



AGENDA PACKET



Tuesday, October 18, 2022 at 3:30 PM

*Hainesport Municipal Building
Hainesport, NJ*

WWW.BURLCOJIF.ORG

BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND

Tuesday, October 18, 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 **September 20, 2022** Meeting Minutes – **Motion – All in Favor**...Pages 1-14
- VII. Claims Review Committee Report: Open Session Items – October 11, 2022.....Handout
- VIII. Executive Director's Report.....Pages 15-37
 - A. Lost Time Accident Frequency.....Pages 18-19
 - B. Certificates of Insurance.....Pages 20-21
 - C. Financial Fast Track Reports.....Page 22
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 - E. 2021 Safety Incentive Program Awards.....Page 25
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 - H. 2022 EPL/Cyber Risk Management Budget.....Page 28
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 - J. Statutory Bond Status.....Pages 30-31
 - K. Skateboard Park Approval Status.....Page 32
 - L. Capehart Scatchard Updates.....Pages 33-35
 - M. Land Use Training Certification.....Page 36
 - N. Elected Officials Training
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XIX. Miscellaneous Business

<p>The next meeting of the BURLCO JIF will be held on Tuesday, November 22, 2022 at 3:30 PM Via Zoom Conferencing</p>
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XX. Meeting Open to Public Comment

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

XXI. **Closed Session** (*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

September 20, 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, September 20, 2022. Chair McMahon, **Chesterfield**, presiding. The meeting was called to order at 3:30 PM.

FLAG SALUTE

STATEMENT OF COMPLIANCE WITH OPEN PUBLIC MEETING ACT

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

ROLL CALL

Amanda Somes, *Alternate*, **Bass River Twp.**
Rich Wolbert, **Beverly City**
Grace Archer, **Bordentown City**
Maria Carrington, **Bordentown Twp.**
Glenn McMahon, **Chesterfield**
Joe Bellina, **Delran Twp.**
Erin Provenzano, **Delanco Twp.**
Fern Ouellette, *Alternate*, **Delanco Twp.**
Paula Kosko, **Hainesport Twp.**
Kathy Burger, **Medford Twp.**
Susan Jackson, **New Hanover Twp.**
Dan Hornickel, **Pemberton Twp.**
Mike Mansdoerfer, **Riverside Twp....arrived after roll call/missed voting**
Susan Onorato, **Shamong Twp.**
J. Paul Keller, **Springfield Twp.**
Lisa Cummins, **Tabernacle Twp.**
Steve Ent, **Westampton Twp.**
James Ingling, **Wrightstown Borough**

Absent Fund Commissioners were:

Tom Pullion, **Edgewater Park**
Patrice Hansell, **Fieldsboro Borough**
Steve Fazekas, **Florence Twp.**
Ed Dellorco, **Lumberton Twp.**
Mike Fitzpatrick, **Mansfield Twp.**
Jerry Mascia, **Mt. Laurel Twp.**
Mary Picarillo, **North Hanover Twp.**
John Gural, **Palmyra Borough**
Donna Mull, **Pemberton Borough**
Kathy Hoffman, **Southampton Twp.**
Maryalice Brown, **Woodland Twp.**

Those also in attendance were:

Paul A. Forlenza, MGA, *Executive Director, RPA – A Division of Gallagher*
Paul Miola, CPCU, ARM, *Deputy Executive Director, RPA – A Division of Gallagher*

Kamini Patel, MBA, CIC, CPCU, 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*
Karen Beatty, Account Manager, *Qual-Care*
Tom Tontarski, *Treasurer*
Debby Schiffer, Wellness Director, *Targeting Wellness*
Chris Winter, *Law Enforcement Risk Management Consultant*

Absent Fund Professionals were:

Chris Roselli, Account Manager, *General Liability Unit, Qual-Lynx*

Also present were the following Risk Management Consultant agencies:

Insurance Agency Mgmt.
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 Mr. Ingling, seconded by Ms. Kosko. 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 July 19, 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. Ingling, seconded by Ms. Archer to approve the Open session meeting minutes of the July 20, 2022 meeting. All in Favor. Motion carried by unanimous vote.

CLAIMS REVIEW COMMITTEE MEETING REPORT – September 13, 2022

As Ms. Burger, Claims Committee Chair, was absent from the September 13th meeting, Mr. Forlenza reported that a Claims Committee meeting was held via Zoom on Tuesday, September 13, 2022 and that the minutes from this meeting were a handout at today's meeting and are self-explanatory. He noted the Committee reviewed four (4) Property Pars and three (3) workers compensation PARs as well as the Solicitor reports.

He referenced one particular PAR in where there was "theft by deception" and a significant amount of money was stolen. He reported at this time, a portion of that amount has been recovered, however, it is still a significant financial loss. He asked the members when dealing with a large sum of money, please be cognizant and confirm not only the banking instructions in writing but be sure to confirm the instructions verbally as well.

Ms. Forlenza 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 both July and August, 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 that 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 all been completed, and we have received *Renewal Resolutions & Agreements* from all nine (9) renewing members, which will be countersigned once Secretary Gural is available.

Mr. Forlenza noted 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. He noted there was some confusion as the Clerks do not currently have access to Origami, and explained that he is working with the MEL and Origami in obtaining more licenses so the Clerks will have access going forward. Mr. Forlenza stated 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. 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.

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, September 13, 2022, and stated that there no (0) closed cases in either July or August.

Mr. DeWeese also stated that there were no (0) new case(s) in either July or August.

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 informed the Committee that on August 03, 2022 he received correspondence from Parker McCay, P.A. advising Mr. DeWeese that the firm would like to resign from the BURLCO JIF Defense Panel. Mr. DeWeese updated the Committee regarding the conversations he had with Counsel at Parker McCay, P.A. regarding the current open files. Parker McCay P.A. has agreed to complete the handling of the two open files for Fieldsboro Borough and Medford Township until their conclusion. In addition, they agreed to not represent any parties in any actions involving Fieldsboro Borough and Medford Township while they are actively working on these two files. Mr. DeWeese noted that a resolution removing Parker McCay from the Defense Panel will be prepared for the October Executive Committee Meeting.

Lastly, Mr. DeWeese noted that in regards to Police Civil Rights cases, Mr. Barker has found a way to save money in defending these types of cases by separating the liability issues within the case. Though this applies more to the ACM and TRICO JIF's, of which Mr. Barker is part of the Defense Panel, he explained that usually this is negotiated between the lawyers, however in a recent Millville case, it was the Judge who actually ruled in favor of this option, which will help us in future Civil Rights claims, saving significant time and money.

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, including Law Enforcement messages and Loss Control Surveys issued during July and August 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

In Mr. Roselli's absence, Mr. Beatty reviewed this month's *Lessons Learned from Losses*, included in the agenda packet that outlines proper or the SMART lifting technique. In addition, Ms. Beatty reviewed some examples where proper lifting techniques were not utilized.

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

LAW ENFORCEMENT LIABILITY CONSULTANT REPORT

Mr. Winter reviewed his report for July and August that were included in the agenda, were self-explanatory, and highlighted the following.

In regards to Policy Development, Mr. Winter reported requests for policies and procedure have been received and responses 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 underway 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 and will be limited to 40 participants.

Mr. Winter reviewed a bulletin on the *New Requirements for the Carrying of Firearms in Public*, noting 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 it impacts New Jersey's "carry" law but does not eliminate the overall permitting requirements.

A 2nd bulletin included in the agenda was on the *Wellness/Physical Assessment Program* which, 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.

The last bulletin Mr. Winter reviewed dealt with Protocols for Pregnant Officers and the guidance needed to follow, which included workplace breastfeeding rights.

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 as the deadline to use or encumber your funds is coming up quickly. She then reviews what some towns have been using their funds for, including: Setting up a flu clinic; Seminar on Mental Fitness; Starting deliveries

of Misfit Markets; purchase a picnic table for a “quiet space” outside for employees; Meditation sessions and Chair massages.

Ms. Schiffer reviewed events that had taken place to promote Well-being, including the Wellness Advisory Committee meeting; the Wellness Coordinator Brainstorming Sessions, and her Monthly Wellness Idea that is posted to the JIF website each month.

In the September “Targeting Wellness Newsletter, Ms. Schiffer focused on Healthy Aging and Aging Gracefully. Topics included:

- 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

In addition, she included a *Fall Cleanse Challenge*, with daily goals to achieve.

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

MANAGED HEALTH CARE REPORT

Ms. Beatty noted she had included both July and August reports in the agenda, but would verbally be reporting on the month of August.

Lost Time v. Medical Only Cases

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

	<i>August</i>	<i>YTD</i>
<i>Lost Time</i>	3	28
<i>Medical Only</i>	19	86
<i>Report Only</i>	23	179
<i># of New Claims Reported</i>	45	295
<i>Report Only % of Total</i>	51%	61%
<i>Medical Only/Lost Time Ratio</i>	88:12	66:34
<i>Average Days to Report to Qual-Lynx</i>	1.8	4.1
<i>Average Days Reported to employer</i>	0.5	1.4

Claims Report by Type

This report depicts the number of claims and average number of days to report a claim by individual member YTD 2022.

Non-COVID Claims – 2.7 days to report

COVID Claims – 8.6 days to report

All Claims – 5.7 days to report

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>	1,318
<i>Transitional Duty Days Worked</i>	975
<i>% of Transitional Duty Days Worked</i>	47%
<i>Transitional Duty Days Not Accommodated</i>	343
<i>% of Transitional Duty Days Not Accommodated</i>	26%
<i>\$ Saved by Accommodating</i>	\$92,612
<i>\$ Lost by not Accommodating</i>	\$33,114

PPO Penetration Report:

Ms. Beatty presented the PPO Penetration Report:

<i>PPO Penetration Rate</i>	<i>August</i>
<i>Bill Count</i>	120
<i>Original Provider Charges</i>	\$97,321
<i>Re-priced Bill Amount</i>	\$40,057
<i>Savings</i>	\$57,263
<i>% of Savings</i>	59%
<i>Participating Provider Penetration Rate - Bill Count</i>	93%
<i>Participating Provider Penetration Rate – Provider Charges</i>	65%
<i>EPO Provider Penetration Rate - Bill Count</i>	98%
<i>EPO Provider Penetration Rate – Provider Charges</i>	99%

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 report provides information and savings examples for provider bill negotiation.

Mr. Wolbert inquired as to when a member reports a claim, they sometimes end up speaking to two (2) different groups of people that answer the phone, and they seem to be asking questions that they should not be asking, ie: prior conditions, etc. Ms. Beatty explained, if the Intake Team is very busy, the Nurses may step in and assist, and noted the nurses may be trying to get as much info as necessary for the intake personnel, but she will speak to the Intake Team about this matter.

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

TECHNOLOGY RISK SERVICES REPORT

Mr. Romero presented the Technology Risk Services Report stating in regards to the new WIZER Training, the new course is in progress and there are currently 1,087 users enrolled with an 89% completion rate, which is good progress, so keep pushing.

Whitelisting and Phishing

As of September 20th, there are 24 members (86%) actively enrolled with three (3) waiting test phishing email confirmation and one (1) who has not replied letting him know if they have completed their whitelisting.

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

D2 Cybersecurity Vulnerability Scanning & Penetration Testing

As of September 20th, there are 27 members (96%) are actively enrolled in the program. Mr. Romero noted he is still missing the KYC or the VSA from one (1) member. He 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.

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

MEL's Cyber Risk Management

Mr. Romero reported that as of September 20th:

19 or 68% of the members are Tier 1 certified
15 or 54% of the members are Tier 2 certified
13 or 46% of the members are Tier 3 certified

Mr. Romero reviewed the Security tip of the month, reminding parents to please stay vigilant of children accessing the internet and to take the precautions he has outlined in the Child Rescue Coalition website.

Lastly, Mr. Romero noted he has created a step by step instruction sheet to register your domain with haveIbeenpwned.com which is a website that monitors, and will automatically notify you if emails are found on the dark web. This is also a Tier 3 requirement under the Password Integrity control, though there are other tools out there that will do the same.

Mr. Forlenza stated earlier today at the Strategic Planning meeting he reported that the MEL Cyber JIF is getting off the ground January 1, 2023 and there have been ongoing discussions about the types and limits of coverage that will be provided. Currently 19 of the 28 BURLCO JIF members are not in compliance with all the tiers, which means there are 9 member who are in jeopardy of not having coverage come January 1st, and that is significant. He reiterated this has been a discussion for several years now, and IF you have coverage, you will have limited coverage with a very high deductible. If you are compliant in at least one of the Tiers, you will be grandfathered in for the coverage that adheres to that Tier and the

deductible that goes with those Tiers thought 2023. However, you will then need to come into compliance with the Tiers going forward. The market will only provide coverage for those towns that have cyber programs in place, and it is constantly changing.

If you are coming into the home stretch with being in compliance with any of the Tiers, please complete the steps necessary, it is extremely important. Mr. Romero stated he would be happy to attend any Council meetings and explain the situation directly to your Governing Body if any member would like that done.

Mr. Romero asked if everyone understood and if there were any questions. No questions were entertained.

TREASURER'S REPORT

Mr. Tontarski presented an overview of the Treasurer's Report for the month of July & August 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 two month period ending August 31, 2022 for Closed Fund Years 1991 through 2017, and Fund Years 2018, 2019, 2020, 2021, and 2022.

Investment Interest

Interest received or accrued for the reporting period totaled \$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

	Monthly	YTD
Subrogation Receipts	\$30,083.58.00	\$57,337.27
Salvage Receipts	\$0.00	
Overpayment Reimbursements	\$0.00	
2022 Premium Assessments	\$4,335,122.00	

Loss Run Payment Register – July and August 2022

Mr. Tontarski stated that the report included in the agenda packet shows net claim activity during the reporting period for claims paid by the Fund and claims payable by the Fund at period end in the amount of \$520,395.11. The claim detail shows 463 claim payments issued.

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

Interest Allocated	\$207.00
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

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.

Bill List – Ratification of August 2022

For the Executive Committee’s consideration, Mr. Tontarski presented the August 2022 Bill List in the amount of \$699,252.21, which was included in the agenda, for ratification.

Bill List - September 2022

For the Executive Committee’s consideration, Mr. Tontarski presented the September 2022 Bill List in the amount of \$103,603.47, which was included in the agenda packet for approval.

Chair McMahon entertained a motion to approve the July and August 2022 Loss Run Payment Register, the August and September 2022 Bill Lists as presented.

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

Motion by Mr. Ingling, seconded by Mr. Wolbert to approve the *July and August 2022 Loss Run Payment Register, the August and September 2022 Bill Lists* as presented.

ROLL CALL	Yeas	Amanda Somes, <i>Alternate</i> , Bass River Twp. Rich Wolbert, Beverly City Grace Archer, Bordentown City Maria Carrington, Bordentown Twp. Glenn McMahon, Chesterfield Joe Bellina, Delran Twp. Erin Provenzano, Delanco Twp. Paula Kosko, Hainesport Twp. Kathy Burger, Medford Twp. Susan Jackson, New Hanover Twp. Dan Hornickel, Pemberton Twp. Susan Onorato, Shamong Twp. J. Paul Keller, Springfield Twp. Lisa Cummins, Tabernacle Twp. Steve Ent, Westampton Twp. James Ingling, Wrightstown Borough
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Nays: None

Abstain: None

Motion carried by unanimous vote.

COMMITTEE REPORTS

Safety Committee Meeting Minutes – July 12, 2022

As Mr. Wolbert was not present at the July 12th meeting, Mr. Forlenza stated the minutes were self-explanatory and included in the agenda packet and noted the Tri-Annual Loss Control Report was also attached to the minutes for your review. He stated the Committee also reviewed the Loss Ratio reports valued as of March 31, 2022. He noted those reports valued as of June 30th are what are looked at as the Budget and Assessments start to be created, so please be cognizant of the Losses you have over that 6 year period.

Mr. Forlenza noted the Committee also reviewed the Regional Training events including the Wellness and Safety/Claims Coordinator Roundtable, as well as the upcoming session regarding PEOSHA visits. Also reviewed were Police Bulletins issued as well as approximately 20 MEL Safety Bulletins that are posted to the JIF website as well as received through the MEL App. Lastly were discussing on the Police Ad-Hoc Committee and what is going on with that as we have a meeting coming up later this Fall.

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

Finance Committee Report Minutes – August 30, 2022

Mr. Mansdoerfer stated the minutes of the August 30 meeting, were self-explanatory and were a handout for today's meeting. He then highlighted the following from the meeting:

Mr. Mansdoerfer reported the Committee has been discussing the 2023 Budget and the Committee reviewed the Interim Financial Summary valued as of June 30, 2022 and referenced those reports in the agenda as well, noting the Fund continues to be in good financial condition. Mr. Mansdoerfer also noted included in the agenda was the yearly MEL Fiduciary Disclosure Statement memo put out each year for the members to review simply stating the MEL is financially sound; however, is not subject to any Guaranty Fund protection in the event of insolvency. As a result, be aware of any potential additional assessments should the MEL become insolvent.

Lastly Mr. Mansdoerfer stated there was one (1) Resolutions presented for consideration. One authoring the release of Surplus in the amount of \$900,000 from the Closed Year Accounts 2008-2017.

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

Resolution 2022-31 – Authorizing Refund of Closed Year Account (2008-2017) Surplus Release of Surplus

Chair McMahon entertained a motion to approve Resolution 2022-31, *Authorizing Refund of Closed Year Accounts (2008-2017) Surplus Release as presented*

Motion by Mr. Ingling, seconded by Mr. Wolbert, to approve *Resolution 2022-31* as presented.

ROLL CALL	Yeas	Amanda Somes, <i>Alternate, Bass River Twp.</i> Rich Wolbert, Beverly City Grace Archer, Bordentown City Maria Carrington, Bordentown Twp. Glenn McMahon, Chesterfield Joe Bellina, Delran Twp. Erin Provenzano, Delanco Twp. Paula Kosko, Hainesport Twp. Kathy Burger, Medford Twp. Susan Jackson, New Hanover Twp. Susan Onorato, Shamong Twp. J. Paul Keller, Springfield Twp. Lisa Cummins, Tabernacle Twp. Steve Ent, Westampton Twp. James Ingling, Wrightstown Borough
	Nays:	None
	Abstain:	Dan Hornickel, Pemberton Twp.

All in favor. Motion carried by majority vote.

Strategic Planning Committee Meeting Minutes – September 20, 2022

In the absence of Mr. Gural, Chair McMahon noted the Committee met earlier today and the minutes would be included in next month's agenda. With that said, he noted the Committee discussed the meeting format for the 2023 Executive Committee meetings and that there would be five (5) virtual and six (6) in person; the Holiday Dinner Meeting will be held at O'Connor's in Easthampton with a small reception prior to the meeting and more details will be forthcoming; the 2022 Annual Reports at 8 copies per town

will be printed and distributed at the December meeting; and the Elected Officials dates and format was discussed for 2023, along with discussion on the venue for the 2023 Annual Retreat.

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

MEL/RCF/EJIF REPORTS

In the absence of Ms. Jack, Mr. Mansdoerfer reported the MEL/RCF/EJIF all met on September 7, 2022 and those reports are included in the agenda and are self-explanatory, and highlighted the following.

Mr. Mansdoerfer asked the members to please review the Bulletin on the millions of dollars in savings in taxpayer money the MEL has saved it's members since its inception.

In regards to the RCF, the initial 2023 Budget was reviewed with a 2% increase over last year's budget. And lastly in regards to the EJIF, the initial 2023 budget was also reviewed with a .05% increase over last year.

Mr. Forlenza noted the MEL has introduced a Rate Table, which is the rate that is multiplied against an Exposure Unit to generate your Premium. He noted the Rate Table has increased 13.9%, which is significant, and does not take into consideration any type of exposure unit changes year over year. He stated that it is going to be a tough Budget cycle for everyone.

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

MISCELLANEOUS BUSINESS

OPRA ROADMAPS

Mr. Forlenza noted included in your agenda and as a handout was the updated OPRA Roadmap, which will also be emailed out to the Clerks shortly. He noted the Executive Director's office is the Custodian of Records for the JIF. He noted that should you receive an OPRA request, and after searching your files, you do not have what the requestor is seeking, please send the request to Kris Kristie in his office and we will start the procedure for obtaining the documents in the request. We will also advise you if an extension is needed and if you need to redact any information include in the documents that are supplied to you.

He explained some of these OPRA requests are being send directly to Mr. DeWeese, or Qual-Lynx and it is causing some confusion. The Executive Directors office keeps an OPRA log, as required, so it is important the Roadmap is followed in addressing OPRA requests. Again, you need to check your own records first to see if you have the requested documents in your possession.

Mr. Forlenza asked if there were any questions, no questions were entertained.

Next Meeting

Chair McMahon noted that the next meeting of the BURLCO JIF will take place on **Tuesday, October 18, 2022 at 3:30 PM** at the Hainesport Municipal Building.

PUBLIC COMMENT

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

Chair McMahon opened the meeting to the public for comment.

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

Motion by Mr. Wolbert, seconded by Mr. Ingling, to close the meeting to the public. 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>Property</i>
<i>MLT-2020179427</i>	<i>2022271713</i>
<i>2023277874</i>	<i>2022269034</i>
<i>2021229233</i>	<i>2023280920</i>
	<i>2020203174</i>

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.**
 Paula Kosko, **Hainesport Twp.**
 Kathy Burger, **Medford Twp.**
 Susan Jackson, **New Hanover Twp.**
 Dan Hornickel, **Pemberton Twp.**
 Susan Onorato, **Shamong Twp.**
 J. Paul Keller, **Springfield Twp.**
 Lisa Cummins, **Tabernacle Twp.**
 Steve Ent, **Westampton Twp.**
 James Ingling, **Wrightstown Borough**

Nays: None

Abstain: None

Motion carried by unanimous vote.

AUTHORIZATION TO ABANDON SUBROGATION – APPROVAL

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

2021211406
2021238231

Motion by Mr. Wolbert, seconded by Mr. Ingling, to approve the Abandonment of Subrogation Attempts on the Claims as 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.**
 Paula Kosko, **Hainesport Twp.**
 Kathy Burger, **Medford Twp.**
 Susan Jackson, **New Hanover Twp.**
 Dan Hornickel, **Pemberton Twp.**

Susan Onorato, **Shamong Twp.**
J. Paul Keller, **Springfield Twp.**
Lisa Cummins, **Tabernacle Twp.**
Steve Ent, **Westampton Twp.**
James Ingling, **Wrightstown Borough**

Nays: None
Abstain: None

Motion carried by unanimous vote.

MOTION TO ADJOURN

Chair McMahon entertained a motion to adjourn the September 20, 2022 meeting of the BURLCO JIF.

Motion by Ms. Kosko, seconded by Ms. Archer to adjourn the September 20, 2022 meeting of the BURLCO JIF. All in favor. Motion carried.

The meeting was adjourned at 4:35 PM.

Kris Kristie,
Recording Secretary for

Rich Wolbert, Acting SECRETARY



7

To: Fund Commissioners
From: Paul A. Forlenza, MGA, RMC, Executive Director
Date: October 18, 2022
Re: Executive Director's Report

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

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

B. Certificates of Insurance (pgs. 20-21)

A summary of the Certificates of Insurance issued during September are attached for your review.

C. Financial Fast Track Report (pg. 22)

The Financial Fast Track Report as of August 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 August 31, 2022 was \$7,370,256

D. Regulatory Filing Checklists (pgs. 23-24)

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. 25)

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 and a reminder letter was sent out on October 10, 2022 to same advising of any additional funds left to claim. 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. 26)

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 and a reminder letter was sent out on October 10, 2022 to same advising of any additional funds left to claim. 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. 27)

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 and a reminder letter was sent out on October 10, 2022 to same advising of any additional funds left to claim. 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. 28)

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 and a reminder letter was sent out on October 10, 2022 to same advising of any additional funds left to claim. 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. 29)

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. 30-31)

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. All renewal applications must be submitted to the Fund Underwriter's office by **November 1, 2022**. Reminders to complete the application were sent on August 31st, September 22nd, and October 4th. Failure to meet the **November 1, 2022** deadline may result in an issuance of a non-renewal notice. 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. 32)

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. 33-35)

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. 36)

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. Elected Officials Training

Once again this year, the Fund will be sponsoring Elected Officials training with both in-person and virtual options. The MEL will reduce each member's 2023 MEL Assessment by \$250 for each municipal elected official who attends one of the training sessions. This credit will also be extended to the member's CEO (i.e. Municipal Manager or Administrator) again this year. The total credit is limited

to 5% of a member's 2023 MEL Assessment. Once information is available regarding the training, a notice will be sent out to all members.

O. RMC Resolutions & Agreements

On or about October 17, 2022, a memo and sample copies of the JIF RMC Resolution and Agreement for the 2023 Fund Year were e-mailed to all Risk Management Consultants. If an RMC represents more than one municipality, we request that the form be copied and one set executed for each municipality represented. Once our office receives this documentation, payment can be issued for the 2023 fees at the February 2023 JIF meeting. Please note that RMC payments cannot be processed until this documentation is received. Also, all RMC's are required to execute a Confidentiality Agreement with the JIF and forward it to the Executive Director's office. Each RMC is asked to execute one copy of the Confidentiality Agreement for each member of their staff that might attend the JIF Executive Committee. If you have any questions in this regard, please contact Tracy Forlenza at 856-446-9143 or Tracy.Forlenza@rpadmin.com.

P. 3rd Quarter Attendance (pg. 37)

A report detailing attendance records through the 3rd quarter of the 2022 Fund year is attached for your review. As the attendance is taken directly from the minutes, please contact Kris Kristie at Kristi.Kristie@rpadmin.com with any questions or concerns.

Q. Surplus Release

On or about October 17, 2022, all members who are eligible to receive a share of this year's surplus release will receive a notification from Tracy Forlenza in regards to their balance and options for collecting their portion of the surplus. All members are asked to respond to Tracy as to the disposition of their portion of the surplus no later than **November 30, 2022**.

R. Website (WWW.BURLCOJIF.ORG)

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

S. New Member Activity

Nothing to Report.

