



AGENDA PACKET



Tuesday, June 21, 2022 at 3:30 PM

*Hainesport Municipal Building
Hainesport, NJ*

WWW.BURLCOJIF.ORG

BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND

Tuesday, June 21, 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 **May 17, 2022** Meeting Minutes – **Motion – All in Favor**.....Pages 1-11
- VII. Claims Review Committee Report: Open Session Items – June 14, 2022.....Handout
- VIII. Executive Director's Report..... Pages 12- 38
 - A. Lost Time Accident Frequency.....Pages 15-16
 - B. Certificates of Insurance.....Pages 17-18
 - C. Financial Fast Track Reports.....Pages 19-21
 - 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 32-37
 - M. Land Use Training Certification.....Page 38
 - N. Renewing Members
 - O. Membership Renewal Visits
 - P. Fireworks Coverage Reminder
 - Q. Website
 - R. New Member Activity

IX.	Solicitor's Report	
A.	MEL Helpline and Contact List.....	Pages 39-40
X.	Safety Director's Report	
A.	Activity Report	Pages 41-43
XI.	Claims Administrator's Report	
A.	Lessons Learned from Losses	Page 44
XII.	Law Enforcement Risk Management	
A.	Report.....	Pages 45-46
XIII.	Wellness Director Report	
A.	Monthly Activity Report.....	Pages 47-48
B.	Targeting Wellness Newsletter	Pages 49-55
C.	Wellness Ad-Hoc Committee Meeting Minutes – 5/11/22.....	Pages 56-61
XIV.	Managed Health Care Report	
A.	BURLCOJIF Summary.....	Page 62
B.	Average Days to Report.....	Page 63
C.	Claims Reported by Type.....	Page 64
D.	Transitional Duty Reports.....	Page 65
E.	Managed Care Quick Notes.....	Pages 66-67
F.	PPO Savings and Penetration Reports.....	Pages 68-69
G.	Top 10 Providers & Paid Provider by Specialty.....	Page 70
H.	Nurse Case Management Report.....	Page 71
XV.	Technology Risk Services	
A.	Report.....	Pages 72-78
XVI.	Treasurer's Report as of May 31, 2022	Pages 79-111
A.	Investment Report	
B.	Investment JCMI	
C.	Loss Run Payment Registers	
D.	Fund Status	
E.	Disbursements	
F.	June Bill List.....	Page 112
	Motion to approve the Payment Register & Bill List– Motion – Roll Call	
XVII.	Committee Report	
A.	Finance Committee Meeting Minutes – June 7, 2022.....	Pages 113-123
1.	Resolution 2022 - ____ Accepting the Annual Audit Report for the Period Ending December 31, 2021 – Motion – Roll Call	Pages 124-125
2.	JCMI Memorandum & FAQ's.....	Pages 126-139
3.	Resolution 2022-____ Authorizing Payment of \$547,660 from the BURLCO JIF MEL Unencumbered Surplus Account in Accordance with the Requirements of the New Jersey Municipal Liability Joint Insurance Fund – Motion – Roll Call	Pages 130-131
4.	Resolution 2022-____ Authorizing the Fund Treasurer to Transfer \$149,207 from the Fund Year 2017 MEL Excess Premiums Budget Line Item to the MEL Unencumbered Surplus Account – Motion – Roll Call	Page 132
5.	Resolution 2022-____ Authorizing a Payment of \$10,668 from the 2017 Fund Year in Accordance with the Requirements of the New Jersey Municipal Residual Claims	

- Fund Joint Insurance Fund Surplus Trigger – **Motion – Roll Call**.....Page 133
- 6. Interim Financial Statement Summary Report – March 31, 2022.....Pages 134-143
- 7. Resolution 2022-_____ Authorizing an Intrafund Transfer of \$150,000 from the 2021 Deductible line Item to the 2021 Property Line **Motion – Roll Call**.....Page 144

XVIII. MEL/RCF/E-JIF Reports

- A. MEL Report – June 2, 2022.....Pages 145-150
 - 1. MEL Cyber Task Force Bulletin.....Page 151
- B. RCF Report – June 2, 2022.....Pages 152-154
- C. EJIF Report – June 2, 2022.....Page 155

XIX. Miscellaneous Business

<p style="text-align: center;">The next meeting of the BURLCO JIF will be held on Tuesday, July 19, 2022 at 3:30 PM at Hainesport Municipal Building, Hainesport</p>

XX. Meeting Open to Public Comment

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

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

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

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

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

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

BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND

**May 17, 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, May 17, 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.**
Erin Provenzano, **Delanco Twp.**
Fern Ouellette, *Alternate*, **Delanco Twp.**
Steve Fazekas, **Florence Twp.**
Paula Kosko, **Hainesport Twp.**
Susan Jackson, **New Hanover Twp.**
Robert Duff, *Alternate*, **North Hanover Twp.**
Dan Hornickel, **Pemberton Twp.**
Mike Mansdoerfer, **Riverside Twp.**
Susan Onorato, **Shamong Twp.**
James Ingling, **Wrightstown Borough**

Absent Fund Commissioners were:

Tom Pullion, **Edgewater Park**
Patrice Hansell, **Fieldsboro Borough**
Jay Springer, **Lumberton Twp.**
Mike Fitzpatrick, **Mansfield Twp.**
Kathy Burger, **Medford Twp.**
Jerry Mascia, **Mt. Laurel Twp.**
John Gural, **Palmyra Borough**
Donna Mull, **Pemberton Borough**
J. Paul Keller, **Springfield Twp.**
Kathy Hoffman, **Southampton Twp.**
Casey English, **Tabernacle Twp.**
Steve Ent, **Westampton Twp.**
Maryalice Brown, **Woodland Twp.**

Those also in attendance were:

Paul Forlenza, MGA, Executive Director, *AJG Risk Management Services, Inc.*
Paul Miola, CPCU, ARM, Deputy Executive Director, *AJG Risk Management Services, Inc.*
Kamini Patel, MBA, CIC, CPCU, *Pooling Administrator, AJG Risk Management Services, Inc.*
David 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 Director*
Chris Winter, *Law Enforcement RMS*

Also present were the following Risk Management Consultant agencies:

Barclay Insurance
Hardenberg Insurance Group
Insurance Agency Mgmt.
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 and Erin Provenzano in the absence of John Gural and Jerry Mascia to the Executive Committee.

Motion by Mr. Wolbert, seconded by Ms. Kosko. All in Favor. Motion carried by unanimous vote.

CONDUCT OF MONTHLY MEETING

Motion by Ms. Kosko, 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 April 19, 2022 meeting of the Fund, as found in the agenda packet and as provided to the Executive Committee prior to the Executive Committee meeting, for approval.

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

Motion by Ms. Kosko, seconded by Mr. Ingling to approve the Open session meeting minutes of the April 19, 2022 meeting. All in Favor. Motion carried by unanimous vote.

CLAIMS REVIEW COMMITTEE MEETING REPORT –May 10, 2022

In the absence of Ms. Burger, Mr. Forlenza reported that a Claims Committee meeting was held via Zoom Tuesday, May 10, 2022. The minutes from this meeting were a handout at today's meeting and are self-explanatory. He then highlighted the following:

The Committee reviewed one (1) General Liability PAR recommended for approval of settlement or continuing defense.

He noted the Committee reviewed quite a few Qual-Lynx reports in regards to Cancer Presumption Claims, PTSD, SAM and Occupational Claims. He also noted there was a settlement recommendation

by Mr. DeWeese that was discussed and approved by the Committee, which is included in more detail in the Minutes handout.

Lastly, Mr. Forlenza noted there was one action item that was not on tonight's agenda and that is the recommendation of a motion to authorize the Executive Director's office to prepare, advertise, and received RFP's for Claims Auditing firms.

Chair McMahon asked for a Motion to authorize the Executive Director's office to prepare, advertise, and received RFP's for Claims Auditing firms.

Motion by Mr. Wolbert, seconded by Ms. Archer to authorize the Executive Director's office to prepare, advertise and receive RFPs for Claim Auditing firms as presented. All in favor. Motion carried.

Mr. Forlenza 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 March 22, 2022 thru April 22, 2022, and asked that members please review for accuracy.

Mr. Forlenza noted the allowance reports for SIP, OSB, Wellness, and EPL/Cyber Risk Management Budget balances, were 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. 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 noted the 2021-2022 Elected Officials training ended May 1, 2022. He stated that there were five sessions held via zoom with approximately 400 elected officials participating. The participant lists are listed on the JIF website and that Megan Matro sent an email with links for reviewing the participant lists.

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 from the Executive Directors office last month. If there are any RMC's that have not registered, but would like to attend, please email his office.

Mr. Forlenza stated that the March 31, 2022, loss ratio snapshots have been uploaded into Origami and an email notice was sent to the membership earlier this month.

Lastly, Mr. Forlenza stated 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.*

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 two (2) closed case(s) since the last meeting:

Patel v. Township of Florence

Gressel, Scrofani, Hreha, and Matthews v. Township of Pemberton

Mr. DeWeese stated that there was one (1) new case(s) since the last meeting:

Galloway v. Township of Mt. Laurel

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

Mr. DeWeese encouraged members to utilize the *MEL Employment Practices Helpline* before taking any employment actions with respect to the legalization of marijuana. He informed the membership, the MEL Fund Attorney, will be releasing guidance in the near future.

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 noted that there are four (4) different platforms for training now. He stated that they are: MSI LIVE training (which includes the MEL media library video rentals); the MSI NOW (streaming videos added this year due to COVID); the traditional videos for streaming on MSI; and webinar trainings with live instructors for CEUs (this can be accessed from MSI). He noted the virtual MSI training directory is in his report. He noted that the MSI website was recently updated and is now easier to navigate. He reminded members that for an attendee to secure CEUs, the attendee **MUST** be present for the entire session.

Mr. Saville reminded the members that the Training EXPO will be next week 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 encouraged all to do their monthly inspections on playgrounds and parks with the nice weather. He noted that his office is visiting members already for certain safety items.

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 reported that the *Lessons Learned from Losses* this month focuses on avoiding heat related injuries. He reminded members to ease their employees into the heat by building a tolerance to heat by increasing intensity by 20% each day.

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 April his initial visits are complete with the exception of one (1) agency, but is in the process of being scheduled. He is focusing on Transitional Duty noting it is very important for officers and there are many opportunities for them without being on patrol such as expungement of criminal convictions, clerical work, etc.

Mr. Winter stated that he will be teaching a class on managing aggressive behavior in the fall since so much training is occurring now, and that most of the Chiefs have indicated a need for report writing training as well.

Mr. Winter noted that he forwards his activity reports to the Fund Commissioners and Police Chiefs.

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. 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. She also noted she is looking into having a physical therapist come out and discuss ergonomics with the towns, or at a Wellness Meeting.

Ms. Schiffer noted this is a great time to be outside more to eat lunch outside, go for a walk, or host a walking/step challenge

In regards to the Wellness Coordinator Brainstorming Sessions – the first meeting was April 21 was open to all Wellness Coordinators and (8) BURLCO towns were represented, and the next meeting is May 11th. In regards to the JIF Mental Wellness and Health Initiatives Meeting on May 27th, she is looking at various program options being offered to determine if a comprehensive program can be created and offered to the JIF's.

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

May Targeting Wellness Newsletter

This month Ms. Schiffer noted some topics covered in her newsletter included:

- Understanding hypertension
- Ways to control HBP
- Food that can help lower your blood pressure
- 2 recipes

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>April</i>	<i>YTD</i>
<i>Lost Time</i>	2	15
<i>Medical Only</i>	5	74
<i>Report Only</i>	9	72
<i># of New Claims Reported</i>	19	133
<i>Report Only % of Total</i>	26%	56%
<i>Medical Only/Lost Time Ratio</i>	86:14	74:26
<i>Average Days to Report to Qual-Lynx</i>	7.1	5.3
<i>Average Days Reported to employer</i>	6.3	1.9

Claims Report by Type

Ms. Beatty explained that this number may start to run high due to COVID claims on the rise again and the amount of time it takes to track all of those exposed and potential additional positive claims.

Days to Report – Non-COVID Claims: 1.6 days

Days to Report COVID Claims: 107.0 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.

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>	664
<i>Transitional Duty Days Worked</i>	540
<i>% of Transitional Duty Days Worked</i>	81%
<i>Transitional Duty Days Not Accommodated</i>	124
<i>% of Transitional Duty Days Not Accommodated</i>	19%

<i>\$ Saved by Accommodating</i>	<i>\$59,371</i>
<i>\$ Lost by not Accommodating</i>	<i>\$12,069</i>

PPO Penetration Report:

Ms. Beatty presented the PPO Penetration Report:

<i>PPO Penetration Rate</i>	<i>April</i>
<i>Bill Count</i>	<i>171</i>
<i>Original Provider Charges</i>	<i>\$173,341</i>
<i>Re-priced Bill Amount</i>	<i>\$52,918</i>
<i>Savings</i>	<i>\$120,423</i>
<i>% of Savings</i>	<i>69%</i>
<i>Participating Provider Penetration Rate - Bill Count</i>	<i>86%</i>
<i>Participating Provider Penetration Rate – Provider Charges</i>	<i>92%</i>
<i>EPO Provider Penetration Rate - Bill Count</i>	<i>88%</i>
<i>EPO Provider Penetration Rate – Provider Charges</i>	<i>95%</i>

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

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

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

TECHNOLOGY RISK SERVICES REPORT

Mr. Romero stated in regards to the WIZER Training, the training course is approximately 25-30 minutes long and the FCs or clerks have been designated as the Point of Contact and will receive weekly status reports. He further stated that you are responsible for ensuring compliance within your municipality. If you are not receiving these reports, please contact him. If changes need to be made, please send them to him and he will forward to the vendor. The JIF is already planning a new training course to be launched in June, 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 96% complete with 1,075 users and of today the BURLCO JIF is 96% complete with 1,074 users.

Mr. Romero then noted that to date there are 17 members who have 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 the remaining six (6) towns who have not yet submitted.

In regards to D2 Vulnerability testing, to date there are only six (6) members who have not 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 ten (10) members approved in all three Tiers, along with 15 approved in Tier 1 and 13 approved in Tier 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 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, so be suspicious of any official-looking email message or phone call that asks for personal or financial information.

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 April 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 April 30, 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 \$ -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

	Monthly	YTD
Subrogation Receipts	\$5,555.51	\$24,439.69
Salvage Receipts	\$0.00	
Overpayment Reimbursements	\$0.00	

Loss Run Payment Register – April 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 \$129,275.14. The claim detail shows 117 claim payments issued.

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

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

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.

Bill List – May 2022

For the Executive Committee's consideration, Mr. Tontarski presented the May 2022 Bill List in the amount of \$757,105.77 .

Chair McMahon entertained a motion to approve the April 2022 Loss Run Payment Register and the May 2022 Bill List in the amount of \$757,105.77, as presented.

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

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

ROLL CALL Yeas Amanda Somes, *Alternate*, **Bass River Twp.**
 Rich Wolbert, **Beverly City**
 Grace Archer, **Bordentown City**
 Maria Carrington, **Bordentown Twp.**
 Glenn McMahon, **Chesterfield**
 Joe Bellina, **Delran Twp.**
 Erin Provenzano, **Delanco Twp.**
 Steve Fazekas, **Florence Twp.**
 Paula Kosko, **Hainesport Twp.**
 Susan Jackson, **New Hanover Twp.**
 Robert Duff, *Alternate*, **North Hanover Twp**
 Dan Hornickel, **Pemberton Twp.**
 Mike Mansdoerfer, **Riverside Twp.**
 Susan Onorato, **Shamong Twp.**
 James Ingling, **Wrightstown**

Nays: None
Abstain: None

Motion carried by unanimous vote.

COMMITTEE REPORTS

Nothing to Report this month

MEL/RCF/EJIF REPORTS

In the absence of Ms. Jack, Mr. Forlenza noted a Bulletin and a sample resolution in regards to “Support Budget CAP Relief”. He noted that all municipalities are asked to support budget cap relief by adopting the following resolution urging the NJ legislature to amend the budget cap law for increasing insurance costs caused by issues beyond local control. He noted he would send out this resolution to the members.

Mr. Forlenza commented that he had a meeting with representatives of Assemblywoman Park two weeks ago. She is considering introducing cap relief legislation for cyber security related expenses as well

MISCELLANEOUS BUSINESS

Next Meeting

Chair McMahon noted that the next meeting of the BURLCO JIF will take place on **Tuesday, June 21, 2022 at 3:30 PM** in-person in at the Hainesport Municipal Building.

PUBLIC COMMENT

Motion by Ms. Kosko, seconded by Mr. Wolbert 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>General Liability</i>
2020180405

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

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.
		Erin Provenzano, Delanco Twp.
		Steve Fazekas, Florence Twp.

Paula Kosko, **Hainesport Twp.**
Susan Jackson, **New Hanover Twp.**
Robert Duff, *Alternate*, **North Hanover Twp**
Dan Hornickel, **Pemberton Twp.**
Mike Mansdoerfer, **Riverside Twp.**
Susan Onorato, **Shamong 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 May 17, 2022 meeting of the BURLCO JIF.

Motion by Mr. Ingling, seconded by Ms. Kosko to adjourn the May 17, 2022 meeting of the BURLCO JIF. All in favor. Motion carried.

The meeting was adjourned at 4:11 PM.

Kris Kristie,
Recording Secretary for

Rich Wolbert, Acting SECRETARY



To: Fund Commissioners
From: Paul A. Forlenza, MGA, RMC, Executive Director
Date: June 21, 2022
Re: Executive Director's Report

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A. Lost Time Accident Frequency Report – (pgs. 15-16)

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

B. Certificates of Insurance (pgs. 17-18)

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

C. Financial Fast Track Report (pg. 19-21)

The Financial Fast Track Reports as from January 2022, February 2022, and March 2022 are 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 January 2022 was **\$8,490,109**; February 2022 **\$8,675,317**; and March 2022 **\$8,575,684**.

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. 32-37)

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

M. Land Use Training Certification (pg. 38)

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

N. Renewing Members

Letters were emailed on or about June 6, 2022, to the nine (9) members whose membership in the JIF is up for renewal on January 1, 2023. These members are: *Bordentown City, Bordentown Township, Delran, Lumberton, Mansfield, New Hanover, Pemberton Borough, Riverside Township, and Southampton Township*. Included in the email was a Resolution for Renewal of Membership in the Burlington County Municipal JIF, a Certification required under the Local Public Contracts Law, and an Agreement to Renew Membership in the Burlington County Municipal JIF. Members were asked to place the Renewal Resolution on the agenda of an upcoming governing body meeting and return both

the approved Resolution and executed Agreement to our office by Friday, August 12, 2022.

O. Membership Renewal Visits

Beginning last this month, a representative from the Executive Director's office contacted 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.*

P. Fireworks Coverage Reminder

This is a reminder that coverage for fireworks displays is **not** automatic. MEL Bulletin 2022-05 outlines the requirements and the hold harmless & indemnification agreement language to be provided by the contractor for coverage to be granted to the municipality. A Fireworks *Checklist* can be found along with the MEL Bulletin on the MEL website: www.njmel.org to assist members. Please submit the Fireworks *Checklist*, along with all required documents as outlined in the checklist and Bulletin to MELUnderwritingSvcCntr@connorstrong.com. Submissions must be received one week prior to the event.

Q. 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.

R. 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 April 30, 2022									
			# CLAIMS	Y.T.D.	2022	2021	2020		TOTAL
		**	FOR	LOST TIME	LOST TIME	LOST TIME	LOST TIME		RATE
MEMBER_ID	MEMBER	*	4/30/2022	ACCIDENTS	FREQUENCY	FREQUENCY	FREQUENCY	MEMBER	2022 - 2020
1	75 Beverly City		0	0	0.00	0.00	4.17	1 Beverly City	1.75
2	76 Delanco Township		0	0	0.00	1.75	1.71	2 Delanco Township	1.50
3	78 Edgewater Park Township		0	0	0.00	1.87	3.48	3 Edgewater Park Township	2.39
4	80 Hainesport Township		0	0	0.00	2.13	0.00	4 Hainesport Township	0.87
5	83 Medford Township		0	0	0.00	0.61	0.61	5 Medford Township	0.52
6	84 Riverside Township		0	0	0.00	0.00	0.00	6 Riverside Township	0.00
7	85 Shamong Township		0	0	0.00	0.00	0.00	7 Shamong Township	0.00
8	86 Tabernacle Township		0	0	0.00	0.00	1.01	8 Tabernacle Township	0.44
9	208 Pemberton Township		0	0	0.00	4.55	1.99	9 Pemberton Township	2.79
10	373 Southampton Township		0	0	0.00	1.54	2.50	10 Southampton Township	1.78
11	456 Springfield Township		0	0	0.00	0.00	0.00	11 Springfield Township	0.00
12	531 Chesterfield Township		0	0	0.00	0.00	2.11	12 Chesterfield Township	0.96
13	576 Mount Laurel Township		0	0	0.00	2.08	1.05	13 Mount Laurel Township	1.36
14	577 Bass River Township		0	0	0.00	0.00	0.00	14 Bass River Township	0.00
15	589 Bordentown City		0	0	0.00	0.00	2.15	15 Bordentown City	0.88
16	600 Bordentown Township		0	0	0.00	1.21	3.64	16 Bordentown Township	2.06
17	601 North Hanover Township		0	0	0.00	0.00	1.17	17 North Hanover Township	0.53
18	636 Wrightstown Borough		0	0	0.00	0.00	0.00	18 Wrightstown Borough	0.00
19	642 Pemberton Borough		0	0	0.00	0.00	0.00	19 Pemberton Borough	0.00
20	650 Palmyra Borough		0	0	0.00	0.00	0.00	20 Palmyra Borough	0.00
21	651 Woodland Township		0	0	0.00	0.00	0.00	21 Woodland Township	0.00
22	679 Fieldsboro Borough		0	0	0.00	0.00	0.00	22 Fieldsboro Borough	0.00
23	697 New Hanover Township		0	0	0.00	0.00	0.00	23 New Hanover Township	0.00
24	77 Delran Township		1	1	2.32	3.60	1.53	24 Delran Township	2.55
25	81 Lumberton Township		0	1	2.44	0.00	0.00	25 Lumberton Township	0.35
26	79 Florence Township		1	1	2.70	0.88	0.00	26 Florence Township	0.78
27	532 Westampton Township		0	2	5.77	0.84	1.50	27 Westampton Township	1.74
28	82 Mansfield Township		1	2	6.15	1.05	0.00	28 Mansfield Township	1.34
Totals:			3	7	1.00	1.28	1.15		1.19
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			April 30, 2021		0.40				

2022 LOST TIME ACCIDENT FREQUENCY ALL JIFs EXCLUDING SIR MEMBERS/ EXCLUDING COVID CLAIMS

		April 30, 2022		
	2022	2021	2020	TOTAL
	LOST TIME	LOST TIME	LOST TIME	RATE *
FUND	FREQUENCY	FREQUENCY	FREQUENCY	2022 - 2020
Monmouth County	0.18	0.88	0.88	0.78
Professional Municipal Manager	0.35	1.43	1.35	1.26
Morris County	0.79	1.31	1.32	1.24
NJ Utility Authorities	0.80	1.69	2.20	1.77
NJ Public Housing Authority	0.84	1.48	1.64	1.46
Ocean County	0.86	1.71	1.56	1.53
Atlantic County Municipal JIF	0.96	1.75	2.01	1.75
Bergen County	0.98	1.54	1.27	1.35
Burlington County Municipal JIF	1.00	1.28	1.15	1.19
Suburban Municipal	1.08	1.29	1.58	1.38
Camden County	1.14	1.38	1.41	1.36
Gloucester, Salem, Cumberland	1.32	1.92	1.62	1.71
Suburban Metro	1.36	1.89	2.06	1.89
Central New Jersey	1.59	1.43	1.59	1.52
South Bergen County	1.96	2.06	1.93	1.99
AVERAGE	1.01	1.54	1.57	1.48
* 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 4/22/2022 To 5/22/2022

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
H - Church of the Holy Eucharist I - Township of Tabernacle	520 Medford Lakes Road Tabernacle, NJ 08088	RE: Memorial Day event Church of the Holy Eucharist, Rev. Andrew Jamieson (Pastor), the Diocese of Trenton and Bishop David M. OConnell are an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to use of the parking lot for Memorial Day event, taking place during the current calendar year. DOES NOT INCLUDE AMUSEMENTS OR FIREWORKS	4/29/2022 #3453400	GL AU EX WC
H - Township of Westampton I - Township of Westampton	710 Rancocas Road Westampton, NJ 08060	JIF Blanket Crime: Evidence of Public Employee Dishonesty (Employees & Volunteers) - Coverage O; Forgery and Alteration - Coverage B; Theft, Disappearance and Destruction - Coverage C; Robbery and Safe Burglary - Coverage D; and Computer Fraud with Funds Transfer - Coverage F. Coverage O includes Municipal Court employees not required by law to be individually bonded. Coverage O excludes all Statutory positions (those positions required by law to be individually bonded). MEL Crime Policy: Evidence of Statutory Bond Coverage Coverage O applies to Statutory Court positions such as Magistrate, Court Clerk, Court Administrator and the position of Fire District Treasurer. Evidence of insurance as respects to Statutory Bond coverage for Robert L. Hudnell - Treasurer, Effective: 01/01/2007 and Kathryn Merkh - Tax Collector Effective: 03/01/2022.	4/29/2022 #3453758	OTH
H - Lenape Board of Education I - Township of Tabernacle	Lenape Regional High School District 93 Willow Grove Road Tabernacle, NJ 08088	RE: Memorial Day Parade 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 the Memorial Day Parade.	5/5/2022 #3458047	GL AU EX WC
H - Medford Township Board of I - Township of Medford	Education 137 Hartford Road Medford, NJ 08055	RE: Memorial Day Parade The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to use of facilities at Allen School Parking Lot, for staging area of Memorial Day Parade during the current calendar year.	5/9/2022 #3460368	GL AU EX WC
H - Township of Mount Laurel I - Township of Mount Laurel	100 Mount Laurel Road Mount Laurel, NJ 08054	JIF Blanket Crime: Evidence of Public Employee Dishonesty (Employees & Volunteers) - Coverage O; Forgery and Alteration - Coverage B; Theft, Disappearance and Destruction - Coverage C; Robbery and Safe Burglary - Coverage D; and Computer Fraud with Funds Transfer - Coverage F. Coverage O includes Municipal Court employees not required by law to be individually bonded. Coverage O excludes all Statutory positions (those positions required by law to be individually bonded). MEL Crime Policy: Evidence of Statutory Bond Coverage Coverage O applies to Statutory Court positions such as Magistrate, Court Clerk, Court Administrator and the position of Fire District Treasurer. Evidence of insurance as respects to	5/10/2022 #3460628	OTH

Burlington County Municipal JIF

Certificate of Insurance Monthly Report

From 4/22/2022 To 5/22/2022

		Statutory Bond coverage for Kim Muchowski - Tax Collector, Effective: 10/24/2016, Tara Krueger - CFO - Treasurer, Effective: 04/17/2017, and Walter Stridick - Library Treasurer, Effective 01/01/2022.		
H - Township of North Hanover I - Township North Hanover	41 Schoolhouse Road Jacobstown, NJ 08562	JIF Blanket Crime: Evidence of Public Employee Dishonesty (Employees & Volunteers) - Coverage O; Forgery and Alteration - Coverage B; Theft, Disappearance and Destruction - Coverage C; Robbery and Safe Burglary - Coverage D; and Computer Fraud with Funds Transfer - Coverage F. Coverage O includes Municipal Court employees not required by law to be individually bonded. Coverage O excludes all Statutory positions (those positions required by law to be individually bonded). MEL Crime Policy: Evidence of Statutory Bond Coverage Coverage O applies to Statutory Court positions such as Magistrate, Court Clerk, Court Administrator and the position of Fire District Treasurer. Evidence of insurance as respects to Statutory Bond coverage for Joseph Greene - Treasurer, Effective: 4/29/2013, and Mary Alice Picariello - Tax Collector, Effective: 06/27/2009	5/11/2022 #3460838	OTH
H - Burlington County Board of I - Township of Medford	County Commissioners 49 Rancocas Road, PO Box 6000 Mt. Holly, NJ 08060	RE: Memorial Day Parade 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 the use of County Route 541 for Memorial Day Parade	5/16/2022 #3462767	GL AU EX WC
H - New Jersey Emergency Medical I - Township of Medford	Services Task Force Support Group, a NJ non-profit corp. 107 Highland Avenue Neptune, NJ 07753	RE: use of site support trailer & DLX Tent Trailer New Jersey Emergency Medical Services Task Force Support Group and all of their agents, officers and employees are an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to use of a site support trailer and DLX Tent Trailer by Medford Fire & EMS as a host agency.	5/20/2022 #3467956	GL AU EX WC OTH
H - New Jersey Emergency Medical I - Township of Medford	Services Task Force Support Group, a NJ non-profit corp. 107 Highland Avenue Neptune, NJ 07753	RE: use of site support trailer & DLX Tent Trailer New Jersey Emergency Medical Services Task Force Support Group and all of their agents, officers and employees are an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to use of a site support trailer and DLX Tent Trailer by Medford Fire & EMS as a host agency.	5/20/2022 #3467960	GL AU EX WC OTH
Total # of Holders: 9				

BURLINGTON COUNTY MUNICIPAL FUND

FINANCIAL FAST TRACK REPORT

AS OF January 31, 2022

	THIS MONTH	YTD	PRIOR YEAR END	FUND BALANCE
1. UNDERWRITING INCOME	740,550	740,550	137,416,718	138,157,267
2. CLAIM EXPENSES				
Paid Claims	186,186	186,186	51,726,780	51,912,966
Case Reserves	(183,839)	(183,839)	4,619,192	4,435,353
IBNR	240,255	240,255	2,990,156	3,230,411
Recoveries	(81)	(81)	(165,550)	(165,631)
TOTAL CLAIMS	242,522	242,522	59,170,577	59,413,099
3. EXPENSES				
Excess Premiums	113,371	113,371	39,397,799	39,511,170
Administrative	120,019	120,019	23,419,185	23,539,204
TOTAL EXPENSES	233,391	233,391	62,816,984	63,050,375
4. UNDERWRITING PROFIT (1-2-3)	264,637	264,637	15,429,156	15,693,793
5. INVESTMENT INCOME	(175,675)	(175,675)	4,666,067	4,490,392
6. DIVIDEND INCOME	0	0	745,753	745,753
7. STATUTORY PROFIT (4+5+6)	88,962	88,962	20,840,977	20,929,938
8. DIVIDEND	0	0	11,580,731	11,580,731
9. RCF & MEL Surplus Strengthening	0	0	859,098	859,098
10. STATUTORY SURPLUS (7-8-9)	88,962	88,962	8,401,147	8,490,109

SURPLUS (DEFICITS) BY FUND YEAR

Closed	(109,160)	(109,160)	8,876,257	8,767,097
MEL Unencumbered Surplus Account	(6,197)	(6,197)	365,463	359,266
2018	(7,046)	(7,046)	(762,997)	(770,043)
2019	(12,725)	(12,725)	(324,705)	(337,430)
2020	(22,095)	(22,095)	929,527	907,431
2021	(18,452)	(18,452)	(682,397)	(700,850)
2022	264,637	264,637		264,637
TOTAL SURPLUS (DEFICITS)	88,961	88,961	8,401,147	8,490,109
TOTAL CASH				17,713,350

CLAIM ANALYSIS BY FUND YEAR

TOTAL CLOSED YEAR CLAIMS	0	0	44,125,326	44,125,326
FUND YEAR 2018				
Paid Claims	6,690	6,690	3,392,518	3,399,208
Case Reserves	43,119	43,119	693,652	736,771
IBNR	(49,808)	(49,808)	306,499	256,690
Recoveries	-	0	0	0
TOTAL FY 2018 CLAIMS	0	0	4,392,669	4,392,669
FUND YEAR 2019				
Paid Claims	17,633	17,633	2,187,627	2,205,260
Case Reserves	(60,982)	(60,982)	1,285,737	1,224,755
IBNR	43,349	43,349	330,165	373,514
Recoveries	-	0	0	0
TOTAL FY 2019 CLAIMS	0	0	3,803,530	3,803,530
FUND YEAR 2020				
Paid Claims	7,967	7,967	1,570,749	1,578,716
Case Reserves	3,199	3,199	742,553	745,752
IBNR	(11,086)	(11,086)	496,454	485,369
Recoveries	(81)	(81)	(165,550)	(165,631)
TOTAL FY 2020 CLAIMS	0	0	2,644,206	2,644,206
FUND YEAR 2021				
Paid Claims	136,286	136,286	1,380,778	1,517,064
Case Reserves	(215,090)	(215,090)	1,159,179	944,089
IBNR	78,804	78,804	1,664,890	1,743,694
Recoveries	-	0	(0)	(0)
TOTAL FY 2021 CLAIMS	(0)	(0)	4,204,847	4,204,847
FUND YEAR 2022				
Paid Claims	17,611	17,611		17,611
Case Reserves	45,915	45,915		45,915
IBNR	178,996	178,996		178,996
Recoveries	-	0		0
TOTAL FY 2022 CLAIMS	242,522	242,522		242,522
COMBINED TOTAL CLAIMS	242,522	242,522	59,170,577	59,413,099

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 \$277,930 (Paid: \$165,631, Reserves: \$112,299)

BURLINGTON COUNTY MUNICIPAL FUND

FINANCIAL FAST TRACK REPORT

AS OF February 28, 2022

	THIS MONTH	YTD	PRIOR YEAR END	FUND BALANCE
1. UNDERWRITING INCOME	740,550	1,481,099	137,416,718	138,897,817
2. CLAIM EXPENSES				
Paid Claims	168,928	355,115	51,726,780	52,081,894
Case Reserves	88,960	(94,879)	4,619,192	4,524,313
IBNR	(15,340)	224,915	2,990,156	3,215,071
Recoveries	(26)	(107)	(165,550)	(165,657)
TOTAL CLAIMS	242,522	485,044	59,170,577	59,655,621
3. EXPENSES				
Excess Premiums	113,371	226,743	39,397,799	39,624,542
Administrative	118,094	238,114	23,419,185	23,657,299
TOTAL EXPENSES	231,466	464,857	62,816,984	63,281,840
4. UNDERWRITING PROFIT (1-2-3)	266,562	531,199	15,429,156	15,960,355
5. INVESTMENT INCOME	(81,353)	(257,029)	4,666,067	4,409,039
6. DIVIDEND INCOME	0	0	745,753	745,753
7. STATUTORY PROFIT (4+5+6)	185,208	274,170	20,840,977	21,115,147
8. DIVIDEND	0	0	11,580,731	11,580,731
9. RCF & MEL Surplus Strengthening	0	0	859,098	859,098
10. STATUTORY SURPLUS (7-8-9)	185,208	274,170	8,401,147	8,675,317

SURPLUS (DEFICITS) BY FUND YEAR

Closed	(47,693)	(156,853)	8,876,257	8,719,404
MEL Unencumbered Surplus Account	(2,708)	(8,905)	365,463	356,558
2018	(3,069)	(10,115)	(762,997)	(773,112)
2019	(5,485)	(18,209)	(324,705)	(342,914)
2020	(9,606)	(31,701)	929,527	897,826
2021	(4,944)	(23,396)	(682,397)	(705,793)
2022	258,712	523,349		523,349
TOTAL SURPLUS (DEFICITS)	185,208	274,170	8,401,147	8,675,317
TOTAL CASH				18,477,713

CLAIM ANALYSIS BY FUND YEAR

TOTAL CLOSED YEAR CLAIMS	0	0	44,125,326	44,125,326
FUND YEAR 2018				
Paid Claims	16,225	22,915	3,392,518	3,415,433
Case Reserves	(17,905)	25,214	693,652	718,866
IBNR	1,680	(48,129)	306,499	258,370
Recoveries	-	0	0	0
TOTAL FY 2018 CLAIMS	(0)	0	4,392,669	4,392,669
FUND YEAR 2019				
Paid Claims	29,508	47,141	2,187,627	2,234,768
Case Reserves	(2,194)	(63,176)	1,285,737	1,222,561
IBNR	(27,314)	16,036	330,165	346,201
Recoveries	-	0	0	0
TOTAL FY 2019 CLAIMS	(0)	0	3,803,530	3,803,530
FUND YEAR 2020				
Paid Claims	36,955	44,922	1,570,749	1,615,672
Case Reserves	(34,453)	(31,254)	742,553	711,299
IBNR	(2,476)	(13,562)	496,454	482,892
Recoveries	(26)	(107)	(165,550)	(165,657)
TOTAL FY 2020 CLAIMS	(0)	0	2,644,206	2,644,206
FUND YEAR 2021				
Paid Claims	69,858	206,144	1,380,778	1,586,922
Case Reserves	40,544	(174,547)	1,159,179	984,632
IBNR	(110,401)	(31,597)	1,664,890	1,633,293
Recoveries	-	0	(0)	(0)
TOTAL FY 2021 CLAIMS	0	0	4,204,847	4,204,847
FUND YEAR 2022				
Paid Claims	16,383	33,993		33,993
Case Reserves	102,968	148,884		148,884
IBNR	123,171	302,167		302,167
Recoveries	-	0		0
TOTAL FY 2022 CLAIMS	242,522	485,044		485,044
COMBINED TOTAL CLAIMS	242,522	485,044	59,170,577	59,655,621

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 \$275,375 (Paid: \$165,657, Reserves: \$109,718)

BURLINGTON COUNTY MUNICIPAL FUND

FINANCIAL FAST TRACK REPORT

AS OF March 31, 2022

	THIS MONTH	YTD	PRIOR YEAR END	FUND BALANCE
1. UNDERWRITING INCOME	740,550	2,221,649	137,416,718	139,638,366
2. CLAIM EXPENSES				
Paid Claims	327,142	682,256	51,726,780	52,409,036
Case Reserves	104,234	9,355	4,619,192	4,628,547
IBNR	(191,128)	33,787	2,990,156	3,023,943
Recoveries	(18,294)	(18,400)	(165,550)	(183,950)
TOTAL CLAIMS	221,954	706,998	59,170,577	59,877,576
3. EXPENSES				
Excess Premiums	113,371	340,114	39,397,799	39,737,913
Administrative	157,798	395,911	23,419,185	23,815,096
TOTAL EXPENSES	271,169	736,026	62,816,984	63,553,009
4. UNDERWRITING PROFIT (1-2-3)	247,426	778,625	15,429,156	16,207,781
5. INVESTMENT INCOME	(347,060)	(604,088)	4,666,067	4,061,979
6. DIVIDEND INCOME	0	0	745,753	745,753
7. STATUTORY PROFIT (4+5+6)	(99,634)	174,536	20,840,977	21,015,513
8. DIVIDEND	0	0	11,580,731	11,580,731
9. RCF & MEL Surplus Strengthening	0	0	859,098	859,098
10. STATUTORY SURPLUS (7-8-9)	(99,634)	174,536	8,401,147	8,575,684

SURPLUS (DEFICITS) BY FUND YEAR

Closed	(195,828)	(352,681)	8,876,257	8,523,576
MEL Unencumbered Surplus Account	(11,120)	(20,025)	365,463	345,438
2018	(38,400)	(48,515)	(762,997)	(811,512)
2019	66,164	47,955	(324,705)	(276,750)
2020	(123,856)	(155,557)	929,527	773,970
2021	119,959	96,563	(682,397)	(585,834)
2022	83,447	606,796		606,796
TOTAL SURPLUS (DEFICITS)	(99,634)	174,536	8,401,147	8,575,684
TOTAL CASH				17,603,177

