund Solicitor advised the Executive Director's Office that previously redacted sections of Closed Session Minutes from the February 20, 2015; June 16, 2015; and September 15, 2015 Executive Committee Meetings can now be released to the public in their entirety as the matters have now been resolved.

NOW, THEREFORE BE IT RESOLVED, by the Commissioners of the Burlington County Municipal Joint Insurance Fund that the previously redacted sections of Closed Session Minutes from the February 20, 2015; June 16, 2015; and September 15, 2015 Executive Committee Meetings can now be released in their entirety to the public as the matters have now been resolved; and

BE IT FURTHER RESOLVED that a copy of this Resolution by forwarded to the Fund Recording Secretary and Executive Director for their knowledge and action as required.

This Resolution was duly adopted by the Burlington County Municipal Joint Insurance Fund at a public meeting held on April 19, 2022.

BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND

Attest: _____
John Gural, Secretary

By: _____
Glenn McMahon, Chairperson



DAVID S. DEWEESE, ESQUIRE
david@deweese-lawfirm.com

D. SCOTT DEWEESE, II, ESQUIRE
scott@deweese-lawfirm.com

JOHN AMENHAUSER, ESQUIRE
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April 4, 2022

Paul A. Forlenza, Executive Director, BURLCOJIF
ARTHUR J. GALLAGHER
RISK MGT. SERVICES, INC.
P.O. Box 530
6000 Sagemore Drive, Suite 6203
Marlton, New Jersey 08053

[via paul_forlenza@riskprogramadministrators.com]

RE: BURLCOJIF 2015 Closed Session Meeting Minutes

Dear Paul:

Please be advised that I have reviewed the redactions from the Closed Session Meeting Minutes from the Fund Year 2015 (January through December) and based upon my review of those redactions, the redactions to the February 20, 2015, June 16, 2015, and September 15, 2015 Closed Session Minutes can now be released.

If you have any questions, or need for additional information please do not hesitate to contact me.

Very truly yours,
THE DEWEESE LAW FIRM, P.C.

David S. DeWeese

DSD/b
cc:

Tracy Forlenza, Recording Secretary, BURLCOJIF
Kris Kristie, Sr. Account Representative, Risk Program Administrators
Kamini Patel, MBA, CIC, CPCU, Pooling Administrator
Chris Roselli, Acct. Mgt., Qual-Lynx
Glenn McMahon, BURLCOJIF Fund Chair

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

**RESOLUTION AUTHORIZING THE RELEASE OF FUND YEAR 2019 CLOSED
SESSION EXECUTIVE COMMITTEE MEETING MINUTES INCLUSIVE OF
PREVIOUS REDACTED DISCUSSIONS DUE TO ONGOING LITIGATION THAT MAY
NOW BE RELEASED AS RECOMMENDED BY THE FUND SOLICITOR**

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

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

WHEREAS, the Burlington County Municipal Joint Insurance Fund is subject to the provisions of NJSA 10:4-6 the "Open Public Meetings Act"; and

WHEREAS, in 2019, the Executive Committee, during regularly scheduled meetings of the Fund, deemed it necessary to enter into a closed session to discuss matters affecting the safety and property of the public and to discuss pending or anticipated litigation and/or contract negotiations as authorized by NJSA10:4-12; and

WHEREAS, in accordance with NJSA10:4-14 minutes of these closed sessions were transcribed by the Fund Recording Secretary and approved by the Executive Committee; and

WHEREAS, in correspondence dated February 15, 2022 the Fund Recording Secretary requested that the Fund Solicitor review the closed session meeting minutes from Fund Year 2019 to make a determination as to whether any of these previous redacted minutes could be released to the public; and

WHEREAS, in correspondence dated April 4, 2022, a copy of which is attached hereto and incorporated herein by reference, the Fund Solicitor advised the Executive Director's Office that previously redacted sections of Closed Session Minutes from the July 16, 2019; November 26, 2019; and December 17, 2019 Executive Committee Meetings can now be released to the public in their entirety as the matters have now been resolved.

NOW, THEREFORE BE IT RESOLVED, by the Commissioners of the Burlington County Municipal Joint Insurance Fund that the previously redacted sections of Closed Session Minutes from the July 16, 2019; November 26, 2019; and December 17, 2019 Executive Committee Meetings can now be released in their entirety to the public as the matters have now been resolved; and

BE IT FURTHER RESOLVED that a copy of this Resolution be forwarded to the Fund Recording Secretary and Executive Director for their knowledge and action as required.

This Resolution was duly adopted by the Burlington County Municipal Joint Insurance Fund at a public meeting held on April 19, 2022.

BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND

Attest: _____
John Gural, Secretary

By: _____
Glenn McMahon, Chairperson



DAVID S. DEWEESE, ESQUIRE
david@deweese-lawfirm.com

D. SCOTT DEWEESE, II, ESQUIRE
scott@deweese-lawfirm.com

JOHN AMENHAUSER, ESQUIRE
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April 4, 2022

Paul A. Forlenza, Executive Director, BURLCOJIF
ARTHUR J. GALLAGHER
RISK MGT. SERVICES, INC.
P.O. Box 530
6000 Sagemore Drive, Suite 6203
Marlton, New Jersey 08053

[via paul_forlenza@riskprogramadministrators.com]

RE: BURLCOJIF 2019 Closed Session Meeting Minutes

Dear Paul:

Please be advised that I have reviewed the redactions from the Closed Session Meeting Minutes from the Fund Year 2019 (January through December) and based upon my review of those redactions, the redactions to the July 16, 2019, November 26, 2019, and December 17, 2019 Closed Session Minutes can now be released.

If you have any questions, or need for additional information please do not hesitate to contact me.

Very truly yours,
THE DEWEESE LAW FIRM, P.C.

David S. DeWeese

DSD/b

cc: Tracy Forlenza, Recording Secretary, BURLCOJIF
Kris Kristie, Sr. Account Representative, Risk Program Administrators
Kamini Patel, MBA, CIC, CPCU, Pooling Administrator
Chris Roselli, Acct. Mgt., Qual-Lynx
Glenn McMahon, BURLCOJIF Fund Chair

THE DEWEESE LAW FIRM
3200 PACIFIC AVENUE
WILDWOOD, NEW JERSEY 08260

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

**RESOLUTION AUTHORIZING THE RELEASE OF FUND YEAR 2020 CLOSED
SESSION EXECUTIVE COMMITTEE MEETING MINUTES INCLUSIVE OF
PREVIOUS REDACTED DISCUSSIONS DUE TO ONGOING LITIGATION THAT MAY
NOW BE RELEASED AS RECOMMENDED BY THE FUND SOLICITOR**

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

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

WHEREAS, the Burlington County Municipal Joint Insurance Fund is subject to the provisions of NJSA 10:4-6 the "Open Public Meetings Act"; and

WHEREAS, in 2020, the Executive Committee, during regularly scheduled meetings of the Fund, deemed it necessary to enter into a closed session to discuss matters affecting the safety and property of the public and to discuss pending or anticipated litigation and/or contract negotiations as authorized by NJSA10:4-12; and

WHEREAS, in accordance with NJSA10:4-14 minutes of these closed sessions were transcribed by the Fund Recording Secretary and approved by the Executive Committee; and

WHEREAS, in correspondence dated February 15, 2022 the Fund Recording Secretary requested that the Fund Solicitor review the closed session meeting minutes from Fund Year 2020 to make a determination as to whether any of these previous redacted minutes could be released to the public; and

WHEREAS, in correspondence dated April 4, 2022, a copy of which is attached hereto and incorporated herein by reference, the Fund Solicitor advised the Executive Director's Office that previously redacted sections of Closed Session Minutes from the June 16, 2020; July 21, 2020; October 20, 2020; November 17, 2020; and December 15, 2020 Executive Committee Meetings can now be released to the public in their entirety as the matters have now been resolved.

NOW, THEREFORE BE IT RESOLVED, by the Commissioners of the Burlington County Municipal Joint Insurance Fund that the previously redacted sections of Closed Session Minutes from the June 16, 2020; July 21, 2020; October 20, 2020; November 17, 2020; and December 15, 2020 Executive Committee Meetings can now be released in their entirety to the public as the matters have now been resolved; and

BE IT FURTHER RESOLVED that a copy of this Resolution be forwarded to the Fund Recording Secretary and Executive Director for their knowledge and action as required.

This Resolution was duly adopted by the Burlington County Municipal Joint Insurance Fund at a public meeting held on April 19, 2022.

BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND

Attest: _____
John Gural, Secretary

By: _____
Glenn McMahon, Chairperson



DAVID S. DEWEESE, ESQUIRE
david@deweese-lawfirm.com

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April 4, 2022

Paul A. Forlenza, Executive Director, BURLCOJIF

ARTHUR J. GALLAGHER

RISK MGT. SERVICES, INC.

P.O. Box 530

6000 Sagemore Drive, Suite 6203

Marlton, New Jersey 08053

[via paul_forlenza@riskprogramadministrators.com]

RE: BURLCOJIF 2020 Closed Session Meeting Minutes

Dear Paul:

Please be advised that I have reviewed the redactions from the Closed Session Meeting Minutes from the Fund Year 2020 (January through December) and based upon my review of those redactions, the minutes can be released with the following exceptions, there are certain redacted discussions that can now be released which are as follows:

- 1.) The redactions to the June 16, 2020 Closed Session Minutes can now be released.
- 2.) The redactions to the July 21, 2020 Closed Session Minutes can now be released.
- 3.) The redactions to the October 20, 2020 Closed Session Minutes can now be released.
- 4.) The redactions to the November 17, 2020 Closed Session Minutes can now be released.
- 5.) The redactions to the December 15, 2020 Closed Session Minutes can now be released.

If you have any questions, or need for additional information please do not hesitate to contact me.

Very truly yours,
THE DEWEESE LAW FIRM, P.C.

David S. DeWeese

DSD/b

cc: Tracy Forlenza, Recording Secretary, BURLCOJIF
Kris Kristic, Sr. Account Representative, Risk Program Administrators
Kamini Patel, MBA, CIC, CPCU, Pooling Administrator
Chris Roselli, Acct. Mgt., Qual-Lynx
Glenn McMahon, BURLCOJIF Fund Chair

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

**RESOLUTION AUTHORIZING THE RELEASE OF FUND YEAR 2021 CLOSED SESSION
EXECUTIVE COMMITTEE MEETING MINUTES AS RECOMMENDED BY THE
FUND SOLICITOR**

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

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

WHEREAS, the Burlington County Municipal Joint Insurance Fund is subject to the provisions of NJSA 10:4-6 the “Open Public Meetings Act”; and

WHEREAS, in 2021, the Executive Committee, during regularly scheduled meetings of the Fund, deemed it necessary to enter into a closed session to discuss matters affecting the safety and property of the public and to discuss pending or anticipated litigation and/or contract negotiations as authorized by NJSA10:4-12; and

WHEREAS, in accordance with NJSA10:4-14 minutes of these closed sessions were transcribed by the Fund Recording Secretary and approved by the Executive Committee; and

WHEREAS, in correspondence dated February 15, 2022 the Fund Recording Secretary requested that the Fund Solicitor review the closed session meeting minutes from Fund Year 2021 to make a determination as to whether any of these minutes could be released to the public; and

WHEREAS, in correspondence dated April 4, 2022, a copy of which is attached hereto and incorporated herein by reference, the Fund Solicitor advised the Executive Director’s Office that the Closed Session Minutes from the 2021 Executive Committee Meetings can be released to the public in their entirety.

NOW THEREFORE BE IT RESOLVED, by the Commissioners of the Burlington County Municipal Joint Insurance Fund that the Closed Session Minutes from the 2021 Executive Committee Meetings can be released to the public in their entirety.

BE IT FURTHER RESOLVED that a copy of this Resolution by forwarded to the Fund Recording Secretary and Executive Director for their knowledge and action as required.

This Resolution was duly adopted by the Burlington County Municipal Joint Insurance Fund at a public meeting held on April 19, 2022.

BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND

Attest: _____
John Gural, Secretary

By: _____
Glenn McMahon, Chairperson



DAVID S. DEWEESE, ESQUIRE
david@deweese-lawfirm.com

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scott@deweese-lawfirm.com

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April 4, 2022

Paul A. Forlenza, Executive Director, BURLCOJIF

ARTHUR J. GALLAGHER
RISK MGT. SERVICES, INC.

P.O. Box 530
6000 Sagemore Drive, Suite 6203
Marlton, New Jersey 08053

[via paul_forlenza@riskprogramadministrators.com]

RE: BURLCOJIF 2021 Closed Session Meeting Minutes

Dear Paul:

Please be advised that I have reviewed the Closed Session Meeting Minutes from the Fund Year 2021 (January through December) and based upon my review of those minutes, the minutes can be released in their entirety.

If you have any questions, or need for additional information please do not hesitate to contact me.

Very truly yours,
THE DEWEESE LAW FIRM, P.C.

David S. DeWeese

DSD/b
cc:

Tracy Forlenza, Recording Secretary, BURLCOJIF
Kris Kristie, Sr. Account Representative, Risk Program Administrators
Kamini Patel, MBA, CIC, CPCU, Pooling Administrator
Chris Roselli, Acct. Mgt., Qual-Lynx
Glenn McMahon, BURLCOJIF Fund Chair

SAFETY DIRECTOR REPORT

Burlington County Municipal Joint Insurance Fund

TO: Fund Commissioners, Safety Coordinators, and Risk Managers

FROM: Keith Hummel, JIF Safety Director

DATE: April 6, 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 Assistant Director Public Sector jsaville@jamontgomery.com Office: 732-736-5009 Cell: 609-330-4092
Robert Garish Assistant Director Public Sector 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 Florence on March 8, 2022
- Township of Southampton on March 11, 2022
- Township of Delran Safety Committee Meeting on March 22, 2022
- Township of Mansfield Safety Committee Meeting on March 30, 2022
- Township of Mansfield Member Renewal on March 30, 2022

LAW ENFORCEMENT LOSS CONTROL SURVEYS

- City of Bordentown on March 15, 2022
- Township of North Hanover on March 23, 2022

MEETINGS ATTENDED

- Claims Committee Meeting on March 15, 2022
- Executive Fund Committee Meeting on March 15, 2022
- BURLCO Executive Safety Committee on March 29, 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

- How to Receive Push Notifications on the NJMEL Mobile App?
- Training Announcement: Designated Employee Representative (DER) Training
- March 2022: National Ladder Safety Month
- Bus and Van Operations Safety and Risk Management Considerations
- Work Safety and Work Station Ergonomics
- Law Enforcement Risk Analysis: Vehicular Law Enforcement Crash Mitigation Considerations
- 2022 MSI Expo: In-Person Training on April 6, 2022 – Bergen County Law & Public Safety Institute
- Training Announcement: Indoor Air Quality (IAQ) Designated Person Training
- Fire Apparatus Tires Best Practices
- Playground Management
- Batting Cages Best Practices
- MSI LIVE Schedule

MSI LAW ENFORCEMENT MESSAGES

- Monell Claim - Wright vs. City of Euclid
- Sexual Assault and Harassment Awareness Month - April 2022

MSI NOW & MSI DVD

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

MSI NOW	
Municipality	Number of Videos
Delran	12
Mansfield	4
Mount Laurel	1
Southampton	1
Westampton	2

[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	1

MSI LIVE

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

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

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

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

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

LESSONS LEARNED FROM LOSSES

MONTHLY NEWSLETTER – APRIL 2022

POLICE VEHICLE SAFETY



The 2021 National Law Enforcement Memorial and Museum Law Enforcement Officers Fatalities Report recognized that 58 officers were killed in traffic incidents in 2021, a 38% increase from 2020. Of these 58 fatalities, 27 involved the officer being struck by a vehicle, which is an increase of 93% over the year 2020. It is clear that line of duty motor vehicle crashes remains a constant threat for law enforcement.

PLEASE CONSIDER THE FOLLOWING FOR THE SAFETY OF YOUR OFFICERS.

- Make sure officers are wearing their seatbelts at all times inside the vehicle. It is estimated that half of all police officers suffering fatalities in a car crash were not wearing seatbelts.
- Roll Call Briefings reminding officers of the dangers and best practices
- Limit the amount of time the officer is sitting in the police car on the side of the road.
- Limit equipment in the car. Make sure it is properly secured and if it cannot be secured, relocate it or secure it in the trunk.

Examples:

- Officer stopped in the crosshatched median between opposing lanes of traffic to perform paperwork when a driver drifted into this area striking the patrol vehicle. The officer suffered upper back and shoulder injuries resulting in pain management, injections and physical therapy and ultimately surgery for the shoulder, even though he was wearing a seatbelt at the time. The total costs on this claim to this point are a little over \$135,000. Even though this accident is not the fault of the officer, it could have likely been avoided by picking a safer location to perform this work.



DATE: April 01, 2022

To: The Members of the Executive Board of the BURLCO JIF

FROM: Christopher Winter, L/E Risk Management Consultant

RE: BURLCO Activities (March)

During the month of March the following agencies were visited:

Agency	Contact Purpose
Pemberton Twp. PD	Chief Jason Watters Meet / Greet Discuss Program Tour agency.
Palmyra Borough PD	Chief Meghan Campbell Meet / Greet Discuss Program Tour agency.
FlorenceTwp. PD	Chief B. Boldizar Meet / Greet Discuss Program Tour agency.
Bordentown City PD	Chief Shawn Lafferty Meet / Greet Discuss Program Tour agency.
Mount Laurel Twp. PD	Chief Stephen Riedener Meet / Greet Discuss Program Tour agency.

Delran Twp. PD	Chief James Mitchell	Meet / Greet Discuss Program Tour agency.
Pemberton Borough PD	Chief Edward Hunter	Meet / Greet Discuss Program Tour agency.
Mansfield Township PD	Chief Ronald Mulhill	Meet / Greet Discuss Program Tour agency.
Beverly City PD	Sergeant Theresa Davison	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 is one(1) agency that remains to be visited and pending scheduling at this time.

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 and Transitional Duty. All agencies above have a process in place for police personnel, excluding Bordentown City and Pemberton Borough.

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. The Defensive Driving Course on the MEL site was encouraged to all agencies due to the increase of accidents involving officers nationwide in the past two years.



Law Enforcement Bulletins / Newsletters:

No Bulletins were distributed this month.

Meetings Attended:

L/E Consultant Meeting:	03/04/2022
BURLCO Claims Committee Meeting:	03/15//2022
BURLCO Executive Committee Meeting:	03/15/2022
Special Meeting (PTSD Claims)	03/23/2022
BURLCO Safety Committee Meeting	03/29/2022

Sincerely,

Christopher J. Winter Sr. CPM

Law Enforcement RMC

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: April 19, 2022 at Hainesport Municipal Building
Email address: debby_schiffer@targetingwellness.com 856-322-1220

April Well-being Initiatives & Activities

I continue to reach out to my Wellness contact in an attempt to schedule time to have an idea generating conversation regarding ways to use allocated wellness funds for 2022. Several towns have already started to either implement or generate ideas for activities later this month or quarter. A lot of shifting of positions has taken place within several towns. Please notify me of any changes with your assigned Wellness Coordinator. Thank you!

Starting an employee garden – multiple benefits: fresh produces and stress relief. Other considerations: have a succulent potting event with approved snacks. Fun craft activities. Team Building activities.

Reflexology – another way to generate stress relief and relaxation to refocus on the day

Chair massages – setting up 10 minutes for employees to find some muscle and tension relief

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.

Other ideas:

Challenges: sleep hygiene, drink more water, eat more fiber or plants, move more, step (Bingo card, tracking sheet, etc.)

Cooking demonstrations – Food Bank of South Jersey or other resources may be available. If interested, let me know and we can work on this together. May be a resource in your area I can contact on your behalf.

Employee Snack Day – providing pre-approved snack options, fruit for each department

Avenues for Promoting Well-being

Wellness Advisory Committee –

- Charter was approved at last month's Safety Committee Meeting (March 29th)
- Meeting minutes are included in your agenda packet, which I believe I addressed at the March meeting.
- Next meeting date being confirmed and will be announced at the May Executive meeting.

Wellness Coordinator Brainstorming Sessions – First meeting targeted for April 21st at 10am. All the wellness coordinators from the three JIFs have been invited to participate in this brainstorming session to share ideas and challenges while gaining peer support. Frequency – 3x in 2022 held virtually.

List of Approved Wellness Items for Fund Coverage – when ordering snacks or prize ideas, please refer to this list and the website (photos included).

Participation in Safety Committee Meetings – Thank you for your invitations to your safety meetings when appropriate. With notice I will also attend in-person meetings whenever possible.

Verbal Update on Police Pilot Program

Meeting scheduled with Dr. Elias on April 5th. (Keith Hummel and Jordan Simone, ACM JIF)

April Targeting Wellness Newsletter

This month brings more outdoor activities and with it might come the temptation to shorten the sleep time to get in more time that is fun. April is also Stress Awareness Month; stress is also affected by lack of sleep. I have therefore devoted the April Targeting Wellness Newsletter to reminding us all of the important part sleep plays

BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND
WELLNESS DIRECTOR'S REPORT

not only in managing stress but also in how it is the most critical self-care routines you need to implement and maintain for health and well-being.

With all the distractions and demands put on us (whether self induced or societal pressure) getting enough sleep has become a daily challenge for many. Over 30% of adults report getting less than six hours of sleep a night. Having this occur on a consistent base is setting you up for chronic health concerns. The quantity as well as the quality of sleep impacts our happiness, memory, motivation and many bodily functions.

Here is a snapshot of the topics being addressed in the April issue attached:

- **Getting enough sleep should not be taken lightly** - I share some pretty surprising information on how sleep impacts our body and mind
- **Proven Facts about Sleep** - be sure to check out the section on **memory and learning**
- **Flyer showing the positive results of getting better sleep** - might want to print this page and post it in your employee lounge/break room
- **Sleep Hygiene Checklist** - what are you currently doing and what can you add?
- **Is napping a good idea?** You may be surprised at this answer. Important to read **especially if you are a first responder!**
- **Nutrition Bites:** Fuel your gut with Fiber.
- **Nutrition Bites:** Old advertisements - What were they thinking? **Would we fall for this today?**
- **Recipe Corner: Teriyaki Brussels Sprouts** (highly recommended)



Targeting Wellness Newsletter

April 2022

Good News for Good Health!

Debby Schiffer, Wellness Director for BURLCO & TRICO JIFs

I may have shared this poem by Portia Nelson in the past, however, I feel we can always use a little reminder that we have the power to make a choice, a different choice that leads us down a new and healthy path in life. The path we want to be on.

Chapter 1

I walk down the street.
There is a deep hole in the sidewalk.
I fall in. I am lost....I am helpless.
It isn't my fault.
It takes forever to find a way out.

Chapter 2

I walk down the same street.
There is a deep hole in the side walk.
I pretend I don't see it. I fall in again.
I can't believe I am in the same place.
But it isn't my fault.
It still takes a long time to get out.

