



AGENDA PACKET



Tuesday, September 20, 2022 at 3:30 PM

*Hainesport Municipal Building
Hainesport, NJ*

WWW.BURLCOJIF.ORG

BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND

Tuesday, September 20, 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 **July 19, 2022** Meeting Minutes – **Motion – All in Favor**.....Pages 1-15
- VII. Claims Review Committee Report: Open Session Items – September 13, 2022.....Handout
- VIII. Executive Director's Report.....Pages 16-51
 - A. Lost Time Accident Frequency.....Pages 19-22
 - B. Certificates of Insurance.....Pages 23-27
 - C. Financial Fast Track Reports.....Pages 28-29
 - D. Regulatory Filing Checklists.....Pages 30-31
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 - H. 2022 EPL/Cyber Risk Management Budget.....Page 35
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 - K. Skateboard Park Approval Status.....Page 42
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 - M. Land Use Training Certification.....Page 49
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 - O. Membership Renewal Visits
 - P. Coverage Documents.....Pages 50-51
 - Q. Website
 - R. New Member Activity

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- XVIII. MEL/RCF/E-JIF Reports
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- XIX. Miscellaneous Business
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**The next meeting of the BURLCO JIF will be held on Tuesday, October 18, 2022
at 3:30 PM at Hainesport Municipal Building, Hainesport**

- 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** (*if necessary*) – Resolution 2022- _____ A request shall be made to go into Closed Session 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

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

OPEN SESSION MINUTES

The meeting of the Burlington County Municipal Joint Insurance Fund (BURLCO JIF) was held at Hainesport Municipal Building, Hainesport, NJ, Tuesday, July 19, 2022. Chair McMahon, **Chesterfield**, presiding. The meeting was called to order at 3:30 PM.

FLAG SALUTE

STATEMENT OF COMPLIANCE WITH OPEN PUBLIC MEETING ACT

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

ROLL CALL

Amanda Somes, *Alternate*, **Bass River Twp.**
Rich Wolbert, **Beverly City**
Maria Carrington, **Bordentown Twp.**
Glenn McMahon, **Chesterfield**
Joe Bellina, **Delran Twp.**
Erin Provenzano, **Delanco Twp.**
Fern Ouellette, *Alternate*, **Delanco Twp.**
Patrice Hansell, **Fieldsboro Borough**
Paula Kosko, **Hainesport Twp.**
Mike Fitzpatrick, **Mansfield Twp.**
Kathy Burger, **Medford Twp.**
Brandon Shillingford, *Alternate*, **Mt. Laurel Twp.**
Susan Jackson, **New Hanover Twp.**
Mary Picarillo, **North Hanover Twp.**
Dan Hornickel, **Pemberton Twp.**
Meghan Jack, *Alternate*, **Riverside Twp.**
Susan Onorato, **Shamong Twp.**
J. Paul Keller, **Springfield Twp.**
James Ingling, **Wrightstown Borough**

Absent Fund Commissioners were:

Grace Archer, **Bordentown City**
Tom Pullion, **Edgewater Park**
Steve Fazekas, **Florence Twp.**
Lumberton Twp.
John Gural, **Palmyra Borough**
Steve Ent, **Westampton Twp.**
Donna Mull, **Pemberton Borough**
Kathy Hoffman, **Southampton Twp.**
Tabernacle Twp.
Maryalice Brown, **Woodland Twp.**

Those also in attendance were:

Paul A. Forlenza, MGA, *Executive Director, RPA – A Division of Gallagher*

Kamini Patel, MBA, CIC, CPCU, AIDA, *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*
Chris Winter, *Law Enforcement Risk Management Consultant*

Absent Fund Professionals were:

Paul Miola, CPCU, ARM, *Deputy Executive Director, RPA – A Division of Gallagher*
Tom Tontarski, *Treasurer*

Also present were the following Risk Management Consultant agencies:

Barclay Insurance
Hardenberg Insurance Group
Conner Strong & Buckelew

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

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

Motion by Ms. Kosko, seconded by Mr. Shillingford. All in favor. Motion carried by unanimous vote.

CONDUCT OF MONTHLY MEETING

Motion 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 Ms. Kosko. All in favor. Motion carried by unanimous vote.

APPROVAL OF MINUTES

Chair McMahon presented the Open session meeting minutes of the June 21, 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. Wolbert, seconded by Ms. Kosko to approve the Open session meeting minutes of the June 21, 2022 meeting. All in Favor. Motion carried by unanimous vote.

CLAIMS REVIEW COMMITTEE MEETING REPORT – July 12, 2022

Ms. Burger reported that a Claims Committee meeting was held via Zoom on Tuesday, July 12, 2022. The minutes from this meeting were a handout at today's meeting and are self-explanatory. She noted that the Committee reviewed 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 May 22, 2022 thru June 22, 2022, and asked that members please review for accuracy.

Mr. Forlenza noted the allowance reports for SIP, OSB, Wellness, and EPL/Cyber Risk Management Budget balances, are 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 30th 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 stated that those towns that are up for renewal this year that are securing their statutory bonds utilizing this program will be receiving notification from the MEL Underwriter, if you haven't already, that they will be re-underwriting all bonds for your town. Mr. Forlenza stated if you would like to check the status of an application, please contact Ed Cooney, Fund Underwriter.

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.

Mr. Forlenza noted 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, however that did not happen. What we have been told by Origami is that they are having some issues with the upload of the data, so once that upload is complete, we will notify everyone. He noted that due to the delay in starting the process, the due date will be extended by a week or so.

In regards to the 2022 Property Appraisal reports, Mr. Forlenza noted that 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 information is being updated and the reports should be distributed via email next week to the Municipal Clerk and copied to their RMC and Fund Commissioner. If anyone receives a notification that the report is too large for your email to accept, please contact the Executive Directors office and we will get it to you in another format. 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 or 215-354-1078

Mr. Forlenza noted the 2022 Coverage Documents have been received by his office and are in the process of being loaded into Origami. This will be the first year we will be notifying the members of the availability of your Coverage Documents in Origami, thus you will no longer be receiving them via email, but will be logging into Origami to view/download your Coverage Documents. Mr. Forlenza reminded the members of the retention requirements for these documents, which is 20 years, though he recommends keeping them forever as old policies can be very valuable when defending claims.

Lastly, Mr. Forlenza noted a report detailing attendance records through the second quarter of the 2022 Fund year is included for your review. As the attendance is taken directly from the minutes, please contact his office if you feel there are any discrepancies.

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 on Tuesday, July 12, and stated that there were three (3) closed case(s) since the last meeting:

Lutz v. Township of Medford
Smith v. Township of Medford
Franklin v. Township of Riverside

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

Hoffman Est. v. Township of Medford
Diallo v. Township of Riverside

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 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. He reminded the members if they 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”.

Mr. Saville reminded the members 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, as well as 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.

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 floor drains. He reviewed the importance of keeping the drains clear of debris to prevent clogged drains. In addition,

Mr. Roselli reviewed a claim example where the clogged floor drain contributed to increased damage to a member's facility.

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 it 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, Active Shooter, Employee Assistance Programs and 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 Stretching demos. She then noted some resource highlights include:

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.

Ms. Schiffer noted she continues to share an idea each month with the 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 and she encourages her contacts to share photos and brief descriptions that she can have posted on the JIF websites.

In the July "Targeting Wellness Newsletter, Ms. Schiffer focused on Gut Health and Microbiome:

- 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, she included a "**challenge**" to **Unlock Your Happy**. She explained 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.

Lastly, Mr. Schiffer gave an update on Dr. Elias' Transformational Leadership and Crisis Response Program noting she was 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.

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

MANAGED HEALTH CARE REPORT

Lost Time v. Medical Only Cases

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

	<i>June</i>	<i>YTD</i>
<i>Lost Time</i>	2	16
<i>Medical Only</i>	11	64
<i>Report Only</i>	18	121
<i># of New Claims Reported</i>	31	205
<i>Report Only % of Total</i>	58%	59%
<i>Medical Only/Lost Time Ratio</i>	85:15	78:22
<i>Average Days to Report to Qual-Lynx</i>	3.5	4.8
<i>Average Days Reported to employer</i>	0.2	1.8

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: 0.1 days

Days to Report COVID Claims: 0.5 days

Transitional Duty Report

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

<i>Transitional Duty Summary Report</i>	<i>YTD</i>
<i>Transitional Duty Days Available</i>	902
<i>Transitional Duty Days Worked</i>	692
<i>% of Transitional Duty Days Worked</i>	77%
<i>Transitional Duty Days Not Accommodated</i>	210
<i>% of Transitional Duty Days Not Accommodated</i>	23%
<i>\$ Saved by Accommodating</i>	\$78,435
<i>\$ Lost by not Accommodating</i>	\$20,518

Ms. Beatty also included a listing of transitional duties that can be assigned for various positions within the municipality.

PPO Penetration Report:

Ms. Beatty presented the PPO Penetration Report:

<i>PPO Penetration Rate</i>	<i>June</i>
<i>Bill Count</i>	85
<i>Original Provider Charges</i>	\$122,385
<i>Re-priced Bill Amount</i>	\$35,373
<i>Savings</i>	\$87,012
<i>% of Savings</i>	71%
<i>Participating Provider Penetration Rate - Bill Count</i>	92%
<i>Participating Provider Penetration Rate – Provider Charges</i>	98%
<i>EPO Provider Penetration Rate - Bill Count</i>	88%
<i>EPO Provider Penetration Rate – Provider Charges</i>	98%

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

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

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.

Prescription Benefit management Program

This report depicts by month the savings incurred by utilizing the Prescription Benefit Program. This report is broken down by Script Count, Billed Amount, U&C Amount, Generic Utilization %, Cost per patient, Cost per Script, Opioid Cost %, and Opioid Script %. The Year to Date savings total from January 1, 2022 to present utilizing this program is \$12,338 or 59% based on 41 prescriptions filled.

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

TECHNOLOGY RISK SERVICES REPORT

In Mr. Romero's absence, Ms. Patel presented the Technology Risk Services Report stating in regards to the new WIZER Training, the new course is in progress and there are currently 1,113 users enrolled with a 67% completion rate, which is good progress, but keep pushing.

Whitelisting and Phishing

As of July 19th there are 21 members (75%) actively enrolled with three (3) waiting test phishing email confirmation and four (4) who have not replied letting Mr. Romero know if they have completed their whitelisting.

Ms. Patel noted several reminders have been sent out and to please let Mr. Romero 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 July 19th, there are 26 members (93%) are actively enrolled in the program. Mr. Romero is still missing the KYC or the VSA from two (2) members. She reiterated both documents need to be submitted to Mr. Romero at the same time so he can 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.

Ms. Patel 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

Ms. Patel reported that as of July 19th:

18 or 64% of the members are Tier 1 certified
15 or 54% of the members are Tier 2 certified
12 or 43% of the members are Tier 3 certified

Ms. Patel reviewed the Security tip of the month, noting if you are away on vacation, don't advertise it on social media. It only alerts thieves and stalkers, that you are not home and where you are.

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

TREASURER'S REPORT

In the absence of Mr. Tontarski, Mr. Forlenza presented an overview of the Treasurer's Report for the month of June 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 June 20, 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 \$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

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

Loss Run Payment Register – June 2022

Mr. Forlenza 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 \$124,076.04. The claim detail shows 198 claim payments issued.

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

Interest Allocated	\$252.57
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

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.

Bill Lists – July 2022

For the Executive Committee's consideration, Mr. Forlenza presented the July 2022 Bill List in the amount of \$857,498.82 and an RMC Bill List in the amount of \$182,735.00.

Chair McMahon entertained a motion to approve the June 2022 Loss Run Payment Register, the July 2022 Bill List in the amount of \$857,498.82, and the RMC Bill List in the amount of \$182,735.00, as presented.

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

Motion by Mr. Ingling, seconded by Mr. Shillingford to approve the *June 2022 Loss Run Payment Register, the July 2022 Bill List, and the RMC Bill List*, as presented.

ROLL CALL *Yeas* Amanda Somes, *Alternate*, **Bass River Twp.**
Rich Wolbert, **Beverly City**
Maria Carrington, **Bordentown Twp.**
Glenn McMahon, **Chesterfield**
Joe Bellina, **Delran Twp.**
Erin Provenzano, **Delanco Twp.**
Patrice Hansell, **Fieldsboro Borough**
Paula Kosko, **Hainesport Twp.**
Mike Fitzpatrick, **Mansfield Twp.**
Kathy Burger, **Medford Twp.**
Brandon Shillingford, *Alternate*, **Mt. Laurel Twp.**
Susan Jackson, **New Hanover Twp.**
Mary Picarillo, **North Hanover Twp.**
Dan Hornickel, **Pemberton Twp.**
Meghan Jack, *Alternate*, **Riverside Twp.**
J. Paul Keller, **Springfield Twp.**
James Ingling, **Wrightstown Borough**

Nays: None
Abstain: None

Motion carried by unanimous vote.

COMMITTEE REPORTS

Finance Committee Report

2022 Budget Amendment Hearing – Motion to Open

Chair McMahon entertained a motion to open the *2022 Budget Amendment Public Hearing*.

Motion by Mr. Ingling, seconded by Mr. Wolbert, to open the *2022 Budget Amendment Public Hearing*. All in favor. Motion carried.

Chair McMahon asked if there were any questions. No questions were entertained.

2022 Budget Amendment Hearing – Motion to Close

Chair McMahon entertained a motion to close the *2022 Budget Amendment Public Hearing*.

Motion by Mr. Wolbert, seconded by Mr. Shillingford, to close the *2022 Budget Amendment Public Hearing*. All in favor. Motion carried.

2022 Amended Budget Adoption & 2022 Amended Assessment Certification Adoption

Chair McMahon entertained a motion to adopt the *2022 Amended Budget* as presented.

Motion by Mr. Ingling, seconded by Mr. Shillingford, to adopt the *2022 Amended Budget & 2022 Amended Assessment Certification* as presented.

ROLL CALL *Yeas* Amanda Somes, *Alternate*, **Bass River Twp.**

Rich Wolbert, **Beverly City**
Maria Carrington, **Bordentown Twp.**
Glenn McMahon, **Chesterfield**
Joe Bellina, **Delran Twp.**
Erin Provenzano, **Delanco Twp.**
Patrice Hansell, **Fieldsboro Borough**
Paula Kosko, **Hainesport Twp.**
Mike Fitzpatrick, **Mansfield Twp.**
Kathy Burger, **Medford Twp.**
Brandon Shillingford, *Alternate*, **Mt. Laurel Twp.**
Susan Jackson, **New Hanover Twp.**
Mary Picarillo, **North Hanover Twp.**
Dan Hornickel, **Pemberton Twp.**
Meghan Jack, *Alternate*, **Riverside Twp.**
Susan Onorato, **Shamong Township**
J. Paul Keller, **Springfield Twp.**
James Ingling, **Wrightstown Borough**

Nays: None

Abstain: None

All in favor. Motion carried by unanimous vote.

Strategic Planning Committee Meeting Minutes – June 21, 2022

In the absence of Mr. Gural, Mr. Forlenza noted the Committee met on July 12th and the minutes were self-explanatory and included in the agenda packet. He then noted the Committee was updated on the 2023 Member Renewals; notifications were sent out to Fund Commissioners in regards to attending the AGRiP conference in October in San Diego, CA; updated the Committee on Elected Officials training, noting there will be three (3) in person and two (2) virtual training opportunities available next year; Mr. Romero provided an update to the Committee on members in compliance with the MEL Cyber Risk Management Program and discussions on holding a December holiday dinner meeting. Lastly, the Committee discussed hold the 2023 monthly Executive Committee Meetings next year as six (6) in person and five (5) virtually.

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

Safety Committee Meeting Minutes – July 12, 2022

Mr. Forlenza stated the detailed committee meeting minutes would be included in the September agenda packet.

MEL/RCF/EJIF REPORTS

Nothing to report

MISCELLANEOUS BUSINESS

Chair McMahon asked for authorization to process and pay Fund vendors in August 2022.

Motion by Mr. Wolbert, seconded by Mr. Shillingford to process and pay Fund vendors in August 2022.

ROLL CALL *Yeas* Amanda Somes, *Alternate*, **Bass River Twp.**
Rich Wolbert, **Beverly City**
Maria Carrington, **Bordentown Twp.**
Glenn McMahon, **Chesterfield**

Joe Bellina, **Delran Twp.**
Erin Provenzano, **Delanco Twp.**
Patrice Hansell, **Fieldsboro Borough**
Paula Kosko, **Hainesport Twp.**
Mike Fitzpatrick, **Mansfield Twp.**
Kathy Burger, **Medford Twp.**
Brandon Shillingford, *Alternate*, **Mt. Laurel Twp.**
Susan Jackson, **New Hanover Twp.**
Mary Picarillo, **North Hanover Twp.**
Dan Hornickel, **Pemberton Twp.**
Meghan Jack, *Alternate*, **Riverside Twp.**
Susan Onorato, **Shamong Township**
J. Paul Keller, **Springfield Twp.**
James Ingling, **Wrightstown Borough**

Nays: None
Abstain: None

Motion carried by unanimous vote.

Chair McMahon asked for authorization to extend the 2nd Installment Billing deadline to Friday, September 16, 2022.

Motion by Mr. Wolbert, seconded by Mr. Shillingford to extend the 2nd Installment Billing deadline to September 16, 2022. All in Favor. Motion carried by unanimous vote.

Next Meeting

Chair McMahon noted that the next meeting of the BURLCO JIF will take place on **Tuesday, September 20, 2022 at 3:30 PM** in-person in at the Hainesport Municipal Building. There will be no August meeting.

PUBLIC COMMENT

Motion by Mr. Shillingford, 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.

Mr. Forlenza noted that earlier today Mr. DeWeese received the *Professionalism Award* for Cape May County as recognized by the NJ Bar Association. The membership congratulated him.

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

Motion by Mr. Shillingford, seconded by Mr. Ingling, to close the meeting to the public. All in favor. Motion carried.

EXECUTIVE SESSION MEETING – Resolution #2022-30

Chair McMahon entertained a motion to go into a closed session to discuss matters affecting the protection and safety of the public and to discuss pending or anticipated litigation and/or contract negotiations.

Motion by Ms. Kosko, seconded by Mr. Shillingford to Adopt ***Resolution #2022-30***.

ROLL CALL *Yeas* Amanda Somes, *Alternate*, **Bass River Twp.**
Rich Wolbert, **Beverly City**
Maria Carrington, **Bordentown Twp.**
Glenn McMahon, **Chesterfield**
Joe Bellina, **Delran Twp.**
Erin Provenzano, **Delanco Twp.**

Patrice Hansell, **Fieldsboro Borough**
Paula Kosko, **Hainesport Twp.**
Mike Fitzpatrick, **Mansfield Twp.**
Kathy Burger, **Medford Twp.**
Brandon Shillingford, *Alternate*, **Mt. Laurel Twp.**
Susan Jackson, **New Hanover Twp.**
Mary Picarillo, **North Hanover Twp.**
Dan Hornickel, **Pemberton Twp.**
Meghan Jack, *Alternate*, **Riverside Twp.**
Susan Onorato, **Shamong Township**
J. Paul Keller, **Springfield Twp.**
James Ingling, **Wrightstown Borough**

Nays: None

Abstain: None

All in favor. Motion carried by unanimous vote.

A Closed Session of the BURLCO JIF was held and the meeting was then reopened to the public.

REOPEN PUBLIC PORTION OF THE MEETING

Chair McMahon entertained a motion to reopen the public portion of the meeting.

Motion by Mr. Wolbert, seconded by Mr. Shillingford, to reopen the public portion of the meeting. All in favor. Motion carried.

APPROVAL OF CLAIMS PAYMENTS

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

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

<i>Workers Compensation</i>	<i>General Liability</i>	<i>Property</i>
2021233854	2019163927	2022270043
2022263400		2022270485
2022269800		
2022276093		
MLT-2022270889		
2022268639		

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.

Chair McMahon asked for a Motion to Authorize the Executive Directors office to issue a Request for Proposal for the position of Technology Risk Services Director with the discretion to engage the Atlantic and Gloucester, Salem & Cumberland Counties Municipal Joint Insurance Funds as part of the RFP process.

Motion by Mr. Wolbert, seconded by Mr. Shillingford, to approve the issuance of an RFP for Technology Risk Services Director as presented by Mr. Forlenza:

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**

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 July 19, 2022 meeting of the BURLCO JIF.

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

The meeting was adjourned at 4:58 PM.

Kris Kristie,
Recording Secretary for

Rich Wolbert, Acting SECRETARY



To: Fund Commissioners
From: Paul A. Forlenza, MGA, RMC, Executive Director
Date: September 20, 2022
Re: Executive Director's Report

A. Lost Time Accident Frequency Report – (pgs. 19-22)

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

B. Certificates of Insurance (pgs. 23-27)

A summary of the Certificates of Insurance issued during July and August are attached for your review.

C. Financial Fast Track Report (pgs. 28-29)

The Financial Fast Track Report as of June 30 and July 31, 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 June 30, 2022 was **\$7,472,593** and the JIF’s surplus position as of July 31, 2022 was **\$7,616,416**

D. Regulatory Filing Checklists (pgs. 30-31)

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. 32)

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. 33)

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. 34)

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. 35)

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. 36)

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. 37-41)

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

K. Skateboard Park Approval Status (pg. 42)

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. 43-48)

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. 49)

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

N. Renewing Members

Letters were emailed on or about June 6, 2022, to the nine (9) members whose membership in the JIF is up for renewal on January 1, 2023. These members are: *Bordentown City, Bordentown Township, Delran, Lumberton, Mansfield, New Hanover, Pemberton Borough, Riverside Township, and Southampton Township*. Included in the email was a Resolution for Renewal of Membership in the Burlington County Municipal JIF, a Certification required under the Local Public Contracts Law, and an Agreement to Renew Membership in the Burlington County Municipal JIF. Members were asked to place the Renewal Resolution on the agenda of an upcoming governing body meeting and return both the approved Resolution and executed Agreement to our office by **Friday, August 12, 2022**. To date we have received *Renewal Resolutions & Agreements* from all renewing members. If you have any

questions, please contact the Executive Directors office.

O. Membership Renewal Visits

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. Based upon the response to that request, the Executive Director's office participated in these meetings in person this year. To date, all of these presentations have been completed.

P. Coverage Documents (pgs. 50-51)

Each member's 2022 Coverage Documents have been loaded into Origami. On or about August 1, 2022, an email and accompanying memorandum notifying all members of the availability of the documents, and how to access them, was sent to the Municipal Clerk, Fund Commissioner, and Risk Management Consultant. All members are encouraged to log into Origami, download the documents, and maintain them in accordance with State Retention guidelines. Members can contact the Executive Director's office with any questions.

Q. Website (WWW.BURLCOJIF.ORG)

Please take a moment to explore the BURLCO JIF website, which contains a plethora of information in an easy to read and navigate format. If you have any questions, comments, or feedback, please contact Megan Matro at 856-446-9141 or Megan_Matro@riskprogramadministrators.com.

R. New Member Activity

Nothing to Report.

Burlington County Municipal JIF JOINT INSURANCE FUND									
2022 LOST TIME ACCIDENT FREQUENCY EXCLUDING SIR MEMBERS/ EXCLUDING COVID CLAIMS									
DATA VALUED AS OF June 30, 2022									
		# CLAIMS	Y.T.D.	2022	2021	2020			TOTAL
		** FOR	LOST TIME	LOST TIME	LOST TIME	LOST TIME			RATE
MEMBER_ID	MEMBER	* 6/30/2022	ACCIDENTS	FREQUENCY	FREQUENCY	FREQUENCY	MEMBER		2022 - 2020
1	75 Beverly City	0	0	0.00	0.00	4.17	1 Beverly City		1.63
2	76 Delanco Township	0	0	0.00	1.75	1.71	2 Delanco Township		1.41
3	78 Edgewater Park Township	0	0	0.00	1.87	3.48	3 Edgewater Park Township		2.26
4	80 Hainesport Township	0	0	0.00	2.13	0.00	4 Hainesport Township		0.82
5	83 Medford Township	0	0	0.00	0.61	0.61	5 Medford Township		0.49
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	373 Southampton Township	0	0	0.00	1.54	2.50	9 Southampton Township		1.67
10	456 Springfield Township	0	0	0.00	0.00	0.00	10 Springfield Township		0.00
11	531 Chesterfield Township	0	0	0.00	0.00	2.11	11 Chesterfield Township		0.91
12	576 Mount Laurel Township	0	0	0.00	2.08	1.05	12 Mount Laurel Township		1.27
13	577 Bass River Township	0	0	0.00	0.00	0.00	13 Bass River Township		0.00
14	589 Bordentown City	0	0	0.00	0.96	2.15	14 Bordentown City		1.24
15	600 Bordentown Township	0	0	0.00	1.21	3.64	15 Bordentown Township		1.92
16	601 North Hanover Township	0	0	0.00	0.00	1.17	16 North Hanover Township		0.50
17	636 Wrightstown Borough	0	0	0.00	0.00	0.00	17 Wrightstown Borough		0.00
18	642 Pemberton Borough	0	0	0.00	0.00	0.00	18 Pemberton Borough		0.00
19	650 Palmyra Borough	0	0	0.00	0.00	0.00	19 Palmyra Borough		0.00
20	651 Woodland Township	0	0	0.00	0.00	0.00	20 Woodland Township		0.00
21	679 Fieldsboro Borough	0	0	0.00	0.00	0.00	21 Fieldsboro Borough		0.00
22	697 New Hanover Township	0	0	0.00	0.00	0.00	22 New Hanover Township		0.00
23	208 Pemberton Township	1	1	1.00	4.55	1.99	23 Pemberton Township		2.80
24	77 Delran Township	0	1	1.54	3.60	1.53	24 Delran Township		2.39
25	81 Lumberton Township	0	1	1.63	0.00	0.00	25 Lumberton Township		0.33
26	79 Florence Township	0	1	1.80	0.88	0.00	26 Florence Township		0.73
27	532 Westampton Township	0	2	3.85	0.84	1.50	27 Westampton Township		1.64
28	82 Mansfield Township	0	2	4.10	1.05	1.05	28 Mansfield Township		1.67
Totals:			1	8	0.76	1.33			1.17
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		June 30, 2021		0.62					

2022 LOST TIME ACCIDENT FREQUENCY ALL JIFs EXCLUDING SIR MEMBERS/ EXCLUDING COVID CLAIMS				
		June 30, 2022		
	2022	2021	2020	TOTAL
	LOST TIME	LOST TIME	LOST TIME	RATE *
FUND	FREQUENCY	FREQUENCY	FREQUENCY	2022 - 2020
Monmouth County	0.32	0.94	0.90	0.80
Burlington County Municipal JIF	0.76	1.33	1.19	1.17
NJ Public Housing Authority	0.76	1.48	1.64	1.40
NJ Utility Authorities	0.80	1.83	2.20	1.76
Ocean County	0.81	1.77	1.54	1.49
Morris County	0.86	1.32	1.34	1.24
Camden County	0.93	1.38	1.44	1.31
Atlantic County Municipal JIF	1.02	1.81	2.04	1.75
Bergen County	1.06	1.54	1.31	1.36
Professional Municipal Manager	1.16	1.43	1.35	1.35
Suburban Metro	1.29	1.33	2.10	1.63
Gloucester, Salem, Cumberland	1.35	1.92	1.67	1.71
Central New Jersey	1.61	1.43	1.64	1.55
Suburban Municipal	1.67	1.29	1.58	1.48
South Bergen County	2.24	2.06	2.06	2.09
AVERAGE	1.11	1.52	1.60	1.47
* NOTE : lost days may include claims with reserves - where claimant may not yet have had lost time				

Burlington County Municipal JIF JOINT INSURANCE FUND
2022 LOST TIME ACCIDENT FREQUENCY EXCLUDING SIR MEMBERS/ EXCLUDING COVID CLAIMS

DATA VALUED AS OF July 31, 2022

		# CLAIMS ** FOR	Y.T.D. LOST TIME	2022 LOST TIME FREQUENCY	2021 LOST TIME FREQUENCY	2020 LOST TIME FREQUENCY	MEMBER	TOTAL RATE 2022 - 2020
MEMBE	MEMBER	* 7/31/2022	ACCIDENTS					
1	75 Beverly City	0	0	0.00	0.00	4.17	1 Beverly City	1.58
2	76 Delanco Township	0	0	0.00	1.75	1.71	2 Delanco Township	1.37
3	78 Edgewater Park Township	0	0	0.00	1.87	3.48	3 Edgewater Park Township	2.20
4	80 Hainesport Township	0	0	0.00	2.13	0.00	4 Hainesport Township	0.79
5	83 Medford Township	0	0	0.00	0.61	0.61	5 Medford Township	0.47
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	0.42
9	373 Southampton Township	0	0	0.00	1.54	2.50	9 Southampton Township	1.61
10	456 Springfield Township	0	0	0.00	0.00	0.00	10 Springfield Township	0.00
11	531 Chesterfield Township	0	0	0.00	0.00	2.11	11 Chesterfield Township	0.89
12	577 Bass River Township	0	0	0.00	0.00	0.00	12 Bass River Township	0.00
13	589 Bordentown City	0	0	0.00	0.96	2.15	13 Bordentown City	1.21
14	600 Bordentown Township	0	0	0.00	1.21	3.64	14 Bordentown Township	1.85
15	601 North Hanover Township	0	0	0.00	0.00	1.17	15 North Hanover Township	0.49
16	636 Wrightstown Borough	0	0	0.00	0.00	0.00	16 Wrightstown Borough	0.00
17	642 Pemberton Borough	0	0	0.00	0.00	0.00	17 Pemberton Borough	0.00
18	650 Palmyra Borough	0	0	0.00	0.00	0.00	18 Palmyra Borough	0.00
19	651 Woodland Township	0	0	0.00	0.00	0.00	19 Woodland Township	0.00
20	679 Fieldsboro Borough	0	0	0.00	0.00	0.00	20 Fieldsboro Borough	0.00
21	697 New Hanover Township	0	0	0.00	0.00	0.00	21 New Hanover Township	0.00
22	576 Mount Laurel Township	2	2	1.30	2.08	1.05	22 Mount Laurel Township	1.51
23	77 Delran Township	0	1	1.32	3.60	1.53	23 Delran Township	2.32
24	81 Lumberton Township	0	1	1.39	0.00	0.00	24 Lumberton Township	0.32
25	79 Florence Township	0	1	1.54	0.88	0.00	25 Florence Township	0.71
26	208 Pemberton Township	2	3	2.56	4.55	1.99	26 Pemberton Township	3.10
27	532 Westampton Township	0	2	3.30	0.84	1.50	27 Westampton Township	1.60
28	82 Mansfield Township	0	2	3.52	1.05	1.05	28 Mansfield Township	1.61
Totals:		4	12	0.98	1.33	1.19		1.20

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

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

July 31, 2022

FUND	2022 LOST TIME FREQUENCY	2021 LOST TIME FREQUENCY	2020 LOST TIME FREQUENCY	TOTAL RATE * 2022 - 2020
Monmouth County	0.44	0.94	0.90	0.81
Camden County	0.79	1.33	1.44	1.24
Ocean County	0.81	1.79	1.58	1.49
Morris County	0.86	1.36	1.34	1.24
NJ Utility Authorities	0.91	1.83	2.20	1.75
Burlington County Municipal JI	0.98	1.33	1.19	1.20
Bergen County	1.15	1.56	1.31	1.38
NJ Public Housing Authority	1.21	1.48	1.69	1.50
Atlantic County Municipal JIF	1.28	1.83	2.04	1.79
Suburban Metro	1.30	1.33	2.10	1.62
Gloucester, Salem, Cumberland	1.36	1.92	1.67	1.70
Professional Municipal Manage	1.39	1.43	1.35	1.39
Suburban Municipal	1.54	1.29	1.58	1.45
Central New Jersey	1.64	1.47	1.64	1.57
South Bergen County	2.25	2.06	2.06	2.10
AVERAGE	1.19	1.53	1.60	1.48

* NOTE : lost days may include claims with reserves - where claimant may not yet have had lost time

Burlington County Municipal JIF

Certificate of Insurance Monthly Report

From 6/22/2022 To 7/22/2022

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
H - Delran Twp. Board of Education I - Township of Delran	22 Hartford Road Delran, NJ 08075	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 Delran night out.	6/22/2022 #3489130	GL AU EX WC
H - WORKNET 1001 I - Township of Southampton	James Drive, Suite B30 Leesport, PA 19533	Evidence of Insurance	6/23/2022 #3489568	GL AU EX WC
H - Northern Burlington Regional I - Township of Mansfield	160 Mansfield Road East Columbus, NJ 08022	RE: Police Training Evidence of insurance with repsects to use of their facilities for Police Department Training	6/23/2022 #3489678	GL AU EX WC
H - Mount Laurel Board of Education I - Township of Mount Laurel	330 Mount Laurel Rd Mt. Laurel, NJ 08054	Re: Tree Ceremony Evidence of insurance with respects to the use of Fleetwood School, located at 231 Fleetwood Ave, Mount Laurel, NJ 08054, for the Townships annual tree lighting ceremony.	6/24/2022 #3490783	GL AU EX WC
H - Old York Road Industrial I - City of Bordentown	Properties, LLC 100 Dunbar St Suite 400 Spartanburg, SC 29306	RE: Firemen Training Evidence of insurance with respects to Firemen training at 2015 Route 206 N, Bordentown, NJ.	6/24/2022 #3490836	GL AU EX WC
H - MIJO d/b/a Springfield Center I - Township of Springfield	855 Jacksonville-Mt. Holly Rd Eastampton, NJ 08060	RE: Golf Cart Usage 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 Rental of golf cart for use at the Burlington County Farm Fair by the Jacksonville Volunteer Fire Co.	7/1/2022 #3502862	GL AU EX WC
H - Vermeer North Atlantic	7 Maple Avenue Lumberton, NJ 08048	RE: TR5300 74 HP Deutz Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess	7/7/2022	GL AU EX WC OTH

Burlington County Municipal JIF

Certificate of Insurance Monthly Report

From 6/22/2022 To 7/22/2022

I - Township of Delran		Liability Policies and Loss Payee on the Property Policy if required by written contract as respects to rental of TR5300 74 HP Deutz TS2.9L TV TS S/N 56SM39161MF000148 STK #TR5300-0148 valued at \$247,774.	#3509125	
H - Burlington County Institute of I - Township of Medford	Technology 695 Woodlane Road Westampton, NJ 08060	RE: use of facilities 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 for training.	7/12/2022 #3518441	GL AU EX WC
H - Old York Road Industrial I - Township North Hanover	Properties LLC 100 Dunbar Street, Suite 400 Spartanburg, SC 29306	RE: Fireman training Evidence of insurance with respects to Firemen training for jacobstown Voluteer Fire Department.	7/12/2022 #3518447	GL AU EX WC
H - Lumberton Twp School District I - Township of Lumberton	33 Municipal Dr. Lumberton, NJ 08048	RE: use of parking lots and school grounds 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 parking lots and school grounds for National Night Out.	7/14/2022 #3526082	GL AU EX WC OTH
H - Chesterfield Board Of Education I - Township of Chesterfield	30 Saddle Way Chesterfield, NJ 08515	RE: Harvest Festival Evidence of insurance with respects to the annual township Harvest Festival.	7/14/2022 #3526097	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 parking lot during Delran Night out.	7/18/2022 #3526688	GL AU EX WC OTH
H - Borough of Pemberton I - Borough of Pemberton	50 Egbert Street, PO Box 265 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	7/19/2022 #3527757	OTH

Burlington County Municipal JIF

Certificate of Insurance Monthly Report

From 6/22/2022 To 7/22/2022

		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 Shayla Steele - Tax Collector, Effective: 06/20/2022 and Donna Mull - Treasurer, Effective: 01/01/2011.		
H - Vermeer North Atlantic I - Township of Chesterfield	7 Maple Avenue Lumberton, NJ 08048	RE: 56HP Kohler KDI VIN # 1VR9138U0L1000382 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 the rental of 56HP Kohler KDI 1903 Diesel SC. Serial# 1VR9138U0L1000382 Value \$65,535.	7/21/2022 #3528106	GL AU EX WC OTH
Total # of Holders: 14				

Burlington County Municipal JIF

Certificate of Insurance Monthly Report

From 7/22/2022 To 8/22/2022

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
H - Township of Hainesport I - Township of Hainesport	One Hainesport Centre PO Box 477 Hainesport, NJ 08036	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 Paula L Tiver - Tax Collector, Effective: 01/01/2020 and Michael Dehoff - Treasurer/CFO, Effective: 07/01/2022.	7/22/2022 #3528474	OTH
H - Edgewater Township Board of I - Township of Edgewater Park	Education 25 Washington Avenue Edgewater, NJ 08010	RE: Use of property at Ridgeway School 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 Police Department's use of the property at Ridgeway School (300 Delanco Road Edgewater Park NJ).	7/25/2022 #3528702	GL AU EX WC OTH
H - Edgewater Township Board of I - Township of Edgewater Park	Education 25 Washington Avenue Edgewater, NJ 08010	RE: Use of property at Ridgeway School 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 Police Department's use of the property at Ridgeway School (300 Delanco Road Edgewater Park NJ).	7/25/2022 #3528703	GL AU EX WC OTH
H - Edgewater Township Board of I - Township of Edgewater Park	Education 25 Washington Avenue Edgewater, NJ 08010	RE: Use of property at Midred Magowan 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 Police Department's use of the property at Midred Magowan Elementary School located at 405 Cherrix Ave Edgewater Park, NJ 08010.	7/25/2022 #3528710	GL AU EX WC OTH
H - Robert H Hoover & Sons Inc. I - Township of Edgewater Park	PO Box 719 Flanders, NJ 07832	RE: Blue Bird Model BBCV 3011 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 the rental of Blue Bird Model BBCV 3011 vin# 1BAKFCEH3KF347310 Value \$85,000	7/27/2022 #3541764	GL AU EX WC OTH
H - Golden Pheasant Golf Club	141 Country Club Dr Lumberton, NJ 08048	RE: National Night Out The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and	7/29/2022	GL AU EX WC OTH

Burlington County Municipal JIF

Certificate of Insurance Monthly Report

From 7/22/2022 To 8/22/2022

I - Township of Lumberton		Excess Liability Policies if required by written contract as respect to the Township renting golf carts for the National Night Out event.	#3542338	
H - Miller Truck Leasing I - Township of Lumberton	1820 Route 38 Lumberton, NJ 08048	RE: National Night Out Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability, Automobile Liability and Excess Liability Policies and Loss Payee on the Property Policy if required by written contract as respects to liability caused in whole or in part by the acts or omissions of the named insured)with respect to a rented refrigerated truck for our National Night Out.	7/29/2022 #3542339	GL AU EX WC OTH
H - Camden County Fire Training I - City of Bordentown	Academy 420 Woodbury-Turnersville Rd. Blackwood, NJ 08012	Evidence of insurance for training fot Consolidated Fire Co(Bordentown City)	8/19/2022 #3571373	GL AU EX WC
Total # of Holders: 8				

BURLINGTON COUNTY MUNICIPAL FUND
FINANCIAL FAST TRACK REPORT
AS OF June 30, 2022

	<i>THIS MONTH</i>	<i>YTD</i>	<i>PRIOR YEAR END</i>	<i>FUND BALANCE</i>
1. UNDERWRITING INCOME	743,933	4,463,598	137,390,718	141,854,315
2. CLAIM EXPENSES				
Paid Claims	119,477	1,139,105	51,726,780	52,865,885
Case Reserves	136,964	602,480	4,619,192	5,221,671
IBNR	379,042	178,875	2,990,156	3,169,031
Recoveries	(10)	(21,608)	(165,550)	(187,158)
TOTAL CLAIMS	635,473	1,898,852	59,170,577	61,069,429
3. EXPENSES				
Excess Premiums	301,396	1,808,376	39,397,799	41,206,174
Administrative	174,021	832,907	23,419,185	24,252,092
TOTAL EXPENSES	475,417	2,641,283	62,816,984	65,458,267
4. UNDERWRITING PROFIT (1-2-3)	(366,957)	(76,537)	15,403,156	15,326,619
5. INVESTMENT INCOME	(92,547)	(826,017)	4,666,067	3,840,050
6. DIVIDEND INCOME	0	0	745,753	745,753
7. STATUTORY PROFIT (4+5+6)	(459,504)	(902,554)	20,814,977	19,912,422
8. DIVIDEND	0	0	11,580,731	11,580,731
9. RCF & MEL Surplus Strengthening	0	0	859,098	859,098
10. STATUTORY SURPLUS (7-8-9)	(459,504)	(902,554)	8,375,147	7,472,593

SURPLUS (DEFICITS) BY FUND YEAR

Closed	(54,028)	(477,692)	8,876,257	8,398,565
MEL Unencumbered Surplus Account	(4,813)	(31,162)	365,463	334,301
2018	32,968	(17,474)	(762,997)	(780,470)
2019	(132,552)	(93,090)	(324,705)	(417,795)
2020	(86,598)	(255,184)	929,527	674,342
2021	(45,213)	36,137	(708,397)	(672,260)
2022	(169,267)	(64,090)		(64,090)
TOTAL SURPLUS (DEFICITS)	(459,504)	(902,554)	8,375,147	7,472,593
TOTAL CASH				15,378,145

CLAIM ANALYSIS BY FUND YEAR

TOTAL CLOSED YEAR CLAIMS	0	0	44,125,326	44,125,326
FUND YEAR 2018				
Paid Claims	1,008	191,042	3,392,518	3,583,560
Case Reserves	(3,349)	(144,814)	693,652	548,838
IBNR	(32,093)	(54,861)	306,499	251,637
Recoveries	-	0	0	0
TOTAL FY 2018 CLAIMS	(34,434)	(8,633)	4,392,669	4,384,035
FUND YEAR 2019				
Paid Claims	46,323	158,108	2,187,627	2,345,736
Case Reserves	(46,219)	(54,716)	1,285,737	1,231,021
IBNR	126,311	(65,132)	330,165	265,033
Recoveries	-	0	0	0
TOTAL FY 2019 CLAIMS	126,415	38,260	3,803,530	3,841,790
FUND YEAR 2020				
Paid Claims	16,451	117,086	1,570,749	1,687,835
Case Reserves	(7,655)	192,834	742,553	935,386
IBNR	67,959	(126,831)	496,454	369,623
Recoveries	(10)	(21,608)	(165,550)	(187,158)
TOTAL FY 2020 CLAIMS	76,745	161,480	2,644,206	2,805,687
FUND YEAR 2021				
Paid Claims	23,995	384,559	1,380,778	1,765,337
Case Reserves	76,410	108,752	1,159,179	1,267,931
IBNR	(67,955)	(610,814)	1,664,890	1,054,076
Recoveries	-	0	(0)	(0)
TOTAL FY 2021 CLAIMS	32,450	(117,503)	4,204,847	4,087,344
FUND YEAR 2022				
Paid Claims	31,700	288,311		288,311
Case Reserves	117,776	500,424		500,424
IBNR	284,820	1,036,513		1,036,513
Recoveries	-	0		0
TOTAL FY 2022 CLAIMS	434,297	1,825,248		1,825,248
COMBINED TOTAL CLAIMS	635,473	1,898,852	59,170,577	61,069,429

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 \$259,958 (Paid: \$187,158, Reserves: \$72,800)

BURLINGTON COUNTY MUNICIPAL FUND
FINANCIAL FAST TRACK REPORT
AS OF July 31, 2022

	<i>THIS MONTH</i>	<i>YTD</i>	<i>PRIOR YEAR END</i>	<i>FUND BALANCE</i>
1. UNDERWRITING INCOME	743,933	5,207,530	137,382,767	142,590,297
2. CLAIM EXPENSES				
Paid Claims	296,365	1,435,470	51,726,780	53,162,249
Case Reserves	(139,152)	463,328	4,619,192	5,082,520
IBNR	148,120	326,995	2,990,156	3,317,151
Recoveries	(1,225)	(22,833)	(165,550)	(188,383)
TOTAL CLAIMS	304,108	2,202,960	59,170,577	61,373,537
3. EXPENSES				
Excess Premiums	301,396	2,109,771	39,423,799	41,533,570
Administrative	126,363	959,270	23,418,363	24,377,633
TOTAL EXPENSES	427,759	3,069,042	62,842,162	65,911,203
4. UNDERWRITING PROFIT (1-2-3)	12,066	(64,471)	15,370,027	15,305,557
5. INVESTMENT INCOME	164,886	(661,131)	4,666,067	4,004,936
6. DIVIDEND INCOME	0	0	745,753	745,753
7. STATUTORY PROFIT (4+5+6)	176,952	(725,602)	20,781,848	20,056,245
8. DIVIDEND	0	0	11,580,731	11,580,731
9. RCF & MEL Surplus Strengthening	0	0	859,098	859,098
10. STATUTORY SURPLUS (7-8-9)	176,952	(725,602)	8,342,018	7,616,416

SURPLUS (DEFICITS) BY FUND YEAR

Closed	97,276	(380,416)	8,876,257	8,495,841
MEL Unencumbered Surplus Account	8,657	(22,504)	365,463	342,959
2018	2,637	(14,836)	(762,997)	(777,833)
2019	10,584	(82,506)	(324,705)	(407,211)
2020	17,560	(237,624)	921,576	683,951
2021	18,103	54,240	(733,575)	(679,335)
2022	22,134	(41,956)		(41,956)
TOTAL SURPLUS (DEFICITS)	176,952	(725,602)	8,342,018	7,616,416
TOTAL CASH				15,892,512

