



AGENDA PACKET



Tuesday, May 17, 2022 at 3:30 PM

*Hainesport Municipal Building
Hainesport, NJ*

WWW.BURLCOJIF.ORG

BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND

Tuesday, May 17, 2022 – 3:30 PM
Hainesport Municipal Building
1 Hainesport Centre
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 the ***Courier Post***, Cherry Hill NJ;
 - 2. Filing advance written notice of this meeting with the Clerks/Administrators of all member municipalities; and
 - 3. Posting notice on the public bulletin boards of all member municipalities of the BURLCO JIF.
- IV. Roll Call
 - A. Fund Commissioners
 - B. Fund Professionals
 - C. Risk Management Consultants
 - D. Move up Alternates (*if necessary*)
- 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. Motion to Adopt the **April 19, 2022** Meeting Minutes – **Motion – All in Favor**.....Pages 1- 13
- VII. Claims Review Committee Report: Open Session Items – May 12, 2022.....Handout
- VIII. Executive Director’s Report..... Pages 14-38
 - A. Lost Time Accident Frequency.....Pages 17-18
 - B. Certificates of Insurance.....Pages 19-20
 - C. Financial Fast Track Report.....Page 21
 - D. Regulatory Filing Checklists.....Pages 22-23
 - E. 2021 Safety Incentive Program Awards.....Page 24
 - F. 2022 Optional Safety Budget.....Page 25
 - G. 2022 Wellness Incentive Page.....Page 26
 - H. 2022 EPL/Cyber Risk Management Budget.....Page 27
 - I. EPL Compliance StatusPage 28
 - J. Statutory Bond Status.....Pages 29-30
 - K. Skateboard Park Approval Status.....Page 31
 - L. Capehart Scatchard Updates.....Pages 32-36
 - M. Elected Officials Training
 - N. Land Use Training Certification.....Page 37
 - O. RMC Roundtable
 - P. Special Law Enforcement Training.....Page 38
 - Q. Membership Renewal Visits

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S.	New Member Activity	
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B.	Investment JCMI	
C.	Loss Run Payment Registers	
D.	Fund Status	
E.	Disbursements	
F.	May Bill List.....	Pages 106-107
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XVII.	Committee Report	
A.	None	
XVIII.	MEL/RCF/E-JIF Reports	
A.	MEL Bulletin: Support Budget Cap Relief.....	Page 108

XIX. Miscellaneous Business

<p>The next meeting of the BURLCOJIF will be held on Tuesday, June 21, 2022 at 3:30 PM at Hainesport Municipal Building, Hainesport</p>
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XX. Meeting Open to Public Comment

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

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

- A. Professionals' Reports
 - 1. Claims Administrator's Report
 - 2. Executive Director's Report
 - 3. Safety Director's Report
 - 4. Solicitor's Report
- B. Reopen Public Portion of Meeting – **Motion – All in Favor**

XXII Approval of Claims Payments – **Motion – Roll Call**

XXIII Authorization to Abandon Subrogation (if necessary) – **Motion – Roll Call**

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

BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND

April 19, 2022
Hainesport Municipal Building
1 Municipal Centre Drive
Hainesport, NJ

OPEN SESSION MINUTES

The meeting of the Burlington County Municipal Joint Insurance Fund (BURLCO JIF) was held at Hainesport Municipal Building, Hainesport, NJ, Tuesday, April 19, 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.**
Fernand Ouellette, *Alternate*, **Delanco Twp.**
Steve Fazekas, **Florence Twp.**
Paula Kosko, **Hainesport Twp.**
Jay Springer, **Lumberton Twp.**
Mike Fitzpatrick, **Mansfield Twp.**
Kathy Burger, **Medford Twp.**
Jerry Mascia, **Mt. Laurel Twp.**
Susan Jackson, *Alternate*, **New Hanover Twp.**
Robert Duff, *Alternate*, **North Hanover Twp**
Debbie Vallari, *Alternate*, **Pemberton Boro.**
Dan Hornickel, **Pemberton Twp.**
Mike Mansdoerfer, **Riverside Twp.**
J. Paul Keller, **Springfield Twp.**
Steve Ent, **Westampton Twp.**
James Ingling, **Wrightstown Boro.**

Absent Fund Commissioners were:

Tom Pullion, **Edgewater Park**
Patrice Hansell, **Fieldsboro Boro.**
John Gural, **Palmyra Boro.**
Susan Onorato, **Shamong 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.*
Scott DeWeese, Esquire, Fund Solicitor, *The DeWeese Law Firm, P.C.*
Tom Tontarski, Treasurer
John Saville, Safety Director, *J.A. Montgomery Risk Control*
Chris Roselli, Account Manager, *Qual-Lynx*
Karen Beatty, Account Manager, *QualCare*
Debby Schiffer, *Wellness Director*
Lou Romero, *Technology Risk Services*
Chris Winter, *Law Enforcement RMS*

Also present were the following Risk Management Consultant agencies:

EPIC Insurance
Hardenberg Insurance Group
Insurance Agency Mgmt.

Absent Risk Management Consultant agencies:
Conner Strong & Buckelew

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

Motion to move Rich Wolbert, Beverly City, to Acting Secretary in the absence of John Gural, Palmyra Borough.

Motion by Mr. Ingling, seconded by Mr. Mascia to move Rich Wolbert to Acting Secretary. All in Favor. Motion carried by unanimous vote.

CONDUCT OF MONTHLY MEETING

Motion by Mr. Mascia, seconded by Mr. Wolbert to allow that this monthly meeting be conducted by the Fund Commissioners present with all matters to be decided upon by a combined majority vote of all the Fund Commissioners. All in favor. Motion carried.

APPROVAL OF MINUTES

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

CLAIMS REVIEW COMMITTEE MEETING REPORT –April 12, 2022

Ms. Burger reported that a Claims Committee meeting was held via Zoom Tuesday, April 12, 2022. The minutes from this meeting were a handout at today's meeting and are self-explanatory. She then highlighted the following:

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

Also discussed was Adjuster staffing levels and that there were 8 new claims received with seven (7) Supervisor Incident Reports received and only one (1) missing. Under the Solicitors report there were no new cases to report from March.

Lastly, Ms. Burger noted the handout of the Claims minutes needs to be collected at the end of the meeting for confidentiality reasons and to please leave them at your spot so Ms. Kristie can collect them at the conclusion of tonight's meeting.

Ms. Burger noted any 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 February 22, 2022 thru March 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 was sent to all members on April 11, 2022 outlining their monetary award. He noted that members that want to receive the full allotment in the form of a check must submit their purchase order to his office by the end of the month. He then emphasized to please not wait until the last moment 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 reminded the members that this year the Fund is 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 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.

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. Included at the end of the Retreat will be a discussion on the future format of Executive Committee meetings.

Mr. Forlenza noted 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

Mr. Forlenza stated 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.

Mr. Forlenza stated A Risk Management Consultant's Roundtable is 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. The registration information was sent out for the Executive Directors office this morning.

In regards to the Special Law Enforcement Officers Training, this Annual 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.

Mr. Forlenza stated a report detailing attendance records through the first quarter of the 2022 Fund Year is attached for your review. If you notice any discrepancy, please contact Kris Kristie as this information comes directly from the minutes.

Mr. Forlenza noted to the members to be sure they took the Claims Coordinator and Safety Coordinator gifts that were packaged in the back of the room and provide them to the person named on the label.

Lastly, in regards to the new TULIP program, effective January 1, 2022 a new program went into effect for the MEL affiliated JIFs. The old program is no longer available. If you have community centers, etc. that you rent out to residents, you need to secure a location code from the new insurer for those buildings/facilities that you normally make available to the public. File those building locations with the Fund Underwriter now to get building location codes so you are ready to go when a rental request comes in for one of your facilities. It has been reported that it can take upwards of a week to secure the building/facility codes from the new TULIP provider.

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

SOLICITOR'S REPORT

Open/Closed Claims Reports

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

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

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

Lastly, Mr. DeWeese noted there were several resolutions being presented this evening authorizing the release of previously redacted sections of Closed Session Meeting Minutes from Fund Year 2015, 2019, 2020, and 2021. He also noted a letter stating his recommendations for each year was attached to each corresponding resolution.

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

Chair McMahon entertained a motion to approve the following Resolutions:

Resolution 2022-21 Authorizing the Release of Fund Year 2015 Closed Session Meeting Minutes

Resolution 2022-22 Authorizing the Release of Fund Year 2019 Closed Session Meeting Minutes

Resolution 2022-23 Authorizing the Release of Fund Year 2020 Closed Session Meeting Minutes

Resolution 2022-24 Authorizing the Release of Fund Year 2021 Closed Session Meeting Minutes

Motion by Ms. Kosko, seconded by Mr. Mascia, to approve ***Resolutions 2022-21; Resolution 2022-22, Resolution 2022-23; and Resolution 2022-24 as presented***

ROLL CALL	Yeas	Amanda Somes, <i>Alternate</i> , Bass River Twp. Rich Wolbert, Beverly City Grace Archer, Bordentown City Maria Carrington, Bordentown Twp. Glenn McMahon, Chesterfield Joe Bellina, Delran Twp. Fernand Ouellette, <i>Alternate</i> , Delanco Twp. Steve Fazekas, Florence Twp. Paula Kosko, Hainesport Twp. Jay Springer, Lumberton Twp. Mike Fitzpatrick, Mansfield Twp. Kathy Burger, Medford Twp. Jerry Mascia, Mt. Laurel Twp. Susan Jackson, <i>Alternate</i> , New Hanover Twp. Robert Duff, <i>Alternate</i> , North Hanover Twp Debbie Vallari, <i>Alternate</i> , Pemberton Boro. Dan Hornickel, Pemberton Twp. Mike Mansdoerfer, Riverside Twp. J. Paul Keller, Springfield Twp. Steve Ent, Westampton Twp. James Ingling, Wrightstown Boro.
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<i>Nays:</i>	None
<i>Abstain:</i>	None

Motion carried by unanimous vote.

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 continue to be presented through the Zoom Webinar Format; however, there will be a limited number of in-person training classes offered as part of the training expos being conducted this year.

Mr. Saville reminded the members that the Training EXPO will be next month at the Emergency training center in Westampton on May 24th.

He also asked the members to please remember to review the hierarchy reports for your town in the learning management system to be sure your training is up to date.

Mr. Saville reminded the members group registrations are available for those with limited internet capabilities. Keep in mind, that PEOSH considers any training more than three years old to be outdated.

Lastly, he asked the members to keep the 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 in his office.

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 reviewed this month's *Lessons Learned from Losses* with respect to police vehicle safety. He advised J.A. Montgomery is reviewing police vehicle safety as part of the safety program this year.

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 March he has completed visits with nine (9) towns, with only one (1) agency left to visit. 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.

In regards to Policy and Procedure, Mr. Winter noted 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.

Lastly, Mr. Winter noted that all nine (9) agencies that he visited in March had completed the Wizer Cyber Security Training, and additional conversations were had in regards to future training pertaining to Report Writing and Managing Aggressive Behavior. The Defensive Driving Course on the MEL website was encouraged to all agencies due to the increase in accidents involving officers nationwide in the past two years.

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 items and referenced some well-being initiatives and activities:

Ms. Schiffer noted she continues to reach out to her Wellness contacts 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, so please be sure to notify her of any changes with your assigned Wellness Coordinator. She then noted some of the idea's she has spoken with member towns about so far include starting an employee garden; reflexology, chair massages;

Weight Loss Challenges; sleep hygiene, drink more water, eat more fiber or plants, move more, etc; Cooking demonstrations, and Employee Snack day.

Ms. Schiffer noted the Wellness Advisory Committee's Charter was recommended for approved at last month's Safety Committee Meeting (March 29th) and a motion to approve them this evening is listed on the agenda, the Meeting minutes are included in your agenda packet, and the next meeting date is being confirmed and will be announced at the May Executive meeting. With that said, Chair McMahon asked for a Motion to approve the Wellness Advisory Committee Charter.

Motion by Mr. Wolbert, seconded by Mr. Ingling to approve the Wellness Advisory Committee Charter. All in Favor. Motion carried by unanimous vote

In regards to the Wellness Coordinator Brainstorming Sessions – the first meeting is 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. She noted they will meet three times this year.

Ms. Schiffer stated a List of Approved Wellness Items for Fund Coverage is listed on the JIF website for your reference.

Update on Police Pilot Program

Meeting scheduled with Dr. Elias on April 5th. (Keith Hummel and Jordan Simone, Wellness Director, 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. Ms. Schiffer therefore devoted the April Targeting Wellness Newsletter to reminding all of the important part sleep plays 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, and she then reviewed the topics addressed.

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

MANAGED HEALTH CARE REPORT

Lost Time v. Medical Only Cases

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

	<i>March</i>	<i>YTD</i>
<i>Lost Time</i>	2	10
<i>Medical Only</i>	5	29
<i>Report Only</i>	9	72
<i># of New Claims Reported</i>	18	113
<i>Report Only % of Total</i>	50%	64%
<i>Medical Only/Lost Time Ratio</i>	71:29	74:26
<i>Average Days to Report</i>	1.3	5.1

Claims Report by Type

Ms. Beatty 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: 1.4 days

Days to Report COVID Claims: 0 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. Ms. Beatty reviewed the case with the membership. Ms. Burger asked why a finger injury could take 5 years to resolve. Ms. Beatty explained it was a “re-opener”. Mr. Forlenza explained he is working with Qual-Lynx in regards to creating a “re-opener” report. The number of and cost of “Re-Openers” is growing. He noted that once this report is available, it will be shared with the Claims Committee for discussion.

Ms. Beatty also reviewed the organization structure of Qual-Lynx/Qual-Care for clarification purposes with respect to the questions that were raised during the RFP process for Managed Care services earlier this year.

Transitional Duty Report

Ms. Beatty 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>	540
<i>Transitional Duty Days Worked</i>	461
<i>% of Transitional Duty Days Worked</i>	85%
<i>Transitional Duty Days Not Accommodated</i>	79
<i>% of Transitional Duty Days Not Accommodated</i>	15%
<i>\$ Saved by Accommodating</i>	\$49,819
<i>\$ Lost by not Accommodating</i>	\$6,785

This month Ms. Beatty also attached sample transitional days assignments that municipalities can reference when assigning transitional duty days to employees.

PPO Penetration Report:

Ms. Beatty presented the PPO Penetration Report:

<i>PPO Penetration Rate</i>	<i>March</i>
<i>Bill Count</i>	123
<i>Original Provider Charges</i>	\$244,119
<i>Re-priced Bill Amount</i>	\$127,923
<i>Savings</i>	\$116,196
<i>% of Savings</i>	48%
<i>Participating Provider Penetration Rate - Bill Count</i>	97%
<i>Participating Provider Penetration Rate – Provider Charges</i>	99%

<i>EPO Provider Penetration Rate - Bill Count</i>	94%
<i>EPO Provider Penetration Rate – Provider Charges</i>	97%

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 March 2022.

Prescription Benefit management Program: This report depicts by month the savings incurred by utilizing the Prescription Benefit Program. This report is broken down by Script Count, Billed Amount, U&C Amount, Generic Utilization %, Cost per patient, Cost per Script, Opioid Cost %, and Opioid Script %. The Year to Date savings total from January 1, 2022 to present utilizing this program is \$3,160 based on 20 prescriptions filled.

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

TECHNOLOGY RISK SERVICES REPORT

Mr. Romero stated in regards to the WIZER Training, the training course is approximately 25-30 minutes long and the FCs or clerks have been designated as the Point of Contact 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 May, 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 BURLCO JIF, as of April 5, 2022, is 93% complete with 1,054 users and of today the BURLCO JIF is 96% complete with 1,076 users.

Mr. Romero then noted that to date only 12 members had confirmed the whitelisting of the Wizer Domain and IP addresses to take advantage of the phishing email program. He stated he will be following up again with those towns who have not yet submitted.

In regards to D2 Vulnerability testing, to date only 17 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 also reviewed some recent vulnerability findings with the members.

In regards to the MEL's Cyber Risk Management Program, there are currently eight (8) members approved in all three Tiers, and eleven (11) 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 still very slowly coming along and he will continue to reach out to members to schedule onsite visits

to provide assistance with any of the cyber initiatives as he realizes some of these programs can be challenging or overwhelming.

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.

Lastly Mr. Romero discussed how long it takes hackers to brute force their way into securing your password, noting length, not necessary complexity, will help keep you more secure. He gave an example of using a sentence, rather than Upper/Lower/Special Character combination.

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 March 31, 2022 for Closed Fund Years 1991 through 2017, and Fund Years 2018, 2019, 2020, 2021, and 2022.

Investment Interest

Interest received or accrued for the reporting period totaled \$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

	Monthly	YTD
Subrogation Receipts	\$18,786.18	\$18,8884.18
Salvage Receipts	\$0.00	
Overpayment Reimbursements	\$5,981.95	

Loss Run Payment Register – March 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 \$354,611.25. The claim detail shows 260 claim payments issued.

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

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

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.

Bill List – April 2022

For the Executive Committee's consideration, Mr. Tontarski presented the April 2022 Bill List in the amount of \$531,848.67 which was sent out to all members prior to the meeting.

Chair McMahon entertained a motion to approve the March 2022 Loss Run Payment Register and the April 2022 Bill List in the amount of \$531,848.67, as presented.

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

Motion by Mr. Wolbert, seconded by Mr. Mascia to approve the *March 2022 Loss Run Payment Register and the April 2022 Bill List*, as presented.

ROLL CALL	Yeas	Amanda Somes, <i>Alternate</i> , Bass River Twp. Rich Wolbert, Beverly City Grace Archer, Bordentown City Maria Carrington, Bordentown Twp. Glenn McMahon, Chesterfield Joe Bellina, Delran Twp. Fernand Ouellette, <i>Alternate</i> , Delanco Twp. Steve Fazekas, Florence Twp. Paula Kosko, Hainesport Twp. Jay Springer, Lumberton Twp. Mike Fitzpatrick, Mansfield Twp. Kathy Burger, Medford Twp. Jerry Mascia, Mt. Laurel Twp. Susan Jackson, <i>Alternate</i> , New Hanover Twp. Robert Duff, <i>Alternate</i> , North Hanover Twp Debbie Vallari, <i>Alternate</i> , Pemberton Boro. Dan Hornickel, Pemberton Twp. Mike Mansdoerfer, Riverside Twp. J. Paul Keller, Springfield Twp. Steve Ent, Westampton Twp. James Ingling, Wrightstown Boro.
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Nays: None

Abstain: None

Motion carried by unanimous vote.

COMMITTEE REPORTS

Safety Committee Meeting – March 29, 2022

Mr. Wolbert noted the Safety Committee met via Zoom on March 29, 2022, and the detailed minutes were a handout at today's meeting and are self-explanatory. He stated some discussions included reviewing the Safety Committee Charter, of which there were no changes recommended; Loss Control reports for both the JIF and the MEL were reviewed; nine (9) members are up for renewal this year who will be visited by Paul & Paul to present to the Governing Body; in regards to the Supervisory Incident Reports, just a reminder to please complete them as they are helpful for many reasons and a tool used by J.A. Montgomery when discussing safety with member towns. There were discussions on the cost of claims with comorbidities, the Safety Director's Bulletins were reviewed and he noted they would now only be sent out 2x a month, both the Wellness Advisory Committee and Charter were reviewed, as well as Fieldsboro's request for Safety Money reimbursement after the deadline had already passed.

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

MEL/RCF/EJIF REPORTS

In the absence of Ms. Jack, Mr. Forlenza noted the MEL, RCF and EJIF Reports from the March 25, 2022 meetings were included in the agenda and were self-explanatory. He noted as the MEL Retreat was that day, the meetings were rather short.

MISCELLANEOUS BUSINESS

Next Meeting

Chair McMahon noted that the next meeting of the BURLCO JIF will take place on **Tuesday, May17, 2022 at 3:30 PM** in-person in at the Hainesport Municipal Building.

PUBLIC COMMENT

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

Chair McMahon opened the meeting to the public for comment.

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

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

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

APPROVAL OF CLAIMS PAYMENTS

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

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

<i>Workers' Compensation</i>	<i>General Liability</i>
2022255888	2022266173
2022265805	
2021235657	

Motion by Mr. Wolbert, seconded by Mr. Mascia, 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. Fernand Ouellette, Alternate, Delanco Twp. Steve Fazekas, Florence Twp. Paula Kosko, Hainesport Twp. Jay Springer, Lumberton Twp. Mike Fitzpatrick, Mansfield Twp. Kathy Burger, Medford Twp. Jerry Mascia, Mt. Laurel Twp.
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Susan Jackson, Alternate, New Hanover Twp.
Robert Duff, Alternate, North Hanover Twp
Debbie Vallari, Alternate, Pemberton Boro.
Dan Hornickel, Pemberton Twp.
Mike Mansdoerfer, Riverside Twp.
J. Paul Keller, Springfield Twp.
Steve Ent, 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 no (0) claim(s) recommended by the Claims Committee for abandonment of subrogation since the last meeting:

MOTION TO ADJOURN

Chair McMahon entertained a motion to adjourn the April 19, 2022 meeting of the BURLCO JIF.

Motion by Mr. Ingling, seconded by Ms. Kosko to adjourn the April 19, 2022 meeting of the BURLCO JIF. All in favor. Motion carried.

The meeting was adjourned at 4:21 PM.

Kris Kristie,
Recording Secretary for

Rich Wolbert, Acting SECRETARY



To: Fund Commissioners
From: Paul A. Forlenza, MGA, RMC, Executive Director
Date: May 17, 2022
Re: Executive Director's Report

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A. Lost Time Accident Frequency Report – (pgs. 17-18)

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

B. Certificates of Insurance (pgs. 19-20)

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

C. Financial Fast Track Report (pg. 21)

The Financial Fast Track Report as of December 31, 2021 is attached for your review. The report is generated by PERMA and provides a “snapshot” of the JIF’s financial status. The JIF’s surplus position as of December 31, 2021 was **\$8,401,147**

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

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

E. 2021 Safety Incentive Program Awards (pg. 24)

A letter describing how to collect your 2021 Safety Award Money was emailed to all Fund Commissioners, Safety Coordinators, Clerks, RMCs, and 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. 25)

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. 26)

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. 27)

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. 28)

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. 29-30)

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. 31)

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. 32-36)

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

The Elected Officials training for the 2021-2022 period has ended. The participants lists for the trainings of March 9, April 6, April 11, April 27, and April 28, 2022 have been posted on the JIF website. An email sent to all Clerks, Fund Commissioners, and Risk Management Consultants on April 20 provided links to the attendance sheets on the JIF websites, as well as a link to the attendance at the League of Municipalities session. Please contact the Executive Director's office if you have any questions.

N. Land Use Training Certification (pg. 37)

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

O. RMC Roundtable

A Risk Management Consultant's Roundtable is scheduled for May 19, 2022. On April 19, 2022 an invitation/registration was sent out via email to all Risk Management Consultants, asking to RSVP to by May 12, 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.

P. Special Law Enforcement Officers (SLEO) Training (pg. 38)

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.