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

DATA VALUED AS OF August 31, 2022

MEMBER MEMBER		# CLAIMS ** FOR * 8/31/2022	Y.T.D. LOST TIME ACCIDENTS	2022 LOST TIME FREQUENCY	2021 LOST TIME FREQUENCY	2020 LOST TIME FREQUENCY	MEMBER	TOTAL RATE 2022 - 2020
1	75 Beverly City	0	0	0.00	0.00	4.17	1 Beverly City	1.53
2	76 Delanco Township	0	0	0.00	1.75	1.71	2 Delanco Township	1.33
3	78 Edgewater Park Township	0	0	0.00	1.87	3.48	3 Edgewater Park Township	2.14
4	80 Hainesport Township	0	0	0.00	2.13	0.00	4 Hainesport Township	0.77
5	83 Medford Township	0	0	0.00	0.61	0.61	5 Medford Township	0.46
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	0.41
9	373 Southampton Township	0	0	0.00	1.54	2.50	9 Southampton Township	1.57
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	0.87
12	577 Bass River Township	0	0	0.00	0.00	0.00	12 Bass River Township	0.00
13	600 Bordentown Township	0	0	0.00	1.21	3.64	13 Bordentown Township	1.79
14	601 North Hanover Township	0	0	0.00	0.00	1.17	14 North Hanover Township	0.47
15	636 Wrightstown Borough	0	0	0.00	0.00	0.00	15 Wrightstown Borough	0.00
16	642 Pemberton Borough	0	0	0.00	0.00	0.00	16 Pemberton Borough	0.00
17	650 Palmyra Borough	0	0	0.00	0.00	0.00	17 Palmyra Borough	0.00
18	651 Woodland Township	0	0	0.00	0.00	0.00	18 Woodland Township	0.00
19	679 Fieldsboro Borough	0	0	0.00	0.00	0.00	19 Fieldsboro Borough	0.00
20	697 New Hanover Township	0	0	0.00	0.00	0.00	20 New Hanover Township	0.00
21	77 Delran Township	0	1	1.16	3.60	1.53	21 Delran Township	2.25
22	81 Lumberton Township	0	1	1.22	0.00	0.00	22 Lumberton Township	0.31
23	79 Florence Township	0	1	1.35	0.88	0.00	23 Florence Township	0.68
24	589 Bordentown City	1	1	1.69	0.96	2.15	24 Bordentown City	1.56
25	576 Mount Laurel Township	1	3	1.71	2.08	1.05	25 Mount Laurel Township	1.60
26	208 Pemberton Township	1	4	2.99	4.55	1.99	26 Pemberton Township	3.19
27	82 Mansfield Township	0	2	3.08	1.05	1.05	27 Mansfield Township	1.56
28	532 Westampton Township	1	3	4.33	0.84	1.50	28 Westampton Township	1.86
Totals:		4	16	1.14	1.33	1.19		1.23

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**

August 31, 2022

FUND	2022 LOST TIME FREQUENCY	2021 LOST TIME FREQUENCY	2020 LOST TIME FREQUENCY	TOTAL RATE * 2022 - 2020
Monmouth County	0.51	0.94	0.90	0.82
Ocean County	0.84	1.77	1.61	1.48
Camden County	0.86	1.33	1.38	1.22
Morris County	0.92	1.38	1.34	1.25
NJ Utility Authorities	1.00	1.83	2.48	1.85
Burlington County Municipal JI	1.14	1.33	1.19	1.23
Bergen County	1.19	1.57	1.31	1.39
Professional Municipal Manage	1.22	1.43	1.35	1.35
NJ Public Housing Authority	1.22	1.48	1.69	1.50
Gloucester, Salem, Cumberland	1.32	1.92	1.67	1.68
Suburban Metro	1.42	1.33	2.06	1.63
Suburban Municipal	1.43	1.34	1.58	1.45
Atlantic County Municipal JIF	1.43	1.86	2.04	1.82
Central New Jersey	1.53	1.47	1.64	1.55
South Bergen County	2.21	2.06	2.06	2.09
AVERAGE	1.22	1.54	1.62	1.49

* 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 8/22/2022 To 9/22/2022

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
H - Hunter Technologies I - Township of Southampton	c/o ABIC -Insurance Services - 5th floor PO Box 979220 Miami, FL 33197	RE: Telecom System 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 telecom system being installed - Agreement # 1852784.	8/25/2022 #3579079	GL AU EX WC OTH
H - Indian Spring Country Club I - Township of Mount Laurel	115 South Elmwood Road Marlton , NJ 08053	Evidence of insurance with respects to use of golf carts for Townships Food Truck Festival	9/8/2022 #3613589	GL AU EX WC OTH
H - Township of Florence I - Township of Florence	711 Broad Street Florence, NJ 08518	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 Michelle Chiemiego - Treasurer, Effective: 11/01/2020; Christine Swiderski - Tax Collector, Effective: 05/11/2020. and Pail Ordog - Library Treasurer, Effective: 9/15/22	9/14/2022 #3627594	OTH
H - SealMaster I - Township of Delran	6853 Ruppsville Road Allentown, PA 18106	RE: Rental Machinery 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 rental of machinery to seal and paint basketball courts.	9/14/2022 #3627623	GL AU EX WC OTH
H - SealMaster I - Township of Westampton	6853 Ruppsville Road Allentown, PA 18106	RE: Rental Machinery 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 rental of machinery to seal and paint basketball courts.	9/14/2022 #3627678	GL AU EX WC OTH
H - Lumberton Board of Education	33 Municipal Drive Lumberton, NJ 08048	RE: Use of Parking lot The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess	9/14/2022	GL AU EX WC

Burlington County Municipal JIF

Certificate of Insurance Monthly Report

From 8/22/2022 To 9/22/2022

I - Township of Lumberton		Liability Policies if required by written contract as respect to se of Ashbrook School's parking lot for an event during the current calendar year.	#3627704	
H - Burlington County Office of I - Township of Mount Laurel	Emergency Management Public Safety Building 1 Academy Drive Westampton, NJ 08060	RE: use of 3 Polaris ATVs 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 3 Polaris ATVs for the Townships food truck festival.	9/16/2022 #3633032	GL AU EX WC OTH
H - Board of Education of the Lenape I - Township of Medford	Regional High School District 93 Willow Grove Road Tabernacle, NJ 08088	RE: USAF Herat 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 sponsoring the USAF Herat age of America Band Independence Tour performance to be held in the Lenape High School Auditorium.	9/16/2022 #3635623	GL AU EX WC
Total # of Holders: 8				

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

	THIS MONTH	YTD	PRIOR YEAR END	FUND BALANCE
1. UNDERWRITING INCOME	743,933	5,951,463	137,382,767	143,334,230
2. CLAIM EXPENSES				
Paid Claims	188,347	1,623,817	51,726,780	53,350,596
Case Reserves	34,521	497,848	4,619,192	5,117,040
IBNR	81,341	408,336	2,990,156	3,398,492
Recoveries	-	(22,833)	(165,550)	(188,383)
TOTAL CLAIMS	304,208	2,507,168	59,170,577	61,677,745
3. EXPENSES				
Excess Premiums	301,397	2,411,168	39,397,799	41,808,967
Administrative	134,643	1,093,913	23,418,363	24,512,276
TOTAL EXPENSES	436,040	3,505,081	62,816,162	66,321,243
4. UNDERWRITING PROFIT (1-2-3)	3,685	(60,786)	15,396,027	15,335,242
5. INVESTMENT INCOME	(275,845)	(936,977)	4,666,067	3,729,091
6. DIVIDEND INCOME	0	0	745,753	745,753
7. STATUTORY PROFIT (4+5+6)	(272,160)	(997,762)	20,807,848	19,810,085
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)	(272,160)	(997,762)	8,368,018	7,370,256

SURPLUS (DEFICITS) BY FUND YEAR

Closed	(152,300)	(532,716)	8,876,257	8,343,541
MEL Unencumbered Surplus Account	(14,687)	(37,192)	365,463	328,271
2018	(4,474)	(19,310)	(762,997)	(782,307)
2019	(16,980)	(99,486)	(324,705)	(424,191)
2020	(28,573)	(266,197)	921,576	655,379
2021	(29,443)	24,797	(707,575)	(682,779)
2022	(25,703)	(67,659)		(67,659)
TOTAL SURPLUS (DEFICITS)	(272,160)	(997,762)	8,368,018	7,370,256
TOTAL CASH				17,398,110

CLAIM ANALYSIS BY FUND YEAR

TOTAL CLOSED YEAR CLAIMS	0	(100)	44,125,326	44,125,226
FUND YEAR 2018				
Paid Claims	25,271	202,017	3,392,518	3,594,535
Case Reserves	(36,941)	(204,884)	693,652	488,768
IBNR	11,670	(5,766)	306,499	300,732
Recoveries	-	0	0	0
TOTAL FY 2018 CLAIMS	0	(8,633)	4,392,669	4,384,035
FUND YEAR 2019				
Paid Claims	30,626	247,923	2,187,627	2,435,551
Case Reserves	(57,479)	(170,412)	1,285,737	1,115,325
IBNR	26,853	(39,251)	330,165	290,914
Recoveries	-	0	0	0
TOTAL FY 2019 CLAIMS	0	38,260	3,803,530	3,841,790
FUND YEAR 2020				
Paid Claims	19,913	210,857	1,570,749	1,781,606
Case Reserves	(39,990)	89,861	742,553	832,413
IBNR	20,077	(116,404)	496,454	380,050
Recoveries	-	(22,833)	(165,550)	(188,383)
TOTAL FY 2020 CLAIMS	0	161,480	2,644,206	2,805,687
FUND YEAR 2021				
Paid Claims	47,182	508,618	1,380,778	1,889,396
Case Reserves	(31,093)	30,848	1,159,179	1,190,027
IBNR	(16,089)	(656,969)	1,664,890	1,007,921
Recoveries	-	0	(0)	(0)
TOTAL FY 2021 CLAIMS	0	(117,503)	4,204,847	4,087,344
FUND YEAR 2022				
Paid Claims	65,355	454,502		454,502
Case Reserves	200,024	752,436		752,436
IBNR	38,829	1,226,726		1,226,726
Recoveries	-	0		0
TOTAL FY 2022 CLAIMS	304,208	2,433,664		2,433,664
COMBINED TOTAL CLAIMS	304,208	2,507,168	59,170,577	61,677,745

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 September

ITEM	FILING STATUS
Meeting Minutes	10/19/22
Bylaws Amendments	N/A
Risk Management Program Changes	N/A
New Member Filings	N/A
Supplemental Assessments/Contributions	N/A
Budget Amendments (transfers, etc.)	N/A
Surplus Distribution (refunds/dividends)	9/30/22
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	10/1/23	5/1/20	10/1/23	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							1,220.00				1,269.99	325.01	
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										4,645.00				4,645.00	0.00	
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	\$5,865.00	\$0.00	\$0.00	\$0.00	8,421.13	43,623.87	
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	225.00				749.69	250.31	
Chesterfield	500.00										500.00				500.00	0.00	
Delanco	750.00										306.96				306.96	443.04	
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										441.12				441.12	58.88	
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	\$1,473.08	\$0.00	\$0.00	\$0.00	3,460.54	18,289.46	
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										500.00				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										500.00				500.00	-	
Medford	500.00														0.00	500.00	
Mt. Laurel	500.00										500.00				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	\$1,500.00	\$0.00	\$0.00	\$0.00	\$3,396.47	\$10,603.53	

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

MEL STATUTORY BONDS as of 10/4/22

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

MEL STATUTORY BONDS as of 10/4/22

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

Capehart Scatchard Blog

New Jersey Division of Workers' Comp Has Its First Woman and Hispanic Director

John H. Geaney September 28, 2022

Few readers of this blog may know that the New Jersey Division of Workers' Compensation achieved a number of notable firsts this year with the appointment of the Honorable Maria Del Valle Koch as Director of the Division in June 2022. Director Koch is the first woman Director and the first Hispanic Director in the history of the New Jersey Division of Workers' Compensation. This is particularly noteworthy right now because September 15, 2022 through October 15, 2022 is National Spanish Heritage Month, an annual observance established by President Lyndon B. Johnson in 1968 to celebrate the histories, culture and contributions of Hispanic Americans. I recently had the pleasure of meeting Director Koch for the first time, and she was kind enough to allow me to interview her for this blog regarding her Hispanic heritage and her aspirations as Director.

Director Koch grew up in Jersey City, N.J. with four sisters and two brothers. She said education was stressed at home. She attended James J. Ferris High School and received her B.A. in History from St. Peter's University in Jersey City. She graduated in 1987 from Seton Hall University School of Law in Newark, N.J.

Her mother, who is now 94 years of age, was born in Cuba and came to the United States in 1955. Her natural father and her step-father were both born in Puerto Rico. The Director learned to speak, read and write Spanish. "I'm very proud of my being Puerto Rican and Cuban." She added, "The hallmark of my family is this: my mom told us to be proud of our Hispanic culture and to be proud to be American." Both of her brothers were born in Cuba, and both served in Vietnam. She added, "We all believe in serving our country and our community."

Director Koch worked in general practice in Jersey City, then worked for the Middlesex Region of the Public Defender's Office until 1996. She established her own law practice in 1996. She worked as a Public Defender from 2002 to 2008 in Perth Amboy, N.J. In 2014, she was appointed a Judge of Compensation. In December 2020 she was appointed Administrative Supervising Judge while sitting in Plainfield vicinage. Governor Phil Murphy nominated her as Director of the Division on June 9, 2022.

Director Koch had not practiced workers' compensation law before becoming a Judge of Compensation. She credited several former judges of compensation with helping her develop a deep appreciation for the New Jersey Workers' Compensation Act, including former Judge of Compensation Nilda Hernandez, former Judge of Compensation Yolanda Adrianzen and former Judge of Compensation James Welch. In regard to being the first woman Director of the Division, she said, "All of the women judges who came before me have set the standard very high."

Director Koch describes her style of leadership as collaborative, professional and consensus building. "What motivates me as Director is that I am part of a greater task to do right by people." She summed up her approach as "be kind and be collegial." In addition to running the

Division of Workers' Compensation, she handles seven lists in the Plainfield vicinage. "As a workers' compensation judge, I have to set the tone and example for the way that we treat injured workers, attorneys, and everyone who is part of the Division."

Director Koch commented that one of the major challenges in recent years for the Division, as for all courts, has been the COVID pandemic. "We in the Division have had an uncanny ability to think outside the box." She added, "Like a good ballplayer, you have to adjust with each at bat and with each pitch." Utilizing Zoom and Teams effectively has made a big difference," she added. "My mission and my goal is to continue the high quality standard of excellence during the pandemic crisis that the Division has always demonstrated in New Jersey."

The Director remains optimistic about the future of the Division. "Our Division has stood out as a court that is second to none in its ability to produce for workers and for all stakeholders." She is hopeful that more judges will be nominated in the coming years.

The Director lives at the Jersey shore and when she is not working, she said she enjoys sailing and surf boarding. She has three children who are a big part of her life. She also remains an ardent fan of the New York Yankees and the New York Giants. She noted, "The Giants did not look so good in their most recent game and need to do a little better."

Our thanks to the Director for allowing readers to learn more about her very interesting personal background and her goals for the Division in the coming years.

New Law Lowers Cost of Obtaining Medical Records

John H. Geaney October 6, 2022

We are living through a period of sharp inflation in almost everything from food and gasoline to automobiles and airfare, but one area where costs are sharply declining in New Jersey pertains to the cost of getting copies of medical records. Governor Phil Murphy signed [S 2253](#) on September 22, 2022. This legislation dramatically lowers the costs that hospitals and physicians can charge for providing copies of medical records.

We begin first with a key definition. The bill refers to a "**Legally authorized representative.**" That means the patient's spouse, domestic partner, or civil union partner; the patient's immediate next of kin; the patient's legal guardian; the patient's attorney; the patient's automobile insurer; or the patient's worker's compensation carrier, if the carrier is authorized to access to the patient's treatment or billing records by contract or law, provided that access by a worker's compensation carrier shall be limited only to that portion of the treatment or billing record that is relevant to the specific work-related incident at issue in the worker's compensation claim.

Here are the allowable fees for a legally authorized representative under the new law:

1. Medical records in paper, electronic format, microfilm or microfiche – no more than \$1 per page – capped at \$50 per individual admission or patient record
2. No charge for copies of billing records

3. Reproduction of x-rays shall be no more than \$15 per printed image or \$30 per CD or DVD – plus an administrative fee of \$10
4. Search fees can be no more than \$20 per request
5. Certification fees can be no more than \$10 per certification
6. Delivery fees are at cost, plus sales tax, if applicable

“Authorized third party” means a third party, who is not a legally authorized representative of the patient, with a valid authorization, subpoena, legal process, or court order granting access to a patient’s medical or billing records.

Here are the allowable fees for authorized third parties under the new law:

1. Medical and billing records not on microfilm/microfiche – no more than \$1 per page – no cap
2. Records on microfilm/microfiche – \$1.50 per image – no cap
3. Reproduction of x-rays shall be no more than \$15 per printed image or \$30 per CD or DVD – plus an administrative fee of \$10
4. Search fees can be no more than \$20 per request
5. Certification fees can be no more than \$10 per certification
6. Delivery fees are at cost, plus sales tax, if applicable

Before passage of this new legislation, providers could charge \$1 per page up to \$125 for copies plus a search fee up to \$25. The new \$50 cap represents a significant cost reduction. Workers’ compensation practitioners need to know about this legislation because it has been routine to obtain requests for records that amount to hundreds of dollars. The law is so new that medical providers and hospitals may not even be aware of the changes.

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.
Woodland Twp.

2022 BURLCO Meeting Attendance																			
Municipality	Name	Jan-22	Feb-22	Mar-22	Apr-22	May-22	Jun-22	Jul-22	Aug-22	Sep-22	Oct-22	Nov-22	Dec-22	# FC Attended	#ALT Attended	# Meetings	% FC Attended	%ALT Attended	Combined Attendance
(Mtg Occurred=Y)		Y	Y	Y	Y	Y	Y	Y		Y						8			
Bass River	Renwick/Somes	FC	Alt	Alt	Alt	Alt	Alt	Alt		Alt				1	7	8	13%	88%	100%
Beverly City	Wolbert/Midgette	FC	FC	FC	FC	FC	FC	FC		FC				8	0	8	100%	0%	100%
Bordentown City	Archer/Peak	FC	FC	FC	FC	FC	FC	N/A		FC				7	0	8	88%	0%	88%
Bordentown Twp.	Carrington/Theokas	FC	FC	FC	FC	FC	FC	FC		FC				8	0	8	100%	0%	100%
Chesterfield Township	McMahon/Sahol	FC	FC	FC	FC	FC	FC	FC		FC				8	0	8	100%	0%	100%
Delanco Township	Provanzano/Browne	FC	FC	FC	Alt	FC	FC	FC		FC				7	1	8	88%	13%	100%
Delran Township	Bellina/Eggers	N/A	N/A	FC	FC	FC	FC	FC		FC				6	0	8	75%	0%	75%
Edgewater Park Twp.	Pullion/Cahall	N/A	FC	FC	N/A	N/A	N/A	N/A		N/A				2	0	8	25%	0%	25%
Fieldsboro	Hansell, P./Lewis.C	FC	N/A	FC	N/A	N/A	FC	FC		N/A				4	0	8	50%	0%	50%
Florence Township	Fazekas/Elrton	FC	FC	FC	FC	FC	FC	N/A		N/A				6	0	8	75%	0%	75%
Hainesport Township	Kosko/Kilburn	FC	FC	FC	FC	FC	FC	FC		FC				8	0	8	100%	0%	100%
Lumberton Township	Dellorco	FC	FC	FC	FC	FC	FC	N/A		N/A				6	0	8	75%	0%	75%
Mansfield Township	Fitzpatrick/Magee	FC	FC	FC	FC	N/A	FC	FC		N/A				6	0	8	75%	0%	75%
Medford Township	Burger/Bielec	FC	FC	FC	FC	N/A	FC	FC		FC				7	0	8	88%	0%	88%
Mt. Laurel	Mascia/Shillingford	FC	FC	FC	FC	N/A	FC	N/A		N/A				5	0	8	63%	0%	63%
New Hanover	Jackson/Tuliano	FC	N/A	FC	FC	FC	N/A	FC		FC				6	0	8	75%	0%	75%
North Hanover	Picariello/Duff	FC	FC	FC	Alt	Alt	FC	FC		N/A				5	2	8	63%	25%	88%
Palmyra Borough	Gural/Jackson	Alt	FC	FC	N/A	N/A	FC	N/A		N/A				3	1	8	38%	13%	50%
Pemberton Borough	Mull/Vallari	FC	N/A	N/A	Alt	N/A	N/A	N/A		N/A				1	1	8	13%	13%	25%
Pemberton Twp.	Hornickel/Brown	Alt	FC	FC	FC	FC	FC	FC		FC				7	1	8	88%	13%	100%
Riverside Township	Mansdoerfer/Jack	FC	FC	FC	FC	FC	FC	Alt		FC				7	1	8	88%	13%	100%
Shamong Township	Onorato	FC	FC	FC	N/A	FC	FC	FC		FC				7	0	8	88%	0%	88%
Southampton Township	Hoffman	FC	FC	FC	N/A	N/A	N/A	N/A		N/A				3	0	8	38%	0%	38%
Springfield Township	Keller/Sobotka	FC	FC	FC	FC	N/A	FC	FC		FC				7	0	8	88%	0%	88%
Tabernacle Township	Cummins/	FC	FC	FC	N/A	N/A	N/A	N/A		FC				4	0	8	50%	0%	50%
Westampton Township	Ent/Farnsworth	FC	FC	FC	FC	N/A	FC	N/A		FC				6	0	8	75%	0%	75%
Woodland Township	Brown/Seeland	FC	N/A	N/A	N/A	N/A	N/A	N/A		N/A				1	0	8	13%	0%	13%
Wrightstown	Ingling/Gorman	FC	FC	FC	FC	FC	FC	FC		FC				8	0	8	100%	0%	100%
28		26	23	26	21	16	22	17	28	17	28	28	28	154	14	224	69%	6%	75%
		93%	82%	93%	75%	57%	79%	61%	100%	61%	100%	100%	100%						

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



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

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

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

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

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

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

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

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

MEL EPL HELPLINE:
732-583-7474

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

MEL EPL HELPLINE:
609-522-5599

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

MEL EPL HELPLINE:
973-334-1900

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

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



MEL EPL Helpline Authorized Contact Person(s)

TOWN	AUTHORIZED CONTACT PERSON	ADDITIONAL CONTACT PERSON
Bass River Township	Elizabeth Godfrey	James Renwick
Beverly City	Caitlin Midgett, Clerk	Rich Wolbert
Bordentown City	Grace I. Archer, City Clerk	Margaret Peak
Bordentown Township	Mike Theokas	Maria Carrington
Chesterfield Township	Glenn McMahon	Tom Sahol
Delanco Township	Richard Schwab, Administrator	Janice M. Lohr, Clerk
Delran Township	N/A	Jamey Eggers, Clerk
Edgewater Park Township	Tom Pullion, Administrator	Brandon Garcia, Clerk
Fieldsboro Township	Patrice Hansell	N/A
Florence Township	Stephen Fazekas	Nancy Erlston
Hainesport Township	Paula Kosko	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: October 4, 2022

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

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

LOSS CONTROL SURVEYS

- Township of Medford on September 8, 2022
- Township of Florence on September 20, 2022
- Township of Bordentown on September 26, 2022
- Borough of Fieldsboro on September 26, 2022
- Township of Chesterfield on September 27, 2022
- Township of Mansfield on September 28, 2022

LAW ENFORCEMENT LOSS CONTROL SURVEYS

- No Law Enforcement Loss Control Surveys were completed in September

MEETINGS ATTENDED

- Claims Committee Meeting on September 13, 2022
- Executive Fund Committee Meeting on September 20, 2022

MEL SAFETY INSTITUTE (MSI)

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

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

MSI SAFETY DIRECTOR

- How to Receive Push Notifications on the NJ MEL Mobile App?
- Training Announcement: Designated Employer Representative (DER), Thursday, September 15, 2022, 9:00 AM-4:00 PM (1-Hour Lunch Break)
- Law Enforcement Message: [Model Policy – Wellness For Law Enforcement Agencies](#)
- 2022 MSI EXPO: In-Person Training on September 7, 2022, Camden County Regional Emergency Training Center
- Coin Toss: Soliciting Donations on Roadways Best Practices
- Law Enforcement Risk Analysis: Considerations for the Law Enforcement Leaders when Reviewing the School/Law Enforcement MOA In Light of The Robb Elementary School Tragedy New Threat Assessment Legislation
- Training Announcement: Leadership Skills for Supervisors, September 22nd & 23rd at the Gloucester County Fire Academy
- 2022 MSI EXPO: In-Person Training on October 5, 2022, Atlantic Cape Community College
- First Aid & First Aid Kits in the Workplace Best Practices
- MSI LIVE Schedule

MSI LAW ENFORCEMENT MESSAGES

- N.J.S. 2C 58-3 Firearms Act Amended- MSI LE Bulletin
- Child Safety Seats Utilized by Police Transport – MSI LE Message
- NICS Denial Notification Act – MSI LE Risk Analysis

MSI NOW & MSI DVD

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

MSI NOW	
Municipality	Number of Videos
Mount Laurel	3
Pemberton Township	1

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

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

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

MSI LIVE

[MSI LIVE](#) features real-time, instructor-led in-person, and virtual classes. Experienced instructors provide an interactive experience for the attendee on a broad spectrum of safety and risk control topics. Most MSI LIVE offerings have been awarded continuing education credits for municipal designations and certifications. The

MSI LIVE catalog provides a description of the course, the intended audience, and available credits. The [MSI LIVE Schedule](#) is available for registration. Please register early, under-attended classes will be canceled.

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

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

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

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

LESSONS LEARNED FROM LOSSES

MONTHLY NEWSLETTER - OCTOBER 2022

TRUCK SAFETY



- THREE POINTS OF CONTACT SHOULD BE MAINTAINED AT ALL TIMES.
- WEAR BRIGHTLY COLORED CLOTHING/VESTS AND STAY ALERT
- WORKERS SHOULD COMMUNICATE AND MAINTAIN EYE CONTACT WITH EACH OTHER BEFORE WALKING IN FRONT OF OR BEHIND A VEHICLE OR OTHER MOBILE EQUIPMENT.
- USE SPOTTERS
- DO NOT WALK BETWEEN TOW VEHICLE AND TRAILER OR MOBILE EQUIPMENT
- LISTEN FOR BACK UP ALARMS OR HORNS AND MAKE SURE THESE WARNING SYSTEMS ARE OPERATIONAL
- AVOID BLIND SPOTS

- CLAIMANT WAS GETTING DOWN FROM A ROLLER TRUCK WHEN HIS FOOT GOT STUCK CAUSING HIM TO TWIST HIS LEFT KNEE AND FALL TO THE GROUND. CONSERVATIVE TREATMENT FOR A LEFT KNEE SPRAIN IS ONGOING AND THE TOTAL INCURRED ON THE CLAIM IS \$48,000. 3 POINTS OF CONTACT MAY HAVE PREVENTED THIS CLAIM.
- CLAIMANT EXITING A TRUCK, MISSED A STEP CAUSING HIM TO FALL AND TEAR THE ACL OF HIS KNEE RESULTING IN SURGERY. THE TOTAL INCURRED ON THE FILE IS \$91,000. 3 POINTS OF CONTACT MAY HAVE PREVENTED THIS CLAIM.
- CLAIMANT STEPPING OVER GAS HOSE CONNECTED TO HIS VEHICLE AND HIS FOOT GOT CAUGHT CAUSING HIM TO FALL. A TORN ROTATOR CUFF RESULTED THAT MAY REQUIRE SURGERY. THE TOTAL INCURRED IS \$85,000

DATE: October 05, 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 (September)

During the month of September the following information is provided.

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

2. Training: The Management of Aggressive Behavior class is now scheduled for November 16, 2022 at the Burlington County Emergency Services Training Center. Class will be from 8:30 to 12. A Training Bulletin will be posted to all BURLCO agencies. Class size will be limited to 40 attendees.

3.. Meetings Attended:

BURLCO Claims Meeting:	09/13/2022
BURLCO Executive Meeting:	09/20/2022

4. Law Enforcement Bulletins / Newsletters: There were no bulletins posted in September.

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: October 18, 2022 at Hainesport Municipal Building
Email address: debby_schiffer@targetingwellness.com 856-322-1220

October Well-being Initiatives & Activities

Not a lot of new activity since my last report. Working with a few towns that have remaining balances. Reminder that all funds need to be used or at least encumbered by November 30th. You have until Feb 1st, 2023 to use those encumbered funds.

- Beverly City – presentation on Mental Fitness this month.
- Bordentown Twp – Planning a presentation on Mental Fitness for 4th quarter.
- Chesterfield – Had a successful flu clinic including blood pressure screenings and information from BCHD.
- Florence – Ran a Sleep Hygiene Challenge in September. Presentation on Plant-based vs. S.A.D. this month.
- Southampton – Presentation on Mental Fitness in September. Looking at topics for the remaining months; they have been hosting monthly wellness events since June.
- Pemberton Borough – scheduled chair massages for end of October
- Tabernacle – Stress Management activity held in September

Meetings:

Wellness Advisory Committee –Our third meeting was held on September 21st. The minutes have been shared with the Safety Committee for approval. We plan to have one more meeting at the end of November or beginning of December. Date to be determined.

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

Website:

Check out the JIF Website for updates to the Wellness Section

I am interested in sharing photos and prize ideas to assist other towns. Please feel free to share them at any time. I can't guarantee I can have ALL of them posted, but we'll do the best we can.

BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND
WELLNESS DIRECTOR'S REPORT

October Targeting Wellness Newsletter:

October has always been dedicated to Breast Cancer Awareness. And rightly so since 1 in 8 U.S. women (about 13%) will develop invasive breast cancer over the course of her lifetime. Yet this month's newsletter, I wanted to focus on reducing one's risk of all cancers.