Chapter 3

I walk down the same street.
There is a deep hole in the sidewalk.
I see it is there.
I fall in....it's a habit...but my eyes are open.
I know where I am. It is my fault.
I get out immediately.

Chapter 4

I walk down the same street.
There is a deep hole in the sidewalk.
I walk around it.

Chapter 5

I walk down a different street.

(we're never too late to make a change)

In this issue

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Getting Enough Sleep Should Not Be Taken Lightly

Sleep is crucial in helping your body recover and fight off disease. It also greatly impacts our brain function.

There is a lot that has been learned of just how valuable the quantity and the quality of sleep is for the health of our physical and mental well-being. Even with so much that has been discovered, studies continue to support and reveal why burning the candle at both ends, pushing back bedtime to 'get it all in' can cause serious illness, perhaps even death. Since over 30% of Americans don't get enough sleep it's worth reviewing the many benefits of sleep and taking into consideration how much sleep you actually get (or don't get) every night.

In this section, I'll touch on a few things that you may or may not know about sleep's importance. I would encourage you to read up on this further especially if you are concerned you might suffer from sleep deprivation.

Some Proven Facts About Sleep



How much sleep do we need?

Adults: 7-8 hours a day

Over 30% of Americans report getting under 6 hours of sleep a night. When this happens over and over, your body accumulates a sleep **debt**, a sleep deficit that can add up and can negatively impact your well-being. You don't have to go long before this occurs. **After 17 to 19 hours without sleep**, ones ability to react and respond can be compromised by **50 percent!!** Plus your performance can be worse than having a blood alcohol level above the legal driving limit of **0.05 per cent**. Could this be impacting the auto accidents we are seeing, especially with emergency responders?

Sleep can help prevent chronic disease.

Increased levels of cortisol, the stress hormone, are produced by the body when tired. This hormone has been linked to heart disease and heart attacks.

Loss of sleep impacts ones immune system which can prevent the body's ability to fight off viruses, infection and can make one more susceptible to diabetes and high blood pressure.

The CDC has reported that reducing your sleep by even a few hours could dramatically decrease the effectiveness of certain cells in fighting off tumors.

Side note: A 2012 study found that getting adequate sleep after a vaccine helped the body produce the necessary amount of T-cells to fight off viruses. Wish this information had been published during the pandemic!!

Sleep helps with inflammation.

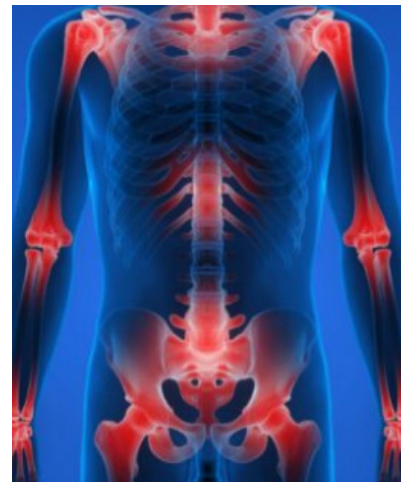
Inflammation in the body can cause many health concerns including cardiovascular disease and cancer. Those who do not get enough sleep are more prone to developing chronic inflammation.

Sleep helps with weight management.

Making sleep a nightly priority could help keep off the excess pounds. That's because sleep deprivation impacts two hormones that are tied directly to hunger and weight.

Ghrelin: "hunger hormone" increases when sleep is lost. It is responsible for stimulating your appetite.

Leptin: this hormone tells your brain when you have had enough to eat. This decreases when sleep deprived making it more difficult to resist temptations or stop eating even once your full.



Getting Enough Sleep Should Not Be Taken Lightly

More Proven Facts About Sleep

It's not just sleep deprivation that causes issues. Sleep restriction is also a real thing. This is when you do not get enough sleep several nights in a row. A Harvard Medical study compared the effects of total sleep deprivation to prolonged sleep restriction. Subjects in the study slept either four OR six hours each night for 14 nights.

It's no surprise that those sleeping only four hours had greater cognitive deficit than the six hour group. However, after two weeks, even those who got two additional hours had reductions in their cognitive functioning equivalent to not sleeping at all for two days. Another interesting discovery was that after a few days of sleep restriction, the participants could no longer judge how sleepy or poorly performing they actually were.

Sleep can help reduce anxiety.

If you have ever been anxious and stressed about something, you know that getting enough quality sleep can be a huge challenge. **At least 20% of Americans have anxiety disorder** so sleep is a real concern. Lack of sleep also triggers or exacerbates symptoms of anxiety and stress.



Low impact movement such as yoga or tai chi can reduce stress and help to increase the quality of sleep. Incorporating this into a healthy sleep routine can be very beneficial.

Sleep Deprivation is linked to mood and depression.

Several studies show that when someone is sleep deprived, they tend to focus more on the negative. Researchers compared the part of the brain that processes negative emotion in participants who got a good night sleep with those who were sleep deprived. In an MRI, this part of the brain "lit up" more in those who were sleep deprived when shown a series of unpleasant images.

Likewise, when participants were asked to remember a group of random words, those lacking sleep recalled twice as many of the negative words (such as "grief", "angry", "crash") compared to the other group who recalled more positive words (such as "smile", "happy", "calm").

Study showed "**40% deficit in learning new material in those who were sleep deprived.**" Watch this TedTalk for great insight into sleep: ***Sleep is Your Superpower*** with Matt Walker (April 2019).

Sleep Improves memory and learning.

If you are learning something new and want to make sure you remember it, "sleep on it"! When we sleep, our brain remains active consolidating and storing memories. Sleep has been proven to help us retain and recall new and important information. Without this, our brains would be crowded with unnecessary information or junk. This can easily be seen in toddlers. When introduced to a new toy and associated name, those children who took a nap right afterwards vs those who were allowed to stay up and play, were much more successful at recalling the specific toy by name when asked to pick it out among other toys.

This brings up a very interesting concept of **how sleep may impact a traumatic event**. Studies were done with rats, exposing them to a stressor (a buzzer followed by an electric shock). Some of the rats were **not** permitted to sleep for a period of time after this occurrence. The rats who were sleep deprived, later **showed less behavioral and physiological signs of a PTSD-like reaction**. What this could mean is that staying awake after being exposed to a trauma could keep the brain recording **new** information so the traumatic memory **gets buried** in the "noise" of the other memories that will be consolidated during sleep. More studies are needed on humans but this is promising that some memories can be lost preventing the onset of PTSD.



YOU'LL BE HAPPIER.

People who sleep enough have better moods and fewer problems with depression and anxiety.



YOU'LL LEARN BETTER.

Adults who get enough sleep do better on tests of short-term memory.



YOU'LL SEE BETTER.

The longer you stay awake, the more vision errors you make, ranging from tunnel vision to seeing double to even hallucinations.



YOU'LL BUILD MUSCLE MORE EASILY.

Your body uses most of the night to heal damage done to your cells and tissues when you are awake and more metabolically active.

Getting Better Sleep Impacts Our Body and Mind



YOU'LL HAVE HEALTHIER SKIN.

People who get more sleep have skin that recovers quickly and show fewer signs of aging.



YOU'RE LESS LIKELY TO ABUSE ALCOHOL.

Researchers believe that disrupted circadian rhythms make adolescents more likely to engage in risky behavior and to develop alcohol use disorders.



YOU'LL HAVE FEWER HEART PROBLEMS.

One large study found that sleeping five hours or less a night was associated with a 45% increased risk for heart attacks.



YOU'LL SPEAK BETTER.

Staying awake too long can cause slurred speech, repetitive word usage, and a slow, monotonous tone.



YOU'RE LESS AT RISK FOR CERTAIN CANCERS.

Researchers have found that night workers are more likely to develop colon and breast cancer.

Sleep Hygiene Checklist

Sleep hygiene means having good sleep habits. How do you know if your sleep hygiene needs a make over? Think about how you would respond to these questions: Do you are having trouble falling asleep? Are you experiencing frequent sleep disturbances? Or are you suffering from drowsiness during the day? If you answered yes to any of these, you might want to take a look at some the recommended strategies here and pick those that seem like the best solutions for you.



Set a Sleep Schedule and Commit to it. Having a set schedule helps to keep your brain and body in cynic:

- ◆ Regardless of the day of the week, try to wake up around the same time every day. Staying up really late over the weekend will throw your sleep rhythm off, starting your week off with a sleep deficit.
- ◆ Prioritize sleep above those temptations to work, study, socialize or exercise when you should be winding down for rest. Calculate when you need to get to sleep based on the time you have to get up. Try to get the recommended 7-8 hours by doing your best to be ready to put your head down on the pillow at that set time.
- ◆ If need by, make this adjustment gradually. It might not work to force yourself to go to bed an hour earlier the first night. Start with smaller goals so you can achieve them and not toss your efforts out the window (or bedroom).

It's all in the preparation! How you prepare for sleep will have a lot to do with your success. Here are some things to keep in mind that can help your unwind from a busy day:



- ◆ Be consistent with your steps. This means set up a nightly routine that you can stick with every night.
- ◆ Try to set aside **at least** 30 minutes for your winding down. Think about what would put you in a state of calm such as soft music, meditation, yoga stretches, reading a book or listening to a audiobook that does not require your full attention to enjoy.
- ◆ Start dimming the lights during this wind down time. That means turn off the all electronic devices and TV up to 60 minutes before sleep. The bright light interferes with your production of melatonin, the hormone our body makes to initiate sleep. Also they cause mental stimulation which is hard to shut off preventing you from feeling sleepy.
- ◆ Sometimes the goal of "falling asleep" causes stress. We tend to put a lot of pressure on ourselves to get enough sleep. Instead of making that your objective, it might be easier to focus on relaxation. Learning paced breathing or meditation can put your mind in a restful state.
- ◆ Tossing and turning may occur.
 - If it does, do not look at the clock. It tends to get you stressed out even more especially if you need to get up for work.
 - Retry the relaxation techniques used before getting into bed
 - If you continue to toss and turn, get up and keeping the lights dim perhaps do some stretching, write down your thoughts or read a book.

Get your bedroom in order:

- ◆ Having a comfortable mattress and pillow along with excellent sheets (that feel good against your skin) are first!
- ◆ Set a cool temperature for the room (around 65 degrees is recommended)
- ◆ Block out light either with heavy lined curtains or an eye mask
- ◆ Wear ear plugs to drown out noise especially if you are on shift work.



Cultivate healthy daytime habits:

- ◆ Get daylight exposure especially sunlight in the morning. This helps to keep your circadian rhythm in check.
- ◆ Get regular physical activity but not too close to your bedtime.
- ◆ Avoid smoking, alcohol and caffeine for 4-6 hours before bed. As you know, these are all stimulants. (A glass of wine might seem to relax you but it actually disrupts your sleep later on, interrupting the deep sleep you need for recovery and memory. And caffeine can stay in your system for several hours affecting quality of sleep. It also blocks your brain from detecting adenosine, a chemical that builds up naturally in the body during the day to promote sleepiness.
- ◆ Avoid a big, heavy or spicy meal close to bedtime. When we sleep we want our energy going towards the sleep

Do you drink coffee to stay awake? Caffeine blocks your brain from detecting adenosine which builds up during the day, however, the adenosine "pressure" is still there so you do not feel refreshed only not as sleepy...but this is temporary!

<https://www.sleepfoundation.org/sleep-hygiene>; Harvard University check list; The Sleep Savvy

Is Napping a Good Idea?

According to CDC, napping can actually be an effective way to deal with fatigue and restore alertness. There is strong scientific evidence that taking a nap both short (15 to 30 minutes) and long (up to 1.5 hours) can increase cognitive function. This is important for all of us but especially beneficial and crucial for our first responders. Here is the break down recommendation:

A brief nap during the daytime (15-30 minutes):

- ◆ Set an alarm for sure, especially if you are taking a “cat” nap during your lunch break at work!
- ◆ Put on an eye mask and ear plugs
- ◆ If possible lay down

A longer nap of up to 1.5 hours is useful during emergency response shifts when employees and volunteers have to work long hours:

- ◆ Lay down to allow your brain the opportunity to progress into deeper sleep to promote better recovery.
- ◆ It is important to note that taking long naps could make it more difficult to fall asleep at night because it reduces the buildup of pressure for sleep (caused by adenosine, a naturally occurring substance in our cells that builds up throughout the day inducing sleepiness at night). This is not an issue if you are very sleep deprived or fighting an infection.

It is not uncommon in this case for one to wake temporarily disoriented and/or decline in performance/mood. If you are now expected to race off to an emergency, one way to reduce this slight lag is to take 100 mg (equal to about a 5-ounce cup) of brewed coffee. Also going into bright light or washing your face will help.

Another strategy offered by the CDC is to take caffeine just before taking a short nap. Because caffeine takes about 30 minutes to reach full effect, around the time you awaken or shortly thereafter, you will experience benefits of alertness from both the caffeine AND the nap.

Best times to take a nap: early in the morning, middle of the afternoon and during the night. Naps are less likely late in the morning or early evening.

IT IS IMPORTANT TO KEEP IN MIND THAT NAPS ARE TEMPORARY HELP TO REPLACE ALERTNESS...A NAP IS NOT MEANT TO BE A REPLACEMENT FOR REGULAR QUALITY SLEEP!

Resource: CDC. National Institute for Occupational Safety and Health (NIOSH)

Detrimental impact of sleep loss:

- ◆ Perceiving more stress
- ◆ Increased rumination of negative thoughts
- ◆ Decreased attention and focus which could lead to safety issues
- ◆ Impacts happiness, memory, many bodily functions and motivation (Hmmm...)

Stress and less structured schedules due to COVID have negatively impacted sleep quality for many. Studies show that people getting less than the minimum amount of sleep (6 hours) have increased negative emotions and greater severity of physical symptoms. This impact worsened with the accumulation of consecutive sleep loss.

Source: Ernst, J. (July 2021). Heallo Interviews. Neurology. Consecutive sleep loss negatively

Word of caution: Don't obsess over sleep difficulties since that stress could make things worse for you. There is a lot on the science of sleep. Read scientific articles to learn more. And if changing your sleep habits doesn't help, it might be time to make an appointment with a professional.





Fuel Your Gut With Fiber

Our gastrointestinal tract (a.k.a. our gut or microbiome) is more than 30 feet long, with an inside lining that is 20 to 100 times greater than our skin. It is made up of at least 100 **trillion** microorganisms (called microbota) composed of thousands of different species. This does not only include bacteria but fungi, parasites, and viruses. I know, the thought can be very uncomfortable! In a healthy person these “bugs” coexist in a peaceful way and are there for a very important

health-sustaining reason, allowing for the smooth operation of our whole entire body. These microbota actually make up more of who we are than our own human cells do!

The reason our gut microbota has a profound affect on our health is because 70% of our immune system is distributed around our gut to defend us against “invaders”. It is therefore no surprise why the health of our gut bacteria plays a crucial role in warding off a number of chronic conditions such as allergies, diabetes, Crohn’s disease, certain cancers and has even been linked to autism.

Most of the microbota that make up our gut lives in the last section of our gastrointestinal tract, a long way from our mouth where food is delivered. By the time food reaches this point, the nutrients have been taken for use throughout the body except for one very important ingredient. The main food necessary for keeping our bacteria feed, happy and healthy is **FIBER**! Fiber is the non-digestible part of plants that gets passed through the length of the gut tract and arrives intact at your colon where the bacteria feeds on it. Not something most of us want to think about but it’s a fact. In essence, fiber makes up the prebiotics that helps our good bacteria grow and thrive.

Most people today, unfortunately, starve their gut of this precious nutrient. The Standard American Diet (S.A.D) is filled with highly processed “foods” and large amounts of animal products (note: animal products do not contain fiber!) See the graph below showing the percent of people consuming fiber. Rarely do we hear about this; only that we need to eat more protein. How many people do you think are protein-deficient in this country? My guess...**none**, including vegetarians and whole food plant-based vegans!



Little known statistic: 97% of people do not consume enough fiber!



Prebiotics = Fiber Probiotics = good gut bacteria

Some things to keep in mind when thinking about adding more fiber:

- Diversity is key! Eat a variety of fruits, vegetables, whole grains and legumes (beans) a day. Think *rainbow*, eating plants with a variety of colors; the more colors the more vitamins and minerals; our gut bacteria loves variety!
- How much daily fiber do you need? 25 grams for women and 35 grams for men
- A serving size is roughly the size of your fist. Strive for 8 servings a day!
- Consume them in as close to their natural state as possible.
- Breads and pasta count as long as they are whole grain or whole meal.
- Drink plenty of water. Aim for 8-10 glasses of water a day. Note it can also help with brain function since 75% of our brain is water! Dehydration will definitely impact how you feel. (remember: well hydrated = clear urine)

TOP sources of fiber include: beans (all kinds), peas, lentils, chickpeas, black-eyed peas, artichokes, whole wheat flour, barley, bulgur, bran, raspberries, blackberries, and prunes.

GOOD sources of fiber include: lettuce, dark leafy greens, broccoli, okra, cauliflower, sweet potatoes, carrots, pumpkin, potatoes with the skin, corn, snap beans, asparagus, cabbage, whole wheat pasta, oats, popcorn, nuts, raisins, pears, strawberries, oranges, bananas, blueberries, mangoes, and apples.

It’s clear how our food choices greatly impact our gut health. You may have heard our gut referred to as our “**second brain**”, It should then come as no surprise that **our gut has a profound effect on our mood and cognitive function**. Researchers in New Zealand tracked the fruit and vegetable consumption of people over several weeks along with their level of happiness. Those who eat the most (about eight servings of fruit & vegetables a day) were the happiest. The participants also reported feeling happier the day *after they consumed* the higher amounts of fruits and vegetables.

Other studies conducted by **Australian researchers** showed where consuming a Mediterranean-style diet rich in fruits, vegetables, whole grains and legumes, **reduce symptoms of depression “four times more effectively” than when social support** was offered to the study participants.

And don’t fall for the short-cut of just replacing what you aren’t getting in your diet with a pill...a supplement. Studies also show that it’s food in its **whole** form that works best. The way all the nutrients interact in the plant make it the healing powerhouse it is...**not isolating one particular vitamin or nutrient as some “magic bullet”**. In some cases, this could actually be harmful. (Read T. Colin Campbell’s book *Whole* for more insight on this). Bottom line, consume more whole plant foods in as close to their natural form as possible (from a farm not a factory!)

Although it is always best to get your pre and postbiotics from eating a healthy diet, if you have to take a supplement, choose :

- Product with a seal of approval from testing agencies such as Consumer Reports or Consumer Labs.
- Probiotic capsule package with inulin or other prebiotics
- Probiotic in spore form which can survive on the shelf or in the digestive tract.

Resource: Cleveland Clinic

Challenge idea: Fiber Fridays—post this newsletter in your municipality and encourage everyone to eat more fiber (at least) on Friday!

Resource: ACLM The Lift Project and Nourish by WebMD

Would You Fall For This Today?

For decades we have been lied to by the creative and manipulative advertising of the food and tobacco industries...some who are under one and the same parent company (example: Philip Morris owns Kraft). Heed the warning "buyers beware" since linking products to happiness or health would certainly attract attention. It is so easy to acquire the taste for many of the things that we now know to be extremely harmful not only to our health but the health of the environment. Today we are fortunate to have tons of research at our fingertips showing how changing our diet to a plant predominate one along with altering other lifestyle habits can and WILL restore our gut and overall health in most cases. Plus it can add healthy years to our life! There is a quote I often reference: "It's not the years in your life, it's the life in your years". You can make a different choice, but the choice to do so can only come from you. You owe it to yourself to try. Your future self will thank you for it!

Does this sound like a popular diet of today? Hint: begins with "k"

2 delicious ways to help keep yourself in trim!

In this hot weather, do you feel tired, listless, all washed-out? Don't blame it all on the heat! Look to your diet, too. Scientific studies show it might well be due to a lack of high quality protein...the kind you get in meat. In all meat—any meat—in frankfurters or wieners and cold cuts as well as sirloin steak. So, for a summer full of fun, set out a platter full of protein—like the one below. Or sink your teeth in a juicy "hot dog," at home, at the beach, at the ball game—wherever you may be.

Platter Full of Protein

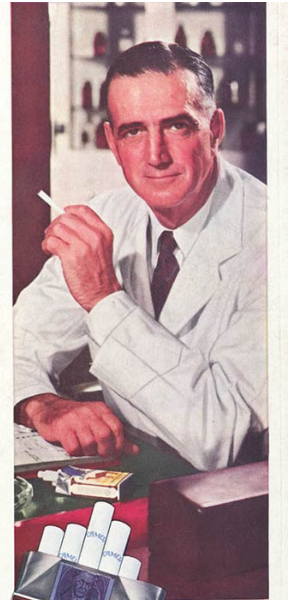


According to repeated nationwide surveys,

More Doctors Smoke CAMELS than any other cigarette!

Doctors in every branch of medicine were asked, "What cigarette do you smoke?" The brand named most was Camel!

You'll enjoy Camels for the same reasons so many doctors enjoy them. Camels have cool, cool mildness, pack after pack, and a flavor unmatched by any other cigarette. Make this sensible test: Smoke only Camels for 30 days and see how well Camels please your taste, how well they suit your throat as your steady smoke. You'll see how enjoyable a cigarette can be!



THE DOCTORS' CHOICE IS AMERICA'S CHOICE!



For **PEP** and **VIGOR**—

VITAMIN DONUTS

Each Donut Fortified with a minimum of 25 units of Vitamin B1

THEY'RE HAPPY

Because they eat

LARD

Issued by the Lard Information Council

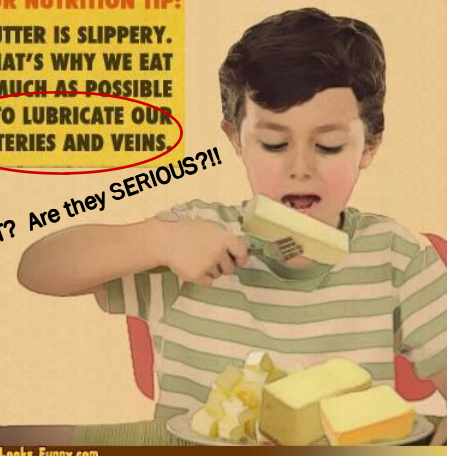
BUTTER

GOOD AND GOOD FOR YOU

YOUR NUTRITION TIP:

BUTTER IS SLIPPERY. THAT'S WHY WE EAT AS MUCH AS POSSIBLE TO LUBRICATE OUR ARTERIES AND VEINS.

WHAT? Are they SERIOUS?!!



My Food Looks Funny.com



Teriyaki Brussels Sprouts

This was absolutely yummy! Even if you aren't a fan of Brussels Sprouts, I would bet that you are going to love these. This easy, homemade teriyaki sauce really makes this dish delicious! Let me know if you try it.