CLAIM ANALYSIS BY FUND YEAR

TOTAL CLOSED YEAR CLAIMS	0	0	44,125,326	44,125,326
FUND YEAR 2018				
Paid Claims	129,480	152,395	3,392,518	3,544,913
Case Reserves	(126,480)	(101,266)	693,652	592,386
IBNR	22,801	(25,328)	306,499	281,171
Recoveries	-	0	0	0
TOTAL FY 2018 CLAIMS	25,801	25,801	4,392,669	4,418,469
FUND YEAR 2019				
Paid Claims	17,280	64,420	2,187,627	2,252,048
Case Reserves	(66,758)	(129,934)	1,285,737	1,155,804
IBNR	(38,677)	(22,641)	330,165	307,524
Recoveries	-	0	0	0
TOTAL FY 2019 CLAIMS	(88,155)	(88,155)	3,803,530	3,715,375
FUND YEAR 2020				
Paid Claims	31,108	76,030	1,570,749	1,646,779
Case Reserves	121,706	90,452	742,553	833,005
IBNR	(49,785)	(63,347)	496,454	433,107
Recoveries	(18,294)	(18,400)	(165,550)	(183,950)
TOTAL FY 2020 CLAIMS	84,735	84,735	2,644,206	2,728,941
FUND YEAR 2021				
Paid Claims	73,385	279,528	1,380,778	1,660,306
Case Reserves	129,000	(45,546)	1,159,179	1,113,633
IBNR	(352,338)	(383,935)	1,664,890	1,280,954
Recoveries	-	0	(0)	(0)
TOTAL FY 2021 CLAIMS	(149,953)	(149,953)	4,204,847	4,054,893
FUND YEAR 2022				
Paid Claims	75,890	109,883		109,883
Case Reserves	46,765	195,649		195,649
IBNR	226,872	529,039		529,039
Recoveries	-	0		0
TOTAL FY 2022 CLAIMS	349,527	834,571		834,571
COMBINED TOTAL CLAIMS	221,954	706,998	59,170,577	59,877,576

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 \$259,698 (Paid: \$183,950, Reserves: \$75,748)

Burlington County Municipal Joint Insurance Fund

Monthly Regulatory Filing Checklist

Fund Year 2022 for the Month of May

ITEM	FILING STATUS
Meeting Minutes	6/22/22
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	5/1/23	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						204.93								204.93	545.07	
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	\$204.93	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	1,118.28	20,631.72	
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						500.00								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						416.62								416.62	83.38	
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	\$916.62	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$916.62	\$13,083.38	

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 :		June 7, 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								

Statutory Bonds as of 6/7/22

JIF	Name	Applicant	Active Stat	Bond Position 1	Effective Date Position 1	Approval Status Position 1	Delete Date Position 1	Second Position 2	Bond Position 2	Effective Date Position 2	Approval Status Position 2	Delete Date Position 2	Status
BURLCO	Bass River Township	Albert Stanley	Yes	Tax Collector	06/05/2017	Approved		Yes	CFO (Assuming Treasurer Duties)	06/05/2017	Approved		Approved
BURLCO	Bass River Township	Linda Eliason-Ash	No	Tax Collector	01/01/2007	Approved	05/31/2017						Approved
BURLCO	Bass River Township	Eileen Brower	Yes	Treasurer	06/13/2016	Approved							Approved
BURLCO	Beverly City	Dawn Gorman	Yes	Tax Collector	06/21/2021	Approved							Approved
BURLCO	Beverly City	Error - delete	No		10/08/2020	Approved		10/08/2020					Approved
BURLCO	Beverly City	Shari Key	No	Tax Collector	05/01/2014	Approved		07/19/2021					Approved
BURLCO	Beverly City	Yvonne Bullock	Yes	CFO (Assuming Treasurer Duties)	05/01/2014	Approved							Approved
BURLCO	Bordentown City	Margaret M. Peak	Yes	CFO (Assuming Treasurer Duties)	10/19/2020	Approved							Approved
BURLCO	Bordentown City	Richard Wright	No	Treasurer	06/20/2019	Approved		10/18/2020					Approved
BURLCO	Bordentown City	Tanyika Johns	No	Tax Collector	03/11/2014	Approved		08/10/2015					Approved
BURLCO	Bordentown City	Margaret Peak	No	CFO (Assuming Treasurer Duties)	08/01/2013	Approved		06/14/2019					Approved
BURLCO	Bordentown City	Caryn Hoyer	No	Tax Collector	08/10/2015	Approved		02/13/2017					Approved
BURLCO	Bordentown City	Jennifer M. Smith	Yes	Tax Collector	02/13/2017	Approved							Approved
BURLCO	Bordentown Township	Sumedha Rao	Yes	Treasurer	11/15/2021	Approved							Approved
BURLCO	Bordentown Township	Laurie Finger	Yes	Tax Collector	04/19/2021	Approved							Approved
BURLCO	Bordentown Township	Kittina Wallrath	No	Treasurer	03/01/2020	Incomplete		09/29/2021					Incomplete
BURLCO	Bordentown Township	Add in error	No	Treasurer	01/01/1900	Incomplete		01/01/1900					Incomplete
BURLCO	Bordentown Township	MaryAlice Picariello	No	Tax Collector	03/05/2009	Approved		05/29/2015					Approved
BURLCO	Bordentown Township	Donna Muldrow	No	Treasurer	03/05/2009	Approved		03/01/2020					Approved
BURLCO	Bordentown Township	Jeffrey Elasser	No	Tax Collector	08/01/2015	Approved		03/19/2021					Approved
BURLCO	Chesterfield Township	Caryn M. Hoyer	Yes	Tax Collector	06/30/2008	Approved							Approved
BURLCO	Chesterfield Township	Wendy Wulstein	Yes	Treasurer	01/31/2012	Approved							Approved
BURLCO	Delanco Township	Lynn A. Davis	No	Tax Collector	01/01/2007	Approved		11/01/2016					Approved
BURLCO	Delanco Township	Robert L. Hudnell	Yes	CFO (Assuming Treasurer Duties)	01/01/2007	Approved							Approved
BURLCO	Delanco Township	Jennifer Dellavalle	Yes	Tax Collector	11/01/2016	Approved							Approved
BURLCO	Delran Township	Kareemah Press	Yes	CFO (Assuming Treasurer Duties)	10/19/2020	Approved							Approved
BURLCO	Delran Township	Margaret M. Peak	No	CFO (Assuming Treasurer Duties)	04/08/2019	Approved		10/16/2020					Approved
BURLCO	Delran Township	Tanyika L. Johns	Yes	Tax Collector	02/01/2019	Approved							Approved
BURLCO	Delran Township	Linda Lewis	No	Treasurer	12/21/2018	Approved		04/01/2019					Approved
BURLCO	Delran Township	Victoria Boras	No	Tax Collector	06/27/2011	Approved		02/28/2019					Approved
BURLCO	Edgewater Park Township	Tanyika Johns	No	Tax Collector		Approved		02/05/2019					Approved
BURLCO	Edgewater Park Township	Mindie Weiner	Yes	Tax Collector	02/05/2019	Approved							Approved
BURLCO	Fieldsboro Borough	Danielle Gsell	Yes	Tax Collector	01/03/2022	Approved							Approved
BURLCO	Fieldsboro Borough	LEIGHA A BOGDANOWICZ	No	Tax Collector	04/01/2019	Approved		01/03/2022					Approved
BURLCO	Fieldsboro Borough	Peter Federico	Yes	Treasurer	01/01/2016	Approved							Approved
BURLCO	Fieldsboro Borough	Lan Chen Shen	No	Tax Collector	01/01/2016	Approved		03/31/2019					Approved
BURLCO	Florence Township	Michelle Chiemiego	Yes	Treasurer	11/01/2020	Approved							Approved
BURLCO	Florence Township	Sandra Blacker	No	CFO (Assuming Treasurer Duties)	05/07/2020	Approved		11/30/2020					Approved
BURLCO	Florence Township	Christine Swiderski	Yes	Tax Collector	05/11/2020	Approved							Approved
BURLCO	Hainesport Township	Paula Tiver	Yes	Tax Collector	01/01/2020	Approved							Approved
BURLCO	Hainesport Township	Donna Condo	Yes	CFO (Assuming Treasurer Duties)	02/01/2019	Approved							Approved
BURLCO	Hainesport Township	Dawn Emmons	No	CFO (Assuming Treasurer Duties)	02/01/2017	Pending		01/31/2019					Pending
BURLCO	Hainesport Township	Joanna Mustafa	No	CFO (Assuming Treasurer Duties)	12/13/2016	Approved		02/17/2017					Approved
BURLCO	Hainesport Township	Sharon A. Deviney	No	Tax Collector	01/01/2007	Approved		01/01/2020					Approved
BURLCO	Lumberton Township	Sharon Deviney	No	Tax Collector	02/19/2011	Approved		12/31/2015					Approved
BURLCO	Lumberton Township	Robin D. Sarlo	Yes	Tax Collector	01/01/2016	Approved							Approved
BURLCO	Mansfield Township	Linda Hannawacker	Yes	Tax Collector	07/06/2020	Approved							Approved
BURLCO	Mansfield Township	Bonnie Grouser	Yes	CFO (Assuming Treasurer Duties)	07/01/2019	Approved							Approved
BURLCO	Mansfield Township	Dana Elliott	No	Tax Collector	07/01/2018	Approved		07/06/2020					Approved
BURLCO	Mansfield Township	Joseph P. Monzo	No	CFO (Assuming Treasurer Duties)	01/01/2007	Approved		07/01/2019					Approved
BURLCO	Mansfield Township	Elaine Fortin	No	Tax Collector	01/01/2007	Approved		07/01/2018					Approved
BURLCO	Medford Township	Lindsey Parent	Yes	Treasurer	03/01/2022	Approved							Approved
BURLCO	Medford Township	Rachel Warrington	Yes	Tax Collector	10/01/2020	Approved							Approved
BURLCO	Medford Township	Robin Sarlo	No	CFO (Assuming Treasurer Duties)	03/04/2019	Approved		02/23/2022					Approved
BURLCO	Medford Township	Patricia Capasso	No	Tax Collector	01/01/2013	Approved		09/30/2020					Approved
BURLCO	Medford Township	Albert Stanley	No	CFO (Assuming Treasurer Duties)	08/03/2015	Approved		03/04/2019					Approved
BURLCO	Mount Laurel Township	Walter Stridick	Yes	Library Treasurer	01/01/2022	Approved							Approved
BURLCO	Mount Laurel Township	Maureen Mitchell	No	Tax Collector	01/30/2012	Approved		10/24/2016					Approved
BURLCO	Mount Laurel Township	Meredith Tomczyk	No	CFO (Assuming Treasurer Duties)	01/09/2012	Approved		01/01/1900					Approved
BURLCO	Mount Laurel Township	Tara Krueger	Yes	Treasurer	04/17/2017	Approved							Approved
BURLCO	Mount Laurel Township	Karen Cohen	No	Library Treasurer	01/15/2014	Approved		12/31/2021					Approved
BURLCO	Mount Laurel Township	Kim Muchowski	Yes	Tax Collector	10/24/2016	Approved							Approved
BURLCO	New Hanover Township	Terry Henry	Yes	CFO (Assuming Treasurer Duties)	02/26/2020	Approved							Approved
BURLCO	New Hanover Township	Lynn Davis	Yes	Tax Collector	01/01/2020	Approved							Approved
BURLCO	North Hanover Township	Joseph Greene	Yes	Treasurer	04/29/2013	Approved							Approved
BURLCO	North Hanover Township	Mary Alice Picariello	Yes	Tax Collector	06/27/2009	Approved							Approved
BURLCO	Palmyra Borough	Janeen Rossi	No	Tax Collector				01/01/1900					
BURLCO	Palmyra Borough	Donna Condo	Yes	CFO (Assuming Treasurer Duties)	01/01/2016	Approved							Approved
BURLCO	Palmyra Borough	Danielle Lippincott	No	Tax Collector	01/25/2019	Approved		01/01/1900					Approved
BURLCO	Palmyra Borough		No			Approved		01/01/1900					Approved

Statutory Bonds as of 6/7/22

BURLCO	Palmyra Borough	Tanyika Johns	Yes	Tax Collector	06/15/2020	Approved	Approved
BURLCO	Pemberton Borough	Kathleen Smick	Yes	Tax Collector	05/19/2014	Approved	Approved
BURLCO	Pemberton Borough	Donna Mull	Yes	Treasurer	01/01/2011	Approved	Approved
BURLCO	Pemberton Township	Daniel Hornickel	Yes	Tax Collector	04/20/2022	Approved	Approved
BURLCO	Pemberton Township	Joyce Tinnies	Yes	CFO (Assuming Treasurer Duties)	10/07/2021	Approved	Approved
BURLCO	Pemberton Township	Shayla Steele	No	Tax Collector	07/29/2021	Approved	Approved
BURLCO	Pemberton Township	Alison Shinkunas	No	Tax Collector	03/23/2015	Approved	Approved
BURLCO	Pemberton Township	Robert Benick	No	Treasurer	01/01/2014	Approved	Approved
BURLCO	Pemberton Township	Alison Varrellmann	No	Tax Collector	03/23/2015	Approved	Approved
BURLCO	Riverside Township	Nancy Elmeaze	No	Tax Collector	09/01/2007	Approved	Approved
BURLCO	Riverside Township	Mindie Weiner	Yes	Tax Collector	03/21/2016	Approved	Approved
BURLCO	Riverside Township	Meghan O. Jack	Yes	Treasurer	06/01/2013	Approved	Approved
BURLCO	Shamong Township	Kathryn Merkh	Yes	Tax Collector	01/01/2022	Approved	Approved
BURLCO	Shamong Township	Kathryn J. Taylor	No	Tax Collector	01/01/2007	Approved	Approved
BURLCO	Shamong Township	Christine Chambers	Yes	CFO (Assuming Treasurer Duties)	11/24/2014	Approved	Approved
BURLCO	Southampton Township	Kinjalben Patel	Yes	CFO (Assuming Treasurer Duties)	03/01/2022	Approved	Approved
BURLCO	Southampton Township	Nancy Gower	No	CFO (Assuming Treasurer Duties)	01/01/2007	Approved	Approved
BURLCO	Southampton Township	Melissa Chesla	Yes	Tax Collector	09/01/2014	Approved	Approved
BURLCO	Springfield Township	Yolaika Madina	Yes	CFO (Assuming Treasurer Duties)	01/01/2021	Approved	Approved
BURLCO	Springfield Township	Melissa Chesla	Yes	Tax Collector	11/01/2014	Approved	Approved
BURLCO	Springfield Township	Dianne Kelly	No	CFO (Assuming Treasurer Duties)	01/01/2010	Approved	Approved
BURLCO	Tabernacle Township	Rodney R Haines	Yes	CFO (Assuming Treasurer Duties)	08/01/2018	Approved	Approved
BURLCO	Tabernacle Township	Susan Costales	No	Tax Collector	09/24/2008	Approved	Approved
BURLCO	Tabernacle Township	Kimberly Smith	Yes	Tax Collector	04/01/2016	Approved	Approved
BURLCO	Westampton Township	Kathryn Merkh	Yes	Tax Collector	03/01/2022	Approved	Approved
BURLCO	Westampton Township	Christine Taylor	No	Tax Collector	01/07/2022	Approved	Approved
BURLCO	Westampton Township	Carol A. Brown-layou	No	Tax Collector	01/01/2007	Approved	Approved
BURLCO	Westampton Township	Robert L. Hudnell	Yes	Treasurer	01/01/2007	Approved	Approved
BURLCO	Woodland Township	Kathleen Rosmando	Yes	CFO (Assuming Treasurer Duties)	06/06/2013	Approved	Approved
BURLCO	Woodland Township	Nancy Seeland	Yes	Tax Collector	01/01/2015	Approved	Approved
BURLCO	Wrightstown Borough	Lynn A. Davis	No	Tax Collector	01/01/2010	Approved	Approved
BURLCO	Wrightstown Borough	Jeffrey C. Elsassser	Yes	Tax Collector	11/01/2016	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: 6/7/2022

Capehart Scatchard Blog

How to Properly Cancel a Workers' Compensation Policy

Often cases are referred to this insurance defense attorney where the policy was cancelled prior to the alleged date of loss. The claimant-petitioner has retained an attorney and has filed a Claim Petition in the Division of Workers' Compensation. The petitioner's counsel has reviewed the New Jersey Compensation Rating and Inspection Bureau website and found the policy which would have been in effect at the time of the date of loss and has named that carrier. The carrier retains counsel and seeks to deny the claim for lack of coverage. The question is whether there is sufficient evidence to prevail on a Motion to Strike Carrier.

Prior to filing a Motion to Strike Carrier, there are certain steps and documents which should be reviewed between counsel and the carrier regarding the effectiveness of the cancellation. In New Jersey, there is a strong public policy favoring uninterrupted workers' compensation coverage for all employees. As a result, an insurance carrier must strictly comply with all statutory and regulatory mandates regarding any cancellation of a policy.

It is therefore beneficial to review N.J.S.A. 34:15-81, Cancellation of Contract. The Statute lays out three individual steps which must be followed in order for cancellation to be effective. Section 81 states that no policy for workers' compensation coverage is deemed cancelled until the following three criteria are met:

- (a) At least ten days' notice in writing of the election to terminate such contract is given by registered mail by the party seeking cancellation thereof to the other party thereto; and
- (b) Until like notice shall be filed in the office of the commissioner of banking and insurance, together with a certified statement that the notice provided for by paragraph "a" of this section has been given; and
- (c) Until ten days have elapsed after the filing required by paragraph "b" of this section has been made.

While the foregoing three steps appear to be straightforward, there are various ways in which a potential issue may arise and therefore result in a finding of improper cancellation. The New Jersey Supreme Court has held that there needs to be strict compliance with the Statute in order for cancellation to be effective. *Sroczynski v. Milek*, 197 N.J. 36 (2008).

Consider an example of a policy issued to an employer for a policy period beginning on February 1, 2019 through February 1, 2020. During the policy period, the employer fails to make payments on the policy leading to a cancellation. The carrier sends a notice to the employer on July 1, 2019 stating the following:

"We hereby notify you that the policy identified above will be cancelled effective 12:01 a.m. July 30, 2019 in accordance with the cancellation condition of the policy and that all liability of the Company under such policy will cease at that time. Premium adjustment will be made to the date of cancellation and statement rendered. The reason for this action is: Nonpayment of Premium."

With respect to the first step in cancelling a policy, a notice needs to be generated by the carrier and sent to the employer with at least 10 days' notice of the date of the cancellation. So far, our cancellation example appears to comply with subsection (a) of the Statute as the notice is sent on July 1, 2019 and gives more than 10 days' notice.

Subsection (a) of the Statute also states that this notice must be sent by "registered mail." The Statute does not define "registered mail." In practice, the carrier should send the notice to the employer by certified mail. **The carrier should retain any and all transmittal information with the USPS regarding sending of the notice of cancellation as these documentary proofs are vital in the carrier's Motion to Strike Carrier for Lack of Coverage.**

The sending of the notice of the cancellation to the employer is not the end of the journey for the carrier. The carrier must also submit a “like notice” to the office of the Commissioner of Banking and Insurance. The Statute does not require “exact same notice,” but rather states “like notice.” The Commissioner of Banking and Insurance in New Jersey has designated the Compensation Rating and Inspection Bureau (CRIB) as the entity to receive the like notice.

CRIB requires that the like notice be submitted electronically and has provided a reference form to be used by carriers for the submittal of like notice.

NEW JERSEY
APPROVED FORM FOR FILING NOTICE OF CANCELLATION BY CARRIER

Executive Director
c/o Compensation Rating & Inspection Bureau
60 Park Place
Newark, N.J. 07102

You are hereby notified that the policy of Workers Compensation and Employers Liability Insurance described below will be terminated as of the stated date.

Name of Employer _____
Address of Employer _____
Nature of Business _____
Policy No. _____ Effective Date of Policy _____
Effective Date of Cancellation _____ at 12:01 o'clock A.M., standard time.
Date Notice of Cancellation was mailed Employer _____

CERTIFICATION: THE UNDERSIGNED INSURANCE CARRIER CERTIFIES THAT LIKE NOTICE OF ELECTION TO TERMINATE THE STATED CONTRACT OF INSURANCE HAS BEEN GIVEN THE EMPLOYER IN ACCORDANCE WITH REQUIREMENT OF N.J.S.A. 34:15-81.

Insurance Carrier _____
By _____ Date _____

Reason for Cancellation _____

FORM 116-B 7/09 **NOTE: ALL INFORMATION REQUIRED BY THIS FORM MUST BE GIVEN.**

⑤ Compensation Rating and Inspection Bureau

You can see from the above form that at the bottom of the submittal there is a certification for which the carrier must provide a signatory. The certification is required in the like notice submittal to CRIB. Subsection (b) of the Statute has two clauses which must be adhered to in order for the cancellation to be effective. The first is that the like notice is filed with CRIB, the second is a certified statement must be provided by the carrier that the employer was provided notice in accordance with subsection (a), i.e., that the employer was provided notice of the election to terminate via registered (‘certified’) mail with at least 10 days’ notice. These steps are required.

Finally, the Statute requires one last step for the policy to be effectively cancelled. Subsection (c) of the Statute requires that at least 10 days have elapsed since the filing of the notice with CRIB prior to the cancellation being effective.

Let us return to our example policy which is being cancelled by our hypothetical carrier. The policy period is for the year February 1, 2019 through February 1, 2020 and, due to nonpayment of premium, the policy is being cancelled. The notice of cancellation is sent to the employer via registered mail on July 1, 2019 stating that the policy will be cancelled effective July 30, 2019.

The carrier should at that time submit the like notice to CRIB that the policy is being cancelled with the effective date of cancellation being reported as July 30, 2019.

What then occurs if the like notice to CRIB is not submitted until August 15, 2019 and an injury occurs to an employee at the company on August 5, 2019 and the company did not obtain replacement coverage? In this practitioner's experience, any issue with the filing of the like notice creates strong arguments by petitioner's counsel that the policy was not effectively cancelled. The carrier will try to argue that the policy was effectively cancelled July 30, 2019 per the notice to the employer and that it is incumbent upon the employer to obtain proper coverage.

The New Jersey Workers' Compensation Act provides certain timelines and a procedure which must be strictly complied with in order for the policy to be cancelled. In this example, the carrier did not provide the like notice to CRIB until after the date of the loss. As a result, the carrier cannot show compliance with subsection (b) and subsection (c) of the Statute.

Let us move the date of loss then to August 20, 2019 and the like notice still is submitted to CRIB on August 15, 2019. The carrier can now show that the loss occurred after the date of cancellation and after the filing of the like notice with CRIB. However, again, this fact scenario will likely result in an improper cancellation and a covered loss. Subsection (c) of the Statute requires that at least 10 days have passed since the filing of the notice with CRIB. In this example, only 5 days have expired. As a result, the petitioner will have a strong argument that the policy was still in effect at the time of the loss despite the policy being cancelled as of July 30, 2019.

While the foregoing examples appear to result in simple solutions, Section 81 of the Statute often results in lengthy litigation regarding proper proofs of cancellation. As a result, the carrier should retain detailed documentary proofs and evidence of each step of the cancellation in order to properly seek to be stricken for lack of coverage from a pending claim. Readers with questions on cancellation can reach the undersigned at knagy@capehart.com.

Advice to Employers in Dealing With Dependency Issues, Dependency Benefits, and Lifetime Benefits

Practical Advice in New Jersey Workers' Compensation

What happens if an employee dies during the pendency of the open and ongoing workers' compensation claim? The answer to this depends on a few factors. The first consideration is when the petitioner died (during treatment/ before permanency exams, after permanency exams, or after an Order Approving Settlement for permanency has been entered). The second consideration is whether the cause of death is, or is not, work related.

Below are various potential situations regarding dependency/ death cases, and how we would recommend handling each scenario.

***Scenario 1:** Petitioner dies from a cause not related to his workers' compensation injury while he is under authorized treatment. Permanency exams have not yet occurred on either side. Who gets paid benefits, and what type of benefits are they owed?*

It is our general position in this scenario that all that is owed is a contribution to funeral expenses as set forth in N.J.S.A. 34:15-12(e) (up to \$5,000). In almost all cases like this, it is difficult for a petitioner to prove permanency without permanency examinations.

There are exceptions of course. In certain circumstances (such as a case involving a truly catastrophic accident), permanency could possibly be assessed without permanency exams, but these circumstances are quite rare. In most cases, permanency cannot be assessed without permanency exams where the employee is examined and provides their current complaints.

Since permanency benefits are based on current complaints as provided to permanency experts and testimony or a settlement affidavit, it is difficult to assess permanency without permanency exams on both sides having occurred, and without current complaints given to permanency experts. Generally, permanency cannot be attributed in a case where petitioner was under ongoing authorized treatment when he passed away.

We generally maintain that an employee is not entitled to permanency if the employee was still in treatment and had not medically plateaued, since he cannot sustain his burden of proof that he sustained permanency from the work accident.

Case Study/ Example: Logan is treating for a work-related tendinopathy condition. Treatment is progressing with physical therapy. Logan dies from a non-work related motor vehicle accident halfway through physical therapy. Does the employer owe permanency? No, because there is no way to prove permanency. Who could say that Logan would have had permanency when treatment was not even finished?

Scenario 2: Petitioner died from a cause not related to his workers' compensation injury after permanency exams have occurred. Who gets paid benefits, and what type of benefits?

The difference between Scenario 1 and Scenario 2 is that in this scenario, permanency can be reasonably assessed and negotiated, based on the permanency exams that have occurred on both sides and the expert reports. Therefore, in this case, permanency can be assessed and negotiated between the parties.

Pursuant to N.J.S.A. 34:15(12)(e), when an employee dies from a non-work related cause after permanency exams, permanency payments are paid to the decedent's dependents.

This is supported by the case law of Cureton v. Joma Plumbing & Heating Co., 38 N.J. 326 (1962), where the parties both obtained permanency reports with both experts assessing disability.

Scenario 3: Employee dies during the course of authorized treatment due to the work-related incident, and the work accident is the cause of death.

First, we note that a dependency claim can be filed when death is caused directly or indirectly from a work injury and it does not have to be the sole or primary cause of death. As long as the work accident is a contributing cause, there can be a valid dependency claim. Also of note is the statutory time period in which a dependency claim must be filed under N.J.S.A. 34:15-51, which states that a claim must be filed within two years of the date of the accident. In a dependency claim, the dependency claim petition must be filed within two years from the date of death.

The compensation to a dependent (once the individual is determined to be a dependent, subject to N.J.S.A. 34:15-13(f)) is based on 70% of the employee's wages at the time of death.

Dependency interrogatories should be served on any individual filing a dependency claim petition, to investigate the nature or the relationship between decedent and potential dependent and to confirm that the individual qualifies as a dependent as defined by Section 13. Employers should obtain a copy of the autopsy report and death certificate. Information should also be obtained regarding decedent's treating physicians.

Scenario 4: Employee dies after an Order Approving Settlement is entered.

After an employee passes away, the remaining permanency payments are paid to the dependents. Cureton v. Joma Plumbing & Heating Co., 38 N.J. 326 (1962), referenced above, holds that any permanency benefits that were accrued but not yet paid at the time of death become part of the estate.

But ongoing un-accrued permanency benefits owed to an employee after the date of death are paid to dependents. An individual has no "dependents" until after he has passed away.

Case Study/ Example: Joan gets an Award of 15% permanent partial disability on January 1, 2022. The date of last temporary disability benefits was January 1, 2021, so one year of accrued permanency benefits exists. Joan's accrued permanency benefits are paid over 90 weeks. Joan dies on January 2, 2022 from a non-work related cause. Who gets the permanency Award? The estate gets the portion of the accrued amount for the dates of January 1, 2021 through January 2, 2022. The statutory dependents get the future payments due after January 2, 2022.

Employers must always keep in mind when and how an employee passes away, to determine potential exposure, and the type of benefits that may be owed, and to whom the benefits might be owed.

Appellate Division Endorses a Penalty Assessed by the Judge of Compensation for Late Payment of a Permanency Order but Not for Respondent's Delays Prior to Date of Settlement

There are few cases in the Division that discuss penalties for late payments of permanency awards, so the recently published Appellate Division decision in Ripp v. County of Hudson, No. A-2972-20 (App. Div. June 3, 2022) should be studied by workers' compensation practitioners.

The Ripp case was not about delayed temporary disability benefits, which are subject to a potential 25% penalty for delays over 30 days. This case was about a delay in paying a permanency award on a total disability claim. On January 26, 2021 the Judge of Compensation entered an Order for Total and Permanent Disability. The County was required to pay Ripp the sum of \$173,480 for accrued permanency benefits within 60 days of the entry of the Order followed by weekly benefits for life. The County failed to pay the Order within 60 days. The County made the payment on the 76th day after the award, a delay of 16 days.

Ripp filed a motion to enforce the Order. He sought simple interest on the settlement and an additional assessment of 25% of the moneys due. The County explained that delays were due to the failure of the third party administrator to submit the payment request in a timely manner, changes in adjuster assignment on the case, and delays due to the pandemic.

There were also substantial delays **before** the Order was entered in terms of the County's formal approval of the total disability award. Ripp and his wife wrote to the judge to complain about how long it was taking the County to get authority to settle the case. The Judge of Compensation noted that the delays had a severe effect on the family, which had no wages for four years. This also had an impact on the couple's disabled child. Although the County had agreed in early 2019 that Ripp was totally disabled, authority did not come through for many months. The Judge of Compensation noted that the failure of the County to obtain authority further delayed the computation of Ripp's "average current earnings" calculations from the Social Security Administration. That information was necessary to complete the final court paperwork.

In deciding the appropriate penalty, The Judge of Compensation considered the delays in getting approval for the settlement as well as the 16-day delay in paying the final Order. The judge relied on N.J.A.C. 12:235-3.16 in assessing against the County an additional 25% of the accrued payment amount due or \$43,370. The County appealed.

The Appellate Division began by stating, "The Workers' Compensation Act does not require that payment of settlement benefits must be made within a specific period of time." Yet N.J.S.A. 34:15-28 (cited by the Court) states:

Whenever lawful compensation shall have been withheld from an injured employee or dependents for a term of sixty or more days following entry of a judgment or order, simple interest on each weekly payment for the period of delay of each payment may, at the discretion of the Division, be added to the amount due at the time of settlement.

Practitioners generally advise clients that all permanency awards must be paid within 60 days. The Court also observed that N.J.S.A. 34:15-28.2 provides:

If any employer Fails to comply with any order of a judge of compensation a judge of compensation may, in addition to any other remedies provided by law:

- a) Impose costs, simple interest on any moneys due, an additional assessment not to exceed 25% of moneys due for unreasonable payment delay, and reasonable legal fees, to enforce the order, statute or regulation;
- b) Impose additional fines and other penalties on parties or counsel in an amount not exceeding \$5,000 for unreasonable delay, with the proceeds of the penalties paid into the Second Injury Fund;

The New Jersey Division of Workers' Compensation added N.J.A.C. 12:235-3.16 (h) (1) (i) which allows a judge to "impose an additional assessment not to exceed 25 percent on any moneys due if the judge finds the payment delay to be unreasonable."

There are two key parts to the Appellate Division decision in the Ripp case. First, the Appellate Division fully endorsed the Judge of Compensation's right to assess a 25% penalty in this case. Second, the Court clarified that only the 16-day delay could be considered for the penalty. The Court did not endorse any penalty for failure to obtain authority in a timely manner. The Court requested that the Judge of Compensation reconsider an appropriate penalty "for the minimal, yet 'unreasonable payment delay' in this case."

For practitioners, this decision is a strong reminder that awards **must be paid within 60 days**, notwithstanding the statement in this decision that the New Jersey Act does not prescribe a specific time period to pay an award. The practice in place in all insurance companies, third party administrators and self-insured entities is to make sure awards get paid within 60 days.

This case sends a message that if a motion to enforce is filed, the employer will pay not only simple interest but also potentially 25% on the total amount due – depending on how long the delay is. While the Appellate Division made clear that it thought a penalty of \$43,370 was too high for a 16-day delay, the Court did not provide guidance on what amount was too low. The case has been remanded to the Judge of Compensation to reconsider a new penalty amount on the County.

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.



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	Susan Jackson	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: June 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

- No Loss Control Surveys were completed in May

LAW ENFORCEMENT LOSS CONTROL SURVEYS

- Township of Delanco on May 25, 2022

MEETINGS ATTENDED

- BURLCO JIF Planning Retreat on May 3, 2022
- Claims Committee Meeting on May 10, 2022
- Executive Fund Committee Meeting on May 17, 2022
- Implicit Bias Regional Training on May 18, 2022, via ZOOM
- RMC Roundtable Meeting on May 19, 2022
- Implicit Bias Regional Training on May 25, 2022, at 9:00 am via ZOOM
- Implicit Bias Regional Training on May 25, 2022, at 1:00 pm via ZOOM

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
- Safety Recall Alert: MTD Craftsman 30” mini and Troy-Bilt TB30 Riding Lawn Mowers
- Safety Director Message: Covid-19 and Youth Summer Camps
- Workplace Violence Prevention
- 2022 MSI Expo: In-Person Training on May 24, 2022
- Risk Management Strategies For Lifeguard Operations
- Bounce House & Inflatable Best Practices
- Training Announcement: Public Works & Utility: Safety & Regulatory Awareness Training
- Automated External Defibrillator (AED) Program
- MSI LIVE Schedule

MSI LAW ENFORCEMENT MESSAGES

- LE Message - National Missing Children’s Day – May 25th

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
Florence	3
Pemberton Township	10

[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 – JUNE 2022

HURRICANE PREPAREDNESS



Please remember before the storm.

- Confirm flood policies are in place for buildings where any portion of the building is in Special Flood Hazard Areas A or V.
- Outline your municipality's emergency communication plan. Routine lines of authority and communication often need to be modified during emergencies and when a state of emergency is declared
- Appoint someone at your municipality to be the point person on a catastrophic event. This person gathers information on all damages and communicates with insurance companies and FEMA.

Please remember after the storm.

- Report the claim to Qual-Lynx as soon as possible.
- Take pictures of all damages to buildings, contents and vehicles.
- Keep keys and vehicle titles of totaled vehicles in one place.
- If you have any damage at all, report the claim to FEMA as soon as possible.
- Keep all receipts and rental agreements.

Examples:

- ✗ A municipality was not properly insured with applicable FEMA Flood Policies on a building in a Special Flood Hazard Area in which a \$500,000 deductible was to be applied.
- ✗ Delayed payment was necessary to another municipality as they could not locate the titles to their vehicles that were flooded and deemed total losses.
- ✓ A town received extra funds(FEMA Mitigation) to correct the problem that caused basement flooding.



DATE: June 06,2022

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

FROM: Christopher Winter, L/E Risk Management Consultant

RE: BURLCO Activities (May)

1. Initial Visits to Police Departments: Initial visits have been completed with exception of one (1) agency which is pending response for scheduling.

2. Agency Activity Reports: Reports have been distributed to Fund Commissioners and the respective Police Chiefs outlining the agency visits.

3. Policy Development: Policy and Procedure requests have been received and have been forwarded to requesting agencies and continue to be ongoing. A follow-up inquiry was conducted with agencies in regards to Critical Incident Debriefing and Transitional Duty. Assistance has been provided with Recruitment and Selection as it relates to Attorney General Guidelines.

4. Training: Preparation is being conducted for future class instruction for the Management of Aggressive Behavior. Class dates and times are being discussed and will be posted in the near future. A Report Writing class was determined to be in need based on reviews from litigation files in addition to input from various Chiefs who also concurred as well.

5. Law Enforcement Bulletins / Newsletters: Bulletin 22-04 was distributed pertaining to updated information by the New Jersey Attorney General guidelines in regards to Pursuit and Use of Force policy which is attached to this report.

6. Meetings Attended:

BURLCO Retreat	05/03/2022
BURLCO Claims Committee Meeting:	05/10/2022
BURLCO Executive Committee Meeting:	05/17/2022
Mental Wellness/Health Initiatives Meeting	05/27/2022

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: June 21, 2022 at Hainesport Municipal Building
Email address: debby_schiffer@targetingwellness.com 856-322-1220

June Well-being Initiatives & Activities

Bordentown Twp – De-stress event with meditation and chair massage

Delanco – started an employee garden

Fieldsboro – set up account and started ordering from Misfits Market

Florence – Continue with 3-month weight loss challenge. Interested in presentation on comparing a plant based vs Standard American diet.

Hainesport – starting a monthly snack day where employees take turns bringing in a healthy snack for everyone to enjoy. \$10 Health Haven GC for employee hosting that month.

Lumberton – completed a “better sleep hygiene” challenge

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.

Southampton – meeting with all the employees to talk about the wellness program and get their ideas for monthly events. Having chair massages this month and working on securing ideas generated during the meeting.

Some towns I'd still like to set up a meeting with (virtual or in-person) to help generate more ideas for wellness in the second half of the year (a few need to share with me a designated Wellness Coordinator):

Bass River, Beverly City, Delran, Edgewater Park, Mansfield, Medford, New Hanover, North Hanover, Riverside, Pemberton Twp, Shamong, Springfield, Westampton

JIF Meetings:

Wellness Advisory Committee – 2nd meeting held May 11th. Minutes need to be shared with and approved by the Safety Committee Members in July. They will be included in next months agenda packet. Next meeting scheduled for Sept.

JIF Mental Wellness and Health Initiatives Meeting – May 27th looking at the Transformational Leadership and Crisis Response program and made some recommendations that will be shared with Dr. Elias and the Executive Committees once finalized.

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

Within the newsletter you will find the following topics:

- **The Importance of Hydration** (and a brief look at electrolyte replacement with easy to make beverages)
- **Summer Steps for Healthy Living** (plus the 5 healthiest condiments for summer)
- **Steps to Promote Cancer-free Grilling** (enjoy your summer barbecue AND be safe)
- **Add Some Spice to Your Life** (makes foods delicious and improves your health at the same time!)
- **Processed Food and Your Health** (Isn't everything processed in some way?)
- **Recipe Corner: Loaded Kale Salad** (easy, fast, and great for bringing to your next backyard party)

"Wellness Win of the Month": Please share your "wellness win" by sending me a short explanation and photos (if appropriate) on something you tried recently that worked. Please know that ALL your efforts are wins in my

BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND

WELLNESS DIRECTOR'S REPORT

book and should be celebrated, however, I am only going to pick one and will email it out to all the Wellness Champs later this month. Please do not feel if your idea isn't picked that it falls short in any way! Based on her available time, I will continue to work with Megan Mattro on getting them posted on the JIF website for you to reference and to help generate future ideas.

Also, here are some other **Health Observances** that might be of interest to you for June. Should you wish to explore any with a wellness activity, I would be more than happy to assist you with some ideas.

- Alzheimer's and Brain Awareness Month
- National Safety Month
- Men's Health Month
- National Migraine & Headache Awareness Month
- PTSD Awareness Month
- The Longest Day—June 20th! ☐

Promotional Items:

Co-Morbidities Poster – printed for distribution

Targeting Wellness Newsletter

Good News for Good Health!

June 2022

Debby Schiffer, Wellness Director for BURLCO & TRICO JIFs

National Health Observances for June that you may want to target your wellness efforts around:

- Alzheimer's and Brain Awareness Month
- National Safety Month
- Men's Health Month
- National Migraine & Headache Awareness Month
- PTSD Awareness Month
- The Longest Day—June 20th!



