



## **AGENDA PACKET**



**Tuesday, July 19, 2022 at 3:30 PM**

*Hainesport Municipal Building  
Hainesport, NJ*

**[WWW.BURLCOJIF.ORG](http://WWW.BURLCOJIF.ORG)**

## BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND

Tuesday, July 19, 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 **June 21, 2022** Meeting Minutes – **Motion – All in Favor**.....Pages 1-14
- VII. Claims Review Committee Report: Open Session Items – July 12, 2022.....Handout
- VIII. Executive Director's Report..... Pages 15-41
  - A. Lost Time Accident Frequency.....Pages 18-19
  - B. Certificates of Insurance.....Pages 20-22
  - C. Financial Fast Track Reports.....Page 23
  - D. Regulatory Filing Checklists.....Pages 24-25
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  - O. Membership Renewal Visits
  - P. 2023 Exposure Renewal Process
  - Q. 2022 Property Appraisal Reports
  - R. 2022 Coverage Documents

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XVII.	Committee Report	
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1.	Budget Amendment Public Hearing – <b>Motion to Open – All in Favor</b>	
2.	Budget Amendment Public Hearing – <b>Motion to Close – All in Favor</b>	
b.	2022 Amended Budget Adoption – <b>Motion to Adopt – Roll Call</b> .....	Page 110

- c. 2022 Amended Assessment Certification Adoption – **Motion to Adopt – Roll Call**.....Page 111
    - B. Strategic Planning Committee Meeting Minutes – June 21, 2022.....Pages 112-116
    - C. Safety Committee Meeting Minutes – July 12, 2022.....Verbal
  - XVIII. MEL/RCF/E-JIF Reports  
Nothing to Report
  - XIX. Miscellaneous Business
    - A. Authorization to Process and Pay Fund Vendors in August 2022 – **Motion – Roll Call**
    - B. Authorization to Extend the 2<sup>nd</sup> Installment Billing Deadline to Friday, September 16, 2022 – **Motion – All in Favor**
- The next meeting of the BURLCO JIF will be held on Tuesday, September 20, 2022  
at 3:30 PM at Hainesport Municipal Building, Hainesport  
There is NO meeting in August, enjoy!**
- 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**

**June 21, 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, June 21, 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.**  
Patrice Hansell, **Fieldsboro Borough**  
Steve Fazekas, **Florence Twp.**  
Paula Kosko, **Hainesport Twp.**  
Jay Springer, **Lumberton Twp.**  
Mike Fitzpatrick, **Mansfield Twp.**  
Kathy Burger, **Medford Twp.**  
Jerry Mascia, **Mt. Laurel Twp.**  
Mary Picarillo, **North Hanover Twp.**  
John Gural, **Palmyra Borough**  
Dan Hornickel, **Pemberton Twp.**  
Mike Mansdoerfer, **Riverside Twp.**  
Meghan Jack, *Alternate*, **Riverside Twp.**  
Susan Onorato, **Shamong Twp.**  
J. Paul Keller, **Springfield Twp.**  
Steve Ent, **Westampton Twp.**  
James Ingling, **Wrightstown Borough**

Absent Fund Commissioners were:

Tom Pullion, **Edgewater Park**  
Susan Jackson, **New Hanover Twp.**  
Donna Mull, **Pemberton Borough**  
Kathy Hoffman, **Southampton Twp.**  
Casey English, **Tabernacle Twp.**  
Maryalice Brown, **Woodland Twp.**

Those also in attendance were:

Paul A. Forlenza, MGA, *Executive Director, RPA – A Division of Gallagher*  
Paul Miola, CPCU, ARM, *Deputy Executive Director, RPA – A Division of Gallagher*  
Kamini Patel, MBA, CIC, CPCU, *Pooling Administrator, RPA – A Division of Gallagher*  
David DeWeese, Fund Solicitor, *The DeWeese Law Firm, P.C.*  
John Saville, Risk Control Consultant, *J.A. Montgomery*  
Chris Roselli, Account Manager, *General Liability Unit, Qual-Lynx*  
Karen Beatty, Account Manager, *Qual-Care*  
Debby Schiffer, Wellness Director, *Targeting Wellness*  
Tom Tontarski, *Treasurer*  
Chris Winter, *Law Enforcement Risk Management Consultant*

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.*

### **CONDUCT OF MONTHLY MEETING**

Motion by Mr. Wolbert, seconded by Mr. Mascia 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. Motion by Mr. Wolbert, seconded by Mr. Mascia. All in favor. Motion carried by unanimous vote.

### **APPROVAL OF MINUTES**

Chair McMahon presented the Open session meeting minutes of the May 17, 2022 meeting of the Fund, as found in the agenda packet, for approval.

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

Motion by Mr. Gural, seconded by Mr. Mascia to approve the Open session meeting minutes of the May 17, 2022 meeting. All in Favor. Motion carried by unanimous vote.

### **CLAIMS REVIEW COMMITTEE MEETING REPORT –June 14, 2022**

Ms. Burger reported that a Claims Committee meeting was held via Zoom Tuesday, June 14, 2022. The minutes from this meeting were a handout at today's meeting and are self-explanatory, noting there were no newly opened or closed cases to report on since last month. The Committee did review various claims as well as the Solicitor reports.

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

### **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 April 22, 2022 thru May 22, 2022, and asked that members please review for accuracy.

Mr. Forlenza noted the Financial FastTrack reports for January, February and March were included in the agenda. He stated they are a few months behind due to a restating of the MEL Financials valued as of 12/31/21 as there were a number of issues that impacted the MEL in 2021. He noted that Mr. Mansdoerfer

will explain more during his Finance Committee report. He noted this report should be more on track going forward.

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. If you have made purchases and have the invoice, you do not need to wait until November 30<sup>th</sup> to seek reimbursement of these purchases. Send it in now and we will have reimbursement to you on the next bill list. He 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. He also noted that towns are looking to fill various positions – Tax Collectors, Treasurers, etc. – via an interlocal service agreement. In these situations, an application will need to be completed for the new town as this is specific to that individual for that specific town.

Mr. Forlenza stated and on June 6, 2022 Renewal letters were emailed out 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. With that said, as part of the Renewal process, a representative from the Executive Director's office contacted those members up for renewal to schedule an appointment with the Fund Commissioner, Risk Management Consultant, and Representatives of the Governing Body. These meetings have already started to take place. 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.

Lastly, Mr. Forlenza noted a reminder that with the Fourth of July is right around the corner and 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 to assist members. Please submit the Fireworks *Checklist*, along with all required documents as outlined in the checklist and Bulletin to [MELUnderwritingSvcCntr@connorstrong.com](mailto:MELUnderwritingSvcCntr@connorstrong.com). Submissions must be received one week prior to the event. Mr. Forlenza emphasized to please not wait until July 2 or 3<sup>rd</sup>, as you will not receive coverage approval in time.

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

### ***SOLICITOR'S REPORT***

#### ***Open/Closed Claims Reports***

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

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

***MEL EPL Helpline & Authorized Contact List*** – Mr. DeWeese reminded the members to please review the attached list of authorized contacts for the *MEL Employment Practices Helpline* and be sure that who you want to have access to the Helpline are listed on this report, as calls can only be fielded from those on the list. He reminded the members that they can appoint up to **two (2)** municipal representatives who will

be permitted to contact the *Helpline* attorneys with their inquiries. The appointment of the municipal representatives must be made by Resolution of the Governing Body. These authorized contacts are the only individuals permitted to access this service, so please review the list and be sure who you would like appointed as the contacts are actually appointed.

Mr. DeWeese reported that on May 19, 2022 he conducted a training session for the Qual-Lynx liability adjusters on Title 59, noting that he received positive feedback on the session.

Mr. DeWeese reported that on May 24, 2022, a Defense Panel Breakfast was held for the General Liability and Workers' Compensation Defense Panel members. He reported that the number of attorneys in attendance was outstanding and that there were great discussions among those in attendance. He received very positive feedback from the panel members.

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

### ***SAFETY DIRECTOR'S REPORT***

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

Mr. Saville noted his report included a list of the Safety Director Bulletins and Safety Announcements issued during the month via the NJ MEL App, as well as the MSI Now, MSI Live, and DVD Services. MSI will continue to be presented through the Zoom Webinar format with in-person training classes offered as part of the training expos being conducted this year.

Mr. Saville reminded the members the next Regional training is the Lifeguard Symposium which is being held on June 28 in person at the Ocean City Library for those who have lifeguards at your beaches or pools, so be sure to pre-register to attend.

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

### ***CLAIMS ADMINISTRATOR'S REPORT***

#### ***Lessons Learned from Losses***

Mr. Roselli reviewed this month's *Lessons Learned from Losses* with respect to Hurricane Preparedness. He noted that during the RMC Roundtable, Ed Cooney, Fund Underwriter, indicated that a flood policy should in place if any portion of the scheduled location is in Flood Zone A or V. In addition, Mr. Roselli encouraged the Committee to report all claims to FEMA noting that in some instances, FEMA will provide funding (FEMA mitigation) to address an ongoing flood threat.

Mr. Roselli stated that a \$500,000 deductible applies to both the building and contents for scheduled properties in a flood zone.

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

### ***LAW ENFORCEMENT LIABILITY CONSULTANT REPORT***

Mr. Winter stated 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 to complete important tasks while on transitional duty such as expungement of criminal convictions, clerical work, etc.

In regards to Policy Development, Mr. Winter reported requests for policies and procedure have been received and have been forwarded to requesting agencies. This process is 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.

Mr. Winter stated that 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 needed based on reviews from litigation files in addition to input from various Chiefs who also concurred as well.

Mr. Winter noted that he forwards his activity reports to the Fund Commissioners and Police Chiefs and they have been well received.

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, and has met with many of them. She noted there are still a few towns that need to appoint a designated Wellness Coordinator. She then noted some new idea's she has spoken with member towns about have included Reiki demonstrations, Misfit Market orders, Snack/Fruit events, and Exploration with Meditation. Monthly activities with different member towns have included starting an employee garden, a "better sleep hygiene" challenge, chair massages, etc.

Ms. Schiffer noted a Wellness Ad-Hoc Committee Meeting took place on May 11, 2022 and the minutes are included in the agenda packet, however they still need to be approved by the Safety Committee, and the next meeting is scheduled to be held in July.

Ms. Schiffer stated the JIF Mental Wellness and Health Initiatives Meeting held on May 27, 2022 is 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.

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

### **June Targeting Wellness Newsletter**

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

- 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)

Ms. Schiffer noted also included was "Wellness Win of the Month": She asked that you please share your "wellness win" by sending her a short explanation and photos (if appropriate) on something you tried recently that worked. She is going to pick one winner 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. Ms. Schiffer will continue getting them posted on the JIF website for you to reference and to help generate future ideas.

Ms. Schiffer noted the anguish she felt in her observations as she has been out to member towns in regards to the "stress factor" she sees and feels employees are enduring. She has witnessed employees not taking a break, or taking their lunch as they are too busy and overwhelmed. She expressed how important personal care is, noting if you don't take care of your health now, you'll be taking care of your illness later.

Lastly, Ms. Schiffer noted there were packets to be picked up today that included posters on Comorbidities and the affects they can have on your claims. Please be sure to hang them up in your municipalities as a reminder to your employees.

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)*:

	<b><i>May</i></b>	<b><i>YTD</i></b>
<i>Lost Time</i>	<i>1</i>	<i>16</i>
<i>Medical Only</i>	<i>10</i>	<i>52</i>
<i>Report Only</i>	<i>30</i>	<i>104</i>
<i># of New Claims Reported</i>	<i>41</i>	<i>174</i>
<i>Report Only % of Total</i>	<i>73%</i>	<i>60%</i>
<i>Medical Only/Lost Time Ratio</i>	<i>90:10</i>	<i>76:24</i>
<i>Average Days to Report to Qual-Lynx</i>	<i>4.1</i>	<i>5.1</i>
<i>Average Days Reported to employer</i>	<i>2.5</i>	<i>2.1</i>

#### ***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: 1.1 days

Days to Report COVID Claims: 6.1 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:

<b><i>Transitional Duty Summary Report</i></b>	<b><i>YTD</i></b>
<i>Transitional Duty Days Available</i>	732
<i>Transitional Duty Days Worked</i>	583
<i>% of Transitional Duty Days Worked</i>	80%
<i>Transitional Duty Days Not Accommodated</i>	149
<i>% of Transitional Duty Days Not Accommodated</i>	20%
<i>\$ Saved by Accommodating</i>	\$63,860
<i>\$ Lost by not Accommodating</i>	\$14,536

***PPO Penetration Report:***

Ms. Beatty presented the PPO Penetration Report:

<b><i>PPO Penetration Rate</i></b>	<b><i>May</i></b>
<i>Bill Count</i>	164
<i>Original Provider Charges</i>	\$154,795
<i>Re-priced Bill Amount</i>	\$67,122
<i>Savings</i>	\$87,673
<i>% of Savings</i>	57%
<i>Participating Provider Penetration Rate - Bill Count</i>	98%
<i>Participating Provider Penetration Rate – Provider Charges</i>	98%
<i>EPO Provider Penetration Rate - Bill Count</i>	96%
<i>EPO Provider Penetration Rate – Provider Charges</i>	93%

**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 May 2022.

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

***TECHNOLOGY RISK SERVICES REPORT***

Mr. Romero stated in regards to the new WIZER Training course released earlier this month, the 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 noted the new WIZER training course is in progress, and the BURLCO JIF currently has 1,111 users enrolled with a 48% completion rate.



### **Whitelisting and Phishing**

As of May 21<sup>st</sup> there are 20 members (71%) actively enrolled with two (2) waiting test phishing email confirmation and six (6) who have not replied letting me know if they have completed their whitelisting.

Mr. Romero noted several reminders have been sent out and to please let him know when the whitelisting has been completed so Wizer can send a test phishing email and validate that the whitelisting is working.

### **D2 Cybersecurity Vulnerability Scanning & Penetration Testing**

As of May 21<sup>st</sup>, there are 22 members (79%) are actively enrolled in the program. He is still missing the KYC or the VSA from six (6) members. He reiterated both documents need to be submitted to him at the same time. He will then forward to D2 and the JIF.

- The KYC Form needs to be completed by your IT & municipal point of contact. This identifies the IP addresses needed to perform the network VA scan & penetration test.
- The Vendor Service Agreement (VSA) (vetted by the JIF's solicitor) needs to be completed and signed by the municipal point of contact. This is the legal agreement/consent allowing D2 Cybersecurity to perform the vulnerability scan & penetration testing.

Mr. Romero noted it is important to include all departmental IP addresses to be tested (administrative, PD, Public Works, EMS, Fire Dept., etc.) Once the pen testing goes into production it cannot be stopped, and new IP addresses will need to be tested next year.

### **MEL's Cyber Risk Management**

Mr. Romero reported that as of May 21<sup>th</sup>:

17 or 61% of the members are Tier 1 certified  
14 or 50% of the members are Tier 2 certified  
11 or 39% of the members are Tier 3 certified

He continues to reach out and visit JIF members to help them understand and become compliant with the various programs.

Mr. Romero reviewed the Security tip of the month: MFA (Multi-Factor Authentication) noting the different types of MFA's

- **Email codes:** Email code is a code – either numbers, letters, or a mix of that is sent to you via email.
- **Text and call one-time passwords (OTPs):** One Time Password authenticates you by sending you a one time password.
- **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
- **Physical key:** something you can hold and insert into your computer to access information and is considered one of the most secure methods of MFA.
- **Authenticator app:** 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.

Lastly, Mr. Romero noted included in the same packet as the Wellness Comorbidities posters, were Cyber Posters as well as Cyber Mouse Pads to assist in reminding employees to be cautious what they click on.

He asked that the posters please be hung up around your municipality and you distribute the mouse pads to your employees.

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

#### **Investment Interest**

Interest received or accrued for the reporting period totaled \$12,871.50. 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**

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

#### ***Loss Run Payment Register – May 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 \$216,567.72. The claim detail shows 394 claim payments issued.

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

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**

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.

#### ***Bill List – June 2022***

For the Executive Committee's consideration, Mr. Tontarski presented the June 2022 Bill List in the amount of \$277,856.93.

Chair McMahon entertained a motion to approve the May 2022 Loss Run Payment Register and the June 2022 Bill List in the amount of \$277,856.93, as presented.

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

Motion by Mr. Ingling, seconded by Ms. Kosko to approve the *May2022 Loss Run Payment Register and the June 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.**  
Patrice Hansell, **Fieldsboro Borough**  
Steve Fazekas, **Florence Twp.**  
Paula Kosko, **Hainesport Twp.**  
Jay Springer, **Lumberton Twp.**  
Mike Fitzpatrick, **Mansfield Twp.**  
Kathy Burger, **Medford Twp.**  
Jerry Mascia, **Mt. Laurel Twp.**  
Mary Picarillo, **North Hanover Twp.**  
John Gural, **Palmyra Borough**  
Dan Hornickel, **Pemberton Twp.**  
Mike Mansdoerfer, **Riverside Twp.**  
Susan Onorato, **Shamong Twp.**  
J. Paul Keller, **Springfield Twp.**  
Steve Ent, **Westampton Twp.**  
James Ingling, **Wrightstown Borough**

*Nays:*                      None  
*Abstain:*                None

Motion carried by unanimous vote.

## COMMITTEE REPORTS

### *Finance Committee Meeting Minutes – June 7, 2022*

Mr. Mansdoerfer noted the Finance Committee met in person on June 7<sup>th</sup> to review the 12/31/2021 Audit and the detailed minutes were included in the agenda packet and are self-explanatory. He reviewed some of the highlights of the meeting with the members and then noted the Auditors found no findings or recommendations. He also noted there was a memorandum on the JCMI with FAQ's that seem to be very helpful to people, that was also included with the minutes, as well as the Interim Financials Statement Summary ending March 31, 2022.

He then noted the MEL Financial Fast track for January, February, and March were 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. He explained that the MEL has implemented a few changes effective 12/31/21 to address a potential deficit resulting from a number of factors.

Mr. Mansdoerfer explained that these factors include the impact of the pension offset change that went into effect in February, 2021, SAM claims, fire fighter cancer presumption claims, and the re-opening of workers compensation claims. To address the deficit created by these factors, the MEL has decided to collect the 15% MEL loss funding differential that was budgeted by the Fund for Fund Years 2016 through 2021; however, was never paid to the MEL. There is a resolution on the agenda to authorize this payment in the amount of \$547,660. The collection of these funds from all the MEL JIFs will provide the MEL with an infusion of more than \$15 million in cash to address their 12/31/21 deficit.

Mr. Mansdoerfer 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. He explained that the MEL is in negotiations with its Excess Worker 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. 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. Mr. Mansdoerfer 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.

With that said, Mr. Mansdoerfer noted there were five (5) Resolutions on the Agenda for approval and reviewed each one to the Committee. Mr. Mansdoerfer asked if there were any questions before the Resolutions were presented for approval. No questions were entertained.

Chair McMahon entertained a motion to approve the following Resolutions:

***Resolution 2022-25 Accepting the Annual Audit Report for the Period Ending December 31, 2021***

***Resolution 2022-26 Authorizing Payment of \$547,660 from the BURLCOJIF MEL Unencumbered Surplus Account in Accordance with the Requirements of the New Jersey Municipal Liability Joint Insurance Fund***

***Resolution 2022-27 Authorizing the Fund Treasurer to Transfer \$149,207 from the Fund Year 2017 MEL Excess Premium Budget Line Item to the MEL Unencumbered Surplus Account.***

***Resolution 2022-28 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.***

***Resolution 2022-29 Authorizing an Intrafund Transfer of \$150,000 from the 2021 Deductible Line Item to the 2021 Property Line***

Motion by Mr. Gural, seconded by Mr. Wolbert, to approve ***Resolutions 2022-25; Resolution 2022-26, Resolution 2022-27; Resolution 2022-28; and Resolution 2022-29 as presented***

<b>ROLL CALL</b>	<b>Yeas</b>	
		Amanda Somes, <b>Alternate, Bass River Twp.</b>
		Rich Wolbert, <b>Beverly City</b>
		Grace Archer, <b>Bordentown City</b>
		Maria Carrington, <b>Bordentown Twp.</b>
		Glenn McMahon, <b>Chesterfield</b>
		Joe Bellina, <b>Delran Twp.</b>
		Erin Provenzano, <b>Delanco Twp.</b>
		Patrice Hansell, <b>Fieldsboro Borough</b>
		Steve Fazekas, <b>Florence Twp.</b>
		Paula Kosko, <b>Hainesport Twp.</b>

Jay Springer, **Lumberton Twp.**  
Mike Fitzpatrick, **Mansfield Twp.**  
Kathy Burger, **Medford Twp.**  
Jerry Mascia, **Mt. Laurel Twp.**  
Mary Picarillo, **North Hanover Twp.**  
John Gural, **Palmyra Borough**  
Dan Hornickel, **Pemberton Twp.**  
Mike Mansdoerfer, **Riverside Twp.**  
Susan Onorato, **Shamong Twp.**  
J. Paul Keller, **Springfield Twp.**  
Steve Ent, **Westampton Twp.**  
James Ingling, **Wrightstown Borough**

*Nays:* None  
*Abstain:* None

Motion carried by unanimous vote.

### ***MEL/RCF/EJIF REPORTS***

Ms. Jack referenced the MEL/RCF/EJIF Reports from the June 2, 2022 meetings included in the agenda packet, noting they were self-explanatory. She then highlighted the following:

Ms. Jack noted at each meeting the year end financials were reviewed as well as the Audit that had no recommendations and no findings. She asked that members read the memo that is attached to the MEL and RCF Reports as it explains the MEL and RCF are in stable financial positions, however, there have been quite a few changes, as Mr. Mansdoerfer previously explained that will have an impact on future budget years. The MEL is likely to see more of an increase in their 2023 budget then we have seen previously.

Ms. Jack also suggested that each municipality review and adopt the Resolution to “Support Budget CAP Relief”. Mr. Forlenza emailed this Resolution to all members approximately 2 weeks ago asking all members to support budget cap relief by adopting the resolution urging the NJ legislature to amend the budget cap law for increasing insurance costs caused by issues beyond local control. He noted he has already received some executed Resolutions

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

### **MISCELLANEOUS BUSINESS**

#### ***Next Meeting***

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

#### ***PUBLIC COMMENT***

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

Chair McMahon opened the meeting to the public for comment.

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

Motion by Ms. Kosko, seconded by Mr. Gural, 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.

<b><i>Workers Compensation</i></b>	<b><i>General Liability</i></b>
2021222201	2020206165
2021238464	2022264818
2022264378	
2022263937	

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, *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.**  
Patrice Hansell, **Fieldsboro Borough**  
Steve Fazekas, **Florence Twp.**  
Paula Kosko, **Hainesport Twp.**  
Jay Springer, **Lumberton Twp.**  
Mike Fitzpatrick, **Mansfield Twp.**  
Kathy Burger, **Medford Twp.**  
Jerry Mascia, **Mt. Laurel Twp.**  
Mary Picarillo, **North Hanover Twp.**  
John Gural, **Palmyra Borough**  
Dan Hornickel, **Pemberton Twp.**  
Mike Mansdoerfer, **Riverside Twp.**  
Susan Onorato, **Shamong Twp.**  
J. Paul Keller, **Springfield Twp.**  
Steve Ent, **Westampton Twp.**  
James Ingling, **Wrightstown Borough**

***Nays:***                      None

***Abstain:***                      None

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 June 21, 2022 meeting of the BURLCO JIF.

Motion by Mr. Ingling, seconded by Mr. Wolbert to adjourn the June 21, 2022 meeting of the BURLCO JIF. All in favor. Motion carried.

The meeting was adjourned at 4:23 PM.

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Kris Kristie,  
*Recording Secretary for*

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*John Gural, SECRETARY*





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

.....

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

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

**B. Certificates of Insurance (pgs. 20-22)**

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

**C. Financial Fast Track Report (pg. 23)**

The Financial Fast Track Report for April 2022 is attached for your review. The report is generated by PERMA and provides a “snapshot” of the JIF’s financial status. The JIF’s surplus position as of April 2022 was **\$8,586,698**.

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

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

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

A letter describing how to collect your 2021 Safety Award Money was emailed 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. 27)**

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

**G. 2022 Wellness Incentive Program Allowance (pg. 28)**

A consolidated announcement letter including instructions on how to collect your 2022 Wellness Incentive Program Allowance was emailed to all members on or about February 7, 2022. If you have any questions on how to collect your 2022 Wellness Incentive Program allowance, please contact our office. **Please note that the deadline to claim or encumber these funds is November 30, 2022. All encumbered**

**funds have to be claimed by February 1, 2023.**

**H. 2022 EPL/Cyber Risk Management Budget (pg. 29)**

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

**I. Employment Practices Liability Compliance – (pg. 30)**

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

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

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

**K. Skateboard Park Approval Status (pg. 33)**

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

**L. Capehart Scatchard Updates (pgs. 34-39)**

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. 40)**

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](mailto: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 in May, 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. 2023 Exposure Renewal Process**

On or about July 13, 2021, all members and their risk managers received a notification that the 2023 Exposure Renewal Process will begin on or about July 18, 2021. As occurred last year, members will receive an email from Origami containing a link to the Origami renewal site. Included in the correspondence was important information pertaining to your property and equipment schedules, employee payroll information/counts, and other exposure data. In addition, the correspondence included important information regarding coverage exclusions and limits. All members and risk managers are urged to carefully review this information prior to starting the renewal process. Anyone with questions regarding the exposure renewal process should contact Jodi Palmeri (Jodi\_Palmeri@riskprogramadministrators.com) or Tracy Forlenza (Tracy\_Forlenza@riskprogramadministrators.com). Members are asked to complete the 2023 exposure renewal process no later than Wednesday, August 31, 2022.

**Q. 2022 Property Appraisal Reports**

In the next week or so, members that received a physical appraisal this year will receive a copy of their appraisal report via email. The reports will be emailed to the Municipal Clerk and copied to their RMC and Fund Commissioner. Members are encouraged to review the report and notify the Property Appraisal if any properties were missed during the appraisal process. Any questions regarding the report can be addressed to Mel Ngayan at AssetWORKS at [Melvin.ngayan@assetworks.com](mailto:Melvin.ngayan@assetworks.com) or 215-354-1078

**R. 2022 Coverage Documents**

The 2022 Coverage Documents will be loaded into Origami within the next few weeks. The Executive Director will send out an email to all members once this process is complete.

**S. Quarterly Attendance (pg. 41)**

A report detailing attendance records through the second quarter of the 2022 Fund year is attached for your review. As the attendance is taken directly from the minutes, please contact Kris Kristie at [Kristi\\_Kristie@riskprogramadministrators.com](mailto:Kristi_Kristie@riskprogramadministrators.com) with any questions or concerns.

**T. Website ([WWW.BURLCOJIF.ORG](http://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](mailto:Megan_Matro@riskprogramadministrators.com).