Main Ingredient:

1 lb. **Brussels Sprouts**, trimmed, halved *

Sauce Ingredients:

4 Tablespoons **tamari** *
 2 Tablespoon **vegetable broth** *
 2 Tablespoons **rice vinegar**
 2 teaspoons **mirin** *
 1 Tablespoon minced **garlic**
 1 Tablespoon minced **ginger**
 2 Tablespoons **organic maple syrup**
 1 teaspoon **tahini**
 ½ teaspoon **molasses**
 ¼ teaspoon **red pepper flakes** (optional) *
 1 teaspoon **cornstarch** (or arrowroot powder)

Bowl Ingredient Ideas:

Steamed brown rice
 Carrots, julienne slices
 Red bell pepper slices
 Cucumber slices
 Radish slices
 Greens (kale, baby spinach, etc.)

Recipe taken from Monkey & Me Kitchen Adventures



Instructions:

1. Preheat the oven to 400 F.
2. Line a large 14 x 20 baking sheet with parchment paper, set aside.
3. Trim the Brussels Sprouts of any hard pieces, then cut them in half (quarter any really large ones) and place the cut-side down on the parchment paper. Spread them out so they have some room to breathe/roast. Bake/roast for 13 minutes.
4. In the meantime, make the Teriyaki sauce by placing all the **Sauce Ingredients** into a small stockpot, whisk well, heat until boiling, then immediately lower the temperature. Whisk until thickened.
5. After 13 minutes, remove the Brussels Sprouts from the oven, then place them into a large bowl and pour **half** of the Teriyaki Sauce over them. Gently mix the Brussels Sprouts with the sauce until they are well coated, then dump them back onto the parchment covered baking sheet, spread them out a bit, and place them back into the oven for 3 to 7 minutes (largely dependent upon how tender you like your Brussels Sprouts) to caramelize.
6. After 3 minutes, remove them from the oven. Create a bed of steamed rice, then place the roasted Brussels Sprouts over them. Place some fresh carrots, red bell pepper slices, sliced cucumbers, radish slices, and kale (or other greens), then drizzle some of the remaining Teriyaki sauce over the Brussels Sprouts, rice, and fresh veggies.

*TIPS FOR SUCCESS:

- **Trimming the Brussels Sprouts:** We like to buy fresh Brussels Sprouts, then trim off any tough ends and slice them in half. We quarter the really large ones to create uniform sizes.
- **Placing on Parchment Paper:** While it is very tempting to just dump the Brussels Sprouts onto the parchment paper covered baking sheet, take the time to space them out onto the parchment paper so they have room to breathe/roast. Place the largest pieces on the outer edges and the smaller ones in the center. The edges tend to get more heat than the center.
- **Tamari/Vegetable Broth/Maple Syrup:** We have family members divided over the amount of tamari used as tamari can sometimes get "salty". We used a reduced sodium tamari, but the red pepper flakes seem to amply the saltiness of this dish. Some family members preferred the full 4 Tablespoons while others preferred 3 Tablespoons. If unsure, start on the lower side, but make sure you make up the liquid in other places (water, maple syrup, etc.) This is a bold Teriyaki sauce, it has a lot of flavor.
- **Mirin** is a type of rice wine similar to sake, but with a lower alcohol content. You can leave the mirin out if you wish, but it really adds a nice depth of flavor and the alcohol burns off. If you decide to leave it out, you may need to increase the rice vinegar slightly and add more maple syrup. You can typically find mirin in the Asian aisle in most grocery stores or health food stores. If you prefer less sweetness, use the lower amount of mirin to 1 teaspoon.

Debby Schiffer, NBHWC, Wellness Director for BURLCO & TRICO JIF
 E-mail: debby_schiffer@targetingwellness.com Office: 856-322-1220 Cell: 856-520-9908

The Wellness Advisor Committee meeting of the ACM, BURLCO, & TRICO Municipal Joint Insurance Funds was held via Zoom on Thursday, February 24th, 2022 at 3:30pm and Friday, February 25th, 2022 at 9:30am.

Those in attendance were:

Sue Miller, Chair, Borough of Clayton
Lauren Schoonmaker, Co-Chair, Pennsville Township
Patrice Hansell, Borough of Fieldsboro
Sari Applebaum, Ventnor City
Christie Ostrander, Sea Isle City
Deb Bender, Monroe Township
Tiffany Carney, Monroe Township
Tracy Kilmer, Palmyra Township
Doretha (Rita) Jackson, Palmyra Township
Paul Forlenza, Executive Director, Arthur J. Gallagher
Paul Miola, Deputy Executive Director, Arthur J. Gallagher
Kamini Patel, Pooling Administrator, Arthur J. Gallagher
Jordan Simone, ACM JIF Wellness Director
Debby Schiffer, BURLCO & TRICO Wellness Director

Those not in attendance were:

Michele Brown, Pemberton Township

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

I. INTRODUCTIONS

2/24/22, 2/25/22- All members introduced themselves, stating their municipalities, JIF affiliation and position(s) of responsibility.

II. PURPOSE OF COMMITTEE

2/24/22, 2/25/22 - Mrs. Schiffer explained the purpose of the WAC, highlighting that this committee will communicate regarding wellness related information between all three JIFs, as well as communicate the impact of comorbidities on Worker's Compensation claims. Mrs. Schiffer asked if there were any questions. No questions were entertained.

III. FREQUENCY OF MEETINGS

2/24/22 - Mrs. Schiffer explained that the WAC is planning to meet three times a year, about two weeks prior to the TRICO JIF Executive Safety Committee Meetings.

2/25/22 - Mrs. Schiffer added the idea of starting each meeting with a stretch, meditation or a joke. She noted that two meetings were held for the initial meeting in order to accommodate everyone's schedules, however, there will only be one meeting date and time going forward.

IV. ATTENDANCE COMMITMENT

2/24/22, 2/25/22 - Mrs. Schiffer mentioned the importance of being present at all meetings, and if anyone cannot attend to please have an alternative representative from your municipality.

V. SELECT CHAIR AND CO-CHAIR

2/24/22 - Mrs. Schiffer explained the role of the Chair and Co-Chair. She asked if anyone in the group would like to serve in either of these positions. Mrs. Simone added that these roles will not involve a lot of responsibility, primarily to approve the minutes prior to the Safety Committee Meetings. No one voiced interest in either position. Mrs. Schiffer recommended waiting until Friday's meeting and see if anyone from that group indicates an interest in either position. Should no one volunteer, Mrs. Schiffer and Mrs. Simone will make a recommendation.

2/25/22 – Ms. Miller from the Borough of Clayton (TRICO JIF) volunteered to act as Chair of the Wellness Advisory Committee. Ms. Schoonmaker of Pennsville Township (TRICO JIF) volunteered to act as Co-Chair of the Committee.

VI. COMMITTEE CHARTER – GOALS/SPECIFIC DUTIES

2/24/22 - Mrs. Simone explained the specific duties and goals of the Wellness Advisory Committee. She indicated the goal is for participants to have fun with brainstorming together rather than it being a burden. Mrs. Schiffer encouraged the members to think outside of the box and explore many ideas geared toward the betterment of employees and lifestyle changes that would be applicable. Mrs. Simone acknowledged some of the barriers regarding participation in wellness and would like to address these issues as a group going forward.

2/25/22 – Mrs. Schiffer asked if there were any questions about the goals and specific duties. No questions were entertained.

Mr. Forlenza noted that the Committee is a work in progress and that the duties can evolve over time as the Committee matures. He also noted that the Charter should be re-examined each year.

VII. NEXT STEPS

2/24/22, 2/25/22 - Mrs. Schiffer mentioned that after the conclusion of the meeting, she and Mrs. Simone would send the Chair the minutes for approval, which will then be shared during the upcoming Safety Committee meetings for final approval.

VIII. WHY WELLNESS IS IMPORTANT - DISCUSSION

2/24/22 - Mrs. Schiffer emphasized why this committee was formed. She mentioned that our health and the health of employees are crucial – they are the assets of every municipality. Mrs. Schiffer asked the group to share “what does wellness mean to you?”

Ms. Hansell of Fieldsboro (BURLCO JIF) mentioned that she tries different things but these ideas don't always work. She mentioned that she has tried to eat vegan but sometimes it is frustrating to choose which way might work the best for her. She stated

that everyone's wellness journey is ever evolving. She also mentioned that she thinks perhaps some employees find wellness daunting, and we should focus on encouraging small changes. Ms. Hansell was curious how many employees are involved in each municipal's wellness meetings.

Mrs. Schiffer emphasized creating a program that fits everyone's different needs including various ways to communicate these needs. She also mentioned that sometimes wellness is not covered in municipal safety meetings.

Ms. Ostrander of Sea Isle City (ACM JIF) mentioned wellness is important considering the mental health issues throughout the past two years. She would like to see more emphasis on mental health.

Ms. Applebaum of Ventnor City (ACM JIF) commented on Ms. Hansell's question of "How do we get all employees involved in wellness?", by saying that you do not have to have everyone participate. Mrs. Simone agreed with this and mentioned that not everyone will be "on board" with all wellness activities. Ms. Applebaum mentioned that she is the only one responsible for wellness related activities within Ventnor City and that some activities sound like a great idea until they come to fruition and there is a lack of participation and interest from employees.

Mrs. Schiffer indicated that there can be different activities held for different departments to accommodate their unique needs. However, sometimes that doesn't always work if the leader of the department is not willing to promote wellness. She mentioned that there needs to be better communication from the top down. Ms. Hansell suggested that we could provide a survey that asks what everyone is interested in and would like to focus on. Mrs. Schiffer agreed with Mrs. Hansell and suggested a survey related to the six pillars of lifestyle wellness.

Ms. Hansell asked if there is a wellness "theme" for 2022. Mrs. Schiffer mentioned that there is no current theme for this year, and asked if anyone had any suggestions. No suggestions were entertained.

2/25/22 – Ms. Miller noted that people might understand how to be healthy and what wellness is, although they feel it is cumbersome.

Mrs. Simone noted Ms. Hansell's suggestion from the 2/24 meeting which was to break down the idea of wellness into smaller steps.

Mrs. Schiffer mentioned that people might not have a support system at home helping employees to maintain a healthy lifestyle.

IX. COMORBIDITY SLIDES

2/24/22 - Mrs. Schiffer shared her computer screen, showing the comorbidity slides that Mr. Miola had created. She mentioned these were created to show those who have comorbidities compared to those who do not and the dramatic increase in indemnity

and medical costs, as well as lost time. Mrs. Schiffer asked if there were any questions. No questions were entertained.

2/25/22 – Mr. Miola noted that we now have JIF statistics of employees who have comorbidities versus the ones who do not. He pointed out the difference in their ability to recover more quickly from workplace injuries when there are no comorbidities present. He continued to explain the statistics on each slide. He suggested that the committee members take this information and share it with their elected officials.

Mrs. Schiffer noted that our lifestyles affect us for a lifetime.

Ms. Kilmer of Palmyra (BURLCO JIF) noted the unknown ways that COVID related claims are going to affect the statistics and employees' health going forward.

X. REVIEW OF WELLNESS FUND APPROVAL SHEETS PER EXECUTIVE DIRECTOR'S OFFICE

2/24/22 - Mrs. Schiffer indicated the only change made to the document was a limit to how much of the wellness funds could be spent for a wellness challenge. She noted the reason for this change was due to a municipality spending the majority of their wellness funds on one prize for one employee. Mrs. Schiffer also mentioned that gift cards are not permissible unless given as a prize for a wellness challenge. Mrs. Schiffer asked how the members feel about the document. Ms. Hansell noted that she liked the guidelines.

Mrs. Schiffer mentioned that she and Mrs. Simone are working on creating an itemized list of prizes based on monetary value. Ms. Hansell agreed that this would be helpful.

2/25/22 – After reviewing the noted changes to the document, Mrs. Schiffer asked if there were any questions.

Mr. Forlenza asked all members of the committee to review the document and if they have any comments to share them with Mrs. Schiffer and Mrs. Simone. He noted that in the past year or so members are “stretching the boundaries” of items that are reimbursable under the wellness funds. He mentioned that this document will be shared with all of the Executive Safety Committees in order to get their approval of these reimbursement guideline changes. He asked that the committee review this current version and notify Mrs. Schiffer by close of business on Monday, 2/28/22 with any recommended changes.

XI. IDEAS FOR IMPROVING FUND MEMBER PARTICIPATION IN THE WELLNESS PROGRAM

2/24/22 - Mrs. Schiffer mentioned that this was touched upon earlier in the meeting and this will be an ongoing conversation during future WAC Meetings.

2/25/22 – Mrs. Schiffer asked the group for any ideas on ways to improve participation in the wellness program. She noted Mrs. Simone's idea about a “theme” for the year. Mrs. Simone mentioned comments from the previous WAC meeting, surveying employees to determine their areas of interest. Mrs. Schiffer noted the six pillars of wellness and perhaps creating a survey around them.

Ms. Miller noted a possible barrier to wellness was that her municipality has never met as one large group and that they do not have the space to do that. She was not sure if people would even be interested or attend. Ms. Schoonmaker agreed with this comment. Mrs. Schiffer asked if having the Mayor or a Council member support or present at such a gathering would make a difference. Ms. Carney of Monroe (TRICO JIF) noted that Monroe Township incorporated wellness into their employee appreciation lunch, which was a mandatory event at a hall.

Mrs. Schiffer asked Ms. Carney what food selections were available at the event. Ms. Carney noted that it was a luncheon and they served things like chicken marsala, salad, etc. Mrs. Schiffer said the reason for her question was to emphasize that when we are trying to promote wellness at such an event, we need to support that message by serving healthier food options.

XII. PROMOTIONAL ITEMS – POSTERS

2/24/22, 2/25/22 - Mrs. Schiffer mentioned that the JIF is currently working on an educational poster related to comorbidities. She mentioned posters on various wellness topics that the JIF provided in previous years.

2/25/22 – Ms. Miller mentioned that she would like to get employees motivated. She mentioned that maybe motivation needs to come from the bottom up instead of the top-down. She suggested having a wellness champion within each department to help motivate the rest of the employees. Mrs. Schiffer agreed and mentioned that there should be a “buddy system” within each department.

Ms. Jackson of Palmyra (BURLCO JIF) mentioned that Palmyra Township is hosting a recipe challenge. They are sharing healthier recipes based on different fruits, vegetables and spices that rotate monthly. She mentioned this is to encourage employees to cook meals at home, and that employees are enthusiastic about this.

Ms. Bender of Monroe (TRICO JIF) suggested having an app that employees could join in order to encourage and challenge each other. She mentioned a possible app called “Sprout.” She added the idea of a Facebook page to interact and motivate each other. Mrs. Schiffer liked the idea of providing support to each other, whether it be through an app or Facebook, in-person group or MyFitnessPal. Mrs. Simone suggested a group on WhatsApp.

Mrs. Schiffer mentioned an idea that came up previously about having a stipend for those who coordinate wellness activities within their municipality.

Ms. Schoonmaker mentioned the idea of creating a JIF Approved Wellness Store that included wellness related items municipalities could purchase from instead of paying out of their own pocket first. Also getting a purchase order, etc. is sometimes difficult. Ms. Miller and Mrs. Schiffer expressed that they liked this idea. Mrs. Schiffer suggested

exploring what “hot” items the “store” would include. Mr. Forlenza expressed concern about the logistics of doing that.

XIII. NEXT MEETING

2/24/22 - Mrs. Schiffer and Mrs. Simone indicated that the next two meetings will take place on one of the following dates in May (10th, 11th or 12th) and one in September (20th, 21st and 22nd). Specific dates for the next two meetings will be decided after the WAC Meeting on Friday, February 25th.

2/25/22 – Mrs. Schiffer asked if there was a particular time that was best for everyone. There was a unanimous agreement amongst the group that morning was the best time for future meetings.

WELLNESS ADVISORY COMMITTEE JOINT INSURANCE FUNDS

The Joint Insurance Fund Executive Committee, comprised of ACM, BURLCO & TRICO JIF representation, hereby constitutes and establishes a Wellness Advisory Committee:

Composition

1. Members of the Wellness Advisory Committee shall consist of representatives from ACM, BURLCO and TRICO Joint Insurance Funds (JIFs)
2. Members of the Committee shall be appointed by the Fund Wellness Directors and shall report to the Executive Committee through the Executive Safety Committee.
3. The positions of Committee Chair and Co-chair will be held by a participating Fund member.
4. Also serving on the Advisory Committee shall be the Fund Wellness Directors and a representative from the Executive Director's Office.
5. Additionally, Risk Management Consultants may serve as well as other JIF Professionals available for brainstorming sessions and/or supporting efforts proposed by the committee.
6. The Advisory Committee members shall voluntarily participate with the interest and intent to develop and promote wellness programs that address the main concerns influencing workplace injuries and Workers Compensation Claims (WCC).

Authority and Responsibility – Main Objective

The Wellness Advisory Committee is to serve as a focal point for communication between the ACM, BURLCO and TRICO JIFs, the Executive Director/Administrator, the Wellness Director, Executive Safety Committee and member municipalities. The function of the committee is advisory in nature and is not intended to infringe upon the responsibility of the Wellness Director or employees of member towns. The Wellness Advisory Committee shall provide recommendations to the Executive Safety Committee on wellness best practices and wellness initiative suggestions. The Wellness Advisory Committee shall also work with the Executive Director and the Wellness Director in attempting to identify services that may be provided by the Joint Insurance Fund to member municipalities in order to reduce comorbidities and increase participation in wellness activities that focus on building a healthy workplace supporting overall well-being.

Meetings

The Wellness Advisory Committee is to meet on a quarterly basis, but no less than three (3) times a year. Meetings will be held virtually to accommodate the expansion of County territories represented by the committee members.

WELLNESS ADVISORY COMMITTEE JOINT INSURANCE FUNDS

Attendance

Members of the Wellness Advisory Committee shall be present at all meetings. As necessary, a Fund representative can request that another member of his or her municipality stand-in for them.

Minutes

Minutes of each meeting are to be prepared by the Wellness Director, approved by the Advisory Committee members and provided to the Executive Safety Committee.

Specific Duties/Goals

The Wellness Advisory Committee is to:

1. Collaborate efforts to enhance and expand the annual wellness program, which shall provide for the planning, organization, control and leadership of the JIF's directed wellness efforts.
2. Implement, monitor and evaluate all wellness program initiatives, services and vendors including, but not limited to, County Health Departments, Local Hospitals, Employee Health Insurance Programs, Employee Assistance Programs, etc.
3. Explore ways to encourage and increase municipal involvement in the JIF Wellness Program, promoting wellness initiatives targeting the leading comorbidities impacting the Joint Insurance Fund workers compensation claims.
4. Recommend guidelines supporting appropriate use of municipal wellness funds with final approval commencing on the Executive Safety Committee.
5. Apprise the Executive Safety Committee, through minutes and special presentations as necessary, of significant developments in the course of performing the above duties.
6. Report at least annually to the Executive Committee on the discharge of the above responsibilities.
7. Perform additional duties as assigned by the Executive Safety and Executive Committees related to this Charter and the discharge of duties as assigned above.



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

Intake	March-22	March-21	2022 March YTD	2021 March YTD
# of New Claims Reported	18	40	113	140
# of Report Only	9	20	72	85
% Report Only	50%	50%	64%	61%
# of Medical Only	5	12	29	33
# of Lost Time	2	8	10	22
Medical Only to Lost Time Ratio	71:29	60:40	74:26	60:40
Claim Petition	2	0	2	0
COVID-19	2	28	2	98
Average Days Reported To Qual-Lynx (Indemnity, Medical Only, Report Only)	1.3	5.3	5.1	5.0
Average Days Reported To Employer (Indemnity, Medical Only, Report Only)	0.2		1.2	

Nurse Case Management	March-22	March-21
# of Cases Assigned to Case Management	23	21
# of Cases >90 days	16	20

Savings	March-22	March-21	2022 March YTD	2021 March YTD
Bill Count	123	218	339	474
Provider Charges	\$244,119	\$400,014	\$484,669	\$990,760
Repriced Amount	\$127,923	\$192,933	\$231,786	\$361,418
Savings \$	\$116,196	\$207,081	\$252,883	\$629,341
% Savings	48%	52%	52%	64%

QualCare Provider Network Penetration Rate	March-22	March-21	2022 March YTD	2021 March YTD
Bill Count	97%	95%	95%	95%
Provider Charges	99%	96%	97%	95%

Exclusive Provider Panel Penetration Rate	March-22	March-21	2022 March YTD	2021 March YTD
Bill Count	94%	96%	92%	95%
Provider Charges	97%	93%	97%	86%

Transitional Duty Summary		2022 March YTD	2021 March YTD
% of Transitional Duty Days Worked		85%	69%
\$ Saved By Accommodating		\$49,819	\$41,197
% of Transitional Duty Days Not Accommodated		15%	31%
Cost Of Days Not Accommodated		\$6,785	\$21,245



**Burlington County Municipal JIF
Average Days To Report By JIF Member
(Indemnity, Medical Only, Report Only)
1/1/2022 - 3/31/2022**

	# Of Claims Reported	Average Days Reported To Qual-Lynx	Average Days Reported To Employer
BASS RIVER TOWNSHIP	1	2.0	0.0
BORDENTOWN CITY	2	1.5	0.0
BORDENTOWN TOWNSHIP	3	12.3	2.0
CHESTERFIELD TOWNSHIP	1	2.0	2.0
DELANCO TOWNSHIP	2	5.0	0.5
EDGEWATER PARK TOWNSHIP	1	0.0	0.0
FLORENCE TOWNSHIP	4	3.0	0.0
LUMBERTON TOWNSHIP	2	0.0	0.0
MANSFIELD TOWNSHIP	6	12.3	9.0
MEDFORD TOWNSHIP	3	0.3	0.0
MOUNT LAUREL TOWNSHIP	51	3.9	0.1
NORTH HANOVER TOWNSHIP	1	1.0	0.0
PALMYRA BOROUGH	1	1.0	0.0
PEMBERTON TOWNSHIP	13	9.8	2.5
RIVERSIDE TOWNSHIP	6	0.2	0.0
SOUTHAMPTON TOWNSHIP	4	0.5	0.0
TABERNACLE TOWNSHIP	2	12.0	0.0
WESTAMPTON TOWNSHIP	8	9.0	3.9
Grand Total	111	5.1	1.2



**Burlington County Municipal JIF
Claims Reported By Claim Type
1/1/2022 - 3/31/2022**

March 2022

All Claims Reported			
	# Of Claims Reported	Average Days Reported To Qual-Lynx	Average Days Reported To Employer
INDEMNITY	2	1.0	0.0
MEDICAL ONLY	5	0.6	0.0
REPORT ONLY	9	1.7	0.3
Grand Total	16	1.3	0.2
Claims Reported - Not Covid-10			
	# Of Claims Reported	Average Days Reported To Qual-Lynx	Average Days Reported To Employer
INDEMNITY	2	1.0	0.0
MEDICAL ONLY	5	0.6	0.0
REPORT ONLY	7	2.1	0.4
Grand Total	14	1.4	0.2
Covid-19 Claims Reported			
	# Of Claims Reported	Average Days Reported To Qual-Lynx	Average Days Reported To Employer
REPORT ONLY	2	0.0	0.0
Grand Total	2	0.0	0.0