Quotes to Inspire

**By changing nothing,
nothing changes.**

—TONY ROBBINS,
AUTHOR AND PHILANTHROPIST

**Start where you are.
Use what you have.
Do what you can.**

—ARTHUR ASHE,
AMERICAN TENNIS PLAYER

**At any given moment,
you have the power to say:
this is not how the story
is going to end.**

—CHRISTINE MASON MILLER,
AUTHOR



**Your big opportunity
may be right where you
are standing right now.**

—NAPOLEON HILL,
AUTHOR

**The only thing
worse than being blind
is having sight
but no vision.**

—HELEN KELLER,
AUTHOR



**Not everything that is faced
can be changed,
but nothing can be changed
until it is faced.**

—JAMES BALDWIN,
AUTHOR



**You will face many
defeats in life,
but never let
yourself be defeated.**

—MAYA ANGELOU,
POET



In this issue

1. Importance of Hydration
2. Summer Steps for Healthy Living
3. Steps to Help Promote Cancer-free Grilling
4. Add Some Spice to Your Life
5. Processed Food and Your Health
6. Recipe Corner: Loaded Kale Salad



Importance of Hydration

We have all been told how important it is to stay hydrated every day, no matter what. AND if you are in excessive heat or performing a lot of strenuous physical activity, it is VITAL that you drink even more. It goes way beyond quenching thirst; it's about keeping your body functioning properly and feeling healthy. Almost every major system within your body needs water to function and survive. Water...

- ★ Is essential for cognitive performance and mental health
- ★ Regulates body temperature (crucial in the heat of summer!)
- ★ Protects body organs and tissues
- ★ Carries nutrients and oxygen to cells and lubricates our joints
- ★ Helps flush out waste lessening the burden placed on our kidneys and liver

Getting the required amount is not always easy; some find it difficult to drink plain water. Understandable. So let's look at some options that might help you to stay at a safe level throughout the day.

Try infusing drinking water with a slice of lemon, lime, orange, or grapefruit. Fresh mint leaves, cucumbers, sliced strawberries, fresh sliced ginger are all great options to enhance the "non-flavor" of water!

If you tend to drink a lot of soda especially when it's hot outside, and find it very challenging to switch to water, try sparkling water. A Soda Stream machine is also a more eco-friendly and more affordable in the long term than buying bottled sparkling water.

If you find you drink only bottled water from plastic, you may want to think about getting a reusable plastic or filtration system instead. The processing of plastic bottles which are then immediately filled with water can and do cause many chemicals to be released into the water you are drinking. For more information on this, check out Paul Barattiero's information about hydrogen in water.



Eat your water through these summer veggies!

Cucumbers (96.7% water)

Celery (95.4% water)

Radishes (95.3% water)

Tomatoes (94.5% water)

Green peppers (93.9% water)

Cauliflower (92.1% water)

Watermelon (91.5% water)

Spinach (91.4% water)

.....and more!

Replacing Electrolytes Is Also Important

If you sweat profusely from your line of work or from excessive physical activity (of more than 2 hours), especially when in high temperature settings (inside or outside), you should also be conscious about replacing electrolytes in addition to dehydration. Most times they go hand in hand. Minerals lost through perspiration include sodium, potassium, calcium, bicarbonate, magnesium, chloride and phosphate. When these minerals are gone, the brain may stop communicating with muscles that control breathing and heartbeats.

Although you can get many if not all in your diet, if you aren't able to ingest them through food, you can easily make your own electrolyte replacement beverage. Coconut water (not coconut flavored water) can be an alternative to the highly sweetened drinks you can buy like Gatorade, Propel and Powerade. They are also loaded with food dyes and artificial flavors.

Homemade Electrolyte Drink ingredients

- 1/4 tsp salt
- 14 cup pomegranate juice
- 1/4 cup lemon juice
- 1 1/2 cups unsweetened coconut water
- 2 cups cold water

Additional options: sweetener powered magnesium and/or calcium, depending on needs

Healthy Beverages To Drink (In addition to Water)

Green Tea: known for its influence on preventing some cancers and has also been found to improve artery function, reducing the risk of cardiovascular disease. **Note:** adding milk was found to dramatically reduce the bioavailability of the antioxidants in tea. Lemon, however, increases the levels! White tea is the least processed of teas followed by green, then oolong, then black, which is the most processed.

Hibiscus Tea: In a study of over 3000 foods, beverages, spices, herbs and supplements used worldwide, this tea was the highest in antioxidants. Visit <https://deliciouslygreen.com/hibiscus-agua-fresca/> for a recipe.

Homemade Electrolyte Drink Instructions

1. Combine all ingredients in a blender container and blend well.
2. You can also combine ingredients into a jar with a lid and shake until blended.

Resources: Food Revolution Network; healthline

Summer Steps for Healthy Living

Aww... the good old summertime! On your way to Cape May. Perhaps you have memories from under the boardwalk in the days of your youth. ☺ Whatever comes to mind when summer is here I would guess it brings you that laid back, easy going feeling! Even as adults, we tend to get that “schools out for summer” mentality. Nothing wrong with that either!

WebMD asked a few health experts in various areas of health what one simple change they would suggest to boost ones personal health. Here are the top responses:

Give your diet a berry boost

Have a cup of mixed fresh berries every day—blackberries, blueberries, or strawberries. They are loaded with antioxidants that help prevent tissue damage and reduces age-related illnesses. Blue and blackberries are the highest!

Get dirty and stress less

Connect with nature—plant a small garden, cultivate a flower box or potted flowers—inside or out is fine! Putting your hands in soil is “grounding” and has healing effects on your overall well-being. It brings you back to the present moment and away from worries, physically and mentally allowing you to de-stress at least for awhile.

Floss your teeth

Why is this coming up under “summer steps”? Actually it is something we want to strive for every day and maybe summer is the time to start. It reduces oral bacteria that directly impacts our overall body health. When oral bacteria is low, our body can fight off bacteria that may be elsewhere. Statistics shows that about 85% of people do not floss daily.

Exercise outside

That is providing it's not too hot and you take the precautions mentioned earlier in this newsletter. Go for a hike, walk in nature, play games like pickleball or tennis, cycle, roller blade, swim, you get the message.

Be good to your eyes

Protect your vision at work and play with protective eyewear. When outside, wear sunglasses that block at least 99% of the UV A and B rays. They can help prevent cataracts as well as wrinkles around the eyes.

Protective eyewear is also recommended when mowing or playing sports.

Plan a vacation!

Got saved vacation days? Now is a great time to use them! Vacation is not a luxury, you earned it plus it offers multiple benefits that can help you cope with every day stressors. It can help lower blood pressure, heart rate, and the stress hormones such as cortisol which can contribute to weight gain and heart disease.

Don't neglect your sleep

Just because the days are longer, resist the urge to stay up longer too! Practice good sleep hygiene and try to maintain a consistent bedtime and wake-up schedule. Check out my April newsletter for more tips on getting a good night sleep.

Top 5 Healthiest Condiments for Summer

1. **Mustard**—has no sugar. Mustard seed itself is a powerful antioxidant. Yellow mustard contains turmeric and paprika both antioxidants as well.
2. **Guacamole**—contains lots of healthy fats that satisfy your appetite and regulate hormone balance, has lots of fiber, and plenty of vitamins, minerals, and antioxidants
3. **Salsa**— Although ketchup is considered unhealthy due to the sugar content, salsa is almost never made with added sugar if you get a good brand. Mostly just vegetables. Try it on your 4th of July burger and see!
4. **Hummus**— this is mostly chickpeas, tahini, garlic, lemon and olive oil. But now there are all kinds of flavors to choose from. When buying hummus make sure its made with olive oil and NOT soybean or canola oil.
5. **Pesto**—Generally a mashed mix of garlic, pine nuts, basil, olive oil, and grated cheese. Great source of healthy fats and powerful antioxidants.



Steps to Help Promote Cancer-Safe Grilling

What seems to naturally go together with summer time and pool side fun? Back yard grilling of course! With the July 4th weekend upon us, I just wanted to remind everyone to be cautious when grilling meat. Cooking meat at high temperatures, such as in grilling, causes the formation of two types of cancer-promoting substances: HCAs (heterocyclic amines) and PAHs (polycyclic aromatic hydrocarbons).

Grilling (broiling) and barbecuing (charbroiling) meat, fish, or other foods with intense heat leads to the formation of these potential carcinogens. The PAHs are found in the flames that can adhere to the surface of food. HCAs form in meat because of the way its protein reacts to the grill heat. This could actually lead to changes in DNA which may lead to cancer development.

Here are some easy things to keep in mind to help reduce the risks when grilling this summer.

Tips offered by the American Institute for Cancer Research.

1. **Marinate:** Studies suggest that if you marinate your meat prior to grilling it could decrease the formation of HCAs.
2. **Pre-cook:** When grilling larger cuts, you can reduce the exposure time to the flame by partially cooking it (on stove top or oven).
3. **Go Lean:** Trimming of the fat around the edges of meat will reduce flare-ups and potential charring. Cook your meat in the center of the grill and make sure to flip frequently.
4. **Mix it up:** Cut meat into smaller portions and mix them with vegetables to shorten cooking time.
5. **Go Green:** Why not cut down on the meat and grill more fruits and vegetables. They do not produce HCAs.

Protecting yourself and your family from food-borne germs: Quick Reminder

Separate While Shopping: In the grocery store, pick up any animal products right before checkout. Keep meats, poultry and seafood in plastic bags away from the rest of your food.

Keep meats, poultry and seafood **cold until ready to grill**. If transporting, keep below 40 degrees Fahrenheit.

Wash your hands with soap before and after handling raw meat, poultry and seafood since germs on your hands can be transferred to the food.

Don't cross-contaminate. Throw out marinades and sauces that come in contact with raw meat juices.

Use a food thermometer to ensure meat is cooked hot enough to kill harmful germs.

Temperature Guide

- 145°F – whole cuts of beef, pork, lamb, and veal (stand-time of 3 minutes at this temperature)
- 145°F – fish
- 160°F – hamburgers and other ground beef
- 165°F – all poultry and pre-cooked meats,

Add Some Spice to Your Life



Spices	What it does for your bones	How to use it
Cinnamon	Lowers blood sugar levels by slowing the breakdown of carbohydrates in the digestive tract and improves insulin sensitivity; helps fight inflammation and has been shown to lower cholesterol and triglycerides in blood.	<ul style="list-style-type: none"> • Sprinkle on apples or pears • Add to tea or coffee • Add to oatmeal
Sage	Can improve brain function and memory	<ul style="list-style-type: none"> • Dried or fresh • Fresh can be added to recipes at the beginning but best to add dried sage near the end of cooking time.
Garlic	Alkalizes and has anti-inflammatory & antioxidant properties	<ul style="list-style-type: none"> • Add to almost anything, including soups, dips, veggies, and sauces (fresh or powdered)
Ginger	Has anti-inflammatory and antioxidant actions, can treat nausea with just 1 gram; can help with pain management	<ul style="list-style-type: none"> • Make ginger tea • Slice and use with veggie stir-fry
Turmeric	Helps prevent your body from oxidative stress that can lead to cell damage, bone loss and negative health effects Be sure to use with black pepper to increase absorption.	<ul style="list-style-type: none"> • Use in curries • Toss with rice • Add to cooked vegetable, even oatmeal
Cayenne Pepper	Contains capsaicin which helps reduce appetite and may have anti-cancer properties	<ul style="list-style-type: none"> • Wherever you want to add a little "kick" to your food

It's best to consume spices either fresh or dried as opposed to pill form. The same holds true (and maybe more so) when it comes to vitamins. "Vitamin supplements are not a panacea for good health" (Campbell, The China Study). This means that the vitamin works best when consumed as food, not isolated in a pill form. One unfortunate misconception thought by many is that in taking a supplement it will offset the unhealthy eating choices that may continue. Trying to incorporate more of the real stuff is the best way to go.

Taken from: www.healthline and T. Colin Campbell



Processed Food and Your Health



The concept of processing food has been around since the first human cooked their animal catch on a fire. Our ancestors processed food by fermentation (primarily for alcohols and dairy). They milled and baked their breads and pastas. They figured out how to preserve meat through salting or brining. This was essential for survival and expansion of human civilization in most cases.

However, the processing of today, which is synonymous with high-salt, high-fat, and high-sugar, has led to an alarming percentage of people with one or more chronic diseases. The food processing of our past was to enable our bodies to extract the nutrients contained in the food, making it safer to consume and carried people through the winter when food sources were scarce. Some of that is still in place but much of the processing done today is to “create” food-like products that do not contain the natural nutrients provided in whole, real food. They are not essential for survival and are laden with chemicals that become toxic to the body when eaten in excess, especially salt, oils and sugar (a.k.a. SOS).

According to the USDA and The Institute of Food Technologists, the definition of processed foods is anything from washing, cleaning, dehydrating, freezing, filtering, packaging to storing! Aside from picking produce out of your own garden, **everything** is “processed” to some degree, even food that is healthy for us. So how do we differentiate the term? Let’s take a closer look at the various degrees of processing.

Classifications per NOVA

Category One—Unprocessed or minimally processed

Unprocessed = This is the natural edible parts of plants and animals.

Minimally processed = Slightly altered to allow them to be longer storage and remain safe to eat, but does not significantly alter the nutritional content of the food.



Cleaning, freezing, grinding, refrigeration, pasteurization, fermentation, and vacuum-packaging.

Fresh fruits, vegetables, whole grains, nuts, meats, and milk.

Category Two—Processed culinary ingredients

Ingredients derived from a minimally processed food through pressing, refining, grinding, or milling. Usually not eaten on their own but used to prepare minimally processed foods.



Examples include oils from plants, seeds, and nuts, or flour and pastas from whole grains.

Category Three—Processed foods

Foods from the above two categories that have added salt, sugar, or fats. They are usually made from at least 2 or 3 ingredients and can be readily eaten without further preparation.



Some canned fruits and vegetables, some cheeses, freshly made bread and canned fish are examples.

Category Four—Ultra (or highly)–processed “foods”

Foods from the other categories that go beyond the adding of salt, sugar, or fats to adding artificial colors, flavors and preservatives. Shelf life is greatly extended with the goal is to increase palatability of the product. There are several processing steps that take place and are thought to be created primarily to induce cravings so people overeat them and purchase more! Usually ready to eat, low in fiber and low in nutrients.



Sugary drinks, cookies, some crackers, chips, and most breakfast cereals, some frozen dinners, and luncheon meats.

In today’s demanding life, these can certainly be both a money and time-saver when preparing meals and some processed foods offer the fortified nutrients important for health. However, depending on the degree of processing as noted above and the percentage of ones diet containing them, it can be detrimental and is suspected to be a likely cause in the rise of obesity and other chronic diseases. Awareness is key.

What stands out as a clear difference between Category 1 and Category 4, aside from the nutritional value?

Hints: its visible

Which category makes up most of your diet? It’s not about judgment but empowerment!

Sources: bbc.com/future; Harvard T.H. Chan School of Public Health

LOADED KALE SALAD

Healthy and delicious loaded kale salad with quinoa, roasted and fresh vegetables, avocado, and a creamy tahini dressing! Just 10 ingredients required.

Ingredients

QUINOA

3/4 cups (138 g) quinoa*, well rinsed
1 1/2 cups (360 ml) water

VEGETABLES

4 large carrots* (halved + roughly chopped)
1 whole beet* (thinly sliced)
2 Tbsp water (or sub avocado or melted coconut oil)
1 pinch sea salt
1/2 tsp curry powder (*optional*)

DRESSING

1/3 cup tahini (ground sesame seeds) or use your favorite nut butter
2-3 Tbsp lemon juice*
1-2 Tbsp maple syrup (depending on preferred sweetness*)
1 pinch sea salt
~1/4 cup Water (to thin)

SALAD

8 cups kale (torn or roughly chopped // or sub other green)
1/2 cup chopped cherry tomatoes
1 ripe avocado cubed
1/4 cup hemp seeds (*optional*)
1/2 cup sprouts of choice (*optional* // I used broccoli)



Servings: 4
Course: Salad, Side
Cuisine: Gluten-Free, Plant based
Freezer Friendly? No
Does it keep? Yes for 3 Days
Author: Minimalist Baker



Instructions

1. Heat a small pot over medium heat and add rinsed, drained quinoa. Toast for 1-2 minutes, stirring frequently. Then add water and bring to a low boil. Once boiling, reduce heat to a simmer, cover, and cook for 18-20 minutes or until liquid is completely absorbed. Once cooked, fluff with a fork, remove lid, and set aside.
2. Preheat oven to 375 degrees F (190 C) and add carrots and beets to a baking sheet. Add water (or oil) and seasonings of choice and toss to coat. Roast for 25-30 minutes or until tender and slightly golden brown.
3. In the meantime, prepare dressing by adding tahini, lemon juice, maple syrup, and salt to a small mixing bowl and whisking to combine. Then add water 1 Tbsp (15 ml // as recipe is written // adjust if altering batch size) at a time and whisk until pourable. Taste and adjust flavor as needed, adding more lemon juice for acidity, salt for saltiness, or maple syrup for sweetness. See notes for savory version.
4. Arrange kale on a serving platter or bowl and top with tomatoes, avocado, cooked quinoa, roasted vegetables, and any other desired toppings, such as hemp seeds or sprouts. Serve with dressing on the side, or toss to combine.
5. Store leftovers (keep dressing separate for best results) in the refrigerator up to 3 days. Dressing will keep well covered in the refrigerator up to 1 week.

Notes

*If you know you'd like to have this salad several times during the week, double the amount of quinoa and roasted vegetables and reheat/use as needed to save time.

*For a more savory dressing, omit the maple syrup and lemon juice and instead add 1 clove garlic, minced, and 1-2 tsp coconut aminos!

*Nutrition information is a rough estimate calculated with dressings and without optional toppings (hemp seeds and sprouts).

Nutrition (1 of 4 servings)

Serving: 1 side salads Calories: 472 Carbohydrates: 58.7 g Protein: 14.6 g Fat: 22.8 g Saturated Fat: 3.8 g
Trans Fat: 0 gCholesterol: 0 mgSodium: 214 mgFiber: 12.5 gSugar: 9.2 g

Debby Schiffer, NBHWC, Wellness Director for BURLCO & TRICO JIF

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The Wellness Advisor Committee meeting of the ACM, BURLCO, & TRICO Municipal Joint Insurance Funds was held via Zoom on Thursday, May 11, 2022 at 9:30am.

Those in attendance were:

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

Those not in attendance were:

Michele Brown, Pemberton Township
Tracy Kilmer, Palmyra Township
Doretha (Rita) Jackson, Palmyra Township

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

I. Greeting/Review of Minutes

Debby started off by posing a question to the group:

Q. How do you want to start off the meeting and the meetings going forward?

A: 1) Wellness quote of the day; 2) Breathing exercise

Sue Miller of Borough of Clayton shared a wellness quote. "The key to a healthy life is having a healthy mind."

Deb Bender of Monroe Township shared a wellness quote that was on her desk.

Debby thanked everyone for coming back, and asked the group if anyone had an opportunity to review the minutes and if there were any questions. No questions were entertained.

Debby asked if everyone received the agenda. The group acknowledged that they had.

II. Theme for 2022

Debby acknowledged that the theme for 2022 will be ***Lifestyle Changes Creates Lifetime Gains***. She initiated discussion by asking the members for ideas on how we can now get the word out and encourage promotion to the municipal employees.

Lauren Schoonmaker of Pennsville said that it could be a small lifestyle change, for example taking the dog around the block instead of just letting it run in the backyard. Other examples were provided such as putting together a sheet with tips and tricks of starting small.

Deb Bender said that at her gym they encourage members to set goals. She said setting goals helps to stay motivated to make small changes as you work towards that bigger goal.

Debby asked if we could share this theme with the employees and let them know that this is what the wellness program is focusing on for 2022. Perhaps ask the employees for feedback on what this theme means to them. That could then generate ideas to increase participation.

Sari mentioned we spoke briefly about a survey and maybe that would be a good way to introduce it plus get feedback at the same time.

Sue Miller said that she is more curious to see what is preventing employees from being engaged with wellness. She's unsure if employees don't want others in their personal business. Patrice mentioned that some employees might be afraid of change because they're afraid of stepping outside of their comfort zone and therefore, keep doing what they have always done. It's a lot of work. Changing habits is not always the easiest thing, and the longer you have that habit, the harder it is to change it. She related it to a yellow brick road to get to the wizard and focusing on the small steps.

Paul M. agreed and said maybe breaking it down to small steps to get you started.

Debby summarized by reflecting that she's hearing a similarity among everyone that having a goal is important, and taking one step at a time could be key. Proposed a weekly check-in, or someone who holds them accountable within the municipality.

Patrice agreed it is helpful to be held accountable and compared it to weight watchers. Debby mentioned the stages of change and who can support them in making these changes.

Kamini mentioned accountability and motivation are two important things and having a support system when you want to reach a goal.

Debby mentioned perhaps in the survey asking what are the changes they want to make, what are the barriers, and who do they have to hold them accountable.

III. Wellness Coordinator Brainstorming session:

The group reviewed the minutes from the Wellness Coordinator Brainstorming Session. Debby mentioned that the number one outcome desired from those attending the brainstorming session were to walk away with tips on how to get employees to participate.

Debby asked if anyone would like to discuss what came up at this meeting. Lauren S. mentioned last time we talked about having a 10,000 steps per day and saw on the news that we don't necessarily need to hold to that number, that 8,000 steps a day could be beneficial and wondered if she should change her walking program.

Debby acknowledged that could be a hefty goal and could discourage people from trying. Patrice mentioned that 10,000 steps could mean different things to different people based on their activity levels. She mentioned maybe doing it by percentage of steps instead.

IV. Ideas for improving Fund member participation in Wellness Program

Sue Miller asked if employees are aware of their risk factors (prediabetes, high blood pressure, etc.) Are we really healthy? Is awareness the first step?

Patrice agreed that getting a baseline is a great idea and encouraging employees to make those doctor appointments. Checklist of things to do - see physician and get your baseline, then make a plan of where you want to go from here, do you want to change diets? Get more exercise? Etc.

Debby mentioned that the wellness funds will cover someone to come in and do these services. Sue said she would be surprised if 20% participated. Debby said she understands, however, we probably will never get everyone involved.

Kamini mentioned that we should break it down into smaller steps: first get your numbers, then set their goals.

Debby asked the group how should we move forward with going about doing this?

Kamini asked if there was an incentive program on the municipal side through their State Insurance.

Debby shared that some towns have mentioned their employees were concerned that the money they receive is taxable.

Debby mentioned that people need to be motivated with a "why" that are bigger than just the scale number. People are afraid to dig into that.

Paul F. mentioned that 10 years ago they developed picture frames with asking people why do we focus on safety? With a picture of someone's family. And that we could do the same thing with wellness - why am i focused on my nutrition?

Overall the group agreed and loved the idea.

Sue mentioned that as a manager, you really don't motivate people... motivation has to come from within.

Debby agreed that extrinsic rewards do not work and that it comes from intrinsic motivation...that is what creates sustainability and habit changes.

Deb asked if the wellness money could be used for an app that employees download. She also mentioned YuMuuv which is a team wellness challenge app.

Debby mentioned that it is definitely something that we can explore.

V. Potential Questions/Ideas for JIF Wellness Survey

Debby mentioned that some people might not want to share personal things in a survey with others.

Debby shared the questions that came up in the Wellness Coordinator Brainstorm Session for potential survey questions. She continued by sharing that a Safety/Wellness Coordinator had provided these questions to those who attended her town's Safety Meeting and she received eight responses of different wellness topics.

Debby asked Sue what she was thinking about asking employees in terms of a survey. Sue mentioned she was thinking about focusing on the pillars of wellness to generate questions.

Sue mentioned that maybe we need a motivational speaker.

Debby mentioned that if you offered the opportunity to meet with someone, even if someone other than Debby and Jordan, would employees share information about their desires or would there be concern as to "who" would see this information?

Tiffany mentioned that they know the clientele they can't reach. She mentioned the Public Works Department is difficult to reach in terms of wellness. She mentioned that it might be helpful to bring a life coach in. Their biggest problem is that the employees are not interested.

Debby suggested asking them about one thing they might suffer with, for example back pain. Starting people off with something that you know they have a challenge with could generate trust and opportunity for others to start sharing too.

Jordan said maybe even though employees aren't participating in our wellness program, maybe they're doing something in their personal lives to keep themselves healthy and we're just not aware of it.

Debby suggested asking people what they do to improve their health in their own lives that maybe we could incorporate into the workplace.

Sue asked if employees would be more interested in participating in wellness events outside of work - something that conveys that they care about them as people and not just a number or an employee. Something fun that gets them out of the work environment.

Debby mentioned she really liked that idea which could give people the time and opportunity to be together with their peers. Will having people out of the office be okay? However, we don't want to take anything off of the table. We won't know if we don't try.

VI. Discussion of Approved Wellness Items

Paul F. asked if everyone is aware of the comorbidity posters that we are printing. He further questioned if perhaps the comorbidity poster is a bit too negative.

Debby asked if anyone has any suggestions for other promotional items. Debby mentioned creating a poster about small steps and knowing your why. Theme of the year poster.

Christie Ostrander mentioned that "Since I am in charge of Recreation, I reach out to vendors to see if they will work with employees. I have Pickleball and Tennis set up so far. I also am having our Recreation employees teach Total Body Fitness for employees....just an fyi"

Debby mentioned that one municipality is providing a ping pong table for employees to relieve stress and take a break.

Sari asked if everyone offers incentives for every wellness activity. Deb created a poster for Wellness Wednesday and would not be giving incentives every time.

Debby liked that Wellness Wednesday creates consistency. Debby acknowledged that not every municipality offers incentives.

Sari mentioned that she feels if she doesn't offer something, no one will respond.

Debby asked the group if anyone had anything to share before we meet again.

Sue asked if Deb has employees that are friends. Deb mentioned that their buildings are very split up and far apart from each other. Sue mentioned that this is a barrier and many people

don't know each other or socialize with each other outside of work. There is not that level of camaraderie.

Deb and Tiffany mentioned they are looking at doing a wellness event outside of work hours to help employees make that connection with others.

Debby mentioned that she read an article that wellness starts with self-compassion. Many people don't like themselves and are unhappy with themselves. Debby mentioned one idea might be to randomly pair people up, give them time to find out something about each other and then have them introduce the other person to the rest of the group. One way to help people get to know something about another employee.

Tiffany also said that it was overwhelming taking over the position of Wellness Coordinator. Having a partner to work with and put ideas together to take on the role makes it easier. Debby agreed that splitting the work up between two people takes the burden off one person and it provides a shared commitment, making it more fun.

Jordan mentioned that she and Debby are in contact every week and that it makes it so much more helpful to share ideas and offer support.

Debby asked the group - what is something you took away from today?

Lauren mentioned that she was thinking about doing the 10000 steps challenge but will be changing it to percentage of steps instead allowing for a smaller, more achievable goal.

Deb mentioned that they like the picture frame idea and that they will be looking more into the app.

Sue said that she thinks she just needs to have honest conversations with the people asking if the borough be involved in their lifestyle decisions. Do they know how to start? Perhaps give them the opportunity to have a personal conversation with others. Debby said that being vulnerable allows others to open up.

Sue asked if Deb and Tiffany are doing anything with the police. They mentioned that they are more in contact with the office staff rather than the Officers.

Sue mentioned that this committee is great and that the millennials are the unhealthiest generation in America based on an article she recently read.

Debby ended with reiterating that it all comes down to our "why"?

We closed by asking the group to bring a quote to our next meeting, which will be on September 21st at 9:30am



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

Intake	May-22	May-21	2022 May YTD	2021 May YTD
# of New Claims Reported	41	12	174	192
# of Report Only	30	6	104	110
% Report Only	73%	50%	60%	57%
# of Medical Only	10	5	52	47
# of Lost Time	1	1	16	35
Medical Only to Lost Time Ratio	90:10	83:17	76:24	57:43
Claim Petition	0	0	2	0
COVID-19	25	0	90	133
Average Days Reported To Qual-Lynx (Indemnity, Medical Only, Report Only)	4.1	2.3	5.1	4.5
Average Days Reported To Employer (Indemnity, Medical Only, Report Only)	2.5		2.1	

Nurse Case Management	May-22	May-21
# of Cases Assigned to Case Management	21	23
# of Cases >90 days	18	18

Savings	May-22	May-21	2022 May YTD	2021 May YTD
Bill Count	164	142	674	739
Provider Charges	\$154,795	\$276,835	\$812,805	\$1,398,260
Repriced Amount	\$67,122	\$92,827	\$351,826	\$505,215
Savings \$	\$87,673	\$184,007	\$460,979	\$893,045
% Savings	57%	66%	57%	64%

QualCare Provider Network Penetration Rate	May-22	May-21	2022 May YTD	2021 May YTD
Bill Count	98%	90%	93%	94%
Provider Charges	98%	94%	96%	95%

Exclusive Provider Panel Penetration Rate	May-22	May-21	2022 May YTD	2021 May YTD
Bill Count	96%	90%	93%	94%
Provider Charges	93%	86%	96%	87%

Transitional Duty Summary		2022 May YTD	2021 May YTD
% of Transitional Duty Days Worked		80%	69%
\$ Saved By Accommodating		\$6,386	\$60,650
% of Transitional Duty Days Not Accommodated		20%	31%
Cost Of Days Not Accommodated		\$14,536	\$31,389



Burlington County Municipal JIF
Average Days Reported By JIF Member
(Indemnity, Medical Only, Report)
1/1/2022 - 5/31/2022

	# Of Claims Reported	Average Days Reported To Qual-Lynx	Average Days Reported To Employer
BASS RIVER TOWNSHIP	1	2.0	0.0
BEVERLY CITY	1	0.0	0.0
BORDENTOWN CITY	3	2.3	0.0
BORDENTOWN TOWNSHIP	4	9.5	1.5
CHESTERFIELD TOWNSHIP	1	2.0	2.0
DELANCO TOWNSHIP	4	3.5	0.3
DELRAN TOWNSHIP	3	0.3	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	13	9.0	7.3
MOUNT LAUREL TOWNSHIP	74	3.3	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	18	7.6	1.8
RIVERSIDE TOWNSHIP	6	0.2	0.0
SOUTHAMPTON TOWNSHIP	5	0.6	0.0
TABERNACLE TOWNSHIP	3	8.7	0.0
WESTAMPTON TOWNSHIP	15	5.3	2.5
Grand Total	172	5.1	2.1



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

May 2022

All Claims Reported			
	# Of Claims Reported	Average Days Reported To Qual-Lynx	Average Days Reported To Employer
INDEMNITY	1	5.0	0.0
MEDICAL ONLY	10	1.1	0.0
REPORT ONLY-WC	30	5.1	3.4
Grand Total	41	4.1	2.5
Claims Reported - Not Covid-19			
	# Of Claims Reported	Average Days Reported To Qual-Lynx	Average Days Reported To Employer
MEDICAL ONLY	8	0.5	0.0
REPORT ONLY-WC	8	1.6	0.0
Grand Total	16	1.1	0.0
Covid-19 Claims Reported			
	# Of Claims Reported	Average Days Reported To Qual-Lynx	Average Days Reported To Employer
INDEMNITY	1	5.0	0.0
MEDICAL ONLY	2	3.5	0.0
REPORT ONLY-WC	22	6.4	4.7
Grand Total	25	6.1	4.1

1/1/2022 - 5/31/2022

All Claims Reported			
	# Of Claims Reported	Average Days Reported To Qual-Lynx	Average Days Reported To Employer
Claim Petition	2	237.5	237.5
INDEMNITY	16	6.7	3.8
MEDICAL ONLY	52	5.5	3.5
REPORT ONLY-WC	104	4.6	1.1
Grand Total	174	7.7	4.8
Claims Reported - Not Covid-19			
	# Of Claims Reported	Average Days Reported To Qual-Lynx	Average Days Reported To Employer
INDEMNITY	10	0.6	0.0
MEDICAL ONLY	40	2.3	1.2
REPORT ONLY-WC	34	4.0	0.1
Grand Total	84	2.8	0.6
Covid-19 Claims Reported			
	# Of Claims Reported	Average Days Reported To Qual-Lynx	Average Days Reported To Employer
Claim Petition	2	237.5	237.5
INDEMNITY	6	16.8	10.2
MEDICAL ONLY	12	16.1	11.5
REPORT ONLY-WC	70	4.9	1.6
Grand Total	90	12.3	8.7



**Burlington County Municipal JIF
Transitional Duty Summary Report
1/1/2022 - 5/31/2022**

	Transitional Duty Days Available	Transitional Duty Days Worked	% Of Transitional Duty Days Worked	\$ Saved By Accommodating	Transitional Duty Days Not Accommodated	% Of Transitional Duty Days Not Accommodated	Cost Of Days Not Accommodated
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
MOUNT LAUREL TOWNSHIP	128	123	96%	\$11,404	5	4%	\$464
PEMBERTON TOWNSHIP	295	251	85%	\$28,607	44	15%	\$4,622
DELRAN TOWNSHIP	154	130	84%	\$17,996	24	16%	\$928
WESTAMPTON TOWNSHIP	9	0	0%	\$0	9	100%	\$1,117
FLORENCE TOWNSHIP	43	0	0%	\$0	43	100%	\$5,231
MANSFIELD TOWNSHIP	24	0	0%	\$0	24	100%	\$2,175
Grand Total	732	583	80%	\$63,860	149	20%	\$14,536



Managed Care Quick Notes

Injury Date: 01/14/2021

Occupation: Truck Driver/Street Maintenance

Age On Date Of Loss: 55

Injury Description: Claimant was lifting branches into a truck when a large branch fell on his left shoulder causing a massive rotator cuff tear.

Claimant was initially seen by Urgent Care and referred to an Orthopedic doctor. The Orthopedic doctor ordered an MRI which triggered nurse case management assignment. The NCM reviewed the claim with the adjuster and contacted the employer and claimant verifying the MRI and follow up visit appointments and coordinated scheduling of physical therapy. The nurse clarified work restrictions because the provider did not address commercial driving. She advised the provider that driving restrictions must be addressed at each visit because the claimant is a truck driver. At the follow up visit after review of the MRI surgery was recommended due to a massive tear. The NCM provided updates with the surgery recommendation to the adjuster and the employer. A surgical worksheet was sent to the provider to be completed. The provider was also asked to provide a script for PT and the protocols for PT for post-surgery as well as any durable medical equipment that would be needed post-surgery. This allows everything to be in place and prevents delays. The surgery was reviewed by the nurse and adjuster and approved to take place 2/25/21. Durable medical equipment was ordered and PT was set up.

The NCM called the claimant the day after surgery to review the follow up appointment, PT and X-ray schedule. At the follow up visit on 3/5/21 the claimant was kept out of work until 3/15 at which time he was to return to transitional duty. The NCM provided the work status information to the adjuster and employer. Close contact between the NCM, doctor and PT was essential to closely monitor the progression of PT due to the severity of the tear. The doctor noted this claimant was at risk for non-healing or re-tearing. Subsequent follow up visits noted slow progress in PT. The NCM maintained close communication with the adjuster, claimant and employer to update on progress and the importance of adhering to restrictions.

At the follow-up visit in July 2021 the doctor noted the rotator cuff was not healing and discussed other surgical options. Additional X-rays were ordered and at the next follow-up an MRI was ordered. The doctor reviewed the MRI results and felt that the healing was much better than anticipated but he did not a small re-tear. Additional surgical options were discussed which the claimant wanted to think about. The claimant requested a second opinion which the doctor agreed was reasonable due to the complexity of the case. The NCM reviewed the request with the adjuster and a 2nd opinion was authorized and scheduled. The claimant ultimately chose to continue with the initial treating doctor and to proceed with an arthroscopic procedure with an implant. The surgery was scheduled at a surgery center which was not yet in network. Information was provided to Client Services Manager who negotiated a letter of agreement. The surgery was reviewed by the Medical Director who agreed with the surgery and use of an assistant surgeon. Roundtable discussions between client services, adjuster and NCM outlined all of the components that were necessary for the additional surgery and follow up

care. The treating doctor and Medical Director both noted that with this second surgery the claimant will likely continue to have functional limitations but they anticipated an improvement in quality of life.

Surgery took place 12/22/21. The NCM contacted the claimant on 12/23/21 to be sure he was using the cryocuff and that he had his pain medications. At the post-op visit a home exercise program was provided and PT was ordered. The claimant was returned to transitional duty on 2/14/22 which was accommodated. PT was continued and on 4/18/22 the provider felt the claimant had plateaued. He felt that the claimant's continued pain level was likely due to nerve compression. An EMG was ordered which did not confirm nerve compression. PT was continued 3 more weeks due to demonstrating some additional improvement. At the next visit on 6/3/22 a corticosteroid injection will be considered and if there is no improvement shortly after an FCE will be ordered and the claimant placed at MMI.