Q. Membership Renewal Visits

Beginning later this month, a representative from the Executive Director's office will contact those members up for renewal this year to schedule an appointment with the Fund Commissioner, Risk Management Consultant, and Representatives of the Governing Body. These appointments are an opportunity to discuss the member's participation in the JIF and the many programs available to them. The Executive Director's office believes it is very important for the decision makers in each member municipality to understand the value of JIF membership. Those members up for Renewal are: *Bordentown City, Bordentown Township, Delran, Lumberton, Mansfield, New Hanover, Pemberton Borough, Riverside Township, and Southampton Township.*

R. 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.

S. 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				
	March 31, 2022			
	2022	2021	2020	TOTAL
	LOST TIME	LOST TIME	LOST TIME	RATE *
FUND	FREQUENCY	FREQUENCY	FREQUENCY	2022 - 2020
Professional Municipal Management	0.00	1.43	1.35	1.25
Monmouth County	0.08	0.88	0.90	0.80
NJ Utility Authorities	0.36	1.69	2.43	1.86
Morris County	0.45	1.31	1.32	1.22
Ocean County	0.68	1.67	1.54	1.51
Bergen County	0.73	1.50	1.27	1.32
Burlington County Municipal JIF	0.76	1.28	1.15	1.17
Camden County	0.87	1.21	1.35	1.23
NJ Public Housing Authority	0.90	1.37	1.64	1.44
Atlantic County Municipal JIF	0.96	1.75	1.99	1.77
Suburban Metro	1.06	1.89	2.06	1.87
Suburban Municipal	1.20	1.29	1.58	1.41
Gloucester, Salem, Cumberland Count	1.29	1.89	1.59	1.69
Central New Jersey	1.53	1.39	1.59	1.49
South Bergen County	1.64	2.06	1.88	1.94
AVERAGE	0.83	1.51	1.58	1.47
* 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 3/22/2022 To 4/22/2022

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
H - Burlington County I - Borough of Palmyra	Board of Chosen Freeholders 49 Rancocas Rd. Mt Holly, NJ 08060	RE: Palmyra Day The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to road closures for Palmyra Day which will be held during the current calendar year. DOES NOT INCLUDE AMUSEMENTS OR FIREWORKS	3/23/2022 #3412043	GL AU EX WC
H - State of NJ, Dept. of Community I - Township of Delanco	Affairs, Division of Housing and Community Resources PO Box 0811 Trenton, NJ 08625	RE: Grant# 2021-04960-04000-00 Evidence of insurance as respects to Grant# 2021-04960-04000-00 - NJ DCA Grant for the Irrigation Well Installation Project at Field of Dreams	3/24/2022 #3414219	GL AU EX WC
H - Burlington County Emergency I - Borough of Wrightstown	Services Training Academy 53 Academy Drive Westampton, NJ 08060	Evidence of insurance as respects to Fire Training Exercises by the Wrightstown Fire Company #1	3/25/2022 #3414406	GL AU EX WC
H - Burlington County Board of I - Township of Springfield	County Commissioners PO Box 6000 Mt. Holly, NJ 08060	RE: Additional Insured The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract	3/25/2022 #3414775	GL AU EX WC OTH
H - Burlington County Board of I - Borough of Palmyra	Commissioners 49 Rancocas Rd. Mt Holly, NJ 08060	RE: Palmyra Day The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to road closures for Palmyra Day which will be held during the current calendar year. DOES NOT INCLUDE AMUSEMENTS OR FIREWORKS	3/28/2022 #3415168	GL AU EX WC
H - Mount Laurel Fire Department I - Township of Medford	69 Elbo Lane Mt. Laurel, NJ 08054	RE: agility testing 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 participation in Firefighter EMT candidate physical agility testing at the Mount Laurel Fire Department facility.	3/30/2022 #3422350	GL AU EX WC

Burlington County Municipal JIF

Certificate of Insurance Monthly Report

From 3/22/2022 To 4/22/2022

H - Burlington County Board of I - Township of Pemberton	Commissioners 49 Rancocas Road Eastampton, NJ 08060	RE: Road Closings - Water Carnival 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 closing County roads for the Water Carnival	4/4/2022 #3428773	GL AU EX WC
H - Evidence of Insurance I - Township of Delran		RE: 133 and 109 Foxglove Drive Evidence of insurance for properties located at 133 and 109 Foxglove Drive	4/7/2022 #3437215	GL AU EX WC OTH
H - Southampton Twp. School District I - Township of Southampton	177 Main Street Tabernacle, NJ 08088	Re: Arts in the Village Evidence of insurance as respects to Use of facilities & parking lots by the Southampton Twp. Creative Team for Arts in the Village Event. Does not include amusements or fireworks.	4/11/2022 #3440020	GL AU EX WC
H - Leisuretowne I - Township of Southampton	102 S. Plymouth Court Southampton, NJ 08088	RE: use of buses during Memorial Day Parade Evidence of Insurance as respects to the use of Leisuretowne buses during Memorial Day Parade.	4/12/2022 #3440152	GL AU EX WC OTH
H - Lease Servicing Center, Inc I - Township of Delanco	DBA NCL Governmental Capital AOIA 220 22nd Ave E, Suite 106 Alexandria, MN 56308	RE: 2022 Ford Utility Interceptor VIN # 1FM5K8AB4NGA27484 Lease Servicing Center, Inc;DBA NCL Governmental Capital AOIA is an Additional Insured on the above referenced Commercial General Liability and Excess Liability Policies and Loss Payee on the Property Policy if required by written contract as respects to 2022 Ford Utility Interceptor VIN # 1FM5K8AB4NGA27484 Value: \$45,439	4/13/2022 #3440887	GL AU EX WC OTH
Total # of Holders: 11				

BURLINGTON COUNTY MUNICIPAL FUND

FINANCIAL FAST TRACK REPORT

AS OF December 31, 2021

	THIS MONTH	YTD	PRIOR YEAR END	FUND BALANCE
1. UNDERWRITING INCOME	792,379	8,725,069	128,691,648	137,416,718
2. CLAIM EXPENSES				
Paid Claims	246,582	3,085,677	48,641,102	51,726,780
Case Reserves	236,666	149,633	4,469,559	4,619,192
IBNR	(68,409)	525,142	2,465,014	2,990,156
Aggregate Excess Recoveries	-	-	-	-
Recoveries	170,124	81,704	(247,254)	(165,550)
TOTAL CLAIMS	584,963	3,842,156	55,328,421	59,170,577
3. EXPENSES				
Excess Premiums	335,411	3,083,011	36,314,788	39,397,799
Administrative	192,696	1,464,401	21,954,784	23,419,185
TOTAL EXPENSES	528,107	4,547,412	58,269,572	62,816,984
4. UNDERWRITING PROFIT (1-2-3)	(320,691)	335,501	15,093,655	15,429,156
5. INVESTMENT INCOME	(38,083)	(47,618)	4,713,686	4,666,067
6. DIVIDEND INCOME	0	57,267	688,486	745,753
7. STATUTORY PROFIT (4+5+6)	(358,774)	345,150	20,495,827	20,840,977
8. DIVIDEND	200,000	1,107,267	10,473,464	11,580,731
9 RCF & MEL Surplus Strengthening	540,829	540,829	318,269	859,098
10. STATUTORY SURPLUS (7-8-9)	(1,099,603)	(1,302,947)	9,704,094	8,401,147

SURPLUS (DEFICITS) BY FUND YEAR

Closed	(229,047)	(930,178)	9,806,434	8,876,257
MEL JIF Retro	(758,445)	(309,743)	309,743	0
MEL Unencumbered Surplus	365,463	365,463	0	365,463
2018	85,682	171,291	(934,287)	(762,997)
2019	3,174	(229,730)	(94,975)	(324,705)
2020	135,539	312,348	617,179	929,527
2021	(701,969)	(682,397)		(682,397)
TOTAL SURPLUS (DEFICITS)	(1,099,604)	(1,302,947)	9,704,094	8,401,147
TOTAL CASH				16,176,560

CLAIM ANALYSIS BY FUND YEAR

TOTAL CLOSED YEAR CLAIMS	5,203	(143,333)	44,268,659	44,125,326
FUND YEAR 2018				
Paid Claims	113	275,878	3,116,641	3,392,518
Case Reserves	3,506	(207,369)	901,020	693,652
IBNR	(90,012)	(240,775)	547,274	306,499
Recoveries	-	0	0	0
TOTAL FY 2018 CLAIMS	(86,394)	(172,266)	4,564,935	4,392,669
FUND YEAR 2019				
Paid Claims	15,072	463,316	1,724,312	2,187,627
Case Reserves	(88,877)	(87,630)	1,373,367	1,285,737
IBNR	74,606	(142,206)	472,371	330,165
Recoveries	-	0	0	0
TOTAL FY 2019 CLAIMS	801	233,480	3,570,050	3,803,530
FUND YEAR 2020				
Paid Claims	22,507	669,465	901,285	1,570,749
Case Reserves	7,933	(307,675)	1,050,228	742,553
IBNR	(132,171)	(724,065)	1,220,519	496,454
Recoveries	(22)	81,704	(247,254)	(165,550)
TOTAL FY 2020 CLAIMS	(101,752)	(280,571)	2,924,778	2,644,206
FUND YEAR 2021				
Paid Claims	83,962	1,380,778		1,380,778
Case Reserves	418,389	1,159,179		1,159,179
IBNR	94,607	1,664,890		1,664,890
Recoveries	170,146	(0)		(0)
TOTAL FY 2021 CLAIMS	767,104	4,204,847		4,204,847
COMBINED TOTAL CLAIMS	584,963	3,842,156	55,328,421	59,170,577

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

Fund Year 2020 Claims reflect anticipated recoverable amounts from the MEL of \$287,917 (Paid: \$165,550, Reserves: \$122,367)

respectively for COVID 19 Workers Compensation claims.

Effective 12/31/2021 the "2017 Fund Year" was rolled into "Closed Year". All 2017 Surplus (Deficit) is reflected in the Closed Year "Prior Year End"

and "Fund Balance". Any improvement/deterioration in the 2017 Fund Year which occurred "This Month" and "YTD Change" is incorporated with

Closed Year development.

Burlington County Municipal Joint Insurance Fund

Monthly Regulatory Filing Checklist

Fund Year 2022 for the Month of April

ITEM	FILING STATUS
Meeting Minutes	5/18/22
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>)	4/11/22
Renewal Resolutions and Indemnity & Trust Agreements	02/01/22
Budget and Actuarial Certification/Opinion Letter	12/22/21
Annual Assessments/Contributions	12/22/21
Supplemental Assessments/Contributions	
Risk Management Program	02/01/22
Annual Certified Audit	
List of Fund Commissioners & Executive Committee	02/01/22
Identity of Administrator	02/01/22
Identity of Treasurer	02/01/22
Excess Insurance /Group Purchase Insurance/Reinsurance Policies	02/01/22
Withdrawals	
Exhibit A - Certification of JIF Fund Professionals	02/01/22
Exhibit B - Certification of JIF Data Forms	N/A
Exhibit D - New Member Filings	N/A
New Service Providers	02/01/22
Annual Reorganization Resolutions, including Cash Management Plan	02/01/22

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	Lunch \$10PP
Bass River	S	2,100.00	0.00					2,100.00									2,100.00	0.00		NA
Beverly	M	2,400.00	1,000.00					3,400.00									3,400.00	0.00		NA
Bordentown City	M	2,400.00	750.00														0.00	3,150.00		NA
Bordentown Twp	L	2,700.00	1,000.00					3,700.00									3,700.00	0.00		NA
Chesterfield	S	2,100.00	750.00					2,850.00									2,850.00	0.00		NA
Delanco	S	2,100.00	1,000.00					3,100.00									3,100.00	0.00		NA
Delran	L	2,700.00	750.00														0.00	3,450.00		NA
Edgewater	M	2,400.00	250.00					2,650.00									2,650.00	0.00		NA
Fieldsboro Boro	S	2,100.00	1,000.00														0.00	3,100.00		NA
Florence	L	2,700.00	1,000.00					3,700.00									3,700.00	0.00		NA
Hainesport	S	2,100.00	1,000.00					3,100.00									3,100.00	0.00		NA
Lumberton	M	2,700.00	250.00					2,950.00									2,950.00	0.00		NA
Mansfield	M	2,400.00	1,000.00					3,400.00									3,400.00	0.00		NA
Medford	XL	3,000.00	750.00					3,750.00									3,750.00	0.00		NA
Mount Laurel	XL	3,000.00	1,000.00					4,000.00									4,000.00	0.00		NA
New Hanover	S	2,100.00	0.00					2,100.00									2,100.00	0.00		NA
North Hanover	M	2,400.00	750.00					3,150.00									3,150.00	0.00		NA
Palmyra	M	2,400.00	1,000.00					3,400.00									3,400.00	0.00		NA
Pemberton Boro.	S	2,100.00	500.00					2,600.00									2,600.00	0.00		NA
Pemberton Twp.	XL	3,000.00	1,000.00														0.00	4,000.00		NA
Riverside	M	2,400.00	750.00														0.00	3,150.00		NA
Shamong	S	2,100.00	1,000.00					3,100.00									3,100.00	0.00		NA
Southampton	M	2,400.00	500.00					2,900.00									2,900.00	0.00		NA
Springfield	S	2,100.00	0.00														0.00	2,100.00		NA
Tabernacle	S	2,100.00	750.00														0.00	2,850.00		NA
Westampton	M	2,400.00	750.00					3,150.00									3,150.00	0.00		NA
Woodland	S	2,100.00	250.00														0.00	2,350.00		NA
Wrightstown	S	2,100.00	1,000.00														0.00	3,100.00		NA
Total By Line		\$66,600.00	\$19,750.00	\$0.00	\$0.00	\$0.00	\$0.00	\$59,100.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$59,100.00	\$27,250.00		NA

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	31.99									736.99	1,923.01	
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					144.35									144.35	850.65	
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	\$176.34	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	1,606.33	50,438.67	
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					750.00									750.00	750.00	
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	\$750.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	913.35	20,836.65	
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 :		May 2, 2022							
Total Participating Members		28							
Complaint		27							
Percent Compliant		96.43%							
			01/01/22	2022					
	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	\$ 20,000	\$ 20,000			20% of 1st 250K		
BEVERLY	Yes	Yes	\$ 2,500	\$ 2,500			20% of 1st 250K		
BORDENTOWN CITY	Yes	Yes	\$ 100,000	\$ 20,000	03/07/22	\$ 20,000	20% of 1st 2Mil/20% of 1st 250K POL	20% of 1st 250K	
BORDENTOWN TOWNSHIP	Yes	Yes	\$ 20,000	\$ 20,000			20% of 1st 250K		
CHESTERFIELD	Yes	Yes	\$ 20,000	\$ 20,000			20% of 1st 250K		
DELANCO	Yes	Yes	\$ 20,000	\$ 20,000			20% of 1st 100K		
DELRAN	Yes	Yes	\$ 20,000	\$ 20,000			20% of 1st 250K		
EDGEWATER PARK	Yes	Yes	\$ 2,500	\$ 2,500			0%		
FIELDSBORO	Yes	Yes	\$ 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	\$ 20,000	\$ 20,000			20% of 1st 250K		
HAINESPORT	Yes	Yes	\$ 2,500	\$ 2,500			0%		
LUMBERTON	Yes	Yes	\$ 20,000	\$ 20,000			20% of 1st 100K		
MANSFIELD TOWNSHIP B	Yes	Yes	\$ 20,000	\$ 20,000			20% of 1st 250K		
MEDFORD TOWNSHIP	Yes	Yes	\$ 20,000	\$ 20,000			20% of 1st 250K		
MOUNT LAUREL	Yes	Yes	\$ 20,000	\$ 20,000			20% of 1st 250K		
NEW HANOVER	Yes	Yes	\$ 20,000	\$ 20,000			20% of 1st 250K		
NORTH HANOVER	Yes	Yes	\$ 20,000	\$ 20,000			20% of 1st 250K		
PALMYRA	Yes	Yes	\$ 20,000	\$ 20,000			0%		
PEMBERTON	Yes	Yes	\$ 20,000	\$ 20,000			20% of 1st 250K		
PEMBERTON BOROUGH	Yes	Yes	\$ 20,000	\$ 20,000			20% of 1st 250K		
RIVERSIDE	Yes	Yes	\$ 20,000	\$ 20,000			20% of 1st 250K		
SHAMONG	Yes	Yes	\$ 10,000	\$ 10,000			0%		
SOUTHAMPTON	Yes	Yes	\$ 2,500	\$ 2,500			0%		
SPRINGFIELD	Yes	Yes	\$ 7,500	\$ 7,500			20% of 1st 100K		
TABERNACLE	Yes	Yes	\$ 10,000	\$ 10,000			0%		
WESTAMPTON	Yes	Yes	\$ 20,000	\$ 20,000			20% of 1st 250K		
WOODLAND	Yes	Yes	\$ 20,000	\$ 20,000			20% of 1st 250K		
WRIGHTSTOWN	No	No	\$ 100,000	\$ 20,000			20% of 1st 2Mil/20% of 1st 250K POL		
* Member does NOT participate in EPL coverage									

MEL STATUTORY BONDS as of 5/2/22

Name	Applicant	Active Statutory Bond	Bond Position 1	Active Date Position 1	Approval Status Position 1	Delete Date Position 1	Second Position Bond Position 2	Active Date Position 2	Approval Status Position 2	Delete Date Position 2	Status
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						Approved
Beverly City	Sharl 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 5/2/22

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	Kathryn Merkh	Yes	Tax Collector	03/01/2022	Approved		Approved
Westampton Township	Christine Taylor	No	Tax Collector	01/07/2022	Approved	02/28/2022	Approved
Westampton Township	Carol A. Brown-layou	No	Tax Collector	01/01/2007	Approved	12/31/2021	Approved
Westampton Township	Robert L. Hudnell	Yes	Treasurer	01/01/2007	Approved		Approved
Woodland Township	Kathleen Rosmando	Yes	CFO (Assuming Treasurer Duties)	06/06/2013	Approved		Approved
Woodland Township	Nancy Seeland	Yes	Tax Collector	01/01/2015	Approved		Approved
Wrightstown Borough	Lynn A. Davis	No	Tax Collector	01/01/2010	Approved	11/01/2016	Approved
Wrightstown Borough	Jeffrey C. 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: 5/9/2022

CAPEHART SCATCHARD UPDATES

Proposed PTSD First Responder Bill A2886 Raises Questions

The New Jersey Assembly recently introduced legislation, [A2886](#), which would provide employment protections for paid first responders diagnosed with work-related post-traumatic stress disorder. The bill states as follows: An employer shall not discharge, harass, or otherwise discriminate or retaliate or threaten to discharge, harass, or otherwise discriminate or retaliate against an employee with respect to the compensation, terms, conditions, duties, or privileges of employment on the basis that the employee took or requested any leave related to a qualifying diagnosis of post-traumatic stress disorder. Following a period of leave related to a qualifying diagnosis of post-traumatic stress disorder, an employer shall reinstate an employee whose fitness to return to work has been documented by a licensed physician or licensed mental health professional to the position and duties held by the employee prior to the leave.

The bill makes clear that the PTSD condition must arise from work by stating as follows:

- b. A diagnosis of post-traumatic stress disorder is qualified under subsection a. of this section if:
 - (1) the diagnosis is made by a licensed physician or licensed mental health professional; and
 - (2) as determined by the licensed physician or licensed mental health professional, the post-traumatic stress disorder arose:
 - (a) as a direct result of the employee experiencing or witnessing a traumatic event during and within the scope of the performance of regular or assigned duties of the employee; or
 - (b) due to vicarious trauma experienced by the employee as a direct result of the performance of regular or assigned duties of the employee.

A2886 would apply only to paid first responders, which of course includes law enforcement officers, firefighters, emergency and paramedic personnel, but also extends to 9-1-1 dispatchers, who may only “witness” trauma by telephone.

The first question is why did the Legislature focus solely on medical leaves for PTSD? What about medical leaves for spinal surgery, which are equally common, if not more common? Legislation by diagnosis can become an endless trend. Moreover, federal law under the Family and Medical Leave Act already provides job protection for covered leaves.

This bill calls to mind [A2617](#) which was signed into law on September 24, 2021. That bill provided: “Following a work-related injury, an employer shall provide a hiring preference to an employee who has reached maximum medical improvement (MMI) and is unable to return to the position at which the employee was previously employed for any existing, unfilled position offered by the employer for which the employee can perform the essential functions of the position.”

The problem with A2886 and A2617 is that neither bill is needed since New Jersey law already forbids such discrimination. New Jersey already has powerful anti-discrimination laws, namely the New Jersey Law Against Discrimination and N.J.S.A. 34:15:39.1. Both of these laws protect employees from discrimination. Section 39.1 is contained within the New Jersey Workers’ Compensation Act and protects employees who file workers’ compensation claims from wrongful discharge or discrimination related to the making of a workers’ compensation claim.

The question that legislators must answer is what holes have they suddenly found that need to be filled in the expansive New Jersey Law Against Discrimination?

About the Author:

Ms. Cottell focuses her practice in the representation of employers, self-insured companies, and insurance carriers in workers’ compensation defense matters.

Advice To Employers In Dealing With Complex TTD Scenarios

The general rule is that an injured worker is entitled to TTD for the time frame that the authorized treating doctor placed the employee out of work.

Pursuant to Monaco v. Albert Maund, Inc., 17 N.J. Super. 425 (App. Div.), 21 N.J. Super. 443 (App. Div. 1952), generally, TTD continues until the employee is able to resume work or until the employee “is as far restored as the permanent character of the injuries will permit” [placed at MMI], **whichever happens first**. This means that TTD can cease in either of the following situations: a. The employee is placed back to work and authorized treatment is ongoing and continuing; or b. The employee is placed at MMI from treatment, even if the employee is discharged with permanent work restrictions (irrespective of whether the restrictions can be accommodated).

In addition to the above rule, there are some tricky situations where TTD benefits may be stopped for other reasons. Below are hypothetical situations regarding TTD, and how we would recommend handling each scenario.

Scenario 1: Bob works for a large retailer and is injured on February 2, 2022. Bob is receiving authorized treatment and is initially not placed out of work. On March 14, 2022, Bob is caught stealing from the register at work, as well as stealing \$4,000 worth of merchandise from the electronics department. The authorized doctor places Bob out of work as of March 17, 2022; it is anticipated he will be out of work for a few months. After an investigation into the theft, Bob is terminated for cause on March 28, 2022. The employer pays TTD from March 17, 2022 through the date of his termination, March 28, 2022. Bob alleges that he is owed TTD from March 17, 2022 onward, as he was placed out of work by the authorized doctor on March 17, 2022 and has not yet been returned to work.

Our position is that Bob is owed TTD only for the date range of March 17, 2022 through March 28, 2022, the date of the termination.

There are quite a few cases dealing with this issue. In all of the cases, the main point comes down to this: The purpose of TTD is to compensate for **actual lost wages**. As such, in a situation like this, our position would be that Bob is not owed TTD after March 28, 2022.

The most important case on this scenario is Cunningham v. Atlantic States Cast Iron Pipe Co., 386 N.J. Super. 423 (App. Div.), certif. denied, 188 N.J. 492 (2006), where the Court stated that Cunningham must “prove that he actually lost income...because of his disability”. The Court noted that TTD is wage replacement for “actual lost wages”, and not “theoretical or fictitious wage loss”.

The Court in Cunningham was guided by the holding of Outland v. Monmouth-Ocean Educ. Serv. Comm’n, 154 N.J. 531 (1998). In Outland, the Court held that in order for a teacher who teaches during the school year to be entitled to TTD during the summer months, she must prove that she would have had summer employment. The case of Gioia v. Herr Foods, Inc., No. A-0667-10T4 (App. Div. October 11, 2011) also deals with an employee terminated for misconduct (in that case, violation of the employer’s drug policy), and the holding of Gioia makes it clear that TTD is for actual lost wages, not theoretical lost wages. In a case where an employee is terminated for cause, at the point of his termination, he no longer has wages. If there is no actual wage loss, TTD is not owed.

Scenario 2: Nate has been placed out of work by the authorized doctor and is not working. TTD is being issued. The authorized doctor, on May 15, 2022, recommends that Nate undergo a shoulder surgery. Nate receives all surgical clearance and on May 22, 2022, the authorized doctor schedules the surgery to occur on June 5, 2022. However, Nate has a pre-planned vacation June 4- June 18. Then he is moving residences during the end of June, and then will have family visiting during July as well as various other summer activities, so he wants to push the surgery back until at least August 15. Nate asserts that he is entitled to TTD during the time frame of May 22, 2022 through August 15, 2022.

Our position is that Nate is not entitled to TTD during the time frame of May 22, 2022 through August 15, 2022.

Nate is refusing treatment, for reasons that are not related to any health or medical issues. An employee not complying with the authorized doctor's treatment plan, and treatment schedule, based on a personal reason or personal preference, is not entitled to TTD benefits.

Our position is that if petitioner is not actively treating, or is missing appointments, he is not entitled to TTD under N.J.S.A. 34:15-19, which states that after an injury, an employee must submit himself for physical examination within this state, as often as may be reasonably requested, and, "the refusal of the employee to submit to such examination shall deprive him of the right to compensation during the continuance of such refusal". Since Nate is failing to, or refusing to, comply with treatment and is not cooperating with authorized treatment, he is not entitled to TTD during his non-cooperation.

Scenario 3: Ronald, an electrician, was injured on January 15, 2022. The authorized doctor places Ronald out of work February 10 through March 1, 2022. On March 2, 2022, Ronald is released to work light duty; the doctor noted that full duty was anticipated on or around April 2, 2022. The employer can accommodate light duty work and can pay Ronald his usual salary in his temporary light duty position; Ronald was offered the light duty position on March 2, 2022. Ronald refuses the light duty position, as he does not want to work "desk duty"; Ronald maintains he is owed TTD from March 2, 2022 through April 2, 2022 (or whenever he is in fact returned to work full duty).

Our position is that Ronald is not entitled to TTD as of March 2, 2022, the date that light duty was offered, and declined.

We recommend relying on **Harbatuk v. S & S Furniture Systems Insulation**, 211 N.J. Super. 614 (App. Div. 1986) in a situation like his. If the employee is **offered** a light duty job, and the employee **refuses** the light duty job, the employer can terminate TTD upon the refusal. For this reason, it is a good idea to put the light duty offer in writing, dated, and reference the date that the authorized doctor placed the employee back to work light duty, and the date light duty could be accommodated, particularly as under **Williams v. Topps Appliance City**, 239 N.J. Super. 528 (App. Div. 1989), "the burden is on the employer to show that light work was offered to [the employee] and that it was refused".

The above scenarios re-emphasize two important things to keep in mind with respect to issuance of, and entitlement to, TTD benefits: (1) TTD is to compensate for actual lost wages; and (2) An employee's refusal to comply with offered light duty and/or the authorized doctor's recommended course of treatment may be cause for TTD to be terminated.

About the Author:

Ms. Burk focuses her practice in the representation of employers, self-insured companies, and insurance carriers in workers' compensation defense matters.

What Does The Rebuttable Presumption Mean In A COVID-19 Claim?

The concept of legal presumptions in workers' compensation is not new in New Jersey. The first presumption legislation in New Jersey was passed in 1964 concerning volunteer firefighters who contract respiratory disease in certain circumstances. The second presumption legislation was passed in 1988 in regarding to firefighters with cardiovascular or cerebrovascular injuries or death in responding to a law enforcement, public safety or medical emergency. More recently the 2019 Thomas P. Canzanella Twenty First Century First Responders Protection Act and the 2020 Essential Employees Law have generated a great deal of discussion among workers' compensation professionals, carriers and employers on what legal presumptions in workers' compensation really mean.