CLAIM ANALYSIS BY FUND YEAR

TOTAL CLOSED YEAR CLAIMS	(100)	(100)	44,125,326	44,125,226
FUND YEAR 2018				
Paid Claims	(14,296)	176,746	3,392,518	3,569,264
Case Reserves	(23,129)	(167,943)	693,652	525,709
IBNR	37,425	(17,436)	306,499	289,062
Recoveries	-	0	0	0
TOTAL FY 2018 CLAIMS	0	(8,633)	4,392,669	4,384,035
FUND YEAR 2019				
Paid Claims	59,189	217,297	2,187,627	2,404,925
Case Reserves	(58,217)	(112,934)	1,285,737	1,172,804
IBNR	(972)	(66,104)	330,165	264,061
Recoveries	-	0	0	0
TOTAL FY 2019 CLAIMS	0	38,260	3,803,530	3,841,790
FUND YEAR 2020				
Paid Claims	73,858	190,944	1,570,749	1,761,693
Case Reserves	(62,983)	129,851	742,553	872,404
IBNR	(9,650)	(136,481)	496,454	359,973
Recoveries	(1,225)	(22,833)	(165,550)	(188,383)
TOTAL FY 2020 CLAIMS	0	161,480	2,644,206	2,805,687
FUND YEAR 2021				
Paid Claims	76,877	461,436	1,380,778	1,842,214
Case Reserves	(46,811)	61,941	1,159,179	1,221,120
IBNR	(30,066)	(640,880)	1,664,890	1,024,010
Recoveries	-	0	(0)	(0)
TOTAL FY 2021 CLAIMS	(0)	(117,503)	4,204,847	4,087,344
FUND YEAR 2022				
Paid Claims	100,837	389,147		389,147
Case Reserves	51,988	552,412		552,412
IBNR	151,383	1,187,897		1,187,897
Recoveries	-	0		0
TOTAL FY 2022 CLAIMS	304,208	2,129,456		2,129,456
COMBINED TOTAL CLAIMS	304,108	2,202,960	59,170,577	61,373,537

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 \$259,958 (Paid: \$188,383, Reserves: \$71,575)

Burlington County Municipal Joint Insurance Fund

Monthly Regulatory Filing Checklist

Fund Year 2022 for the Month of July/August

ITEM	FILING STATUS
Meeting Minutes	9/21/22
Bylaws Amendments	N/A
Risk Management Program Changes	N/A
New Member Filings	N/A
Supplemental Assessments/Contributions	N/A
Budget Amendments (transfers, etc.)	6/28/22
Surplus Distribution (refunds/dividends)	N/A
Changes/Amendments/Additions to Service Providers	N/A
Executive Committee Changes	N/A

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

Year: January 1, 2022 – December 31, 2022

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

Professionals	Contract	Gen Ins	Fidelity	E&O	Surety
Actuary – Actuarial Advantage	X	7/1/23	N/A	7/1/23	N/A
Administrative Consultant -PERMA	X	12/10/22	N/A	12/10/22	N/A
Administrator - AJG	X	10/1/22	5/1/20	10/1/22	N/A
Asset Manager -Wilmington Trust	X	6/1/22	JIF	10/1/22	N/A
Banking – M & T	X	N/A	5/1/23	N/A	N/A
Attorney - DeWeese	X	9/1/22	N/A	9/1/22	N/A
Auditor - Bowman	X	8/1/22	N/A	N/A	N/A
Claims Administrator - Qual-Lynx	X	6/30/22	4/30/22	6/30/22	12/31/18
Managed Care - QualCare	X	6/30/22	N/A	6/30/22	N/A
Payroll Auditor - Bowman	X	8/1/22	N/A	1/1/22	N/A
Property Appraiser - AssetWorks	X	9/27/22	N/A	9/27/22	N/A
Safety Director - JA Montgomery	X	12/10/22	N/A	12/10/22	N/A
Underwriting Manager -Conner Strong	X	12/10/22	N/A	12/10/22	N/A
Technology Risk Services – Lou Romero	X	3/1/23	N/A	3/1/23	N/A
Treasurer – Tom Tontarski	X	N/A	5/1/20	N/A	JIF
Recording Secretary – Kris Kristie	X	N/A	N/A	N/A	N/A
Website – Joyce Media	X	N/A	N/A	N/A	N/A
Wellness Director – Debby Schiffer	X	N/A	N/A	N/A	N/A

**Burlington County Municipal Joint Insurance Fund
2021 Safety Incentive Program**

Member Municipality	Size	Opening Balance	"Optional" SIP Funds	Jan 2022	Feb 2022	March 2022	April 2022	May 2022	June 2022	July 2022	Aug 2022	Sept 2022	Oct 2022	Nov 2022	Dec 2022	Paid in 2023	Total Paid	Remaining Balance	Date Encumber	Lunch \$10PP
Bass River	S	2,100.00	0.00					2,100.00									2,100.00	0.00		NA
Beverly	M	2,400.00	1,000.00					3,400.00									3,400.00	0.00		NA
Bordentown City	M	2,400.00	750.00														0.00	3,150.00		NA
Bordentown Twp	L	2,700.00	1,000.00					3,700.00									3,700.00	0.00		NA
Chesterfield	S	2,100.00	750.00					2,850.00									2,850.00	0.00		NA
Delanco	S	2,100.00	1,000.00					3,100.00									3,100.00	0.00		NA
Delran	L	2,700.00	750.00														0.00	3,450.00		NA
Edgewater	M	2,400.00	250.00					2,650.00									2,650.00	0.00		NA
Fieldsboro Boro	S	2,100.00	1,000.00														0.00	3,100.00		NA
Florence	L	2,700.00	1,000.00					3,700.00									3,700.00	0.00		NA
Hainesport	S	2,100.00	1,000.00					3,100.00									3,100.00	0.00		NA
Lumberton	M	2,700.00	250.00					2,950.00									2,950.00	0.00		NA
Mansfield	M	2,400.00	1,000.00					3,400.00									3,400.00	0.00		NA
Medford	XL	3,000.00	750.00					3,750.00									3,750.00	0.00		NA
Mount Laurel	XL	3,000.00	1,000.00					4,000.00									4,000.00	0.00		NA
New Hanover	S	2,100.00	0.00					2,100.00									2,100.00	0.00		NA
North Hanover	M	2,400.00	750.00					3,150.00									3,150.00	0.00		NA
Palmyra	M	2,400.00	1,000.00					3,400.00									3,400.00	0.00		NA
Pemberton Boro.	S	2,100.00	500.00					2,600.00									2,600.00	0.00		NA
Pemberton Twp.	XL	3,000.00	1,000.00														0.00	4,000.00		NA
Riverside	M	2,400.00	750.00														0.00	3,150.00		NA
Shamong	S	2,100.00	1,000.00					3,100.00									3,100.00	0.00		NA
Southampton	M	2,400.00	500.00					2,900.00									2,900.00	0.00		NA
Springfield	S	2,100.00	0.00														0.00	2,100.00		NA
Tabernacle	S	2,100.00	750.00														0.00	2,850.00		NA
Westampton	M	2,400.00	750.00					3,150.00									3,150.00	0.00		NA
Woodland	S	2,100.00	250.00														0.00	2,350.00		NA
Wrightstown	S	2,100.00	1,000.00														0.00	3,100.00		NA
Total By Line		\$66,600.00	\$19,750.00	\$0.00	\$0.00	\$0.00	\$0.00	\$59,100.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$59,100.00	\$27,250.00		NA

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

Burlington County Municipal Joint Insurance Fund 2022 Optional Safety Budget																	
Member Municipality	Opening Balance	January 2022	February 2022	March 2022	April 2022	May 2022	June 2022	July 2022	August 2022	September 2022	October 2022	November 2022	December 2022	Paid 2023	Total Paid	Remaining Balance	Date Encumbered
Bass River	995.00														0.00	995.00	
Beverly Ctiy	1,595.00														0.00	1,595.00	
Bordentown City	1,595.00														0.00	1,595.00	
Bordentown Twp.	2,660.00				705.00	31.99									736.99	1,923.01	
Chesterfield	995.00							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		136.34					524.69	475.31	
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									507.84					507.84	492.16	
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	\$644.18	\$0.00	\$0.00	\$0.00	\$0.00	1,987.46	19,762.54	
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									500.00					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									479.85					479.85	20.15	
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	\$979.85	\$0.00	\$0.00	\$0.00	\$0.00	\$1,896.47	\$12,103.53	

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

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MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND								
EMPLOYMENT PRACTICES COMPLIANCE STATUS - Burlco JIF								
Data Valued As of :		September 8, 2022						
Total Participating Members		28						
Complaint		27						
Percent Compliant		96.43%						
			01/01/22	2022				
					Amended			
	Checklist	Compliant	EPL	POL	Deductible	Revised EPL	Co-Insurance	
Member Name	*	Submitted	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 as of 8/4/22

Name	Applicant	Active Statutor	Bond Position 1	ive Date Position 1	Approval Status Posi	Delete Date Positi	Second Po	Bond Position 2	iate Position 2	Approval Stat	Delete Date Pr	Status
Bass River Township	Albert Stanley	Yes	Tax Collector	06/05/2017	Approved		Yes	CFO (Assuming Treasurer Du	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	Michael Dehoff	Yes	CFO (Assuming Treasurer Duties)	07/01/2022	Pending							Pending
Hainesport Township	Paula Tiver	Yes	Tax Collector	01/01/2020	Approved							Approved
Hainesport Township	Donna Condo	No	CFO (Assuming Treasurer Duties)	02/01/2019	Approved	06/30/2022						Approved
Hainesport Township	Dawn Emmons	No	CFO (Assuming Treasurer Duties)	02/01/2017	Pending	01/31/2019						Pending
Hainesport Township	Joanna Mustafa	No	CFO (Assuming Treasurer Duties)	12/13/2016	Approved	02/17/2017						Approved
Hainesport Township	Sharon A. Deviney	No	Tax Collector	01/01/2007	Approved	01/01/2020						Approved
Lumberton Township	Sharon Deviney	No	Tax Collector	02/19/2011	Approved	12/31/2015						Approved
Lumberton Township	Robin D. Sarlo	Yes	Tax Collector	01/01/2016	Approved							Approved
Mansfield Township	Linda Hannawacker	Yes	Tax Collector	07/06/2020	Approved							Approved
Mansfield Township	Bonnie Grouser	Yes	CFO (Assuming Treasurer Duties)	07/01/2019	Approved							Approved
Mansfield Township	Dana Elliott	No	Tax Collector	07/01/2018	Approved	07/06/2020						Approved
Mansfield Township	Joseph P Monzo	No	CFO (Assuming Treasurer Duties)	01/01/2007	Approved	07/01/2019						Approved
Mansfield Township	Elaine Fortin	No	Tax Collector	01/01/2007	Approved	07/01/2018						Approved
Medford Township	Lindsey Parent	Yes	Treasurer	03/01/2022	Approved							Approved
Medford Township	Rachel Warrington	Yes	Tax Collector	10/01/2020	Approved							Approved
Medford Township	Robin Sarlo	No	CFO (Assuming Treasurer Duties)	03/04/2019	Approved	02/23/2022						Approved
Medford Township	Patricia Capasso	No	Tax Collector	01/01/2013	Approved	09/30/2020						Approved
Medford Township	Albert Stanley	No	CFO (Assuming Treasurer Duties)	08/03/2015	Approved	03/04/2019						Approved
Mount Laurel Township	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

MEL STATUTORY BONDS as of 8/4/22

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	No	Tax Collector	04/20/2022	Approved	06/20/2022	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	Approved		Approved
Pemberton Township	Alison Shinkunas	No	Tax Collector	03/23/2015	Approved	01/01/1900	Approved
Pemberton Township	Robert Benick	No	Treasurer	01/01/2014	Approved	10/01/2021	Approved
Pemberton Township	Alison Varrellmann	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

MEL STATUTORY BONDS as of 9/8/22

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

MEL STATUTORY BONDS as of 9/8/22

Medford Township	Rachel Warrington	Yes	Tax Collector	10/01/2020	Approved	
Medford Township	Robin Sarlo	No	CFO (Assuming Treasurer Duties)	03/04/2019	Approved	02/23/2022
Medford Township	Patricia Capasso	No	Tax Collector	01/01/2013	Approved	09/30/2020
Medford Township	Albert Stanley	No	CFO (Assuming Treasurer Duties)	08/03/2015	Approved	03/04/2019
Mount Laurel Township	Walter Stridick	Yes	Library Treasurer	01/01/2022	Approved	
Mount Laurel Township	Maureen Mitchell	No	Tax Collector	01/30/2012	Approved	10/24/2016
Mount Laurel Township	Meredith Tomczyk	No	CFO (Assuming Treasurer Duties)	01/09/2012	Approved	01/01/1900
Mount Laurel Township	Tara Krueger	Yes	Treasurer	04/17/2017	Approved	
Mount Laurel Township	Karen Cohen	No	Library Treasurer	01/15/2014	Approved	12/31/2021
Mount Laurel Township	Kim Muchowski	Yes	Tax Collector	10/24/2016	Approved	
New Hanover Township	Terry Henry	Yes	CFO (Assuming Treasurer Duties)	02/26/2020	Approved	
New Hanover Township	Lynn Davis	Yes	Tax Collector	01/01/2020	Approved	
North Hanover Township	Joseph Greene	Yes	Treasurer	04/29/2013	Approved	
North Hanover Township	Mary Alice Picariello	Yes	Tax Collector	06/27/2009	Approved	
Palmyra Borough	Janeen Rossi	No	Tax Collector			01/01/1900
Palmyra Borough	Donna Condo	Yes	CFO (Assuming Treasurer Duties)	01/01/2016	Approved	
Palmyra Borough	Danielle Lippincott	No	Tax Collector	01/25/2019	Approved	01/01/1900
Palmyra Borough		No			Approved	01/01/1900
Palmyra Borough	Tanyika Johns	Yes	Tax Collector	06/15/2020	Approved	
Pemberton Borough	Kathleen Smick	Yes	Tax Collector	05/19/2014	Approved	
Pemberton Borough	Donna Mull	Yes	Treasurer	01/01/2011	Approved	
Pemberton Township	Daniel Hornickel	No	Tax Collector	04/20/2022	Approved	06/20/2022
Pemberton Township	Joyce Tinnes	Yes	CFO (Assuming Treasurer Duties)	10/07/2021	Approved	
Pemberton Township	Shayla Steele	Yes	Tax Collector	06/20/2022	Approved	
Pemberton Township	Alison Shinkunas	No	Tax Collector	03/23/2015	Approved	01/01/1900
Pemberton Township	Robert Benick	No	Treasurer	01/01/2014	Approved	10/01/2021
Pemberton Township	Alison Varrellmann	No	Tax Collector	03/23/2015	Approved	04/20/2022
Riverside Township	Nancy Elmeaze	No	Tax Collector	09/01/2007	Approved	07/31/2015
Riverside Township	Mindie Weiner	Yes	Tax Collector	03/21/2016	Approved	
Riverside Township	Meghan O. Jack	Yes	Treasurer	06/01/2013	Approved	
Shamong Township	Kathryn Merkh	Yes	Tax Collector	01/01/2022	Approved	
Shamong Township	Kathryn J. Taylor	No	Tax Collector	01/01/2007	Approved	11/27/2020
Shamong Township	Christine Chambers	Yes	CFO (Assuming Treasurer Duties)	11/24/2014	Approved	

MEL STATUTORY BONDS as of 9/8/22

Southampton Township	Kinjalben Patel	Yes	CFO (Assuming Treasurer Duties)	03/01/2022	Approved	
Southampton Township	Nancy Gower	No	CFO (Assuming Treasurer Duties)	01/01/2007	Approved	02/28/2022
Southampton Township	Melissa Chesla	Yes	Tax Collector	09/01/2014	Approved	
Springfield Township	Yolaika Madina	Yes	CFO (Assuming Treasurer Duties)	01/01/2021	Approved	
Springfield Township	Melissa Chesla	Yes	Tax Collector	11/01/2014	Approved	
Springfield Township	Dianne Kelly	No	CFO (Assuming Treasurer Duties)	01/01/2010	Approved	09/30/2020
Tabernacle Township	Rodney R Haines	Yes	CFO (Assuming Treasurer Duties)	08/01/2018	Approved	
Tabernacle Township	Susan Costales	No	Tax Collector	09/24/2008	Approved	08/21/2018
Tabernacle Township	Kimberly Smith	Yes	Tax Collector	04/01/2016	Approved	
Westampton Township	Kathryn Merkh	Yes	Tax Collector	03/01/2022	Approved	
Westampton Township	Christine Taylor	No	Tax Collector	01/07/2022	Approved	02/28/2022
Westampton Township	Carol A. Brown-layou	No	Tax Collector	01/01/2007	Approved	12/31/2021
Westampton Township	Robert L. Hudnell	Yes	Treasurer	01/01/2007	Approved	
Woodland Township	Kathleen Rosmando	Yes	CFO (Assuming Treasurer Duties)	06/06/2013	Approved	
Woodland Township	Nancy Seeland	Yes	Tax Collector	01/01/2015	Approved	
Wrightstown Borough	Lynn A. Davis	No	Tax Collector	01/01/2010	Approved	11/01/2016
Wrightstown Borough	Jeffrey C. Elsasser	Yes	Tax Collector	11/01/2016	Approved	
Wrightstown Borough	Ronald A. Ghrist	Yes	Treasurer	01/01/2010	Approved	

Burlington County Municipal Joint Insurance Fund
Skateboard Park Approval Status

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

Last Update: 9/7/2022

CAPEHART SCATCHARD

Guidance on Recording Defense Medical Examinations and Having Non-parties Present

John H. Geaney July 18, 2022

One of the most nettlesome questions in New Jersey workers' compensation is whether a non-party can attend an IME and whether a petitioner or a physician can record a medical examination without the other party's consent and use it at trial. It is important to observe that the New Jersey Workers' Compensation Act provides very little guidance on procedures regarding medical examinations other than one particular statutory provision which allows only an employee's personal physician to attend an independent medical examination.

The New Jersey Appellate Division in **Kathleen DiFiore v. Tomo Pezic**, A-2826-20, A-0367-21, A-1331-21, (App. Div. May 3, 2022) recently set down some very clear rules on recording and attendance for defense medical examinations. The case focused on Rule 4:19 Physical and Mental Examination Of Persons. That civil court rule provides as follows:

In an action in which a claim is asserted by a party for personal injuries or in which the mental or physical condition of a party is in controversy, the adverse party may require the party whose physical or mental condition is in controversy to submit to a physical or mental examination by the medical or other expert by serving upon that party a notice stating with specificity when, where and by whom the examination will be conducted and advising, to the extent practicable, as to the nature of the examination and any proposed tests.

In civil court these exams are officially called DMEs (defense medical examinations), although litigation attorneys generally refer to them as IMEs as they are also called in workers' compensation. The Court discussed prior New Jersey cases that have weighed in on various aspects of DMEs and departed from them to some extent. The Court first observed that a DME is "... not an adversarial proceeding inevitably designed to disprove claims of injury and trap plaintiffs into admitting or showing their claims are exaggerated or fabricated." Rather, the Court said that the DME is a professional assessment that must adhere to the standards of the examiner's profession. The Court also added, "Nor is the DME, as defendants tend to portray it, always a purely objective exercise unaffected by any conscious or subconscious biases of the examiner. *The examiners tend to be hired repeatedly by insurance companies and defense firms, with the expectation the examiners will assist the defense, if needed, as witnesses at trial.*" The similarity of DMEs to IMEs is obvious.

The Appellate Division in the DiFiore case established some basic rules in regard to recording of a DME and third-party attendance. "First, a disagreement over whether to permit third-party observation or recording of a DME shall be evaluated by trial judges on a case-by-case basis, with no absolute prohibitions or entitlements. . . . The trial court must balance the competing advantages and disadvantages tailored to the particular case."

The Court added that the expert who performs the DME "does not have the right to dictate the terms under which the examination shall be held." The court noted that if the expert does not wish to proceed with the exam on the conditions imposed by the court, the examiner can withdraw from the examination.

The Court emphasized that to record an examination, the plaintiff must make a request and there must be consent to the request. To that extent the DiFiore Court departed from the Carley case. "*Second, despite contrary language in Carley, we hold that, going forward, it shall be the plaintiff's burden to justify to the court that third-party presence or recording, or both, is appropriate for a DME in a particular case, absent consent to those conditions.*"

Next the court suggested that technological advances make recording rather easy. "We take judicial notice that with the pervasive use of pocket-sized smart phones as cameras and audio recorders, they can be unobtrusively placed on a tripod with minimal effort."

The Court also addressed the presence of third parties in the examination. "... If the court permits a third party to attend the DME, it shall impose reasonable conditions to prevent the observer from interacting with the plaintiff or otherwise interfering with the exam."

With respect to psychological examinations, the Court concluded that there is no reason to treat psychological examinations differently than physical examinations with respect to recording the examination or having third parties present. *"We also discern no reason to favor or disfavor third-party presence or recording for neuropsychological (or any other 'mental') DMEs as opposed to other specialties."*

Lastly, the Court stated that if an interpreter is needed for the exam, the examiner shall utilize a "neutral interpreter" agreed upon by the parties.

As all practitioners and judges well know, New Jersey is a state in which only one party has to consent to a recording. Why then did the Appellate Division devote 44 pages to this important decision? It is important to understand that the consequence of the DiFiore decision is that without a request for a recording and without consent, the recording will not be permitted to be used at trial. The point of this case is that if a party wishes to record an exam and use the recording at trial, the party must make an initial request. The same is true of a request to have a third party present in the examination.

These rules are sensible. The fundamental ruling in this case is that a request must first be made by the plaintiff to record the exam or to have a non-party attend the exam. Consent to the recording or attendance by the respondent or IME physician will resolve the issue. Few cases will likely require a Judge to rule on the issue.

As mentioned above, the DiFiore case emerged from civil litigation. It did not involve a workers' compensation case. This issue will eventually get to the Appellate Division on appeal from the Division of Workers' Compensation and will probably focus on a non-consensual recording of an IME that counsel attempts to use at trial. Respondent will object based on DiFiore and an appeal will likely follow. This practitioner expects that the Appellate Division will evaluate this issue exactly as it did in DiFiore.

A Practitioner's Glossary of New Jersey Workers' Compensation Shorthand

Maura Burk, Esq. July 27, 2022

A reader reached out asking about the terms and abbreviations often used in the workers' compensation practice. Below is a glossary of these abbreviations and phrases often used (listed generally in the order in which they may appear as a case progresses).

"CP" – Claim Petition: This pleading is filed by the injured worker in workers' compensation court when benefits (most often, permanency) are being claimed by the injured worker.

"MPC" – Medical Provider Claim Petition: In New Jersey, medical providers have the right to file their own petitions.

"FRI/FROI" – First Report of Injury: This form is completed by the employer after an accident. It generally outlines how the accident occurred and the injured workers' injury(ies). This form gets filed with the Division. *(For suggestions regarding what types of inquiries and items may be incorporated into an FRI/FROI and could be asked of the injured worker, please contact the undersigned at mburk@capehart.com or John H. Geaney, Esq. at jgeaney@capehart.com.)*

"IW" – Injured Worker

“TTD” – Temporary Disability Benefits: For more information regarding TTD issues, please read our prior blog post entitled, **[Advice To Employers In Dealing With Complex TTD Scenarios](#)**.

“TDB” – Temporary Disability Benefits: These are benefits issued by the State of New Jersey. This is also an abbreviation for “New Jersey Temporary Disability Benefits.” In certain circumstances, an employee may receive State TDB benefits instead of TTD from the employer. In these cases, a lien will likely be filed by the Division of Temporary Disability Insurance in the workers’ compensation case.

“ROC” – Rate of Compensation: This refers to petitioner’s rate of TTD and the amount which is paid weekly while petitioner is out of work and receiving TTD benefits.

“RTW” – Return to Work: This is often used in conjunction with TTD (discussed above).

“LD” – Light Duty: Practitioners may also see the terms “mod duty,” “MD” or “modified duty.” “AD” – **Alternative Duty** may be used as well.

“FD” – Full Duty

“FCE” – Functional Capacity Evaluation: This may also be referred to as a **fitness for duty examination**. An FCE may be ordered by a treating physician to better assess return to work status and return to work potential/abilities.

“MA” – Medical Authorization: An MA signed by the injured worker is needed in order to obtain medical records from prior physicians during respondent’s investigation.

“ISO”: Refers to a New Jersey-based national company that searches for prior claims information. This used to be called a “CIB”.

“NCM” – Nurse Case Manager: In certain circumstances, a nurse case manager may be assigned to an injured worker’s case to assist with medical scheduling, appointments, exams, and treatment.

“CMS” – Center for Medicare Services: Medicare’s interests must be considered and protected in workers’ compensation claims and settlements.

“MSA” – Medicare Set Aside: An MSA must be obtained in certain types of settlements if the employee is a Medicare recipient or Medicare-eligible.

“CPL” – Conditional Payment Lien: MedicareCPL information must be obtained in settlements if the employee is a Medicare recipient or Medicare-eligible.

“HMS” – Health Management Systems: This is the Medicaid counter-part to Medicare’s CMS.

“Rogs” or “Roggs” – Interrogatories: Interrogatories may be served seeking additional information in occupational exposure, re-opener, dependency, and certain other types of cases.

“MMT” – Motion for Medical and/or Temporary Disability Benefits: This may be filed by an injured worker during a case if he is seeking additional TTD or treatment.

“RMI” – Request for Medical Information OR “DMI” – Demand for Medical Information: When one party seeks medical discovery from another party.

“IME” – Independent Medical Evaluation: This generally refers to an exam by either petitioner or respondent where a physician will address causation and treatment issues (often during treatment) or address causation and permanency issues (once treatment has concluded).

“PPD” – Permanent Partial Disability: These are benefits which are awarded to a petitioner at the end of the case depending on the amount of permanency petitioner is able to demonstrate. This may also see this abbreviated as “perm.”

“OAS” – Order Approving Settlement: This is one of two ways a case may settle. In Orders Approving Settlement, the petitioner’s case resolves for a specific percentage of disability and the petitioner retains the right to reopen for future benefits. Corresponding with the level of disability, the percentage award is paid over a certain number of weeks.

What Costs and Legal Fees Are Deducted From the Lien of the Employer or Carrier?

John H. Geaney August 24, 2022

One recurring question which adjusters and practitioners are often asked is this: in computing the workers’ compensation lien, does the employee get to reduce the employer’s lien by the amount the injured worker had to pay for costs and expenses in the third party action? Further, does the employee get to reduce the employer or carrier’s lien by the amount the injured worker paid in counsel fees in the workers’ compensation case?

Let’s deal with costs first. Many third party law suits are complex and require a substantial outlay of funds for depositions, experts and investigation. When it comes time to repay the workers’ compensation lien, some plaintiffs’ counsel will send the subrogation adjuster a ledger of all expenses paid in the third party case. Sometimes those costs can amount to many thousands of dollars.

Nonetheless, N.J.S.A. 34:15-40 only allows a reduction in the employer’s lien for costs up to \$750. If the costs are only \$300, then \$300 is the reduction. But if the costs are well over \$750, then the lien is only reduced by a capped amount of \$750. Before the 2007 amendments to N.J.S.A. 34:15-40, the cost cap was only \$250!

What about counsel fees in the workers’ compensation case paid by the employee to his or her own attorney? Let me provide a scenario to make this situation clearer. Suppose Employer pays \$150,000 in workers’ compensation benefits, consisting of \$50,000 in medical and temporary disability benefits and eventually \$100,000 in permanent partial disability benefits. In New Jersey the petitioner’s attorney is entitled to a fee of 20% of the gross workers’ compensation award. So on a \$100,000 workers’ compensation award, the legal fee will be \$20,000. Who pays the \$20,000 in petitioner’s counsel fee on a percentage award? The answer is that the employer pays 60% of the injured worker’s legal fee and the injured worker pays 40% of that fee. In the above scenario, that means that petitioner is paying her attorney \$8,000 from her award and the employer or carrier in the workers’ compensation case is paying \$12,000 toward petitioner’s attorney’s fee for a total of \$20,000.

The third party case settles for \$400,000 before the permanency aspect of the case settles. The attorney in the third party sends a check to the employer for two thirds of \$50,000 minus \$750 for costs. That takes care of the lien on the medical and temporary disability benefits. The statutory costs have also been resolved. The permanency award settles next for \$100,000. Does the employer have a lien on \$100,000 or on \$92,000. (Remember, the employee paid her lawyer \$8,000 from the \$100,000 compensation award). The employee may argue that she did not receive \$100,000 in the workers’ compensation award and therefore should not have to pay back two thirds of \$100,000. Suppose the plaintiff’s attorney only offers to pay back two thirds of \$92,000. Who is right here?

This issue was decided in 2021 in [Panckeri v. Allentown Police Department](#), A-2015-19 (App. Div. March 2, 2021), [reaffirmed](#), (App. Div. August 19, 2022). While this is an unreported case, the case is useful because the Appellate Division answered this very question head on. It affirmed the ruling of the Honorable Christopher

B. Leitner, Judge of Compensation, who found that the permanency lien is based on the gross award in the compensation case. So the employer gets back two thirds of \$100,000, not two thirds of \$92,000. The Appellate Division said, “*We further agree with the judge that had the Legislature intended to include the petitioner’s fees and costs in Section 40, it could have done so through the 2007 amendment or at any other time in the Act’s one-hundred-and-ten-year history.*”

The Appellate Division made one other important point based on a prior case called **Kuhnel**. *It said the employer cannot lien what it paid toward the workers’ compensation counsel fee of petitioner.* In our example above, even though the employer paid \$12,000 toward the injured workers’ counsel fee, the employer cannot add that \$12,000 to its lien and seek repayment of \$112,000 in our scenario above. The employer’s lien is based on the gross permanency award, which was \$100,000 in our scenario. It is not reduced by what the injured worker had to pay her attorney nor increased by what the employer had to pay toward the legal fee of petitioner’s attorney.

A Guide to Interrogatories and Their Importance in the Workers’ Compensation Practice

Maura Burk, Esq. August 29, 2022

Under N.J.A.C. 12:235-3.8, interrogatories are allowed in the following types of cases **without motion** (meaning, neither party is required to file a Motion for Leave to Serve Interrogatories with the Court): dependency cases (See N.J.A.C. 12:235-3.8(a)), re-opener cases (See N.J.A.C. 12:235-3.8(d)), and occupational exposure cases (See N.J.A.C. 12:235-3.8(f))

Pursuant to N.J.A.C. 12:235-3.8(g), interrogatories may be allowed in other cases, upon motion, for good cause shown. Examples of cases where a motion for interrogatories may be filed are COVID-19 cases, medical provider cases, or certain types of denied cases where further information is being sought by the Respondent due to a disputed issue in the claim.

Situations where Respondents may consider filing a Motion for Special Interrogatories are cases where there is a specific issue or dispute requiring further clarification and investigation. Special Interrogatories may be used to obtain critical information of a discovery or factual nature that either party needs to prove its case.

While interrogatories are only allowed without a Motion in dependency, re-opener, and occupational exposure cases, respondents can also file Motion for Leave for Special Interrogatories in other cases, and special interrogatories are under-utilized in New Jersey workers’ compensation. For a client and practitioner, one never wants to start trial without pinning down key facts that could make or break one’s case. Trial by surprise remains a risky endeavor. Practitioners should consider filing Motions for Leave to Serve Special Interrogatories in those cases where there is a factual dispute or issue worth investigating.

While most cases in New Jersey workers’ compensation involve traumatic accidents where interrogatories are not allowed without Motion (and granting of the Motion), consider a situation where the authorized treating physician notes that the injured worker had a skiing accident three years ago in Vermont. In this instance, Respondent should consider filing a Motion for Special Interrogatories seeking further, and specific information, from the injured worker about the prior out-of-state accident, including names and addresses of all treating physicians, the nature of the injury, etc.

Respondent may wish to investigate petitioner’s subsequent/ additional employment, and in that instance, a set of interrogatories could be served seeking information regarding a claimant’s second job, including job duties, earnings, and employment information.

Another example of where special interrogatories would be useful is a situation where there is a dispute over ownership and control of an area. In this instance, interrogatories could be served seeking to obtain deeds and/or tax records and other documents to demonstrate ownership and control, or lack of ownership or control.

In those cases with disputed coverage or policy issues, interrogatories could be served seeking policy documents, cancellation notices, and other documents regarding proper cancellation of coverage.

The ultimate goal with filing a Motion for Leave to Serve Special Interrogatories is to obtain a Court Order granting the Motion, and more importantly, having the Order provide that the requested answers to interrogatories be provided within a certain time frame, such as thirty, forty-five, or sixty days. Then, if the answers are not provided within that designated timeframe, Respondent can file an appropriate motion. Parties and practitioners on both sides should be aware of how important interrogatories can be to centralize the issues.

Turning to those situations where answers to interrogatories are allowed without Motion, we first look at inquiries posed in dependency cases. These inquiries ask the alleged dependent to supply proof of dependency to the decedent, including the manner of relationship between the alleged dependent and decedent, as well as evidence that the decedent's death was work related. These interrogatories also inquire as to the nature of any financial dependency the alleged dependent had with the decedent prior to the decedent's passing. Dependency Claim Petitions and filing requirements are subject to N.J.S.A. 34:15-51, which require that a Dependency Claim Petition must be filed within two years of the decedent's death.

In re-opener cases, inquiries are posed to petitioner regarding any treatment since the entry of the prior Award, including details regarding physicians and the nature of any treatment since the entry of the prior Award. Petitioners are asked to identify any subsequent employment held since the entry of the prior Award, including job duties at any new / subsequent positions. An inquiry is made regarding any new relevant accidents / injuries or claims and any new Awards or settlements. Essentially, these interrogatories are seeking information regarding any new injuries, incidents, or treatment since the entry of the prior Award. It is worth noting that any re-opener application must be filed within two years of the last date of payment made to petitioner, pursuant to N.J.S.A. 34:15-27. If the re-opener application is filed more than two years after the last date of payment or treatment date if treatment is rendered, Respondent should seek a dismissal of the matter pursuant to Section 27.

In occupational exposure cases, a standard set of respondent occupational interrogatories can be found on the NJ Department of Labor's website, as noted above. In this practitioner's opinion, the most important inquiry is Number 10: "Set forth the date and circumstances under which the petitioner became aware that the claimed injuries resulted from his employment". Under N.J.S.A. 34:15-34, a petitioner in an occupational disease claim must file the petition within two years after the date on which the petitioner first knew the nature of the disability and its relation to the employment. For example, if petitioner files an occupational Claim Petition on January 1, 2022, and his response to Inquiry Number 10 states that he became aware of his claimed injuries and their alleged relationship to employment at any time prior to January 1, 2020, Respondent should utilize petitioner's Answers to seek a dismissal of the claim pursuant to N.J.S.A. 34:15-34. Often, the Answer to Inquiry 10 is something along the lines of, "I became aware of my issues and their relationship to work upon consultation with my attorney", but if a specific date is noted, Respondent should compare the date listed in Inquiry 10 to the date of the filing of the Claim Petition.

With the increase of COVID-19 cases, this practitioner has seen interrogatories being posed both on petitioners and respondents. Often the interrogatories served by petitioner asks respondent to identify whether petitioner was an essential worker. There is very little guidance on who is an essential employee, so this is actually a complex legal question as proximity to the public is not defined in the Essential Employee Law.

Practitioners should not limit interrogatories to those cases where interrogatories are allowed without Motion, and should consider filing Motions for Leave for Special Interrogatories in cases where further information is needed to flesh out disputed issues.

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.
Woodstown Twp.



To: Municipal Clerks

From: Kamini Patel, MBA, CIC, CPCU, AIDA®, Program Director

Date: August 1, 2022

Re: 2022 Coverage Manuals

Please be advised that effective today, all 2022 coverage documents pertaining to your membership in the Burlington County Municipal Joint Insurance Fund are now available in Origami. The policies available in Origami include your Workers Compensation, General & Auto Liability, Property, Employment Practices & Public Official's Liability, Non-Owned Aircraft, and Cyber Liability. In addition, if your municipality is purchasing Volunteers, Directors, & Officer's policies through the JIF, those policies are also available via Origami. Page 2 includes instructions on how to access your policies.

While the retention schedule for these policies varies based upon the type of coverage, it is highly recommended that you retain these policies for at least 20 years, if not permanently. Therefore, it is recommended that you either download these policies to a medium that can be preserved long term and/or download, print and file these policies for future reference.

If, after your review of the policies in Origami, you believe that a document is missing or if you have any questions or require any additional information, please contact me at (856) 446-9112 or Kamini_Patel@rpadmin.com.

Thank you for your attention to this matter.

cc: Fund Commissioners
Risk Management Consultants
David DeWeese, Esq., Fund Solicitor, The DeWeese Law Firm
Chris Roselli, Account Manager, Qual Lynx
Risk Management Distribution (PM, PF, SO, KK)

File: BURLCO/2022/Coverage Tab: Policy Notification

ACCESSING YOUR COVERAGE DOCUMENTS IN ORIGAMI

- Use CHROME Browser (if you use MS Edge browser it should still work, but you may have a longer lag time).
- Follow link from **JIF homepage** (www.burlcojif.org) to Origami site (it is midway down the page on right hand side and looks like a paper bird).
- Enter your user id (email) and pw (if you have never logged in before, it will still be the word “origami”, all lower case). Origami opens and places you directly in the “Dashboard”.
- On the upper right tabs, click **Member**.
- Click on 3 digit orange **MEL ID** for your municipality. This will load this municipality’s information to the page. NOTE: You will not see any files if you do not click on this MEL ID.
- On the **RIGHT** side of the page– you should see a subtitle that says “**Files**”. Click “**All Files**” to the right of the word files. This brings you to any file loaded to your page with a description of what it is, the folder name, who loaded it and the date. You click on the orange file name to view and arrow to download. From Adobe you can save as, print, etc.

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

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

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

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

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

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

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

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

MEL EPL HELPLINE:
732-583-7474

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

MEL EPL HELPLINE:
609-522-5599

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

MEL EPL HELPLINE:
973-334-1900

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

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



MEL EPL Helpline Authorized Contact Person(s)

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

Burlington County Municipal Joint Insurance Fund

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

SAFETY DIRECTOR REPORT

Burlington County Municipal Joint Insurance Fund

TO: Fund Commissioners, Safety Coordinators, and Risk Managers

FROM: Keith Hummel, JIF Safety Director

DATE: September 6, 2022

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

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

LOSS CONTROL SURVEYS

July

- Township of Bass River on July 1, 2022
- City of Bordentown Renewal Survey on July 11, 2022
- Borough of Pemberton Renewal Survey on July 13, 2022
- Township of Pemberton on July 15, 2022

August

- Township of Westampton on August 2, 2022
- Township of Chesterfield on August 22, 2022
- Borough of Wrightstown on August 24, 2022
- Township of Edgewater Park on August 25, 2022

LAW ENFORCEMENT LOSS CONTROL SURVEYS

July

- Township of Lumberton on July 11, 2022
- Township of Mount Laurel on July 19, 2022

August

- Township of Riverside on August 22, 2022
- Township of New Hanover on August 30, 2022
- Township of Edgewater Park on August 31, 2022

MEETINGS ATTENDED

July

- Claims Committee Meeting on July 12, 2022
- Executive Safety Committee Meeting on July 12, 2022
- Executive Fund Committee Meeting on July 19, 2022
- Below 100 Law Enforcement Training in Mount Laurel on July 19, 2022

August

- Executive Fund Committee Meeting on August 16, 2022

MEL SAFETY INSTITUTE (MSI)

All MSI communications will be distributed exclusively through the NJ MEL app, and an MSI Newsletter will be emailed to summarize the communications sent through the app.

If you would like to receive communications from MEL and MSI related to your position or operations, follow the directions to select from the list of available Push Notification “subscriptions.” Click here for [NJ MEL App Directions](#).

MSI SAFETY DIRECTOR

July

- How to Receive Push Notifications on the NJ MEL Mobile App?
- MSI Fire & EMS Injury Investigation
- Training Announcement: Safety Committee Best Practices on Wednesday, July 20, 2022, from 8:30 AM – 10:30 AM
- High Visibility Apparel in the Summer Best Practices
- MSI Live Schedule

August

- How to Receive Push Notifications on the NJ MEL Mobile App?
- Training Announcement: Disaster Management on Monday, August 8, 2022, from 9:00 AM – 10:30 AM
- Low-Speed Electric Scooters and Electric Bicycles “E-Bike & E-Scooter”

- Work Attire Best Practices
- MSI LIVE Schedule
- NOTICE: PEOSH Sweep for Lifeguard Operations
- New MSI LMS in 2023 – ACTION REQUIRED
- 2022 MSI EXPO – In-Person Training on September 7, 2022 – Camden County Regional Emergency Training Center
- Safe & Sound Week: August 15 – 21, 2022
- Training Announcement: Special Events Management on Wednesday, August 24, 2022, from 8:30 AM – 10:30 AM
- MSI Fire & EMS: Latest Research on Conducting Firefighter/EMT Injury Investigations
- Safety Recall Alert: DEWALT Model DWS779, DWS780, and DHS790 Miter Saws
- First Amendment Audits Best Practices

MSI LAW ENFORCEMENT MESSAGES

July

- Law Enforcement Message – Daniel's Law Portal Opens
- Law Enforcement Message – The 988 Suicide and Crisis Lifeline Becomes Operational Nationwide on July 16, 2022
- Law Enforcement Bulletin – Heat-Related Health Considerations for Law Enforcement
- Law Enforcement Message – NJ Attorney General Recruiting Guidelines and Changing Applicant Pool
- Law Enforcement Message – New Jersey Safe Routes to Schools Resource Center Crossing Guard Program

August

- Law Enforcement Bulletin – Heat-Related Health Considerations for Law Enforcement
- Law Enforcement Bulletin – Recruitment Policy Considerations / New Jersey Attorney General Recruitment Guideline and a Changing Applicant Pool
- MSI LE Model Policy – Wellness for Law Enforcement Agencies
- Risk Analysis – School Threat Assessment Legislation and Memorandum of Agreement

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.

July

MSI NOW	
Municipality	Number of Videos
-0-	-0-

August

MSI NOW	
Municipality	Number of Videos
-0-	-0-

[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.

July

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

August

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.**

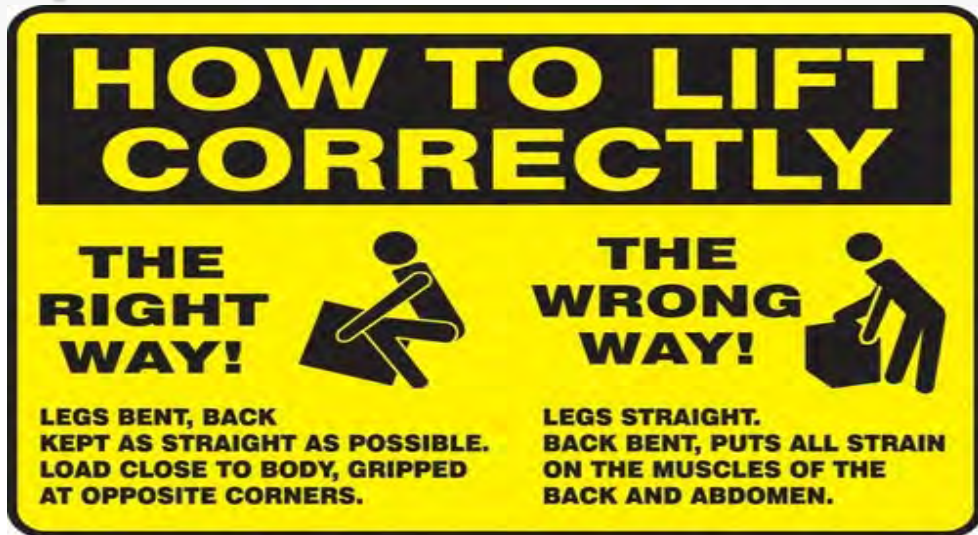
For virtual classes, the MSI utilizes the Zoom platform to track the time each attendee logs in and logs out. Also, we can track participation, to demonstrate to the State agency the student also participated in polls, quizzes, and question & answer activities during the class. The MSI maintains these 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 or deletions, or you need to appoint a new Training Administrator, please advise Andrea Felip at afelip@jamontgomery.com.

LESSONS LEARNED FROM LOSSES

September 2022- SAFE LIFTING



It is one of the most common causes of injuries to employees, but proper technique and taking a moment to determine the best way to lift or move something, or asking for help, will greatly reduce the numbers and severity of these claims. Employees should use “S.M.A.R.T.” lifting techniques.

Size up the load.

Move the load closer.

Always bend your knees

Raise the load with your legs

Turn your feet in the direction you want to move

Example 1: Employee collecting trash turned toward the garbage truck while holding a filled trash can causing a sharp pain in the lower back. Extensive conservative treatment to avoid surgery has taken place and surgery may still be the ultimate outcome. The total incurred on the file currently is \$111,000.00. It is important to turn your feet in the direction you want to move before twisting your body while carrying the weight.

Example 2: Employee dumping a trash can strained their left shoulder. 2 arthroscopic surgeries have taken place and the total incurred on the claim is \$241,000. This employee failed to properly size up the amount of weight in the trash can,



DATE: September 06, 2022

TO: The Members of the Executive Board of the Burlington County Municipal JIF

FROM: Christopher Winter L/E Risk Management Consultant

RE: BURLCO Activities (July, August)

During the month of July / August the following information is provided. There were no meetings in August.

1. Policy Development: Policy and Procedure requests have been received and have been forwarded to requesting agencies and continues to be ongoing.

2. Training: Preparation is being conducted for future class instruction for the Management of Aggressive Behavior. Class dates and times are being arranged and will be posted in the near future. Class size will be limited to 40 attendees.