1/1/2022 - 3/31/2022

All Claims Reported			
	# Of Claims Reported	Average Days Reported To Qual-Lynx	Average Days Reported To Employer
INDEMNITY	10	10.1	5.9
MEDICAL ONLY	29	3.0	1.2
REPORT ONLY	72	5.3	0.6
Grand Total	111	5.1	1.2
Claims Reported - Not Covid-10			
	# Of Claims Reported	Average Days Reported To Qual-Lynx	Average Days Reported To Employer
INDEMNITY	10	10.1	5.9
MEDICAL ONLY	24	2.6	1.4
REPORT ONLY	28	7.8	1.2
Grand Total	62	6.2	2.0
Covid-19 Claims Reported			
	# Of Claims Reported	Average Days Reported To Qual-Lynx	Average Days Reported To Employer
MEDICAL ONLY	5	4.8	0.0
REPORT ONLY	44	3.8	0.2
Grand Total	49	3.9	0.1



**Burlington County Municipal JIF
Transitional Duty Summary
1/1/2022 - 3/31/2022**

	Transitional Duty Days Available	Transitional Duty Days Worked	% Of Transitional Duty Days Worked	\$ Saved By Accommodating	Transitional Duty Days Not Accommodated	% Of Transitional Duty Days Not Accommodated	Cost Of Days Not Accommodated
PEMBERTON TOWNSHIP	225	225	100%	\$25,295	0	0%	\$0
MEDFORD TOWNSHIP	30	30	100%	\$3,866	0	0%	\$0
BASS RIVER TOWNSHIP	43	43	100%	\$1,745	0	0%	\$0
BORDENTOWN CITY	6	6	100%	\$243	0	0%	\$0
MOUNT LAUREL TOWNSHIP	72	67	93%	\$6,212	5	7%	\$464
DELRAN TOWNSHIP	114	90	79%	\$12,459	24	21%	\$928
WESTAMPTON TOWNSHIP	23	0	0%	\$0	23	100%	\$2,853
FLORENCE TOWNSHIP	3	0	0%	\$0	3	100%	\$365
MANSFIELD TOWNSHIP	24	0	0%	\$0	24	100%	\$2,175
Grand Total	540	461	85%	\$49,819	79	15%	\$6,785



Sample Transitional Duty Assignments
March 2022

Job Title	Injury	TD Assignment
Police Officer	Finger laceration with tendon damage	Working on expungements
Police Officer	Long Covid - Adrenal insufficiency	Working in the evidence room
EMS	R Ankle nonn-displaced fibula fracture/Achilles Tendinitis	Working in police records at primary employer
Firefigher	Displaced fracture of 5th metacarpal bone	Working in Fire Prevention
Police Officer	Impingement and adhesive capsulitis - shoulder	Typing, clerical answering phones, no contact with arrestees
Assistant Supervisor	Displaced bucket handle meniscus tear	Supervisory duties
Police Officer	Medial meniscus tear	Desk Duty
Police Officer	Rotator cuff tear	Administrative/Desk Duty
Police Officer	R Shoulder labral tear	Administrative functions such as calling officers for OT or side jobs, conducting firearmes investigations



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

	Bill Count	Provider Charges	Repriced Amount	\$ Savings	% Savings
Qualcare	119	\$241,869	\$126,193	\$115,676	48%
Hospital	7	\$90,406	\$63,255	\$27,151	30%
Ambulatory Surgical Center	2	\$56,133	\$15,364	\$40,768	73%
Durable Medical Equipment	3	\$26,142	\$20,914	\$5,228	20%
Physical Med & Rehab	5	\$16,400	\$4,676	\$11,724	71%
Physical Therapy	32	\$13,036	\$3,021	\$10,015	77%
MRI/Radiology	9	\$12,315	\$5,966	\$6,349	52%
Orthopedics	22	\$8,259	\$3,699	\$4,560	55%
Behavioral Health	10	\$6,960	\$4,650	\$2,310	33%
Occ Med/Primary Care	14	\$3,993	\$1,874	\$2,119	53%
Neurosurgery	3	\$3,350	\$744	\$2,606	78%
Physicians Fees	7	\$2,688	\$989	\$1,699	63%
Emergency Medicine	1	\$754	\$198	\$556	74%
Neurology	2	\$750	\$329	\$421	56%
Urgent Care Center	2	\$683	\$513	\$170	25%
Out Of Network	4	\$2,250	\$1,730	\$520	23%
Anesthesiology	1	\$1,200	\$780	\$420	35%
Behavioral Health	2	\$1,000	\$900	\$100	10%
Other	1	\$50	\$50	\$0	0%
Grand Total	123	\$244,119	\$127,923	\$116,196	48%

QualCare Network Provider Participation Rate

Bill Count 97%

Provider Charges 99%

Exclusive Provider Penetration Rate

Bill Count 94%

Provider Charges 97%



**Burlington County Municipal JIF
PPO Savings And Penetration Report
1/1/2022 - 3/31/2022**

	Bill Count	Provider Charges	Repriced Amount	\$ Savings	% Savings
Qualcare	321	\$470,875	\$221,381	\$249,494	53%
Hospital	22	\$156,351	\$97,683	\$58,668	38%
Ambulatory Surgical Center	4	\$109,475	\$32,896	\$76,579	70%
Physical Therapy	101	\$38,539	\$9,794	\$28,745	75%
Physical Med & Rehab	10	\$35,950	\$8,449	\$27,501	76%
Orthopedics	47	\$29,078	\$16,342	\$12,736	44%
Durable Medical Equipment	3	\$26,142	\$20,914	\$5,228	20%
MRI/Radiology	23	\$16,462	\$8,347	\$8,115	49%
Anesthesiology	7	\$15,002	\$5,989	\$9,012	60%
Physicians Fees	21	\$9,958	\$5,213	\$4,745	48%
Occ Med/Primary Care	40	\$8,516	\$5,059	\$3,457	41%
Behavioral Health	10	\$6,960	\$4,650	\$2,310	33%
Emergency Medicine	8	\$6,529	\$1,696	\$4,833	74%
Neurosurgery	8	\$5,800	\$1,622	\$4,178	72%
Urgent Care Center	9	\$2,848	\$1,675	\$1,174	41%
Neurology	5	\$1,905	\$837	\$1,068	56%
Laboratory Services	2	\$891	\$81	\$809	91%
Pain Management	1	\$470	\$135	\$335	71%
Out Of Network	18	\$13,794	\$10,405	\$3,389	25%
Emergency Medicine	3	\$4,448	\$2,670	\$1,778	40%
Other	5	\$3,771	\$3,539	\$232	6%
Anesthesiology	2	\$2,800	\$1,671	\$1,129	40%
Behavioral Health	5	\$2,500	\$2,250	\$250	10%
Laboratory Services	2	\$250	\$250	\$0	0%
Durable Medical Equipment	1	\$25	\$25	\$0	0%
Grand Total	339	\$484,669	\$231,786	\$252,883	52%

QualCare Network Provider Participation Rate

Bill Count	95%
Provider Charges	97%

Exclusive Provider Penetration Rate

Bill Count	92%
Provider Charges	97%

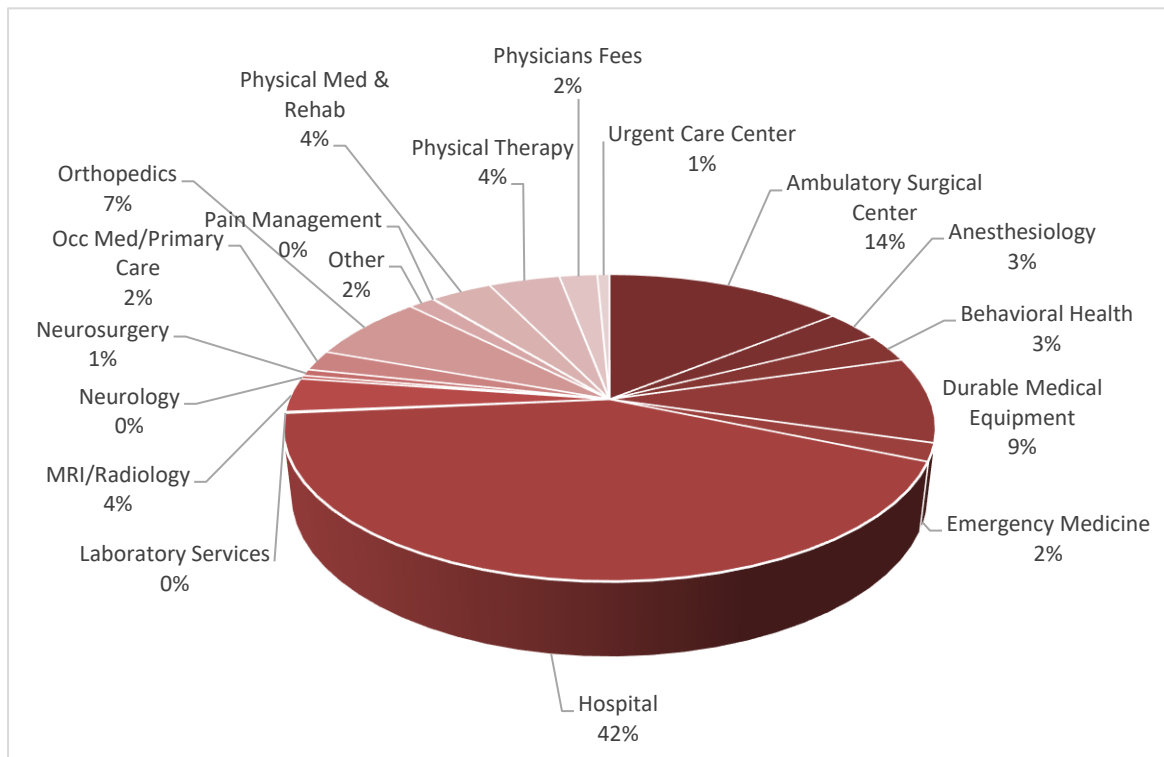


**Burlington County Municipal JIF
Top 10 Providers And Paid Provider By Specialty
1/1/2022 - 3/31/2022**

Top 10 Providers

	Bill Count	Repriced Amount
CAPITAL HEALTH SYSTEM, INC	3	\$46,470
HOME CARE CONNECT LLC	3	\$20,914
COOPER HEALTH SYSTEMS	2	\$20,418
MEMORIAL AMBULATORY SURGERY CENTER	1	\$14,775
VIRTUA MEMORIAL HOSPITAL BURLINGTON COUNTY INC	8	\$14,114
PREMIER ORTHO ASSOCSURG	1	\$12,608
BURLINGTON COUNTY ORTHOPAEDIC SPECIALIST P A	18	\$11,611
NEUROSURGICAL AND SPINE SPECIALIST LLC	18	\$10,071
DEBORAH HEART AND LUNG CENTER	4	\$8,533
CENTENNIAL SURGERY CENTER LLC	2	\$5,513
Grand Total	60	\$165,027

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	116									
Maureen Steelman	34	33	31									
Kelly Roth	63	63	68									
Bettie Leavitt	5	4	3									
Maribeth Beauregard	8	5	7									
Shamik Spann	53	55	58									
Patricia Henchy	3	0	0									
Stephanie Dionisio (Supervisor)	2	1	1									
Total	272	276	284	0	0	0	0	0	0	0	0	0

Managed Care Quick Notes

Injury Date: 01/27/2017

Occupation: Police Officer

Age on DOL: 31

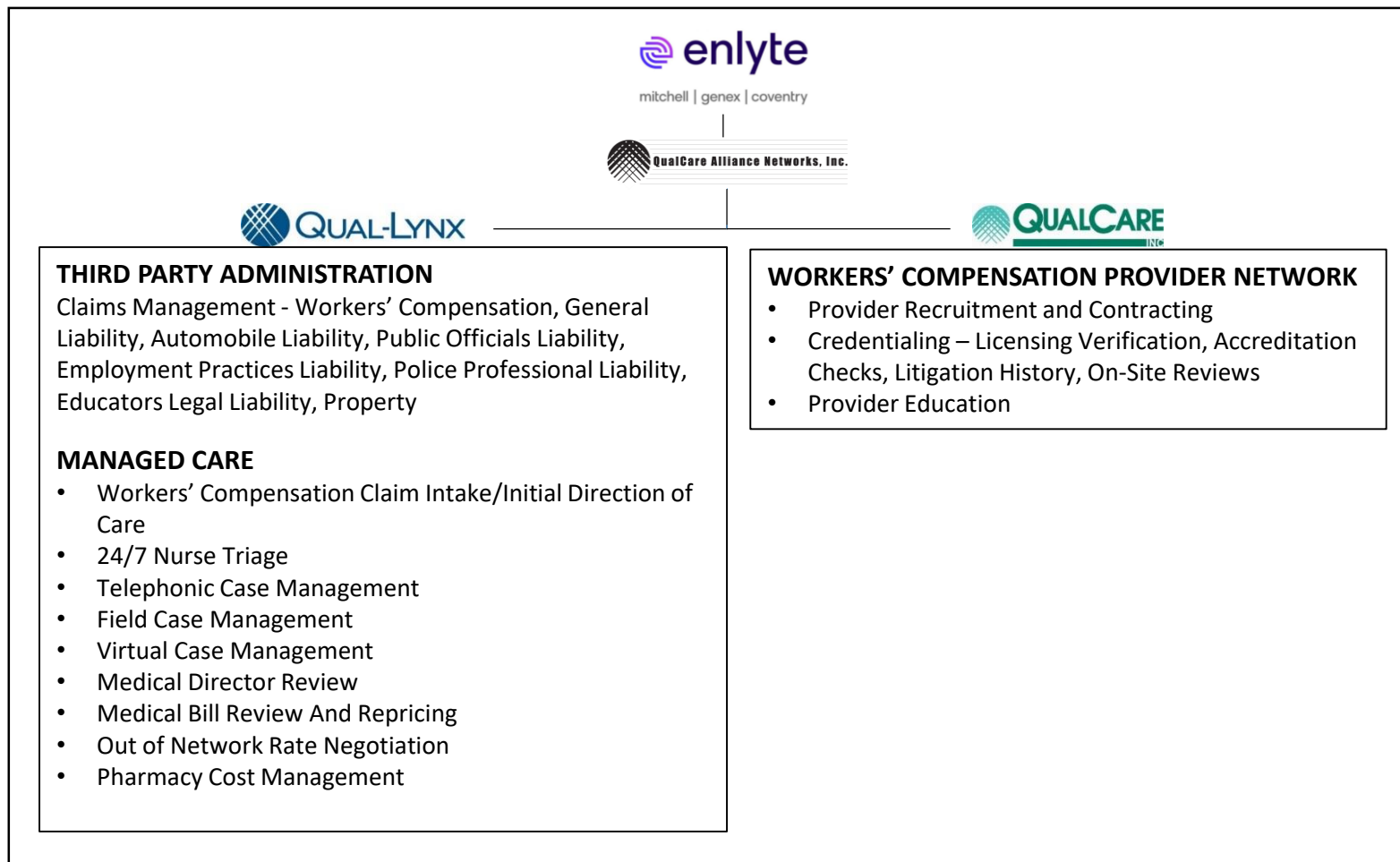
Injury: Claimant sustained a fracture to right 5th metacarpal and ankle sprain while wrestling with a suspect.

Nurse Case Management was assigned on 2/2/2017 when an MRI of the hand was ordered. Hand treatment was set up with Ortho and the MRI was completed. On 2/15/17 Dr. Sarkos reviewed the MRI and cleared the claimant to work full duty as it relates to the hand. The NCM updated the adjuster, employer and claimant. The claimant requested a second opinion. Dr. Sarkos saw the claimant again and still felt he was capable of his full job duties and discharged him from care. A second opinion with Dr. Marczyk took place and he was diagnosed with a wrist sprain and placed on transitional duty which was accommodated. Dr. Marczyk noted a previous injury but felt an EMG would be appropriate. The NCM scheduled the EMG and a follow up visit with Dr. Marczyk. The EMG showed borderline carpal tunnel syndrome. Dr. Marczyk returned the claimant to full duty and MMI on 3/30/17. The NCM spoke to the claimant who said he felt better. The claim was closed to NCM.

The claimant requested additional treatment in December 2019. A need for treatment evaluation was scheduled with Dr. Marczyk who felt the symptoms were not related to this injury. He did feel that the claimant required aggressive treatment under his health insurance. After discussing with defense counsel the adjuster authorized a new EMG and a follow up with Dr. Marczyk. After the EMG Dr. Marczyk continued his opinion that the symptoms are not related and put the claimant at full duty MMI. The claimant had unauthorized treatment with Dr. Zuck who related it to this DOL. A need for treatment evaluation was set up with Dr. Sarkos who causally related the cubital tunnel syndrome to this loss. He recommended a diagnostic injection. If the injection didn't resolve symptoms he felt that the symptoms would not be related to this DOL. Dr. Sarkos recommended surgery after the injection and NCM was again assigned. The claimant was involved in a MVA in December 2020 resulting in injury to his neck, shoulder and back. Surgery with Dr. Sarkos was scheduled in January 2021. The NCM reviewed the surgery request with the adjuster and it was authorized. The NCM coordinated scheduling the surgery and pre-surgery testing. Surgery took place in January 2021. The nurse spoke to the claimant the day after surgery to review how he was feeling and confirm follow up care. Dr. Sarkos ordered hand therapy which the NCM coordinated with the provider and claimant. Updates were reviewed with the adjuster and employer. The NCM maintained communication with the claimant after each visit and discussed updates and care with the adjuster and employer. The doctor continued to note excellent progress. The NCM notified doctor of need for FCE prior to full duty discharge. Transitional duty was available in May 2021. The NCM communicated the restrictions to the employer and claimant. The restrictions were accommodated but the claimant did advise the NCM of numbness and tingling. The NCM offered a sooner follow up appointment which the claimant declined. At his visit in June 2021 the doctor noted increased tenderness and bruising on the medial side of the elbow but felt that therapy was helping. Hand therapy was completed in June 2021 and a home exercise program provided. At the follow up an injection was recommended which the NCM reviewed with the adjuster. The injection was authorized. Surgical and non-surgical options were discussed and reviewed with NCM, adjuster, provider and claimant. The claimant requested a second surgical opinion which was discussed with the adjuster and defense counsel and authorized. The second opinion by Dr. Matzon agreed that the sensitivity resulted from the cubital tunnel surgery. He recommended an EMG prior to determine the status of the ulnar nerve. He felt that it was unlikely that the additional surgery would

fully resolve his symptoms. The claimant was having spinal surgery due to an unrelated MVA. The NCM and adjuster discussed and it was agreed that once he is cleared for the lumbar spine he can continue treatment.

December 2021 the NCM advised that the doctor treating his spine gave the OK to continue treatment. Dr. Sarkos wanted the claimant to complete physical therapy for the spine prior to right elbow surgery. In February 22 Dr. Sarkos recommended right elbow neuroma excision which was tentatively scheduled on 6/10/22 at the request of the claimant. Discussions between the nurse, adjuster, defense panel and the provider took place. The provider was asked for the earliest available date for the surgery which was 4/1/22. The claimant spoke to the provider and agreed to surgery on 5/6/22. The adjuster and nurse discussed and authorized surgery on 5/6/22. TTD will not be paid from 4/1/22 – 5/5/22.





**Burlington County Municipal JIF
Prescription Benefit Management Program Summary
1/1/2022 - 3/31/2022**

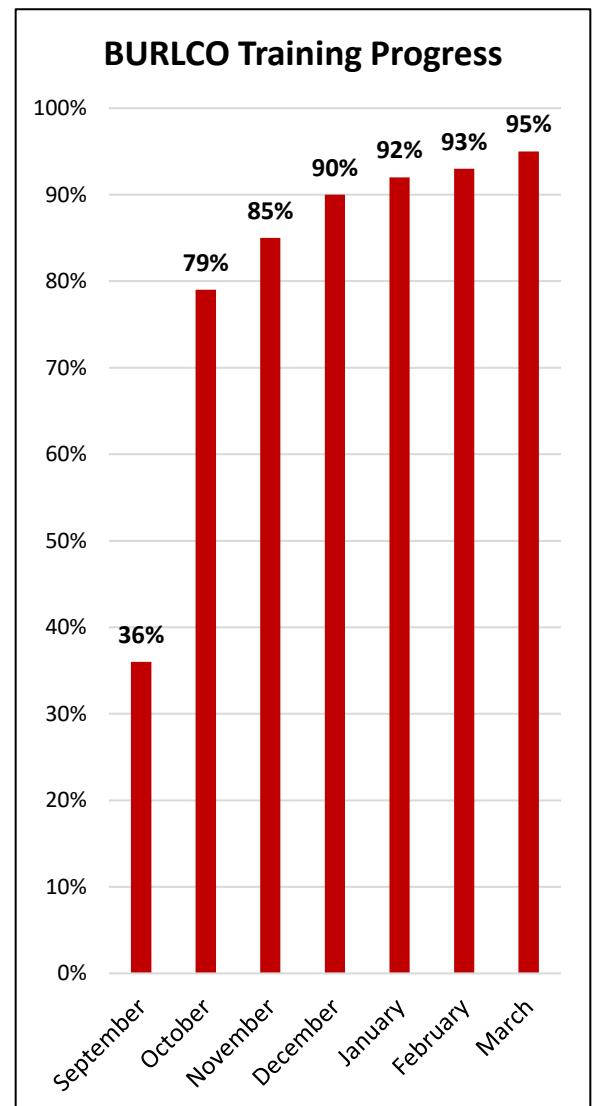
	Jan 2022	Feb 2022	Mar 2022	Year To Date
Script Count	5	7	8	20
Utilizing Patients Count	3	6	5	6
Billed Amount	\$2,359	\$2,263	\$2,479	\$7,101
Paid Amount	\$1,084	\$1,312	\$1,544	\$3,940
Total Savings Amt	\$1,275	\$951	\$934	\$3,160
% Savings	54%	42%	38%	45%
Opioid Cost %	0%	0%	0%	0%
Opioid Script %	0%	0%	0%	0%
Generic Utilization %	60%	71%	63%	65%
Cost per Patient	\$361	\$219	\$309	\$657
Cost per Script	\$217	\$187	\$193	\$197



Cyber Risk Management Monthly Executive Report April 5, 2022

Wizer Training

BURLCO JIF Training Status		
Municipality	Total Users 1048	Training Completion 95%
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	98	100
Shamong Township	9	100
Wrightstown Borough	4	100
Westampton Township	88	99
Delran Township	59	98
Edgewater Park Township	33	97
North Hanover Township	29	97
Lumberton Township	46	95
Southampton Township	14	93
Beverly City	20	90
Medford Township	126	90
Mount Laurel Township	147	90
Palmyra Borough	21	86
Tabernacle Township	23	83
New Hanover Township	8	75
Springfield Township	20	70
Riverside Township	3	67
Woodland Township	11	64



BURLCO JIF	WIZER - Whitelisting	
	Confirmation Sent to Wizer	Wizer Notes
Bass River Township	2/15/2022	Ongoing phishing campaign
Beverly City		Whitelisting confirmation not received
Bordentown City	3/15/2022	Ongoing phishing campaign
Bordentown Township	3/3/2022	Awaiting test email confirmation
Chesterfield Township	2/28/2022	Ongoing phishing campaign
Delanco Township	3/14/2022	Ongoing phishing campaign
Delran Township		Whitelisting confirmation not received
Edgewater Park Township	3/6/2022	Awaiting test email confirmation
Fieldsboro Borough		Whitelisting confirmation not received
Florence Township	3/23/2022	Awaiting test email confirmation
Hainesport Township	2/15/2022	Ongoing phishing campaign
Lumberton Township		Whitelisting confirmation not received
Mansfield Township	-----	Not participating in program
Medford Township	3/15/2022	Ongoing phishing campaign
Mount Laurel Township	2/24/2022	Ongoing phishing campaign
New Hanover Township		Whitelisting confirmation not received
North Hanover Township		Whitelisting confirmation not received
Palmyra Borough	3/24/2022	Ongoing phishing campaign
Pemberton Borough		Whitelisting confirmation not received
Pemberton Township	3/4/2022	Awaiting test email confirmation
Riverside Township	3/8/2022	Ongoing phishing campaign
Shamong Township		Whitelisting confirmation not received
Southampton Township		Whitelisting confirmation not received
Springfield Township		Whitelisting confirmation not received
Tabernacle Township		Whitelisting confirmation not received
Westampton Township		Whitelisting confirmation not received
Woodland Township		Whitelisting confirmation not received
Wrightstown Borough		Whitelisting confirmation not received

Studies show that training & phishing simulations will improve your overall cybersecurity posture & reduce cyber incidents.