**U. 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 May 31, 2022									
		# CLAIMS ** FOR	Y.T.D. LOST TIME	2022 LOST TIME	2021 LOST TIME	2020 LOST TIME			TOTAL RATE
MEMBER_ID	MEMBER	* 5/31/2022	ACCIDENTS	FREQUENCY	FREQUENCY	FREQUENCY	MEMBER		2022 - 2020
1	75 Beverly City	0	0	0.00	0.00	4.17	1 Beverly City		1.69
2	76 Delanco Township	0	0	0.00	1.75	1.71	2 Delanco Township		1.46
3	78 Edgewater Park Township	0	0	0.00	1.87	3.48	3 Edgewater Park Township		2.32
4	80 Hainesport Township	0	0	0.00	2.13	0.00	4 Hainesport Township		0.84
5	83 Medford Township	0	0	0.00	0.61	0.61	5 Medford Township		0.51
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		0.43
9	208 Pemberton Township	0	0	0.00	4.55	1.99	9 Pemberton Township		2.69
10	373 Southampton Township	0	0	0.00	1.54	2.50	10 Southampton Township		1.72
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		0.93
13	576 Mount Laurel Township	0	0	0.00	2.08	1.05	13 Mount Laurel Township		1.31
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		0.85
16	600 Bordentown Township	0	0	0.00	1.21	3.64	16 Bordentown Township		1.99
17	601 North Hanover Township	0	0	0.00	0.00	1.17	17 North Hanover Township		0.52
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	0	1	1.85	3.60	1.53	24 Delran Township		2.47
25	81 Lumberton Township	0	1	1.95	0.00	0.00	25 Lumberton Township		0.34
26	79 Florence Township	0	1	2.16	0.88	0.00	26 Florence Township		0.76
27	532 Westampton Township	0	2	4.62	0.84	1.50	27 Westampton Township		1.69
28	82 Mansfield Township	0	2	4.92	1.05	0.00	28 Mansfield Township		1.30
Totals:		0	7	0.80	1.28	1.15			1.15
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		May 31, 2021		0.53					

2022 LOST TIME ACCIDENT FREQUENCY ALL JIFs EXCLUDING SIR MEMBERS/ EXCLUDING COVID CLAIMS				
		May 31, 2022		
	2022	2021	2020	TOTAL
	LOST TIME	LOST TIME	LOST TIME	RATE *
FUND	FREQUENCY	FREQUENCY	FREQUENCY	2022 - 2020
Monmouth County	0.14	0.92	0.88	0.77
Professional Municipal Manager	0.56	1.43	1.35	1.26
NJ Utility Authorities	0.75	1.73	2.20	1.75
Burlington County Municipal JIF	0.80	1.28	1.15	1.15
NJ Public Housing Authority	0.81	1.48	1.64	1.44
Ocean County	0.81	1.74	1.54	1.50
Morris County	0.83	1.31	1.34	1.24
Atlantic County Municipal JIF	0.96	1.79	2.02	1.75
Camden County	0.98	1.38	1.44	1.33
Bergen County	1.08	1.54	1.31	1.37
Suburban Metro	1.18	1.33	2.10	1.62
Gloucester, Salem, Cumberland	1.48	1.92	1.65	1.73
Suburban Municipal	1.58	1.29	1.58	1.45
Central New Jersey	1.73	1.41	1.62	1.55
South Bergen County	2.03	2.06	2.06	2.05
AVERAGE	1.05	1.51	1.59	1.46
* 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 5/22/2022 To 6/22/2022

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
H - Richard Allen I - Township of Southampton	224 Landing Street Tabernacle, NJ 08088	RE: use of trolley for 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 trolley for memorial day parade.	5/26/2022 #3470577	GL AU EX WC
H - Robbinsville Township Fire I - Township of Hainesport	Department 1149 Route 130 Robbinsville, NJ 08691	RE: use of their Smokehouse 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 their Smokehouse at Hainesport Community Day taking place during the current policy period.	5/26/2022 #3471251	GL AU EX WC OTH
H - Springville Elementary School I - Township of Mount Laurel	520 Hartford Road Mt. Laurel, NJ 08054	RE: Summer Camp Evidence of insurance with respects to the use of facilities for the Townships Summer Camp.	6/2/2022 #3476548	GL AU EX WC
H - Township of Pemberton I - Township of Pemberton	500 Pemberton-Browns Mills Road Pemberton, NJ 08068	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 Joyce Tinnes - CFO/Treasurer, Effective 10/07/2021 and Daniel Hornickel - Tax Collector, Effective 04/20/2022	6/7/2022 #3479694	OTH
H - Lease Servicing Center, Inc I - Township of Delanco	DBA NCL Governmental Capital AOIA 220 22nd Ave E, Suite 106 Alexandria, MN 56308	RE: 2022 Ford Utility Interceptor VIN # 1FM5K8AB5NGA03050 Lease Servicing Center, Inc;DBA NCL Governmental Capital AOIA is an Additional Insured on the above referenced Commercial General Liability and Excess Liability Policies and Loss Payee on the Property Policy if required by written contract as respects to 2022 Ford Utility Interceptor VIN # 1FM5K8AB5NGA03050 Value: \$45,439	6/7/2022 #3480187	GL AU EX WC OTH
H - Haldeman Ford of East Windsor	640 Rt 130 East Windsor, NJ 08520	RE: Proof of Insurance The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and	6/9/2022	GL AU EX WC

# Burlington County Municipal JIF

## Certificate of Insurance Monthly Report

From 5/22/2022 To 6/22/2022

I - Township of Woodland		Excess Liability Policies if required by written contract as respect to 2022 Ford F-250 P/U with Plow 1FTBF2B60NEC98113.	#3482298	
H - Haldeman Ford of East Windsor I - Township of Woodland	640 Rt 130 East Windsor, NJ 08520	RE: 2022 Ford Evidence of insurance with respects to 2022 Ford F-250 P/U with Plow 1FTBF2B60NEC98113.	6/9/2022 #3482301	GL AU EX WC
H - City of Camden I - Township of Medford	Department of Public Works 101 Newton Avenue Camden, NJ 08103	RE: Mobile stage for Independence Day Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies and Loss Payee on the Property Policy if required by written contract as respects to use of Showmobile mobile stage for Independence Day Celebrations at Freedom Park during the current policy period.	6/10/2022 #3482668	GL AU EX WC OTH
H - Dobbins United Methodist Church I - Township of Delanco	330 Union ave. Delanco, NJ 08075	Re: Use of facilities for Summer Camp 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 by Delanco Twp for Summer Camp program.	6/13/2022 #3483468	GL AU EX WC
H - Dobbins United Methodist Church I - Township of Delanco	330 Union ave. Delanco, NJ 08075	Re: Use of facilities for Summer Camp 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 be Delanco Township Senior Citizens Club.	6/13/2022 #3483471	GL AU EX WC
H - Burlington County Board of I - Township of Delran	Commissioners 49 Rancocas Road, PO Box 6000 Mt.Holly, NJ 08060	RE: Delran night out 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 County road during Delran Night out.	6/15/2022 #3485422	GL AU EX WC
H - Burlington County Board of I - Township of Pemberton	Commissioners 49 Rancocas Road, PO Box 6000 Mt.Holly, NJ 08060	RE: Pemberton Night Out 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 County road during Pemberton Night Out.	6/15/2022 #3485423	GL AU EX WC



# Burlington County Municipal JIF

## Certificate of Insurance Monthly Report

From 5/22/2022 To 6/22/2022

H - Burlington County Board of I - Township of Delran	Commissioners 49 Rancocas Road, PO Box 6000 Mt.Holly, NJ 08060	RE: Delran night out 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 County road during Delran Night out. This does not include amusements or fireworks.	6/15/2022 #3485504	GL AU EX WC
H - Burlington County Board of I - Township of Pemberton	Commissioners 49 Rancocas Road, PO Box 6000 Mt.Holly, NJ 08060	RE: Pemberton Night Out 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 County road during Pemberton Night Out. This does not include amusements or fireworks.	6/15/2022 #3485505	GL AU EX WC
H - Vic Gerard Golf Carts I - Township of Mount Laurel	281 Squankum Road Farmingdale, NJ 07727	RE: Two 6-Passenger Gas Golf Carts 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 rental of two (2) 6-Passenger Gas Golf Carts, valued at \$285.00 each for the Townships Food Truck event.	6/15/2022 #3486726	GL AU EX WC OTH
H - Dobbins United Methodist Church I - Township of Delanco	330 Union ave. Delanco, NJ 08075	Re: Use of facilities for Seniors Club 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 by Delanco Township Senior Citizens Club.	6/16/2022 #3487138	GL AU EX WC
H - Ramblewood Country Club I - Township of Mount Laurel	200 Country Club Parkway Mt. Laurel, NJ 08054	RE: Food Truck Festival Evidence of insurance with respects to the use of four (4) golf carts for the Townships Food Truck Festival.	6/20/2022 #3487253	GL AU EX WC
H - First Government Lease I - Township of Woodland	PO Box 8331 Northfield, IL 60093	RE: Woodland Township Volunteer Fire Company buildings Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies and Loss Payee/Mortgagee on the Property Policy if required by written contract as respects to Woodland Township Volunteer Fire Company buildings located at 3991 Route 563, Chatsworth, NJ & 13 Locust Trail, Chatsworth, NJ.	6/20/2022 #3487281	GL AU EX WC OTH
H - 6006 Delran, LLC I - Township of Delran	(Vincent Castagno) 6006 Rt. 130 N. Riverside, NJ 08075	RE: Delran Night Out Evidence of insurance with respects to Use of facilities (vacant parking lot) as parking for Delran Night Out.	6/20/2022 #3487301	GL AU EX WC

# BURLINGTON COUNTY MUNICIPAL FUND

## FINANCIAL FAST TRACK REPORT

AS OF

April 30, 2022

	THIS MONTH	YTD	PRIOR YEAR END	FUND BALANCE
1. UNDERWRITING INCOME	740,550	2,962,198	137,416,718	140,378,916
2. CLAIM EXPENSES				
Paid Claims	126,498	808,754	51,726,780	52,535,534
Case Reserves	382,545	391,900	4,619,192	5,011,092
IBNR	(228,985)	(195,198)	2,990,156	2,794,958
Recoveries	(1,868)	(20,268)	(165,550)	(185,818)
<b>TOTAL CLAIMS</b>	<b>278,190</b>	<b>985,189</b>	<b>59,170,577</b>	<b>60,155,766</b>
3. EXPENSES				
Excess Premiums	113,371	453,486	39,397,799	39,851,284
Administrative	117,706	513,617	23,419,185	23,932,802
<b>TOTAL EXPENSES</b>	<b>231,078</b>	<b>967,103</b>	<b>62,816,984</b>	<b>63,784,087</b>
4. UNDERWRITING PROFIT (1-2-3)	231,282	1,009,907	15,429,156	16,439,063
5. INVESTMENT INCOME	(220,268)	(824,356)	4,666,067	3,841,711
6. DIVIDEND INCOME	0	0	745,753	745,753
7. STATUTORY PROFIT (4+5+6)	<b>11,014</b>	<b>185,550</b>	<b>20,840,977</b>	<b>21,026,527</b>
8. DIVIDEND	0	0	11,580,731	11,580,731
9. RCF & MEL Surplus Strengthening	0	0	859,098	859,098
<b>10. STATUTORY SURPLUS (7-8-9)</b>	<b>11,014</b>	<b>185,550</b>	<b>8,401,147</b>	<b>8,586,698</b>

### SURPLUS (DEFICITS) BY FUND YEAR

Closed	(122,111)	(474,792)	8,876,257	8,401,464
MEL Unencumbered Surplus Account	(10,879)	(30,903)	365,463	334,560
2018	(3,314)	(51,829)	(762,997)	(814,826)
2019	(14,454)	33,501	(324,705)	(291,204)
2020	(22,319)	(177,876)	929,527	751,651
2021	(25,439)	71,125	(682,397)	(611,273)
2022	209,529	816,325		816,325
<b>TOTAL SURPLUS (DEFICITS)</b>	<b>11,014</b>	<b>185,550</b>	<b>8,401,147</b>	<b>8,586,698</b>
<b>TOTAL CASH</b>				<b>16,724,562</b>

### CLAIM ANALYSIS BY FUND YEAR

<b>TOTAL CLOSED YEAR CLAIMS</b>	<b>0</b>	<b>0</b>	<b>44,125,326</b>	<b>44,125,326</b>
<b>FUND YEAR 2018</b>				
Paid Claims	231	152,625	3,392,518	3,545,144
Case Reserves	(2,492)	(103,758)	693,652	589,894
IBNR	2,261	(23,066)	306,499	283,432
Recoveries	-	0	0	0
<b>TOTAL FY 2018 CLAIMS</b>	<b>0</b>	<b>25,801</b>	<b>4,392,669</b>	<b>4,418,469</b>
<b>FUND YEAR 2019</b>				
Paid Claims	17,621	82,041	2,187,627	2,269,668
Case Reserves	151,302	21,368	1,285,737	1,307,106
IBNR	(168,923)	(191,564)	330,165	138,601
Recoveries	-	0	0	0
<b>TOTAL FY 2019 CLAIMS</b>	<b>0</b>	<b>(88,155)</b>	<b>3,803,530</b>	<b>3,715,375</b>
<b>FUND YEAR 2020</b>				
Paid Claims	10,719	86,748	1,570,749	1,657,498
Case Reserves	14,096	104,548	742,553	847,101
IBNR	(22,946)	(86,293)	496,454	410,161
Recoveries	(1,868)	(20,268)	(165,550)	(185,818)
<b>TOTAL FY 2020 CLAIMS</b>	<b>0</b>	<b>84,735</b>	<b>2,644,206</b>	<b>2,728,941</b>
<b>FUND YEAR 2021</b>				
Paid Claims	39,146	318,674	1,380,778	1,699,452
Case Reserves	46,295	748	1,159,179	1,159,927
IBNR	(85,440)	(469,376)	1,664,890	1,195,514
Recoveries	-	0	(0)	(0)
<b>TOTAL FY 2021 CLAIMS</b>	<b>0</b>	<b>(149,953)</b>	<b>4,204,847</b>	<b>4,054,893</b>
<b>FUND YEAR 2022</b>				
Paid Claims	58,782	168,666		168,666
Case Reserves	173,345	368,994		368,994
IBNR	46,063	575,102		575,102
Recoveries	-	0		0
<b>TOTAL FY 2022 CLAIMS</b>	<b>278,190</b>	<b>1,112,761</b>		<b>1,112,761</b>
<b>COMBINED TOTAL CLAIMS</b>	<b>278,190</b>	<b>985,189</b>	<b>59,170,577</b>	<b>60,155,766</b>

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 \$259,704 (Paid: \$185,818, Reserves: \$73,886)

***Burlington County Municipal Joint Insurance Fund***

**Monthly Regulatory Filing Checklist**

***Fund Year 2022 for the Month of June***

<b>ITEM</b>	<b>FILING STATUS</b>
Meeting Minutes	7/20/22
Bylaws Amendments	N/A
Risk Management Program Changes	N/A
New Member Filings	N/A
Supplemental Assessments/Contributions	N/A
Budget Amendments (transfers, etc.)	N/A
Surplus Distribution (refunds/dividends)	N/A
Changes/Amendments/Additions to Service Providers	N/A
Executive Committee Changes	N/A

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

**Year: January 1, 2022 – December 31, 2022**

<b>ITEM</b>	<b>FILING STATUS</b>
Ethics Filings ( <i>Notification to FC's and Prof's</i> )	4/11/22
Renewal Resolutions and Indemnity & Trust Agreements	
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	06/23/22
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

<b>Professionals</b>	<b>Contract</b>	<b>Gen Ins</b>	<b>Fidelity</b>	<b>E&amp;O</b>	<b>Surety</b>
<b>Actuary</b> – Actuarial Advantage	X	8/7/22	N/A	7/16/22	N/A
<b>Administrative Consultant</b> -PERMA	X	12/10/22	N/A	12/10/22	N/A
<b>Administrator</b> - AJG	X	10/1/22	5/1/20	10/1/22	N/A
<b>Asset Manager</b> -Wilmington Trust	X	6/1/22	JIF	10/1/22	N/A
<b>Banking</b> – M & T	X	N/A	5/1/23	N/A	N/A
<b>Attorney</b> - DeWeese	X	9/1/22	N/A	9/1/22	N/A
<b>Auditor</b> - Bowman	X	8/1/22	N/A	N/A	N/A
<b>Claims Administrator</b> - Qual-Lynx	X	6/30/22	4/30/22	6/30/22	12/31/18
<b>Managed Care</b> - QualCare	X	6/30/22	N/A	6/30/22	N/A
<b>Payroll Auditor</b> - Bowman	X	8/1/22	N/A	1/1/22	N/A
<b>Property Appraiser</b> - AssetWorks	X	9/27/22	N/A	9/27/22	N/A
<b>Safety Director</b> - JA Montgomery	X	12/10/22	N/A	12/10/22	N/A
<b>Underwriting Manager</b> -Conner Strong	X	12/10/22	N/A	12/10/22	N/A
<b>Technology Risk Services</b> – Lou Romero	X	3/1/23	N/A	3/1/23	N/A
<b>Treasurer</b> – Tom Tontarski	X	N/A	5/1/20	N/A	JIF
<b>Recording Secretary</b> – Kris Kristie	X	N/A	N/A	N/A	N/A
<b>Website</b> – Joyce Media	X	N/A	N/A	N/A	N/A
<b>Wellness Director</b> – 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							949.80							949.80	45.20	
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	\$949.80	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	2,556.13	49,488.87	
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			225.00							388.35	611.65	
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	\$225.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	1,343.28	20,406.72	
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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<b>MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND</b>								
<b>EMPLOYMENT PRACTICES COMPLIANCE STATUS - Burlco JIF</b>								
<b>Data Valued As of : July 5, 2022</b>								
<b>Total Participating Members</b>		<b>28</b>						
<b>Complaint</b>		<b>27</b>						
<b>Percent Compliant</b>		<b>96.43%</b>						
			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	
DELTRAN	Yes	Yes	\$ 20,000	\$ 20,000			20% of 1st 250K	
EDGEWATER PARK	Yes	Yes	\$ 2,500	\$ 2,500			0%	
FIELDSBORO	Yes	Yes	\$ 100,000	\$ 20,000	03/23/22	\$ 20,000	20% of 1st 2Mil/20% of 1st 250K POL	20% of 1st 250K
FLORENCE	Yes	Yes	\$ 20,000	\$ 20,000			20% of 1st 250K	
HAINESPORT	Yes	Yes	\$ 2,500	\$ 2,500			0%	
LUMBERTON	Yes	Yes	\$ 20,000	\$ 20,000			20% of 1st 100K	
MANSFIELD TOWNSHIP B	Yes	Yes	\$ 20,000	\$ 20,000			20% of 1st 250K	
MEDFORD TOWNSHIP	Yes	Yes	\$ 20,000	\$ 20,000			20% of 1st 250K	
MOUNT LAUREL	Yes	Yes	\$ 20,000	\$ 20,000			20% of 1st 250K	
NEW HANOVER	Yes	Yes	\$ 20,000	\$ 20,000			20% of 1st 250K	
NORTH HANOVER	Yes	Yes	\$ 20,000	\$ 20,000			20% of 1st 250K	
PALMYRA	Yes	Yes	\$ 20,000	\$ 20,000			0%	
PEMBERTON	Yes	Yes	\$ 20,000	\$ 20,000			20% of 1st 250K	
PEMBERTON BOROUGH	Yes	Yes	\$ 20,000	\$ 20,000			20% of 1st 250K	
RIVERSIDE	Yes	Yes	\$ 20,000	\$ 20,000			20% of 1st 250K	
SHAMONG	Yes	Yes	\$ 10,000	\$ 10,000			0%	
SOUTHAMPTON	Yes	Yes	\$ 2,500	\$ 2,500			0%	
SPRINGFIELD	Yes	Yes	\$ 7,500	\$ 7,500			20% of 1st 100K	
TABERNACLE	Yes	Yes	\$ 10,000	\$ 10,000			0%	
WESTAMPTON	Yes	Yes	\$ 20,000	\$ 20,000			20% of 1st 250K	
WOODLAND	Yes	Yes	\$ 20,000	\$ 20,000			20% of 1st 250K	
WRIGHTSTOWN	No	No	\$ 100,000	\$ 20,000			20% of 1st 2Mil/20% of 1st 250K POL	
* Member does NOT participate in EPL coverage								

# MEL Statutory Bonds a of 7/5/22

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

# MEL Statutory Bonds a of 7/5/22

Mount Laurel Township	Walter Stridick	Yes	Library Treasurer	01/01/2022	Approved		Approved
Mount Laurel Township	Maureen Mitchell	No	Tax Collector	01/30/2012	Approved	10/24/2016	Approved
Mount Laurel Township	Meredith Tomczyk	No	CFO (Assuming Treasurer Duties)	01/09/2012	Approved	01/01/1900	Approved
Mount Laurel Township	Tara Krueger	Yes	Treasurer	04/17/2017	Approved		Approved
Mount Laurel Township	Karen Cohen	No	Library Treasurer	01/15/2014	Approved	12/31/2021	Approved
Mount Laurel Township	Kim Muchowski	Yes	Tax Collector	10/24/2016	Approved		Approved
New Hanover Township	Terry Henry	Yes	CFO (Assuming Treasurer Duties)	02/26/2020	Approved		Approved
New Hanover Township	Lynn Davis	Yes	Tax Collector	01/01/2020	Approved		Approved
North Hanover Township	Joseph Greene	Yes	Treasurer	04/29/2013	Approved		Approved
North Hanover Township	Mary Alice Picariello	Yes	Tax Collector	06/27/2009	Approved		Approved
Palmyra Borough	Janeen Rossi	No	Tax Collector			01/01/1900	
Palmyra Borough	Donna Condo	Yes	CFO (Assuming Treasurer Duties)	01/01/2016	Approved		Approved
Palmyra Borough	Danielle Lippincott	No	Tax Collector	01/25/2019	Approved	01/01/1900	Approved
Palmyra Borough		No			Approved	01/01/1900	Approved
Palmyra Borough	Tanyika Johns	Yes	Tax Collector	06/15/2020	Approved		Approved
Pemberton Borough	Kathleen Smick	Yes	Tax Collector	05/19/2014	Approved		Approved
Pemberton Borough	Donna Mull	Yes	Treasurer	01/01/2011	Approved		Approved
Pemberton Township	Daniel Hornickel	Yes	Tax Collector	04/20/2022	Approved		Approved
Pemberton Township	Joyce Tinnes	Yes	CFO (Assuming Treasurer Duties)	10/07/2021	Approved		Approved
Pemberton Township	Shayla Steele	Yes	Tax Collector	06/20/2022	Pending		Pending
Pemberton Township	Alison Shinkunas	No	Tax Collector	03/23/2015	Approved	01/01/1900	Approved
Pemberton Township	Robert Benick	No	Treasurer	01/01/2014	Approved	10/01/2021	Approved
Pemberton Township	Alison Varrellmann	No	Tax Collector	03/23/2015	Approved	04/20/2022	Approved
Riverside Township	Nancy Elmeaze	No	Tax Collector	09/01/2007	Approved	07/31/2015	Approved
Riverside Township	Mindie Weiner	Yes	Tax Collector	03/21/2016	Approved		Approved
Riverside Township	Meghan O. Jack	Yes	Treasurer	06/01/2013	Approved		Approved
Shamong Township	Kathryn Merkh	Yes	Tax Collector	01/01/2022	Approved		Approved
Shamong Township	Kathryn J. Taylor	No	Tax Collector	01/01/2007	Approved	11/27/2020	Approved
Shamong Township	Christine Chambers	Yes	CFO (Assuming Treasurer Duties)	11/24/2014	Approved		Approved
Southampton Township	Kinjalben Patel	Yes	CFO (Assuming Treasurer Duties)	03/01/2022	Approved		Approved
Southampton Township	Nancy Gower	No	CFO (Assuming Treasurer Duties)	01/01/2007	Approved	02/28/2022	Approved
Southampton Township	Melissa Chesla	Yes	Tax Collector	09/01/2014	Approved		Approved
Springfield Township	Yolaika Madina	Yes	CFO (Assuming Treasurer Duties)	01/01/2021	Approved		Approved
Springfield Township	Melissa Chesla	Yes	Tax Collector	11/01/2014	Approved		Approved
Springfield Township	Dianne Kelly	No	CFO (Assuming Treasurer Duties)	01/01/2010	Approved	09/30/2020	Approved
Tabernacle Township	Rodney R Haines	Yes	CFO (Assuming Treasurer Duties)	08/01/2018	Approved		Approved
Tabernacle Township	Susan Costales	No	Tax Collector	09/24/2008	Approved	08/21/2018	Approved
Tabernacle Township	Kimberly Smith	Yes	Tax Collector	04/01/2016	Approved		Approved
Westampton Township	Kathryn Merkh	Yes	Tax Collector	03/01/2022	Approved		Approved
Westampton Township	Christine Taylor	No	Tax Collector	01/07/2022	Approved	02/28/2022	Approved
Westampton Township	Carol A. Brown-layou	No	Tax Collector	01/01/2007	Approved	12/31/2021	Approved
Westampton Township	Robert L. Hudnell	Yes	Treasurer	01/01/2007	Approved		Approved
Woodland Township	Kathleen Rosmando	Yes	CFO (Assuming Treasurer Duties)	06/06/2013	Approved		Approved
Woodland Township	Nancy Seeland	Yes	Tax Collector	01/01/2015	Approved		Approved
Wrightstown Borough	Lynn A. Davis	No	Tax Collector	01/01/2010	Approved	11/01/2016	Approved
Wrightstown Borough	Jeffrey C. Elsasser	Yes	Tax Collector	11/01/2016	Approved		Approved
Wrightstown Borough	Ronald A. Ghrist	Yes	Treasurer	01/01/2010	Approved		Approved

**Burlington County Municipal Joint Insurance Fund**  
**Skateboard Park Approval Status**

<b>Member Municipality</b>	<b>Stage</b>	<b>Status</b>	<b>Notes</b>
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: 7/12/2022

## Coverage Issues and General Contractor/Subcontractor Allegations

### **Coverage Issues in Workers' Compensation**

A common issue arises where an employee works for an employer who does not maintain proper workers' compensation coverage and alleges that there is a general contractor with coverage from whom they will seek benefits. As noted in our recent article, <https://njworkerscompblog.com/how-to-properly-cancel-a-workers-compensation-policy/>, claims that are denied for lack of coverage based on a cancelled policy often result in ongoing litigation regarding issues related to whether the policy was cancelled effectively. In these cases, the claimant's counsel will often seek to bring any potential entity with whom the petitioner's employer worked with and argue that they are liable for benefits as a "general contractor." Therefore, an issue that can be simultaneously tried in connection with whether a policy was appropriately cancelled is whether there is a liable entity pursuant to Section 79.

Section 79 of the Workers' Compensation Statute provides for penalties to employers who fail to carry workers' compensation insurance but also provides a pathway for liability to a general contractor when a subcontractor they work with does not have coverage. The language of Section 79 provides:

Any contractor placing work with a subcontractor shall, in the event of the subcontractor's failing to carry workers' compensation insurance as required by this article, become liable for any compensation which may be due an employee or the dependents of a deceased employee of a subcontractor. The contractor shall then have a right of action against the subcontractor for reimbursement.

N.J.S.A. 34:15-79. The purpose of the foregoing is to protect the employee by permitting him to recover from a general contractor who gets direct benefit of the employee's work.

In order for Section 79 to apply, three essential elements must be met: "(1) a contractor, (2) a subcontractor, and (3) failure by the subcontractor to carry workman's compensation insurance." **Gaydos v. Packanack Woods Development Co.**, 64 N.J. Super. 395, 399 (Cty. Ct. 1960). "A contractor is '[o]ne who formally undertakes to do anything for another; specifically, one who contracts to perform work, or supply articles.'" **Jordan v. Lindeman & Co., Inc.**, 23 N.J. Misc. 194, 196 (Cty. Ct. 1945). A subcontractor is noted to be "one who enters into a contract with a person for the performance of work which such person has already contracted with another to perform. In other words, subcontracting is merely 'farming out' to others all or part of work contracted to be performed by the original contractor." **Brygidyr v. Rieman**, 31 N.J. Super. 450, 454 (App. Div. 1954).

The foregoing criteria are highly fact sensitive and will often result in a number of fact witnesses testifying as to the issue of whether there was a general contractor/subcontractor relationship. As a result, some of the following examples provide guidance to litigants.

In **Pollack v. Pino's Formal Wear & Tailoring**, 253 N.J. Super. 397 (App. Div. 1992), Pino's Formal Wear decided to expand their business and have an extension put on their building to add dry cleaning services. Pino's Formal Wear arranged for the co-respondent, Ernest Polgardy, to

purchase the dry-cleaning machinery and to have the machinery installed. The decedent-employee was hired by Ernest Polgardy to install burners and to hook up the machines. The decedent-employee fell from a ladder and was injured. He ultimately passed away shortly thereafter from a number of conditions related to alcohol withdrawal and liver failure. The petitioner-dependent argued that that due to the decedent-employee's fall, he was not able to drink which resulted in liver failure and death.