3.. Meetings Attended:

BURLCO Claims Meeting:	07/12/2022
BURLCO Safety Comm. Meeting	07/12/2022
BURLCO Executive Meeting:	07/19/2022
Dr. Elias Training Meeting	07/21/2022
L/E Consultant Meeting:	08/05/2022



4. Law Enforcement Bulletins / Newsletters: Bulletin 22-06 pertaining to Requirements for Firearms Permits , 22-07 pertaining to a Wellness and Physical Assessment Program and 22-08 pertaining to Pregnant Officers were distributed to police departments. *See attached reports.*

Sincerely,
Christopher J. Winter Sr., CPM
Law Enforcement RMC
ACM, BURLCO, and TRICO JIF
609-780-4769
chriswinter1429@gmail.com



TO: All BURLCO JIF Police Departments

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

DATE: August 08, 2022

SUBJECT: Requirements for the Carrying of Firearms in Public

L/E Bulletin : 22-06

DISCUSSION: New Jersey state law has always recognized the risks to public safety and to law enforcement that carrying of firearms in public can present. Because of this an individual needs to obtain a permit to do so. Based on the recent Supreme Court decision issued (*N.Y. state Rifle & Pistol Assoc v. Bruen* No. 20-843) it impacts New Jersey's permitting law but does not eliminate the overall permitting requirements. Based on inquiries received on this issue the following information is provided.

- The new law prevents the state from continuing to require a demonstration of justifiable need in order to carry a firearm, but it does not prevent us from enforcing the other requirements of our law.
- Applications for a permit to carry need to be accepted and reviewed to ensure that the application satisfies all of the criteria of (N.J.S.A. 2C:58-4d and N.J.A.C. 13:54-2.4), except that the application need not submit a written certification of justifiable need to carry a handgun. All other criteria as outlined in N.J.S.A. 2C:58-3(c0(1)-(11) remains to apply.
- Background Checks will continue to determine if the applicant is qualified to carry. The endorsements of three(3) reputable people remain to be required.
- Applicants need to demonstrate that they are familiar with the safe handling and use of handguns. (N.J.A.C. 13:54-2.4b).

- State law continues to assign the Superintendent of the State Police with the authority to implement the statutory requirements for carry permits.(2C:58-4).

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.

TO: All BURLCO JIF Police Departments

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

DATE: August 24, 2022

SUBJECT: Wellness / Physical Assessment Program

L/E Bulletin : 22-07

DISCUSSION: As you know, compared to the general public, police are at a higher risk for negative physical and mental health outcomes, including early death, injuries and illnesses, obesity, heart attacks, and sleep disorders. Officers will witness and respond to multiple critical incidents over their career without appropriate preparation, follow-up support, and mental health care having a dramatic effect on the short-and long term physical and mental health of a person. Agencies are encouraged to establish, expand and sustain officer safety and wellness programs

to address challenges commonly faced by officers and to ensure access to resources and services promoting safety and wellbeing. Agencies need to address a variety of essential topics, including physical fitness, mental health, emotional wellness, stress management, financial wellness, peer and family support, as well as tactical and operational safety considerations.

To provide guidance to law enforcement agencies who currently have a wellness policy / program in place that possibly needs to be updated, or who are considering implementing a program to serve as a guide to personnel in regards to their safety and wellness, the following information is provided.

1. Law enforcement agencies and leaders have a responsibility to identify and provide support to personnel from the time they join the agency through retirement. By establishing a program, wellness representatives can better ensure that available programming, resources, and services are designed and deployed to meet the needs of those who need it most.
 - a. Identify whose support is vital to the success of the program and obtain “buy-in” for development or enhancement of programming (internal and external stakeholders)
 - b. Develop a team or committee and select a Team Leader who would have the time to devote to the initiative. Someone that is respected by his/her peers. The position should be defined in policy and also contain criteria for the position, for example: At least 5 years of service, leadership skills, very good communication skills and an interest in health and wellness.
 - c. Research information with other agencies with a program to understand struggles and success;
 - d. Define program Mission/Goals and develop a plan;
 - e. Build a referral network:
 - i. Identify local health and wellness entities.
 - ii. Utilize the **JIF Wellness Director** for assistance and guidance.
 - iii. Establish an Employee Assistance Program (**EAP**) with your City, Township or Borough.

- iv. Utilize qualified mental health professionals trained in traumatic incident responses.
 - v. Coordinate efforts with your Human Resource (HR) representatives to explain available employee benefits and services and an overview of co-pays and out-of-pocket expenses.
 - vi. Include Physical Fitness Instructors.
 - vii. Maintain, adjust, and revise your referral network as determined.
- f. Proper training should be provided to all team officers prior to the launch of the program and should be delivered on a continuous basis to both team officers and agency officers.
- g. Schedule recurring meetings with program personnel to share positive outcomes and explore challenges. This can include quantitative data collected as well as qualitative data such as sharing stories of success.
- h. Evaluate the program on an annual basis.

2. Physical Fitness and Assessment

- a. Agencies are encouraged to develop a Physical Fitness / Assessment program for personnel. Officers have an individual and organizational responsibility to be physically fit. An officer's duties are physically demanding and can be serious in consequence. If officers are below their physical fitness level, it can impact their ability upon responding to calls hence, potentially a determinant to themselves, his or her partner and the public thereby suffering injury or death.
- b. The following recommendations are provided for an agency policy that outlines a physical fitness program, conducting an annual assessment and agency gym use.
 - i. Provide guidance to officers with wellness initiatives that promote healthy standards to daily living and safety to themselves, co-workers and the citizens they serve.

- ii. Of the values to which officers adhere, personal responsibility demands they develop and maintain habits and lifestyles not only for themselves but also other officers of the department. Proper exercise and diet directly affect their professional competence.
- iii. Outline who will be responsible for administering the program and if conducting an annual assessment, the physical fitness training officer(s) should be a PTC certified (PT) Instructor.
- iv. Policy should clearly state that the annual assessment is voluntary and no officer will be required to participate. Medical clearance from the officer's physician is necessary to avoid a medical condition that could adversely affect the officer's health.
- v. Pre-assessment orientation for each assessment should precede the initial and subsequent assessments. Assessments should be conducted annually. The assessment criteria should be developed to account for certain age groups, and alternate functions that allow for officers who may be below standards that would appear to have difficulty with standard testing. The common assessment utilized by agencies is the Police Training Commission certified PT Assessment.
- vi. Consequences of an Assessment. The goal of the program is to encourage officers to be more physically fit and develop a fitness routine along with healthy eating habits, stress reduction, weight control, better sleeping habits and smoking cessation. Officers need to know that its voluntary, no discipline actions can occur if one does poorly and that guidance will be provided to encourage and assist the officer so that future assessments show improvement.
- vii. On Duty Gym Use:



Note: Approximately 35% of employee accidents in municipalities occur with police agencies. The four largest causes of these accidents are:

- **Lifting and body mechanics (25%)**
- Motor Vehicle (17%)
- Fall Downs (15%)
- Assaults (12%)

1. On-Duty gym use has great potential for worker's compensation claims due to the "injury while on duty" situation and it presents a possible street safety issue for officers on patrol. It is recommended that the use of police facility gyms be authorized for "off duty" use only. In the event an agency decides to continue the practice of on-duty workouts or are considering this practice, the following information is provided for all gym use:
2. Officers should be informed as to how many officers can use the facility during working hours, the approved duration of the workout and pre-authorization should be required. Officers participating should be required to maintain their portable radio for monitoring while in the gym.
3. Gym safety guidelines and practices should be posted either in the gym or in agency policy inclusive of safety practices and good judgment with handling weights utilized in a workout. Procedures for summoning assistance if needed, notification to the Chief of Police or designee of any medical issues that would lead a reasonable person to believe that gym use should not be conducted until determined otherwise by a physician.
4. Designate Program Manager.



5. In the event an agency has a certain time of the year where “calls for service” increase dramatically, certain months should be prohibited for “on duty” gym use outlined in policy for the safety of officers and citizens they serve.
6. An attendance log should be maintained for all gym use or documented in the agency RMS system.
7. “Emergency Calls for Service” should be covered in policy where an officer needs to quickly return to service.
8. Designate a time for personal hygiene.
9. Any injuries are to be reported to the police administration without delay and an Administrative Review/ Report should be completed.
10. For additional information on procedures for installing, using, and maintaining physical fitness equipment, please contact the Safety Director’s Office with JA Montgomery.

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.

TO: All BURLCO JIF Police Departments

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

DATE: August 30 , 2022

SUBJECT: Protocols for Pregnant Officers

L/E Bulletin : 22-08

The following outline is provided for guidance with pregnant officers, including the attached Employer Fact Sheet pertaining to workplace breastfeeding rights in New Jersey.

Pursuant to the recent Guideline from the New Jersey Attorney General and recent decisions in *Delanoy v. Township of Ocean*, 245 N.J. 384 working conditions for women in law enforcement have been further outlined and requires agencies to provide for "reasonable accommodations" for pregnant officers. Pregnancy and breastfeeding can create unique situations for an agency however must be handled in accordance with state and federal laws to avoid future litigation.

1. Agencies must provide reasonable accommodations when requested by pregnant or breastfeeding officers, **unless an undue hardship is determined under applicable laws**. It's recommended that every effort to provide accommodation be made. (Laws against Discrimination-LAD), Americans with Disabilities Act- ADA).

2. Assignment of the officer to a modified duty or a requirement to take leave upon learning of an officer's pregnancy unless it is requested by the officer, or it is determined that the officer is unable to perform the essential functions of the job. NOTE: For agencies who do not currently authorize Transitional/ Modified Duty by policy, this cannot be a reason for denial of modified duty under this situation.

3. Performance Evaluations: The period of time utilized for the modified accommodation, regardless of firearms qualification status, cannot have a negative

impact / low rating on the evaluation process. Lastly, no discipline can be imposed as well.

4. Full-duty accommodations can be considered if the employee request to stay on full-duty, however states that the current assignment presents a situation that may pose risk to the health of the officer or pregnancy, a determination should be made by the Chief of Police or designee whether an accommodation or transfer of assignment is available in accordance with state law. The employee physician should also provide conditions for work in writing.

5. Uniforms: Agencies should consider requests by a pregnant officer for uniform modifications to accommodate the pregnancy. All costs should be handled in the same manner as any other uniform purchase. All other requests such as the wearing of plain clothes, or removal of body armor etc. should be discussed with the Chief of Police or designee. Agencies are encouraged to provide policy on pregnancy and accommodations.

6. Firearms: In the event an officer requests an accommodation not to participate in a firearms qualification session, which should be granted, will be prohibited from carrying said weapon until being cleared for full-duty post pregnancy and successfully re-qualified. NOTE: Officers who do not qualify due to poor shooting, failure to attend or other reasons that violate agency policy should be addressed as outlined in agency policy pertaining to remedial training or other actions determined by the Chief of Police. Firearms privileges cannot be revoked solely on the basis of being pregnant.

7. Modified Duty: Upon request by a pregnant officer for modified duty, if granted, should be based on full-time hours unless reduced hours are part of the request.

8. **A return to full-duty assignment must be authorized by the employee's physician, consistent with the agency's clearance for duty policy.**

9. See attached *Employer Fact Sheet* regarding Workplace Breastfeeding right in New Jersey.

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



Employer's Fact Sheet: Workplace Breastfeeding Rights in New Jersey



A breastfeeding employee may be not discriminated against in the workplace on the basis of breastfeeding status. Under the New Jersey Law Against Discrimination (N.J.S.A. 10:5-12) (LAD),* it is illegal to discriminate against or to treat an employee differently on the basis of breastfeeding status. It is also unlawful for an employer to harass, to make derogatory comments about, or to interfere with an employee or to permit others to do these things because the employee breastfeeds or chooses to express breast milk at work.

Employees have the right to express breast milk at work. The LAD also states that employers must accommodate breastfeeding employees by providing them reasonable break time each day and a suitable room or other location with privacy, other than a toilet stall, in close proximity to the work area, to express breast milk for the child. An employer may not penalize an employee for asking to use or for using this accommodation.

Which employers are covered? The LAD applies to all employers in New Jersey, including private or state and local government employers, employment agencies and labor unions.

Requirements for pumping space: The pumping location may not be a toilet stall. It must be a private room or other location in close proximity to the work area where the employees cannot be seen by or intruded upon by others while pumping. For privacy, the space should have a door that locks from the inside. It does not need to be a permanent, dedicated pumping space. It can be a room or space used for other work functions, like an office, conference room or storage area. The space must be available each time breastfeeding employees need it. An employee will need a chair and small table or shelf on which to place the pump. Employers are encouraged to provide a space which also contains an electrical outlet, a sink and a refrigerator; these items can help ensure that pumping time need not exceed 30 minutes.

Duration of the right to pump breast milk: New Jersey law does not restrict an employee's right to pumping breaks to any specific number of months or years after the birth of the child. An employee may continue expressing breastmilk after the child's first birthday.

Frequency of breaks: Most mothers will need to pump as often as the baby normally feeds, or at least every 3 hours, especially when their babies are under 6 months of age. The



pumping frequency needs may change as the baby's feeding pattern changes or when the baby starts to eat solid foods.

Length of breaks: The law says that break time must be "reasonable." Most mothers need 15-20 minutes to pump breast milk, plus additional time to set up and store her supplies, store the milk and travel between her work space and the pumping location. Though 30 minutes is typical, some mothers may need more or less time.

Must break time to express milk be paid? Break time need not be paid. However, if employers already provide paid break time and if the employee chooses to use that break time to express milk, then that break time to express milk must be paid.

Employer exemptions: All employers are required to reasonably accommodate an employee's request for breastfeeding-related accommodations, including breaks and an appropriate room to express breast milk, unless the employer can demonstrate that a specific accommodation would be an undue hardship on its business operations. Employers are encouraged to provide flexible scheduling if an employee chooses to make up for unpaid break time.

Discrimination and retaliation are unlawful. An employee may not be penalized in any terms, privileges or conditions of employment for requesting or using workplace accommodations to express milk that are provided by the LAD.

Reporting violations of the LAD: An employee may file a complaint with the New Jersey Division on Civil Rights (DCR) or in the Law Division of the Superior Court of New Jersey. See <http://www.nj.gov/oag/dcr/filing.html> and DCR Frequently Asked Questions at <http://www.nj.gov/oag/dcr/faq.html> for more information. If the DCR or Superior Court finds the employer to be in violation of the law, remedies may include an order restraining the discriminatory action, back pay, damages for pain and humiliation, and attorney's fees. Punitive damages are also available in Superior Court cases.

* http://nileg.state.nj.us/2016/Bills/P1/17/263_PDF

For more information on the New Jersey and federal laws protecting breastfeeding, see <http://breastfeedingnj.org/breastfeeding-and-employment/>

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: September 20, 2022 at Hainesport Municipal Building
Email address: debby_schiffer@targetingwellness.com 856-322-1220

August/September Well-being Initiatives & Activities

Sent an email out to all my contacts at the Municipalities asking about the plans for Wellness funds in the second half of the year.

Beverly City – Planning on chair yoga and presentation on Mental Fitness in the months ahead.

Bordentown Twp – Scheduled meditation and chair massage for September. Planning a presentation on Mental Fitness this fall.

Chesterfield – Planning on setting up flu clinic for the fall.

Delanco – Reaping the beautiful “fruit of their labor” with their employee garden.

Edgewater Park – Purchased approved snacks and then had a label-reading “lesson” using the snacks as props

Fieldsboro – Will be starting back up with Misfits Markets. Kind bar snacks for the office.

Florence – Attended their Wellness Committee Meeting in August. Hosted a “Rice Cake Bar” where employees brought in healthy toppings to share such as peanut butter, various fruit, vanilla Greek yogurt, nuts, dark chocolate chips. Generated lots of camaraderie, laughter, and sharing. Running a Sleep Hygiene Challenge in September.

Hainesport – Presentation on Sleep in August followed up with a Sleep Hygiene Challenge to help employees form new habits to improve quality of sleep.

Medford – Reflexology offered to employees in August as a form of stress reduction. Considering chair massages for fall.

Shamong – Considering purchasing a picnic table to establish a “quiet space” outside for their employees.

Southampton – Hosting monthly wellness events: a meditation session in August and planning a presentation on Mental Fitness in Sept

Tabernacle – Chair massages set for September

Events for Promoting Well-being

Wellness Advisory Committee – third meeting scheduled for September 21st

Wellness Coordinator Brainstorming Sessions – all the wellness coordinators from the three JIFs will be invited to participate in this brainstorming session to share ideas and challenges while gaining peer support. Next meeting to be held via Zoom on September 15th.

Monthly Wellness Idea – I continue to share an idea every month that is unique, effective and/or easy to implement

Check out the JIF Website for updates to the Wellness Section

Ideas for Wellness Challenges Prize – check out the website for periodic updates on prize ideas when you are planning your activities and challenges.

September Targeting Wellness Newsletter

September is also Healthy Aging Month. As we move into another season, it might be a good time to look at your “season of life”. Like the month of September with changes in weather, what changes would you like to make in how

BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND
WELLNESS DIRECTOR'S REPORT

you live your life. September symbolizes the ending of some things and the beginning of others. What would you like to start, learn or explore that you have been putting off (refer to Sept 6th)?

Age is just a number. Health and mindset are the KEYS to longevity and a happy life! It's the way you approach life and what you think that truly matters (refer to Sept 13th).

In this month's Targeting Wellness Newsletter, the subject is "Aging Gracefully". The topics include:

- A look at what we know about aging gracefully
- Aging gracefully with strength training
- A look at stretching (how often do you stretch?)
- Nutritional Bites: Ultra-processed foods and Dementia
- Why people in the "Blue Zones" live longer
- Other traits and habits associated with longevity
- Recipe Corner: Roasted Beet Salad

Targeting Wellness Newsletter

September 2022

Good News for Good Health!

Debby Schiffer, Wellness Director for BURLCO & TRICO JIFs

September is Healthy Aging Month!

"You can't help getting older, but you don't have to get old."

- George Burns -

"Old age is not a defeat but a victory. Not a punishment but a privilege."

"With aging, I become more certain in my decisions, more positive about who I am, more in charge of myself and my life."

In this issue

1. What We Know About Aging "Gracefully"
2. What We Know...continued
3. Aging Gracefully with Strength Training
4. How Often Do You Stretch?
5. Nutritional Bites: Ultra-processed Foods and Dementia
6. Why People in the "Blue Zones" Live Longer
7. Other Traits and Habits Associated With Longevity
8. About the Author (me ☺)
9. Recipe Corner: Roasted Beet Salad

"Forget about aging gracefully, focus instead on aging gratefully."



AGE =

A Grateful Existence

What We Know About Aging “Gracefully”

There are many factors that influence how “gracefully” we age. Our genetics play a role but at a much smaller percentage than you might think (less than 20%). Most of our conditions are due to the lifestyle we live and ones attention to prevention through self-care. Research supported by the National Institute of Aging have identified certain actions that help us manage our health, live as independently as possible and maintain a quality of life as we age. Here are a few things that stand out. Granted they are probably things you already know, but are you doing them?

Let’s look at our Physical Health

Exercise—So much scientific evidence has shown where those who exercise regularly not only live longer but live better— meaning spending more years without pain or disability! After all it is one thing to live a long life and another to live a full and healthy life!

Increasing the number of steps you take each day by taking those breaks to walk around the building, walking to a further away bathroom or water fountain, getting up to share a message with a colleague instead of always emailing. This doesn’t have to happen every time, it’s just something to keep in mind, plus you can get in a few more steps.

Exercise also helps to maintain a healthy weight. Being obese increases ones risk of heart disease, type 2 diabetes and high blood pressure. Being too thin is not good either because it can weaken the immune system in older adults and could increase risk of bone fractures. Both obesity and underweight can lead to loss of muscle mass which can cause feelings of weakness, fatigue and low energy.

Moderate to vigorous physical activity (cardio and strength training) are crucial especially as we age. Maintaining muscle mass not only helped older adults live better, it was a big predictor of longevity, more so than weight or body mass index!

Get started by walking several times a week. Schedule in a few breaks during your day when you take the long way. Parking further from any entrance is a way to get in extra steps. Take a look at your average day. Where can you incorporate more movement?



Healthy eating— Well this is no surprise, right? Making smart food choices has a profound impact on our current health as well as the risk for long-term disease, physically and mentally (see page 6 for more on that).

There is no denying the evidence...study after study has shown that eating more fresh, whole foods such as fruits, vegetables, whole grains, lean proteins and healthy fats help to protect our bodies against the risk of all chronic diseases. Reducing the processed foods and eating more of the whole foods deliver significant health benefits.

Try making even small changes to your current diet. Incorporate more leafy greens on your sandwich, in soups/stews or varieties to your salad. Swap out animal protein with legumes, beans or tofu even for a few meals a week can result in improved health outcomes. These

outcomes can make the difference between living a LONG life of medications, pain and limitations vs. LIVING a long healthy life doing the things that make you happiest!

Getting a good night sleep—No doubt we have all felt the “side effects” of a poor night’s sleep. Being in pain or taking certain medications can interfere with an older adults quality of sleep. Sleep matters not only for how we function the next day, but long term it has an effect on our memory and cognitive function. Getting a good night sleep (as well as sufficient sleep of 7-8 hours a night) lowers ones risk of insulin resistance, heart disease and obesity.

Setting up a good sleep routine is a great place to start. Go to bed and get up on a regular schedule. Get exercise during the day. Many municipalities have hosted a “Sleep Challenge” to help their employees incorporate some new sleep habits that can positively impact ones overall well-being. Check out my April newsletter for more information on sleep.



Other things you can do: quit smoking, avoid or limit alcohol consumption, and go to the doctor regularly.

What We Know About Aging “Gracefully” (continued)

Our mental well-being is key to our overall health and quality of life because it impacts everything we do. It affects how we think, feel, act, make choices and interact with others. Improving certain aspects of our lifestyle can have a direct impact on whether or not we experience healthy aging.



Let's look at our Mental Health

Social isolation and loneliness—as folks age, they may have difficulty maintaining social connections due to changes in hearing, vision, memory, mobility and the loss of family and friends. This could lead to older adults feeling isolated and lonely. Although they may seem similar, social isolation is a lack of social contacts and people to interact with on a regular basis where loneliness is the distressing feeling of being alone or separated.

Studies show that experiencing either of these can increase one's risk of heart disease, depression and cognitive decline. Feelings of loneliness can also impact memory. Adults who have established new social connections as they aged have reported feeling physically and psychologically better and were able to

reach their health goals due to the support felt in having others to connect with. Taking a class, volunteering, or honing a skill already present can measurably change one's life for the better.

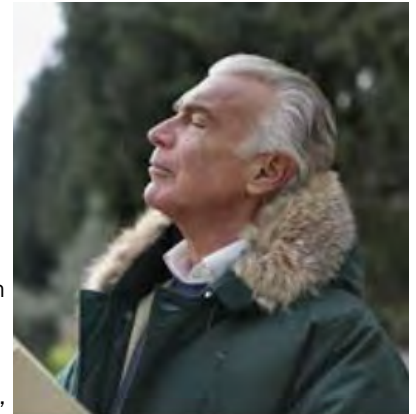
Stress—in today's world, stress is viewed as just a “normal” part of one's day. We are so used to feeling rushed, overwhelmed, on-edge that many feel hopeless that it will ever be different. Some change that causes stress can actually be good for us such as landing a new job, new responsibilities that accompany a promotion, or the birth of a child/grandchild. These things bring opportunity, growth and newness to our lives. However, when stress is viewed as negative and is constant, it can actually change the brain, affect memory and increase risk of chronic conditions including Alzheimer's. The way we perceive a situation has a tremendous affect on how our body will respond.

When we feel that overwhelming negative emotion, usually always based in fear of something happening (failure, making a mistake, being judged, etc.), our brain immediately shifts to survival mode causing a rush of adrenaline and cortisol (the stress hormones) to flood our body. When these feelings are detected, if we can become aware of them we can learn to shift our brain to a more relaxed state. With consistent practice the next time such a situation occurs, we can handle it with much more clarity, ease and focus.

Breathing is one way to still the mind, bring yourself back to a calm state so you can notice, shift and begin dealing with the situation at hand without that blinding and paralyzing stress.

Depression and overall mood—sometimes in older adults depression does not show up as sadness. Instead it could be feeling numb and disinterested in activities once enjoyed. Many times they aren't willing to talk about it which could impact their mental and physical health. Although different, mood changes can also influence aging. Even the way one views aging (positive or negative) has an impact on health. Positive beliefs about aging and having a better outlook on one's future, decreases the risk for developing dementia and obesity.

When signs of depression surface, it's important to talk to someone or seek out a health care professional. In addition to what was mentioned, lack of sleep and loss of appetite can be common symptoms of depression.



Leisure activities and hobbies—do you regularly participate in hobbies or leisure activities that make you happy? If so, you are helping to reduce the risk of health problems. Participating in a group activity or engaging in at least an hour of reading or hobbies, reduces one risk of cognitive decline.

Research shows that music, theater, dance, creative writing, etc. improve older adults' quality of life and well-being with better cognitive function, memory, and self esteem. Even taking care of a pet can improve one's health. Volunteering at a school, library or hospital, trying a new restaurant, visiting a museum, learning how to cook or playing a musical instrument can all help to keep us aging gracefully! What are you going to try?

Sources: WebMD, National Institute on Aging

Aging Gracefully Involves Strength Training

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

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

Here are some of the benefits you may gain from this type of physical activity:

- Develop bone strength which increases bone density and helps reduce risk of osteoporosis.
- Manage your weight as well as improving your metabolism to help burn more calories even at rest.
- Enhance your quality of life. Doing weight bearing exercises helps to protect joints and build muscles, enhancing our balance resulting in reduced risk of falls. We all want to maintain our independence and be able to do the things we love even as we age. Strength training can help to assure that!
- Reduce signs and symptoms of chronic disease and help to manage conditions such as arthritis, back pain, obesity, heart disease, depression and diabetes.
- **Bonus:** Sharpen cognitive abilities!! Some research suggests that older adults experienced greater thinking and learning skills with regular strength training and aerobic exercise.

Getting Started:

If you are over 40 and have not been very active, check with your doctor before starting any strength or aerobic training program. Here are a few things to keep in mind regardless of your fitness level:

- Always warm up with a short walk (march in place, stationary bike, any activity to get your blood circulating for 5 to 10 minutes). Typically when you take an exercise class, a good instructor will incorporate a warm up at the beginning of every workout. Cold muscles are more prone to injury—this also goes for stretching too! Always warm up your muscles!
- Choose weights heavy enough to tire your muscle after 12 to 15 repetitions. Goal is to fatigue the muscle in order to build it. If you can go beyond 15 and feel no fatigue, the weight is probably too light. Progress slowly.
- A full day's rest between muscle workouts will allow full recovery. It is advised not to work the same muscles back to back. That goes for abs too.
- Listen to your body. If you feel pain stop immediately! Proper form is critical to avoid injury. You may consider working with a trainer or other fitness specialist to learn the correct form and techniques. And pay attention to your breathing...many people hold their breath as they lift and that can increase your blood pressure and cause dizziness!

In addition to resistance training to develop and keep muscle strength, consistent, high quality protein intake is important especially as we age! Although it's not fully understood, it's known that as we age there are cellular changes that take place within our muscles as well as a decrease in the number of muscle cells that we have. Between 50-60, muscle strength declines by about 1.5% a year. After 60, the loss can be as high as 3% a year! Muscle loss affects one's ability to move and do daily activities. It affects one's balance and can increase one's chances of falling.

One way that can help to keep our muscles strong is to eat protein consistently throughout the day to balance growth and breakdown. Research shows that eating 20-30 grams of protein at each meal is ideal. A study of protein consumption for men and women over 60 revealed that men needed nearly 3 ounces of protein a day to maintain muscle mass and strength, and women needed 2.6 ounces. "Plant protein may help preserve muscle strength in older adults because of its alkaline properties where animal protein is much more acidic". (Reinberg, 2015)

Key take away: eating all the protein you want without exercise will NOT increase muscle strength!

Resource: WebMD

How Often Do You Stretch?

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

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

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

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

Resource: WebMD

FLOOR HIP FLEXOR



FULL BODY STRETCH



DOWNWARD FACING DOG



FLOOR HAMSTRING WITH STRAP



DOUBLE KNEE TORSO ROTATION



STANDING CALF STRETCH



CAT & COW STRETCH



CHILD’S POSE



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

Resource: Harvard Health Publishing



Ultra-processed Foods and Dementia

More and more studies are now being conducted that show the association of how much ultra-processed foods a person consumes with their risk of developing dementia. One study from the UK took over 72,000 participants over the age of 55 who did not currently have dementia and followed them for 10 years. After completing at least two 24-hour dietary assessments on what they ate and drank the previous day, researchers were able to determine how many grams of ultra-processed foods people were eating compared to other foods. They were then split into 4 groups from lowest percentage of processed foods consumed (9% or 225 grams/day) to highest percentage of processed foods consumed (28% or 814 grams/day). Example to put this into perspective: one serving of pizza or fish sticks is equivalent to 150 grams.

The risk of dementia increased by over 50% for those people who ate the most ultra-processed foods compared to those who ate the least. Even after adjusting for other lifestyle factors such as age, gender, family history of dementia and baseline BMI, researchers discovered that for every 10% increase in daily intake of ultra-processed foods, people had a 25% greater risk of developing dementia.

Also discovered was that when unprocessed or minimally processed foods are increased by even 50 grams/day (i.e. half an apple, a serving of corn, or bowl of bran cereal) and ultra-processed are decreased by 50 grams/day (i.e. a chocolate bar or serving of fish sticks), there is an associated decrease in risk of 3%. That may not sound very impressive but what it shows is that even making small adjustments to your diet now could result in some promising reductions in cognitive risk later in life.

As noted in my June Targeting Wellness Newsletter, ultra-processed foods are high in sugar, salt and fats and are very low in protein and fiber. Although convenient and tasty, they are usually loaded with additives and other molecules from the packaging and heating process which has a negative effect on thinking and memory skills not to mention other chronic health conditions like heart disease, diabetes and obesity.



Sources: Forks Over Knives; Science Daily

Why People in the “Blue Zones” Live Longer

Known from a book by the same name, *Blue Zones* are geographic regions in the world that were identified by the author Dan Buettner. People living in these specific areas are some of the world's longest living people (nonagenarians and centenarians - living over 90 and 100, respectively) and having the lowest rates of chronic diseases. In his book, Buettner identified the following as Blue Zones:

- **Icaria (Greece):** Here people eat a Mediterranean diet
- **Ogliastra, Sardinia (Italy):** In the Ogliastra region of Sardinia some of the oldest men in the world reside. They live in mountainous regions where they typically work on farms and drink red wine.
- **Okinawa (Japan):** Okinawa is home to the oldest women in the world who eat lots of soy-based foods and practice tai chi (a meditative form of exercise).
- **Nicoya Peninsula (Costa Rica):** The diet of these people is based around beans and corn tortillas. They regularly perform physical jobs well into their old age and have a sense of purpose known as “plan de vida”.
- **The Seventh-day Adventists in Loma Linda, California:** This group is very religious, are strict vegetarians and live in tight-knit communities.

In a number of the studies conducted, genetics only played about a 20% part in their longevity with the remaining due to environmental influences such as diet and lifestyle. That should be encouraging for all of us!

Here are some of the common lifestyle factors found among the people from these regions:

They eat a diet rich of whole plant foods

- 95% plant-based (vegetables, legumes/beans, whole grains and nuts)
- Most are not strict vegetarians, however, they only eat meat around 5 times a month. Studies have proven time and time again that avoiding meat can significantly reduce the risk of death from heart disease, cancer and many other chronic diseases.

They fast and follow the 80% Rule

- **Calorie restriction**—a large 25-year study in monkeys found that eating 30% fewer calories than normal led to significantly longer life
- ⇒ Okinawans follow the 80% Rule (“hara hachi bu”) where they stop eating when they feel 80% rather than 100% full. Unfortunately many in the US eat until they feel “stuffed”.
- ⇒ This 80% Rule is effective because the hormones that tell us we are full (leptin) aren't at their maximum until 20 minutes after we are done eating. Slowing down your eating can help you notice when you are 80% full.
- **Fasting**—this idea of intermittent fasting and longer fasting has become much more popular of late, however, the concept in many religious groups has been practiced for centuries.

They consume alcohol in moderation

- Although this may be true, it's important to also take into consideration other aspects of one's lifestyle.
- Also the benefits of moderate alcohol may depend on the type of alcohol being consumed. Red wine may be the best, given it's antioxidants from grapes. Thought: just eat the grapes! :-)
- Antioxidants help prevent DNA damage which can contribute to aging.
- Recommended no more than one 5-ounce glass of red wine for women and two 5-ounce glasses for men per day. Rule-of-thumb: more is not better and can actually increase risk of death!

Exercise is built into daily life

- People in the Blue Zones don't worry about going to the gym since their daily lives require lots of movement (gardening, walking, cooking and daily chores)
- Reminder of the Physical Activity Guidelines for Americans: minimum of 75 minutes of vigorous-intensity or 150 minutes of moderate-intensity per week. A large study showed that doing more can reduce one's risk of death by up to 39%.

They get enough sleep

- We know that getting adequate sleep (7-8 hours) every night can significantly reduce the risk of death from chronic disease.
- People in the Blue Zone tend to go to sleep, wake or go to work at set hours, paying close attention to what their body needs. In some areas, napping is also common (Icaria and Sardinia)....less than 30 minutes during the day.

Why People in the “Blue Zones” Live Longer Other Traits and Habits Associated With Longevity



Being religious or spiritual



*Having a sense of purpose, a sense of
(lotus) control and a feeling that
what you do matters*



*Older & younger people
living together*

*Grandparents who look after their grand-
children have lower risk of death.*



A healthy social network

*The habits of those you hang around with can
greatly impact your own health. Pick your
friends wisely!*



About the Author



Born and raised in South Jersey to two hard working Italian parents, I have come to appreciate the value of going after what I really want in life!

Whether we haven't yet met, have just met or have been working together for the last decade, I thought it might be nice to share with you a little bit about my journey to becoming your Wellness Director.

Graduating from West Chester University with a B.S. in Business Administration and a concentration in Marketing, I hit the ground running to land a job that would start moving me ahead in a secure career. Yet every position I held over the next 25 years seemed to drain rather than energize me.

Most of those years was spent working in Corporate environments where being sedentary and making poor food choices was the norm. I always had a passion for fitness and nutrition which quickly became evident with my co-workers. No matter where I went, my work cubicle soon became the "confessional" where my colleagues would divulge their weekend food binges and ask for "forgiveness". During lunch, I would organize walks or instruct exercise classes in the conference room and witnessed first-hand how our ability to manage stress improved. I remember someone saying to me after one of our stretching classes "Debby, you should be doing this for a living". That was my "aha" moment!

It became clear to me that I was staying in a career for the wrong reasons, and although the thought of making a change was terrifying, I knew my happiness in living my purpose was worth the risk. That is where my journey began towards my current role as Wellness Director and Health and Wellness Coach.

I know personally the challenges of balancing work/life demands and the struggle to maintain self-care as a priority. I started my own business called *Targeting Wellness, LLC* where I strive to support the many municipalities who make up the Joint Insurance Funds (JIF), reminding them as often as I can of the importance of their employees' health and well-being. My goal over the last decade has been to graph and implement wellness initiatives that promote a culture of wellness that targets the overall health needs of the employees. After all, I know from my own experiences that healthy employees are more productive, have higher morale and are more resilient to the challenges of daily living, at work and at home.

I went on to acquire a Masters in Wellness and Lifestyle Management from Rowan; I became certified as a Health and Wellness Coach with NBHWC and maintain my certification as a Group Exercise Instructor through ACE. The challenges I faced with my own health inspired me to pursue a certification in Plant Based Nutrition through eCornell in order to help empower individuals, like myself, who are interested in taking back control of their well-being through food.

Yet all of this knowledge and insight can still lead one down a path of poor choices and sabotaging thoughts. What I discovered to be true is the need for mental fitness. Take for example going to the gym. It's one thing to join and to know that working out is good for your health, but it means nothing if you never step foot in the gym or lift a dumbbell. Teaching our mind to overcome whatever is holding us back takes more than just thinking about it; it takes doing the work! After completing an intense "boot camp for the brain" through Positive Intelligence, I now have tools and skills that allow me to shift my mindset towards positive thoughts in the moment, allowing for a profound change in how I approach my life.

Now, I want to bring that awareness and skill to the municipalities. We all can learn to shift from sabotaging thoughts to what is known as our sage, a calmer, wiser, inner voice that has always been there ready to guide us if we only would listen. Learning this and continuing to practice it every day has empowered me to look forward to the next chapter of my life without fear. It is never too late or too early to start. You have what it takes to create the life you want. It starts with awareness of the many lies our inner critic tells us. You too can go from just wishing to doing!

If you are interested in speaking with me to help bring wellness into your work environment or if you are interested in learning more about developing your own mental fitness, please reach out to me via email at debby_schiffer@targetingwellness.com or call 856-322-1220. Be sure to check out the JIF Website for some helpful resources and wellness ideas to bring to your workplace!

With sincere gratitude, Debby♥

As far as we know, life only happens once. What are you waiting for?

Roasted Beet Salad



This beautiful roasted beet salad is full of flavor, texture and nutrition. It's vegan and gluten-free and high in fiber and nutrients making it just as healthy as it is delicious. (Deryn Macey, Author)

Ingredients:

For the Marinated Chickpeas

- 1 -15oz can of chickpeas, drained and rinsed
- 2 tbsp olive oil (optional)
- 3 tbsp balsamic vinegar
- 2 tsp dried oregano
- 1 tsp dried thyme
- 1 tsp sea salt
- 1/2 tsp black pepper
- 1/4 tsp chili flakes (optional)



For the Salad

- 4 medium-sized beets (1 per serving)
- 8 small to medium carrots (2 per serving)
- 6 cups de-stemmed and finely chopped fresh kale (1–2 handfuls per salad)
- 1 cup fresh, frozen and thawed or canned corn (1/2 cup per salad)
- 4–8 tbsp raw pepitas (pumpkin seeds, 1–2 tbsp per salad)

For the Balsamic Vinaigrette

- 3 tablespoons balsamic vinegar
- 2 tablespoons apple cider vinegar
- 2 tablespoons extra virgin olive oil or avocado oil
- 1 tablespoon Dijon mustard
- 1 1/2 tablespoons pure maple syrup
- 1/2 teaspoon sea salt
- 1/2 tsp black pepper
- 2 cloves garlic, minced

Roasted Beet Salad (continued)

Instructions:

1. Start with the marinated chickpeas. They need to sit for a minimum of 1 hour but can be left up to overnight or even a few days. To make them, place all the ingredients in a bowl or container, mix well, cover and place in the fridge.
2. Preheat the oven to 425 F. Give the beets and carrots a quick wash and scrub (leave skins on) then rub each with a few drops of olive or avocado oil. Wrap each beet in foil and place on a parchment-paper lined baking tray. Place the carrots on the baking tray as well and sprinkle with a little salt and pepper.
3. Roast the carrots until they're very tender and starting to bubble and brown, about 30-40 minutes, depending on size. Once roasted, either chop them up or serve whole on top of your salad. I like leaving them whole as they're so tender you can easily chop with a fork while eating your salad.
4. Roast the beets for 40-60 minutes, depending on size, until you can easily pierce them with a fork. Once tender, remove from the oven, open the foil and let them cool until you can handle them, about 15-20 minutes. Once they've cooled down, you can peel the skin off, cut off the ends and chop them for the salad.
5. While the carrots and beets are roasting, make the balsamic vinaigrette by whisking or shaking the ingredients together until combined. Be sure to mix it again before adding to your salad as the oil may separate.
6. Remove the kale leaves from the thick stems and chop it into small pieces. Add to a large mixing bowl. Add a squeeze of lemon or lime juice and a few drops of olive or avocado oil, or add a small amount of the balsamic dressing. Massage the kale with your hands for 1-2 minutes. Massaging the kale is optional but helps to soften it and improve the taste. Divide the kale between 4 bowls, plates or food storage containers.
7. Divide the chopped beets, carrots, corn, marinated chickpeas and pepitas between the 4 portions.
8. Top each salad with equal amounts of the balsamic vinaigrette.
9. Serve immediately. (I tossed everything together as opposed to separating into bowls—DS)



Notes from Recipe Author:

I roasted the corn for this salad and while it's totally optional, it added a nice layer of texture and flavor and really brought out the sweetness of the corn. To make the roasted corn, just add the corn kernels to a lined baking sheet, add some spices like chili powder, sea salt, cumin and paprika and roast at 400 F until it's starting to crisp and blacken a bit, about 10 minutes.

You'll need about 15 minutes of hands-on prep time and 15-20 minutes to allow the beets to cool enough to peel them. The other option is to peel the beets before roasting, so once roasted you can just slice and add to the salad right away.

Prep time: 30 mins

Cook time: 45 mins

Yields: 4

Category: salad

*Diet: vegan, vegetarian,
gluten-free*

Nutrition per serving:

⇒ *calories: 350*

⇒ *fat: 15 g*

⇒ *carbohydrates: 43 g*

⇒ *fiber: 12 g*

⇒ *protein: 15 g*

Recipe taken from: Runningonrealfood.com

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September 2022—Fall Cleanse Challenge

Self-Care:

- ☐ Day 1: Set two goals you would like to achieve during this challenge along with why they are important to you.
- ☐ Day 2: Make any necessary annual doctor appointments or blood work.
- ☐ Day 3: Pick an affirmation that moves you and repeat it to yourself throughout the day.
- ☐ Day 4: Try a guided meditation for at least 2 minutes (might download *Insight Timer* app)
- ☐ Day 5: Go to bed 30 minutes earlier than normal or at least turn off ALL electronics 30 minutes before bed.
- ☐ Day 6: Ask yourself: Are there healthy boundaries I need to create in my life? Write it down, who is involved? what are you going to say? Practice saying it and schedule when it's going to happen.
- ☐ Day 7: Show yourself compassion today and schedule some "me time"!

Diet & Exercise:

- ☐ Day 8: Try a new workout you've never done before at home or at a gym.
- ☐ Day 9: Keep all three meals "phone free". Be mindful while you eat. Chew slowly.
- ☐ Day 10: Do a yoga/Pilates/tai chi for beginners workout to give your muscles & mind a little TLC.
- ☐ Day 11: Make two of your three meals meatless today.
- ☐ Day 12: Abstain from any processed or refined foods today. Pack a healthy whole food lunch!
- ☐ Day 13: Take your workout outside even if it's for 20 minutes.
- ☐ Day 14: Try to drink 8 glasses of water.

September 2022—Fall Cleanse Challenge

Clearing the Clutter—Digital Cleanse:

- ☐ Day 15: Clean out your inbox and sort your emails into folders. Delete all spam.
- ☐ Day 16: No social media for the entire day. Take the time to be productive.
- ☐ Day 17: Un-follow people on social media who don't inspire you.
- ☐ Day 18: Organize your desktop accordingly into folders. Delete unnecessary items.
- ☐ Day 19: Write down all you need to do in the coming week then post it where you can see it.
- ☐ Day 20: Have a phone-free night with family or friends.
- ☐ Day 21: Clean out one area: a drawer, your desk, your car, a closet, your phone contact list, or a room. You decide. Note how you feel when you accomplish it.

Positivity:

- ☐ Day 22: No complaint or negative comments day.
- ☐ Day 23: Write down 3 great things that happened today or that you witnessed.
- ☐ Day 24: Find the gift and opportunity in a challenging situation.
- ☐ Day 25: Do or say something nice for a co-worker.
- ☐ Day 26: Write a letter to yourself explaining what you hope to accomplish and save it to read again at the end of this year.
- ☐ Day 27: Ask your friend or spouse to describe you in 3 words, write them down and repeat them to yourself throughout the day.
- ☐ Day 28: Write down at least 3 things you have conquered this month.

Wild Card:

- ☐ Day 29: Pick your favorite challenge above and repeat it.
- ☐ Day 30: Be proud of yourself and start to believe you can do anything you set your mind to!