Phishing Compliance Status			
	Ongoing	9	14%
	Awaiting test email confirmation	4	32%
	Whitelisting confirmation not received	14	50%
	Not participating in program	1	4%

D2 Cybersecurity Vulnerability & Pen Testing

BURLCO JIF	D2 Scanning & Penetration	
	KYC & VSA Sent to D2	D2 NOTES
Bass River Township	2/22/2022	Testing in progress
Beverly City	2/17/2022	Testing in progress
Bordentown City	3/15/2022	Testing in progress
Bordentown Township	2/28/2022	Testing in progress
Chesterfield Township	3/15/2022	Testing in progress
Delanco Township	3/21/2022	Testing in progress
Delran Township		KYC & VSA not received
Edgewater Park Township	2/21/2022	Testing in progress
Fieldsboro Borough		KYC & VSA not received
Florence Township	3/25/2022	Testing in progress
Hainesport Township	3/21/2022	Testing in progress
Lumberton Township	3/4/2022	Testing in progress
Mansfield Township	-----	Not participating in program
Medford Township	3/24/2022	Testing in progress
Mount Laurel Township	3/8/2022	Testing in progress
New Hanover Township		KYC & VSA not received
North Hanover Township		KYC & VSA not received
Palmyra Borough	3/4/2022	Testing in progress
Pemberton Borough	2/16/2022	Testing in progress
Pemberton Township	4/5/2022	Testing in progress
Riverside Township	2/28/2022	Testing in progress
Shamong Township		KYC & VSA not received
Southampton Township		KYC & VSA not received
Springfield Township		KYC & VSA not received
Tabernacle Township		KYC & VSA not received
Westampton Township		KYC & VSA not received
Woodland Township		KYC & VSA not received
Wrightstown Borough		KYC & VSA not received



Network vulnerability scans and penetration tests are finding high and critical vulnerabilities across various municipalities.

How secure is your network ?

Let the good guys test your network's security before the bad guys do.

Vulnerability Scanning & Pen Testing			
Testing in progress	16	57%	
KYC & VSA not received	11	39%	
Not participating in program	1	4%	

Some recent vulnerability findings:

- A medium level vulnerability identified cameras and monitoring software used in parks, municipal building and PD that were manufactured by a Chinese company owned by the Chinese government and as of 10/22/21 was banned from sales in the US due to security concerns.
- A critical vulnerability was found during a penetration test identifying a decommissioned mail server back in 2021 that was still connected to the network posing vulnerable security threats to the network.
- A critical vulnerability was found during a vulnerability scan identifying a device connected to the network since 2011 that had major security flaws. It was forgotten as no one ever used that particular device.
- A critical vulnerability was found through the penetration testing exercise identifying exploitable gaps in their network.
- A critical vulnerability was found where the Penetration Testers were able to breach the network due to the municipality using default passwords.

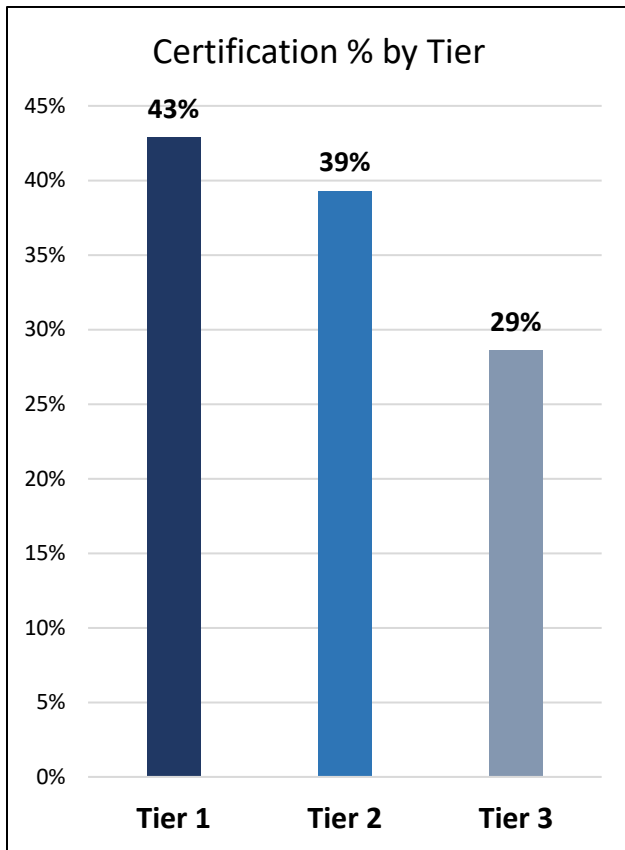
MEL's Cyber Risk Management



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	Approved	Approved	Approved
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	Checklist Submitted to the MEL	Approved	Approved	Approved
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	12	11	8
% Approved	43%	39%	29%
Number Incomplete	4	5	8
% Incomplete	14%	18%	29%

Approved	A certification checklist that has been reviewed and submitted to the MEL by the Technology Director.
Approved	A certification checklist that has been submitted to the MEL via Oragami and is deemed approved.
Incomplete	A certification checklist that has been submitted to the MEL via Oragami that is incomplete.



Up Coming Events

- ✓ We continue to reach out to the members to schedule onsite visits to provide assistance with any of the JIF's cyber initiatives as some of these programs can be challenging or overwhelming.
- ✓ The new cyber awareness training course is expected to be rolled out by end of April or early May.

Cyber security company Hive Systems crunched the numbers and computed how long it would take hackers to brute force their way into your password, based on the character length and complexity (case, numbers, and symbols). Here is what they found.

TIME IT TAKES A HACKER TO BRUTE FORCE YOUR PASSWORD IN 2022					
Number of Characters	Numbers Only	Lowercase Letters	Upper and Lowercase Letters	Numbers, Upper and Lowercase Letters	Numbers, Upper and Lowercase Letters, Symbols
4	Instantly	Instantly	Instantly	Instantly	Instantly
5	Instantly	Instantly	Instantly	Instantly	Instantly
6	Instantly	Instantly	Instantly	Instantly	Instantly
7	Instantly	Instantly	2 secs	7 secs	31 secs
8	Instantly	Instantly	2 mins	7 mins	39 mins
9	Instantly	10 secs	1 hour	7 hours	2 days
10	Instantly	4 mins	3 days	3 weeks	5 months
11	Instantly	2 hours	5 months	3 years	34 years
12	2 secs	2 days	24 years	200 years	3k years
13	19 secs	2 months	1k years	12k years	202k years
14	3 mins	4 years	64k years	750k years	16m years
15	32 mins	100 years	3m years	46m years	1bn years
16	5 hours	3k years	173m years	3bn years	92bn years
17	2 days	69k years	9bn years	179bn years	7tn years
18	3 weeks	2m years	467bn years	11tn years	438tn years


[Learn about our methodology at hivesystems.io/password](https://hivesystems.io/password)

Take the time to review and strengthen your current passwords at work and at home. Use a passphrase that is long, (16 character or more) with no spaces between characters and you can easily remember.

Passphrase example: I love driving my red truck in the fall

Password would be written as: **Illovedrivingmyredtruckinthefall**

April 11, 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 March 31, 2022 for Closed Fund Years 1991 to 2017, and Fund Years 2018, 2019, 2020, 2021 and 2022. The reports, where required, are presented in a manner prescribed or permitted by the Department of Insurance and the Division of Local Government Services of the Department of Community Affairs.

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

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

INVESTMENT INTEREST & INVESTMENTS:

Interest received or accrued for the reporting period totaled \$ 12,368.04. This generated an average annual yield of .82%. However, after including an unrealized net loss of \$ 359,427.86 in the asset portfolio, the yield is adjusted to -23.91% for this period. The total overview of the asset portfolio for the fund shows a current market value of \$14,348,515.14.

RECEIPT ACTIVITY FOR THE PERIOD

Subrogation Receipts \$ 18,786.18 w/YTD Total \$ 18,884.18
Salvage Receipts \$ 0.00
Overpayment Reimbursements \$ 5,981.95

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 \$ 354,611.25. The claims detail shows 260 claim payments issued.

A.E.L.C.F. PARTICIPANT BALANCES AT PERIOD END: (\$ 76. Interest Allocated)

Delran Township	\$ 0.00
Chesterfield Township	\$ 2,226.00
Bordentown City	\$ 41,083.00
Bordentown Township	\$ 57,323.00
Westampton Township	\$ 10,541.00
E-JIF Dividend	\$180,681.02

CASH ACTIVITY FOR THE PERIOD:

The enclosed reconciliation report details that during the reporting period the Fund's "Cash Position" changed from an opening balance of \$ 18,477,712.89 to a closing balance of \$ 17,603,177.44 showing a decrease in the fund of \$ 874,535.45. 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
3/1	BORDENTOWN TWP.	2021211869	JOSHUA GARDNER	WC	2020	2,685.49	
3/1	PEMBERTON TOWNSHIP	2022254171	PEMBERTON TOWNSHIP	PR	2021	2,850.69	
3/1	WRIGHTSTOWN BORO	2021224501	WRIGHTSTOWN BORO	PR	2020	5,000.00	
3/7	NEW HANOVER TWP.	2021232059	NEW HANOVER TWP.	PR	2021	8,250.00	
TOTAL-FEB.						18,786.18	
TOTAL-YTD							18,884.18

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

	<u>January</u>	<u>February</u>	<u>March</u>	<u>Year To Date Total</u>
Opening Balance for the Period:	17,089,476.20	17,713,350.39	18,477,712.89	
RECEIPTS:				
Interest Income (Cash)	-169,403.92	-81,353.37	-347,059.78	-597,817.07
Premium Assessment Receipts	1,801,429.00	1,636,768.00	0.00	3,438,197.00
Prior Yr. Premium Assessment Receipts	0.00	0.00	0.00	0.00
Subrogation, Salvage & Reimb. Receipts:				
Fund Year 2022	0.00	0.00	0.00	0.00
Fund Year 2021	0.00	0.00	17,082.64	17,082.64
Fund Year 2020	0.00	0.00	7,685.49	7,685.49
Fund Year 2019	0.00	98.00	0.00	98.00
Fund Year 2018	0.00	0.00	0.00	0.00
Closed Fund Year	0.00	0.00	0.00	0.00
Total Subrogation, Salvage & Reimb.Receipts	0.00	98.00	24,768.13	24,866.13
FY 2022 Appropriation Refunds	0.00	0.00	0.00	0.00
FY 2021 Appropriation Refunds	0.00	0.00	0.00	0.00
Late Payment Penalties	0.00	0.00	0.00	0.00
E-JIF Closed Year Dividend	0.00	0.00	0.00	0.00
RCF Claims Reimbursement	0.00	0.00	0.00	0.00
Other	0.00	2,714.00	0.00	2,714.00
TOTAL RECEIPTS:	1,632,025.08	1,558,226.63	-322,291.65	2,867,960.06
DISBURSEMENTS:				
Net Claim Payments:				
Fund Year 2022	17,610.65	16,382.68	75,890.00	109,883.33
Fund Year 2021	136,285.88	69,857.69	90,467.28	296,610.85
Fund Year 2020	7,967.01	36,955.15	38,793.14	83,715.30
Fund Year 2019	17,632.98	29,605.87	17,279.53	64,518.38
Fund Year 2018	6,689.70	16,225.00	129,479.80	152,394.50
Closed Fund Year	0.00	0.00	0.00	0.00
Total Net Claim Payments	186,186.22	169,026.39	351,909.75	707,122.36
Exp.& Admin Bill List Payments:				
Exp. & Cont. Charges FY 2023	0.00	0.00	0.00	0.00
Exp. & Cont. Charges FY 2022	90,550.29	206,673.02	199,626.23	496,849.54
Property Fund Charges FY 2022	0.00	0.00	0.00	0.00
E-JIF Premium FY 2022	124,491.00	0.00	0.00	124,491.00
M.E.L. Premium FY 2022	595,058.75	0.00	0.00	595,058.75
POL/EPL Policy Premium FY 2022	0.00	392,865.00	0.00	392,865.00
M.E.L. Premium FY 2021	0.00	0.00	0.00	0.00
Exp. & Cont. Charges FY 2021	4,840.63	14,925.74	0.00	19,766.37
Exp. & Cont. Charges FY 2020	3,750.00	10,373.98	707.82	14,831.80
Exp. & Cont. Charges FY 2019	0.00	0.00	0.00	0.00
Exp. & Cont. Charges FY 2018	0.00	0.00	0.00	0.00
Other	0.00	0.00	0.00	0.00
Closed Fund Year	3,274.00	0.00	0.00	3,274.00
Total Bill List Payments	821,964.67	624,837.74	200,334.05	1,647,136.46
Net Bank Services Fees	0.00	0.00	0.00	0.00
Other	0.00	0.00	0.00	0.00
TOTAL DISBURSEMENTS:	1,008,150.89	793,864.13	552,243.80	2,354,258.82
Closing Balance for the Period:	17,713,350.39	18,477,712.89	17,603,177.44	
Account Net Cash Change During the Period:				
Operating Account	1,293,566.40	1,853,251.17	-526,217.88	2,620,599.69
JCMI Investment Account	-675,881.63	-82,388.67	-348,317.57	-1,106,587.87
Investment Account	1,006,288.32	-1,006,500.00	0.00	-211.68
Asset Management Account	-1,000,098.90	0.00	0.00	-1,000,098.90
Claims Imprest Account	0.00	0.00	0.00	0.00
Expense & Contingency Account	0.00	0.00	0.00	0.00
Total Change in Account Net Cash:	623,874.19	764,362.50	-874,535.45	513,701.24
Proof:	0.00	0.00	0.00	

SUMMARY OF CASH AND INVESTMENT INSTRUMENTS
BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND
ALL FUND YEARS COMBINED
CURRENT MONTH **March**
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	\$18,477,711.85	222.84	-	3,679,656.30	100,000.00	1,000.00	14,696,832.71
Opening Interest Accrual Bal	\$0.00	-	-	-	-	-	-
1 Interest Accrued and/or Int	\$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
3 zation and/or Interest Cost)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
4 Accretion	-\$619.41	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	-\$619.41
5 Interest Paid - Cash Instr.s	\$12,987.45	\$0.00	\$0.00	\$1,257.75	\$0.00	\$0.00	\$11,729.70
6 Interest Paid - Term Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
7 Realized Gain (Loss)	-\$359,427.86	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	-\$359,427.86
8 Net Investment Income	-\$347,059.82	\$0.00	\$0.00	\$1,257.75	\$0.00	\$0.00	-\$348,317.57
9 Deposits - Purchases	\$577,011.93	\$0.00	\$0.00	\$24,768.13	\$351,909.75	\$200,334.05	\$0.00
10 (Withdrawals - Sales)	-\$1,104,487.60	\$0.00	\$0.00	-\$552,243.80	-\$351,909.75	-\$200,334.05	\$0.00
Ending Cash & Investment Bal:	\$17,603,176.36	\$222.84	\$0.00	\$3,153,438.38	\$100,000.00	\$1,000.00	\$14,348,515.14
Ending Interest Accrual Balanc	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Plus Outstanding Checks	\$100,922.00	\$0.00	\$0.00	\$822.00	\$99,800.01	\$299.99	\$0.00
(Less Deposits in Transit)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Balance per Bank	\$17,704,098.36	\$222.84	\$0.00	\$3,154,260.38	\$199,800.01	\$1,299.99	\$14,348,515.14

Investment Income Allocation												
.ETE		Property	Liability	Auto	Workers Comp	Deductible	Contingency	POLEPL	EJIF	MEL	Admin	Total
2022	Opening 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
	Opening Interest Accrual B	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	\$0.00
	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	-\$3.81	-\$6.12	-\$1.52	-\$23.42	-\$6.35	-\$1.32	\$0.00	\$0.00	-\$9.18	-\$13.25	-\$64.98
	5 Interest Paid - Cash Instr.s	\$79.87	\$128.42	\$31.93	\$491.16	\$133.08	\$27.60	\$0.00	\$0.00	\$192.58	\$277.75	\$1,362.38
	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)	-\$2,210.41	-\$3,553.90	-\$883.75	-\$13,592.81	-\$3,683.12	-\$763.77	\$0.00	\$0.00	-\$5,329.55	-\$7,686.71	-\$37,704.02
	8 Net Investment Income	-\$2,134.35	-\$3,431.61	-\$853.34	-\$13,125.08	-\$3,556.38	-\$737.48	\$0.00	\$0.00	-\$5,146.16	-\$7,422.21	-\$36,406.61
	9 Interest Accrued - Net Char	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	Ending Cash & Investment	\$90,574.71	\$186,348.58	\$46,715.40	\$670,416.45	\$194,691.77	\$40,373.13	-\$11,873.00	-\$28,161.77	\$281,723.36	\$206,698.14	\$1,677,506.76
	Ending Interest Accrual Ba	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

		Property	Liability	Auto	Workers Comp	Deductible	Contingency	POLEPL	EJIF	MEL	Admin	Total
2021	Opening 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
	Opening Interest Accrual B	(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	-\$13.52	-\$3.05	-\$20.07	-\$14.39	\$0.00	\$0.00	\$0.00	\$0.00	-\$2.49	-\$53.53
	5 Interest Paid - Cash Instr.s	\$0.00	\$283.56	\$63.98	\$420.91	\$301.81	\$0.00	\$0.00	\$0.00	\$0.00	\$52.17	\$1,122.43
	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	-\$7,847.59	-\$1,770.69	-\$11,648.57	-\$8,352.53	\$0.00	\$0.00	\$0.00	\$0.00	-\$1,443.75	-\$31,063.13
	8 Net Investment Income	\$0.00	-\$7,577.55	-\$1,709.76	-\$11,247.74	-\$8,065.11	\$0.00	\$0.00	\$0.00	\$0.00	-\$1,394.07	-\$29,994.23
	9 Interest Accrued - Net Char	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	Ending Cash & Investment	-\$152,386.02	\$407,446.62	\$93,599.87	\$539,729.05	\$441,519.74	\$0.00	-\$22,647.15	-\$23,535.16	-\$73,798.48	\$76,317.55	\$1,286,246.02
	Ending Interest Accrual Ba	-\$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	(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
	Opening Interest Accrual B	(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 Inte	\$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	-\$11.74	-\$3.12	-\$25.97	-\$15.93	-\$1.57	-\$0.02	-\$0.00	-\$7.53	-\$3.94	-\$69.82
	5 Interest Paid - Cash Instr.s	\$0.00	\$246.25	\$65.37	\$544.52	\$333.94	\$32.97	\$0.44	\$0.00	\$157.82	\$82.65	\$1,463.97
	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	-\$6,814.86	-\$1,809.19	-\$15,069.59	-\$9,241.71	-\$912.42	-\$12.27	-\$0.02	-\$4,367.75	-\$2,287.46	-\$40,515.26
	8 Net Investment Income	\$0.00	-\$6,580.36	-\$1,746.93	-\$14,551.04	-\$8,923.70	-\$881.02	-\$11.84	-\$0.02	-\$4,217.45	-\$2,208.75	-\$39,121.11
	9 Interest Accrued - Net Char	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	Ending Cash & Investment	-\$44,282.63	\$358,015.16	\$91,063.81	\$768,274.26	\$488,522.45	\$48,231.18	\$648.35	\$0.98	\$230,881.75	\$120,208.72	\$2,061,564.03
	Ending Interest Accrual Ba	-\$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	37,587.02	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
	Opening Interest Accrual B	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 Inte	\$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	-\$1.20	-\$11.37	-\$3.26	-\$13.52	-\$5.83	\$0.00	-\$0.01	-\$0.00	-\$0.47	-\$3.57	-\$39.25
	5 Interest Paid - Cash Instr.s	\$25.23	\$238.50	\$68.46	\$283.47	\$122.22	\$0.00	\$0.12	\$0.08	\$9.92	\$74.91	\$822.92
	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)	-\$698.30	-\$6,600.40	-\$1,894.58	-\$7,845.01	-\$3,382.51	\$0.00	-\$3.46	-\$2.22	-\$274.60	-\$2,073.13	-\$22,774.20
	8 Net Investment Income	-\$674.27	-\$6,373.28	-\$1,829.39	-\$7,575.06	-\$3,266.12	\$0.00	-\$3.34	-\$2.14	-\$265.15	-\$2,001.79	-\$21,990.54
	9 Interest Accrued - Net Char	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	Ending Cash & Investment	\$36,912.75	\$346,014.23	\$100,148.90	\$400,299.42	\$178,801.50	\$0.00	\$182.71	\$117.13	\$14,515.38	\$109,586.83	\$1,186,578.85
	Ending Interest Accrual Ba	\$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	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
	Opening Interest Accrual B	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 Int	\$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	-\$1.08	\$0.00	-\$1.85	\$0.00	-\$13.62	\$0.00	-\$0.82	-\$0.01	-\$0.47	-\$4.64	-\$22.49
	5 Interest Paid - Cash Instr.s	\$22.74	\$0.00	\$38.73	\$0.00	\$285.53	\$0.00	\$17.21	\$0.11	\$9.94	\$97.22	\$471.49
	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)	-\$629.28	\$0.00	-\$1,071.96	\$0.00	-\$7,902.05	\$0.00	-\$476.40	-\$3.14	-\$275.14	-\$2,690.43	-\$13,048.40
	8 Net Investment Income	-\$607.62	\$0.00	-\$1,035.07	\$0.00	-\$7,630.14	\$0.00	-\$460.01	-\$3.03	-\$265.67	-\$2,597.85	-\$12,599.39
	9 Interest Accrued - Net Char	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	Ending Cash & Investment	\$33,263.99	-\$508,284.54	\$56,664.52	-\$119,419.69	\$417,707.53	\$0.00	\$25,182.79	\$165.75	\$14,544.14	\$142,217.81	\$62,042.30
	Ending Interest Accrual Ba	\$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	10,916,321.39	\$10,916,321.39
	Opening Interest Accrual B	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 Int	\$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	-\$349.50	-\$349.50
	5 Interest Paid - Cash Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$7,328.15	\$7,328.15
	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	-\$202,806.79	-\$202,806.79
	8 Net Investment Income	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	-\$195,828.14	-\$195,828.14
	9 Interest Accrued - Net Char	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	Ending Cash & Investment	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$10,720,493.26	\$10,720,493.26
	Ending Interest Accrual Ba	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$23.35	\$23.35