So often we live in fear that whatever our parents or siblings developed, we too will meet the same fate. However, in reality, countless studies have shown that the risk of cancer is only 5%-10% based on our genes and 90%-95% due to our lifestyle choices! That means you may be born with a predisposition to a certain disease that can remain dormant unless fueled by your environment and lifestyle choices. You can play a huge part in your destiny when it comes to cancer or any other chronic disease! That is empowering! Topics discussed include:

- What is in your backpack? (cover page)
- Your risk of cancer goes beyond your genes
- Cancer risk – impacted by lifestyle changes
- What is visceral fat?
- How to measure/rate visceral fat
- Tips to lose visceral fat
- Fall fitness-don't make it a fantasy sport
- Nutritional Bites: Highlights from my "Ethos Farm Retreat"
- A few examples of cancer-fighting foods
- Recipe Corner: Warming Carrot and Tomato Soup (both contain cancer-fighting nutrients!)
- Word search puzzle to prevent cognitive decline and reduce stress (which contributes to chronic disease)

Article:

I also included an article on "*Overeating & Food Addictions*" from the Center for Nutrition Studies. It addresses **many of the causes** of overeating and obesity and the possible solutions... many are simple but not easy! Today, nearly ¾ of the US adult population are overweight and about 1/3 of US children and teenagers are obese or overweight.

Society sets us up to fail. However, you don't have to remain a victim. Take charge by making a commitment to yourself knowing you are worth it! Don't be afraid or embarrassed to ask for help and accountability. We all need support...You don't have to fight this battle alone!

Targeting Wellness Newsletter

Good News for Good Health!

October 2022

Debby Schiffer, Wellness Director for BURLCO & TRICO JIFs

What is in your "backpack"?

Since the kids recently returned to school carrying their backpacks full of books and supplies, I thought it would be fitting to ask you: what are you carrying in *your* backpack? Puzzled by my question? Well, what I mean by "backpack" is all the heavy burdens you carry around with you everyday. All the worries, frustrations, disappointments, judgments, concerns....and even fears!

Think about the affect these burdens are having not only on your body (especially your back!) but also your mind. We are living in a society where overwhelm and stress have become the norm. We often don't even realize we have been lugging around this heavy "burden-pack" until we think about how we are always feeling fatigued, how life seems to lack joy, perhaps there is rarely room for laughter, or worse, the doctor points out the risk (or diagnosis) of a chronic disease.

Imagine for a moment what it might feel like to actually put that "bag" down to give yourself even a short break, one moment to take a breath and reset. What comes to mind when you think about giving yourself permission to get out of your head and into your body? Do you automatically think: "I don't have time for that" or "I can't rest until all of **this** is done" (yet in reality, you are never **done**). We all have inner critics that keep pushing us by using negative emotions to "motivate", only to leave us feeling drained, worthless and never being good enough. Constantly pushing to reach that next goal without allowing time to reflect on what has already been accomplished.

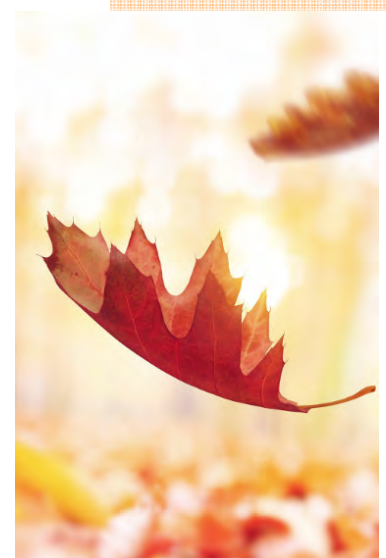
When you stay on the treadmill of "getting things done", you miss out on the most important thing in life...the NOW and being YOU! You are not your accomplishments. You are a unique and beautiful being who has been weighed down by societal demands that have now seem to be a part of you. How often have you said "this is just the way I am?"

I encourage you right now to stop (or at least promise yourself you will do it later—try putting it in your calendar so you don't talk yourself out of it). Step out of your thoughts and into your body by noticing your breath. Notice where your back, legs and feet connect with the surface beneath it. Notice the people around you...really look at them and see that they too have backpacks that need to be set down. Maybe together you can support each other to help lightened the load.

You don't have to keep **pushing**. Perhaps by allowing yourself to rest, reset, and restart, your push can be turned into a gentle, purposeful **pull**. You have nothing but stress and anxiety to loss by trying. In doing so you can move towards being more resilient and less overwhelmed! Your physical and mental health depends on it.. You deserve it!



Autumn is a
time of
change.
Don't fear it,
embrace it!
Change is the
only
constant.



Included in this issue:

1. What is in your backpack?
2. Your Risk of Cancer Goes Beyond Your Genes
3. Cancer Risk—Impacted By Lifestyle Choices
4. What is Visceral Fat?
5. How To Measure/Rate Visceral Fat and Tips to Lose Visceral Fat
6. Fall Fitness—Don't Make It A Fantasy Sport!
7. Nutritional Bites: Highlights from my "Ethos Farm Retreat"
8. Cancer-fighting Foods—A few examples
9. Recipe Corner: Warming Carrot & Tomato Soup
10. Word Search Puzzle

Your Risk of Cancer Goes Beyond Your Genes

According to the American Cancer Society, in 2022 there is an estimated 1.9 million new cancer cases that will be diagnosed and over 600,000 cancer deaths in the United States. Many people mistakenly believe that cancer is largely a hereditary disease, leaving us our fate in the hands of our family gene pool. The truth, however, is that **only about 5 to 10 percent of all cancers develop from gene mutations passed down** from one generation to the next (NCBI). This is fantastic news because this means that for the other 90 to 95 percent of cancers have their roots in environment and lifestyle choices.

Some of you might be thinking “Yea, yea, I know, I need to make some changes but it’s hard”...and days, months, even years go by without success at making sustainable changes. Frustration, disappointment, feelings of failure set in and what happens? You give up and figure you’ll just take your chances.

Take a moment and contemplate this: Isn’t your life, your health, your happiness, your loved ones worth you giving yourself another chance to change? For sure, change is hard! But what’s harder—making the time and putting in the effort to address unhealthy habits NOW rather than having to deal with a debilitating illness later on? I think most will agree that the effort put in now is surely worth it!

Prevention and awareness have become vital tools in the fight to end cancer and chronic diseases, and they start with knowing how to nourish your body and how to develop healthy habits with lasting benefits. I realize that “knowing” is not enough. Many times we know what we “should be” doing but we still struggle. It’s okay, you are not alone in your challenge! You don’t have to do it alone! It’s perfectly fine to ask for help! Actually it’s brave and noble of you to take that step towards a healthier you. We can all use some support and encouragement when we are attempting to change past habits that may not be so friendly on your well-being! I hope you will take the time to reflect on that and seriously think about one healthy change you WANT TO make today that will improve your health for years to come.

The lifestyle factors that make the biggest impact on ones health and risk of cancers (among other chronic diseases) include:

- ◆ Smoking
- ◆ Diet
- ◆ Alcohol
- ◆ Sun exposure
- ◆ Environmental pollutants
- ◆ Infections
- ◆ Stress
- ◆ Obesity
- ◆ And physical inactivity

The evidence has shown that almost 25-30% of cancer-related deaths are due to tobacco, as many as 30-35% are linked to diet, about 15-20% due to infections and the remaining percentage are due to the other factors listed above.

Please don’t use the excuse that it “*runs in my family*”. Yes, you may be more “susceptible” to getting a certain disease, however, your lifestyle determines whether or not those genes remain dormant or are activated and allowed to grow.

Now you know that you are no longer at the mercy of your family genes. Your every day choices have a MUCH BIGGER influence on your risk of getting most chronic diseases. **It’s not our family genes that have an affect on our health, it’s our family’s habits that we adopt and carry on as our own.**

**Our genes load the gun,
Our environment pulls the trigger!**

Adapted from NCBI article entitled “Cancer is a Preventable Disease that Requires Major Lifestyle”.

Cancer Risk - Impacted By Lifestyle Choices

Do daily habits like diet and exercise really have an affect on ones risk for cancer?

Research continues to show that **poor diet** and **lack of physical activity** are 2 key factors that can increase a person's cancer risk. The good news is that you absolutely can do something about both of them.

Besides quitting smoking, which also has a big impact on cancer risk, some of the most important things you can do are:

- Get to and stay at a healthy weight throughout life.
- Be physically active on a regular basis.
- Make healthy food choices with a focus on plant-based foods.

A lifestyle absent of these three things will have a huge influence on one of the biggest public health concerns today... obesity. It is estimated (according to the CDC) that more than "42% of people in America are considered clinically obese". However, it's not just the weight on the scale that is of utmost importance. It's the spreading waist-lines and visceral fat that need to be addressed.

Resource: Cancer Treatment Centers of America

Maintaining a healthy body weight can also reduce your risk of developing cancer. Excess weight causes the body to produce and circulate more estrogen and insulin, hormones that can stimulate cancer growth, according to the American Cancer Society. This process is often triggered by excess fat cells in the body, so maintaining a healthy weight throughout your lifetime is just as important as achieving it. Eating nutrient-rich foods (un- or minimally processed!) is key.

Healthy eating starts with a diet rich in vegetables, fruit and fiber, one that also includes as little saturated fats, salt and sugar as possible and NO trans fats. It also means limiting processed foods that contain chemicals and additives that can contribute to the risk of developing cancer. When you are rushed or between meals, micro-waving processed foods or grabbing unhealthy snacks on the run may become convenient options. But making processed food your "go-to" choice should be limited. If it's easier, start by just cutting back. As you eat healthier, those cravings will diminish!

Getting sufficient and regular exercise can help you achieve and maintain a healthy weight, which strengthens your body's immunities and defenses. That's important not only for disease prevention, but also for those who have already been diagnosed with cancer and need to stay strong for the fight ahead. If you're not used to being active every day, consider taking small steps that may help you start an exercise plan, and if you've been diagnosed with cancer, make sure you consult your doctor before beginning any exercise regimen.

Take a cooking class or try a healthy recipe a few times a week to see how good eating healthy can taste! Not only beneficial for you but the entire family! Sign up with a Dietitian for support and healthy advice.

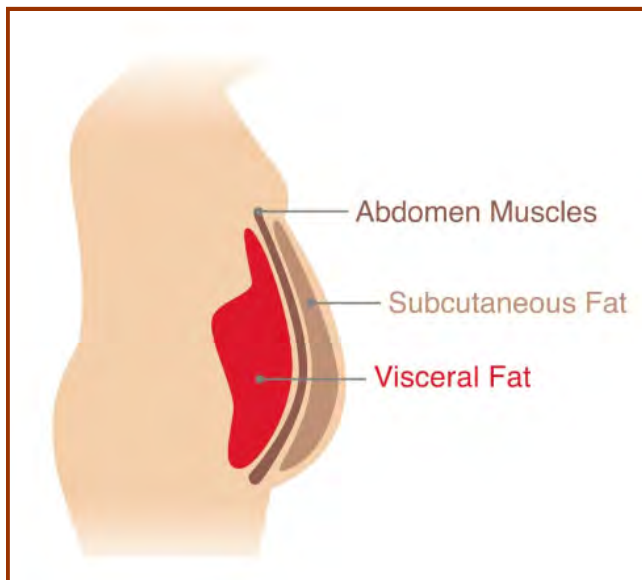


There are many apps and wearable devices to help you monitor your diet and activity and to provide constant feedback and monitoring. It can also help you realize when you get off track.

What is Visceral Fat?

This is the fat that is found around the abdominal organs such as the liver, spleen, pancreas, kidneys and stomach. We all have some amount of this fat even if we are fit and slim. Here are some facts to keep in mind:

- ✓ A healthy amount of visceral fat in the average person would be around 10% .
- ✓ A woman with a waist measurement of over 35 inches and a man with a waist measurement of over 40 inches most likely has excess visceral fat.
- ✓ Because this type of fat is around vital organs, it makes it more dangerous than subcutaneous fat which is stored just below the skin.
- ✓ Visceral fat begins to increase when we have a poor diet of mostly processed, fried and sugary foods while getting little to no exercise.
- ✓ Stress can also impact the storage of visceral fat due to the increase in cortisol, a hormone released when stressed.



Why is Visceral Fat Dangerous?

When there is an accumulation of visceral fat in the body, it has a big impact on how insulin is used. Insulin is a hormone made in the pancreas that regulates carbohydrates. It affects how and where fat is stored in the body, it processes protein and it also promotes the absorption of glucose into vital organs of the body such as the liver.

When we have too much visceral fat, it makes us **insulin resistant** which can directly lead to the development of Type 2 diabetes.

Excess amounts of this fat can also cause high blood pressure, heart disease, stroke and heart attack in addition to breast and colorectal cancer.

You might have heard of a “fatty liver”. This can increase inflammation and cell damage and can stop this organ from carrying out its primary functions.

The continued accumulation of visceral fat over a long time or perhaps even decades, can go undetected and with little concern until someone begins to have health problems. Unfortunately in many cases it is only discovered after suffering symptoms of heart disease or being diagnosed with Type 2 diabetes.

If you are pre-diabetic, take it seriously! You WILL get T2 diabetes if you don't make lifestyle changes now.

Source: <https://www.miskawaanhealth.com/visceral-fat-dangers/>

How to Measure/Rate Visceral Fat?

The most accurate way is to have an MRI or CT scan. Given the cost of these tests, that is not likely. However, you can get an idea simply by measuring your waist circumference. Refer to the second bullet on page 4.

If an MRI scan were done, the results would be somewhere between 1 and 59. A healthy range would be around 13 so anything above that could be seen as problematic and would require lifestyle changes. Even folks who are not overweight and have a flat belly may have unhealthy levels of visceral fat. If you are following a low fat diet that is high in whole food plant based foods (minimal to no processed foods, low or no amounts of animal products and low in sugar/simple carbs) your levels are more likely to be in the normal range.

If you have some concerns about your dietary habits and are not getting the recommended levels of physical activity on a regular basis, it may be time to have a serious conversation with your doctor (preferable one who is knowledgeable about nutrition since this topic is not given much attention during their education) or reach out to a Registered Dietitian for help. Many insurances now cover a certain amount of appointments on nutrition. Also a certified health and wellness coach can be a valuable source of support as you navigate towards making lifestyle changes.

Tips on How to Lose Visceral Fat

Prevention is always better than trying to find a cure. Just like the recommendations for preventing cancer, maintaining a healthy diet, cutting down (or cutting out) alcohol and getting plenty of exercise, are the keys factors in reducing visceral fat!

1. Exercise should be a mix of cardiovascular and strength training. Ideally a minimum of 30 minutes a day of vigorous exercise (or 150-300 minutes a week of moderate exercise).
2. Diet is even more important than exercise but a combination is highly recommended. When looking at your nutritional choices, swap sugary and processed foods for whole foods that include a lot of greens, grains, beans/legumes, some nuts and seeds along with lots of colorful vegetables and fruits.
3. Reducing stress is another key component to consider when looking to prevent visceral fat and lower your risk all chronic diseases including cancer. Cortisol is a hormone released when we are stressed which has been shown to increase the storage of visceral fat.

Making these changes at ANY point in your life will prove to be a huge benefit and will not only reduce visceral fat but will greatly improve your chances of living a long and HEALTHY life!



Fall Fitness—Don't Make it a Fantasy Sport!

It seems that springtime is a motivator for getting in shape for the upcoming swim suit season. But for many, with the onset of cooler weather, those fitness habits may go by the wayside. After all, those bulky sweaters and coats will cover up the extra pounds winter months can bestow on us. Right? Don't let that happen this year. While you are picking your Fantasy Football team, why not think about your own fantasy fitness goals. It may be easier than you think. The key sometimes is just pick one goal and get started!

Fall is a great time to start, continue or even ramp up a fitness program that will help instill and sustain healthier habits to overcome some of the holiday season temptations. With the change of seasons comes a renewed time to rethink and restart your goals to better health. Don't wait until January for those unrealistic New Years Resolutions. Start now! Here are a few ways to begin making the most of the season. And who knows? Maybe this year you'll be in great shape BEFORE the New Year's Eve party!

Take advantage of the weather. Fall is a great time to get outside and take advantage of the cooler weather with biking, hiking, jogging, playing golf, pickleball or tennis. Look for new park trails to try or take a walk by a local pond. **Connect with nature** and enjoy the gorgeous canopy of fall foliage; go apple or pumpkin picking or experience the thrill of walking through a corn maze (especially if it's haunted!)

Learn something new. Many classes at gyms get started in the fall. Look for something new to try. Always wanted to learn karate? Attempt Zumba? Or Master tai chi? Many people fail to try something new because they fear looking silly or messing up. Don't let those sabotaging thoughts hold you back. The only way you can get better at something is to first try it and then practice, practice, practice!

Be an active TV watcher. The Fall premieres of our favorite television shows are starting. If you are going to sit and watch a few hours of TV, get moving on every commercial. Yes I know many of us just fast forward through them. But make it a point to exercise on a few. Hold in a plank, do crunches or push ups during that time. Sit on a stability ball instead of the couch. Walk in place or make your healthy lunch for the next day. Use that time to move (however, not towards the refrigerator unless it is for something healthy!)

Remember the 30-day rule. It will take about four weeks (minimum) for your body to get used to a lifestyle change. If you are trying to incorporate more daily exercise, instead of hitting the snooze button, get out of bed and do even 5 or 10 minutes of exercise. If you can stick to that for a month, behavior patterns will have adapted and it will be much easier to sustain for the long haul. Once you concurred that, continue progressing by adding minutes to your workout. (Find an exercise buddy to help keep you accountable!)

Walk and Live Longer?

Studies show...

Increasing your steps per day from a sedentary level (under 5,000 steps) to 10,000 steps per day reduced mortality risk by 40%.

Adding 3,000 steps per day, the equivalent of 1.5 miles or walking for 30 minutes, reduced risk of a premature death by 12%.

Walking can protect your heart and circulatory system by raising your HDL, the good cholesterol, and keeping weight down. Walking can also contribute to "regularity" which in turn reduces the risk of colon cancer.

Changes in lifestyle habits require:

COURAGE COMMITMENT CONSISTENCY

You can do this. You just need to start!



Highlights From My "Ethos Farm Retreat"

Definition of Ethos:

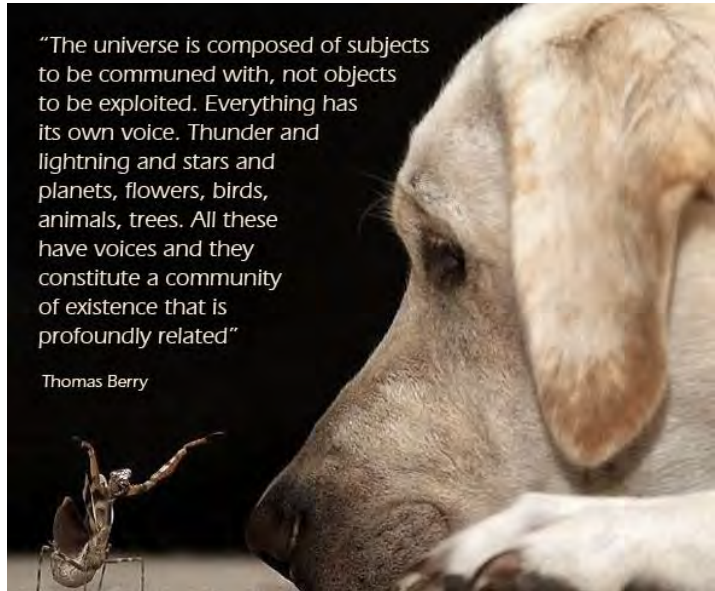
The distinguishing character, sentiment, moral nature, or guiding beliefs of a person, group, or institution.

I attended a whole food plant based event up in Morris County. Dr. Ron Weiss is a physician and farmer who not only genuinely cares for the health of his patients but the health of the earth. He owns and operates (with the heart-felt aid of many volunteers) to transform healthcare through his passion and foresight to develop a larger base of "NextGeneration Farmers and Physicians". Plus he is using eco-friendly, no killing chemicals to regenerate the soil and develop solutions to reduce carbon emissions around the world. Ethos Farm and Primary Care is a rare combination of a doctor who is so connected to proper nutrition, educating and caring for people ready to make a lifestyle change towards better health using a more whole food plant-powered diet!

Here I share **only some of the many nutritional bites** I walked away with which has filled me with hope, inspiration and motivation to strive for the same. Through my coaching and being a role model, my goal is to help people who are ready to make lifestyle changes, especially where it involves moving away from the Standard American diet to more plant-powered choices (not only for their own health but the health of their family and our plant!)

"The universe is composed of subjects to be communed with, not objects to be exploited. Everything has its own voice. Thunder and lightning and stars and planets, flowers, birds, animals, trees. All these have voices and they constitute a community of existence that is profoundly related"

Thomas Berry



- ◆ Attention is given to treatment not to prevention.
- ◆ Increasing animal protein increased cancer growth (The China Study revealed this finding)
- ◆ T-cells prevent cancer yet high amounts of animal protein stops their protective properties.
- ◆ Eat the whole plant not just one part extracted for a supplement.

Dr. T. Colin Campbell

- ◆ There needs to be a cultural and spiritual transformation to change this earth.
- ◆ When we understand the problem, the solution presents itself.
- ◆ 3% of the food comes from the ocean yet 70% of the ocean has been destroyed

Dr. Sailesh Rao

Bacteria and toxins caused by eating meat:

- ◆ Endotoxins found on meat produced in the slaughter houses (cooking does not get rid of them)
- ◆ TMAO—gut bacteria produced when humans eat meat & eggs and is linked to chronic disease
- ◆ Every meal changes you on a genetic level—for better or worse.
- ◆ Beyond your cholesterol level, how healthy are your arteries? Six markers that measure inflammation in your body
- ◆ Abdominal fat has a lot of estrogen and visceral fat which sets off inflammation in the body
- ◆ Oxidized cholesterol comes from cooking meat

Dr. Michael Klaper

- ◆ If everyone thinks the same way, no one is thinking.
- ◆ Animal agriculture uses 10x more land. Only 4% of wild animals remain.

Gene Baur, President of Farm Sanctuary

- ◆ Health=Nutrients/Calories (H=N/C)—strive for low-calorie, nutrient dense food every day
- ◆ Moderate calorie restriction with micronutrient excellence equals longevity
- ◆ Fat hormones on the body cause insulin resistance
- ◆ Nutrient deficiency causes cravings
- ◆ Consistency not dieting is key to a healthy long life
- ◆ Oil promotes fat storage and increases appetite as does sugar and salt (S.O.S. found in processed food)
- ◆ You live longer when you don't eat late at night (at least 4 hours before bed)
- ◆ Only way to get rid of food additions is to flood the body with nutrient dense foods
- ◆ And so much more!

Dr. Joel Fuhrman

<https://www.ethosfarmproject.org/pioneering-campaign>

Cancer Fighting Foods—Just a Few Examples

Tea's Anticancer Potential

Even though the evidence is still spotty, tea, especially green tea, may be a strong cancer fighter. In laboratory studies, green tea has slowed or prevented the development of cancer in colon, liver, breast, and prostate cells. It also had a similar effect in lung tissue and skin. And in some longer term studies, tea was associated with lower risks for bladder, stomach, and pancreatic cancers. But more research in humans is needed before tea can be recommended as a cancer fighter.



Taken from www.webmd.com

The Mighty Bean

Beans are so good for you, it's no surprise they may help fight cancer, too. They contain several potent phytochemicals that may protect the body's cells against damage that can lead to cancer. In the lab these substances slowed tumor growth and prevented tumors from releasing substances that damage nearby cells.



Taken from www.webmd.com

You Can't "Beet" This

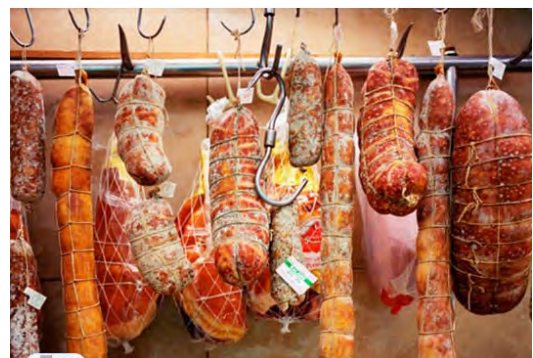
Beets are rich in nutrients and are low in calories despite their sweet taste. With their excellent source of folate (a B vitamin) they are power-houses against heart disease and cancer. The red color comes from betalains which studies have shown is heart and cancer protective. Eat them cooked, raw or canned. I prefer to roast mine whole with the skin. Then when ready to eat, simply peel and add to whatever you are making. They are great on salads or made into beet burgers! And if you can get them with their green tops, they are great steamed or also added to a salad!



Taken from www.aicr.org

Pass Up the Deli Counter

An occasional Reuben sandwich or hot dog at the ballpark isn't going to hurt you. But cutting back on processed meats like bologna, ham, and hot dogs will help lower your risk of colorectal and stomach cancers. Also, eating meats that have been preserved by smoking or with salt raises your exposure to chemicals that can potentially cause cancer.



Taken from www.webmd.com



Warming Carrot and Tomato Soup (Recipe from Ashley Madden)

During my retreat to Ethos Farm I picked up a new plant-based cookbook. Although I never was a big fan of tomato soup as a kid (especially not the canned version) I somehow gravitated to this recipe. Turns out it is a perfect recipe to match my newsletter theme on reducing cancer, for both women and men!

Women who eat foods high in vitamin C and carotenoids had a lower risk of breast cancer as found in the large *Nurses' Health Study*. Foods rich in these nutrients include citrus fruits, leafy greens, and **carrots**! Carrots also contain high levels of beta-carotene, a carotenoid and cancer-fighting antioxidant found in orange and red fruits and veggies. And men...lycopene, another type of carotenoid, is found in **cooked tomatoes**. Lycopene has been shown to reduce the risk of developing prostate cancer. The recipe is super simple too which certainly helps! Let me know if you try it and what you thought!



Ingredients: (4-6 servings)

1 cup diced yellow onion
4 garlic cloves, minced
2 cups roughly chopped carrots (2-3 carrots)
1/3 cup gluten-free old fashioned oats
1 3/4 tsp. ground cumin
3/4 tsp. cinnamon
1/4 tsp red pepper flakes or to your preference
1 (28 oz) can diced tomatoes
2 tbsp. tomato paste
4 cups low-sodium vegetable broth
2 tsp. finely grated ginger
1 tbsp. freshly squeezed lemon juice
1/2 tsp. sea salt or to taste



Directions:

1. In a large pot, sauté the onions with a few tablespoons of water or vegetable broth for 5 to 7 minutes or until they are translucent. Add more liquid as needed.
2. Add the garlic, carrots, and oat and continue to sauté for another 5 minutes. Stir often and add water if needed to avoid sticking.
3. Add the cumin, cinnamon, and red pepper flakes and continue cooking another minute.
4. Then add the diced tomatoes, tomato paste, and broth. When it begins to boil, reduce to a simmer and cooked uncovered for 20-25 minutes until the carrots are tender. Stir and scrape the bottom of the pot often with a wooden spoon to keep the oats from sticking.
5. Finally add the grated ginger, lemon juice and salt. Stir and turn off the heat.
6. Carefully transfer the soup to a high-speed blender (in batches if needed) and blend until completely smooth. I used an emulsion blender. Maybe it didn't come out as smooth but that was fine by me. Also I am not a fan of transferring hot soup to a blender (LOL).
7. Divide among bowls and garnish as you wish.
8. Garnish variation: In addition to pumpkin seeds, I added a dollop of my homemade hummus as recommended by Chef Ashley! (I also used her hummus recipe!)

What goes well with a bowl of soup? Maybe warm crusty bread and a healthy salad? I encourage you to try and avoid the grill cheese...☺♥

Word Search Puzzles Reduce Cognitive Decline and Stress

Although some studies have found no concrete evidence suggesting that crossword puzzle experience reduces age-related decline in cognition, other studies show that a high level of experience with puzzles in older subjects does seem to partially attenuate the negative effects of age on memory and perceptual speed tasks (Psychology of Aging). Any type of challenge we can give our brains, I feel, can't be bad! Have you ever gotten pulled into a word search puzzle and just can't put it down until you're done? I have. Doing them can help you focus and concentrate better in other situations. As you do more of them, capturing certain fragments of a word becomes easier. This is referred to as improved sensitivity, which can make us even more sensitive to the positive things in our surroundings. If you enjoy word search puzzles, give this one a try.