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

	Bill Count	Provider Charges	Repriced Amount	\$ Savings	% Savings
Qualcare	160	\$152,030	\$64,489	\$87,541	58%
Ambulatory Surgical Center	2	\$25,857	\$11,127	\$14,730	57%
Anesthesiology	3	\$7,068	\$4,115	\$2,953	42%
Behavioral Health	2	\$600	\$400	\$200	33%
Hospital	8	\$61,454	\$27,484	\$33,969	55%
MRI/Radiology	8	\$5,339	\$2,881	\$2,458	46%
Neurology	2	\$780	\$343	\$437	56%
Neurosurgery	9	\$6,590	\$1,949	\$4,641	70%
Occ Med/Primary Care	8	\$2,253	\$1,372	\$881	39%
Orthopedics	14	\$5,059	\$4,139	\$920	18%
Pain Management	1	\$141	\$93	\$48	34%
Physical Med & Rehab	3	\$1,400	\$511	\$889	64%
Physical Therapy	91	\$33,094	\$8,972	\$24,122	73%
Physicians Fees	5	\$718	\$368	\$351	49%
Urgent Care Center	4	\$1,677	\$735	\$943	56%
Out Of Network	4	\$2,765	\$2,633	\$132	5%
Other	3	\$2,450	\$2,423	\$27	1%
Urgent Care Center	1	\$315	\$210	\$105	33%
Grand Total	164	\$154,795	\$67,122	\$87,673	57%
Bill Count	98%		Bill Count	96%	
Provider Charges	98%		Provider Charges	93%	



**Burlington County Municipal JIF
PPO Savings And Penetration Report
1/1/2022 - 5/31/2022**

	Bill Count	Provider Charges	Repriced Amount	\$ Savings	% Savings
Qualcare	628	\$783,130	\$328,560	\$454,570	58%
Hospital	33	\$239,889	\$129,798	\$110,091	46%
Ambulatory Surgical Center	9	\$157,618	\$49,976	\$107,642	68%
Physical Therapy	268	\$99,904	\$25,675	\$74,229	74%
Orthopedics	80	\$91,667	\$33,565	\$58,102	63%
Physical Med & Rehab	15	\$46,700	\$11,144	\$35,556	76%
MRI/Radiology	37	\$26,902	\$13,022	\$13,880	52%
Durable Medical Equipment	3	\$26,142	\$20,914	\$5,228	20%
Anesthesiology	14	\$23,027	\$10,766	\$12,261	53%
Neurosurgery	23	\$17,490	\$4,904	\$12,586	72%
Occ Med/Primary Care	61	\$14,246	\$8,444	\$5,802	41%
Physicians Fees	31	\$12,012	\$6,565	\$5,447	45%
Behavioral Health	15	\$9,360	\$6,500	\$2,860	31%
Emergency Medicine	9	\$6,950	\$1,970	\$4,980	72%
Urgent Care Center	16	\$5,873	\$3,143	\$2,730	46%
Neurology	8	\$3,060	\$1,344	\$1,716	56%
Pain Management	4	\$1,399	\$748	\$651	47%
Laboratory Services	2	\$891	\$81	\$809	91%
Out Of Network	46	\$29,675	\$23,266	\$6,409	22%
Other	11	\$9,222	\$8,663	\$559	6%
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	3	\$945	\$814	\$131	14%
Laboratory Services	2	\$250	\$250	\$0	0%
Grand Total	674	\$812,805	\$351,826	\$460,979	57%

QualCare Network Provider Participation Rate
Bill Count 93%
Provider Charges 96%

Exclusive Provider Penetration Rate
Bill Count 93%
Provider Charges 96%

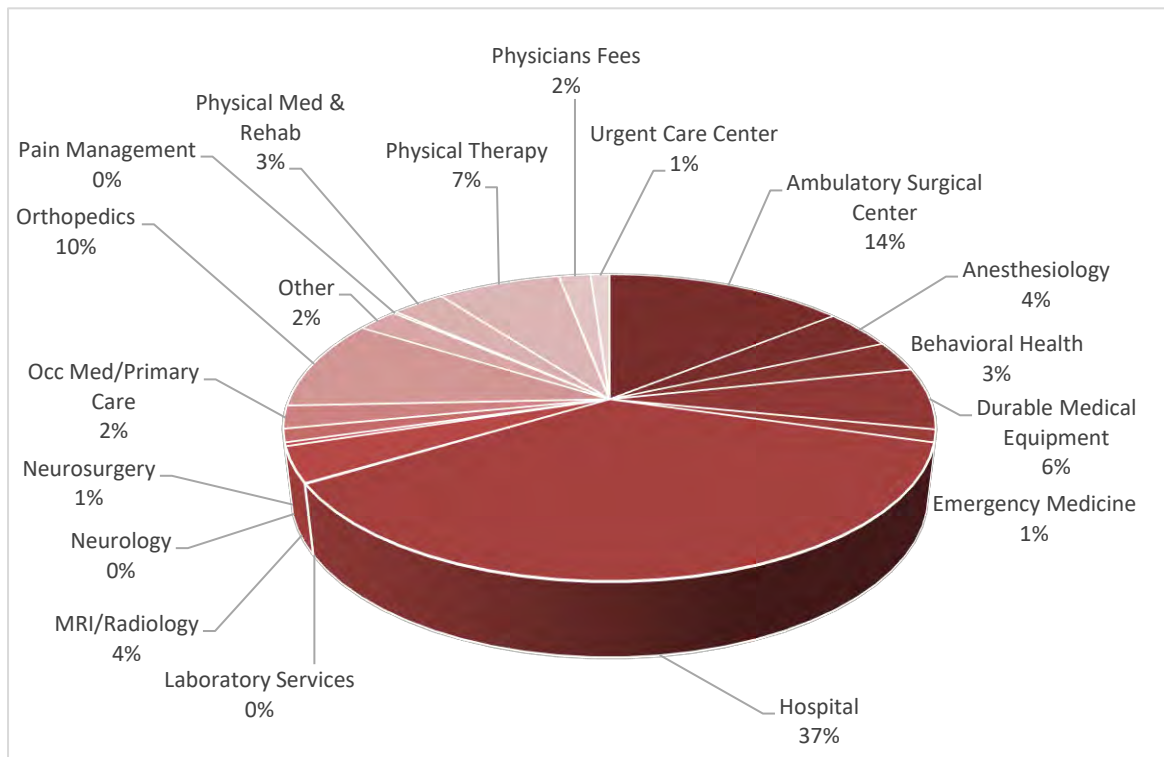


**Burlington County Municipal JIF
Top 10 Providers And Paid Provider By Specialty
1/1/2022 - 5/31/2022**

Top 10 Providers

	Bill Count	Repriced Amount
CAPITAL HEALTH SYSTEM, INC	4	\$53,860
MEMORIAL AMBULATORY SURGERY CENTER	2	\$21,688
HOME CARE CONNECT LLC	3	\$20,914
COOPER HEALTH SYSTEMS	2	\$20,418
BURLINGTON COUNTY ORTHOPAEDIC SPECIALIST P A	33	\$16,641
NEUROSURGICAL AND SPINE SPECIALIST LLC	37	\$15,693
DEBORAH HEART AND LUNG CENTER	6	\$15,153
STRIVE PHYSICAL THERAPY SPECIALISTS, LLC	154	\$14,275
VIRTUA MEMORIAL HOSPITAL BURLINGTON COUNTY INC	8	\$14,114
PREMIER ORTHO ASSOC SURGERY CENTER	2	\$13,048
Grand Total	251	\$205,804

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	124							
Maureen Steelman	34	33	31	30	7							
Kelly Roth	63	63	68	70	63							
Bettie Leavitt	5	4	3	1	1							
Maribeth Beauregard	8	5	7	29	77							
Shamik Spann	53	55	58	54	43							
Patricia Henchy	3	0	0	0	0							
Stephanie Dionisio (Supervisor)	2	1	1	1	1							
Total	272	276	284	302	316	0	0	0	0	0	0	0



Cyber Risk Management

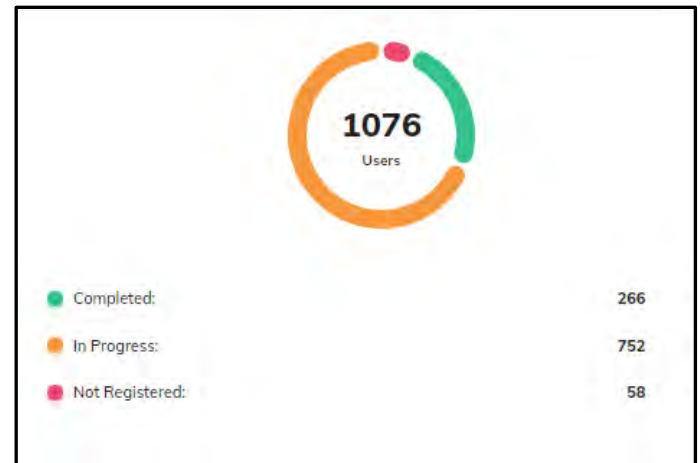
Monthly Executive Report

June 6, 2022

Wizer Training

BURLCO Training Status		
Municipality	Total Users 1076	Training Completion % 25%
Delran Township	59	46
Lumberton Township	47	44
Pemberton Borough	13	38
Chesterfield Township	14	36
Pemberton Township	99	36
Mansfield Township	77	33
Mount Laurel Township	150	33
Shamong Township	9	33
Palmyra Borough	21	29
Bordentown Township	49	28
Fieldsboro Borough	4	25
Medford Township	159	23
Bass River Township	14	21
Beverly City	19	21
Westampton Township	87	18
Tabernacle Township	24	17
Bordentown City	22	14
Delanco Township	28	14
Florence Township	60	13
New Hanover Township	8	13
Woodland Township	11	9
Southampton Township	14	7
Springfield Township	20	5
North Hanover Township	24	4
Edgewater Park Township	33	0
Hainesport Township	10	0
Riverside Township	3	0
Wrightstown Borough	4	0

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	5/16/2022	Ongoing phishing campaign
North Hanover Township	4/8/2022	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	5/2/2022	Awaiting test email confirmation
Southampton Township	5/4/2022	Ongoing phishing campaign
Springfield Township		Whitelisting confirmation not received
Tabernacle Township	5/4/2022	Ongoing phishing campaign
Westampton Township		Whitelisting confirmation not received
Woodland Township	5/11/2022	Ongoing phishing campaign
Wrightstown Borough	5/5/2022	Awaiting test email confirmation

Phishing Compliance Status			
Ongoing	20	71%	
Awaiting test email confirmation	2	7%	
Whitelisting confirmation not received	6	21%	
Not participating in program	0	0%	

D2 Cybersecurity Vulnerability & Pen Testing

BURLCO JIF	D2 Scanning & Penetration
	D2 Status
Bass River Township	Testing in progress
Beverly City	Testing in progress
Bordentown City	Testing in progress
Bordentown Township	Testing in progress
Chesterfield Township	Testing in progress
Delanco Township	Testing in progress
Delran Township	KYC & VSA not received
Edgewater Park Township	Testing in progress
Fieldsboro Borough	KYC & VSA not received
Florence Township	Testing in progress
Hainesport Township	Testing in progress
Lumberton Township	Testing in progress
Mansfield Township	KYC & VSA not received
Medford Township	Testing in progress
Mount Laurel Township	Testing in progress
New Hanover Township	KYC & VSA not received
North Hanover Township	Testing in progress
Palmyra Borough	Testing in progress
Pemberton Borough	Testing in progress
Pemberton Township	Testing in progress
Riverside Township	Testing in progress
Shamong Township	Testing in progress
Southampton Township	Testing in progress
Springfield Township	KYC & VSA not received
Tabernacle Township	Testing in progress
Westampton Township	KYC & VSA not received
Woodland Township	Testing in progress
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	22	79%	
KYC & VSA not received	6	21%	
Not participating in program	0	0%	



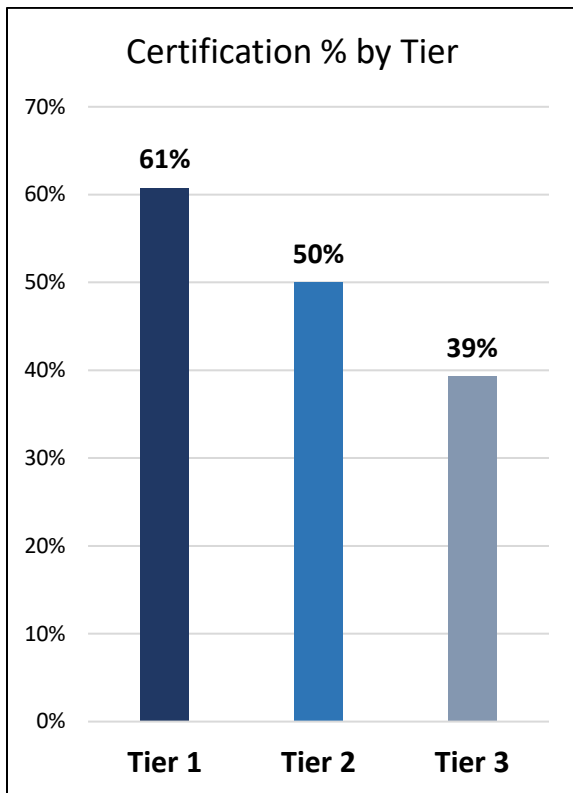
MEL's Cyber Risk Management

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	Checklist Submitted to the MEL	Approved	Incomplete	Incomplete
Edgewater Park Twp	Checklist Submitted to the MEL	Approved	Incomplete	Incomplete
Fieldsboro Twp	Waiting for Risk Questionnaire			
Florence Twp	Checklist Submitted to the MEL	Approved	Approved	Approved
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 Certification Checklist	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	17	14	11
% Approved	61%	50%	39%
Number Incomplete	2	5	8
% Incomplete	7%	18%	29%

BURLCO Compliance Status		
Waiting for Risk Questionnaire	5	18%
Waiting for Certification Checklist	5	18%
Checklist Submitted to the MEL	17	61%
Risk Questionnaire to be reviewed	1	4%

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.



Security tip of the month

✓ MFA (Multi-Factor Authentication)

What are the Types of MFA?

- Email codes
- Text and call one-time passwords (OTPs)
- Biometric verification
- Physical key
- Authenticator app

1. Email Codes

Email code is a code – either numbers, letters, or a mix of that is sent to you via email.

However, this convenience poses a significant risk factor. Authentication through email is the easiest to bypass. If someone gets into your email, they can easily defeat the two-factor authentication because they can access the code.

2. Text and Call One-Time Passwords (OTPs)

Text or Call – One Time Password authenticates you by sending you a one time password. This is identical to the email authentication but using a different deliver method.

One drawback is it has a time limit to enter the password. This can cause a problem if you have poor cellular connection and cannot retrieve the password in time.

More importantly, this authentication method is also vulnerable to hackers. They can get access to your OTP through sim cloning and sim swapping. Therefore, authentication through text and call tokens is inadvisable.

3. Biometric Verification

Biometric verification can be anything from fingerprint identification up to facial recognition. Users with smartphones or computers with this feature can further strengthen their online protection.

Although more convenient than OTPs, biometric verification is often used to replace passwords. But when used alone instead of a password, there are still gaps in protection.

4. Physical Key

A physical key is something you can hold and insert into your computer to access information and is considered one of the most secure methods of MFA.

Physical keys or tokens can be expensive to deploy to everyone.

5. Authenticator Apps

The authenticator app is an application that you download from your phone. The big companies – such as Microsoft, Google, and Apple – have their own authenticator apps for their users.

It provides you with two authentication options. You can either receive a notification that someone is trying to access your account, and you can approve or decline verification.

Or you can open the app and see the verification code that updates every thirty seconds and input it into the account you're accessing.

The authenticator app provides an outstanding balance of convenience and security. Even though this method requires a phone, a cell plan, and the application installed, it gives a smooth user experience once everything is set up.

Implementing an MFA solution is much easier said than done.

June 13, 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 May 31, 2022 for Closed Fund Years 1991 to 2017, and Fund Years 2018, 2019, 2020, 2021 and 2022. The reports, where required, are presented in a manner prescribed or permitted by the Department of Insurance and the Division of Local Government Services of the Department of Community Affairs.

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

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

INVESTMENT INTEREST & INVESTMENTS:

Interest received or accrued for the reporting period totaled \$ 12,871.50. This generated an average annual yield of .95%. However, after including an unrealized net gain of \$ 90,885.78 in the asset portfolio, the yield is adjusted to 6.69% for this period. The total overview of the asset portfolio for the fund shows a current market value of \$14,217,382.71.

RECEIPT ACTIVITY FOR THE PERIOD

Subrogation Receipts \$ 919.00 w/YTD Total \$ 25,355.69
Salvage Receipts \$ 0.00
Overpayment Reimbursements \$ 0.00
2022 Retro Program Assessments \$ 20,584.00

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 \$ 216,567.72. The claims detail shows 394 claim payments issued.

A.E.L.C.F. PARTICIPANT BALANCES AT PERIOD END: (\$ 88. Interest Allocated)

Delran Township	\$ 0.00
Chesterfield Township	\$ 2,230.00
Bordentown City	\$ 41,144.00
Bordentown Township	\$ 57,409.00
Westampton Township	\$ 10,557.00

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 \$ 16,724,562.20 to a closing balance of \$ 15,868,042.20 showing a decrease in the fund of \$ 856,520.00. 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
5/2	BORDENTOWN TWP.	2021219099	MICHAEL MOLONEY	WC	2020	250.00	
5/3	PEMBERTON BOROUGH	2019171998	JOSEPH LICATA	WC	2019	121.00	
5/3	PEMBERTON TWP.	2018121517	ANTHONY LUSTER	WC	2018	298.00	
5/17	BORDENTOWN TWP.	2021219099	MICHAEL MOLONEY	WC	2020	250.00	
TOTAL-MAY						919.00	
TOTAL-YTD							25,355.69

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

	<u>March</u>	<u>April</u>	<u>May</u>	<u>Year To Date Total</u>
Opening Balance for the Period:	18,477,712.89	17,603,177.44	16,724,562.20	
RECEIPTS:				
Interest Income (Cash)	-347,059.78	-327,492.91	90,885.79	-834,424.19
Premium Assessment Receipts	0.00	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	17,082.64	1,598.68	0.00	18,681.32
Fund Year 2020	7,685.49	3,689.83	500.00	11,875.32
Fund Year 2019	0.00	71.00	121.00	290.00
Fund Year 2018	0.00	196.00	298.00	494.00
Closed Fund Year	0.00	0.00	0.00	0.00
Total Subrogation, Salvage & Reimb.Receipts	24,768.13	5,555.51	919.00	31,340.64
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	0.00	-2,778.63	20,584.00	20,519.37
TOTAL RECEIPTS:	-322,291.65	-324,716.03	112,388.79	2,655,632.82

DISBURSEMENTS:

Net Claim Payments:

Fund Year 2022	75,890.00	58,782.22	87,944.89	256,610.44
Fund Year 2021	90,467.28	40,741.62	41,889.91	379,242.38
Fund Year 2020	38,793.14	11,632.72	14,386.22	109,734.24
Fund Year 2019	17,279.53	17,691.66	29,865.50	112,075.54
Fund Year 2018	129,479.80	426.92	37,706.50	190,527.92
Closed Fund Year	0.00	0.00	0.00	0.00
Total Net Claim Payments	351,909.75	129,275.14	211,793.02	1,048,190.52

Exp.& Admin Bill List Payments:

Exp. & Cont. Charges FY 2023	0.00	0.00	0.00	0.00
Exp. & Cont. Charges FY 2022	199,626.23	90,221.77	102,947.02	690,018.33
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	595,058.75	1,190,117.50
POL/EPL Policy Premium FY 2022	0.00	392,865.00	0.00	785,730.00
M.E.L. Premium FY 2021	0.00	0.00	0.00	0.00
Exp. & Cont. Charges FY 2021	0.00	48,761.90	59,100.00	127,628.27
Exp. & Cont. Charges FY 2020	707.82	0.00	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	10.00	10.00
Closed Fund Year	0.00	0.00	0.00	3,274.00
Total Bill List Payments	200,334.05	531,848.67	757,115.77	2,936,100.90
Net Bank Services Fees	0.00	0.00	0.00	0.00
Other	0.00	0.00	0.00	0.00
TOTAL DISBURSEMENTS:	552,243.80	661,123.81	968,908.79	3,984,291.42

Closing Balance for the Period:

17,603,177.44	16,617,337.60	15,868,042.20
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Account Net Cash Change During the Period:

Operating Account	-526,217.88	-657,297.41	-946,597.18	1,016,705.10
JCMI Investment Account	-348,317.57	-328,434.52	90,077.18	-1,344,945.21
Investment Account	0.00	-107.91	0.00	-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:	-874,535.45	-985,839.84	-856,520.00	-1,328,658.60

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 May
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	\$16,724,561.46	114.93	-	2,496,141.00	100,000.00	1,000.00	14,127,305.53
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	-\$633.84	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	-\$633.84
5 Interest Paid - Cash Instr.s	\$13,505.34	\$0.00	\$0.00	\$808.60	\$0.00	\$0.00	\$12,696.74
6 Interest Paid - Term Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
7 Realized Gain (Loss)	\$78,014.28	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$78,014.28
8 Net Investment Income	\$90,885.78	\$0.00	\$0.00	\$808.60	\$0.00	\$0.00	\$90,077.18
9 Deposits - Purchases	\$990,411.79	\$0.00	\$0.00	\$21,503.00	\$211,793.02	\$757,115.77	\$0.00
10 (Withdrawals - Sales)	-\$1,937,817.58	\$0.00	\$0.00	-\$968,908.79	-\$211,793.02	-\$757,115.77	\$0.00
Ending Cash & Investment Bal:	\$15,868,041.45	\$114.93	\$0.00	\$1,549,543.81	\$100,000.00	\$1,000.00	\$14,217,382.71
Ending Interest Accrual Balanc	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Plus Outstanding Checks	\$92,671.50	\$0.00	\$0.00	\$822.00	\$57,102.50	\$34,747.00	\$0.00
(Less Deposits in Transit)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Balance per Bank	\$15,960,712.95	\$114.93	\$0.00	\$1,550,365.81	\$157,102.50	\$35,747.00	\$14,217,382.71

Investment Income Allocation												
ETE		Property	Liability	Auto	Workers Comp	Deductible	Contingency	POLEPL	EJIF	MEL	Admin	Total
2022	Opening Cash & Investment	65,682.20	182,813.91	46,146.35	628,521.83	192,320.23	39,881.35	(454,963.00)	(28,161.77)	327,904.88	131,754.31	\$1,131,900.28
	Opening Interest Accrual B	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	\$0.00
	1 Interest Accrued and/or Int	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	2 Interest Accrued - discount	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	3 zation and/or Interest Cost)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	4 Accretion	-\$2.37	-\$6.58	-\$1.66	-\$22.63	-\$6.93	-\$1.44	\$0.00	\$0.00	-\$11.81	-\$4.74	-\$58.15
	5 Interest Paid - Cash Instr.s	\$50.39	\$140.26	\$35.40	\$482.22	\$147.55	\$30.60	\$0.00	\$0.00	\$251.58	\$101.09	\$1,239.09
	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)	\$291.10	\$810.21	\$204.52	\$2,785.55	\$852.35	\$176.75	\$0.00	\$0.00	\$1,453.24	\$583.92	\$7,157.65
	8 Net Investment Income	\$339.13	\$943.89	\$238.26	\$3,245.14	\$992.97	\$205.91	\$0.00	\$0.00	\$1,693.01	\$680.26	\$8,338.58
	9 Interest Accrued - Net Char	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	Ending Cash & Investment	\$41,609.88	\$183,694.05	\$44,251.42	\$570,430.46	\$193,313.20	\$40,087.26	-\$454,963.00	-\$28,161.77	-\$265,460.86	\$29,477.56	\$354,278.19
	Ending Interest Accrual Ba	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

		Property	Liability	Auto	Workers Comp	Deductible	Contingency	POLEPL	EJIF	MEL	Admin	Total
2021	Opening Cash & Investment	(128,933.31)	449,510.91	103,604.31	683,380.67	483,902.41	0.00	(51,330.35)	(3.96)	49,186.62	210,972.64	\$1,800,289.94
	Opening Interest Accrual B	(1.52)	5.21	1.20	(1.71)	5.70	0.00	(0.11)	(1.62)	(23.92)	(11.01)	-\$27.79
	1 Interest Accrued and/or Int	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	2 Interest Accrued - discount	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	3 zation and/or Interest Cost)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	4 Accretion	\$0.00	-\$16.19	-\$3.73	-\$24.61	-\$17.42	\$0.00	\$0.00	\$0.00	-\$1.77	-\$7.60	-\$71.32
	5 Interest Paid - Cash Instr.s	\$0.00	\$344.88	\$79.49	\$524.31	\$371.26	\$0.00	\$0.00	\$0.00	\$37.74	\$161.86	\$1,519.53
	6 Interest Paid - Term Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	7 Realized Gain (Loss)	\$0.00	\$1,992.19	\$459.17	\$3,028.68	\$2,144.61	\$0.00	\$0.00	\$0.00	\$217.99	\$935.01	\$8,777.65
	8 Net Investment Income	\$0.00	\$2,320.88	\$534.92	\$3,528.38	\$2,498.45	\$0.00	\$0.00	\$0.00	\$253.96	\$1,089.28	\$10,225.87
	9 Interest Accrued - Net Char	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	Ending Cash & Investment	-\$129,903.31	\$442,676.79	\$104,139.23	\$655,144.14	\$486,400.86	\$0.00	-\$51,330.35	-\$3.96	\$49,440.58	\$152,961.92	\$1,709,525.90
	Ending Interest Accrual Ba	-\$1.52	\$5.21	\$1.20	-\$1.71	\$5.70	\$0.00	-\$0.11	-\$1.62	-\$23.92	-\$11.01	-\$27.79

		Property	Liability	Auto	Workers Comp	Deductible	Contingency	POLEPL	EJIF	MEL	Admin	Total
2020	Opening Cash & Investment	29,974.22	353,654.16	89,954.56	748,566.34	408,485.32	47,643.68	640.45	0.97	(4,674.25)	120,313.11	\$1,794,558.56
	Opening Interest Accrual B	(0.51)	1.22	0.34	(2.21)	2.24	0.22	0.00	0.00	0.88	(1.87)	\$0.32
	1 Interest Accrued and/or Int	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	2 Interest Accrued - discount	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	3 zation and/or Interest Cost)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	4 Accretion	-\$1.08	-\$12.73	-\$3.24	-\$26.95	-\$14.71	-\$1.72	-\$0.02	-\$0.00	\$0.00	-\$4.33	-\$64.79
	5 Interest Paid - Cash Instr.s	\$23.00	\$271.33	\$69.02	\$574.32	\$313.40	\$36.55	\$0.49	\$0.00	\$0.00	\$92.31	\$1,380.42
	6 Interest Paid - Term Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	7 Realized Gain (Loss)	\$132.84	\$1,567.36	\$398.67	\$3,317.58	\$1,810.37	\$211.15	\$2.84	\$0.00	\$0.00	\$533.22	\$7,974.04
	8 Net Investment Income	\$154.76	\$1,825.96	\$464.45	\$3,864.94	\$2,109.06	\$245.99	\$3.31	\$0.01	\$0.00	\$621.19	\$9,289.67
	9 Interest Accrued - Net Char	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	Ending Cash & Investment	\$28,407.40	\$348,953.13	\$88,802.51	\$748,410.15	\$410,594.38	\$47,889.67	\$643.76	\$0.98	-\$4,674.25	\$141,518.30	\$1,810,546.03
	Ending Interest Accrual Ba	-\$0.51	\$1.22	\$0.34	-\$2.21	\$2.24	\$0.22	\$0.00	\$0.00	\$0.88	-\$1.87	\$0.32

		Property	Liability	Auto	Workers Comp	Deductible	Contingency	POLEPL	EJIF	MEL	Admin	Total
2019	Opening Cash & Investment	36,441.25	338,948.67	98,928.98	380,675.30	176,623.51	0.00	180.48	115.71	14,338.57	108,251.95	\$1,154,504.42
	Opening Interest Accrual B	0.59	0.97	0.28	(3.01)	(0.58)	0.00	0.00	0.00	0.05	0.45	-\$1.25
	1 Interest Accrued and/or Int	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	2 Interest Accrued - discount	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	3 zation and/or Interest Cost)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	4 Accretion	-\$1.31	-\$12.20	-\$3.56	-\$13.71	-\$6.36	\$0.00	-\$0.01	-\$0.00	-\$0.52	-\$3.90	-\$41.57
	5 Interest Paid - Cash Instr.s	\$27.96	\$260.05	\$75.90	\$292.06	\$135.51	\$0.00	\$0.14	\$0.09	\$11.00	\$83.05	\$885.76
	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)	\$161.50	\$1,502.19	\$438.44	\$1,687.12	\$782.78	\$0.00	\$0.80	\$0.51	\$63.55	\$479.76	\$5,116.66
	8 Net Investment Income	\$188.15	\$1,750.03	\$510.78	\$1,965.47	\$911.93	\$0.00	\$0.93	\$0.60	\$74.03	\$558.92	\$5,960.84
	9 Interest Accrued - Net Char	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	Ending Cash & Investment	\$36,629.40	\$322,393.41	\$99,439.77	\$371,201.57	\$177,535.44	\$0.00	\$181.41	\$116.31	\$14,412.60	\$108,810.87	\$1,130,720.78
	Ending Interest Accrual Ba	\$0.59	\$0.97	\$0.28	-\$3.01	-\$0.58	\$0.00	\$0.00	\$0.00	\$0.05	\$0.45	-\$1.25

		Property	Liability	Auto	Workers Comp	Deductible	Contingency	POLEPL	EJIF	MEL	Admin	Total
2018	Opening Cash & Investment	32,858.80	(155,007.54)	55,974.29	(39,650.61)	(15,569.47)	0.00	24,876.04	163.73	14,366.98	140,485.45	\$58,497.67
	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	-\$1.18	\$0.00	-\$2.02	\$0.00	\$0.00	\$0.00	-\$0.90	-\$0.01	-\$0.52	-\$5.06	-\$9.68
	5 Interest Paid - Cash Instr.s	\$25.21	\$0.00	\$42.94	\$0.00	\$0.00	\$0.00	\$19.09	\$0.13	\$11.02	\$107.78	\$206.17
	6 Interest Paid - Term Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	7 Realized Gain (Loss)	\$145.63	\$0.00	\$248.07	\$0.00	\$0.00	\$0.00	\$110.25	\$0.73	\$63.67	\$622.62	\$1,190.97
	8 Net Investment Income	\$169.65	\$0.00	\$289.00	\$0.00	\$0.00	\$0.00	\$128.44	\$0.85	\$74.18	\$725.34	\$1,387.46
	9 Interest Accrued - Net Change	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	Ending Cash & Investment	\$33,028.46	-\$164,304.04	\$56,263.29	-\$67,762.61	-\$15,569.47	\$0.00	\$25,004.47	\$164.57	\$14,441.16	\$141,210.79	\$22,476.62
	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	9,902,593.95	\$9,902,593.95
	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	-\$356.57	-\$356.57
	5 Interest Paid - Cash Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$7,597.51	\$7,597.51
	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	\$43,887.41	\$43,887.41
	8 Net Investment Income	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$51,128.35	\$51,128.35
	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	\$9,953,722.30	\$9,953,722.30
	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

Statement of Change in Net Assets
Market Value

		05/31/2022			
		Current Period		Fiscal Year To Date	
		05/01/2022	05/31/2022	01/01/2022	05/31/2022
NET ASSETS - BEGINNING OF PERIOD			14,127,305.53		15,455,103.01
			<u>14,127,305.53</u>		<u>15,455,103.01</u>
RECEIPTS					
INVESTMENT INCOME					
INTEREST	14,237.09			67,856.20	
UNREALIZED GAIN/LOSS-INVESTMENT	78,014.28			-794,644.51	
ACCRETION/AMORTIZATION	-633.84			-3,112.78	
TOTAL INVESTMENT INCOME			<u>91,617.53</u>		<u>-729,901.09</u>
TOTAL RECEIPTS			<u>91,617.53</u>		<u>-729,901.09</u>
DISBURSEMENTS					
ADMINISTRATIVE EXPENSES					
TRUSTEE/CUSTODIAN	355.47			1,804.45	
INVESTMENT ADVISORY FEES	829.41			4,210.31	
CONSULTING	355.47			1,804.45	
TOTAL ADMINISTRATIVE EXPENSES			<u>1,540.35</u>		<u>7,819.21</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>1,540.35</u>		<u>507,819.21</u>
NET ASSETS - END OF PERIOD			<u><u>14,217,382.71</u></u>		<u><u>14,217,382.71</u></u>

Transaction Detail
Reported By Transaction Category

Report ID: IACS0008

Base Currency: USD

MX6F96590902 - BURLINGTON CNTY JIF

05/01/2022 - 05/31/2022

Status: FINAL

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

RECEIPTS AND DISBURSEMENT TRANSACTIONS

AMORTIZATION/ACCRETION

U.S. DOLLAR

BVA	0.000	MEL JCMi ACCOUNT	05/31/2022	0.000000	-485.70	0.00	0.00
	99VVB5Y75	AMORIZATION/ACCRETION INCOME	03/01/2021	0.000000	-485.70	0.00	0.00
		20220607O000030	05/31/2022				

BVA	0.000	MEL JCMi ACCOUNT	05/31/2022	0.000000	-105.44	0.00	0.00
	99VVB5Y75	AMORIZATION/ACCRETION INCOME	10/19/2021	0.000000	-105.44	0.00	0.00
		20220607O000090	05/31/2022				

BVA	0.000	MEL JCMi ACCOUNT	05/31/2022	0.000000	-42.70	0.00	0.00
	99VVB5Y75	AMORIZATION/ACCRETION INCOME	01/03/2022	0.000000	-42.70	0.00	0.00
		20220607O000160	05/31/2022				

TOTAL U.S. DOLLAR AMORTIZATION/ACCRETION:	-633.84	0.00	0.00
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	-633.84	0.00	0.00
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TOTAL AMORTIZATION/ACCRETION RECEIPTS AND DISBURSEMENT TRANSACTIONS:	-633.84	0.00	0.00
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FUND ALLOCATED EARNINGS

U.S. DOLLAR

BVA	0.000	MEL JCMi ACCOUNT	05/31/2022	0.000000	59,782.05	0.00	0.00
	99VVB5Y75	UNREALIZED GAIN/LOSS	03/01/2021	0.000000	59,782.05	0.00	0.00
		20220607O000010	05/31/2022				

BVA	0.000	MEL JCMi ACCOUNT	05/31/2022	0.000000	10,909.67	0.00	0.00
	99VVB5Y75	INTEREST INCOME	03/01/2021	0.000000	10,909.67	0.00	0.00
		20220607O000020	05/31/2022				

Transaction Detail
Reported By Transaction Category

Report ID: IACS0008

Base Currency: USD

MX6F96590902 - BURLINGTON CNTY JIF

05/01/2022 - 05/31/2022

Status: FINAL

Trans Code	Shares/Par	Description	Trade Date	Price	Cost	Amount	Net Gain/Loss
Link Ref	Security Id	Broker	C. Settle Date	Local/Base	Local/Base	Local/Base	Local/Base
		Transaction No./Client Ref No.	Reported Date				
BVA	0.000	MEL JCM I ACCOUNT	05/31/2022	0.000000	-622.76	0.00	0.00
	99VVB5Y75	TRUSTEE/CUSTODN FEES	03/01/2021	0.000000	-622.76	0.00	0.00
		20220607O000040	05/31/2022				
BVA	0.000	MEL JCM I ACCOUNT	05/31/2022	0.000000	-635.56	0.00	0.00
	99VVB5Y75	INVEST MANAGER FEES	03/01/2021	0.000000	-635.56	0.00	0.00
		20220607O000050	05/31/2022				
BVA	0.000	MEL JCM I ACCOUNT	05/31/2022	0.000000	-272.39	0.00	0.00
	99VVB5Y75	CONSULTING FEES	03/01/2021	0.000000	-272.39	0.00	0.00
		20220607O000060	05/31/2022				
BVA	0.000	MEL JCM I ACCOUNT	05/31/2022	0.000000	12,977.61	0.00	0.00
	99VVB5Y75	UNREALIZED GAIN/LOSS	10/19/2021	0.000000	12,977.61	0.00	0.00
		20220607O000070	05/31/2022				
BVA	0.000	MEL JCM I ACCOUNT	05/31/2022	0.000000	2,368.29	0.00	0.00
	99VVB5Y75	INTEREST INCOME	10/19/2021	0.000000	2,368.29	0.00	0.00
		20220607O000080	05/31/2022				
BVA	0.000	MEL JCM I ACCOUNT	05/31/2022	0.000000	-135.19	0.00	0.00
	99VVB5Y75	TRUSTEE/CUSTODN FEES	10/19/2021	0.000000	-135.19	0.00	0.00
		20220607O000100	05/31/2022				
BVA	0.000	MEL JCM I ACCOUNT	05/31/2022	0.000000	-137.97	0.00	0.00
	99VVB5Y75	INVEST MANAGER FEES	10/19/2021	0.000000	-137.97	0.00	0.00
		20220607O000110	05/31/2022				

Transaction Detail
Reported By Transaction Category

Report ID: IACS0008

Base Currency: USD

MX6F96590902 - BURLINGTON CNTY JIF

05/01/2022 - 05/31/2022

Status: FINAL

Trans Code	Shares/Par	Description	Trade Date	Price	Cost	Amount	Net Gain/Loss
Link Ref	Security Id	Broker	C. Settle Date	Local/Base	Local/Base	Local/Base	Local/Base
		Transaction No./Client Ref No.	Reported Date				
BVA	0.000	MEL JCMJ ACCOUNT	05/31/2022	0.000000	-59.13	0.00	0.00
	99VVB5Y75	CONSULTING FEES	10/19/2021	0.000000	-59.13	0.00	0.00
		20220607O000120	05/31/2022				
BVA	0.000	MEL JCMJ ACCOUNT	05/31/2022	0.000000	0.01	0.00	0.00
	99VVB5Y75	UNREALIZED GAIN/LOSS	12/01/2021	0.000000	0.01	0.00	0.00
		20220607O000130	05/31/2022				
BVA	0.000	MEL JCMJ ACCOUNT	05/31/2022	0.000000	5,255.77	0.00	0.00
	99VVB5Y75	UNREALIZED GAIN/LOSS	01/03/2022	0.000000	5,255.77	0.00	0.00
		20220607O000140	05/31/2022				
BVA	0.000	MEL JCMJ ACCOUNT	05/31/2022	0.000000	959.13	0.00	0.00
	99VVB5Y75	INTEREST INCOME	01/03/2022	0.000000	959.13	0.00	0.00
		20220607O000150	05/31/2022				
BVA	0.000	MEL JCMJ ACCOUNT	05/31/2022	0.000000	-54.75	0.00	0.00
	99VVB5Y75	TRUSTEE/CUSTODN FEES	01/03/2022	0.000000	-54.75	0.00	0.00
		20220607O000170	05/31/2022				
BVA	0.000	MEL JCMJ ACCOUNT	05/31/2022	0.000000	-55.88	0.00	0.00
	99VVB5Y75	INVEST MANAGER FEES	01/03/2022	0.000000	-55.88	0.00	0.00
		20220607O000180	05/31/2022				
BVA	0.000	MEL JCMJ ACCOUNT	05/31/2022	0.000000	-23.95	0.00	0.00
	99VVB5Y75	CONSULTING FEES	01/03/2022	0.000000	-23.95	0.00	0.00
		20220607O000190	05/31/2022				

Transaction Detail
Reported By Transaction Category

Report ID: IACS0008

Base Currency: USD

MX6F96590902 - BURLINGTON CNTY JIF

05/01/2022 - 05/31/2022

Status: FINAL

Trans Code	Shares/Par	Description	Trade Date	Price	Cost	Amount	Net Gain/Loss
Link Ref	Security Id	Broker	C. Settle Date	Local/Base	Local/Base	Local/Base	Local/Base
		Transaction No./Client Ref No.	Reported Date				
BVA	0.000	MEL JCM I ACCOUNT	05/31/2022	0.000000	350.37	0.00	0.00
	99VVB5Y75	TRUSTEE/CUSTODN FEES	03/01/2021	0.000000	350.37	0.00	0.00
		20220607O000200	05/31/2022				
BVA	0.000	MEL JCM I ACCOUNT	05/31/2022	0.000000	76.06	0.00	0.00
	99VVB5Y75	TRUSTEE/CUSTODN FEES	10/19/2021	0.000000	76.06	0.00	0.00
		20220607O000210	05/31/2022				
BVA	0.000	MEL JCM I ACCOUNT	05/31/2022	0.000000	30.80	0.00	0.00
	99VVB5Y75	TRUSTEE/CUSTODN FEES	01/03/2022	0.000000	30.80	0.00	0.00
		20220607O000220	05/31/2022				
BVA	0.000	MEL JCM I ACCOUNT	05/31/2022	0.000000	-1.16	0.00	0.00
	99VVB5Y75	UGL ADJ 053122	03/01/2021	0.000000	-1.16	0.00	0.00
		20220608A000010	05/31/2022				

TOTAL U.S. DOLLAR FUND ALLOCATED EARNINGS:

90,711.02	0.00	0.00
90,711.02	0.00	0.00

TOTAL FUND ALLOCATED EARNINGS RECEIPTS AND DISBURSEMENT TRANSACTIONS:

90,711.02	0.00	0.00
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TOTAL RECEIPTS AND DISBURSEMENT TRANSACTIONS:

90,077.18	0.00	0.00
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TOTAL TRANSACTIONS BASE:

90,077.18	0.00	0.00
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MX6F96590902 - BURLINGTON CNTY JIF
05/31/2022
Status: FINAL

Shares/Par	Description	Price	Cost	Net Income	Market Value	Percent Of Total	Net Unrealized
Security ID	Link Ref	Local/Base	Local/Base	Receivable	Local/Base		Gain/Loss
				Local/Base			Local/Base
UNIT OF PARTICIPATION							
U.S. DOLLAR							
UNITED STATES							
1,495,528.547	MEL JCMI ACCOUNT	9.5066	14,217,382.71	0.00	14,217,382.71		0.00
99VVB5Y75		9.5066	14,217,382.71	0.00	14,217,382.71	100.00	0.00