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

Intake	July-22	July-21	August-22	August-21	2022 August YTD	2021 August YTD
# of New Claims Reported	45	18	45	39	295	268
# of Report Only	35	8	23	15	179	141
% Report Only	78%	44%	51%	38%	61%	53%
# of Medical Only	7	7	19	21	86	84
# of Lost Time	3	3	3	3	28	43
Medical Only to Lost Time Ratio		70:30		88:12		66:34
Claim Petition First Notice	0	0	0	0	2	0
COVID-19	33	4	15	16	150	148
Average Days <u>Reported To Qual-Lynx</u> (Indemnity, Medical Only, Report Only)	3.4	4.6	1.8	3.2	4.1	4.2
Average Days <u>Reported To Employer</u> (Indemnity, Medical Only, Report Only)	0.7		0.5		1.4	

Nurse Case Management	July-22	July-21	August-22	August-21
# of Cases Assigned to Case Management	21	22	19	22
# of Cases >90 days	17	19	15	18

Savings	July-22	July-21	August-22	August-21	2022 August YTD	2021 August YTD
Bill Count	80	164	120	156	959	1277
Provider Charges	\$453,123	\$247,614	\$97,321	\$186,787	\$1,485,633	\$2,071,824
Repriced Amount	\$110,986	\$99,035	\$40,057	\$82,338	\$538,242	\$777,181
Savings \$	\$342,136	\$148,579	\$57,263	\$104,449	\$947,391	\$1,294,643
% Savings	76%	60%	59%	56%	64%	62%

QualCare Provider Network Penetration Rate	July-22	July-21	August-22	August-21	2022 August YTD	2021 August YTD
Bill Count	93%	98%	93%	94%	93%	95%
Provider Charges	99%	99%	65%	85%	94%	95%

Exclusive Provider Panel Penetration Rate	July-22	July-21	August-22	August-21	2022 August YTD	2021 August YTD
Bill Count	96%	98%	98%	98%	93%	96%
Provider Charges	92%	97%	99%	84%	94%	89%

Transitional Duty Summary		2022 August YTD	2021 August YTD
% of Transitional Duty Days Worked		74%	75%
\$ Saved By Accommodating		\$92,612	\$123,222
% of Transitional Duty Days Not Accommodated		26%	25%
Cost Of Days Not Accommodated		\$33,114	\$53,009



Burlington County Municipal JIF
Average Days To Report By JIF Member
Indemnity, Medical Only, Report Only - Not Covid-19
1/1/2022 - 8/31/2022

	# Of Claims Reported	Average Days Reported To Qual-Lynx	Average Days Reported To Employer
BASS RIVER TOWNSHIP	2	3.0	0.0
BEVERLY CITY	4	1.3	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	6	4.8	0.2
DELRAN TOWNSHIP	5	2.8	2.4
EDGEWATER PARK TOWNSHIP	2	0.0	0.0
FLORENCE TOWNSHIP	5	2.6	0.0
HAINESPORT TOWNSHIP	1	2.0	0.0
LUMBERTON TOWNSHIP	10	2.8	0.0
MANSFIELD TOWNSHIP	5	3.4	0.2
MEDFORD TOWNSHIP	8	1.0	0.5
MOUNT LAUREL TOWNSHIP	23	1.1	0.3
NORTH HANOVER TOWNSHIP	1	1.0	0.0
PALMYRA BOROUGH	3	0.3	0.0
PEMBERTON BOROUGH	1	0.0	0.0
PEMBERTON TOWNSHIP	28	5.8	1.3
RIVERSIDE TOWNSHIP	7	0.3	0.0
SOUTHAMPTON TOWNSHIP	7	2.0	0.0
TABERNACLE TOWNSHIP	3	8.7	0.0
WESTAMPTON TOWNSHIP	15	0.9	0.4
Grand Total	145	2.7	0.5



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

August 2022

All Claims Reported

	# Of Claims Reported	Average Days Reported To Qual-Lynx	Average Days Reported To Employer
INDEMNITY	3	0.3	0.0
MEDICAL ONLY	19	2.0	0.9
REPORT ONLY	23	1.7	0.0
Grand Total	45	1.7	0.4

Claims Reported - Not Covid-19

	# Of Claims Reported	Average Days Reported To Qual-Lynx	Average Days Reported To Employer
INDEMNITY	3	0.3	0.0
MEDICAL ONLY	17	2.1	0.9
REPORT ONLY	10	1.7	0.0
Grand Total	30	1.8	0.5

Covid-19 Claims Reported

	# Of Claims Reported	Average Days Reported To Qual-Lynx	Average Days Reported To Employer
MEDICAL ONLY	2	1.5	1.0
REPORT ONLY	13	1.6	0.0
Grand Total	15	1.6	0.1

1/1/2022 - 8/31/2022

All Claims Reported

	# Of Claims Reported	Average Days Reported To Qual-Lynx	Average Days Reported To Employer
Claim Petition	2	237.5	237.5
INDEMNITY	28	11.2	6.1
MEDICAL ONLY	86	3.4	1.5
REPORT ONLY	179	3.4	0.6
Grand Total	295	5.7	3.0

Claims Reported - Not Covid-19

	# Of Claims Reported	Average Days Reported To Qual-Lynx	Average Days Reported To Employer
INDEMNITY	20	4.8	0.0
MEDICAL ONLY	70	2.4	1.0
REPORT ONLY	55	2.3	0.1
Grand Total	145	2.7	0.5

Covid-19 Claims Reported

	# Of Claims Reported	Average Days Reported To Qual-Lynx	Average Days Reported To Employer
Claim Petition	2	237.5	237.5
INDEMNITY	8	27.3	21.5
MEDICAL ONLY	16	8.2	3.4
REPORT ONLY	124	3.8	0.9
Grand Total	150	8.6	5.4



**Burlington County Municipal JIF
Transitional Duty Summary Report
1/1/2022 - 8/31/2022**

	Transitional Duty Days Available	Transitional Duty Days Worked	% Of Transitional Duty Days Worked	\$ Saved By Accommodating	Transitional Duty Days Not Accommodated	% Of Transitional Duty Days Not Accommodated	Cost Of Days Not Accommodated
BASS RIVER TOWNSHIP	43	43	100%	\$1,745	0	0%	\$0
BORDENTOWN CITY	6	6	100%	\$243	0	0%	\$0
MEDFORD TOWNSHIP	187	187	100%	\$22,330	0	0%	\$0
BEVERLY CITY	15	15	100%	\$609	0	0%	\$0
DELRAN TOWNSHIP	163	139	85%	\$18,361	24	15%	\$928
PEMBERTON TOWNSHIP	564	433	77%	\$36,745	131	23%	\$13,371
MOUNT LAUREL TOWNSHIP	231	130	56%	\$11,688	101	44%	\$9,326
WESTAMPTON TOWNSHIP	41	22	54%	\$893	19	46%	\$2,043
MANSFIELD TOWNSHIP	24	0	0%	\$0	24	100%	\$2,175
FLORENCE TOWNSHIP	43	0	0%	\$0	43	100%	\$5,231
LUMBERTON TOWNSHIP	1	0	0%	\$0	1	100%	\$41
Grand Total	1318	975	74%	\$92,612	343	26%	\$33,114



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

	Bill Count	Provider Charges	Repriced Amount	\$ Savings	% Savings
Qualcare	74	\$446,904	\$106,051	\$340,853	76%
Hospital	8	\$357,548	\$74,311	\$283,237	79%
Ambulatory Surgical Center	4	\$51,882	\$16,078	\$35,804	69%
Physical Therapy	29	\$12,052	\$3,090	\$8,962	74%
Physicians Fees	10	\$7,577	\$4,032	\$3,545	47%
Anesthesiology	4	\$6,729	\$3,307	\$3,422	51%
Orthopedics	7	\$5,904	\$3,187	\$2,717	46%
Neurosurgery	2	\$1,850	\$444	\$1,406	76%
Medical Transportation	1	\$1,062	\$341	\$721	68%
Occ Med/Primary Care	5	\$921	\$612	\$309	34%
Pain Management	2	\$741	\$273	\$468	63%
Neurology	1	\$375	\$164	\$211	56%
Durable Medical Equipment	1	\$264	\$211	\$53	20%
Negotiated	1	\$500	\$380	\$120	24%
Behavioral Health	1	\$500	\$380	\$120	24%
Out Of Network	5	\$5,719	\$4,555	\$1,164	20%
Anesthesiology	1	\$1,600	\$859	\$741	46%
Durable Medical Equipment	1	\$1,485	\$1,188	\$297	20%
Emergency Medicine	1	\$1,149	\$1,073	\$76	7%
Other	1	\$935	\$885	\$50	5%
Physical Med & Rehab	1	\$550	\$550	\$0	0%
Grand Total	80	\$453,123	\$110,986	\$342,136	76%

QualCare Network Provider Participation Rate

Bill Count 93%

Provider Charges 99%

Exclusive Provider Penetration Rate

Bill Count 96%

Provider Charges 92%



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

	Bill Count	Provider Charges	Repriced Amount	\$ Savings	% Savings
Qualcare	111	\$63,455	\$21,144	\$42,311	67%
Physical Therapy	81	\$34,126	\$7,508	\$26,618	78%
Hospital	4	\$13,290	\$5,181	\$8,109	61%
Anesthesiology	2	\$9,060	\$5,040	\$4,020	44%
Occ Med/Primary Care	7	\$2,221	\$1,067	\$1,153	52%
Orthopedics	7	\$2,030	\$1,387	\$643	32%
Neurosurgery	2	\$1,050	\$367	\$683	65%
Neurology	2	\$665	\$284	\$381	57%
Urgent Care Center	2	\$630	\$82	\$548	87%
MRI/Radiology	2	\$240	\$175	\$65	27%
Other	1	\$99	\$41	\$58	59%
Physicians Fees	1	\$44	\$12	\$32	73%
Negotiated	2	\$26,001	\$12,850	\$13,151	51%
Ambulatory Surgical Center	1	\$25,501	\$12,400	\$13,101	51%
Behavioral Health	1	\$500	\$450	\$50	10%
Out Of Network	7	\$7,865	\$6,064	\$1,801	23%
Emergency Medicine	4	\$6,312	\$4,707	\$1,605	25%
Other	1	\$1,095	\$899	\$196	18%
Urgent Care Center	1	\$258	\$258	\$0	0%
Physical Medicine & Rehab	1	\$200	\$200	\$0	0%
Grand Total	120	\$97,321	\$40,057	\$57,263	59%

QualCare Network Provider Participation Rate

Bill Count 93%

Provider Charges 65%

Exclusive Provider Penetration Rate

Bill Count 98%

Provider Charges 99%



**Burlington County Municipal JIF
PPO Savings And Penetration Report
1/1/2022 - 8/31/2022**

	Bill Count	Provider Charges	Repriced Amount	\$ Savings	% Savings
Qualcare	890	\$1,401,358	\$488,158	\$913,200	65%
Hospital	47	\$612,001	\$216,439	\$395,563	65%
Ambulatory Surgical Center	13	\$209,500	\$66,054	\$143,445	68%
Physical Therapy	418	\$195,754	\$51,009	\$144,745	74%
Orthopedics	114	\$153,552	\$48,177	\$105,375	69%
Physical Med & Rehab	17	\$47,750	\$11,511	\$36,239	76%
Anesthesiology	20	\$38,816	\$19,113	\$19,703	51%
MRI/Radiology	44	\$28,340	\$13,581	\$14,759	52%
Durable Medical Equipment	4	\$26,406	\$21,125	\$5,281	20%
Neurosurgery	28	\$20,740	\$5,860	\$14,880	72%
Occ Med/Primary Care	74	\$17,963	\$10,407	\$7,556	42%
Physicians Fees	42	\$17,001	\$9,026	\$7,974	47%
Behavioral Health	15	\$9,360	\$6,500	\$2,860	31%
Emergency Medicine	10	\$8,099	\$2,279	\$5,820	72%
Urgent Care Center	20	\$7,303	\$3,628	\$3,675	50%
Neurology	12	\$4,475	\$1,957	\$2,518	56%
Pain Management	6	\$2,140	\$1,021	\$1,119	52%
Medical Transportation	1	\$1,062	\$341	\$721	68%
Laboratory Services	2	\$891	\$81	\$809	91%
Other	3	\$207	\$49	\$158	76%

Negotiated	14	\$46,783	\$20,881	\$25,902	55%
Ambulatory Surgical Center	1	\$25,501	\$12,400	\$13,101	51%
Physical Therapy	1	\$12,387	\$935	\$11,452	92%
Behavioral Health	10	\$5,000	\$4,430	\$570	11%
Durable Medical Equipment	2	\$3,895	\$3,116	\$779	20%

Out Of Network	55	\$37,492	\$29,203	\$8,289	22%
Emergency Medicine	8	\$11,909	\$8,450	\$3,459	29%
Other	13	\$11,252	\$10,447	\$805	7%
Anesthesiology	6	\$8,200	\$4,870	\$3,330	41%
Behavioral Health	13	\$2,275	\$1,755	\$520	23%
Urgent Care Center	6	\$1,689	\$1,515	\$174	10%
MRI/Radiology	4	\$1,142	\$1,142	\$0	0%
Physical Med & Rehab	2	\$750	\$750	\$0	0%
Laboratory Services	2	\$250	\$250	\$0	0%
Durable Medical Equipment	1	\$25	\$25	\$0	0%

Grand Total	959	\$1,485,633	\$538,242	\$947,391	64%
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QualCare Network Provider Participation Rate

Bill Count	93%
Provider Charges	94%

Exclusive Provider Penetration Rate

Bill Count	93%
Provider Charges	94%

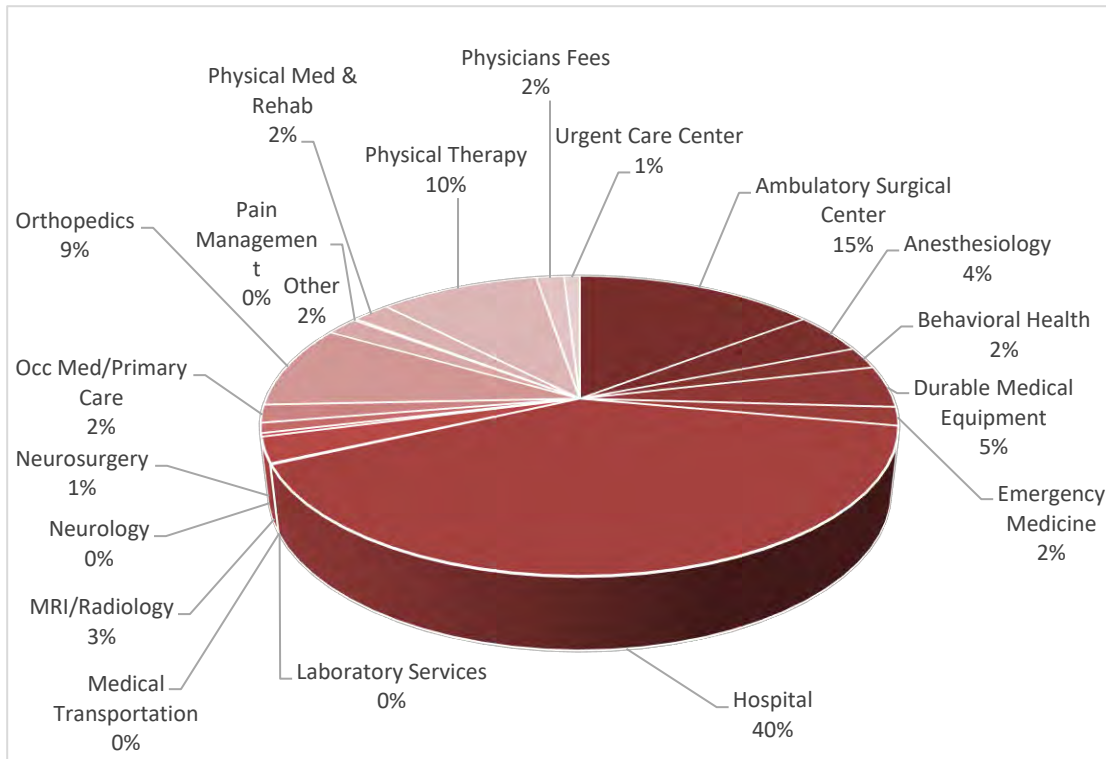


**Burlington County Municipal JIF
Top 10 Providers And Paid Provider By Specialty
1/1/2022 - 8/31/2022**

Top 10 Providers

	Bill Count	Repriced Amount
VIRTUA WEST JERSEY HEALTH INC	10	\$70,991
CAPITAL HEALTH SYSTEM, INC	5	\$62,224
MEMORIAL AMBULATORY SURGERY CENTER	2	\$21,688
HOME CARE CONNECT LLC	4	\$21,125
COOPER HEALTH SYSTEMS	2	\$20,418
BURLINGTON COUNTY ORTHOPAEDIC SPECIALIST P A	45	\$19,037
DEBORAH HEART AND LUNG CENTER	7	\$18,111
NEUROSURGICAL AND SPINE SPECIALIST LLC	44	\$17,014
VIRTUA MOUNT HOLLY HOSPITAL	9	\$16,848
CENTENNIAL SURGERY CENTER LLC	6	\$16,540
Grand Total	134	\$283,995

Paid Provider By Specialty





Nurse Case Management Assignment Report 2022

	Jan-22	Feb-22	Mar-22	Apr-22	May-22	Jun-22	Jul-22	Aug-22	Sep-22	Oct-22	Nov-22	Dec-22
ACM, BURLCO, TRICO, ACCASBO, BCIP, GCSSD, VINELAND												
Sharon Maurer	104	115	116	117	124	122	117	114				
Maureen Steelman	34	33	31	30	7	7	11	15				
Kelly Roth	63	63	68	70	63	59	62	58				
Bettie Leavitt	5	4	3	1	1	1	1	1				
Maribeth Beauregard	8	5	7	29	77	87	83	70				
Shamik Spann	53	55	58	54	43	32	33	27				
Eva Taganile	0	0	0	0	0	1	1	1				
Patricia Henchy	3	0	0	0	0	0	0	0				
Stephanie Dionisio (Supervisor)	2	1	1	1	1	1	1	1				
Total	272	276	284	302	316	310	309	287	0	0	0	0



Managed Care Quick Notes

Provider Bill Negotiation

Why are bills negotiated?

- Out of network services are needed due to an out of state location, uncommon specialty or service, or emergency situation.
- An in-network provider's bill is unusually high even after contract prices are applied.
- An in-network provider's bill is reduced to a global fee amount which does not produce the anticipated savings normally achieved by applying a global fee.

The adjuster and nurse case manager meet to discuss use of out of network providers. If they approve the necessity to utilize the out of network provider, they alert the client services manager. The client services manager will discuss the situation with our bill repricing supervisor and the bill when received will be sent to our negotiation team or to the client services manager to negotiate.

We negotiate bills in order to control claim costs. However, it is also important because without a letter of agreement a provider may not accept usual and customary rates and could demand payment in full. This could result in the provider filing a medical claim petition.

Some examples of negotiations are:

- A psychiatrist that is very well versed in handling workers' compensation/PTSD claims will not participate in any provider network. The provider did agree to reduced reimbursement for our claimants for a 1-year term.
- An out of network physical therapy provider submitted charges totaling \$12,387 agreed to accept our normal contract rate reducing the payment to \$935.00
- An in-network hospital bill was reduced to the global fee amount which resulted in a payment due of over \$112,795. The client services manager was able to get a signed agreement for an additional \$45,000 savings.
- A claimant needed a surgery urgently which needed to be scheduled at a new surgery center just beginning the process of contracting with QualCare. We were able to obtain a letter of agreement which reduced a \$68,949 bill to \$13,426.

Signed letters of agreement eliminate the risk of the provider balance billing for any additional amount. Bill negotiations are an important tool in cost control.



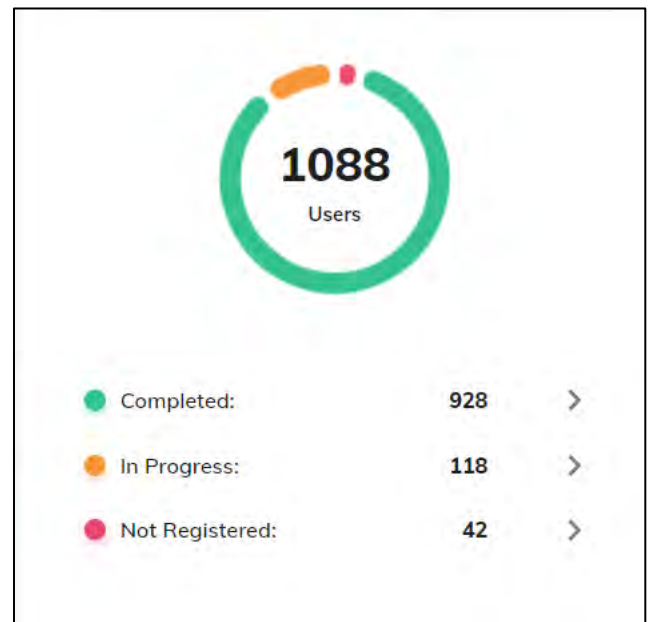
Cyber Risk Management Monthly Executive Report September 6, 2022



Wizer Training

BURLCO Training Status		
Municipality	Total Users 1088	Training Completion % 86%
Chesterfield Township	24	100
Delran Township	58	100
Fieldsboro Borough	4	100
Pemberton Borough	13	100
Pemberton Township	102	100
Bordentown Township	51	98
Bordentown City	22	95
Florence Township	62	95
Mansfield Township	77	95
Westampton Township	88	95
Medford Township	147	94
Southampton Township	14	93
North Hanover Township	22	91
Palmyra Borough	34	91
Hainesport Township	10	90
Beverly City	18	84
Lumberton Township	43	84
Edgewater Park Township	35	83
Shamong Township	14	79
Mount Laurel Township	153	75
Wrightstown Borough	4	75
Delanco Township	27	67
New Hanover Township	8	38
Bass River Township	14	36
Riverside Township	3	33
Tabernacle Township	24	25
Woodland Township	11	18
Springfield Township	20	10

Training Progress 86%



Wizer Phishing

BURLCO JIF	WIZER - Whitelisting
	Wizer Notes
Bass River Township	Ongoing phishing campaign
Beverly City	Ongoing phishing campaign
Bordentown City	Ongoing phishing campaign
Bordentown Township	Ongoing phishing campaign
Chesterfield Township	Ongoing phishing campaign
Delanco Township	Ongoing phishing campaign
Delran Township	Awaiting test email confirmation
Edgewater Park Township	Ongoing phishing campaign
Fieldsboro Borough	Whitelisting confirmation not received
Florence Township	Ongoing phishing campaign
Hainesport Township	Ongoing phishing campaign
Lumberton Township	Ongoing phishing campaign
Mansfield Township	Ongoing phishing campaign
Medford Township	Ongoing phishing campaign
Mount Laurel Township	Ongoing phishing campaign
New Hanover Township	Ongoing phishing campaign
North Hanover Township	Ongoing phishing campaign
Palmyra Borough	Ongoing phishing campaign
Pemberton Borough	Ongoing phishing campaign
Pemberton Township	Ongoing phishing campaign
Riverside Township	Ongoing phishing campaign
Shamong Township	Ongoing phishing campaign
Southampton Township	Ongoing phishing campaign
Springfield Township	Awaiting test email confirmation
Tabernacle Township	Ongoing phishing campaign
Westampton Township	Awaiting test email confirmation
Woodland Township	Ongoing phishing campaign
Wrightstown Borough	Awaiting test email confirmation

Phishing Compliance Status			
Ongoing	23	82%	
Awaiting test email confirmation	4	14%	
Whitelisting confirmation not received	1	4%	
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	Testing in progress
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	Testing in progress
Medford Township	Testing in progress
Mount Laurel Township	Testing in progress
New Hanover Township	Testing in progress
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	27	96%	
KYC & VSA not received	1	4%	
Not participating in program	0	0%	



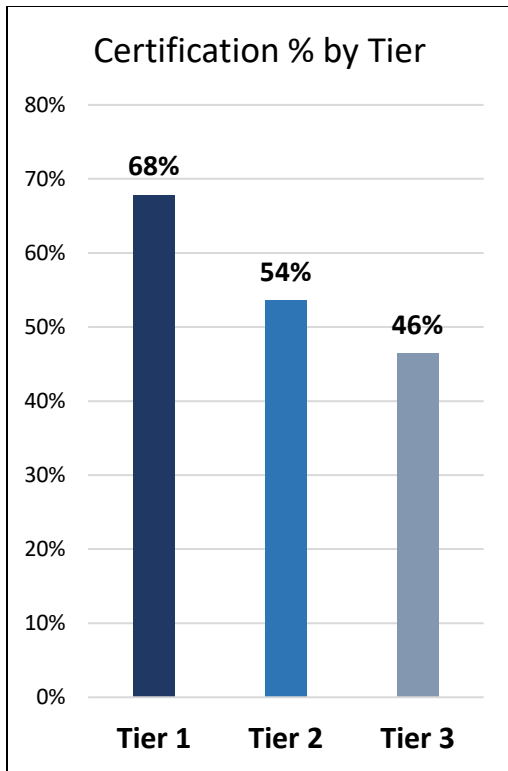
MEL's Cyber Risk Management

BURLCO JIF	Status	Tier 1	Tier 2	Tier 3
Bass River Twp	Checklist Submitted to the MEL	Approved	Approved	Incomplete
Beverly City	Waiting for Certification Checklist			
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	Checklist Submitted to the MEL	Approved		
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	Approved
Shamong Twp	Checklist Submitted to the MEL	Approved	Approved	Approved
Southampton Twp	Checklist Submitted to the MEL	Approved	Approved	Incomplete
Springfield Twp	Risk Questionnaire to be reviewed			
Tabernacle Twp	Waiting for Certification Checklist	Incomplete	Incomplete	Incomplete
Westampton Twp	Waiting for Certification Checklist			
Woodland Twp	Waiting for Certification Checklist			
Wrightstown Borough	Waiting for Certification Checklist			

	Tier 1	Tier 2	Tier 3
Number Approved	19	15	13
% Approved	68%	54%	46%
Number Incomplete	1	4	6
% Incomplete	4%	14%	21%

BURLCO Compliance Status		
Waiting for Risk Questionnaire	2	7%
Waiting for Certification Checklist	6	21%
Checklist Submitted to the MEL	19	68%
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 – Children back to school online safety.

I'm repurposing this article found in the Child Rescue Coalition, because I felt it was worth mentioning regarding children back to school online safety. Stay vigilant and keep yourself and your children cyber safe !!



Nine Back to School Online Safety Tips

1. Only use tablets or devices in common areas at home. We advise parents to keep all devices connected to the internet out of bedrooms. A family room, kitchen, or other common areas are a great place to set up a computer station for family use.
2. Use the privacy settings to keep your child's account private. Each social media channel has different settings, so adjust each to make sure your children are not sharing personal images and information with strangers. Go back and check the settings once a month to be sure nothing has changed. Set a calendar reminder, it's that important!
3. Pause before you post. Remember, yours and your child's digital footprint lives forever, and don't just limit that to photos of yourself. Don't post pictures of your children that they might find embarrassing. Ask yourself the following questions before you share anything online:
 - Why am I sharing this?
 - Would I want someone else to share an image like this of me?
 - Is this something I want to be part of my digital life?

Tell your kids if they wouldn't want it in the newspaper or online then don't post it or send it either! This goes both ways.

4. Remind teens to only friend people you know IRL (in real life), even if you have multiple mutual friends. The same goes for private or direct messages (DM). They should not respond to anyone that they don't know.
5. Don't share sensitive information about yourself or your family online. – No last name, no school name or even the city or town that you live in. GPS and location services can pinpoint exactly where you are, alerting predators. Posting that you are home alone or even out of town with family shows predators that you or your possessions are in a vulnerable position.
6. Tell children not to give their password to anyone but their parents or primary caregiver. As their guardians, you do have the right to check their social media, texts and other apps when you want.
7. Children should choose usernames and passwords that don't give out personal information. This is something that even adults don't do, but since usernames tend to stick around for life, it makes sense to put it into practice at a young age. A child should never use their first and last name in their handles, this makes it easier for predators to locate them.
8. Children should never agree to see someone in person that they "met" online.
9. If your child sees any type of mean texts or cyberbullying, tell them to not respond or participate. Tell an adult immediately.

For more information on Child Rescue Coalition and how to keep kids safe online, visit www.childrescuecoalition.org. And read more posts like this on our [education page](#)!

September 13, 2022

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

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

The statements included in this report are prepared on a “modified cash basis” and relate to financial activity through the two month period ending August 31, 2022 for Closed Fund Years 1991 to 2017, and Fund Years 2018, 2019, 2020, 2021 and 2022. The reports, where required, are presented in a manner prescribed or permitted by the Department of Insurance and the Division of Local Government Services of the Department of Community Affairs.

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

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

INVESTMENT INTEREST & INVESTMENTS:

Interest received or accrued for the reporting period totaled \$ 29,898.74. This generated an average annual yield of 1.09%. However, after including an unrealized net loss of \$ 110,961.05 in the asset portfolio, the yield is adjusted to -4.06% for this period. The total overview of the asset portfolio for the fund shows a current market value of \$14,009,118.40.

RECEIPT ACTIVITY FOR THE PERIOD

Subrogation Receipts \$ 30,083.58 w/YTD Total \$ 57,337.27
Salvage Receipts \$ 0.00
Overpayment Reimbursements \$ 0.00
2022 Premium Assessments \$ 4,355,122.00

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 \$ 520,395.11. The claims detail shows 463 claim payments issued.

A.E.L.C.F. PARTICIPANT BALANCES AT PERIOD END: (\$ 207. Interest Allocated)

Delran Township	\$ 0.00
Chesterfield Township	\$ 2,236.00
Bordentown City	\$ 41,258.00
Bordentown Township	\$ 57,568.00
Westampton Township	\$ 10,586.00

CASH ACTIVITY FOR THE PERIOD:

The enclosed reconciliation report details that during the reporting period the Fund's "Cash Position" changed from an opening balance of \$ 15,378,146.00 to a closing balance of \$ 17,398,108.67 showing an increase in the fund of \$ 2,019,962.67. 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
7/1	DELANCO TOWNSHIP	2019156968	ADAM DYCH	WC	2018	23,375.00	
7/1	MOUNT LAUREL TWP	2022271304	MOUNT LAUREL TWP	PR	2022	4,847.45	
7/2	MOUNT LAUREL TWP	2020189575	JAMES McGUINNESS	WC	2019	949.39	
7/2	MOUNT LAUREL TWP	2020189575	MICHAEL JOY	WC	2019	250.61	
7/6	PEMBERTON BOROUGH	2019171998	JOSEPH LICATA	WC	2019	23.00	
7/20	BORDENTOWN TWP.	2021219099	MICHAEL MOLONEY	WC	2020	250.00	
7/20	MEDFORD TOWNSHIP	2018110727	MEDFORD TOWNSHIP	PR	2017	100.00	
7/20	SOUTHAMPTON TWP	2020188495	SOUTHAMPTON TWP	PR	2019	288.13	
TOTAL-JULY						30,083.58	
TOTAL-YTD							57,337.27
TOTAL-AUG.						0.00	
TOTAL-YTD							57,337.27

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

	<u>June</u>	<u>July</u>	<u>August</u>	<u>Year To Date Total</u>
Opening Balance for the Period:	15,868,042.20	15,378,146.00	15,892,513.30	
RECEIPTS:				
Interest Income (Cash)	-92,546.73	164,885.80	-275,846.90	-1,037,932.02
Premium Assessment Receipts	0.00	1,686,080.00	2,669,042.00	7,793,319.00
Prior Yr. Premium Assessment Receipts	0.00	0.00	0.00	0.00
Subrogation, Salvage & Reimb. Receipts:				
Fund Year 2022	0.00	4,847.45	0.00	4,847.45
Fund Year 2021	0.00	0.00	0.00	18,681.32
Fund Year 2020	250.00	250.00	0.00	12,375.32
Fund Year 2019	23.00	311.13	1,200.00	1,824.13
Fund Year 2018	1,625.00	23,425.67	0.00	25,544.67
Closed Fund Year	0.00	100.00	0.00	100.00
Total Subrogation, Salvage & Reimb.Receipts	1,898.00	28,934.25	1,200.00	63,372.89
FY 2022 Appropriation Refunds	0.00	0.00	0.00	0.00
FY 2021 Appropriation Refunds	0.00	0.00	0.00	0.00
Late Payment Penalties	0.00	0.00	0.00	0.00
E-JIF Closed Year Dividend	0.00	0.00	0.00	0.00
RCF Claims Reimbursement	0.00	0.00	0.00	0.00
Other	0.00	0.00	0.00	20,519.37
TOTAL RECEIPTS:	-90,648.73	1,879,900.05	2,394,395.10	6,839,279.24
DISBURSEMENTS:				
Net Claim Payments:				
Fund Year 2022	31,700.27	105,683.98	65,354.55	459,349.24
Fund Year 2021	23,994.74	76,877.03	47,182.05	527,296.20
Fund Year 2020	16,701.12	74,107.85	19,913.37	220,456.58
Fund Year 2019	46,345.66	59,500.40	31,825.84	249,747.44
Fund Year 2018	2,632.75	9,129.68	25,271.00	227,561.35
Closed Fund Year	0.00	0.00	0.00	0.00
Total Net Claim Payments	121,374.54	325,298.94	189,546.81	1,684,410.81
Exp.& Admin Bill List Payments:				
Exp. & Cont. Charges FY 2023	0.00	0.00	0.00	0.00
Exp. & Cont. Charges FY 2022	141,070.93	278,648.14	104,193.46	1,213,930.86
Property Fund Charges FY 2022	0.00	0.00	0.00	0.00
E-JIF Premium FY 2022	124,486.00	0.00	0.00	248,977.00
M.E.L. Premium FY 2022	0.00	0.00	595,058.75	1,785,176.25
POL/EPL Policy Premium FY 2022	0.00	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	12,316.00	0.00	0.00	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	0.00	0.00	10.00
Closed Fund Year	0.00	761,585.67	0.00	764,859.67
Total Bill List Payments	277,872.93	1,040,233.81	699,252.21	4,953,459.85
Net Bank Services Fees	0.00	0.00	0.00	0.00
Other	0.00	0.00	0.00	0.00
TOTAL DISBURSEMENTS:	399,247.47	1,365,532.75	888,799.02	6,637,870.66
Closing Balance for the Period:	15,378,146.00	15,892,513.30	17,398,109.38	
Account Net Cash Change During the Period:				
Operating Account	-396,612.61	350,677.22	1,784,246.88	2,755,016.59
JCMI Investment Account	-93,283.59	163,690.08	-278,670.80	-1,553,209.52
Investment Account	0.00	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	20.00	20.00
Expense & Contingency Account	0.00	0.00	0.00	0.00
Total Change in Account Net Cash:	-489,896.20	514,367.30	1,505,596.08	201,408.58
Proof:	0.00	0.00	0.00	

SUMMARY OF CASH AND INVESTMENT INSTRUMENTS
BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND
ALL FUND YEARS COMBINED
CURRENT MONTH **August**
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	\$15,892,512.56	114.93	-	1,503,608.43	100,000.00	1,000.00	14,287,789.20
Opening Interest Accrual Bal	\$0.00	-	-	-	-	-	-
1 Interest Accrued and/or Int	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
2 Interest Accrued - discount	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
3 zation and/or Interest Cost)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
4 Accretion	-\$625.26	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	-\$625.26
5 Interest Paid - Cash Instr.s	\$16,530.38	\$0.00	\$0.00	\$2,823.93	\$0.00	\$0.00	\$13,706.45
6 Interest Paid - Term Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
7 Realized Gain (Loss)	-\$291,751.99	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	-\$291,751.99
8 Net Investment Income	-\$275,846.87	\$0.00	\$0.00	\$2,823.93	\$0.00	\$0.00	-\$278,670.80
9 Deposits - Purchases	\$3,559,061.02	\$0.00	\$0.00	\$2,670,242.00	\$189,566.81	\$699,252.21	\$0.00
10 (Withdrawals - Sales)	-\$1,777,618.04	\$0.00	\$0.00	-\$888,819.02	-\$189,546.81	-\$699,252.21	\$0.00
Ending Cash & Investment Bal:	\$17,398,108.67	\$114.93	\$0.00	\$3,287,855.34	\$100,020.00	\$1,000.00	\$14,009,118.40
Ending Interest Accrual Balanc	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Plus Outstanding Checks	\$97,027.54	\$0.00	\$0.00	\$822.00	\$60,568.10	\$35,637.44	\$0.00
(Less Deposits in Transit)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Balance per Bank	\$17,495,136.21	\$114.93	\$0.00	\$3,288,677.34	\$160,588.10	\$36,637.44	\$14,009,118.40

Investment Income Allocation												
ETE		Property	Liability	Auto	Workers Comp	Deductible	Contingency	POLEPL	EJIF	MEL	Admin	Total
2022	Opening Cash & Investment	36,812.71	277,725.66	67,946.41	880,467.32	291,593.50	60,467.59	(267,699.03)	(105,408.24)	167,033.72	(41,141.48)	\$1,367,798.16
	Opening Interest Accrual B	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	\$0.00
	1 Interest Accrued and/or Int	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	2 Interest Accrued - discount	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	3 zation and/or Interest Cost)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	4 Accretion	-\$1.38	-\$10.38	-\$2.54	-\$32.91	-\$10.90	-\$2.26	\$0.00	\$0.00	-\$6.24	\$0.00	-\$66.61
	5 Interest Paid - Cash Instr.s	\$36.38	\$274.46	\$67.15	\$870.12	\$288.17	\$59.76	\$0.00	\$0.00	\$165.07	\$0.00	\$1,761.10
	6 Interest Paid - Term Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	7 Realized Gain (Loss)	-\$642.09	-\$4,844.08	-\$1,185.12	-\$15,357.07	-\$5,085.96	-\$1,054.67	\$0.00	\$0.00	-\$2,913.39	\$0.00	-\$31,082.39
	8 Net Investment Income	-\$607.08	-\$4,580.00	-\$1,120.51	-\$14,519.87	-\$4,808.70	-\$997.18	\$0.00	\$0.00	-\$2,754.57	\$0.00	-\$29,387.90
	9 Interest Accrued - Net Char	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	Ending Cash & Investment	\$122,459.83	\$419,733.90	\$103,281.10	\$1,405,377.73	\$441,034.65	\$91,457.13	\$28,737.32	-\$30,628.71	\$253,853.54	\$407,539.02	\$3,242,845.49
	Ending Interest Accrual Ba	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

		Property	Liability	Auto	Workers Comp	Deductible	Contingency	POLEPL	EJIF	MEL	Admin	Total
2021	Opening Cash & Investment	(129,903.31)	438,227.17	79,590.66	588,245.38	488,509.35	0.00	(51,330.35)	(3.96)	49,654.90	141,188.10	\$1,604,177.94
	Opening Interest Accrual B	(1.52)	5.21	1.20	(1.71)	5.70	0.00	(0.11)	(1.62)	(23.92)	(11.01)	-\$27.79
	1 Interest Accrued and/or Int	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	2 Interest Accrued - discount	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	3 zation and/or Interest Cost)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	4 Accretion	\$0.00	-\$16.38	-\$2.98	-\$21.99	-\$18.26	\$0.00	\$0.00	\$0.00	-\$1.86	-\$5.28	-\$66.74
	5 Interest Paid - Cash Instr.s	\$0.00	\$433.08	\$78.65	\$581.33	\$482.77	\$0.00	\$0.00	\$0.00	\$49.07	\$139.53	\$1,764.43
	6 Interest Paid - Term Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	7 Realized Gain (Loss)	\$0.00	-\$7,643.54	-\$1,388.22	-\$10,260.15	-\$8,520.56	\$0.00	\$0.00	\$0.00	-\$866.08	-\$2,462.60	-\$31,141.14
	8 Net Investment Income	\$0.00	-\$7,226.84	-\$1,312.54	-\$9,700.81	-\$8,056.05	\$0.00	\$0.00	\$0.00	-\$818.86	-\$2,328.35	-\$29,443.45
	9 Interest Accrued - Net Char	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	Ending Cash & Investment	-\$131,973.14	\$420,864.19	\$78,278.12	\$543,568.49	\$480,453.30	\$0.00	-\$51,330.35	-\$3.96	\$48,836.03	\$138,859.75	\$1,527,552.43
	Ending Interest Accrual Ba	-\$1.52	\$5.21	\$1.20	-\$1.71	\$5.70	\$0.00	-\$0.11	-\$1.62	-\$23.92	-\$11.01	-\$27.79

		Property	Liability	Auto	Workers Comp	Deductible	Contingency	POLEPL	EJIF	MEL	Admin	Total
2020	Opening Cash & Investment	28,530.53	343,640.39	89,175.60	668,021.25	412,374.26	48,097.27	646.56	0.98	(4,674.25)	142,131.77	\$1,727,944.36
	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 - discounts	\$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	-\$1.07	-\$12.85	-\$3.33	-\$24.97	-\$15.41	-\$1.80	-\$0.02	-\$0.00	\$0.00	-\$5.31	-\$64.77
	5 Interest Paid - Cash Instr.s	\$28.20	\$339.60	\$88.13	\$660.17	\$407.53	\$47.53	\$0.64	\$0.00	\$0.00	\$140.46	\$1,712.25
	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)	-\$497.63	-\$5,993.76	-\$1,555.40	-\$11,651.60	-\$7,192.61	-\$838.91	-\$11.28	-\$0.02	\$0.00	-\$2,479.06	-\$30,220.26
	8 Net Investment Income	-\$470.50	-\$5,667.01	-\$1,470.60	-\$11,016.40	-\$6,800.50	-\$793.18	-\$10.66	-\$0.02	\$0.00	-\$2,343.91	-\$28,572.78
	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	\$26,165.03	\$331,948.38	\$85,622.55	\$647,093.93	\$405,573.76	\$47,304.09	\$635.90	\$0.96	-\$4,674.25	\$139,787.86	\$1,679,458.21
	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	36,788.19	319,242.59	54,870.83	316,392.41	178,305.05	0.00	182.19	116.82	14,475.07	109,282.55	\$1,029,655.70
	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 - discounts	\$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	-\$1.38	-\$11.93	-\$2.05	-\$11.83	-\$6.67	\$0.00	-\$0.01	-\$0.00	-\$0.54	-\$4.09	-\$38.49
	5 Interest Paid - Cash Instr.s	\$36.36	\$315.49	\$54.23	\$312.67	\$176.21	\$0.00	\$0.18	\$0.12	\$14.30	\$108.00	\$1,017.55
	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)	-\$641.66	-\$5,568.22	-\$957.05	-\$5,518.50	-\$3,109.99	\$0.00	-\$3.18	-\$2.04	-\$252.47	-\$1,906.10	-\$17,959.21
	8 Net Investment Income	-\$606.68	-\$5,264.66	-\$904.88	-\$5,217.66	-\$2,940.45	\$0.00	-\$3.00	-\$1.93	-\$238.71	-\$1,802.19	-\$16,980.16
	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	\$36,181.51	\$295,157.29	\$51,534.45	\$301,801.05	\$175,364.60	\$0.00	\$179.18	\$114.90	\$14,236.36	\$107,480.36	\$982,049.70
	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	33,171.64	(166,404.04)	56,507.19	(52,374.37)	(15,569.47)	0.00	25,112.86	165.27	14,503.76	141,822.92	\$36,935.76
	Opening Interest Accrual B	0.14	(0.07)	0.06	(0.13)	1.84	0.00	0.13	0.00	0.06	0.63	\$2.68
	1 Interest Accrued and/or Int	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	2 Interest Accrued - discounts	\$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	-\$1.24	\$0.00	-\$2.11	\$0.00	\$0.00	\$0.00	-\$0.94	-\$0.01	-\$0.54	-\$5.30	-\$10.14
	5 Interest Paid - Cash Instr.s	\$32.78	\$0.00	\$55.84	\$0.00	\$0.00	\$0.00	\$24.82	\$0.16	\$14.33	\$140.16	\$268.09
	6 Interest Paid - Term Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	7 Realized Gain (Loss)	-\$578.58	\$0.00	-\$985.60	\$0.00	\$0.00	\$0.00	-\$438.02	-\$2.88	-\$252.97	-\$2,473.67	-\$4,731.72
	8 Net Investment Income	-\$547.04	\$0.00	-\$931.87	\$0.00	\$0.00	\$0.00	-\$414.14	-\$2.73	-\$239.18	-\$2,338.81	-\$4,473.77
	9 Interest Accrued - Net Char	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	Ending Cash & Investment	\$32,624.60	-\$191,261.54	\$55,575.33	-\$52,787.87	-\$15,569.47	\$0.00	\$24,698.72	\$162.54	\$14,264.58	\$139,484.11	\$7,191.00
	Ending Interest Accrual Ba	\$0.14	-\$0.07	\$0.06	-\$0.13	\$1.84	\$0.00	\$0.13	\$0.00	\$0.06	\$0.63	\$2.68

		Property	Liability	Auto	Workers Comp	Deductible	Contingency	POLEPL	EJIF	MEL	Admin	Total
Closed FY	Opening Cash & Investment	100.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	9,235,284.94	\$9,235,384.94
	Opening Interest Accrual B	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	23.35	\$23.35
	1 Interest Accrued and/or Int	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	2 Interest Accrued - discounts	\$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	-\$345.22	-\$345.22
	5 Interest Paid - Cash Instr.s	\$0.10	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$9,126.72	\$9,126.81
	6 Interest Paid - Term Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	7 Realized Gain (Loss)	-\$1.74	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	-\$161,081.44	-\$161,083.18
	8 Net Investment Income	-\$1.65	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	-\$152,299.94	-\$152,301.59
	9 Interest Accrued - Net Char	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	Ending Cash & Investment	\$98.35	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$9,082,985.00	\$9,083,083.35
	Ending Interest Accrual Ba	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$23.35	\$23.35

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

Report ID: IGLS0002
Base Currency: USD
Status: FINAL

MX6F96590902 - BURLINGTON CNTY JIF

08/31/2022

	Current Period		Fiscal Year To Date	
	08/01/2022	08/31/2022	01/01/2022	08/31/2022
NET ASSETS - BEGINNING OF PERIOD		14,287,789.20		15,455,103.01
		<u>14,287,789.20</u>		<u>15,455,103.01</u>
RECEIPTS				
INVESTMENT INCOME				
INTEREST	15,224.27		113,776.18	
UNREALIZED GAIN/LOSS-INVESTMENT	-291,751.99		-1,042,363.51	
ACCRETION/AMORTIZATION	-625.26		-4,981.98	
TOTAL INVESTMENT INCOME		<u>-277,152.98</u>		<u>-933,569.31</u>
TOTAL RECEIPTS		<u>-277,152.98</u>		<u>-933,569.31</u>
DISBURSEMENTS				
ADMINISTRATIVE EXPENSES				
TRUSTEE/CUSTODIAN	350.27		2,865.09	
INVESTMENT ADVISORY FEES	817.28		6,685.12	
CONSULTING	350.27		2,865.09	
TOTAL ADMINISTRATIVE EXPENSES		<u>1,517.82</u>		<u>12,415.30</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>1,517.82</u>		<u>512,415.30</u>
NET ASSETS - END OF PERIOD		<u><u>14,009,118.40</u></u>		<u><u>14,009,118.40</u></u>

Transaction Detail
Reported By Transaction Category

Report ID: IACS0008

Base Currency: USD

MX6F96590902 - BURLINGTON CNTY JIF

08/01/2022 - 08/31/2022

Status: FINAL

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

RECEIPTS AND DISBURSEMENT TRANSACTIONS

AMORTIZATION/ACCRETION

U.S. DOLLAR

BVA	0.000	MEL JCM I ACCOUNT	08/31/2022	0.000000	-479.13	0.00	0.00
	99VVB5Y75	AMORIZATION/ACCRETION INCOME	03/01/2021	0.000000	-479.13	0.00	0.00
		20220908O000030	08/31/2022				

BVA	0.000	MEL JCM I ACCOUNT	08/31/2022	0.000000	-104.01	0.00	0.00
	99VVB5Y75	AMORIZATION/ACCRETION INCOME	10/19/2021	0.000000	-104.01	0.00	0.00
		20220908O000090	08/31/2022				

BVA	0.000	MEL JCM I ACCOUNT	08/31/2022	0.000000	-42.12	0.00	0.00
	99VVB5Y75	AMORIZATION/ACCRETION INCOME	01/03/2022	0.000000	-42.12	0.00	0.00
		20220908O000160	08/31/2022				