All these words have something to do with helping us manage stress. The words go in straight lines, in all directions. Suggestion: If you find yourself getting stuck on the last few words, take a break and come back to it later. You will very likely find you can suddenly do it. **The brain likes breaks** and sometimes seems to sort out puzzles for us while we're doing something else. Something good to remember too if you are struggling with a problem at work. Walk away, take a few breathes, talk with a co-worker and in a few minutes of coming back to that problem, you may see it in a totally different light.

Stress Less Live Longer Word Search

LAVENDER
LAUGHTER
REWARDS
MUSIC
BALANCE
SLEEP

BREATHING
FRIENDSHIP
YOGA
WRITING
GOOD FOOD
CHAMOMILE

FRESH AIR
WALKING
READING
DOCTOR
POSITIVITY
BEING KIND TO SOMEONE

UNDERSTAND
SENSES
TALK
MEDITATION

L	M	U	J	D	S	R	R	E	A	D	I	N	G	W	Y	G	J
A	G	O	Y	D	E	G	I	F	R	E	S	S	A	D	E	E	H
V	E	R	V	G	Y	U	A	T	Y	I	V	I	T	I	S	O	P
E	W	B	R	E	A	T	H	I	N	G	R	N	K	U	T	Y	I
N	S	Q	A	C	V	T	S	B	Y	N	O	G	W	Q	R	T	D
D	O	C	T	O	R	L	E	E	G	I	Y	U	J	K	E	E	O
E	G	E	T	H	E	M	R	B	T	K	C	B	C	L	E	B	O
R	W	X	Y	E	U	Q	F	A	H	L	P	C	B	A	X	F	F
E	T	E	P	S	B	N	T	S	L	A	U	G	H	T	E	R	D
H	G	R	I	D	H	I	W	D	G	W	Q	O	G	H	J	I	O
W	E	C	F	T	D	Y	U	R	R	Y	S	A	Q	D	B	E	O
E	R	I	W	E	A	V	H	A	K	B	W	R	I	T	I	N	G
C	R	S	M	M	T	H	R	W	I	W	B	X	B	T	J	D	R
N	R	E	Q	J	U	N	D	E	R	S	T	A	N	D	D	S	R
A	P	S	E	S	N	E	S	R	W	F	A	F	H	T	R	H	T
L	Y	W	T	D	C	H	A	M	O	M	I	L	E	T	H	I	S
A	R	Y	O	P	D	R	F	S	R	R	W	B	U	R	L	P	W
B	E	I	N	G	K	I	N	D	T	O	S	O	M	E	O	N	E

1. Which of the above do you already incorporate into your life?
2. What would you like to add? How could it benefit you?

Email me your response and I'll include it in next months newsletter.
Debby_schiffer@targetingwellness.com

From BRAIN STICKS™



T. COLIN CAMPBELL
Center for Nutrition Studies

Overeating Causes and Solutions

By Frank Dixon | September 29, 2022

Food addiction and compulsive overeating are primary causes of obesity—a major problem in the US and many other countries. This article summarizes the causes and solutions to overeating and obesity. It is based on the book **Sustainable Food Production and Diet**. The whole system book discusses the most important components and consequences of food production and diet, including health, environmental degradation, global hunger, animal welfare, food deceptions, systemic changes, and overeating causes and solutions.

Switching to a whole food, plant-based (WFPB) dietary lifestyle is a solution to obesity. This diet can produce long-term weight loss: people can lose weight quickly and keep it off as long as they maintain the diet. Studies cited in The China Study show that vegetarians and vegans are 5 to 30 pounds lighter than meat-eaters on average.^[1] Meat-eaters are three times more likely to be obese than vegetarians and nine times more likely than vegans.^[2]

Obesity

The adult obesity rate in the US has risen from 13 percent in 1960 to 43 percent in 2018, with most of the increase occurring since 1980. Another third of adults are overweight.^[3] Taken together, nearly three-quarters of adults in the US are overweight. About one-third of children and teenagers in the US are obese or overweight, three times the rate in 1963.^[4] More than half of adults in Europe are obese or overweight.^[5]

Obesity strongly contributes to many health and psychological problems. For example, being obese or overweight can substantially increase the risk of diabetes, heart disease, high blood pressure, stroke, osteoarthritis (degeneration of joints), sleep apnea and other breathing problems, and breast, prostate, colorectal, and kidney cancer. Obesity also can cause or contribute to pregnancy complications, menstrual irregularities, excess facial and body hair, urinary incontinence, social isolation, and psychological disorders such as depression.^[6]

Obese people are nearly 300 percent more likely to develop dementia than people who are not overweight.^[7] In addition, they have a substantially increased risk of death from all causes compared to healthy-weight individuals. Obesity contributes to over 160,000 deaths per year in the US.^[8] The direct medical costs of obesity in the US are about \$190 billion per year—that's \$90 billion more than is spent on cancer. Annual medical spending for an obese person is about \$3,300 per year versus \$500 for the non-obese.^[9] Obesity accounts for about 21 percent of US healthcare costs.^[10]

Causes

Many factors cause overeating and obesity. These include the type of food consumed, food company efforts to increase sales, subsidization of unhealthy foods, other components of lifestyle, stressful society, bad habits, neurological characteristics, and psychological issues.



Animal Products. The type of food consumed is a principal driver of obesity. Obesity usually rises substantially when people increase their consumption of animal products. For

example, obesity is virtually nonexistent in rural China. But when Chinese immigrants in Western countries adopt the Western animal product-intensive diet, they often succumb to obesity. With some exceptions, animal products contain substantially more fat than plant products. Consuming high-fat animal product diets often contributes to obesity.^[11]

Food Companies. Flawed economic and political systems compel food companies to seek ever-increasing shareholder returns. To achieve this, they use many strategies that cause people to eat more food than they need.

To illustrate, food experts found that combining sweet and salty flavors drives people to eat more. As a result, more processed foods contain sugar and salt. Companies also encourage people to eat more by supersizing—providing larger portions of food at higher prices. In addition, they learned that people often would eat more if individual pieces of food were smaller. As a result, they began making more bite-size cookies, crackers, and other products.^[12]

Companies also studied how food feels and dissolves in the mouth. About 30 years ago, food required about 20 to 30 chews per bite-sized portion of food. To increase food sales, companies often made food easier to chew. Now only about half as many chews are required. To further increase food sales, businesses hired human psychology experts to develop food advertisements. Food ads usually are designed to trigger food cravings and maximize food consumption.^[13]

Subsidies. Corn, wheat, and crops fed to animals are heavily subsidized. They often are used to produce fattening refined carbohydrates and animal products. Subsidization makes these products appear to be far less expensive than they are. People wind up paying for much of their food costs through higher income taxes and healthcare costs.

Lifestyle. Excessive TV watching, web surfing and other cyberworld activities, and lack of exercise also promote obesity. Only about 30 percent of adults in the US exercise regularly. About 40 percent do no exercise.^[13]



Stressful Society. High stress in society also contributes to overeating and obesity. Many factors raise stress levels. For example, ubiquitous advertising creates pervasive senses of inadequacy and emptiness. To sell products, ads often strongly imply that people are inadequate without the advertised items.

Flawed economic and political systems concentrate wealth at the top of society. Inflation-adjusted wages have been nearly flat for 40 years. Today's young people are the first generation in US history that will be worse off financially than their parents.^[14] Financial difficulties often increase stress.

Deceptive media misleads citizens into focusing on false enemies (i.e., conservatives, liberals) and ignoring the actual causes of their increasingly difficult lives (i.e., businesses' control of government, corporate welfare, environmental degradation). The media-induced conservative-liberal civil war creates anger, frustration, intolerance, isolation, and stress. People often overeat to suppress these negative emotions.

Neurological. Neurological causes of overeating and obesity include damaged reward circuits. Foods with large amounts of sugar and fat raise dopamine levels. Eating these foods activates or develops reward circuits in the brain. Once people start eating them, higher dopamine levels and triggered reward circuits make it difficult to stop eating. Over time, as people eat more sugar- and fat-laden foods, reward circuits become stronger and avoiding these foods becomes more difficult.^[15]

Obese and overweight people often display classic signs of addiction, such as loss of control, lack of satiation, and preoccupation with food. They frequently are unable to resist their favorite foods, do not develop a sense of fullness or satisfaction when eating, and think about food frequently, even when they are not eating.

Psychological. Food addiction and compulsive overeating ultimately are psychological problems. People are not forced to overeat. Addiction related to damaged reward circuits is not a choice, but individuals do have the ability to choose non-addictive behaviors. Damaged reward circuits and fat/sugar/salt-laden foods can make it very difficult to stop overeating. But addiction is tendency, not destiny. People can always choose to not overeat.

Ending addictive or compulsive overeating is an act of self-love. It often requires courage and a willingness to face the unknown. These changes can be difficult. But it is not impossible. Millions of people have done it. Overcoming food addiction requires a sustained commitment to developing healthier habits.

Solutions

Sustainable Food Production and Diet discusses several strategies for reducing overeating and obesity: moderation, changing habits, intuitive eating, cognitive-behavioral therapy, Twelve Step programs, following your bliss, and meditation.

Moderation. Moderating the intake of unhealthy food can work for some people, but moderation often does not work for those who compulsively or addictively overeat. Eating small amounts of unhealthy food can trigger reward circuits and make it difficult to stop eating. The brain can develop new reward circuits related to delicious whole plant foods. But it takes some time to develop new reward circuits. If people keep retriggering unhealthy food reward circuits, it will be more difficult to reprogram the brain.

Another problem with moderation is that people never lose their taste for unhealthy foods. Tastes, especially for unhealthy foods, are partly a function of habit. If people completely stop consuming unhealthy foods, as opposed to moderating the intake, their tastes or desire for these foods usually will go away, often within two to three months.

Also, even if people successfully moderate their consumption of unhealthy foods, they often feel deprived. The pleasure they associate with eating remains largely focused on unhealthy foods. This sense of deprivation can cause people to forgo moderation and overindulge.

Changing Habits. Changing habits is essential for reducing overeating and obesity. Overeating is a common response to stress and other negative emotions. Over time, the response becomes habituated and reward circuits form. Overeating and other harmful habits form through repetition. As a result, repetition is also required to replace these habits with healthy ones.

Strengthening healthy habits is key to making healthy eating easy and automatic. Simply ending a harmful habit often is difficult because it leaves a void. There frequently is a strong tendency to fill it with old habits. A far more effective strategy is to develop and strengthen healthier, satisfying habits or behaviors that can fill the void and push the unhealthy habit out.



Intuitive Eating. This approach involves developing a natural, anxiety-free relationship with food. People learn to identify natural, inner signals that tell them when, what, and how much to eat. Dieting, emotional eating, and standardized mealtimes often interfere with natural hunger signals.

With intuitive eating, people learn to reconnect to their natural body signals. They learn to identify when they are hungry, what they want to eat, and when they are full. They are encouraged to eat what they want when they want it based on their natural inner signals. The goal is to remove the sense of scarcity and deprivation that often leads to bingeing and overeating. This is replaced with a sense of abundance, which helps people to feel calm and satisfied. A key aspect of intuitive eating is avoiding dieting because this frequently produces the deprivation/binge/guilt cycle. As a result, dieting rarely works.

Cognitive-Behavioral Therapy. CBT is an effective way to reduce overeating and obesity. It is based on the idea that thoughts cause feelings and behaviors, not external things like people, situations, or events. Life satisfaction results mainly from perceptions of life rather than life itself. This is highly empowering. People can change their thoughts and ideas about life circumstances, as well as actions that result from them. But they often cannot change external factors such as other people and past, present, or future events.

CBT is based on the scientifically supported idea that most emotional and behavioral reactions are learned. Therefore, the goal of CBT is to help people unlearn unwanted or harmful reactions and learn new ways of thinking and reacting.^[16]

Successful dieting and long-term weight loss require learning and practicing new behavioral and cognitive skills. Behavioral skills focus on how to diet. They might include learning how to schedule meals and snacks, arrange one's physical environment, set up reward systems, eat while traveling, eat during holidays, eat less junk food and more fruits and vegetables, and limit portion sizes.

Cognitive skills include learning how to stay motivated long-term, deal with hunger and cravings, and recover immediately from an eating mistake. The process often involves

replacing negative thoughts with positive ones.

The CBT approach says that if someone is eating for emotional reasons instead of physical hunger, they would benefit from learning to do something else. When one is inclined to eat for emotional reasons, they might instead go for a walk or talk to a friend. Just as failure breeds more failure, choosing successful thoughts and behaviors will also produce more success. Each healthy eating choice makes the next one easier.

CBT could be thought of as an intellectual or knowledge-based approach to dieting. This approach applies positive ideas and thoughts to counteract negative thoughts and maintain long-term weight loss. Important examples include overcoming rationalizations, such as "I'll do it tomorrow."

A useful intellectual tool is to assume that tomorrow does not exist. People never quit overeating or other addictions in the future. They quit today, or they do not quit at all. Rather than continuously extending the deadline for ending overeating, it often is better to bite the bullet, quit now, deal with a few weeks of discomfort, and emerge at the other end into a vastly more satisfying and healthy life.



Twelve Step Programs. Engaging in Twelve Step programs is a highly effective strategy for ending overeating and other harmful behaviors. Taken from Alcoholics Anonymous, the Twelve Steps condense the basic spiritual principles of the world's great religions into a non-dogmatic, universally applicable approach. They are based on the idea that overeating and other addictions are symptoms, often caused by psychological issues, such as fear, anger, resentment, and selfishness. These produce negative emotions that often are suppressed with overeating. Resolving psychological issues frequently removes the compulsion to overeat.

The program involves accessing the inner wisdom available to all people (referred to as a higher power), striving to remove character flaws, making amends, and living a life of service. The Twelve Steps have been used to guide self-help programs for nearly all addictions. They have helped millions of people to end overeating and other harmful behaviors.

Following Your Bliss. This is a powerful strategy for relieving the compulsion to overeat and achieving a successful, satisfying life. Joseph Campbell promoted the concept during a series of interviews with Bill Moyers called *The Power of Myth*. He suggested that people identify what uniquely excites them at a deep level, and then build their lives around it.

People often do what society says is important instead of following inner guidance. Ignoring inner wisdom frequently produces emptiness and dissatisfaction. People often attempt to fill this void with overeating and other addictions. But it never works. The solution is to live an authentic life guided by one's inner wisdom.

Meditation. This also is an excellent way to control overeating and other harmful behaviors. The focus of one's mind largely determines the quality of one's life. Our divisive, disempowering culture often fills people with inadequacy and fear. When the mind dwells on the negative, the negative expands.

Meditation trains the mind to focus on what one wants, rather than allowing it to run around like a wild animal. Choosing to focus on the positive expands the positive. Meditation empowers people to focus on the life they want and create it. It often relieves negative emotions and the compulsion to overeat.

WFPB Dietary Lifestyles. As noted, adopting this dietary lifestyle is one of the most effective ways to lose weight and end overeating. People do not have to give up the joy of eating. There are many delicious WFPB meals. By switching to this lifestyle, people can develop new tastes and reward circuits. WFPB diets maximize health, longevity, and vitality. They strongly support the achievement of a successful, satisfying life.

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

Intake	September-22	September-21	2022 September YTD	2021 September YTD
# of New Claims Reported	29	40	328	309
# of Report Only	14	22	194	164
% Report Only	48%	55%	59%	53%
# of Medical Only	14	17	101	98
# of Lost Time	1	2	31	47
Medical Only to Lost Time Ratio	93:07	89:11	77:23	68:32
Claim Petition First Notice	0	0	2	0
COVID-19	11	14	163	163
Average Days <u>Reported To Qual-Lynx</u> (Indemnity, Medical Only, Report Only)	3.1	4.5	4.0	4.2
Average Days <u>Reported To Employer</u> (Indemnity, Medical Only, Report Only)	2.2		2.9	

Nurse Case Management	September-22	September-21
# of Cases Assigned to Case Management	20	18
# of Cases >90 days	14	15

Savings	September-22	September-21	2022 September YTD	2021 September YTD
Bill Count	111	143	1070	1420
Provider Charges	\$77,141	\$178,601	\$1,562,774	\$2,250,424
Repriced Amount	\$24,678	\$73,109	\$562,920	\$850,290
Savings \$	\$52,464	\$105,492	\$999,854	\$1,400,134
% Savings	68%	59%	64%	62%

QualCare Provider Network Penetration Rate	September-22	September-21	2022 September YTD	2021 September YTD
Bill Count	96%	97%	93%	95%
Provider Charges	91%	98%	94%	95%

Exclusive Provider Panel Penetration Rate	September-22	September-21	2022 September YTD	2021 September YTD
Bill Count	98%	96%	94%	96%
Provider Charges	99%	97%	94%	90%

Transitional Duty Summary		2022 September YTD	2021 September YTD
% of Transitional Duty Days Worked		65%	74%
\$ Saved By Accommodating		\$102,889	\$135,799
% of Transitional Duty Days Not Accommodated		35%	26%
Cost Of Days Not Accommodated		\$50,607	\$61,537



Burlington County Municipal JIF
Average Days Reported
(Indemnity, Medical Only, Report Only - Not Covid-19)
1/1/2022 - 9/30/2022

	# 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	7	4.3	0.1
DELRAN TOWNSHIP	6	5.7	5.3
EDGEWATER PARK TOWNSHIP	4	1.0	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	6	3.0	0.2
MEDFORD TOWNSHIP	12	1.0	0.4
MOUNT LAUREL TOWNSHIP	28	2.1	1.4
NORTH HANOVER TOWNSHIP	1	1.0	0.0
PALMYRA BOROUGH	3	0.3	0.0
PEMBERTON BOROUGH	1	0.0	0.0
PEMBERTON TOWNSHIP	31	5.3	1.2
RIVERSIDE TOWNSHIP	7	0.3	0.0
SOUTHAMPTON TOWNSHIP	7	2.0	0.0
SPRINGFIELD TOWNSHIP	1	0.0	0.0
TABERNACLE TOWNSHIP	4	7.0	0.5
WESTAMPTON TOWNSHIP	16	0.8	0.4
Grand Total	165	2.8	0.8



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

**September 2022
All Claims Reported**

	# Of Claims Reported	Average Days Reported To Qual-Lynx	Average Days Reported To Employer
INDEMNITY	1	2.0	2.0
MEDICAL ONLY	14	2.1	1.5
REPORT ONLY	14	4.2	3.0
Grand Total	29	3.1	2.2

**1/1/2022 - 9/30/2022
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	31	10.2	5.6
MEDICAL ONLY	101	3.3	1.5
REPORT ONLY	194	3.4	0.8
Grand Total	328	5.4	2.9

Claims Reported - Not Covid-19

	# Of Claims Reported	Average Days Reported To Qual-Lynx	Average Days Reported To Employer
INDEMNITY	1	2.0	2.0
MEDICAL ONLY	13	2.3	1.6
REPORT ONLY	4	8.5	7.8
Grand Total	18	3.7	3.0

Claims Reported - Not Covid-19

	# Of Claims Reported	Average Days Reported To Qual-Lynx	Average Days Reported To Employer
INDEMNITY	23	4.3	0.1
MEDICAL ONLY	84	2.3	1.1
REPORT ONLY	58	2.7	0.6
Grand Total	165	2.8	0.8

Covid-19 Claims Reported

	# Of Claims Reported	Average Days Reported To Qual-Lynx	Average Days Reported To Employer
MEDICAL ONLY	1	0.0	0.0
REPORT ONLY	10	2.5	1.1
Grand Total	11	2.3	1.0

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	17	8.0	3.5
REPORT ONLY	136	3.7	0.9
Grand Total	163	8.2	5.1



**Burlington County Municipal JIF
Transitional Duty Summary Report
1/1/2022 - 9/30/2022**

	Transitional Duty Day 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
BEVERLY CITY	46	46	100%	\$1,866	0	0%	\$0
BORDENTOWN CITY	6	6	100%	\$243	0	0%	\$0
DELRAN TOWNSHIP	377	177	47%	\$19,903	200	53%	\$10,672
EDGEWATER PARK TOWNSHIP	27	27	100%	\$4,108	0	0%	\$0
FLORENCE TOWNSHIP	43	0	0%	\$0	43	100%	\$5,231
LUMBERTON TOWNSHIP	1	0	0%	\$0	1	100%	\$41
MANSFIELD TOWNSHIP	41	0	0%	\$0	41	100%	\$2,865
MEDFORD TOWNSHIP	193	193	100%	\$23,103	0	0%	\$0
MOUNT LAUREL TOWNSHIP	259	151	58%	\$13,635	108	42%	\$9,975
PEMBERTON TOWNSHIP	609	433	71%	\$36,745	176	29%	\$18,947
TABERNACLE TOWNSHIP	5	5	100%	\$203	0	0%	\$0
WESTAMPTON TOWNSHIP	61	33	54%	\$1,339	28	46%	\$2,876
Grand Total	1711	1114	65%	\$102,889	597	35%	\$50,607



**Burlington County Municipal JIF
PPO Savings Report
September 2022**

	Bill Count	Provider Charges	Repriced Amount	\$ Savings	% Savings
Negotiated	3	\$6,750	\$3,571	\$3,179	47%
Out Of Network	1	\$205	\$205	\$0	0%
Qualcare	107	\$70,186	\$20,902	\$49,285	70%
Grand Total	111	\$77,141	\$24,678	\$52,464	68%

	EPO	QualCare PPO	Out Of Network	Grand Total	Negotiated	\$ Savings
Ambulatory Surgical Center	0	1	0	1	0	\$13,557
Anesthesiology	0	2	0	2	0	\$1,156
Behavioral Health	2	0	0	2	2	\$100
Durable Medical Equipment	1	1	0	2	0	\$132
Emergency Medicine	0	2	0	2	0	\$1,756
Hospital	0	3	0	3	0	\$4,758
Laboratory Services	1	0	0	1	0	\$299
Neurology	1	0	0	1	0	\$155
Neurosurgery	3	0	0	3	0	\$1,883
Occ Med/Primary Care	4	0	0	4	0	\$1,702
Orthopedics	13	0	0	13	0	\$1,718
Physical Med & Rehab	1	0	0	1	1	\$3,079
Physical Therapy	70	0	0	70	0	\$21,691
Physicians Fees	0	3	0	3	0	\$275
Urgent Care Center	2	0	1	3	0	\$202
Grand Total	98	12	1	111	3	\$52,464



**Burlington County Municipal JIF
PPO Savings Report
1/1/2022 - 9/30/2022**

	Bill Count	Provider Charges	Repriced Amount	\$ Savings	% Savings
Qualcare	997	\$1,471,544	\$509,059	\$962,485	65%
Negotiated	17	\$53,533	\$24,452	\$29,081	54%
Out Of Network	56	\$37,697	\$29,408	\$8,289	22%
Grand Total	1070	\$1,562,774	\$562,920	\$999,854	64%

	EPO	QualCare PPO	Out Of Network	Grand Total	Negotiated	\$ Savings
Ambulatory Surgical Center	0	14	1	15	1	\$170,104
Anesthesiology	0	22	6	28	0	\$24,189
Behavioral Health	27	0	13	40	12	\$4,050
Durable Medical Equipment	5	1	3	9	2	\$6,192
Emergency Medicine	0	12	8	20	0	\$11,035
Hospital	0	50	0	50	0	\$400,321
Laboratory Services	3	0	2	5	0	\$1,109
Medical Transportation	1	0	0	1	0	\$721
MRI/Radiology	24	20	4	48	0	\$14,759
Neurology	13	0	0	13	0	\$2,672
Neurosurgery	31	0	0	31	0	\$16,764
Occ Med/Primary Care	78	0	0	78	0	\$9,258
Orthopedics	123	4	0	127	0	\$107,092
Other	0	3	13	16	0	\$963
Pain Management	5	1	0	6	0	\$1,119
Physical Med & Rehab	18	0	2	20	1	\$39,318
Physical Therapy	488	0	1	489	1	\$177,888
Physicians Fees	0	45	0	45	0	\$8,250
Urgent Care Center	25	0	4	29	0	\$4,051
Grand Total	841	172	57	1070	17	\$999,854

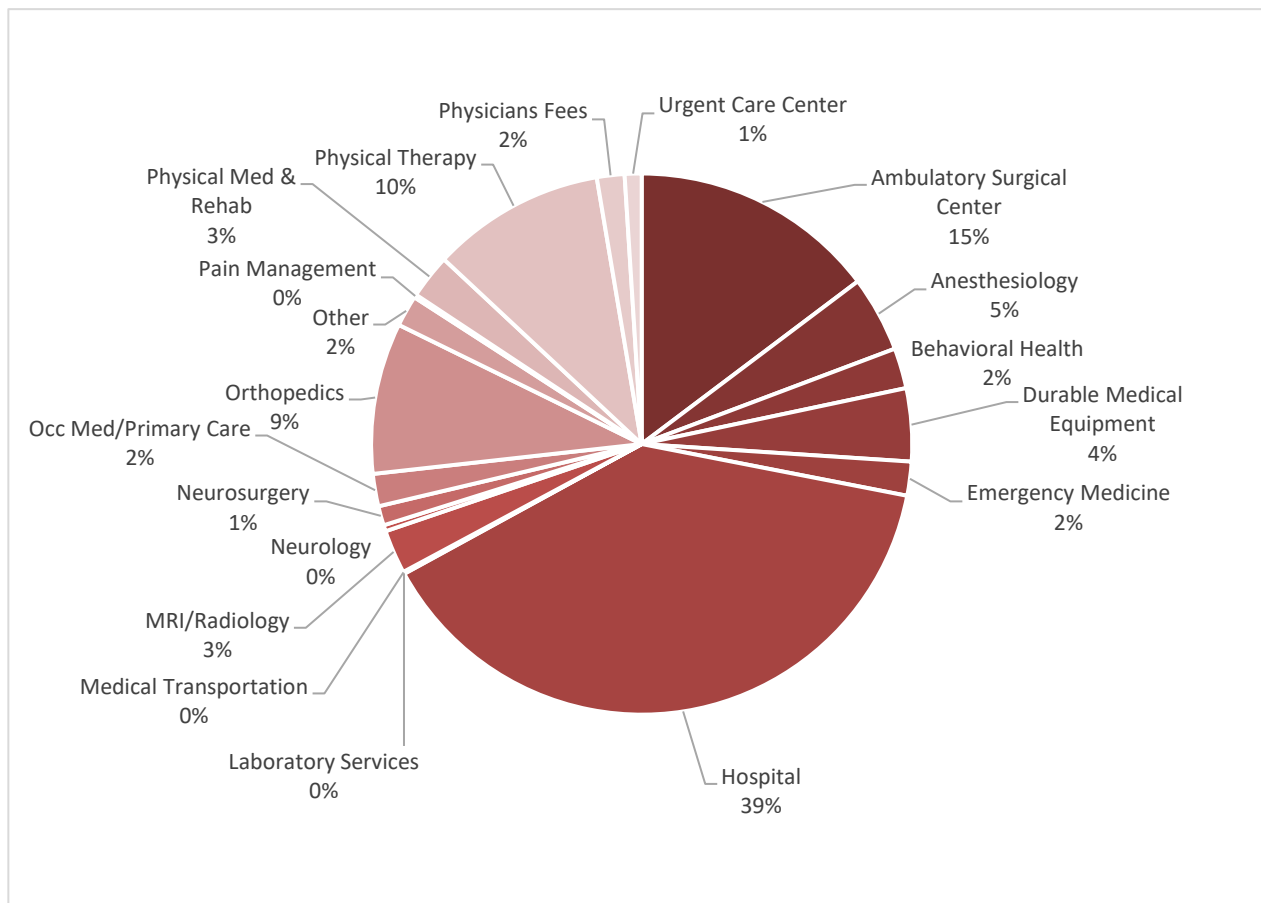


**Burlington County Municipal JIF
Top 10 And Paid Provider By Specialty
1/1/2022 - 9/30/2022**

Top 10 Providers

	Repriced Amount
VIRTUA WEST JERSEY HEALTH INC	\$72,109
CAPITAL HEALTH SYSTEM, INC	\$62,224
MEMORIAL AMBULATORY SURGERY CENTER	\$21,688
HOME CARE CONNECT LLC	\$21,282
COOPER HEALTH SYSTEMS	\$20,418
BURLINGTON COUNTY ORTHOPAEDIC SPECIALIST P A	\$20,132
SUMMIT SURGICAL CENTER, LLC	\$19,233
VIRTUA MOUNT HOLLY HOSPITAL	\$18,696
DEBORAH HEART AND LUNG CENTER	\$18,111
NEUROSURGICAL AND SPINE SPECIALIST LLC	\$17,681
Grand Total	\$291,574

Paid Provider By Specialty





**Burlington County Municipal JIF
Nurse Case Management Report
September 2022**

# Of Claims Open to Nurse Case Management				
	Open		Re-Open	Grand Total
	INDEMNITY	MEDICAL ONLY	INDEMNITY	
BEVERLY CITY	1			1
BORDENTOWN CITY			1	1
DELANCO TOWNSHIP			1	1
DELRAN TOWNSHIP	1	1		2
EDGEWATER PARK TOWNSHIP		1		1
LUMBERTON TOWNSHIP	1			1
MANSFIELD TOWNSHIP	1			1
MEDFORD TOWNSHIP	2			2
MOUNT LAUREL TOWNSHIP	2			2
NORTH HANOVER TOWNSHIP	1			1
PEMBERTON BOROUGH	1			1
PEMBERTON TOWNSHIP	4			4
TABERNACLE TOWNSHIP	1			1
WESTAMPTON TOWNSHIP	1			1
Grand Total	16	2	2	20



**Burlington County Municipal JIF
Nurse Case Management Assignment Report
September 2022**

	INDEMNITY	MEDICAL ONLY	Grand Total
BEVERLY CITY	1		1
Maribeth Beauregard	1		1
BORDENTOWN CITY	1		1
Maribeth Beauregard	1		1
DELANCO TOWNSHIP	1		1
Sharon Maurer	1		1
DELRAN TOWNSHIP	1	1	2
Shamik Spann	1	1	2
EDGEWATER PARK TOWNSHIP		1	1
Kelly Lynn Hurley-Roth		1	1
LUMBERTON TOWNSHIP	1		1
Shamik Spann	1		1
MANSFIELD TOWNSHIP	1		1
Sharon Maurer	1		1
MEDFORD TOWNSHIP	2		2
Kelly Lynn Hurley-Roth	1		1
Sharon Maurer	1		1
MOUNT LAUREL TOWNSHIP	2		2
Maribeth Beauregard	1		1
Maureen Steelman	1		1
NORTH HANOVER TOWNSHIP	1		1
Sharon Maurer	1		1
PEMBERTON BOROUGH	1		1
Sharon Maurer	1		1
PEMBERTON TOWNSHIP	4		4
Kelly Lynn Hurley-Roth	1		1
Maribeth Beauregard	1		1
Maureen Steelman	1		1
Shamik Spann	1		1
TABERNACLE TOWNSHIP	1		1
Maureen Steelman	1		1
WESTAMPTON TOWNSHIP	1		1
Sharon Maurer	1		1
Grand Total	18	2	20



Managed Care Quick Notes

Injury Date: 7/4/2020

Occupation: Beach Tagger

Age On Date Of Loss: 66

Injury Description: While cleaning litter on the beach, claimant hit her head on a cement beam underneath the boardwalk causing injury to her head and neck.