The petitioner-dependent filed claim petitions against Pino's Formal Wear alleging that Pino's Formal Wear was liable for benefits as the general contractor and that Ernest Polgardy, his direct employer, was an uninsured subcontractor. The Appellate Division found that Pino's Formal Wear was not a general contractor within the meaning of N.J.S.A. 34:15-79. It noted that Pino's Formal Wear relied upon Ernest Polgardy's skill and knowledge to purchase and install the dry-cleaning machinery with no restrictions placed on Ernest Polgardy. The relationship between Pino's Formal Wear and Ernest Polgardy was that of owner and contractor, not general contractor and subcontractor. Therefore petitioner's claim was dismissed.

In Brygidyr v. Rieman, 31 N.J. Super. 450 (App. Div. 1954), the petitioner was injured while washing windows for a building that was owned by Respondent Schwaben Halle. The petitioner filed claim petitions against Schwaben Halle and Federal Window Cleaning Company as an alleged uninsured subcontractor. The petitioner testified that he was regularly employed by another company but that in his free time he worked for Federal Window Cleaning Company and that on their instructions he was washing the windows of Schwaben Halle. Schwaben Halle, however, asserted that it was a cultural and singing society which owned and operated the building. The Appellate Division found that under these circumstances, Schwaben Halle could not have been a contractor and that "the washing of windows was not in the line of Schwaben's regular business, and the contention that it had contracted to keep the windows clean is without merit... To hold otherwise would mean that any property owner who contracted for services would be liable for injuries sustained by the contractor's employees." Id. at 453-54.

In a more recent matter involving an action in the Superior Court filed by the carrier asserting that an employer withheld material information about its operations and use of subcontractors and thereby underpaid its workers' compensation premiums, the Appellate Division affirmed the trial court's order of the policyholder to pay the carrier additional unpaid premiums, plus interest, costs, and counsel fees in the amount of \$145,231.00. In Fournier Trucking, Inc. v. New Jersey Manufacturers Ins. Co., No. A-1353-18T2, 2020 WL 1802840 (App. Div. Apr. 9, 2020), certif. denied, 244 N.J. 161 (2020), the trial court found that the employer-policyholder, a freight company that facilitated the transport of goods, was liable under N.J.S.A. 34:15-79 to provide workers' compensation coverage for the employees of uninsured motor carriers it used for hauling of shipments to its customers. The Appellate Division noted that customers hired the employer-policyholder "to consolidate and transport goods; Fournier Trucking consolidates the goods itself, and then subcontracts with the carriers to perform the transportation. Therefore, Fournier Trucking is a contractor, and the carriers it uses to fulfill part of its contracts with shippers are subcontractors." Id. at \*12.

The policyholder-employer attempted to argue that the carriers it contracted with are independent contractors and therefore are not liable for workers' compensation benefits. However, "to the extent that the carriers maintain employees, those carriers are statutorily obligated to maintain workers' compensation coverage, as is any other employer within the state. By operation of N.J.S.A. 34:15-79(a), to the extent those carriers fail to satisfy their statutory obligation, Fournier Trucking, as the general contractor, is obliged to provide benefits to any carrier employee who

suffers an injury while providing services under Fournier Trucking's general contract. *Ibid.* In discussing the argument that the carriers were independent contractors, the Appellate Division stated that "a company can choose to use its own workers to carry out its responsibilities, or it can retain independent companies who may also qualify as subcontractors to discharge some of those tasks. When it does the latter, the law of our State requires the contracting company to assure that the subcontractor's employees have adequate workers' compensation insurance." *Id.* at \*14.

The issue of Section 79 liability for alleged general contractor/subcontractor disputes involve the various parties exchanging information regarding the petitioner's work, the work site or assignment wherein the petitioner was injured, and investigation into any and all entities who were involved in the business which was related to the petitioner's work. Carriers should perform initial investigation with their insureds regarding any possible subcontractors that they work with and claimant's counsel should investigate with their client any information they may have regarding their work. Readers with questions regarding issues related to coverage and potential general contractor liability can reach the undersigned at [knagy@capehart.com](mailto:knagy@capehart.com).

## **Section 20 Settlements Versus Orders Approving Settlement**

### **Practical Advice in New Jersey Workers' Compensation**

Our clients often ask great questions regarding settlements in New Jersey workers' compensation, particularly regarding the two types of settlements (Orders Approving Settlement, and Section 20/full and final), and the differences between them. This post provides examples of scenarios where an argument can be made for a Section 20 settlement.

There are two ways to settle a workers' compensation claim in New Jersey. Most cases in New Jersey settle under N.J.S.A. 34:15-22 (known as an Order Approving Settlement) with a specific percentage of disability. In this case, the employee retains right to reopen for future benefits and receives a percentage award which is paid over a certain number of weeks corresponding with the level of disability. The higher the disability percentage, the more weeks that are paid.

Section 20 settlements are quite different. First, the Award is paid in a lump sum settlement. This is a full and final settlement of the case and it can never be reopened. A case settling pursuant to a Section 20 settlement must present a disputed issue of, liability, causation, jurisdiction, or dependency. Without one of these issues, there is no legal basis for a Section 20.

*Issue of Liability.* An issue of "liability" generally refers to a disputed employment issue (such as an off-premises injury) or a dispute regarding the existence of permanency. N.J.S.A. 34:15-36 states that in order to demonstrate permanent disability, a petitioner must prove, via objective medical evidence of an impairment (diagnostic studies) which restricts the function of the body. If the respondent can make a serious argument that there really is no permanent disability, then many judges will permit a Section 20 settlement.

In addition to proving an impairment, the petitioner must show also that the impairment is disabling. Disability is broader than impairment. It requires that the petitioner must also prove that he or she has a lessening to a material degree of working ability or a substantial impact on non-work activities.



Other bases for a Section 20 on the issue of liability are lack of timely notice under N.J.S.A. 34:15-17 or failure to comply with the Statute of Limitations under N.J.S.A 34:15-51.

*Issue of Causation:* An issue of “causation” generally refers to a disputed medical issue.

*Case study/Example 1:* Petitioner injures her left knee at work on January 1, 2020. Her post-accident MRI of February 15, 2020 is normal. She then has a subsequent non-work accident on March 1, 2020. An MRI of April 1, 2020 reveals an anterior cruciate ligament tear and a meniscal tear. We would argue that due to the March 1, 2020 subsequent accident which obviously caused new diagnostic findings, this case is appropriate for a Section 20 settlement. This example is similar to the case of **Costanzo v. Meridian Rehab**, A-5547-18 (App. Div. June 17, 2021), handled by our partner Carla Aldarelli. This case was discussed in our blog article entitled **Respondent Prevails Where First MRI Post-Accident Showed No Abnormalities In Knee.**

*Case Study/Example 2:* Petitioner injures her left knee at work on January 1, 2020. Her post-accident MRI of February 15, 2020 reveals an anterior cruciate ligament tear and a meniscal tear. During Respondent’s investigation, it is revealed that petitioner had a prior left knee injury of June 15, 2019 and on August 15, 2019, petitioner underwent a left knee MRI which also revealed an anterior cruciate ligament tear and a meniscal tear. We would argue that since the January 1, 2020 accident did not cause any new diagnostic findings, any disability is related to the prior June 15, 2019 accident, making this case proper for a Section 20 settlement.

*Case Study/Example 3:* Petitioner injures her left knee on January 1, 2020. On January 1, 2021, she receives an Order Approving Settlement for 15% of the leg from this January 1, 2020 accident. She re-opens her case on June 1, 2021. On May 1, 2021, she had a new left knee injury with a new employer for which she underwent treatment including a series of injections. She had no new treatment for the January 1, 2020 claim after filing her Re-opener. On the Re-opener, we would argue that the May 1, 2021 incident cuts off causation from the initial January 1, 2020 work accident, and the Re-opener should now be settled pursuant to Section 20.

*Case Study/Example 4:* Petitioner injures her left knee on January 1, 2020. On January 1, 2021, she receives an Order Approving Settlement for 15% of the leg from this January 1, 2020 accident. She re-opens her case on June 1, 2021. On May 1, 2021, she had a new and minor left knee injury with a new employer. The first employer for the January 1, 2020 accident agrees to provide all treatment following the reopener date, and the second employer pays no medical and temporary disability benefits because its incident was very minor. A petition is filed against the second employer. The employer for the May 1, 2021 incident will likely argue for a Section 20 dismissal. Most likely, the employer for the original January 1, 2020 re-opened claim will have to resolve the case on an Order Approving Settlement.

*Issue of Jurisdiction:* As a general matter, there are three principal ways in which jurisdiction in New Jersey may be found:

1. When the contract of hire is in New Jersey;
2. When the accident occurs in New Jersey;
3. When a substantial amount of employment for the respondent occurs in New Jersey.

There are instances where jurisdiction may be found in more than one state. This is allowed, so long as there is not a duplication of benefits between the two states (medical, TTD, permanency). So an employee may receive temporary disability benefits and medical benefits in another state like New York but apply for partial permanent disability benefits in New Jersey if the injury, hire, or work occurred in New Jersey.

**Marconi v. United Airlines**, 460 N.J. Super. 330 (App. Div. 2019) holds that localization of the employer in New Jersey and residency of the petitioner in New Jersey was not sufficient to warrant New Jersey jurisdiction where the petitioner worked almost exclusively in Pennsylvania and was injured in Pennsylvania. Petitioner argued that since United Airlines had a hub in Newark Airport (although petitioner worked in Pennsylvania) and petitioner also lived in New Jersey, those facts should be enough for jurisdiction. The Appellate Division disagreed. Our partner, **Prudence Higbee**, prevailed in this matter for United Airlines. More details about this case may be found in our blog article entitled **United Airlines Wins Important Appellate Decision Involving Jurisdiction**.

#### Issue of Dependency:

If it is determined that the work accident was not the cause of death, ultimately, we would argue that nothing except funeral costs are owed. However, in certain situations, a small Section 20 settlement/Award may be offered, in order to close the case.

If it is determined that an alleged dependent is not a valid dependent under Section 13, we would argue that nothing is owed. However, in certain situations, a small Section 20 settlement/Award may be offered, in order to close the case.

#### Miscellaneous Issues

Finally, there are also some “miscellaneous” considerations when determining if a Section 20 settlement is feasible. First, all Section 20 settlements are subject to petitioner’s, petitioner’s attorney’s, and the Judge’s approval.

Second, practitioners should keep in mind that legal fees are quite different between a Section 20 and an Order Approving Settlement. In Orders Approving Settlement, petitioner’s attorney’s fee (which is 20% of the overall Award) is paid 60% by Respondent and 40% by petitioner. For petitioner’s permanency exam, Respondent pays 50%; petitioner pays 50% (generally \$300 each). In a Section 20 Order, petitioner pays 100% of his or her attorney’s fee.

*Case Study/Example 1:* Petitioner receives an Award for 15% partial total at 2021 rates, or 90 weeks at a rate of \$258.00 per week, totaling \$23,220.00. Petitioner’s attorney’s fee is \$4,644. Of this, Respondent pays \$2,786.40 and petitioner pays \$1,857.60 (this may be rounded to the nearest dollar and rounded up for Respondent and rounded down for petitioner). Respondent and petitioner each pay \$300 for petitioner’s expert. Ultimately, petitioner nets \$21,062.40 and retains re-opener rights.

*Case Study/Example 2:* Petitioner receives a Section 20 Award of \$27,500. Petitioner is solely responsible for his attorney’s fee of \$5,500 out of his Award; he also pays the full \$600 for his report. Ultimately, petitioner nets \$21,400 and does not retain re-opener rights.

One disadvantage of a Section 20 is that payments are not lienable when there is a third party recovery unless both parties specifically agree on the record to make such payments lienable. This is quite different from an Order Approving Settlement where the entire permanency payment may be lienable if the third party amount is higher than the amount of the permanency award.

More than two thirds of settlements in New Jersey resolve on an Order Approving Settlement. The reason is that in many accidents there simply is no legal basis for a Section 20 settlement. The advantages of a Section 20 settlement are that the case is closed in a lump sum payment (unlike payments over many weeks for an Order Approving Settlement), there is no admission of liability and there is no potential for a reopener. But there must be a disputed issue of, liability, causation, jurisdiction, or dependency to argue for a Section 20 settlement.

## *Land Use Training Certification*

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

2022 BURLCO Meeting Attendance																			
Municipality	Name	Jan-22	Feb-22	Mar-22	Apr-22	May-22	Jun-22	Jul-22	Aug-22	Sep-22	Oct-22	Nov-22	Dec-22	# FC Attended	#ALT Attended	# Meetings	% FC Attended	%ALT Attended	Combined Attendance
(Mtg Occurred=Y)		Y	Y	Y	Y	Y	Y									6			
Bass River	Renwick/Somes	FC	Alt	Alt	Alt	Alt	Alt							1	5	6	17%	83%	100%
Beverly City	Wolbert/Midgette	FC	FC	FC	FC	FC	FC							6	0	6	100%	0%	100%
Bordentown City	Archer/Peak	FC	FC	FC	FC	FC	FC							6	0	6	100%	0%	100%
Bordentown Twp.	Carrington/Theokas	FC	FC	FC	FC	FC	FC							6	0	6	100%	0%	100%
Chesterfield Township	McMahon/Sahol	FC	FC	FC	FC	FC	FC							6	0	6	100%	0%	100%
Delanco Township	Provanzano/Browne	FC	FC	FC	Alt	FC	FC							5	1	6	83%	17%	100%
Delran Township	Bellina/Eggers	N/A	N/A	FC	FC	FC	FC							4	0	6	67%	0%	67%
Edgewater Park Twp.	Pullion/Cahall	N/A	FC	FC	N/A	N/A	N/A							2	0	6	33%	0%	33%
Fieldsboro	Hansell, P./Lewis.C	FC	N/A	N/A	N/A	N/A	FC							2	0	6	33%	0%	33%
Florence Township	Fazekas/Elrton	FC	FC	FC	FC	FC	FC							6	0	6	100%	0%	100%
Hainesport Township	Kosko/Kilburn	FC	FC	FC	FC	FC	FC							6	0	6	100%	0%	100%
Lumberton Township	Springer/Dellorco	FC	FC	FC	FC	FC	FC							6	0	6	100%	0%	100%
Mansfield Township	Fitzpatrick/Magee	FC	FC	FC	FC	N/A	FC							5	0	6	83%	0%	83%
Medford Township	Burger/Bielec	FC	FC	FC	FC	N/A	FC							5	0	6	83%	0%	83%
Mt. Laurel	Mascia/Shillingford	FC	FC	FC	FC	N/A	FC							5	0	6	83%	0%	83%
New Hanover	Jackson/Tuliano	FC	N/A	FC	FC	FC	N/A							4	0	6	67%	0%	67%
North Hanover	Picariello/Duff	FC	FC		FC	Alt	Alt	FC							4	2	6	67%	33%
Palmyra Borough	Gural/Jackson	Alt	FC	FC	N/A	N/A	FC							3	1	6	50%	17%	67%
Pemberton Borough	Mull/Vallari	FC	N/A	N/A	Alt	N/A	N/A							1	1	6	17%	17%	33%
Pemberton Twp.	Hornickel/Brown	Alt	FC	FC	FC	FC	FC							5	1	6	83%	17%	100%
Riverside Township	Mansdoerfer/Jack	FC	FC	FC	FC	FC	FC							6	0	6	100%	0%	100%
Shamong Township	Onorato	FC	FC	FC	N/A	FC	FC							5	0	6	83%	0%	83%
Southampton Township	Hoffman	FC	FC	FC	N/A	N/A	N/A							3	0	6	50%	0%	50%
Springfield Township	Keller/Sobotka	FC	FC	FC	FC	N/A	FC							5	0	6	83%	0%	83%
Tabernacle Township	English/Sunbury	FC	FC	FC	N/A	N/A	N/A							3	0	6	50%	0%	50%
Westampton Township	Ent/Farnsworth	FC	FC	FC	FC	N/A	FC							5	0	6	83%	0%	83%
Woodland Township	Brown/Seeland	FC	N/A	N/A	N/A	N/A	N/A							1	0	6	17%	0%	17%
Wrightstown	Ingling/Gorman	FC	FC	FC	FC	FC	FC							6	0	6	100%	0%	100%
28		26	23	25	21	16	22	28	28	28	28	28	28	122	11	168	73%	7%	79%
		93%	82%	89%	75%	57%	79%	100%	100%	100%	100%	100%	100%						

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

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

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

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

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

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

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

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

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

**MEL EPL HELPLINE:**  
**732-583-7474**

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

**MEL EPL HELPLINE:**  
**609-522-5599**

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

**MEL EPL HELPLINE:**  
**973-334-1900**

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

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



## MEL EPL Helpline

### Authorized Contact Person(s)

TOWN	AUTHORIZED CONTACT PERSON	ADDITIONAL CONTACT PERSON
<b>Bass River Township</b>	Elizabeth Godfrey	James Renwick
<b>Beverly City</b>	Caitlin Midgett, Clerk	Rich Wolbert
<b>Bordentown City</b>	Grace I. Archer, City Clerk	Margaret Peak
<b>Bordentown Township</b>	Mike Theokas	Maria Carrington
<b>Chesterfield Township</b>	Glenn McMahon	Tom Sahol
<b>Delanco Township</b>	Richard Schwab, Administrator	Janice M. Lohr, Clerk
<b>Delran Township</b>	N/A	Jamey Eggers, Clerk
<b>Edgewater Park Township</b>	Tom Pullion, Administrator	Brandon Garcia, Clerk
<b>Fieldsboro Township</b>	Patrice Hansell	N/A
<b>Florence Township</b>	Stephen Fazekas	Nancy Erlston
<b>Hainesport Township</b>	Paula Kosko	Donna Kilburn
<b>Lumberton Township</b>	Jay Springer, Admin	Carrie Gregory, Deputy Treas/HR Officer
<b>Mansfield Township</b>	Linda Semus, Clerk	Bonnie Grouser, Treasurer
<b>Medford Township</b>	Dawn Bielec	Kathy Burger
<b>Mount Laurel Township</b>	Meredith Tomczyk	Jerry Mascia
<b>New Hanover Township</b>	Susan Jackson	Kyle Tuliano
<b>North Hanover Township</b>	Mary Picariello	N/A
<b>Palmyra Borough</b>	John Gural, Administrator	Megan Campbell
<b>Pemberton Borough</b>	Donna Mull, Clerk	Kathy Smick, Deputy Clerk
<b>Pemberton Township</b>	Daniel Hornickel, BA	Michele Brown
<b>Riverside Township</b>	Meghan Jack, Administrator	Susan Dydek
<b>Shamong Township</b>	Susan Onorato, Clerk	Joanne Robertson
<b>Southampton Township</b>	Kathy Hoffman	Donna Fascenda
<b>Springfield Township</b>	Paul Keller, Administrator	Patricia Clayton, Clerk
<b>Tabernacle Township</b>	N/A	N/A
<b>Westampton Township</b>	Wendy Gibson, Admin	Stephen Ent
<b>Woodland Township</b>	Maryalice Brown	Nancy Seeland
<b>Wrightstown Borough</b>	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](http://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:** July 6, 2022

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

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

### *LOSS CONTROL SURVEYS*

- City of Beverly on June 1, 2022
- Township of Tabernacle on June 16, 2022
- Township of Mount Laurel on June 29, 2022
- Township of Hainesport Safety Committee Meeting on June 30, 2022

### *LAW ENFORCEMENT LOSS CONTROL SURVEYS*

- No Law Enforcement Loss Control Surveys were completed in June

### *MEETINGS ATTENDED*

- Claims Committee Meeting on June 14, 2022
- Executive Fund Committee Meeting on June 21, 2022
- Lifeguard Symposium – Regional Training on June 28, 2022, in Ocean City
- Career Survival for Front-Line Supervisors on June 29, 2022, in Linwood
- Career Survival for Police Officers on June 30, 2022, in Linwood



### ***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
- MSI Leadership Academy
- 2022 MSI EXPO: In-Person Training – June 7, 2022
- Lightning Safety Best Practices
- Spray Parks Best Practices
- Crane Truck Regulations
- Permit-Required Confined Spaces Best Practices
- Finding Fentanyl at Recreational Facilities
- Seasonal Employees Best Practices
- Heat-Related Illnesses Best Practices
- Black Bear Best Practices
- Hurricane Preparedness Best Practices
- Flash Flood Preparedness Best Practices
- Tick & Tick-Borne Diseases Best Practices
- Poison Ivy Best Practices
- MSI Live Schedule

### ***MSI LAW ENFORCEMENT MESSAGES***

- LE Bulletin: Law Enforcement Considerations in Light Of The SCOTUS Decision Impacting Roe V. Wade

### ***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	2
Pemberton Township	2

[MSI DVD](#) includes a vast library of DVDs topics on many aspects of safety, risk control, employment practices, and supervision, and most can be viewed in under 20 minutes. The DVDs can be requested free

of charge for MEL members and held for up to 2 weeks so you can view them at your convenience. A prepaid self-addressed envelope is included to return the DVD.

MSI DVD	
Municipality	Number of Videos
-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](mailto:afelip@jamontgomery.com).

# LESSONS LEARNED FROM LOSSES

## MONTHLY NEWSLETTER - JULY 2022

### FLOOR DRAINS



- REGULAR MAINTENANCE AND ATTENTION CAN PREVENT A CLOGGED DRAIN
- MAINTAIN THE P-TRAP BY PERIODICALLY POURING PLAIN OR SLIGHTLY SOAPY WATER INTO THE DRAIN. THESE TRAPS ARE MEANT TO HOLD WATER AND TAKE SEVERAL WEEKS FOR THE WATER TO EVAPORATE.
- AVOID SWEEPING DEBRIS OR DISPENSING DIRTY MOP WATER DOWN THE DRAIN
- ON A MONTHLY BASIS FLUSH DRAINS WITH HOT WATER.
- YEARLY TREATMENTS WITH A HOT WATER/BAKING SODA/VINEGAR SOLUTION
- HIRE A PROFESSIONAL TO CLEAN THE DRAINS IF THE WATER IS NOT DRAINING QUICKLY OR PROPERLY

- THIS LOSS INVOLVES A WATER MAIN BREAK THAT CAUSED A DROP IN WATER PRESSURE THAT CAUSED A MALFUNCTION IN 2 AUTO-FLUSH UNITS IN THE BATHROOM ALLOWING THEM TO STAY IN THE FLUSH POSITION. WHEN THE WATER MAIN WAS FIXED AND THE WATER TURNED BACK ON, THE WATER OVERFLOWED FROM THESE FIXTURES ONTO THE FLOOR OF THE BATHROOMS IN 2 DIFFERENT BUILDINGS. THE FLOOR DRAINS IN BOTH BATHROOMS WERE CLOGGED LEADING TO A LARGE PORTION OF THE DAMAGES OCCURRING. THE TOTAL COSTS IN THIS CLAIM ARE OVER \$400,000



**DATE:** July 05,2022

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

**FROM:** Christopher Winter, L/E Risk Management Consultant

**RE:** BURLCO Activities (June)

**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 to date.

**3. Policy Development:** Policy and Procedure requests have been received and have been forwarded to requesting agencies and continue to be ongoing. Policies provided include but are not limited to Critical Incident Debriefing, Active Shooter, Employee Assistance Programs, Recruitment and Selection.

**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 several Chiefs. Assistance provided for a future training session pertaining to an advanced version of the Transformational Leadership and Crisis Response Program.

**5. Law Enforcement Bulletins / Newsletters:** Bulletin 22-05 was distributed pertaining to which is attached to this report.

**6. Meetings Attended:**

L/E Consultant Meeting	06/03/2022
BURLCO Claims Committee Meeting:	06/14/2022
BURLCO Executive Committee Meeting:	06/21/2022

Sincerely,  
*Christopher J. Winter Sr.* CPM  
Law Enforcement RMC  
ACM, BURLCO, and TRICO JIF  
609-780-4769  
[chriswinter1429@gmail.com](mailto:chriswinter1429@gmail.com)

**TO:** All BURLCO JIF Police Departments

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

**DATE:** June 28, 2022

**SUBJECT:** Critical Incident Debriefing (CID)

**L/E Bulletin :** 22-05

- The following information pertains to the Critical Incident Debriefing (CID) process resulting from a serious or traumatic incident. The JIF has experienced an increase in Post Traumatic Stress Disorder (PTSD) claims. In an effort to provide recommendation and guidance in this area the following information is provided based on resources, psychologist input and research.
- Discussion: The inherent nature of their work means first responders witness and directly experience traumatic events such as violence, accidents, disasters, injuries, the deaths of civilians and colleagues, and threats to their personal safety. The exposure to traumatic stress increases first responders' risk of developing serious problems including anxiety, depression, post traumatic stress, marital issues, substance abuse, and suicidal behaviors such as ideations and attempts. Because of this, agencies are highly recommended to provide policy and procedures on (CID) and a Employee Assistance Program (EAP). There are several jurisdictions without an (EAP) for their personnel. The (EAP) and (CID) can work in unison for personnel hence, highly recommended.
- Critical Incident Stress Management (CISM) : Many agencies have a Critical Incident Response Plan that addresses training and response to emergency situations. Oftentimes, these plans do not include (CISM) for first responders.
  - Handled most effectively by specially trained individuals, CISM can help prevent or alleviate behavioral health issues for first responders and other municipal employees who are exposed to work-related trauma.

- CISM Interventions
  - CISM promotes resiliency and recovery for first responders by creating support systems. Several types of CISM interventions can be provided.
  - Pre-Crisis Preparation: Education on stress management.
  - Defusing Sessions: Structured small group discussions provided within hours of a crisis for the purposes of education and acute symptom mitigation.
  - **Critical Incident Stress Debriefings:** Sessions in structured group settings within the first three(3) days of a crisis to mitigate acute stress symptoms and assess the need for follow-up assistance.
  - Grief and Loss Sessions: Structured group or individual settings for open dialogue around the circumstances of a death and to assist people in understanding their grief and loss.
  - One-on-One Crisis Intervention / Psychological Support: Provided throughout the full range of the crisis spectrum by a licensed mental health professional.
  - Family Crisis Intervention: Techniques used when a first responder's family is involved.
  - Follow-up and Referral Mechanisms: specifically designed processes for assessment and treatment purposes following initial interventions.
- Based on the information provided, policy and procedures are recommended for Critical Incident debriefing.
- CID sessions should be mandatory for all personnel involved in an incident.
- Session documentation in regards to attendance should be completed.
- Resiliency Program Officers (RPO): As mandated by the New Jersey Attorney General, each agency should have a minimum of one (1) officer selected for this position based on years of service, experience and additional training in this area. The RPO position is for assistance and referral to trained



counselors. NOTE: The RPO should not be the sole source for conducting a CID session. The intent is to provide education and support for officers to recognize and help manage the many stressors of the job, which will result in healthier officers and better community relations. They are NOT designed to replace already existing programs, such as (EAP) or “Cop-2-COP” programs etc.

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



**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:** July 19, 2022 at Hainesport Municipal Building  
**Email address:** [debby\\_schiffer@targetingwellness.com](mailto:debby_schiffer@targetingwellness.com) 856-322-1220

**July Well-being Initiatives & Activities**

**Beverly City** – scheduled demonstration with a Reiki Master for July

**Delanco** – had a Personal Training in to demo stretches with the Public Workers (June). Great feedback. Launching a walk challenge for month of July

**Delran** – purchased lunch bag with snacks/water for each employee. Each bag had a scroll that highlighted the benefits of packing your own lunch along with recipe ideas.

**Florence** – purchased four sets of mindfulness cards containing five separate categories/messages. Individual boxes were created pulling together samples of each for each department.

**Edgewater Park** – purchased pre-approved snacks. Each employee was asked to attend a short discussion on label reading using the snack that was selected.

**Lumberton** – attended Safety meeting. Interest in chair massages for all departments, even Police. Set up massage therapist for July.