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

Current Fund Year: 2022 Month Ending: May											
	Property	Liability	Auto	Workers Comp	Deductible	Contingency	POLEPL	EJIF	MEL	Admin	TOTAL
OPEN BALANCE	36,023.16	1,169,920.11	394,608.49	2,401,493.53	1,245,762.00	87,525.03	(480,596.38)	(27,885.32)	401,122.80	11,496,588.79	16,724,562.20
RECEIPTS											
Assessments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Refunds	0.00	0.00	0.00	919.00	0.00	0.00	0.00	0.00	0.00	0.00	919.00
Invest Pymnts	857.63	6,888.48	2,051.63	12,691.84	6,557.83	455.06	133.60	1.46	2,109.80	59,772.32	91,519.65
Invest Adj	(5.94)	(47.70)	(14.21)	(87.90)	(45.42)	(3.16)	(0.93)	(0.01)	(14.62)	(413.97)	(633.86)
Subtotal Invest	851.69	6,840.78	2,037.42	12,603.94	6,512.41	451.90	132.67	1.45	2,095.18	59,358.35	90,885.79
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	20,584.00	20,584.00
TOTAL	851.69	6,840.78	2,037.42	13,522.94	6,512.41	451.90	132.67	1.45	2,095.18	79,942.35	112,388.79
EXPENSES											
Claims Transfers	27,103.02	43,347.55	3,749.69	137,592.76	0.00	0.00	0.00	0.00	0.00	0.00	211,793.02
Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	595,058.75	162,047.02	757,105.77
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	10.00	10.00
TOTAL	27,103.02	43,347.55	3,749.69	137,592.76	0.00	0.00	0.00	0.00	595,058.75	162,057.02	968,908.79
END BALANCE	9,771.83	1,133,413.34	392,896.22	2,277,423.71	1,252,274.41	87,976.93	(480,463.71)	(27,883.87)	(191,840.77)	11,414,474.12	15,868,042.20

0.01 0.01

REPORT STATUS SECTION

Report Month: May

		Balance Differences
Opening Balances:	Opening Balances are equal	\$0.00
Imprest Transfers:	Imprest Totals are equal	\$0.00
Investment Balances:	Investment Payment Balances are equal	\$0.00
	Investment Adjustment Balances are equal	\$0.00
Ending Balances:	Ending Balances are equal	\$0.00
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 unreconcil / Max/Min	0.00 0.00

SUMMARY OF CASH TRANSACTIONS											
FUND YEAR		2022									
Month Ending:	May										
	Property	Liability	Auto	Workers Comp	Deductible	Contingency	POLEPL	EJIF	MEL	Admin	TOTAL
OPEN BALANCE	65,682.20	182,813.91	46,146.35	628,521.83	192,320.23	39,881.35	(454,963.00)	(28,161.77)	327,904.88	131,754.31	1,131,900.28
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	341.49	950.47	239.92	3,267.77	999.90	207.35	0.00	0.00	1,704.82	685.01	8,396.73
Invest Adj	(2.37)	(6.58)	(1.66)	(22.63)	(6.93)	(1.44)	0.00	0.00	(11.81)	(4.74)	(58.16)
Subtotal Invest	339.12	943.89	238.26	3,245.14	992.97	205.91	0.00	0.00	1,693.01	680.27	8,338.57
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	339.12	943.89	238.26	3,245.14	992.97	205.91	0.00	0.00	1,693.01	680.27	8,338.57
EXPENSES											0.00
Claims Transfers	24,411.44	63.75	2,133.19	61,336.51	0.00	0.00	0.00	0.00	0.00	0.00	87,944.89
Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	595,058.75	102,947.02	698,005.77
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	10.00	10.00
TOTAL	24,411.44	63.75	2,133.19	61,336.51	0.00	0.00	0.00	0.00	595,058.75	102,957.02	785,960.66
END BALANCE	41,609.88	183,694.05	44,251.42	570,430.46	193,313.20	40,087.26	(454,963.00)	(28,161.77)	(265,460.86)	29,477.56	354,278.19

SUMMARY OF CASH TRANSACTIONS											
FUND YEAR		2021									
Month Ending:	May										
	Property	Liability	Auto	Workers Comp	Deductible	Contingency	POLEPL	EJIF	MEL	Admin	TOTAL
OPEN BALANCE	(128,933.31)	449,510.91	103,604.31	683,380.67	483,902.41	0.00	(51,330.35)	(3.96)	49,186.62	210,972.64	1,800,289.94
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	2,337.07	538.65	3,552.99	2,515.87	0.00	0.00	0.00	255.73	1,096.88	10,297.19
Invest Adj	0.00	(16.19)	(3.73)	(24.61)	(17.42)	0.00	0.00	0.00	(1.77)	(7.60)	(71.32)
Subtotal Invest	0.00	2,320.88	534.92	3,528.38	2,498.45	0.00	0.00	0.00	253.96	1,089.28	10,225.87
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	0.00	2,320.88	534.92	3,528.38	2,498.45	0.00	0.00	0.00	253.96	1,089.28	10,225.87
EXPENSES											
Claims Transfers	970.00	9,155.00	0.00	31,764.91	0.00	0.00	0.00	0.00	0.00	0.00	41,889.91
Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	59,100.00	59,100.00
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	970.00	9,155.00	0.00	31,764.91	0.00	0.00	0.00	0.00	0.00	59,100.00	100,989.91
END BALANCE	(129,903.31)	442,676.79	104,139.23	655,144.14	486,400.86	0.00	(51,330.35)	(3.96)	49,440.58	152,961.92	1,709,525.90

SUMMARY OF CASH TRANSACTIONS											
FUND YEAR	2020										
Month Ending:	May										
	Property	Liability	Auto	Workers Comp	Deductible	Contingency	POLEPL	EJIF	MEL	Admin	TOTAL
OPEN BALANCE	29,974.22	353,654.16	89,954.56	748,566.34	408,485.32	47,643.68	640.45	0.97	(4,674.25)	120,313.11	1,794,558.56
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	500.00	0.00	0.00	0.00	0.00	0.00	0.00	500.00
Invest Pymnts	155.84	1,838.70	467.69	3,891.90	2,123.77	247.71	3.33	0.01	0.00	625.52	9,354.47
Invest Adj	(1.08)	(12.73)	(3.24)	(26.95)	(14.71)	(1.72)	(0.02)	0.00	0.00	(4.33)	(64.78)
Subtotal Invest	154.76	1,825.97	464.45	3,864.95	2,109.06	245.99	3.31	0.01	0.00	621.19	9,289.69
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	20,584.00	20,584.00
TOTAL	154.76	1,825.97	464.45	4,364.95	2,109.06	245.99	3.31	0.01	0.00	21,205.19	30,373.69
EXPENSES											
Claims Transfers	1,721.58	6,527.00	1,616.50	4,521.14	0.00	0.00	0.00	0.00	0.00	0.00	14,386.22
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	1,721.58	6,527.00	1,616.50	4,521.14	0.00	0.00	0.00	0.00	0.00	0.00	14,386.22
END BALANCE	28,407.40	348,953.13	88,802.51	748,410.15	410,594.38	47,889.67	643.76	0.98	(4,674.25)	141,518.30	1,810,546.03

SUMMARY OF CASH TRANSACTIONS											
FUND YEAR	2019										
Month Ending:	May										
	Property	Liability	Auto	Workers Comp	Deductible	Contingency	POLEPL	EJIF	MEL	Admin	TOTAL
OPEN BALANCE	36,441.25	338,948.67	98,928.98	380,675.30	176,623.51	0.00	180.48	115.71	14,338.57	108,251.95	1,154,504.42
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	121.00	0.00	0.00	0.00	0.00	0.00	0.00	121.00
Invest Pymnts	189.46	1,762.24	514.35	1,979.18	918.29	0.00	0.94	0.60	74.55	562.82	6,002.43
Invest Adj	(1.31)	(12.20)	(3.56)	(13.71)	(6.36)	0.00	(0.01)	0.00	(0.52)	(3.90)	(41.57)
Subtotal Invest	188.15	1,750.04	510.79	1,965.47	911.93	0.00	0.93	0.60	74.03	558.92	5,960.86
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	188.15	1,750.04	510.79	2,086.47	911.93	0.00	0.93	0.60	74.03	558.92	6,081.86
EXPENSES											
Claims Transfers	0.00	18,305.30	0.00	11,560.20	0.00	0.00	0.00	0.00	0.00	0.00	29,865.50
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	18,305.30	0.00	11,560.20	0.00	0.00	0.00	0.00	0.00	0.00	29,865.50
END BALANCE	36,629.40	322,393.41	99,439.77	371,201.57	177,535.44	0.00	181.41	116.31	14,412.60	108,810.87	1,130,720.78

SUMMARY OF CASH TRANSACTIONS											
FUND YEAR	2018										
Month Ending:	May										
	Property	Liability	Auto	Workers Comp	Deductible	Contingency	POLEPL	EJIF	MEL	Admin	TOTAL
OPEN BALANCE	32,858.80	(155,007.54)	55,974.29	(39,650.61)	(15,569.47)	0.00	24,876.04	163.73	14,366.98	140,485.45	58,497.67
RECEIPTS											
Assessments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Refunds	0.00	0.00	0.00	298.00	0.00	0.00	0.00	0.00	0.00	0.00	298.00
Invest Pymnts	170.84	0.00	291.02	0.00	0.00	0.00	129.33	0.85	74.70	730.40	1,397.14
Invest Adj	(1.18)	0.00	(2.02)	0.00	0.00	0.00	(0.90)	(0.01)	(0.52)	(5.06)	(9.69)
Subtotal Invest	169.66	0.00	289.00	0.00	0.00	0.00	128.43	0.84	74.18	725.34	1,387.45
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	169.66	0.00	289.00	298.00	0.00	0.00	128.43	0.84	74.18	725.34	1,685.45
EXPENSES											
Claims Transfers	0.00	9,296.50	0.00	28,410.00	0.00	0.00	0.00	0.00	0.00	0.00	37,706.50
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	9,296.50	0.00	28,410.00	0.00	0.00	0.00	0.00	0.00	0.00	37,706.50
END BALANCE	33,028.46	(164,304.04)	56,263.29	(67,762.61)	(15,569.47)	0.00	25,004.47	164.57	14,441.16	141,210.79	22,476.62

SUMMARY OF CASH TRANSACTIONS											
FUND YEAR	Closed FY										
Month Ending:	May										
	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	9,902,593.95	9,902,593.95
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	51,484.92	51,484.92
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	(356.57)	(356.57)
Subtotal Invest	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	51,128.35	51,128.35
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	51,128.35	51,128.35
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	9,953,722.30	9,953,722.30

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

Month
Current Fund Year

May
2022

Policy Year	Coverage	1.	2.	3.	4.	5.	6.	7.	8.
		Calc. Net Paid Thru Last Month	Monthly Net Paid May	Monthly Recoveries May	Calc. Net Paid Thru May	TPA Net Paid Thru May	Variance To Be Reconciled	Delinquent Unreconciled Variance From	Change This Month
2022	Property	61,519.58	24,411.44	0.00	85,931.02	85,931.02	0.00	0.00	0.00
	Liability	2,777.50	63.75	0.00	2,841.25	2,841.25	0.00	0.00	0.00
	Auto	250.00	2,133.19	0.00	2,383.19	2,383.19	0.00	0.00	0.00
	Workers Comp	104,118.47	61,336.51	0.00	165,454.98	165,454.98	0.00	0.00	0.00
	Total	168,665.55	87,944.89	0.00	256,610.44	256,610.44	0.00	0.00	0.00
2021	Property	432,140.01	970.00	0.00	433,110.01	433,110.01	(0.00)	(0.00)	0.00
	Liability	28,353.24	9,155.00	0.00	37,508.24	37,508.24	0.00	(0.00)	0.00
	Auto	15,319.15	0.00	0.00	15,319.15	15,319.15	0.00	0.00	0.00
	Workers Comp	1,223,636.94	31,764.91	0.00	1,255,401.85	1,255,401.85	(0.00)	0.00	(0.00)
	Total	1,699,449.34	41,889.91	0.00	1,741,339.25	1,741,339.25	(0.00)	(0.00)	(0.00)
2020	Property	369,222.37	1,721.58	0.00	370,943.95	370,943.95	(0.00)	(0.00)	0.00
	Liability	88,686.82	6,527.00	0.00	95,213.82	95,213.82	(0.00)	(0.00)	0.00
	Auto	33,578.44	1,616.50	0.00	35,194.94	35,194.94	0.00	0.00	0.00
	Workers Comp	1,164,652.31	4,521.14	500.00	1,168,673.45	1,168,673.45	(0.00)	(0.00)	0.00
	Total	1,656,139.94	14,386.22	500.00	1,670,026.16	1,670,026.16	(0.00)	(0.00)	0.00
2019	Property	550,096.50	0.00	0.00	550,096.50	550,096.50	0.00	0.00	0.00
	Liability	103,830.21	18,305.30	0.00	122,135.51	122,135.51	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	1,590,590.17	11,560.20	121.00	1,602,029.37	1,602,029.37	0.00	0.00	(0.00)
	Total	2,269,665.48	29,865.50	121.00	2,299,409.98	2,299,409.98	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	9,296.50	0.00	976,535.48	976,535.48	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	2,168,734.55	28,410.00	298.00	2,196,846.55	2,196,846.55	(0.00)	(0.00)	0.00
	Total	3,545,143.61	37,706.50	298.00	3,582,552.11	3,582,552.11	(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		9,339,063.92	211,793.02	919.00	9,549,937.94	9,549,937.94	(0.00)	(0.00)	(0.00)



BURLINGTON COUNTY J.I.F.

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18151	5/2/2022	INDEMNITY	RALPH G. CATALDO, DO, PA	-- /2019159962	12/4/2018	\$600.00	2018/2018	Loss
18152	5/2/2022	BODILY INJURY [Expired]	CAPEHART & SCATCHARD PA	-- /2020180405	5/17/2019	\$5,501.30	2019/2019	Legal
18153	5/2/2022	POLICE PROF BI	PARKER MCCAY	-- /2021224219	11/18/2019	\$751.50	2019/2019	Legal
18154	5/2/2022	INDEMNITY	JACOBS, SCHWALBE & PETRUZZELLI	-- /2019159962	12/4/2018	\$4,780.00	2018/2018	Loss
18155	5/2/2022		HAINESPORT ENTERPRISES INC			\$6,011.30		
		1ST PARTY COLL PD		-- /2022271304	4/22/2022	\$4,847.45	2022/2022	Loss
		1ST PARTY COLL PD		-- /2022269281	3/30/2022	\$723.85	2022/2022	Loss
		1ST PARTY COLL PD		-- /2022259518	1/3/2022	\$440.00	2022/2022	Loss
18156	5/2/2022	INDEMNITY	PREMIER ORTHOPAEDIC & SPORTS MEDICINE ASSOCIATES OF SNJ LLC	-- /2022255819	11/29/2021	\$900.00	2021/2021	Loss
18157	5/2/2022		RAYMOND & COLEMAN LLP			\$10,578.50		
		BODILY INJURY [Expired]		-- /2021232886	1/23/2021	\$302.00	2021/2021	Legal
		BODILY INJURY [Expired]		-- /2020194882	1/17/2020	\$1,616.50	2020/2020	Legal
		BODILY INJURY [Expired]		-- /2020195600	10/31/2019	\$825.50	2019/2019	Legal
		BODILY INJURY [Expired]		-- /2019163927	11/1/2018	\$4,187.00	2018/2018	Legal
		GL PROPERTY DAMAGE		-- /2019153823	9/24/2018	\$3,647.50	2018/2018	Legal
18158	5/2/2022	INDEMNITY	State of New Jersey - Div of Worker's Comp	-- /2022269146	8/11/2021	\$4.35	2021/2021	Expense
18159	5/2/2022	1ST PARTY COLL PD	LEO PETETTI LLC	-- /2022269281	3/30/2022	\$55.00	2022/2022	Expense
18160	5/2/2022	INDEMNITY	NEW JERSEY IME ASSOCIATES LLC	-- /2021211846	8/4/2020	\$800.00	2020/2020	Expense
18161	5/2/2022	INDEMNITY	AFFANATO MARUT LLC	-- /2022249791	9/23/2021	\$253.50	2021/2021	Legal
18162	5/2/2022	INDEMNITY	PIETRAS SARACINO SMITH & MEEK	-- /2019159962	12/4/2018	\$1,333.50	2018/2018	Legal
18163	5/2/2022	INDEMNITY	Pemberton Township	-- /2019176278	6/11/2019	\$616.66	2019/2019	Loss
18164	5/2/2022	INDEMNITY	PEMBERTON TOWNSHIP	MLT-2021233414/ 2021235453	4/3/2021	\$969.00	2021/2021	Loss
18165	5/2/2022	INDEMNITY	William Roberts	MLT-2020179427/ 2020179427	7/19/2019	\$1,842.00	2019/2019	Loss
18166	5/2/2022	INDEMNITY	Michael Unley	-- /2019159962	12/4/2018	\$21,696.50	2018/2018	Loss
18167	5/2/2022	COMPREHENSIVE	DELRAN TOWNSHIP	-- /2022265324	2/14/2022	\$5,438.74	2022/2022	Loss
18168	5/2/2022	COMPREHENSIVE	PEMBERTON TOWNSHIP	-- /2022253931	11/7/2021	\$325.00	2021/2021	Loss
18169	5/2/2022	INDEMNITY	RANCOCAS ANESTHESIOLOGY PA	-- /2021239260	6/1/2021	\$1,316.47	2021/2021	Loss
18170	5/2/2022	INDEMNITY	MEMORIAL AMBULATORY SURGERY CENTER	-- /2022265805	2/24/2022	\$6,912.78	2022/2022	Loss
18171	5/2/2022	INDEMNITY	VIRTUA WEST JERSEY HEALTH INC	-- /2021235657	4/20/2021	\$1,419.14	2021/2021	Loss
18172	5/2/2022	INDEMNITY	VIRTUA MOUNT HOLLY HOSPITAL	-- /2022265805	2/24/2022	\$1,848.00	2022/2022	Loss



BURLINGTON COUNTY J.I.F.

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18173	5/2/2022	INDEMNITY	WEST JERSEY ANESTHESIA ASSOCIATES, PA	-- /2022255888	11/29/2021	\$736.00	2021/2021	Loss
18174	5/2/2022		BURLINGTON COUNTY ORTHOPAEDIC SPECIALIST P A			\$2,595.00		
		INDEMNITY		-- /2022266779	3/5/2022	\$95.00	2022/2022	Loss
		INDEMNITY		-- /2022265805	2/24/2022	\$2,500.00	2022/2022	Loss
18175	5/2/2022		ONE CALL CARE DIAGNOSTICS			\$560.00		
		INDEMNITY		-- /2022268933	3/28/2022	\$75.00	2022/2022	Loss
		INDEMNITY		-- /2022255888	11/29/2021	\$485.00	2021/2021	Loss
18176	5/2/2022	INDEMNITY	PAIN CONTROL ASSOCIATES PC	-- /2022249791	9/23/2021	\$93.00	2021/2021	Loss
18177	5/2/2022	MEDICAL ONLY	DEBORAH HEART AND LUNG CENTER	-- /2022264378	2/8/2022	\$5,685.40	2022/2022	Loss
18178	5/2/2022		NovaCare Rehabilitation			\$784.00		
		INDEMNITY		-- /2022266779	3/5/2022	\$98.00	2022/2022	Loss
		INDEMNITY		-- /2022255888	11/29/2021	\$588.00	2021/2021	Loss
		INDEMNITY		MLT-2021233414/ 2021235453	4/3/2021	\$98.00	2021/2021	Loss
18179	5/2/2022	INDEMNITY	VIRTUA MEDICAL GROUP	-- /2022255888	11/29/2021	\$347.43	2021/2021	Loss
18180	5/2/2022	MEDICAL ONLY	CENTRAL JERSEY URGENT CARE LLC	MLT-2022255749/ 2022255749	11/19/2021	\$160.00	2021/2021	Loss
18181	5/2/2022	INDEMNITY	SUMMIT SURGICAL CENTER, LLC	-- /2022255888	11/29/2021	\$4,214.00	2021/2021	Loss
18182	5/2/2022	MEDICAL ONLY	PRINCETON BRAIN AND SPINE AND SPORTS MEDICINE	-- /2021229233	2/7/2021	\$178.81	2021/2021	Loss
18183	5/2/2022	INDEMNITY	NEUROSURGICAL AND SPINE SPECIALIST LLC	-- /2022268933	3/28/2022	\$522.23	2022/2022	Loss
18184	5/2/2022		myMATRIXX			\$2,314.70		
		MEDICAL ONLY		-- /2022265096	2/16/2022	\$26.76	2022/2022	Loss
		INDEMNITY		-- /2021239260	6/1/2021	\$32.89	2021/2021	Loss
		MEDICAL ONLY		-- /2021229233	2/7/2021	\$1,796.36	2021/2021	Loss
		INDEMNITY		MLT-2020179427/ 2020179427	7/19/2019	\$458.69	2019/2019	Loss
18185	5/2/2022		STRIVE PHYSICAL THERAPY SPECIALISTS, LLC			\$1,825.00		
		INDEMNITY		-- /2022263937	2/5/2022	\$505.00	2022/2022	Loss
		MEDICAL ONLY		-- /2022262485	1/25/2022	\$320.00	2022/2022	Loss



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		INDEMNITY		-- /2021239260	6/1/2021	\$240.00	2021/2021	Loss
		INDEMNITY		-- /2021234855	4/11/2021	\$160.00	2021/2021	Loss
		INDEMNITY		-- /2019176278	6/11/2019	\$600.00	2019/2019	Loss
18186	5/2/2022		QUALCARE INC			\$1,650.00		
		MEDICAL ONLY		-- /2022271488	4/26/2022	\$550.00	2022/2022	Loss
		MEDICAL ONLY		-- /2022271231	4/23/2022	\$550.00	2022/2022	Loss
		MEDICAL ONLY		-- /2022270427	4/13/2022	\$550.00	2022/2022	Loss
18187	5/9/2022	MEDICAL ONLY	ADMINISTRATIVE CLAIM SERVICES	-- /2022266196	1/29/2022	\$3.00	2022/2022	Expense
18188	5/9/2022	INDEMNITY	State of New Jersey - Div of Worker's Comp	-- /2022270317	12/27/2021	\$3.12	2021/2021	Expense
18189	5/9/2022	INDEMNITY	Kinematic Consultants Inc	-- /2021234855	4/11/2021	\$200.00	2021/2021	Loss
18190	5/9/2022	COMPREHENSIVE	LEO PETETTI LLC	-- /2022271108	4/19/2022	\$225.00	2022/2022	Expense
18191	5/9/2022		AFFANATO MARUT LLC			\$442.00		
		INDEMNITY		-- /2022246903	8/13/2021	\$169.00	2021/2021	Legal
		INDEMNITY		-- /2021239260	6/1/2021	\$130.00	2021/2021	Legal
		INDEMNITY		-- /2021211846	8/4/2020	\$143.00	2020/2020	Legal
18192	5/9/2022	BLDG/CONTENT	TAYLOR DARIN CLAIM SERVICE	-- /2020203174	4/21/2020	\$1,721.58	2020/2020	Expense
18193	5/9/2022	INDEMNITY	IMX	-- /2021209035	6/20/2020	\$1,060.00	2020/2020	Expense
18194	5/9/2022		PIETRAS SARACINO SMITH & MEEK			\$872.50		
		INDEMNITY		-- /2021240882	6/14/2021	\$610.00	2021/2021	Legal
		INDEMNITY		-- /2020190245	10/1/2019	\$262.50	2019/2019	Legal
18195	5/9/2022	INDEMNITY	Delran Township	-- /2021225936	1/12/2021	\$1,814.14	2021/2021	Loss
18196	5/9/2022	INDEMNITY	PEMBERTON TOWNSHIP	-- /2021239260	6/1/2021	\$1,470.68	2021/2021	Loss
18197	5/9/2022	INDEMNITY	FLORENCE TOWNSHIP	-- /2022268639	3/24/2022	\$1,703.04	2022/2022	Loss
18198	5/9/2022	INLAND MARINE	NORTH HANOVER TOWNSHIP	-- /2022270808	3/18/2022	\$6,195.00	2022/2022	Loss
18199	5/9/2022	COMPREHENSIVE	SOUTHAMPTON TOWNSHIP	-- /2022271108	4/19/2022	\$2,649.26	2022/2022	Loss
18200	5/9/2022	INDEMNITY	AMERICA EMERGENCY SQUAD	-- /2022265805	2/24/2022	\$774.00	2022/2022	Loss
18201	5/9/2022		IVY REHAB NETWORK, INC			\$553.00		
		MEDICAL ONLY		-- /2022267746	3/15/2022	\$234.00	2022/2022	Loss
		MEDICAL ONLY		-- /2022263400	1/29/2022	\$319.00	2022/2022	Loss
18202	5/9/2022		PREMIER ORTHOPEDIC OF SOUTH JERSEY			\$206.00		



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		MEDICAL ONLY		-- /2022264378	2/8/2022	\$103.00	2022/2022	Loss
		INDEMNITY		-- /2022263937	2/5/2022	\$103.00	2022/2022	Loss
18203	5/9/2022	INDEMNITY	RADIOLOGY ASSOCIATES OF BURLINGTON COUNTY P A	-- /2022265805	2/24/2022	\$20.47	2022/2022	Loss
18204	5/9/2022		BURLINGTON COUNTY ORTHOPAEDIC SPECIALIST P A			\$501.50		
		MEDICAL ONLY		-- /2022269885	4/2/2022	\$216.50	2022/2022	Loss
		MEDICAL ONLY		-- /2022267746	3/15/2022	\$95.00	2022/2022	Loss
		MEDICAL ONLY		-- /2022263400	1/29/2022	\$95.00	2022/2022	Loss
		MEDICAL ONLY		-- /2022262485	1/25/2022	\$95.00	2022/2022	Loss
18205	5/9/2022	INDEMNITY	COOPER SURGICAL ASSOCIATES PA	-- /2021225936	1/12/2021	\$63.05	2021/2021	Loss
18206	5/9/2022	INDEMNITY	ONE CALL CARE DIAGNOSTICS	MLT-2021233414/ 2021235453	4/3/2021	\$250.00	2021/2021	Loss
18207	5/9/2022	INDEMNITY	VIRTUA WILLINGBORO HOSPITAL, INC.	-- /2022269800	4/6/2022	\$1,848.00	2022/2022	Loss
18208	5/9/2022		NovaCare Rehabilitation			\$392.00		
		MEDICAL ONLY		-- /2022266196	1/29/2022	\$294.00	2022/2022	Loss
		INDEMNITY		-- /2022255888	11/29/2021	\$98.00	2021/2021	Loss
18209	5/9/2022	INDEMNITY	ENT & FACIAL PLASTIC SURGICAL ASSOC LLP	-- /2022269066	3/28/2022	\$188.72	2022/2022	Loss
18210	5/9/2022	INDEMNITY	VIRTUA MEDICAL GROUP	-- /2021233854	3/25/2021	\$209.93	2021/2021	Loss
18211	5/9/2022	INDEMNITY	WORKNET OCCUPATIONAL MEDICINE	-- /2022269800	4/6/2022	\$139.04	2022/2022	Loss
18212	5/9/2022		CENTRAL JERSEY URGENT CARE LLC			\$311.66		
		MEDICAL ONLY		-- /2022271036	4/20/2022	\$151.66	2022/2022	Loss
		MEDICAL ONLY		-- /2022267644	3/14/2022	\$160.00	2022/2022	Loss
18213	5/9/2022	INDEMNITY	WORKERS COMP PSYCH NET	MLT-2021233414/ 2021234392	4/1/2021	\$200.00	2021/2021	Loss
18214	5/9/2022		NEUROSURGICAL AND SPINE SPECIALIST LLC			\$638.07		
		INDEMNITY		-- /2022255819	11/29/2021	\$144.35	2021/2021	Loss
		INDEMNITY		-- /2022254422	11/12/2021	\$300.00	2021/2021	Loss
		INDEMNITY		-- /2021222201	11/1/2020	\$193.72	2020/2020	Loss
18215	5/9/2022		STRIVE PHYSICAL THERAPY SPECIALISTS, LLC			\$1,610.00		
		INDEMNITY		-- /2022268933	3/28/2022	\$320.00	2022/2022	Loss



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		INDEMNITY		- - /2022268639	3/24/2022	\$400.00	2022/2022	Loss
		INDEMNITY		- - /2022263937	2/5/2022	\$330.00	2022/2022	Loss
		MEDICAL ONLY		- - /2022262485	1/25/2022	\$80.00	2022/2022	Loss
		INDEMNITY		- - /2021239260	6/1/2021	\$160.00	2021/2021	Loss
		INDEMNITY		- - /2021234855	4/11/2021	\$320.00	2021/2021	Loss
18216	5/9/2022	MEDICAL ONLY	RIVERSIDE URGENT CARE	- - /2021235160	4/14/2021	\$210.00	2021/2021	Loss
18217	5/9/2022		QUAL-LYNX			\$1,135.39		
		MEDICAL ONLY		- - /2022261171	1/17/2022	\$19.50	2022/2022	Expense
		MEDICAL ONLY		- - /2022262493	1/5/2022	\$98.59	2022/2022	Expense
		MEDICAL ONLY		- - /2022262489	12/27/2021	\$119.18	2021/2021	Expense
		INDEMNITY		- - /2022270317	12/27/2021	\$84.50	2021/2021	Expense
		MEDICAL ONLY		- - /2022269808	12/20/2021	\$28.17	2021/2021	Expense
		INDEMNITY		MLT-2022256194/ 2022256194	12/1/2021	\$34.67	2021/2021	Expense
		INDEMNITY		MLT-2022251619/ 2022251619	10/5/2021	\$70.42	2021/2021	Expense
		INDEMNITY		MLT-2022251619/ 2022251695	10/5/2021	\$92.09	2021/2021	Expense
		INDEMNITY		MLT-2022251619/ 2022251621	10/1/2021	\$92.09	2021/2021	Expense
		INDEMNITY		MLT-2022251619/ 2022251696	9/28/2021	\$92.09	2021/2021	Expense
		INDEMNITY		- - /2022246442	8/22/2021	\$21.67	2021/2021	Expense
		INDEMNITY		- - /2022246436	7/30/2021	\$54.17	2021/2021	Expense
		INDEMNITY		MLT-2021233414/ 2021234392	4/1/2021	\$9.75	2021/2021	Expense
		INDEMNITY		MLT-2021233414/ 2021234644	3/25/2021	\$9.75	2021/2021	Expense
		INDEMNITY		- - /2021227324	1/22/2021	\$6.50	2021/2021	Expense



BURLINGTON COUNTY J.I.F.

Check Register Report

Bank Account : ALL

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

Instance Type: All

Coverage : All ,Claimant Type: All

Check Number	Check Date		Claimant (Case) Type	Payee Name	QL File / Claim Number	Loss Date	Payment Amount	Policy Year	Exp./Legal
			INDEMNITY		MLT-2021229556/ 2021229587	1/19/2021	\$6.50	2021/2021	Expense
			INDEMNITY		MLT-2021229556/ 2021229584	1/16/2021	\$6.50	2021/2021	Expense
			INDEMNITY		MLT-2021229556/ 2021229578	1/16/2021	\$6.50	2021/2021	Expense
			INDEMNITY		MLT-2021229556/ 2021229574	1/15/2021	\$6.50	2021/2021	Expense
			INDEMNITY		MLT-2021229556/ 2021229564	1/15/2021	\$6.50	2021/2021	Expense
			INDEMNITY		- - /2021225658	12/31/2020	\$13.00	2020/2020	Expense
			INDEMNITY		- - /2021224975	12/26/2020	\$13.00	2020/2020	Expense
			INDEMNITY		- - /2021224734	12/21/2020	\$13.00	2020/2020	Expense
			INDEMNITY		MLT-2021224730/ 2021224746	12/21/2020	\$13.00	2020/2020	Expense
			INDEMNITY		MLT-2021224730/ 2021224730	12/21/2020	\$6.50	2020/2020	Expense
			INDEMNITY		MLT-2021224958/ 2021224961	12/15/2020	\$6.50	2020/2020	Expense
			INDEMNITY		- - /2021224068	12/14/2020	\$13.00	2020/2020	Expense
			INDEMNITY		MLT-2021224958/ 2021224958	12/14/2020	\$13.00	2020/2020	Expense
			MEDICAL ONLY		- - /2021223660	12/4/2020	\$6.50	2020/2020	Expense
			INDEMNITY		MLT-2021222453/ 2021223566	12/2/2020	\$6.50	2020/2020	Expense
			INDEMNITY		MLT-2021222453/ 2021223565	12/2/2020	\$6.50	2020/2020	Expense
			INDEMNITY		MLT-2021222453/ 2021222453	12/2/2020	\$6.50	2020/2020	Expense
			MEDICAL ONLY		MLT-2021222006/ 2021222006	11/23/2020	\$6.50	2020/2020	Expense



BURLINGTON COUNTY J.I.F.

Check Register Report

Bank Account : ALL

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

Instance Type: All

Coverage : All ,Claimant Type: All

Check Number	Check Date		Claimant (Case) Type	Payee Name	QL File / Claim Number	Loss Date	Payment Amount	Policy Year	Exp./Legal
			INDEMNITY		- - /2021221502	11/19/2020	\$6.50	2020/2020	Expense
			MEDICAL ONLY		MLT-2021221630/ 2021221640	11/16/2020	\$6.50	2020/2020	Expense
			MEDICAL ONLY		MLT-2021221630/ 2021221678	11/16/2020	\$6.50	2020/2020	Expense
			INDEMNITY		- - /2021221245	11/13/2020	\$6.50	2020/2020	Expense
			INDEMNITY		- - /2021219746	11/4/2020	\$6.50	2020/2020	Expense
			INDEMNITY		- - /2021221166	11/3/2020	\$6.50	2020/2020	Expense
			MEDICAL ONLY		- - /2021219473	11/2/2020	\$6.50	2020/2020	Expense
			INDEMNITY		MLT-2021218582/ 2021218619	10/26/2020	\$6.50	2020/2020	Expense
			INDEMNITY		MLT-2021218403/ 2021218517	10/21/2020	\$6.50	2020/2020	Expense
			INDEMNITY		MLT-2021217236/ 2021217260	10/5/2020	\$6.50	2020/2020	Expense
			INDEMNITY		MLT-2021214894/ 2021214898	9/7/2020	\$6.50	2020/2020	Expense
			INDEMNITY		MLT-2021214894/ 2021214894	9/7/2020	\$13.00	2020/2020	Expense
			INDEMNITY		- - /2020208637	6/21/2020	\$6.50	2020/2020	Expense
			INDEMNITY		- - /2021209035	6/20/2020	\$9.75	2020/2020	Expense
			INDEMNITY		- - /2020207180	6/4/2020	\$6.50	2020/2020	Expense
			INDEMNITY		MLT-2020206724/ 2020206724	5/30/2020	\$13.00	2020/2020	Expense
			INDEMNITY		MLT-2020206724/ 2020207005	5/29/2020	\$6.50	2020/2020	Expense
			INDEMNITY		MLT-2020203655/ 2020203655	4/16/2020	\$6.50	2020/2020	Expense
			INDEMNITY		- - /2020202122	4/9/2020	\$6.50	2020/2020	Expense
			INDEMNITY		MLT-2020202105/	4/7/2020	\$6.50	2020/2020	Expense



BURLINGTON COUNTY J.I.F.

Check Register Report

Bank Account : ALL

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

Instance Type: All

Coverage : All ,Claimant Type: All

Check Number	Check Date		Claimant (Case) Type	Payee Name	QL File / Claim Number	Loss Date	Payment Amount	Policy Year	Exp./Legal
2020202105									
18218	5/16/2022	CAPEHART & SCATCHARD PA					\$19,346.00		
		POLICE PROF PI			-- /2022264818	7/2/2021	\$8,853.00	2021/2021	Legal
		INDEMNITY			-- /2021234855	4/11/2021	\$406.00	2021/2021	Legal
		INDEMNITY			MLT-2021233414/ 2021235453	4/3/2021	\$230.00	2021/2021	Legal
		INDEMNITY			MLT-2021233414/ 2021234392	4/1/2021	\$536.00	2021/2021	Legal
		INDEMNITY			MLT-2021233414/ 2021234644	3/25/2021	\$252.50	2021/2021	Legal
		INDEMNITY			-- /2021225936	1/12/2021	\$171.50	2021/2021	Legal
		INDEMNITY			-- /2021222201	11/1/2020	\$287.00	2020/2020	Legal
		INDEMNITY			-- /2021211869	8/10/2020	\$145.00	2020/2020	Legal
		INDEMNITY			-- /2020185549	10/1/2019	\$115.00	2019/2019	Legal
		INDEMNITY			-- /2020182837	9/5/2019	\$145.00	2019/2019	Legal
		BODILY INJURY [Expired]			-- /2020180405	5/17/2019	\$8,205.00	2019/2019	Legal
18219	5/16/2022	INDEMNITY		MUNICIPAL EXCESS LIABILITY	-- /2021225936	1/12/2021	\$1,510.70	2021/2021	Expense
18220	5/16/2022	COMPREHENSIVE		HAINESPORT ENTERPRISES INC	-- /2022265871	2/24/2022	\$3,264.00	2022/2022	Loss
18221	5/16/2022	COMPREHENSIVE		EAGLE AUTO-BODY INC	-- /2022272161	5/2/2022	\$3,643.57	2022/2022	Loss
18222	5/16/2022	POLICE PROF BI		MARSHALL DENNEHEY WARNER	-- /2020206165	5/17/2020	\$6,000.00	2020/2020	Legal
18223	5/16/2022	State of New Jersey - Div of Worker's Comp					\$2.38		
		INDEMNITY			MLT-2022251619/ 2022251619	10/5/2021	\$0.59	2021/2021	Expense
		INDEMNITY			MLT-2022251619/ 2022251696	9/28/2021	\$0.69	2021/2021	Expense
		INDEMNITY			-- /2022246442	8/22/2021	\$0.41	2021/2021	Expense
		INDEMNITY			-- /2021224704	12/28/2020	\$0.69	2020/2020	Expense
18224	5/16/2022	INDEMNITY		ATLANTIC SECURITY INT'L	-- /2021234831	4/8/2021	\$151.50	2021/2021	Expense
18225	5/16/2022	COMPREHENSIVE		LEO PETETTI LLC	-- /2022272161	5/2/2022	\$135.00	2022/2022	Expense
18226	5/16/2022	INDEMNITY		AFFANATO MARUT LLC	-- /2021214072	9/6/2020	\$247.00	2020/2020	Legal



BURLINGTON COUNTY J.I.F.