In virtually all workers' compensation claims (excepting presumption claims), the petitioner has the burden of proof on the issue of compensability as well as on the issue permanency, but in cases involving a legal presumption, the burden shifts to the employer to disprove compensability. In a COVID claim petition involving a presumption, the petitioner must prove that he or she meets the definition of an Essential Employee and that he or she contracted COVID. At that point the respondent must offer its proofs and attempt to rebut the claim by showing more likely than not that the virus was not contracted at work. Hence the notion that the presumption is "rebuttable."

It is helpful to study the precise language of the New Jersey Essential Employees Law with respect to rebuttable presumptions: The law says: “*This prima facie presumption may be rebutted by a preponderance of the evidence showing that the worker was not exposed to the disease while working in the place of employment other than the individual’s own residence.*” The last six words simply mean that employees will not receive a presumption for exposure to COVID while working at home.

Some state COVID-19 presumption laws spell out the proofs which legislatively rebut the COVID presumption. For example, the Illinois COVID-19 Essential Employees Law provides specific examples of rebuttal evidence:

1. The employee was working from his or her home, on leave from his or her employment or some combination thereof, for a period of 14 or more consecutive days immediately prior to the employee’s injury, occupational disease or period of incapacity resulting from exposure to COVID-19, or;
2. The employer was engaging in and applying to the fullest extent possible or enforcing to the best of its ability, industry-specific sanitation, social distancing, and health and safety practices by the Centers of Disease Control and Prevention or Illinois Department of Public Health; or
3. The employee was exposed to COVID-19 by an alternate source.

New Jersey’s COVID presumption law does not address what sort of evidence may rebut a COVID-19 presumption claim unlike the Illinois law cited directly above. Professor Michael Duff from the University of Wyoming College of Law provides an interesting state-by-state survey on the differences in COVID presumption statutes in his essay entitled “*Workers’ Compensation Emerging Issues Analysis.*” He points out that the problem with presumption language in states like New Jersey is that judges of compensation have no legislative guidance on types of evidence which statutorily rebut a presumption.

Among the possible kinds of evidence which may rebut a New Jersey claim for COVID-19 are the following:

1. The gap between petitioner’s last day of work and the contraction of COVID is too great according to current medical guidelines;
2. The employee engaged in certain non-work activities that provided a much greater risk of COVID-19, such as travel to other states with high rates of COVID exposure or attendance at large gatherings where a COVID-19 breakout occurred;
3. The employee was around family members or friends who were diagnosed with COVID before the employee was diagnosed with COVID;
4. The employee had a second job with a more likely exposure to COVID-19;
5. The employee had small children whose schools closed due to COVID-19 outbreaks and whose children became symptomatic with possible COVID.

These are just some examples of evidence that may, in a given case, rebut the legal presumption. One important question that Professor Duff raises is this: what happens to the presumption if the employer does offer strong rebuttal evidence? Does the presumption then disappear with the result that the burden then shifts back to the employee to prove how he or she was exposed at work? The New Jersey statute is silent on this question. The practical answer is that any good petitioner’s attorney who has evidence demonstrating a work source of COVID-19 would then offer such proofs in the face of strong rebuttal evidence.

Trials will eventually occur in the Division of Workers’ Compensation in COVID-19 cases given that thousands of claim petitions have already been filed. Judges will deal with the employer’s proofs on rebuttal of presumptions on a case-by-case basis. One difference between a COVID-19 case and other workers’ compensation cases has to do with medical records. In the ordinary workers’ compensation case the focus is only on the claimant’s medical condition. But in a COVID-19 case, in order to disprove a claim by the more likely than not standard, the employer will often have to argue that someone in close contact to the petitioner was

COVID-19 positive. That medical evidence may be pivotal. It may prove challenging in some cases to prove that a non-party to the case to whom the petitioner may have been exposed to COVID was in fact COVID-19 positive.

No discussion on COVID-19 litigation should end without mention of one crucial point. Even if the injured worker is an Essential Employee and compensability is found in favor of the employee, the burden of proof on permanent partial disability always rests on the employee. This means all the same proofs apply as in other compensation claims, namely proof by objective medical evidence of a restriction in the body as well as a significant impact on the employee's work or non-work life activities. As COVID-19 continues to spread in the United States, one of the observations physicians and scientists have made is that many Americans have contracted COVID a second time or even a third time. How does second non-work-COVID impact litigation and negotiation? Well, consider a case involving a worker who injures his back lifting at work but then has a subsequent non-work back injury before being examined by an expert. That second accident almost always lowers the value of the claim, and in some cases may erode all the value depending on the severity of the second accident. What about someone who has COVID-19 arising from work and then contracts COVID a second time from a home exposure prior to medical evaluation? How does a claimant with second COVID from a home exposure separate the current complaints from the impact of the earlier work COVID? This phenomenon is already happening in COVID cases in New Jersey and in other states. *Employers must always ask for all treating records up to the present in any COVID litigation for this very reason.*

About the Author:

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

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.

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



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

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

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

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

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

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

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

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

MEL EPL HELPLINE:
732-583-7474

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

MEL EPL HELPLINE:
609-522-5599

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

MEL EPL HELPLINE:
973-334-1900

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

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



MEL EPL Helpline Authorized Contact Person(s)

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

Burlington County Municipal Joint Insurance Fund

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

SAFETY DIRECTOR REPORT

Burlington County Municipal Joint Insurance Fund

TO: Fund Commissioners, Safety Coordinators, and Risk Managers

FROM: Keith Hummel, JIF Safety Director

DATE: May 2, 2022

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

Keith Hummel Associate Director Public Sector Risk Control khummel@jamontgomery.com Office: 856-552-6862 Fax: 856-552-6863	Mailing Address: TRIAD 1828 CENTRE Cooper Street, 18 th Floor Camden, NJ 08102 P.O. Box 99106 Camden NJ 08101	John Saville 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

- Borough of Fieldsboro on April 4, 2022
- Township of New Hanover Renewal Survey on April 13, 2022
- Township of Mount Laurel on April 16, 2022
- Township of Tabernacle on April 21, 2022

LAW ENFORCEMENT LOSS CONTROL SURVEYS

- No Law Enforcement Loss Control Surveys were completed in April

MEETINGS ATTENDED

- Safety, Claims, and Wellness Roundtable on April 5, 2022
- Elected Officials Training via Zoom on April 6, 2022
- Elected Officials Training via Zoom on April 11, 2022
- Claims Committee Meeting on April 19, 2022
- Executive Fund Committee Meeting on April 19, 2022

- Police Ad-Hoc Committee Meeting on April 26, 2022
- Elected Officials Training via Zoom on April 27, 2022
- Elected Officials Training via Zoom on April 28, 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 NJ MEL Mobile App
- Training Announcement: Leadership Skills for Supervisors
- Special Events Best Practices
- COVID-19 Guidance
- Playgrounds – Comprehensive Inspections and Risk Management Programs
- Youth Coaches Best Practices
- Law Enforcement Bulletin: National Sexual Assault Awareness Month
- Distracted Driving Awareness Month
- 2022 MSI Expo – In-Person Training on April 6, 2022
- Training Announcement: Power of Collaboration (JIF 101)
- MSI LIVE Overview Tutorial
- Naloxone, Syringe, and Fentanyl Test Strip Legislation Impacting First Responders
- Take Our Kids to Work Day Best Practices
- Law Enforcement Bulletin: National Volunteer Week
- Catalytic Converter Theft
- MSI LIVE Schedule

MSI LAW ENFORCEMENT MESSAGES

- Naloxone, Syringe, and Fentanyl Test Strip Legislation Impacting Law Enforcement
- Law Enforcement Bulletin - National Volunteer Week April 17-23
- LE Message - Administrative Professionals Day

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
Bordentown City	3
Chesterfield	1
Pemberton Township	4

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

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

MSI LIVE

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

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

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

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

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

LESSONS LEARNED FROM LOSSES

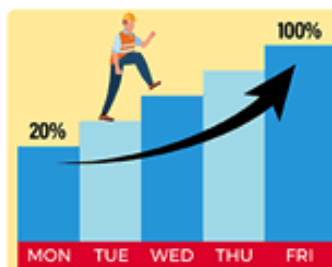
MONTHLY NEWSLETTER – MAY 2022



EVERY YEAR WE SEE MANY HEAT RELATED CLAIMS FOR WORKERS THAT ARE ENTIRELY PREVENTABLE. MANY OF THEM ARE MINOR, BUT OUR OFFICE HAS HANDLED A RECENT CLAIM IN NEW JERSEY INVOLVING FATAL INJURIES TO A PUBLIC WORKS EMPLOYEE FROM THE HEAT. IT CAN HAPPEN. A TOLERANCE TO THE HEAT CAN BE BUILT, SEE OSHA DOCUMENT BELOW. ALSO PLEASE SEE THE LINK BELOW TO EXCELLENT INFORMATION ON THE MEL'S SAFETY INSTITUTE WEBSITE ABOUT SAFETY FOR YOUR EMPLOYEES DURING THE HEAT OF SUMMER. [HTTPS://NJMEL.ORG/MEL-SAFETY-INSTITUTE/BULLETINS/SUMMER-HEAT-SAFETY/](https://njmel.org/mel-safety-institute/bulletins/summer-heat-safety/)



Prevent Heat Illness at Work



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

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



Drink cool water even if you are not thirsty



Rest for long enough to recover from the heat



Take breaks in a shady or cool area



Wear a hat and dress for the heat



Watch out for each other



Verbally check on workers wearing face coverings



DATE: May 06,2022

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

FROM: Christopher Winter, L/E Risk Management Consultant

RE: BURLCO Activities (April)

Comments: BURLCO police agency initial visits are completed with the exception of (1) agency. I am awaiting a response from the respective Chief for scheduling in an effort to meet with him, tour the agency to identify potential risks, review current policy and procedure documents.

Policy/Procedures: Policy and Procedure requests have been received and have been forwarded to requesting agencies. Some agencies have requested assistance with policy manual revisions and or selected topics for assistance,which is ongoing.

Training: Officer training in Report Writing and the Management of Aggressive Behavior will be announced in the future. Most of the Chiefs interviewed agreed that there was also a need for report writing instruction.. Class presentations are being prepared for future classes.

Law Enforcement Bulletins / Newsletters: No Bulletins were distributed this month.



Meetings Attended:

L/E Consultant Meeting:	04/01/2022
BURLCO / TRICO Safety Claims Meeting	04/05/2022
BURLCO Claims Committee Meeting:	04/12//2022
BURLCO Executive Committee Meeting:	04/19/2022
Police AD-HOC Meeting	04/26/2022

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: May 17, 2022 at Hainesport Municipal Building
Email address: debby_schiffer@targetingwellness.com 856-322-1220

May Well-being Initiatives & Activities

Beverly City – Positive Comment board

Bordentown City and Edgewater Park – consider starting an employee garden, which holds multiple benefits: fresh produce and stress relief.

Bordentown Twp – hosting a de-stress event with meditation and chair massage

Chesterfield and Pemberton Boro – hosting chair massages in May for employees as a way to find muscle/tension and stress relief

Delanco – promoting a walking challenge

Fieldsboro – interested in fruit delivery whether through Misfits Market or purchase from local farm market

Florence – just completed a homerun challenge. Running a 3-month weight loss challenge. Contribute \$5 a month to the “winning pot”. One with highest percentage of weight lose wins the “jackpot”. Encouraging “walk away your worries” and planning on the Mayors Softball tournament.

Hainesport – planning on chair massage and/or sleep hygiene challenge

Lumberton – promoting a better sleep hygiene challenge

Medford – working on arranging reflexology for stress relief and relaxation to refocus on the day

Mt. Laurel – completed an 8-week Weight Loss Challenge - based on percentage of weight loss by individual and overall department. There was a \$25 buy in that went to support the Mt. Laurel Police Unity Tour Team. To keep the positive change going, there is another weigh-in on Aug 31st. Important to note that with these challenges it is important to keep in mind that the emphasis needs to be on making lifestyle changes not merely the number on the scale. Also thinking of a bowling night as a team building activity.

Palmyra – monthly “grab bag” challenge continues: educates on specific ingredients, encourages creativity in putting them into a healthy recipe and then asked to share. Recipes are to be put into a Municipal Cookbook for all employees. They are also purchasing a ping pong table for employees to use during break and lunch time. Fun, improve morale, camaraderie, stress relief, movement and focus. Considering fresh fruit and/or pre-approved snacks for Public Works and Police department.

May is a great time to get outside more. Here are some other ideas to encourage your employees to get some Vitamin D and de-stress in nature!

- Step or Walking Challenge
- Find a walking buddy and take a walk at lunch
- Have your lunch outside
- Hold a walking meeting instead of staying in the building
- Host an herb planting event (maybe outside)
- Bring the outdoors in by having plants in the office
- Host a wellness day with outdoor team building activities
- Sign up for a 5k or other race

JIF Meetings:

Wellness Advisory Committee – Next meeting May 11th

BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND
WELLNESS DIRECTOR'S REPORT

Wellness Coordinator Brainstorming Sessions – First meeting was on April 21st open to all JIF wellness coordinators. Eight BURLCO towns were represented. Minutes are attached.

JIF Mental Wellness and Health Initiatives Meeting – May 27th looking at the various program options being offered to determine if a comprehensive program can be created and offered to the JIFs.

May Targeting Wellness Newsletter ...Good News For Good Health

The following topics were addressed:

- Stroke Awareness Month
- Understanding Hypertension (a.k.a. High Blood Pressure - HBP)
- Ways to Control HBP without medication
- Consequences of HBP - Flyer to Post
- How to tame your salt habit
- Foods that can help lower your blood pressure
- Nutritional Bites: What are G-BOMBS?
- And two Recipes in the Recipe Corner!

Targeting Wellness Newsletter

Good News for Good Health!

May 2022

Stroke Awareness Month

Debby Schiffer, Wellness Director for BURLCO & TRICO JIFs

In this issue

- 1. Cover Page**
- 2. Stroke Awareness Month**
- 3. Understanding Hypertension/High Blood Pressure (HBP)**
- 4. Ways To Control HBP Without Medication**
- 5. Consequences of HBP—Flyer for Posting**
- 6. How to Tame Your Salt Habit**
- 7. How to Tame Your Salt Habit (continued)**
- 8. Nutritional Bites: What are G-BOMBS?**
- 9. Recipe Corner: Oil Free Apricot Broccoli Chopped Salad**
- 10. Recipe Corner Bonus: PB & J Bites**

I can't change the direction
of the wind, but I can adjust
my sails to always reach my
destination.

JIMMY DEAN





MAY IS STROKE AWARENESS MONTH



May is National Stroke Awareness Month. Here are a few facts about stroke in the United States:

- ◆ Stroke kills almost **130,000** Americans each year—that's **1 out of every 20 deaths**.
- ◆ Every 40 seconds, someone in the U.S. has a stroke. Every **3.5 minutes** someone dies of stroke.
- ◆ Every year, more than **795,000 people** in the United States have a stroke with over 75% of them being first or new strokes..
- ◆ About 185,00 strokes—**nearly one of four**—are in people who have had a previous stroke
- ◆ Stroke is the leading cause of serious long-term disability, reducing mobility in over half of the stroke survivors age 65 and older.

Stroke Risk Varies by Race and Ethnicity

Stroke is the fifth leading cause of death for Americans, but the risk of having a stroke varies with race and ethnicity. Risk of having a first stroke is **nearly twice** as high for people with African lineage than for Caucasians. They are also **more likely to die** following a stroke. Though the rate of death caused by strokes has declined over the past decades for all races and ethnicities, deaths continue to increase for Hispanics shown in statistics reported since 2013.

Americans at Risk for Stroke

High blood pressure, high cholesterol, obesity, diabetes and smoking are major risk factors for stroke. **One in 3** U.S. adults have **at least one of these three risk factors** (comorbidities). Several other medical conditions and unhealthy lifestyle choices can increase your risk for stroke.

Although you can't control all of your risk factors for stroke, you can take steps to prevent stroke and its complications.

You can help prevent stroke by making healthy lifestyle choices. A healthy lifestyle includes the following:

- ◆ Eating a healthy diet—predominately from plants, low in saturated/trans fats and cholesterol. Limit salt.
- ◆ Maintaining a healthy weight.—body mass index is one indicator. Goal is below 25 for both men and women.
- ◆ Getting regular physical activity. Aim for 150 minutes of moderate-intensity aerobic activity each week
- ◆ Quit smoking. Go to <https://www.cdc.gov/tobacco/> for more information on how to quit.
- ◆ Limiting alcohol use which can raise blood pressure. Recommended that men have no more than two drinks and women no more than one drink per day.
- ◆ Get annual check ups and blood work to monitor your “numbers”: BP, Cholesterol, Glucose, and other bio-markers.

Stroke Risk Varies by Age

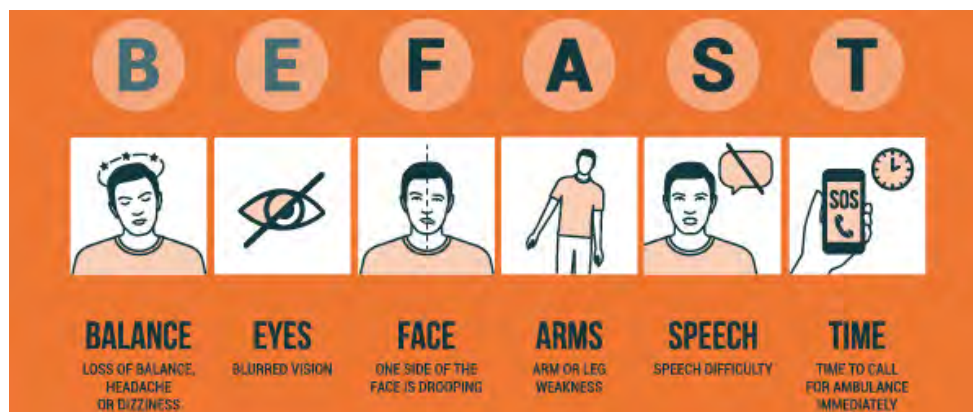
Although stroke risk increases with age, strokes can—and do—occur at any age. In 2014, **38%** of people hospitalized for stroke were **younger than 65 years**.

Other things you can do will help control your risk of getting a stroke:

- ◆ Getting your Cholesterol checked at least once every 5 years
- ◆ Control your Blood Pressure – high blood pressure usually has no symptoms, so be sure to have it checked on a regular basis.
- ◆ Manage your diabetes
- ◆ Manager Heart Disease
- ◆ Take your Medicine if you are on any for the above mentioned health conditions.
- ◆ Talk with your doctor.

**Lifestyle has a huge influence
on all of this.**

The best defense against stroke is to know the warning signs and B.E. F.A.S.T.
(this is an acronym for things to check in a suspected stroke victim)



Understanding Hypertension or High Blood Pressure Source: Mayo Clinic

High blood pressure (HBP or hypertension) is caused by the force of blood being pushed against the walls of your arteries being consistently higher than it should be. Every organ and cell in your body needs oxygenated blood in order to function and survive. Every time your heart beats, blood is pushed through the vessels (arteries, veins and capillaries) that supply the rest of your body. When you have HBP, the workload put on the heart and blood vessels is increased with circulation being less efficient. Overtime, damage results from this overwork of delicate tissues. In addition, LDL (bad) cholesterol forms plaque along the tiny tears in the artery walls resulting in atherosclerosis.

As the plaque and damage increases, the narrower the arteries becomes greater, resulting in the heart having to work even harder to pump the blood through. In turn, this damages the walls even more. It's a vicious cycle which could end up causing many other conditions, one of them being stroke.

BLOOD PRESSURE CATEGORY	SYSTOLIC mm Hg (upper number)	and/or	DIASTOLIC mm Hg (lower number)
NORMAL	LESS THAN 120	and	LESS THAN 80
ELEVATED	120 – 129	and	LESS THAN 80
HIGH BLOOD PRESSURE (HYPERTENSION) STAGE 1	130 – 139	or	80 – 89
HIGH BLOOD PRESSURE (HYPERTENSION) STAGE 2	140 OR HIGHER	or	90 OR HIGHER
HYPERTENSIVE CRISIS (consult your doctor immediately)	HIGHER THAN 180	and/or	HIGHER THAN 120

If you've been diagnosed with high blood pressure (a systolic pressure — the top number — of 130 or above or a diastolic pressure — the bottom number — of 80 or above), you might be worried about taking medication to bring your numbers down. **Lifestyle plays an important role in preventing and treating your high blood pressure.** If you successfully control your blood pressure with a healthy lifestyle, you may avoid, delay or reduce the need for medication. Here are some lifestyle changes you can make to lower your blood pressure and keep it in a normal range.

Lose extra pounds and watch your waistline

Blood pressure often increases as weight increases. Losing just 10 pounds can help reduce your blood pressure. In general, the more weight you lose, the lower your blood pressure. Losing weight also makes any blood pressure medications you're taking more effective. You and your doctor can determine your target weight and the best way to achieve it.

Besides shedding pounds, you should also keep an eye on your waistline. Carrying too much weight around your waist can put you at greater risk of high blood pressure. In general:

- ◆ Men are at risk if their waist measurement is greater than 40 inches
- ◆ Women are at risk if their waist measurement is greater than 35 inches

Exercise regularly

Regular physical activity — at least 30 to 60 minutes most days of the week — can lower your blood pressure by 4 to 9 millimeters of mercury (mm Hg). And it doesn't take long to see a difference. If you haven't been active, increasing your exercise level can lower your blood pressure within just a few weeks. When starting out on a new workout routine, take it slow to avoid injury.



And avoid being a "weekend warrior." Trying to squeeze all your exercise in on the weekends to make up for weekday inactivity isn't a good strategy. Those sudden bursts of activity could actually be risky. Talk to your doctor about developing an exercise program. Your doctor can help determine whether you need any exercise restrictions. Even moderate activity for 10 minutes at a time, such as walking and light strength training, can help.

If you have prehypertension — systolic pressure between 120 and 129 or diastolic pressure at 80 or slightly above — exercise can help you avoid developing full-blown hypertension. If you already have hypertension, regular physical activity can bring your blood pressure down to safer levels and may even reduce the amount of medicine you currently take.

Ways to Control High Blood Pressure Without Medication Source: Mayo Clinic

Eat a healthy diet, predominantly plant based

Eating a diet that is rich in whole grains, fruits, vegetables and low-fat dairy products and skimps on saturated fat and cholesterol can lower your blood pressure by up to 14 mm Hg. It isn't easy to change your eating habits, but with these tips, you can start to adopt a healthier diet:

- ◆ **Keep a food diary.** Writing down what you eat, even for just a week, can shed surprising light on your true eating habits. Monitor what you eat, how much, when and why (do you eat due to emotions?)
- ◆ **Consider boosting potassium.** Potassium can lessen the effects of sodium on blood pressure. The best source of potassium is food, such as fruits and vegetables, rather than supplements. Talk to your doctor about the potassium level that's best for you.
- ◆ **Be a smart shopper.** Make a shopping list before heading to the supermarket to avoid picking up junk food. Read food labels, shop the perimeter of the store (where most of the "unprocessed" foods are displayed), and avoid shopping when you are hungry.
- ◆ **Cut yourself some slack.** Although eating a plant predominant diet is a lifelong eating goal, it doesn't mean you have to cut out all of the foods you love to get started. It's OK to treat yourself **occasionally** to foods you may consider "not so healthy but delicious". However if eating them even once in awhile leads to those habits returning, it's suggested to eliminate them until your taste buds have had a chance to reset. Once your taste buds have "changed", you may even come to realize you really don't want those things anymore! In the beginning, it might be best to not have the temptations in the house at all (out of sight, out of mind...hopefully☺)



Fruits And Vegetables For Hypertension

Avoid tobacco products and secondhand smoke

On top of all the other dangers of smoking, the nicotine in tobacco products can raise your blood pressure by 10 mm Hg or more for up to an hour after you smoke. Smoking throughout the day means your blood pressure may remain constantly high. You should also avoid secondhand smoke. Inhaling smoke from others also puts you at risk of health problems, including high blood pressure and heart disease.

Cut back on caffeine

The role caffeine plays in blood pressure is still debatable. Drinking caffeinated beverages can temporarily cause a spike in your blood pressure, but it's unclear whether the effect is temporary or long lasting. **To see if caffeine raises your blood pressure**, check your pressure within 30 minutes of drinking a cup of coffee or another caffeinated beverage you regularly drink. If your blood pressure increases by five to 10 points, you may be sensitive to the blood pressure raising effects of caffeine.

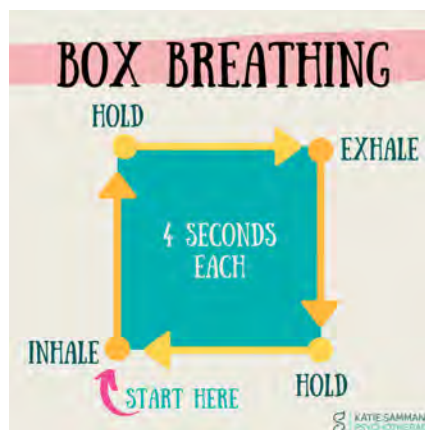
Reduce your stress

Stress or anxiety can temporarily increase blood pressure. Take some time to think about what causes you to feel stressed, such as work, family, finances or illness. Once you know what's causing your stress, consider how you can eliminate or reduce stress. If you can't eliminate all of your stressors, you can at least cope with them in a healthier way. Take breaks for deep-breathing exercises. Get a massage or take up yoga or meditation. If self-help doesn't work, seek out a professional for counseling.