MX6F96590902 - BURLINGTON CNTY JIF

03/31/2022

Status: FINAL

Shares/Par	Description	Price	Cost	Net Income	Market Value	Percent Of Total	Net Unrealized
Security ID	Link Ref	Local/Base	Local/Base	Receivable	Local/Base		Gain/Loss
				Local/Base			Local/Base
UNIT OF PARTICIPATION							
U.S. DOLLAR							
UNITED STATES							
1,495,528.547	MEL JCMI ACCOUNT	9.5943	14,348,515.14	0.00	14,348,515.14		0.00
99VVB5Y75		9.5943	14,348,515.14	0.00	14,348,515.14	100.00	0.00

Statement of Change in Net Assets
Market Value

		03/31/2022			
		Current Period		Fiscal Year To Date	
		03/01/2022	03/31/2022	01/01/2022	03/31/2022
NET ASSETS - BEGINNING OF PERIOD			14,696,832.71		15,455,103.01
			<u>14,696,832.71</u>		<u>15,455,103.01</u>
RECEIPTS					
INVESTMENT INCOME					
INTEREST	13,284.31			40,242.91	
UNREALIZED GAIN/LOSS-INVESTMENT	-359,427.86			-640,201.17	
ACCRETION/AMORTIZATION	-619.41			-1,881.39	
TOTAL INVESTMENT INCOME			<u>-346,762.96</u>		<u>-601,839.65</u>
TOTAL RECEIPTS			<u>-346,762.96</u>		<u>-601,839.65</u>
DISBURSEMENTS					
ADMINISTRATIVE EXPENSES					
TRUSTEE/CUSTODIAN	358.76			1,095.75	
INVESTMENT ADVISORY FEES	837.09			2,556.72	
CONSULTING	358.76			1,095.75	
TOTAL ADMINISTRATIVE EXPENSES			<u>1,554.61</u>		<u>4,748.22</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>1,554.61</u>		<u>504,748.22</u>
NET ASSETS - END OF PERIOD			<u>14,348,515.14</u>		<u>14,348,515.14</u>

Transaction Detail
Reported By Transaction Category

Report ID: IACS0008

Base Currency: USD

MX6F96590902 - BURLINGTON CNTY JIF

03/01/2022 - 03/31/2022

Status: FINAL

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

RECEIPTS AND DISBURSEMENT TRANSACTIONS

AMORTIZATION/ACCRETION

U.S. DOLLAR

BVA	0.000	MEL JCMi ACCOUNT	03/31/2022	0.000000	-474.64	0.00	0.00
	99VVB5Y75	AMORIZATION/ACCRETION INCOME	03/01/2021	0.000000	-474.64	0.00	0.00
		20220406O000030	03/31/2022				

BVA	0.000	MEL JCMi ACCOUNT	03/31/2022	0.000000	-103.04	0.00	0.00
	99VVB5Y75	AMORIZATION/ACCRETION INCOME	10/19/2021	0.000000	-103.04	0.00	0.00
		20220406O000060	03/31/2022				

BVA	0.000	MEL JCMi ACCOUNT	03/31/2022	0.000000	-41.73	0.00	0.00
	99VVB5Y75	AMORIZATION/ACCRETION INCOME	01/03/2022	0.000000	-41.73	0.00	0.00
		20220406O000100	03/31/2022				

TOTAL U.S. DOLLAR AMORTIZATION/ACCRETION:	-619.41	0.00	0.00
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	-619.41	0.00	0.00
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TOTAL AMORTIZATION/ACCRETION RECEIPTS AND DISBURSEMENT TRANSACTIONS:	-619.41	0.00	0.00
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FUND ALLOCATED EARNINGS

U.S. DOLLAR

BVA	0.000	MEL JCMi ACCOUNT	03/31/2022	0.000000	-275,423.43	0.00	0.00
	99VVB5Y75	UNREALIZED GAIN/LOSS	03/01/2021	0.000000	-275,423.43	0.00	0.00
		20220406O000010	03/31/2022				

BVA	0.000	MEL JCMi ACCOUNT	03/31/2022	0.000000	10,179.57	0.00	0.00
	99VVB5Y75	INTEREST INCOME	03/01/2021	0.000000	10,179.57	0.00	0.00
		20220406O000020	03/31/2022				

Transaction Detail
Reported By Transaction Category

Report ID: IACS0008

Base Currency: USD

MX6F96590902 - BURLINGTON CNTY JIF

03/01/2022 - 03/31/2022

Status: FINAL

Trans Code	Shares/Par	Description	Trade Date	Price	Cost	Amount	Net Gain/Loss
Link Ref	Security Id	Broker	C. Settle Date	Local/Base	Local/Base	Local/Base	Local/Base
		Transaction No./Client Ref No.	Reported Date				
BVA	0.000	MEL JCMI ACCOUNT	03/31/2022	0.000000	-59,789.47	0.00	0.00
	99VVB5Y75	UNREALIZED GAIN/LOSS	10/19/2021	0.000000	-59,789.47	0.00	0.00
		202204060000040	03/31/2022				
BVA	0.000	MEL JCMI ACCOUNT	03/31/2022	0.000000	2,209.80	0.00	0.00
	99VVB5Y75	INTEREST INCOME	10/19/2021	0.000000	2,209.80	0.00	0.00
		202204060000050	03/31/2022				
BVA	0.000	MEL JCMI ACCOUNT	03/31/2022	0.000000	-0.05	0.00	0.00
	99VVB5Y75	UNREALIZED GAIN/LOSS	12/01/2021	0.000000	-0.05	0.00	0.00
		202204060000070	03/31/2022				
BVA	0.000	MEL JCMI ACCOUNT	03/31/2022	0.000000	-24,213.99	0.00	0.00
	99VVB5Y75	UNREALIZED GAIN/LOSS	01/03/2022	0.000000	-24,213.99	0.00	0.00
		202204060000080	03/31/2022				
BVA	0.000	MEL JCMI ACCOUNT	03/31/2022	0.000000	894.94	0.00	0.00
	99VVB5Y75	INTEREST INCOME	01/03/2022	0.000000	894.94	0.00	0.00
		202204060000090	03/31/2022				
BVA	0.000	MEL JCMI ACCOUNT	03/31/2022	0.000000	-274.91	0.00	0.00
	99VVB5Y75	TRUSTEE/CUSTODN FEES	03/01/2021	0.000000	-274.91	0.00	0.00
		202204060000110	03/31/2022				
BVA	0.000	MEL JCMI ACCOUNT	03/31/2022	0.000000	-641.45	0.00	0.00
	99VVB5Y75	INVEST MANAGER FEES	03/01/2021	0.000000	-641.45	0.00	0.00
		202204060000120	03/31/2022				

Transaction Detail
Reported By Transaction Category

Report ID: IACS0008

Base Currency: USD

MX6F96590902 - BURLINGTON CNTY JIF

03/01/2022 - 03/31/2022

Status: FINAL

Trans Code	Shares/Par	Description	Trade Date	Price	Cost	Amount	Net Gain/Loss
Link Ref	Security Id	Broker	C. Settle Date	Local/Base	Local/Base	Local/Base	Local/Base
		Transaction No./Client Ref No.	Reported Date				
BVA	0.000	MEL JCMJ ACCOUNT	03/31/2022	0.000000	-274.91	0.00	0.00
	99VVB5Y75	CONSULTING FEES	03/01/2021	0.000000	-274.91	0.00	0.00
		202204060000130	03/31/2022				
BVA	0.000	MEL JCMJ ACCOUNT	03/31/2022	0.000000	-59.68	0.00	0.00
	99VVB5Y75	TRUSTEE/CUSTODN FEES	10/19/2021	0.000000	-59.68	0.00	0.00
		202204060000140	03/31/2022				
BVA	0.000	MEL JCMJ ACCOUNT	03/31/2022	0.000000	-139.25	0.00	0.00
	99VVB5Y75	INVEST MANAGER FEES	10/19/2021	0.000000	-139.25	0.00	0.00
		202204060000150	03/31/2022				
BVA	0.000	MEL JCMJ ACCOUNT	03/31/2022	0.000000	-59.68	0.00	0.00
	99VVB5Y75	CONSULTING FEES	10/19/2021	0.000000	-59.68	0.00	0.00
		202204060000160	03/31/2022				
BVA	0.000	MEL JCMJ ACCOUNT	03/31/2022	0.000000	-24.17	0.00	0.00
	99VVB5Y75	TRUSTEE/CUSTODN FEES	01/03/2022	0.000000	-24.17	0.00	0.00
		202204060000170	03/31/2022				
BVA	0.000	MEL JCMJ ACCOUNT	03/31/2022	0.000000	-56.39	0.00	0.00
	99VVB5Y75	INVEST MANAGER FEES	01/03/2022	0.000000	-56.39	0.00	0.00
		202204060000180	03/31/2022				
BVA	0.000	MEL JCMJ ACCOUNT	03/31/2022	0.000000	-24.17	0.00	0.00
	99VVB5Y75	CONSULTING FEES	01/03/2022	0.000000	-24.17	0.00	0.00
		202204060000190	03/31/2022				

Transaction Detail
Reported By Transaction Category

Report ID: IACS0008

Base Currency: USD

MX6F96590902 - BURLINGTON CNTY JIF

03/01/2022 - 03/31/2022

Status: FINAL

Trans Code	Shares/Par	Description	Trade Date	Price	Cost	Amount	Net Gain/Loss
Link Ref	Security Id	Broker	C. Settle Date	Local/Base	Local/Base	Local/Base	Local/Base
		Transaction No./Client Ref No.	Reported Date				
BVA	0.000	MEL JCM I ACCOUNT	03/01/2021	0.000000	0.92	0.00	0.00
	99VVB5Y75	UGL ADJUSTMENT FOR 033122	03/01/2021	0.000000	0.92	0.00	0.00
		20220407A000010	03/01/2022				
BVA	0.000	MEL JCM I ACCOUNT	03/31/2022	0.000000	-1.84	0.00	0.00
	99VVB5Y75	UGL FOR 0322	03/01/2021	0.000000	-1.84	0.00	0.00
		20220407A000020	03/31/2022				

TOTAL U.S. DOLLAR FUND ALLOCATED EARNINGS:	-347,698.16	0.00	0.00
	-347,698.16	0.00	0.00
TOTAL FUND ALLOCATED EARNINGS RECEIPTS AND DISBURSEMENT TRANSACTIONS:	-347,698.16	0.00	0.00
TOTAL RECEIPTS AND DISBURSEMENT TRANSACTIONS:	-348,317.57	0.00	0.00
TOTAL TRANSACTIONS BASE:	-348,317.57	0.00	0.00

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

Current Fund Year: 2022											
Month Ending: March											
	Property	Liability	Auto	Workers Comp	Deductible	Contingency	POLEPL	EJIF	MEL	Admin	TOTAL
OPEN 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
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	22,082.64	0.00	0.00	2,685.49	0.00	0.00	0.00	0.00	0.00	0.00	24,768.13
Invest Pymnts	(3,410.15)	(23,920.03)	(7,161.70)	(46,415.94)	(31,385.33)	(1,615.62)	(474.34)	(5.18)	(9,876.76)	(222,175.35)	(346,440.40)
Invest Adj	(6.09)	(42.75)	(12.80)	(82.98)	(56.12)	(2.89)	(0.85)	(0.01)	(17.65)	(397.24)	(619.38)
Subtotal Invest	(3,416.24)	(23,962.78)	(7,174.50)	(46,498.92)	(31,441.45)	(1,618.51)	(475.19)	(5.19)	(9,894.41)	(222,572.59)	(347,059.78)
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	18,666.40	(23,962.78)	(7,174.50)	(43,813.43)	(31,441.45)	(1,618.51)	(475.19)	(5.19)	(9,894.41)	(222,572.59)	(322,291.65)
EXPENSES											
Claims Transfers	34,332.80	140,977.37	4,571.00	172,028.58	0.00	0.00	0.00	0.00	0.00	0.00	351,909.75
Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	200,334.05	200,334.05
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	34,332.80	140,977.37	4,571.00	172,028.58	0.00	0.00	0.00	0.00	0.00	200,334.05	552,243.80
END BALANCE	(35,917.20)	789,540.05	388,192.50	2,259,299.49	1,721,242.99	88,604.31	(8,506.30)	(51,413.07)	467,866.15	11,984,268.53	17,603,177.44
									0.01	0.01	

REPORT STATUS SECTION

Report Month: March		Balance Differences	
Opening Balances:	Opening Balances are NOT equal	\$1.04	
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	\$1.08	
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:	March										
	Property	Liability	Auto	Workers Comp	Deductible	Contingency	POLEPL	EJIF	MEL	Admin	TOTAL
OPEN 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
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	(2,130.54)	(3,425.48)	(851.81)	(13,101.66)	(3,550.03)	(736.17)	0.00	0.00	(5,136.97)	(7,408.96)	(36,341.62)
Invest Adj	(3.81)	(6.12)	(1.52)	(23.42)	(6.35)	(1.32)	0.00	0.00	(9.18)	(13.25)	(64.97)
Subtotal Invest	(2,134.35)	(3,431.60)	(853.33)	(13,125.08)	(3,556.38)	(737.49)	0.00	0.00	(5,146.15)	(7,422.21)	(36,406.59)
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	(2,134.35)	(3,431.60)	(853.33)	(13,125.08)	(3,556.38)	(737.49)	0.00	0.00	(5,146.15)	(7,422.21)	(36,406.59)
EXPENSES											0.00
Claims Transfers	26,269.06	1,512.75	0.00	48,108.19	0.00	0.00	0.00	0.00	0.00	0.00	75,890.00
Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	199,626.23	199,626.23
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	26,269.06	1,512.75	0.00	48,108.19	0.00	0.00	0.00	0.00	0.00	199,626.23	275,516.23
END BALANCE	90,574.71	186,348.58	46,715.40	670,416.45	194,691.77	40,373.13	(11,873.00)	(28,161.77)	281,723.36	206,698.14	1,677,506.76

SUMMARY OF CASH TRANSACTIONS											
FUND YEAR		2021									
Month Ending:	March										
	Property	Liability	Auto	Workers Comp	Deductible	Contingency	POLEPL	EJIF	MEL	Admin	TOTAL
OPEN 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
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	17,082.64	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	17,082.64
Invest Pymnts	0.00	(7,564.03)	(1,706.71)	(11,227.67)	(8,050.72)	0.00	0.00	0.00	0.00	(1,391.58)	(29,940.71)
Invest Adj	0.00	(13.52)	(3.05)	(20.07)	(14.39)	0.00	0.00	0.00	0.00	(2.49)	(53.52)
Subtotal Invest	0.00	(7,577.55)	(1,709.76)	(11,247.74)	(8,065.11)	0.00	0.00	0.00	0.00	(1,394.07)	(29,994.23)
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	17,082.64	(7,577.55)	(1,709.76)	(11,247.74)	(8,065.11)	0.00	0.00	0.00	0.00	(1,394.07)	(12,911.59)
EXPENSES											
Claims Transfers	7,063.74	7,381.86	0.00	76,021.68	0.00	0.00	0.00	0.00	0.00	0.00	90,467.28
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	7,063.74	7,381.86	0.00	76,021.68	0.00	0.00	0.00	0.00	0.00	0.00	90,467.28
END BALANCE	(152,386.02)	407,446.62	93,599.87	539,729.05	441,519.74	0.00	(22,647.15)	(23,535.16)	(73,798.48)	76,317.55	1,286,246.02

SUMMARY OF CASH TRANSACTIONS											
FUND YEAR 2020											
Month Ending:	March										
	Property	Liability	Auto	Workers Comp	Deductible	Contingency	POLEPL	EJIF	MEL	Admin	TOTAL
OPEN 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
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	5,000.00	0.00	0.00	2,685.49	0.00	0.00	0.00	0.00	0.00	0.00	7,685.49
Invest Pymnts	0.00	(6,568.62)	(1,743.82)	(14,525.07)	(8,907.77)	(879.45)	(11.82)	(0.02)	(4,209.92)	(2,204.81)	(39,051.30)
Invest Adj	0.00	(11.74)	(3.12)	(25.97)	(15.93)	(1.57)	(0.02)	0.00	(7.53)	(3.94)	(69.82)
Subtotal Invest	0.00	(6,580.36)	(1,746.94)	(14,551.04)	(8,923.70)	(881.02)	(11.84)	(0.02)	(4,217.45)	(2,208.75)	(39,121.12)
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	5,000.00	(6,580.36)	(1,746.94)	(11,865.55)	(8,923.70)	(881.02)	(11.84)	(0.02)	(4,217.45)	(2,208.75)	(31,435.63)
EXPENSES											
Claims Transfers	1,000.00	2,222.84	4,571.00	30,999.30	0.00	0.00	0.00	0.00	0.00	0.00	38,793.14
Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	707.82	707.82
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	1,000.00	2,222.84	4,571.00	30,999.30	0.00	0.00	0.00	0.00	0.00	707.82	39,500.96
END BALANCE	(44,282.63)	358,015.16	91,063.81	768,274.26	488,522.45	48,231.18	648.35	0.98	230,881.75	120,208.72	2,061,564.03

SUMMARY OF CASH TRANSACTIONS											
FUND YEAR 2019											
Month Ending:	March										
	Property	Liability	Auto	Workers Comp	Deductible	Contingency	POLEPL	EJIF	MEL	Admin	TOTAL
OPEN 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
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	(673.07)	(6,361.90)	(1,826.13)	(7,561.54)	(3,260.29)	0.00	(3.33)	(2.14)	(264.67)	(1,998.22)	(21,951.29)
Invest Adj	(1.20)	(11.37)	(3.26)	(13.52)	(5.83)	0.00	(0.01)	0.00	(0.47)	(3.57)	(39.23)
Subtotal Invest	(674.27)	(6,373.27)	(1,829.39)	(7,575.06)	(3,266.12)	0.00	(3.34)	(2.14)	(265.14)	(2,001.79)	(21,990.52)
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	(674.27)	(6,373.27)	(1,829.39)	(7,575.06)	(3,266.12)	0.00	(3.34)	(2.14)	(265.14)	(2,001.79)	(21,990.52)
EXPENSES											
Claims Transfers	0.00	2,886.92	0.00	14,392.61	0.00	0.00	0.00	0.00	0.00	0.00	17,279.53
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	2,886.92	0.00	14,392.61	0.00	0.00	0.00	0.00	0.00	0.00	17,279.53
END BALANCE	36,912.75	346,014.23	100,148.90	400,299.42	178,801.50	0.00	182.71	117.13	14,515.38	109,586.83	1,186,578.85

SUMMARY OF CASH TRANSACTIONS											
FUND YEAR	2018										
Month Ending:	March										
	Property	Liability	Auto	Workers Comp	Deductible	Contingency	POLEPL	EJIF	MEL	Admin	TOTAL
OPEN 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
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	(606.54)	0.00	(1,033.23)	0.00	(7,616.52)	0.00	(459.19)	(3.02)	(265.20)	(2,593.21)	(12,576.91)
Invest Adj	(1.08)	0.00	(1.85)	0.00	(13.62)	0.00	(0.82)	(0.01)	(0.47)	(4.64)	(22.49)
Subtotal Invest	(607.62)	0.00	(1,035.08)	0.00	(7,630.14)	0.00	(460.01)	(3.03)	(265.67)	(2,597.85)	(12,599.40)
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	(607.62)	0.00	(1,035.08)	0.00	(7,630.14)	0.00	(460.01)	(3.03)	(265.67)	(2,597.85)	(12,599.40)
EXPENSES											
Claims Transfers	0.00	126,973.00	0.00	2,506.80	0.00	0.00	0.00	0.00	0.00	0.00	129,479.80
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	126,973.00	0.00	2,506.80	0.00	0.00	0.00	0.00	0.00	0.00	129,479.80
END BALANCE	33,263.99	(508,284.54)	56,664.52	(119,419.69)	417,707.53	0.00	25,182.79	165.75	14,544.14	142,217.81	62,042.30

SUMMARY OF CASH TRANSACTIONS											
FUND YEAR	Closed FY										
Month Ending:	March										
	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	10,916,321.39	10,916,321.39
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	(195,478.63)	(195,478.63)
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	(349.50)	(349.50)
Subtotal Invest	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	(195,828.13)	(195,828.13)
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	(195,828.13)	(195,828.13)
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	10,720,493.26	10,720,493.26