TOTAL U.S. DOLLAR AMORTIZATION/ACCRETION:	-625.26	0.00	0.00
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	-625.26	0.00	0.00
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TOTAL AMORTIZATION/ACCRETION RECEIPTS AND DISBURSEMENT TRANSACTIONS:	-625.26	0.00	0.00
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FUND ALLOCATED EARNINGS

U.S. DOLLAR

BVA	0.000	MEL JCM I ACCOUNT	08/31/2022	0.000000	0.51	0.00	0.00
	99VVB5Y75	UGL ADJ 083122	03/01/2021	0.000000	0.51	0.00	0.00
		20220908A000200	08/31/2022				

BVA	0.000	MEL JCM I ACCOUNT	08/31/2022	0.000000	-223,565.53	0.00	0.00
	99VVB5Y75	UNREALIZED GAIN/LOSS	03/01/2021	0.000000	-223,565.53	0.00	0.00
		20220908O000010	08/31/2022				

Transaction Detail
Reported By Transaction Category

Report ID: IACS0008

Base Currency: USD

MX6F96590902 - BURLINGTON CNTY JIF

08/01/2022 - 08/31/2022

Status: FINAL

Trans Code	Shares/Par	Description	Trade Date	Price	Cost	Amount	Net Gain/Loss
Link Ref	Security Id	Broker	C. Settle Date	Local/Base	Local/Base	Local/Base	Local/Base
Transaction No./Client Ref No.			Reported Date				
BVA	0.000	MEL JCM I ACCOUNT	08/31/2022	0.000000	11,666.13	0.00	0.00
	99VVB5Y75	INTEREST INCOME	03/01/2021	0.000000	11,666.13	0.00	0.00
		20220908O000020	08/31/2022				
BVA	0.000	MEL JCM I ACCOUNT	08/31/2022	0.000000	-268.40	0.00	0.00
	99VVB5Y75	TRUSTEE/CUSTODN FEES	03/01/2021	0.000000	-268.40	0.00	0.00
		20220908O000040	08/31/2022				
BVA	0.000	MEL JCM I ACCOUNT	08/31/2022	0.000000	-626.27	0.00	0.00
	99VVB5Y75	INVEST MANAGER FEES	03/01/2021	0.000000	-626.27	0.00	0.00
		20220908O000050	08/31/2022				
BVA	0.000	MEL JCM I ACCOUNT	08/31/2022	0.000000	-268.40	0.00	0.00
	99VVB5Y75	CONSULTING FEES	03/01/2021	0.000000	-268.40	0.00	0.00
		20220908O000060	08/31/2022				
BVA	0.000	MEL JCM I ACCOUNT	08/31/2022	0.000000	-48,532.06	0.00	0.00
	99VVB5Y75	UNREALIZED GAIN/LOSS	10/19/2021	0.000000	-48,532.06	0.00	0.00
		20220908O000070	08/31/2022				
BVA	0.000	MEL JCM I ACCOUNT	08/31/2022	0.000000	2,532.51	0.00	0.00
	99VVB5Y75	INTEREST INCOME	10/19/2021	0.000000	2,532.51	0.00	0.00
		20220908O000080	08/31/2022				
BVA	0.000	MEL JCM I ACCOUNT	08/31/2022	0.000000	-58.27	0.00	0.00
	99VVB5Y75	TRUSTEE/CUSTODN FEES	10/19/2021	0.000000	-58.27	0.00	0.00
		20220908O000100	08/31/2022				

Transaction Detail
Reported By Transaction Category

Report ID: IACS0008

Base Currency: USD

MX6F96590902 - BURLINGTON CNTY JIF

08/01/2022 - 08/31/2022

Status: FINAL

Trans Code	Shares/Par	Description	Trade Date	Price	Cost	Amount	Net Gain/Loss
Link Ref	Security Id	Broker	C. Settle Date	Local/Base	Local/Base	Local/Base	Local/Base
		Transaction No./Client Ref No.	Reported Date				
BVA	0.000	MEL JCM I ACCOUNT	08/31/2022	0.000000	-135.95	0.00	0.00
	99VVB5Y75	INVEST MANAGER FEES	10/19/2021	0.000000	-135.95	0.00	0.00
		20220908O000110	08/31/2022				
BVA	0.000	MEL JCM I ACCOUNT	08/31/2022	0.000000	-58.27	0.00	0.00
	99VVB5Y75	CONSULTING FEES	10/19/2021	0.000000	-58.27	0.00	0.00
		20220908O000120	08/31/2022				
BVA	0.000	MEL JCM I ACCOUNT	08/31/2022	0.000000	-0.04	0.00	0.00
	99VVB5Y75	UNREALIZED GAIN/LOSS	12/01/2021	0.000000	-0.04	0.00	0.00
		20220908O000130	08/31/2022				
BVA	0.000	MEL JCM I ACCOUNT	08/31/2022	0.000000	-19,654.87	0.00	0.00
	99VVB5Y75	UNREALIZED GAIN/LOSS	01/03/2022	0.000000	-19,654.87	0.00	0.00
		20220908O000140	08/31/2022				
BVA	0.000	MEL JCM I ACCOUNT	08/31/2022	0.000000	1,025.63	0.00	0.00
	99VVB5Y75	INTEREST INCOME	01/03/2022	0.000000	1,025.63	0.00	0.00
		20220908O000150	08/31/2022				
BVA	0.000	MEL JCM I ACCOUNT	08/31/2022	0.000000	-23.60	0.00	0.00
	99VVB5Y75	TRUSTEE/CUSTODN FEES	01/03/2022	0.000000	-23.60	0.00	0.00
		20220908O000170	08/31/2022				
BVA	0.000	MEL JCM I ACCOUNT	08/31/2022	0.000000	-55.06	0.00	0.00
	99VVB5Y75	INVEST MANAGER FEES	01/03/2022	0.000000	-55.06	0.00	0.00
		20220908O000180	08/31/2022				

Transaction Detail
Reported By Transaction Category

Report ID: IACS0008
 Base Currency: USD
 Status: FINAL

MX6F96590902 - BURLINGTON CNTY JIF

08/01/2022 - 08/31/2022

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	08/31/2022	0.000000	-23.60	0.00	0.00
	99VVB5Y75	CONSULTING FEES	01/03/2022	0.000000	-23.60	0.00	0.00
	202209080000190		08/31/2022				

TOTAL U.S. DOLLAR FUND ALLOCATED EARNINGS:				-278,045.54	0.00	0.00
				-278,045.54	0.00	0.00
TOTAL FUND ALLOCATED EARNINGS RECEIPTS AND DISBURSEMENT TRANSACTIONS:				-278,045.54	0.00	0.00
TOTAL RECEIPTS AND DISBURSEMENT TRANSACTIONS:				-278,670.80	0.00	0.00
TOTAL TRANSACTIONS BASE:				-278,670.80	0.00	0.00

MX6F96590902 - BURLINGTON CNTY JIF
08/31/2022
Status: FINAL

Shares/Par	Description	Price	Cost	Net Income	Market Value	Percent Of Total	Net Unrealized
Security ID	Link Ref	Local/Base	Local/Base	Receivable	Local/Base		Gain/Loss
				Local/Base			Local/Base
UNIT OF PARTICIPATION							
U.S. DOLLAR							
UNITED STATES							
1,495,528.547	MEL JCMI ACCOUNT	9.3673	14,009,118.40	0.00	14,009,118.40		0.00
99VVB5Y75		9.3673	14,009,118.40	0.00	14,009,118.40	100.00	0.00

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

Current Fund Year: 2022 Month Ending: August											
	Property	Liability	Auto	Workers Comp	Deductible	Contingency	POLEPL	EJIF	MEL	Admin	TOTAL
OPEN BALANCE	5,499.76	1,212,431.77	348,090.69	2,400,751.99	1,355,212.69	108,564.86	(293,087.77)	(105,129.13)	240,993.20	10,619,185.24	15,892,513.30
RECEIPTS											
Assessments	101,457.65	148,838.24	37,205.20	586,581.38	154,249.85	31,986.71	296,436.35	74,779.53	684,633.13	552,873.95	2,669,042.00
Refunds	0.00	0.00	0.00	1,200.00	0.00	0.00	0.00	0.00	0.00	0.00	1,200.00
Invest Pymnts	(2,227.89)	(22,686.97)	(5,727.38)	(40,363.04)	(22,554.46)	(1,786.30)	(426.84)	(4.66)	(4,042.14)	(175,401.95)	(275,221.63)
Invest Adj	(5.07)	(51.54)	(13.01)	(91.70)	(51.24)	(4.06)	(0.97)	(0.01)	(9.18)	(398.49)	(625.27)
Subtotal Invest	(2,232.96)	(22,738.51)	(5,740.39)	(40,454.74)	(22,605.70)	(1,790.36)	(427.81)	(4.67)	(4,051.32)	(175,800.44)	(275,846.90)
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	99,224.69	126,099.73	31,464.81	547,326.64	131,644.15	30,196.35	296,008.54	74,774.86	680,581.81	377,073.51	2,394,395.10
EXPENSES											
Claims Transfers	19,168.28	62,089.28	5,263.95	103,025.30	0.00	0.00	0.00	0.00	0.00	0.00	189,546.81
Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	595,058.75	104,193.46	699,252.21
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	19,168.28	62,089.28	5,263.95	103,025.30	0.00	0.00	0.00	0.00	595,058.75	104,193.46	888,799.02
END BALANCE	85,556.18	1,276,442.22	374,291.55	2,845,053.33	1,486,856.84	138,761.22	2,920.77	(30,354.27)	326,516.26	10,892,065.30	17,398,109.38
									0.00	0.00	

REPORT STATUS SECTION

Report Month: August		Balance Differences	
Opening Balances:	Opening Balances are equal		\$0.00
Imprest Transfers:	Imprest Totals are equal		\$0.00
Investment Balances:	Investment Payment Balances are equal		\$0.00
	Investment Adjustment Balances are equal		\$0.00
Ending Balances:	Ending Balances are equal		\$0.00
Accrual Balances:	Accrual Balances are equal		\$0.00
Claims Transaction Status:			
Allocation variance 1:	Daily xactions add to monthly totals	0 . 0 0	
Allocation variance 2:	Monthly transactions and allocation totals are equal	0 . 0 0	
Allocation variance 3:	Treasurer/TPA net / Max/Min	0 . 0 0	(0 . 0 0)
Pre-existing variance:	No prior unreconci / Max/Min	0 . 0 0	0 . 0 0

SUMMARY OF CASH TRANSACTIONS											
FUND YEAR		2022									
Month Ending:	August										
	Property	Liability	Auto	Workers Comp	Deductible	Contingency	POLEPL	EJIF	MEL	Admin	TOTAL
OPEN BALANCE	36,812.71	277,725.66	67,946.41	880,467.32	291,593.50	60,467.59	(267,699.03)	(105,408.24)	167,033.72	(41,141.48)	1,367,798.16
RECEIPTS											
Assessments	101,457.65	148,838.24	37,205.20	586,581.38	154,249.85	31,986.71	296,436.35	74,779.53	684,633.13	552,873.95	2,669,042.00
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	(605.71)	(4,569.62)	(1,117.97)	(14,486.96)	(4,797.80)	(994.92)	0.00	0.00	(2,748.32)	0.00	(29,321.30)
Invest Adj	(1.38)	(10.38)	(2.54)	(32.91)	(10.90)	(2.26)	0.00	0.00	(6.24)	0.00	(66.61)
Subtotal Invest	(607.09)	(4,580.00)	(1,120.51)	(14,519.87)	(4,808.70)	(997.18)	0.00	0.00	(2,754.56)	0.00	(29,387.91)
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	100,850.56	144,258.24	36,084.69	572,061.51	149,441.15	30,989.53	296,436.35	74,779.53	681,878.57	552,873.95	2,639,654.09
EXPENSES											0.00
Claims Transfers	15,203.45	2,250.00	750.00	47,151.10	0.00	0.00	0.00	0.00	0.00	0.00	65,354.55
Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	595,058.75	104,193.46	699,252.21
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	15,203.45	2,250.00	750.00	47,151.10	0.00	0.00	0.00	0.00	595,058.75	104,193.46	764,606.76
END BALANCE	122,459.83	419,733.90	103,281.10	1,405,377.73	441,034.65	91,457.13	28,737.32	(30,628.71)	253,853.54	407,539.02	3,242,845.49

SUMMARY OF CASH TRANSACTIONS											
FUND YEAR		2021									
Month Ending:	August										
	Property	Liability	Auto	Workers Comp	Deductible	Contingency	POLEPL	EJIF	MEL	Admin	TOTAL
OPEN BALANCE	(129,903.31)	438,227.17	79,590.66	588,245.38	488,509.35	0.00	(51,330.35)	(3.96)	49,654.90	141,188.10	1,604,177.94
RECEIPTS											
Assessments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Refunds	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Invest Pymnts	0.00	(7,210.46)	(1,309.56)	(9,678.82)	(8,037.79)	0.00	0.00	0.00	(817.01)	(2,323.07)	(29,376.71)
Invest Adj	0.00	(16.38)	(2.98)	(21.99)	(18.26)	0.00	0.00	0.00	(1.86)	(5.28)	(66.75)
Subtotal Invest	0.00	(7,226.84)	(1,312.54)	(9,700.81)	(8,056.05)	0.00	0.00	0.00	(818.87)	(2,328.35)	(29,443.46)
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	(7,226.84)	(1,312.54)	(9,700.81)	(8,056.05)	0.00	0.00	0.00	(818.87)	(2,328.35)	(29,443.46)
EXPENSES											
Claims Transfers	2,069.83	10,136.14	0.00	34,976.08	0.00	0.00	0.00	0.00	0.00	0.00	47,182.05
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	2,069.83	10,136.14	0.00	34,976.08	0.00	0.00	0.00	0.00	0.00	0.00	47,182.05
END BALANCE	(131,973.14)	420,864.19	78,278.12	543,568.49	480,453.30	0.00	(51,330.35)	(3.96)	48,836.03	138,859.75	1,527,552.43

SUMMARY OF CASH TRANSACTIONS											
FUND YEAR		2020									
Month Ending:	August										
	Property	Liability	Auto	Workers Comp	Deductible	Contingency	POLEPL	EJIF	MEL	Admin	TOTAL
OPEN BALANCE	28,530.53	343,640.39	89,175.60	668,021.25	412,374.26	48,097.27	646.56	0.98	(4,674.25)	142,131.77	1,727,944.36
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	(469.43)	(5,654.16)	(1,467.27)	(10,991.43)	(6,785.09)	(791.38)	(10.64)	(0.02)	0.00	(2,338.60)	(28,508.02)
Invest Adj	(1.07)	(12.85)	(3.33)	(24.97)	(15.41)	(1.80)	(0.02)	0.00	0.00	(5.31)	(64.76)
Subtotal Invest	(470.50)	(5,667.01)	(1,470.60)	(11,016.40)	(6,800.50)	(793.18)	(10.66)	(0.02)	0.00	(2,343.91)	(28,572.78)
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	(470.50)	(5,667.01)	(1,470.60)	(11,016.40)	(6,800.50)	(793.18)	(10.66)	(0.02)	0.00	(2,343.91)	(28,572.78)
EXPENSES											
Claims Transfers	1,895.00	6,025.00	2,082.45	9,910.92	0.00	0.00	0.00	0.00	0.00	0.00	19,913.37
Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	1,895.00	6,025.00	2,082.45	9,910.92	0.00	0.00	0.00	0.00	0.00	0.00	19,913.37
END BALANCE	26,165.03	331,948.38	85,622.55	647,093.93	405,573.76	47,304.09	635.90	0.96	(4,674.25)	139,787.86	1,679,458.21

SUMMARY OF CASH TRANSACTIONS											
FUND YEAR		2019									
Month Ending:	August										
	Property	Liability	Auto	Workers Comp	Deductible	Contingency	POLEPL	EJIF	MEL	Admin	TOTAL
OPEN BALANCE	36,788.19	319,242.59	54,870.83	316,392.41	178,305.05	0.00	182.19	116.82	14,475.07	109,282.55	1,029,655.70
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	1,200.00	0.00	0.00	0.00	0.00	0.00	0.00	1,200.00
Invest Pymnts	(605.30)	(5,252.73)	(902.83)	(5,205.83)	(2,933.78)	0.00	(3.00)	(1.92)	(238.17)	(1,798.10)	(16,941.66)
Invest Adj	(1.38)	(11.93)	(2.05)	(11.83)	(6.67)	0.00	(0.01)	0.00	(0.54)	(4.09)	(38.50)
Subtotal Invest	(606.68)	(5,264.66)	(904.88)	(5,217.66)	(2,940.45)	0.00	(3.01)	(1.92)	(238.71)	(1,802.19)	(16,980.16)
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	(606.68)	(5,264.66)	(904.88)	(4,017.66)	(2,940.45)	0.00	(3.01)	(1.92)	(238.71)	(1,802.19)	(15,780.16)
EXPENSES											
Claims Transfers	0.00	18,820.64	2,431.50	10,573.70	0.00	0.00	0.00	0.00	0.00	0.00	31,825.84
Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	0.00	18,820.64	2,431.50	10,573.70	0.00	0.00	0.00	0.00	0.00	0.00	31,825.84
END BALANCE	36,181.51	295,157.29	51,534.45	301,801.05	175,364.60	0.00	179.18	114.90	14,236.36	107,480.36	982,049.70

SUMMARY OF CASH TRANSACTIONS											
FUND YEAR	2018										
Month Ending:	August										
	Property	Liability	Auto	Workers Comp	Deductible	Contingency	POLEPL	EJIF	MEL	Admin	TOTAL
OPEN BALANCE	33,171.64	(166,404.04)	56,507.19	(52,374.37)	(15,569.47)	0.00	25,112.86	165.27	14,503.76	141,822.92	36,935.76
RECEIPTS											
Assessments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Refunds	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Invest Pymnts	(545.80)	0.00	(929.75)	0.00	0.00	0.00	(413.20)	(2.72)	(238.64)	(2,333.51)	(4,463.62)
Invest Adj	(1.24)	0.00	(2.11)	0.00	0.00	0.00	(0.94)	(0.01)	(0.54)	(5.30)	(10.14)
Subtotal Invest	(547.04)	0.00	(931.86)	0.00	0.00	0.00	(414.14)	(2.73)	(239.18)	(2,338.81)	(4,473.76)
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	(547.04)	0.00	(931.86)	0.00	0.00	0.00	(414.14)	(2.73)	(239.18)	(2,338.81)	(4,473.76)
EXPENSES											
Claims Transfers	0.00	24,857.50	0.00	413.50	0.00	0.00	0.00	0.00	0.00	0.00	25,271.00
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	24,857.50	0.00	413.50	0.00	0.00	0.00	0.00	0.00	0.00	25,271.00
END BALANCE	32,624.60	(191,261.54)	55,575.33	(52,787.87)	(15,569.47)	0.00	24,698.72	162.54	14,264.58	139,484.11	7,191.00

SUMMARY OF CASH TRANSACTIONS											
FUND YEAR	Closed FY										
Month Ending:	August										
	Property	Liability	Auto	Workers Comp	Deductible	Contingency	POLEPL	EJIF	MEL	Admin	TOTAL
OPEN BALANCE	100.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	9,235,284.94	9,235,384.94
RECEIPTS											
Assessments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Refunds	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Invest Pymnts	(1.65)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	(151,954.72)	(151,956.37)
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	(345.22)	(345.22)
Subtotal Invest	(1.65)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	(152,299.94)	(152,301.59)
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	(1.65)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	(152,299.94)	(152,301.59)
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	98.35	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	9,082,985.00	9,083,083.35

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

Month **August**
Current Fund Year **2022**

Policy Year	Coverage	1.	2.	3.	4.	5.	6.	7.	8.
		Calc. Net Paid Thru Last Month	Monthly Net Paid August	Monthly Recoveries August	Calc. Net Paid Thru August	TPA Net Paid Thru August	Variance To Be Reconciled	Delinquent Unreconciled Variance From	Change This Month
2022	Property	154,897.38	15,203.45	0.00	170,100.83	170,100.83	0.00	0.00	0.00
	Liability	3,629.50	2,250.00	0.00	5,879.50	5,879.50	0.00	0.00	0.00
	Auto	2,383.19	750.00	0.00	3,133.19	3,133.19	0.00	0.00	0.00
	Workers Comp	228,237.17	47,151.10	0.00	275,388.27	275,388.27	0.00	0.00	0.00
	Total	389,147.24	65,354.55	0.00	454,501.79	454,501.79	0.00	0.00	0.00
2021	Property	433,113.01	2,069.83	0.00	435,182.84	435,182.84	(0.00)	(0.00)	0.00
	Liability	43,866.74	10,136.14	0.00	54,002.88	54,002.88	0.00	0.00	0.00
	Auto	40,319.15	0.00	0.00	40,319.15	40,319.15	0.00	0.00	0.00
	Workers Comp	1,324,915.12	34,976.08	0.00	1,359,891.20	1,359,891.20	0.00	(0.00)	0.00
	Total	1,842,214.02	47,182.05	0.00	1,889,396.07	1,889,396.07	(0.00)	(0.00)	0.00
2020	Property	373,719.58	1,895.00	0.00	375,614.58	372,838.95	2,775.63	2,775.63	0.00
	Liability	102,036.77	6,025.00	0.00	108,061.77	108,061.77	0.00	0.00	0.00
	Auto	35,206.69	2,082.45	0.00	37,289.14	37,289.14	0.00	0.00	0.00
	Workers Comp	1,252,147.72	9,910.92	0.00	1,262,058.64	1,262,058.64	(0.00)	(0.00)	0.00
	Total	1,763,110.76	19,913.37	0.00	1,783,024.13	1,780,248.50	2,775.63	2,775.63	0.00
2019	Property	550,096.50	0.00	0.00	550,096.50	550,096.50	0.00	0.00	0.00
	Liability	126,681.56	18,820.64	0.00	145,502.20	145,502.20	0.00	0.00	(0.00)
	Auto	70,148.60	2,431.50	0.00	72,580.10	72,580.10	0.00	0.00	0.00
	Workers Comp	1,657,995.25	10,573.70	1,200.00	1,667,368.95	1,667,368.95	0.00	1,200.00	(1,200.00)
	Total	2,404,921.91	31,825.84	1,200.00	2,435,547.75	2,435,547.75	0.00	1,200.00	(1,200.00)
2018	Property	338,023.38	0.00	0.00	338,023.38	338,023.38	0.00	0.00	0.00
	Liability	978,635.48	24,857.50	0.00	1,003,492.98	1,003,492.98	0.00	0.00	0.00
	Auto	71,146.70	0.00	0.00	71,146.70	71,146.70	0.00	0.00	0.00
	Workers Comp	2,181,458.31	413.50	0.00	2,181,871.81	2,181,922.48	(50.67)	(50.67)	0.00
	Total	3,569,263.87	25,271.00	0.00	3,594,534.87	3,594,585.54	(50.67)	(50.67)	0.00
Closed FY	Property	(100.00)	0.00	0.00	(100.00)	(100.00)	0.00	0.00	0.00
	Liability	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Auto	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Workers Comp	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Total	(100.00)	0.00	0.00	(100.00)	(100.00)	0.00	0.00	0.00
TOTAL		9,968,557.80	189,546.81	1,200.00	10,156,904.61	10,154,179.65	2,724.96	3,924.96	(1,200.00)



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18385	7/5/2022		ADMINISTRATIVE CLAIM SERVICES			\$6.00		
		MEDICAL ONLY		-- /2022269392	3/25/2022	\$3.00	2022/2022	Expense
		MEDICAL ONLY		-- /2022262493	1/5/2022	\$3.00	2022/2022	Expense
18386	7/5/2022		AFFANATO MARUT LLC			\$767.00		
		INDEMNITY		MLT-2022251619/ 2022251619	10/5/2021	\$247.00	2021/2021	Legal
		INDEMNITY		-- /2022268657	7/23/2021	\$130.00	2021/2021	Legal
		INDEMNITY		-- /2021224704	12/28/2020	\$234.00	2020/2020	Legal
		INDEMNITY		-- /2021211846	8/4/2020	\$156.00	2020/2020	Legal
18387	7/5/2022	INDEMNITY	PEMBERTON TOWNSHIP	-- /2022276093	6/14/2022	\$1,379.64	2022/2022	Loss
18388	7/5/2022	INDEMNITY	MOUNT LAUREL TOWNSHIP	-- /2022255888	11/29/2021	\$1,668.86	2021/2021	Loss
18389	7/5/2022	INDEMNITY	PEMBERTON TOWNSHIP	-- /2021239260	6/1/2021	\$1,155.53	2021/2021	Loss
18390	7/5/2022	INDEMNITY	William Roberts	MLT-2020179427/ 2020179427	7/19/2019	\$1,842.00	2019/2019	Loss
18391	7/5/2022	INDEMNITY	BORDENTOWN CITY	-- /2021233854	3/25/2021	\$1,820.12	2021/2021	Loss
18392	7/5/2022	1ST PARTY COLL PD	RIVERSIDE TOWNSHIP	-- /2022267351	3/10/2022	\$5,232.08	2022/2022	Loss
18393	7/5/2022	MEDICAL ONLY	IVY REHAB NETWORK, INC	-- /2022263400	1/29/2022	\$319.00	2022/2022	Loss
18394	7/5/2022	INDEMNITY	NEW JERSEY HEALTHCARE SPECIALISTS PC	-- /2021234855	4/11/2021	\$2,202.97	2021/2021	Loss
18395	7/5/2022	INDEMNITY	WEST JERSEY ANESTHESIA ASSOCIATES, PA	-- /2022255888	11/29/2021	\$644.00	2021/2021	Loss
18396	7/5/2022	MEDICAL ONLY	MID-ATLANTIC ANESTHESIA ASSOCIATES PA	-- /2022263400	1/29/2022	\$859.20	2022/2022	Loss
18397	7/5/2022	INDEMNITY	MATTHEW J PITERA MD PA	MLT-2020179427/ 2020179427	7/19/2019	\$380.00	2019/2019	Loss
18398	7/5/2022	INDEMNITY	PAIN CONTROL ASSOCIATES PC	-- /2022249791	9/23/2021	\$180.00	2021/2021	Loss
18399	7/5/2022	INDEMNITY	CENTENNIAL SURGERY CENTER LLC	-- /2021222201	11/1/2020	\$2,756.61	2020/2020	Loss
18400	7/5/2022	MEDICAL ONLY	EMERGENCY PHYSICIAN ASSOCIATES OF SOUTH JERSEY, PC	-- /2021238464	5/23/2021	\$1,073.00	2021/2021	Loss
18401	7/5/2022	MEDICAL ONLY	DEBORAH HEART AND LUNG CENTER	-- /2022264378	2/8/2022	\$2,957.66	2022/2022	Loss
18402	7/5/2022	INDEMNITY	NovaCare Rehabilitation	-- /2022255888	11/29/2021	\$294.00	2021/2021	Loss
18403	7/5/2022	INDEMNITY	VIRTUA MEDICAL GROUP	-- /2021233854	3/25/2021	\$316.76	2021/2021	Loss
18404	7/5/2022	MEDICAL ONLY	WORKNET OCCUPATIONAL MEDICINE	-- /2022274447	5/27/2022	\$139.04	2022/2022	Loss
18405	7/5/2022	INDEMNITY	COMP X MEDICAL MANAGEMENT	-- /2021222201	11/1/2020	\$341.00	2020/2020	Loss
18406	7/5/2022		myMATRIX			\$655.97		
		INDEMNITY		-- /2021222201	11/1/2020	\$197.28	2020/2020	Loss



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		INDEMNITY		MLT-2020179427/ 2020179427	7/19/2019	\$458.69	2019/2019	Loss
18407	7/5/2022		QUALCARE INC			\$1,650.00		
		MEDICAL ONLY		-- /2022277188	6/30/2022	\$550.00	2022/2022	Loss
		INDEMNITY		-- /2022276906	6/23/2022	\$550.00	2022/2022	Loss
		MEDICAL ONLY		-- /2022276683	6/13/2022	\$550.00	2022/2022	Loss
18408	7/11/2022		CAPEHART & SCATCHARD PA			\$7,740.00		
		BODILY INJURY [Expired]		-- /2022261438	5/14/2021	\$5,333.00	2021/2021	Legal
		BODILY INJURY [Expired]		-- /2020178871	6/8/2019	\$2,407.00	2019/2019	Legal
18409	7/11/2022	MEDICAL ONLY	I C U INVESTIGATIONS INC	-- /2022272783	5/11/2022	\$400.00	2022/2022	Expense
18410	7/11/2022	COMPREHENSIVE	PIONEER AUTO BODY INC	-- /2022277211	6/24/2022	\$1,738.80	2022/2022	Loss
18411	7/11/2022	COMPREHENSIVE	LEO PETETTI LLC	-- /2022277211	6/24/2022	\$135.00	2022/2022	Expense
18412	7/11/2022	INDEMNITY	THE DEWEESE LAW FIRM	MLT-2019156966/ 2019156968	10/29/2018	\$8,842.18	2018/2018	Expense
18413	7/11/2022	MEDICAL ONLY	WILLIAM J MATTA	-- /2022275161	5/22/2022	\$124.00	2022/2022	Expense
18414	7/11/2022		PIETRAS SARACINO SMITH & MEEK LLP			\$3,424.00		
		INDEMNITY		-- /2022270100	4/4/2022	\$878.00	2022/2022	Legal
		INDEMNITY		-- /2021209035	6/20/2020	\$1,225.00	2020/2020	Legal
		INDEMNITY		-- /2020186961	10/12/2019	\$326.50	2019/2019	Legal
		INDEMNITY		-- /2020196387	6/27/2019	\$994.50	2019/2019	Legal
18415	7/11/2022	BODILY INJURY [Expired]	BENN LAW, LLC, as Attorneys for Tara Stewart	-- /2021234676	2/24/2021	\$25,000.00	2021/2021	Loss
18416	7/11/2022	INDEMNITY	Medford Township	-- /2021222201	11/1/2020	\$1,803.92	2020/2020	Loss
18417	7/11/2022	INDEMNITY	DELRAN TOWNSHIP	-- /2021234855	4/11/2021	\$1,938.00	2021/2021	Loss
18418	7/11/2022	INDEMNITY	George Ondusko	-- /2020189571	11/12/2019	\$1,078.72	2019/2019	Loss
18419	7/11/2022	INDEMNITY	Christina Reiss	-- /2019165703	2/11/2019	\$1,120.16	2019/2019	Loss
18420	7/11/2022	INDEMNITY	IVY REHAB NETWORK, INC	-- /2021222201	11/1/2020	\$90.00	2020/2020	Loss
18421	7/11/2022	MEDICAL ONLY	VIRTUA MOUNT HOLLY HOSPITAL	-- /2022271231	4/23/2022	\$1,848.00	2022/2022	Loss
18422	7/11/2022	INDEMNITY	BURLINGTON COUNTY ORTHOPAEDIC SPECIALIST P A	-- /2022252228	10/19/2021	\$211.20	2021/2021	Loss
18423	7/11/2022	MEDICAL ONLY	CONCENTRA MEDICAL CENTERS	-- /2022275480	6/8/2022	\$442.00	2022/2022	Loss
18424	7/11/2022	INDEMNITY	VIRTUA MEDICAL GROUP	-- /2021233854	3/25/2021	\$75.22	2021/2021	Loss
18425	7/11/2022	MEDICAL ONLY	US REGIONAL II OF NJ DBA WORKNET	-- /2022274447	5/27/2022	\$91.80	2022/2022	Loss



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18426	7/11/2022		OCCUPATIONAL MEDICINE VIRTUA OCCUPATIONAL HEALTH			\$293.73		
		INDEMNITY		- - /2023277377	6/30/2022	\$130.71	2022/2022	Loss
		INDEMNITY		- - /2022253728	11/3/2021	\$163.02	2021/2021	Loss
18427	7/11/2022	INDEMNITY	STRIVE PHYSICAL THERAPY SPECIALISTS, LLC	- - /2021239260	6/1/2021	\$80.00	2021/2021	Loss
18428	7/11/2022		QUALCARE INC			\$1,100.00		
		MEDICAL ONLY		- - /2023277588	7/7/2022	\$550.00	2022/2022	Loss
		INDEMNITY		- - /2023277377	6/30/2022	\$550.00	2022/2022	Loss
18429	7/18/2022		CAPEHART & SCATCHARD PA			\$4,693.00		
		INDEMNITY		MLT-2022251619/ 2022251695	10/5/2021	\$686.50	2021/2021	Legal
		INDEMNITY		MLT-2022251619/ 2022251621	10/1/2021	\$640.50	2021/2021	Legal
		INDEMNITY		MLT-2022251619/ 2022251696	9/28/2021	\$1,011.00	2021/2021	Legal
		INDEMNITY		- - /2022246442	8/22/2021	\$951.00	2021/2021	Legal
		INDEMNITY		- - /2022269146	8/11/2021	\$637.00	2021/2021	Legal
		INDEMNITY		- - /2021234855	4/11/2021	\$96.00	2021/2021	Legal
		INDEMNITY		MLT-2021233414/ 2021234644	3/25/2021	\$172.50	2021/2021	Legal
		INDEMNITY		- - /2021222201	11/1/2020	\$220.50	2020/2020	Legal
		INDEMNITY		- - /2020185549	10/1/2019	\$200.50	2019/2019	Legal
		INDEMNITY		- - /2020182837	9/5/2019	\$77.50	2019/2019	Legal
18430	7/18/2022	GL PROPERTY DAMAGE	MARSHALL DENNEHEY WARNER	- - /2020183962	6/24/2019	\$935.00	2019/2019	Legal
18431	7/18/2022	MEDICAL ONLY	ATLANTIC SECURITY INT'L	- - /2022263917	2/5/2022	\$151.50	2022/2022	Expense
18432	7/18/2022	INDEMNITY	JENNIFER KELLY PHD LLC	MLT-2020179427/ 2020179427	7/19/2019	\$600.00	2019/2019	Loss
18433	7/18/2022		AFFANATO MARUT LLC			\$591.50		
		INDEMNITY		- - /2021214072	9/6/2020	\$143.00	2020/2020	Legal
		INDEMNITY		- - /2020187376	10/18/2019	\$161.00	2019/2019	Legal



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		INDEMNITY		-- /2018146837	6/16/2018	\$287.50	2018/2018	Legal
18434	7/18/2022	INDEMNITY	DR CAROL SCHOBBER PSYD	MLT-2020179427/ 2020179427	7/19/2019	\$820.00	2019/2019	Loss
18435	7/18/2022	POLICE PROF BI	RX PRO SERVICES LLC	-- /2020206165	5/17/2020	\$6,300.00	2020/2020	Expense
18436	7/18/2022	POLICE PROF BI	CIOX HEALTH LLC	-- /2020206165	5/17/2020	\$271.38	2020/2020	Expense
18437	7/18/2022		PIETRAS SARACINO SMITH & MEEK LLP			\$1,276.50		
		INDEMNITY		-- /2022270317	12/27/2021	\$136.50	2021/2021	Legal
		INDEMNITY		-- /2022252228	10/19/2021	\$539.50	2021/2021	Legal
		INDEMNITY		-- /2022246436	7/30/2021	\$600.50	2021/2021	Legal
18438	7/18/2022	INDEMNITY	PEMBERTON TOWNSHIP	-- /2022276093	6/14/2022	\$1,379.64	2022/2022	Loss
18439	7/18/2022	INDEMNITY	MOUNT LAUREL TOWNSHIP	-- /2023277377	6/30/2022	\$1,319.28	2022/2022	Loss
18440	7/18/2022	INDEMNITY	William Roberts	MLT-2020179427/ 2020179427	7/19/2019	\$1,842.00	2019/2019	Loss
18441	7/18/2022	INDEMNITY	MOUNT LAUREL TOWNSHIP	-- /2022255888	11/29/2021	\$1,298.00	2021/2021	Loss
18442	7/18/2022	INDEMNITY	MOUNT LAUREL TOWNSHIP	-- /2022276906	6/23/2022	\$1,232.26	2022/2022	Loss
18443	7/18/2022	INDEMNITY	Edward Butler	-- /2020208328	6/23/2020	\$1,150.08	2020/2020	Loss
18444	7/18/2022	INDEMNITY	IVY REHAB NETWORK, INC	-- /2021222201	11/1/2020	\$489.00	2020/2020	Loss
18445	7/18/2022	MEDICAL ONLY	VIRTUA MOUNT HOLLY HOSPITAL	-- /2022272285	5/5/2022	\$2,015.10	2022/2022	Loss
18446	7/18/2022	INDEMNITY	PAIN CONTROL ASSOCIATES PC	-- /2022249791	9/23/2021	\$93.00	2021/2021	Loss
18447	7/18/2022	INDEMNITY	NovaCare Rehabilitation	-- /2021234855	4/11/2021	\$98.00	2021/2021	Loss
18448	7/18/2022	INDEMNITY	VIRTUA MEDICAL GROUP, PA	-- /2021222201	11/1/2020	\$2,193.92	2020/2020	Loss
18449	7/18/2022	INDEMNITY	SUMMIT SURGICAL CENTER, LLC	-- /2022255888	11/29/2021	\$4,309.86	2021/2021	Loss
18450	7/18/2022	MEDICAL ONLY	MOORESTOWN FIRST AID & EMERGENCY SQUAD INC	-- /2022272285	5/5/2022	\$884.80	2022/2022	Loss
18451	7/18/2022	INDEMNITY	HOME CARE CONNECT LLC	-- /2021222201	11/1/2020	\$210.79	2020/2020	Loss
18452	7/18/2022		QUALCARE INC			\$2,200.00		
		MEDICAL ONLY		-- /2023277973	7/12/2022	\$550.00	2022/2022	Loss
		INDEMNITY		-- /2023277874	7/11/2022	\$550.00	2022/2022	Loss
		MEDICAL ONLY		-- /2023277907	7/11/2022	\$550.00	2022/2022	Loss
		MEDICAL ONLY		-- /2023277725	7/5/2022	\$550.00	2022/2022	Loss
18453	7/18/2022		QUAL-LYNX			\$275.18		
		MEDICAL ONLY		-- /2022276683	6/13/2022	\$106.17	2022/2022	Expense



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		MEDICAL ONLY		-- /2022274768	5/17/2022	\$85.59	2022/2022	Expense
		MEDICAL ONLY		MLT-2022273374/ 2022273379	5/12/2022	\$40.08	2022/2022	Expense
		INDEMNITY		-- /2022269808	12/20/2021	\$43.34	2021/2021	Expense
18454	7/25/2022	ADMINISTRATIVE CLAIM SERVICES				\$6.00		
		INDEMNITY		MLT-2022273530/ 2022273530	5/12/2022	\$3.00	2022/2022	Expense
		MEDICAL ONLY		MLT-2022273374/ 2022273379	5/12/2022	\$3.00	2022/2022	Expense
18455	7/25/2022	1ST PARTY COLL PD	HAINESPORT ENTERPRISES INC	-- /2022274432	5/25/2022	\$216.30	2022/2022	Loss
18456	7/25/2022	BLDG/CONTENT	ALL RISK INC	-- /2022270043	4/7/2022	\$46,149.55	2022/2022	Loss
18457	7/25/2022	PUB OFF PI	DAVID S DEWEESE	-- /2022276513	3/2/2022	\$750.00	2022/2022	Legal
18458	7/25/2022	BODILY INJURY [Expired]	MAGNA LEGAL SERVICES LLC	-- /2020178871	6/8/2019	\$968.70	2019/2019	Expense
18459	7/25/2022	INDEMNITY	DELRAN TOWNSHIP	-- /2022269800	4/6/2022	\$1,365.00	2022/2022	Loss
18460	7/25/2022	INDEMNITY	MANSFIELD TOWNSHIP Re: Cappetti, Valerie	-- /2022269808	12/20/2021	\$1,782.62	2021/2021	Loss
18461	7/25/2022	INDEMNITY	CIOX HEALTH LLC	-- /2022269808	12/20/2021	\$30.16	2021/2021	Expense
18462	7/25/2022	1ST PARTY COLL PD	HAINESPORT ENTERPRISES INC	-- /2023278524	7/16/2022	\$1,230.87	2022/2022	Loss
18463	7/25/2022	INDEMNITY	DELRAN TOWNSHIP	-- /2021234855	4/11/2021	\$1,938.00	2021/2021	Loss
18464	7/25/2022	INDEMNITY	Medford Township	-- /2021222201	11/1/2020	\$1,803.92	2020/2020	Loss
18465	7/25/2022	BODILY INJURY [Expired]	James Lutz and Mammano & Mulvihill, P.C.	-- /2020179991	7/26/2019	\$45,000.00	2019/2019	Loss
18466	7/25/2022	1ST PARTY COLL PD	DELRAN TOWNSHIP	-- /2022271085	4/21/2022	\$2,248.68	2022/2022	Loss
18467	7/25/2022	BLDG/CONTENT	SHAMONG TOWNSHIP	-- /2022277131	6/27/2022	\$1,400.00	2022/2022	Loss
18468	7/25/2022	1ST PARTY COLL PD	SOUTHAMPTON TOWNSHIP	-- /2020188495	10/22/2019	\$288.13	2019/2019	Loss
18469	7/25/2022	BLDG/CONTENT	MEDFORD TOWNSHIP	-- /2023277784	6/25/2022	\$4,894.32	2022/2022	Loss
18470	7/25/2022	INDEMNITY	BORDENTOWN CITY	-- /2021233854	3/25/2021	\$1,864.62	2021/2021	Loss
18471	7/25/2022	INDEMNITY	BORDENTOWN CITY	-- /2021233854	3/25/2021	\$1,864.62	2021/2021	Loss
18472	7/25/2022	INDEMNITY	DELRAN TOWNSHIP	-- /2022269800	4/6/2022	\$1,365.00	2022/2022	Loss
18473	7/25/2022	INDEMNITY	DELRAN TOWNSHIP	-- /2022269800	4/6/2022	\$1,365.00	2022/2022	Loss
18474	7/25/2022		QUAL-LYNX			\$46.75		
		INDEMNITY		-- /2022276906	6/23/2022	\$4.25	2022/2022	Expense
		MEDICAL ONLY		-- /2022276656	6/18/2022	\$4.25	2022/2022	Expense
		MEDICAL ONLY		-- /2022276632	6/18/2022	\$4.25	2022/2022	Expense
		INDEMNITY		-- /2022276093	6/14/2022	\$4.25	2022/2022	Expense



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		MEDICAL ONLY		-- /2022275480	6/8/2022	\$4.25	2022/2022	Expense
		MEDICAL ONLY		-- /2022275509	6/6/2022	\$4.25	2022/2022	Expense
		MEDICAL ONLY		-- /2022275180	6/6/2022	\$4.25	2022/2022	Expense
		MEDICAL ONLY		MLT-2022275104/ 2022275104	6/1/2022	\$4.25	2022/2022	Expense
		MEDICAL ONLY		MLT-2022275104/ 2022275105	6/1/2022	\$4.25	2022/2022	Expense
		MEDICAL ONLY		-- /2022275161	5/22/2022	\$4.25	2022/2022	Expense
		INDEMNITY		-- /2022261353	11/15/2021	\$4.25	2021/2021	Expense
18475	7/25/2022	INDEMNITY	IVY REHAB NETWORK, INC	-- /2021222201	11/1/2020	\$255.00	2020/2020	Loss
18476	7/25/2022	INDEMNITY	VIRTUA WEST JERSEY HEALTH INC	-- /2021222201	11/1/2020	\$53,488.45	2020/2020	Loss
18477	7/25/2022		VIRTUA MOUNT HOLLY HOSPITAL			\$3,744.60		
		MEDICAL ONLY		-- /2022275180	6/6/2022	\$2,015.10	2022/2022	Loss
		MEDICAL ONLY		-- /2022244648	8/4/2021	\$1,729.50	2021/2021	Loss
18478	7/25/2022		BURLINGTON COUNTY ORTHOPAEDIC SPECIALIST P A			\$644.80		
		INDEMNITY		-- /2022276093	6/14/2022	\$549.80	2022/2022	Loss
		INDEMNITY		-- /2022269800	4/6/2022	\$95.00	2022/2022	Loss
18479	7/25/2022	INDEMNITY	CAPITAL HEALTH SYSTEM, INC	-- /2022276093	6/14/2022	\$8,363.60	2022/2022	Loss
18480	7/25/2022	MEDICAL ONLY	CENTENNIAL SURGERY CENTER LLC	-- /2022263400	1/29/2022	\$2,756.61	2022/2022	Loss
18481	7/25/2022	MEDICAL ONLY	VIRTUA WILLINGBORO HOSPITAL, INC.	-- /2022249624	9/25/2021	\$1,893.53	2021/2021	Loss
18482	7/25/2022	INDEMNITY	REHAB EXCELLENCE CENTER, LLC	-- /2022269800	4/6/2022	\$729.00	2022/2022	Loss
18483	7/25/2022		NovaCare Rehabilitation			\$294.00		
		INDEMNITY		-- /2022255888	11/29/2021	\$98.00	2021/2021	Loss
		INDEMNITY		-- /2021234855	4/11/2021	\$196.00	2021/2021	Loss
18484	7/25/2022		VIRTUA MEDICAL GROUP, PA			\$3,946.76		
		INDEMNITY		-- /2022269808	12/20/2021	\$1,898.06	2021/2021	Loss
		INDEMNITY		-- /2022255888	11/29/2021	\$1,820.70	2021/2021	Loss
		INDEMNITY		-- /2021215075	9/16/2020	\$228.00	2020/2020	Loss
18485	7/25/2022	INDEMNITY	VIRTUA MEDICAL GROUP PA	-- /2022269808	12/20/2021	\$172.42	2021/2021	Loss