Monitor your blood pressure at home and make regular doctor's appointments

If you have high blood pressure, you may need to monitor your blood pressure at home. Learning to self-monitor your blood pressure with an upper arm or wrist monitor can help motivate you. Talk to your doctor about home monitoring before getting started.

Many times through lifestyle changes, medication for high blood pressure can be avoided, delayed or reduced.



In addition to lowering stress and blood pressure, box breathing (or any deep breathing exercise) can:

- ◆ Improve sleep
- ◆ Stimulate brain growth
- ◆ Reduce pain
- ◆ Reduce anxiety
- ◆ Cleanse the lungs



American Heart Association.

Check. Change. Control.®

Consequences of High Blood Pressure

High blood pressure (HBP) is often the first domino in a chain or “domino effect” leading to devastating consequences, like:



STROKE

HBP can cause blood vessels in the brain to burst or clog more easily.

VISION LOSS

HBP can damage the vessels in the eyes.



HEART FAILURE

HBP can cause the heart to enlarge and fail to supply blood to the body.

HEART ATTACK

HBP damages arteries and causes them to narrow and stiffen.



SEXUAL DYSFUNCTION

This can be erectile dysfunction in men or lower libido in women.

KIDNEY DISEASE/ FAILURE

HBP can damage the arteries in the kidneys and interfere with their ability to effectively filter blood.



A simple **blood pressure check** is the first step to preventing the “domino effect.”

Learn more at heart.org/hbp.

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How To Tame Your Salt Habit

High blood pressure affects over 50 million Americans! The main reason? The average American eats more than 3600 mg of sodium a day (9 grams of salt) compared to the recommended 2,300 mg (equaling 1 teaspoon). The problem is most of us aren't even aware of just how much sodium is in our diet. Perhaps you aren't "adding" salt to your food but what types of foods are you eating in the first place? It's not just table salt we have to worry about. The main culprit is processed/prepared and restaurant foods. Sodium, in small amounts is essential for keeping our bodies functioning as they should:

- ◆ Helps maintain the right balance of fluids in our body
- ◆ Helps transmit nerve impulses
- ◆ Influences the contraction and relaxation of muscles



Your kidneys naturally balance the amount of sodium stored in your body for optimal health. When your body sodium is low, your kidneys essentially hold on to the sodium. When body sodium is high, your kidneys excrete the excess in urine.

But if for some reason your kidneys can't eliminate enough sodium, the sodium starts to build up in your blood. Because sodium attracts and holds water, your blood volume increases, which makes your heart work harder and increases pressure in your arteries. Such diseases as congestive heart failure, cirrhosis and chronic kidney disease can make it hard for your kidneys to keep sodium levels balanced. Some people's bodies are more sensitive to the effects of sodium than are others. If you're sodium sensitive, you retain sodium more easily, leading to fluid retention and increased blood pressure. If this becomes chronic, it can lead to heart disease, stroke, kidney disease and congestive heart failure. "Potassium is a key mineral found within all cells of the body that works in harmony with sodium." (Dr. Ornish). The Institute of Medicine recommends getting 4,700 mg of potassium per day but the average person is getting around 2,600 mg. Check out the link of the 2010 article in **JAMA article** that focuses on research that showed where increasing potassium to recommended levels while decreasing sodium can reduce risk of stroke by 8% to 15% and risk of heart disease mortality by 6% to 11%. <https://jamanetwork.com/journals/jamainternalmedicine/fullarticle/486903#ref-ild05018-1>

Potassium helps because it increases the amount of sodium excreted and protects your blood vessels from oxidative damage (caused by inflammation, smoking, stress, environmental toxins, physical inactivity, iron overload, and more). (Kresser Institute and Healthline.com)

Tips on cutting back sodium—Virtually all Americans can benefit from reducing the sodium in their diet. Here are more ways you can cut back on sodium:

- **Avoid processed foods.** Most fresh fruits and vegetables are naturally low in sodium. Also, fresh meat is lower in sodium than are luncheon meat, bacon, hot dogs, sausage and ham. Buy fresh or frozen poultry or meat that hasn't been **injected with a sodium-containing solution**. Look on the label or ask your butcher.
- **Opt for low-sodium products.** If you do buy processed foods, choose those that are labeled "low sodium." Better yet, buy plain whole-grain rice and pasta instead of ones that have added seasonings.
- **Remove salt from recipes whenever possible.** You can leave out the salt in many recipes, including casseroles, soups, stews and other main dishes that you cook. Look for cookbooks that focus on lowering risks of high blood pressure and heart disease. Better to add a little salt after it's cooked.
- **Limit use of sodium-laden condiments.** Soy sauce, salad dressings, sauces, dips, ketchup, mustard and relish all contain sodium.
- **Use herbs, spices and other flavorings to season foods.** Use fresh or dried herbs, spices, zest from citrus fruit, and fruit juices to jazz up your meals. **Sea salt**, however, isn't a good substitute. It has about the same amount of sodium as table salt.

How much do we need? The Dietary Guidelines for Americans recommend limiting sodium to less than 2,300 mg a day — or 1,500 mg if you're age 51 or older, or if you are black, or if you have high blood pressure, diabetes or chronic kidney disease. Keep in mind that these are upper limits, and less is usually best, especially if you're sensitive to the effects of sodium. If you aren't sure how much sodium your diet should include, talk to your doctor or dietitian.

Source: Mayo Clinic, Kresser Institute, healthline.com

How To Tame Your Salt Habit (continued)

Know your nutrition facts. Sometimes buying packaged foods is necessary. However, the most important thing is to check the label for the amount of sodium contained. Ideally it should be 5% or less or less than 140 mg of sodium per serving.

Be a savvy shopper—Taste alone may not tell you which foods are high in sodium. For example, you may not think a bagel tastes salty, but a typical 4-inch (10-centimeter) oat-bran bagel has about 600 mg of sodium, and even a slice of whole-wheat bread contains about 100 mg of sodium. The Nutrition Facts label found on most packaged and processed foods lists the amount of sodium in each serving. It also lists whether the ingredients include salt or sodium-containing compounds, such as:

- Monosodium glutamate (MSG)
- Sodium bicarbonate (baking soda)
- Baking powder (1 tsp has 480 mg of sodium)
- Disodium phosphate
- Sodium alginate
- Sodium benzonate
- Sodium citrate
- Sodium nitrite

Use salt substitutes wisely. Some salt substitutes or light salts contain a mixture of table salt and other compounds. To achieve that familiar salty taste, you may use too much of the substitute — and get too much sodium. Also, many salt substitutes contain potassium chloride. Although potassium can lessen some of the problems from excess sodium, **too much potassium can be harmful especially if you have kidney problems or if you're taking medications for congestive heart failure or high blood pressure that cause potassium retention.**

Top 10 Foods Highest in Potassium

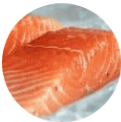
4700mg of Potassium = 100% of the Daily Value (%DV)

1 Beet Greens



28% DV (1309mg)
per cup cooked
39 calories

2 Salmon



23% DV (1068mg)
per 6oz fillet
309 calories

3 Large White Beans



21% DV (1004mg)
per cup
249 calories

4 Avocados



21% DV (975mg)
per avocado
322 calories

5 Potatoes



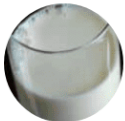
20% DV (926mg)
in a medium potato
161 calories

6 Acorn Squash



19% DV (896mg)
per cup cooked
115 calories

7 Milk



16% DV (732mg)
per 16oz glass
205 calories

8 White Button Mushrooms



12% DV (555mg)
per cup cooked
44 calories

9 Bananas



11% DV (537mg)
per cup sliced
134 calories

10 Tomato



11% DV (523mg)
per cup cooked
43 calories

Food Sources That Help Lower Blood Pressure

- ◆ Citrus fruits
- ◆ Salmon and other fatty fish
- ◆ Swiss chard
- ◆ Pumpkin seeds
- ◆ Beans and lentils
- ◆ Berries
- ◆ Amaranth (a whole grain)
- ◆ Pistachios
- ◆ Carrots and celery
- ◆ Tomatoes and tomato products
- ◆ Broccoli
- ◆ Greek yogurt
- ◆ Herbs and spices
- ◆ Chia and flax seeds
- ◆ Beets, beet greens and beet juice
- ◆ Spinach

Source: healthline.com



What are G-BOMBS?

Dr. Joel Fuhrman has spent decades studying the nutritional value of food and its affect on the human body. Through his research (as well as many other physicians such as Dr. T. Colin Campbell, Dr. Caldwell Esselstyn Jr, Dr. Dean Ornish, Dr. Michael Greger to name a few) the benefits of eating a whole food diet can prevent, reduce and reverse chronic diseases that could help you avoid suffering in your mature years and literally save your life. It's really very simple...eat real food and avoid all processed to the best of your ability.

Joints aching? Go colorful. When it comes to joint pain, many times the culprit is inflammation. Eating deep-colored fruits and vegetables can reduce the inflammation that forms in your body. The darker the color, the more nutrient dense and effective it will be. So eat your spinach and kale, your blueberries, blackberries and raspberries. Fresh and frozen fruits and vegetables are your first choice. Second best are the canned packed in 100% fruit juice, and canned vegetables should be with no salt added or at least washed thoroughly before using.



Greens: Greater consumption of these vegetables is linked to reduced risk of cancer and cardiovascular disease, and a longer life.

Beans: Beans and legumes are rich in fiber and resistant starch, which help keep blood glucose, blood pressure and LDL cholesterol down, and nourish the microbiome.

Onions: Onions and garlic are linked to a reduction in the risk of several cancers, and their distinctive sulfur-containing phytochemicals have a number of actions that benefit the cardiovascular system.

Mushrooms: Mushroom phytochemicals are unique in their promotion of immune system function with powerful anti-cancer benefits.

Berries: Berry phytochemicals have anti-cancer and blood pressure-lowering effects, and are linked to a reduced risk of heart attack.

Seeds: Eating raw seeds and nuts regularly is associated with longevity, reduced risk of cardiovascular disease, common cancers, and a healthy body weight.

It's important to note that some of the fresh produce encouraged to eat could be laden with pesticides. Keep the Dirty Dozen in mind and try to buy them organic if and whenever possible.

The Dirty Dozen for 2022

1. Strawberries
2. Spinach
3. Kale, collard, and mustard greens
4. Nectarines
5. Apples
6. Grapes
7. Bell and hot peppers
8. Cherries
9. Peaches
10. Pears
11. Celery
12. Tomatoes

The Clean Fifteen for 2022

1. Avocados
2. Sweet Corn (avoid GMO)
3. Pineapple
4. Onions
5. Papaya
6. Sweet peas (frozen)
7. Asparagus
8. Honeydew melon
9. Kiwi
10. Cabbage
11. Mushrooms
12. Cantaloupe
13. Mangoes
14. Watermelon
15. Sweet Potatoes



Who is Dr. Joel Fuhrman, M.D. - he is a board-certified family physician, seven-time *New York Times* best-selling author and internationally recognized expert on nutrition and natural healing. He specializes in preventing and reversing disease through nutritional methods. Dr. Fuhrman is the President of the Nutritional Research Foundation and on the faculty of Northern Arizona University, Health Sciences division. He coined the term "Nutritarian" to describe a nutrient-dense eating style, designed to prevent cancer, slow aging, and extend lifespan. (As seen in his biography)

OIL FREE APRICOT BROCCOLI CHOPPED SALAD



Healthy and easy, this Oil Free Apricot Broccoli Chopped Salad is brimming with deliciously fresh and vibrant plant based ingredients.

Base Salad Ingredients:

- 2 cups **broccoli slaw** *
- 3 cups finely chopped **kale** *
- 2 cups grated **green cabbage** *
- 6 to 8 **green onions**, thinly sliced (+/-)
- 2 **celery ribs**, diced (optional)
- $\frac{3}{4}$ cup finely chopped **dried apricots** (+/-) *

Dressing Ingredients:

- $\frac{1}{2}$ cup **hummus** *
- $\frac{1}{4}$ cup + 2 Tablespoons **lemon juice**
- 1 teaspoon **distilled white vinegar**
- 1 teaspoon **nutritional yeast**
- 1 Tablespoon **pure maple syrup** (+/-)
- $\frac{1}{2}$ teaspoon **onion powder**
- $\frac{1}{2}$ teaspoon **garlic powder**
- $\frac{1}{2}$ teaspoon **dried savory leaves** (+/-) *
- 1 teaspoon **Dijon mustard** (+/-) *

Instructions

1. Place all the **Salad Base Ingredients** into a large bowl, mix well, set aside.
2. Add the **Dressing Ingredients** into a bowl, whisk well until emulsified.
3. Taste test for the dressing flavor, add more ingredients to reach the flavor you desire.
4. Pour the dressing over the salad ingredients, mix well to completely coat the salad ingredients. Taste test and add more seasonings as needed. Serve and enjoy!

Notes

*Please reference the blog post for **Tips for Success, Pantry Items Used, Storage and Freezing, and Kitchen Products Used**.

***Sea Salt**: Please adjust the sea salt based upon your family's sea salt preferences and/or based upon dietary needs.

***Servings**: 3 to 4

***Hummus**: You can use purchased hummus or make your own. If you want to make your own, Monkey & Me also have a recipe you can check out (<https://monkeyandmekitchenadventures.com/the-best-hummus/>)

Nutrition Information: Does not include the optional ingredient of toasted sliced almonds. Adding toasted sliced almonds will increase the amount of fat content.



Nutrition Facts

Serving Size A bowl
Serves 4

Amount Per Serving

Calories 115

% Daily Value*

Total Fat 2.6g 3%

Cholesterol 0mg 0%

Total Carbohydrate 20.8g 8%

Dietary Fiber 5.3g 19%

Protein 5.1g 10%

Calcium 8% Iron 9%

Resource: Monkey and Me Kitchen Adventures

P. B. & J. BITES

Resource: www.recipes.com

I thought these sounded like a great snack option. I haven't made them yet but I'd probably cut back a little on the amount of maple syrup it calls for, especially if your brand of peanut butter has any sugar in it at all. If you try them, let me know what you think.

Ingredients:

- ◆ 1 cup chunky natural peanut butter
- ◆ 1/3 cup pure maple syrup
- ◆ 4 cups old-fashioned oats
- ◆ 1/2 cup unsalted sunflower seeds
- ◆ 1/2 cup quinoa
- ◆ 1 12 ounce jar strawberry preserves (such as Smuckers Orchards
Finest Pacific Mountain Strawberry or whatever you'd like)



Preparation:

1. Mix peanut butter, maple syrup and 1/3 cup water in a saucepan over medium-low heat. Stir until peanut butter is melted and ingredients are combined.
2. In a large bowl, mix together oats, sunflower seeds and quinoa. Stir in peanut butter mixture until well combined.
3. Line two 12-cup muffin tins with paper wrappers. Scoop 2 tbsp of the peanut butter and oats mixture into each wrapper, pressing down well with a spatula. Spread 2 tsp of the preserves over peanut butter and oats mixture in each cup. Add 2 more tbsp peanut butter and oats mixture to cover preserves, pressing down well with a spatula.
4. Bake at 350 degrees for 25 to 30 minutes, until bites begin to brown. Cool in muffin tins 10 minutes; remove from tins to a wire rack and cool to room temperature. Store in an airtight container.

Nutrition: Per Serving: cal. (kcal) 193, Fat, total (g) 8, chol. (mg) 0, sat. fat (g) 1, carb. (g) 27, fiber (g) 2, pro. (g) 5, sodium (mg) 42, Percent Daily Values are based on a 2,000 calorie diet

May 1st to 7th is Drink Water Week.

Fighting Fatigue? Drink up.

Beyond getting a good night's sleep and having healthy nutrition, staying hydrated helps your energy level. Your cells need to be plump and full of water to work well. So turn on the tap or fill a pitcher with water, cucumbers and strawberries and drink up. Look for beverages without added sugar or artificial sweetener and no added salt. Or, eat your water: water-heavy fruit and veggies like watermelon, cantaloupe, cucumbers and salad greens also fill the water bill.



Sleep Better. Try a tryptophan snack.

To help you sleep better at night, eat foods high in tryptophan about an hour before going to bed. These include bananas, honey, milk, sunflower and pumpkin seeds, chick peas and cottage cheese. Tryptophan is an amino acid contained in food that, among other attributes, helps produce melatonin, the agent that regulates and promotes sleep.



Also... cut back on wine and other alcohol which interrupts the sleep cycle and makes for a more restless night.

Debby Schiffer, NBC-HWC, Wellness Director for BURLCO & TRICO JIF

E-mail: debby_schiffer@targetingwellness.com

Home Office: 856-322-1220

Cell: 856-520-9908

What you get by achieving your goals is not as important as what you become!

BURLCO, TRICO, & ACM JIF Wellness Coordinator Brainstorm ZOOM

Thursday, April 21st, 2022

10:00am

Towns Represented:

- TRICO: East Greenwich, Mannington, Upper Pittsgrove, Clayton, Pennsville, Wenonah, Swedesboro
- BURLCO: Palmyra, Delanco, Bordentown City, Bordentown Township, Wrightstown, Lumberton, Fieldsboro, Hainesport
- ACM: Linwood, Egg Harbor Township, Wildwood Crest, Sea Isle City, North Wildwood, Northfield

Q: What are people hoping to get out of this?

A: Tips from others for more participation

Q: What's realistic in terms of frequency for wellness activities?

- A:
- 1-2x a month
 - Quarterly
 - Quarterly/Monthly

Gift Card Ideas:

- Dick's Sporting Goods
- Farmer's Market
- Spa/Massage

Themes for Wellness Activities:

- Health Observance for the month
- Seasonal
- Lifestyle Change (nutrition, exercise, sleep, social connection, stress management, and reduce substance use)

Barriers:

- Different departments having different schedules or not being close in proximity.
 - Solution: activities that they can participate on their own time with the honor system (wellness bingo, 10 day veggie challenge, 10k step challenge, creating a cookbook - everyone provides their favorite healthy recipe)
 - Don't be afraid to try something new
 - Get employees' input and maybe they can recruit the interest of others

Activity Ideas After Work: *Mixed feelings on whether it would be successful, but some have found it works.*

- Golf outing/walking the green or Top Golf
- Escape Rooms

- Softball tournament with different departments
- Pickelball
- Painting through Zoom or in-person
- Bowling
- Paying for registration fee (using wellness funds) for 5k or triathlon
- Walking group

Other Ideas:

- Meditation app (paid for with wellness funds) for people to use at their own leisure
- Aero Garden or Hydro Pod for indoor/desktop herb garden
- Vegebox with seeds and pruning shears
- Raised garden bed
- Purchasing a ping pong table for employees to take breaks
- Book Club
- Healthy Snack Day/Fresh Fruit
- Challenges: Sleep hygiene, water/hydration

Survey Question Ideas for Employees

- How would you rate your experience at this incentive program meeting?
- How relevant was the agenda at this meeting?
- What could we have done better?
- Please list topics that would be of interest for future meetings



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

Intake	April-22	April-21	2022 April YTD	2021 April YTD
# of New Claims Reported	19	37	133	177
# of Report Only	5	19	74	104
% Report Only	26%	51%	56%	59%
# of Medical Only	12	12	42	41
# of Lost Time	2	6	15	32
Medical Only to Lost Time Ratio	86:14	67:33	74:26	57:43
Claim Petition	0	0	2	0
COVID-19	1	27	65	130
Average Days Reported To Qual-Lynx (Indemnity, Medical Only, Report Only)	7.1	3.6	5.3	4.7
Average Days Reported To Employer (Indemnity, Medical Only, Report Only)	6.3		1.9	

Nurse Case Management	April-22	April-21
# of Cases Assigned to Case Management	24	23
# of Cases >90 days	19	17

Savings	April-22	April-21	2022 April YTD	2021 April YTD
Bill Count	171	123	510	597
Provider Charges	\$173,341	\$130,665	\$658,010	\$1,121,425
Repriced Amount	\$52,918	\$50,969	\$284,704	\$412,387
Savings \$	\$120,423	\$79,696	\$373,306	\$709,037
% Savings	69%	61%	57%	63%

QualCare Provider Network Penetration Rate	April-22	April-21	2022 April YTD	2021 April YTD
Bill Count	86%	96%	92%	95%
Provider Charges	92%	97%	96%	95%

Exclusive Provider Panel Penetration Rate	April-22	April-21	2022 April YTD	2021 April YTD
Bill Count	88%	96%	92%	95%
Provider Charges	95%	95%	96%	88%

Transitional Duty Summary		2022 April YTD	2021 April YTD
% of Transitional Duty Days Worked		81%	66%
\$ Saved By Accommodating		\$59,371	\$51,585
% of Transitional Duty Days Not Accommodated		19%	34%
Cost Of Days Not Accommodated		\$12,069	\$29,463



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

	# Of Claims Reported	Average Days Reported To Qual-Lynx	Average Days Reported To Employer
BASS RIVER TOWNSHIP	1	2.0	0.0
BORDENTOWN CITY	3	2.3	0.0
BORDENTOWN TOWNSHIP	3	12.3	2.0
CHESTERFIELD TOWNSHIP	1	2.0	2.0
DELANCO TOWNSHIP	2	5.0	0.5
DELRAN TOWNSHIP	2	0.5	0.0
EDGEWATER PARK TOWNSHIP	1	0.0	0.0
FLORENCE TOWNSHIP	5	2.4	0.4
HAINESPORT TOWNSHIP	1	2.0	0.0
LUMBERTON TOWNSHIP	3	0.3	0.0
MANSFIELD TOWNSHIP	7	25.9	22.9
MEDFORD TOWNSHIP	3	0.3	0.0
MOUNT LAUREL TOWNSHIP	55	3.9	0.3
NORTH HANOVER TOWNSHIP	1	1.0	0.0
PALMYRA BOROUGH	2	0.5	0.0
PEMBERTON BOROUGH	1	0.0	0.0
PEMBERTON TOWNSHIP	15	8.6	2.1
RIVERSIDE TOWNSHIP	6	0.2	0.0
SOUTHAMPTON TOWNSHIP	5	0.6	0.0
TABERNACLE TOWNSHIP	2	12.0	0.0
WESTAMPTON TOWNSHIP	12	6.0	3.1
Grand Total	131	5.3	1.9



**Burlington County Municipal JIF
Average Days To Report By Claim Type**

April 2022

	Bill Count	Average Days Reported To Qual-Lynx	Average Days Reported To Employer
INDEMNITY	2	0.0	0.0
MEDICAL ONLY	12	11.0	10.0
REPORT ONLY	5	0.6	0.0
Grand Total	19	7.1	6.3
Claims Reported - Not Covid-10			
	Bill Count	Average Days Reported To Qual-Lynx	Average Days Reported To Employer
INDEMNITY	2	0.0	0.0
MEDICAL ONLY	11	2.3	1.3
REPORT ONLY	5	0.6	0.0
Grand Total	18	1.6	0.8
Covid-19 Claims Reported			
	Bill Count	Average Days Reported To Qual-Lynx	Average Days Reported To Employer
MEDICAL ONLY	1	107.0	106.0
Grand Total	1	107.0	106.0

1/1/2022 - 4/30/2022

	Bill Count	Average Days Reported To Qual-Lynx	Average Days Reported To Employer
INDEMNITY	15	6.8	4.1
MEDICAL ONLY	42	6.5	4.4
REPORT ONLY	74	4.4	0.1
Claim Petition	2	237.5	237.5
Grand Total	133	8.8	5.5
Claims Reported - Not Covid-10			
	Bill Count	Average Days Reported To Qual-Lynx	Average Days Reported To Employer
INDEMNITY	10	0.6	0.0
MEDICAL ONLY	32	2.8	1.4
REPORT ONLY	26	4.7	0.1
Grand Total	68	3.2	0.7
Covid-19 Claims Reported			
	Bill Count	Average Days Reported To Qual-Lynx	Average Days Reported To Employer
INDEMNITY	5	19.2	12.2
MEDICAL ONLY	10	18.6	13.8
REPORT ONLY	48	4.2	0.1
Claim Petition	2	237.5	237.5
Grand Total	65	14.7	10.5



**Burlington County Municipal JIF
Transitional Duty Summary Report
1/1/2022 - 4/29/2022**

	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 Transitional Duty Days Not Accommodated
BASS RIVER TOWNSHIP	43	43	100%	\$1,745	0	0%	\$0
MEDFORD TOWNSHIP	30	30	100%	\$3,866	0	0%	\$0
BORDENTOWN CITY	6	6	100%	\$243	0	0%	\$0
PEMBERTON TOWNSHIP	263	251	95%	\$28,607	12	5%	\$1,261
MOUNT LAUREL TOWNSHIP	96	91	95%	\$8,437	5	5%	\$464
DELRAN TOWNSHIP	143	119	83%	\$16,473	24	17%	\$928
WESTAMPTON TOWNSHIP	27	0	0%	\$0	27	100%	\$3,350
FLORENCE TOWNSHIP	32	0	0%	\$0	32	100%	\$3,893
MANSFIELD TOWNSHIP	24	0	0%	\$0	24	100%	\$2,175
Grand Total	664	540	81%	\$59,371	124	19%	\$12,069