The claimant was initially seen by Urgent Care neck pain and numbness and tingling in her hands. She was given anti-inflammatory drugs, physical therapy was recommended and she was referred to Ortho. She was at full duty. She was seen by ortho on 7/16/2020. He ordered an MRI which triggered assignment to nurse case management. She remained at full duty. The MRI report indicated indeterminate findings of multilevel degenerative changes of the cervical spine. Upon review of the MRI report an EMG was ordered which revealed bilateral carpal tunnel syndrome and she was referred to a hand specialist to determine causality. The hand specialist could not relate her carpal tunnel symptoms to her injury. He referred her to a spine specialist and an EMG to evaluate for cervical radiculopathy. The nurse and adjuster agreed to schedule the claimant with a neurosurgeon. The nurse scheduled the visit and provided the doctor with medical records.

The neurosurgeon diagnosed bilateral carpal tunnel syndrome which was pre-existing and cervical radiculopathy. Additional diagnostic testing, physical therapy and epidural steroid injections at C6-7 were recommended. The recommendations were reviewed by the adjuster and nurse. Physical therapy and pain management appointments were scheduled. Treatment was delayed due to claimant having Covid-19. The injections were scheduled but were cancelled because the claimant said she could not quarantine after her Covid test which delayed treatment again. She did have relief after her first injection, so a second injection was recommended. However, once again when the NCM attempted to schedule it the injection was delayed due to the claimant's work schedule, the doctor's vacation and then due to a tooth ache which required treatment.

The neurosurgeon ordered additional testing after the injections. The doctor called our NCM after reviewing the test results. The tests showed worsening and the doctor recommended surgery on C5-6, C6-7 and possibly C4-5 ASAP. The claimant requested a second opinion with her own doctor. The NCM advised that treatment needs to be with one of our doctors and was able to get the claimant to understand and agree. The second opinion also recommended surgery. The employee requested time to consider her options. She was seeing a doctor on her own who was also providing opinions. She did decide to proceed with the second opinion doctor for the surgery. The surgery was reviewed and approved by our Medical Director and

the MEL. The NCM spoke to the claimant several times with many changes to the surgery schedule. The claimant originally wanted a later date which was ok because she remained working full time. Then she wanted the date moved up which the NCM did. Once again the claimant called the NCM wanting to try more physical therapy. The NCM was able to explain that both neurosurgeons felt the surgery was needed urgently.

The surgery took place on 4/6/22. The NCM coordinated all durable medical equipment and confirmed that claimant had the prescription card for her medications. After the post-op visit the claimant told our NCM that she is not taking pain meds and requested to cancel the pain management appointment. Physical therapy was ordered beginning in May 2022.

The claimant called the NCM in July and stated since the surgery she has felt breathless when talking and her voice is raspy since the surgery. She requested to see an ENT which the NCM discussed with the adjuster and it was approved. The neurosurgeon saw what he felt was a polyp on the scan post-surgery but it was a possibility that there was an injury during surgery.

The ENT diagnosed vocal cord paralysis and dysphagia. He ordered speech therapy and testing to rule out aspiration. The ENT said that this could take a year for the vocal cords to heal. He recommended speech therapy to help with swallowing and voice issues. The NCM set up the speech therapy at a location that was accessible to the claimant.

The claimant is at MMI for the Cervical Spine as of 9/26/2022. Speech therapy was started on 9/30/22. She will follow up with the ENT after 10 – 12 sessions (5 – 6 weeks).



Cyber Risk Management

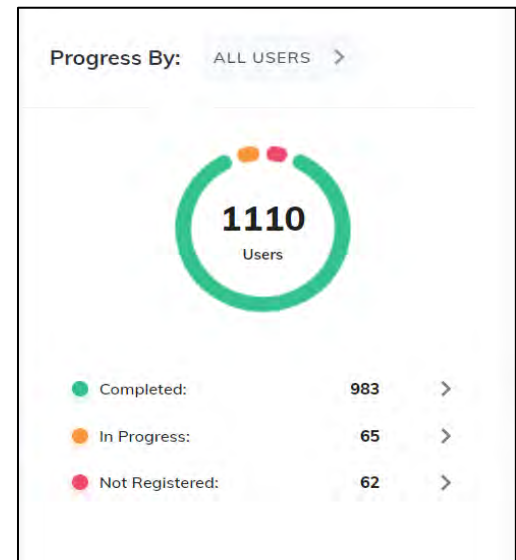
Monthly Executive Report

October 5, 2022

Wizer Training

Municipalities	Total Users	Training Completion %
Bordentown City	22	100
Bordentown Township	51	100
Chesterfield Township	24	100
Delran Township	58	100
Fieldsboro Borough	4	100
Florence Township	62	100
Hainesport Township	10	100
Medford Township	145	100
North Hanover Township	21	100
Pemberton Borough	13	100
Pemberton Township	102	100
Southampton Township	14	100
Westampton Township	89	96
Mansfield Township	77	95
Delanco Township	27	93
Palmyra Borough	34	91
Beverly City	18	89
Lumberton Township	43	88
Edgewater Park Township	35	83
Mount Laurel Township	154	82
Shamong Township	14	79
Woodland Township	8	75
Wrightstown Borough	4	75
Tabernacle Township	19	74
Bass River Township	14	64
New Hanover Township	8	50
Springfield Township	20	15
Riverside Township	36	6

Training Progress 89%



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	Ongoing phishing campaign
Woodland Township	Ongoing phishing campaign
Wrightstown Borough	Awaiting test email confirmation

Phishing Compliance Status			
	Ongoing	24	86%
	Awaiting test email confirmation	3	11%
	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%	

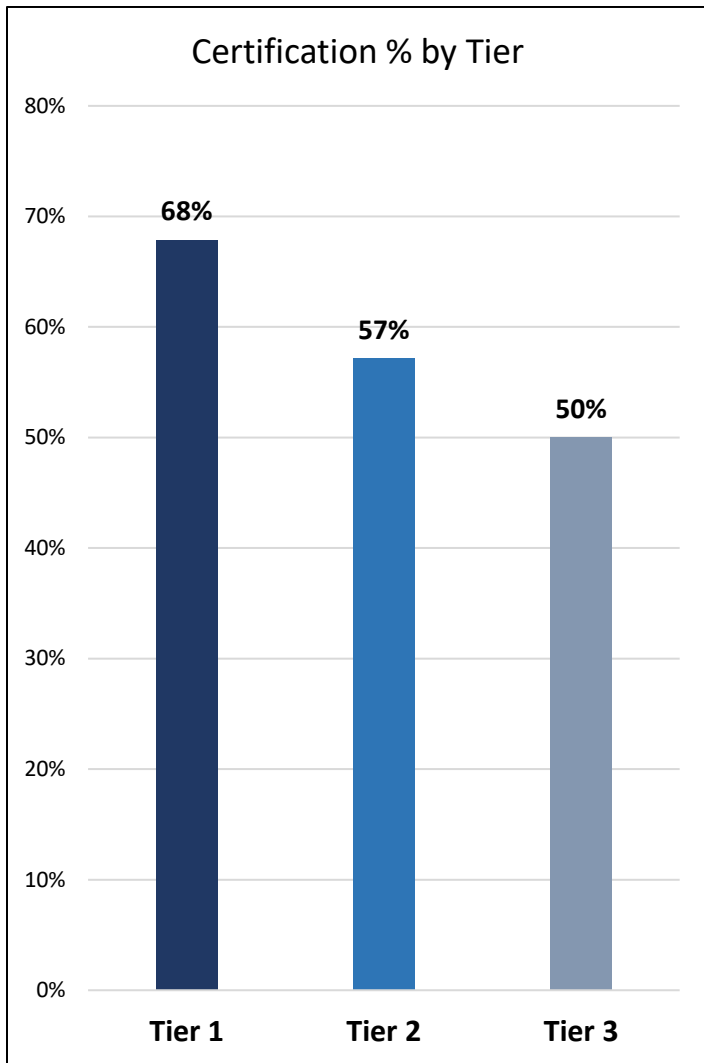


MEL's Cyber Risk Management

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	Approved	Approved
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	16	14
% Approved	68%	57%	50%
Number Incomplete	1	3	5
% Incomplete	4%	11%	18%

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 –

Why Use a Passphrase vs a Password

What is a passphrase?

A passphrase is a sentencelike string of words used for authentication that is longer than a traditional password, easy to remember and difficult to crack.

Using a long passphrase instead of a short password increases security access to data, devices, and accounts. The longer a passphrase is, the more likely a user is to incorporate randomness, or factors that make it less predictable to a potential attacker.

Why are passphrases considered superior to passwords?

- **Passphrases generally are easier to remember than passwords.** Most people find it easier to remember four to eight random words that are more than 30 characters long versus a password that is typically 8 to 16 characters.

- **Passphrases are more secure than passwords.** Passphrases can be as long as 100 characters, including capitalizations and special characters. A properly constructed passphrase can be much more difficult to guess than a password.
- **Passphrases can be created that are almost impossible to crack.** Although cybercriminals have a collection of sophisticated password cracking tools, even the most advanced tools would have a difficult time cracking a passphrase that uses random words and is of considerable length.
- **Samples of Passphrases**
 - *Ilovedrivingmyconvertibleinthesummer* (I love driving my convertible in the summer)
 - *Ihatemycreditcard25%interestrate* (I hate my credit card 25% interest rate)
 - *\$unshineisbetterthanarainyday* (Sunshine is better than a rainy day)

How to use a passphrase

The best way to create a passphrase is to combine a group of words into a phrase that makes sense to the user and is easily remembered but difficult to anyone else.

Passphrase best practices

- Use an easy to remember but uncommon group of four to eight words.
- Use capital letters or capitalize certain words.
- Add punctuation and special characters that make sense to the user but no one else.
- Use unusual or abbreviated spellings of words.
- Make some letters into numbers.
- Use character substitution of symbols that look like characters.
 - Letter S could be a \$
 - Letter L could be a 1 or !
 - Letter O could be a 0

What to avoid

- Do not choose a popular phrase or saying.
- Avoid popular song lyrics.
- Consider nonsense words.
- Make the phrase at least 16 characters long.
- Five words are better than four.
- Add in symbols and letters.
- Choose random words.
- Use a different phrase for each account.
- Don't use common themes or associations found in your social media pages.

How Long It Would Take a Hacker To Brute Force Your Password

Hive Systems did some number crunching and research and provided the table below that illustrates the time it takes to crack a password based on complexity and length.

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

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

October 10, 2022

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

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

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

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

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

INVESTMENT INTEREST & INVESTMENTS:

Interest received or accrued for the reporting period totaled \$ 17,755.17. This generated an average annual yield of 1.24%. However, after including an unrealized net loss of \$ 338,611.05 in the asset portfolio, the yield is adjusted to -22.43% for this period. The total overview of the asset portfolio for the fund shows a current market value of \$13,684,422.70.

RECEIPT ACTIVITY FOR THE PERIOD

Subrogation Receipts \$ 8,316.43 w/YTD Total \$ 65,653.70
Salvage Receipts \$ 0.00
Overpayment Reimbursements \$ 0.00
2022 Premium Assessments \$ 103,527.00

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 \$ 167,513.63. The claims detail shows 275 claim payments issued.

A.E.L.C.F. PARTICIPANT BALANCES AT PERIOD END: (\$ 286.79 Interest Allocated)

Delran Township	\$ 0.00
Chesterfield Township	\$ 2,239.00
Bordentown City	\$ 41,301.00
Bordentown Township	\$ 57,627.00
Westampton Township	\$ 10,597.00
E-JIF Dividend	\$181,003.38

CASH ACTIVITY FOR THE PERIOD:

The enclosed reconciliation report details that during the reporting period the Fund's "Cash Position" changed from an opening balance of \$ 17,398,109.38 to a closing balance of \$ 16,937,461.80 showing a decrease in the fund of \$ 460,647.58. 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
9/1	DELRAN TOWNSHIP	2022271085	DELRAN TOWNSHIP	PR	2022	3,248.68	
9/1	MEDFORD TOWNSHIP	2018110727	MEDFORD TOWNSHIP	PR	2017	5,067.75	
TOTAL-SEPT.						8,316.43	
TOTAL-YTD							65,653.70

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

	<u>July</u>	<u>August</u>	<u>September</u>	<u>Year To Date Total</u>
Opening Balance for the Period:	15,378,146.00	15,892,513.30	17,398,109.38	
RECEIPTS:				
Interest Income (Cash)	164,885.80	-275,846.90	-320,855.91	-1,358,787.93
Premium Assessment Receipts	1,686,080.00	2,669,042.00	103,527.00	7,896,846.00
Prior Yr. Premium Assessment Receipts	0.00	0.00	0.00	0.00
Subrogation, Salvage & Reimb. Receipts:				
Fund Year 2022	4,847.45	0.00	3,248.68	8,096.13
Fund Year 2021	0.00	0.00	0.00	18,681.32
Fund Year 2020	250.00	0.00	0.00	12,375.32
Fund Year 2019	311.13	1,200.00	0.00	1,824.13
Fund Year 2018	23,425.67	0.00	0.00	25,544.67
Closed Fund Year	100.00	0.00	5,067.75	5,167.75
Total Subrogation, Salvage & Reimb.Receipts	28,934.25	1,200.00	8,316.43	71,689.32
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:	1,879,900.05	2,394,395.10	-209,012.48	6,630,266.76

DISBURSEMENTS:

Net Claim Payments:				
Fund Year 2022	105,683.98	65,354.55	110,099.23	569,448.47
Fund Year 2021	76,877.03	47,182.05	14,404.78	541,700.98
Fund Year 2020	74,107.85	19,913.37	28,201.18	248,657.76
Fund Year 2019	59,500.40	31,825.84	8,635.11	258,382.55
Fund Year 2018	9,129.68	25,271.00	3,529.00	231,090.35
Closed Fund Year	0.00	0.00	2,644.33	2,644.33
Total Net Claim Payments	325,298.94	189,546.81	167,513.63	1,851,924.44
Exp. & Admin Bill List Payments:				
Exp. & Cont. Charges FY 2023	0.00	0.00	0.00	0.00
Exp. & Cont. Charges FY 2022	278,648.14	104,193.46	84,121.47	1,298,052.33
Property Fund Charges FY 2022	0.00	0.00	0.00	0.00
E-JIF Premium FY 2022	0.00	0.00	0.00	248,977.00
M.E.L. Premium FY 2022	0.00	595,058.75	0.00	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	0.00	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	761,585.67	0.00	0.00	764,859.67
Total Bill List Payments	1,040,233.81	699,252.21	84,121.47	5,037,581.32
Net Bank Services Fees	0.00	0.00	0.00	0.00
Other	0.00	0.00	0.00	0.00
TOTAL DISBURSEMENTS:	1,365,532.75	888,799.02	251,635.10	6,889,505.76

Closing Balance for the Period:	15,892,513.30	17,398,109.38	16,937,461.80	
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Account Net Cash Change During the Period:

Operating Account	350,677.22	1,784,246.88	-135,931.88	2,619,084.71
JCMI Investment Account	163,690.08	-278,670.80	-324,695.70	-1,877,905.22
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	20.00	-20.00	0.00
Expense & Contingency Account	0.00	0.00	0.00	0.00
Total Change in Account Net Cash:	514,367.30	1,505,596.08	-460,647.58	-259,239.00

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 September
CURRENT FUND YEAR 2022

	Description:	INVEST. ACCT.	ASSET MGR.	OPERATING ACCT.	CLAIMS ACCOUNT	ADMIN. EXPENSE	JCMI
	ID Number:						
	Maturity (Yrs)						
	Purchase Yield:						
	TOTAL for All Accts & instruments						
Opening Cash & Investment l	\$17,398,108.67	114.93	-	3,287,855.34	100,020.00	1,000.00	14,009,118.40
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	-\$624.12	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	-\$624.12
5 Interest Paid - Cash Instr.s	\$18,379.29	\$0.00	\$0.00	\$3,839.82	\$0.00	\$0.00	\$14,539.47
6 Interest Paid - Term Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
7 Realized Gain (Loss)	-\$338,611.05	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	-\$338,611.05
8 Net Investment Income	-\$320,855.88	\$0.00	\$0.00	\$3,839.82	\$0.00	\$0.00	-\$324,695.70
9 Deposits - Purchases	\$382,980.53	\$0.00	\$0.00	\$131,345.43	\$167,513.63	\$84,121.47	\$0.00
10 (Withdrawals - Sales)	-\$522,772.20	\$0.00	\$0.00	-\$271,117.10	-\$167,533.63	-\$84,121.47	\$0.00
Ending Cash & Investment Bal:	\$16,937,461.12	\$114.93	\$0.00	\$3,151,923.49	\$100,000.00	\$1,000.00	\$13,684,422.70
Ending Interest Accrual Balanc	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Plus Outstanding Checks	\$125,526.91	\$0.00	\$0.00	\$822.00	\$103,580.91	\$21,124.00	\$0.00
(Less Deposits in Transit)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Balance per Bank	\$17,062,988.03	\$114.93	\$0.00	\$3,152,745.49	\$203,580.91	\$22,124.00	\$13,684,422.70

ETE		Property	Liability	Auto	Workers Comp	Deductible	Contingency	POLEPL	EJIF	MEL	Admin	Total
2022	Opening Cash & Investment	122,459.83	419,733.90	103,281.10	1,405,377.73	441,034.65	91,457.13	(71,712.68)	(30,628.71)	354,303.54	1,392,640.02	\$4,227,946.49
	Opening Interest Accrual Balance	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	\$0.00
	1 Interest Accrued and/or Interest	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	2 Interest Accrued - discount	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	3 zation and/or Interest Cost)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	4 Accretion	-\$4.29	-\$14.70	-\$3.62	-\$49.23	-\$15.45	-\$3.20	\$0.00	\$0.00	-\$12.41	-\$48.79	-\$151.70
	5 Interest Paid - Cash Instr.s	\$126.33	\$433.00	\$106.55	\$1,449.81	\$454.98	\$94.35	\$0.00	\$0.00	\$365.50	\$1,436.66	\$4,467.18
	6 Interest Paid - Term Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	7 Realized Gain (Loss)	-\$2,327.46	-\$7,977.43	-\$1,962.95	-\$26,710.50	-\$8,382.27	-\$1,738.23	\$0.00	\$0.00	-\$6,733.87	-\$26,468.41	-\$82,301.13
	8 Net Investment Income	-\$2,205.42	-\$7,559.13	-\$1,860.02	-\$25,309.93	-\$7,942.74	-\$1,647.08	\$0.00	\$0.00	-\$6,380.77	-\$25,080.53	-\$77,985.64
	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	\$56,487.97	\$416,422.41	\$102,864.19	\$1,365,196.89	\$439,074.96	\$91,050.75	-\$60,214.48	-\$27,728.16	\$374,478.37	\$1,304,882.92	\$4,062,515.83
	Ending Interest Accrual Balance	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

		Property	Liability	Auto	Workers Comp	Deductible	Contingency	POLEPL	EJIF	MEL	Admin	Total
2021	Opening Cash & Investment	18,026.86	420,864.19	78,278.12	\$43,568.49	330,453.30	0.00	(51,330.35)	(3.96)	48,836.03	138,859.75	\$1,527,552.43
	Opening Interest Accrual Balance	(1.52)	5.21	1.20	(1.71)	5.70	0.00	(0.11)	(1.62)	(23.92)	(11.01)	-\$27.79
	1 Interest Accrued and/or Interest	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	2 Interest Accrued - discount	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	3 zation and/or Interest Cost)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	4 Accretion	-\$0.63	-\$14.74	-\$2.74	-\$19.04	-\$11.58	\$0.00	\$0.00	\$0.00	-\$1.71	-\$4.86	-\$55.31
	5 Interest Paid - Cash Instr.s	\$18.60	\$434.17	\$80.75	\$560.75	\$340.90	\$0.00	\$0.00	\$0.00	\$50.38	\$143.25	\$1,628.80
	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)	-\$342.62	-\$7,998.91	-\$1,487.75	-\$10,331.02	-\$6,280.57	\$0.00	\$0.00	\$0.00	-\$928.17	-\$2,639.16	-\$30,008.20
	8 Net Investment Income	-\$324.65	-\$7,579.49	-\$1,409.74	-\$9,789.31	-\$5,951.25	\$0.00	\$0.00	\$0.00	-\$879.50	-\$2,500.77	-\$28,434.71
	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	\$17,702.21	\$411,344.46	\$76,868.38	\$521,314.65	\$324,502.05	\$0.00	-\$51,330.35	-\$3.96	\$47,956.53	\$136,358.98	\$1,484,712.95
	Ending Interest Accrual Balance	-\$1.52	\$5.21	\$1.20	-\$1.71	\$5.70	\$0.00	-\$0.11	-\$1.62	-\$23.92	-\$11.01	-\$27.79

		Property	Liability	Auto	Workers Comp	Deductible	Contingency	POLEPL	EJIF	MEL	Admin	Total
2020	Opening Cash & Investment	26,165.03	331,948.38	85,622.55	647,093.93	426,157.76	47,304.09	635.90	0.96	(4,674.25)	119,203.86	\$1,679,458.21
	Opening Interest Accrual Balance	(0.51)	1.22	0.34	(2.21)	2.24	0.22	0.00	0.00	0.88	(1.87)	\$0.32
	1 Interest Accrued and/or Interest	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	2 Interest Accrued - discount	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	3 zation and/or Interest Cost)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	4 Accretion	-\$0.92	-\$11.63	-\$3.00	-\$22.67	-\$14.93	-\$1.66	-\$0.02	-\$0.00	\$0.00	-\$4.18	-\$59.00
	5 Interest Paid - Cash Instr.s	\$26.99	\$342.44	\$88.33	\$667.55	\$439.63	\$48.80	\$0.66	\$0.00	\$0.00	\$122.97	\$1,737.37
	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)	-\$497.29	-\$6,308.99	-\$1,627.34	-\$12,298.62	-\$8,099.52	-\$899.06	-\$12.09	-\$0.02	\$0.00	-\$2,265.58	-\$32,008.50
	8 Net Investment Income	-\$471.22	-\$5,978.17	-\$1,542.01	-\$11,653.74	-\$7,674.82	-\$851.92	-\$11.45	-\$0.02	\$0.00	-\$2,146.78	-\$30,330.13
	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	\$25,634.31	\$301,835.46	\$84,080.54	\$631,433.26	\$418,482.94	\$46,452.17	\$624.45	\$0.94	-\$4,674.25	\$117,057.07	\$1,620,926.89
	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	36,181.51	295,157.29	\$1,534.45	301,801.05	175,364.60	0.00	179.18	114.90	14,236.36	107,480.36	\$982,049.70
	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 - 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	-\$1.27	-\$10.34	-\$1.81	-\$10.57	-\$6.14	\$0.00	-\$0.01	-\$0.00	-\$0.50	-\$3.77	-\$34.40
	5 Interest Paid - Cash Instr.s	\$37.33	\$304.49	\$53.16	\$311.34	\$180.91	\$0.00	\$0.18	\$0.12	\$14.69	\$110.88	\$1,013.09
	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)	-\$687.66	-\$5,609.74	-\$979.46	-\$5,736.01	-\$3,332.97	\$0.00	-\$3.41	-\$2.18	-\$270.58	-\$2,042.76	-\$18,664.76
	8 Net Investment Income	-\$651.61	-\$5,315.59	-\$928.10	-\$5,435.24	-\$3,158.20	\$0.00	-\$3.23	-\$2.07	-\$256.39	-\$1,935.65	-\$17,686.08
	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	\$35,501.09	\$287,223.70	\$50,606.34	\$290,377.51	\$172,206.40	\$0.00	\$175.95	\$112.83	\$13,979.97	\$105,544.70	\$955,728.49
	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	32,624.60	(191,261.54)	55,575.33	(\$2,787.87)	(15,569.47)	0.00	24,698.72	162.54	14,264.58	139,484.11	\$7,191.00
	Opening Interest Accrual Balance	0.14	(0.07)	0.06	(0.13)	1.84	0.00	0.13	0.00	0.06	0.63	\$2.68
	1 Interest Accrued and/or Interest	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	2 Interest Accrued - discount	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	3 zation and/or Interest Cost)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	4 Accretion	-\$1.14	\$0.00	-\$1.95	\$0.00	\$0.00	\$0.00	-\$0.87	-\$0.01	-\$0.50	-\$4.89	-\$9.35
	5 Interest Paid - Cash Instr.s	\$33.66	\$0.00	\$57.33	\$0.00	\$0.00	\$0.00	\$25.48	\$0.17	\$14.72	\$143.89	\$275.24
	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)	-\$620.06	\$0.00	-\$1,056.26	\$0.00	\$0.00	\$0.00	-\$469.42	-\$3.09	-\$271.11	-\$2,651.02	-\$5,070.97
	8 Net Investment Income	-\$587.55	\$0.00	-\$1,000.88	\$0.00	\$0.00	\$0.00	-\$444.81	-\$2.93	-\$256.90	-\$2,512.02	-\$4,805.09
	9 Interest Accrued - Net Change	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	Ending Cash & Investment	\$32,037.06	-\$191,261.54	\$54,574.45	-\$56,316.87	-\$15,569.47	\$0.00	\$24,253.91	\$159.61	\$14,007.68	\$136,972.09	-\$1,143.08
	Ending Interest Accrual Balance	\$0.14	-\$0.07	\$0.06	-\$0.13	\$1.84	\$0.00	\$0.13	\$0.00	\$0.06	\$0.63	\$2.68