Check Register Report

Bank Account : ALL

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

Instance Type: All

Coverage : All ,Claimant Type: All

Check Number	Check Date		Claimant (Case) Type	Payee Name	QL File / Claim Number	Loss Date	Payment Amount	Policy Year	Exp./Legal
18227	5/16/2022		INDEMNITY	DR CAROL SCHOBBER PSYD	MLT-2020179427/ 2020179427	7/19/2019	\$195.00	2019/2019	Loss
18228	5/16/2022		INDEMNITY	Delran Township	-- /2021225936	1/12/2021	\$1,814.14	2021/2021	Loss
18229	5/16/2022		INDEMNITY	DELRAN TOWNSHIP	-- /2022269800	4/6/2022	\$1,365.00	2022/2022	Loss
18230	5/16/2022		INDEMNITY	William Roberts	MLT-2020179427/ 2020179427	7/19/2019	\$1,842.00	2019/2019	Loss
18231	5/16/2022		INDEMNITY	NEW JERSEY IME ASSOCIATES LLC	-- /2021234831	4/8/2021	\$800.00	2021/2021	Expense
18232	5/16/2022		INDEMNITY	Christina Reiss	-- /2019165703	2/11/2019	\$1,120.16	2019/2019	Loss
18233	5/16/2022		COMPREHENSIVE	PEMBERTON TOWNSHIP	-- /2022253931	11/7/2021	\$195.00	2021/2021	Loss
18234	5/16/2022		INLAND MARINE	PEMBERTON TOWNSHIP	-- /2022272715	5/9/2022	\$58.57	2022/2022	Loss
18235	5/16/2022		MEDICAL ONLY	IVY REHAB NETWORK, INC	-- /2022267746	3/15/2022	\$85.00	2022/2022	Loss
18236	5/16/2022		MEDICAL ONLY	NovaCare Rehabilitation	-- /2022266196	1/29/2022	\$196.00	2022/2022	Loss
18237	5/16/2022		MEDICAL ONLY	VIRTUA MEDICAL GROUP	MLT-2022270889/ 2022270889	4/14/2022	\$15.93	2022/2022	Loss
18238	5/16/2022		INDEMNITY	PRINCETON BRAIN AND SPINE AND SPORTS MEDICINE	MLT-2021233414/ 2021235453	4/3/2021	\$164.47	2021/2021	Loss
18239	5/16/2022		INDEMNITY	WORKERS COMP PSYCH NET	MLT-2021233414/ 2021234392	4/1/2021	\$200.00	2021/2021	Loss
18240	5/16/2022			NEUROSURGICAL AND SPINE SPECIALIST LLC			\$288.70		
			INDEMNITY		-- /2022268639	3/24/2022	\$144.35	2022/2022	Loss
			MEDICAL ONLY		-- /2022266196	1/29/2022	\$144.35	2022/2022	Loss
18241	5/16/2022			STRIVE PHYSICAL THERAPY SPECIALISTS, LLC			\$1,310.00		
			INDEMNITY		-- /2022268639	3/24/2022	\$240.00	2022/2022	Loss
			INDEMNITY		-- /2022263937	2/5/2022	\$110.00	2022/2022	Loss
			MEDICAL ONLY		-- /2022262485	1/25/2022	\$320.00	2022/2022	Loss
			INDEMNITY		-- /2021239260	6/1/2021	\$400.00	2021/2021	Loss
			INDEMNITY		-- /2021234855	4/11/2021	\$240.00	2021/2021	Loss
18242	5/16/2022			QUALCARE INC			\$1,100.00		
			MEDICAL ONLY		-- /2022272783	5/11/2022	\$550.00	2022/2022	Loss
			MEDICAL ONLY		-- /2022272285	5/5/2022	\$550.00	2022/2022	Loss
18243	5/23/2022		INDEMNITY	MUNICIPAL EXCESS LIABILITY	-- /2021225936	1/12/2021	\$360.70	2021/2021	Expense
18244	5/23/2022		INDEMNITY	I C U INVESTIGATIONS INC	-- /2022270317	12/27/2021	\$400.00	2021/2021	Expense
18245	5/23/2022			MARSHALL DENNEHEY WARNER			\$5,011.00		



BURLINGTON COUNTY J.I.F.

Check Register Report

Bank Account : ALL

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

Instance Type: All

Coverage : All ,Claimant Type: All

Check Number	Check Date	Claimant (Case) Type	Payee Name	QL File / Claim Number	Loss Date	Payment Amount	Policy Year	Exp./Legal
		POLICE PROF PI		-- /2020196497	1/13/2020	\$527.00	2020/2020	Legal
		GL PROPERTY DAMAGE		-- /2020183962	6/24/2019	\$3,022.00	2019/2019	Legal
		BODILY INJURY [Expired]		-- /2019150650	6/14/2018	\$1,462.00	2018/2018	Legal
18246	5/23/2022		State of New Jersey - Div of Worker's Comp			\$1.97		
		INDEMNITY		MLT-2022251619/ 2022251695	10/5/2021	\$0.69	2021/2021	Expense
		INDEMNITY		MLT-2022251619/ 2022251621	10/1/2021	\$0.69	2021/2021	Expense
		INDEMNITY		-- /2022246436	7/30/2021	\$0.59	2021/2021	Expense
18247	5/23/2022	INDEMNITY	PEMBERTON TOWNSHIP	-- /2021239260	6/1/2021	\$1,470.68	2021/2021	Loss
18248	5/23/2022	INDEMNITY	Edward Butler	-- /2020208328	6/23/2020	\$1,150.08	2020/2020	Loss
18249	5/23/2022	MEDICAL ONLY	AMERICA EMERGENCY SQUAD	MLT-2022270889/ 2022270889	4/14/2022	\$801.20	2022/2022	Loss
18250	5/23/2022		QUAL-LYNX			\$55.25		
		MEDICAL ONLY		-- /2022271488	4/26/2022	\$4.25	2022/2022	Expense
		MEDICAL ONLY		-- /2022271231	4/23/2022	\$4.25	2022/2022	Expense
		MEDICAL ONLY		-- /2022270925	4/20/2022	\$4.25	2022/2022	Expense
		MEDICAL ONLY		MLT-2022270889/ 2022270889	4/14/2022	\$4.25	2022/2022	Expense
		MEDICAL ONLY		MLT-2022270889/ 2022270892	4/14/2022	\$4.25	2022/2022	Expense
		MEDICAL ONLY		-- /2022270423	4/12/2022	\$4.25	2022/2022	Expense
		INDEMNITY		-- /2022269800	4/6/2022	\$4.25	2022/2022	Expense
		INDEMNITY		-- /2022270100	4/4/2022	\$4.25	2022/2022	Expense
		MEDICAL ONLY		-- /2022269885	4/2/2022	\$4.25	2022/2022	Expense
		MEDICAL ONLY		-- /2022269392	3/25/2022	\$4.25	2022/2022	Expense
		MEDICAL ONLY		-- /2022268586	3/18/2022	\$4.25	2022/2022	Expense
		MEDICAL ONLY		-- /2022256527	12/5/2021	\$4.25	2021/2021	Expense
		INDEMNITY		-- /2021211869	8/10/2020	\$4.25	2020/2020	Expense



BURLINGTON COUNTY J.I.F.

Check Register Report

Bank Account : ALL

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

Instance Type: All

Coverage : All ,Claimant Type: All

Check Number	Check Date		Claimant (Case) Type	Payee Name	QL File / Claim Number	Loss Date	Payment Amount	Policy Year	Exp./Legal
18251	5/23/2022		MEDICAL ONLY	IVY REHAB NETWORK, INC	-- /2022263400	1/29/2022	\$659.00	2022/2022	Loss
18252	5/23/2022		INDEMNITY	RANCOCAS ANESTHESIOLOGY PA	-- /2019176278	6/11/2019	\$2,062.50	2019/2019	Loss
18253	5/23/2022		MEDICAL ONLY	PREMIER ORTHOPEDIC OF SOUTH JERSEY	-- /2022264378	2/8/2022	\$103.00	2022/2022	Loss
18254	5/23/2022		MEDICAL ONLY	LARCHMONT IMAGING ASSOCIATES LLC	-- /2022263400	1/29/2022	\$1,040.72	2022/2022	Loss
18255	5/23/2022		MEDICAL ONLY	NovaCare Rehabilitation	-- /2022266196	1/29/2022	\$294.00	2022/2022	Loss
18256	5/23/2022		MEDICAL ONLY	PROFESSIONAL SERVICE FUND	-- /2022270925	4/20/2022	\$15.53	2022/2022	Loss
18257	5/23/2022		MEDICAL ONLY	LUMBERTON EMERGENCY SQUAD INC	MLT-2022270889/ 2022270892	4/14/2022	\$848.00	2022/2022	Loss
18258	5/23/2022		MEDICAL ONLY	NEUROSURGICAL AND SPINE SPECIALIST LLC	-- /2022263400	1/29/2022	\$144.35	2022/2022	Loss
18259	5/23/2022			STRIVE PHYSICAL THERAPY SPECIALISTS, LLC			\$640.00		
			INDEMNITY		-- /2022268639	3/24/2022	\$240.00	2022/2022	Loss
			MEDICAL ONLY		-- /2022262485	1/25/2022	\$80.00	2022/2022	Loss
			INDEMNITY		-- /2021239260	6/1/2021	\$320.00	2021/2021	Loss
18260	5/23/2022			ISO SERVICES INC			\$369.75		
			MEDICAL ONLY		-- /2022271488	4/26/2022	\$12.75	2022/2022	Expense
			MEDICAL ONLY		-- /2022271231	4/23/2022	\$12.75	2022/2022	Expense
			MEDICAL ONLY		-- /2022271036	4/20/2022	\$12.75	2022/2022	Expense
			MEDICAL ONLY		-- /2022270925	4/20/2022	\$12.75	2022/2022	Expense
			MEDICAL ONLY		MLT-2022270889/ 2022270889	4/14/2022	\$12.75	2022/2022	Expense
			MEDICAL ONLY		MLT-2022270889/ 2022270892	4/14/2022	\$12.75	2022/2022	Expense
			MEDICAL ONLY		-- /2022270427	4/13/2022	\$12.75	2022/2022	Expense
			MEDICAL ONLY		-- /2022270423	4/12/2022	\$12.75	2022/2022	Expense
			MEDICAL ONLY		-- /2022270245	4/8/2022	\$12.75	2022/2022	Expense
			INDEMNITY		-- /2022269800	4/6/2022	\$12.75	2022/2022	Expense
			INDEMNITY		-- /2022270100	4/4/2022	\$12.75	2022/2022	Expense
			MEDICAL ONLY		-- /2022269885	4/2/2022	\$12.75	2022/2022	Expense
			MEDICAL ONLY		-- /2022269392	3/25/2022	\$12.75	2022/2022	Expense
			MEDICAL ONLY		-- /2022268586	3/18/2022	\$12.75	2022/2022	Expense



BURLINGTON COUNTY J.I.F.

Check Register Report

Bank Account : ALL

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

Instance Type: All

Coverage : All ,Claimant Type: All

Check Number	Check Date		Claimant (Case) Type	Payee Name	QL File / Claim Number	Loss Date	Payment Amount	Policy Year	Exp./Legal
			BODILY INJURY [Expired]		-- /2022271406	3/15/2022	\$12.75	2022/2022	Expense
			BODILY INJURY [Expired]		-- /2022271103	2/8/2022	\$12.75	2022/2022	Expense
			POLICE PROF BI		-- /2022264746	2/8/2022	\$12.75	2022/2022	Expense
			BODILY INJURY [Expired]		-- /2022270642	1/15/2022	\$12.75	2022/2022	Expense
			BODILY INJURY [Expired]		-- /2022269857	1/11/2022	\$12.75	2022/2022	Expense
			MEDICAL ONLY		-- /2022262489	12/27/2021	\$12.75	2021/2021	Expense
			INDEMNITY		-- /2022270317	12/27/2021	\$12.75	2021/2021	Expense
			MEDICAL ONLY		-- /2022269808	12/20/2021	\$12.75	2021/2021	Expense
			INDEMNITY		MLT-2022251619/ 2022251619	10/5/2021	\$12.75	2021/2021	Expense
			INDEMNITY		MLT-2022251619/ 2022251695	10/5/2021	\$12.75	2021/2021	Expense
			INDEMNITY		MLT-2022251619/ 2022251621	10/1/2021	\$12.75	2021/2021	Expense
			INDEMNITY		MLT-2022251619/ 2022251696	9/28/2021	\$12.75	2021/2021	Expense
			INDEMNITY		-- /2022246436	7/30/2021	\$12.75	2021/2021	Expense
			INDEMNITY		-- /2021224704	12/28/2020	\$12.75	2020/2020	Expense
			INDEMNITY		-- /2021214072	9/6/2020	\$12.75	2020/2020	Expense
18261	5/23/2022		MEDICAL ONLY	QUALCARE INC	-- /2022273572	5/18/2022	\$550.00	2022/2022	Loss
18262	5/31/2022		BLDG/CONTENT	LEO PETETTI LLC	-- /2022258141	12/22/2021	\$450.00	2021/2021	Expense
18263	5/31/2022		INDEMNITY	FLORENCE TOWNSHIP	-- /2022268639	3/24/2022	\$729.87	2022/2022	Loss
18264	5/31/2022		INDEMNITY	DELRAN TOWNSHIP	-- /2022269800	4/6/2022	\$1,365.00	2022/2022	Loss
18265	5/31/2022		INDEMNITY	DELRAN TOWNSHIP	-- /2021234855	4/11/2021	\$1,938.00	2021/2021	Loss
18266	5/31/2022		INDEMNITY	William Roberts	MLT-2020179427/ 2020179427	7/19/2019	\$1,842.00	2019/2019	Loss
18267	5/31/2022		3RD PARTY PD	PSE&G	-- /2022269557	1/29/2022	\$2,133.19	2022/2022	Loss
18268	5/31/2022		MEDICAL ONLY	IVY REHAB NETWORK, INC	-- /2022263400	1/29/2022	\$170.00	2022/2022	Loss
18269	5/31/2022		INDEMNITY	VIRTUA WEST JERSEY HEALTH INC	-- /2022268933	3/28/2022	\$3,232.85	2022/2022	Loss
18270	5/31/2022		MEDICAL ONLY	VIRTUA MOUNT HOLLY HOSPITAL	MLT-2022270889/ 2022270892	4/14/2022	\$1,848.00	2022/2022	Loss



BURLINGTON COUNTY J.I.F.

Check Register Report

Bank Account : ALL

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

Instance Type: All

Coverage : All ,Claimant Type: All

Check Number	Check Date		Claimant (Case) Type	Payee Name	QL File / Claim Number	Loss Date	Payment Amount	Policy Year	Exp./Legal
18271	5/31/2022		INDEMNITY	RWJUHH OCCUPATIONAL HEALTH	-- /2022269066	3/28/2022	\$181.09	2022/2022	Loss
18272	5/31/2022			BURLINGTON COUNTY ORTHOPAEDIC SPECIALIST P A			\$190.00		
			MEDICAL ONLY		-- /2022267746	3/15/2022	\$95.00	2022/2022	Loss
			MEDICAL ONLY		-- /2022262485	1/25/2022	\$95.00	2022/2022	Loss
18273	5/31/2022			ONE CALL CARE DIAGNOSTICS			\$225.00		
			INDEMNITY		-- /2022268639	3/24/2022	\$75.00	2022/2022	Loss
			MEDICAL ONLY		-- /2022266196	1/29/2022	\$150.00	2022/2022	Loss
18274	5/31/2022		MEDICAL ONLY	CAPITAL HEALTH SYSTEM, INC	-- /2022270925	4/20/2022	\$7,390.60	2022/2022	Loss
18275	5/31/2022		MEDICAL ONLY	NovaCare Rehabilitation	-- /2022266196	1/29/2022	\$294.00	2022/2022	Loss
18276	5/31/2022		INDEMNITY	VIRTUA MEDICAL GROUP	-- /2021233854	3/25/2021	\$198.72	2021/2021	Loss
18277	5/31/2022			WORKNET OCCUPATIONAL MEDICINE			\$533.90		
			MEDICAL ONLY		-- /2022270423	4/12/2022	\$214.82	2022/2022	Loss
			INDEMNITY		-- /2022269800	4/6/2022	\$139.04	2022/2022	Loss
			MEDICAL ONLY		-- /2022263025	1/21/2022	\$180.04	2022/2022	Loss
18278	5/31/2022		MEDICAL ONLY	ATLANTICARE URGENT CARE PHYSICIANS LLC	-- /2022249889	9/29/2021	\$263.00	2021/2021	Loss
18279	5/31/2022		MEDICAL ONLY	KENNEDY HEALTH	-- /2022270427	4/13/2022	\$4,212.44	2022/2022	Loss
18280	5/31/2022		INDEMNITY	US REGIONAL II OF NJ DBA WORKNET OCCUPATIONAL MEDICINE	-- /2022269800	4/6/2022	\$139.04	2022/2022	Loss
18281	5/31/2022		MEDICAL ONLY	VIRTUA OCCUPATIONAL HEALTH	-- /2022256527	12/5/2021	\$166.02	2021/2021	Loss
18282	5/31/2022			NEUROSURGICAL AND SPINE SPECIALIST LLC			\$288.70		
			INDEMNITY		-- /2022268639	3/24/2022	\$144.35	2022/2022	Loss
			INDEMNITY		-- /2021222201	11/1/2020	\$144.35	2020/2020	Loss
18283	5/31/2022			myMATRIX			\$509.49		
			INDEMNITY		-- /2021222201	11/1/2020	\$50.80	2020/2020	Loss
			INDEMNITY		MLT-2020179427/ 2020179427	7/19/2019	\$458.69	2019/2019	Loss
18284	5/31/2022			STRIVE PHYSICAL THERAPY SPECIALISTS, LLC			\$160.00		
			INDEMNITY		-- /2022268639	3/24/2022	\$80.00	2022/2022	Loss
			INDEMNITY		-- /2021239260	6/1/2021	\$80.00	2021/2021	Loss
18285	5/31/2022			QUALCARE INC			\$3,850.00		



BURLINGTON COUNTY J.I.F.

Check Register Report

Bank Account : ALL

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

Instance Type: All

Coverage : All ,Claimant Type: All

Check Number	Check Date		Claimant (Case) Type	Payee Name	QL File / Claim Number	Loss Date	Payment Amount	Policy Year	Exp./Legal
			MEDICAL ONLY		MLT-2022274054/ 2022274056	5/24/2022	\$550.00	2022/2022	Loss
			MEDICAL ONLY		MLT-2022274054/ 2022274054	5/24/2022	\$550.00	2022/2022	Loss
			MEDICAL ONLY		MLT-2022273530/ 2022274081	5/23/2022	\$550.00	2022/2022	Loss
			MEDICAL ONLY		- - /2022274111	5/23/2022	\$550.00	2022/2022	Loss
			MEDICAL ONLY		MLT-2022273530/ 2022273530	5/12/2022	\$550.00	2022/2022	Loss
			INDEMNITY		MLT-2022273374/ 2022273379	5/12/2022	\$550.00	2022/2022	Loss
			MEDICAL ONLY		- - /2022271987	5/2/2022	\$550.00	2022/2022	Loss
Total for BURLINGTON COUNTY J.I.F.			\$216,567.72	Total for BURLINGTON COUNTY J.I.F.				\$216,567.72	

Number of Checks:	135	First Check Number:	18151
Number of Payments:	394	Last Check Number:	18285
Expense Payments:	\$9,244.69		
Legal Payments:	\$50,336.80		
Loss Payments:	\$156,986.23		

BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND

BILL LIST - JUNE 2022

	Payee	FY2022	FY2021	JIF Appropriation	Description
1	The Actuarial Advantage	3,395.00		Prof Services/Actuary	May 2022 Fees
2	Arthur J. Gallagher Risk Management Services	31,880.00		Prof Services/Administration	June 2022 Fee
3	Arthur J. Gallagher Risk Management Services	82.97		Misc/Postage/Copies/Faxes	Postage/copies expenses-May
4	Arthur J. Gallagher Risk Management Services	441.50		Misc/Meeting Expense/Dinner Mtg	Def panel pymt Flemings for 5/24/22 (split)-PF Amex
5	The DeWeese Law Firm, P.C.	6,287.00		Prof Services/Attorney	June 2022 Fees
6	Bowman & Company LLP		9,816.00	Prof Services/Auditor	#100005 final bill for 12/31/2021 audit
7	Bowman & Company LLP	6,059.50		Prof Services/Payroll Auditor	#100004 final bill for WC payroll audit
8	Qual-Lynx	18,316.00		Prof Services/Claims Admin.	June 2022 Fees
9	Joyce Media	390.00		Misc/JIF Website	June 2022 Fees
10	Christopher J. Winter Sr.	1,833.00		Training/Police Risk Services	Law Enforcement Consultant-June 2022 fees
11	Kris Kristie	383.00		Misc/Recording Secretary	June 2022 Fees
12	J. A. Montgomery Risk Control Services	11,715.00		Prof Services/Safety Director	June 2022 Fees
13	Secure Data Consulting Services, LLC	5,544.00		Prof Services/Technology Risk Serv Dir	June 2022 Fees
14	Tom Tontarski	987.00		Prof Services/Treasurer	June 2022 Fees
15	Conner Strong & Buckelew	711.00		Prof Services/Underwriting Mgr	June 2022 Fees
16	Debby Schiffer	2,558.00		Wellness Program	June 2022 Fees
17	NJ Municipal Environmental JIF	124,486.00		EJIF	2nd installment 2022 EJIF
18	Appliedinfo Partners Inc	47,530.00		EPL/CYBER/Cyber Risk Services	50% Contracted (D2) Penetration testing
19	ARC Reprographics	1,048.74		Misc/Annual Planning Retreat	Printed materials for Planning Retreat
20	ARC Reprographics	147.26		Misc/Printing	Handouts for 5/19 roundtable
21	Iron Mountain	137.60		Misc/Record Retention Service	"Inv#GPDK001; Storage 6/1-30/22; Service 4/27-5/24/22
22	Merighi's	410.36		Misc/Meeting Expense/Dinner Mtg	5/19/22 RMC roundtable
23	Office Depot	76.45		Wellness Program	Inv#244884861 envelopes for wellness posters
24	Township of Bordentown	500.00		EPL/CYBER/EPL/Cyber Incentive Program	Cyber security
25	Township of Edgewater Park	204.93		Wellness Program	Reading/understanding nutrition labels
26	Township of Mt Laurel		2,500.00	Contingency	Police re-accreditation 10-28-21
27	Pemberton Borough	416.62		EPL/CYBER/EPL/Cyber Incentive Program	Cyber security
	Subtotals	\$265,540.93	\$12,316.00		

JIF Bill List Total

\$277,856.93



***Finance Committee Meeting
June 7, 2022
Mount Laurel Municipal Building
Mount Laurel, NJ***

A meeting of the Burlington County Municipal Joint Insurance Fund Finance Committee was held on Tuesday, June 7, 2022 at 2:00 PM at the Mount Laurel Municipal Building, Mount Laurel, NJ.

Those in attendance were:

Mike Mansdoerfer, *Chair*, **Riverside Township**
Mike Theokas, **Bordentown Township**
Brandon Shillingford, **Mount Laurel Township**
Paul A. Forlenza, MGA, Executive Director, **AJGRMS**
Kamini Patel, MBA, CIC, CPCU, *Pooling Administrator*, **AJGRMS**
Jodi Palmeri, Sr. Financial Analyst, **AJGRMS**
Jim Miles, CPA, Bowman & Company LLP, **Fund Auditor**
Dennis Skalkowski, CPA, Bowman & Company LLP, **Fund Auditor**

Those unable to attend were:

Kathy Burger, **Medford Township**
John Gural, **Palmyra Borough**
Donna Mull, **Pemberton Borough**
Paul Keller, **Springfield Township**
Paul J. Miola, CPCU, ARM, Deputy Executive Director, **AJGRMS**
Tracy Forlenza, Financial Analyst, **AJGRMS**

These minutes do not necessarily reflect the order in which these matters were discussed.

Report on Audit of Financial Statements – 12/31/21

Mr. Skalkowski reviewed the draft audit with the members. He noted that pages 5-6, *Internal Control*, is a review of the internal processes. He noted no findings or recommendations and remarked that in a professionally managed organization it is not uncommon to have no findings. He reminded the members that it is Bowman's objective to examine the information to make sure the JIF's financials are fairly stated. He further noted that the report is based upon the information provided to Bowman by the Fund Actuary, Claims Administrator, Administrative Consultant, and Treasurer.

Mr. Skalkowski stated that the *Management's Discussion and Analysis* and is completed by Arthur J. Gallagher. Ms. Palmeri noted that she is working on completing this report.

Mr. Skalkowski then reviewed page 12, *Statement of Net Position (Exhibit A-1)*. He noted that this is a balance sheet of assets and liabilities noting that *Total Assets* decreased by approximately \$1,321,000 while *Total Liabilities* decreased by approximately \$411,000. He noted that the change in liability includes the recognition of the *MEL Deferral Program* and the elimination of *MEL Retrospective Obligation*. Ms. Palmeri noted these items will be discussed in greater detail later in the meeting. Overall *Net Position* has decreased by \$1,350,678; however, he noted that

the fund is still in great financial position. He stated that the \$1,169,170 in Investment in Joint Ventures (under Assets) is the amount of investment in the JIF, MEL and EJIF.

Mr. Skalkowski then reviewed page 13, *Comparative Statement of Revenues, Expenses and Change in Net Position (Exhibit A-2)* with the members. He noted that Operating Revenue has increased by \$818,681 which was driven by the recognition of the MEL Surplus Transfer of \$604,254 in 2021. Overall Operating Expenses increased \$661,716.

Mr. Skalkowski then reviewed page 14, *Comparative Statement of Cash Flow (Exhibit A-3)* with the members. He explained that this is full detail of the operating activities for the 2021 Fund Year. He noted an overall reduction of \$873,697 in comparison to 12/31/2020 position resulting from a significant increase in claims payments of approximately \$632,000 and insurance premium payments of approximately \$790,000.

Mr. Skalkowski then reviewed page 23, *Note 4, Investments*, which is a summary of all investments including comparative market values.

Mr. Skalkowski then reviewed, *Note 5, Changes in Unpaid Claims Liabilities* on page 24. He further explained that these values fluctuate year to year. The *Total unpaid claim and claim adjustment for all Fund years ending 12/31/21* is \$6,727,504 versus \$6,789,827 at 12/31/20.

Mr. Skalkowski then reviewed, *Note 6, Membership in Joint Insurance Funds* on pages 24-25. He stated this gives information on the MEL JIF, RCF JIF and the EJIF and shows the breakout on pages 26-27 of the net position for each.

Mr. Skalkowski then reviewed, *Note 7, Surplus Distribution* on page 27 depicting the dividend release and the EJIF dividend release. He explained also that *Note 8* on pages 28-29 lists the AELCF activity and balances.

Mr. Skalkowski commented that *Schedule 1* on page 34 (same as Note 5 on page 24) is the *Reconciliation of Claims Liabilities by Fund Year* which are the claims broken out by Line of Coverage.

Mr. Skalkowski commented that *Schedule 2* on page 35 is the *Ten-Year Claims Development Information* which highlights the performance of the claims by year. He noted that although the ideal scenario would wash to \$0, years showing negative balances are developing better than expected.

Mr. Skalkowski then explained how the *Historical Balance Sheet (Schedule A)*, page 37, conforms to Statutory Basis accounting. As a result, it does not include *Investments in Joint Ventures*. He added that GAAP accounting standards includes these investments. He stated that the Net Statutory Surplus at 12/31/21 is \$8,368,019.

Mr. Skalkowski noted that *Note 1, (Notes to Supplementary Information)*, highlights the differences of the Joint Ventures.

Mr. Skalkowski then reviewed *Schedules A-G* with the Committee explaining how they interconnect. He commented that if you add the schedules across, you get the balances on Schedule A and B. Schedule D is broken out by line of coverage.

Mr. Skalkowski commented that Schedule E on page 52 is the *Claims Analysis*. He explained that these show paid claims, case reserves and IBNR broken out by line of coverage.

Mr. Skalkowski noted that the Schedule F's highlight Excess Insurance and Operating Expenses for every natural account. He further stated that Schedule H's are the cash balances per Fund Year.

Mr. Forlenza inquired if anything jumped out at him during the audit. Mr. Skalkowski stated nothing was concerning. Mr. Forlenza stated that later in the meeting he will present some items that may impact the 2023 Budget.

Mr. Forlenza asked if there were any additional questions for the Fund Auditor, being none, Mr. Miles and Mr. Skalkowski thanked the Committee and left the meeting.

Ms. Palmeri then directed the Committee to a draft resolution in the agenda packet accepting the 2021 Audit. Ms. Palmeri asked if the Committee was comfortable presenting the audit to the Executive Committee for approval at their June Executive Committee meeting. The Committee agreed. Ms. Palmeri noted that once the audit is accepted, it will be filed with the Departments of Banking & Insurance, Community Affairs, and the State Comptroller's office.

Investment Updates - JCMI

Mr. Forlenza directed the Committee to a memorandum included in the agenda packet that was prepared by Mr. Tontarski. The memorandum details the Fund's investment in the JCMI and addresses some concerns raised by members regarding the reporting of unrealized losses at the JCMI due to increasing short term interest rates resulting from actions by the Federal Reserve Board. Mr. Forlenza emphasized that the unrealized losses are changes in the value of an investment due to market conditions following the purchase of an investment that has not been sold. The value changes must be reported in accordance with GASB 34; however, the JCMI will never realize these losses since the JCMI holds all investments to maturity.

Mr. Forlenza then directed the Committee to a FAQ that was prepared by his office that provides greater detail on the JCMI and the definition of unrealized gains and losses. He then asked the Committee for permission to attach these documents to the minutes of today's meeting. The Committee agreed.

MEL JIF

MEL Financial Fast Track – 12/31/21

Ms. Palmeri directed the Committee to the MEL Financial Fast track included in the agenda packet valued as of 12/31/21 indicating a surplus position of \$8,167,636 with significant changes occurring in the last quarter of 2021. She explained that the MEL has implemented a few changes effective 12/31/21 to address a potential deficit resulting from a number of factors. She then directed the Committee to a copy of a memorandum included in the agenda packet that was sent to the members of the Committee in preparation for today's meeting.

Ms. Palmeri explained that the JIFs & MEL are seeing increases in incurred claims costs related to the recent changes in State laws and regulations pertaining to SAM, Fire Fighters' Cancer Presumption, WC Pension offset, COVID, and Title 59 Erosion. The impact of these changes resulted in the MEL's overall Surplus position deteriorating to a deficit position of approximately \$15 million as of 12/31/21. If the MEL implemented its *Surplus Strengthening Assessment Program*, it would have resulted in a *Surplus Strengthening Assessment* of approximately \$30 Million at the 12/31/21 valuation. In recognition of these extraordinary factors, the MEL instead decided to implement a few changes.

Ms. Palmeri reminded the Committee that late last year the MEL retroactively cancelled the *MEL Retrospective Program* along with all potential liabilities pursuant to the JIFs' participation in the *Program*. As a result, the MEL did not collect any premium in excess of the 85% of MEL Loss Funding dollars that was collected in Fund Years 2016-2021. In recognition that most JIFs budgeted for the full Loss Funding obligation (100%) for Fund Years 2016 through 2021, the MEL has decided to collect the differential between the 85% and 100% of loss funding for Fund Years 2016 through 2021 to aid in the current deficit position of the MEL. Ms. Palmeri then directed the Committee to a breakout of the balances due for Fund years 2016-2021 on page 11 of the agenda packet. The total amount due under the Premium Deferral (the differential between the 85% and 100% of loss funding) from the BURLCO JIF is \$545,856. She then directed the Committee to page 10 of the agenda packet noting that the calculations used by the MEL to determine the MEL Surplus Trigger at 12/31/20 was incorrect due to a difference in the IBNR calculations. As a result, the BURLCO JIF owes the MEL an additional \$1,795. Ms. Palmeri then directed the Committee to a draft resolution included in the agenda packet that would authorize payment of \$547,660 (\$545,856 + \$1,795) for consideration at the June Executive Committee meeting. Ms. Palmeri noted that this change statewide will generate an additional \$15.3 million for the MEL.

Ms. Palmeri then explained that another change that was made at the MEL level effective December 31, 2021 was to shift the costs associated with 2021 COVID claims from the MEL to the local JIFs. Mr. Forlenza explained that the MEL is in negotiations with its Excess Workers Compensation Carrier as to whether all COVID claims should be treated as one occurrence. The negotiation revolves around a communicable disease endorsement that was included in the 2020 policy but was removed from the excess workers compensation policy when it was renewed in 2021. He noted that while the MEL believes that it has a strong position in regards to the 2020 COVID claims being considered one occurrence pursuant to the endorsement, any COVID related claims incurred in 2021 are likely not going to be part of the single occurrence. In recognition that the costs associated with the 2021 COVID claims are likely going to be the financial responsibility of the local JIFs, the BURLCO JIF will now be recognizing these costs on its financials. Ms. Palmeri then directed the Committee to page 14 of the agenda packet that provided detail on the 2021 COVID claim costs. The impact on the BURLCO JIF includes \$412,731 in incurred losses and \$212,623 in IBNR for a total of \$625,355. For 2020 and 2021 COVID claims, the local JIFs' Financial Fast Tracks reflect an excess receivable from the MEL for these claims prior to the 12/31/21 valuation. Due to the understanding that the 2021 claims are not included in the single occurrence, an adjustment has been made to the JIFs' financials to recognize these claims costs at the 12/31/21 valuation. This adjustment will reduce the JIF's surplus position by \$625,355. Ms. Palmeri noted that these claims have already been paid by the JIF; therefore, does not affect the JIF's cash position; however, the recoverable recorded in the Financial Fast Track improved the Surplus position of the by the value noted prior to this adjustment removing the recoverable. She noted that transferring the 2021 COVID claims from the MEL to the JIFs statewide will increase the MEL's surplus position by approximately \$8 million.

Ms. Palmeri stated that by implementing the two (2) changes noted above, the MEL will have a similar Surplus position as it was this time last year. She stated that the MEL revised the language in their Risk Management Plan regarding their *Surplus Strengthening Assessment Policy* to allow flexibility in determining the amount of surplus that the MEL should maintain based upon the total amount of Case Reserves and IBNR. This revision to the MEL's Risk Management Plan was approved by the MEL Board of Commissioners at their June 2, 2022 meeting.

Ms. Palmeri explained that in the likelihood that the MEL will need additional financial support from their member JIFs to address the factors currently having a negative impact on the MEL, she is recommending that the BURLCO JIF transfer the remaining balance of \$149,207 from the 2017 Excess WC/GL Premiums budget line item to the MEL Unencumbered Surplus Account. She explained that when the MEL created their Retrospective Program, the JIF responded by transferring the remaining 15% balance potentially due under the Retrospective Program to a special account to be used to pay these obligations should they become due and owing. In 2018, and each year thereafter, the JIF began to transfer not only the 15% balance but any remaining balances from the Excess Premium budget to this account as well. Moving these balances into this account provided the JIF with greater flexibility in addressing any assessments due from the MEL while still allowing these funds to be released to the members as surplus, if needed. Ms. Palmeri then directed the Committee members to page 17 of the agenda packet to a resolution that authorizes this transfer. The Committee agreed to consider this resolution for approval at their June Executive Committee meeting.

RCF JIF

Ms. Palmeri directed the Committee to the RCF FFT valued as of 12/31/21 on pages 18-19 of the agenda packet. She noted that the RCF is showing an overall surplus position of \$106,689. She noted that this surplus position is being generated based upon a Surplus Strengthening Assessment for the 2007 Transfer Year (2003 Fund Year) of \$1Million at the 12/31/21. The 2007 Transfer Year is in a deficit position of \$880,765 as of 12/31/21. The RCF Actuary feels comfortable with the RCF having a revised Surplus of \$106,689 post accruing for the \$1,000,000 Surplus Strengthening Assessment which will be invoiced in 2022. Ms. Palmeri reminded the Committee that in prior years, the RCF Actuary increased the IBNR confidence level on the local JIFs' claims being transferred to the RCF in recognition that claims open for longer than four years were likely to continue to develop and settle out at an incurred cost higher than at the time of transfer to the RCF. Two (2) years ago, the process changed to the *Surplus Strengthening Assessment Program*. The JIFs portion of this Surplus Strengthening Assessment is \$10,667.38 for which we anticipate being invoiced within the next 2-3 months. It is our recommendation to pay this out of the Fund Year being transferred (2017) to the RCF as in prior years.

Ms. Palmeri noted that there is a draft resolution on page 21 authorizing the payment of the \$10,668 to be presented at the June Executive Committee meeting. The Committee agreed.

Ms. Palmeri then reviewed the performance of BURLCO JIF claims, valued as of 12/31/21, that have been transferred to the RCF, which includes Fund Years 1993 through 2017. She reminded the members that property obligations are not transferred to the RCF. She explained how the spreadsheet depicts the claims net incurred at the time that the Fund transferred the claims into the RCF versus the net incurred valued as of 12/31/21. The report depicts the value of the claims at the point of transfer which is now 12/31 (effective 2014 Fund Year) instead of 6/30 as in previous years. Ms. Palmeri then reviewed several years and the difference between what was paid to the RCF and its current value. She stated that the bottom section of page 22 notes the paid and reserve values at 12/31/20 versus 12/31/21 without IBNR noting the variations in line of coverage.

Ms. Palmeri noted that the overall differential which is now 2.3% would be approximately 30% if the liability was transferred to the commercial market. She reminded the members that when we began to report the RCF performance, the BURLCO JIF was contributing an additional 5% over the net incurred compared to the 2.3% today.

Ms. Palmeri asked the Committee if they had any questions. No questions were entertained.

Interim Financial Summary December 31, 2021

Ms. Palmeri referenced the Interim Financial Summary as of December 31, 2021 included in the agenda packet and asked the Committee if they would like her to review them, as they are identical to the figures just reviewed by the Fund Auditor, or simply review the Interim Financial Summary as of March 31, 2022, which is also included in the agenda packet. The Committee agreed to move to the March 31, 2022 report.

Interim Financial Summary March 31, 2021

Ms. Palmeri reviewed the Historical Operating Results Summary valued as of March 31, 2022. She reviewed each line of coverage for Fund Years 2018 through 2021 and made the following observations:

All Fund Years – Ms. Palmeri highlighted formatting changes to properly reflect the payments and liabilities under the MEL and RCF Surplus Triggers. Ms. Palmeri noted that the investment income has not been updated since the 12/31/21 valuation; however, we have been advised that the unrealized loss continues to affect the JIF at the 03/31/22 valuation. Ms. Palmeri noted that as of 03/31/22 there was a total of \$139,527,630 in contributions. The Fund has paid \$118,138,980 in Claims and Payments, including excess insurance. Investment income totals \$4,738,099 with a return surplus of \$11,581,382, leaving the JIF with a Cash Position of \$15,547,502. Ms. Palmeri stated that the MEL Premium Deferral and MEL and RCF surplus trigger will be recognized in contributions once they are paid. The Fund currently maintains \$3,890,476 in Case Reserves in the open years with \$2,831,796 in IBNR resulting in a Net Current Surplus of \$8,416,110 which improved by \$48,090 since 12/31/21.

Fund Year 2022 – Ms. Palmeri noted there was \$2,221,649 in total contributions which represents 25% of the total anticipated contributions for the year and \$1,721,132 in Claims and Payments, including excess insurance. There is no investment income at this time due to the timing of the report. This leaves the Fund Year with a Cash Position of \$500,517. There are Case Reserves of \$195,649 and \$529,038 in IBNR, resulting in deficit position of \$224,170. Ms. Palmeri reminded the Committee that the deficit in the EJIF and EPL/POL is due to only recognizing 25% of contributions, but paying 50% of the premium. There are 77 claims for the period. She stated that at 03/31 in 2021, there was a deficit of \$240,000 and 98 claims; 2020, there was a deficit of \$152,000 and 73 claims.

Fund Year 2021 – Ms. Palmeri noted there is a total of \$8,206,739 in contributions to date \$6,210,543 in Claims and Payments, including excess insurance. Investment income is negative \$13,124 due to an unrealized loss in investments, resulting in a Cash Position of \$1,983,072. She noted that the MEL Retrospective Program contribution shows the transfer of \$155,304. The Fund currently maintains \$1,113,633 in Case Reserves and \$1,280,955 in IBNR for a Net Current Deficit position of \$411,516, which has improved by \$296,061 since 12/31/21. Ms. Palmeri noted the deficit in the MEL / EJIF / EPL/POL is an artificial deficit as a result of the unrealized loss in investment income. She noted that while we can do an intra-fund transfer to cover the deficit, it is not recommended as until the realized gains are recognized we will continue to see negative investment income. Ms. Palmeri directed the Committee to the deficit in the Cash Position for Property and is recommending an Intra-Fund Transfer of \$150,000 from the Deductible line to the Property line. The Committee approved transferring \$150,000 from the Deductible line as noted in the resolution with \$150,000 to the PR line and to be presented in June.