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18486	7/25/2022	INDEMNITY	SUMMIT SURGICAL CENTER, LLC	-- /2021233854	3/25/2021	\$6,255.31	2021/2021	Loss
18487	7/25/2022	INDEMNITY	PRINCETON BRAIN AND SPINE AND SPORTS MEDICINE	MLT-2021233414/ 2021235453	4/3/2021	\$164.47	2021/2021	Loss
18488	7/25/2022	INDEMNITY	K.W. REHABILITATION, LLC	-- /2021222201	11/1/2020	\$550.00	2020/2020	Loss
18489	7/25/2022	MEDICAL ONLY	VIRTUA OCCUPATIONAL HEALTH	MLT-2022274054/ 2022274056	5/24/2022	\$87.56	2022/2022	Loss
18490	7/25/2022		NEUROSURGICAL AND SPINE SPECIALIST LLC			\$444.35		
		INDEMNITY		-- /2022269800	4/6/2022	\$300.00	2022/2022	Loss
		MEDICAL ONLY		-- /2022263400	1/29/2022	\$144.35	2022/2022	Loss
18491	7/25/2022	INDEMNITY	FUSION HEALTHCARE SOLUTIONS	-- /2021234855	4/11/2021	\$1,188.00	2021/2021	Loss
18492	7/25/2022	MEDICAL ONLY	myMATRIX	-- /2022277188	6/30/2022	\$35.89	2022/2022	Loss
18493	7/25/2022	INDEMNITY	ORTHOPAEDICS NEW JERSEY, LLC	-- /2021234855	4/11/2021	\$118.14	2021/2021	Loss
18494	7/25/2022		ISO SERVICES INC			\$191.25		
		INDEMNITY		-- /2022276906	6/23/2022	\$12.75	2022/2022	Expense
		MEDICAL ONLY		-- /2022276656	6/18/2022	\$12.75	2022/2022	Expense
		MEDICAL ONLY		-- /2022276632	6/18/2022	\$12.75	2022/2022	Expense
		INDEMNITY		-- /2022276093	6/14/2022	\$12.75	2022/2022	Expense
		BODILY INJURY [Expired]		-- /2022276070	6/13/2022	\$12.75	2022/2022	Expense
		MEDICAL ONLY		-- /2022276683	6/13/2022	\$12.75	2022/2022	Expense
		MEDICAL ONLY		-- /2022275480	6/8/2022	\$12.75	2022/2022	Expense
		MEDICAL ONLY		-- /2022275509	6/6/2022	\$12.75	2022/2022	Expense
		MEDICAL ONLY		-- /2022275180	6/6/2022	\$12.75	2022/2022	Expense
		MEDICAL ONLY		MLT-2022275104/ 2022275104	6/1/2022	\$12.75	2022/2022	Expense
		MEDICAL ONLY		MLT-2022275104/ 2022275105	6/1/2022	\$12.75	2022/2022	Expense
		MEDICAL ONLY		-- /2022275161	5/22/2022	\$12.75	2022/2022	Expense
		MEDICAL ONLY		-- /2022274768	5/17/2022	\$12.75	2022/2022	Expense
		BODILY INJURY [Expired]		-- /2022275486	3/18/2022	\$12.75	2022/2022	Expense
		INDEMNITY		-- /2022261353	11/15/2021	\$12.75	2021/2021	Expense



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18495	7/25/2022	INDEMNITY	QUALCARE INC	- - /2023278456	7/14/2022	\$550.00	2022/2022	Loss
Total for BURLINGTON COUNTY J.I.F.		\$325,298.94	Total for BURLINGTON COUNTY J.I.F.		\$325,298.94			

Number of Checks:	111	First Check Number:	18385
Number of Payments:	213	Last Check Number:	18495
Expense Payments:	\$17,748.10		
Legal Payments:	\$20,177.00		
Loss Payments:	\$287,373.84		



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18496	8/1/2022	PERSONAL INJURY	CAPEHART & SCATCHARD PA	-- /2022264818	7/2/2021	\$4,692.00	2021/2021	Legal
18497	8/1/2022	POLICE PROF BI	PARKER MCCAY	-- /2021224219	11/18/2019	\$387.64	2019/2019	Legal
18498	8/1/2022	INDEMNITY	I C U INVESTIGATIONS INC	-- /2022268639	3/24/2022	\$2,100.00	2022/2022	Expense
18499	8/1/2022	PUB OFF PI	DAVID S DEWEESE	-- /2022275418	3/16/2022	\$750.00	2022/2022	Legal
18500	8/1/2022	BLDG/CONTENT	TAYLOR DARIN CLAIM SERVICE	-- /2023277578	6/16/2022	\$1,557.60	2022/2022	Expense
18501	8/1/2022	INDEMNITY	PEMBERTON TOWNSHIP	-- /2022276093	6/14/2022	\$1,379.64	2022/2022	Loss
18502	8/1/2022	INDEMNITY	William Roberts	MLT-2020179427/ 2020179427	7/19/2019	\$1,842.00	2019/2019	Loss
18503	8/1/2022	INDEMNITY	MOUNT LAUREL TOWNSHIP	-- /2023277377	6/30/2022	\$1,036.58	2022/2022	Loss
18504	8/1/2022	INDEMNITY	WESTAMPTON TOWNSHIP	MLT-2022273530/ 2022273530	5/12/2022	\$1,673.57	2022/2022	Loss
18505	8/1/2022	INDEMNITY	Stephen Ermi	-- /2021233854	3/25/2021	\$1,864.62	2021/2021	Loss
18506	8/1/2022	INDEMNITY	Stephen Ermi	-- /2021233854	3/25/2021	\$1,864.62	2021/2021	Loss
18507	8/1/2022	INDEMNITY	Stephen Ermi	-- /2021233854	3/25/2021	\$1,864.62	2021/2021	Loss
18508	8/1/2022	3RD PARTY PD	Wade Kownatsky	-- /2022274422	5/25/2022	\$750.00	2022/2022	Loss
18509	8/1/2022	GL PROPERTY DAMAGE	Jessica Palumbo	-- /2022249116	9/22/2021	\$698.39	2021/2021	Loss
18510	8/1/2022	INDEMNITY	DELRAN TOWNSHIP	-- /2022269800	4/6/2022	\$1,365.00	2022/2022	Loss
18511	8/1/2022	INLAND MARINE	HAINESPORT TOWNSHIP	-- /2022270485	4/2/2022	\$5,154.00	2022/2022	Loss
18512	8/1/2022	BLDG/CONTENT	LUMBERTON TOWNSHIP	-- /2023277578	6/16/2022	\$6,680.85	2022/2022	Loss
18513	8/1/2022		IVY REHAB NETWORK, INC			\$345.00		
		MEDICAL ONLY		-- /2023277973	7/12/2022	\$90.00	2022/2022	Loss
		INDEMNITY		-- /2021222201	11/1/2020	\$255.00	2020/2020	Loss
18514	8/1/2022	INDEMNITY	BURLINGTON COUNTY ORTHOPAEDIC SPECIALIST P A	-- /2022269800	4/6/2022	\$95.00	2022/2022	Loss
18515	8/1/2022	MEDICAL ONLY	EMERGENCY PHYSICIAN ASSOCIATES OF SOUTH JERSEY, PC	-- /2022266314	3/1/2022	\$1,218.00	2022/2022	Loss
18516	8/1/2022	INDEMNITY	REHAB EXCELLENCE CENTER, LLC	-- /2022269800	4/6/2022	\$162.00	2022/2022	Loss
18517	8/1/2022		NovaCare Rehabilitation			\$784.00		
		INDEMNITY		-- /2022255888	11/29/2021	\$490.00	2021/2021	Loss
		INDEMNITY		-- /2021234855	4/11/2021	\$294.00	2021/2021	Loss
18518	8/1/2022	INDEMNITY	PREMIER ORTHOPAEDIC & SPORTS MEDICINE ASSOCIATES OF SNJ LLC	MLT-2021233414/ 2021234392	4/1/2021	\$140.94	2021/2021	Loss
18519	8/1/2022	INDEMNITY	HAMILTON PHYSICAL THERAPY SVCS, LLC	-- /2021233854	3/25/2021	\$428.04	2021/2021	Loss
18520	8/1/2022	INDEMNITY	K.W. REHABILITATION, LLC	-- /2021222201	11/1/2020	\$200.00	2020/2020	Loss
18521	8/1/2022	INDEMNITY	NEUROSURGICAL AND SPINE SPECIALIST LLC	-- /2022269800	4/6/2022	\$222.23	2022/2022	Loss



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18522	8/1/2022		myMATRIX			\$653.16		
		INDEMNITY		- - /2021222201	11/1/2020	\$194.47	2020/2020	Loss
		INDEMNITY		MLT-2020179427/ 2020179427	7/19/2019	\$458.69	2019/2019	Loss
18523	8/1/2022		QUALCARE INC			\$1,100.00		
		MEDICAL ONLY		- - /2023278896	7/22/2022	\$550.00	2022/2022	Loss
		MEDICAL ONLY		- - /2023279049	6/30/2022	\$550.00	2022/2022	Loss
18524	8/8/2022		CAPEHART & SCATCHARD PA			\$4,862.00		
		PERSONAL INJURY		- - /2022264818	7/2/2021	\$442.00	2021/2021	Legal
		POLICE PROF PI		- - /2022264818	7/2/2021	\$2,108.00	2021/2021	Legal
		BODILY INJURY [Expired]		- - /2020178871	6/8/2019	\$2,312.00	2019/2019	Legal
18525	8/8/2022	INDEMNITY	MRO CORPORATION	- - /2022269808	12/20/2021	\$50.00	2021/2021	Expense
18526	8/8/2022		RAYMOND & COLEMAN LLP			\$3,098.00		
		BODILY INJURY [Expired]		- - /2020179991	7/26/2019	\$2,431.50	2019/2019	Legal
		BODILY INJURY [Expired]		- - /2020187550	7/14/2018	\$666.50	2018/2018	Legal
18527	8/8/2022	INDEMNITY	EXAMWORKS INC	- - /2020186961	10/12/2019	\$1,525.00	2019/2019	Expense
18528	8/8/2022	1ST PARTY COLL PD	LEO PETETTI LLC	- - /2023278659	7/19/2022	\$275.00	2022/2022	Expense
18529	8/8/2022	INDEMNITY	THE DEWEESE LAW FIRM	- - /2021211406	8/4/2020	\$150.00	2020/2020	Expense
18530	8/8/2022	INDEMNITY	AFFANATO MARUT LLC	- - /2021224704	12/28/2020	\$182.00	2020/2020	Legal
18531	8/8/2022	INDEMNITY	MOUNT LAUREL TOWNSHIP	- - /2022255888	11/29/2021	\$1,298.00	2021/2021	Loss
18532	8/8/2022	INDEMNITY	PEMBERTON TOWNSHIP	- - /2023278456	7/14/2022	\$1,131.51	2022/2022	Loss
18533	8/8/2022	INDEMNITY	DELRAN TOWNSHIP	- - /2021234855	4/11/2021	\$1,938.00	2021/2021	Loss
18534	8/8/2022	INDEMNITY	Medford Township	- - /2021222201	11/1/2020	\$1,803.92	2020/2020	Loss
18535	8/8/2022	INDEMNITY	Stephen Ermi	- - /2021233854	3/25/2021	\$1,864.62	2021/2021	Loss
18536	8/8/2022	INDEMNITY	George Ondusko	- - /2020189571	11/12/2019	\$1,078.72	2019/2019	Loss
18537	8/8/2022	INDEMNITY	Christina Reiss	- - /2019165703	2/11/2019	\$1,120.16	2019/2019	Loss
18538	8/8/2022	BLDG/CONTENT	MANSFIELD TOWNSHIP	- - /2023279409	7/11/2022	\$1,536.00	2022/2022	Loss
18539	8/8/2022		IVY REHAB NETWORK, INC			\$255.00		
		MEDICAL ONLY		- - /2023277973	7/12/2022	\$170.00	2022/2022	Loss
		INDEMNITY		- - /2021222201	11/1/2020	\$85.00	2020/2020	Loss
18540	8/8/2022	INDEMNITY	PREMIER ORTHOPEDIC OF SOUTH JERSEY	- - /2022252847	10/24/2021	\$103.00	2021/2021	Loss



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18541	8/8/2022		INDEMNITY	BURLINGTON COUNTY ORTHOPAEDIC SPECIALIST P A	-- /2022276093	6/14/2022	\$65.70	2022/2022	Loss
18542	8/8/2022		INDEMNITY	ONE CALL CARE DIAGNOSTICS	-- /2021222201	11/1/2020	\$75.00	2020/2020	Loss
18543	8/8/2022			EMERGENCY PHYSICIAN ASSOCIATES OF SOUTH JERSEY, PC			\$1,839.00		
			MEDICAL ONLY		MLT-2022263913/ 2022263913	2/4/2022	\$766.00	2022/2022	Loss
			MEDICAL ONLY		-- /2022250264	10/1/2021	\$1,073.00	2021/2021	Loss
18544	8/8/2022			NovaCare Rehabilitation			\$490.00		
			INDEMNITY		-- /2022255888	11/29/2021	\$196.00	2021/2021	Loss
			INDEMNITY		-- /2021234855	4/11/2021	\$294.00	2021/2021	Loss
18545	8/8/2022		MEDICAL ONLY	WORKNET OCCUPATIONAL MEDICINE	-- /2022263025	1/21/2022	\$180.04	2022/2022	Loss
18546	8/8/2022		MEDICAL ONLY	PRINCETON BRAIN AND SPINE AND SPORTS MEDICINE	-- /2021229233	2/7/2021	\$178.81	2021/2021	Loss
18547	8/8/2022			myMATRIX			\$2,297.05		
			MEDICAL ONLY		-- /2021229233	2/7/2021	\$1,830.92	2021/2021	Loss
			INDEMNITY		MLT-2020179427/ 2020179427	7/19/2019	\$466.13	2019/2019	Loss
18548	8/8/2022		MEDICAL ONLY	PATIENT FIRST	-- /2023277725	7/5/2022	\$258.00	2022/2022	Loss
18549	8/8/2022			QUALCARE INC			\$1,650.00		
			MEDICAL ONLY		-- /2023279810	8/2/2022	\$550.00	2022/2022	Loss
			MEDICAL ONLY		-- /2023279697	8/2/2022	\$550.00	2022/2022	Loss
			MEDICAL ONLY		-- /2023279553	7/28/2022	\$550.00	2022/2022	Loss
18550	8/15/2022		BODILY INJURY [Expired]	CAPEHART & SCATCHARD PA	-- /2020180405	5/17/2019	\$16,121.00	2019/2019	Legal
18551	8/15/2022			RAYMOND & COLEMAN LLP			\$12,885.00		
			BODILY INJURY [Expired]		-- /2019163927	11/1/2018	\$6,483.00	2018/2018	Legal
			GL PROPERTY DAMAGE		-- /2019153823	9/24/2018	\$6,402.00	2018/2018	Legal
18552	8/15/2022		POLICE PROF PI	MARSHALL DENNEHEY WARNER	-- /2018142478	2/10/2018	\$11,306.00	2018/2018	Legal
18553	8/15/2022		MEDICAL ONLY	ATLANTIC SECURITY INT'L	-- /2021238231	5/20/2021	\$151.50	2021/2021	Expense
18554	8/15/2022			DAVID S DEWEESE			\$1,500.00		
			PUB OFF PI		-- /2022280192	4/18/2022	\$750.00	2022/2022	Legal



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		EPL PI		-- /2022277208	7/1/2020	\$750.00	2020/2020	Legal
18555	8/15/2022	INDEMNITY	JACKSON TWP FIRST AID SQUAD	-- /2021222201	11/1/2020	\$37.40	2020/2020	Expense
18556	8/15/2022	INDEMNITY	PIETRAS SARACINO SMITH & MEEK LLP	-- /2020190245	10/1/2019	\$399.00	2019/2019	Legal
18557	8/15/2022	INDEMNITY	WESTAMPTON TOWNSHIP	-- /2022276683	6/13/2022	\$1,217.14	2022/2022	Loss
18558	8/15/2022	INDEMNITY	William Roberts	MLT-2020179427/ 2020179427	7/19/2019	\$1,842.00	2019/2019	Loss
18559	8/15/2022	INDEMNITY	PEMBERTON TOWNSHIP	-- /2022276093	6/14/2022	\$1,379.64	2022/2022	Loss
18560	8/15/2022	INDEMNITY	MOUNT LAUREL TOWNSHIP	-- /2023277377	6/30/2022	\$942.34	2022/2022	Loss
18561	8/15/2022	INDEMNITY	MOUNT LAUREL TOWNSHIP	-- /2022255888	11/29/2021	\$1,298.00	2021/2021	Loss
18562	8/15/2022	INDEMNITY	Edward Butler	-- /2020208328	6/23/2020	\$1,150.08	2020/2020	Loss
18563	8/15/2022	INDEMNITY	DELRAN TOWNSHIP	-- /2022269800	4/6/2022	\$1,170.00	2022/2022	Loss
18564	8/15/2022		IVY REHAB NETWORK, INC			\$255.00		
		MEDICAL ONLY		-- /2023277973	7/12/2022	\$85.00	2022/2022	Loss
		INDEMNITY		-- /2021222201	11/1/2020	\$170.00	2020/2020	Loss
18565	8/15/2022	INDEMNITY	DIAGNOSTIC PATHOLOGY CONSULTANTS P A	-- /2021233854	3/25/2021	\$40.89	2021/2021	Loss
18566	8/15/2022	INDEMNITY	WEST JERSEY ANESTHESIA ASSOCIATES, PA	-- /2021222201	11/1/2020	\$3,864.00	2020/2020	Loss
18567	8/15/2022		BURLINGTON COUNTY ORTHOPAEDIC SPECIALIST P A			\$471.90		
		MEDICAL ONLY		-- /2022277188	6/30/2022	\$376.90	2022/2022	Loss
		INDEMNITY		-- /2022252228	10/19/2021	\$95.00	2021/2021	Loss
18568	8/15/2022	INDEMNITY	REHAB EXCELLENCE CENTER, LLC	-- /2022269800	4/6/2022	\$567.00	2022/2022	Loss
18569	8/15/2022		NovaCare Rehabilitation			\$686.00		
		INDEMNITY		-- /2022255888	11/29/2021	\$196.00	2021/2021	Loss
		INDEMNITY		-- /2021234855	4/11/2021	\$490.00	2021/2021	Loss
18570	8/15/2022	MEDICAL ONLY	WORKNET OCCUPATIONAL MEDICINE	-- /2022263025	1/21/2022	\$259.04	2022/2022	Loss
18571	8/15/2022	INDEMNITY	HAMILTON PHYSICAL THERAPY SVCS, LLC	-- /2021233854	3/25/2021	\$216.00	2021/2021	Loss
18572	8/15/2022	INDEMNITY	PRINCETON BRAIN AND SPINE AND SPORTS MEDICINE	MLT-2021233414/ 2021235453	4/3/2021	\$105.24	2021/2021	Loss
18573	8/15/2022	INDEMNITY	PRINCETON ORTHOPAEDIC, ASSOCIATES	-- /2021234855	4/11/2021	\$12,400.00	2021/2021	Loss
18574	8/15/2022	INDEMNITY	PROFESSIONAL SERVICE FUND	-- /2022276093	6/14/2022	\$11.97	2022/2022	Loss
18575	8/15/2022	INDEMNITY	RIVERSIDE URGENT CARE	-- /2021234855	4/11/2021	\$41.09	2021/2021	Loss
18576	8/15/2022		QUALCARE INC			\$4,950.00		
		MEDICAL ONLY		-- /2023280437	8/11/2022	\$550.00	2022/2022	Loss



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			MEDICAL ONLY		- - /2023280360	8/10/2022	\$550.00	2022/2022	Loss
			INDEMNITY		- - /2023280194	8/9/2022	\$550.00	2022/2100	Loss
			INDEMNITY		- - /2023280221	8/8/2022	\$550.00	2022/2022	Loss
			INDEMNITY		- - /2023280119	8/8/2022	\$550.00	2022/2022	Loss
			MEDICAL ONLY		MLT-2023279981/ 2023279997	8/4/2022	\$550.00	2022/2022	Loss
			MEDICAL ONLY		MLT-2023279981/ 2023280062	8/4/2022	\$550.00	2022/2022	Loss
			MEDICAL ONLY		MLT-2023279981/ 2023279981	8/4/2022	\$550.00	2022/2022	Loss
			MEDICAL ONLY		- - /2023280218	7/28/2022	\$550.00	2022/2022	Loss
18577	8/22/2022		CAPEHART & SCATCHARD PA				\$1,615.00		
			INDEMNITY		MLT-2021233414/ 2021235453	4/3/2021	\$174.00	2021/2021	Legal
			INDEMNITY		MLT-2021233414/ 2021234392	4/1/2021	\$108.50	2021/2021	Legal
			INDEMNITY		- - /2021231781	3/4/2021	\$648.50	2021/2021	Legal
			INDEMNITY		- - /2021215075	9/16/2020	\$270.50	2020/2020	Legal
			INDEMNITY		- - /2018122274	1/4/2018	\$413.50	2018/2018	Legal
18578	8/22/2022		INDEMNITY	STATE SHORTHAND REPORTING SERVICE	MLT-2022251619/ 2022251696	9/28/2021	\$30.00	2021/2021	Expense
18579	8/22/2022		ATLANTIC SECURITY INT'L				\$303.00		
			MEDICAL ONLY		- - /2021230110	2/17/2021	\$151.50	2021/2021	Expense
			MEDICAL ONLY		- - /2021228675	2/5/2021	\$151.50	2021/2021	Expense
18580	8/22/2022		INLAND MARINE	THE DEWEESE LAW FIRM	- - /2021232059	2/7/2021	\$2,069.83	2021/2021	Legal
18581	8/22/2022		BLDG/CONTENT	TAYLOR DARIN CLAIM SERVICE	- - /2020203174	4/21/2020	\$1,300.00	2020/2020	Expense
18582	8/22/2022		INDEMNITY	PEMBERTON TOWNSHIP	- - /2022276093	6/14/2022	\$689.82	2022/2022	Loss
18583	8/22/2022		INDEMNITY	DELRAN TOWNSHIP	- - /2021234855	4/11/2021	\$1,938.00	2021/2021	Loss
18584	8/22/2022		INDEMNITY	Medford Township	- - /2021222201	11/1/2020	\$515.41	2020/2020	Loss
18585	8/22/2022		INDEMNITY	Stephen Ermi	- - /2021233854	3/25/2021	\$1,864.62	2021/2021	Loss
18586	8/22/2022		INLAND MARINE	PEMBERTON TOWNSHIP	- - /2021210458	7/20/2020	\$595.00	2020/2020	Loss



BURLINGTON COUNTY J.I.F.

Check Register Report

Bank Account : ALL

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

Instance Type: All

Coverage : All ,Claimant Type: All

Check Number	Check Date		Claimant (Case) Type	Payee Name	QL File / Claim Number	Loss Date	Payment Amount	Policy Year	Exp./Legal
18587	8/22/2022		INDEMNITY	IVY REHAB NETWORK, INC	-- /2021222201	11/1/2020	\$425.00	2020/2020	Loss
18588	8/22/2022		INDEMNITY	VIRTUA WEST JERSEY HEALTH INC	-- /2023277377	6/30/2022	\$2,207.83	2022/2022	Loss
18589	8/22/2022		INDEMNITY	ONE CALL CARE DIAGNOSTICS	MLT-2021233414/ 2021235453	4/3/2021	\$100.00	2021/2021	Loss
18590	8/22/2022		INDEMNITY	MORRIS ANESTHESIA GROUP, PA	-- /2022249791	9/23/2021	\$1,176.00	2021/2021	Loss
18591	8/22/2022			NovaCare Rehabilitation			\$882.00		
			INDEMNITY		-- /2022276093	6/14/2022	\$490.00	2022/2022	Loss
			INDEMNITY		-- /2022255888	11/29/2021	\$98.00	2021/2021	Loss
			INDEMNITY		-- /2021234855	4/11/2021	\$294.00	2021/2021	Loss
18592	8/22/2022		INDEMNITY	PREMIER ORTHOPAEDIC & SPORTS MEDICINE ASSOCIATES OF SNJ LLC	MLT-2021233414/ 2021234644	3/25/2021	\$88.09	2021/2021	Loss
18593	8/22/2022		MEDICAL ONLY	WORKNET OCCUPATIONAL MEDICINE	-- /2022259957	1/5/2022	\$142.01	2022/2022	Loss
18594	8/22/2022		MEDICAL ONLY	myMATRIX	-- /2022277188	6/30/2022	\$35.89	2022/2022	Loss
18595	8/22/2022		MEDICAL ONLY	RIVERSIDE URGENT CARE	-- /2021235160	4/14/2021	\$41.09	2021/2021	Loss
18596	8/22/2022		MEDICAL ONLY	QUALCARE INC	-- /2023280647	8/13/2022	\$550.00	2022/2022	Loss
18597	8/22/2022			QUAL-LYNX			\$315.28		
			MEDICAL ONLY		-- /2023277725	7/5/2022	\$73.68	2022/2022	Expense
			MEDICAL ONLY		-- /2023279049	6/30/2022	\$49.84	2022/2022	Expense
			INDEMNITY		-- /2022276683	6/13/2022	\$13.00	2022/2022	Expense
			INDEMNITY		MLT-2022273530/ 2022273530	5/12/2022	\$29.25	2022/2022	Expense
			INDEMNITY		-- /2022269808	12/20/2021	\$91.01	2021/2021	Expense
			INDEMNITY		MLT-2022251619/ 2022251619	10/5/2021	\$22.75	2021/2021	Expense
			INDEMNITY		MLT-2022251619/ 2022251695	10/5/2021	\$9.75	2021/2021	Expense
			INDEMNITY		MLT-2022251619/ 2022251621	10/1/2021	\$9.75	2021/2021	Expense
			INDEMNITY		MLT-2022251619/ 2022251696	9/28/2021	\$9.75	2021/2021	Expense
			INDEMNITY		-- /2022246436	7/30/2021	\$6.50	2021/2021	Expense
18598	8/29/2022			RAYMOND & COLEMAN LLP			\$4,278.20		



BURLINGTON COUNTY J.I.F.

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Bank Account : ALL

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

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Coverage : All ,Claimant Type: All

Check Number	Check Date		Claimant (Case) Type	Payee Name	QL File / Claim Number	Loss Date	Payment Amount	Policy Year	Exp./Legal
			BODILY INJURY [Expired]		-- /2021232886	1/23/2021	\$2,195.75	2021/2021	Legal
			BODILY INJURY [Expired]		-- /2020194882	1/17/2020	\$2,082.45	2020/2020	Legal
18599	8/29/2022		POLICE PROF BI	MARSHALL DENNEHEY WARNER	-- /2020206165	5/17/2020	\$775.00	2020/2020	Legal
18600	8/29/2022		PUB OFF PI	DAVID S DEWEESE	-- /2023280882	8/11/2022	\$750.00	2022/2022	Legal
18601	8/29/2022			AFFANATO MARUT LLC			\$669.50		
			INDEMNITY		-- /2022269066	3/28/2022	\$370.50	2022/2022	Legal
			INDEMNITY		-- /2022249791	9/23/2021	\$299.00	2021/2021	Legal
18602	8/29/2022		POLICE PROF BI	RX PRO SERVICES LLC	-- /2020206165	5/17/2020	\$4,500.00	2020/2020	Expense
18603	8/29/2022		INDEMNITY	Howard Bresalier	-- /2022269066	3/28/2022	\$1,990.00	2022/2022	Expense
18604	8/29/2022		INDEMNITY	WESTAMPTON TOWNSHIP	-- /2023280119	8/8/2022	\$462.98	2022/2022	Loss
18605	8/29/2022		INDEMNITY	William Roberts	MLT-2020179427/ 2020179427	7/19/2019	\$1,842.00	2019/2019	Loss
18606	8/29/2022		INDEMNITY	MOUNT LAUREL TOWNSHIP	-- /2022255888	11/29/2021	\$1,298.00	2021/2021	Loss
18607	8/29/2022		INDEMNITY	MOUNT LAUREL TOWNSHIP	-- /2023277874	7/11/2022	\$1,357.42	2022/2022	Loss
18608	8/29/2022		INDEMNITY	MOUNT LAUREL TOWNSHIP	-- /2023277874	7/11/2022	\$1,357.42	2022/2022	Loss
18609	8/29/2022		INDEMNITY	MOUNT LAUREL TOWNSHIP	-- /2023277874	7/11/2022	\$1,357.42	2022/2022	Loss
18610	8/29/2022		INDEMNITY	PEMBERTON TOWNSHIP	-- /2023280221	8/8/2022	\$1,734.82	2022/2022	Loss
18611	8/29/2022			IVY REHAB NETWORK, INC			\$430.00		
			INDEMNITY		-- /2023277874	7/11/2022	\$260.00	2022/2022	Loss
			INDEMNITY		-- /2021222201	11/1/2020	\$170.00	2020/2020	Loss
18612	8/29/2022		INDEMNITY	PREMIER ORTHOPEDIC OF SOUTH JERSEY	-- /2022252847	10/24/2021	\$386.13	2021/2021	Loss
18613	8/29/2022		MEDICAL ONLY	BURLINGTON COUNTY ORTHOPAEDIC SPECIALIST P A	-- /2023277973	7/12/2022	\$265.00	2022/2022	Loss
18614	8/29/2022		INDEMNITY	EMERGENCY PHYSICIAN ASSOCIATES OF SOUTH JERSEY, PC	-- /2022269800	4/6/2022	\$1,650.00	2022/2022	Loss
18615	8/29/2022		INDEMNITY	VIRTUA WILLINGBORO HOSPITAL, INC.	-- /2023277874	7/11/2022	\$1,848.00	2022/2022	Loss
18616	8/29/2022		INDEMNITY	REHAB EXCELLENCE CENTER, LLC	-- /2022269800	4/6/2022	\$243.00	2022/2022	Loss
18617	8/29/2022			NovaCare Rehabilitation			\$686.00		
			INDEMNITY		-- /2022276093	6/14/2022	\$196.00	2022/2022	Loss
			INDEMNITY		-- /2022255888	11/29/2021	\$196.00	2021/2021	Loss
			INDEMNITY		-- /2021234855	4/11/2021	\$294.00	2021/2021	Loss
18618	8/29/2022		INDEMNITY	PREMIER ORTHOPAEDIC & SPORTS MEDICINE	MLT-2021233414/ 2021234392	4/1/2021	\$88.09	2021/2021	Loss



BURLINGTON COUNTY J.I.F.

Check Register Report

Bank Account : ALL

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

Instance Type: All

Coverage : All , Claimant Type: All

Check Number	Check Date		Claimant (Case) Type	Payee Name	QL File / Claim Number	Loss Date	Payment Amount	Policy Year	Exp./Legal
				ASSOCIATES OF SNJ LLC					
18619	8/29/2022		INDEMNITY	HAMILTON PHYSICAL THERAPY SVCS, LLC	-- /2021233854	3/25/2021	\$144.00	2021/2021	Loss
18620	8/29/2022		INDEMNITY	DELRAN EMERGENCY SQUAD	-- /2022269800	4/6/2022	\$898.60	2022/2022	Loss
18621	8/29/2022		MEDICAL ONLY	US REGIONAL II OF NJ DBA WORKNET OCCUPATIONAL MEDICINE	-- /2022259957	1/5/2022	\$169.04	2022/2022	Loss
18622	8/29/2022		INDEMNITY	NEUROSURGICAL AND SPINE SPECIALIST LLC	-- /2022269800	4/6/2022	\$144.35	2022/2022	Loss
18623	8/29/2022			myMATRIX			\$446.82		
			INDEMNITY		-- /2023280194	8/9/2022	\$41.39	2022/2100	Loss
			MEDICAL ONLY		-- /2022277188	6/30/2022	\$42.29	2022/2022	Loss
			INDEMNITY		-- /2021222201	11/1/2020	\$363.14	2020/2020	Loss
18624	8/29/2022		INDEMNITY	STRIVE PHYSICAL THERAPY SPECIALISTS, LLC	-- /2023280194	8/9/2022	\$80.00	2022/2100	Loss
18625	8/29/2022			QUALCARE INC			\$2,750.00		
			MEDICAL ONLY		-- /2023281311	8/24/2022	\$550.00	2022/2022	Loss
			MEDICAL ONLY		-- /2023281189	8/22/2022	\$550.00	2022/2022	Loss
			MEDICAL ONLY		-- /2023281029	8/20/2022	\$550.00	2022/2022	Loss
			MEDICAL ONLY		-- /2023280961	8/15/2022	\$550.00	2022/2022	Loss
			MEDICAL ONLY		-- /2023280810	8/15/2022	\$550.00	2022/2022	Loss
18626	8/29/2022		MEDICAL ONLY	QUAL-LYNX	MLT-2022273530/ 2022274081	5/23/2022	\$29.25	2022/2022	Expense
Total for BURLINGTON COUNTY J.I.F.				\$195,096.17	Total for BURLINGTON COUNTY J.I.F.				\$195,096.17

Number of Checks:	131	First Check Number:	18496
Number of Payments:	250	Last Check Number:	18626
Expense Payments:	\$14,314.03		
Legal Payments:	\$66,340.17		
Loss Payments:	\$114,441.97		

BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND

BILL LIST - AUGUST 2022

	Payee	FY2022	FY2021	JIF Appropriation	Description
1	The Actuarial Advantage	3,271.00		Prof Services/Actuary	July 2022 Fees
2	Arthur J. Gallagher Risk Management Services	31,880.00		Prof Services/Administration	Aug 2022 Fee
3	Arthur J. Gallagher Risk Management Services	96.44		Misc/Postage/Copies/Faxes	Postage/copies expenses-July
4	Arthur J. Gallagher Risk Management Services	140.00		Misc/JIF Website	Reimb to MM for flipsnack website annual fee (split)
5	The DeWeese Law Firm, P.C.	6,287.00		Prof Services/Attorney	Aug 2022 Fees
6	Qual-Lynx	18,316.00		Prof Services/Claims Admin.	Aug 2022 Fees
7	Joyce Media	390.00		Misc/JIF Website	Aug 2022 Fees
8	Christopher J. Winter Sr.	1,833.00		Training/Police Risk Services	Law Enforcement Consultant-Aug 2022 fees
9	AssetWORKS	19,482.00		Prof Services/Prop. Appraiser	2022 Property Appraisals
10	Kris Kristie	383.00		Misc/Recording Secretary	Aug 2022 Fees
11	J. A. Montgomery Consulting	11,715.00		Prof Services/Safety Director	Aug 2022 Fees
12	Secure Data Consulting Services, LLC	5,544.00		Prof Services/Technology Risk Serv Dir	Aug 2022 Fees
13	Tom Tontarski	987.00		Prof Services/Treasurer	Aug 2022 Fees
14	Conner Strong & Buckelew	711.00		Prof Services/Underwriting Mgr	Aug 2022 Fees
15	Debby Schiffer	2,558.00		Wellness Program	Aug 2022 Fees
16	MEL JIF	363,903.00		MEL	MEL 2022 WC & Excess Liability - 3rd installment
17	MEL JIF	1,822.75		Faithful Performance/Fidelity Bond	MEL 2022 Fidelity Bond - 3rd installment
18	MEL JIF	179,108.00		Property Claims and Premium	MEL 2022 Property claims & prem. -3rd installment
19	MEL JIF	50,225.00		EPL/POL Policy - Excess Insurance	Excess Cyber payment - claims and premium-3rd install
20	ARC Reprographics	498.40		Misc/Printing	Inv#280388,280389,280427 renewal books
21	Iron Mountain	76.64		Misc/Record Retention Service	Inv#GTMW526; Storage 8/1-31/22; Service 6/22/22-7/26/22
22	Office Depot	24.98		Misc/Office Supplies	order#259092400 Presentation supplies (split)
	Subtotals	\$699,252.21	\$0.00		

JIF Bill List Total

\$699,252.21

BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND

BILL LIST - SEPTEMBER 2022

	Payee	FY2022	FY2021	JIF Appropriation	Description
1	Arthur J. Gallagher Risk Management Services	31,880.00		Prof Services/Administration	Sept 2022 Fee
2	Arthur J. Gallagher Risk Management Services	462.97		Misc/Postage/Copies/Faxes	Postage/copies expenses-Aug
3	Arthur J. Gallagher Risk Management Services	490.00		Misc/JIF Website	Reimb to MM for AccessiBEwebsite annual fee (split)
4	The DeWeese Law Firm, P.C.	6,287.00		Prof Services/Attorney	Sept 2022 Fees
5	Qual-Lynx	18,316.00		Prof Services/Claims Admin.	Sept 2022 Fees
6	Joyce Media	390.00		Misc/JIF Website	Sept 2022 Fees
7	Christopher J. Winter Sr.	1,833.00		Training/Police Risk Services	Law Enforcement Consultant-Sept 2022 fees
8	AssetWORKS	19,482.00		Prof Services/Prop. Appraiser	2022 Property Appraisals
9	Kris Kristie	383.00		Misc/Recording Secretary	Sept 2022 Fees
10	J. A. Montgomery Consulting	11,715.00		Prof Services/Safety Director	Sept 2022 Fees
11	Secure Data Consulting Services, LLC	5,544.00		Prof Services/Technology Risk Serv Dir	Sept 2022 Fees
12	Tom Tontarski	987.00		Prof Services/Treasurer	Sept 2022 Fees
13	Tom Tontarski	26.95		Misc/Postage/Copies/Faxes	Overnighting checks
14	Conner Strong & Buckelew	711.00		Prof Services/Underwriting Mgr	Sept 2022 Fees
15	Debby Schiffer	2,558.00		Wellness Program	Sept 2022 Fees
16	ARC Reprographics	762.41		Misc/Printing	Inv#280547,280574,280609 renewal & Nonrew books
17	Courier Post	34.20		Misc/Legal Notices	Ad#5383191 Tech Risk Ser Dir RFQ
18	Courier Times (BCT)	40.28		Misc/Legal Notices	Ad#7678825 Tech Risk Ser Dir RFQ
19	Iron Mountain	76.63		Misc/Record Retention Service	Inv#GWBD926; Storage 9/1-30/22; Service 7/27/22-8/23/22
20	Township of Bordentown	136.34		Wellness Program	Fruit, kind bars
21	Florence Township	507.84		Wellness Program	Bingo, Breathe Rocks, Baseball Homerun, Mindful card challenges
22	Shamong Township	500.00		EPL/CYBER/EPL/Cyber Incentive Program	IT tech fees for meeting tiers
23	Westampton Township	479.85		EPL/CYBER/EPL/Cyber Incentive Prog	antivirus software
	Subtotals	\$103,603.47	\$0.00		

JIF Bill List Total

\$103,603.47



EXECUTIVE SAFETY COMMITTEE MEETING

Tuesday, July 12, 2022 at 1:30pm

Via Zoom

An Executive Safety Committee meeting of the Burlington County Municipal Joint Insurance Fund (“BURLCO JIF”) was held via Zoom / Conference on Tuesday, July 12, 2022 at 1:30pm. The meeting was called to order at 1:34 PM.

Those in attendance were:

Grace Archer, **Bordentown City**
Patrice Hansell, **Fieldsboro Borough**
Paula Kosko, **Hainesport Township**
Mike Fitzpatrick, **Mansfield Township**
Mary Picariello, **North Hanover Township**
Steve Ent, **Westampton Township**
Joe Henry, **Hardenbergh Insurance Group**
Keith Hummel, Safety Director, **J. A. Montgomery Consulting**
John Saville, RSM, CPSI, Senior Risk Control Consultant, **J. A. Montgomery Consulting**
Paul A. Forlenza, MGA, Executive Director, **RPA a Division of Gallagher**
Paul J. Miola, CPCU, ARM, Deputy Executive Director, **RPA a Division of Gallagher**
Sheila Ortiz, Account Representative, **RPA a Division of Gallagher**
Kamini Patel, MBA, CIC, CPCUm AIDA® Program Director, **RPA a Division of Gallagher**
Debby Schiffer, Wellness Director, **Targeting Wellness, LLC**
Christopher J. Winter Sr., Law Enforcement Risk Management Consultant

Those not in attendance were:

Richard Wolbert, **Beverly City**
Erin Provenzano, **Delanco Township**
Joe Bellina, **Delran Township**
Stephen Fazekas, **Florence Township**
Casey English, **Tabernacle Township**
Maryalice Brown, **Woodland Township**
Rob Garish, Assistant Director of Public Sector, **J. A. Montgomery Consulting**
Mike Avalone, **Conner Strong and Buckelew**

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

I. MEETING MINUTES – March 29, 2022 (E-mailed 06/28/2022)

Mr. Miola indicated that a copy of the March 29, 2022 Executive Safety Committee Meeting minutes were e-mailed to all Committee members along with the notice for today’s meeting.

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

II. TRI-ANNUAL SAFETY DIRECTOR'S LOSS CONTROL REPORT – (E-mailed)

Mr. Saville referred the Committee to a copy of the Tri-Annual Safety Director's Loss Control Report that was emailed yesterday for the Committee's review. He then briefly reviewed an abridged version of the report with the Committee through April 30, 2022.

Mr. Saville noted that the Safety Contract calls for a minimum of 67 loss control visits to the 28 members of the BURLCO JIF.

Mr. Saville briefly covered the various safety programs as follows:

- Safety Incentive Program
- Road, Sign & Walkway Program
- Law Enforcement Services
- S:ERVE & Attention and Distracted Driving
- Facility Checklist, Job Safety Observations, Tool-Box Safety Talks

Mr. Saville mentioned that there are over 130 available Safety Director's Bulletins covering various topics under Administration, Public Works / Public Authorities, Law Enforcement, Fire / Rescue and, Recreation. Over 30 bulletins related to COVID-19 have been issued by the Safety Director's Office. He reminded the Committee that if members want the most current Safety information he strongly encourages all members to download the MEL Mobile App.

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

Mr. Miola commended Mr. Saville and all of the J. A. Montgomery staff for the services they provide to our members and for the very thorough report. He added that the programs that are offered to the members are an important part of controlling claims that have an impact on our budget. Mr. Saville thanked Mr. Miola.

(The Tri-Annual Safety Director's Loss Control Report is attached to the minutes of today's meeting.)

III. SAFETY INTERVENTION / MONITORING

Safety Intervention

Mr. Miola asked if there were any candidates for *Safety Intervention or Monitoring* at this time. Mr. Saville responded that there are no candidates for *Safety Intervention or Monitoring* at this time. However, he will be working with Bass River Township there has been a change in Administration. Mr. Saville will ensure they are familiar with the Safety Program. He mentioned that he met with Bass River Township the other day outlining certain tasks they should be completing and he sent them a copy of the most recent copy of the *Safety Incentive Program*. Other than that he noted his office will monitor all members and if there is a concern it will be brought to the Committee's attention.

IV. MEMBERSHIP RENEWALS

Mr. Miola announced that nine (9) member municipalities are up for renewal effective January 1, 2023. The Safety Director is tasked with conducting surveys for each renewing member early in the year during a normally scheduled Loss Control Visit.

Mr. Saville reported that visits with 8 out of the 9 renewing members have been completed as of yesterday. He indicated that he will be visiting the 9th member at the end of this week, once their

renewal visits are complete he will provide the summaries to the Committee. Mr. Saville stated that there are no concerns with any of the renewing members at this time. All members up for renewal have no safety program issues and should be offered a three-year renewal in the Fund.

Renewal Resolutions and Agreements

Mr. Miola indicated that the Renewal Resolutions and Agreements were emailed to all renewing members on June 6, 2022. He reported that we received renewal paperwork from one (1) member town. Mr. Forlenza has been conducting renewal visits.

Mr. Miola mentioned that Member Updates are provided to the members during meetings with the town's governing body. Most of the meetings have been in person with some held virtually.

Mr. Miola stated that the Member Updates for non-renewing members will be distributed in the late Summer/Fall.

V. *JIF LOSS RATIO REPORTS – March 31, 2022*

Mr. Miola directed the Committee to a copy of the *JIF Six Year Average Loss Ratio* reports valued as of March 31, 2022. The report reflects a six-year period for Fund Years 2016-2021. Mr. Miola noted that the six-year average loss ratio for the BURLCO JIF is 83.8%. He noted that these ratios represent incurred losses, which is paid claims and money set aside in reserve to be paid on known claims, versus loss funding in each members assessment to pay claims within the JIF's self-insured retention. Mr. Miola briefly reviewed the reports with the Committee.

Mr. Miola noted that the Loss Control Consultants use these reports to monitor trends. He also noted that Loss Ratio Snapshots are available in Origami for members to download.

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

VI. *MEL LOSS RATIO REPORTS – March 31, 2022*

Mr. Miola then directed the Committee to a copy of the *MEL Six Year Average Loss Ratio* reports that were included in the agenda packet. The report reflects a six-year period for Fund Years 2016-2021 with the average loss ratio for the BURLCO JIF at 111.1%. He indicated that this is money that the MEL uses to fund their self-insured retention for Workers Compensation, Property and, Liability losses above the JIF layer versus that portion of the member's MEL assessment set aside to pay claims within the MEL's self-insured retention.

Mr. Forlenza mentioned that the MEL did away with the MEL Retrospective Program in January 2021. He went on to inform the Committee that MEL will continue to experience rate member JIFs and the *Surplus Trigger Program* will remain in effect which ties in local JIFs to the MEL's financial position. If the MEL surplus falls below a certain level, local JIFs will be asked to make up the difference. These programs are covered in detail with the Finance Committee. He noted that it is likely that the JIF will experience a negative rating from the MEL going into 2023. The MEL uses 10 years of experience rating vs the six-years the JIF uses. Mr. Forlenza mentioned that we will be discussing this with the Finance Committee over the next month as we begin to formulate the 2023 Budget. Unfortunately, this is in addition to the excess insurance market is tough right now as rates are climbing. He noted that the worldwide insurance market is very difficult and coverage limits are being curtailed as well as what exposures will be covered. Mr. Forlenza stated that he will keep the members up to date in this regard.

Mr. Miola mentioned that the Loss Ratio Snapshots are available via Origami. Each member receives a notification when the reports are available.