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

	Bill Count	Provider Charges	Repriced Amount	\$ Savings	% Savngs
Qualcare	147	\$160,224	\$42,690	\$117,534	73%
Orthopedics	19	\$57,531	\$13,085	\$44,446	77%
Physical Therapy	76	\$28,271	\$6,909	\$21,362	76%
Ambulatory Surgical Center	3	\$22,286	\$5,953	\$16,333	73%
Hospital	3	\$22,085	\$4,631	\$17,454	79%
Physical Med & Rehab	2	\$9,350	\$2,184	\$7,166	77%
MRI/Radiology	6	\$5,101	\$1,793	\$3,308	65%
Neurosurgery	6	\$5,100	\$1,333	\$3,767	74%
Occ Med/Primary Care	13	\$3,477	\$2,013	\$1,464	42%
Behavioral Health	3	\$1,800	\$1,450	\$350	19%
Urgent Care Center	3	\$1,347	\$734	\$613	46%
Physicians Fees	5	\$1,336	\$985	\$351	26%
Anesthesiology	4	\$957	\$661	\$296	31%
Pain Management	2	\$788	\$520	\$268	34%
Emergency Medicine	1	\$421	\$274	\$147	35%
Neurology	1	\$375	\$164	\$211	56%
Out Of Network	24	\$13,117	\$10,228	\$2,889	22%
Anesthesiology	3	\$3,800	\$2,339	\$1,461	38%
Behavioral Health	15	\$3,275	\$2,655	\$620	19%
Other	3	\$3,002	\$2,702	\$300	10%
Durable Medical Equipment	1	\$2,410	\$1,928	\$482	20%
Urgent Care Center	2	\$630	\$604	\$26	4%
Grand Total	171	\$173,341	\$52,918	\$120,423	69%

QualCare Network Provider Participation Rate

Bill Count 86%
Provider Charges 92%

Exclusive Provider Penetration Rate

Bill Count 88%
Provider Charges 95%



**Burlington County Municipal JIF
PPO Savings And Penetration Report
1/1/2022 - 4/30/2022**

	Bill Count	Provider Charges	Repriced Amount	\$ Savings	% Savings
Qualcare	468	\$631,100	\$264,071	\$367,029	58%
Hospital	25	\$178,436	\$102,314	\$76,122	43%
Ambulatory Surgical Center	7	\$131,761	\$38,849	\$92,912	71%
Orthopedics	66	\$86,608	\$29,427	\$57,182	66%
Physical Therapy	177	\$66,810	\$16,703	\$50,107	75%
Physical Med & Rehab	12	\$45,300	\$10,633	\$34,667	77%
Durable Medical Equipment	3	\$26,142	\$20,914	\$5,228	20%
MRI/Radiology	29	\$21,563	\$10,140	\$11,422	53%
Anesthesiology	11	\$15,959	\$6,651	\$9,308	58%
Occ Med/Primary Care	53	\$11,993	\$7,072	\$4,921	41%
Physicians Fees	26	\$11,294	\$6,198	\$5,096	45%
Neurosurgery	14	\$10,900	\$2,955	\$7,945	73%
Behavioral Health	13	\$8,760	\$6,100	\$2,660	30%
Emergency Medicine	9	\$6,950	\$1,970	\$4,980	72%
Urgent Care Center	12	\$4,195	\$2,408	\$1,787	43%
Neurology	6	\$2,280	\$1,001	\$1,279	56%
Pain Management	3	\$1,258	\$655	\$603	48%
Laboratory Services	2	\$891	\$81	\$809	91%
Out Of Network	42	\$26,910	\$20,633	\$6,278	23%
Other	8	\$6,772	\$6,240	\$532	8%
Anesthesiology	5	\$6,600	\$4,010	\$2,590	39%
Behavioral Health	20	\$5,775	\$4,905	\$870	15%
Emergency Medicine	3	\$4,448	\$2,670	\$1,778	40%
Durable Medical Equipment	2	\$2,435	\$1,953	\$482	20%
Urgent Care Center	2	\$630	\$604	\$26	4%
Laboratory Services	2	\$250	\$250	\$0	0%
Grand Total	510	\$658,010	\$284,704	\$373,306	57%

QualCare Network Provider Participation Rate
Bill Count 92%
Provider Charges 96%

Exclusive Provider Penetration Rate
Bill Count 92%
Provider Charges 96%

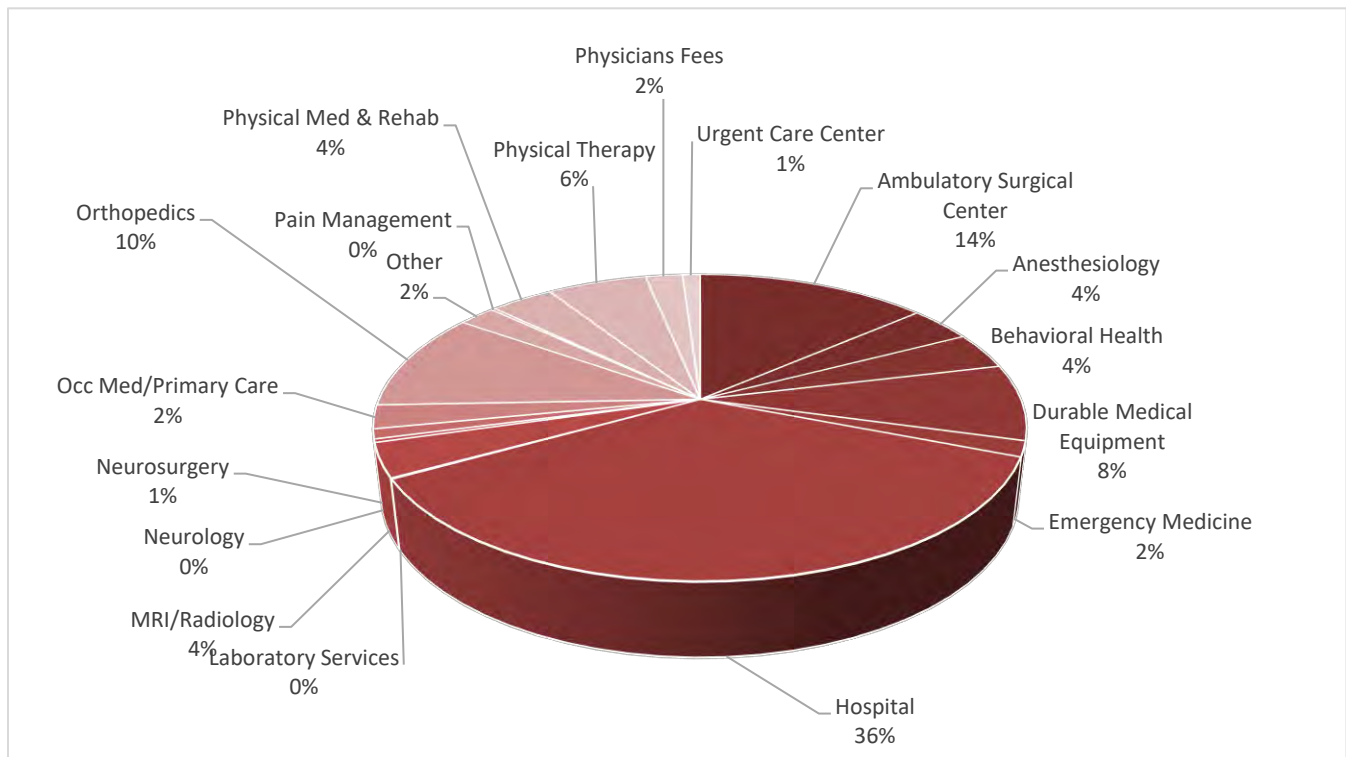


**Burlington County Municipal JIF
Top 10 Providers And Paid Provider By Specialty
1/1/2022 - 4/30/2022**

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
NEUROSURGICAL AND SPINE SPECIALIST LLC	26	\$13,588
BURLINGTON COUNTY ORTHOPAEDIC SPECIALIST P A	25	\$13,355
PREMIER ORTHO ASSOC SURGERY CENTER	2	\$13,048
PREMIER ORTHOPAEDIC & SPORTS MEDICINE ASSOCIATES OF SNJ LLC	20	\$11,814
CENTENNIAL SURGERY CENTER LLC	4	\$11,026
Grand Total	94	\$179,522

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	117								
Maureen Steelman	34	33	31	30								
Kelly Roth	63	63	68	70								
Bettie Leavitt	5	4	3	1								
Maribeth Beauregard	8	5	7	29								
Shamik Spann	53	55	58	54								
Patricia Henchy	3	0	0	0								
Stephanie Dionisio (Supervisor)	2	1	1	1								
Total	272	276	284	302	0	0	0	0	0	0	0	0



Managed Care Quick Notes

Injury Date: 4/5/2021

Occupation: Laborer

Age On DOL: 25

Injury: Claimant was pushing a couch into a trash truck when he injured his right shoulder.

This claim was initially called in as a Report Only on 4/6/21. The employer called on 4/22/21 to advise the claimant went to Inspira Health for treatment on 4/20/21. X-rays were negative for fracture or dislocation. A home exercise program was given and the claimant was placed on transitional duty which the employer accommodated. An MRI was ordered by Inspira Health which triggered Nurse Case Manager (NCM) assignment. The MRI was not approved and care was transferred to an orthopedic specialist who ordered a MR Arthrogram. The claimant continued working transitional duty. The MRA was scheduled on 5/27/21. The NCM attempted to contact the claimant but the voice mail box was full. NCM reached out to the employer and the employee did return the call to our NCM. NCM completed the initial NCM interview and noted a comorbidity of obesity. A follow up visit with the Orthopedic doctor was scheduled by the NCM on 6/7/21 which the employee requested be rescheduled due to a court appearance. The NCM and adjuster discussed the request and the appointment was rescheduled by the NCM on 6/14/21.

The MRA was completed and reviewed at the follow up visit. It showed an intact rotator cuff and no definite labral tear. Mild bursitis was noted. A Depo-Medrol injection was given and Physical Therapy was ordered. The claimant was returned to full duty with a follow up visit on 7/12/21. The NCM spoke to the claimant to review the visit and the treatment plan. The claimant said he still had pain and he didn't understand what bursitis was. The NCM explained that bursitis can be painful for many weeks and reminded him of the importance to attend PT. The claimant said he didn't have time for PT due to a side job after work and other appointments he attends for an unrelated condition. The NCM explained that PT is available until 8PM and reminded him of the importance of attending. The plan was reviewed with the adjuster and sent to the employer.

The claimant had a subsequent injury on 7/8/21 while lifting a sink into the trash truck. His right shoulder gave out as he heard a pop and he dropped the sink. He was evaluated by another doctor in the same orthopedic office and it was noted that the injury remained the same and treatment should continue as previously indicated. The NCM reviewed the information with the provider and discussed with the adjuster who decided all treatment continued under the original claim.

The claimant was seen on 7/19/21 and the doctor felt a diagnostic arthroscopy was needed. The claimant remained at full duty. The NCM sent a surgical authorization request to the provider and updated the adjuster. The completed surgical authorization was shared with the adjuster for approval which was given. The NCM spoke to the claimant to review the plan. Surgery did take place 8/17/21 and the NCM arranged post op PT to begin 8/23/21. Post surgery the NCM called to speak to the claimant and learned that the surgery required additional repair that was not seen on the MRA. This

information was communicated to the adjuster. A right shoulder Bankart repair and capsular shift surgery was required. The post op visit took place 8/26/21. Formal PT was ordered to begin and the claimant continued out of work until 9/14/21 with modified duty with no use of right arm which was accommodated. A return visit was scheduled on 9/27/21. The treatment plan and notes were shared with the adjuster and employer. Physical therapy began on 9/8/21. Calls to the employee again resulted in no contact because the voice mail was full. The NCM called the employer to ask for another number and learned that the employee did not show up for work on 9/14/21. The adjuster was notified and TTD payments ended. The NCM did finally speak to the employee on 9/17. He stated that he RTW on 9/16 because he didn't read the bottom of the note saying RTW 9/14.

On 10/18/21 the treating doctor noted that the claimant was anticipated to RTW full duty as of 12/6/21. When the NCM followed up with the claimant he requested a second opinion. A second opinion could not be scheduled because it was less than 6 months since the surgery. The adjuster was advised and defense counsel was notified. An FCE was scheduled on 11/30/21. The treating doctor clarified it should be scheduled after the 12/6 follow up visit. The FCE was scheduled on 12/7/21. The employer provided a current detailed job description. On 12/6 the NCM spoke to the claimant to confirm the date, time and location of the FCE on 12/7. The FCE showed ability to perform the medium physical demand category which matches the claimant's job category. The NCM called the claimant to make him aware that he should continue transitional duty until 12/20/21 when he is cleared to work full duty. The claimant stated the FCE was easy and he was good. The NCM confirmed his follow up visit on 3/14/22. We anticipated MMI on 3/14.

The provider needed to reschedule the 3/14/22 appointment due to a change in the doctor's schedule. It was rescheduled to 3/21/22. The NCM notified the adjuster and employer. Upon calling for the note from the 3/21 visit the NCM learned the claimant was a no show but he did reschedule the appointment for 3/28/22. The claimant showed up on 3/21 at 4:00 instead of the 3:00 scheduled time and the doctor had already left. The claimant was again a no show on 3/28. The NCM spoke to the claimant who said he had Covid and a stomach virus back to back. The appointment was rescheduled on 4/25/22. The new information was shared with the adjuster and employer. The NCM received a reply from the employer stating the claimant is no longer employed which she shared with the adjuster. The adjuster then did confirm with the employer that his termination date was 1/31/22. The visit did take place on 4/25/22 and the claimant was placed at full duty, MMI.

This claim was very closely followed by the NCM and adjuster. They shared information with the employer and defense counsel throughout the file. Claimant communication continued even though multiple attempts to contact each time were necessary.

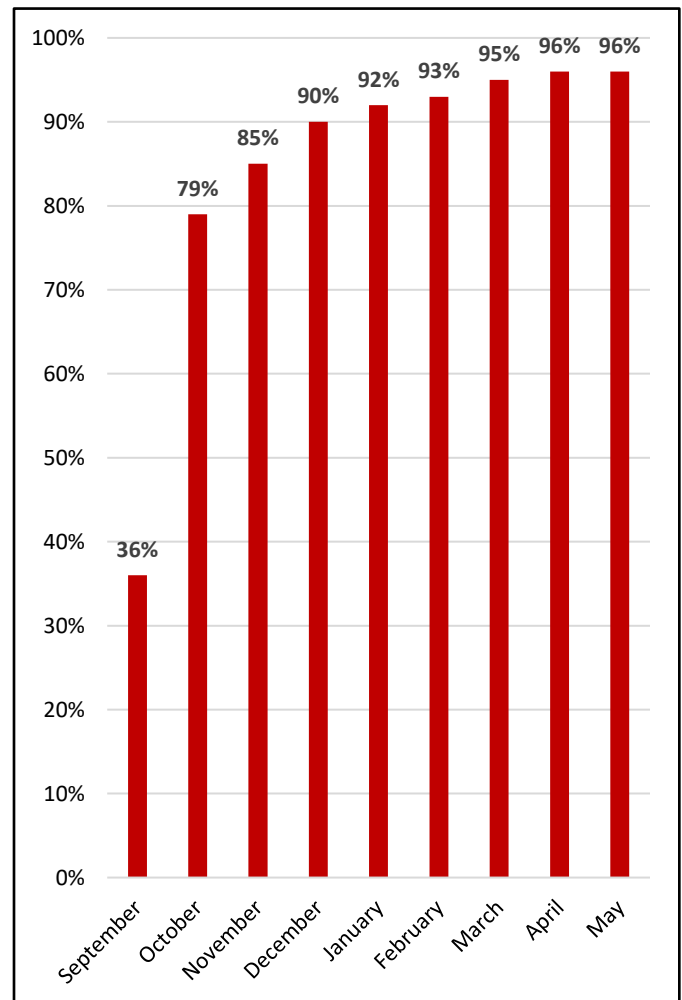


Cyber Risk Management Monthly Executive Report May 5, 2022

Wizer Training

BURLCO JIF Training Status		
Municipality	Total Users 1075	Training Completion 96%
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
Lumberton Township	46	100
Mansfield Township	75	100
Palmyra Borough	21	100
Pemberton Borough	13	100
Pemberton Township	99	100
Shamong Township	9	100
Wrightstown Borough	4	100
No Department	1	100
Westampton Township	87	99
Delran Township	59	98
Edgewater Park Township	33	97
Medford Township	159	97
North Hanover Township	29	97
Beverly City	19	95
Southampton Township	14	93
Mount Laurel Township	147	90
Tabernacle Township	24	84
New Hanover Township	8	75
Springfield Township	20	70
Riverside Township	3	67
Woodland Township	11	64

Training Progress



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	Ongoing phishing campaign
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	Ongoing phishing campaign
Fieldsboro Borough		Whitelisting confirmation not received
Florence Township	5/2/2022	Ongoing phishing campaign
Hainesport Township	2/15/2022	Ongoing phishing campaign
Lumberton Township	4/13/2022	Ongoing phishing campaign
Mansfield Township		Whitelisting confirmation not received
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		Ongoing phishing campaign
Palmyra Borough	3/24/2022	Ongoing phishing campaign
Pemberton Borough	4/13/2022	Ongoing phishing campaign
Pemberton Township	3/4/2022	Ongoing phishing campaign
Riverside Township	3/8/2022	Ongoing phishing campaign
Shamong Township		Whitelisting confirmation not received
Southampton Township	5/4/2022	Ongoing phishing campaign
Springfield Township		Whitelisting confirmation not received
Tabernacle Township	5/4/2022	Awaiting test email confirmation
Westampton Township		Whitelisting confirmation not received
Woodland Township		Whitelisting confirmation not received
Wrightstown Borough	5/5/2022	Awaiting test email confirmation

Phishing Compliance Status			
Ongoing	17	61%	
Awaiting test email confirmation	2	7%	
Whitelisting confirmation not received	9	32%	
Not participating in program	0	0%	

D2 Cybersecurity Vulnerability & Pen Testing

BURLCO JIF	D2 Scanning & Penetration	
	KYC & VSA Sent to D2	D2 Status
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		KYC & VSA not received
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	5/5/2022	Testing in progress
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	4/19/2022	Testing in progress
Southampton Township	5/5/2022	Testing in progress
Springfield Township		KYC & VSA not received
Tabernacle Township	5/5/2022	Testing in progress
Westampton Township		KYC & VSA not received
Woodland Township		KYC & VSA not received
Wrightstown Borough		Testing in progress



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	21	75%	
KYC & VSA not received	7	25%	
Not participating in program	0	0%	

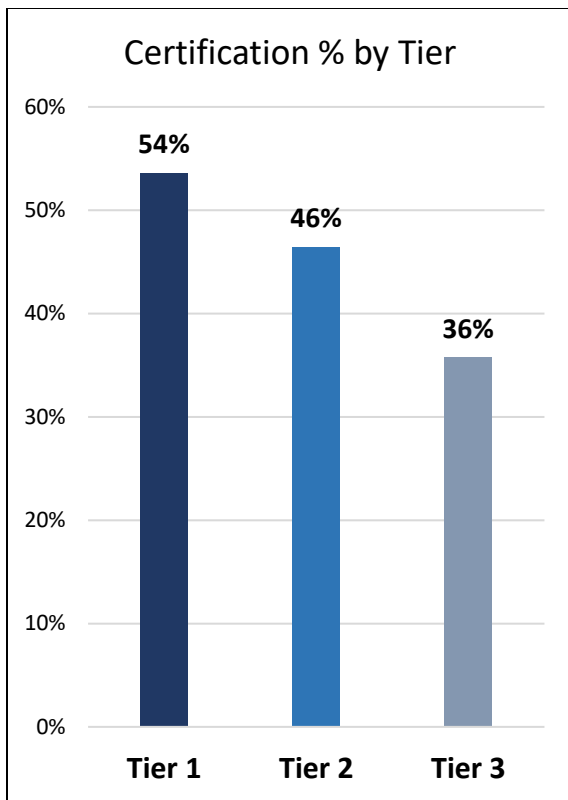


MEL's Cyber Risk Management

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	Waiting for Certification Checklist			
Bordentown Twp	Checklist Submitted to the MEL	Approved	Incomplete	Incomplete
Chesterfield Twp	Checklist Submitted to the MEL	Approved	Approved	Approved
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	Checklist Submitted to the MEL	Approved	Approved	Approved
Mount Laurel Twp	Checklist Submitted to the MEL	Approved	Approved	Approved
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	15	13	10
% Approved	54%	46%	36%
Number Incomplete	3	5	8
% Incomplete	11%	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 the JIF's cyber initiatives as some of these programs can be challenging or overwhelming.

Security tip of the month

Avoid Phishing scams - beware of suspicious emails and phone calls

Phishing scams are a constant threat - using various social engineering ploys, cyber-criminals will attempt to trick you into divulging personal information such as your login ID and password, banking or credit card information.

- Phishing scams can be carried out by phone, text, or through social networking sites - but most commonly by email.
- Be suspicious of any official-looking email message or phone call that asks for personal or financial information.

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: **Ilovedrivingmyredtruckinthefall**

May 10, 2022

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

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

The statements included in this report are prepared on a “modified cash basis” and relate to financial activity through the one month period ending April 30, 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 \$ -96798.47. This generated an average annual yield of 6.97%. However, after including an unrealized net loss of \$ 230,694.41 in the asset portfolio, the yield is adjusted to -22.97% for this period. The total overview of the asset portfolio for the fund shows a current market value of \$14,020,080.62.

RECEIPT ACTIVITY FOR THE PERIOD

Subrogation Receipts \$ 5,555.51 w/YTD Total \$ 24,439.69
Salvage Receipts \$ 0.00
Overpayment Reimbursements \$ 0.00

LOSS RUN PAYMENT REGISTER ACTIVITY FOR THE PERIOD: (Action Item)

The enclosed report shows net claim activity during the reporting period for claims paid by the fund and claims payable by the Fund at period end in the amount of \$ 129,275.14. The claims detail shows 117 claim payments issued.