Fund Year 2020 – Ms. Palmeri noted there was a total of \$8,030,812 in contributions to date. The Fund has paid out \$5,951,109 in Claims and Payments, including excess insurance. Investment income totals \$21,834, resulting in a Cash Position of \$2,101,537. She noted that the MEL Retrospective Program contribution shows the transfer of \$235,556. The Fund currently maintains \$833,005 in Case Reserves and \$433,108 in IBNR for a Net Current Surplus

position of \$835,424, which has deteriorated \$86,152 since 12/31/21. She noted that the AL line has deteriorated since the 12/31/21 review.

Fund Year 2019 – Ms. Palmeri noted there is a total of \$7,589,945 in contributions to date \$6,453,278 in Claims and Payments, including excess insurance. Investment income totals \$90,111, resulting in a Cash Position of \$1,226,778. She noted that the MEL Retrospective Program contribution shows the transfer of \$241,351. She stated that an intra-fund transfer was done moving \$320,000 from the deductible line to the property line. The Fund currently maintains \$1,155,803 in Case Reserves and \$307,524 in IBNR for a Net Current Deficit position of \$236,549, which has improved by \$86,155 since 12/31/21.

Fund Year 2018 – Ms. Palmeri noted there is a total of \$7,494,652 in contributions to date and paid out \$7,523,688 in Claims and Payments, including excess insurance. She stated that several intra-fund transfer were previously approved moving \$100,000 from the deductible line to the property line and \$353,277 to the GL line and another \$80,000 to the WC line, reducing the deductible line by \$533,277 to address the cash deficits. Investment income totals \$113,794, resulting in a Cash Position of \$84,758. She noted that the MEL Retrospective Program contribution shows the transfer of \$188,080. The Fund currently maintains \$592,386 in Case Reserves and \$281,171 in IBNR for a Net Current Deficit of \$788,799, which has deteriorated by \$25,803 since 12/31/21. She noted that this is the next fund year to be transferred to the RCF and Closed Years account. Ms. Palmeri also noted that when transferring deficit fund year to the Closed Account, the surplus from other years with similar membership will be released to offset the deficit.

Closed Years Contingency Fund – Ms. Palmeri noted that for the Closed Years Fund (1991-2017) the format reflects the same changes to include the trigger assessments as the All Years sheet. She stated there were \$105,983,833 in Total Contributions, \$90,172,720 in Total Payments, and \$4,507,985 in Investment Income. She stated that \$11,581,382 has been returned in surplus. She noted the RCF trigger assessment is \$10,667 and the total surplus is \$8,727,049 in the Closed Years Fund.

MEL JIF Unencumbered Surplus Contingency Fund – Ms. Palmeri stated that attached is the MEL JIF Unencumbered Surplus summary. She noted that the money transferred into this account for potential MEL liability for Fund Years 2016 through 2021 is \$1,151,342. She noted the MEL surplus trigger payment of \$106,510, investment income of \$17,499, the accrual for the MEL Premium Deferral payment of \$545,865 and the MEL surplus trigger of \$1,795. She noted then noted the Net Current surplus of \$514,671.

A copy of the 03/31/21 Historical Operating Results are attached and incorporated herein.

BURLCO Dividend Release Scenarios

Ms. Palmeri then directed the Committee to surplus release scenarios of \$850,000, \$925,000 and \$1,000,000 noting that last year the Fund authorized two (2) releases; \$850,000 and \$200,000. Ms. Palmeri then highlighted that each scenario has an accompanying per Member allocation for the Committee to see the overall impact of each release scenario. Ms. Palmeri reminded the Committee that the Actuary recommends the percentage of unencumbered JIF surplus to the current budget should not be less than 50%.

Ms. Palmeri reminded the members that no decision for release of surplus needs to be made at this meeting. She noted that there are several factors and some noticeable deficits that may or may not improve that need to be considered prior to recommending a release of surplus. Several members of the Committee voiced a concern over the deficits in the “open” fund years and the sustainability of the Fund to continue to release surplus to the members. Mr. Forlenza noted that the Fund has always been very conservative in regards to the release of surplus noting the

Committee has tried to maintain sufficient amounts of surplus so that it can manage larger than normal increases in the JIF Budget. Mr. Theokas suggested that the Fund consider releasing less surplus (\$750,000) than last year in recognition of the deficits in the open years. Mr. Mansdoerfer agreed and asked that a scenario for the release of \$750,000 be provided to the Committee for review at their next meeting.

Mr. Forlenza recommended that the Committee review the 6/30/22 fund year performance at their next meeting as well as the 2023 draft budget and then determine if releasing the same amount of surplus as in 2021 makes sense. He stated that the Actuary will take the firefighters cancer presumption, sexual abuse and molestation, social inflation and several other factors into consideration when reviewing the future loss funding recommendations.

Retrospective Candidate Analysis

Ms. Palmeri provided the Committee with an update as to the performance of the candidates, both those enrolled in the program and those in prior year programs, in the Retrospective Program valued as of 12/31/21 and 03/31/22. She noted that the members participating in the program are sent quarterly updates to inform them of any potential additional assessments. The Committee agreed to only review the 03/31/22 valuations. She reminded the members that for 2022, the loss funding only represents 25% of the total loss funding since it is valued as of 03/31/22.

Delanco Township

Ms. Palmeri reviewed Delanco Township noting their participation in the Program in 2020, 2021, and 2022. She noted their loss ratio is 260% for 2020. Their claims paid has exceeded the minimum loss funding for 2020 and they have been billed and have paid their full obligation under the terms of the contract; \$13,116. In addition, for the 2021 Fund year, their claims paid has exceeded their contract minimum so the Township will be billed an additional \$15,255 when the 03/31/21 updates are distributed. For 2022, Delanco's loss ratio is 0%. She noted that her office will continue to monitor the Township's performance for 2022.

Edgewater Park Township

Ms. Palmeri reviewed Edgewater Park Township noting their participation in the program in 2020 and 2021. She noted their 2020 loss ratio is 155.1% valued as of 3/31/2022. Ms. Palmeri stated that the claims paid has exceeded the minimum loss funding; therefore, they were billed the maximum additional obligation of \$7,468 which has been received. She will continue to monitor the 2021 Fund Year.

Palmyra Borough

Ms. Palmeri reviewed Palmyra Borough noting their participation in the Program in 2020. She noted their loss ratio is 19.2%.

Riverside Township

Ms. Palmeri reviewed Riverside Township noting their participation in the Program in 2020. She noted their loss ratio is 29.3% and her office will continue to monitor the Township's performance.

Westampton Township

Ms. Palmeri reviewed Westampton Township noting their participation in the Program in 2020, 2021, and 2022. She noted their loss ratio valued as of 3/31/2022 is 86.9% for 2020 and 63.2% for 2021. In regards to 2022, the Township's loss ratio is 174% valued as of 3/31/22; however, this is only recognizing 25% of the loss funding. Ms. Palmeri stated that her office will continue to monitor them.

The attached payment log has includes the two payments noted previously.

2022 Budget Items

Ms. Palmeri directed the Committee to page 54 of the agenda packet and a copy of a proposed amendment to the 2022 Budget which will likely be advertised for a public hearing at the Fund's July Executive Committee meeting. She then noted that the budget amendments recognize the elimination of coverage for the Delanco EMS, changes in personnel (exposures) in the North Hanover EMS, MEL and RMC adjustments.

Fund Year 2023 Budget Process

Six Year Loss Ratio Summary as of March 31, 2022

Ms. Palmeri directed the Committee to the Six Year Average Loss Ratio Summary spreadsheets contained in the agenda. She indicated that these reports are for Fund Years 2016-2021 valued as of 03/31/22. She noted that the Six Year Average Loss Ratio for the Fund is 83.8%. She then reviewed the individual years, by line of coverage, with the Committee.

Ms. Palmeri then presented the MEL Six Year Average Loss Ratio Reports valued as of 03/31/22 for Fund Years 2016-2021. She noted that the Six Year Average Loss Ratio for the MEL is at 111.1%. She reported that last year at this time the loss ratio was 75.8%. She reminded the Committee that Auto Liability claims are incorporated into the General Liability line at the MEL level. She then reviewed the individual years, by line of coverage, with the Committee. She reminded the members that the MEL does experience rate member JIFs and uses 10 years of claims experience. She noted that prior to last year, the BURLCO JIF had always been a good performer with a positive experience rating; however, based upon the current results, the JIF is likely to once again receive a negative experience rating.

Next, Ms. Palmeri reviewed the EPL/POL Six Year Average Loss Ratio report valued as of 03/31/22 for Fund Years 2016-2021. Ms. Palmeri noted that the carrier considers a 55% loss ratio a breakeven point due to the fact that the premium is inclusive of operating expenses, surcharges, taxes, profits, etc. She noted that the Five Year Average Loss Ratio is 14.4% which is used to allocate individual member increases or decreases as well as the JIF increases within the MEL program. She stated that the Six Year Average Loss Ratio for EPL/POL is at 16.5%. Ms. Palmeri reminded the Committee that 2023 will be year four of five in phasing in a new process for allocating members EPL assessment utilizing exposures and experience. She explained that over the next few months, her office will be involved in reviewing the process to ensure the member assessments are allocated following the philosophy established in 2019 to ensure members are accurately assessed.

Renewing Members for 2023

Ms. Palmeri informed the Committee that nine (9) members are up for renewal effective January 1, 2023 including: Bordentown City, Bordentown Township, Delran Township, Lumberton Township, Mansfield Township, New Hanover Township, Pemberton Borough, Riverside Township, and Southampton Township.

Performance over 100%

Ms. Palmeri then directed the Committee to a spreadsheet in the agenda packet comparing the six year average loss ratios for the renewing members versus the overall Fund performance. Ms. Palmeri noted that while some of the renewing members have a few years with loss ratios over 100%, only two (2) members have a six year average loss ratio over 100%; Pemberton Borough and Southampton Township. We will identify any anomaly losses for the next meeting.

Vendor Fee Request Letters

Ms. Palmeri presented the draft vendor fee request letter for the Committee's review. She first inquired if the Committee wished to continue following the "Non-fair and Open Process", which was the decision of the Fund when the "Pay to Play" guidelines went into effect. The Committee agreed to continue utilizing the "Non-fair and Open Process" in the appointment of Fund Professionals. Ms. Palmeri then asked if the Committee had any suggested language changes to the vendor fee request letter prior to it being released. The Committee approved the letter with no recommended revisions. Ms. Palmeri stated that the letters would go out shortly.

Travel Expense Policy

Mr. Forlenza directed the members to page 82 of the agenda packet and a copy of a draft resolution authorizing the reimbursement of travel expenses. He noted that each year at the Reorganization meeting in January, the JIF adopts this resolution that authorizes reimbursement of travel expenses within guidelines contained in the JIF's *Travel Expense Policy* and *Conference Attendance Policy*. He noted that for many years, the cap on travel expenses was limited to \$2,500 per attendee inclusive of conference registration fees. Mr. Forlenza noted that with increased costs in conference registration fees, airline tickets, hotels, food, etc., the \$2,500 fee is low. Mr. Forlenza recommended that the Fund approve a language change to the resolution authorizing the reimbursement of travel expenses. As noted on the draft resolution, the maximum reimbursement would be \$2,500 exclusive of conference registration fees. He noted that there is no need to make this change now; however, should be considered at the 2023 JIF reorganization meeting. Mr. Theokas inquired as to the number of conference attendees. Mr. Forlenza noted that they normally have between one and two attendees at conferences each year so the impact is not significant. The Committee approved the proposed change for 2023.

Issues Impacting the 2023 Budget:

Ms. Palmeri noted that 2023 Loss Funding Budget recommendations will take into consideration many of the factors that we have seen develop over the last year including additional legislative & regulatory changes as well as lingering COVID related costs. In addition, the 2023 Excess Premium Budget is likely to increase more than usual due to the ongoing "hard" market.

Mr. Forlenza stated that he spoke with the Fund Actuary earlier in the day. He noted that the Actuary was inquiring as to the format of the loss funding recommendations noting that last year, the loss funding recommendations were broken out to show recommended additional funding for the perils associated with SAM legislative changes, the Pension offset changes, Title 59 erosion, other factors. Mr. Forlenza noted that he asked the Fund Actuary to provide the JIF with his loss funding budget recommendations at low, medium, and high confidence levels inclusive of funding for these additional perils.

Finance Committee Charter

Ms. Palmeri stated that the Finance Committee Charter was emailed to the members along with the meeting notice for today. In addition, a copy of the Charter is included in the agenda packet on pages 87-90. She asked the Committee to review the Charter to be sure that it continues to

accurately reflect the role and responsibilities of the Committee and to contact either Mr. Mansdoerfer or her office with any suggested revisions.

Next Meeting Date

Ms. Palmeri noted the next meeting is scheduled for August 30, 2021 at 1:00 PM in Mount Laurel. The meeting will consist of discussions on Loss Funding Recommendations, Assessment Allocations Strategies, including Reward and Re-evaluations candidates and Retro Assessment Program Candidates, if any. She also stated that the Committee would review updated Surplus Distribution options, the Preliminary Budget, and Vendor Review.

Seeing no other business, the meeting was adjourned at 4:05 PM.

File: BURLCO/2022/Finance Committee Tab: 06/07/22

Resolution No. 2022 -

**Burlington County Municipal Joint Insurance Fund Resolution of Certification
Annual Audit Report for Period Ending December 31, 2021**

WHEREAS, N.J.S.A. 40A:5-4 requires the governing body of every local unit to have made an annual audit of its books, accounts and financial transactions, and

WHEREAS, the Annual Report of Audit for the year 2021 has been filed by the appointed Fund Auditor with the Secretary of the Fund as per the requirements of N.J.S.A. 40A:5-6 and N.J.S.A. 40A:10-36, and a copy has been received by each member of the Executive Committee, and

WHEREAS, the Local Finance Board of the State of New Jersey is authorized to prescribe reports pertaining to the local fiscal affairs, as per R.S. 52:27BB34, and

WHEREAS, the Local Finance Board has promulgated a regulation requiring that the Executive Committee of the Fund shall by resolution certify to the Local Finance Board of the State of New Jersey that all members of the Executive Committee have reviewed, as a minimum, the sections of the annual audit entitled:

Schedule of Findings
and
Recommendations

and

WHEREAS, the members of the Executive Committee have personally reviewed, as a minimum, the Annual Report of Audit, and specifically the sections of the Annual Audit entitled:

Schedule of Findings
and
Recommendations

as evidenced by the group affidavit form of the Executive Committee.

WHEREAS, such resolution of certification shall be adopted by the Executive Committee no later than forty-five days after the receipt of the annual audit, as per the regulations of the Local Finance Board, and

WHEREAS, all members of the Executive Committee have received and have familiarized themselves with, at least, the minimum requirements of the Local Finance Board of the State of New Jersey, as stated aforesaid and have subscribed to the affidavit, as provided by the Local Finance Board, and

WHEREAS, failure to comply with the promulgations of the Local Finance Board of the State of New Jersey may subject the members of the Executive Committee to the penalty provisions of R.S. 52:27BB-52- to wit:

R.S. 52:27BB-52 – “A local officer or member of a local governing body who, after a date fixed for compliance, fails or refuses to obey an order of the director (Director of Local Government Services), under the provisions of this Article, shall be guilty of a misdemeanor and, upon conviction, may be fined not more than one thousand dollars (\$1,000.00) or imprisoned for not more than one year, or both, in addition shall forfeit his office.”

NOW, THEREFORE, BE IT RESOLVED, that the Executive Committee of the Burlington County Municipal Joint Insurance Fund, hereby states that it has complied with the promulgation of the Local Finance Board of the State of New Jersey, dated July 30, 1968, and does hereby submit a certified copy of this resolution and the required affidavit to said Board to show evidence of said compliance.

I HEREBY CERTIFY THAT THIS IS A TRUE COPY OF A
RESOLUTION ADOPTED AT THE MEETING HELD ON JUNE 14, 2022.

Fund Secretary



SUBJECT: **Joint Cash Management and Investment Program**

We, as a JIF, have been experiencing very challenging times with an economy that has been quivering and its effect has become the focus of efforts by the Federal Reserve Board to bring various issues under control. The Board has terminated its buy- back program of treasury notes and similar investments and has been addressing , slowly but continuously, an increase in the Federal Funds Rate as an effort to possibly curb or control inflation.

There is no question that this action has had a negative effect on the market value of our investment portfolio. This negative effect causes our investments to experience and report an unrealized loss to our members. Anytime you see or hear of a loss reported in our portfolio it is not unusual to show concern in the stability of our JIF. Believe me, it doesn't make me any more comfortable in telling our membership of a loss. Fortunately, it is an unrealized loss rather than a realized loss. In reality, showing an unrealized gain is an easier expression to use when it is the case but it really has no more significance than unrealized loss in our investment philosophy. Let me explain:

Per Definition: An Unrealized loss is a decrease in the value of an ongoing investment that an investor has not sold. An unrealized gain is an increase in the value of an asset or investment that an investor has not sold. A gain or loss on an investment is realized ONLY when it is sold.

The requirement of providing both unrealized gains or losses was introduced by the Governmental Accounting Standards Board in GASB #34 relating to their presentation in financial reporting and also GASB#72 relating to the methodology in providing the fair market value of investments.

Our JIF's investment in the JCMI program as of March, 2021 is presented below:

My analysis since the inception reveals the following:

Initial and subsequent Investments:	\$15,007,500.00
Interest Earned Thru 4/30/22	\$ 172,229.31
Administrative Fees	<\$ 20,110.19
Cash Value Before Market Value Adjustment	\$15,159,619.12
Unrealized gains/(losses)	<\$ 991,268.99>
Market Value as of 4/30/22	\$ 14,168,350.13

As you can see, our cash value subsequent to an investment of \$15,007,500.00 is \$15,159,619.12 or \$152,119.12 in interest earnings(net of Administrative Fees) since inception.

Let me explain why I'm ignoring the unrealized loss of \$991,268.99 that is also included in this presentation. Our MEL Investment Policy, that was established in the 1990's, has been designed to minimize or eliminate the effect of a realized loss. It's Principles are governed by three key words: Security, Liquidity, Yield.

These three words are also prioritized in the order that they are presented.

#1 Security:

The very first concern is that all of the JIF investments are either guaranteed by the Federal Government or the State of New Jersey. We cannot invest in unsecured instruments unless they are purchased through the New Jersey Cash Management Fund. We have never exercised this option.

#2 Liquidity:

Our Asset Manager is required to purchase our investments in a "laddered" format to allow for systematic maturities that provides available cash if needed without premature liquidation of investments with values threatened by unrealized losses. We also maintain adequate cash reserves within the JIF fund to act as a "failsafe" for an unanticipated drain on our immediate available cash.

#3 Yield:

Our Asset Manager is required to purchase our investments with the highest possible yield without jeopardizing the initial two principles of investing.

The significance of investing in the JCMI Program, unlike wealth management programs, we are pooling our funds with other JIF's , much like a mutual fund, to earn interest greater than what you would have earned with the bank, or in government backed securities. The other value of the JCMI Program is that the JCMI is investing in BANS and long-term securities of our member municipalities and schools.

In Summary, we have been assured that if we request a withdrawal, that we will receive the total amount of the request. Essentially, we could assume that if we asked for the entire cash value of our investment, that we get all of it back.

Thomas J. Tontarski, Treasurer
May 22, 2022

Joint Cash Management & Investment Program (JCMI)

Frequently Asked Questions

What is the JCMI?

The Joint Cash Management & Investment Program (JCMI) is a statutorily authorized (P.L. 2018 Chapter 40) investment vehicle that allows Joint Insurance Funds to comingle their idle funds to invest in federally backed treasury and agency securities as well as municipal debt.

Is the JCMI Regulated?

Yes, the JCMI is regulated by the New Jersey Department of Banking & Insurance and the New Jersey Department of Community Affairs. Specific regulations regarding the JCMI can be found at NJAC 5:38-1 et. seq.

Why was the JCMI Created?

The JCMI was created in recognition that at any given time, New Jersey JIFs hold a large amount of idle cash due to reserving requirements for pending workers compensation, liability, and property claims that may take many years to resolve. In addition, it was recognized that these idle funds could be used to purchase municipal short and long term debt thereby adding liquidity to the municipal debt market which in turn drove down the interest rates for New Jersey municipalities borrowing money.

Who runs the JCMI?

The JCMI is overseen by an Operating Committee made up of a subgroup of the Treasurers of the JIFs participating in the JCMI Program. Through an RFP process, the Operating Committee hires a financial advisor and investment manager to oversee the day to day operations of the JCMI and manage its investment strategy. The Asset Manager and Financial Advisor collaborate to position the JCMI's portfolio to achieve the objectives set by the Operating Committee.

I noticed my JIF's JCMI Report shows an "Unrealized Loss" or an "Unrealized Gain". What does that mean?

An unrealized loss/gain is a decrease/increase in the value of an asset or investment due to changes in the financial markets following the purchase of an investment, which an investor has not sold. All public entities are required by GASB (Government Accounting Standards Board) to calculate and report unrealized losses/gains on their investments each month.

In the case of an "Unrealized Loss" does that mean that our investment in the JCMI is losing money?

No. Because the JCMI holds all of its investments to maturity, the interest rate at which the investment was purchased will be realized by the JCMI when the investment matures. At the same time, any unrealized gains will not be realized as the gain is limited to the investment interest rate at the time it was purchased.

What if my JIF needs to withdraw money out of the JCMI before some of its investments mature?

The JCMI keeps a percentage of its funds in cash; therefore, if a member JIF needs to withdraw some of its funds out of the JCMI, this can be done without the JIF recognizing a loss (or gain) in the value of its investment that is being withdrawn from the JCMI.

Joint Cash Management & Investment Program (JCMI)

Frequently Asked Questions

What are the JCMI Reporting Requirements?

The JCMI provides monthly reports to each participating JIF Treasurer and the JCMI Operating Committee which contains detailed information on the JIF's holdings in the JCMI. In addition, the JCMI Financial Advisor and Investment Manager provide quarterly market analysis and forecasts to the JCMI Operating Committee. Finally, on an annual basis, the Operating Committee, and each participating JIF Treasurer, receives a summary of all transactions in each fiscal year, together with a report of investment performance for the year by portfolio to determine if investment objectives are being met.

Who do I contact if I have questions about the JCMI?

Your JIF Treasurer can provide you additional information about the JCMI.

Attached, please find the latest quarterly update on the JCMI.

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

**RESOLUTION AUTHORIZING PAYMENT OF \$547,660 FROM THE BURLCO JIF MEL
UNENCUMBERED SURPLUS ACCOUNT IN ACCORDANCE WITH THE
REQUIREMENTS OF THE NEW JERSEY MUNICIPAL EXCESS LIABILITY JOINT
INSURANCE FUND**

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

WHEREAS, the BURLCO JIF is a member of the New Jersey Municipal Excess Liability Joint Insurance Fund (NJ MEL); and

WHEREAS, for Fund Years 2016 through 2021, the NJ MEL billed each member JIF 85% of its workers compensation and liability loss funding assessment; and

WHEREAS, the NJ MEL and its member JIFs have experienced escalating costs due to the COVID 19 pandemic, the difficult excess insurance market, the adoption of new statutes in the State of New Jersey in regards to claims of sexual abuse and molestation and the presumption of workers compensation benefits for fire fighters that develop certain types of cancer, and changes to regulation regarding the settlement of claim petitions for employees eligible for an accidental disability pension; and

WHEREAS, due to these unprecedented conditions, the NJ MEL has determined that it should now collect the remaining 15% workers compensation and liability loss funding balance from its members JIFs for Fund Years 2016 through 2021; and

WHEREAS, during Fund Years 2016 through 2021, the BURLCO JIF Finance Committee budgeted 100% of its potential MEL workers compensation and liability loss funding obligation in anticipation that these funds could become due and owing at some point in the future; and

WHEREAS, these funds, along with balances from the Fund Year 2016 through 2021 BURLCO JIF excess and reinsurance line items were transferred into the MEL Retrospective Surplus Account as authorized by resolution and then into the MEL Unencumbered Surplus Account as authorized by resolution; and

WHEREAS, the total payment due to the MEL representing 15% of the workers compensation and liability loss funding for Fund Year 2016 through 2021 is \$547,660; and

WHEREAS, the funds to make this payment are in the MEL Unencumbered Surplus Account;

NOW THEREFORE BE IT RESOLVED by the Burlington County Municipal Joint Insurance Fund that the Fund Administrator and Fund Treasurer is hereby authorized to make payment to the NJ MEL in the amount of \$547,660 from the BURLCO JIF MEL Unencumbered Surplus Account; and

BE IT FURTHER RESOLVED that a copy of this Resolution be provided to the Fund Administrator, Fund Treasurer, and Fund Administrative Consultant for their information and necessary action.

This Resolution was duly adopted by the Burlington County Municipal Joint Insurance Fund at a public meeting held on June 21, 2022.

BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND

Attest: _____
John Gural, Secretary

By: _____
Glenn McMahon, Chairperson

Date: June 21, 2022

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

**RESOLUTION AUTHORIZING THE FUND TREASURER TO TRANSFER \$149,207 FROM THE
FUND YEAR 2017 MEL EXCESS PREMIUMS BUDGET LINE ITEM TO THE MEL
UNENCUMBERED SURPLUS ACCOUNT**

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

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

WHEREAS, the FUND is a member of the Municipal Excess Liability Joint Insurance Fund (MEL JIF); and

WHEREAS, since 2016, the FUND has approved via resolution transferring any remaining balances from the Budgeted MEL appropriations to the FUND's MEL Unencumbered Surplus Account in anticipation of future payments to the NJ MEL; and

WHEREAS, in analyzing the Fund Year 2017 Budget, the FUND budgeted an additional \$149,207 than the FUND's maximum obligation for excess workers' compensation and liability loss funding; and

WHEREAS, it is in the FUND's best interest to transfer \$149,207 from the Fund Year 2017 Budget into the MEL Unencumbered Surplus Account to guarantee that these funds will be available to pay any obligations remaining from the MEL Retrospective program and/or MEL Surplus Trigger Assessments;

NOW THEREFORE BE IT RESOLVED by the Commissioners of the Burlington County Municipal Joint Insurance Fund that the FUND Treasurer is hereby authorized to transfer \$149,207 from the Fund Year 2017 MEL excess premiums into the MEL Unencumbered Surplus Account; and

BE IT FURTHER RESOLVED that the FUND Treasurer, FUND Auditor, and Administrative Consultant are hereby directed to account for these funds in accordance with accepted accounting practices for Joint Insurance Funds; and

BE IT FURTHER RESOLVED that a copy of this Resolution be provided to the Executive Director's office, the FUND Treasurer, FUND Auditor, and Administrative Consultant for their attention and action.

This Resolution was duly adopted by the Burlington County Municipal Joint Insurance Fund at a public meeting held on June 21, 2022.

BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND

Attest: _____
John Gural, Secretary

By: _____
Glenn McMahon, Chairperson

Date: _____

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

**RESOLUTION AUTHORIZING A PAYMENT OF \$10,668 FROM THE 2017 FUND YEAR
IN ACCORDANCE WITH THE REQUIREMENTS OF THE NEW JERSEY MUNICIPAL
RESIDUAL CLAIMS FUND JOINT INSURANCE FUND SURPLUS TRIGGER**

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

WHEREAS, the BURLCO JIF is a member of the New Jersey Municipal Residual Claims Joint Insurance Fund (NJ RCF); and

WHEREAS, in 2020, the NJ RCF amended its Risk Management Plan to include a “Surplus Trigger”; and

WHEREAS, the purpose of the Surplus Trigger is to guarantee the ongoing fiscal integrity of the NJ RCF by requiring that the NJ RCF have a minimum amount of surplus available at any given time; and

WHEREAS, the Surplus Trigger is calculated on an annual basis valued as of December 31st of the most recently closed Fund Year; and

WHEREAS, based upon calculations provided by the NJ RCF valued as of December 31, 2021, a total payment of \$10,668 is due and owing by the BURLCO JIF to the NJ RCF; and

WHEREAS, it is the recommendation of the BURLCO JIF Finance Committee that the \$10,668 payment be made to the NJ RCF from the 2017 Fund Year prior to the transfer of the Fund Year to the RCF;

NOW THEREFORE BE IT RESOLVED by the Burlington County Municipal Joint Insurance Fund that a payment of \$10,668 be made to the NJ RCF from the 2017 Fund Year; and

BE IT FURTHER RESOLVED that a copy of this Resolution be provided to the Fund Administrator, Fund Treasurer, and Fund Administrative Consultant for their information and necessary action.

This Resolution was duly adopted by the Burlington County Municipal Joint Insurance Fund at a public meeting held on June 21, 2022.

BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND

Attest: _____
John Gural, Secretary

By: _____
Glenn McMahon, Chairperson

Date: June 21, 2022

BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND

Interim Financial Statement Summary

For the Period Ended March 31, 2022

**Prepared By:
Arthur J. Gallagher Risk Management Services, Inc.
Fund Administrator**

**Burlington County Municipal Joint Insurance Fund
Historical Operating Results Summary - All Fund Years
March 31, 2022**

	Total
Earned Contributions & MEL / RCF Dividends	\$139,527,630
Closed MEL Surplus Transfer Balances	1,002,135
Claims Paid (Net of Subrogation) & RCF Premiums	(45,785,071)
Excess Recoveries	252,211
Excess Insurance Premiums Paid	(41,179,561)
Operating Expenses Paid	(24,057,522)
Residual Claims Fund Premiums Paid	(7,050,769)
MEL Premium Deferral Paid	-
MEL Surplus Trigger Assessment Paid	(106,510)
Residual Claims Fund Surplus Trigger Assessment Paid	(211,759)
Total Payments	(118,138,980)
Position After Expenses	22,390,784
Investment Income (per treasurer)	4,738,099
Transfers	-
Return of Surplus	(11,581,382)
CASH POSITION	15,547,502
Case Reserves	(3,890,476)
IBNR Reserves	(2,831,796)
MEL Premium Deferral Liability	(545,865)
MEL Surplus Trigger Assessment Liability	(1,795)
Residual Claims Fund Surplus Trigger Assessment	(10,667)
Net Current Surplus	8,416,110
Valued as of 12/31/21	\$8,368,019
NET CHANGE	\$48,090

Compiled by Arthur J. Gallagher Risk Management Services, Inc., Public Sector Practice from Actuarial, Claims Administrator & Treasurer reports valued as of March 31, 2022

Burlington County Municipal Joint Insurance Fund
Historical Operating Results Summary
Fund Year 2022
March 31, 2022

	Property	General Liability	Automobile	Workers' Comp.	Deductible	Loss Fund Contingency	MEL / EJIF EPL/POL	Expense & Cont.	Total
Earned Membership Contributions	\$84,451	\$123,890	\$30,969	\$488,257	\$128,394	\$26,625	\$878,864	\$460,200	\$2,221,649
Other Contributions/Retro Payments									\$0
Total Contributions	\$84,451	\$123,890	\$30,969	\$488,257	\$128,394	\$26,625	\$878,864	\$460,200	\$2,221,649
Claims Paid (Net of Subrogation)	(37,730)	(1,513)	(250)	(70,390)					(109,883)
Excess Recoveries									-
Excess Insurance Premiums Paid							(\$1,112,415)		(1,112,415)
Operating Expenses Paid								(\$498,834)	(498,834)
Total Payments	(37,730)	(1,513)	(250)	(70,390)	-	-	(1,112,415)	(498,834)	(1,721,132)
Position After Expenses	46,721	122,377	30,719	417,867	128,394	26,625	(233,551)	(38,635)	500,517
Investment Income (per treasurer)									-
Transfers	-	-	-	-	-	-	-	-	-
Return of Surplus	-	-	-	-	-	-	-	-	-
Closed MEL Surplus Transfer - Regular Cont	-	-	-	-	-	-		-	-
Closed MEL Surplus Transfer - Excess Prem	-	-	-	-	-	-		-	-
CASH POSITION	46,721	122,377	30,719	417,867	128,394	26,625	(233,551)	(38,635)	500,517
Case Reserves	(61,952)	(41,012)	(3,600)	(89,085)				-	(195,649)
IBNR Reserves	(1,000)	(103,586)	(30,068)	(394,384)				-	(529,038)
Net Current Surplus/(Deficit)	(16,231)	(22,222)	(2,949)	(65,602)	128,394	26,625	(233,551)	(38,635)	(224,170)
RECOMMENDED TRANSFERS									-
Valued as of 12/31/21									\$0
NET CHANGE	(16,231)	(22,222)	(2,949)	(65,602)	128,394	26,625	(233,551)	(38,635)	(224,170)
Claim Count for Open Fund Years 03/31/22	22	14	8	33					77
Claim Count for Open Fund Years 12/31/21									0
Net Change	22	14	8	33					77

Compiled by Arthur J. Gallagher Risk Management Services, Inc., Public Sector Practice from Actuarial, Claims Administrator & Treasurer reports valued as of March 31, 2022

Burlington County Municipal Joint Insurance Fund
Historical Operating Results Summary
Fund Year 2021
March 31, 2022

	Property	General Liability	Automobile	Workers' Comp.	Deductible	Loss Fund Contingency	MEL / EJIF EPL/POL	Expense & Cont.	Total
Earned Membership Contributions	\$303,471	\$499,041	\$123,743	\$1,943,407	\$506,412	\$0	\$3,109,307	\$1,706,103	\$8,191,484
Other Contributions					\$15,255				\$15,255
Total Contributions	\$303,471	\$499,041	\$123,743	\$1,943,407	\$521,667	\$0	\$3,109,307	\$1,706,103	\$8,206,739
Claims Paid (Net of Subrogation)	(426,622)	(28,315)	(14,794)	(1,190,576)	-	-	-	-	(1,660,307)
Excess Recoveries					-	-	-	-	-
Excess Insurance Premiums Paid					-	-	(\$3,109,011)		(3,109,011)
Operating Expenses Paid					-	-		(\$1,441,225)	(1,441,225)
Total Payments	(426,622)	(28,315)	(14,794)	(1,190,576)	-	-	(3,109,011)	(1,441,225)	(6,210,543)
Position After Expenses	(123,151)	470,726	108,949	752,831	521,667	-	296	264,878	1,996,196
Investment Income (per treasurer)	(263)	(1,922)	(455)	(4,674)	(2,013)		(1,863)	(1,934)	(13,124)
Transfers									-
Return of Surplus	-	-	-	-	-	-	-	-	-
Closed MEL Surplus Transfer - Regular Cont	-	-	-	-	-	-	(155,304)	-	(155,304)
Closed MEL Surplus Transfer - Excess Prem	-	-	-	-	-	-	155,304	-	155,304
CASH POSITION	(123,414)	468,804	108,494	748,157	519,654	-	(1,567)	262,944	1,983,072
Case Reserves	(101,203)	(189,753)	(36,663)	(786,014)		-	-	-	(1,113,633)
IBNR Reserves	-	(309,642)	(88,445)	(882,868)	-	-	-	-	(1,280,955)
Net Current Surplus/(Deficit)	(224,617)	(30,591)	(16,614)	(920,725)	519,654	-	(1,567)	262,944	(411,516)
RECOMMENDED TRANSFERS	150,000				(150,000)				-
Valued as of 12/31/21	(297,792)	(60,633)	(15,012)	(969,061)	519,654	-	(1,567)	116,834	(\$707,577)
NET CHANGE	73,175	30,042	(1,602)	48,336	-	-	-	146,110	296,061
Claim Count for Open Fund Years 03/31/22	80	102	39	196					417
Claim Count for Open Fund Years 12/31/21	79	86	34	188					387
Net Change	1	16	5	8					30

*Property includes (1) Catastrophic

Compiled by Arthur J. Gallagher Risk Management Services, Inc., Public Sector Practice from Actuarial, Claims Administrator & Treasurer reports valued as of March 31, 2022

Burlington County Municipal Joint Insurance Fund
Historical Operating Results Summary
Fund Year 2020
March 31, 2022

	Property	General Liability	Automobile	Workers' Comp.	Deductible	Loss Fund Contingency	MEL / EJIF EPL/POL	Expense & Cont.	Total
Earned Membership Contributions	\$296,387	\$486,083	\$128,090	\$1,939,868	\$503,016	\$49,659	\$2,956,664	\$1,650,461	\$8,010,228
Other Contributions/Retro Payments					\$20,584				\$20,584
Total Contributions	\$296,387	\$486,083	\$128,090	\$1,939,868	\$523,600	\$49,659	\$2,956,664	\$1,650,461	\$8,030,812
Claims Paid (Net of Subrogation)	(371,629)	(88,687)	(33,578)	(970,353)					(1,464,247)
Excess Recoveries									-
Excess Insurance Premiums Paid							(\$2,956,415)		(2,956,415)
Operating Expenses Paid								(\$1,530,447)	(1,530,447)
Total Payments	(371,629)	(88,687)	(33,578)	(970,353)	-	-	(2,956,415)	(1,530,447)	(5,951,109)
Position After Expenses	(75,242)	397,396	94,512	969,515	523,600	49,659	249	120,014	2,079,703
Investment Income (per treasurer)	1,087	1,610	449	7,661	1,579	159	3,344	5,945	21,834
Transfers	75,000				(75,000)				-
Return of Surplus	-	-	-	-	-	-	-	-	-
Closed MEL Surplus Transfer - Regular Cont	-	-	-	-	-	-	(235,556)	-	(235,556)
Closed MEL Surplus Transfer - Excess Prem	-	-	-	-	-	-	235,556	-	235,556
CASH POSITION	845	399,006	94,961	977,176	450,179	49,818	3,593	125,959	2,101,537
Case Reserves	(98,616)	(256,190)	(151,164)	(327,035)		-	-	-	(833,005)
IBNR Reserves	-	(209,849)	(39,323)	(183,936)			-	-	(433,108)
Net Current Surplus/(Deficit)	(97,771)	(67,033)	(95,526)	466,205	450,179	49,818	3,593	125,959	835,424
RECOMMENDED TRANSFERS									-
Valued as of 12/31/21	(47,437)	(141,331)	39,067	441,730	450,179	49,818	3,593	125,957	\$921,576
NET CHANGE	(50,334)	74,298	(134,593)	24,475	-	-	-	2	(86,152)
Claim Count for Open Fund Years 03/31/22	69	126	23	233					451
Claim Count for Open Fund Years 12/31/21	68	125	23	233					449
Net Change	1	1	0	0					2

Compiled by Arthur J. Gallagher Risk Management Services, Inc., Public Sector Practice from Actuarial, Claims Administrator & Treasurer reports valued as of March 31, 2022

Burlington County Municipal Joint Insurance Fund
Historical Operating Results Summary
Fund Year 2019
March 31, 2022