**Riverside** – in-person meeting to discuss wellness ideas

**Southampton** – scheduled presentation on “Go with your Gut” highlighting the connection of what we eat and its impact on our gut health

**Ideas to share from other JIF**

- Presentations on cancer and cardiovascular disease
- Chair yoga demonstrations with option to do monthly/quarterly
- Monthly wellness activity – promotes consistency and generates some excitement
- Challenges: step, water
- De-stress tote bag filled with goodies that promote stress management.
- Trivia question of the month “what kind of tea is highest in antioxidants?”
- Diva Night Annual Mammogram Party (held at Inspira Health Screening)

**Resource Highlights**

**Certified Personal Trainer** – is willing to offering stretching demonstration to employees. Have had particular success with offering this to Public Workers. (\$)

**Reiki Master** – Certified with over 20 years experience. Reiki can help reduce stress and promote healing (\$)

**Ergonomic Evaluation** – License Physical Therapist will come out to do a general presentation on importance of posture and office set up and will offer some basic recommendations for those interested employees. (\$)

**Food Bank of South Jersey** – offer presentations and cooking demonstrations with a focus on preventing diabetes. (free)

**Wellness Idea of the Month**

Continue to share an idea each month with all my Wellness Coordinators. Regardless of whether it's big or small, successful or a work in progress, it's meant to be another way to generate possible initiatives for your municipality. I have encouraged my contacts to share photos and brief descriptions that I can have posted on the JIF websites.

**BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND**  
**WELLNESS DIRECTOR'S REPORT**

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

With the arrival of summer and the celebrating of Independence Day with barbecues, I thought it might be fitting to focus on a subject matter that impacts ALL of us not only during summer barbecues but EVERYDAY ... **our gut health and microbiome**. In this issue, I focus on the following topics:

- How our gut health plays a critical role in our overall well-being
- Defining dysbiosis and how can it cause chronic disease
- Ways to improve our gut health
- The importance of taking breaks in our day (and in taking/planning that vacation ☐)
- **Nutritional Bites:** Fermented foods and probiotics for gut health
- And two recipes from the **Recipe Corner:** Healthy Breakfast BLT and Southwestern Pasta Salad

In addition, I have included a "**challenge**" to **UNLOCK YOUR HAPPY**. There are 4 primary chemicals released in our brain that plays a part in our daily mood, stress management and relationships. In the flyer attached, you will find ways in which you can activate each one with easy and effective daily activities. Contemplate maybe focusing on one chemical a week throughout the month of July and try the suggested ideas. Enjoy being happy!

Update on Dr. Elias' Transformational Leadership and Crisis Response Program

Planning a zoom meeting for July 21st to discuss the next steps for moving the program forward: the next Cohort (proposed for July and/or Sept), recommendations for enhancements, and more. Towns that expressed some interest in the next Cohort include Carneys Point, Delanco, East Greenwich, North Hanover and Wildwood Crest. In addition, those towns from the May Cohort are being offered the opportunity to send another mid-level manager through the program. We have 15 spots that we are trying to fill.

# Targeting Wellness Newsletter

July 2022

**Good News for Good Health!**

Debby Schiffer, Wellness Director for BURLCO & TRICO JIFs

## Quotes For Summer



*“Deep summer is when laziness finds respectability.”*

— **Sam Keen**



*“The summer night is like a perfection of thought.”*

— **Wallace Stevens**

## In this issue

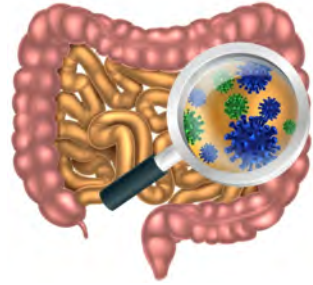
1. Our Gut Health Plays a Critical Role in Overall Wellbeing
2. What is Dysbiosis and How Can It Cause Chronic Disease?
3. Ways to Improve Gut Health
4. Give Yourself A Break For The Health of It
5. Fermented Foods and Probiotics For Gut Health
6. Recipe #1: Healthy Breakfast BLT
7. Recipe #2: South-western Pasta Salad

## Our Gut Health Plays A Critical Role In Our Overall Wellbeing

### What is Gut Microbiome?

When you hear the word “bacteria”, the typical person would think it is something we need to avoid. The truth is our body’s are already loaded with trillions of bacteria, fungi and even viruses that collectively known as the microbiome. They work together aiding in food digestion and play a vital role in our health. There are upwards of 1,000 different species of bacteria living in our gut microbiome. Actually there are more bacterial cells than there are human cells (roughly 40 trillion bacterial cells to 30 trillion human cells)!

More and more research shows that the diversity of our gut microbiome is associated with either hindering or promoting diseases such as diabetes, obesity, heart disease, as well as depression and plays a critical role in the strength of our immune system. They can weigh upwards of 2-5 pounds (weight of your brain) and together function like an extra organ that needs to be taken care of like the rest of your bodily organs.



Your microbiome is as unique as your fingerprint. Your first exposure to microbes is during birth as you pass through your mother’s birth canal. This becomes your starting point. Then as you grow, your diet and your lifestyle play a key role in the diversity of the bacteria.

### What is Gut Dysbiosis?

The trillions of bacteria strains in our gut are predominantly “commensal” meaning they are good for us and can co-exist in harmony with our bodies. However, when there is an imbalance of friendly bacteria to harmful strains and pathogens, we have what is referred to as **dysbiosis**. It normally occurs in the GI tract which often leads to inflation of the gut lining causing it to become permeable or “leaky”, permitting infections to cross into the blood. Dysbiosis is often due to one or a combination of the following:

- Antibiotics and antibacterial medications
- Changes in our diet such as increased consumption of sugars, refined starch and processed foods & food additives
- Traces of harmful chemicals and toxins in our foods, such as pesticides on unwashed fruit, veggies and cereal
- Excessive alcohol consumption
- Poor dental hygiene
- High levels of stress, anxiety or depression which affects the immune system

### How You Tell If You Have Dysbiosis

The effects of dysbiosis can range from mild to more severe depending on the imbalance of bacterial species and the length of time the dysbiosis has occurred.

- Digestive problems, including cramps, constipation &/ diarrhea
- Difficulty urinating
- Acid reflux or heart burn
- Vaginal or rectal infections or itching
- Food intolerance, gas and bloating
- Inflammation, aching joints
- Acne, skin rashes, and psoriasis
- Chronic fatigue
- ADHD or issues with concentration
- Anxiety or depression

If you have been on a prolonged course of antibiotics in the recent past, a prior diagnosis of Irritable Bowel Syndrome (IBS) or a history of “stomach bugs”, gastroenteritis, and/or food poisoning you may suffer from gut dysbiosis and should seek advice from your doctor

Source: The Good Gut

## Dysbiosis Can Cause Chronic Disease

### Type 1:

Interestingly, gut microbiome can affect the risk of Type 1 diabetes too. A recent study of infants with a high risk of developing type 1, found that the diversity of the microbiome dropped suddenly before the onset. Also the level of unhealthy bacterial species increased just before the onset. (Source: healthline)

### Obesity, Type 2 Diabetes, Heart Disease:

- Gut bacteria affects your metabolism.
- Determines calories and nutrients absorbed from the food you eat.
- Too much can lead to fat deposits causing metabolic syndrome\*.

**Note \*: metabolic syndrome**—a cluster of conditions that together raise one's risk of coronary heart disease, diabetes, stroke and other serious health problems. You may have it if you have three or more of the following conditions:

- A large waistline
- High blood pressure
- High blood sugar levels
- High blood triglycerides
- Low HDL cholesterol

Source: NIH

### Inflammatory bowel diseases or leaky gut:

It is believed that people with these disease have lower levels of certain anti-inflammatory bacteria.

Not clear but some bacteria may cause the body to attack its intestines and cause infections to leak through the walls into the blood.

### Anxiety, Depression, Autism:

Certain bacteria species help produce chemicals in the brain called neurotransmitters. For instance, serotonin, which is an antidepressant neurotransmitter, is mostly produced in the gut.

The gut is physically connected to the brain through millions of nerves which also influences the messages sent to the brain through these nerves.

### Rheumatoid Arthritis:

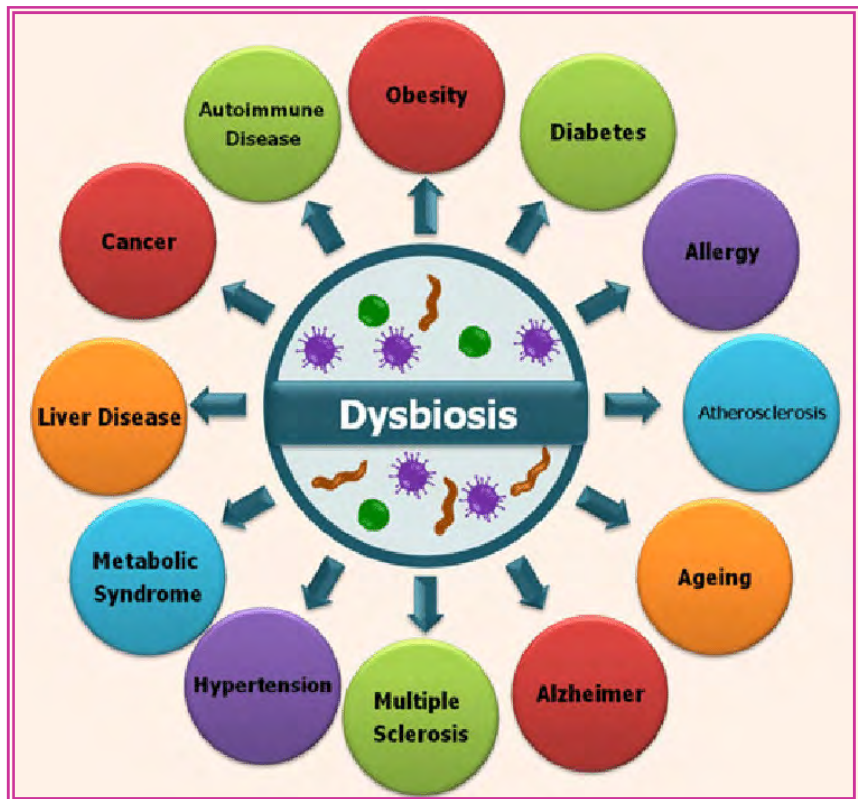
It's thought that people with rheumatoid arthritis may have greater amounts of bacteria linked to inflammation.

### Skin Conditions:

The microbiome plays an important role in the potential development of skin diseases. This is due to the alteration in the immune system promoting the development of such conditions as atopic dermatitis, psoriasis, acne, dandruff and even skin cancer.

### Other Conditions:

Parkinson's and MS; Colon or rectal cancers, liver disease, and the most known, Colitis



Source: WebMD, <https://www.ncbi.nlm.nih.gov/>



## Ways to Improve Gut Health

(Resource: WebMD)

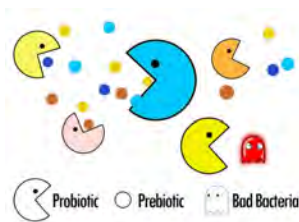
One easy way to start is to take a look at the food you eat. Not always the easiest thing to change, I know.

- The more **diverse** your microbiota (or microbiome) the healthier it is. Different bacteria need different foods to thrive.
- Eat lots of **whole food** (vegetables, legumes, beans and fruit) contrary to what many of the current fad diets recommend for quick weight loss. The key component here is **fiber**! A “western” diet high in fat and sugar and low in fiber can kill certain types of gut bacteria, making your microbiota less diverse, leaving it to work against you rather than for you.
- **Limit use of antibiotics** (unless deemed necessary by your doctor) because they can also wipe out healthy bacteria along with problematic bacteria.

### Microbiota Therapy Through Prebiotics and Probiotics: What is the difference?

Typically two families of bacteria are being referred to when one talks about probiotic bacteria:

- *Lactobacillus* and *Bifidobacterium* both associated with probiotic formulas.



## PROBIOTICS vs PREBIOTICS

Beneficial live bacteria to promote healthy digestive health

Where are they found?

- 1 Yogurt
- 2 Sauerkraut
- 3 Kefir
- 4 Pickles
- 5 Kimchi
- 6 Tempeh
- 7 Supplements

Food to promote growth of health bacteria

Where are they found?

- 1 Banana
- 2 Onion
- 3 Artichoke
- 4 Garlic
- 5 Oatmeal
- 6 Honey
- 7 Asparagus

They are food for probiotics to help them grow. All prebiotics are a type of fiber. The fiber insulin found in chicory root, bananas and asparagus is a prebiotic that fuels gut bacteria.

Other prebiotic foods: onions, garlic, artichokes, and legumes.

Prebiotics by themselves have not been found to be of much use. They need to be combined with a probiotic.

Although there can be benefits to supplementing gut bacteria, there are some risks and side effects to watch out for.

- Generally safe, however, there are rare instances where a healthy person becomes sick after ingesting certain types of bacteria contained in probiotics (source: CDC).
- When starting a combo of prebiotics and probiotics (known as synbiotic) common side effects include: gas, constipation, loose stool, bloating, acid reflux and loss of appetite.
- Stop using any probiotic if you develop hives or experience extreme stomach pain
- If lactose intolerant, be sure to look for dairy-free probiotics
- If you have a yeast overgrowth, stay away from the ingredient *Candida*

Resource: healthline.com

### Fiber: critical for gut health

- Feeds the good bacteria
- Only 5% of Americans get the recommended fiber they need per day:
  - Adult men: 34g/day
  - Adult women: 28g/day
- The most crucial ingredient for gut health
- Two types: soluble & insoluble



### Soluble

helps lower blood glucose levels and LDL cholesterol

### Insoluble

offers more of a cleansing effect on your digestive system

If you are experiencing any gut conditions, always consult with your doctor...do not self-diagnosis.

## Give Yourself a Break... For The Health Of It

How many of you take your allocated breaks throughout the workday? For that matter, how many of you actually take your lunch...not eating in front of your computer? What if you could re-energize, ease stress, and boost your willpower in just 10 minutes, would you do it? Studies have shown that just by taking a break, you can improve your overall well-being! A rested mind is actually more likely to conform to healthy habits. If you struggle with weight or stress management, take note...are you bypassing your breaks in order to get more done? This method may be backfiring in more ways than one. Stop what you are doing, turn off your phone and make a conscious effort to make this happen. Here are a few ways to do that:

**Go ahead and try it.** Taking breaks is useful, not wasteful.

When you return to what you were doing, you'll be more refreshed and ready to dig in. Better focus and attention will lead to better results, too.

**Estimate your own battery life.** When you schedule your day, consider when your body and brain will need a reboot. Say you're working on a big project. Schedule a break for every 2 hours of focused attention. More frequent mini-breaks may be even better. Do you tend to get sleepy around 3pm? Plan to take a short walk around your building, step outside and takes a few deep breaths or do a few stretches...you'll feel invigorated!

**Cut the cord.** Constantly checking email after you leave the office? How about when you're on vacation? A recent survey revealed that 23% of Americans check email or voice mail while on vacation.

Letting work interrupt your personal time isn't good for your emotional health or your personal relationships. Take time to separate from the office and relax. If you absolutely must check your emails while away because of your title, try to allocate a specific time during your day or week to do so...give yourself a set time to connect but then allow yourself the rest of time for you and your family!

**Get away, often.** It's a fact: People who take vacations have lower stress, less risk of heart disease, a better outlook on life, and more motivation to achieve goals.

It doesn't have to be 2 weeks in Europe, either. Just 24 hours away, and you'll reap the benefits.

Even better, the biggest boost in happiness comes from planning the vacation. You can feel the effects up to 8 weeks before your trip. And when you're done with that retreat, start planning the next one. Simply having something to look forward to can be rewarding.

**Not exactly  
what I had  
in mind!**



"Good news — we created an app that allows you to go on vacation without actually leaving the office!"

### Are you vacation deprived?

How many of you have allowed time off to either roll over until the next year or worse yet, lose them? Why? Do you feel you don't deserve to take a vacation that no doubt you worked hard to earn? Doesn't your family and YOU deserve some R&R to re-energize?

The top three reasons why survey respondents did not fully use vacation days were as follows:

- They needed to schedule vacation time in advance (14%)
- They were too busy at work to get away (11%)
- They got money back for unused vacation days (10%)

Is getting that money back worth the negative effects you are putting on your health (which could cost you those dollars plus more in a few years due to the stress and burnout from NOT taking vacation.) Do you get the picture?

Regarding being too busy or feeling you'll only come back to an avalanche of work that will take weeks to catch up on, I read an article from the Harvard Business Review that had a few good tips that might help you. Consider sharing these with your supervisor when you plan your next vacation:

- Schedule an extra day or half day to catch up. Leave your "back up" person covering for you while you go through your emails and voice messages. Set your Out of Office reply on for that time.
- If possible, work from home the first day back to assist with overcoming jet lag or tackling mountains of laundry.

Vacations are a great way to increase your creativity and promotes insight which may help with a new project upon your return.

Managers reading this newsletter, please try and encourage your team to use the time coming to them. If you do support it but many are still not taking the time, find out why. This should throw up a flag of concern because a well-rested employee is a healthier employee who will be able to bring their best to the workplace. In the end, everyone benefits!

Vacations are good for your people, for your team, and for your organization. But somehow vacations have become counter-cultural within our hyper-busy workplaces. As manager or supervisor, you have a opportunity to reverse this disturbing trend before it does real damage to your business and your people.

Resource: [WebMD](#) and Harvard Business Review



## Fermented Foods and Probiotics for Gut Health

We are all well aware of how important our gut health is when it comes to our overall well-being. No doubt it's safe to say that we have each experienced "gut issues" from time to time and how uncomfortable that can be. Imagine having "gut issues" 24/7! When our gut bacteria is off-balanced (dysbiosis) with more of the "bad" bacteria verses the "good", our health can be in jeopardy. There are two ways to get more of the good bacteria into our system and that is either through fermented foods or supplements. The most natural source of probiotics is through the consumption of fermented foods. However, over the counter supplements have become very popular and may be recommended by your doctor. Please keep this in mind: these supplements are not recommended for everyday use and they are not regulated by the FDA. It's important that this be addressed with your doctor.

### Why fermented foods?

This is one of the oldest techniques for preserving food. When fermented, food goes through a process called lactofermentation where natural bacteria feed on the sugar and starch in the food. This creates lactic acid. In such an environment, the food is preserved and it promotes the growth of beneficial enzymes, B vitamins, and omega-3 fatty acids along with various species of good bacteria.

Basically fermentation is taking one type of food and turning it into another, such as cabbage becoming sauerkraut or kimchi, cucumbers becoming pickles, soybeans becoming miso and milk becoming yogurt, cheeses and sour cream.

But not all fermented foods (or beverages) contain probiotics. For instance, beer and wine (sorry, wishful thinking L) which undergoes a step that removes the probiotics. Some baked and canned foods undergo a step that makes the probiotic inactive.

Some fermented foods are avoided because they taste or smell very strong and can be unpleasant. Find something that you like or at least learn to tolerate it a little at a time until you acquire a taste for it.

Incorporating fermented foods into your diet is really essential for keeping your gut healthy and in turn positively impacting your mood and preventing the onset of neurodegenerative diseases such as Alzheimer's and Parkinson's.

**Check the labels to be sure it states they are naturally fermented or contain live cultures** (as in the case of yogurts).

### Here are some other probiotic-rich foods that aren't yogurt!



**Tempeh**—a common meat-substitute in plant based diets. It is made from cooked and fermented soybeans that is formed into a dense flat "cake" that can be marinated for sautéing (stir fry) or grilling. Nutty flavor, chewy texture. Only 200 calories per serving with 42% of the daily value of protein. Rich in potassium, iron, and magnesium and contains all 9 amino acids, making it a complete plant protein source.

**Miso**—the umami flavor experienced in miso soup is from the miso paste. The paste is fermented either from barley, soybeans or rice. It is an excellent naturally-occurring dietary source of good gut bacteria. Typically used in soups and salads, but also used in seafood and meat marinades.

**Kombucha**—is an effervescent tea made by fermenting either black or green tea with a "symbiotic culture of yeast and bacteria" (referred to as SCOBY). It has a tangy taste similar to vinegar, which many being sold in a variety of herbal and fruit flavors. Check the label as they can be VERY high in added sugar. You can make this at home as long as you are using a healthy SCOBY component. I have never done this so please do your research if you want to attempt to make it yourself.



SCOBY—rubbery disc (or "mother") made up of cultures of bacteria and yeast used to brew kombucha, a process similar to making vinegar.

**Kimchi**—is a Korean side dish that is made from fermented vegetables, mostly cabbage. It contains several spices and herbs and is kept in an airtight container for a few days up to a week. It has a pungent aroma, is spicy and is rich in probiotics.



**Sauerkraut**—is the European version of kimchi and is made from dry curing cabbage with salt. The canned sauerkraut you buy in the store many times is pickled by using vinegar. This does not offer the same gut healthy benefits as the dry-cured version.

**Pickles**—the same holds true with pickles. When vinegar is used, the probiotics are killed. Therefore, if you are looking to get the benefits, get the kind soaked in a saltwater brine which allows the growth of the beneficial microorganisms during fermentation.

Resource: Harvard Health Publishing, Allrecipes



## Healthy Breakfast BLT



Do you like bacon? (WHAT? Are you kidding...of course!! ) Don't get too excited...this isn't a promotion for bacon. On the contrary, I wanted to share a recipe you might want to try in place of bacon. This recipe is for those who like bacon but don't want all the harmful consequences. As your Wellness Director (and an advocate of more plant eating) ☺, it would be remorseful of me to miss the opportunity to remind you that bacon is not all that good for us. Actually, it has been labeled a carcinogen meaning it promotes cancer, among other things. I know, every party has a pooper! LOL

However, here is a way to get a bacon-like taste without the harmful side effects while getting the benefits of a probiotic AND prebiotic! To ensure smoky, salty, sweet flavor, this recipe calls for infusing the tempeh with lots of tamari, liquid smoke, black pepper, maple syrup, and a dash of cayenne for a bit of heat. Once baked, you have tender bacon strips with crisp edges and major flavor ready for brunch, sandwiches, and beyond!

### Ingredients

- 8 ounces tempeh (ensure gluten-free as needed)
- 1 Tbsp oil (avocado oil // if oil-free, omit or add slightly more tamari and maple syrup)
- 3 Tbsp tamari (or coconut aminos if soy-free, just use a bit more as it's not as salty as tamari)
- 2 ½ Tbsp maple syrup
- 1 healthy pinch sea salt
- 1 ½ tsp liquid smoke
- 1 ½ tsp smoked paprika
- 1/2 tsp ground black pepper (plus more for coating)
- 1 dash cayenne (**optional** // omit for less heat)

Author: Minimalist Baker



### Instructions

1. Slice the tempeh in half widthwise (so you have 2 even squares), then thinly slice each square in thirds so you have six very thin squares (it's easiest to do this by placing the tempeh flat on your cutting board and holding the knife horizontally for an even cut). Then slice each square into three rectangular strips. You should have ~18 pieces of tempeh (as the original recipe is written).
2. In a shallow bowl, rimmed plate, or baking dish, whisk together the oil, tamari, maple syrup, salt, liquid smoke, smoked paprika, black pepper, and cayenne (optional). Taste and adjust flavor as needed. It should be quite salty, smoky, a little spicy, and plenty sweet (even a little too sweet, as it needs to balance the bitterness of the tempeh).
3. Add the tempeh and toss to coat (using a pastry brush is helpful for fully coating). Marinate for 10-15 minutes, flipping once for even flavor dispersion.
4. Preheat the oven to 400°F (204°C) and line a baking sheet with parchment paper.
5. Transfer tempeh (**reserving excess marinade for brushing**) to the parchment-lined baking sheet and arrange in a single layer.
6. Bake for 10 minutes, then remove from the oven, flip, and **brush generously with reserved marinade**. Bake for 8-10 minutes more, or until browned and slightly crispy.
7. Enjoy immediately or store cooled leftovers in an airtight container in the refrigerator for 5 days, or in the freezer for up to 2 months. Reheat in a 350°F (176°C) oven or on the stovetop over medium heat until hot.



### Nutrition (1 of 6 servings)

\*Nutrition information is a rough estimate calculated with avocado oil and without optional ingredients.

**Serving:** 1 three-slice serving **Calories:** 112 **Carbohydrates:** 11 g **Protein:** 8.2 g **Fat:** 4.3 g  
**Saturated Fat:** 0.7 g **Polyunsaturated Fat:** 1.2 g **Monounsaturated Fat:** 2.1 g **Trans Fat:** 0 g  
**Cholesterol:** 0 mg **Sodium:** 520 mg **Potassium:** 165 mg **Fiber:** 3.3 g **Sugar:** 5.1 g  
**Vitamin A:** 201 IU **Vitamin C:** 0 mg **Calcium:** 28.1 mg **Iron:** 1.1 mg

## Southwestern Pasta Salad



This Southwestern Pasta salad with avocado, black beans, and lime dressing sounded delicious and easy to make for a 4th of July or anytime barbeque! If you make it, let me know what you think.

Author: Vegan Heaven

### For the vegan Southwestern pasta salad:

- 12 oz farfalle pasta
- 1 heaped cup black beans (canned, drained)
- 1 1/2 cups corn
- 2 cups cherry tomatoes, cut into halves
- 1 orange bell pepper, cut into stripes
- 1 avocado, cut into medium-sized chunks
- 3 green onions, cut into rings
- 1/2 cup fresh cilantro, chopped (optional)

### For the lime dressing:

- 1 tablespoon fresh lime juice
- 2 tablespoon olive oil
- 1/2 teaspoon ground cumin
- 1 teaspoon paprika powder
- 1 tablespoon white wine vinegar
- 1 splash agave
- 1 tablespoon water
- 1-2 cloves of garlic, minced
- black pepper
- salt



### Instructions:

Cook the pasta according to the instructions on the package. Once cooked, rinse with cold water and set aside.

In a large bowl, combine all ingredients for the dressing. Add the ingredients for the pasta salad and stir well. Let the salad sit in the fridge for a couple of hours. Enjoy!

### Nutrition (4 servings)

Calories: 556kcal | Carbohydrates: 94g | Protein: 18g | Fat: 14g | Saturated Fat: 2g | Polyunsaturated Fat: 2g | Monounsaturated Fat: 8g | Sodium: 842mg | Potassium: 814mg | Fiber: 13g | Sugar: 6g | Vitamin A: 3450IU | Vitamin C: 113.9mg | Calcium: 80mg | Iron: 5.4mg

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Have a safe 4th of July and a wonderful summer!



# UNLOCK YOUR HAPPY



## SEROTONIN

- Being outside in nature
- Having a massage
- Breathing exercises
- Practicing daily gratitude
- Aerobic exercise

The mood stabilizer

## DOPAMINE

- Celebrating success
- Getting enough sleep
- Mindfulness/Meditation
- Listening to music
- Sunlight exposure

The reward chemical

## ENDORPHINS

- Creative activities
- Laughter
- Eating cacao rich foods
- Random acts of kindness
- Taking a hot salt bath

The natural pain killer

## OXYTOCIN

- Practicing yoga/Qigong
- Cuddles and hugs
- Petting a dog
- Telling someone how much you care
- Spending time with friends

The love hormone

Are you ready to unlock your happy? Use the graphic above to select an activity to release the happiness chemicals in your brain.