A.E.L.C.F. PARTICIPANT BALANCES AT PERIOD END: (\$ -629. Interest Allocated)

Delran Township	\$ 0.00
Chesterfield Township	\$ 2,214.00
Bordentown City	\$ 40,850.00
Bordentown Township	\$ 56,998.00
Westampton Township	\$ 10,481.00

CASH ACTIVITY FOR THE PERIOD:

The enclosed reconciliation report details that during the reporting period the Fund's "Cash Position" changed from an opening balance of \$ 17,603,177.44 to a closing balance of \$ 16,617,337.60 showing a decrease in the fund of \$ 985,839.84. 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
4/4	PEMBERTON BOROUGH	2019171998	JOSEPH LICATA	WC	2019	23.00	
4/4	PEMBERTON TWP.	2018121517	ANTHONY LUSTER	WC	2018	196.00	
4/5	DELRAN TOWNSHIP	2021215573	DELRAN TOWNSHIP	PR	2020	914.20	
4/5	BORDENTOWN CITY	2021223534	BORDENTOWN CITY	PR	2020	2,775.63	
4/11	PEMBERTON BOROUGH	2019171998	JOSEPH LICATA	WC	2019	48.00	
4/15	MEDFORD TOWNSHIP	2021241708	MEDFORD TOWNSHIP	PR	2021	1,595.68	
TOTAL-MAR.						5,552.51	
TOTAL-YTD							24,436.69

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

	<u>February</u>	<u>March</u>	<u>April</u>	<u>Year To Date Total</u>
Opening Balance for the Period:	17,713,350.39	18,477,712.89	17,603,177.44	
RECEIPTS:				
Interest Income (Cash)	-81,353.37	-347,059.78	-327,492.91	-925,309.98
Premium Assessment Receipts	1,636,768.00	0.00	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	17,082.64	1,598.68	18,681.32
Fund Year 2020	0.00	7,685.49	3,689.83	11,375.32
Fund Year 2019	98.00	0.00	71.00	169.00
Fund Year 2018	0.00	0.00	196.00	196.00
Closed Fund Year	0.00	0.00	0.00	0.00
Total Subrogation, Salvage & Reimb.Receipts	98.00	24,768.13	5,555.51	30,421.64
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	2,714.00	0.00	-2,778.63	-64.63
TOTAL RECEIPTS:	1,558,226.63	-322,291.65	-324,716.03	2,543,244.03
DISBURSEMENTS:				
Net Claim Payments:				
Fund Year 2022	16,382.68	75,890.00	58,782.22	168,665.55
Fund Year 2021	69,857.69	90,467.28	40,741.62	337,352.47
Fund Year 2020	36,955.15	38,793.14	11,632.72	95,348.02
Fund Year 2019	29,605.87	17,279.53	17,691.66	82,210.04
Fund Year 2018	16,225.00	129,479.80	426.92	152,821.42
Closed Fund Year	0.00	0.00	0.00	0.00
Total Net Claim Payments	169,026.39	351,909.75	129,275.14	836,397.50
Exp.& Admin Bill List Payments:				
Exp. & Cont. Charges FY 2023	0.00	0.00	0.00	0.00
Exp. & Cont. Charges FY 2022	206,673.02	199,626.23	90,221.77	587,071.31
Property Fund Charges FY 2022	0.00	0.00	0.00	0.00
E-JIF Premium FY 2022	0.00	0.00	0.00	124,491.00
M.E.L. Premium FY 2022	0.00	0.00	0.00	595,058.75
POL/EPL Policy Premium FY 2022	392,865.00	0.00	392,865.00	785,730.00
M.E.L. Premium FY 2021	0.00	0.00	0.00	0.00
Exp. & Cont. Charges FY 2021	14,925.74	0.00	48,761.90	68,528.27
Exp. & Cont. Charges FY 2020	10,373.98	707.82	0.00	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	0.00	0.00	0.00	3,274.00
Total Bill List Payments	624,837.74	200,334.05	531,848.67	2,178,985.13
Net Bank Services Fees	0.00	0.00	0.00	0.00
Other	0.00	0.00	0.00	0.00
TOTAL DISBURSEMENTS:	793,864.13	552,243.80	661,123.81	3,015,382.63
Closing Balance for the Period:	18,477,712.89	17,603,177.44	16,617,337.60	
Account Net Cash Change During the Period:				
Operating Account	1,853,251.17	-526,217.88	-657,297.41	1,963,302.28
JCMI Investment Account	-82,388.67	-348,317.57	-328,434.52	-1,435,022.39
Investment Account	-1,006,500.00	0.00	-107.91	-319.59
Asset Management Account	0.00	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:	764,362.50	-874,535.45	-985,839.84	-472,138.60
Proof:	0.00	0.00	0.00	

SUMMARY OF CASH AND INVESTMENT INSTRUMENTS
BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND
ALL FUND YEARS COMBINED
CURRENT MONTH April
CURRENT FUND YEAR 2022

	Description:	INVEST. ACCT.	ASSET MGR.	OPERATING ACCT.	CLAIMS ACCOUNT	ADMIN. EXPENSE	JCMI
	ID Number:						
	Maturity (Yrs)						
	Purchase Yield:						
	TOTAL for All Accts & instruments						
Opening Cash & Investment l	\$17,603,176.36	222.84	-	3,153,438.38	100,000.00	1,000.00	14,348,515.14
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	-\$593.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	-\$593.00
5 Interest Paid - Cash Instr.s	-\$96,205.47	-\$107.91	\$0.00	\$1,049.55	\$0.00	\$0.00	-\$97,147.11
6 Interest Paid - Term Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
7 Realized Gain (Loss)	-\$230,694.41	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	-\$230,694.41
8 Net Investment Income	-\$327,492.88	-\$107.91	\$0.00	\$1,049.55	\$0.00	\$0.00	-\$328,434.52
9 Deposits - Purchases	\$663,900.69	\$0.00	\$0.00	\$2,776.88	\$129,275.14	\$531,848.67	\$0.00
10 (Withdrawals - Sales)	-\$1,322,247.62	\$0.00	\$0.00	-\$661,123.81	-\$129,275.14	-\$531,848.67	\$0.00
Ending Cash & Investment Bal:	\$16,617,336.55	\$114.93	\$0.00	\$2,496,141.00	\$100,000.00	\$1,000.00	\$14,020,080.62
Ending Interest Accrual Balanc	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Plus Outstanding Checks	\$77,841.11	\$0.00	\$0.00	\$822.00	\$55,818.25	\$21,200.86	\$0.00
(Less Deposits in Transit)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Balance per Bank	\$16,695,177.66	\$114.93	\$0.00	\$2,496,963.00	\$155,818.25	\$22,200.86	\$14,020,080.62
			1,864,602.8	\$7,509,837.00			

Investment Income Allocation												
ETE		Property	Liability	Auto	Workers Comp	Deductible	Contingency	POLEPL	EJIF	MEL	Admin	Total
2022	Opening 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
	Opening Interest Accrual Balance	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	\$0.00
	1 Interest Accrued and/or Interest	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	2 Interest Accrued - discount	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	3 zation and/or Interest Cost)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	4 Accretion	-\$2.89	-\$5.95	-\$1.49	-\$21.39	-\$6.21	-\$1.29	\$0.00	\$0.00	-\$8.99	-\$6.59	-\$54.79
	5 Interest Paid - Cash Instr.s	-\$468.80	-\$964.50	-\$241.79	-\$3,469.94	-\$1,007.69	-\$208.96	\$0.00	\$0.00	-\$1,458.14	-\$1,069.83	-\$8,889.65
	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)	-\$1,124.14	-\$2,312.81	-\$579.80	-\$8,320.69	-\$2,416.36	-\$501.08	\$0.00	\$0.00	-\$3,496.53	-\$2,565.38	-\$21,316.79
	8 Net Investment Income	-\$1,595.83	-\$3,283.26	-\$823.07	-\$11,812.02	-\$3,430.26	-\$711.33	\$0.00	\$0.00	-\$4,963.66	-\$3,641.80	-\$30,261.23
	9 Interest Accrued - Net Change	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	Ending Cash & Investment	\$65,189.66	\$181,800.56	\$45,892.33	\$624,876.18	\$191,261.51	\$39,661.80	-\$404,738.00	-\$28,161.77	\$276,759.70	\$112,834.58	\$1,105,376.54
	Ending Interest Accrual Balance	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

		Property	Liability	Auto	Workers Comp	Deductible	Contingency	POLEPL	EJIF	MEL	Admin	Total
2021	Opening Cash & Investment	(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
	Opening Interest Accrual Balance	(1.52)	5.21	1.20	(1.71)	5.70	0.00	(0.11)	(1.62)	(23.92)	(11.01)	-\$27.79
	1 Interest Accrued and/or Interest	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	2 Interest Accrued - discount	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	3 zation and/or Interest Cost)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	4 Accretion	\$0.00	-\$13.00	-\$2.99	-\$17.22	-\$14.09	\$0.00	\$0.00	\$0.00	\$0.00	-\$2.43	-\$49.72
	5 Interest Paid - Cash Instr.s	\$0.00	-\$2,108.86	-\$484.45	-\$2,793.53	-\$2,285.22	\$0.00	\$0.00	\$0.00	\$0.00	-\$395.00	-\$8,067.06
	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	-\$5,056.91	-\$1,161.69	-\$6,698.70	-\$5,479.80	\$0.00	\$0.00	\$0.00	\$0.00	-\$947.19	-\$19,344.29
	8 Net Investment Income	\$0.00	-\$7,178.77	-\$1,649.13	-\$9,509.44	-\$7,779.10	\$0.00	\$0.00	\$0.00	\$0.00	-\$1,344.63	-\$27,461.07
	9 Interest Accrued - Net Change	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	Ending Cash & Investment	-\$157,907.27	\$400,229.60	\$91,425.24	\$497,158.66	\$433,740.63	\$0.00	-\$22,647.15	-\$23,535.16	-\$73,798.48	\$26,211.02	\$1,170,877.09
	Ending Interest Accrual Balance	-\$1.52	\$5.21	\$1.20	-\$1.71	\$5.70	\$0.00	-\$0.11	-\$1.62	-\$23.92	-\$11.01	-\$27.79

		Property	Liability	Auto	Workers Comp	Deductible	Contingency	POLEPL	EJIF	MEL	Admin	Total
2020	Opening Cash & Investment	(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
	Opening Interest Accrual Balance	(0.51)	1.22	0.34	(2.21)	2.24	0.22	0.00	0.00	0.88	(1.87)	\$0.32
	1 Interest Accrued and/or Interest	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	2 Interest Accrued - discount	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	3 zation and/or Interest Cost)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	4 Accretion	\$0.00	-\$11.42	-\$2.91	-\$24.51	-\$15.59	-\$1.54	-\$0.02	-\$0.00	-\$7.37	-\$3.84	-\$67.18
	5 Interest Paid - Cash Instr.s	\$0.00	-\$1,853.01	-\$471.33	-\$3,976.43	-\$2,528.49	-\$249.63	-\$3.36	-\$0.01	-\$1,195.00	-\$622.18	-\$10,899.44
	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	-\$4,443.41	-\$1,130.21	-\$9,535.22	-\$6,063.16	-\$598.61	-\$8.05	-\$0.01	-\$2,865.52	-\$1,491.94	-\$26,136.13
	8 Net Investment Income	\$0.00	-\$6,307.84	-\$1,604.45	-\$13,536.16	-\$8,607.24	-\$849.78	-\$11.42	-\$0.02	-\$4,067.89	-\$2,117.95	-\$37,102.75
	9 Interest Accrued - Net Change	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	Ending Cash & Investment	-\$44,651.61	\$351,707.32	\$89,459.36	\$744,388.56	\$479,915.21	\$47,381.40	\$636.93	\$0.96	\$226,813.86	\$118,090.77	\$2,013,742.76
	Ending Interest Accrual Balance	-\$0.51	\$1.22	\$0.34	-\$2.21	\$2.24	\$0.22	\$0.00	\$0.00	\$0.88	-\$1.87	\$0.32

		Property	Liability	Auto	Workers Comp	Deductible	Contingency	POLEPL	EJIF	MEL	Admin	Total
2019	Opening Cash & Investment	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
	Opening Interest Accrual Balance	0.59	0.97	0.28	(3.01)	(0.58)	0.00	0.00	0.00	0.05	0.45	-\$1.25
	1 Interest Accrued and/or Interest	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	2 Interest Accrued - discount	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	3 zation and/or Interest Cost)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	4 Accretion	-\$1.18	-\$11.04	-\$3.20	-\$12.77	-\$5.70	\$0.00	-\$0.01	-\$0.00	-\$0.46	-\$3.50	-\$37.86
	5 Interest Paid - Cash Instr.s	-\$191.05	-\$1,790.90	-\$518.35	-\$2,071.87	-\$925.44	\$0.00	-\$0.95	-\$0.61	-\$75.13	-\$567.20	-\$6,141.49
	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)	-\$458.13	-\$4,294.46	-\$1,242.97	-\$4,968.21	-\$2,219.15	\$0.00	-\$2.27	-\$1.45	-\$180.15	-\$1,360.11	-\$14,726.89
	8 Net Investment Income	-\$650.36	-\$6,096.40	-\$1,764.52	-\$7,052.84	-\$3,150.29	\$0.00	-\$3.22	-\$2.06	-\$255.75	-\$1,930.80	-\$20,906.24
	9 Interest Accrued - Net Change	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	Ending Cash & Investment	\$36,240.52	\$337,067.08	\$98,384.38	\$378,498.53	\$175,651.21	\$0.00	\$179.49	\$115.07	\$14,259.64	\$107,656.02	\$1,148,051.94
	Ending Interest Accrual Balance	\$0.59	\$0.97	\$0.28	-\$3.01	-\$0.58	\$0.00	\$0.00	\$0.00	\$0.05	\$0.45	-\$1.25

		Property	Liability	Auto	Workers Comp	Deductible	Contingency	POLEPL	EJIF	MEL	Admin	Total
2018	Opening Cash & Investment	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
	Opening Interest Accrual Balance	0.14	(0.07)	0.06	(0.13)	1.84	0.00	0.13	0.00	0.06	0.63	\$2.68
	1 Interest Accrued and/or Interest	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	2 Interest Accrued - discount	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	3 zation and/or Interest Cost)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	4 Accretion	-\$1.06	\$0.00	-\$1.81	\$0.00	-\$13.33	\$0.00	-\$0.80	-\$0.01	-\$0.46	-\$4.54	-\$22.01
	5 Interest Paid - Cash Instr.s	-\$172.17	\$0.00	-\$293.28	\$0.00	-\$2,161.97	\$0.00	-\$130.34	-\$0.86	-\$75.28	-\$736.09	-\$3,569.99
	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)	-\$412.85	\$0.00	-\$703.28	\$0.00	-\$5,184.26	\$0.00	-\$312.55	-\$2.06	-\$180.51	-\$1,765.10	-\$8,560.60
	8 Net Investment Income	-\$586.08	\$0.00	-\$998.37	\$0.00	-\$7,359.56	\$0.00	-\$443.69	-\$2.92	-\$256.25	-\$2,505.72	-\$12,152.59
	9 Interest Accrued - Net Change	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	Ending Cash & Investment	\$32,677.92	-\$508,284.54	\$55,666.15	-\$119,650.61	\$410,347.97	\$0.00	\$24,739.10	\$162.82	\$14,287.89	\$139,712.08	\$49,658.78
	Ending Interest Accrual Balance	\$0.14	-\$0.07	\$0.06	-\$0.13	\$1.84	\$0.00	\$0.13	\$0.00	\$0.06	\$0.63	\$2.68

		Property	Liability	Auto	Workers Comp	Deductible	Contingency	POLEPL	EJIF	MEL	Admin	Total
Closed FY	Opening Cash & Investment	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	10,720,493.26	\$10,720,493.26
	Opening Interest Accrual Balance	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	23.35	\$23.35
	1 Interest Accrued and/or Interest	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	2 Interest Accrued - discount	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	3 zation and/or Interest Cost)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	4 Accretion	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	-\$342.02	-\$342.02
	5 Interest Paid - Cash Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	-\$55,487.10	-\$55,487.10
	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	-\$133,054.42	-\$133,054.42
	8 Net Investment Income	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	-\$188,883.54	-\$188,883.54
	9 Interest Accrued - Net Change	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	Ending Cash & Investment	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$10,531,609.72	\$10,531,609.72
	Ending Interest Accrual Balance	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$23.35	\$23.35



Asset and Accrual Detail - By Asset type

Report ID: IACS0017
Base Currency: USD

MX6F96590902 - BURLINGTON CNTY JIF

04/30/2022

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	9.3747	14,020,080.62	0.00	14,020,080.62		0.00
99VVB5Y75		9.3747	14,020,080.62	0.00	14,020,080.62	100.00	0.00

Statement of Change in Net Assets
Market Value

Report ID: IGLS0002
Base Currency: USD
Status: FINAL

MX6F96590902 - BURLINGTON CNTY JIF

04/30/2022

	Current Period		Fiscal Year To Date	
	04/01/2022	04/30/2022	01/01/2022	04/30/2022
NET ASSETS - BEGINNING OF PERIOD		14,348,515.14		15,455,103.01
		<u>14,348,515.14</u>		<u>15,455,103.01</u>
RECEIPTS				
INVESTMENT INCOME				
INTEREST	13,274.68		53,517.59	
UNREALIZED GAIN/LOSS-INVESTMENT	-230,694.41		-870,895.58	
ACCRETION/AMORTIZATION	-593.00		-2,474.39	
TOTAL INVESTMENT INCOME		<u>-218,012.73</u>		<u>-819,852.38</u>
MASTER TRUST INCOME EARNED				
	-108,902.79		-108,902.79	
TOTAL MASTER TRUST INCOME EARNED		<u>-108,902.79</u>		<u>-108,902.79</u>
TOTAL RECEIPTS		<u>-326,915.52</u>		<u>-928,755.17</u>
DISBURSEMENTS				
ADMINISTRATIVE EXPENSES				
TRUSTEE/CUSTODIAN	350.54		1,446.29	
INVESTMENT ADVISORY FEES	817.92		3,374.64	
CONSULTING	350.54		1,446.29	
TOTAL ADMINISTRATIVE EXPENSES		<u>1,519.00</u>		<u>6,267.22</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>1,519.00</u>		<u>506,267.22</u>
NET ASSETS - END OF PERIOD		<u><u>14,020,080.62</u></u>		<u><u>14,020,080.62</u></u>

Transaction Detail
Reported By Transaction Category

Report ID: IACS0008

Base Currency: USD

MX6F96590902 - BURLINGTON CNTY JIF

04/01/2022 - 04/30/2022

Status: FINAL

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

RECEIPTS AND DISBURSEMENT TRANSACTIONS

AMORTIZATION/ACCRETION

U.S. DOLLAR

BVA	0.000	MEL JCM I ACCOUNT	04/29/2022	0.000000	-454.41	0.00	0.00
	99VVB5Y75	AMORIZATION/ACCRETION INCOME	03/01/2021	0.000000	-454.41	0.00	0.00
		20220506O000040	04/29/2022				

BVA	0.000	MEL JCM I ACCOUNT	04/29/2022	0.000000	-98.64	0.00	0.00
	99VVB5Y75	AMORIZATION/ACCRETION INCOME	10/19/2021	0.000000	-98.64	0.00	0.00
		20220506O000110	04/29/2022				

BVA	0.000	MEL JCM I ACCOUNT	04/29/2022	0.000000	-39.95	0.00	0.00
	99VVB5Y75	AMORIZATION/ACCRETION INCOME	01/03/2022	0.000000	-39.95	0.00	0.00
		20220506O000200	04/29/2022				

TOTAL U.S. DOLLAR AMORTIZATION/ACCRETION:	-593.00	0.00	0.00
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	-593.00	0.00	0.00
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TOTAL AMORTIZATION/ACCRETION RECEIPTS AND DISBURSEMENT TRANSACTIONS:	-593.00	0.00	0.00
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FUND ALLOCATED EARNINGS

U.S. DOLLAR

BVA	0.000	MEL JCM I ACCOUNT	04/30/2022	0.000000	-0.07	0.00	0.00
	99VVB5Y75	UGL ADJ 043022	03/01/2021	0.000000	-0.07	0.00	0.00
		20220506A000240	04/30/2022				

BVA	0.000	MEL JCM I ACCOUNT	04/29/2022	0.000000	-176,777.59	0.00	0.00
	99VVB5Y75	UNREALIZED GAIN/LOSS	03/01/2021	0.000000	-176,777.59	0.00	0.00
		20220506O000010	04/29/2022				

Transaction Detail
Reported By Transaction Category

Report ID: IACS0008

Base Currency: USD

MX6F96590902 - BURLINGTON CNTY JIF

04/01/2022 - 04/30/2022

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	04/29/2022	0.000000	-83,450.56	0.00	0.00
	99VVB5Y75	GENERAL INCOME	03/01/2021	0.000000	-83,450.56	0.00	0.00
		202205060000020	04/29/2022				
BVA	0.000	MEL JCM I ACCOUNT	04/29/2022	0.000000	10,172.19	0.00	0.00
	99VVB5Y75	INTEREST INCOME	03/01/2021	0.000000	10,172.19	0.00	0.00
		202205060000030	04/29/2022				
BVA	0.000	MEL JCM I ACCOUNT	04/29/2022	0.000000	-268.61	0.00	0.00
	99VVB5Y75	TRUSTEE/CUSTODN FEES	03/01/2021	0.000000	-268.61	0.00	0.00
		202205060000050	04/29/2022				
BVA	0.000	MEL JCM I ACCOUNT	04/29/2022	0.000000	-626.76	0.00	0.00
	99VVB5Y75	INVEST MANAGER FEES	03/01/2021	0.000000	-626.76	0.00	0.00
		202205060000060	04/29/2022				
BVA	0.000	MEL JCM I ACCOUNT	04/29/2022	0.000000	-268.61	0.00	0.00
	99VVB5Y75	CONSULTING FEES	03/01/2021	0.000000	-268.61	0.00	0.00
		202205060000070	04/29/2022				
BVA	0.000	MEL JCM I ACCOUNT	04/29/2022	0.000000	-38,375.23	0.00	0.00
	99VVB5Y75	UNREALIZED GAIN/LOSS	10/19/2021	0.000000	-38,375.23	0.00	0.00
		202205060000080	04/29/2022				
BVA	0.000	MEL JCM I ACCOUNT	04/29/2022	0.000000	-18,115.61	0.00	0.00
	99VVB5Y75	GENERAL INCOME	10/19/2021	0.000000	-18,115.61	0.00	0.00
		202205060000090	04/29/2022				

Transaction Detail
Reported By Transaction Category

Report ID: IACS0008

Base Currency: USD

MX6F96590902 - BURLINGTON CNTY JIF

04/01/2022 - 04/30/2022

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	04/29/2022	0.000000	2,208.20	0.00	0.00
	99VVB5Y75	INTEREST INCOME	10/19/2021	0.000000	2,208.20	0.00	0.00
		202205060000100	04/29/2022				
BVA	0.000	MEL JCMJ ACCOUNT	04/29/2022	0.000000	-58.31	0.00	0.00
	99VVB5Y75	TRUSTEE/CUSTODN FEES	10/19/2021	0.000000	-58.31	0.00	0.00
		202205060000120	04/29/2022				
BVA	0.000	MEL JCMJ ACCOUNT	04/29/2022	0.000000	-136.06	0.00	0.00
	99VVB5Y75	INVEST MANAGER FEES	10/19/2021	0.000000	-136.06	0.00	0.00
		202205060000130	04/29/2022				
BVA	0.000	MEL JCMJ ACCOUNT	04/29/2022	0.000000	-58.31	0.00	0.00
	99VVB5Y75	CONSULTING FEES	10/19/2021	0.000000	-58.31	0.00	0.00
		202205060000140	04/29/2022				
BVA	0.000	MEL JCMJ ACCOUNT	04/29/2022	0.000000	-0.03	0.00	0.00
	99VVB5Y75	UNREALIZED GAIN/LOSS	12/01/2021	0.000000	-0.03	0.00	0.00
		202205060000150	04/29/2022				
BVA	0.000	MEL JCMJ ACCOUNT	04/29/2022	0.000000	-0.02	0.00	0.00
	99VVB5Y75	GENERAL INCOME	12/01/2021	0.000000	-0.02	0.00	0.00
		202205060000160	04/29/2022				
BVA	0.000	MEL JCMJ ACCOUNT	04/29/2022	0.000000	-15,541.49	0.00	0.00
	99VVB5Y75	UNREALIZED GAIN/LOSS	01/03/2022	0.000000	-15,541.49	0.00	0.00
		202205060000170	04/29/2022				

Transaction Detail
Reported By Transaction Category

Report ID: IACS0008

Base Currency: USD

MX6F96590902 - BURLINGTON CNTY JIF

04/01/2022 - 04/30/2022

Status: FINAL

Trans Code Link Ref	Shares/Par Security Id	Description Broker	Trade Date C. Settle Date Reported Date	Price Local/Base	Cost Local/Base	Amount Local/Base	Net Gain/Loss Local/Base
Transaction No./Client Ref No.							
BVA	0.000	MEL JCM I ACCOUNT	04/29/2022	0.000000	-7,336.60	0.00	0.00
	99VVB5Y75	GENERAL INCOME	01/03/2022	0.000000	-7,336.60	0.00	0.00
		20220506O000180	04/29/2022				
BVA	0.000	MEL JCM I ACCOUNT	04/29/2022	0.000000	894.29	0.00	0.00
	99VVB5Y75	INTEREST INCOME	01/03/2022	0.000000	894.29	0.00	0.00
		20220506O000190	04/29/2022				
BVA	0.000	MEL JCM I ACCOUNT	04/29/2022	0.000000	-23.62	0.00	0.00
	99VVB5Y75	TRUSTEE/CUSTODN FEES	01/03/2022	0.000000	-23.62	0.00	0.00
		20220506O000210	04/29/2022				
BVA	0.000	MEL JCM I ACCOUNT	04/29/2022	0.000000	-55.10	0.00	0.00
	99VVB5Y75	INVEST MANAGER FEES	01/03/2022	0.000000	-55.10	0.00	0.00
		20220506O000220	04/29/2022				
BVA	0.000	MEL JCM I ACCOUNT	04/29/2022	0.000000	-23.62	0.00	0.00
	99VVB5Y75	CONSULTING FEES	01/03/2022	0.000000	-23.62	0.00	0.00
		20220506O000230	04/29/2022				
TOTAL U.S. DOLLAR FUND ALLOCATED EARNINGS:					-327,841.52	0.00	0.00
					-327,841.52	0.00	0.00
TOTAL FUND ALLOCATED EARNINGS RECEIPTS AND DISBURSEMENT TRANSACTIONS:					-327,841.52	0.00	0.00
TOTAL RECEIPTS AND DISBURSEMENT TRANSACTIONS:					-328,434.52	0.00	0.00
TOTAL TRANSACTIONS BASE:					-328,434.52	0.00	0.00

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

Current Fund Year: 2022											
Month Ending: April											
	Property	Liability	Auto	Workers Comp	Deductible	Contingency	POLEPL	EJIF	MEL	Admin	TOTAL
OPEN 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
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	5,288.51	0.00	0.00	267.00	0.00	0.00	0.00	0.00	0.00	0.00	5,555.51
Invest Pymnts	(2,827.14)	(22,824.87)	(6,827.14)	(41,834.58)	(30,271.54)	(1,558.28)	(457.50)	(5.00)	(9,526.26)	(210,767.56)	(326,899.87)
Invest Adj	(5.13)	(41.41)	(12.40)	(75.89)	(54.92)	(2.83)	(0.83)	(0.01)	(17.28)	(382.34)	(593.04)
Subtotal Invest	(2,832.27)	(22,866.28)	(6,839.54)	(41,910.47)	(30,326.46)	(1,561.11)	(458.33)	(5.01)	(9,543.54)	(211,149.90)	(327,492.91)
Other *	(2,778.63)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	(2,778.63)
TOTAL	(322.39)	(22,866.28)	(6,839.54)	(41,643.47)	(30,326.46)	(1,561.11)	(458.33)	(5.01)	(9,543.54)	(211,149.90)	(324,716.03)
EXPENSES											
Claims Transfers	32,211.19	4,153.75	525.50	92,384.70	0.00	0.00	0.00	0.00	0.00	0.00	129,275.14
Expenses	0.00	0.00	0.00	0.00	0.00	0.00	392,865.00	0.00	0.00	138,983.67	531,848.67
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	32,211.19	4,153.75	525.50	92,384.70	0.00	0.00	392,865.00	0.00	0.00	138,983.67	661,123.81
END BALANCE	(68,450.78)	762,520.02	380,827.46	2,125,271.32	1,690,916.53	87,043.20	(401,829.63)	(51,418.08)	458,322.61	11,634,134.96	16,617,337.60
									0.01	0.00	XXX