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

Month
Current Fund Year

March
2022

Policy Year	Coverage	1.	2.	3.	4.	5.	6.	7.	8.
		Calc. Net Paid Thru Last Month	Monthly Net Paid March	Monthly Recoveries March	Calc. Net Paid Thru March	TPA Net Paid Thru March	Variance To Be Reconciled	Delinquent Unreconciled Variance From	Change This Month
2022	Property	11,461.30	26,269.06	0.00	37,730.36	37,730.36	0.00	0.00	0.00
	Liability	0.00	1,512.75	0.00	1,512.75	1,512.75	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	22,282.03	48,108.19	0.00	70,390.22	70,390.22	0.00	0.00	0.00
	Total	33,993.33	75,890.00	0.00	109,883.33	109,883.33	0.00	0.00	0.00
2021	Property	436,640.66	7,063.74	17,082.64	426,621.76	426,621.76	(0.00)	0.00	(0.00)
	Liability	20,933.13	7,381.86	0.00	28,314.99	28,314.99	(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	1,114,554.32	76,021.68	0.00	1,190,576.00	1,190,576.00	0.00	0.00	0.00
	Total	1,586,921.76	90,467.28	17,082.64	1,660,306.40	1,660,306.40	(0.00)	(0.00)	(0.00)
2020	Property	375,629.02	1,000.00	5,000.00	371,629.02	371,629.02	(0.00)	(0.00)	0.00
	Liability	86,463.98	2,222.84	0.00	88,686.82	88,686.82	(0.00)	0.00	(0.00)
	Auto	29,007.44	4,571.00	0.00	33,578.44	33,578.44	0.00	0.00	0.00
	Workers Comp	1,125,988.96	30,999.30	2,685.49	1,154,302.77	1,154,302.77	(0.00)	(0.00)	0.00
	Total	1,617,089.40	38,793.14	7,685.49	1,648,197.05	1,648,197.05	(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	98,092.54	2,886.92	0.00	100,979.46	100,979.46	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	1,561,449.51	14,392.61	0.00	1,575,842.12	1,575,842.12	0.00	0.00	0.00
	Total	2,234,765.29	17,279.53	0.00	2,252,044.82	2,252,044.82	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	840,265.98	126,973.00	0.00	967,238.98	967,238.98	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	2,165,996.83	2,506.80	0.00	2,168,503.63	2,168,503.63	(0.00)	(0.00)	0.00
	Total	3,415,432.89	129,479.80	0.00	3,544,912.69	3,544,912.69	(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		8,888,202.67	351,909.75	24,768.13	9,215,344.29	9,215,344.29	(0.00)	(0.00)	(0.00)



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17906	3/7/2022	INDEMNITY	ADMINISTRATIVE CLAIM SERVICES	-- /2022258517	12/20/2021	\$3.00	2021/2021	Expense
17907	3/7/2022	POLICE PROF PI	MARSHALL DENNEHEY WARNER	-- /2020196497	1/13/2020	\$1,173.00	2020/2020	Legal
17908	3/7/2022		LEO PETETTI LLC			\$615.00		
		COMPREHENSIVE		-- /2022265871	2/24/2022	\$135.00	2022/2022	Expense
		1ST PARTY COLL PD		-- /2022263539	1/25/2022	\$425.00	2022/2022	Expense
		1ST PARTY COLL PD		-- /2022254027	11/9/2021	\$55.00	2021/2021	Expense
17909	3/7/2022		AFFANATO MARUT LLC			\$1,033.50		
		INDEMNITY		-- /2022249791	9/23/2021	\$396.50	2021/2021	Legal
		INDEMNITY		-- /2021214072	9/6/2020	\$195.00	2020/2020	Legal
		INDEMNITY		-- /2021211846	8/4/2020	\$247.00	2020/2020	Legal
		INDEMNITY		-- /2019176278	6/11/2019	\$195.00	2019/2019	Legal
17910	3/7/2022		PIETRAS SARACINO SMITH & MEEK			\$3,775.30		
		INDEMNITY		-- /2019163514	1/18/2019	\$1,452.50	2019/2019	Legal
		INDEMNITY		-- /2019171524	11/19/2018	\$1,536.30	2018/2018	Legal
		INDEMNITY		-- /2018142758	5/14/2018	\$786.50	2018/2018	Legal
17911	3/7/2022	INDEMNITY	PEMBERTON TOWNSHIP	-- /2021239260	6/1/2021	\$1,470.68	2021/2021	Loss
17912	3/7/2022	BODILY INJURY [Expired]	LAW OFFICES OF RILEY & RILEY	-- /2019150650	6/14/2018	\$98,000.00	2018/2018	Loss
17913	3/7/2022	INDEMNITY	PEMBERTON TOWNSHIP	MLT-2021233414/ 2021235453	4/3/2021	\$1,938.00	2021/2021	Loss
17914	3/7/2022	INDEMNITY	PEMBERTON TOWNSHIP	-- /2019176278	6/11/2019	\$1,726.66	2019/2019	Loss
17915	3/7/2022	INDEMNITY	Delran Township	-- /2021225936	1/12/2021	\$1,814.14	2021/2021	Loss
17916	3/7/2022	INDEMNITY	MEDFORD TOWNSHIP	-- /2022258517	12/20/2021	\$1,522.71	2021/2021	Loss
17917	3/7/2022	INDEMNITY	William Roberts	MLT-2020179427/ 2020179427	7/19/2019	\$1,842.00	2019/2019	Loss
17918	3/7/2022	COMPREHENSIVE	MOUNT LAUREL TOWNSHIP	-- /2022265871	2/24/2022	\$3,264.00	2022/2022	Loss
17919	3/7/2022	COMPREHENSIVE	MANSFIELD TOWNSHIP	-- /2022266388	2/15/2022	\$1,794.53	2022/2022	Loss
17920	3/7/2022	1ST PARTY COLL PD	WESTAMPTON TOWNSHIP	-- /2022263539	1/25/2022	\$2,827.23	2022/2022	Loss
17921	3/7/2022	INDEMNITY	QUAL-LYNX	-- /2022258517	12/20/2021	\$4.25	2021/2021	Expense
17922	3/7/2022	MEDICAL ONLY	ATLANTICARE PHYSICIAN GROUP, PA	-- /2022259592	1/4/2022	\$134.29	2022/2022	Loss
17923	3/7/2022	INDEMNITY	COOPER HEALTH SYSTEMS	-- /2022253626	10/10/2021	\$2,137.50	2021/2021	Loss
17924	3/7/2022	MEDICAL ONLY	RWJUHH OCCUPATIONAL HEALTH	-- /2022259716	1/5/2022	\$104.27	2022/2022	Loss
17925	3/7/2022		BURLINGTON COUNTY ORTHOPAEDIC SPECIALIST			\$380.00		



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			P A					
		MEDICAL ONLY		-- /2022259716	1/5/2022	\$95.00	2022/2022	Loss
		INDEMNITY		-- /2022255819	11/29/2021	\$285.00	2021/2021	Loss
17926	3/7/2022		ONE CALL CARE DIAGNOSTICS			\$3,125.00		
		INDEMNITY		-- /2022255819	11/29/2021	\$1,150.00	2021/2021	Loss
		INDEMNITY		-- /2021228252	2/1/2021	\$1,150.00	2021/2021	Loss
		INDEMNITY		-- /2021222201	11/1/2020	\$825.00	2020/2020	Loss
17927	3/7/2022	INDEMNITY	MATTHEW J PITERA MD PA	MLT-2020179427/ 2020179427	7/19/2019	\$450.00	2019/2019	Loss
17928	3/7/2022	INDEMNITY	CONCENTRA MEDICAL CENTERS	-- /2022259574	1/6/2022	\$415.92	2022/2022	Loss
17929	3/7/2022	INDEMNITY	CENTENNIAL SURGERY CENTER LLC	-- /2021222201	11/1/2020	\$2,756.61	2020/2020	Loss
17930	3/7/2022	INDEMNITY	DEBORAH HEART AND LUNG CENTER	-- /2022255819	11/29/2021	\$1,634.06	2021/2021	Loss
17931	3/7/2022		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
17932	3/7/2022		PREMIER ORTHOPAEDIC & SPORTS MEDICINE ASSOCIATES OF SNJ LLC			\$264.27		
		INDEMNITY		-- /2022244532	8/3/2021	\$88.09	2021/2021	Loss
		INDEMNITY		-- /2021237818	5/14/2021	\$88.09	2021/2021	Loss
		INDEMNITY		-- /2021215075	9/16/2020	\$88.09	2020/2020	Loss
17933	3/7/2022	INDEMNITY	WORKERS COMP PSYCH NET	MLT-2021233414/ 2021234392	4/1/2021	\$4,250.00	2021/2021	Loss
17934	3/7/2022		VIRTUA OCCUPATIONAL HEALTH			\$203.55		
		MEDICAL ONLY		-- /2022250264	10/1/2021	\$121.89	2021/2021	Loss
		INDEMNITY		-- /2022250183	9/29/2021	\$81.66	2021/2021	Loss
17935	3/7/2022		NEUROSURGICAL AND SPINE SPECIALIST LLC			\$366.58		
		INDEMNITY		-- /2022255819	11/29/2021	\$222.23	2021/2021	Loss
		INDEMNITY		-- /2021222201	11/1/2020	\$144.35	2020/2020	Loss
17936	3/7/2022	INDEMNITY	myMATRIX	-- /2021228252	2/1/2021	\$30.79	2021/2021	Loss
17937	3/7/2022	INDEMNITY	STRIVE PHYSICAL THERAPY SPECIALISTS, LLC	-- /2021234855	4/11/2021	\$640.00	2021/2021	Loss



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17938	3/7/2022		ISO SERVICES INC			\$25.00		
		INDEMNITY		-- /2022258517	12/20/2021	\$12.25	2021/2021	Expense
		INDEMNITY		-- /2022258716	12/8/2021	\$12.75	2021/2021	Expense
17939	3/7/2022		QUALCARE INC			\$2,098.00		
		MEDICAL ONLY		-- /2022266314	3/1/2022	\$550.00	2022/2022	Loss
		INDEMNITY		-- /2022265805	2/24/2022	\$516.00	2022/2022	Loss
		MEDICAL ONLY		-- /2022266019	2/23/2022	\$516.00	2022/2022	Loss
		MEDICAL ONLY		-- /2022266196	1/29/2022	\$516.00	2022/2022	Loss
17940	3/7/2022		QUAL-LYNX			\$297.92		
		MEDICAL ONLY		-- /2022264797	2/10/2022	\$80.17	2022/2022	Expense
		INDEMNITY		-- /2022259691	12/30/2021	\$13.00	2021/2021	Expense
		INDEMNITY		-- /2022262385	12/30/2021	\$6.50	2021/2021	Expense
		MEDICAL ONLY		MLT-2022260006/ 2022260007	12/28/2021	\$17.33	2021/2021	Expense
		MEDICAL ONLY		MLT-2022260006/ 2022260006	12/28/2021	\$16.25	2021/2021	Expense
		INDEMNITY		-- /2022258517	12/20/2021	\$50.93	2021/2021	Expense
		INDEMNITY		-- /2022260720	12/9/2021	\$29.25	2021/2021	Expense
		INDEMNITY		MLT-2022256995/ 2022256995	12/7/2021	\$17.33	2021/2021	Expense
		INDEMNITY		MLT-2022256995/ 2022257000	12/6/2021	\$17.33	2021/2021	Expense
		MEDICAL ONLY		MLT-2022255749/ 2022255759	11/19/2021	\$6.50	2021/2021	Expense
		INDEMNITY		-- /2022253626	10/10/2021	\$9.75	2021/2021	Expense
		INDEMNITY		MLT-2022248480/ 2022248489	9/10/2021	\$20.58	2021/2021	Expense
		MEDICAL ONLY		MLT-2021221630/ 2021221679	11/16/2020	\$13.00	2020/2020	Expense
17941	3/14/2022	BODILY INJURY [Expired]	VERITEXT LLC	-- /2020180405	5/17/2019	\$743.80	2019/2019	Expense



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17942	3/14/2022		CAPEHART & SCATCHARD PA			\$1,583.50		
		INDEMNITY		-- /2021234855	4/11/2021	\$258.50	2021/2021	Legal
		INDEMNITY		MLT-2021233414/ 2021234644	3/25/2021	\$382.50	2021/2021	Legal
		INDEMNITY		-- /2021225936	1/12/2021	\$342.00	2021/2021	Legal
		INDEMNITY		-- /2021222201	11/1/2020	\$250.50	2020/2020	Legal
		INDEMNITY		-- /2021211869	8/10/2020	\$11.50	2020/2020	Legal
		INDEMNITY		-- /2020182837	9/5/2019	\$338.50	2019/2019	Legal
17943	3/14/2022	INDEMNITY	DETECTIVES PRIVATE INVESTIGATORS, INC	-- /2021222201	11/1/2020	\$2,325.00	2020/2020	Expense
17944	3/14/2022	MEDICAL ONLY	CAPE REGIONAL URGENT CARE	-- /2022261031	1/13/2022	\$21.00	2022/2022	Expense
17945	3/14/2022		DAVID S DEWEESE			\$2,250.00		
		PUB OFF PI		-- /2022265399	2/14/2022	\$750.00	2022/2022	Legal
		PUB OFF PI		-- /2022265649	2/2/2022	\$750.00	2022/2022	Legal
		PUB OFF PI		-- /2022265910	12/20/2021	\$750.00	2021/2021	Legal
17946	3/14/2022		AFFANATO MARUT LLC			\$448.50		
		INDEMNITY		-- /2020187376	10/18/2019	\$264.50	2019/2019	Legal
		INDEMNITY		-- /2018146837	6/16/2018	\$184.00	2018/2018	Legal
17947	3/14/2022	BODILY INJURY [Expired]	IMX	-- /2020180405	5/17/2019	\$2,143.12	2019/2019	Expense
17948	3/14/2022	1ST PARTY COLL PD	BROTHERS AUTO BODY	-- /2022266491	2/26/2022	\$1,160.33	2022/2022	Loss
17949	3/14/2022	INDEMNITY	PEMBERTON TOWNSHIP	MLT-2021233414/ 2021235453	4/3/2021	\$1,938.00	2021/2021	Loss
17950	3/14/2022	INDEMNITY	PEMBERTON TOWNSHIP	-- /2021239260	6/1/2021	\$1,470.68	2021/2021	Loss
17951	3/14/2022	INDEMNITY	MANSFIELD TOWNSHIP	-- /2022263937	2/5/2022	\$1,268.88	2022/2022	Loss
17952	3/14/2022	BLDG/CONTENT	MANSFIELD TOWNSHIP	-- /2022266786	1/29/2022	\$2,285.00	2022/2022	Loss
17953	3/14/2022	MEDICAL ONLY	IVY REHAB NETWORK, INC	-- /2022263400	1/29/2022	\$659.00	2022/2022	Loss
17954	3/14/2022	MEDICAL ONLY	RADIOLOGY ASSOCIATES OF BURLINGTON COUNTY P A	-- /2022254465	11/14/2021	\$16.41	2021/2021	Loss
17955	3/14/2022	INDEMNITY	ONE CALL CARE DIAGNOSTICS	-- /2021222201	11/1/2020	\$300.00	2020/2020	Loss
17956	3/14/2022		PREMIER ORTHOPAEDIC & SPORTS MEDICINE ASSOCIATES OF SNJ LLC			\$435.51		
		INDEMNITY		-- /2022259691	12/30/2021	\$88.09	2021/2021	Loss



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		INDEMNITY		-- /2022252847	10/24/2021	\$347.42	2021/2021	Loss
17957	3/14/2022	MEDICAL ONLY	WORKNET OCCUPATIONAL MEDICINE	-- /2022263025	1/21/2022	\$237.04	2022/2022	Loss
17958	3/14/2022	MEDICAL ONLY	EMERGENCY PHYSICIANS OF NEW JERSEY P A	-- /2022249982	9/23/2021	\$198.15	2021/2021	Loss
17959	3/14/2022	MEDICAL ONLY	RADIOLOGY AFFILIATES OF CENTRAL NEW JERSEY PC	-- /2021230110	2/17/2021	\$16.55	2021/2021	Loss
17960	3/14/2022	INDEMNITY	HOME CARE CONNECT LLC	-- /2021225936	1/12/2021	\$16,975.44	2021/2021	Loss
17961	3/14/2022	INDEMNITY	BURLINGTON COUNTY ORTHOPAEDIC SPECIALIST P A	-- /2022252228	10/19/2021	\$819.00	2021/2021	Loss
17962	3/14/2022		NEUROSURGICAL AND SPINE SPECIALIST LLC			\$4,309.35		
		INDEMNITY		-- /2021222201	11/1/2020	\$2,184.35	2020/2020	Loss
		INDEMNITY		-- /2019176278	6/11/2019	\$2,125.00	2019/2019	Loss
17963	3/14/2022		myMATRIX			\$479.12		
		MEDICAL ONLY		-- /2022264378	2/8/2022	\$20.43	2022/2022	Loss
		INDEMNITY		MLT-2020179427/ 2020179427	7/19/2019	\$458.69	2019/2019	Loss
17964	3/14/2022	INDEMNITY	STRIVE PHYSICAL THERAPY SPECIALISTS, LLC	-- /2021234855	4/11/2021	\$80.00	2021/2021	Loss
17965	3/14/2022	MEDICAL ONLY	RMG URGENT CARE	-- /2021241688	6/24/2021	\$302.00	2021/2021	Loss
17966	3/14/2022	INDEMNITY	QUALCARE INC	-- /2022266779	3/5/2022	\$550.00	2022/2022	Loss
17967	3/21/2022	INDEMNITY	SOUTH JERSEY PHYSICIAN ASSOCS	-- /2020194285	1/12/2020	\$700.00	2020/2020	Expense
17968	3/21/2022	1ST PARTY COLL PD	HAINESPORT ENTERPRISES INC	-- /2022254027	11/9/2021	\$6,523.37	2021/2021	Loss
17969	3/21/2022	POLICE PROF PI	MARSHALL DENNEHEY WARNER	-- /2018142478	2/10/2018	\$28,973.00	2018/2018	Legal
17970	3/21/2022		LEO PETETTI LLC			\$270.00		
		1ST PARTY COLL PD		-- /2022267351	3/10/2022	\$135.00	2022/2022	Expense
		1ST PARTY COLL PD		-- /2022263014	1/29/2022	\$135.00	2022/2022	Expense
17971	3/21/2022	INDEMNITY	THE DEWEESE LAW FIRM	-- /2021215075	9/16/2020	\$150.00	2020/2020	Expense
17972	3/21/2022	INDEMNITY	WESTAMPTON TOWNSHIP	-- /2022265805	2/24/2022	\$1,738.46	2022/2022	Loss
17973	3/21/2022	INDEMNITY	WESTAMPTON TOWNSHIP	-- /2022266779	3/5/2022	\$496.26	2022/2022	Loss
17974	3/21/2022	INDEMNITY	WESTAMPTON TOWNSHIP	-- /2022266779	3/5/2022	\$1,736.90	2022/2022	Loss
17975	3/21/2022	INDEMNITY	William Roberts	MLT-2020179427/ 2020179427	7/19/2019	\$1,842.00	2019/2019	Loss
17976	3/21/2022	INDEMNITY	John Harris	-- /2020198969	3/5/2020	\$598.50	2020/2020	Loss
17977	3/21/2022	INDEMNITY	Christina Reiss	-- /2019165703	2/11/2019	\$1,120.16	2019/2019	Loss
17978	3/21/2022	INLAND MARINE	DELANCO TOWNSHIP	-- /2022257760	12/6/2021	\$1,860.00	2021/2021	Loss



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17979	3/21/2022		1ST PARTY COLL PD	PEMBERTON TOWNSHIP	-- /2022263014	1/29/2022	\$12,733.34	2022/2022	Loss
17980	3/21/2022		MEDICAL ONLY	IVY REHAB NETWORK, INC	-- /2022263400	1/29/2022	\$170.00	2022/2022	Loss
17981	3/21/2022		INDEMNITY	COOPER UNIVERSITY TRAUMA PHYSICIANS, PC	-- /2021225936	1/12/2021	\$117.00	2021/2021	Loss
17982	3/21/2022			PREMIER ORTHOPEDIC OF SOUTH JERSEY			\$455.95		
			MEDICAL ONLY		-- /2022264378	2/8/2022	\$196.00	2022/2022	Loss
			INDEMNITY		-- /2021228252	2/1/2021	\$259.95	2021/2021	Loss
17983	3/21/2022		INDEMNITY	COOPER HEALTH SYSTEMS	-- /2021219746	11/4/2020	\$18,280.52	2020/2020	Loss
17984	3/21/2022		MEDICAL ONLY	RWJUH OCCUPATIONAL HEALTH	-- /2022248529	9/14/2021	\$213.34	2021/2021	Loss
17985	3/21/2022			BURLINGTON COUNTY ORTHOPAEDIC SPECIALIST P A			\$776.20		
			MEDICAL ONLY		-- /2022262485	1/25/2022	\$536.20	2022/2022	Loss
			MEDICAL ONLY		-- /2022259716	1/5/2022	\$95.00	2022/2022	Loss
			INDEMNITY		-- /2022255819	11/29/2021	\$145.00	2021/2021	Loss
17986	3/21/2022		INDEMNITY	ONE CALL CARE DIAGNOSTICS	-- /2022255819	11/29/2021	\$485.00	2021/2021	Loss
17987	3/21/2022			CAPITAL HEALTH SYSTEM, INC			\$37,047.50		
			MEDICAL ONLY		-- /2022262485	1/25/2022	\$29,329.30	2022/2022	Loss
			INDEMNITY		-- /2022255819	11/29/2021	\$7,718.20	2021/2021	Loss
17988	3/21/2022		INDEMNITY	DEBORAH HEART AND LUNG CENTER	-- /2022255819	11/29/2021	\$2,307.30	2021/2021	Loss
17989	3/21/2022		INDEMNITY	PRINCETON BRAIN AND SPINE AND SPORTS MEDICINE	MLT-2021233414/ 2021235453	4/3/2021	\$328.94	2021/2021	Loss
17990	3/21/2022		INDEMNITY	PREMIER ORTHO ASSOCSURG	-- /2021239260	6/1/2021	\$12,607.50	2021/2021	Loss
17991	3/21/2022		MEDICAL ONLY	PROFESSIONAL SERVICE FUND	-- /2022262485	1/25/2022	\$145.66	2022/2022	Loss
17992	3/21/2022		INDEMNITY	HOME CARE CONNECT LLC	-- /2021225936	1/12/2021	\$3,938.41	2021/2021	Loss
17993	3/21/2022		INDEMNITY	WORKERS COMP PSYCH NET	MLT-2021233414/ 2021234392	4/1/2021	\$400.00	2021/2021	Loss
17994	3/21/2022		MEDICAL ONLY	CAPITAL HEALTH MEDICAL GROUP	-- /2022262485	1/25/2022	\$79.46	2022/2022	Loss
17995	3/21/2022			NEUROSURGICAL AND SPINE SPECIALIST LLC			\$444.35		
			MEDICAL ONLY		-- /2022263400	1/29/2022	\$300.00	2022/2022	Loss
			INDEMNITY		-- /2019176278	6/11/2019	\$144.35	2019/2019	Loss
17996	3/21/2022		INDEMNITY	myMATRIXX	-- /2019176278	6/11/2019	\$98.90	2019/2019	Loss
17997	3/21/2022		INDEMNITY	STRIVE PHYSICAL THERAPY SPECIALISTS, LLC	-- /2021234855	4/11/2021	\$160.00	2021/2021	Loss
17998	3/21/2022		MEDICAL ONLY	QUALCARE INC	-- /2022267644	3/14/2022	\$550.00	2022/2022	Loss



BURLINGTON COUNTY J.I.F.