		Property	Liability	Auto	Workers Comp	Deductible	Contingency	POLEPL	EJIF	MEL	Admin	Total
Closed FY	Opening Cash & Investment	98.35	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	8,645,543.67	\$8,645,642.02
	Opening Interest Accrual Balance	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	23.35	\$23.35
	1 Interest Accrued and/or Interest	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	2 Interest Accrued - discount	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	3 zation and/or Interest Cost)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	4 Accretion	-\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	-\$302.86	-\$302.87
	5 Interest Paid - Cash Instr.s	\$0.10	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$8,918.85	\$8,918.95
	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)	-\$1.87	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	-\$164,316.56	-\$164,318.43
	8 Net Investment Income	-\$1.77	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	-\$155,700.57	-\$155,702.34
	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	\$2,520.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$8,489,843.11	\$8,492,363.11
	Ending Interest Accrual Balance	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$23.35	\$23.35

Statement of Change in Net Assets
Market Value

09/30/2022

	Current Period		Fiscal Year To Date	
	09/01/2022	09/30/2022	01/01/2022	09/30/2022
NET ASSETS - BEGINNING OF PERIOD		14,009,118.40		15,455,103.01
		<u>14,009,118.40</u>		<u>15,455,103.01</u>
RECEIPTS				
INVESTMENT INCOME				
INTEREST	16,022.11		129,798.29	
UNREALIZED GAIN/LOSS-INVESTMENT	-338,611.05		-1,380,974.56	
ACCRETION/AMORTIZATION	-624.12		-5,606.10	
TOTAL INVESTMENT INCOME		<u>-323,213.06</u>		<u>-1,256,782.37</u>
TOTAL RECEIPTS		<u>-323,213.06</u>		<u>-1,256,782.37</u>
DISBURSEMENTS				
ADMINISTRATIVE EXPENSES				
TRUSTEE/CUSTODIAN	342.15		3,207.24	
INVESTMENT ADVISORY FEES	798.34		7,483.46	
CONSULTING	342.15		3,207.24	
TOTAL ADMINISTRATIVE EXPENSES		<u>1,482.64</u>		<u>13,897.94</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>1,482.64</u>		<u>513,897.94</u>
NET ASSETS - END OF PERIOD		<u><u>13,684,422.70</u></u>		<u><u>13,684,422.70</u></u>

Transaction Detail
Reported By Transaction Category

Report ID: IACS0008

Base Currency: USD

MX6F96590902 - BURLINGTON CNTY JIF

09/01/2022 - 09/30/2022

Status: FINAL

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

RECEIPTS AND DISBURSEMENT TRANSACTIONS

AMORTIZATION/ACCRETION

U.S. DOLLAR

BVA	0.000	MEL JCM I ACCOUNT	09/30/2022	0.000000	-478.25	0.00	0.00
	99VVB5Y75	AMORIZATION/ACCRETION INCOME	03/01/2021	0.000000	-478.25	0.00	0.00
		20221007O000030	09/30/2022				

BVA	0.000	MEL JCM I ACCOUNT	09/30/2022	0.000000	-103.82	0.00	0.00
	99VVB5Y75	AMORIZATION/ACCRETION INCOME	10/19/2021	0.000000	-103.82	0.00	0.00
		20221007O000090	09/30/2022				

BVA	0.000	MEL JCM I ACCOUNT	09/30/2022	0.000000	-42.05	0.00	0.00
	99VVB5Y75	AMORIZATION/ACCRETION INCOME	01/03/2022	0.000000	-42.05	0.00	0.00
		20221007O000160	09/30/2022				

TOTAL U.S. DOLLAR AMORTIZATION/ACCRETION:	-624.12	0.00	0.00
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	-624.12	0.00	0.00
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TOTAL AMORTIZATION/ACCRETION RECEIPTS AND DISBURSEMENT TRANSACTIONS:	-624.12	0.00	0.00
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FUND ALLOCATED EARNINGS

U.S. DOLLAR

BVA	0.000	MEL JCM I ACCOUNT	09/30/2022	0.000000	-0.66	0.00	0.00
	99VVB5Y75	UGL ADJ 093022	03/01/2021	0.000000	-0.66	0.00	0.00
		20221007A000200	09/30/2022				

BVA	0.000	MEL JCM I ACCOUNT	09/30/2022	0.000000	-259,472.02	0.00	0.00
	99VVB5Y75	UNREALIZED GAIN/LOSS	03/01/2021	0.000000	-259,472.02	0.00	0.00
		20221007O000010	09/30/2022				

Transaction Detail
Reported By Transaction Category

Report ID: IACS0008

Base Currency: USD

MX6F96590902 - BURLINGTON CNTY JIF

09/01/2022 - 09/30/2022

Status: FINAL

Trans Code	Shares/Par	Description	Trade Date	Price	Cost	Amount	Net Gain/Loss
Link Ref	Security Id	Broker	C. Settle Date	Local/Base	Local/Base	Local/Base	Local/Base
		Transaction No./Client Ref No.	Reported Date				
BVA	0.000	MEL JCMI ACCOUNT	09/30/2022	0.000000	12,277.50	0.00	0.00
	99VVB5Y75	INTEREST INCOME	03/01/2021	0.000000	12,277.50	0.00	0.00
		20221007O000020	09/30/2022				
BVA	0.000	MEL JCMI ACCOUNT	09/30/2022	0.000000	-262.18	0.00	0.00
	99VVB5Y75	TRUSTEE/CUSTODN FEES	03/01/2021	0.000000	-262.18	0.00	0.00
		20221007O000040	09/30/2022				
BVA	0.000	MEL JCMI ACCOUNT	09/30/2022	0.000000	-611.76	0.00	0.00
	99VVB5Y75	INVEST MANAGER FEES	03/01/2021	0.000000	-611.76	0.00	0.00
		20221007O000050	09/30/2022				
BVA	0.000	MEL JCMI ACCOUNT	09/30/2022	0.000000	-262.18	0.00	0.00
	99VVB5Y75	CONSULTING FEES	03/01/2021	0.000000	-262.18	0.00	0.00
		20221007O000060	09/30/2022				
BVA	0.000	MEL JCMI ACCOUNT	09/30/2022	0.000000	-56,326.71	0.00	0.00
	99VVB5Y75	UNREALIZED GAIN/LOSS	10/19/2021	0.000000	-56,326.71	0.00	0.00
		20221007O000070	09/30/2022				
BVA	0.000	MEL JCMI ACCOUNT	09/30/2022	0.000000	2,665.23	0.00	0.00
	99VVB5Y75	INTEREST INCOME	10/19/2021	0.000000	2,665.23	0.00	0.00
		20221007O000080	09/30/2022				
BVA	0.000	MEL JCMI ACCOUNT	09/30/2022	0.000000	-56.92	0.00	0.00
	99VVB5Y75	TRUSTEE/CUSTODN FEES	10/19/2021	0.000000	-56.92	0.00	0.00
		20221007O000100	09/30/2022				

Transaction Detail
Reported By Transaction Category

Report ID: IACS0008

Base Currency: USD

MX6F96590902 - BURLINGTON CNTY JIF

09/01/2022 - 09/30/2022

Status: FINAL

Trans Code	Shares/Par	Description	Trade Date	Price	Cost	Amount	Net Gain/Loss
Link Ref	Security Id	Broker	C. Settle Date	Local/Base	Local/Base	Local/Base	Local/Base
		Transaction No./Client Ref No.	Reported Date				
BVA	0.000	MEL JCM I ACCOUNT	09/30/2022	0.000000	-132.80	0.00	0.00
	99VVB5Y75	INVEST MANAGER FEES	10/19/2021	0.000000	-132.80	0.00	0.00
		20221007O000110	09/30/2022				
BVA	0.000	MEL JCM I ACCOUNT	09/30/2022	0.000000	-56.92	0.00	0.00
	99VVB5Y75	CONSULTING FEES	10/19/2021	0.000000	-56.92	0.00	0.00
		20221007O000120	09/30/2022				
BVA	0.000	MEL JCM I ACCOUNT	09/30/2022	0.000000	-0.05	0.00	0.00
	99VVB5Y75	UNREALIZED GAIN/LOSS	12/01/2021	0.000000	-0.05	0.00	0.00
		20221007O000130	09/30/2022				
BVA	0.000	MEL JCM I ACCOUNT	09/30/2022	0.000000	-22,811.61	0.00	0.00
	99VVB5Y75	UNREALIZED GAIN/LOSS	01/03/2022	0.000000	-22,811.61	0.00	0.00
		20221007O000140	09/30/2022				
BVA	0.000	MEL JCM I ACCOUNT	09/30/2022	0.000000	1,079.38	0.00	0.00
	99VVB5Y75	INTEREST INCOME	01/03/2022	0.000000	1,079.38	0.00	0.00
		20221007O000150	09/30/2022				
BVA	0.000	MEL JCM I ACCOUNT	09/30/2022	0.000000	-23.05	0.00	0.00
	99VVB5Y75	TRUSTEE/CUSTODN FEES	01/03/2022	0.000000	-23.05	0.00	0.00
		20221007O000170	09/30/2022				
BVA	0.000	MEL JCM I ACCOUNT	09/30/2022	0.000000	-53.78	0.00	0.00
	99VVB5Y75	INVEST MANAGER FEES	01/03/2022	0.000000	-53.78	0.00	0.00
		20221007O000180	09/30/2022				

Transaction Detail
Reported By Transaction Category

Report ID: IACS0008
 Base Currency: USD
 Status: FINAL

MX6F96590902 - BURLINGTON CNTY JIF

09/01/2022 - 09/30/2022

Trans Code	Shares/Par	Description	Trade Date	Price	Cost	Amount	Net Gain/Loss
Link Ref	Security Id	Broker	C. Settle Date	Local/Base	Local/Base	Local/Base	Local/Base
Transaction No./Client Ref No.			Reported Date				
BVA	0.000	MEL JCM I ACCOUNT	09/30/2022	0.000000	-23.05	0.00	0.00
	99VVB5Y75	CONSULTING FEES	01/03/2022	0.000000	-23.05	0.00	0.00
	20221007O000190		09/30/2022				

TOTAL U.S. DOLLAR FUND ALLOCATED EARNINGS:	-324,071.58	0.00	0.00
	-324,071.58	0.00	0.00
TOTAL FUND ALLOCATED EARNINGS RECEIPTS AND DISBURSEMENT TRANSACTIONS:	-324,071.58	0.00	0.00
TOTAL RECEIPTS AND DISBURSEMENT TRANSACTIONS:	-324,695.70	0.00	0.00
TOTAL TRANSACTIONS BASE:	-324,695.70	0.00	0.00

MX6F96590902 - BURLINGTON CNTY JIF
09/30/2022
Status: FINAL

Shares/Par	Description	Price	Cost	Net Income	Market Value	Percent Of Total	Net Unrealized
Security ID	Link Ref	Local/Base	Local/Base	Receivable	Local/Base		Gain/Loss
				Local/Base			Local/Base
UNIT OF PARTICIPATION							
U.S. DOLLAR							
UNITED STATES							
1,495,528.547	MEL JCMI ACCOUNT	9.1502	13,684,422.70	0.00	13,684,422.70		0.00
99VVB5Y75		9.1502	13,684,422.70	0.00	13,684,422.70	100.00	0.00

Current Fund Year: 2022 Month Ending: September											
	Property	Liability	Auto	Workers Comp	Deductible	Contingency	POLEPL	EJIF	MEL	Admin	TOTAL
OPEN BALANCE	235,556.18	1,276,442.22	374,291.55	2,845,053.33	1,357,440.84	138,761.22	(97,529.23)	(30,354.27)	426,966.26	10,871,481.30	17,398,109.38
RECEIPTS											
Assessments	3,935.35	5,773.15	1,443.12	22,752.36	5,983.05	1,240.70	11,498.20	2,900.55	26,555.60	21,444.92	103,527.00
Refunds	8,316.43	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	8,316.43
Invest Pymnts	(4,233.96)	(26,380.96)	(6,727.65)	(52,086.71)	(24,678.91)	(2,494.14)	(458.59)	(5.01)	(7,758.44)	(195,407.41)	(320,231.78)
Invest Adj	(8.25)	(51.41)	(13.12)	(101.51)	(48.10)	(4.86)	(0.90)	(0.01)	(15.12)	(380.85)	(624.13)
Subtotal Invest	(4,242.21)	(26,432.37)	(6,740.77)	(52,188.22)	(24,727.01)	(2,499.00)	(459.49)	(5.02)	(7,773.56)	(195,788.26)	(320,855.91)
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	8,009.57	(20,659.22)	(5,297.65)	(29,435.86)	(18,743.96)	(1,258.30)	11,038.71	2,895.53	18,782.04	(174,343.34)	(209,012.48)
EXPENSES											
Claims Transfers	73,683.10	30,218.50	0.00	63,612.03	0.00	0.00	0.00	0.00	0.00	0.00	167,513.63
Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	84,121.47	84,121.47
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	73,683.10	30,218.50	0.00	63,612.03	0.00	0.00	0.00	0.00	0.00	84,121.47	251,635.10
END BALANCE	169,882.64	1,225,564.49	368,993.90	2,752,005.44	1,338,696.88	137,502.92	(86,490.52)	(27,458.74)	445,748.30	10,613,016.48	16,937,461.80
									0.00	(0.01)	

REPORT STATUS SECTION

<u>Report Month: September</u>			Balance Differences	
Opening Balances:	Opening Balances are equal		\$0.00	
Imprest Transfers:	Imprest Totals are equal		\$0.00	
Investment Balances:	Investment Payment Balances are equal		\$0.00	
	Investment Adjustment Balances are equal		\$0.00	
Ending Balances:	Ending Balances are equal		\$0.00	
Accural Balances:	Accural Balances are equal		\$0.00	
Claims Transaction Status:				
Allocation variance 1:	Daily xactions add to monthly totals		0 . 00	
Allocation variance 2:	Monthly transactions and allocation totals are equal		0 . 00	
Allocation variance 3:	Treasurer/TPA net	/ Max/Min	0 . 00	(0 . 00)
Pre-existing variance:	No prior unreconci	/ Max/Min	0 . 00	0 . 00

SUMMARY OF CASH TRANSACTIONS											
FUND YEAR 2022											
Month Ending: September											
	Property	Liability	Auto	Workers Comp	Deductible	Contingency	POLEPL	EJIF	MEL	Admin	TOTAL
OPEN BALANCE	122,459.83	419,733.90	103,281.10	1,405,377.73	441,034.65	91,457.13	(71,712.68)	(30,628.71)	354,303.54	1,392,640.02	4,227,946.49
RECEIPTS											
Assessments	3,935.35	5,773.15	1,443.12	22,752.36	5,983.05	1,240.70	11,498.20	2,900.55	26,555.60	21,444.92	103,527.00
Refunds	3,248.68	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3,248.68
Invest Pymnts	(2,201.13)	(7,544.43)	(1,856.41)	(25,260.70)	(7,927.29)	(1,643.88)	0.00	0.00	(6,368.36)	(25,031.75)	(77,833.95)
Invest Adj	(4.29)	(14.70)	(3.62)	(49.23)	(15.45)	(3.20)	0.00	0.00	(12.41)	(48.79)	(151.69)
Subtotal Invest	(2,205.42)	(7,559.13)	(1,860.03)	(25,309.93)	(7,942.74)	(1,647.08)	0.00	0.00	(6,380.77)	(25,080.54)	(77,985.64)
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	4,978.61	(1,785.98)	(416.91)	(2,557.57)	(1,959.69)	(406.38)	11,498.20	2,900.55	20,174.83	(3,635.62)	28,790.04
EXPENSES											0.00
Claims Transfers	70,950.46	1,525.50	0.00	37,623.27	0.00	0.00	0.00	0.00	0.00	0.00	110,099.23
Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	84,121.47	84,121.47
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	70,950.46	1,525.50	0.00	37,623.27	0.00	0.00	0.00	0.00	0.00	84,121.47	194,220.70
END BALANCE	56,487.97	416,422.41	102,864.19	1,365,196.89	439,074.96	91,050.75	(60,214.48)	(27,728.16)	374,478.37	1,304,882.92	4,062,515.83

SUMMARY OF CASH TRANSACTIONS											
FUND YEAR 2021											
Month Ending: September											
	Property	Liability	Auto	Workers Comp	Deductible	Contingency	POLEPL	EJIF	MEL	Admin	TOTAL
OPEN BALANCE	18,026.86	420,864.19	78,278.12	543,568.49	330,453.30	0.00	(51,330.35)	(3.96)	48,836.03	138,859.75	1,527,552.43
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	(324.02)	(7,564.74)	(1,407.00)	(9,770.27)	(5,939.67)	0.00	0.00	0.00	(877.79)	(2,495.91)	(28,379.40)
Invest Adj	(0.63)	(14.74)	(2.74)	(19.04)	(11.58)	0.00	0.00	0.00	(1.71)	(4.86)	(55.30)
Subtotal Invest	(324.65)	(7,579.48)	(1,409.74)	(9,789.31)	(5,951.25)	0.00	0.00	0.00	(879.50)	(2,500.77)	(28,434.70)
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	(324.65)	(7,579.48)	(1,409.74)	(9,789.31)	(5,951.25)	0.00	0.00	0.00	(879.50)	(2,500.77)	(28,434.70)
EXPENSES											
Claims Transfers	0.00	1,940.25	0.00	12,464.53	0.00	0.00	0.00	0.00	0.00	0.00	14,404.78
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	1,940.25	0.00	12,464.53	0.00	0.00	0.00	0.00	0.00	0.00	14,404.78
END BALANCE	17,702.21	411,344.46	76,868.38	521,314.65	324,502.05	0.00	(51,330.35)	(3.96)	47,956.53	136,358.98	1,484,712.95

SUMMARY OF CASH TRANSACTIONS											
FUND YEAR	2020										
Month Ending:	September										
	Property	Liability	Auto	Workers Comp	Deductible	Contingency	POLEPL	EJIF	MEL	Admin	TOTAL
OPEN BALANCE	26,165.03	331,948.38	85,622.55	647,093.93	426,157.76	47,304.09	635.90	0.96	(4,674.25)	119,203.86	1,679,458.21
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	(470.30)	(5,966.54)	(1,539.01)	(11,631.07)	(7,659.89)	(850.26)	(11.43)	(0.02)	0.00	(2,142.61)	(30,271.13)
Invest Adj	(0.92)	(11.63)	(3.00)	(22.67)	(14.93)	(1.66)	(0.02)	0.00	0.00	(4.18)	(59.01)
Subtotal Invest	(471.22)	(5,978.17)	(1,542.01)	(11,653.74)	(7,674.82)	(851.92)	(11.45)	(0.02)	0.00	(2,146.79)	(30,330.14)
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	(471.22)	(5,978.17)	(1,542.01)	(11,653.74)	(7,674.82)	(851.92)	(11.45)	(0.02)	0.00	(2,146.79)	(30,330.14)
EXPENSES											
Claims Transfers	59.50	24,134.75	0.00	4,006.93	0.00	0.00	0.00	0.00	0.00	0.00	28,201.18
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	59.50	24,134.75	0.00	4,006.93	0.00	0.00	0.00	0.00	0.00	0.00	28,201.18
END BALANCE	25,634.31	301,835.46	84,080.54	631,433.26	418,482.94	46,452.17	624.45	0.94	(4,674.25)	117,057.07	1,620,926.89

SUMMARY OF CASH TRANSACTIONS											
FUND YEAR	2019										
Month Ending:	September										
	Property	Liability	Auto	Workers Comp	Deductible	Contingency	POLEPL	EJIF	MEL	Admin	TOTAL
OPEN 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
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	(650.34)	(5,305.25)	(926.30)	(5,424.67)	(3,152.06)	0.00	(3.22)	(2.07)	(255.89)	(1,931.89)	(17,651.69)
Invest Adj	(1.27)	(10.34)	(1.81)	(10.57)	(6.14)	0.00	(0.01)	0.00	(0.50)	(3.77)	(34.41)
Subtotal Invest	(651.61)	(5,315.59)	(928.11)	(5,435.24)	(3,158.20)	0.00	(3.23)	(2.07)	(256.39)	(1,935.66)	(17,686.10)
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	(651.61)	(5,315.59)	(928.11)	(5,435.24)	(3,158.20)	0.00	(3.23)	(2.07)	(256.39)	(1,935.66)	(17,686.10)
EXPENSES											
Claims Transfers	28.81	2,618.00	0.00	5,988.30	0.00	0.00	0.00	0.00	0.00	0.00	8,635.11
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	28.81	2,618.00	0.00	5,988.30	0.00	0.00	0.00	0.00	0.00	0.00	8,635.11
END BALANCE	35,501.09	287,223.70	50,606.34	290,377.51	172,206.40	0.00	175.95	112.83	13,979.97	105,544.70	955,728.49

SUMMARY OF CASH TRANSACTIONS											
FUND YEAR	2018										
Month Ending:	September										
	Property	Liability	Auto	Workers Comp	Deductible	Contingency	POLEPL	EJIF	MEL	Admin	TOTAL
OPEN 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
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	(586.40)	0.00	(998.93)	0.00	0.00	0.00	(443.94)	(2.92)	(256.40)	(2,507.13)	(4,795.72)
Invest Adj	(1.14)	0.00	(1.95)	0.00	0.00	0.00	(0.87)	(0.01)	(0.50)	(4.89)	(9.36)
Subtotal Invest	(587.54)	0.00	(1,000.88)	0.00	0.00	0.00	(444.81)	(2.93)	(256.90)	(2,512.02)	(4,805.08)
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	(587.54)	0.00	(1,000.88)	0.00	0.00	0.00	(444.81)	(2.93)	(256.90)	(2,512.02)	(4,805.08)
EXPENSES											
Claims Transfers	0.00	0.00	0.00	3,529.00	0.00	0.00	0.00	0.00	0.00	0.00	3,529.00
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	3,529.00	0.00	0.00	0.00	0.00	0.00	0.00	3,529.00
END BALANCE	32,037.06	(191,261.54)	54,574.45	(56,316.87)	(15,569.47)	0.00	24,253.91	159.61	14,007.68	136,972.09	(1,143.08)

SUMMARY OF CASH TRANSACTIONS											
FUND YEAR	Closed FY										
Month Ending:	September										
	Property	Liability	Auto	Workers Comp	Deductible	Contingency	POLEPL	EJIF	MEL	Admin	TOTAL
OPEN BALANCE	98.35	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	8,645,543.67	8,645,642.02
RECEIPTS											
Assessments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Refunds	5,067.75	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	5,067.75
Invest Pymnts	(1.77)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	(155,397.70)	(155,399.47)
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	(302.86)	(302.86)
Subtotal Invest	(1.77)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	(155,700.56)	(155,702.33)
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	5,065.98	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	(155,700.56)	(150,634.58)
EXPENSES											
Claims Transfers	2,644.33	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2,644.33
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	2,644.33	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2,644.33
END BALANCE	2,520.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	8,489,843.11	8,492,363.11

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

Month **September**
Current Fund Year **2022**

Policy Year	Coverage	1.	2.	3.	4.	5.	6.	7.	8.
		Calc. Net Paid Thru Last Month	Monthly Net Paid September	Monthly Recoveries September	Calc. Net Paid Thru September	TPA Net Paid Thru September	Variance To Be Reconciled	Delinquent Unreconciled Variance From	Change This Month
2022	Property	170,100.83	70,950.46	3,248.68	237,802.61	237,802.61	0.00	0.00	0.00
	Liability	5,879.50	1,525.50	0.00	7,405.00	7,405.00	0.00	0.00	0.00
	Auto	3,133.19	0.00	0.00	3,133.19	3,133.19	0.00	0.00	0.00
	Workers Comp	275,388.27	37,623.27	0.00	313,011.54	313,011.54	0.00	0.00	0.00
	Total	454,501.79	110,099.23	3,248.68	561,352.34	561,352.34	0.00	0.00	0.00
2021	Property	435,182.84	0.00	0.00	435,182.84	435,182.84	(0.00)	3.00	(3.00)
	Liability	54,002.88	1,940.25	0.00	55,943.13	55,943.13	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	1,359,891.20	12,464.53	0.00	1,372,355.73	1,372,355.73	0.00	0.00	0.00
	Total	1,889,396.07	14,404.78	0.00	1,903,800.85	1,903,800.85	(0.00)	3.00	(3.00)
2020	Property	375,614.58	59.50	0.00	375,674.08	372,898.45	2,775.63	2,775.63	0.00
	Liability	108,061.77	24,134.75	0.00	132,196.52	132,196.52	0.00	0.00	0.00
	Auto	37,289.14	0.00	0.00	37,289.14	37,289.14	0.00	0.00	0.00
	Workers Comp	1,262,058.64	4,006.93	0.00	1,266,065.57	1,266,065.57	(0.00)	(0.00)	(0.00)
	Total	1,783,024.13	28,201.18	0.00	1,811,225.31	1,808,449.68	2,775.63	2,775.63	(0.00)
2019	Property	550,096.50	28.81	0.00	550,125.31	550,125.31	0.00	0.00	0.00
	Liability	145,502.20	2,618.00	0.00	148,120.20	148,120.20	0.00	(3.00)	3.00
	Auto	72,580.10	0.00	0.00	72,580.10	72,580.10	0.00	0.00	0.00
	Workers Comp	1,667,368.95	5,988.30	0.00	1,673,357.25	1,673,357.25	0.00	0.00	0.00
	Total	2,435,547.75	8,635.11	0.00	2,444,182.86	2,444,182.86	0.00	(3.00)	3.00
2018	Property	338,023.38	0.00	0.00	338,023.38	338,023.38	0.00	0.00	0.00
	Liability	1,003,492.98	0.00	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	2,181,871.81	3,529.00	0.00	2,185,400.81	2,185,451.48	(50.67)	(50.67)	0.00
	Total	3,594,534.87	3,529.00	0.00	3,598,063.87	3,598,114.54	(50.67)	(50.67)	0.00
Closed FY	Property	0.00	2,644.33	5,067.75	(2,423.42)	(2,423.42)	0.00	0.00	0.00
	Liability	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Auto	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Workers Comp	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Total	0.00	2,644.33	5,067.75	(2,423.42)	(2,423.42)	0.00	0.00	0.00
TOTAL		10,157,004.61	167,513.63	8,316.43	10,316,201.81	10,313,476.85	2,724.96	2,724.96	(0.00)



BURLINGTON COUNTY J.I.F.