REPORT STATUS SECTION

Report Month: April		Balance Differences	
Opening Balances:	Opening Balances are NOT equal	\$1.08	
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	\$1.05	
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:	April										
	Property	Liability	Auto	Workers Comp	Deductible	Contingency	POLEPL	EJIF	MEL	Admin	TOTAL
OPEN 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
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	(1,592.94)	(3,277.32)	(821.58)	(11,790.63)	(3,424.05)	(710.04)	0.00	0.00	(4,954.67)	(3,635.20)	(30,206.43)
Invest Adj	(2.89)	(5.95)	(1.49)	(21.39)	(6.21)	(1.29)	0.00	0.00	(8.99)	(6.59)	(54.80)
Subtotal Invest	(1,595.83)	(3,283.27)	(823.07)	(11,812.02)	(3,430.26)	(711.33)	0.00	0.00	(4,963.66)	(3,641.79)	(30,261.23)
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	(1,595.83)	(3,283.27)	(823.07)	(11,812.02)	(3,430.26)	(711.33)	0.00	0.00	(4,963.66)	(3,641.79)	(30,261.23)
EXPENSES											0.00
Claims Transfers	23,789.22	1,264.75	0.00	33,728.25	0.00	0.00	0.00	0.00	0.00	0.00	58,782.22
Expenses	0.00	0.00	0.00	0.00	0.00	0.00	392,865.00	0.00	0.00	90,221.77	483,086.77
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	23,789.22	1,264.75	0.00	33,728.25	0.00	0.00	392,865.00	0.00	0.00	90,221.77	541,868.99
END BALANCE	65,189.66	181,800.56	45,892.33	624,876.18	191,261.51	39,661.80	(404,738.00)	(28,161.77)	276,759.70	112,834.58	1,105,376.54

SUMMARY OF CASH TRANSACTIONS											
FUND YEAR 2021											
Month Ending:	April										
	Property	Liability	Auto	Workers Comp	Deductible	Contingency	POLEPL	EJIF	MEL	Admin	TOTAL
OPEN 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
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	1,598.68	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,598.68
Invest Pymnts	0.00	(7,165.77)	(1,646.14)	(9,492.23)	(7,765.02)	0.00	0.00	0.00	0.00	(1,342.20)	(27,411.36)
Invest Adj	0.00	(13.00)	(2.99)	(17.22)	(14.09)	0.00	0.00	0.00	0.00	(2.43)	(49.73)
Subtotal Invest	0.00	(7,178.77)	(1,649.13)	(9,509.45)	(7,779.11)	0.00	0.00	0.00	0.00	(1,344.63)	(27,461.09)
Other *	(3.00)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	(3.00)
TOTAL	1,595.68	(7,178.77)	(1,649.13)	(9,509.45)	(7,779.11)	0.00	0.00	0.00	0.00	(1,344.63)	(25,865.41)
EXPENSES											
Claims Transfers	7,116.93	38.25	525.50	33,060.94	0.00	0.00	0.00	0.00	0.00	0.00	40,741.62
Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	48,761.90	48,761.90
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	7,116.93	38.25	525.50	33,060.94	0.00	0.00	0.00	0.00	0.00	48,761.90	89,503.52
END BALANCE	(157,907.27)	400,229.60	91,425.24	497,158.66	433,740.63	0.00	(22,647.15)	(23,535.16)	(73,798.48)	26,211.02	1,170,877.09

SUMMARY OF CASH TRANSACTIONS											
FUND YEAR 2020											
Month Ending:	April										
	Property	Liability	Auto	Workers Comp	Deductible	Contingency	POLEPL	EJIF	MEL	Admin	TOTAL
OPEN 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
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	3,689.83	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3,689.83
Invest Pymnts	0.00	(6,296.42)	(1,601.54)	(13,511.65)	(8,591.65)	(848.24)	(11.40)	(0.02)	(4,060.52)	(2,114.11)	(37,035.55)
Invest Adj	0.00	(11.42)	(2.91)	(24.51)	(15.59)	(1.54)	(0.02)	0.00	(7.37)	(3.84)	(67.20)
Subtotal Invest	0.00	(6,307.84)	(1,604.45)	(13,536.16)	(8,607.24)	(849.78)	(11.42)	(0.02)	(4,067.89)	(2,117.95)	(37,102.75)
Other *	(2,775.63)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	(2,775.63)
TOTAL	914.20	(6,307.84)	(1,604.45)	(13,536.16)	(8,607.24)	(849.78)	(11.42)	(0.02)	(4,067.89)	(2,117.95)	(36,188.55)
EXPENSES											
Claims Transfers	1,283.18	0.00	0.00	10,349.54	0.00	0.00	0.00	0.00	0.00	0.00	11,632.72
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	1,283.18	0.00	0.00	10,349.54	0.00	0.00	0.00	0.00	0.00	0.00	11,632.72
END BALANCE	(44,651.61)	351,707.32	89,459.36	744,388.56	479,915.21	47,381.40	636.93	0.96	226,813.86	118,090.77	2,013,742.76

SUMMARY OF CASH TRANSACTIONS											
FUND YEAR 2019											
Month Ending:	April										
	Property	Liability	Auto	Workers Comp	Deductible	Contingency	POLEPL	EJIF	MEL	Admin	TOTAL
OPEN 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
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	71.00	0.00	0.00	0.00	0.00	0.00	0.00	71.00
Invest Pymnts	(649.19)	(6,085.36)	(1,761.32)	(7,040.07)	(3,144.59)	0.00	(3.21)	(2.06)	(255.28)	(1,927.31)	(20,868.39)
Invest Adj	(1.18)	(11.04)	(3.20)	(12.77)	(5.70)	0.00	(0.01)	0.00	(0.46)	(3.50)	(37.86)
Subtotal Invest	(650.37)	(6,096.40)	(1,764.52)	(7,052.84)	(3,150.29)	0.00	(3.22)	(2.06)	(255.74)	(1,930.81)	(20,906.25)
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	(650.37)	(6,096.40)	(1,764.52)	(6,981.84)	(3,150.29)	0.00	(3.22)	(2.06)	(255.74)	(1,930.81)	(20,835.25)
EXPENSES											
Claims Transfers	21.86	2,850.75	0.00	14,819.05	0.00	0.00	0.00	0.00	0.00	0.00	17,691.66
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	21.86	2,850.75	0.00	14,819.05	0.00	0.00	0.00	0.00	0.00	0.00	17,691.66
END BALANCE	36,240.52	337,067.08	98,384.38	378,498.53	175,651.21	0.00	179.49	115.07	14,259.64	107,656.02	1,148,051.94

SUMMARY OF CASH TRANSACTIONS											
FUND YEAR	2018										
Month Ending:	April										
	Property	Liability	Auto	Workers Comp	Deductible	Contingency	POLEPL	EJIF	MEL	Admin	TOTAL
OPEN 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
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	196.00	0.00	0.00	0.00	0.00	0.00	0.00	196.00
Invest Pymnts	(585.01)	0.00	(996.56)	0.00	(7,346.23)	0.00	(442.89)	(2.92)	(255.79)	(2,501.19)	(12,130.59)
Invest Adj	(1.06)	0.00	(1.81)	0.00	(13.33)	0.00	(0.80)	(0.01)	(0.46)	(4.54)	(22.01)
Subtotal Invest	(586.07)	0.00	(998.37)	0.00	(7,359.56)	0.00	(443.69)	(2.93)	(256.25)	(2,505.73)	(12,152.60)
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	(586.07)	0.00	(998.37)	196.00	(7,359.56)	0.00	(443.69)	(2.93)	(256.25)	(2,505.73)	(11,956.60)
EXPENSES											
Claims Transfers	0.00	0.00	0.00	426.92	0.00	0.00	0.00	0.00	0.00	0.00	426.92
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	426.92	0.00	0.00	0.00	0.00	0.00	0.00	426.92
END BALANCE	32,677.92	(508,284.54)	55,666.15	(119,650.61)	410,347.97	0.00	24,739.10	162.82	14,287.89	139,712.08	49,658.78

SUMMARY OF CASH TRANSACTIONS											
FUND YEAR	Closed FY										
Month Ending:	April										
	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	10,720,493.26	10,720,493.26
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	(188,541.52)	(188,541.52)
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	(342.02)	(342.02)
Subtotal Invest	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	(188,883.54)	(188,883.54)
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	(188,883.54)	(188,883.54)
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	10,531,609.72	10,531,609.72

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

Month **April**
Current Fund Year **2022**

Policy Year	Coverage	1.	2.	3.	4.	5.	6.	7.	8.
		Calc. Net Paid Thru Last Month	Monthly Net Paid April	Monthly Recoveries April	Calc. Net Paid Thru April	TPA Net Paid Thru April	Variance To Be Reconciled	Delinquent Unreconciled Variance From	Change This Month
2022	Property	37,730.36	23,789.22	0.00	61,519.58	61,519.58	0.00	0.00	0.00
	Liability	1,512.75	1,264.75	0.00	2,777.50	2,777.50	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	70,390.22	33,728.25	0.00	104,118.47	104,118.47	0.00	0.00	0.00
	Total	109,883.33	58,782.22	0.00	168,665.55	168,665.55	0.00	0.00	0.00
2021	Property	426,621.76	7,116.93	1,598.68	432,140.01	432,140.01	(0.00)	(0.00)	0.00
	Liability	28,314.99	38.25	0.00	28,353.24	28,353.24	(0.00)	(0.00)	0.00
	Auto	14,793.65	525.50	0.00	15,319.15	15,319.15	0.00	0.00	0.00
	Workers Comp	1,190,576.00	33,060.94	0.00	1,223,636.94	1,223,636.94	0.00	0.00	0.00
	Total	1,660,306.40	40,741.62	1,598.68	1,699,449.34	1,699,449.34	(0.00)	(0.00)	0.00
2020	Property	371,629.02	1,283.18	3,689.83	369,222.37	369,222.37	(0.00)	(0.00)	0.00
	Liability	88,686.82	0.00	0.00	88,686.82	88,686.82	(0.00)	(0.00)	0.00
	Auto	33,578.44	0.00	0.00	33,578.44	33,578.44	0.00	0.00	0.00
	Workers Comp	1,154,302.77	10,349.54	0.00	1,164,652.31	1,164,652.31	(0.00)	(0.00)	0.00
	Total	1,648,197.05	11,632.72	3,689.83	1,656,139.94	1,656,139.94	(0.00)	(0.00)	0.00
2019	Property	550,074.64	21.86	0.00	550,096.50	550,096.50	0.00	0.00	0.00
	Liability	100,979.46	2,850.75	0.00	103,830.21	103,830.21	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	1,575,842.12	14,819.05	71.00	1,590,590.17	1,590,590.17	0.00	0.00	0.00
	Total	2,252,044.82	17,691.66	71.00	2,269,665.48	2,269,665.48	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	967,238.98	0.00	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	2,168,503.63	426.92	196.00	2,168,734.55	2,168,734.55	(0.00)	(0.00)	0.00
	Total	3,544,912.69	426.92	196.00	3,545,143.61	3,545,143.61	(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		9,215,344.29	129,275.14	5,555.51	9,339,063.92	9,339,063.92	(0.00)	(0.00)	0.00



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18034	4/4/2022	COMPREHENSIVE	BAY HEAD INVESTMENTS INC	-- /2022254545	11/10/2021	\$4,570.55	2021/2021	Loss
18035	4/4/2022	INDEMNITY	AFFANATO MARUT LLC	-- /2021234831	4/8/2021	\$357.50	2021/2021	Legal
18036	4/4/2022		PIETRAS SARACINO SMITH & MEEK			\$2,499.50		
		INDEMNITY		-- /2021209035	6/20/2020	\$1,451.50	2020/2020	Legal
		INDEMNITY		-- /2020207647	6/15/2020	\$383.00	2020/2020	Legal
		INDEMNITY		-- /2020186961	10/12/2019	\$665.00	2019/2019	Legal
18037	4/4/2022	INDEMNITY	Delran Township	-- /2021225936	1/12/2021	\$1,814.14	2021/2021	Loss
18038	4/4/2022	INLAND MARINE	QUAL-LYNX	-- /2020196756	11/18/2019	\$21.86	2019/2019	Expense
18039	4/4/2022	1ST PARTY COLL PD	QUAL-LYNX	-- /2021223534	12/14/2020	\$277.56	2020/2020	Expense
18040	4/4/2022	INDEMNITY	Pemberton Township	-- /2019176278	6/11/2019	\$1,726.66	2019/2019	Loss
18041	4/4/2022	INDEMNITY	WESTAMPTON TOWNSHIP	-- /2022266779	3/5/2022	\$620.32	2022/2022	Loss
18042	4/4/2022	INDEMNITY	William Roberts	MLT-2020179427/ 2020179427	7/19/2019	\$1,842.00	2019/2019	Loss
18043	4/4/2022	INLAND MARINE	MEDFORD TOWNSHIP	-- /2021230895	2/19/2021	\$535.00	2021/2021	Loss
18044	4/4/2022	MEDICAL ONLY	IVY REHAB NETWORK, INC	-- /2022263400	1/29/2022	\$340.00	2022/2022	Loss
18045	4/4/2022	INDEMNITY	PREMIER ORTHOPEDIC OF SOUTH JERSEY	-- /2022263937	2/5/2022	\$299.00	2022/2022	Loss
18046	4/4/2022	INDEMNITY	VIRTUA MOUNT HOLLY HOSPITAL	-- /2022266779	3/5/2022	\$1,848.00	2022/2022	Loss
18047	4/4/2022	INDEMNITY	MID-ATLANTIC ANESTHESIA ASSOCIATES PA	-- /2019176278	6/11/2019	\$779.80	2019/2019	Loss
18048	4/4/2022	INDEMNITY	BURLINGTON COUNTY ORTHOPAEDIC SPECIALIST P A	-- /2022265805	2/24/2022	\$455.00	2022/2022	Loss
18049	4/4/2022		ONE CALL CARE DIAGNOSTICS			\$635.00		
		INDEMNITY		-- /2022265805	2/24/2022	\$485.00	2022/2022	Loss
		MEDICAL ONLY		-- /2022263400	1/29/2022	\$150.00	2022/2022	Loss
18050	4/4/2022	INDEMNITY	ROTHMAN ORTHOPAEDICS	-- /2020185549	10/1/2019	\$147.80	2019/2019	Loss
18051	4/4/2022		VIRTUA MEDICAL GROUP			\$690.70		
		INDEMNITY		-- /2022265805	2/24/2022	\$208.70	2022/2022	Loss
		MEDICAL ONLY		-- /2022266019	2/23/2022	\$158.60	2022/2022	Loss
		MEDICAL ONLY		-- /2022263917	2/5/2022	\$95.40	2022/2022	Loss
		MEDICAL ONLY		-- /2021238464	5/23/2021	\$228.00	2021/2021	Loss
18052	4/4/2022	MEDICAL ONLY	CAPE REGIONAL URGENT CARE	-- /2022262229	1/25/2022	\$505.72	2022/2022	Loss
18053	4/4/2022	MEDICAL ONLY	WORKNET OCCUPATIONAL MEDICINE	-- /2022263025	1/21/2022	\$342.66	2022/2022	Loss
18054	4/4/2022	INDEMNITY	WORKERS COMP PSYCH NET	MLT-2021233414/ 2021234392	4/1/2021	\$400.00	2021/2021	Loss



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18055	4/4/2022		NEUROSURGICAL AND SPINE SPECIALIST LLC			\$444.35		
		MEDICAL ONLY		- - /2022266196	1/29/2022	\$300.00	2022/2022	Loss
		INDEMNITY		- - /2022255819	11/29/2021	\$144.35	2021/2021	Loss
18056	4/4/2022		HAMPTON LAKES EMERGENCY SQUAD			\$2,701.50		
		MEDICAL ONLY		MLT-2022254089/ 2022254092	11/9/2021	\$900.50	2021/2021	Loss
		MEDICAL ONLY		MLT-2022254089/ 2022254091	11/9/2021	\$900.50	2021/2021	Loss
		MEDICAL ONLY		MLT-2022254089/ 2022254089	11/9/2021	\$900.50	2021/2021	Loss
18057	4/4/2022	INDEMNITY	myMATRIX	MLT-2020179427/ 2020179427	7/19/2019	\$465.76	2019/2019	Loss
18058	4/4/2022		STRIVE PHYSICAL THERAPY SPECIALISTS, LLC			\$800.00		
		INDEMNITY		- - /2022263937	2/5/2022	\$320.00	2022/2022	Loss
		INDEMNITY		- - /2021239260	6/1/2021	\$160.00	2021/2021	Loss
		INDEMNITY		- - /2021234855	4/11/2021	\$320.00	2021/2021	Loss
18059	4/4/2022	INDEMNITY	RIVERSIDE URGENT CARE	- - /2022244463	7/30/2021	\$302.00	2021/2021	Loss
18060	4/4/2022	INDEMNITY	RMG URGENT CARE	- - /2022244463	7/30/2021	\$302.00	2021/2021	Loss
18061	4/4/2022		QUALCARE INC			\$2,750.00		
		INDEMNITY		- - /2022269066	3/28/2022	\$550.00	2022/2022	Loss
		INDEMNITY		- - /2022268933	3/28/2022	\$550.00	2022/2022	Loss
		MEDICAL ONLY		- - /2022267746	3/15/2022	\$550.00	2022/2022	Loss
		INDEMNITY		- - /2022269146	8/11/2021	\$550.00	2021/2021	Loss
		INDEMNITY		- - /2022268657	7/23/2021	\$550.00	2021/2021	Loss
18062	4/11/2022	BODILY INJURY [Expired]	CAPEHART & SCATCHARD PA	- - /2020178871	6/8/2019	\$2,838.00	2019/2019	Legal
18063	4/11/2022		HAINESPORT ENTERPRISES INC			\$4,555.94		
		1ST PARTY COLL PD		- - /2022269281	3/30/2022	\$3,759.12	2022/2022	Loss
		COMPREHENSIVE		- - /2022257653	12/18/2021	\$796.82	2021/2021	Loss
18064	4/11/2022		LEO PETETTI LLC			\$190.00		
		1ST PARTY COLL PD		- - /2022269281	3/30/2022	\$135.00	2022/2022	Expense



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		COMPREHENSIVE		-- /2022257653	12/18/2021	\$55.00	2021/2021	Expense
18065	4/11/2022	INDEMNITY	AFFANATO MARUT LLC	-- /2021239260	6/1/2021	\$338.00	2021/2021	Legal
18066	4/11/2022	GL PROPERTY DAMAGE	TAYLOR DARIN CLAIM SERVICE	-- /2022266173	2/28/2022	\$1,252.00	2022/2022	Expense
18067	4/11/2022	INDEMNITY	PEMBERTON TOWNSHIP	-- /2021239260	6/1/2021	\$1,470.68	2021/2021	Loss
18068	4/11/2022	1ST PARTY COLL PD	QUAL-LYNX	-- /2021215573	9/22/2020	\$91.42	2020/2020	Expense
18069	4/11/2022	INDEMNITY	MANSFIELD TOWNSHIP	-- /2022263937	2/5/2022	\$1,268.88	2022/2022	Loss
18070	4/11/2022	3RD PARTY PD	Tabernacle School District	-- /2022264411	12/10/2021	\$500.00	2021/2021	Loss
18071	4/11/2022	1ST PARTY COLL PD	DELRAN TOWNSHIP	-- /2021215573	9/22/2020	\$914.20	2020/2020	Loss
18072	4/11/2022	MEDICAL ONLY	IVY REHAB NETWORK, INC	-- /2022263400	1/29/2022	\$85.00	2022/2022	Loss
18073	4/11/2022	MEDICAL ONLY	PREMIER ORTHOPEDIC OF SOUTH JERSEY	-- /2022264378	2/8/2022	\$252.48	2022/2022	Loss
18074	4/11/2022	MEDICAL ONLY	VIRTUA MOUNT HOLLY HOSPITAL	-- /2022263917	2/5/2022	\$1,848.00	2022/2022	Loss
18075	4/11/2022	INDEMNITY	RADIOLOGY ASSOCIATES OF BURLINGTON COUNTY P A	-- /2022266779	3/5/2022	\$17.56	2022/2022	Loss
18076	4/11/2022	INDEMNITY	MID-ATLANTIC ANESTHESIA ASSOCIATES PA	-- /2021222201	11/1/2020	\$779.80	2020/2020	Loss
18077	4/11/2022	INDEMNITY	BURLINGTON COUNTY ORTHOPAEDIC SPECIALIST P A	-- /2022266779	3/5/2022	\$222.50	2022/2022	Loss
18078	4/11/2022	INDEMNITY	MATTHEW J PITERA MD PA	MLT-2020179427/ 2020179427	7/19/2019	\$450.00	2019/2019	Loss
18079	4/11/2022	INDEMNITY	PAIN CONTROL ASSOCIATES PC	-- /2022249791	9/23/2021	\$155.00	2021/2021	Loss
18080	4/11/2022		CENTENNIAL SURGERY CENTER LLC			\$5,513.22		
		INDEMNITY		-- /2021222201	11/1/2020	\$2,756.61	2020/2020	Loss
		INDEMNITY		-- /2019176278	6/11/2019	\$2,756.61	2019/2019	Loss
18081	4/11/2022	MEDICAL ONLY	ROTHMAN ORTHOPAEDICS	-- /2022261031	1/13/2022	\$288.20	2022/2022	Loss
18082	4/11/2022	INDEMNITY	NovaCare Rehabilitation	-- /2022266779	3/5/2022	\$392.00	2022/2022	Loss
18083	4/11/2022		VIRTUA MEDICAL GROUP			\$1,327.48		
		INDEMNITY		-- /2022263937	2/5/2022	\$262.35	2022/2022	Loss
		MEDICAL ONLY		-- /2022242471	7/2/2021	\$228.00	2021/2021	Loss
		INDEMNITY		-- /2020202122	4/9/2020	\$410.45	2020/2020	Loss
		INDEMNITY		-- /2020192855	12/19/2019	\$307.51	2019/2019	Loss
		INDEMNITY		-- /2018146046	6/4/2018	\$119.17	2018/2018	Loss
18084	4/11/2022		PREMIER ORTHOPAEDIC & SPORTS MEDICINE ASSOCIATES OF SNJ LLC			\$9,896.85		
		MEDICAL ONLY		-- /2022264797	2/10/2022	\$88.09	2022/2022	Loss



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		INDEMNITY		- - /2021239260	6/1/2021	\$9,808.76	2021/2021	Loss
18085	4/11/2022	INDEMNITY	WORKNET OCCUPATIONAL MEDICINE	- - /2022268639	3/24/2022	\$139.04	2022/2022	Loss
18086	4/11/2022	INDEMNITY	PREMIER ORTHO ASSOCSURG	- - /2021239260	6/1/2021	\$440.00	2021/2021	Loss
18087	4/11/2022		NEUROSURGICAL AND SPINE SPECIALIST LLC			\$2,484.35		
		INDEMNITY		- - /2022268639	3/24/2022	\$300.00	2022/2022	Loss
		INDEMNITY		- - /2021222201	11/1/2020	\$2,184.35	2020/2020	Loss
18088	4/11/2022		STRIVE PHYSICAL THERAPY SPECIALISTS, LLC			\$1,720.00		
		INDEMNITY		- - /2022263937	2/5/2022	\$160.00	2022/2022	Loss
		MEDICAL ONLY		- - /2022262485	1/25/2022	\$320.00	2022/2022	Loss
		INDEMNITY		- - /2022252847	10/24/2021	\$600.00	2021/2021	Loss
		INDEMNITY		- - /2021239260	6/1/2021	\$560.00	2021/2021	Loss
		INDEMNITY		- - /2021234855	4/11/2021	\$80.00	2021/2021	Loss
18089	4/11/2022		QUALCARE INC			\$1,650.00		
		INDEMNITY		- - /2022269800	4/6/2022	\$550.00	2022/2022	Loss
		MEDICAL ONLY		- - /2022269392	3/25/2022	\$550.00	2022/2022	Loss
		MEDICAL ONLY		- - /2022269808	12/20/2021	\$550.00	2021/2021	Loss
18090	4/11/2022		QUAL-LYNX			\$199.36		
		MEDICAL ONLY		- - /2022264797	2/10/2022	\$42.25	2022/2022	Expense
		MEDICAL ONLY		- - /2022261734	1/17/2022	\$26.00	2022/2022	Expense
		INDEMNITY		- - /2022258517	12/20/2021	\$18.42	2021/2021	Expense
		INDEMNITY		- - /2022260273	12/14/2021	\$6.50	2021/2021	Expense
		MEDICAL ONLY		MLT-2022257818/ 2022257818	12/13/2021	\$52.01	2021/2021	Expense
		MEDICAL ONLY		MLT-2022257818/ 2022257864	12/13/2021	\$37.93	2021/2021	Expense
		INDEMNITY		- - /2022253626	10/10/2021	\$3.25	2021/2021	Expense
		INDEMNITY		- - /2022269146	8/11/2021	\$6.50	2021/2021	Expense
		INDEMNITY		- - /2021219746	11/4/2020	\$6.50	2020/2020	Expense