Check Register Report

Bank Account : ALL

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

Instance Type: All

Coverage : All ,Claimant Type: All

Check Number	Check Date		Claimant (Case) Type	Payee Name	QL File / Claim Number	Loss Date	Payment Amount	Policy Year	Exp./Legal
17999	3/28/2022		INDEMNITY	I C U INVESTIGATIONS INC	-- /2021239260	6/1/2021	\$400.00	2021/2021	Expense
18000	3/28/2022		BODILY INJURY [Expired]	RAYMOND & COLEMAN LLP	-- /2020194882	1/17/2020	\$3,221.00	2020/2020	Legal
18001	3/28/2022			State of New Jersey - Div of Worker's Comp			\$3.71		
			INDEMNITY		-- /2021231781	3/4/2021	\$0.69	2021/2021	Expense
			INDEMNITY		-- /2021228252	2/1/2021	\$3.02	2021/2021	Expense
18002	3/28/2022		POLICE PROF BI	CIOX HEALTH LLC	-- /2020206165	5/17/2020	\$1,049.84	2020/2020	Expense
18003	3/28/2022		INDEMNITY	Delran Township	-- /2021225936	1/12/2021	\$1,814.14	2021/2021	Loss
18004	3/28/2022		BODILY INJURY [Expired]	ORTHOPAEDIC & SPORTS SPECIALISTS	-- /2020194882	1/17/2020	\$1,350.00	2020/2020	Expense
18005	3/28/2022		GL PROPERTY DAMAGE	Diamond, David	-- /2022243205	7/16/2021	\$6,631.86	2021/2021	Loss
18006	3/28/2022		INDEMNITY	PEMBERTON TOWNSHIP	-- /2021239260	6/1/2021	\$1,470.68	2021/2021	Loss
18007	3/28/2022		INDEMNITY	Pemberton Township	-- /2019176278	6/11/2019	\$1,726.66	2019/2019	Loss
18008	3/28/2022		INDEMNITY	PEMBERTON TOWNSHIP	MLT-2021233414/ 2021235453	4/3/2021	\$1,938.00	2021/2021	Loss
18009	3/28/2022		INDEMNITY	WESTAMPTON TOWNSHIP	-- /2022265805	2/24/2022	\$1,490.11	2022/2022	Loss
18010	3/28/2022		INDEMNITY	MANSFIELD TOWNSHIP	-- /2022263937	2/5/2022	\$1,268.88	2022/2022	Loss
18011	3/28/2022		INDEMNITY	Edward Butler	-- /2020208328	6/23/2020	\$1,150.08	2020/2020	Loss
18012	3/28/2022		1ST PARTY COLL PD	BORDENTOWN CITY	-- /2021223534	12/14/2020	\$1,000.00	2020/2020	Loss
18013	3/28/2022			QUAL-LYNX			\$46.75		
			INDEMNITY		-- /2022265805	2/24/2022	\$4.25	2022/2022	Expense
			MEDICAL ONLY		-- /2022266019	2/23/2022	\$4.25	2022/2022	Expense
			INDEMNITY		-- /2022265554	2/21/2022	\$4.25	2022/2022	Expense
			MEDICAL ONLY		-- /2022265096	2/16/2022	\$4.25	2022/2022	Expense
			MEDICAL ONLY		-- /2022264378	2/8/2022	\$4.25	2022/2022	Expense
			INDEMNITY		-- /2022263937	2/5/2022	\$4.25	2022/2022	Expense
			MEDICAL ONLY		-- /2022263917	2/5/2022	\$4.25	2022/2022	Expense
			MEDICAL ONLY		MLT-2022263913/ 2022263913	2/4/2022	\$4.25	2022/2022	Expense
			MEDICAL ONLY		-- /2022263400	1/29/2022	\$4.25	2022/2022	Expense
			MEDICAL ONLY		-- /2022263025	1/21/2022	\$4.25	2022/2022	Expense
			MEDICAL ONLY		-- /2022248529	9/14/2021	\$4.25	2021/2021	Expense
18014	3/28/2022		MEDICAL ONLY	IVY REHAB NETWORK, INC	-- /2022263400	1/29/2022	\$404.00	2022/2022	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
18015	3/28/2022		INDEMNITY	PREMIER ORTHOPEDIC OF SOUTH JERSEY	-- /2021228252	2/1/2021	\$103.00	2021/2021	Loss
18016	3/28/2022		MEDICAL ONLY	BURLINGTON COUNTY ORTHOPAEDIC SPECIALIST P A	-- /2022262485	1/25/2022	\$95.00	2022/2022	Loss
18017	3/28/2022		MEDICAL ONLY	ONE CALL CARE DIAGNOSTICS	-- /2022262485	1/25/2022	\$485.00	2022/2022	Loss
18018	3/28/2022		MEDICAL ONLY	CARDIOVASCULAR ASSOCIATES OF DELAWARE VALLEY, PA	-- /2021238464	5/23/2021	\$312.12	2021/2021	Loss
18019	3/28/2022		INDEMNITY	KESSLER INSTITUTE FOR REHABILITATION INC.	-- /2021225936	1/12/2021	\$116.00	2021/2021	Loss
18020	3/28/2022		MEDICAL ONLY	VIRTUA WILLINGBORO HOSPITAL, INC.	-- /2022266314	3/1/2022	\$1,848.00	2022/2022	Loss
18021	3/28/2022		INDEMNITY	VIRTUA MEDICAL GROUP	-- /2022252847	10/24/2021	\$166.95	2021/2021	Loss
18022	3/28/2022			PREMIER ORTHOPAEDIC & SPORTS MEDICINE ASSOCIATES OF SNJ LLC			\$484.49		
			INDEMNITY		-- /2022259574	1/6/2022	\$255.46	2022/2022	Loss
			INDEMNITY		-- /2022252847	10/24/2021	\$88.09	2021/2021	Loss
			INDEMNITY		MLT-2021233414/ 2021235453	4/3/2021	\$140.94	2021/2021	Loss
18023	3/28/2022		MEDICAL ONLY	CENTRAL JERSEY URGENT CARE LLC	MLT-2022245468/ 2022245468	8/11/2021	\$211.31	2021/2021	Loss
18024	3/28/2022		INDEMNITY	LUMBERTON EMERGENCY SQUAD INC	-- /2022259574	1/6/2022	\$50.00	2022/2022	Loss
18025	3/28/2022		INDEMNITY	MID-ATLANTIC ANESTHESIA ASSOCIATES PA	-- /2021222201	11/1/2020	\$779.80	2020/2020	Loss
18026	3/28/2022		INDEMNITY	VIRTUA OCCUPATIONAL HEALTH	-- /2022252847	10/24/2021	\$81.66	2021/2021	Loss
18027	3/28/2022		MEDICAL ONLY	NEUROSURGICAL AND SPINE SPECIALIST LLC	-- /2022266196	1/29/2022	\$300.00	2022/2022	Loss
18028	3/28/2022		INDEMNITY	myMATRIX	MLT-2020179427/ 2020179427	7/19/2019	\$458.69	2019/2019	Loss
18029	3/28/2022		INDEMNITY	KIRSHNER SPINE INSTITUTE	-- /2019176278	6/11/2019	\$149.00	2019/2019	Loss
18030	3/28/2022		INDEMNITY	ORTHOPAEDICS NEW JERSEY, LLC	-- /2021234855	4/11/2021	\$53.86	2021/2021	Loss
18031	3/28/2022			STRIVE PHYSICAL THERAPY SPECIALISTS, LLC			\$400.00		
			MEDICAL ONLY		-- /2022262485	1/25/2022	\$160.00	2022/2022	Loss
			INDEMNITY		-- /2021239260	6/1/2021	\$240.00	2021/2021	Loss
18032	3/28/2022			ISO SERVICES INC			\$127.50		
			INDEMNITY		-- /2022265554	2/21/2022	\$12.75	2022/2022	Expense
			MEDICAL ONLY		-- /2022265096	2/16/2022	\$12.75	2022/2022	Expense
			MEDICAL ONLY		-- /2022264797	2/10/2022	\$12.75	2022/2022	Expense
			MEDICAL ONLY		-- /2022264378	2/8/2022	\$12.75	2022/2022	Expense



BURLINGTON COUNTY J.I.F.

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Check Number	Check Date	Claimant (Case) Type	Payee Name	QL File / Claim Number	Loss Date	Payment Amount	Policy Year	Exp./Legal
		INDEMNITY		-- /2022263937	2/5/2022	\$12.75	2022/2022	Expense
		MEDICAL ONLY		MLT-2022263913/ 2022263913	2/4/2022	\$12.75	2022/2022	Expense
		MEDICAL ONLY		-- /2022263400	1/29/2022	\$12.75	2022/2022	Expense
		MEDICAL ONLY		-- /2022263025	1/21/2022	\$12.75	2022/2022	Expense
		BODILY INJURY [Expired]		-- /2022263272	1/16/2022	\$12.75	2022/2022	Expense
		INDEMNITY		-- /2021239260	6/1/2021	\$12.75	2021/2021	Expense
18033	3/28/2022	INDEMNITY	QUALCARE INC	-- /2022268639	3/24/2022	\$550.00	2022/2022	Loss
Total for BURLINGTON COUNTY J.I.F.		\$354,611.25		Total for BURLINGTON COUNTY J.I.F.		\$354,611.25		

Number of Checks:	128	First Check Number:	17906
Number of Payments:	260	Last Check Number:	18033
Expense Payments:	\$10,275.89		
Legal Payments:	\$42,457.80		
Loss Payments:	\$301,877.56		

BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND

BILL LIST - APRIL 2022

	Payee	FY2022	FY2021	JIF Appropriation	Description
1	Arthur J. Gallagher Risk Management Services	31,880.00		Prof Services/Administration	April 2022 Fee
2	Arthur J. Gallagher Risk Management Services	70.69		Misc/Postage/Copies/Faxes	Postage/copies expenses-March
3	Arthur J. Gallagher Risk Management Services	66.00		Misc/JIF Website	Wpforms annual renewal split with ACM and Trico
4	The DeWeese Law Firm, P.C.	6,287.00		Prof Services/Attorney	April 2022 Fees
5	Bowman & Company LLP		9,816.00	Prof Services/Auditor	#100005 progress bill for 12/31/2020 audit
6	Bowman & Company LLP	6,059.50		Prof Services/Payroll Auditor	#100004 1st half bill for WC payroll audit
7	Qual-Lynx	18,316.00		Prof Services/Claims Admin.	April 2022 Fees
8	Joyce Media	390.00		Misc/JIF Website	April 2022 Fees
9	Christopher J. Winter Sr.	1,833.00		Training/Police Risk Services	Law Enforcement Consultant-April 2022 fees
10	Kris Kristie	383.00		Misc/Recording Secretary	April 2022 Fees
11	J. A. Montgomery Risk Control Services	11,715.00		Prof Services/Safety Director	April 2022 Fees
12	J. A. Montgomery Risk Control Services		37,536.00	Training/Right to Know	Inv#551289; RTK 2021 Inventory Services
13	Secure Data Consulting Services, LLC	5,544.00		Prof Services/Technology Risk Serv Dir	April 2022 Fees
14	Tom Tontarski	987.00		Prof Services/Treasurer	April 2022 Fees
15	Tom Tontarski	13.47		Misc/Postage/Copies/Faxes	overnighting checks (split)- March
16	Conner Strong & Buckelew	711.00		Prof Services/Underwriting Mgr	April 2022 Fees
17	Debby Schiffer	2,558.00		Wellness Program	April 2022 Fees
18	Apex Insurance Services c/o QBE Insurance	387,186.50		EPL/POL Policy - Excess Insurance	EPL Coverage; P#QJC01005-06; 1/1/22-1/1/23; Inv#749759 2nd installment
19	Apex Insurance Services c/o QBE Insurance	5,678.50		EPL/POL Policy - Excess Insurance	VDO Coverage; P#QVC01005-06; 1/1/22-1/1/23; Inv#7497779; 2nd installment
20	Conner Strong & Buckelew	1,114.00		Misc/Fidelity Bond (Admin/TPA/Treasu	Exe Dir/Treasurer/Claims admin fidelity bond
21	Arc Reprographics	172.10		Misc/Printing	Inv#279858 Safety Posters
22	Connell Consulting LLC	600.00		Training/Training	3/27/22 Proactive Police Supervision course (6 people)
23	Courier Post	292.96		Misc/Legal Notices	Ad#5117227 mtg schedule; #5117255 contract awards
24	Iron Mountain	72.94		Misc/Record Retention Service	"Inv#GLJP623; Storage 4/1-30/22; Service 2/23-3/22/22
25	Office Depot	37.76		Misc/Office Supplies	Recorder, case, earphones #232669789, 234416380
26	Riverview Properties	250.00		Misc/Annual Planning Retreat	Deposit for 5/3/22 planning retreat
27	Township of Bordentown	163.35		Wellness Program	Spring into fitness challenge prizes
28	Township of Bordentown	705.00		Optional Safety Budget	HEPA air filters (pre-approved)
29	Borough of Fieldsboro		744.08	Optional Safety Budget	Appealed-approved by safety comm 3/29/22
30	Borough of Fieldsboro		347.84	Wellness Program	Appealed-approved by safety comm 3/29/22
31	Borough of Fieldsboro		317.98	EPL/CYBER/EPL/Cyber Incentive Program	Appealed-approved by safety comm 3/29/22
	Subtotals	\$483,086.77	\$48,761.90		

JIF Bill List Total

\$531,848.67



Municipal Excess Liability Joint Insurance Fund

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

Date: March 25, 2022
To: Burlington County Municipal Joint Insurance Fund
From: Commissioner Jack
Subject: MEL June Report

2022 MEL, MR HIF & NJCE JIF Educational Seminar: The 11th annual seminar will be conducted virtually on 2 half-day sessions: Friday, April 29th and Friday, May 6th from 9AM to 12PM. The seminar qualifies for Continuing Educational Credits including CFO/CMFO, Public Works, Clerks, Insurance Producers and Purchasing Agents. There is no fee for employees, insurance producers, as well as personnel who work for services companies associated with the Municipal Excess Liability Joint Insurance Fund (MEL JIF), Municipal Reinsurance Health Insurance Fund (MR HIF) and New Jersey Counties Excess Joint Insurance Fund (NJCE JIF). A notice was distributed to members, risk managers and professionals via email.

2021/2022 Elected Officials Seminar: The MEL's Annual Elected Officials Seminar is available through the MEL Safety Institute. A flyer with instructions to complete the course; flyer has been distributed to commissioners and is posted to the MEL's webpage – njmel.org.

The MEL will provide a credit of \$250 against each member's assessment for each municipal elected official and authority commissioner who completes the course by May 1, 2022. The credit will continue to be extended to the member's CEO (i.e. municipal manager/administrator or authority executive director). The maximum credit is approximately 5% of the member's assessment.

MEL Cyber Liability JIF: A committee was formed at the MEL's 2022 Reorganization meeting to research the creation of a special JIF to insure Cyber Liability. The committee is comprised of MEL Commissioners, Executive Directors and Professionals; to date the full committee has met twice to meet the target start-up date of January 1, 2023. Enclosed is a memorandum on the progress to date. The topic will be more fully discussed during the retreat.

2022 Financial Disclosures: JIF Commissioners should anticipate the online filing of the Financial Disclosure forms inclusive of any other municipal related positions that require filing. It is anticipated the Division of Local Government Services will distribute a notice with filing instruction in March with a deadline to file by April 30th.

Sexual Molestation Claims: Local affiliated JIF members are beginning to see claims filed alleging sexual molestation with occurrence dates preceding JIF formation and/or membership terms. Fund Attorney conducted a search to find an Archivist Firm. Fund Attorney said the EJIF had hired a firm with great success in helping the EJIF recover from policies predating the JIF. That firm is no longer in existence. Resolution 20-22 adopted awarding a contract to Policy Find to help members identify prior policies to submit these claims for coverage.

Anderson Kill: The MEL is still working with Anderson Kill in the matter of Covid claims. Resolution 21-22 was adopted to renew the arrangement.

RCF: A copy of Commissioner Clarke's report on the RCF's January Reorganization, submitted for information. RCF also met prior to MEL meeting.

September Meeting: This year, we reset the scheduled meeting times for the MEL to avoid conflicts with holidays. However, we scheduled the September date for September 8th and that conflicts with other JIF meetings. The Board will be reconsidering the date of September meeting.

Management Committee: Committee met on January 14th to confirm excess insurance placements, the Middlesex Joint Insurance Fund, Enlyte purchase of Quani (Qual-lynx and Qualcare) and pilot program for table-top property appraisals. Minutes are enclosed, for information.

Legislative Committee: Committee met on February 25th; minutes are enclosed, for information.

Marketing Committee: We are in the process of scheduling a meeting of the Marketing Committee for early April.

Safety & Education Committee: Committee met on February 4th; enclosed are the minutes for information. FirstNet is no longer able to support the MEL's current Learning Management System. A competitive contracting RFP has been issued with a March 23rd due date. We hope to have a new vendor in place by July 1, 2022 to allow for a smooth transition.

Coverage Committee: Committee is in the process of scheduling a meeting for April.

Claims Committee: The Claims Review Committee met on January 6th and March 18th; minutes of these meetings are sent to the full MEL Board separately from the agenda. The Claims Review Committee is scheduled to meet next on May 5th.

Due Diligence

Financial Fast Track – as of 12/31/21. Report not yet completed but Executive Director reviewed the various items that have impacted the MEL Financials, such as the change in accidental disability pension offsets, Covid 19 claims for 2020 and 2021, and Hurricane Ida.



Municipal Excess Liability Residual Claims Fund

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

March 25, 2022

Memo to: Burlington County Municipal Joint Insurance Fund

From: Commissioner Jack

Re: RCF March 2022 Meeting Summary

2022 Fiscal Management Plan Amendment: The Fund Office has been notified that Secretary Champney will be using her legal name, Megan Champney Kwesela, as signatory. The Board of Fund Commissioners approved Resolution 12-22 to amend the Fiscal Management Plan to reflect the change.

Attorney Retreat Topic: Fund Attorney discussed the importance of good collaboration with reinsurers on large complex claims and cited several examples over the past year, highlighted by the case Papps vs Princeton. The Fund Attorney noted the success of the RCF claims committee and Chris Botta's efforts to receive one hundred percent reimbursement on such excess claims.

RCF Professionals Contracts: Contracts are currently being distributed for signatures.

Financial Disclosures: JIF Commissioners should anticipate the Division of Local Government Services to distribute a notice with filing instruction in March with a deadline to file by April 30th.

Claims Committee: The Claims Review Committee met on January 6, 2022 and March 2, 2022; minutes of the January meeting were distributed under separate cover.

June Meeting: As a reminder this meeting is scheduled for Thursday, June 2, 2022 at 10:30AM at the Forsgate Country Club.



**New Jersey Municipal Environmental
Risk Management Fund**

9 Campus Drive, Suite 216

Parsippany, New Jersey

Tel (201) 881-7632

Fax (201) 881-7633

DATE: March 25, 2022

TO: Burlington County Municipal Joint insurance Fund

FROM: Commissioner Jack

SUBJECT: Summary of Topics Discussed at E-JIF Meeting

REVISED BUDGET AND PROFESSIONAL FEE AMENDMENT RESOLUTION - The revised 2022 budget and Resolution #16-22 were included in the agenda and adopted by the Board. The revisions reflected the four new members added to the local JIFs for 2022 and the associated professional fee contract increases. The revised budget is included in this report.

ACTUARIAL IBNR REPORT – Mr. Kullman of Aon was present at the meeting and referenced his full report, valued as of December 31, 2021, which was included in the agenda.

EJIF EMERGENCY POSTERS – The Fund’s supply of Environmental Emergency Information posters is running low. A motion was made and accepted to authorize Drew & Rodgers Inc. to reproduce 1,000 posters for a total of \$1,760, including shipping.

EJIF Coverage Committee – The coverage committee will meet to discuss and examine the recent changes in standards (regulatory) of contaminant levels of PFOA/PFAS in drinking water and how same could affect the EJIF program. An overview of this issue was given by Jim Maley Esq. of Maley Givens.

NEXT MEETING – The next meeting of the EJIF is scheduled for Thursday, June 2, 2022 at 10:50AM at the Forsgate Country Club, Jamesburg.

NEW JERSEY MUNICIPAL ENVIRONMENTAL RISK MANAGEMENT FUND									
2022 BUDGET									
3/16/2022 16:13	2022 CERTIFIED BUDGET	Adj XS Agg Ins	Atlantic City MUA	Pennsauken - Cam JIF	East Newark - SubMetro JIF	South Bound Brook - Central JIF	2022 REVISED BUDGET		
			New Member	New Member	New Member	New Member	TOTAL	CHANGE \$	CHANGE %
I. Claims and Excess Insurance									
Claims									
Third Party (Non-Site Specific)	417,023		1,242	3,319	223	422	422,229	5,206	1.2%
On Site Cleanup (Site Specific)	229,926		685	1,832	123	233	232,799	2,873	1.2%
PO Pollution Liability	153,284		456	1,220	82	155	155,197	1,913	1.2%
Tank Systems	214,146		638	1,707	114	217	216,822	2,676	1.2%
DMA Waste Sites (Superfund Buyout)	1,205,116		3,588	9,593	643	1,220	1,220,160	15,044	1.2%
LFC	21,239						21,239	-	0.0%
Total Loss Fund	2,240,734		6,609	17,671	1,185	2,247	2,268,446	27,712	1.2%
II. Expenses, Fees & Contingency									
Professional Services									
Actuary	62,500						62,500	-	0.0%
Attorney	89,733		268	716	48	91	90,856	1,123	1.3%
Auditor	17,275						17,275	-	0.0%
Executive Director	331,308		987	2,638	177	335	335,445	4,137	1.2%
Treasurer	21,305						21,305	-	0.0%
Legislative Agent	45,000						45,000	-	0.0%
Underwriting Managers	262,410		781	2,089	140	266	265,686	3,276	1.2%
Environmental Services	469,300		1,398	3,736	250	475	475,159	5,859	1.2%
Claims Administration	31,015		92	247	17	31	31,402	387	1.2%
Subtotal - Contracted Prof Svcs	1,329,846		3,526	9,426	632	1,198	1,344,628	14,782	1.1%
Non-Contracted Services									
Expenses contingency	27,989		83	222	15	28	28,337	348	1.2%
Member Testing	8,326						8,326	-	0.0%
Subtotal - Non-contracted svcs	36,315		83	222	15	28	36,663	348	1.0%
Subtotal-Contracted/Non-contracted svcs	1,366,161		3,609	9,648	647	1,226	1,381,291	15,130	1.1%
Excess Aggregate Insurance	533,550	8,517	83	3,319	269	511	546,249	12,699	2.4%
General Contingency	225,137	(8,517)	2,698	4,104	229	435	224,086	(1,051)	-0.5%
Total Exp, Fees & Contingency	2,124,848	-	6,390	17,071	1,145	2,172	2,151,626	26,778	1.3%
TOTAL JIF APPROPRIATIONS	4,365,582	-	12,999	34,742	2,330	4,419	4,420,072	54,490	1.2%
*LFC = Members not based on population (i.e. Parking Auth, Health Commissions, Fire Dept, OMUA)							(3)		