	Property	General Liability	Automobile	Workers' Comp.	Deductible	Loss Fund Contingency	MEL / EJIF EPL/POL	Expense & Cont.	Total
Earned Membership Contributions	\$267,750	\$451,895	\$125,800	\$1,953,070	\$493,972	\$0	\$2,740,523	\$1,556,335	\$7,589,345
Other Contributions/ Retro payments								\$600	\$600
Total Contributions	\$267,750	\$451,895	\$125,800	\$1,953,070	\$493,972	\$0	\$2,740,523	\$1,556,935	\$7,589,945
Claims Paid (Net of Subrogation)	(550,075)	(100,982)	(25,149)	(1,575,842)					(2,252,048)
Excess Recoveries									-
Excess Insurance Premiums Paid							(2,740,332)		(2,740,332)
Operating Expenses Paid								(1,460,898)	(1,460,898)
Total Payments	(550,075)	(100,982)	(25,149)	(1,575,842)	-	-	(2,740,332)	(1,460,898)	(6,453,278)
Position After Expenses	(282,325)	350,913	100,651	377,228	493,972	-	191	96,037	1,136,667
Investment Income (per treasurer)	452	6,764	2,804	37,113	10,711		15,112	17,155	90,111
Transfers	320,000				(320,000)				-
Return of Surplus	-	-	-	-	-	-	-	-	-
Closed MEL Surplus Transfer - Regular Contr	-	-	-	-	-	-	(241,351)	-	(241,351)
Closed MEL Surplus Transfer - Excess Prem	-	-	-	-	-	-	241,351	-	241,351
CASH POSITION	38,127	357,677	103,455	414,341	184,683	-	15,303	113,192	1,226,778
Case Reserves	(82,153)	(205,193)	(87,197)	(781,260)					(1,155,803)
IBNR Reserves	-	(74,302)	(16,593)	(216,629)					(307,524)
Net Current Surplus/(Deficit)	(44,026)	78,182	(335)	(583,548)	184,683	-	15,303	113,192	(236,549)
RECOMMENDED TRANSFERS									-
Valued as of 12/31/21	(46,442)	7,191	(1,463)	(597,169)	184,683	-	15,303	113,193	(\$324,704)
NET CHANGE	2,416	70,991	1,128	13,621	-	-	-	(1)	88,155
Claim Count for Open Fund Years 03/31/22	89	139	22	161					411
Claim Count for Open Fund Years 12/31/21	89	139	22	161					411
Net Change	0	0	0	0					0

Compiled by Arthur J. Gallagher Risk Management Services, Inc., Public Sector Practice from Actuarial, Claims Administrator & Treasurer reports valued as of March 31, 2022

Burlington County Municipal Joint Insurance Fund
Historical Operating Results Summary
Fund Year 2018
March 31, 2022

	Property	General Liability	Automobile	Workers' Comp.	Deductible	Loss Fund Contingency	MEL / EJIF EPL/POL	Expense & Cont.	Total
Earned Membership Contributions	\$270,300	\$451,350	\$125,800	\$2,011,950	\$507,802	\$0	\$2,594,140	\$1,533,310	\$7,494,652
Other Contributions/Retro Payments									\$0
Total Contributions	\$270,300	\$451,350	\$125,800	\$2,011,950	\$507,802	\$0	\$2,594,140	\$1,533,310	\$7,494,652
Claims Paid (Net of Subrogation)	(338,023)	(967,239)	(71,147)	(2,168,504)					(3,544,913)
Excess Recoveries									-
Excess Insurance Premiums Paid							(2,568,089)		(2,568,089)
Operating Expenses Paid								(1,410,686)	(1,410,686)
Total Payments	(338,023)	(967,239)	(71,147)	(2,168,504)	-	-	(2,568,089)	(1,410,686)	(7,523,688)
Position After Expenses	(67,723)	(515,889)	54,653	(156,554)	507,802	-	26,051	122,624	(29,036)
Investment Income (per treasurer)	2,082	7,604	3,900	37,134	23,648	-	15,154	24,272	113,794
Transfers	100,000	353,277		80,000	(533,277)				-
Return of Surplus									-
Closed MEL Surplus Transfer - Regular Cont	-	-	-	-	-	-	(188,080)	-	(188,080)
Closed MEL Surplus Transfer - Excess Prem	-	-	-	-	-	-	188,080	-	188,080
CASH POSITION	34,359	(155,008)	58,553	(39,420)	(1,827)	-	41,205	146,896	84,758
Case Reserves	-	(281,277)	(18,335)	(292,774)					(592,386)
IBNR Reserves	-	(92,843)	(3,896)	(184,432)					(281,171)
Net Current Surplus/(Deficit)	34,359	(529,128)	36,322	(516,626)	(1,827)	-	41,205	146,896	(788,799)
RECOMMENDED TRANSFERS									-
Valued as of 12/31/21	34,359	(502,223)	33,034	(514,440)	(1,827)	-	41,205	146,896	(\$762,996)
NET CHANGE	-	(26,905)	3,288	(2,186)	-	-	-	-	(25,803)
Claim Count for Open Fund Years 03/31/22	56	152	40	157					405
Claim Count for Open Fund Years 12/31/21	56	152	40	157					405
Net Change	0	0	0	0					0

Compiled by Arthur J. Gallagher Risk Management Services, Inc., Public Sector Practice from Actuarial, Claims Administrator & Treasurer reports valued as of March 31, 2022

Burlington County Municipal Joint Insurance Fund Historical Operating Results Summary Closed Years Contingency Fund March 31, 2022	
	1991-2017
Earned Contributions & MEL / RCF Dividends	\$105,983,833
Claims Paid (Net of Subrogation)	(36,753,673)
Excess Recoveries	\$252,211
Excess Insurance Premiums Paid	(28,693,299)
Operating Expenses Paid	(17,715,431)
Residual Claims Fund Premiums Paid	(7,050,769)
Residual Claims Fund Surplus Trigger Assessment Paid	(211,759)
Total Payments	(90,172,720)
Position After Expenses	15,811,113
Investment Income (per treasurer)	4,507,985
Transfers	\$0
Return of Surplus	(11,581,382)
Closed MEL Surplus Transfer - Regular Contributions	(\$181,844)
Closed MEL Surplus Transfer - Excess Premiums Paid	\$181,844
CASH POSITION	\$8,737,716
Case Reserves - Property	\$0
IBNR Reserves - Property	\$0
Residual Claims Fund Surplus Trigger Assessment	(\$10,667)
Current Surplus/(Deficit)	8,727,049
2013 Surplus/(Deficit) Transfer as of 06/30/17	\$0
Net Current Surplus/(Deficit)	\$8,727,049
Open Property Claim Count: 03/31/22	1
Open Property Claim Count: 12/31/21	1
Net Change	0
Compiled by Arthur J. Gallagher Risk Management Services, Inc., Public Sector Practice from Actuarial, Claims Administrator & Treasurer reports valued as of March 31, 2022	

Burlington County Municipal Joint Insurance Fund
Historical Operating Results Summary
Closed MEL Unencumbered Surplus Contingency Fund
March 31, 2022

	Fund Year(s) 2016- 2021
Total Surplus Transferred	1,151,342
MEL Premium Deferral Paid	
MEL Surplus Trigger Assessment Paid	(106,510)
Position After Expenses	1,044,832
Investment Income (per treasurer)	17,499
Transfers	0
Return of Surplus	
CASH POSITION	\$1,062,331
MEL Premium Deferral Liability	(545,865)
MEL Surplus Trigger Assessment Liability	(1,795)
Current Surplus/(Deficit)	\$514,671
Valued as of 12/31/21	\$514,671
NET CHANGE	\$0

Compiled by Arthur J. Gallagher Risk Management Services, Inc., Public Sector Practice from Actuarial, Claims Administrator & Treasurer reports valued as of March 31, 2022

Burlington County Municipal Joint Insurance Fund
Open Years Comparative Operating Results Summary
March 31, 2022

FUND YEAR 2022	Property	GL	Automobile	WC	Deductible	Loss Contingency Fund	MEL/EJIF/EPL/POL	Operating	Total
CASH POSITION	\$ 46,721	\$ 122,377	\$ 30,719	\$ 417,867	\$ 128,394	\$ 26,625	\$ (233,551)	\$ (38,635)	\$ 500,517
Net Current Surplus/(Deficit)	\$ (16,231)	\$ (22,222)	\$ (2,949)	\$ (65,602)	\$ 128,394	\$ 26,625	\$ (233,551)	\$ (38,635)	\$ (224,170)
RECOMMENDED TRANSFERS	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Valued as of 12/31/21	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
NET CHANGE	\$ (16,231)	\$ (22,222)	\$ (2,949)	\$ (65,602)	\$ 128,394	\$ 26,625	\$ (233,551)	\$ (38,635)	\$ (224,170)

FUND YEAR 2021	Property	GL	Automobile	WC	Deductible	Loss Contingency Fund	MEL/EJIF/EPL/POL	Operating	Total
CASH POSITION	\$ (123,414)	\$ 468,804	\$ 108,494	\$ 748,157	\$ 519,654	\$ -	\$ (1,567)	\$ 262,944	\$ 1,983,072
Net Current Surplus/(Deficit)	\$ (224,617)	\$ (30,591)	\$ (16,614)	\$ (920,725)	\$ 519,654	\$ -	\$ (1,567)	\$ 262,944	\$ (411,516)
RECOMMENDED TRANSFERS	\$ 150,000	\$ -	\$ -	\$ -	\$ (150,000)	\$ -	\$ -	\$ -	\$ -
Valued as of 12/31/21	\$ (297,792)	\$ (60,633)	\$ (15,012)	\$ (969,061)	\$ 519,654	\$ -	\$ (1,567)	\$ 116,834	\$ (707,577)
NET CHANGE	\$ 73,175	\$ 30,042	\$ (1,602)	\$ 48,336	\$ -	\$ -	\$ -	\$ 146,110	\$ 296,061

Fund Year 2020	Property	GL	Automobile	WC	Deductible	Loss Contingency Fund	MEL/EJIF/EPL/POL	Operating	Total
CASH POSITION	\$ 845	\$ 399,006	\$ 94,961	\$ 977,176	\$ 450,179	\$ 49,818	\$ 3,593	\$ 125,959	\$ 2,101,537
Net Current Surplus/(Deficit)	\$ (97,771)	\$ (67,033)	\$ (95,526)	\$ 466,205	\$ 450,179	\$ 49,818	\$ 3,593	\$ 125,959	\$ 835,424
RECOMMENDED TRANSFERS	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Valued as of 12/31/21	\$ (47,437)	\$ (141,331)	\$ 39,067	\$ 441,730	\$ 450,179	\$ 49,818	\$ 3,593	\$ 125,957	\$ 921,576
NET CHANGE	\$ (50,334)	\$ 74,298	\$ (134,593)	\$ 24,475	\$ -	\$ -	\$ -	\$ 2	\$ (86,152)

FUND YEAR 2019	Property	GL	Automobile	WC	Deductible	Loss Contingency Fund	MEL/EJIF/EPL/POL	Operating	Total
CASH POSITION	\$ 38,127	\$ 357,677	\$ 103,455	\$ 414,341	\$ 184,683	\$ -	\$ 15,303	\$ 113,192	\$ 1,226,778
Net Current Surplus/(Deficit)	\$ (44,026)	\$ 78,182	\$ (335)	\$ (583,548)	\$ 184,683	\$ -	\$ 15,303	\$ 113,192	\$ (236,549)
RECOMMENDED TRANSFERS	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Valued as of 12/31/21	\$ (46,442)	\$ 7,191	\$ (1,463)	\$ (597,169)	\$ 184,683	\$ -	\$ 15,303	\$ 113,193	\$ (324,704)
NET CHANGE	\$ 2,416	\$ 70,991	\$ 1,128	\$ 13,621	\$ -	\$ -	\$ -	\$ (1)	\$ 88,155

FUND YEAR 2018	Property	GL	Automobile	WC	Deductible	Loss Contingency Fund	MEL/EJIF/EPL/POL	Operating	Total
CASH POSITION	\$ 34,359	\$ (155,008)	\$ 58,553	\$ (39,420)	\$ (1,827)	\$ -	\$ 41,205	\$ 146,896	\$ 84,758
Net Current Surplus/(Deficit)	\$ 34,359	\$ (529,128)	\$ 36,322	\$ (516,626)	\$ (1,827)	\$ -	\$ 41,205	\$ 146,896	\$ (788,799)
RECOMMENDED TRANSFERS	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Valued as of 12/31/21	\$ 34,359	\$ (502,223)	\$ 33,034	\$ (514,440)	\$ (1,827)	\$ -	\$ 41,205	\$ 146,896	\$ (762,996)
NET CHANGE	\$ -	\$ (26,905)	\$ 3,288	\$ (2,186)	\$ -	\$ -	\$ -	\$ -	\$ (25,803)

BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND
TRANSFER OF FUNDS
RESOLUTION NO. 2022-

WHEREAS, the Burlington County Municipal Joint Insurance Fund is duly constituted as a Municipal Joint Insurance Fund pursuant to N.J.S.A. 40A:10 et seq; and

WHEREAS, the Fund's interim review of financial statements as of March 31, 2022 indicates the 2021 Fund Year require an intra-fund transfer as follows:

Amount	From	To
\$150,000	2021 Deductible	2021 Property

WHEREAS, there are sufficient funds in the above accounts to effect said transfers;

NOW, THEREFORE BE IT RESOLVED, that the Executive Committee of the Burlington County Municipal Joint Insurance Fund does hereby transfer the sums set forth above.

Pursuant to N.J.A.C. 11:5-2.13, a copy of this Resolution shall be forthwith sent to the Departments of Banking and Insurance and Community Affairs affording them thirty (30) days in which to object to the aforementioned transfer. If no objection is received in writing within said thirty (30) day period, the Administrator and Treasurer shall affect said transfer. The Executive Committee shall, prior to making a said transfer, complete the certification below.

Chairperson

Secretary

Date

ROLL CALL

VOTE ____ Yes ____ No ____ Abstain

A copy of this Resolution was sent to the Department of Banking and Insurance and the Department of Community Affairs on the _____ day of _____, 2022.

As of the ____ day of _____, 2022, no objection has been received.

As of the ____ day of _____, 2022, written approval was received.

BY: _____



Municipal Excess Liability Joint Insurance Fund

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

Date: June 2, 2022

To: Board of Fund Commissioners
Burlington County Municipal Joint Insurance Fund

From: Commissioner Jack

Subject: MEL June Report

MEL & RCF Year-End Financials: Executive Director reviewed a memorandum (attached) outlining the MEL and RCF's strategy to strengthen their financials in response to a multitude of unexpected factors impacting those Funds; namely, change in pension offset for accidental disability pensions, Covid claims, Hurricane Ida and other increased storm activity as well as increasing risk of cyber liability. Executive Director said these factors impact existing fund years for all JIFs in the state and will also impact 2023 budgets. Unlike most non-MEL affiliated JIFs, the JIFs in the MEL retain strong surplus positions that will allow them to reduce the impact on their members.

Executive Director said instituting the following plan to avoid an additional assessment. As a result, the year-end statutory surplus will remain basically unchanged at just over \$8 million.

1. Call in the Premium Deferral – from 2016 to 2021, the MEL had a retrospective premium program where 15% of the MEL loss funds for each local JIF was deferred with the understanding that The MEL could collect this deferred assessment retroactively depending on actual losses. Calling in this deferred premium along with the other recommended steps will eliminate the need for an additional assessment.
2. COVID-19 2021 Claims – Executive Director said the original intent was for the MEL to assume all 2021 COVID-19 claims; however, based on all the factors affecting the MEL's financials each local JIF will assume these claims within their retentions.
3. Plan of Risk Management Amendment – Executive Director said the MEL will amend the current plan so the surplus trigger is not based on a percentage of its reserves, but instead will be triggered if the statutory surplus is negative.

Following the discussion, the Board adopted Resolution 24-22 amending language in the Risk Management Plan for the "surplus trigger".

The Board also adopted Resolution 25-22 authorizing the collection of the deferred claims fund billing that had been part of the Retrospective Rating Program for Fund years 2016 through 2021.

Management Committee: The Management Committee met on June 1st for agenda review. Management Committee reviewed a recommendation to amend the MEL's contract with the Executive Director to allow for additional claims supervision staffing to provide for greater response to the increased workers' compensation and property claims experience. **The Board adopted Resolution 26-22** authorizing a change order in the Fund's contract with the Executive

Director to provide for the additional compensation of \$250,000 for each position, pro-rated to effective date of change.

Committee also considered a change to the compensation structure for the Underwriting Manager. that change to allow for their fee to be offset by commissions from the workers' compensation and property carriers, effective January 2022. The total compensation will not change.

Fund Attorney said the changes to these contracts are independent of each other but are mutually beneficial to the fund in allowing these costs to be budget neutral.

Audit Committee: Audit Committee met on May 23rd to review the year-end financials and the Internal Audits for "Accounting & Report", "Investments & Treasury" and "Reinsurance Review". Minutes of the meeting are enclosed for information.

Bud Jones, Nisivoccia and Kyle Mrotek, Actuarial Advantage presented Audit Report and Valuation Report as of December 31, 2021 to the Board of Fund Commissioners.

Mr. Jones reviewed the Statement of Net Position and said the MEL's net position stands at \$15,157,816. Mr. Mrotek said the MEL's carried reserves are \$33 million and incurred but not reported or developed reserves is \$43 million for a total of \$76 million and added that the IBRN is consistent with the carried reserves.

The board voted to approve the Audit Report, Actuarial Report and accepted the Internal Audits for Accounting & Report, Investments & Treasury and Reinsurance Review as presented.

Safety & Education Committee: At the March meeting, it was reported that FirstNet is no longer able to support the MEL's current Learning Management System and a competitive contracting RFP was issued with responses from two vendors. Safety & Education was designated to serve as the Evaluation Committee, which met on April 13th and May 13th. Board members on the committee completed the scoring and are recommending BIS Safety Software at an estimated cost of \$76,400 in year one and \$71,400 in year two and in year three. The Board accepted the recommendation of the evaluation committee and adopted Resolution 29-22 authorizing the award of CC#22-02 to BIS Safety Software for Learning Management Systems and authorized the Executive Director to issue 90 day termination to First Net.

MEL Cyber Liability JIF: A committee was formed at the MEL's 2022 Reorganization meeting to research the creation of a special JIF to insure Cyber Liability. To date the full committee has met four times to discuss and execute progressive steps towards the target start-up date of January 1, 2023. Cyber Committee recommends the MEL enter into a contract with the Chertoff Group, cyber security experts, to assist the MEL in identifying the steps necessary to put the Cyber JIF in the best position to manage the cyber risk.

Board adopted Resolution 30-22 authorizing the filing with the Department of Banking and Insurance to create a Cyber Joint Insurance Fund and Resolution 31-22 authorizing the award of a contract to the Chertoff Group to assist the MEL in developing and implementing a Joint Insurance Fund (JIF) focused on cybersecurity

Legislative Committee: Committee met on April 14, 2022; enclosed are the minutes for information. Committee Chairman said efforts are underway to work with legislators to expand

S2619 to include more insurance costs in this bill that would allow a number of items be outside the levy cap.

Chairwoman appointed Keith Hummel to serve on the Legislative Committee.

Marketing Committee: Committee met on May 16, 2022; enclosed are the minutes for information. Committee is scheduled to meet again in September. Committee Chairman noted that almost ½ of the membership in MEL affiliated local Joint Insurance Funds are up for renewal in 2022. Additionally, the MEL's webpage is in the process of being revamped.

Coverage Committee: A meeting of this committee will be scheduled for June.

Claims Committee: The Claims Review Committee met on May 4th; minutes of these meetings are sent to the full MEL Board separately from the agenda. Committee is scheduled to meet immediately following today's meeting.

RCF March Report: A copy of Commissioner Clarke's report of the RCF March meeting submitted for information. RCF Board met prior to the MEL's meeting.

September Meeting: This year, MEL reset their scheduled meeting dates to avoid conflicts with holidays. However, the September 8th date conflicts with other member JIF meetings. It was recommended the meeting be rescheduled to Wednesday, September 7th. Board voted to reschedule the September meeting to the 7th as well as schedule a Management Committee meeting for September 6th and October 18th.

Power of Collaboration: A copy of the latest in a series of Power of Collaboration advertisement to be published in the League of Municipalities magazine. The ad highlights a variety of factors that will affect municipal insurance budgets and asks municipalities to adopt a resolution to urge the New Jersey legislature to amend the budget cap law.

2022 MEL, MR HIF & NJCE JIF Educational Seminar: The 11th annual seminar was conducted virtually on Friday, April 29th and Friday, May 6th; with attendance exceeding 260 for each session. The Fund office has submitted attendance to the respective agencies for continuing education credits. Executive Director's office has already issued the approved CEU/TCHs for municipal personnel and provided attendance records to the agency that issues credits for accountants, insurance producers and lawyers.

Covid: Fund Attorney provided a summary on the results of discussions with Safety National on the MEL's recovery for covid claims. Fund Attorney said it was a positive step that there is dialogue but noted we are still far apart from Safety National's opening negotiation.



Municipal Excess Liability Joint Insurance Fund

9 Campus Drive – Suite 216
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April 20, 2022

Email memo to MEL Board of Fund Commissioners

MEL Board of Fund Commissioners

We are pleased to report that the MEL will not need a “supplemental assessment” and that the supplemental assessment for the RCF will be only \$1 million. The MEL Management Committee (Commissioners Tozzi, Tomasko, Hirsch, Merchel, Cuccia and Champney) met and agreed to a strategy to accomplish this objective. The accountants and auditors are currently completing the year-end financial statements based on the committee’s recommendations.

Background:

- a) In February 2021, the Department of Labor changed the rules concerning coordinating workers’ compensation with the pension system on accidental disability pensions. This change cost the MEL approximately \$13 million.
- b) The MEL also experienced its second most expensive hurricane (Ida) that will cost an estimated \$8 million against its property claim budget of \$4 million.

Strategy:

To avoid a “supplemental assessment”, the Management Committee proposes the following actions to be confirmed at the June MEL and RCF meetings. All of the Executive Directors also support these actions.

- 1) Call in the Premium Deferral: From 2016 to 2021, the MEL deferred 15% of the loss fund with the understanding that it could call in this deferral from the member JIFs if needed. This action adds \$15.3 million to the MEL’s 2021 income.
- 2) Charge 2021 COVID to the JIFs: Originally the intent was for the MEL to pay all 2021 COVID claims that otherwise were the responsibility of the local JIFs. Because of the extraordinary circumstances, the professionals and the committee now recommends that each JIF assume responsibility for these claims within their normal retentions.
- 3) Amend the Plan of Risk Management: Under the revision to be adopted at the June meeting, the “surplus floor” will no longer be a percentage of the outstanding claim reserves plus IBNR. Under the amendment, the floor will require an additional assessment if the surplus is negative.

If you have any questions, please call me at (201) 404 0212 to discuss.

MUNICIPAL EXCESS LIABILITY JIF FINANCIAL FAST TRACK REPORT AS OF December 31, 2021				
ALL YEARS COMBINED				
	4TH QUARTER	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
1. UNDERWRITING INCOME	28,235,823	67,077,150	1,101,928,447	1,169,005,596
2. CLAIM EXPENSES				
Paid Claims	747,315	12,516,044	516,586,087	538,435,205
Case Reserves	8,539,670	22,673,710	26,929,351	42,731,852
IBNR	(2,466,023)	3,046,826	42,311,862	42,896,823
Recoveries	(425,261)	115,432	(14,729,871)	(14,614,438)
Aggregate Claims	59,918	(235,821)	548,123	312,302
TOTAL CLAIMS	6,455,619	38,116,191	571,645,552	609,761,743
3. EXPENSES				
Excess Premiums	5,541,972	21,610,909	411,944,180	433,555,089
Administrative	1,514,181	6,865,550	127,819,082	134,684,632
TOTAL EXPENSES	7,056,154	28,476,459	539,763,262	568,239,721
4. UNDERWRITING PROFIT (1-2-3)	14,724,050	484,499	(9,480,367)	(8,995,868)
5. INVESTMENT INCOME	(206,421)	(168,038)	62,446,188	62,278,150
6. DIVIDEND INCOME	0	0	5,111,054	5,111,054
7. STATUTORY PROFIT (4+5+6)	14,517,629	316,461	58,076,875	58,393,336
8. DIVIDEND	0	0	44,265,586	44,265,586
9. RCF Surplus Trigger Assessment	476,394	476,394	5,483,720	5,960,114
10. STATUTORY SURPLUS (7-8-9)	14,041,235	(159,933)	8,327,569	8,167,636
SURPLUS (DEFICITS) BY FUND YEAR				
Closed	4,730,688	4,112,863	8,799,664	12,912,526
MEL Surplus Trigger	(7,987)	(16,787)	2,978,484	2,961,697
2018	3,310,328	2,013,022	(1,329,388)	683,633
2019	1,535,076	(961,878)	3,913,111	2,951,233
2020	2,655,628	1,285,995	(6,034,302)	(4,748,307)
2021	1,817,501	(6,593,147)		(6,593,147)
TOTAL SURPLUS (DEFICITS)	14,041,235	(159,933)	8,327,568	8,167,635
TOTAL CASH				69,212,876
CLAIM ANALYSIS BY FUND YEAR				
	4TH QUARTER	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
CLOSED FUND YEAR				
Paid Claims	132,680	1,041,098	506,622,150	507,663,247
TOTAL CLOSED YEAR CLAIMS	381,690	1,041,098	506,622,150	507,663,247
FUND YEAR 2018				
Paid Claims	773,471	1,451,785	10,421,337	11,873,121
Case Reserves	(129,302)	2,460,815	4,794,497	7,255,312
IBNR	(1,606,082)	(3,588,304)	7,903,026	4,314,722
Recoveries	0	14,286	(3,741,477)	(3,727,190)
Aggregate Claims	0	0	0	0
TOTAL FY 2018 CLAIMS	(961,912)	338,582	19,377,383	19,715,965
FUND YEAR 2019				
Paid Claims	168,732	1,389,750	5,045,368	6,435,118
Case Reserves	640,701	3,846,741	1,797,580	5,644,321
IBNR	78,260	(1,841,808)	11,191,933	9,350,125
Recoveries	0	0	0	0
Aggregate Claims	0	0	0	0
TOTAL FY 2019 CLAIMS	887,693	3,394,684	18,034,881	21,429,564
FUND YEAR 2020				
Paid Claims	1,094,774	9,421,491	3,581,297	13,002,788
Case Reserves	(1,347,616)	(3,868,118)	16,535,902	12,667,784
IBNR	516,028	(4,158,157)	17,934,211	13,776,054
Recoveries	(425,261)	101,146	(10,988,394)	(10,887,248)
Aggregate Claims	(154,955)	(450,694)	548,123	97,429
TOTAL FY 2020 CLAIMS	(317,030)	1,045,669	27,611,139	28,656,807
FUND YEAR 2021				
Paid Claims	(1,373,378)	(539,070)	0	(539,070)
Case Reserves	7,494,253	17,164,434	0	17,164,434
IBNR	129,433	15,455,922	0	15,455,922
Recoveries	0	0	0	0
Aggregate Claims	214,873	214,873	0	214,873
TOTAL FY 2021 CLAIMS	6,465,181	32,296,159	0	32,296,159
COMBINED TOTAL CLAIMS	6,455,620	38,116,191	571,645,552	609,761,743

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.

MEL RESIDUAL CLAIMS FUND
FINANCIAL FAST TRACK REPORT
AS OF DECEMBER 31, 2021

ALL YEARS COMBINED

	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
UNDERWRITING INCOME	23,287,518	498,062,521	521,350,039
CLAIM EXPENSES			
Paid Claims	18,738,861	389,613,176	408,352,037
Case Reserves	12,084,673	84,741,897	96,826,570
IBNR	5,701,000	24,478,000	30,179,000
Discount on Reserves	(1,275,000)	(8,094,000)	(9,369,000)
Total Claims	35,249,534	490,739,073	525,988,607
EXPENSES			
Excess Premiums	-	497,057	497,057
Administrative	604,895	9,465,317	10,070,212
Total Expenses	604,895	9,962,374	10,567,269
UNDERWRITING SURPLUS	(12,566,911)	(2,638,926)	(15,205,837)
INVESTMENT INCOME	(296,137)	28,491,201	28,195,064
DIVIDEND EXPENSE	671,000	24,733,076	25,404,076
OPERATING SURPLUS	(13,534,049)	1,119,199	(12,414,849)
SURPLUS TRANSFER	1,000,000	11,521,538	12,521,538
SURPLUS	(12,534,049)	12,640,737	106,689

SURPLUS (DEFICITS) BY FUND YEAR

Closed Years	(673,098)	1,208,829	535,731
Legacy Account	(242,752)	1,763,140	1,520,387
Surplus Trigger Account	(52,541)	11,543,104	11,490,563
2007	820,408	(4,377,729)	(3,557,321)
2008	(238,793)	(873,668)	(1,112,461)
2009	(801,852)	3,141,712	2,339,861
2010	(123,761)	1,722,883	1,599,121
2011	(210,464)	(3,628,208)	(3,838,671)
2012	(314,810)	(2,295,193)	(2,610,003)
2013	(586,905)	(1,468,275)	(2,055,180)
2014	(873,463)	(41,089)	(914,553)
2015	(763,353)	3,745,396	2,982,043
2016	(1,338,845)	143,802	(1,195,042)
2017	(2,185,986)	(557,727)	(2,743,713)
2018	(806,042)	10,410	(795,632)
2019	(2,538,710)	1,835,872	(702,839)
2020	(3,056,429)	767,479	(2,288,950)
2021	1,453,348		1,453,348
TOTAL	(12,534,049)	12,640,737	106,689
TOTAL CASH			83,080,940

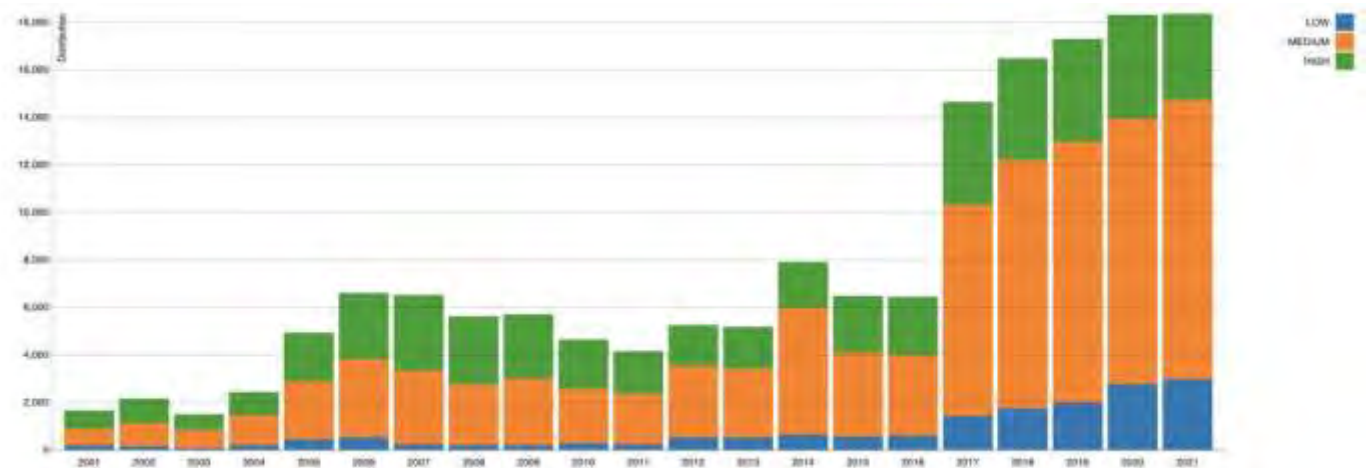
MEL CYBER TASK FORCE UPDATE

Be Cyber Alert: **Active Threats and Vulnerabilities**

- ✓ Multiple vulnerabilities found in VMware products, two being actively exploited, allowing infiltration
- ✓ Multiple vulnerabilities discovered in SonicWall products
- ✓ Multiple vulnerabilities discovered in Apple products allowing infiltration
- ✓ Credential-stealing malware identified in certain Microsoft Exchange servers
- ✓ High-severity vulnerabilities found in HP products, allowing infiltration
- ✓ New attack can hide malware in Windows event logs

WHEN DID ALL OF THESE HAPPEN?

These security threats are just a few of the many released in May. In fact, over 18,000 vulnerabilities were reported in 2021, according to the [National Institute of Standards and Technology \(NIST\)](#).



WHAT CAN WE LEARN?

Most of the vulnerabilities have a patch or a way of defending against the exposure, but you need to know about them to address them. This hits on two of our minimum cybersecurity recommendations:

1. **Cyber Memberships:** Join the [NJ Cybersecurity and Communications Integrations Cell \(NJCCIC\)](#) and [Multi State Information Sharing and Analysis Center \(MS-ISAC\)](#), both are free, to receive alerts and threat reports. Also consider joining relevant organizations, such as [Cybersecurity and Infrastructure Security Agency \(CISA\)](#), [Water-ISAC](#), etc.
2. **Patch Management:** Implement a system of immediately identifying and implementing patches, there are many free and cheap services that can do this for you.

For details, contact the MEL Underwriting
Manager or your local JIF Executive Director





Municipal Excess Liability Residual Claims Fund

9 Campus Drive – Suite 216
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June 2, 2022

Memo to: Burlington County Municipal Joint Insurance Fund

From: Commissioner Jack

Re: RCF June Meeting

Auditor and Actuary Year-End Reports: The Audit Report as of December 31, 2021 and Actuarial Analysis and Loss Adjustment Reserves report were presented for review.

Fund Auditor said the Fund had to establish higher reserves than prior years due to several factors including changes in legislation, storm damage and Covid. Actions to be taken later in the meeting will help address the finances. Comments and Recommendations are consistent with previous years, noting the deficit years and that management is consistent in monitoring and taking necessary action as needed.

Fund Actuary said the total discounted reserves as of December 31, 2021 is \$126 million and is made up of \$96 million in case reserves and \$30 million in IBNR reserves. Fund Actuary reported the loss reserves are consistent with their estimate of unpaid claim liabilities.

Following the reports, the Board approved the year-end financials as presented and adopted resolution 16-22 and executed the group affidavit indicating that members of the Executive Committee have read the general comments section of the audit report

2021 Proposed Budget Amendment: The Board approved an amendment to fund year 2021 budget to accept the transfer of liabilities as of December 31st. A motion was approved to introduce on first reading the amendments to the 2021 Budget and to schedule the Public Hearing on September 7, 2022 at 10:30 a.m. at the Forsgate Country Club, Jamesburg, New Jersey. Enclosed is the 2021 proposed amended budget.

Assessment: The Board approved Resolution 17-22 recommending the Fund declare an additional assessment in the amount of \$1,000,000 from fund year 2007 (calendar year 2003) to strengthen the Fund's financial position.

Amendment of the 2021 Risk Management Plan: The Board approved Resolution 18-22 which revises the Fund's Risk Management Plan to update the trigger for the surplus floor. The Board approved changing the floor trigger from a percentage of the outstanding claim reserves plus IBNR to requiring a supplemental assessment only if the year-end surplus is negative.

September Meeting Date: The Board approved a change to the September meeting date from Thursday September 8th to Wednesday September 7th to avoid conflicts with other JIF meetings.

2022 MEL, MR HIF & NJCE JIF Educational Seminar: Executive Director reported that the 11th annual seminar was conducted virtually in 2 half sessions on Friday, April 29th and Friday, May 1st.

6th from 9AM to 12PM. There were 255 participants in the 1st session and 234 in the 2nd session, a very good attendance.

JCMI Quarterly Report: The Treasurer provided a quarterly report on investments.

Power of Collaboration: Executive Director reported that the Power of Collaboration advertisement to be published in the League of Municipalities magazine highlights a variety of factors that will affect municipal insurance budgets and asks municipalities to adopt a resolution to urge the New Jersey legislature to amend the budget cap law.

Claims Committee: The Claims Review Committee met on May 4th and prior to the June 2nd meeting. Motion was carried to accept the June PARs as presented.

Next Meeting: The next meeting of the RCF is scheduled for September 7, 2022 at 10:30AM at the Forsgate Country Club.

MUNICIPAL EXCESS LIABILITY RESIDUAL CLAIMS FUND				
2021 PROPOSED BUDGET				
	2021	2021 Amendment	2021	\$
	PROPOSED	2017 Assessments	Revised Budget	CHANGE
	BUDGET			
APPROPRIATIONS				
MEL	309,019	9,333,074	9,642,093	9,333,074
BMEL	0		0	0
ATLANTIC	48,549	1,606,035	1,654,584	1,606,035
BERGEN	13,563	581,132	594,695	581,132
BURLCO	20,308	213,926	234,234	213,926
CAMDEN	23,351	999,555	1,022,906	999,555
MONMOUTH	26,781	1,357,359	1,384,140	1,357,359
MORRIS	20,377	1,101,843	1,122,220	1,101,843
NJUA	16,732	534,529	551,261	534,529
OCEAN	49,240	1,877,205	1,926,445	1,877,205
PMM	8,418	210,793	219,212	210,793
SOUTH BERGEN	21,777	1,796,814	1,818,591	1,796,814
SUBURBAN ESSEX	21,201	603,003	624,204	603,003
TRICO	30,410	313,244	343,653	313,244
SUBURBAN MUNICIPAL	3,434	31,943	35,377	31,943
CENTRAL JERSEY (incl. Run-in Receivable)	43,247	1,150,838	1,194,085	1,150,838
NJPHA	16,162	918,656	934,818	918,656
TOTAL	672,570	22,629,948	23,302,518	22,629,948
MUNICIPAL EXCESS LIABILITY RESIDUAL CLAIMS FUND				
2021 PROPOSED BUDGET				
	2021 PROPOSED	2021 Amendment	2021	
	BUDGET	2017 Assessments	Revised Budget	
APPROPRIATIONS				
CLAIMS	0	22,629,948	22,629,948	22,629,948
Run-in Claim Receivable	15,000		15,000	0
LOSS FUND CONTINGENCY	0		0	0
SUBTOTAL LOSS FUND	15,000	22,629,948	22,644,948	22,629,948
EXPENSES				
ADMINISTRATOR	209,959		209,959	0
DEPUTY ADMINISTRATOR	71,421		71,421	0
ATTORNEY	43,467		43,467	0
CLAIMS SUPERVISION & AUDIT	62,835		62,835	0
TREASURER	40,810		40,810	0
AUDITOR	24,107		24,107	0
ACTUARY	43,038		43,038	0
MISCELLANEOUS	25,294		25,294	0
SUBTOTAL	520,931	0	520,931	0
EXPENSE CONTINGENCY	136,639		136,639	0
SUBTOTAL EXPENSES	657,570	0	657,570	0
TOTAL BUDGET	672,570	22,629,948	23,302,518	22,629,948



**New Jersey Municipal Environmental
Risk Management Fund**

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

DATE: June 2, 2022

TO: Burlington County Municipal Joint Insurance Fund

FROM: Commissioner Jack

SUBJECT: Summary of Topics Discussed at E-JIF Meeting

Auditor Year-End Reports – Mr. Jones of Nisivoccia & Company reviewed the audit report as of December 31, 2021. The Auditor said the Fund is in excellent financial condition. The audit report contained no findings and no recommendations. Following his review of the audit, the Executive Board adopted Resolution #20-22 approving the Year-End Financials and executed the Group Affidavit.

Actuarial IBNR Estimates – The E-JIF Actuary gave a verbal report on the actuarial IBNR estimates for the E-JIF valued as of March 31, 2022.

EJIF Coverage Committee - The coverage committee met on May 24th to discuss and examine the recent changes in standards (regulatory) of contaminant levels of PFOA/PFAS in drinking water and how same could affect the EJIF program. Executive Director gave an overview of the meeting. The Coverage Committee has recommended that the EJIF provide limited coverage for PFAS by implementing a 25K sub-limit and an aggregate cap of 1 million dollars. The intention is to offer legal support for Fund members when there is a claim. The recommended change will be reviewed for approval at the September meeting.

EJIF Emergency Posters – Environmental Emergency Information posters were ordered and received. Please contact the Fund Office or the Environmental Engineer for posters.

September Meeting Date - The Board approved a change to the September meeting date to Wednesday September 7th to avoid conflicts with other JIF meetings.

Due Diligence Reports - The Executive Director reviewed the Financial Fast Track and other due diligence reports as of March 31, 2022. The Executive Director said the Fund remains in excellent financial shape.

Next Meeting- The next meeting of the E-JIF is scheduled for September 7, 2022 at the Forsgate Country Club, Jamesburg.