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18091	4/18/2022		INDEMNITY	COLUMBUS FAMILY PHYSICIANS	-- /2020191724	12/3/2019	\$100.00	2019/2019	Expense
18092	4/18/2022			ADMINISTRATIVE CLAIM SERVICES			\$6.00		
			MEDICAL ONLY		-- /2022261031	1/13/2022	\$3.00	2022/2022	Expense
			MEDICAL ONLY		MLT-2022261333/ 2022261333	1/10/2022	\$3.00	2022/2022	Expense
18093	4/18/2022		INDEMNITY	CAPEHART & SCATCHARD PA	-- /2018122274	1/4/2018	\$303.50	2018/2018	Legal
18094	4/18/2022		INDEMNITY	TARIQ S. SIDDIQI, MD	-- /2021222201	11/1/2020	\$500.00	2020/2020	Loss
18095	4/18/2022			State of New Jersey - Div of Worker's Comp			\$1.77		
			INDEMNITY		-- /2022255888	11/29/2021	\$1.18	2021/2021	Expense
			INDEMNITY		-- /2022268657	7/23/2021	\$0.59	2021/2021	Expense
18096	4/18/2022		INDEMNITY	JENNIFER KELLY PHD LLC	MLT-2020179427/ 2020179427	7/19/2019	\$600.00	2019/2019	Loss
18097	4/18/2022		COMPREHENSIVE	LEO PETETTI LLC	-- /2022265871	2/24/2022	\$55.00	2022/2022	Expense
18098	4/18/2022			ISO SERVICES INC			\$38.25		
			BODILY INJURY [Expired]		-- /2022268343	12/30/2021	\$12.75	2021/2021	Expense
			BODILY INJURY [Expired]		-- /2022267554	12/12/2021	\$12.75	2021/2021	Expense
			POLICE PROF BI		-- /2022267523	12/12/2021	\$12.75	2021/2021	Expense
18099	4/18/2022		INDEMNITY	FLORENCE TOWNSHIP	-- /2022268639	3/24/2022	\$1,703.04	2022/2022	Loss
18100	4/18/2022		INDEMNITY	Delran Township	-- /2021225936	1/12/2021	\$1,814.14	2021/2021	Loss
18101	4/18/2022		INDEMNITY	MANSFIELD TOWNSHIP AMBULANCE CORPS	-- /2022268933	3/28/2022	\$448.29	2022/2022	Loss
18102	4/18/2022		INDEMNITY	MANSFIELD TOWNSHIP AMBULANCE CORPS	-- /2022268933	3/28/2022	\$1,174.10	2022/2022	Loss
18103	4/18/2022		1ST PARTY COLL PD	QUAL-LYNX	-- /2021241708	6/11/2021	\$159.56	2021/2021	Expense
18104	4/18/2022		INDEMNITY	William Roberts	MLT-2020179427/ 2020179427	7/19/2019	\$1,842.00	2019/2019	Loss
18105	4/18/2022		INDEMNITY	Christina Reiss	-- /2019165703	2/11/2019	\$1,120.16	2019/2019	Loss
18106	4/18/2022		INLAND MARINE	HAINESPORT TOWNSHIP	-- /2022270485	4/2/2022	\$6,278.00	2022/2022	Loss
18107	4/18/2022		1ST PARTY COLL PD	MEDFORD TOWNSHIP	-- /2021241708	6/11/2021	\$1,000.00	2021/2021	Loss
18108	4/18/2022			QUAL-LYNX			\$42.50		
			INDEMNITY		-- /2022269066	3/28/2022	\$4.25	2022/2022	Expense
			INDEMNITY		-- /2022268933	3/28/2022	\$4.25	2022/2022	Expense
			INDEMNITY		-- /2022268639	3/24/2022	\$4.25	2022/2022	Expense
			MEDICAL ONLY		-- /2022267746	3/15/2022	\$4.25	2022/2022	Expense



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Coverage : All , Claimant Type: All

Check Number	Check Date	Claimant (Case) Type	Payee Name	QL File / Claim Number	Loss Date	Payment Amount	Policy Year	Exp./Legal
		MEDICAL ONLY		-- /2022267644	3/14/2022	\$4.25	2022/2022	Expense
		INDEMNITY		-- /2022266779	3/5/2022	\$4.25	2022/2022	Expense
		MEDICAL ONLY		-- /2022266314	3/1/2022	\$4.25	2022/2022	Expense
		MEDICAL ONLY		-- /2022266196	1/29/2022	\$4.25	2022/2022	Expense
		INDEMNITY		-- /2020207647	6/15/2020	\$4.25	2020/2020	Expense
		INDEMNITY		-- /2018142758	5/14/2018	\$4.25	2018/2018	Expense
18109	4/18/2022	INDEMNITY	PREMIER ORTHOPEDIC OF SOUTH JERSEY	-- /2022263937	2/5/2022	\$103.00	2022/2022	Loss
18110	4/18/2022	MEDICAL ONLY	MID-ATLANTIC ANESTHESIA ASSOCIATES PA	-- /2022249889	9/29/2021	\$779.80	2021/2021	Loss
18111	4/18/2022	INDEMNITY	CMC DEPARTMENT OF MEDICINE GROUP, PA	MLT-2021233414/ 2021235453	4/3/2021	\$259.35	2021/2021	Loss
18112	4/18/2022	MEDICAL ONLY	ROTHMAN ORTHOPAEDICS	-- /2021227559	1/13/2021	\$108.25	2021/2021	Loss
18113	4/18/2022		NovaCare Rehabilitation			\$392.00		
		INDEMNITY		-- /2022266779	3/5/2022	\$196.00	2022/2022	Loss
		MEDICAL ONLY		-- /2022266196	1/29/2022	\$196.00	2022/2022	Loss
18114	4/18/2022	INDEMNITY	PREMIER ORTHOPAEDIC & SPORTS MEDICINE ASSOCIATES OF SNJ LLC	-- /2021239260	6/1/2021	\$54.92	2021/2021	Loss
18115	4/18/2022		WORKNET OCCUPATIONAL MEDICINE			\$355.46		
		MEDICAL ONLY		-- /2022263025	1/21/2022	\$167.80	2022/2022	Loss
		MEDICAL ONLY		-- /2022249624	9/25/2021	\$187.66	2021/2021	Loss
18116	4/18/2022	INDEMNITY	PRINCETON BRAIN AND SPINE AND SPORTS MEDICINE	MLT-2021233414/ 2021235453	4/3/2021	\$164.47	2021/2021	Loss
18117	4/18/2022	INDEMNITY	FUSION HEALTHCARE SOLUTIONS	-- /2021239260	6/1/2021	\$1,928.00	2021/2021	Loss
18118	4/18/2022	INDEMNITY	myMATRIX	-- /2019176278	6/11/2019	\$99.00	2019/2019	Loss
18119	4/18/2022	INDEMNITY	KIRSHNER SPINE INSTITUTE	-- /2019176278	6/11/2019	\$149.00	2019/2019	Loss
18120	4/18/2022		STRIVE PHYSICAL THERAPY SPECIALISTS, LLC			\$1,120.00		
		INDEMNITY		-- /2022263937	2/5/2022	\$480.00	2022/2022	Loss
		MEDICAL ONLY		-- /2022262485	1/25/2022	\$320.00	2022/2022	Loss
		INDEMNITY		-- /2021239260	6/1/2021	\$80.00	2021/2021	Loss
		INDEMNITY		-- /2021234855	4/11/2021	\$240.00	2021/2021	Loss
18121	4/18/2022		ISO SERVICES INC			\$216.75		



BURLINGTON COUNTY J.I.F.

Check Register Report

Bank Account : ALL

Processed Date: Apr 1, 2022 - Apr 30, 2022

Instance Type: All

Coverage : All ,Claimant Type: All

Check Number	Check Date		Claimant (Case) Type	Payee Name	QL File / Claim Number	Loss Date	Payment Amount	Policy Year	Exp./Legal
			INDEMNITY		-- /2022269066	3/28/2022	\$12.75	2022/2022	Expense
			INDEMNITY		-- /2022268933	3/28/2022	\$12.75	2022/2022	Expense
			INDEMNITY		-- /2022268639	3/24/2022	\$12.75	2022/2022	Expense
			MEDICAL ONLY		-- /2022267746	3/15/2022	\$12.75	2022/2022	Expense
			MEDICAL ONLY		-- /2022267644	3/14/2022	\$12.75	2022/2022	Expense
			INDEMNITY		-- /2022266779	3/5/2022	\$12.75	2022/2022	Expense
			MEDICAL ONLY		-- /2022266314	3/1/2022	\$12.75	2022/2022	Expense
			INDEMNITY		-- /2022265805	2/24/2022	\$12.75	2022/2022	Expense
			MEDICAL ONLY		-- /2022266019	2/23/2022	\$12.75	2022/2022	Expense
			MEDICAL ONLY		-- /2022266196	1/29/2022	\$12.75	2022/2022	Expense
			BODILY INJURY [Expired]		-- /2022269014	1/20/2022	\$12.75	2022/2022	Expense
			BODILY INJURY [Expired]		-- /2022268763	12/31/2021	\$12.75	2021/2021	Expense
			BODILY INJURY [Expired]		-- /2022267813	12/31/2021	\$12.75	2021/2021	Expense
			INDEMNITY		-- /2022269146	8/11/2021	\$12.75	2021/2021	Expense
			INDEMNITY		-- /2022268657	7/23/2021	\$12.75	2021/2021	Expense
			INDEMNITY		-- /2019176278	6/11/2019	\$12.75	2019/2019	Expense
			BODILY INJURY [Expired]		-- /2020180405	5/17/2019	\$12.75	2019/2019	Expense
18122	4/18/2022		QUALCARE INC				\$3,782.00		
			MEDICAL ONLY		-- /2022270423	4/12/2022	\$550.00	2022/2022	Loss
			MEDICAL ONLY		-- /2022270245	4/8/2022	\$550.00	2022/2022	Loss
			INDEMNITY		-- /2022270100	4/4/2022	\$550.00	2022/2022	Loss
			MEDICAL ONLY		-- /2022269885	4/2/2022	\$550.00	2022/2022	Loss
			MEDICAL ONLY		-- /2022262493	1/5/2022	\$516.00	2022/2022	Loss
			MEDICAL ONLY		-- /2022262489	12/27/2021	\$516.00	2021/2021	Loss
			INDEMNITY		-- /2022270317	12/27/2021	\$550.00	2021/2021	Loss
18123	4/18/2022		INDEMNITY	QUAL-LYNX	-- /2022268657	7/23/2021	\$102.92	2021/2021	Expense



BURLINGTON COUNTY J.I.F.

Check Register Report

Bank Account : ALL

Processed Date: Apr 1, 2022 - Apr 30, 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
18124	4/25/2022	INDEMNITY	CAPEHART & SCATCHARD PA	-- /2021215075	9/16/2020	\$207.00	2020/2020	Legal
18125	4/25/2022		HAINESPORT ENTERPRISES INC			\$6,107.10		
		1ST PARTY COLL PD		-- /2022270804	4/18/2022	\$3,852.81	2022/2022	Loss
		COMPREHENSIVE		-- /2022267655	3/14/2022	\$653.22	2022/2022	Loss
		COMPREHENSIVE		-- /2022265871	2/24/2022	\$1,601.07	2022/2022	Loss
18126	4/25/2022		LEO PETETTI LLC			\$325.00		
		1ST PARTY COLL PD		-- /2022270804	4/18/2022	\$135.00	2022/2022	Expense
		COMPREHENSIVE		-- /2022267655	3/14/2022	\$190.00	2022/2022	Expense
18127	4/25/2022	INDEMNITY	PEMBERTON TOWNSHIP	-- /2021239260	6/1/2021	\$1,470.68	2021/2021	Loss
18128	4/25/2022	INDEMNITY	MANSFIELD TOWNSHIP	-- /2022263937	2/5/2022	\$996.98	2022/2022	Loss
18129	4/25/2022	INDEMNITY	FLORENCE TOWNSHIP	-- /2022268639	3/24/2022	\$1,703.04	2022/2022	Loss
18130	4/25/2022	INDEMNITY	DELRAN TOWNSHIP	-- /2022269800	4/6/2022	\$1,365.00	2022/2022	Loss
18131	4/25/2022	INDEMNITY	Edward Butler	-- /2020208328	6/23/2020	\$1,150.08	2020/2020	Loss
18132	4/25/2022	BLDG/CONTENT	SHAMONG TOWNSHIP	-- /2022269947	3/19/2022	\$2,131.00	2022/2022	Loss
18133	4/25/2022	INLAND MARINE	PEMBERTON TOWNSHIP	-- /2022270929	3/30/2022	\$4,999.00	2022/2022	Loss
18134	4/25/2022		IVY REHAB NETWORK, INC			\$770.00		
		MEDICAL ONLY		-- /2022267746	3/15/2022	\$430.00	2022/2022	Loss
		MEDICAL ONLY		-- /2022263400	1/29/2022	\$340.00	2022/2022	Loss
18135	4/25/2022	INDEMNITY	COOPER UNIVERSITY EMERGENCY PHYSICIANS P C	-- /2022253626	10/10/2021	\$273.65	2021/2021	Loss
18136	4/25/2022	MEDICAL ONLY	RADIOLOGY ASSOCIATES OF BURLINGTON COUNTY P A	-- /2022263917	2/5/2022	\$20.47	2022/2022	Loss
18137	4/25/2022	MEDICAL ONLY	RECONSTRUCTIVE ORTHOPEDICS P A	-- /2022267644	3/14/2022	\$184.97	2022/2022	Loss
18138	4/25/2022		BURLINGTON COUNTY ORTHOPAEDIC SPECIALIST P A			\$1,066.02		
		MEDICAL ONLY		-- /2022267746	3/15/2022	\$265.00	2022/2022	Loss
		MEDICAL ONLY		-- /2022263400	1/29/2022	\$611.02	2022/2022	Loss
		MEDICAL ONLY		-- /2022262485	1/25/2022	\$95.00	2022/2022	Loss
		INDEMNITY		-- /2022252228	10/19/2021	\$95.00	2021/2021	Loss
18139	4/25/2022	INDEMNITY	COOPER SURGICAL ASSOCIATES PA	-- /2021225936	1/12/2021	\$63.05	2021/2021	Loss
18140	4/25/2022	MEDICAL ONLY	ONE CALL CARE DIAGNOSTICS	-- /2022266196	1/29/2022	\$1,120.00	2022/2022	Loss



BURLINGTON COUNTY J.I.F.

Check Register Report

Bank Account : ALL

Processed Date: Apr 1, 2022 - Apr 30, 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
18141	4/25/2022		INDEMNITY	CHC PAIN MANAGEMENT CENTER PA	-- /2021225936	1/12/2021	\$365.30	2021/2021	Loss
18142	4/25/2022		INDEMNITY	DEBORAH HEART AND LUNG CENTER	-- /2022252228	10/19/2021	\$935.00	2021/2021	Loss
18143	4/25/2022		MEDICAL ONLY	NovaCare Rehabilitation	-- /2022266196	1/29/2022	\$490.00	2022/2022	Loss
18144	4/25/2022		INDEMNITY	ENT & FACIAL PLASTIC SURGICAL ASSOC LLP	-- /2022269066	3/28/2022	\$258.53	2022/2022	Loss
18145	4/25/2022		MEDICAL ONLY	VIRTUA MEDICAL GROUP	-- /2022263917	2/5/2022	\$166.95	2022/2022	Loss
18146	4/25/2022		INDEMNITY	PREMIER ORTHOPAEDIC & SPORTS MEDICINE ASSOCIATES OF SNJ LLC	MLT-2021233414/ 2021234644	3/25/2021	\$140.94	2021/2021	Loss
18147	4/25/2022			NEUROSURGICAL AND SPINE SPECIALIST LLC			\$588.81		
			INDEMNITY		-- /2022268639	3/24/2022	\$222.23	2022/2022	Loss
			MEDICAL ONLY		-- /2022263400	1/29/2022	\$366.58	2022/2022	Loss
18148	4/25/2022		INDEMNITY	DR CAROL SCHOBBER PSYD	MLT-2020179427/ 2020179427	7/19/2019	\$1,755.00	2019/2019	Loss
18149	4/25/2022			STRIVE PHYSICAL THERAPY SPECIALISTS, LLC			\$800.00		
			MEDICAL ONLY		-- /2022262485	1/25/2022	\$80.00	2022/2022	Loss
			INDEMNITY		-- /2021239260	6/1/2021	\$560.00	2021/2021	Loss
			INDEMNITY		-- /2021234855	4/11/2021	\$160.00	2021/2021	Loss
18150	4/25/2022			QUALCARE INC			\$3,266.00		
			MEDICAL ONLY		-- /2022271036	4/20/2022	\$550.00	2022/2022	Loss
			MEDICAL ONLY		-- /2022270925	4/20/2022	\$550.00	2022/2022	Loss
			MEDICAL ONLY		MLT-2022270889/ 2022270889	4/14/2022	\$550.00	2022/2022	Loss
			MEDICAL ONLY		MLT-2022270889/ 2022270892	4/14/2022	\$550.00	2022/2022	Loss
			MEDICAL ONLY		-- /2022268586	3/18/2022	\$550.00	2022/2022	Loss
			INDEMNITY		-- /2021224704	12/28/2020	\$516.00	2020/2020	Loss
Total for BURLINGTON COUNTY J.I.F.			\$129,275.14	Total for BURLINGTON COUNTY J.I.F.			\$129,275.14		

Number of Checks:	117	First Check Number:	18034
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BURLINGTON COUNTY J.I.F.

Check Register Report

Bank Account : ALL

Processed Date: Apr 1, 2022 - Apr 30, 2022

Instance Type: All

Coverage : All ,Claimant Type: All

Number of Payments:	309	Last Check Number:	18150
Expense Payments:	\$3,079.95		
Legal Payments:	\$6,543.50		
Loss Payments:	\$119,651.69		

BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND

BILL LIST - MAY 2022

	Payee	FY2022	FY2021	JIF Appropriation	Description
1	The Actuarial Advantage	6,600.00		Prof Services/Actuary	March and April 2022 Fees
2	PERMA	7,412.00		Prof Services/Admin. Consultant	April, May, June 2022 Fee
3	Arthur J. Gallagher Risk Management Services	31,880.00		Prof Services/Administration	May 2022 Fee
4	Arthur J. Gallagher Risk Management Services	150.58		Misc/Postage/Copies/Faxes	Postage/copies expenses-April
5	Arthur J. Gallagher Risk Management Services	50.00		Misc/Meeting Expense/Dinner Mtg	Defense panel deposit at Flemings for 5/24/22 (split)
6	The DeWeese Law Firm, P.C.	6,287.00		Prof Services/Attorney	May 2022 Fees
7	Qual-Lynx	18,316.00		Prof Services/Claims Admin.	May 2022 Fees
8	Qual-Lynx	277.00		Misc/Performance Bond (TPA)	Performance Bond annual renewal
9	Joyce Media	390.00		Misc/JIF Website	May 2022 Fees
10	Christopher J. Winter Sr.	1,833.00		Training/Police Risk Services	Law Enforcement Consultant-May 2022 fees
11	Kris Kristie	383.00		Misc/Recording Secretary	May 2022 Fees
12	J. A. Montgomery Risk Control Services	11,715.00		Prof Services/Safety Director	May 2022 Fees
13	Secure Data Consulting Services, LLC	5,544.00		Prof Services/Technology Risk Serv Dir	May 2022 Fees
14	Tom Tontarski	987.00		Prof Services/Treasurer	May 2022 Fees
15	Conner Strong & Buckelew	711.00		Prof Services/Underwriting Mgr	May 2022 Fees
16	Debby Schiffer	2,558.00		Wellness Program	May 2022 Fees
17	MEL JIF	363,903.00		MEL	MEL 2022 WC & Excess Liability - 2nd installment
18	MEL JIF	1,822.75		Faithful Performance/Fidelity Bond	MEL 2022 Fidelity Bond - 2nd installment
19	MEL JIF	179,108.00		Property Claims and Premium	MEL 2022 Property claims & prem. -2nd installment
20	MEL JIF	50,225.00		EPL/POL Policy - Excess Insurance	Excess Cyber payment - claims and premium-2nd installment
21	4imprint	1,076.25		Safety Incentive Program	Inv#9860400 flashlights for SC/CC
22	4imprint	505.08		Contingency	Inv#22761179 Mouse Pads for cyber awareness
23	Connell Consulting LLC	100.00		Training/Training	4/6-8/22 Proactive Police Supervision class(1 Edgewater P
24	Iron Mountain	72.94		Misc/Record Retention Service	"Inv#GNCT432; Storage 5/1-31/22; Service 3/23-4/26/22
25	Office Depot	14.90		Safety Incentive Program	Inv#239612822 padded envelopes for flashlights
26	Office Depot	188.93		Misc/Annual Planning Retreat	Inv#241079619 binders/dividers for retreat 5/3/22
27	Origami Risk LLC	500.00		Contingency	Annual fee for LR upload to origami (split)-yr 3

28	Riverview Properties	4,244.00		Misc/Annual Planning Retreat	Food/Bev expenses 5/3/22 planning retreat
29	Bass River Township		2,100.00	Safety Incentive Program	Full check reimbursement
30	Beverly City		3,400.00	Safety Incentive Program	Full check reimbursement
31	Township of Bordentown		3,700.00	Safety Incentive Program	Full check reimbursement
32	Township of Bordentown	31.99		Optional Safety Budget	First aid supplies
33	Chesterfield Township		2,850.00	Safety Incentive Program	Full check reimbursement
34	Delanco Township		3,100.00	Safety Incentive Program	Full check reimbursement
35	Township of Edgewater Park		2,650.00	Safety Incentive Program	Full check reimbursement
36	Florence Township		3,700.00	Safety Incentive Program	Full check reimbursement
37	Hainesport Township		3,100.00	Safety Incentive Program	Full check reimbursement
38	Hainesport Township	144.35		Optional Safety Budget	PW hi vis wear
39	Township of Lumberton		2,950.00	Safety Incentive Program	Full check reimbursement
40	Mansfield Township		3,400.00	Safety Incentive Program	Full check reimbursement
41	Township of Medford		3,750.00	Safety Incentive Program	Full check reimbursement
42	Mt Laurel Township		4,000.00	Safety Incentive Program	Full check reimbursement
43	Mt Laurel Township	750.00		Wellness Program	Bowling team building event
44	New Hanover Township		2,100.00	Safety Incentive Program	Full check reimbursement
45	North Hanover Township		3,150.00	Safety Incentive Program	Full check reimbursement
46	Borough of Palmyra		3,400.00	Safety Incentive Program	Full check reimbursement
47	Pemberton Borough		2,600.00	Safety Incentive Program	Full check reimbursement
48	Pemberton Borough	225.00		Wellness Program	Chair massage
49	Shamong Township		3,100.00	Safety Incentive Program	Full check reimbursement
50	Southampton Township		2,900.00	Safety Incentive Program	Full check reimbursement
51	Westampton Township		3,150.00	Safety Incentive Program	Full check reimbursement
	Subtotals	\$698,005.77	\$59,100.00		

JIF Bill List Total	\$757,105.77
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SUPPORT BUDGET CAP RELIEF

Insurance budgets are being hit with the highest inflation rates since the 1980s.

All municipalities are asked to support budget cap relief by adopting the following resolution urging the New Jersey legislature to amend the budget cap law for increasing insurance costs caused by issues beyond local control.

- WHEREAS, pursuant to N.J.S.A. 40A:4-45, et al, a municipality is required to limit any increase in its levy to 2.0% and any increase in appropriations to 2 1/2% or the cost-of-living adjustment, whatever is less, over the prior year's final appropriations subject to certain exceptions; and
- WHEREAS, all local public entities have incurred an estimated \$50 million in COVID related worker's compensation claims and it is anticipated that these costs will continue to increase as a result of long-term COVID cases; and
- WHEREAS, a 2021 New Jersey Department of Labor decision regarding workers compensation funding has generated increased costs to municipalities by over 10% in order to cover claims that were previously funded by the State pension system; and
- WHEREAS, a recent amendment to the sexual molestation statute of limitations will increase total liability costs by an estimated amount of 6%; and
- WHEREAS, the frequency of weather-related catastrophic claims and corresponding impacts are anticipated to increase property insurance costs by over 10% per year; and
- WHEREAS, cyber liability events throughout the country have resulted in doubling premium costs in 2022 and such costs are expected to accelerate at a pace far greater than the rate of inflation; and
- WHEREAS, these increasing costs, regulations, policy decisions and environmental impacts are occurring when many other items and costs in municipal budgets are also increasing at an inflationary rate.
- NOW THEREFORE BE IT RESOLVED by the Governing Body of the (NAME OF MUNICIPALITY) that N.J.S.A. 40A:4-45 be amended to provide that appropriations in the first three years after the effective date of (this amendment) for liability insurance, worker's compensation insurance, cyber insurance, and property insurance be exempt from the Appropriation CAP and the Levy CAP.
- BE IT FURTHER RESOLVED that a copy of this resolution shall be sent to the New Jersey Legislative representatives for the (NAME OF MUNICIPALITY).

THE POWER OF COLLABORATION

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