Check Register Report

Bank Account : ALL

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

Instance Type: All

Coverage : All ,Claimant Type: All

Check Number	Check Date	Claimant (Case) Type	Payee Name	QL File / Claim Number	Loss Date	Payment Amount	Policy Year	Exp./Legal
18627	9/6/2022	MEDICAL ONLY	ADMINISTRATIVE CLAIM SERVICES	-- /2023277725	7/5/2022	\$3.00	2022/2022	Expense
18628	9/6/2022	POLICE PROF BI	MARSHALL DENNEHEY WARNER	-- /2020206165	5/17/2020	\$21,812.00	2020/2020	Legal
18629	9/6/2022	INDEMNITY	ATLANTIC SECURITY INT'L	MLT-2022244354/ 2022244354	7/30/2021	\$151.50	2021/2021	Expense
18630	9/6/2022	BLDG/CONTENT	THE DEWEESE LAW FIRM	-- /2018110727	8/20/2017	\$1,644.33	2017/2017	Legal
18631	9/6/2022		AFFANATO MARUT LLC			\$1,521.00		
		INDEMNITY		-- /2022268657	7/23/2021	\$130.00	2021/2021	Legal
		INDEMNITY		-- /2021239260	6/1/2021	\$195.00	2021/2021	Legal
		INDEMNITY		-- /2021234831	4/8/2021	\$156.00	2021/2021	Legal
		INDEMNITY		-- /2021214072	9/6/2020	\$728.00	2020/2020	Legal
		INDEMNITY		-- /2021211846	8/4/2020	\$130.00	2020/2020	Legal
		INDEMNITY		-- /2019176278	6/11/2019	\$182.00	2019/2019	Legal
18632	9/6/2022		PIETRAS SARACINO SMITH & MEEK LLP			\$3,529.00		
		INDEMNITY		-- /2018142758	5/14/2018	\$347.50	2018/2018	Legal
		INDEMNITY		-- /2018128624	3/15/2018	\$3,181.50	2018/2018	Legal
18633	9/6/2022	INDEMNITY	PEMBERTON TOWNSHIP	-- /2022276093	6/14/2022	\$1,281.09	2022/2022	Loss
18634	9/6/2022	INDEMNITY	WESTAMPTON TOWNSHIP	-- /2023280119	8/8/2022	\$1,296.34	2022/2022	Loss
18635	9/6/2022	1ST PARTY COLL PD	QUAL-LYNX	-- /2022271085	4/21/2022	\$324.86	2022/2022	Expense
18636	9/6/2022	INDEMNITY	DELRAN TOWNSHIP	-- /2021234855	4/11/2021	\$1,938.00	2021/2021	Loss
18637	9/6/2022	INDEMNITY	Stephen Ermi	-- /2021233854	3/25/2021	\$1,864.62	2021/2021	Loss
18638	9/6/2022	INDEMNITY	George Ondusko	-- /2020189571	11/12/2019	\$1,078.72	2019/2019	Loss
18639	9/6/2022	INDEMNITY	Christina Reiss	-- /2019165703	2/11/2019	\$1,120.16	2019/2019	Loss
18640	9/6/2022	1ST PARTY COLL PD	DELRAN TOWNSHIP	-- /2022271085	4/21/2022	\$1,000.00	2022/2022	Loss
18641	9/6/2022		QUAL-LYNX			\$34.00		
		MEDICAL ONLY		-- /2023278896	7/22/2022	\$4.25	2022/2022	Expense
		INDEMNITY		-- /2023278456	7/14/2022	\$4.25	2022/2022	Expense
		MEDICAL ONLY		-- /2023277973	7/12/2022	\$4.25	2022/2022	Expense
		INDEMNITY		-- /2023277874	7/11/2022	\$4.25	2022/2022	Expense
		MEDICAL ONLY		-- /2023277907	7/11/2022	\$4.25	2022/2022	Expense
		MEDICAL ONLY		-- /2023277588	7/7/2022	\$4.25	2022/2022	Expense



BURLINGTON COUNTY J.I.F.

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Check Number	Check Date	Claimant (Case) Type	Payee Name	QL File / Claim Number	Loss Date	Payment Amount	Policy Year	Exp./Legal
		INDEMNITY		-- /2023277377	6/30/2022	\$4.25	2022/2022	Expense
		MEDICAL ONLY		-- /2022277188	6/30/2022	\$4.25	2022/2022	Expense
18642	9/6/2022	INDEMNITY	IVY REHAB NETWORK, INC	-- /2023280221	8/8/2022	\$90.00	2022/2022	Loss
18643	9/6/2022	MEDICAL ONLY	VIRTUA MOUNT HOLLY HOSPITAL	-- /2023278896	7/22/2022	\$1,848.00	2022/2022	Loss
18644	9/6/2022	INDEMNITY	BURLINGTON COUNTY ORTHOPAEDIC SPECIALIST P A	-- /2022276093	6/14/2022	\$131.40	2022/2022	Loss
18645	9/6/2022	MEDICAL ONLY	SEAVIEW ORTHOPAEDIC & MEDICAL ASSOCIATES	-- /2023280961	8/15/2022	\$359.10	2022/2022	Loss
18646	9/6/2022	INDEMNITY	CARDIOVASCULAR ASSOCIATES OF DELAWARE VALLEY, PA	MLT-2021233414/ 2021234392	4/1/2021	\$158.55	2021/2021	Loss
18647	9/6/2022		NovaCare Rehabilitation			\$686.00		
		INDEMNITY		-- /2022255888	11/29/2021	\$196.00	2021/2021	Loss
		INDEMNITY		-- /2021234855	4/11/2021	\$294.00	2021/2021	Loss
		INDEMNITY		MLT-2021233414/ 2021235453	4/3/2021	\$196.00	2021/2021	Loss
18648	9/6/2022	MEDICAL ONLY	WORKNET OCCUPATIONAL MEDICINE	-- /2022259957	1/5/2022	\$139.04	2022/2022	Loss
18649	9/6/2022	MEDICAL ONLY	RIVERSIDE URGENT CARE	-- /2022274111	5/23/2022	\$164.80	2022/2022	Loss
18650	9/6/2022	MEDICAL ONLY	EMERGENCY PHYSICIANS OF NEW JERSEY P A	-- /2023278896	7/22/2022	\$481.61	2022/2022	Loss
18651	9/6/2022	INDEMNITY	HAMILTON PHYSICAL THERAPY SVCS, LLC	-- /2021233854	3/25/2021	\$144.00	2021/2021	Loss
18652	9/6/2022	MEDICAL ONLY	PRINCETON BRAIN AND SPINE AND SPORTS MEDICINE	-- /2021229233	2/7/2021	\$105.24	2021/2021	Loss
18653	9/6/2022	INDEMNITY	CAPITAL HEALTH MEDICAL GROUP	-- /2022276093	6/14/2022	\$182.98	2022/2022	Loss
18654	9/6/2022		NEUROSURGICAL AND SPINE SPECIALIST LLC			\$522.23		
		MEDICAL ONLY		-- /2020208040	6/12/2020	\$300.00	2020/2020	Loss
		INDEMNITY		-- /2019176278	6/11/2019	\$222.23	2019/2019	Loss
18655	9/6/2022	INDEMNITY	STRIVE PHYSICAL THERAPY SPECIALISTS, LLC	-- /2023280194	8/9/2022	\$400.00	2022/2100	Loss
18656	9/6/2022	INDEMNITY	ORTHOPAEDICS NEW JERSEY	-- /2021234855	4/11/2021	\$100.42	2021/2021	Loss
18657	9/6/2022		QUALCARE INC			\$2,200.00		
		MEDICAL ONLY		-- /2023281525	8/27/2022	\$550.00	2022/2022	Loss
		MEDICAL ONLY		-- /2023281404	8/25/2022	\$550.00	2022/2100	Loss
		MEDICAL ONLY		-- /2023281464	8/20/2022	\$550.00	2022/2022	Loss
		MEDICAL ONLY		-- /2023279867	8/3/2022	\$550.00	2022/2022	Loss
18658	9/12/2022	INDEMNITY	ADMINISTRATIVE CLAIM SERVICES	-- /2022269808	12/20/2021	\$3.00	2021/2021	Expense



BURLINGTON COUNTY J.I.F.

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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
18659	9/12/2022	INDEMNITY	NEW JERSEY MANUFACTURERS	-- /2021231781	3/4/2021	\$245.00	2021/2021	Expense
18660	9/12/2022		CAPEHART & SCATCHARD PA			\$2,901.00		
		INDEMNITY		MLT-2022251619/ 2022251696	9/28/2021	\$283.00	2021/2021	Legal
		BODILY INJURY [Expired]		-- /2020180405	5/17/2019	\$2,618.00	2019/2019	Legal
18661	9/12/2022	POLICE PROF BI	GUARANTEED SUBPOENA SERVICE INC	-- /2020206165	5/17/2020	\$100.00	2020/2020	Expense
18662	9/12/2022	BODILY INJURY [Expired]	RAYMOND & COLEMAN LLP	-- /2021230028	1/12/2021	\$427.50	2021/2021	Legal
18663	9/12/2022	MEDICAL ONLY	THE DEWEESE LAW FIRM	-- /2021238231	5/20/2021	\$150.00	2021/2021	Expense
18664	9/12/2022	INDEMNITY	AFFANATO MARUT LLC	-- /2022246903	8/13/2021	\$253.50	2021/2021	Legal
18665	9/12/2022	INDEMNITY	William Roberts	MLT-2020179427/ 2020179427	7/19/2019	\$1,842.00	2019/2019	Loss
18666	9/12/2022	INDEMNITY	MOUNT LAUREL TOWNSHIP	-- /2022255888	11/29/2021	\$1,205.29	2021/2021	Loss
18667	9/12/2022	1ST PARTY COLL PD	QUAL-LYNX	-- /2020188495	10/22/2019	\$28.81	2019/2019	Expense
18668	9/12/2022	INDEMNITY	Edward Butler	-- /2020208328	6/23/2020	\$1,150.08	2020/2020	Loss
18669	9/12/2022	INDEMNITY	PEMBERTON TOWNSHIP	-- /2023280221	8/8/2022	\$1,734.82	2022/2022	Loss
18670	9/12/2022		IVY REHAB NETWORK, INC			\$935.00		
		INDEMNITY		-- /2023280221	8/8/2022	\$255.00	2022/2022	Loss
		INDEMNITY		-- /2023277874	7/11/2022	\$85.00	2022/2022	Loss
		INDEMNITY		-- /2021222201	11/1/2020	\$595.00	2020/2020	Loss
18671	9/12/2022	INDEMNITY	WEST JERSEY ANESTHESIA ASSOCIATES, PA	-- /2021233854	3/25/2021	\$828.00	2021/2021	Loss
18672	9/12/2022		BURLINGTON COUNTY ORTHOPAEDIC SPECIALIST P A			\$688.70		
		INDEMNITY		-- /2023280194	8/9/2022	\$237.50	2022/2100	Loss
		INDEMNITY		-- /2023280221	8/8/2022	\$261.20	2022/2022	Loss
		MEDICAL ONLY		-- /2023277973	7/12/2022	\$95.00	2022/2022	Loss
		MEDICAL ONLY		-- /2022277188	6/30/2022	\$95.00	2022/2022	Loss
18673	9/12/2022		NovaCare Rehabilitation			\$784.00		
		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	\$196.00	2021/2021	Loss
		INDEMNITY		MLT-2021233414/	4/3/2021	\$196.00	2021/2021	Loss



BURLINGTON COUNTY J.I.F.

Check Register Report

Bank Account : ALL

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

Instance Type: All

Coverage : All , Claimant Type: All

Check Number	Check Date	Claimant (Case) Type	Payee Name	QL File / Claim Number	Loss Date	Payment Amount	Policy Year	Exp./Legal
2021235453								
18674	9/12/2022	INDEMNITY	VIRTUA MEDICAL GROUP, PA	- - /2022266779	3/5/2022	\$130.71	2022/2022	Loss
18675	9/12/2022	INDEMNITY	HAMILTON PHYSICAL THERAPY SVCS, LLC	- - /2021233854	3/25/2021	\$144.00	2021/2021	Loss
18676	9/12/2022	INDEMNITY	STRIVE PHYSICAL THERAPY SPECIALISTS, LLC	- - /2023280194	8/9/2022	\$160.00	2022/2100	Loss
18677	9/12/2022		ISO SERVICES INC			\$140.25		
		MEDICAL ONLY		- - /2023278896	7/22/2022	\$12.75	2022/2022	Expense
		INDEMNITY		- - /2023278456	7/14/2022	\$12.75	2022/2022	Expense
		MEDICAL ONLY		- - /2023277973	7/12/2022	\$12.75	2022/2022	Expense
		INDEMNITY		- - /2023277874	7/11/2022	\$12.75	2022/2022	Expense
		MEDICAL ONLY		- - /2023277907	7/11/2022	\$12.75	2022/2022	Expense
		MEDICAL ONLY		- - /2023277588	7/7/2022	\$12.75	2022/2022	Expense
		MEDICAL ONLY		- - /2023277725	7/5/2022	\$12.75	2022/2022	Expense
		MEDICAL ONLY		- - /2023279049	6/30/2022	\$12.75	2022/2022	Expense
		INDEMNITY		- - /2023277377	6/30/2022	\$12.75	2022/2022	Expense
		MEDICAL ONLY		- - /2022277188	6/30/2022	\$12.75	2022/2022	Expense
		MEDICAL ONLY		- - /2023278879	6/27/2022	\$12.75	2022/2022	Expense
18678	9/12/2022		QUALCARE INC			\$2,200.00		
		MEDICAL ONLY		- - /2023282182	9/6/2022	\$550.00	2022/2022	Loss
		MEDICAL ONLY		- - /2023282116	9/4/2022	\$550.00	2022/2022	Loss
		MEDICAL ONLY		- - /2023282119	9/4/2022	\$550.00	2022/2022	Loss
		MEDICAL ONLY		- - /2022272838	5/10/2022	\$550.00	2022/2022	Loss
18679	9/12/2022		QUAL-LYNX			\$271.91		
		MEDICAL ONLY		- - /2023281464	8/20/2022	\$37.92	2022/2022	Expense
		MEDICAL ONLY		- - /2023277725	7/5/2022	\$20.58	2022/2022	Expense
		MEDICAL ONLY		- - /2023279049	6/30/2022	\$55.25	2022/2022	Expense
		INDEMNITY		- - /2022276683	6/13/2022	\$29.25	2022/2022	Expense
		MEDICAL ONLY		MLT-2022273530/ 2022274081	5/23/2022	\$16.25	2022/2022	Expense



BURLINGTON COUNTY J.I.F.

Check Register Report

Bank Account : ALL

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

Instance Type: All

Coverage : All , Claimant Type: All

Check Number	Check Date	Claimant (Case) Type	Payee Name	QL File / Claim Number	Loss Date	Payment Amount	Policy Year	Exp./Legal
		INDEMNITY		MLT-2022273530/ 2022273530	5/12/2022	\$16.25	2022/2022	Expense
		MEDICAL ONLY		MLT-2022261333/ 2022261333	1/10/2022	\$17.33	2022/2022	Expense
		MEDICAL ONLY		MLT-2022261333/ 2022261341	1/10/2022	\$27.08	2022/2022	Expense
		INDEMNITY		- - /2022270317	12/27/2021	\$32.50	2021/2021	Expense
		INDEMNITY		MLT-2022251619/ 2022251695	10/5/2021	\$6.50	2021/2021	Expense
		INDEMNITY		MLT-2022251619/ 2022251696	9/28/2021	\$13.00	2021/2021	Expense
18680	9/19/2022	CAPEHART & SCATCHARD PA				\$630.00		
		INDEMNITY		- - /2021222201	11/1/2020	\$346.00	2020/2020	Legal
		INDEMNITY		- - /2021211869	8/10/2020	\$99.50	2020/2020	Legal
		INDEMNITY		- - /2020182837	9/5/2019	\$184.50	2019/2019	Legal
18681	9/19/2022	POLICE PROF PI	PARKER MCCAY	- - /2021222266	12/1/2020	\$2,210.00	2020/2020	Legal
18682	9/19/2022	INDEMNITY	I C U INVESTIGATIONS INC	- - /2022276093	6/14/2022	\$400.00	2022/2022	Expense
18683	9/19/2022	LEO PETETTI LLC				\$585.00		
		1ST PARTY COLL PD		- - /2023280644	8/12/2022	\$135.00	2022/2022	Expense
		1ST PARTY COLL PD		- - /2023280220	8/6/2022	\$135.00	2022/2022	Expense
		1ST PARTY COLL PD		- - /2022269034	3/7/2022	\$315.00	2022/2022	Expense
18684	9/19/2022	DAVID S DEWEESE				\$3,000.00		
		PUB OFF PI		- - /2023283108	6/30/2022	\$750.00	2022/2022	Legal
		PUB OFF PI		- - /2023280299	4/20/2022	\$750.00	2022/2022	Legal
		PUB OFF PI		- - /2023280642	10/14/2021	\$750.00	2021/2021	Legal
		PUB OFF PI		- - /2023278494	3/1/2021	\$750.00	2021/2021	Legal
18685	9/19/2022	INDEMNITY	AFFANATO MARUT LLC	- - /2022269066	3/28/2022	\$260.00	2022/2022	Legal
18686	9/19/2022	INLAND MARINE	QUAL-LYNX	- - /2021210458	7/20/2020	\$59.50	2020/2020	Expense
18687	9/19/2022	INDEMNITY	WESTAMPTON TOWNSHIP	- - /2023280119	8/8/2022	\$1,296.34	2022/2022	Loss
18688	9/19/2022	1ST PARTY COLL PD	DOMENIC ASTEMBORSKI	- - /2023280644	8/12/2022	\$8,542.23	2022/2022	Loss



BURLINGTON COUNTY J.I.F.

Check Register Report

Bank Account : ALL

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

Instance Type: All

Coverage : All , Claimant Type: All

Check Number	Check Date	Claimant (Case) Type	Payee Name	QL File / Claim Number	Loss Date	Payment Amount	Policy Year	Exp./Legal
18689	9/19/2022		IVY REHAB NETWORK, INC			\$404.00		
		INDEMNITY		-- /2023280221	8/8/2022	\$85.00	2022/2022	Loss
		INDEMNITY		-- /2021222201	11/1/2020	\$319.00	2020/2020	Loss
18690	9/19/2022	INDEMNITY	PREMIER ORTHOPEDIC OF SOUTH JERSEY	-- /2022252847	10/24/2021	\$772.26	2021/2021	Loss
18691	9/19/2022	INDEMNITY	VIRTUA WEST JERSEY HEALTH INC	-- /2021233854	3/25/2021	\$615.26	2021/2021	Loss
18692	9/19/2022	INDEMNITY	BURLINGTON COUNTY ORTHOPAEDIC SPECIALIST P A	-- /2023280221	8/8/2022	\$275.00	2022/2022	Loss
18693	9/19/2022	INDEMNITY	ROTHMAN ORTHOPAEDICS	-- /2021214072	9/6/2020	\$195.00	2020/2020	Loss
18694	9/19/2022	INDEMNITY	BONEL MEDICAL EQUIPMENT	-- /2023280194	8/9/2022	\$102.15	2022/2100	Loss
18695	9/19/2022		NovaCare Rehabilitation			\$490.00		
		INDEMNITY		-- /2022276093	6/14/2022	\$392.00	2022/2022	Loss
		INDEMNITY		-- /2022255888	11/29/2021	\$98.00	2021/2021	Loss
18696	9/19/2022	INDEMNITY	PREMIER ORTHOPAEDIC & SPORTS MEDICINE ASSOCIATES OF SNJ LLC	-- /2021239260	6/1/2021	\$88.09	2021/2021	Loss
18697	9/19/2022	INDEMNITY	EMERGENCY PHYSICIANS OF NEW JERSEY P A	-- /2023280119	8/8/2022	\$198.15	2022/2022	Loss
18698	9/19/2022	INDEMNITY	COOPER UNIVERSITY RADIOLOGY, PC	-- /2022253626	10/10/2021	\$31.85	2021/2021	Loss
18699	9/19/2022	INDEMNITY	HAMILTON PHYSICAL THERAPY SVCS, LLC	-- /2021233854	3/25/2021	\$144.00	2021/2021	Loss
18700	9/19/2022	INDEMNITY	NEUROSURGICAL AND SPINE SPECIALIST LLC	-- /2021222201	11/1/2020	\$144.35	2020/2020	Loss
18701	9/19/2022	INDEMNITY	STRIVE PHYSICAL THERAPY SPECIALISTS, LLC	-- /2023280194	8/9/2022	\$80.00	2022/2100	Loss
18702	9/19/2022		QUALCARE INC			\$3,300.00		
		MEDICAL ONLY		-- /2023282897	9/13/2022	\$550.00	2022/2022	Loss
		MEDICAL ONLY		-- /2023282975	9/13/2022	\$550.00	2022/2022	Loss
		INDEMNITY		-- /2023282963	9/12/2022	\$550.00	2022/2022	Loss
		MEDICAL ONLY		-- /2023282916	9/11/2022	\$550.00	2022/2022	Loss
		MEDICAL ONLY		-- /2023282863	8/24/2022	\$550.00	2022/2022	Loss
		MEDICAL ONLY		-- /2023281243	8/23/2022	\$550.00	2022/2022	Loss
18703	9/26/2022	BODILY INJURY [Expired]	ISO SERVICES INC	-- /2022244098	6/8/2021	\$12.75	2021/2021	Expense
18704	9/26/2022	BLDG/CONTENT	MEDFORD TOWNSHIP	-- /2018110727	8/20/2017	\$1,000.00	2017/2017	Loss
18705	9/26/2022	INDEMNITY	PEMBERTON TOWNSHIP	-- /2023280221	8/8/2022	\$1,734.82	2022/2022	Loss
18706	9/26/2022	MONEY/SEC OUTSIDE	SHAMONG TOWNSHIP	-- /2023280920	8/10/2022	\$49,000.00	2022/2022	Loss
18707	9/26/2022	BLDG/CONTENT	NORTH HANOVER TOWNSHIP	-- /2022271713	4/28/2022	\$11,498.37	2022/2022	Loss
18708	9/26/2022	INDEMNITY	MOUNT LAUREL TOWNSHIP	-- /2023277874	7/11/2022	\$1,357.42	2022/2022	Loss



BURLINGTON COUNTY J.I.F.

Check Register Report

Bank Account : ALL

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

Instance Type: All

Coverage : All , Claimant Type: All

Check Number	Check Date	Claimant (Case) Type	Payee Name	QL File / Claim Number	Loss Date	Payment Amount	Policy Year	Exp./Legal
18709	9/26/2022	INDEMNITY	MOUNT LAUREL TOWNSHIP	-- /2023277874	7/11/2022	\$1,357.42	2022/2022	Loss
18710	9/26/2022		QUAL-LYNX			\$76.50		
		MEDICAL ONLY		-- /2023281525	8/27/2022	\$4.25	2022/2022	Expense
		MEDICAL ONLY		-- /2023281404	8/25/2022	\$4.25	2022/2100	Expense
		MEDICAL ONLY		-- /2023281311	8/24/2022	\$4.25	2022/2022	Expense
		INDEMNITY		-- /2023281189	8/22/2022	\$4.25	2022/2022	Expense
		MEDICAL ONLY		-- /2023280961	8/15/2022	\$4.25	2022/2022	Expense
		MEDICAL ONLY		-- /2023280810	8/15/2022	\$4.25	2022/2022	Expense
		MEDICAL ONLY		-- /2023280647	8/13/2022	\$4.25	2022/2022	Expense
		MEDICAL ONLY		-- /2023280437	8/11/2022	\$4.25	2022/2022	Expense
		MEDICAL ONLY		-- /2023280360	8/10/2022	\$4.25	2022/2022	Expense
		INDEMNITY		-- /2023280194	8/9/2022	\$4.25	2022/2100	Expense
		INDEMNITY		-- /2023280221	8/8/2022	\$4.25	2022/2022	Expense
		INDEMNITY		-- /2023280119	8/8/2022	\$4.25	2022/2022	Expense
		MEDICAL ONLY		MLT-2023279981/ 2023279981	8/4/2022	\$4.25	2022/2022	Expense
		MEDICAL ONLY		-- /2023279810	8/2/2022	\$4.25	2022/2022	Expense
		MEDICAL ONLY		-- /2023279697	8/2/2022	\$4.25	2022/2022	Expense
		MEDICAL ONLY		-- /2023280218	7/28/2022	\$4.25	2022/2022	Expense
		MEDICAL ONLY		-- /2023279553	7/28/2022	\$4.25	2022/2022	Expense
		MEDICAL ONLY		-- /2023278879	6/27/2022	\$4.25	2022/2022	Expense
18711	9/26/2022		IVY REHAB NETWORK, INC			\$510.00		
		INDEMNITY		-- /2023280221	8/8/2022	\$170.00	2022/2022	Loss
		INDEMNITY		-- /2023277874	7/11/2022	\$340.00	2022/2022	Loss
18712	9/26/2022	INDEMNITY	QUEST DIAGNOSTICS	MLT-2021233414/ 2021234392	4/1/2021	\$28.20	2021/2021	Loss
18713	9/26/2022	INDEMNITY	VIRTUA WEST JERSEY HEALTH INC	-- /2023277874	7/11/2022	\$503.36	2022/2022	Loss
18714	9/26/2022	INDEMNITY	WEST JERSEY ANESTHESIA ASSOCIATES, PA	-- /2023277874	7/11/2022	\$736.00	2022/2022	Loss



BURLINGTON COUNTY J.I.F.

Check Register Report

Bank Account : ALL

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

Instance Type: All

Coverage : All , Claimant Type: All

Check Number	Check Date		Claimant (Case) Type	Payee Name	QL File / Claim Number	Loss Date	Payment Amount	Policy Year	Exp./Legal
18715	9/26/2022		INDEMNITY	MATTHEW J PITERA MD PA	MLT-2020179427/ 2020179427	7/19/2019	\$900.00	2019/2019	Loss
18716	9/26/2022			NovaCare Rehabilitation			\$980.00		
			INDEMNITY		- - /2022276093	6/14/2022	\$196.00	2022/2022	Loss
			INDEMNITY		- - /2022255888	11/29/2021	\$392.00	2021/2021	Loss
			INDEMNITY		MLT-2021233414/ 2021235453	4/3/2021	\$392.00	2021/2021	Loss
18717	9/26/2022		MEDICAL ONLY	CENTRAL JERSEY URGENT CARE LLC	MLT-2022255749/ 2022255757	11/19/2021	\$160.00	2021/2021	Loss
18718	9/26/2022		INDEMNITY	SUMMIT SURGICAL CENTER, LLC	- - /2023277874	7/11/2022	\$4,453.97	2022/2022	Loss
18719	9/26/2022		INDEMNITY	HAMILTON PHYSICAL THERAPY SVCS, LLC	- - /2021233854	3/25/2021	\$144.00	2021/2021	Loss
18720	9/26/2022		MEDICAL ONLY	HOME CARE CONNECT LLC	- - /2022264378	2/8/2022	\$157.17	2022/2022	Loss
18721	9/26/2022		MEDICAL ONLY	CAPITAL HEALTH MEDICAL GROUP	- - /2022270925	4/20/2022	\$25.58	2022/2022	Loss
18722	9/26/2022			myMATRIX			\$500.08		
			INDEMNITY		- - /2023280221	8/8/2022	\$41.39	2022/2022	Loss
			INDEMNITY		MLT-2020179427/ 2020179427	7/19/2019	\$458.69	2019/2019	Loss
18723	9/26/2022		MEDICAL ONLY	PATIENT FIRST	- - /2022246867	9/2/2021	\$205.00	2021/2021	Loss
18724	9/26/2022		MEDICAL ONLY	SOUTH JERSEY REHAB & SPINE, INC	- - /2022263400	1/29/2022	\$2,671.00	2022/2022	Loss
18725	9/26/2022			ISO SERVICES INC			\$293.25		
			MEDICAL ONLY		- - /2023281525	8/27/2022	\$12.75	2022/2022	Expense
			MEDICAL ONLY		- - /2023281404	8/25/2022	\$12.75	2022/2100	Expense
			MEDICAL ONLY		- - /2023281311	8/24/2022	\$12.75	2022/2022	Expense
			INDEMNITY		- - /2023281189	8/22/2022	\$12.75	2022/2022	Expense
			MEDICAL ONLY		- - /2023281464	8/20/2022	\$12.75	2022/2022	Expense
			MEDICAL ONLY		- - /2023280961	8/15/2022	\$12.75	2022/2022	Expense
			MEDICAL ONLY		- - /2023280810	8/15/2022	\$12.75	2022/2022	Expense
			MEDICAL ONLY		- - /2023280647	8/13/2022	\$12.75	2022/2022	Expense
			MEDICAL ONLY		- - /2023280437	8/11/2022	\$12.75	2022/2022	Expense
			MEDICAL ONLY		- - /2023280360	8/10/2022	\$12.75	2022/2022	Expense



BURLINGTON COUNTY J.I.F.