Targeting Wellness, LLC

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Debby Schiffer, NBHWC & JIF Wellness Director



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

<b>Intake</b>	<b>June-22</b>	<b>June-21</b>	<b>2022 June YTD</b>	<b>2021 June YTD</b>
# of New Claims Reported	31	19	205	211
# of Report Only	18	9	121	118
% Report Only	58%	47%	59%	56%
# of Medical Only	11	9	64	58
# of Lost Time	2	1	18	35
Medical Only to Lost Time Ratio	85:15	80:20	78:22	62:38
Claim Petition	0	0	2	0
COVID-19	11	0	99	78
Average Days Reported To Qual-Lynx (Indemnity, Medical Only, Report Only)	3.5	3.1	4.8	4.4
Average Days Reported To Employer (Indemnity, Medical Only, Report Only)	0.2		1.8	

<b>Nurse Case Management</b>	<b>June-22</b>	<b>June-21</b>
# of Cases Assigned to Case Management	20	26
# of Cases >90 days	18	21

<b>Savings</b>	<b>June-22</b>	<b>June-21</b>	<b>2022 June YTD</b>	<b>2021 June YTD</b>
Bill Count	85	218	759	957
Provider Charges	\$122,385	\$239,164	\$935,189	\$1,637,424
Repriced Amount	\$35,373	\$90,594	\$387,199	\$595,809
Savings \$	\$87,015	\$148,570	\$547,991	\$1,041,615
% Savings	71%	62%	59%	64%

<b>QualCare Provider Network Penetration Rate</b>	<b>June-22</b>	<b>June-21</b>	<b>2022 June YTD</b>	<b>2021 June YTD</b>
Bill Count	92%	97%	93%	95%
Provider Charges	98%	96%	97%	95%

<b>Exclusive Provider Panel Penetration Rate</b>	<b>June-22</b>	<b>June-21</b>	<b>2022 June YTD</b>	<b>2021 June YTD</b>
Bill Count	88%	98%	92%	95%
Provider Charges	98%	97%	96%	89%

<b>Transitional Duty Summary</b>		<b>2022 June YTD</b>	<b>2021 June YTD</b>
% of Transitional Duty Days Worked		77%	67%
\$ Saved By Accommodating		\$78,435	\$74,065
% of Transitional Duty Days Not Accommodated		23%	33%
Cost Of Days Not Accommodated		\$20,518	\$41,414



**Burlington County Municipal JIF  
Average Days Reported By JIF Member  
Indemnity, Medical Only, Report Only (Not Covid-19)  
1/1/2022 - 6/30/2022**

	<b># Of Claims Reported</b>	<b>Average Days Reported To Qual-Lynx</b>	<b>Average Days Reported To Employer</b>
BASS RIVER TOWNSHIP	1	2.0	0.0
BEVERLY CITY	2	2.0	0.0
BORDENTOWN CITY	3	2.3	0.0
BORDENTOWN TOWNSHIP	5	2.4	0.6
CHESTERFIELD TOWNSHIP	1	2.0	2.0
DELANCO TOWNSHIP	5	5.8	0.2
DELRAN TOWNSHIP	4	0.5	0.3
EDGEWATER PARK TOWNSHIP	2	0.0	0.0
FLORENCE TOWNSHIP	5	2.6	0.0
HAINESPORT TOWNSHIP	1	2.0	0.0
LUMBERTON TOWNSHIP	4	0.3	0.0
MANSFIELD TOWNSHIP	3	5.0	0.0
MEDFORD TOWNSHIP	5	0.6	0.0
MOUNT LAUREL TOWNSHIP	15	1.3	0.5
NORTH HANOVER TOWNSHIP	1	1.0	0.0
PALMYRA BOROUGH	2	0.5	0.0
PEMBERTON BOROUGH	1	0.0	0.0
PEMBERTON TOWNSHIP	21	6.2	1.4
RIVERSIDE TOWNSHIP	6	0.2	0.0
SOUTHAMPTON TOWNSHIP	6	0.7	0.0
TABERNACLE TOWNSHIP	3	8.7	0.0
WESTAMPTON TOWNSHIP	8	1.1	0.8
<b>Grand Total</b>	<b>104</b>	<b>2.7</b>	<b>0.5</b>





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

**June 2022**

<b>All Claims Reported</b>			
	<b># Of Claims Reported</b>	<b>Average Days Reported To Qual-Lynx</b>	<b>Average Days Reported To Employer</b>
INDEMNITY	2	5.0	2.5
MEDICAL ONLY	11	4.2	0.1
REPORT ONLY	18	2.9	0.1
<b>Grand Total</b>	<b>31</b>	<b>3.5</b>	<b>0.2</b>
<b>Claims Reported - Not Covid-19</b>			
	<b># Of Claims Reported</b>	<b>Average Days Reported To Qual-Lynx</b>	<b>Average Days Reported To Employer</b>
INDEMNITY	1	1.0	0.0
MEDICAL ONLY	10	3.1	0.1
REPORT ONLY	9	2.0	0.1
<b>Grand Total</b>	<b>20</b>	<b>2.5</b>	<b>0.1</b>
<b>Covid-19 Claims Reported</b>			
	<b># Of Claims Reported</b>	<b>Average Days Reported To Qual-Lynx</b>	<b>Average Days Reported To Employer</b>
INDEMNITY	1	9.0	5.0
MEDICAL ONLY	1	15.0	0.0
REPORT ONLY	9	3.8	0.0
<b>Grand Total</b>	<b>11</b>	<b>5.3</b>	<b>0.5</b>

**1/1/2022 - 6/30/2022**

<b>All Claims Reported</b>			
	<b># Of Claims Reported</b>	<b>Average Days Reported To Qual-Lynx</b>	<b>Average Days Reported To Employer</b>
INDEMNITY	18	9.8	3.7
MEDICAL ONLY	64	5.3	2.9
REPORT ONLY	121	3.9	0.9
Claim Petition	2	237.5	237.5
<b>Grand Total</b>	<b>205</b>	<b>7.1</b>	<b>4.1</b>
<b>Claims Reported - Not Covid-19</b>			
	<b># Of Claims Reported</b>	<b>Average Days Reported To Qual-Lynx</b>	<b>Average Days Reported To Employer</b>
INDEMNITY	12	5.9	0.0
MEDICAL ONLY	50	2.5	0.9
REPORT ONLY	42	2.1	0.1
<b>Grand Total</b>	<b>104</b>	<b>2.7</b>	<b>0.5</b>
<b>Covid-19 Claims Reported</b>			
	<b># Of Claims Reported</b>	<b>Average Days Reported To Qual-Lynx</b>	<b>Average Days Reported To Employer</b>
INDEMNITY	6	17.5	11.0
MEDICAL ONLY	14	15.2	9.9
REPORT ONLY	79	4.8	1.4
<b>Grand Total</b>	<b>99</b>	<b>7.0</b>	<b>3.2</b>



**Burlington County Municipal JIF  
Transitional Duty Summary Report  
1/1/2022 - 6/30/2022**

	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
BORDENTOWN CITY	6	6	100%	\$243	0	0%	\$0
MEDFORD TOWNSHIP	145	145	100%	\$18,683	0	0%	\$0
BASS RIVER TOWNSHIP	43	43	100%	\$1,745	0	0%	\$0
DELRAN TOWNSHIP	160	136	85%	\$18,239	24	15%	\$928
MOUNT LAUREL TOWNSHIP	150	123	82%	\$11,404	27	18%	\$2,485
PEMBERTON TOWNSHIP	299	217	73%	\$27,228	82	27%	\$8,542
WESTAMPTON TOWNSHIP	31	22	71%	\$893	9	29%	\$1,117
FLORENCE TOWNSHIP	43	0	0%	\$0	43	100%	\$5,231
MANSFIELD TOWNSHIP	24	0	0%	\$0	24	100%	\$2,175
LUMBERTON TOWNSHIP	1	0	0%	\$0	1	100%	\$41
<b>Grand Total</b>	<b>902</b>	<b>692</b>	<b>77%</b>	<b>\$78,435</b>	<b>210</b>	<b>23%</b>	<b>\$20,518</b>



**Transitional Duty Assignment Examples**  
**June 2022**

<b>Job Title</b>	<b>Injury</b>	<b>TD Assignment</b>
Police Officer	Finger laceration with tendon damage	Working on expungements
Police Officer	Long Covid - Adrenal insufficiency	Working in the evidence room
EMS	R Ankle nonn-displaced fibula fracture/Achilles Tendinitis	Working in police records at primary employer
Firefigher	Displaced fracture of 5th metacarpal bone	Working in Fire Prevention
Police Officer	Impingement and adhesive capsulitis - shoulder	Typing, clerical answering phones, no contact with arrestees
Assistant Supervisor	Displaced bucket handle meniscus tear	Supervisory duties
Police Officer	Medial meniscus tear	Desk Duty
Police Officer	Rotator cuff tear	Administrative/Desk Duty
Police Officer	R Shoulder labral tear	Administrative functions such as calling officers for OT or side jobs, conducting firearms investigations
Truck Driver	Rotator Cuff Tear	Driving around checking out inlet, assisting supervisors
Police Officer	Cervical Radiculopathy	Computer Work. Limited contact with the public and only through a window.
Police Officer	MCL and Calf Sprain	Assisting with paperwork and transporting vehicles to locations.





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

	Bill Count	Provider Charges	Repriced Amount	\$ Savings	% Savings
<b>Qualcare</b>	<b>78</b>	<b>\$120,257</b>	<b>\$33,338</b>	<b>\$86,919</b>	<b>72%</b>
Physical Therapy	42	\$50,647	\$15,178	\$35,469	70%
Orthopedics	16	\$50,179	\$7,587	\$42,593	85%
Hospital	3	\$13,661	\$8,084	\$5,577	41%
Physicians Fees	6	\$1,246	\$876	\$370	30%
MRI/Radiology	5	\$1,198	\$384	\$814	68%
Emergency Medicine	1	\$1,149	\$309	\$840	73%
Physical Med & Rehab	2	\$1,050	\$367	\$683	65%
Urgent Care Center	1	\$400	\$244	\$156	39%
Neurology	1	\$375	\$164	\$211	56%
Neurosurgery	1	\$350	\$144	\$206	59%
<b>Out Of Network</b>	<b>7</b>	<b>\$2,128</b>	<b>\$2,035</b>	<b>\$93</b>	<b>4%</b>
MRI/Radiology	4	\$1,142	\$1,142	\$0	0%
Behavioral Health	1	\$500	\$450	\$50	10%
Urgent Care Center	2	\$486	\$443	\$43	9%
<b>Grand Total</b>	<b>85</b>	<b>\$122,385</b>	<b>\$35,373</b>	<b>\$87,012</b>	<b>71%</b>

**QualCare Network Provider Participation Rate**

**Bill Count 92%**

**Provider Charges 98%**

**Exclusive Provider Penetration Rate**

**Bill Count 88%**

**Provider Charges 98%**



**Burlington County Municipal JIF  
PPO Savings And Penetration Report  
1/1/2022 - 6/30/2022**

	Bill Count	Provider Charges	Repriced Amount	\$ Savings	% Savings
<b>Qualcare</b>	<b>706</b>	<b>\$903,386</b>	<b>\$361,898</b>	<b>\$541,488</b>	<b>60%</b>
Hospital	36	\$253,551	\$137,882	\$115,669	46%
Ambulatory Surgical Center	9	\$157,618	\$49,976	\$107,642	68%
Physical Therapy	310	\$150,551	\$40,853	\$109,698	73%
Orthopedics	96	\$141,847	\$41,152	\$100,695	71%
Physical Med & Rehab	17	\$47,750	\$11,511	\$36,239	76%
MRI/Radiology	42	\$28,100	\$13,406	\$14,694	52%
Durable Medical Equipment	3	\$26,142	\$20,914	\$5,228	20%
Anesthesiology	14	\$23,027	\$10,766	\$12,261	53%
Neurosurgery	24	\$17,840	\$5,049	\$12,791	72%
Occ Med/Primary Care	61	\$14,246	\$8,444	\$5,802	41%
Physicians Fees	37	\$13,259	\$7,442	\$5,817	44%
Behavioral Health	15	\$9,360	\$6,500	\$2,860	31%
Emergency Medicine	10	\$8,099	\$2,279	\$5,820	72%
Urgent Care Center	17	\$6,273	\$3,387	\$2,886	46%
Neurology	9	\$3,435	\$1,509	\$1,926	56%
Pain Management	4	\$1,399	\$748	\$651	47%
Laboratory Services	2	\$891	\$81	\$809	91%
<b>Out Of Network</b>	<b>53</b>	<b>\$31,803</b>	<b>\$25,301</b>	<b>\$6,502</b>	<b>20%</b>
Other	11	\$9,222	\$8,663	\$559	6%
Anesthesiology	5	\$6,600	\$4,010	\$2,590	39%
Behavioral Health	21	\$6,275	\$5,355	\$920	15%
Emergency Medicine	3	\$4,448	\$2,670	\$1,778	40%
Durable Medical Equipment	2	\$2,435	\$1,953	\$482	20%
Urgent Care Center	5	\$1,431	\$1,257	\$174	12%
MRI/Radiology	4	\$1,142	\$1,142	\$0	0%
Laboratory Services	2	\$250	\$250	\$0	0%
<b>Grand Total</b>	<b>759</b>	<b>\$935,189</b>	<b>\$387,199</b>	<b>\$547,991</b>	<b>59%</b>

**QualCare Network Provider Participation Rate**  
**Bill Count** 93%  
**Provider Charges** 97%

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

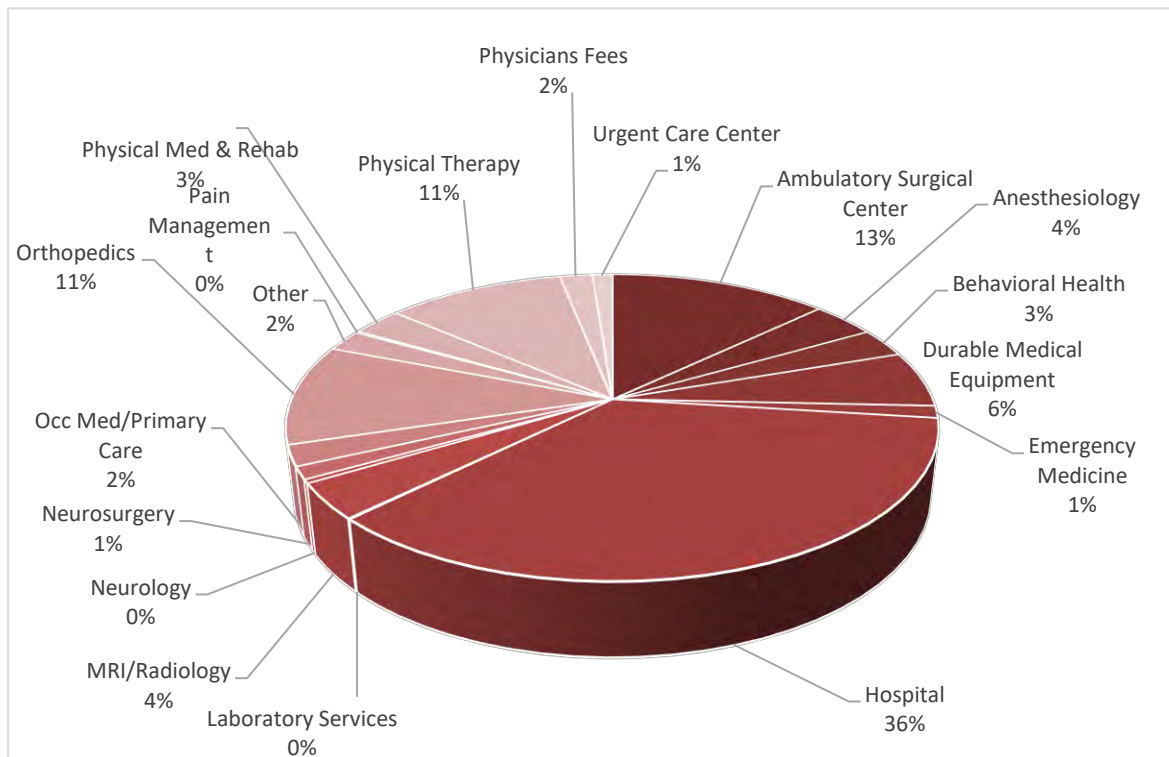


**Burlington County Municipal JIF  
Top 10 Providers And Paid Provider By Specialty  
1/1/2022 - 6/30/2022**

**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	37	\$17,283
NEUROSURGICAL AND SPINE SPECIALIST LLC	40	\$16,204
VIRTUA WEST JERSEY HEALTH INC	7	\$15,294
STRIVE PHYSICAL THERAPY SPECIALISTS, LLC	166	\$15,235
DEBORAH HEART AND LUNG CENTER	6	\$15,153
VIRTUA MEMORIAL HOSPITAL BURLINGTON COUNTY INC	8	\$14,114
<b>Grand Total</b>	<b>275</b>	<b>\$210,164</b>

**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
<b>ACM, BURLCO, TRICO, ACCASBO, BCIP, GCSSD, VINELAND</b>												
Sharon Maurer	104	115	116	117	124	122						
Maureen Steelman	34	33	31	30	7	7						
Kelly Roth	63	63	68	70	63	59						
Bettie Leavitt	5	4	3	1	1	1						
Maribeth Beauregard	8	5	7	29	77	87						
Shamik Spann	53	55	58	54	43	32						
Eva Taganile	0	0	0	0	0	1						
Patricia Henchy	3	0	0	0	0	0						
Stephanie Dionisio (Supervisor)	2	1	1	1	1	1						
<b>Total</b>	<b>272</b>	<b>276</b>	<b>284</b>	<b>302</b>	<b>316</b>	<b>310</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>



### Managed Care Quick Notes

Injury Date: 05/17/2021

Occupation: Street Maintenance

Age On Date Of Loss: 38

Injury Description: Claimant was lifting a leaf blower off the truck when he twisted injuring his lower back.

Claimant was initially seen by Urgent Care. Follow up care was at Occupational Medicine. He was diagnosed with a lumbar strain. Transitional duty was not accommodated. Claimant was out of work 8 days which triggered Nurse Case Management assignment. NCM initial interview identified claimant as a smoker. The insured notified us that the claimant initially refused treatment and that he has a side job on weekends. The NCM learned that the claimant and his wife own a thrift store which is where he works on weekends.

The NCM provided updates after each visit with unchanged work restrictions. Discussions with the NCM and adjuster resulted in transfer of care to a neurosurgeon. Surveillance was ordered and completed with results forwarded to the neurosurgeon prior to the initial appointment. The NCM was notified by the neurosurgeon's office that the claimant missed his initial appointment because he mixed up his appointments and forgot to pick up his imaging to bring to the appointment. The appointment was rescheduled and the NCM notified the adjuster and employer.

The neurologist called the NCM after the initial evaluation to discuss that he did not review the surveillance video because he did not want to use it unless further treatment was requested. He told the NCM that he learned from the claimant that he has a pre-existing back condition which he has treated for in the past. The claimant had previously stated he did not have any pre-existing conditions. The doctor said he felt that physical therapy and pain management is all that would be needed. PT was continued and pain management recommended.

The NCM spoke to the claimant who stated he will not do injections. She explained that the doctor prefers conservative treatment unless surgical options are necessary. The claimant agreed to go to the pain management appointment. The NCM reviewed the dictated note from the pain management doctor which indicated that the claimant felt physical therapy was helping and his pain was minimal. The doctor wanted him to complete his PT and return to full duty 7/12/21. He was placed at MMI from pain management on 7/7/21. The follow up appointment with the neurosurgeon was moved up to 7/13 but the employee was a no show. Upon contacting the claimant he said he wrote down the wrong appointment time. The new appointment on 7/15/21 was communicated and confirmed. The neurosurgeon contacted the NCM after the appointment to make her aware that he recommended interventional pain management which the claimant refused to do unless he had an MRI. The doctor explained to him that based on physical findings, complaints, and x-ray images an MRI is not indicated therefore he is at MMI if he declines interventional pain management. The doctor said that the patient's pre-existing medical condition could result in lumbo-sacral pain.

The claimant contacted the NCM and said he was not happy with the treating doctor and he requested a second opinion. The NCM had already discussed this with the adjuster so she explained to him that no further treatment will be authorized until he signs the medical release form and the records are received and reviewed.

The file was closed 8/2021 as there was no claim petition filed and a medical release was not received.



**Burlington County Municipal JIF  
Prescription Benefit Management Program Summary  
1/1/2022 - 6/30/2022**

	January	February	March	April	May	June	Year To Date
<b>Script Count</b>	5	8	9	6	7	6	41
<b>Utilizing Patients Count</b>	3	7	6	5	4	4	11
<b>Billed Amount</b>	\$2,485	\$3,334	\$8,206	\$2,276	\$2,743	\$1,835	\$20,880
<b>Paid Amount</b>	\$1,084	\$1,339	\$3,340	\$884	\$1,154	\$741	\$8,542
<b>Total Savings Amt</b>	\$1,402	\$1,995	\$4,866	\$1,392	\$1,589	\$1,094	\$12,338
<b>% Savings</b>	56%	60%	59%	61%	58%	60%	59%
<b>Opioid Cost %</b>	0%	0%	0%	0%	4.4%	0%	0.6%
<b>Opioid Script %</b>	0%	0%	0%	0%	14.3%	0%	2.4%
<b>Generic Utilization %</b>	60%	71%	63%	83.3%	57.1%	83.3%	68.3%
<b>Cost per Patient</b>	\$361	\$219	\$309	\$177	\$289	\$185	\$777
<b>Cost per Script</b>	\$217	\$187	\$193	\$147	\$165	\$123	\$208

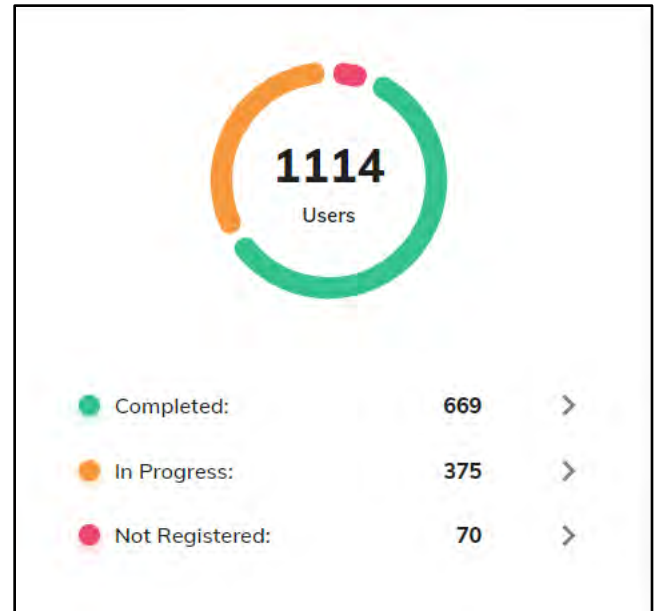


# Cyber Risk Management Monthly Executive Report July 6, 2022

## Wizer Training

BURLCO Training Status		
Municipality	Total Users 1114	Training Completion % 61%
Pemberton Borough	14	93
Southampton Township	13	85
Bordentown Township	52	84
Chesterfield Township	24	83
Wrightstown Borough	4	75
Pemberton Township	100	74
Lumberton Township	43	72
Edgewater Park Township	34	71
Shamong Township	14	68
Delran Township	64	66
Mount Laurel Township	151	66
Westampton Township	87	65
Medford Township	159	62
Mansfield Township	77	60
Bordentown City	22	57
Beverly City	18	56
Palmyra Borough	39	54
Hainesport Township	10	53
Fieldsboro Borough	4	50
Delanco Township	27	48
Florence Township	61	43
Riverside Township	3	33
Bass River Township	14	29
New Hanover Township	8	25
Tabernacle Township	24	21
Woodland Township	11	18
North Hanover Township	24	17
Springfield Township	20	5

## 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	Testing in progress
Tabernacle Township	Testing in progress
Westampton Township	Testing in progress
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	24	86%	
KYC & VSA not received	4	14%	
Not participating in program	0	0%	



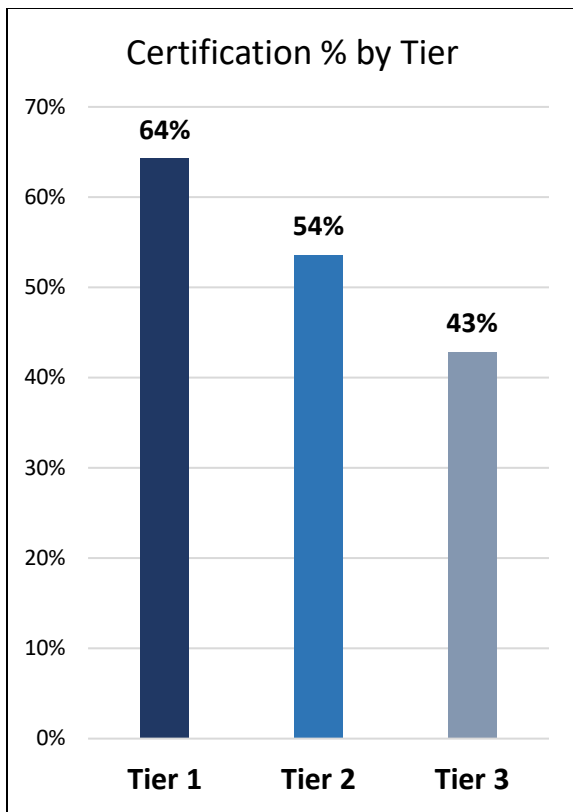
# MEL's Cyber Risk Management

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	Approved	Approved	Approved
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	18	15	12
% Approved	64%	54%	43%
Number Incomplete	1	4	7
% Incomplete	4%	14%	25%

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 - **Its summertime and you're going on vacation...**



### **Don't advertise that you are away from home**

When you post that you're on vacation, or when you "check in" to your favorite meeting place, that tells others not only where you are, but also that you're not home. Your friends aren't the only ones who'd like to know where you are. Thieves and stalkers do to. So do marketers, but they don't usually pose a risk to your physical safety. **Resist the urge to tell all!**

July 11, 2022

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

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

The statements included in this report are prepared on a “modified cash basis” and relate to financial activity through the one month period ending June 30, 2022 for Closed Fund Years 1991 to 2017, and Fund Years 2018, 2019, 2020, 2021 and 2022. The reports, where required, are presented in a manner prescribed or permitted by the Department of Insurance and the Division of Local Government Services of the Department of Community Affairs.

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

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

#### INVESTMENT INTEREST & INVESTMENTS:

Interest received or accrued for the reporting period totaled \$ 14,312.53. This generated an average annual yield of 1.10%. However, after including an unrealized net loss of \$ 106,859.27 in the asset portfolio, the yield is adjusted to -7.11% for this period. The total overview of the asset portfolio for the fund shows a current market value of \$14,124,099.12.

#### RECEIPT ACTIVITY FOR THE PERIOD

Subrogation Receipts \$ 1,898.00 w/YTD Total \$ 27,253.69  
Salvage Receipts \$ 0.00  
Overpayment Reimbursements \$ 0.00  
2022 Retro Program Assessments \$ 0.00

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

The enclosed report shows net claim activity during the reporting period for claims paid by the fund and claims payable by the Fund at period end in the amount of \$ 124,076.04. The claims detail shows 198 claim payments issued.

A.E.L.C.F. PARTICIPANT BALANCES AT PERIOD END: (\$ 252.57. Interest Allocated)

Delran Township	\$ 0.00
Chesterfield Township	\$ 2,232.00
Bordentown City	\$ 41,182.00
Bordentown Township	\$ 57,461.00
Westampton Township	\$ 10,567.00
E-JIF Dividends	\$180,831.59

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 \$ 15,868,042.20 to a closing balance of \$ 15,378,146.00 showing a decrease in the fund of \$ 489,896.20. 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
6/8	PEMBERTON BOROUGH	2019171998	JOSEPH LICATA	WC	2019	23.00	
6/13	DELANCO TOWNSHIP	2019156966	KEVIN RICHARDSON	WC	2018	1,625.00	
6/17	BORDENTOWN TWP.	2021219099	MICHAEL MOLONEY	WC	2020	250.00	
TOTAL-JUNE						1,898.00	
TOTAL-YTD							27,253.69

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

	<u>April</u>	<u>May</u>	<u>June</u>	<u>Year To Date Total</u>
<b>Opening Balance for the Period:</b>	17,603,177.44	16,724,562.20	15,868,042.20	
<b>RECEIPTS:</b>				
Interest Income ( Cash )	-327,492.91	90,885.79	-92,546.73	-926,970.92
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	1,598.68	0.00	0.00	18,681.32
Fund Year 2020	3,689.83	500.00	250.00	12,125.32
Fund Year 2019	71.00	121.00	23.00	313.00
Fund Year 2018	196.00	298.00	1,625.00	2,119.00
Closed Fund Year	0.00	0.00	0.00	0.00
Total Subrogation, Salvage & Reimb.Receipts	5,555.51	919.00	1,898.00	33,238.64
FY 2022 Appropriation Refunds	0.00	0.00	0.00	0.00
FY 2021 Appropriation Refunds	0.00	0.00	0.00	0.00
Late Payment Penalties	0.00	0.00	0.00	0.00
E-JIF Closed Year Dividend	0.00	0.00	0.00	0.00
RCF Claims Reimbursement	0.00	0.00	0.00	0.00
Other	-2,778.63	20,584.00	0.00	20,519.37
<b>TOTAL RECEIPTS:</b>	-324,716.03	112,388.79	-90,648.73	2,564,984.09
<b>DISBURSEMENTS:</b>				
Net Claim Payments:				
Fund Year 2022	58,782.22	87,944.89	31,700.27	288,310.71
Fund Year 2021	40,741.62	41,889.91	23,994.74	403,237.12
Fund Year 2020	11,632.72	14,386.22	16,701.12	126,435.36
Fund Year 2019	17,691.66	29,865.50	46,345.66	158,421.20
Fund Year 2018	426.92	37,706.50	2,632.75	193,160.67
Closed Fund Year	0.00	0.00	0.00	0.00
Total Net Claim Payments	129,275.14	211,793.02	121,374.54	1,169,565.06
Exp.& Admin Bill List Payments:				
Exp. & Cont. Charges FY 2023	0.00	0.00	0.00	0.00
Exp. & Cont. Charges FY 2022	90,221.77	102,947.02	141,070.93	831,089.26
Property Fund Charges FY 2022	0.00	0.00	0.00	0.00
E-JIF Premium FY 2022	0.00	0.00	124,486.00	248,977.00
M.E.L. Premium FY 2022	0.00	595,058.75	0.00	1,190,117.50
POL/EPL Policy Premium FY 2022	392,865.00	0.00	0.00	785,730.00
M.E.L. Premium FY 2021	0.00	0.00	0.00	0.00
Exp. & Cont. Charges FY 2021	48,761.90	59,100.00	12,316.00	139,944.27
Exp. & Cont. Charges FY 2020	0.00	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	10.00	0.00	10.00
Closed Fund Year	0.00	0.00	0.00	3,274.00
Total Bill List Payments	531,848.67	757,115.77	277,872.93	3,213,973.83
Net Bank Services Fees	0.00	0.00	0.00	0.00
Other	0.00	0.00	0.00	0.00
<b>TOTAL DISBURSEMENTS:</b>	661,123.81	968,908.79	399,247.47	4,383,538.89
<b>Closing Balance for the Period:</b>	16,617,337.60	15,868,042.20	15,378,146.00	
Account Net Cash Change During the Period:				
Operating Account	-657,297.41	-946,597.18	-396,612.61	620,092.49
JCMI Investment Account	-328,434.52	90,077.18	-93,283.59	-1,438,228.80
Investment Account	-107.91	0.00	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
<b>Total Change in Account Net Cash:</b>	-985,839.84	-856,520.00	-489,896.20	-1,818,554.80
<b>Proof:</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	

**SUMMARY OF CASH AND INVESTMENT INSTRUMENTS**  
**BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND**  
**ALL FUND YEARS COMBINED**  
**CURRENT MONTH**         **June**  
**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	\$15,868,041.45	114.93	-	1,549,543.81	100,000.00	1,000.00	14,217,382.71
Opening Interest Accrual Bal:	\$0.00	-	-	-	-	-	-
1 Interest Accrued and/or Inte	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
2 Interest Accrued - discount	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
3 ization and/or Interest Cost)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
4 Accretion	-\$615.81	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	-\$615.81
5 Interest Paid - Cash Instr.s	\$14,928.34	\$0.00	\$0.00	\$736.85	\$0.00	\$0.00	\$14,191.49
6 Interest Paid - Term Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
7 Realized Gain (Loss)	-\$106,859.27	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	-\$106,859.27
8 Net Investment Income	-\$92,546.74	\$0.00	\$0.00	\$736.85	\$0.00	\$0.00	-\$93,283.59
9 Deposits - Purchases	\$401,145.47	\$0.00	\$0.00	\$1,898.00	\$121,374.54	\$277,872.93	\$0.00
10 (Withdrawals - Sales)	-\$798,494.94	\$0.00	\$0.00	-\$399,247.47	-\$121,374.54	-\$277,872.93	\$0.00
Ending Cash & Investment Bal	\$15,378,145.24	\$114.93	\$0.00	\$1,152,931.19	\$100,000.00	\$1,000.00	\$14,124,099.12
Ending Interest Accrual Balance	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Plus Outstanding Checks	\$124,644.19	\$0.00	\$0.00	\$822.00	\$45,952.55	\$77,869.64	\$0.00
(Less Deposits in Transit)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Balance per Bank	\$15,502,789.43	\$114.93	\$0.00	\$1,153,753.19	\$145,952.55	\$78,869.64	\$14,124,099.12



Investment Income Allocation												
ETE		Property	Liability	Auto	Workers Comp	Deductible	Contingency	POLEPL	EJIF	MEL	Admin	Total
2022	Opening 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
	Opening Interest Accrual Balance	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	\$0.00
	1 Interest Accrued and/or Interest	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	2 Interest Accrued - discount	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	3 zation and/or Interest Cost)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	4 Accretion	-\$1.50	-\$6.63	-\$1.60	-\$20.60	-\$6.98	-\$1.45	\$0.00	\$0.00	\$0.00	-\$1.06	-\$39.83
	5 Interest Paid - Cash Instr.s	\$36.43	\$160.83	\$38.74	\$499.44	\$169.26	\$35.10	\$0.00	\$0.00	\$0.00	\$25.81	\$965.62
	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)	-\$260.78	-\$1,151.27	-\$277.34	-\$3,575.08	-\$1,211.56	-\$251.24	\$0.00	\$0.00	\$0.00	-\$184.75	-\$6,912.02
	8 Net Investment Income	-\$225.85	-\$997.07	-\$240.19	-\$3,096.24	-\$1,049.29	-\$217.59	\$0.00	\$0.00	\$0.00	-\$160.00	-\$5,986.24
	9 Interest Accrued - Net Change	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	Ending Cash & Investment	\$30,815.82	\$182,684.23	\$44,011.23	\$546,214.91	\$192,263.92	\$39,869.67	-\$454,963.00	-\$152,647.77	-\$265,460.86	-\$111,753.37	\$51,034.77
	Ending Interest Accrual Balance	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

		Property	Liability	Auto	Workers Comp	Deductible	Contingency	POLEPL	EJIF	MEL	Admin	Total
2021	Opening Cash & Investment	(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
	Opening Interest Accrual Balance	(1.52)	5.21	1.20	(1.71)	5.70	0.00	(0.11)	(1.62)	(23.92)	(11.01)	-\$27.79
	1 Interest Accrued and/or Interest	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	2 Interest Accrued - discount	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	3 zation and/or Interest Cost)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	4 Accretion	\$0.00	-\$15.99	-\$3.76	-\$23.66	-\$17.57	\$0.00	\$0.00	\$0.00	-\$1.79	-\$5.52	-\$68.29
	5 Interest Paid - Cash Instr.s	\$0.00	\$387.59	\$91.18	\$573.61	\$425.87	\$0.00	\$0.00	\$0.00	\$43.29	\$133.93	\$1,655.46
	6 Interest Paid - Term Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	7 Realized Gain (Loss)	\$0.00	-\$2,774.41	-\$652.68	-\$4,106.01	-\$3,048.44	\$0.00	\$0.00	\$0.00	-\$309.86	-\$958.66	-\$11,850.06
	8 Net Investment Income	\$0.00	-\$2,402.81	-\$565.26	-\$3,556.06	-\$2,640.14	\$0.00	\$0.00	\$0.00	-\$268.36	-\$830.26	-\$10,262.89
	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	-\$129,903.31	\$439,248.48	\$103,573.97	\$628,618.84	\$483,760.72	\$0.00	-\$51,330.35	-\$3.96	\$49,172.22	\$139,815.66	\$1,662,952.27
	Ending Interest Accrual Balance	-\$1.52	\$5.21	\$1.20	-\$1.71	\$5.70	\$0.00	-\$0.11	-\$1.62	-\$23.92	-\$11.01	-\$27.79

		Property	Liability	Auto	Workers Comp	Deductible	Contingency	POLEPL	EJIF	MEL	Admin	Total
2020	Opening Cash & Investment	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
	Opening Interest Accrual Balance	(0.51)	1.22	0.34	(2.21)	2.24	0.22	0.00	0.00	0.88	(1.87)	\$0.32
	1 Interest Accrued and/or Interest	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	2 Interest Accrued - discount	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	3 zation and/or Interest Cost)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	4 Accretion	-\$1.03	-\$12.60	-\$3.21	-\$27.03	-\$14.83	-\$1.73	-\$0.02	-\$0.00	\$0.00	-\$5.11	-\$65.56
	5 Interest Paid - Cash Instr.s	\$24.87	\$305.53	\$77.75	\$655.27	\$359.50	\$41.93	\$0.56	\$0.00	\$0.00	\$123.91	\$1,589.32
	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)	-\$178.04	-\$2,187.01	-\$556.56	-\$4,690.54	-\$2,573.34	-\$300.14	-\$4.03	-\$0.01	\$0.00	-\$886.94	-\$11,376.60
	8 Net Investment Income	-\$154.19	-\$1,894.08	-\$482.01	-\$4,062.30	-\$2,228.67	-\$259.94	-\$3.49	-\$0.01	\$0.00	-\$768.15	-\$9,852.84
	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	\$28,253.20	\$346,807.48	\$88,308.75	\$728,160.05	\$408,365.71	\$47,629.73	\$640.27	\$0.97	-\$4,674.25	\$140,750.15	\$1,784,242.06
	Ending Interest Accrual Balance	-\$0.51	\$1.22	\$0.34	-\$2.21	\$2.24	\$0.22	\$0.00	\$0.00	\$0.88	-\$1.87	\$0.32

		Property	Liability	Auto	Workers Comp	Deductible	Contingency	POLEPL	EJIF	MEL	Admin	Total
2019	Opening Cash & Investment	36,629.40	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
	Opening Interest Accrual Balance	0.59	0.97	0.28	(3.01)	(0.58)	0.00	0.00	0.00	0.05	0.45	-\$1.25
	1 Interest Accrued and/or Interest	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	2 Interest Accrued - discount	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	3 zation and/or Interest Cost)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	4 Accretion	-\$1.32	-\$11.64	-\$3.59	-\$13.41	-\$6.41	\$0.00	-\$0.01	-\$0.00	-\$0.52	-\$3.93	-\$40.84
	5 Interest Paid - Cash Instr.s	\$32.07	\$282.27	\$87.06	\$325.01	\$155.44	\$0.00	\$0.16	\$0.10	\$12.62	\$95.27	\$990.01
	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)	-\$229.57	-\$2,020.55	-\$623.22	-\$2,326.45	-\$1,112.68	\$0.00	-\$1.14	-\$0.73	-\$90.33	-\$681.95	-\$7,086.61
	8 Net Investment Income	-\$198.82	-\$1,749.92	-\$539.75	-\$2,014.85	-\$963.65	\$0.00	-\$0.98	-\$0.63	-\$78.23	-\$590.62	-\$6,137.45
	9 Interest Accrued - Net Change	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	Ending Cash & Investment	\$36,430.58	\$320,408.14	\$98,900.02	\$323,099.41	\$176,571.80	\$0.00	\$180.42	\$115.68	\$14,334.37	\$108,220.25	\$1,078,260.67
	Ending Interest Accrual Balance	\$0.59	\$0.97	\$0.28	-\$3.01	-\$0.58	\$0.00	\$0.00	\$0.00	\$0.05	\$0.45	-\$1.25

		Property	Liability	Auto	Workers Comp	Deductible	Contingency	POLEPL	EJIF	MEL	Admin	Total
2018	Opening Cash & Investment	33,028.46	(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
	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	-\$1.19	\$0.00	-\$2.03	\$0.00	\$0.00	\$0.00	-\$0.90	-\$0.01	-\$0.52	-\$5.10	-\$9.76
	5 Interest Paid - Cash Instr.s	\$28.92	\$0.00	\$49.26	\$0.00	\$0.00	\$0.00	\$21.89	\$0.14	\$12.64	\$123.64	\$236.50
	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)	-\$207.00	\$0.00	-\$352.62	\$0.00	\$0.00	\$0.00	-\$156.71	-\$1.03	-\$90.51	-\$885.02	-\$1,692.89
	8 Net Investment Income	-\$179.28	\$0.00	-\$305.39	\$0.00	\$0.00	\$0.00	-\$135.72	-\$0.89	-\$78.39	-\$766.48	-\$1,466.15
	9 Interest Accrued - Net Change	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	Ending Cash & Investment	\$32,849.19	-\$166,404.04	\$55,957.90	-\$66,670.36	-\$15,569.47	\$0.00	\$24,868.75	\$163.67	\$14,362.78	\$140,444.31	\$20,002.73
	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	9,953,722.30	\$9,953,722.30
	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	-\$359.50	-\$359.50
	5 Interest Paid - Cash Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$8,715.02	\$8,715.02
	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	-\$62,383.37	-\$62,383.37
	8 Net Investment Income	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	-\$54,027.86	-\$54,027.86
	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	\$9,899,694.44	\$9,899,694.44

## JCMI 2<sup>nd</sup> Quarter 2022 Review

After one of the worst price declines in history, the bond market - as of this writing - appears to have stabilized albeit in front of the Federal Reserve's July 26/27 meeting where further rates hikes are a near certainty.

While policy controlled short term rates continue to stay firm, the longer end of the yield curve, as measured by the benchmark 10-year Treasury Bond, appears to believe that inflation rates will moderate in the coming months. Indeed, commodity prices from copper and lumber to oil and natural gas have seen sharp declines in recent weeks. This follows a fairly normal pattern which has occurred following previous periods in history where the Central Bank becomes restrictive as is the case today. Whether or not we are now or will be in recession is not clear and will not be until after the fact since data is always retrospective.

Naturally, there are always exogenous factors that may alter the normal pattern such as China re-opening following Covid restrictions and the war in Ukraine which continues to disrupt energy and food supplies - especially in Europe. However, given the inevitable onset of colder weather in Europe, it is becoming imperative that the Ukrainian war comes to some resolution or at least tacit agreement such that energy resources continue to flow to Europe lest their populations freeze in winter. As for China, the lockdowns have created a fairly serious slowdown there causing job losses and harmful market disruptions. There too we would expect some normalization over the near term so as to avoid further dislocations and global supply chain problems.

The JCMI continues to maintain its conservative disposition with a meaningful level of short-term securities maturing over the next several months. We have begun to deploy that liquidity in new shorter-term issues with yields at 3% or higher in some cases. This will serve to increase the purchase yield to participants and benefit the membership as market conditions have become much more favorable for owning fixed income assets. We continue to bid competitively on notes being issued by member municipalities to support and improve their overall financial positions.

In summary, it would appear that the worst may be behind us although such statements are always tentative given that the future is always unpredictable. The task at hand is to position the JCMI so that in any eventuality, participant assets are protected and secured.

Fernando Garip  
JCMI Asset Manager

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

		06/30/2022			
		Current Period		Fiscal Year To Date	
		06/01/2022	06/30/2022	01/01/2022	06/30/2022
NET ASSETS - BEGINNING OF PERIOD			14,217,382.71		15,455,103.01
			<u>14,217,382.71</u>		<u>15,455,103.01</u>
RECEIPTS					
INVESTMENT INCOME					
INTEREST	15,721.76			83,577.96	
UNREALIZED GAIN/LOSS-INVESTMENT	-106,859.27			-901,503.78	
ACCRETION/AMORTIZATION	-615.81			-3,728.59	
TOTAL INVESTMENT INCOME			<u>-91,753.32</u>		<u>-821,654.41</u>
TOTAL RECEIPTS			<u>-91,753.32</u>		<u>-821,654.41</u>
DISBURSEMENTS					
ADMINISTRATIVE EXPENSES					
TRUSTEE/CUSTODIAN	353.14			2,157.59	
INVESTMENT ADVISORY FEES	823.99			5,034.30	
CONSULTING	353.14			2,157.59	
TOTAL ADMINISTRATIVE EXPENSES			<u>1,530.27</u>		<u>9,349.48</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>1,530.27</u>		<u>509,349.48</u>
NET ASSETS - END OF PERIOD			<u><u>14,124,099.12</u></u>		<u><u>14,124,099.12</u></u>

**Transaction Detail**  
**Reported By Transaction Category**

Report ID: IACS0008

Base Currency: USD

MX6F96590902 - BURLINGTON CNTY JIF

06/01/2022 - 06/30/2022

Status: FINAL

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

**RECEIPTS AND DISBURSEMENT TRANSACTIONS**

**AMORTIZATION/ACCRETION**

**U.S. DOLLAR**

BVA	0.000	MEL JCMi ACCOUNT	06/30/2022	0.000000	-471.88	0.00	0.00
	99VVB5Y75	AMORIZATION/ACCRETION INCOME	03/01/2021	0.000000	-471.88	0.00	0.00
		20220708O000030	06/30/2022				

BVA	0.000	MEL JCMi ACCOUNT	06/30/2022	0.000000	-102.44	0.00	0.00
	99VVB5Y75	AMORIZATION/ACCRETION INCOME	10/19/2021	0.000000	-102.44	0.00	0.00
		20220708O000090	06/30/2022				

BVA	0.000	MEL JCMi ACCOUNT	06/30/2022	0.000000	-41.49	0.00	0.00
	99VVB5Y75	AMORIZATION/ACCRETION INCOME	01/03/2022	0.000000	-41.49	0.00	0.00
		20220708O000160	06/30/2022				

<b>TOTAL U.S. DOLLAR AMORTIZATION/ACCRETION:</b>	<b>-615.81</b>	<b>0.00</b>	<b>0.00</b>
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	<b>-615.81</b>	<b>0.00</b>	<b>0.00</b>
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<b>TOTAL AMORTIZATION/ACCRETION RECEIPTS AND DISBURSEMENT TRANSACTIONS:</b>	<b>-615.81</b>	<b>0.00</b>	<b>0.00</b>
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**FUND ALLOCATED EARNINGS**

**U.S. DOLLAR**

BVA	0.000	MEL JCMi ACCOUNT	06/30/2022	0.000000	1.24	0.00	0.00
	99VVB5Y75	UGL ADJ 063022	03/01/2021	0.000000	1.24	0.00	0.00
		20220708A000200	06/30/2022				

BVA	0.000	MEL JCMi ACCOUNT	06/30/2022	0.000000	-81,885.59	0.00	0.00
	99VVB5Y75	UNREALIZED GAIN/LOSS	03/01/2021	0.000000	-81,885.59	0.00	0.00
		20220708O000010	06/30/2022				

**Transaction Detail**  
**Reported By Transaction Category**

Report ID: IACS0008

Base Currency: USD

MX6F96590902 - BURLINGTON CNTY JIF

06/01/2022 - 06/30/2022

Status: FINAL

Trans Code	Shares/Par	Description	Trade Date	Price	Cost	Amount	Net Gain/Loss
Link Ref	Security Id	Broker	C. Settle Date	Local/Base	Local/Base	Local/Base	Local/Base
		Transaction No./Client Ref No.	Reported Date				
BVA	0.000	MEL JCM I ACCOUNT	06/30/2022	0.000000	12,047.35	0.00	0.00
	99VVB5Y75	INTEREST INCOME	03/01/2021	0.000000	12,047.35	0.00	0.00
		202207080000020	06/30/2022				
BVA	0.000	MEL JCM I ACCOUNT	06/30/2022	0.000000	-270.61	0.00	0.00
	99VVB5Y75	TRUSTEE/CUSTODN FEES	03/01/2021	0.000000	-270.61	0.00	0.00
		202207080000040	06/30/2022				
BVA	0.000	MEL JCM I ACCOUNT	06/30/2022	0.000000	-631.41	0.00	0.00
	99VVB5Y75	INVEST MANAGER FEES	03/01/2021	0.000000	-631.41	0.00	0.00
		202207080000050	06/30/2022				
BVA	0.000	MEL JCM I ACCOUNT	06/30/2022	0.000000	-270.61	0.00	0.00
	99VVB5Y75	CONSULTING FEES	03/01/2021	0.000000	-270.61	0.00	0.00
		202207080000060	06/30/2022				
BVA	0.000	MEL JCM I ACCOUNT	06/30/2022	0.000000	-17,775.89	0.00	0.00
	99VVB5Y75	UNREALIZED GAIN/LOSS	10/19/2021	0.000000	-17,775.89	0.00	0.00
		202207080000070	06/30/2022				
BVA	0.000	MEL JCM I ACCOUNT	06/30/2022	0.000000	2,615.26	0.00	0.00
	99VVB5Y75	INTEREST INCOME	10/19/2021	0.000000	2,615.26	0.00	0.00
		202207080000080	06/30/2022				
BVA	0.000	MEL JCM I ACCOUNT	06/30/2022	0.000000	-58.74	0.00	0.00
	99VVB5Y75	TRUSTEE/CUSTODN FEES	10/19/2021	0.000000	-58.74	0.00	0.00
		202207080000100	06/30/2022				

**Transaction Detail**  
**Reported By Transaction Category**

Report ID: IACS0008

Base Currency: USD

**MX6F96590902 - BURLINGTON CNTY JIF**

06/01/2022 - 06/30/2022

Status: FINAL

Trans Code	Shares/Par	Description	Trade Date	Price	Cost	Amount	Net Gain/Loss
Link Ref	Security Id	Broker	C. Settle Date	Local/Base	Local/Base	Local/Base	Local/Base
Transaction No./Client Ref No.			Reported Date				
BVA	0.000	MEL JCM I ACCOUNT	06/30/2022	0.000000	-137.07	0.00	0.00
	99VVB5Y75	INVEST MANAGER FEES	10/19/2021	0.000000	-137.07	0.00	0.00
		20220708O000110	06/30/2022				
BVA	0.000	MEL JCM I ACCOUNT	06/30/2022	0.000000	-58.74	0.00	0.00
	99VVB5Y75	CONSULTING FEES	10/19/2021	0.000000	-58.74	0.00	0.00
		20220708O000120	06/30/2022				
BVA	0.000	MEL JCM I ACCOUNT	06/30/2022	0.000000	-0.02	0.00	0.00
	99VVB5Y75	UNREALIZED GAIN/LOSS	12/01/2021	0.000000	-0.02	0.00	0.00
		20220708O000130	06/30/2022				
BVA	0.000	MEL JCM I ACCOUNT	06/30/2022	0.000000	-7,199.01	0.00	0.00
	99VVB5Y75	UNREALIZED GAIN/LOSS	01/03/2022	0.000000	-7,199.01	0.00	0.00
		20220708O000140	06/30/2022				
BVA	0.000	MEL JCM I ACCOUNT	06/30/2022	0.000000	1,059.15	0.00	0.00
	99VVB5Y75	INTEREST INCOME	01/03/2022	0.000000	1,059.15	0.00	0.00
		20220708O000150	06/30/2022				
BVA	0.000	MEL JCM I ACCOUNT	06/30/2022	0.000000	-23.79	0.00	0.00
	99VVB5Y75	TRUSTEE/CUSTODN FEES	01/03/2022	0.000000	-23.79	0.00	0.00
		20220708O000170	06/30/2022				
BVA	0.000	MEL JCM I ACCOUNT	06/30/2022	0.000000	-55.51	0.00	0.00
	99VVB5Y75	INVEST MANAGER FEES	01/03/2022	0.000000	-55.51	0.00	0.00
		20220708O000180	06/30/2022				



**Transaction Detail**  
**Reported By Transaction Category**

Report ID: IACS0008  
 Base Currency: USD  
 Status: FINAL

MX6F96590902 - BURLINGTON CNTY JIF

06/01/2022 - 06/30/2022

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	06/30/2022	0.000000	-23.79	0.00	0.00
	99VVB5Y75	CONSULTING FEES	01/03/2022	0.000000	-23.79	0.00	0.00
		202207080000190	06/30/2022				

TOTAL U.S. DOLLAR FUND ALLOCATED EARNINGS:	<u>-92,667.78</u>	<u>0.00</u>	<u>0.00</u>
	<u>-92,667.78</u>	<u>0.00</u>	<u>0.00</u>
TOTAL FUND ALLOCATED EARNINGS RECEIPTS AND DISBURSEMENT TRANSACTIONS:	<u>-92,667.78</u>	<u>0.00</u>	<u>0.00</u>
TOTAL RECEIPTS AND DISBURSEMENT TRANSACTIONS:	<u>-93,283.59</u>	<u>0.00</u>	<u>0.00</u>
TOTAL TRANSACTIONS BASE:	<u>-93,283.59</u>	<u>0.00</u>	<u>0.00</u>



Asset and Accrual Detail - By Asset type

Report ID: IACS0017

Base Currency: USD

Status: FINAL

MX6F96590902 - BURLINGTON CNTY JIF

06/30/2022

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	9.4442	14,124,099.12	0.00	14,124,099.12		0.00
99VVB5Y75		9.4442	14,124,099.12	0.00	14,124,099.12	100.00	0.00

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

Current Fund Year: 2022 Month Ending: June											
	Property	Liability	Auto	Workers Comp	Deductible	Contingency	POLEPL	EJIF	MEL	Admin	TOTAL
OPEN 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
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	1,898.00	0.00	0.00	0.00	0.00	0.00	0.00	1,898.00
Invest Pymnts	(753.10)	(6,997.02)	(2,118.41)	(12,644.75)	(6,835.94)	(474.35)	(139.27)	(1.53)	(422.14)	(61,544.44)	(91,930.95)
Invest Adj	(5.04)	(46.86)	(14.19)	(84.70)	(45.79)	(3.18)	(0.93)	(0.01)	(2.83)	(412.25)	(615.78)
Subtotal Invest	(758.14)	(7,043.88)	(2,132.60)	(12,729.45)	(6,881.73)	(477.53)	(140.20)	(1.54)	(424.97)	(61,956.69)	(92,546.73)
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	(758.14)	(7,043.88)	(2,132.60)	(10,831.45)	(6,881.73)	(477.53)	(140.20)	(1.54)	(424.97)	(61,956.69)	(90,648.73)
EXPENSES											
Claims Transfers	10,568.21	3,625.17	11.75	107,169.41	0.00	0.00	0.00	0.00	0.00	0.00	121,374.54
Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	124,486.00	0.00	153,386.93	277,872.93
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	10,568.21	3,625.17	11.75	107,169.41	0.00	0.00	0.00	124,486.00	0.00	153,386.93	399,247.47
END BALANCE	(1,554.52)	1,122,744.29	390,751.87	2,159,422.85	1,245,392.68	87,499.40	(480,603.91)	(152,371.41)	(192,265.74)	11,199,130.50	15,378,146.00

0.01 (0.02)

**REPORT STATUS SECTION**

**Report Month: June**

**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
Accural Balances:	Accural Balances are equal	\$0.00

**Claims Transaction Status:**

Allocation variance 1:	Daily xactions add to monthly totals	0.00	
Allocation variance 2:	Monthly transactions and allocation totals are equal	0.00	
Allocation variance 3:	Treasurer/TPA net / Max/Min	0.00	(0.00)
Pre-existing variance:	No prior unreconci / Max/Min	0.00	0.00

SUMMARY OF CASH TRANSACTIONS											
FUND YEAR 2022											
Month Ending:	June										
	Property	Liability	Auto	Workers Comp	Deductible	Contingency	POLEPL	EJIF	MEL	Admin	TOTAL
OPEN 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
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	(224.35)	(990.44)	(238.59)	(3,075.64)	(1,042.30)	(216.14)	0.00	0.00	0.00	(158.94)	(5,946.40)
Invest Adj	(1.50)	(6.63)	(1.60)	(20.60)	(6.98)	(1.45)	0.00	0.00	0.00	(1.06)	(39.82)
Subtotal Invest	(225.85)	(997.07)	(240.19)	(3,096.24)	(1,049.28)	(217.59)	0.00	0.00	0.00	(160.00)	(5,986.22)
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	(225.85)	(997.07)	(240.19)	(3,096.24)	(1,049.28)	(217.59)	0.00	0.00	0.00	(160.00)	(5,986.22)
EXPENSES											0.00
Claims Transfers	10,568.21	12.75	0.00	21,119.31	0.00	0.00	0.00	0.00	0.00	0.00	31,700.27
Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	124,486.00	0.00	141,070.93	265,556.93
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	10,568.21	12.75	0.00	21,119.31	0.00	0.00	0.00	124,486.00	0.00	141,070.93	297,257.20
END BALANCE	30,815.82	182,684.23	44,011.23	546,214.91	192,263.92	39,869.67	(454,963.00)	(152,647.77)	(265,460.86)	(111,753.37)	51,034.77

SUMMARY OF CASH TRANSACTIONS											
FUND YEAR 2021											
Month Ending:	June										
	Property	Liability	Auto	Workers Comp	Deductible	Contingency	POLEPL	EJIF	MEL	Admin	TOTAL
OPEN 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
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	(2,386.82)	(561.50)	(3,532.40)	(2,622.57)	0.00	0.00	0.00	(266.57)	(824.74)	(10,194.60)
Invest Adj	0.00	(15.99)	(3.76)	(23.66)	(17.57)	0.00	0.00	0.00	(1.79)	(5.52)	(68.29)
Subtotal Invest	0.00	(2,402.81)	(565.26)	(3,556.06)	(2,640.14)	0.00	0.00	0.00	(268.36)	(830.26)	(10,262.89)
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	(2,402.81)	(565.26)	(3,556.06)	(2,640.14)	0.00	0.00	0.00	(268.36)	(830.26)	(10,262.89)
EXPENSES											
Claims Transfers	0.00	1,025.50	0.00	22,969.24	0.00	0.00	0.00	0.00	0.00	0.00	23,994.74
Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	12,316.00	12,316.00
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	1,025.50	0.00	22,969.24	0.00	0.00	0.00	0.00	0.00	12,316.00	36,310.74
END BALANCE	(129,903.31)	439,248.48	103,573.97	628,618.84	483,760.72	0.00	(51,330.35)	(3.96)	49,172.22	139,815.66	1,662,952.27

SUMMARY OF CASH TRANSACTIONS											
FUND YEAR 2020											
Month Ending:	June										
	Property	Liability	Auto	Workers Comp	Deductible	Contingency	POLEPL	EJIF	MEL	Admin	TOTAL
OPEN 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
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	250.00	0.00	0.00	0.00	0.00	0.00	0.00	250.00
Invest Pymnts	(153.17)	(1,881.48)	(478.80)	(4,035.27)	(2,213.84)	(258.21)	(3.47)	(0.01)	0.00	(763.04)	(9,787.29)
Invest Adj	(1.03)	(12.60)	(3.21)	(27.03)	(14.83)	(1.73)	(0.02)	0.00	0.00	(5.11)	(65.56)
Subtotal Invest	(154.20)	(1,894.08)	(482.01)	(4,062.30)	(2,228.67)	(259.94)	(3.49)	(0.01)	0.00	(768.15)	(9,852.85)
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	(154.20)	(1,894.08)	(482.01)	(3,812.30)	(2,228.67)	(259.94)	(3.49)	(0.01)	0.00	(768.15)	(9,602.85)
EXPENSES											
Claims Transfers	0.00	251.57	11.75	16,437.80	0.00	0.00	0.00	0.00	0.00	0.00	16,701.12
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	251.57	11.75	16,437.80	0.00	0.00	0.00	0.00	0.00	0.00	16,701.12
END BALANCE	28,253.20	346,807.48	88,308.75	728,160.05	408,365.71	47,629.73	640.27	0.97	(4,674.25)	140,750.15	1,784,242.06

SUMMARY OF CASH TRANSACTIONS											
FUND YEAR 2019											
Month Ending:	June										
	Property	Liability	Auto	Workers Comp	Deductible	Contingency	POLEPL	EJIF	MEL	Admin	TOTAL
OPEN 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
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	23.00	0.00	0.00	0.00	0.00	0.00	0.00	23.00
Invest Pymnts	(197.50)	(1,738.28)	(536.16)	(2,001.44)	(957.23)	0.00	(0.98)	(0.63)	(77.71)	(586.69)	(6,096.62)
Invest Adj	(1.32)	(11.64)	(3.59)	(13.41)	(6.41)	0.00	(0.01)	0.00	(0.52)	(3.93)	(40.83)
Subtotal Invest	(198.82)	(1,749.92)	(539.75)	(2,014.85)	(963.64)	0.00	(0.99)	(0.63)	(78.23)	(590.62)	(6,137.45)
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	(198.82)	(1,749.92)	(539.75)	(1,991.85)	(963.64)	0.00	(0.99)	(0.63)	(78.23)	(590.62)	(6,114.45)
EXPENSES											
Claims Transfers	0.00	235.35	0.00	46,110.31	0.00	0.00	0.00	0.00	0.00	0.00	46,345.66
Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	0.00	235.35	0.00	46,110.31	0.00	0.00	0.00	0.00	0.00	0.00	46,345.66
END BALANCE	36,430.58	320,408.14	98,900.02	323,099.41	176,571.80	0.00	180.42	115.68	14,334.37	108,220.25	1,078,260.67

SUMMARY OF CASH TRANSACTIONS											
FUND YEAR	2018										
Month Ending:	June										
	Property	Liability	Auto	Workers Comp	Deductible	Contingency	POLEPL	EJIF	MEL	Admin	TOTAL
OPEN 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
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	1,625.00	0.00	0.00	0.00	0.00	0.00	0.00	1,625.00
Invest Pymnts	(178.08)	0.00	(303.36)	0.00	0.00	0.00	(134.82)	(0.89)	(77.86)	(761.38)	(1,456.39)
Invest Adj	(1.19)	0.00	(2.03)	0.00	0.00	0.00	(0.90)	(0.01)	(0.52)	(5.10)	(9.75)
Subtotal Invest	(179.27)	0.00	(305.39)	0.00	0.00	0.00	(135.72)	(0.90)	(78.38)	(766.48)	(1,466.14)
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	(179.27)	0.00	(305.39)	1,625.00	0.00	0.00	(135.72)	(0.90)	(78.38)	(766.48)	158.86
EXPENSES											
Claims Transfers	0.00	2,100.00	0.00	532.75	0.00	0.00	0.00	0.00	0.00	0.00	2,632.75
Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	0.00	2,100.00	0.00	532.75	0.00	0.00	0.00	0.00	0.00	0.00	2,632.75
END BALANCE	32,849.19	(166,404.04)	55,957.90	(66,670.36)	(15,569.47)	0.00	24,868.75	163.67	14,362.78	140,444.31	20,002.73

SUMMARY OF CASH TRANSACTIONS											
FUND YEAR	Closed FY										
Month Ending:	June										
	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	9,953,722.30	9,953,722.30
RECEIPTS											
Assessments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Refunds	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Invest Pymnts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	(53,668.36)	(53,668.36)
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	(359.50)	(359.50)
Subtotal Invest	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	(54,027.86)	(54,027.86)
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	(54,027.86)	(54,027.86)
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	9,899,694.44	9,899,694.44

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

**Month**                      **June**  
**Current Fund Year**      **2022**

Policy Year	Coverage	1.	2.	3.	4.	5.	6.	7.	8.
		Calc. Net Paid Thru Last Month	Monthly Net Paid June	Monthly Recoveries June	Calc. Net Paid Thru June	TPA Net Paid Thru June	Variance To Be Reconciled	Delinquent Unreconciled Variance From	Change This Month
2022	Property	85,931.02	10,568.21	0.00	96,499.23	96,499.23	0.00	0.00	0.00
	Liability	2,841.25	12.75	0.00	2,854.00	2,854.00	0.00	0.00	0.00
	Auto	2,383.19	0.00	0.00	2,383.19	2,383.19	0.00	0.00	0.00
	Workers Comp	165,454.98	21,119.31	0.00	186,574.29	186,574.29	0.00	0.00	0.00
	<b>Total</b>	<b>256,610.44</b>	<b>31,700.27</b>	<b>0.00</b>	<b>288,310.71</b>	<b>288,310.71</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
2021	Property	433,113.01	0.00	0.00	433,113.01	433,110.01	3.00	3.00	0.00
	Liability	37,508.24	1,025.50	0.00	38,533.74	38,533.74	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	1,255,401.85	22,969.24	0.00	1,278,371.09	1,278,371.09	(0.00)	(0.00)	0.00
	<b>Total</b>	<b>1,741,342.25</b>	<b>23,994.74</b>	<b>0.00</b>	<b>1,765,336.99</b>	<b>1,765,333.99</b>	<b>3.00</b>	<b>3.00</b>	<b>0.00</b>
2020	Property	373,719.58	0.00	0.00	373,719.58	370,943.95	2,775.63	2,775.63	0.00
	Liability	95,213.82	251.57	0.00	95,465.39	95,465.39	0.00	(0.00)	0.00
	Auto	35,194.94	11.75	0.00	35,206.69	35,206.69	0.00	0.00	0.00
	Workers Comp	1,168,673.45	16,437.80	250.00	1,184,861.25	1,184,861.25	(0.00)	(0.00)	0.00
	<b>Total</b>	<b>1,672,801.79</b>	<b>16,701.12</b>	<b>250.00</b>	<b>1,689,252.91</b>	<b>1,686,477.28</b>	<b>2,775.63</b>	<b>2,775.63</b>	<b>0.00</b>
2019	Property	550,096.50	0.00	0.00	550,096.50	550,096.50	0.00	0.00	0.00
	Liability	122,135.51	235.35	0.00	122,370.86	122,370.86	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	1,602,029.37	46,110.31	23.00	1,648,116.68	1,648,116.68	0.00	0.00	0.00
	<b>Total</b>	<b>2,299,409.98</b>	<b>46,345.66</b>	<b>23.00</b>	<b>2,345,732.64</b>	<b>2,345,732.64</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
2018	Property	338,023.38	0.00	0.00	338,023.38	338,023.38	0.00	0.00	0.00
	Liability	976,535.48	2,100.00	0.00	978,635.48	978,635.48	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	2,196,846.55	532.75	1,625.00	2,195,754.30	2,195,754.30	(0.00)	(0.00)	0.00
	<b>Total</b>	<b>3,582,552.11</b>	<b>2,632.75</b>	<b>1,625.00</b>	<b>3,583,559.86</b>	<b>3,583,559.86</b>	<b>(0.00)</b>	<b>(0.00)</b>	<b>0.00</b>
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
	<b>Total</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
<b>TOTAL</b>		<b>9,552,716.57</b>	<b>121,374.54</b>	<b>1,898.00</b>	<b>9,672,193.11</b>	<b>9,669,414.48</b>	<b>2,778.63</b>	<b>2,778.63</b>	<b>0.00</b>



# BURLINGTON COUNTY J.I.F.

## Check Register Report

Bank Account : ALL

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

Instance Type: All

Coverage : All ,Claimant Type: All

Check Number	Check Date	Claimant (Case) Type	Payee Name	QL File / Claim Number	Loss Date	Payment Amount	Policy Year	Exp./Legal
18286	6/6/2022	1ST PARTY COLL PD	HAINESPORT ENTERPRISES INC	-- /2022274432	5/25/2022	\$2,237.70	2022/2022	Loss
18287	6/6/2022	INDEMNITY	State of New Jersey - Div of Worker's Comp	-- /2021233854	3/25/2021	\$5.42	2021/2021	Expense
18288	6/6/2022	COMPREHENSIVE	LEO PETETTI LLC	-- /2022272161	5/2/2022	\$55.00	2022/2022	Expense
18289	6/6/2022		AFFANATO MARUT LLC			\$651.00		
		INDEMNITY		-- /2022249791	9/23/2021	\$131.00	2021/2021	Legal
		INDEMNITY		-- /2022268657	7/23/2021	\$312.00	2021/2021	Legal
		INDEMNITY		-- /2021211846	8/4/2020	\$208.00	2020/2020	Legal
18290	6/6/2022		ISO SERVICES INC			\$25.50		
		BODILY INJURY [Expired]		-- /2022271084	9/1/2021	\$12.75	2021/2021	Expense
		BODILY INJURY [Expired]		-- /2022271084	9/1/2021	\$12.75	2021/2021	Expense
18291	6/6/2022		PIETRAS SARACINO SMITH & MEEK LLP			\$1,796.00		
		INDEMNITY		-- /2022255888	11/29/2021	\$904.00	2021/2021	Legal
		INDEMNITY		-- /2021228252	2/1/2021	\$271.50	2021/2021	Legal
		INDEMNITY		-- /2019163514	1/18/2019	\$315.00	2019/2019	Legal
		INDEMNITY		-- /2018142758	5/14/2018	\$305.50	2018/2018	Legal
18292	6/6/2022	INDEMNITY	PEMBERTON TOWNSHIP	-- /2021239260	6/1/2021	\$1,470.68	2021/2021	Loss
18293	6/6/2022	INDEMNITY	PREMIER ORTHOPEDIC OF SOUTH JERSEY	-- /2022252847	10/24/2021	\$317.38	2021/2021	Loss
18294	6/6/2022	MEDICAL ONLY	VIRTUA WEST JERSEY HEALTH INC	MLT-2022270889/ 2022270889	4/14/2022	\$3,147.87	2022/2022	Loss
18295	6/6/2022	MEDICAL ONLY	VIRTUA MOUNT HOLLY HOSPITAL	MLT-2022270889/ 2022270889	4/14/2022	\$1,848.00	2022/2022	Loss
18296	6/6/2022	INDEMNITY	RADIOLOGY ASSOCIATES OF BURLINGTON COUNTY P A	-- /2022268933	3/28/2022	\$20.47	2022/2022	Loss
18297	6/6/2022		NovaCare Rehabilitation			\$1,078.00		
		MEDICAL ONLY		-- /2022266196	1/29/2022	\$392.00	2022/2022	Loss
		INDEMNITY		MLT-2021233414/ 2021235453	4/3/2021	\$686.00	2021/2021	Loss
18298	6/6/2022	INDEMNITY	ENT & FACIAL PLASTIC SURGICAL ASSOC LLP	-- /2022269066	3/28/2022	\$188.72	2022/2022	Loss
18299	6/6/2022	INDEMNITY	VIRTUA MEDICAL GROUP	-- /2022255888	11/29/2021	\$134.71	2021/2021	Loss
18300	6/6/2022	INDEMNITY	PREMIER ORTHOPAEDIC & SPORTS MEDICINE ASSOCIATES OF SNJ LLC	-- /2021237818	5/14/2021	\$140.94	2021/2021	Loss
18301	6/6/2022	INDEMNITY	EMERGENCY PHYSICIANS OF NEW JERSEY P A	-- /2022268933	3/28/2022	\$309.26	2022/2022	Loss





# BURLINGTON COUNTY J.I.F.

## Check Register Report

Bank Account : ALL

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

Instance Type: All

Coverage : All , Claimant Type: All

Check Number	Check Date	Claimant (Case) Type	Payee Name	QL File / Claim Number	Loss Date	Payment Amount	Policy Year	Exp./Legal
18302	6/6/2022	INDEMNITY	LOURDES IMAGING ASSOC, PA	-- /2022269800	4/6/2022	\$1,142.00	2022/2022	Loss
18303	6/6/2022	MEDICAL ONLY	JEFFERSON UNIVERSITY PHYSICIANS OF NEW JERSEY	-- /2022270427	4/13/2022	\$149.90	2022/2022	Loss
18304	6/6/2022	MEDICAL ONLY	PATIENT FIRST WOODBURY	-- /2022271488	4/26/2022	\$110.00	2022/2022	Loss
18305	6/6/2022	MEDICAL ONLY	NEUROSURGICAL AND SPINE SPECIALIST LLC	-- /2022266196	1/29/2022	\$144.35	2022/2022	Loss
18306	6/6/2022	MEDICAL ONLY	TRADING AS PATIENT FIRST	-- /2022271488	4/26/2022	\$333.00	2022/2022	Loss
18307	6/6/2022	INDEMNITY	myMATRIX	MLT-2020179427/ 2020179427	7/19/2019	\$458.69	2019/2019	Loss
18308	6/6/2022	INDEMNITY	ORTHOPAEDICS NEW JERSEY, LLC	-- /2021234855	4/11/2021	\$8.66	2021/2021	Loss
18309	6/6/2022	INDEMNITY	STRIVE PHYSICAL THERAPY SPECIALISTS, LLC	-- /2021239260	6/1/2021	\$240.00	2021/2021	Loss
18310	6/6/2022	BODILY INJURY [Expired]	ISO SERVICES INC	-- /2021211871	8/10/2020	\$11.75	2020/2020	Expense
18311	6/6/2022	MEDICAL ONLY	QUALCARE INC	-- /2022274447	5/27/2022	\$550.00	2022/2022	Loss
18312	6/13/2022	INDEMNITY	CAPEHART & SCATCHARD PA	-- /2021231781	3/4/2021	\$1,161.00	2021/2021	Legal
18313	6/13/2022	INDEMNITY	SMITH, MAGRAM, BERENATO & MICHAU	-- /2020189571	11/12/2019	\$7,715.00	2019/2019	Loss
18314	6/13/2022	INDEMNITY	STATE SHORTHAND REPORTING SERVICE	-- /2020189571	11/12/2019	\$75.00	2019/2019	Expense
18315	6/13/2022	COMPREHENSIVE	EAGLE AUTO-BODY INC	-- /2022272161	5/2/2022	\$329.74	2022/2022	Loss
18316	6/13/2022		I C U INVESTIGATIONS INC			\$1,800.00		
		INDEMNITY		-- /2022269146	8/11/2021	\$400.00	2021/2021	Expense
		INDEMNITY		-- /2021234855	4/11/2021	\$1,400.00	2021/2021	Expense
18317	6/13/2022	MEDICAL ONLY	ATLANTIC SECURITY INT'L	-- /2020181062	8/11/2019	\$126.50	2019/2019	Expense
18318	6/13/2022	INDEMNITY	AFFANATO MARUT LLC	-- /2021234831	4/8/2021	\$234.00	2021/2021	Legal
18319	6/13/2022	COMPREHENSIVE	BROTHERS AUTO BODY	-- /2022275593	6/8/2022	\$2,606.37	2022/2022	Loss
18320	6/13/2022		PIETRAS SARACINO SMITH & MEEK LLP			\$4,378.50		
		INDEMNITY		-- /2020191724	12/3/2019	\$1,208.50	2019/2019	Legal
		INDEMNITY		-- /2020189571	11/12/2019	\$3,170.00	2019/2019	Legal
18321	6/13/2022	INDEMNITY	BEST MED CONSULTANTS, P.A.	MLT-2021233414/ 2021234644	3/25/2021	\$1,250.00	2021/2021	Loss
18322	6/13/2022	INDEMNITY	Medford Township	-- /2021222201	11/1/2020	\$1,803.92	2020/2020	Loss
18323	6/13/2022	INDEMNITY	DELRAN TOWNSHIP	-- /2021234855	4/11/2021	\$1,938.00	2021/2021	Loss
18324	6/13/2022	INDEMNITY	George Ondusko	-- /2020189571	11/12/2019	\$27,868.20	2019/2019	Loss
18325	6/13/2022	INDEMNITY	Christina Reiss	-- /2019165703	2/11/2019	\$1,120.16	2019/2019	Loss
18326	6/13/2022	MEDICAL ONLY	IVY REHAB NETWORK, INC	-- /2022263400	1/29/2022	\$659.00	2022/2022	Loss
18327	6/13/2022	INDEMNITY	PREMIER ORTHOPEDIC OF SOUTH JERSEY	-- /2022263937	2/5/2022	\$103.00	2022/2022	Loss
18328	6/13/2022		BURLINGTON COUNTY ORTHOPAEDIC SPECIALIST P A			\$190.00		



## BURLINGTON COUNTY J.I.F.

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Bank Account : ALL

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

Instance Type: All

Coverage : All , Claimant Type: All

Check Number	Check Date		Claimant (Case) Type	Payee Name	QL File / Claim Number	Loss Date	Payment Amount	Policy Year	Exp./Legal
			MEDICAL ONLY		-- /2022269885	4/2/2022	\$95.00	2022/2022	Loss
			MEDICAL ONLY		-- /2022263400	1/29/2022	\$95.00	2022/2022	Loss
18329	6/13/2022		MEDICAL ONLY	ROTHMAN ORTHOPAEDICS	-- /2021227559	1/13/2021	\$201.47	2021/2021	Loss
18330	6/13/2022		INDEMNITY	REHAB EXCELLENCE CENTER, LLC	-- /2022269800	4/6/2022	\$162.00	2022/2022	Loss
18331	6/13/2022		INDEMNITY	NovaCare Rehabilitation	MLT-2021233414/ 2021235453	4/3/2021	\$294.00	2021/2021	Loss
18332	6/13/2022		INDEMNITY	PREMIER ORTHOPAEDIC & SPORTS MEDICINE ASSOCIATES OF SNJ LLC	-- /2021239260	6/1/2021	\$208.62	2021/2021	Loss
18333	6/13/2022		INDEMNITY	PRINCETON BRAIN AND SPINE AND SPORTS MEDICINE	MLT-2021233414/ 2021235453	4/3/2021	\$164.47	2021/2021	Loss
18334	6/13/2022		INDEMNITY	PROFESSIONAL SERVICE FUND	-- /2022255819	11/29/2021	\$29.95	2021/2021	Loss
18335	6/13/2022		INDEMNITY	ORTHOPAEDICS NEW JERSEY, LLC	-- /2021234855	4/11/2021	\$3,442.05	2021/2021	Loss
18336	6/13/2022		INDEMNITY	STRIVE PHYSICAL THERAPY SPECIALISTS, LLC	-- /2021239260	6/1/2021	\$240.00	2021/2021	Loss
18337	6/13/2022		INDEMNITY	ORTHOPAEDICS NEW JERSEY	-- /2021234855	4/11/2021	\$585.15	2021/2021	Loss
18338	6/13/2022			QUALCARE INC			\$3,816.00		
			MEDICAL ONLY		-- /2022275480	6/8/2022	\$550.00	2022/2022	Loss
			MEDICAL ONLY		-- /2022275509	6/6/2022	\$550.00	2022/2022	Loss
			MEDICAL ONLY		-- /2022275180	6/6/2022	\$550.00	2022/2022	Loss
			MEDICAL ONLY		MLT-2022275104/ 2022275104	6/1/2022	\$550.00	2022/2022	Loss
			MEDICAL ONLY		MLT-2022275104/ 2022275105	6/1/2022	\$550.00	2022/2022	Loss
			MEDICAL ONLY		-- /2022274768	5/17/2022	\$550.00	2022/2022	Loss
			INDEMNITY		-- /2022261353	11/15/2021	\$516.00	2021/2021	Loss
18339	6/13/2022			QUAL-LYNX			\$89.92		
			MEDICAL ONLY		MLT-2022273530/ 2022274081	5/23/2022	\$35.76	2022/2022	Expense
			MEDICAL ONLY		-- /2022262489	12/27/2021	\$7.58	2021/2021	Expense
			INDEMNITY		-- /2022270317	12/27/2021	\$16.25	2021/2021	Expense
			INDEMNITY		MLT-2022256194/ 2022256194	12/1/2021	\$7.58	2021/2021	Expense
			INDEMNITY		-- /2022268657	7/23/2021	\$13.00	2021/2021	Expense



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			INDEMNITY		-- /2020202122	4/9/2020	\$9.75	2020/2020	Expense
18340	6/20/2022		GL PROPERTY DAMAGE	RICHARD A ALAIMO ASSOCIATES	-- /2019153823	9/24/2018	\$2,100.00	2018/2018	Expense
18341	6/20/2022			CAPEHART & SCATCHARD PA			\$449.85		
			BODILY INJURY [Expired]		-- /2020180405	5/17/2019	\$235.35	2019/2019	Expense
			INDEMNITY		-- /2018122274	1/4/2018	\$214.50	2018/2018	Legal
18342	6/20/2022		1ST PARTY COLL PD	HAINESPORT ENTERPRISES INC	-- /2022270804	4/18/2022	\$179.82	2022/2022	Loss
18343	6/20/2022		1ST PARTY COLL PD	LEO PETETTI LLC	-- /2022270804	4/18/2022	\$55.00	2022/2022	Expense
18344	6/20/2022		BLDG/CONTENT	TAYLOR DARIN CLAIM SERVICE	-- /2022271713	4/28/2022	\$1,333.00	2022/2022	Expense
18345	6/20/2022			HAMPTON LAKES EMERGENCY SQUAD INC			\$1,801.00		
			MEDICAL ONLY		MLT-2022254089/ 2022254091	11/9/2021	\$900.50	2021/2021	Loss
			MEDICAL ONLY		MLT-2022254089/ 2022254089	11/9/2021	\$900.50	2021/2021	Loss
18346	6/20/2022		INDEMNITY	DELRAN TOWNSHIP	-- /2022269800	4/6/2022	\$1,365.00	2022/2022	Loss
18347	6/20/2022		GL PROPERTY DAMAGE	Roxanne O'Hara	-- /2022246571	8/26/2021	\$1,000.00	2021/2021	Loss
18348	6/20/2022		INDEMNITY	MOUNT LAUREL TOWNSHIP	-- /2022255888	11/29/2021	\$1,576.14	2021/2021	Loss
18349	6/20/2022		INDEMNITY	William Roberts	MLT-2020179427/ 2020179427	7/19/2019	\$1,842.00	2019/2019	Loss
18350	6/20/2022		INDEMNITY	PEMBERTON TOWNSHIP	-- /2021239260	6/1/2021	\$1,470.68	2021/2021	Loss
18351	6/20/2022		POLICE PROF BI	SOCIAL SECURITY ADMINISTRATION	-- /2020206165	5/17/2020	\$213.00	2020/2020	Expense
18352	6/20/2022		INDEMNITY	William Roberts	MLT-2020179427/ 2020179427	7/19/2019	\$1,842.00	2019/2019	Loss
18353	6/20/2022		INDEMNITY	Edward Butler	-- /2020208328	6/23/2020	\$1,150.08	2020/2020	Loss
18354	6/20/2022			QUAL-LYNX			\$51.00		
			MEDICAL ONLY		-- /2022274447	5/27/2022	\$4.25	2022/2022	Expense
			MEDICAL ONLY		MLT-2022274054/ 2022274056	5/24/2022	\$4.25	2022/2022	Expense
			MEDICAL ONLY		MLT-2022274054/ 2022274054	5/24/2022	\$4.25	2022/2022	Expense
			MEDICAL ONLY		-- /2022274111	5/23/2022	\$4.25	2022/2022	Expense
			MEDICAL ONLY		-- /2022273572	5/18/2022	\$4.25	2022/2022	Expense
			MEDICAL ONLY		-- /2022272783	5/11/2022	\$4.25	2022/2022	Expense



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		MEDICAL ONLY		-- /2022272285	5/5/2022	\$4.25	2022/2022	Expense
		MEDICAL ONLY		-- /2022271987	5/2/2022	\$4.25	2022/2022	Expense
		MEDICAL ONLY		-- /2022271036	4/20/2022	\$4.25	2022/2022	Expense
		MEDICAL ONLY		-- /2022270427	4/13/2022	\$4.25	2022/2022	Expense
		MEDICAL ONLY		-- /2022270245	4/8/2022	\$4.25	2022/2022	Expense
		INDEMNITY		-- /2021224704	12/28/2020	\$4.25	2020/2020	Expense
18355	6/20/2022	MEDICAL ONLY	IVY REHAB NETWORK, INC	-- /2022263400	1/29/2022	\$170.00	2022/2022	Loss
18356	6/20/2022	MEDICAL ONLY	VIRTUA WEST JERSEY HEALTH INC	-- /2022271231	4/23/2022	\$3,088.15	2022/2022	Loss
18357	6/20/2022		BURLINGTON COUNTY ORTHOPAEDIC SPECIALIST P A			\$451.88		
		INDEMNITY		-- /2022269800	4/6/2022	\$356.88	2022/2022	Loss
		MEDICAL ONLY		-- /2022263400	1/29/2022	\$95.00	2022/2022	Loss
18358	6/20/2022	INDEMNITY	NovaCare Rehabilitation	-- /2022255888	11/29/2021	\$98.00	2021/2021	Loss
18359	6/20/2022	MEDICAL ONLY	VIRTUA MEDICAL GROUP	MLT-2022274054/ 2022274056	5/24/2022	\$244.00	2022/2022	Loss
18360	6/20/2022	MEDICAL ONLY	JEFFERSON UNIVERSITY PHYSICIANS OF NEW JERSEY	-- /2022270427	4/13/2022	\$43.13	2022/2022	Loss
18361	6/20/2022	INDEMNITY	myMATRIX	-- /2021214072	9/6/2020	\$25.00	2020/2020	Loss
18362	6/20/2022	INDEMNITY	STRIVE PHYSICAL THERAPY SPECIALISTS, LLC	-- /2021239260	6/1/2021	\$160.00	2021/2021	Loss
18363	6/20/2022		ISO SERVICES INC			\$178.50		
		MEDICAL ONLY		-- /2022274447	5/27/2022	\$12.75	2022/2022	Expense
		MEDICAL ONLY		MLT-2022274054/ 2022274056	5/24/2022	\$12.75	2022/2022	Expense
		MEDICAL ONLY		MLT-2022274054/ 2022274054	5/24/2022	\$12.75	2022/2022	Expense
		MEDICAL ONLY		MLT-2022273530/ 2022274081	5/23/2022	\$12.75	2022/2022	Expense
		MEDICAL ONLY		-- /2022274111	5/23/2022	\$12.75	2022/2022	Expense
		MEDICAL ONLY		-- /2022273572	5/18/2022	\$12.75	2022/2022	Expense
		MEDICAL ONLY		MLT-2022273530/ 2022273530	5/12/2022	\$12.75	2022/2022	Expense



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Check Number	Check Date	Claimant (Case) Type	Payee Name	QL File / Claim Number	Loss Date	Payment Amount	Policy Year	Exp./Legal
		MEDICAL ONLY		MLT-2022273374/ 2022273379	5/12/2022	\$12.75	2022/2022	Expense
		MEDICAL ONLY		- - /2022272783	5/11/2022	\$12.75	2022/2022	Expense
		BODILY INJURY [Expired]		- - /2022272707	5/8/2022	\$12.75	2022/2022	Expense
		MEDICAL ONLY		- - /2022272285	5/5/2022	\$12.75	2022/2022	Expense
		MEDICAL ONLY		- - /2022271987	5/2/2022	\$12.75	2022/2022	Expense
		INDEMNITY		- - /2020196387	6/27/2019	\$12.75	2019/2019	Expense
		INDEMNITY		- - /2018122274	1/4/2018	\$12.75	2018/2018	Expense
18364	6/20/2022		QUALCARE INC			\$1,100.00		
		INDEMNITY		- - /2022276093	6/14/2022	\$550.00	2022/2022	Loss
		MEDICAL ONLY		- - /2022275161	5/22/2022	\$550.00	2022/2022	Loss
18365	6/20/2022		QUAL-LYNX			\$124.59		
		MEDICAL ONLY		MLT-2022273530/ 2022273530	5/12/2022	\$50.92	2022/2022	Expense
		MEDICAL ONLY		MLT-2022273374/ 2022273379	5/12/2022	\$73.67	2022/2022	Expense
18366	6/27/2022		ADMINISTRATIVE CLAIM SERVICES			\$6.00		
		INDEMNITY		- - /2022268933	3/28/2022	\$3.00	2022/2022	Expense
		MEDICAL ONLY		- - /2022262489	12/27/2021	\$3.00	2021/2021	Expense
18367	6/27/2022	INDEMNITY	EXAMWORKS INC	- - /2020185549	10/1/2019	\$200.00	2019/2019	Loss
18368	6/27/2022	1ST PARTY COLL PD	LEO PETETTI LLC	- - /2022269034	3/7/2022	\$210.00	2022/2022	Expense
18369	6/27/2022	BLDG/CONTENT	TAYLOR DARIN CLAIM SERVICE	- - /2022270043	4/7/2022	\$2,076.84	2022/2022	Expense
18370	6/27/2022	INDEMNITY	DELRAN TOWNSHIP	- - /2021234855	4/11/2021	\$1,938.00	2021/2021	Loss
18371	6/27/2022	1ST PARTY COLL PD	QUAL-LYNX	- - /2022271304	4/22/2022	\$484.74	2022/2022	Expense
18372	6/27/2022	INDEMNITY	Medford Township	- - /2021222201	11/1/2020	\$1,803.92	2020/2020	Loss
18373	6/27/2022	POLICE PROF BI	HEALTHMARK MEDICAL GROUP LLC	- - /2020206165	5/17/2020	\$38.57	2020/2020	Expense
18374	6/27/2022	1ST PARTY COLL PD	MOUNT LAUREL TOWNSHIP	- - /2022271304	4/22/2022	\$1,000.00	2022/2022	Loss
18375	6/27/2022	MEDICAL ONLY	IVY REHAB NETWORK, INC	- - /2022263400	1/29/2022	\$85.00	2022/2022	Loss
18376	6/27/2022	INDEMNITY	SOUTH JERSEY RADIOLOGY ASSOCIATES PA	- - /2021222201	11/1/2020	\$20.88	2020/2020	Loss
18377	6/27/2022	MEDICAL ONLY	ONE CALL CARE DIAGNOSTICS	- - /2022266196	1/29/2022	\$150.00	2022/2022	Loss
18378	6/27/2022	INDEMNITY	KESSLER INSTITUTE FOR REHABILITATION INC.	- - /2021222201	11/1/2020	\$11,412.00	2020/2020	Loss



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18379	6/27/2022		INDEMNITY	VIRTUA MEDICAL GROUP	-- /2021233854	3/25/2021	\$1,572.51	2021/2021	Loss
18380	6/27/2022		MEDICAL ONLY	NEUROSURGICAL AND SPINE SPECIALIST LLC	-- /2022263400	1/29/2022	\$222.23	2022/2022	Loss
18381	6/27/2022		INDEMNITY	myMATRIX	MLT-2020179427/ 2020179427	7/19/2019	\$7.51	2019/2019	Loss
18382	6/27/2022		INDEMNITY	KIRSHNER SPINE INSTITUTE	-- /2019176278	6/11/2019	\$149.00	2019/2019	Loss
18383	6/27/2022		INDEMNITY	STRIVE PHYSICAL THERAPY SPECIALISTS, LLC	-- /2021239260	6/1/2021	\$320.00	2021/2021	Loss
18384	6/27/2022			QUALCARE INC			\$1,100.00		
			MEDICAL ONLY		-- /2022276656	6/18/2022	\$550.00	2022/2022	Loss
			MEDICAL ONLY		-- /2022276632	6/18/2022	\$550.00	2022/2022	Loss
Total for BURLINGTON COUNTY J.I.F.			\$124,076.04	Total for BURLINGTON COUNTY J.I.F.			\$124,076.04		

Number of Checks:	99	First Check Number:	18286
Number of Payments:	198	Last Check Number:	18384
Expense Payments:	\$9,295.68		
Legal Payments:	\$8,435.00		
Loss Payments:	\$106,345.36		

FY 2020 EJIF Dividend  
AELCF Member Allocation

**BURLINGTON COUNTY MUNICIPAL  
JOINT INSURANCE FUND  
E-JIF AELCF MEMBER DATA FY 2022**

	<b>FY 2022</b>
	<b>1st Qtr</b>
	<b>Balance</b>
Bass River Township	1,611.40
Beverly City	2,834.82
Bordentown City	1,505.23
Bordentown Township	1,517.04
Chesterfield Township	2,787.45
Delanco Township	3,450.55
Delran Township	12,914.44
Edgewater Park Township	8,381.49
Florence Township	11,457.16
Hainseport Township	4,396.83
Lumberton Township	11,149.79
Mansfield Township	5,426.76
Medford Township	23,723.54
Mount Laurel Township	42,877.92
North Hanover Township	1,329.91
Riverside Township	8,434.89
Shamong Township	6,888.00
Southampton Township	11,076.22
Springfield Township	3,439.47
Tabernacle Township	7,644.82
Westampton Township	7,694.21
Wrightstown Borough	139.09
<b>ALLOCATION TOTALS</b>	<b>180,681.02</b>

**BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND**

**BILL LIST - JULY 2022**

	<b>Payee</b>	<b>FY2022</b>	<b>Clsd Yrs/ MEL Clsd Surplus</b>	<b>JIF Appropriation</b>	<b>Description</b>
1	The Actuarial Advantage	5,363.00		Prof Services/Actuary	June 2022 Fees
2	PERMA	7,412.00		Prof Services/Admin. Consultant	July, Aug, Sept 2022 Fee
3	Arthur J. Gallagher Risk Management Services	31,880.00		Prof Services/Administration	July 2022 Fee
4	Arthur J. Gallagher Risk Management Services	234.04		Misc/Postage/Copies/Faxes	Postage/copies expenses-June
5	The DeWeese Law Firm, P.C.	6,287.00		Prof Services/Attorney	July 2022 Fees
6	Qual-Lynx	18,316.00		Prof Services/Claims Admin.	July 2022 Fees
7	Joyce Media	390.00		Misc/JIF Website	July 2022 Fees
8	Christopher J. Winter Sr.	1,833.00		Training/Police Risk Services	Law Enforcement Consultant-July 2022 fees
9	Kris Kristie	383.00		Misc/Recording Secretary	July 2022 Fees
10	J. A. Montgomery Consulting	11,715.00		Prof Services/Safety Director	July 2022 Fees
11	Secure Data Consulting Services, LLC	5,544.00		Prof Services/Technology Risk Serv Dir	July 2022 Fees
12	Tom Tontarski	987.00		Prof Services/Treasurer	July 2022 Fees
13	Conner Strong & Buckelew	711.00		Prof Services/Underwriting Mgr	July 2022 Fees
14	Debby Schiffer	2,558.00		Wellness Program	July 2022 Fees
15	MEL RCF JIF		213,926.01	Transfer to RCF	2021 Assmt for closeout of FY2017
16	MEL JIF		545,864.57	Retro Premium Cancellation	2016-2021 Retro premium cancellation Res2022-26
17	MEL JIF		1,795.10	Surplus Trigger Correction	MEL surplus trigger correction-12/31/20 valuation
18	ARC Reprographics	261.66		Wellness Program	Inv#280218-280223 Wellness Posters
19	ARC Reprographics	261.66		Contingency	Inv#280218-280223 Cyber Posters
20	ARC Reprographics	119.70		Misc/Printing	Inv#280368 Bordentown City renewal books
21	Courier Post	152.40		Misc/Legal Notices	Ad#GCI0909240 July budget amendment
22	Courier Times (BCT)	134.54		Misc/Legal Notices	Ad#7436314 July budget amendment
23	Iron Mountain	76.64		Misc/Record Retention Service	"Inv#GRYL746; Storage 7/1-31/22; Service 5/25-6/21/22
24	Office Depot	118.70		Misc/Office Supplies	Inv#251188396 finance binders (split)
25	Township of Bordentown	225.00		Wellness Program	Mindful meditation, Wellness massages
26	Township of Chesterfield	949.80		Optional Safety Budget	Beacon equipment, traffic wands
	<b>Subtotals</b>	<b>\$95,913.14</b>	<b>\$761,585.68</b>		

<b>JIF Bill List Total</b>	<b>\$857,498.82</b>
<b>RMC Bill List Total</b>	<b>\$182,735.00</b>
<b>Grand Total</b>	<b>\$1,040,233.82</b>



**BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND**

**RMC BILL LIST (2nd installments) - July 2022**

	<b>Payable to:</b>	<b>FY 2022</b>	<b>Appropriation</b>	<b>Description</b>
1	Barclay Insurance	<b>42,194.00</b>	Risk Management Consultants	2nd installment payment - Bordentown City, Delanco, Fieldsboro, Florence, North Hanover, Pemberton Boro, Springfield, Woodland, Wrightstown
2	Connor Strong & Buckelew	<b>20,244.00</b>	Risk Management Consultants	2nd installment payment -Bass River Township and Mt Laurel
3	Hardenbergh Insurance Group	<b>91,484.00</b>	Risk Management Consultants	2nd installment payment -Beverly, Bordentown Twp, Delran, Medford, New Hanover, Palmyra, Pemberton Twp, Southampton, Westampton
4	Insurance Agency Management	<b>28,813.00</b>	Risk Management Consultants	2nd installment payment - Chesterfield, Edgewater Pk, Hainesport, Lumberton, Mansfield Twp, Shamong, Tabenacle
	<b>RMC BILL LIST TOTAL</b>	<b>\$ 182,735.00</b>		

**BUDGET HEARING NOTICE**

Notice is hereby given that the Burlington County Municipal Joint Insurance Fund (BURLCO JIF) will conduct a public hearing on its proposed 2022 Budget Amendment. The hearing will be held as part of the BURLCO JIF's regularly scheduled July Executive Committee meeting. The meeting will be held on Tuesday, July 19, 2022 at 3:30 PM at Hainesport Township Municipal Building, 1 Hainesport Centre, Rte 537, Hainesport, New Jersey.

The proposed 2022 Budget Amendment is as follows:

	<b>ADOPTED 2022 Budget</b>	<b>Delanco EMS Removal 1/1/2022</b>	<b>North Hanover EMS FTE 5/16/2022</b>	<b>RMC ADJ</b>	<b>PROPOSED AMENDMENT 7/19/2022</b>
PROPERTY (\$100K SIR)	337,804	(1,063)			336,741
GENERAL LIABILITY	495,558	(184)			495,374
AUTO LIABILITY	123,875	(436)			123,439
WORKERS' COMPENSATION	1,953,027	(2,817)	8,320		1,958,530
DEDUCTIBLE	513,576	(794)	1,468		514,250
LOSS FUND CONTINGENCY	106,500				106,500
<b>TOTAL LOSS FUNDS</b>	<b>3,530,340</b>	<b>(5,294)</b>	<b>9,788</b>	<b>0</b>	<b>3,534,834</b>
Operating Budget/Member Benefits	1,510,986				1,510,986
<b>SUBTOTAL</b>	<b>5,041,326</b>	<b>(5,294)</b>	<b>9,788</b>	<b>0</b>	<b>5,045,820</b>
MEL Excess WC & Liability	1,551,004	(204)	534		1,551,334
MEL Excess Property	728,487	(360)			728,127
EPL/POL Premium	933,770		517		934,287
EPL/POL Commission – AJG	26,430		17		26,447
EPL/POL Commission – Conner Strong	26,430		17		26,447
EPL Surcharge	357				357
Environmental JIF	248,979				248,979
Risk Management Consultants	329,812	(306)	394	35,497	365,397
<b>TOTAL JIF BUDGET</b>	<b>8,886,595</b>	<b>(6,164)</b>	<b>11,267</b>	<b>35,497</b>	<b>8,927,195</b>

Minutes shall be kept and provided as required by statute and shall be available to the public pursuant to the requirements of said law. BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND

Arthur J. Gallagher Risk Management Services, Inc., Executive Director/Administrator

<p align="center"><b>BURLCO JIF - 2022 Budget</b></p> <p align="center"><b>Amended Assessment Certification</b></p>
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<b>Bass River Township</b>	<b>67,363</b>
<b>Beverly City</b>	<b>209,053</b>
<b>Bordentown City</b>	<b>373,722</b>
<b>Bordentown Township</b>	<b>450,026</b>
<b>Chesterfield Township</b>	<b>165,232</b>
<b>Delanco Township</b>	<b>177,034</b>
<b>Delran Township</b>	<b>657,135</b>
<b>Edgewater Park Township</b>	<b>279,008</b>
<b>Fieldsboro Borough</b>	<b>39,046</b>
<b>Florence Township</b>	<b>486,709</b>
<b>Hainesport Township</b>	<b>130,688</b>
<b>Lumberton Township</b>	<b>347,074</b>
<b>Mansfield Township</b>	<b>294,685</b>
<b>Medford Township</b>	<b>869,570</b>
<b>Mount Laurel Township</b>	<b>1,130,136</b>
<b>New Hanover Township</b>	<b>126,356</b>
<b>North Hanover Township</b>	<b>210,629</b>
<b>Palmyra Borough</b>	<b>326,197</b>
<b>Pemberton Borough</b>	<b>130,647</b>
<b>Pemberton Township</b>	<b>1,093,697</b>
<b>Riverside Township</b>	<b>282,987</b>
<b>Shamong Township</b>	<b>87,515</b>
<b>Southampton Township</b>	<b>210,621</b>
<b>Springfield Township</b>	<b>116,705</b>
<b>Tabernacle Township</b>	<b>147,028</b>
<b>Westampton Township</b>	<b>391,225</b>
<b>Woodland Township</b>	<b>76,856</b>
<b>Wrightstown Borough</b>	<b>50,253</b>
<b>28</b>	<b>8,927,195</b>

***Strategic Planning Committee Meeting Minutes  
June 21, 2022 at 2:00pm  
Hainesport Municipal Building***

A meeting of the Burlington County Municipal Joint Insurance Fund's Strategic Planning Committee was held on June 21, 2022 at 2:00pm at the Hainesport Municipal Building, Hainesport, NJ. The meeting was called to order at 2:03 PM. Those in attendance were:

John Gural, Chair, **Palmyra Borough**  
Glenn McMahon, **Chesterfield Township**  
Daniel Hornickel, **Pemberton Township**  
Sue Onorato, **Shamong Township**  
Paul Forlenza, Executive Director, **RPA a Division of Gallagher**  
Paul J. Miola, CPCU, ARM, Deputy Executive Director, **RPA a Division of Gallagher**  
Sheila Ortiz, Account Administrator, Representative, **RPA a Division of Gallagher**  
Kamini Patel, Program Director, **RPA a Division of Gallagher**  
Lou Romero, **Technology Risk Services Director**

Those not in attendance:

Jay Springer, **Lumberton Township**  
James Ingling, **Wrightstown Borough**

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

***I. MINUTES FROM THE MARCH 8, 2022 MEETING***

Mr. Miola stated that a copy of the March 8, 2022, Strategic Planning Committee Minutes were emailed to all Committee members along with the notice for today's meeting on June 7, 2022. They were also reviewed at our March Executive Committee Meeting.

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

***II. 2023 MEMBERSHIP RENEWALS***

Mr. Miola noted that nine (9) member towns are up for renewal effective January 1, 2023. He mentioned that the Safety Director's office is responsible for the completion of the Renewal Surveys for each of these members. The Safety Director will provide a report at the next Executive Safety Committee Meeting Scheduled for July 12, 2022. He noted that the Renewal Resolutions and Agreement were emailed to the renewing members on June 6<sup>th</sup> asking that the members return their documents by August 12<sup>th</sup>.

**Membership Visitation Program**

Mr. Miola mentioned that both he and Mr. Forlenza have started *Member Visitations* for renewing members. Mr. Forlenza mentioned that he presented the renewal visit at Pemberton Borough last night and he will be presenting this evening at Southampton Township. He wanted to make everyone aware that Southampton Township is shopping for coverage. Mr. Forlenza will keep this Committee informed if they decide to leave the JIF.

**Member Updates**

Mr. Miola noted that Membership updates will be mailed to non-renewing members in early fall.

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

### **III. FUND COMMISSIONER ORIENTATION**

Mr. Miola indicated that Mr. Forlenza held the BURLCO JIF Fund Commissioner Orientation via Zoom on April 5, 2022. The orientation was very well attended. Mr. Forlenza added that positive feedback was received from those Fund Commissioners who attended. He noted that there were approximately 23 attendees between all three JIFs.

### **IV. FUND COMMISSIONER ATTENDANCE**

Mr. Miola referred the Committee to page one (1) of the agenda packet to review the 2022 attendance records through May. He noted that there are a few members with poor attendance. Mr. Miola indicated that later in the agenda we will discuss in-person vs. virtual meetings.

Mr. Miola then suggested monitoring attendance records over the next few months to see if the Executive Director's office needs to contact those members with poor attendance. The Committee agreed with this process.

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

### **V. 2022 CONFERENCES**

Mr. Miola indicated that notices were sent to eligible Fund Commissioners back in December. The PRIMA Conference was held on June 5-8, 2022, in San Antonio, TX. There were no registrants; however, he attended. Mr. Miola advised the Committee that he participated in various sessions and noted that many pools across the country are facing similar issues to the BURLCO JIF such as but not limited to member participation, meeting format, and continued relevance.

The AGRiP (*Association of Governmental Risk Pools*) Fall Conference will be held on October 2-4, 2022 in San Diego, CA. Mr. Forlenza mentioned that a reminder will be sent in July in regards to the October conference. He is hopeful that members will take advantage of the opportunity to attend.

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

### **VI. ELECTED OFFICIALS TRAINING**

Mr. Miola noted that the last Elected Officials Training was held virtually on April 28, 2022. The compliance deadline to receive credit for attending was May 1st.

Mr. Miola then referred the Committee to the Elected Officials Survey Results from each session. Overall, the feedback was positive with only two (2) negative comments from 144 responses. Feedback from the survey will be used to plan future events.

Mr. Forlenza indicated that over the past two (2) years we've held the Elected Officials Trainings virtually due to the COVID-19 pandemic. As a result, he asked the Committee if they would like to continue holding the Elected Officials Training virtually or in-person. Discussion ensued.

Following a brief discussion, the Committee agreed that the Executive Director's office schedule two (2) in person and two (2) virtual sessions next year.

### **VII. TECHNOLOGY RISK MANAGEMENT**

#### **Cyber Risk Management Monthly Executive Report – Wizer Training**

Mr. Romero stated that in regards to WIZER Cyber Hygiene Training the BURLCO JIF, as of today, is 48% complete with 1,111 users. Mr. Romero stated he continues to work with the Members to ensure the training rosters are accurate and current. Mr. Romero reminded the Committee that if a Member has an employee that works in multiple municipalities he should be notified about the duplication. He stated that employees only need to complete the training once to receive credit in all the municipalities in which this individual is employed.

Mr. Romero informed the Committee that the purpose of the phishing simulation is to gauge knowledge of the Member's employees and the training program's effectiveness. The membership will need to work with their respective IT service provider to ensure that Wizer's IP address and web domains are whitelisted from each municipality's network so the phishing emails can pass through your firewalls.

Mr. Romero then noted that to date 17 members have confirmed the whitelisting of the Wizer Domain and IP addresses to take advantage of the phishing email program. He stated that he will be following up again with the remaining six (6) towns who have not yet responded.

## **D2 Cybersecurity: Vulnerability Scanning & Penetration Testing**

In regards to D2, to date there are only six (6) members who have not submitted their *Know Your Clients* (KYC) questionnaire *Vendor Service Agreement* (VSA). Both of these forms must be completed, signed and returned to the Executive Director and/or Mr. Romero's office. Please note that the vulnerability scanning and penetration testing exercises cannot begin until both documents are received from the member municipality, so please be sure to get them both in as soon as possible. He also reviewed some recent vulnerability scanning findings with the Committee.

## **MEL Cyber Risk Management**

In regards to the MEL's Cyber Risk Management Program, there are currently ten (10) members approved in all three Tiers. Fifteen (15) members are approved in Tier 1 and thirteen (13) are approved in Tier 2. Mr. Romero noted he will be reaching out to members to see how he can assist. He noted that while the JIF as a whole is moving in the right direction, the progress is still very slow 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.

Lastly Mr. Romero discussed the fact that the MEL is working on a new version of the "Certification by Tier" in the near future. The new version will require multi-factor authentication. Ms. Onorato commented that she is okay with the multi-factor authentication process; however, some employees do not want to implement this on their personal phone. Mr. Romero commented that he understand Ms. Onorato's concern. He has since put in a call into Mr. Cooney's office to discuss other options such as using a token. There is a concern that if a token is provided to employee and they leave it at home then they will be unable to log in. He also noted that the cost of the tokens can be very costly to the member and the township is responsible if they are lost.

Mr. Forlenza gave an update on the Cyber JIF. He noted that received notification from Mr. Grubb that as of July 1<sup>st</sup> a filing will be submitted to the Department of Banking of Insurance. He explained that if entities do not have a cyber-security program they may not be insurable come next year. Discussion ensued.

Mr. Forlenza noted that his office will be distributing packages to each town at the BURLCO JIF Executive Committee meeting today. Each package contains mouse pads, wellness posters, and cyber posters for members to display in the municipality. He noted that if you need extra copies contact his office.

## **VIII. DECEMBER DINNER MEETING**

Mr. Miola asked the Committee if they would like to hold a December Dinner Meeting this year. He stated that the December Dinner Meeting could be held on December 20, 2022 (third Tuesday). If the Committee agrees his office will begin to search for locations and follow-up at our next meeting. After some discussion the Committee agreed to hold a December Dinner Meeting.

Ms. Onorato mentioned that she can host the December Executive Committee Meeting if a facilities is reserved near Shamong. Mr. Forlenza thanked Ms. Onorato for offering Shamong Township's court room. He noted that he will keep her updated if we need to reserve her facility.

#### **IX. EXECUTIVE COMMITTEE MEETING TIMES & LOCATIONS**

Mr. Forlenza noted that the remaining 2022 Executive Committee Meetings will continue to be held in person at the Hainesport Municipal Building with no August meeting.

##### **2023 Executive Committee Meetings**

Mr. Forlenza referred the Committee to page 23 of the agenda packet that displayed proposed 2023 Executive Committee Meeting Dates. He asked the Committee if they would like to continue to hold the monthly Executive Committee meetings at the Hainesport Municipal Building on the 3<sup>rd</sup> Tuesday of every month at 3:30 pm with no August meeting. The Committee agreed.

##### **2023 Proposed Executive Committee Meeting Format Schedule**

Mr. Forlenza reminded the Committee that during the Retreat there was a lengthy discussion regarding holding meetings virtually or in person. As a result, he prepared a proposed 2023 BURLCO JIF meeting schedule for review and discussion. He opined that some meetings should be held in person due to their importance as displayed in the table below:

<u><b>In – Person</b></u>	<u><b>Virtual</b></u>
January 17, 2023 – Reorganization Meeting	February 21, 2023
April 18, 2023 – Retreat	March 21, 2023
June 20, 2023 – Audit Approval / Financials	May 16, 2023
July 18, 2023 – Budget Amendment	September 19, 2023
October 17, 2023 – Budget Introduction	November 21, 2023
December 19, 2023 – Budget Adoption / Public Hearing	

Mr. Forlenza indicated that the meeting format moving forward also depends on guidance from the DCA. He explained that we are currently under a “State of Emergency” due to the pandemic and under the *Open Public Meetings Act* there is a provision that states that virtual platforms count as a “meeting place”.

Mr. Forlenza informed the Committee that Mr. DeWeese is involved in various solicitor groups around the state and recently participated in a discussion regarding this topic. According to Mr. DeWeese there is currently no agreement on whether a virtual platform can be considered a “location” for meeting purposes. As a result the format of our meetings for 2023 is dependent on further guidance from the DCA.

Mr. Forlenza reminded the Committee that there is no August meeting. The Committee agreed to hold six (6) in person meetings and five (5) virtual meetings in 2023. Mr. Forlenza indicated that this schedule will be presented to the Executive Committee Meeting at the January reorganization meeting.

#### **X. ANNUAL PLANNING RETREAT**

Mr. Miola noted that we sent out a survey following the Annual Planning Retreat in May. He briefly reviewed the survey results with the Committee. Good feedback was received from those that responded to the survey. Mr. Miola stated that results from the survey will be used to create the Annual Planning Retreat Agenda for next year.

#### **XI. MEETING FORMAT**

This discussion took place earlier in the agenda.

***XII. NEXT MEETING***

Mr. Miola stated that the last meeting is scheduled for September 20, 2022 at 2:00 pm at the Hainesport Municipal Building prior to the Executive Committee Meeting. The Committee Agreed.

There being no further business, the meeting adjourned at 3:03 PM.

File: BURLCO/2022/Strategic Planning Committee

Tab: 06/21/2022