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

VII. EXECUTIVE DIRECTOR – MONITORING REPORTS

Supervisory Investigation Reports

Mr. Miola indicated that the purpose of the Supervisor Investigation Reports is to ensure what happened does not repeat itself. He noted that when an employee is hurt on the job, it is important to review the accident to ensure that these types of injuries do not re-occur. As of last month, all claims submitted by members had a *Supervisor Investigation Report* attached.

Mr. Miola shares the report with J. A. Montgomery to use as a coaching opportunity during their visits.

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

NOC (Not Otherwise Classified) Listing Report

Mr. Miola stated that it can be difficult for the Safety Director to analyze where the claims are stemming from if the claims are not properly classified. As a result, a few years ago, Mr. Miola started working with Qual-Lynx to generate a report of all the claims that have been classified as “Miscellaneous” or “NOC” (Not Otherwise Classified). He noted that 100% of the claims are properly classified which helps the Safety Director perform their analysis.

Comorbidities Costs Updates

Mr. Miola mentioned that several years ago the Wellness Program kicked off due to national statistics showing that healthy employees are less likely to get injured and recover quickly. As a result, several years ago he asked Qual-Lynx to identify worker’s compensation claims in which injured employees have comorbidities such as smoking, obesity, diabetes, hypertension, etc. to track whether there is a difference in outcomes between employees with comorbidities vs. non-comorbidities. He then reviewed the comorbidity statistics with respect to Total Cost which are 93% higher for those with comorbidities vs. those without comorbidities. Mr. Miola indicated the Indemnity & Medical Cost is 133% higher for those with comorbidities vs. those without comorbidities. Finally, Mr. Miola noted that the Lost Time Days per claim is 95% higher for those with comorbidities vs. those without comorbidities. Mr. Miola indicated that having healthy employees does equate to dollars and cents.

Mr. Miola mentioned that Ms. Schiffer is doing a great job with the Wellness Program and members should continue to support the Wellness Program.

Finally, Mr. Miola indicated the Wellness Posters were released to all members and he hopes that the posters are posted in areas for employees to view.

VIII. REGIONAL TRAINING SCHEDULE

Mr. Saville reviewed the remaining Regional Training Courses as follows:

- Safety, Claims, and Wellness Coordinators’ Roundtable- Zoom (held April 5, 2022 @ 9:00am)
 - Survey Results – 66 attended / 39 evaluations
- Implicit Bias – Zoom (held May 18, 2022 @ 9:00am (95 attendees) and May 25, 2022 – 2 sessions 9am
 - Survey Results – pending (good feedback was received)
- Lifeguard Symposium – June 28, 2022 (in –person at the Ocean City Library) (No representatives from the BURLCO JIF)
- PEOSH Visit – What to Expect/Role of the Right to Know Coordinator – Zoom (October 4, 2022 @ 9am & October 6, 2022 @ 1pm)

Mr. Miola mentioned that feedback from the trainings are tracked by the Safety Director in order to improve the training material.

IX. SAFETY DIRECTOR'S BULLETIN

Mr. Miola mentioned that last year the MEL decided to cut down the number of times Safety Bulletins are released throughout the month. As a result, the Safety Director's office now sends out an "email blast" where all bulletins for the month are released in an MSI Newsletter. The Newsletter recaps the bulletins and messages that are released from the Safety Director's office or the MEL via the Mobile App. The following Bulletins have been recently released:

These following bulletins have been released since our last meeting:

- Special Events Best Practices
- COVID-19 Guidance
- Playgrounds – Comprehensive Inspections and Risk Management Programs
- Youth Coaches Best Practices
- Distracted Driving Awareness Month
- Naloxone, Syringe, and Fentanyl Test Strip Legislation Impacting First Responders
- Take Your Kids to Work Day Best Practices
- Catalytic Converter Theft
- Risk Management Strategies for Lifeguard Operations
- Bounce Houses & Inflatable Best Practices
- Automated External Defibrillators (AED) Programs
- How to Receive Push Notifications on the NJ MEL Mobile App?
- MEL Leadership Academy – Open Enrollment June 1st through June 22nd
- Lightning Safety Best Practices
- Spray Parks Best Practices
- Crane Truck Regulations
- Permit-Required Confined Spaces Best Practices
- Seasonal Employees Best Practices
- Heat – Related Illnesses Best Practices
- Black Bear Best Practices
- Hurricane Preparedness Best Practices
- How to Receive Push Notifications on the NJ MEL Mobile App?
- Flash Flood Preparedness Best Practices
- Tick & Tick-Borne Diseases Best Practices
- Poison Ivy Best Practices

Mr. Miola suggested the bulletins should be shared with governing body and elected officials to encourage participation in the safety training. Mr. Saville commented that members are using Safety Bulletins during their internal safety meetings and passing them along to their employees.

X. MEL SAFETY INSTITUTE

Mr. Miola provided a brief review of the activity within the MEL Safety Institute:

- MSI NOW
 - MSI Streaming – 36
 - MSI Online – 379
 - MSI Live – via Zoom / In person – 470 as of 04/30/2022
 - MSI DVD Activity Report – 1 Member Towns Utilized – 4 Total DVDs Rented

Mr. Saville commented that DVDs are being utilized very infrequently.

XI. S:ERVE

Mr. Miola mentioned that S:ERVE Driver Safety Program is offered by our workers compensation reinsurer Safety National. He noted that some of our more severe claims and injuries to our employees come from vehicle accidents.

Mr. Miola mentioned that S:ERVE is available to Police, Fire, Public Works and, EMS personnel.

Mr. Saville stated that the *Attention and Distracted Driving* course is geared toward employees that drive municipal vehicles that is approximately 30 minutes in length. He strongly recommends that all municipal employees take this course.

XII. POLICE TOPICS

Police Bulletins

Mr. Miola mentioned that these Police Bulletin were released since the last meeting:

- LE Bulletin 2022-02| Risk Mitigation Opportunity: Sexual Assault and Harassment Awareness Month
- LE Bulletin 2022-03| Naloxone, Syringe, and Fentanyl Test Strip Legislation Impacting Law Enforcement
- LE Bulletin 2022-04| National Volunteer Week April 17-23
- LE Bulletin 2022-05| Law Enforcement Considerations in Light of The Scotus Decision Impacting Roe V. Wade

Law Enforcement Bulletins

These are the bulletins that were released so far in 2022.

- April 27, 2022 – Administrative Professionals' Day
- May 25, 2022 – Law Enforcement Leader Considerations in Recognition of National Missing Children's Day

Police Ad Hoc Committee

Mr. Miola indicated that the April 26, 2022, Police Ad Hoc Committee Meeting minutes are included in the agenda packet. Mr. Hummel then briefly reviewed some of the items that were discussed during the meeting, such as stress related issues, maintaining discipline within police departments and the various software programs that are available to assist with these areas of concern.

In regards to visiting Police Departments, Mr. Hummel has met with Bordentown City, North Hanover Township, Delanco Township and, Lumberton Township. He noted that the visits went very well.

Mr. Hummel mentioned that various memorandums will be released as a result of changes in the Law and we want to ensure the agencies are aware. He then mentioned that we will be holding an additional Below 100 training in Mt. Laurel next week.

Mr. Hummel indicated that he is very concerned with the training of the first-line supervisors. Therefore, J. A. Montgomery and the Law Enforcement Unit developed a four-day training program that was held in Gloucester Township. He noted that a total of 25 officers (a few from BURLCO) were in attendance and was very well received.

XIII. LAW ENFORCEMENT CONSULTANT

Management of Aggressive Behavior

Mr. Winter stated that he is in the process of complying the course material for Management of Aggressive Behavior training. Mr. Winter informed the Committee, the course will be four (4) hours in length. The training course dates and times are being discussed and will be available in the near future. He noted that he is comparing it against the I-CAT Training to avoid duplication in material and provide more in depth information with respect to verbal and non-verbal.

Report Writing

In regards to report writing, Mr. Winter advised the Committee that he reached out to Mr. DeWeese to obtain particular information from several reports that are provided by Mr. DeWeese. Mr. Winter indicated he has reviewed some sample reports and hope to provide the agencies with guidance on report writing. He noted that by sharing sample reports, he hopes to improve agencies report writing techniques moving forward. -0

Bulletin

Mr. Winter indicated that he has released five (5) bulletins this year and will continue to release additional bulletins. Mr. Winter indicated the bulletins have been very well received by the Police Chiefs. All bulletins are reviewed by the Fund Attorney before the bulletins are released to the police agencies.

Policies and Procedures

In regards to Policy Development, Mr. Winter reported he has distributed 38 policies between the ACM, BURLCO and TRICO JIFs, and the process is ongoing. He continues to assist police agencies with their requests for advice and recommendations in regards to policies and procedures. Mr. Winter indicated he will report on policies and procedures requests during his monthly report at the Executive Committee meetings for the respective JIFs.

Critical Incident and Debriefing

Mr. Winter advised the Committee, that he recently released a bulletin on Critical Incidents and Debriefing. Mr. Winter indicated, he will review critical incident and debriefing and critical incident stress management in conjunction with the EAP (Employee Assistance Program) during his visits with the police agencies. Mr. Winter indicated that most agencies have some type of program in place that can be improved upon and provide concise information to those who are involved in an incident. He noted that he is working with Ms. Schiffer, Wellness Director, and the Executive Director's office to create a training program in regards to critical incident response. He indicated that location and times for this program will be forth coming.

Overall, Mr. Winter mentioned that his visits are going well and will continue to report to the membership of his visits to the police agencies.

Mr. Miola commented that Mr. Winter, Ms. Schiffer and Mr. Hummel are working in tandem to bring together various programs that are offered by the JIF, the State and Municipalities with respect to critical incident response and stress management.

XIV. WELLNESS INITIATIVE

Ms. Schiffer has reached out to all of the wellness champions either in person, via zoom, phone, or by email.

These are the towns that have been active or at least working with her on several ideas:

- Beverly City – Scheduled demonstration with a Reiki Master for July
- Bordentown Township – Stress Management Event – meditation and chair massages
- Delanco Township – Personal Trainer took PW through a stretching demo
- Delran Township – Met in person – Wellness Coordinator purchased lunch bags included snack / water and scroll with benefits and recipes
- Edgewater Park Township – Purchasing approved snacks and having a label reading demo
- Hainesport Township – Monthly employee snack day
- Lumberton Township – Attended Safety Committee Meeting – Planning something in July
- Palmyra Borough – Continuing with monthly “grab bag”
- Riverside Township – Met in person to discuss some ideas
- Southampton Township – Met in person with all the employees to explain the wellness program. Started monthly wellness activities in June with chair massages
- Tabernacle Township – Attended their Safety Committee Meeting

Ms. Schiffer will continue to encourage the wellness coordinators to keep her up to date and share photos as she continues to work with Ms. Matro to post on the JIF website to give others ideas.

Ms. Schiffer indicated that the Wellness Newsletter can be used to generate conversation, or can be used for discussion during the safety toolbox talk. Ms. Schiffer advised that she may hold off on issuing a newsletter for the month of August.

Wellness Advisory Committee Report

Ms. Schiffer reported that she and her colleague Ms. Jordan from the ACM JIF held their 2nd Wellness Advisory Committee Meeting on May 11, 2022. The minutes are included beginning on page 30 of the agenda packet for the Committee’s approval. She noted that there was great communication and exchange of ideas during the meeting. She indicated that some RMCs expressed interest in attending the Wellness Advisory Committee meetings during the RMC Roundtable. Here are a few highlights from the Wellness Advisory Committee meeting:

- Discussed this year’s theme; why it’s important and how we can promote it within the municipalities (*Lifestyle Changes Creates Lifetime Gains*)
- Encouraging employees to get a baseline of their numbers
- Helping employees to take small steps which can be done through activities throughout the year
- Ask employees what is important, perhaps through a survey or addressing at a meeting or 1:1
- Looked at pre-approved wellness items and additional promotional piece
- Mr. Miola showed the impact comorbidities has on our claims numbers and cost. Over 80% of those conditions can be prevented, reduced and, reversed through lifestyle changes

Ms. Schiffer mentioned that the next meeting is scheduled for September 21st.

During the 2nd quarter of 2022, Ms. Schiffer and her colleague Ms. Jordan hosted a brainstorming session and invited all Wellness Coordinators. During the session, there were 21 towns represented from all 3-JIFs. The main concentration was on ideas and how to increase employee participation.

Wellness Incentive Budget

Mr. Miola referred the Committee to page 36 of the agenda to the Wellness Incentive Budget member balance spreadsheet for 2022. He indicated that the deadline to encumber or claim funds is on November 30, 2022. The final date to claim or encumbered funds is February 1, 2023.

Dr. Elias Program

Ms. Schiffer mentioned that a Zoom call has been set-up for July 21, 2022 with Dr. Elias to discuss the program. Ms. Schiffer indicated she has been working with Mr. Winters, Mr. Hummel and the Executive Director's office in regards to the program and will provide an update as the program develops.

Ms. Schiffer asked if the Committee has any questions. No questions were entertained.

XV. MEL SAFETY & EDUCATION MEETING

Mr. Miola referred the Committee to the MEL Safety & Education minutes from our February 4, 2022 meeting. Mr. Miola indicated that another meeting was held on May 20, 2022 and the meeting minutes are included in the agenda packet. The next meeting date is scheduled for August 19, 2022.

Mr. Miola stated that the MEL Safety & Education Committee consists of the Chairs of the Local Safety Committees throughout the entire state. He noted that these meetings are important as the Committee reviews the program from the top down.

XVI. PEOSHA ADVISORY COMMITTEE UPDATES

Mr. Saville referred the Committee to pages 47-55 of the agenda packet to a copy of the current PEOSHA report. The next Advisory Board meeting will be held on July 25, 2022.

Mr. Saville noted that PEOSHA has hired several new inspectors and they are conducting more frequent visits. He noted that if PEOSH visits your town please let them inspect as they have authority. He stated that if a member has any questions, he asked that they contact his office directly for assistance. Mr. Saville also mentioned that PEOSH is visiting without notice.

In regards to Federal Government Penalty Fees, Mr. Saville mentioned that PEOSH has increased their fees as follows:

- Willful Violation from \$70,000 to \$145,000
- Serious Violation from \$7,000 to \$14,000

Mr. Saville mentioned that PEOSH was not supposed to alter their fee structure; however, somewhere along the way someone higher up in the Committee decided to move forward with the fee increases to be in line with the Federal Government. He mentioned that PEOSHA is not considered a revenue-generating company, therefore, it should not be a concern. Since PEOSH claims they are at a 99% compliance rate, it would be rare that have to levee penalties.

He stated that he will continue to keep the members informed of any updates they receive in regards to PEOSHA.

XVII. OPTIONAL SAFETY BUDGET

Mr. Miola stated that the member balances for the Optional Safety Budget are located on page 56 of the agenda packet. The available balance for the 2022 Optional Safety Budget are made part of the agenda packet and presented to members on a monthly basis in the Executive Director's Report. The deadline to encumber or claim funds is November 30, 2022. The final date to claim encumbered funds is February 1, 2023.

XVIII. SAFETY INCENTIVE PROGRAM

2021 Incentive Program Award Balances

Mr. Miola directed the Committee to a spreadsheet on page 57 of the agenda packet. The deadline to encumber or claim funds is November 30, 2022. The final date to claim encumbered funds is February 1, 2023.

XIX. SAFETY KICKOFF BREAKFAST – 2023

Mr. Miola indicated that for the past two years we've held the Safety Kickoff Breakfast virtually due to COVID-19. Mr. Miola noted that the Executive Director's office is hopeful we can hold the breakfast in 2023 but it is hard to be certain as new variants of COVID-19 are emerging on a regular basis. Mr. Miola opened the floor up to the Committee for their feedback.

Mr. Saville commented that during his consultant visits, employees ask when the Safety Breakfast will be held in person like we've done in the past.

Mr. Forlenza indicated that this Committee will meet again in October and hopefully by then we will have a better indication as to what the COVID-19 numbers will look like. He noted that we need to be cautious as to what the pandemic will bring next year, especially during the winter months.

Mr. Forlenza noted that the purpose of having this discussion early it allows our office to prepare the budget and programs for 2023.

Ms. Schiffer offered a suggestion or potential of having the breakfast outdoors or in shifts. Mr. Miola reported that since the event is planned out in advance, it will be difficult to predict the weather on the day of the event.

XX. NEXT MEETING

Mr. Miola indicated that the next meeting will take place on October 18, 2022 at 1:30pm at the Hainesport Municipal Building prior to the Executive JIF Meeting.

There being no further business, the meeting adjourned at 2:24 PM.

File: BURLCO/2022/Safety Committee

Tab 07/12/2022



**TRIANNUAL
SAFETY DIRECTOR'S REPORT
1/1/2022-4/30/2022**

**BURLINGTON COUNTY
MUNICIPAL JOINT INSURANCE FUND
2022**

PREPARED BY

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BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND

2022 TRIANNUAL SAFETY DIRECTOR'S REPORT 1/1/2022-4/30/2022

A. GENERAL DUTIES – EXECUTIVE SUMMARY

The Triannual Safety Director's Report covers service activities from January through April of 2022. The 2022 Safety Director's contract calls for a minimum of 67 Loss Control Visits to the 28 members of the Burlington County Municipal Joint Insurance Fund. Service visits will include (8) Law Enforcement Surveys and (9) Renewal Surveys.

The remaining service visits will include but are not limited to physical facility surveys, playground inspections, seasonal operations, Job Safety Observations (JSOs), Safety Committee meetings, special training requests, PEOSH violation remediation assistance, and other services requested by the membership.

Nine (9) members will be reviewed for renewal in 2022, including Bordentown City, Bordentown Township, Delran, Lumberton, Mansfield, New Hanover, Pemberton Borough, Riverside, and Southampton. A summary of findings will be presented during Executive Safety Committee Meetings. During the surveys, all municipal operations are reviewed. Buildings more than 50 + years old or of significant value are visited. The following elements are reviewed: SIP participation, progress on Suggestions for Improvement, any unusual exposures, and comments on their loss metrics.

Renewal Surveys have been completed for seven (7) of nine (9) members that will be renewing in 2022 at this time. None of the current conditions found presented concerns with the desirability of these members for renewal.

Right to Know (RTK) Inventory and Labeling Surveys for 2022 have begun. Members should have received the electronic distribution of their 2021 Central File via DropBox. All members must submit their 2021 RTK Surveys by July 15, 2022. Please contact our staff with any questions.

The J. A. Montgomery, Risk Control Team, consists of our Safety Director, Chief Keith Hummel (Ret.), Loss Control Consultants, John Saville, and Robert Garish. We will be your primary contacts for all onsite visits, Safety Committees, and safety-related resources. Keith is also available to provide law enforcement risk control consultation services as requested by the Joint Insurance Fund. The team is administratively supported by Melissa Meccariello.

Training support is administered by the MSI Learning Management System staff, Susan Kopec, Andrea Felip, and Natalie Dougherty.

1. Executive Safety Committee

The Safety Committee will meet three (3) times in 2022. The Safety Director and staff will continue to attend Safety Committee meetings to help establish local safety programs and assist in the overall safety program's effectiveness. The Safety Director reviews loss metrics (LTAF Rate, Loss Ratio Reports), training participation, and SIP involvement on a quarterly basis.

Any member who shows deterioration in their results is brought to the attention of the Executive Safety Committee. We are happy to report that no BURLCO JIF members are on Safety Monitoring or Intervention at this time.

2. Participation in Claims Process / Accident Investigation

Personnel from the Safety Director's Office attend the monthly Fund and Claims Committee meetings and are available to offer technical and safety-related insight into claims under review. The Safety Director's Office is also available to conduct accident investigations related to claims against the Fund. The Safety Director's Office will work with the Third-Party Administrator to help identify loss trends from claims to better focus on certain areas when needed.

3. Written Compliance Programs / Bulletin Updates

The Safety Director's Office has produced model safety plans to address regulatory compliance issues. These programs are available on the following website: <https://njmel.org/mel-safety-institute/resource-center/> along with the BURLCO JIF website <https://burlcojif.org>. During the 4th QTR. of 2021, our office has changed the way communications will be sent to members. 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 2 times per month. A listing of all Notices and Bulletins distributed during the prior month is listed in the Safety Director's Report of the Monthly Agenda packet. There are over 130 available Safety Director's Bulletins covering various topics under Administration, Public Works / Public Authorities, Law Enforcement, Fire / Rescue, and Recreation. Over 30 bulletins related to COVID-19 have been issued by the Safety Director's Office.

B. PROGRAMS

1. Safety Incentive Program

The theme for the Safety Incentive Program is a "ZERO HARM WORKPLACE." The presence of safety versus the absence of safety. By changing the way we approach safety, we focus on avoiding Risk rather than relying on the absence of injury to determine how well our safety programs are working.

When we describe Zero Harm vs. Zero Incident, we have to start by identifying Risk and avoiding the hazards through the use of controls.

We avoid Risk when we *Plan* to reduce or eliminate hazards wherever we can. We Do what is necessary to eliminate hazards each time. We Check to ensure it is being done and Act by following through with our plan.

Elements of the 2022 Safety Incentive Program include but are not limited to:

- Base Safety Program & Enhanced Safety Program. See the 2022 Safety Incentive Program (SIP) for additional details.
- Submit 2022 Safety Committee meeting dates by (2/18/2022) and return the 2022 Safety Contract by (3/31/2022).
- Each member is required to send a delegate to the Safety, Claims, and Wellness Coordinator Roundtable, which was held on April 5, 2022, via Zoom (Virtual).
- Each member is required to send a delegate to at least one half-day session of the Annual Planning Retreat on May 3, 2022.
- Members will hold at a minimum quarterly Safety Committee meetings.
- Member towns are expected to actively participate in all aspects of the program. Safety records are kept at the workplace and maintained by the Safety Coordinator. Once or twice a year, the safety records will be reviewed onsite by the safety consultants.
- Activities in the safety program are grouped into the "six (6) C's", Commitment, Controlling Hazards, Continuing Education, Communication, Coaching, and Claims Management. See *Best Practices of 2022 SIP*
- JIF Safety Consultants are required to review program records. Safety Coordinators are encouraged to maintain these program records in a centrally located file. The file should contain the member's Safety Committee Minutes, Hazard Inspections, Training Records, Job Safety Observations, and any other documentation to assist with an objective evaluation of the member's program efforts. Maintenance of this file will ensure that the member receives full credit for their actions.
- During onsite record checks, all elements of the program will be reviewed. We will work with members to secure a commitment of participation for areas that are lacking during the review. It is expected that written documentation will be available for review (Safety Committee Minutes, Hazard Inspections, Training Records, Job Safety Observations, Roadway Signs, Walkway Logs, etc.).

- All safety elements are scored equally. Full participation requires that there be activity and significant demonstration of commitment in all aspects of the program to qualify for a Safety Incentive Award.
- Members will either qualify or not qualify (Pass or Fail) for a Safety Incentive Award. There are no qualification tiers.

2. Road, Sign, and Walkway Program

The Road, Sign, and Walkway program is posted on the JIF website and includes written guidelines to minimize incidents and reduce litigation costs. It's important to emphasize this program's need as one of the key components in protecting Title 59 Immunities. Good inspection reports are often successfully used to help defend liability cases.

3. Law Enforcement Services

Police Ad Hoc Committee Meetings are held throughout the year, depending on the need. Joint meetings with Atlantic, BURLCO, and TRICO JIFs allow for representation by agencies of various sizes to present and discuss risk management issues of interest. In 2022, two meetings will be held:

Our first meeting for 2022 was held on April 26, 2022, via Zoom. The next meeting will be scheduled for the 4th QTR of 2022.

Chief Hummel (Ret.) will provide Law Enforcement Consultative Visits to (8) agencies. The goal of these meetings was to provide an in-depth review of services and to identify members' needs and requests. Special attention is directed to members with changes to their Command Staff. The Safety Director's Office will continue to build strong relationships with the Law Enforcement community.

Law Enforcement Training and Memorandums are distributed electronically and are listed in the Monthly Agenda packet and posted to the JIF website and MEL website. A newer feature to the MEL website includes a dedicated "MSI Law Enforcement" tab.

[MSI Law Enforcement](#)

The following memorandums have been sent out for 2022 as of this report:

- Winter Weather Considerations - Law Enforcement Leader (L.E. 2022-01)
- Risk Mitigation Opportunity: Sexual Assault and Harassment (L.E. 2022-02)
- Naloxone, Syringe, and Fentanyl Test Strip Legislation (L.E. 2022-03)
- National Volunteer Week (L.E. 2022-04)

Additional Police Services available to members in 2022 included but were not limited to:

- Sample Polices
- Useful Links
- Crossing Guard Resources
- Messages
- Alerts
- Police Risk Management Training
- Practical Leadership – 21 Irrefutable Laws
- Building Trust and a Constitutionally Sound Police Through Training
- Violence Prevention and Risk Considerations for the CIT Trained Officer and Mental Health Professional
- Below 100 Training
- Career Survival for 911 Call Takers and Dispatchers
- Career Survival for First-Line Supervisors
- Law Enforcement Workzone Refresher Training
- Protecting Children from Abuse / Risk Management Training
- S:ERVE & Distracted Driving (Updated 2019)
- Coaching the Emergency Operator (CEVO)
- Defensive Driving (Online-State Approved)
- MEL Safety Institute (MSI LIVE, MSI NOW, MSI DVD)
- Law Enforcement Video Toolbox Talks (New 2021)
 - Introduction to Law Enforcement Resources
 - Chiefs Message – Post COVID-19 Homeless, Trespass, and Eviction
 - Preventing Officer Involved Domestic Violence
 - Hand Sanitizers and Controlled Energy Device Risks

4. S:ERVE & Attention and Distracted Driving

S:ERVE-Safety: Emergency Responder Vehicle Education (S:ERVE) is an online driver simulation and curriculum that focuses on code three intersection negotiation scenarios created to educate law enforcement, firefighters, E.M.S. other emergency responders. Courses are SCORM compliant and designed to stand alone with minimal instructor participation.

Each course is divided into six short lessons of 20-30 minutes, presenting techniques, concepts, rules, and procedural knowledge necessary for emergency responders to drive safely and effectively in emergency response situations. The following modules make up the S:ERVE program:

- Intersection Approach
- Intersection Assessment
- Clearing the Intersection (Basic)
- Clearing the Intersection (Advanced)
- Intersection Departure
- Distracted Driving for First Responders

Attention and Distracted Driving – Distracted driving is emerging as a major cause of work-related vehicle accidents. This online driver simulation program provides targeted and convenient safe driving training for all fleet drivers, regardless of vehicle type. The course is SCORM compliant and designed to function independently with basic instructor participation in a brief 20 – 30-minute lesson. This course includes:

- The negative effects of looking away from the road for more than two seconds
- Strategies for eliminating controllable distractions
- How to make necessary adjustments for distractions that the driver cannot control

5. Facility Checklist, Job Safety Observations, Toolbox Safety Talks

Facility Checklist – Routine inspections help you ensure that safety and health policies and procedures are being followed. Identify and correct safety and health hazards before they cause injuries or illnesses. Determine the need for safety training while promoting compliance and showing employees we care about their safety and everyone else's.

Job Safety Observations – Helps identify Safe or At-Risk Actions. Reaffirms safe actions through positive reinforcement while helping identify skill sets, knowledge, and potentially unsafe actions. Through coaching and corrective actions, these observations can be used as a helpful resource for increasing employee safety.

Toolbox Safety Talks – Quick, effective, and easy-to-use tool that front-line staff can use to share information about potential safety problems and concerns on a daily basis. They help promote and reiterate valuable information and best practices for the task at hand.

C. TRAINING

1. Regional Training Plan / Additional Training

The Safety, Claims, and Wellness Coordinator Roundtable was held on April 5, 2022, via Zoom (Virtual).

Annual Retreat – May 3, 2022

Implicit Bias will be made available to members via a virtual (Zoom) training environment.

- May 18, 2022 – 9 AM
- May 25, 2022 – 9 AM
- May 25, 2022 – 1 PM

Lifeguard Symposium – June 28, 2022.

PEOSH Vist-What to Expect / Role of the Right to Know Coordinator

- October 4, 2022 @ 9 AM via Zoom
- October 6, 2022 @ 1 PM via Zoom

2. MSI Training and Participation

As a result of the COVID-19 Pandemic in New Jersey over the last few years, the indefinite suspension of in-person MEL Safety Institute (MSI) classroom training occurred. Our office worked together to ensure our members still received the highest level of training with the creation of various virtual environments/programs. Our office continues to conduct the vast part of our training in a virtual environment. However, with recent changes by the State of New Jersey and the lifting of restrictions regarding COVID-19, we have been conducting in-person training on a case-by-case / request basis to membership.

Traditionally there are approximately 70 different Instructor-led training courses available to the membership and approximately 200 online training programs. Various safety topics from Employee Conduct, General Safety, Accident Investigation, Snow Removal, Safety Orientation for New Employees, Recreation, and a series on Camp Counselor Safety are available to the membership to name a few.

Newer training courses include but are not limited to:

- Employee Conduct and Violence Prevention in the Workplace
- Understanding and Preventing Microaggressions
- Cultural Competence
- Courageous Conversations
- Preparing for First Amendment Audits
- Implicit Bias in the Workplace

The Course Catalog and Class Request forms were made available on both the NJ MEL website and the BURLCO JIF website. Available training for our instructor-led courses is routinely provided. Approximately 60 instructor-led training sessions are occurring monthly.

[MSI Catalog](#)

A "Training Needs Assessment Guide" is available to the membership on both the BURLCO JIF / MEL websites. This "YES/NO Guide" is designed to assist members with determining safety training for each employee under various PEOSH and OSHA Standards and other occupational safety regulations.

Each MSI class has YES/NO questions concerning the duties or exposures that should be considered for each employee. A YES answer to a question would indicate some level of training or education on the topic is needed for that employee. Employers

should consider MSI LIVE classes as an option to provide the training identified from using the guide.

[MSI Training Needs Assessment Guide](#)

Training Administrators are an essential link for members to access the MSI Learning Management System. Administrators can run reports, register users, and update training records. All members are encouraged to check the accuracy of the Training Administrator list via the MEL Safety Institute.

MEL Safety Institute tutorials are available for both "User" and "Administrator" level capabilities through the MSI. Users can contact the MEL Helpline Monday – Friday 8:30 a.m. – 5:00 p.m. (866) 661-5120 if they need further assistance.

The MEL Safety Institute has (3) main training platforms offered to members:

1. **MSI LIVE:** The MSI LIVE features real-time, instructor-led classes and webinars. Experienced instructors provide an interactive experience for the learner 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.

- **How do I know what courses are available?**

The [MSI LIVE Catalog](#) provides a description of the course, the intended audience, and available continuing education credits. The schedule for upcoming classes is listed below.

- **How do I register?**

You can view the schedule and register by clicking on the date and topic of your choice in the schedule below.

- **What are the requirements to receive C.E.U. credits/certification of completion?**

To maintain the integrity of MSI classes and our ability to offer C.E.U.s, 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 C.E.U.s for the class or receive a certificate of completion.***

2. **MSI NOW:** The 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. The library has over 150 available streaming videos. Periodic reviews of this platform will occur to ensure the content is current and relevant. This will include the removal/addition of courses made available to the membership.

- To access the streaming videos, log in to the Learning Management System (LMS), and select the MSI NOW and Online Training College on the bottom right side of the page. When the College is opened, the streaming videos are on the page's right side, listed by ten categories. A drop-down menu of the available titles is shown when a category is selected. Online classes are still listed on the left side of the College.
- Individuals who log into the LMS and take an online class or view a video in the MSI NOW library will have the session added to their learning histories. Group learning can be added to students' learning histories by the Training Administrator of the member.

3. MSI DVD: The 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 members.

MSI Video Briefings – These video briefings are designed to focus on one limited topic, in a short time (5 Minutes). These video briefings are an excellent resource for Toolbox Talks for employees.

- Asbestos Safety Overview (5 Minutes)
- Fire Extinguisher Monthly Inspections (5 Minutes)
- G.H.S. Pictogram Review (5 Minutes)
- Investigating Slip and Trip Injuries (5 Minutes)
- OSHA Record Keeping (5 Minutes)
- Safely Backing Work Vehicles (5 Minutes)
- Voluntary Use of Respirators (5 Minutes)
- Responsibilities of an RTK Coordinator (5 Minutes)
- Confined Space Awareness (5 Minutes)
- Customer Service (12 Minutes)
- Investigating Slip and Trip Injuries
- Exiting and Entering Trucks (5 Minutes)
- Mark Out Safety (14 Minutes)
- Firefighter Pre-Hab (8 Minutes)

Leadership Skills Training - The MEL Safety Institute offered (3) new virtual leadership skills classes for 2022. The 2-hour, live, interactive courses will offer insights and techniques to help supervisors deal with important workplace issues such as conflict resolution, communications, and the supervision of employees.

- **Introduction to Management Skills**
June 30, 1 p.m. – 3 p.m.
- **Introduction to Communication Skills**
July 14, 1 p.m. – 3 p.m.
- **Introduction to Understanding Conflict**
August 11, 1 p.m. – 3 p.m.

MSI Leadership Academy – The MEL Safety Institute (MSI) has created the MSI Leadership Academy for Managers, Administrators, Department Heads, and Supervisors interested in sharpening and expanding communication, conflict resolution, stress management, and team-building skills. The goal is to enhance leadership skills by offering participants varied and in-depth training.

Classes will be offered through MSI LIVE and will include a combination of virtual and in-person options at various locations throughout New Jersey. Participants who successfully complete the requirements will receive a plaque to commemorate graduation from the MSI Leadership Academy.

Requirements:

Complete (4) mandatory classes and (4) elective classes of your choice.

Classes must be completed within two years from the date the student starts the program.

NOTE: Classes have been updated to reflect the goals of the Leadership Academy. In order to qualify for the Leadership Academy classes taken prior to 2022 will need to be retaken.

Academy Open Enrollment:

Open enrollment will be held for 3-weeks prior to each session. The enrollment form must be submitted during this timeframe, or the participant will not be eligible to start and will be required to wait for the next enrollment period. Participants only have to enroll one time. Once enrolled they can register for mandatory and elective classes.

Open Enrollment Dates:

- December 1-22, 2021 (Start Date: January 1, 2022)
- June 1-22, 2022 (Start Date: July 1, 2022)
- December 1-22, 2022 (Start Date: January 1, 2023)

[MSI Leadership Academy](#)

Additional Safety Resources but not limited to found at the BURLCO JIF website and MEL website:

- MSI Bulletins
- MSI Briefings
- MSI Forms / Safety Checklist
- Model Policies / Procedures

Member Participation 1/1/2022-4/30/2022:

BURLCO JIF members have participated in the following training courses:

- MSI LIVE: 470 Instructor-led Courses
- MSI NOW: Combined 385 Courses
 - MSI Online – 36 Courses
 - MSI Streaming – 379 Courses
- MSI DVD: (1) Member has rented a total of (4) DVD videos

Kwik Course Briefings – These video briefings are designed to focus on one limited topic, in a short time (5 Minutes). These video briefings are a great resource to be used as Toolbox Talks for employees.

- Asbestos Safety Overview (5 Minutes)
- Fire Extinguisher Monthly Inspections (5 Minutes)
- G.H.S. Pictogram Review (5 Minutes)
- Investigating Slip and Trip Injuries (5 Minutes)
- OSHA Record Keeping (5 Minutes)
- Safely Backing Work Vehicles (5 Minutes)
- Voluntary Use of Respirators (5 Minutes)
- Responsibilities of an RTK Coordinator (5 Minutes)
- Confined Space Awareness (5 Minutes)

D. ATTENDANCE / REPORTS

1. Attendance at Meetings of the Fund

J. A. Montgomery has representation at all JIF events, including Fund Commissioner Meetings, Claims Committee Meetings, and Annual Planning Retreats. J. A. Montgomery Risk Control attends the MEL Safety and Education Committee meetings. Information presented at the MEL level is shared with the Executive Safety Committee. Additionally, J. A. Montgomery Staff attends quarterly PEOSH Meetings, Rutgers Crossing Guard Forum, and Safety / Risk Management-related events.

2. Monthly and Quarterly Reports

J. A. Montgomery provides monthly reports to the Fund on Risk Control activities completed during the prior month. Quarterly reports on MSI Attendance are distributed to the membership. Safety Director Reports are presented in detail at the Executive Safety meetings.



2022 Regional Training Plan

#1 Topic: Safety, Claims, and Wellness Coordinators' Roundtable

Date/Time: April 5, 2022

Location: Virtual-Zoom

Target Audience: Safety Coordinators, Claims Coordinators, Risk Management Consultants, General Employees, Managers, Organization Leaders, and Human Resource Professionals.

Review membership accomplishments from 2021 and highlight the 2022 SIP, ZERO Harm / Presence of Safety, and review online resources available at the MEL/JIF websites, such as the Job Safety Observations Toolbox Talks, Safety Checklists, and the most recent additions to MSI Learning Management System. The Wellness Coordinator will highlight the 2022 theme and review the membership accomplishments in 2021.

#2 Topic: Implicit Bias

Date/Time: May 18, 2022, May 25, 2022 (Two Sessions AM/PM)

Location: Virtual-Zoom-Multiple Sessions

Target Audience: Safety Coordinators, Claims Coordinators, Risk Management Consultants, General Employees, Managers, Organization Leaders, and Human Resource Professionals.

Participants will develop an understanding of how Implicit Bias impacts the work environment. Individual stereotypes and unconscious beliefs can discourage employee participation in solving problems, thwart imagination, and lead to a reduction in organizational productivity. Additionally, when left unmanaged, such biases create a toxic work environment that may become unsafe while also fostering workplace discrimination allegations.

#3 Topic: Lifeguard Symposium

Date/Time: June 28, 2022

Location: Ocean City Library

Target Audience: Command Staff / Administration

The Lifeguard/Beach Patrol Symposium will provide an opportunity for Lifeguard Command Staff to exchange information on Workers' Compensation and General Liability issues related to beach operations. The presentation will include but is not limited to information on the Law Against Discrimination (L.A.D.), CEPA, Protection of Minors, and Life Saving Responsibilities. Safety programs and training tools will be discussed to assist with the goal of creating a safer environment for the lifeguards and the community.

#4 PEOSH Visit – What to Expect / Role of the Right to Know Coordinator

Date/Time: October 4, 2022 @ 9 AM (Zoom) & October 6, 2022 @ 1 PM (Zoom)

Target Audience: Safety Coordinators, Claims Coordinators, Risk Management Consultants, General Employees, Managers, Organization Leaders, and Human Resource Professionals.

Participants will develop an understanding of what to expect if a visit occurs from the Department of Health/ Department of Labor. Items such as Policies, Recordkeeping, Certifications, Training, Signage, and other requirements will be reviewed, along with proper follow-up to being served with any potential violations. We will also review the Role and Responsibilities of the Right to Know Coordinator to ensure compliance and the safeguarding of employees.

Attendance at Regional Training programs counts toward successful participation in the 2022 Safety Incentive Program.

Burlington County Municipal Joint Insurance Fund

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

www.burlcojif.org

BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND

Interim Financial Statement Summary

For the Period Ended June 30, 2022

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

Burlington County Municipal Joint Insurance Fund
Historical Operating Results Summary - All Fund Years
June 30, 2022

	Total
Earned Contributions & MEL / RCF Dividends	\$141,749,279
Closed MEL Surplus Transfer Balances	1,002,135
Claims Paid (Net of Subrogation) & RCF Premiums	(46,235,932)
Excess Recoveries	252,211
Excess Insurance Premiums Paid	(42,291,971)
Operating Expenses Paid	(24,511,923)
Residual Claims Fund Premiums Paid	(7,050,769)
MEL Premium Deferral Paid	-
MEL Surplus Trigger Assessment Paid	(106,510)
Residual Claims Fund Surplus Trigger Assessment Paid	(211,759)
Total Payments	(120,156,653)
Position After Expenses	22,594,761
Investment Income (per treasurer)	4,134,011
Transfers	-
Return of Surplus	(11,581,382)
CASH POSITION	15,147,390
Case Reserves	(4,483,599)
IBNR Reserves	(2,976,882)
MEL Premium Deferral Liability	(545,865)
MEL Surplus Trigger Assessment Liability	(1,795)
Residual Claims Fund Surplus Trigger Assessment	(10,667)
Net Current Surplus	7,277,789
Valued as of 03/31/22	\$7,812,021
NET CHANGE	(\$534,233)

Compiled by Arthur J. Gallagher Risk Management Services, Inc., Public Sector Practice from Actuarial, Claims Administrator & Treasurer reports valued as of June 30, 2022

Burlington County Municipal Joint Insurance Fund
Historical Operating Results Summary
Fund Year 2022
June 30, 2022

	Property	General Liability	Automobile	Workers' Comp.	Deductible	Loss Fund Contingency	MEL / EJIF EPL/POL	Expense & Cont.	Total
Earned Membership Contributions	\$168,902	\$247,779	\$61,938	\$976,514	\$256,788	\$53,250	\$1,757,729	\$920,399	\$4,443,298
Other Contributions/Retro Payments									\$0
Total Contributions	\$168,902	\$247,779	\$61,938	\$976,514	\$256,788	\$53,250	\$1,757,729	\$920,399	\$4,443,298
Claims Paid (Net of Subrogation)	(96,499)	(2,854)	(2,383)	(186,574)					(288,310)
Excess Recoveries									-
Excess Insurance Premiums Paid							(\$2,224,825)		(2,224,825)
Operating Expenses Paid								(\$833,058)	(833,058)
Total Payments	(96,499)	(2,854)	(2,383)	(186,574)	-	-	(2,224,825)	(833,058)	(3,346,193)
Position After Expenses	72,403	244,925	59,555	789,940	256,788	53,250	(467,096)	87,341	1,097,105
Investment Income (per treasurer)	(2,390)	(3,869)	(961)	(14,814)	(4,009)	(831)	(6,016)	(8,652)	(41,543)
Transfers	-	-	-	-	-	-	-	-	-
Return of Surplus	-	-	-	-	-	-	-	-	-
Closed MEL Surplus Transfer - Regular Cont	-	-	-	-	-	-		-	-
Closed MEL Surplus Transfer - Excess Prem	-	-	-	-	-	-		-	-
CASH POSITION	70,013	241,056	58,593	775,126	252,779	52,419	(473,112)	78,689	1,055,562
Case Reserves	(192,344)	(196,091)	(7,050)	(104,938)				-	(500,423)
IBNR Reserves	(1,000)	(160,905)	(58,403)	(816,205)				-	(1,036,513)
Net Current Surplus/(Deficit)	(123,331)	(115,940)	(6,860)	(146,017)	252,779	52,419	(473,112)	78,689	(481,374)
<i>RECOMMENDED TRANSFERS</i>									-
Valued as of 03/31/22	(18,621)	(26,090)	(3,911)	(80,416)	124,385	25,794	(239,567)	(47,286)	(\$265,713)
NET CHANGE	(104,710)	(89,850)	(2,949)	(65,601)	128,394	26,625	(233,546)	125,976	(215,661)
Claim Count for Open Fund Years 06/30/22	41	44	13	72					170
Claim Count for Open Fund Years 03/31/22	22	14	8	33					77
Net Change	19	30	5	39					93

Compiled by Arthur J. Gallagher Risk Management Services, Inc., Public Sector Practice from Actuarial, Claims Administrator & Treasurer reports valued as of June 30, 2022

Burlington County Municipal Joint Insurance Fund
Historical Operating Results Summary
Fund Year 2021
June 30, 2022

	Property	General Liability	Automobile	Workers' Comp.	Deductible	Loss Fund Contingency	MEL / EJIF EPL/POL	Expense & Cont.	Total
Earned Membership Contributions	\$303,471	\$499,041	\$123,743	\$1,943,407	\$506,412	\$0	\$3,109,307	\$1,706,103	\$8,191,484
Other Contributions					\$15,255				\$15,255
Total Contributions	\$303,471	\$499,041	\$123,743	\$1,943,407	\$521,667	\$0	\$3,109,307	\$1,706,103	\$8,206,739
Claims Paid (Net of Subrogation)	(433,110)	(38,534)	(15,319)	(1,278,371)	-	-	-	-	(1,765,334)
Excess Recoveries					-	-	-	-	-
Excess Insurance Premiums Paid					-	-	(\$3,109,011)		(3,109,011)
Operating Expenses Paid					-	-		(\$1,561,403)	(1,561,403)
Total Payments	(433,110)	(38,534)	(15,319)	(1,278,371)	-	-	(3,109,011)	(1,561,403)	(6,435,748)
Position After Expenses	(129,639)	460,507	108,424	665,036	521,667	-	296	144,700	1,770,991
Investment Income (per treasurer)	(263)	(15,628)	(3,535)	(26,735)	(16,537)		(1,863)	(4,667)	(69,228)
Transfers	150,000				(150,000)				-
Return of Surplus	-	-	-	-	-	-		-	-
Closed MEL Surplus Transfer - Regular Cont	-	-	-	-	-	-	(155,304)	-	(155,304)
Closed MEL Surplus Transfer - Excess Prem	-	-	-	-	-	-	155,304	-	155,304
CASH POSITION	20,098	444,879	104,889	638,301	355,130	-	(1,567)	140,032	1,701,763
Case Reserves	(82,936)	(234,755)	(25,150)	(925,090)		-	-	-	(1,267,931)
IBNR Reserves	-	(266,208)	(83,238)	(704,629)	-	-	-	-	(1,054,075)
Net Current Surplus/(Deficit)	(62,838)	(56,084)	(3,499)	(991,418)	355,130	-	(1,567)	140,032	(620,243)
RECOMMENDED TRANSFERS									-
Valued as of 03/31/22	(224,617)	(44,297)	(19,694)	(942,786)	505,130	-	(1,567)	260,210	(\$467,620)
NET CHANGE	161,779	(11,787)	16,195	(48,632)	(150,000)	-	-	(120,178)	(152,623)
Claim Count for Open Fund Years 06/30/22	80	105	39	200					424
Claim Count for Open Fund Years 03/31/22	80	102	39	196					417
Net Change	0	3	0	4					7

*Property includes (1) Catastrophic

Compiled by Arthur J. Gallagher Risk Management Services, Inc., Public Sector Practice from Actuarial, Claims Administrator & Treasurer reports valued as of June 30, 2022

Burlington County Municipal Joint Insurance Fund
Historical Operating Results Summary
Fund Year 2020
June 30, 2022

	Property	General Liability	Automobile	Workers' Comp.	Deductible	Loss Fund Contingency	MEL / EJIF EPL/POL	Expense & Cont.	Total
Earned Membership Contributions	\$296,387	\$486,083	\$128,090	\$1,939,868	\$503,016	\$49,659	\$2,956,664	\$1,650,461	\$8,010,228
Other Contributions/Retro Payments					\$20,584				\$20,584
Total Contributions	\$296,387	\$486,083	\$128,090	\$1,939,868	\$523,600	\$49,659	\$2,956,664	\$1,650,461	\$8,030,812
Claims Paid (Net of Subrogation)	(370,944)	(95,465)	(35,207)	(997,703)					(1,499,319)
Excess Recoveries									-
Excess Insurance Premiums Paid							(\$2,956,415)		(2,956,415)
Operating Expenses Paid								(\$1,530,447)	(1,530,447)
Total Payments	(370,944)	(95,465)	(35,207)	(997,703)	-	-	(2,956,415)	(1,530,447)	(5,986,181)
Position After Expenses	(74,557)	390,618	92,883	942,165	523,600	49,659	249	120,014	2,044,631
Investment Income (per treasurer)	1,087	(10,258)	(2,697)	(18,711)	(14,491)	(1,428)	(4,272)	1,781	(48,988)
Transfers	75,000				(75,000)				-
Return of Surplus	-	-	-	-	-	-	-	-	-
Closed MEL Surplus Transfer - Regular Cont	-	-	-	-	-	-	(235,556)	-	(235,556)
Closed MEL Surplus Transfer - Excess Prem	-	-	-	-	-	-	235,556	-	235,556
CASH POSITION	1,530	380,360	90,186	923,454	434,109	48,231	(4,023)	121,795	1,995,643
Case Reserves	(28,443)	(247,508)	(149,821)	(509,614)		-	-	-	(935,386)
IBNR Reserves	-	(164,623)	(39,239)	(165,761)			-	-	(369,623)
Net Current Surplus/(Deficit)	(26,913)	(31,771)	(98,874)	248,079	434,109	48,231	(4,023)	121,795	690,634
<i>RECOMMENDED TRANSFERS</i>									-
Valued as of 03/31/22	(97,771)	(78,901)	(98,672)	439,833	434,109	48,231	(4,023)	121,795	\$764,602
NET CHANGE	70,858	47,130	(202)	(191,754)	-	-	-	-	(73,968)
Claim Count for Open Fund Years 06/30/22	69	128	23	234					454
Claim Count for Open Fund Years 03/31/22	69	126	23	233					451
Net Change	0	2	0	1					3

Compiled by Arthur J. Gallagher Risk Management Services, Inc., Public Sector Practice from Actuarial, Claims Administrator & Treasurer reports valued as of June 30, 2022

Burlington County Municipal Joint Insurance Fund
Historical Operating Results Summary
Fund Year 2019
June 30, 2022

	Property	General Liability	Automobile	Workers' Comp.	Deductible	Loss Fund Contingency	MEL / EJIF EPL/POL	Expense & Cont.	Total
Earned Membership Contributions	\$267,750	\$451,895	\$125,800	\$1,953,070	\$493,972	\$0	\$2,740,523	\$1,556,335	\$7,589,345
Other Contributions/ Retro payments								\$600	\$600
Total Contributions	\$267,750	\$451,895	\$125,800	\$1,953,070	\$493,972	\$0	\$2,740,523	\$1,556,935	\$7,589,945
Claims Paid (Net of Subrogation)	(550,097)	(122,374)	(25,149)	(1,648,117)					(2,345,737)
Excess Recoveries									-
Excess Insurance Premiums Paid							(2,740,332)		(2,740,332)
Operating Expenses Paid								(1,460,898)	(1,460,898)
Total Payments	(550,097)	(122,374)	(25,149)	(1,648,117)	-	-	(2,740,332)	(1,460,898)	(6,546,967)
Position After Expenses	(282,347)	329,521	100,651	304,953	493,972	-	191	96,037	1,042,978
Investment Income (per treasurer)	(762)	(4,898)	(502)	23,069	4,829		14,625	13,550	49,911
Transfers	320,000				(320,000)				-
Return of Surplus	-	-	-	-	-	-	-	-	-
Closed MEL Surplus Transfer - Regular Cont	-	-	-	-	-	-	(241,351)	-	(241,351)
Closed MEL Surplus Transfer - Excess Prem	-	-	-	-	-	-	241,351	-	241,351
CASH POSITION	36,891	324,623	100,149	328,022	178,801	-	14,816	109,587	1,092,889
Case Reserves	(82,130)	(352,489)	(87,197)	(709,205)					(1,231,021)
IBNR Reserves	-	(52,762)	(9,761)	(202,510)					(265,033)
Net Current Surplus/(Deficit)	(45,239)	(80,628)	3,191	(583,693)	178,801	-	14,816	109,587	(403,165)
RECOMMENDED TRANSFERS									-
Valued as of 03/31/22	(45,240)	66,520	(3,641)	(597,592)	178,801	-	14,816	109,587	(\$276,749)
NET CHANGE	1	(147,148)	6,832	13,899	-	-	-	-	(126,416)
Claim Count for Open Fund Years 06/30/22	89	139	22	161					411
Claim Count for Open Fund Years 03/31/22	89	139	22	161					411
Net Change	0	0	0	0					0

Compiled by Arthur J. Gallagher Risk Management Services, Inc., Public Sector Practice from Actuarial, Claims Administrator & Treasurer reports valued as of June 30, 2022

Burlington County Municipal Joint Insurance Fund
Historical Operating Results Summary
Fund Year 2018
June 30, 2022

	Property	General Liability	Automobile	Workers' Comp.	Deductible	Loss Fund Contingency	MEL / EJIF EPL/POL	Expense & Cont.	Total
Earned Membership Contributions	\$270,300	\$451,350	\$125,800	\$2,011,950	\$507,802	\$0	\$2,594,140	\$1,533,310	\$7,494,652
Other Contributions/Retro Payments									\$0
Total Contributions	\$270,300	\$451,350	\$125,800	\$2,011,950	\$507,802	\$0	\$2,594,140	\$1,533,310	\$7,494,652
Claims Paid (Net of Subrogation)	(338,023)	(978,635)	(71,147)	(2,195,754)					(3,583,559)
Excess Recoveries									-
Excess Insurance Premiums Paid							(2,568,089)		(2,568,089)
Operating Expenses Paid								(1,410,686)	(1,410,686)
Total Payments	(338,023)	(978,635)	(71,147)	(2,195,754)	-	-	(2,568,089)	(1,410,686)	(7,562,334)
Position After Expenses	(67,723)	(527,285)	54,653	(183,804)	507,802	-	26,051	122,624	(67,682)
Investment Income (per treasurer)	988	7,604	2,011	37,134	9,908	-	13,842	19,594	91,080
Transfers	100,000	353,277		80,000	(533,277)				-
Return of Surplus									-
Closed MEL Surplus Transfer - Regular Cont	-	-	-	-	-	-	(188,080)	-	(188,080)
Closed MEL Surplus Transfer - Excess Premi	-	-	-	-	-	-	188,080	-	188,080
CASH POSITION	33,265	(166,404)	56,664	(66,670)	(15,567)	-	39,893	142,218	23,398
Case Reserves	-	(269,881)	(18,335)	(260,622)					(548,838)
IBNR Reserves	-	(71,133)	(2,808)	(177,697)					(251,638)
Net Current Surplus/(Deficit)	33,265	(507,418)	35,521	(504,989)	(15,567)	-	39,893	142,218	(777,078)
RECOMMENDED TRANSFERS									-
Valued as of 03/31/22	33,265	(529,128)	34,433	(516,626)	(15,567)	-	39,893	142,218	(\$811,513)
NET CHANGE	-	21,710	1,088	11,637	-	-	-	-	34,435
Claim Count for Open Fund Years 06/30/22	56	152	40	157					405
Claim Count for Open Fund Years 03/31/22	56	152	40	157					405
Net Change	0	0	0	0					0

Compiled by Arthur J. Gallagher Risk Management Services, Inc., Public Sector Practice from Actuarial, Claims Administrator & Treasurer reports valued as of June 30, 2022

Burlington County Municipal Joint Insurance Fund Historical Operating Results Summary Closed Years Contingency Fund June 30, 2022	
	1991-2017
Earned Contributions & MEL / RCF Dividends	\$105,983,833
Claims Paid (Net of Subrogation)	(36,753,673)
Excess Recoveries	\$252,211
Excess Insurance Premiums Paid	(28,693,299)
Operating Expenses Paid	(17,715,431)
Residual Claims Fund Premiums Paid	(7,050,769)
Residual Claims Fund Surplus Trigger Assessment Paid	(211,759)
Total Payments	(90,172,720)
Position After Expenses	15,811,113
Investment Income (per treasurer)	4,155,304
Transfers	\$0
Return of Surplus	(11,581,382)
Closed MEL Surplus Transfer - Regular Contributions	(\$181,844)
Closed MEL Surplus Transfer - Excess Premiums Paid	\$181,844
CASH POSITION	\$8,385,035
Case Reserves - Property	\$0
IBNR Reserves - Property	\$0
Residual Claims Fund Surplus Trigger Assessment	(\$10,667)
Current Surplus/(Deficit)	8,374,368
2013 Surplus/(Deficit) Transfer as of 06/30/17	\$0
Net Current Surplus/(Deficit)	\$8,374,368
Open Property Claim Count: 06/30/22	2
Open Property Claim Count: 03/31/22	2
Net Change	0
Compiled by Arthur J. Gallagher Risk Management Services, Inc., Public Sector Practice from Actuarial, Claims Administrator & Treasurer reports valued as of June 30, 2022	

Burlington County Municipal Joint Insurance Fund Historical Operating Results Summary Closed MEL Unencumbered Surplus Contingency Fund June 30, 2022	
	Fund Year(s) 2016- 2021
Total Surplus Transferred	1,151,342
MEL Premium Deferral Paid	
MEL Surplus Trigger Assessment Paid	(106,510)
Position After Expenses	1,044,832
Investment Income (per treasurer)	-2,526
Transfers	0
Return of Surplus	
CASH POSITION	\$1,042,306
MEL Premium Deferral Liability	(545,865)
MEL Surplus Trigger Assessment Liability	(1,795)
Current Surplus/(Deficit)	\$494,646
Valued as of 03/31/22	\$494,646
NET CHANGE	\$0
Compiled by Arthur J. Gallagher Risk Management Services, Inc., Public Sector Practice from Actuarial, Claims Administrator & Treasurer reports valued as of June 30, 2022	

Burlington County Municipal Joint Insurance Fund
Open Years Comparative Operating Results Summary
June 30, 2022

FUND YEAR 2022	Property	GL	Automobile	WC	Deductible	Loss Contingency Fund	MEL/EJIF/EPL/POL	Operating	Total
CASH POSITION	\$ 70,013	\$ 241,056	\$ 58,593	\$ 775,126	\$ 252,779	\$ 52,419	\$ (473,112)	\$ 78,689	\$ 1,055,562
Net Current Surplus/(Deficit)	\$ (123,331)	\$ (115,940)	\$ (6,860)	\$ (146,017)	\$ 252,779	\$ 52,419	\$ (473,112)	\$ 78,689	\$ (481,374)
RECOMMENDED TRANSFERS	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Valued as of 03/31/22	\$ (18,621)	\$ (26,090)	\$ (3,911)	\$ (80,416)	\$ 124,385	\$ 25,794	\$ (239,567)	\$ (47,286)	\$ (265,713)
NET CHANGE	\$ (104,710)	\$ (89,850)	\$ (2,949)	\$ (65,601)	\$ 128,394	\$ 26,625	\$ (233,546)	\$ 125,976	\$ (215,661)

FUND YEAR 2021	Property	GL	Automobile	WC	Deductible	Loss Contingency Fund	MEL/EJIF/EPL/POL	Operating	Total
CASH POSITION	\$ 20,098	\$ 444,879	\$ 104,889	\$ 638,301	\$ 355,130	\$ -	\$ (1,567)	\$ 140,032	\$ 1,701,763
Net Current Surplus/(Deficit)	\$ (62,838)	\$ (56,084)	\$ (3,499)	\$ (991,418)	\$ 355,130	\$ -	\$ (1,567)	\$ 140,032	\$ (620,243)
RECOMMENDED TRANSFERS	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Valued as of 03/31/22	\$ (224,617)	\$ (44,297)	\$ (19,694)	\$ (942,786)	\$ 505,130	\$ -	\$ (1,567)	\$ 260,210	\$ (467,620)
NET CHANGE	\$ 161,779	\$ (11,787)	\$ 16,195	\$ (48,632)	\$ (150,000)	\$ -	\$ -	\$ (120,178)	\$ (152,623)

Fund Year 2020	Property	GL	Automobile	WC	Deductible	Loss Contingency Fund	MEL/EJIF/EPL/POL	Operating	Total
CASH POSITION	\$ 1,530	\$ 380,360	\$ 90,186	\$ 923,454	\$ 434,109	\$ 48,231	\$ (4,023)	\$ 121,795	\$ 1,995,643
Net Current Surplus/(Deficit)	\$ (26,913)	\$ (31,771)	\$ (98,874)	\$ 248,079	\$ 434,109	\$ 48,231	\$ (4,023)	\$ 121,795	\$ 690,634
RECOMMENDED TRANSFERS	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Valued as of 03/31/22	\$ (97,771)	\$ (78,901)	\$ (98,672)	\$ 439,833	\$ 434,109	\$ 48,231	\$ (4,023)	\$ 121,795	\$ 764,602
NET CHANGE	\$ 70,858	\$ 47,130	\$ (202)	\$ (191,754)	\$ -	\$ -	\$ -	\$ -	\$ (73,968)

FUND YEAR 2019	Property	GL	Automobile	WC	Deductible	Loss Contingency Fund	MEL/EJIF/EPL/POL	Operating	Total
CASH POSITION	\$ 36,891	\$ 324,623	\$ 100,149	\$ 328,022	\$ 178,801	\$ -	\$ 14,816	\$ 109,587	\$ 1,092,889
Net Current Surplus/(Deficit)	\$ (45,239)	\$ (80,628)	\$ 3,191	\$ (583,693)	\$ 178,801	\$ -	\$ 14,816	\$ 109,587	\$ (403,165)
RECOMMENDED TRANSFERS	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Valued as of 03/31/22	\$ (45,240)	\$ 66,520	\$ (3,641)	\$ (597,592)	\$ 178,801	\$ -	\$ 14,816	\$ 109,587	\$ (276,749)
NET CHANGE	\$ 1	\$ (147,148)	\$ 6,832	\$ 13,899	\$ -	\$ -	\$ -	\$ -	\$ (126,416)

FUND YEAR 2018	Property	GL	Automobile	WC	Deductible	Loss Contingency Fund	MEL/EJIF/EPL/POL	Operating	Total
CASH POSITION	\$ 33,265	\$ (166,404)	\$ 56,664	\$ (66,670)	\$ (15,567)	\$ -	\$ 39,893	\$ 142,218	\$ 23,398
Net Current Surplus/(Deficit)	\$ 33,265	\$ (507,418)	\$ 35,521	\$ (504,989)	\$ (15,567)	\$ -	\$ 39,893	\$ 142,218	\$ (777,078)
RECOMMENDED TRANSFERS	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Valued as of 03/31/22	\$ 33,265	\$ (529,128)	\$ 34,433	\$ (516,626)	\$ (15,567)	\$ -	\$ 39,893	\$ 142,218	\$ (811,513)
NET CHANGE	\$ -	\$ 21,710	\$ 1,088	\$ 11,637	\$ -	\$ -	\$ -	\$ -	\$ 34,435



To: BURLCO JIF Finance Committee
FROM: Paul Forlenza, MGA, RMC, Executive Director
DATE: August 30, 2022
SUBJECT: Fiduciary Disclosure

The **Municipal Excess Liability Joint Insurance Fund** is not an insurance entity subject to financial rating by A.M. Best's & Co. The ratings by A.M. Best's & Co. are the basis upon which Risk Program Administrators evaluates the financial strength of insurers used by Risk Program Administrator clients. Accordingly, we are not able to offer a similar comparative analysis regarding the financial strength of the **Municipal Excess Liability Joint Insurance Fund**. However, the financial statements produced by the **Municipal Excess Liability Joint Insurance Fund** are shared with the membership on a regular basis. Additionally, other information on the **Municipal Excess Liability Joint Insurance Fund** is shared with the membership through reports given by the Fund's representative to the **Municipal Excess Liability Joint Insurance Fund**, Meghan Jack. We, of course, will advise you should we become aware of any significant financial information concerning the **Municipal Excess Liability Joint Insurance Fund**. All members are encouraged to monitor the financial position of the **Municipal Excess Liability Joint Insurance Fund**. Although the State Department of Banking and Insurance and the Department of Community Affairs closely monitor pools such as the **Municipal Excess Liability Joint Insurance Fund**, these entities are not subject to any Guaranty Fund protection in the event of insolvency. As a result, you should be aware of the potential for an additional assessment should it be determined necessary by the Actuary for **Municipal Excess Liability Joint Insurance Fund**.

CC: Fund Commissioners *via 08/30/2022 Finance Committee Meeting Minutes*
Risk Management Consultants *via 08/30/2022 Finance Committee Meeting Minutes*

RESOLUTION NO. 2022 -

**RESOLUTION OF THE EXECUTIVE COMMITTEE
OF THE BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND
AUTHORIZING REFUND OF CLOSED YEAR ACCOUNTS (2008-2017) SURPLUS**

WHEREAS, N.J.A.C. 11:15-2.21 provides that a municipal joint insurance fund may seek approval from the Commissioner of Banking and Insurance for a refund of excess monies from any fund year upon compliance with certain requirements; and

WHEREAS, the Burlington County Municipal Joint Insurance Fund, hereinafter referred to as "FUND" has obtained a calculation from its Actuary and Executive Director as to the amount of money which is available for distribution consistent with the aforementioned regulations and the financial integrity of the FUND; and

WHEREAS, the Executive Committee of the FUND has determined that it would be in the best interest of the FUND and its member municipalities to make certain refunds;

NOW, THEREFORE, BE IT RESOLVED by the Executive Committee of the FUND, as follows:

1. Section B of N.J.A.C. 11:15-2.21 provides that the FUND may seek approval for refunds from any claim fund that has been completed for not less than twenty-four months. Based upon this requirement, and the closure of Fund years **2008 through 2017**, surplus monies in Closed Year Accounts are eligible for refunds at the discretion of the FUND, the Department of Banking and Insurance and the Department of Community Affairs.
2. The Executive Committee has balanced the interests of the member municipalities in obtaining the benefit of such monies as are available for refund against the need for the FUND to protect and preserve its financial integrity. Because the reserve figures and the IBNR figures utilized by the FUND's actuary are conservative, and because the Department of Banking and Insurance and the state regulations require a thirty-five percent margin of error, and since the Fund transferred its liabilities to the Residual Claims Fund, it is the conclusion of the Executive Committee that **\$900,000** representing closed years surplus can be refunded at this time.
3. The Executive Director is, therefore, authorized and directed to submit such documents as the regulations require to the Departments of Banking and Insurance and Community Affairs for the approval of the refunds in the amounts set forth above.

4. This authorization is based upon the Fund's annual certified audit as of **December 31, 2021**. The aforementioned refund monies shall be allocated, as required and necessary, from the various loss and contingency funds for the respective years, all in accordance with the Actuary's analysis of available monies.
5. The FUND's Treasurer is authorized to prepare and execute checks for the pro-rated amount of the aforementioned refunds due to each member municipalities for the year in question, upon receipt of written documentation of approval or acquiescence of these refunds from the Departments of Banking and Insurance and Community Affairs. Said refunds shall be made to the municipalities that were members of the FUND for the years in question in the same ratio as said municipalities were assessed for the years in question.

**BURLINGTON COUNTY
MUNICIPAL JOINT INSURANCE FUND**

Glenn McMahon, Fund Chair

ATTEST:

John Gural, Fund Secretary

Date



Municipal Excess Liability Joint Insurance Fund

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

Date: Wednesday September 7, 2022

To: Burlington County Municipal Joint Insurance Fund

From: Commissioner Jack

Subject: September MEL Meeting

SPECIAL ACKNOWLEDGEMENTS: The board thanked Joseph Catenaro for his services to the MEL Board representing the Suburban Metro JIF since January 2020. Commissioner Cuccia will replace him as the Suburban Metro representative, Greg Franz replaces Commissioner Cuccia as the South Bergen JIF Commissioner.

CYBER JOINT INSURANCE FUND: The MEL has now completed its second submission of necessary documents for approval of the formation of the Cyber Joint Insurance Fund; target date to be operational is 1/1/23. The MEL Underwriting Manager has been working with the Chertoff Group, who were awarded a contract in June to review the current program. A meeting of the Cyber Sub-Committee will be scheduled to review revised minimum standards and coverage recommendations for the new JIF.

Underwriting Manager scheduled a webinar for members on September 15th to outline modifications to minimum standards.

JIF MEMBERSHIP RENEWALS: The NJPHA JIF and First Responders JIFs are set to renew their 3-year membership on 1/1/2024. The other eighteen local JIFs renewed on 1/1/2022 or 7/1/2022. Middlesex JIF has a 1-year membership, which expires 12/31/22.

SAFETY & EDUCATION: Committee met on August 19th; enclosed are the minutes for information. J.A. Montgomery is working with BIS on the implementation of the new Learning Management System – which will be functional as of January 2023.

LEGISLATIVE COMMITTEE: Committee met on July 13th; enclosed are the minutes for information. The next meeting is scheduled for November 16, 2022 at 10:30 AM at the Sheraton Hotel, Atlantic City, NJ.

INVESTMENT COMMITTEE: Committee met on June 23rd; enclosed are the minutes for information.

COVERAGE COMMITTEE: Coverage committee met on July 26, 2022; enclosed are the minutes for information.

The Claims Review Committee has been debating the best way to manage these costs & asked the Coverage Committee to review. Coverage Committee reviewed over multiple meetings and recommends the following:

Vehicles (Rental Reimbursement)

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The Member JIFs and MEL JIF provide Rental Reimbursement coverage. Claims will be adjusted based upon the current standard Insurance Services Office (ISO) language approved in New Jersey at the time of loss (CA 99 23 10 13 and as updated). The following limits of insurance shall apply:

Per Occurrence: \$100,000

Monthly Aggregate, Per Occurrence: \$10,000

Member Coinsurance: 20%

Underwriting Manager said the rental costs have been escalating and noted there are opportunities for members to enter into shared services arrangements with other towns to meet the temporary need for use of vehicles while repairs are underway.

RCF REPORT: Enclosed is a copy of Commissioner Clarke's report of the RCF June meeting.

MARKETING COMMITTEE: Committee is finalizing their next meeting – likely to be October 7th.

CLAIMS COMMITTEE: The Claims Review Committee met on June 2nd; minutes of these meetings are sent to the full MEL Board separately from the agenda. Committee is scheduled to meet immediately following today's meeting.

LEAGUE ARTICLES: Enclosed are two articles to be published in upcoming League magazines. The first is authored by MEL Secretary Paul Tomasko and Commissioner Cuccia and discusses the inflationary pressures on 2023 insurance budgets. The second is by MEL Chairwoman Joy Tozzi and Ed Cooney, Underwriting Manager concerning cyber risk management.

POWER OF COLLABORATION: A copy of the latest in a series of Power of Collaboration advertisement to be published in the League of Municipalities magazine, distributed for information. The ad highlights the \$3.6 billion savings provided to NJ Taxpayers while responding to the impacts of Covid-19, cost incurred from natural disasters and legislative challenges.

EXECUTIVE SESSION: Board of Commissioner discussed three matters in Executive Session: Negotiations with Safety National concerning 2020 Covid-19 Workers' Compensation Recovery; MEL Membership of the Middlesex County Municipal Joint Insurance Fund and Cyber situation that occurred during a JCMI bond repayment transaction.

Once in open session, the board voted on Resolutions 34-22 Authorizing Various Actions to Assist Former Middlesex JIF members that are now Current Members of MEL Affiliated Local Joint Insurance Funds and Resolution 35-22 Authorizing the Termination And/Or Non-renewal of the Middlesex County Municipal Joint Insurance Fund.

Board authorized the Operating Committee of the Joint Cash Management & Investment Program (JCMI) to work with Fund Attorney at the appropriate time to file termination notice with Clearbrook/Asset Manager and authorize the JCMI Operating Committee to seek/engage a qualified Asset Manager, if necessary.

In March, the Fund extended its contract with Anderson Kill to work with the Fund in its recovery of Covid-19 claims from Safety National. Contract was not to exceed \$100,000. In order to keep the effort moving, actual costs in 2022 have reached \$197,000. Since the matter is not yet fully resolved, board agreed to increase the 2022 not to exceed amount to \$250,000. The bills list reflects the payment of \$197,000.



MEL Increases New Jersey Taxpayers Savings to \$3.6 Billion While Responding to the Financial Impact of COVID-19, Natural Disasters, Legislative and Judicial Decisions

MEL has saved taxpayers \$3.4 billion dollars including \$322 million in dividends to its members since its inception. On average, each MEL JIF member has saved over \$5.7 million.

MEL also assisted its members by purchasing over \$135 million in debt securities that stabilized the bond market disrupted by COVID-19.

MEL JOINT INSURANCE FUND MEMBER SAVINGS

Member Joint Insurance Fund	Established	JIF Savings (millions)	JIF Membership	JIF Member Savings (millions)
Bergen	1985	\$291.3	38	\$7.7
South Bergen	1986	251.4	23	10.9
Atlantic	1987	408.4	41	9.9
Camden	1987	216.6	37	5.9
Mid-Jersey	1987	184.8	12	15.4
Morris	1987	252.9	45	5.6
Ocean	1987	336.1	31	10.8
PMM	1987	87.2	4	21.8
Monmouth	1988	271.2	41	6.6
Burlco	1991	118.4	28	4.2
Trico	1991	229.1	38	6.0
NJ Utility Authorities	1991	190.0	72	2.6
NJ Self-Insurers	1992	70.9	5	4.2
Suburban Metro	1992	117.5	10	11.8
NJ Housing Authorities	1994	117.2	89	1.3
Suburban Municipal	1994	79.3	12	6.6
PAIC	1997	128.8	21	6.1
Central	1998	178.9	12	14.9
First Responders	2009	33.3	37	0.9
TOTALS		\$3.6 Billion	596	Average \$6.0 million

"Despite the financial impact of COVID, natural disasters and increased coverage costs caused by legislative and judicial decisions, MEL continues to provide exceptional coverage at reasonable rates. MEL has the resources, tools, training and organizational competencies needed to weather the storms and support member needs. Our collaborative power is a major source of our strength."

JOY TOZZI

MEL Chairperson and Township of Robbinsville Business Administrator



THE POWER OF
COLLABORATION

njmel.org



Municipal Excess Liability Residual Claims Fund

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

September 7, 2022

Memo to: Burlington County Municipal Joint Insurance Fund

From: Commissioner Jack

Re: RCF September 2022 Meeting

2021 Budget Amendment: Following the public hearing, the Board of Commissioners reviewed and adopted the amended Fund Year 2021 Budget, which reflected the transfer of the Fund Year 2017 claims from the local JIFs as of 12/31/21. Enclosed as part of this report is the Amended 2021 Budget.

2023 Budget: The Board of Fund Commissioners reviewed the proposed 2023 Budget. Under the conditions of the Fund, the 2023 expenses cannot be directly charged to an expense line established in the 2022 budget.

Executive Director recommended a dividend in the amount of \$685,000 be released from the 2021 Fund Year Contingency Account and the Board adopted Resolution 22-22 reflecting that recommendation.

In addition, the Board of Fund Commissioners voted to introduce on first reading of the 2023 Budget and to schedule the Public Hearing at the October 19, 2022, 10:30AM meeting to be held at Forsgate Country Club. Enclosed as part of this report is the Proposed 2023 Budget.

2021 Audit Filing. The RCF 2021 audit was filed with the New Jersey Department of Banking and Insurance (DOBI) and the New Jersey Department of Community Affairs (DCA) on June 28, 2022.

Claims Committee: The Claims Review Committee met on June 2 and July 27, 2022 and also met the morning of the Commissioner's meeting. Minutes of the meetings were enclosed under separate cover.

Next Meeting: The next meeting of the RCF is scheduled for October 19, 2022 at 10:30AM at the Forsgate Country Club.

MUNICIPAL EXCESS LIABILITY RESIDUAL CLAIMS FUND				
2021 ADOPTED BUDGET				
	2021	2021 Amendment	2021	\$
	PROPOSED	2017 Assessments	Revised Budget	CHANGE
	BUDGET			
APPROPRIATIONS				
MEL	309,019	9,333,074	9,642,093	9,333,074
BMEL	0		0	0
ATLANTIC	48,549	1,606,035	1,654,584	1,606,035
BERGEN	13,563	581,132	594,695	581,132
BURLCO	20,308	213,926	234,234	213,926
CAMDEN	23,351	999,555	1,022,906	999,555
MONMOUTH	26,781	1,357,359	1,384,140	1,357,359
MORRIS	20,377	1,101,843	1,122,220	1,101,843
NJUA	16,732	534,529	551,261	534,529
OCEAN	49,240	1,877,205	1,926,445	1,877,205
PMM	8,418	210,793	219,212	210,793
SOUTH BERGEN	21,777	1,796,814	1,818,591	1,796,814
SUBURBAN ESSEX	21,201	603,003	624,204	603,003
TRICO	30,410	313,244	343,653	313,244
SUBURBAN MUNICIPAL	3,434	31,943	35,377	31,943
CENTRAL JERSEY (incl. Run-in Receivable)	43,247	1,150,838	1,194,085	1,150,838
NJPHA	16,162	918,656	934,818	918,656
TOTAL	672,570	22,629,948	23,302,518	22,629,948
MUNICIPAL EXCESS LIABILITY RESIDUAL CLAIMS FUND				
2021 ADOPTED BUDGET				
	2021 PROPOSED	2021 Amendment	2021	
	BUDGET	2017 Assessments	Revised Budget	
APPROPRIATIONS				
CLAIMS	0	21,944,948	21,944,948	21,944,948
Run-in Claim Receivable	15,000		15,000	0
LOSS FUND CONTINGENCY	0	685,000	685,000	685,000
SUBTOTAL LOSS FUND	15,000	22,629,948	22,644,948	22,629,948
EXPENSES				
ADMINISTRATOR	209,959		209,959	0
DEPUTY ADMINISTRATOR	71,421		71,421	0
ATTORNEY	43,467		43,467	0
CLAIMS SUPERVISION & AUDIT	62,835		62,835	0
TREASURER	40,810		40,810	0
AUDITOR	24,107		24,107	0
ACTUARY	43,038		43,038	0
MISCELLANEOUS	25,294		25,294	0
SUBTOTAL	520,931	0	520,931	0
EXPENSE CONTINGENCY	136,639		136,639	0
SUBTOTAL EXPENSES	657,570	0	657,570	0
TOTAL BUDGET	672,570	22,629,948	23,302,518	22,629,948

MUNICIPAL EXCESS LIABILITY RESIDUAL CLAIMS FUND				
2023 PROPOSED BUDGET				
	2022 ANNUALIZED	2023 PROPOSED	\$	%
	BUDGET	BUDGET	CHANGE	CHANGE
APPROPRIATIONS				
CLAIMS	0	0	0	
Run-in Claim Receivable	15,000	15,000	0	0%
LOSS FUND CONTINGENCY	0	0		
SUBTOTAL LOSS FUND	15,000	15,000	0	0%
EXPENSES				
ADMINISTRATOR	214,158	218,441	4,283	2%
DEPUTY ADMINISTRATOR	72,849	74,306	1,457	2%
ATTORNEY	44,336	45,223	887	2%
CLAIMS SUPERVISION & AUDIT	64,092	65,374	1,282	2%
TREASURER	41,626	42,459	833	2%
AUDITOR	24,589	25,081	492	2%
ACTUARY	43,899	44,777	878	2%
MISCELLANEOUS	25,800	26,316	516	2%
SUBTOTAL	531,349	541,977	10,628	2%
EXPENSE CONTINGENCY	139,651	142,523	2,872	2%
TOTAL BUDGET	671,000	684,500	13,500	2%



**New Jersey Municipal Environmental
Risk Management Fund**

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

DATE: September 7, 2022
TO: Burlington County Municipal Joint Insurance Fund
FROM: Commissioner Jack
SUBJECT: Summary of Topics Discussed at E-JIF Meeting

2023 BUDGET PROCESS – Attached to this report, is the 2023 draft budget. The Finance Committee met on August 30, 2022 and recommended the 2023 budget as presented. The budget was introduced and approved by the Board and will be adopted at the Public Hearing scheduled for October 19, 2022 at Forsgate Country Club.

2022 DIVIDEND - The Finance Committee is recommending a 2022 dividend of \$3,300,000. Resolution #24-22 authorizing a total return dividend of \$3,300,000 was adopted by the Executive Board.

PFOA/PFAS 2023 COVERAGE - At the Fund's June meeting, the Board of Commissioners recommended that the Fund Professionals provide an Endorsement to add to our policy to include the recommendations of the Coverage Committee which will provide limited coverage for PFOA/PFAS claims in 2023. Adopted by the Executive Board was Resolution 25-22, outlining Endorsement #3 which will provide a \$25,000 sub limit per claim with an annual aggregate EJIF cap of 1 million dollars. A claim sweep letter will be sent to all membership and said endorsement will be effective January 1, 2023.

REGULATORY AFFAIRS - PERMA filed the 2021 Year End Audit, Certification of the Audit adopted by the Executive Committee, Actuarial Valuation and Actuarial Certification with the Department of Banking and Insurance. In addition, the Synopsis of Audit was published in the Fund's newspaper.

3RD CIRCUIT DECISION ON SHARK RIVER COALITION VS. WALL – Attached in this report is the 360 Law article concerning the 3rd circuit decision on Shark River Coalition vs. Wall which was reviewed during the meeting.

NEXT MEETING- The next meeting of the EJIF is scheduled for October 19, 2022 at the Forsgate Country Club.

NEW JERSEY MUNICIPAL ENVIRONMENTAL RISK MANAGEMENT FUND					
2023 PROPOSED BUDGET BASED ON 2010 CENSUS & 1/3rd Change to 2020 CENSUS					
	8/30/2022	2022	2023		
		TOTAL	TOTAL	CHANGE	CHANGE
I. Claims and Excess Insurance				\$	%
Claims					
1 Third Party (Non-Site Specific)		422,229	423,792	1,563	0.4%
2 On Site Cleanup (Site Specific)		232,799	232,402	(397)	-0.2%
3 PO Pollution Liability		155,197	152,657	(2,540)	-1.6%
4 Tank Systems		216,822	221,010	4,188	1.9%
5 DMA Waste Sites (Superfund Buyout)		1,220,160	1,248,593	28,433	2.3%
6 LFC		21,239	21,239	-	0.0%
7 Total Loss Fund		2,268,446	2,299,693	31,247	1.4%
8					
9 II. Expenses, Fees & Contingency					
10 Professional Services					
11 Actuary		62,500	62,500	-	0.0%
12 Attorney		90,856	92,673	1,817	2.0%
13 Auditor		17,275	17,620	345	2.0%
14 Executive Director		335,445	342,154	6,709	2.0%
15 Treasurer		21,305	21,731	426	2.0%
16 Legislative Agent		45,000	45,000	-	0.0%
17 Underwriting Managers		265,686	271,000	5,314	2.0%
18 Environmental Services		475,159	484,663	9,504	2.0%
19 Claims Administration		31,402	32,030	628	2.0%
20					
21 Subtotal - Contracted Prof Svcs		1,344,628	1,369,371	24,743	1.8%
22					
23 Non-Contracted Services					
24 Expenses contingency		28,337	28,337	-	0.0%
25 Member Testing		8,326	8,326	-	0.0%
26					
27 Subtotal - Non-contracted svcs		36,663	36,663	-	0.0%
28					
29 Subtotal-Contracted/Non-contracted svcs		1,381,291	1,406,034	24,743	1.8%
30					
31 Excess Aggregate Insurance		546,249	546,249	-	0.0%
32					
33 General Contingency		224,086	190,196	(33,890)	-15.1%
34					
35 Total Exp, Fees & Contingency		2,151,626	2,142,479	(9,147)	-0.4%
36					
37 TOTAL JIF APPROPRIATIONS		4,420,072	4,442,172	22,100	0.5%
38					
39 *LFC = Members not based on population (i.e. Parking Auth, Health Commissions, Fire Dept, OMUA)					



Endorsement #3

PFAS, RELATED CHEMICALS AND OTHER CONTAMINANTS OF EMERGING CONCERN OR EMERGING CONTAMINANTS EXCLUSION

The EJIF Policy to which this endorsement is attached is amended as follows:

Section IV - Exclusions is amended to include the following additional exclusion:

This Policy does not apply to:

Per- and polyfluoroalkyl substances (PFAS) and Related Chemicals **or Products or any contaminant of** emerging concern or emerging contaminants.

Any claim or loss arising out of or in any way involving:

1. **PERFLUOROALKYL AND POLYFLUOROALKYL** substances (“**PFAS**”), also known as perfluorinated chemicals (PFCs), including but not limited to related chemicals or products or any **CONTAMINANT OF EMERGING CONCERN OR EMERGING CONTAMINANTS**;
2. Any precursor of any substance or chemical listed in paragraph 1 above;
3. Any additive to any substance or chemical listed in paragraph 1 above; or
4. Any daughter compound or degradation by-product of any substance or chemical listed in paragraph 1 above.

However, the following sub-limit is provided and limited to **DEFENSE COSTS** for any claim made related to the substances described in items 1 – 4 above:

\$25,000 DEFENSE COSTS limit per local unit per occurrence.

The limit of liability of the E-JIF for coverage under Endorsement #3: It is expressly understood and agreed that in the event of an occurrence or multiple occurrences involving multiple **LOCAL UNITS**, the limit of liability the E-JIF will pay for the

occurrence or multiple occurrences for all **LOCAL UNITS** involved in the occurrences is limited to \$1,000,000 for all **LOCAL UNITS** annual aggregate.

Therefore, the Limits of Liability shall be applied on a pro rata basis in relation to each **LOCAL UNITS** loss to the “all **LOCAL UNITS**” per occurrence loss until exhausted but under no circumstance shall the limitations exceed the aforementioned EJIF Fund limit of liability of \$1,000,000. This applies only to the limits of liability shown in Endorsement #3.

The following definitions are added to the policy:

PERFLUOROALKYL and POLYFLUOROALKYL (“PFAS”) substances are defined as fluorinated substances that contain at least one fully fluorinated methyl or methylene carbon atom (without any H/Cl/Br/I atom attached to it), *i.e., with a few noted exceptions, any chemical with at least a perfluorinated methyl group ($-CF_3$) or a perfluorinated methylene group ($-CF_2-$) is a PFAS*. The “noted exceptions” refer to a carbon atom with a H/Cl/Br/I atom attached to it.

PERFLUOROALKYL and POLYFLUOROALKYL (“PFAS”) substances are highly fluorinated aliphatic substances that contain one or more carbon (C) atoms on which all the hydrogen (H) substituents (present in the nonfluorinated analogues from which they are notionally derived) have been replaced by fluorine (F) atoms, in such a manner that they contain the perfluoroalkyl [moiety](#) $C_nF_{2n+1}-$.

CONTAMINANT OF EMERGING CONCERN OR EMERGING CONTAMINANTS are defined as chemicals determined to be persistent in the environment and are not currently commonly monitored during environmental investigations and remediation. They consist of, but are not limited to, industrial chemicals, pesticides, surfactants, and pharmaceuticals.

The terms “**CONTAMINANT OF EMERGING CONCERN**” and “**EMERGING CONTAMINANTS**” mean a contaminant— (A) for which the Administrator of the United States Environmental Protection Agency “EPA” or Commissioner of the New Jersey Department of Environmental Protection “DEP” has not promulgated a national or state primary drinking water regulation; and (B) that may have an adverse effect on the health of individuals or the environment.

All other policy terms and conditions apply.

Split 3rd Circ. Affirms Citizen Clean Water Act Suit Toss

By [Ryan Harroff](#) · [Listen to article](#)

Law360 (August 25, 2022, 4:05 PM EDT) -- The Third Circuit has affirmed a New Jersey town's win in a citizen Clean Water Act suit against it, ruling that the initial intent to sue was received with improper notice, though the panel was split on whether the lack of location information noted by the lower court was the only problem with the notice.

According to the majority's Wednesday [opinion](#), when the Shark River Cleanup Coalition Inc. sent Wall, New Jersey, a town about 40 miles from Newark, its notice of intent to sue over an alleged failure to maintain an underground sewer pipe on the deceased resident Fred McDowell Jr.'s estate, it failed to provide all of the necessary details.

Unlike the lower court, which ruled in April that the notice failed to properly detail the location of the pipe, the majority held that the notice failed by not specifying which part of the CWA was violated, with one circuit judge arguing that both deficiencies were valid.

The 2017 complaint from the cleanup coalition alleges that erosion had exposed the sewer pipe and caused sediment to flow away beneath it, leaving the pipe "flying" as the fill surrounding it discharged into the Shark River Brook in violation of the CWA. Without knowing specifically which part of the CWA was violated, though, the township and the estate were ill-equipped to fix it, according to the majority.

"The notice did little to explain what part of the Clean Water Act was allegedly being violated," the majority wrote. "Accordingly, it denied defendants a fair opportunity to determine how they should respond to the concerns then raised by the cleanup coalition."

The lower court had tossed the suit for failure to provide the exact location of the exposed pipe, but the majority said the location information provided in the notice was "just barely" enough to squeak by. The notice referred to a sewer pipe constructed under eminent domain on a specific person's estate, which the majority said narrowed the location down enough, even if more information would have been "helpful."

U.S. Circuit Judge Thomas Hardiman disagreed, writing in his concurring opinion that while the notice was also deficient for not informing the township and the estate about the specific CWA violation, the location deficiency cited by the lower court was also a good reason to give the township and the estate a win.

Judge Hardiman pointed out in his concurrence that as far as the sewer pipe's location, the notice said "Only that it was located on the estate's 484.97-acre, densely wooded property, along the township's three-mile-long, 25-foot-wide easement" and that a [New Jersey Department of Environmental Protection](#) employee got lost multiple times trying to find the pipe using that information.

In Judge Hardiman's view, the cleanup coalition should have lost for both the reason the lower court gave and the majority's finding, not one or the other.

Jim Maley and Erin Simone of [Maley Givens](#), counsel for the township, told Law360 on Thursday that they were "in the Hardiman camp" and would have liked it if the majority had agreed that the unsuccessful efforts made to find the pipe demonstrated insufficient directions from the notice, but they were overall pleased with the decision.

"A lot of this has never made sense to us," Maley said. "The goal of these groups is for the most part compliance. And it just never made sense why you wouldn't go overboard trying to give the information to someone to find it, so there could be compliance."

John Novak, counsel for the estate, echoed the concerns about the lack of detail in the cleanup coalition's notice and criticized the organization for not providing more information when asked prior to litigation.

"If an organization is going to wrap themselves in the flag of the environment, then they should conduct their affairs consistent with what that flag represents," Novak said.

Counsel for the cleanup coalition did not respond to requests for comment on Thursday.

Shark River Cleanup Coalition Inc. is represented by John P. Brennan Jr of The Law Office of John Brennan.

The Township of Wall is represented by M. James Maley Jr. and Erin E. Simone of Maley Givens.

The estate of Fred McDowell Jr. is represented by John J. Novak.

The case is Shark River Cleanup Coalition v. Township of Wall et al., case number 21-2060, in the U.S. Court of Appeals for the Third Circuit.

OPRA REQUEST ROADMAP

The Municipal Clerk receives an OPRA request seeking documents pertaining to an ongoing or closed lawsuit or requesting other claims information.

- STEP 1:** Review your files for documents that are responsive to the OPRA request. If responsive documents are located, the documents should be reviewed by the Municipal Solicitor to determine if the documents should be released.
- ↓
- STEP 2:** If, after the review of your municipal files, you believe that the JIF may have documents that are responsive to the request that are **not** in the possession of the Municipality, then forward the request to Kris Kristie (Kristi_Kristie@rpadmin.com) in the Executive Director's Office specifying the documents you already have in your possession.
- ↓
- STEP 3:** Executive Director's Office will request the documents from Qual-Lynx. Documents received from Qual Lynx will then be forwarded to the Fund Solicitor to determine if they can be released. Once approved, Qual-Lynx will forward the approved documents to the Municipal Clerk.
- ↓
- STEP 4:** The Municipal Clerk then forwards the documents that are responsive to the request to the original OPRA requester **once the Clerk makes all necessary redactions**. (Vaughn Index*)

The JIF recognizes the time constraints built into the OPRA statute and will respond to the Municipal Clerk as quickly as possible. In some cases, an extension of time may be required and must be requested by the Municipal Clerk.

NOTE:

- **Do NOT send the request to the Fund Solicitor or Qual-Lynx directly**, as all OPRA requests for information held by the JIF must be recorded by the JIF.
- The Executive Director's office will not respond directly to an OPRA requester for a request that was received by the Municipal Clerk of a member municipality.
- The Executive Director's office will only respond to those parts of the OPRA request that pertain to information held by the JIF. The Clerk must obtain all other documents from all other sources, and the Municipal Solicitor should review those documents prior to their release.

* Vaughn Index: index explaining redactions., i.e. PII or PHI