Check Register Report

Bank Account : ALL

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

Instance Type: All

Coverage : All , Claimant Type: All

Check Number	Check Date		Claimant (Case) Type	Payee Name	QL File / Claim Number	Loss Date	Payment Amount	Policy Year	Exp./Legal
			INDEMNITY		- - /2023280194	8/9/2022	\$12.75	2022/2100	Expense
			INDEMNITY		- - /2023280221	8/8/2022	\$12.75	2022/2022	Expense
			INDEMNITY		- - /2023280119	8/8/2022	\$12.75	2022/2022	Expense
			MEDICAL ONLY		MLT-2023279981/ 2023280062	8/4/2022	\$12.75	2022/2022	Expense
			MEDICAL ONLY		MLT-2023279981/ 2023279981	8/4/2022	\$12.75	2022/2022	Expense
			MEDICAL ONLY		- - /2023279810	8/2/2022	\$12.75	2022/2022	Expense
			MEDICAL ONLY		- - /2023279697	8/2/2022	\$12.75	2022/2022	Expense
			MEDICAL ONLY		- - /2023280218	7/28/2022	\$12.75	2022/2022	Expense
			MEDICAL ONLY		- - /2023279553	7/28/2022	\$12.75	2022/2022	Expense
			BODILY INJURY [Expired]		- - /2023277926	6/21/2022	\$12.75	2022/2022	Expense
			BODILY INJURY [Expired]		- - /2023280006	6/21/2022	\$12.75	2022/2022	Expense
			INDEMNITY		- - /2021237818	5/14/2021	\$12.75	2021/2021	Expense
			BODILY INJURY [Expired]		- - /2021230990	12/9/2020	\$12.75	2020/2020	Expense
18726	9/26/2022		QUALCARE INC				\$2,750.00		
			MEDICAL ONLY		- - /2023283575	9/20/2022	\$550.00	2022/2022	Loss
			MEDICAL ONLY		- - /2023283687	9/20/2022	\$550.00	2022/2022	Loss
			MEDICAL ONLY		- - /2023283435	9/17/2022	\$550.00	2022/2022	Loss
			MEDICAL ONLY		MLT-2023283202/ 2023283205	9/14/2022	\$550.00	2022/2022	Loss
			MEDICAL ONLY		MLT-2023283202/ 2023283202	9/14/2022	\$550.00	2022/2022	Loss
Total for BURLINGTON COUNTY J.I.F.			\$167,513.63	Total for BURLINGTON COUNTY J.I.F.			\$167,513.63		

Number of Checks:	100	First Check Number:	18627
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BURLINGTON COUNTY J.I.F.

Check Register Report

Bank Account : ALL

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

Instance Type: All

Coverage : All , Claimant Type: All

Number of Payments:	275	Last Check Number:	18726
Expense Payments:	\$2,879.33		
Legal Payments:	\$38,188.33		
Loss Payments:	\$126,445.97		

FY 2020 EJIF Dividend
AELCF Member Allocation

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

Bass River Township
Beverly City
Bordentown City
Bordentown Township
Chesterfield Township
Delanco Township
Delran Township
Edgewater Park Township
Florence Township
Hainseport Township
Lumberton Township
Mansfield Township
Medford Township
Mount Laurel Township
North Hanover Township
Riverside Township
Shamong Township
Southampton Township
Springfield Township
Tabernacle Township
Westampton Township
Wrightstown Borough
ALLOCATION TOTALS

BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND

BILL LIST - OCTOBER 2022

	Payee	FY2022	FY2021	JIF Appropriation	Description
1	The Actuarial Advantage	3,064.00		Prof Services/Actuary	Aug and Sept 2022 Fees
2	PERMA	7,412.00		Prof Services/Admin. Consultant	Oct, Nov, Dec 2022 Fee
3	Arthur J. Gallagher Risk Management Services	31,880.00		Prof Services/Administration	Oct 2022 Fee
4	Arthur J. Gallagher Risk Management Services	74.39		Misc/Postage/Copies/Faxes	Postage/copies expenses-Sept
5	The DeWeese Law Firm, P.C.	6,287.00		Prof Services/Attorney	Oct 2022 Fees
6	Qual-Lynx	18,316.00		Prof Services/Claims Admin.	Oct 2022 Fees
7	Joyce Media	390.00		Misc/JIF Website	Oct 2022 Fees
8	Christopher J. Winter Sr.	1,833.00		Training/Police Risk Services	Law Enforcement Consultant-Oct 2022 fees
9	Kris Kristie	383.00		Misc/Recording Secretary	Oct 2022 Fees
10	J. A. Montgomery Consulting	11,715.00		Prof Services/Safety Director	Oct 2022 Fees
11	Secure Data Consulting Services, LLC	5,544.00		Prof Services/Technology Risk Serv Dir	Oct 2022 Fees
12	Tom Tontarski	987.00		Prof Services/Treasurer	Oct 2022 Fees
13	Conner Strong & Buckelew	711.00		Prof Services/Underwriting Mgr	Oct 2022 Fees
14	Debby Schiffer	2,558.00		Wellness Program	Oct 2022 Fees
15	Iron Mountain	79.02		Misc/Record Retention Service	"Inv#GXJR615; Storage 10/1-31/22; Service 8/24-9/27/22
16	O'Connor's American Grill	500.00		Misc/Meeting Expense/Dinner Mtg	Dec Dinner deposit
16	Township of Bordentown	225.00		Wellness Program	Chair massage and meditation
17	Township of Chesterfield	500.00		EPL/CYBER/EPL/Cyber Incentive Program	Cyber security
18	Delanco Township	306.96		Wellness Program	Misfits markets produce; water filter, mobility session
19	Edgewater Park Township	1,220.00		Optional Safety Budget	AED and pads
20	Hainesport Township	441.12		Wellness Program	Chair Massage, weighted blankets and sleep challenge
21	Mansfield Township	500.00		EPL/CYBER/EPL/Cyber Incentive Program	Firewall and security
22	Mount Laurel Township	500.00		EPL/CYBER/EPL/Cyber Incentive Program	Baricuda filter
23	Mount Laurel Township	4,645.00		Optional Safety Budget	Hi Viz wear and barriers
	Subtotals	\$100,071.49	\$0.00		

JIF Bill List Total

\$100,071.49

***Strategic Planning Committee Meeting Minutes
September 20, 2022
Hainesport Municipal Building***

A meeting of the Burlington County Municipal Joint Insurance Fund's Strategic Planning Committee was held on September 20, 2022 at 2:00pm at the Hainesport Municipal Building, in Hainesport, NJ. The meeting began at 2:08 PM.

Those in attendance were:

Glenn McMahon, **Chesterfield Township**
Daniel Hornickel, **Pemberton Township**
Sue Onorato, **Shamong Township**
James Ingling, **Wrightstown Borough**
Paul 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, CPCU, AIDA, Program Director, **RPA a Division of Gallagher**
Lou Romero, **Technology Risk Services Director**

Those not in attendance:

John Gural, Chair, **Palmyra Borough**
Jay Springer, **Lumberton Township**

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

I. Minutes of the June 21, 2022 Meeting

Mr. Miola stated that a copy of the June 21, 2022, Strategic Planning Committee Minutes were emailed to all Committee members along with the notice for today's meeting on September 8, 2022. They were also reviewed at our July Executive Committee Meeting.

II. Membership Renewals

Mr. Miola mentioned that all members up for renewal effective January 1, 2023 have renewed their membership with the Fund. He noted that once the agreements have been countersigned by the Fund Chair and Secretary, the agreements will be filed with DOBI & DCA.

III. 2022 Conferences

Mr. Miola announced that the AGRiP (Association of Governmental Risk Pools) Fall Conference will be held October 2 – 4, 2022 in San Diego, CA. A reminder email was sent on July 19, 2022, to those eligible Fund Commissioners. Currently, there are no attendees from BURLCO registered.

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

IV. Fund Commissioner Attendance

Mr. Miola mentioned that our office will be monitoring attendance records through September since there was no August Executive Committee Meeting. Once those records have been reviewed,

our office will send out letters to members that have poor attendance. The Committee agreed with this process.

V. 2022 Fall Executive Committee Meetings

With regard to the Fall Executive Committee Meetings, Mr. Miola briefly reviewed the remaining meeting schedule with the Committee:

- October – In-person
- November – Virtual
- December – In-person

2023 Executive Committee Meeting Schedule

Mr. Miola reminded the Committee that the 2023 Executive Committee Meeting Schedule was approved the last Strategic Planning Committee Meeting that was held in June. He noted that there will be five (5) virtual meetings and six (6) in-person meetings. This format was developed to boost attendance from the members.

VI. December Executive Committee Meeting/Holiday Dinner Meeting

Mr. Miola pointed out that the December Dinner Meeting is scheduled to take place on December 20, 2022. The December Dinner Meeting format was discussed internally by the Executive Director's office to find ways to improve attendance.

Ms. Ortiz mentioned that it was suggested to provide food before and during the meeting with the reception follow after the meeting. She explained that hors d'oeuvres would be served before and during the meeting and then hold the reception immediately following the Executive Committee meeting with heavier food options. Ms. Ortiz noted that O'Connors American Grill in Eastampton, NJ is available on December 20, 2022 to hold our event. Mr. Miola asked the Committee for their feedback.

Mr. McMahon commented that he likes the idea of having food before and during the Executive Committee Meeting. He is comfortable with holding the December Dinner Meeting at O'Connors American Grill. The Committee agreed with Mr. McMahon that it would be a great idea to provide food before and during the meeting.

Mr. Hornickel suggested sending an invitation to the members asking who will be attending the JIF meeting and reception to get a better headcount for food purposes.

Ms. Ortiz indicated that she will reach out to O'Connors to reserve the facility for the December Dinner Meeting. Mr. Forlenza noted that his office will re-advertise the December Executive Committee Meeting.

VII. Technology Risk Service Director RFP

Mr. Romero presented the Technology Risk Services Report stating in regards to Employee Cyber Hygiene Training. The new cyber training course is in progress and there are currently 1,087 users enrolled with an 89% completion rate, which is good progress, so keep pushing.

Whitelisting and Phishing

As of September 20th, there are 24 members (86%) actively enrolled with three (3) waiting test phishing email confirmation and one (1) who has not replied letting him know if they have completed their whitelisting.

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

D2 Cybersecurity Vulnerability Scanning & Penetration Testing

As of September 20th, 27 members (96%) are actively enrolled in the program. Mr. Romero noted he is still missing KYC and VSAs from one (1) member. He reiterated that both documents need to be submitted to Mr. Romero at the same time so he can then forward to D2 Cybersecurity.

MEL's Cyber Risk Management

Mr. Romero reported that as of September 20th:

- 19 or 68% of the members are Tier 1 certified
- 15 or 54% of the members are Tier 2 certified
- 13 or 46% of the members are Tier 3 certified

With regard to the MEL's Cyber Risk Management checklist, Mr. Romero indicated that he will be asking Risk Management Consultants to contact him prior to them sending their clients *Certification Checklist* to CSB. Mr. Romero wants to ensure that everything that is required is checked off or a comment noting the reason an item is not checked.

Mr. Romero reviewed the Security tip of the month, reminding parents to please stay vigilant of children accessing the internet and to take the precautions outlined in the Child Rescue Coalition website.

Lastly, Mr. Romero noted he has created a step by step instruction sheet to register your domain with www.haveibeenpwned.com which is a website that monitors and automatically notify you if emails are found on the dark web. This is also a Tier 3 requirement under the Password Integrity control, though there are other tools out there that will do the same.

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

VIII. Technology Risk Service Director RFP

Ms. Patel reported that the *Technology Risk Service Director RFP* was released in August. Questions were received and the responses were provided at the beginning of September. The deadline to respond to the *Technology Risk Service Director RFP* is Thursday, September 22, 2022. Ms. Patel noted that once the responses are received they will be reviewed and the Executive Director's office will provide the Committee with copies of the RFP responses as well as a report outlining the findings of the RFP responses.

IX. Cyber Renewal

Mr. Forlenza noted that the preliminary Cyber JIF filing was accepted by DOBI. The Cyber JIF will provide coverage for cyber-related incidents with a heavy emphasis on cyber risk management programs. He noted that a few amendments were made since the filing was accepted.

Most of the programs currently offered by the BURLCO JIF over the last few years will likely be provided by the Cyber JIF. There may be some overlap with the programs due to the startup of the Cyber JIF. The Executive Director's office is participating in discussions regarding the coverage that will be available for members through the Cyber JIF.

Mr. Forlenza indicated those member towns that are not compliant with the current Tier 1, 2 & 3 will have limited coverage.

Mr. Forlenza explained that if a member is currently in compliance with Tier 1, the member will be provided a reduced limit up to the MEL retention layer. If the MEL retains \$250,000, this will be the maximum coverage allowed under the new Tier 1 level and a healthy deductible and co-insurance may apply. If you comply with higher cyber security levels you will be eligible for higher limits and lower deductibles. Mr. Forlenza believes the current deductible is \$50,000; however if you have not implemented basic security measures you may have a \$100,000

deductible or more. Mr. Forlenza stated that issues will continue to be worked out based on what the market provides when we begin to finalize coverage in the next 6-8 weeks. The program plans to be operational on January 1, 2023.

Mr. Forlenza went on to describe the new set of cyber security levels that will be rolled out. The cyber security standards will add more safeguards in progressive levels. Members will be provided an opportunity to come into compliance with the new standards during 2023. For example, those towns that currently comply with certain Tiers going into January 1, 2023 may be grandfathered and have a year to come into compliance with the new standards and retain their coverage and deductibles.

If members have not adopted any of the cyber security safeguards proposed by the Cyber JIF they will not be eligible for lower deductibles and higher limits of coverage.

Mr. Forlenza indicated that the Cyber JIF is in the process of reviewing what services will be provided to the members which may include Employee Cyber Hygiene Training, Phishing Campaigns, External Network Vulnerability Scanning and External Network Penetration Testing. He noted that members have been given plenty of opportunities to be compliant with the program.

Mr. Miola mentioned that the MEL continues to have discussions in regards to the new level standards and the ultimate goal is to take care of the members while maintaining strong cyber security measures.

Mr. Hornickel is concerned with employees that do not have access to highly sensitive information such as PII, PHI and financials being required to have multi-factor authentication (MFA). Mr. Romero explained that anyone that has access to the network from outside of the office should be required to utilize MFA. This does not apply to other employees.

Mr. Miola then referred the Committee to the MEL Cyber Bulletins that were released in July. He asked that these bulletins be shared with all the members.

X. 2022 Annual Reports

Mr. Miola noted that the 2022 Annual Reports are in development and will be distributed in December. Each town will receive eight (8) copies and a copy will be placed on the JIF website. He noted that the printed copies will be sent to the Clerk asking them to distribute them to their governing body. Mr. Miola then asked the Committee for authorization to have the Annual Reports printed. Motion moved by Ms. Onorato; second by Mr. Hornickel; all in favor.

XI. Elected Officials Training

Mr. Miola announced the tentative 2023 Elected Officials Training dates and formats as follows:

- January 30, 2023 – Virtual
- January 31, 2023 – Virtual
- February 23, 2023 – Format TBD
- April 11, 2023 – In-person
- April 26, 2023 – In-person

Mr. Miola explained that the MEL is in the process of developing a script for the Elected Officials Training. He noted that during training we like to share valuable information with members of the Governing Body from each town. Mr. Miola mentioned that the training can be accomplished in well under two hours.

Mr. Miola asked the Committee if they had any comments in regards to the Elected Officials Training.

Mr. McMahon asked if any Elected Officials Training sessions were held in person in 2021. Mr. Forlenza responded that all sessions were held virtually due to Covid. Mr. Miola asked the Committee for authorization to reserve venues for 2023 in-person Elected Officials Training. The Committee authorized the Executive Directors' office to reserve venues for the in-person sessions.

XII. Annual Planning Retreat

Mr. Miola asked the Committee if they are comfortable holding the 2023 Annual Planning Retreat at Café Madison in Riverside, NJ as in previous years. He commented that there are not many venues that can accommodate the Annual Planning Retreat due to size.

Ms. Onorato noted that Indian Springs CC used to be a great location to hold the Annual Planning Retreat. Mr. Miola responded that Indian Springs in Evesham Township, NJ is a great location; however, some members objected to utilizing venues that are located within a municipality that is not a member of the BURLCO JIF. Evesham Township is a member of the PMM JIF. Mr. Miola stated that Indian Springs is a great venue; however, it is up to the Committee on where they would like to hold the Retreat.

Mr. Hornickel suggested Medford Village Country Club. Mr. Miola indicated that we held a December Dinner Meeting a few years back at Medford Village Country Club; however, it was a little small to accommodate everyone that attended. He noted that the Executive Director's office will take a look at potential venues again. Ms. Onorato suggested Valenzano Winery in Shamong, NJ. Mr. Miola noted that his office will research the suggested venues from the Committee.

Miscellaneous:

Mr. Miola explained that we continue to ask ourselves, "how much is too much?" with the JIF. He noted that we had internal discussions on how we can continue to offer programs, keep the cost down for the members and alleviate the stress of the day-to-day functions of a Fund Commissioner.

Mr. Ingling from Wrightstown Borough commented that for a small town, IT requirements become stressful in our day-to-day operations. He noted that in his town they depend on a third-party vendor to handle their IT operations; however, it becomes difficult to track down the IT person.

Mr. Hornickel commented that, "you get what you pay for". Having an IT professional that understands what to do allows you to stay on top of the IT requirements in the Fund. Group discussion ensued.

Following a brief discussion, Mr. Miola mentioned that his office is always open to suggestions from the members.

Ms. Patel stated there are concerns in the other JIFs as well, specifically "are Fund Professionals doing too much? Is the JIF requiring too much of the members". The Fund Professionals are being asked to provide assistance on matters that are outside the scope of their contracts. She noted that these concerns are being discussed internally and may possibly be a retreat topic.

Mr. McMahon suggested having visits to the Clerk, Administrator, or Fund Commissioner, similar to member visits that J. A. Montgomery conducts yearly. Ms. Patel commented that this was also part of our internal discussion. She noted that we understand the concerns of the members and we will be addressing them.

XIII. Next Meeting

Mr. Miola stated that the next meeting will be scheduled in early Spring 2023.

There being no further business, the meeting adjourned 2:54 PM.



EDWARD J. COONEY, MBA

MEL UNDERWRITING MANAGER

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MEL Cyber 2023

The MEL is pleased to introduce you to our new Cyber solution, the New Jersey Cyber Risk Management Fund (“Cyber JIF”). The Cyber JIF will deliver broad insurance coverage alongside a suite of security services, providing members with the type of complete risk management program the MEL has deployed over the last 35 years to assist New Jersey local government. But now in the digital world. The key to success is the uniform adoption of minimum cybersecurity controls, which will be accomplished through an updated Cybersecurity Framework and group purchase of certain security solutions to help reduce costs.

Deductibles

The Cyber JIF's Risk Management Program will incentivize members to strengthen their security posture as follows:

- Non-Compliant: Members not meeting the minimum-security controls will have a \$50,000 deductible and 20% coinsurance of the next \$300,000 of loss.
- Minimum Security: Members meeting the minimum-security controls will see their deductible reduced to \$25,000 with no coinsurance (worth up to \$85k in savings).
- Advanced Security: Compliance with the entire program will eliminate your deductible (worth \$110k in savings).

As always, your compliance will be determined at the time of loss, when you will be required to submit an updated checklist and certain documentation to prove such compliance.

Claims Examples with Deductible Application

- *Total Claim is \$500k. Member is “Non-Compliant”. Member pays \$50k deductible plus \$60k copay (20% of the next \$300k), for a total of \$110k out of pocket. The remaining \$390k is paid by the Cyber JIF.*
- *Total Claim is \$500k. Member is “Minimum Security”. Member pays \$25k deductible and Cyber JIF pays remaining \$475k.*

Grandfathering

We will also reinstitute a grandfathering program for the deductibles, as follows:

- Members with no compliance by end of 2022 will be subject to the new deductibles on 1/1/23
- Members in the current Tier 1 or Tiers 1 and 2 will be grandfathered until 1/1/24 (15 months) in the “Minimum Security” group.
- Members with current Tiers 1, 2 and 3 will be grandfathered until 1/1/24 (15 months) in the “Advanced Security” group.

Cybersecurity Risk Control Services

The Cyber JIF will include the following services within your membership:

- Cyber Hygiene Training and Phishing Testing
- Vulnerability Scanning
- Template Incident Response Plan and Technology Practices Policy
- JIF-wide Cybersecurity Advice
- Identification of Cybersecurity Grants

The update Cybersecurity Framework, created in conjunction with The Chertoff Group, will be available shortly on the MEL website at <https://njmel.org/mel-safety-institute/resource-center/public-officials/public-officials-cyber-risk-control/>. Included is a guide to the new program and notable changes.

Cybersecurity Framework

Following are the security control categories within each group.

Minimum Security

- This category is for members not meeting all the controls of “Minimum Security”.

Minimum Security

- Data Protection – *Back-up strategy and data security*
- Policies – *Incident Response Plan and Technology Practices Policy (provided by the Cyber JIF)*
- Remote Access – *MFA and VPN*
- Vulnerability Scanning (*reimbursed up to a set rate by the Cyber JIF*)
- Asset Management – *Inventory of software and hardware assets, plus managing user accounts*
- Patch Management
- Cyber Hygiene Training (*reimbursed up to a set rate by the Cyber JIF*)
- Defense – *Software and security settings to protect the network*
- Credential Management

Advanced Security

- Advanced items for “Minimum Security” categories
- Logging Practices
- Business Continuity Plan
- Network Segmentation
- Endpoint Detection and Response

Changes in Coverage

We want to reiterate the member’s deductible will be \$50,000 and 20% coinsurance of the next \$300,000 of loss if you are “Non-Compliant”. This is an increase from the current \$25,000 and 0% coinsurance.

The limits offered by the Cyber JIF for the 2023 renewal will be \$3,000,000 Each Claim subject to a separate \$6,000,000 Aggregate for each MEL Member JIF. The Cyber JIF believes these limits are sufficient considering the claims trends and large increases in cost of excess insurance.

Best regards,



Edward J. Cooney, MBA
MEL Underwriting Manager

BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND

RESOLUTION 2022-_____

RESOLUTION TO JOIN THE NEW JERSEY CYBER RISK MANAGEMENT FUND SUBJECT TO APPROVAL OF ASSESSMENT

WHEREAS, a number of joint insurance funds in the state of New Jersey have joined together to form the New Jersey Cyber Risk Management Fund (hereinafter the “FUND”) as permitted by N.J.S.A 40: 10-36);

WHEREAS, said FUND was approved to become operational by New Jersey Department of Banking and Insurance and the Department of Community Affairs,

WHEREAS, the statutes and regulations governing the creation and operation of a Joint Insurance Fund contain elaborate restrictions and safeguards concerning the safe and efficient administration of the public interest entrusted to such a Fund;

NOW THEREFORE, be it resolved that the **Burlington County Municipal Joint Insurance Fund** (hereinafter the “MEMBER”) does hereby agree to join the FUND subject only to the right to approve the initial assessment when the same is received from the FUND following processing of the application.

BE IT FURTHER RESOLVED that the MEMBER is applying to the FUND for the following types of coverages:

1. CYBER RISK

BE IT FURTHER RESOLVED that the MEMBER hereby adopts and approves of the bylaws of the FUND;

BE IT FURTHER RESOLVED that the period of membership shall be for the FUND’s 2023, 2024 and 2025 Fund Years; and

BE IT FURTHER RESOLVED that the **Burlington County Municipal Joint Insurance Fund** is authorized to execute the application for membership and the accompanying certification on behalf of the MEMBER; and

BE IT FURTHER RESOLVED that the **Burlington County Municipal Joint Insurance Fund** is authorized and directed to execute the Indemnity and Trust Agreement and such other documents signifying membership in the FUND as are required by the FUND's bylaws and to deliver same to the Executive Director of the FUND with the express reservation that said document shall become effective only upon the applicant's admission to the FUND following approval by the FUND, passage by the MEMBER of a Resolution Accepting Assessment and approval by the New Jersey Department of Banking and Insurance and the Department of Community Affairs.

BE IT FURTHER RESOLVED that a fully executed copy of this resolution be forwarded to the Municipal Excess Liability Joint Insurance Fund and the New Jersey Cyber Risk Management Fund.

BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND

RESOLUTION 2022-_____

This resolution was duly adopted by the Burlington County Municipal
Joint Insurance Fund at a public meeting held on October 18, 2022.

BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND

By: _____
CHAIRPERSON

Attest: _____
SECRETARY

Date: _____

BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND

RESOLUTION 2022-_____

INDEMNITY AND TRUST AGREEMENT NEW JERSEY CYBER RISK MANAGEMENT FUND

THIS AGREEMENT, made this day of _____ in the County of _____, State of New Jersey, By and Between the New Jersey Cyber Risk Management Fund, hereinafter referred to as "FUND", and _____, a duly constituted joint insurance fund hereinafter referred to as the "MEMBER".

WITNESSETH:

WHEREAS, several joint insurance funds have collectively formed or are in the process of forming the FUND as such an entity is authorized and described in NJSA 40A:10-36 et seq. and the administrative regulations promulgated pursuant thereto and;

WHEREAS, the MEMBER has agreed to become a member of the FUND in accordance with and to the extent provided for in the bylaws of the FUND and in consideration of such obligations and benefits to be shared by the membership of the FUND;

NOW THEREFORE, it is agreed as follows:

1. The MEMBER accepts the FUND'S bylaws as approved and adopted and agrees to be bound by and to comply with each and every provision of the said bylaws and the pertinent statutes and Administrative Regulations pertaining to same and as set forth in the Risk Management Plan.
2. The MEMBER agrees to participate in the FUND with respect to the types of insurance listed in the Resolution to Join.
3. The MEMBER agrees to become a member of the FUND for an initial period not to exceed three (3) years, the commencement of which shall coincide with the effective date of the FUND'S operation and coverage, or the effective date of membership, whichever occurs later and concludes at the end of the Fund's 2025 Fund Year.
4. The MEMBER certifies that it has never defaulted any claims if self-insured and has not been canceled for non-payment of insurance premiums for a period of at least two years prior to the date hereof.
5. In consideration of membership in the FUND the MEMBER agrees that it shall jointly and severally assume and discharge the liability of each and every member of the FUND, all of whom as a condition of membership in the FUND shall execute a verbatim counterpart of this Agreement and by execution hereof the full faith and credit of the MEMBER is pledged to the punctual payment of any sums which shall become due to the FUND in accordance with the bylaws thereof, this Agreement, the FUND's Risk Management Plan or any applicable Statute.

BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND

RESOLUTION 2022-_____

6. If the FUND in the enforcement of any part of this Agreement shall incur necessary expense or become obligated to pay attorney's fees and/or Court costs the MEMBER agrees to reimburse the FUND for all such reasonable expenses, fees and costs on demand.
7. The MEMBER and the FUND agree that the FUND shall hold all monies paid by the MEMBER to the FUND as fiduciaries for the benefit of FUND claimants all in accordance with NJAC 11:15 2.1 et seq.
8. The FUND shall establish separate Trust Accounts for each of the following categories of risk and liability:

CYBER RISK

The FUND shall maintain Trust Accounts aforementioned in accordance with NJSA 40A: 10-36, NJAC 11:15.2 et seq, NJSA 40A: 5-1 and such other statutes as may be applicable. More specifically, each of the aforementioned separate Trust Accounts shall be utilized solely for the payment of claims, allocated claim expense and excess insurance or reinsurance premiums for each such risk or liability or as "surplus" as such term is defined by NJAC 11:15-2.2.

9. Each joint insurance fund that shall become a member of the FUND shall be obligated to execute this agreement.

BY:

Dated: