



## **AGENDA PACKET**



**Tuesday, December 20, 2022 at 3:30 PM**

**O'Connors American Bar & Grill  
1383 Monmouth Rd  
Eastampton, NJ 08060**

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

## BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND

Tuesday, December 20, 2022 – 3:30 PM  
O’Connors American Bar & Grill  
1383 Monmouth Rd, Eastampton, NJ 08060

### 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 **November 22, 2022** Meeting Minutes – **Motion – All in Favor**...Pages 1-16
- VII. Claims Review Committee Report: Open Session Items – December 13, 2022.....Handout
- VIII. Executive Director’s Report.....Pages 17-44
  - A. Lost Time Accident Frequency.....Pages 21-22
  - B. Certificates of Insurance.....Pages 23-24
  - C. Financial Fast Track Reports.....Page 25
  - D. Regulatory Filing Checklists.....Pages 26-27
  - E. 2021 Safety Incentive Program Awards.....Page 28
  - F. 2022 Optional Safety Budget.....Page 29
  - G. 2022 Wellness Incentive Page.....Page 30
  - H. 2022 EPL/Cyber Risk Management Budget.....Page 31
  - I. EPL Compliance Status .....Page 32
  - J. Statutory Bond Status.....Pages 33-34
  - K. Skateboard Park Approval Status.....Page 35
  - L. Capehart Scatchard Updates.....Pages 36-39
  - M. Land Use Training Certification.....Page 40
  - N. Elected Officials Training
  - O. Managerial & Supervisory Training
  - P. Police Command Staff Training
  - Q. Model RFQ for Risk Management Services
  - R. 2023 RMC Resolutions & Agreements
  - S. 2023 Committee Volunteer Forms.....Pages 41-44

T.	2023 Safety & Wellness Calendars	
U.	Annual Reports	
V.	Inclement Weather Policy	
W.	Dividend Notices	
X.	Website	
Y.	New Member Activity	
IX.	Solicitor's Report	
A.	MEL Helpline and Contact List.....	Pages 45-46
X.	Safety Director's Report	
A.	Activity Report .....	Pages 47-49
XI.	Claims Administrator's Report	
A.	Lessons Learned from Losses .....	Page 50
XII.	Law Enforcement Risk Management	
A.	Report.....	Page 51
XIII.	Wellness Director Report	
A.	Monthly Activity Report.....	Page 52
B.	Targeting Wellness Newsletter .....	Pages 53-63
XIV.	Managed Health Care Report	
A.	BURLCOJIF Summary.....	Page 64
B.	Average Days to Report.....	Page 65
C.	Claims Reported by Type.....	Page 66
D.	Nurse Case Management Reports.....	Page 67
E.	Transitional Duty Report.....	Page 68
F.	PPO Savings and Penetration Reports.....	Pages 69-70
G.	Top 10 Providers & Paid Provider by Specialty.....	Page 71
H.	Quick Notes.....	Page 72
XV.	Technology Risk Services	
A.	Report.....	Pages 73-79
XVI.	Treasurer's Report as of November 30, 2022 .....	Pages 80-105
A.	Investment Report	
B.	Investment JCMI	
C.	Loss Run Payment Registers	
D.	Fund Status	
E.	Disbursements	
F.	December Bill List.....	Pages 106-107
	Motion to approve the Payment Register & Bill List– <b>Motion – Roll Call</b>	
XVII.	Committee Report	
A.	Finance Committee report	
	1. 2023 Budget Public Hearing – <b>Motion to Open Public Hearing – All in Favor</b>	
	2. 2023 Budget Public Hearing – <b>Motion to Close Public Hearing – All in Favor</b>	
	3.2023 Budget Adoption – <b>Motion to Adopt – Roll Call</b> .....	Page 108
	4.2023 Assessment Allocation Strategy - <b>Motion to Adopt – Roll Call</b> .....	Pages 109-124
	5. 2023 Assessment Certification - <b>Motion to Adopt – Roll Call</b> .....	Page 125

6. Resolution 2022- 40 Authorizing the Fund Treasurer to Transfer \$95,722 from the Fund Year 2022 MEL Liability & Workers Compensation Budget Line Item and \$4,404 from the MEL Excess Property Line Item to the MEL Unencumbered Surplus Account – **Motion - Roll Call**.....Page 126
- B. 2023 Executive Committee Nomination Slate.....Page 127
- XVIII. MEL/RCF/E-JIF Reports
  - A. MEL Report – November 16, 2022.....Pages 128-129
    1. MEL Budget.....Page 130
- XIX. Miscellaneous Business
  - A. Motion to Authorize the Executive Director’s Office to bind EPL/POL Insurance Coverage on behalf of the membership for the 2023 Fund Year – **Motion – All in Favor**
  - B. Motion to Authorize the Executive Director’s Office to bind Volunteers Directors & Officers Insurance Coverage on behalf of the membership for the 2023 Fund Year– **Motion – All in Favor**
  - C. Resolution 2022- 41 Authorizing the Fund Chair & Fund Secretary to Execute a One Year Agreement with Wizer to provide Employee Cyber Hygiene Training, Security Awareness Notifications, and Phishing Assessments effective January 1, 2023 at a cost not to exceed \$6,520. **Motion – Roll Call**.....Pages 131-132
  - D. Resolution 2022- 42 Authorizing the Fund Chair & Fund Secretary to Execute a One Year Agreement with D2 to provide External Network Vulnerability Testing and External Network Penetration Testing effective January 1, 2023 at a cost not to exceed \$87,320. **Motion – Roll Call**.....Pages 133-134

<p style="text-align: center;"><b>The 2023 Reorganizational Meeting of the BURLCOJIF will be held on Tuesday, January 17, 2023 at 3:30 PM at Hainesport Municipal Building, Hainesport, NJ</b></p>
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- XX. Meeting Open to Public Comment
  - B. Motion to Open Meeting to Public Comment – **Motion - All in Favor**
  - C. 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**

**November 22, 2022**  
**Via Zoom Conferencing**

## ***OPEN SESSION MINUTES***

The meeting of the Burlington County Municipal Joint Insurance Fund (BURLCO JIF) was via Zoom Conferencing, Tuesday, November 22, 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**  
Mike Theokas, *Alternate*, **Bordentown Twp.**  
Glenn McMahon, **Chesterfield**  
Joe Bellina, **Delran Twp.**  
Erin Provenzano, **Delanco Twp.**  
Patrice Hansell, **Fieldsboro Borough**  
Paula Kosko, **Hainesport Twp.**  
Bobbie Quinn, **Lumberton Twp.**  
Mike Fitzpatrick, **Mansfield Twp.**  
Kathy Burger, **Medford Twp.**  
Jerry Mascia, **Mt. Laurel Twp.**  
Mary Picarillo, **North Hanover Twp.**  
John Gural, **Palmyra Borough**  
Mike Mansdoerfer, **Riverside Twp.**  
Meghan Jack, **Riverside Twp.**  
J. Paul Keller, **Springfield Twp.**  
Lisa Cummins, **Tabernacle Twp.**  
Steve Ent, **Westampton Twp.**  
James Ingling, **Wrightstown Borough**

Absent Fund Commissioners were:

Grace Archer, **Bordentown City**  
Dan Hornickel, **Pemberton Twp.**  
Tom Pullion, **Edgewater Park**  
Steve Fazekas, **Florence Twp.**  
Susan Jackson, **New Hanover Twp.**  
Kathy Smick, **Pemberton Borough**  
Susan Onorato, **Shamong Twp.**  
Kathy Hoffman, **Southampton Twp.**  
Maryalice Brown, **Woodland Twp.**

Absent Fund Professionals were:

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

Those also in attendance were:

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*  
Chris Roselli, Account Manager, *General Liability Unit, Qual-Lynx*  
Karen Beatty, Account Manager, *Qual-Care*  
Tom Tontarski, *Treasurer*  
Debby Schiffer, Wellness Director, *Targeting Wellness*  
Chris Winter, *Law Enforcement Risk Management Consultant*

Also present were the following Risk Management Consultant agencies:

Barclay Insurance  
Hardenberg Insurance Group  
Conner Strong & Buckelew  
Insurance Agency Management

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

### ***FLAG SALUTE***

Mr. Forlenza then took a moment to verify call in phone numbers and rename them to the appropriate member.

Motion to move up Steve Ent, Westampton Township, in the absence of Grace Archer, Bordentown City to the Executive Committee for voting purposes. Motion by Mr. Gural, seconded by Mr. Wolbert to move up Mr. Ent as presented. All In Favor. Motion carried by unanimous vote.

### ***APPROVAL OF MINUTES***

Chair McMahon presented the Open session meeting minutes of the October 18, 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 Ms. Kosko seconded by Mr. Ent to approve the Open session meeting minutes of the October 18, 2022 meeting. All in Favor. Motion carried by unanimous vote.

### ***CLAIMS REVIEW COMMITTEE MEETING REPORT – November 22, 2022***

Ms. Burger reported that a Claims Committee meeting was held via Zoom on Tuesday, November 22, 2022 and that the minutes from this meeting were a screen shared at today's meeting and are self-explanatory. She noted the Committee reviewed two (2) Liability, four (4) Property and six (6) workers compensation PARs. She noted the Managed Care Report's will be provided at this meeting later on, and there were 2 out of 18 Supervisory Incidents Reports that were not completed this month.

Also presented and discussed by the Solicitor were 3 New Cases and 2 Closed cases since last month's report; Resolution to add an Associate to the Defense Panel; the Executive Directors office and Qual-Lynx will meet on December 6, 2022 to discuss staffing; there were 4 RFPs received for the Claims Audit and those need to be reviewed; and lastly, the 2023 Meeting dates were discussed.

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

### ***EXECUTIVE DIRECTOR'S REPORT***

Ms. Patel reviewed the Executive Director's Report found in the agenda packet with the membership. She then highlighted the following items from the report:

Ms. Patel referenced a report showing the Certificates of Insurance issued for October, and asked that members please review for accuracy.

Ms. Patel noted the allowance reports for SIP, OSB, Wellness, and EPL/Cyber Risk Management Budget balances, are included in the agenda. She noted all funds need to either be claimed or encumbered by November 30, 2022, with encumbered funds needing to be claimed by February 1, 2023. If you have made purchases and have the invoice, you do not need to wait until November 30<sup>th</sup> to seek reimbursement of these purchases. Send it in now and we will have reimbursement to you on the next bill list.

Ms. Patel 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. She stated all renewal applications must have been submitted to the Fund Underwriter's office by **November 1, 2022**. Reminders to complete the application were sent on August 31<sup>st</sup>, September 22<sup>nd</sup>, and October 4<sup>th</sup>. Failure to have met the **November 1, 2022** deadline may result in an issuance of a non-renewal notice. Ms. Patel stated if you would like to check the status of an application, please contact Ed Cooney, Fund Underwriter.

Ms. Patel stated that 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. There will be both in person and virtual options and once more information is available regarding the training, a notice will be sent out to all members.

On or about October 18, 2022, a model RFQ for Risk Management Services was sent to all Fund Commissioners, Municipal Clerks, and Risk Managers. This model RFQ was developed by the Strategic Planning Committee to assist members in prioritizing the securing of necessary risk management services from an insurance professional for their municipality instead of the price for these services. If you have any questions, please contact the Executive Directors office.

On or about October 20, 2022 the JIF RMC Resolution and Agreements 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 the Executive Directors office.

And lastly, Ms. Patel stated on or about November 11, 2022, all members who were 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 **December 7, 2022**.

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

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

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

Mr. DeWeese noted the Claims Committee met on Tuesday, November 22, 2022, and stated there were three (3) New Cases since the last meeting:

*Tischner v. Township of Delran*  
*Garner v. Borough of Palmyra*  
*Karle v. Wawa, Inc and Neve Newell, Inc v. Township of Southampton*

Mr. DeWeese stated there were two (2) Closed Cases since the last meeting:

*Verizon New Jersey, Inc v. Township of Pemberton*

*Hoffman Estate v Township of Medford*

**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 noted for 2022 he has received 44 calls, so it is good to see the Helpline is still being used and continues to be a good resource.

Mr. DeWeese noted at the Claims meeting earlier today, he had presented a Resolution to designate an Additional Approved Associate, Crosley Gagnon, Esq. from the firm Raymond, Coleman, Heinold, LLP to the General Liability Defense Panel. Mr. DeWeese noted he has reviewed the resume and credentials of Mr. Gagnon and is recommending that Mr. Gagnon be added as an “Approved Associate” to the Defense Panel. He noted Mr. Gagnon’s work will be somewhat limited and overseen by Mr. Heynold, Esq. Mr. DeWeese then asked the Executive Committees consideration in adopting this Resolution as presented and he read the pertinent information of the Resolution to the Fund, and asked for a Motion to Approve Resolution 2022-04 as presented, adding Mr. Gagnon, Esq. to the BURLCOJIF Defense Panel as an Approved Associate.

Chair McMahon entertained a motion to approve *Resolution 2022-04* as presented.

Motion by Mr. Ingling seconded by Mr. Gural, to approve *Resolution 2022-04* as presented.

<b>ROLL CALL</b>	<b>Yeas</b>	James Ingling, <b>Wrightstown Borough</b> Jerry Mascia, <b>Mt. Laurel Twp.</b> Paula Kosko, <b>Hainesport Twp.</b> Rich Wolbert, <b>Beverly City</b> John Gural, <b>Palmyra Borough</b> Glenn McMahon, <b>Chesterfield Twp.</b> Steve Ent, <b>Westampton Twp.</b>
	<b>Nays:</b>	None
	<b>Abstain:</b>	None

Motion carried by unanimous vote.

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 issued during October via the NJ MEL App and Loss Control Surveys, 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.**

Mr. Saville reminded the members [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.

Lastly, Mr. Saville note the hierarchy reports for your town are available for review in the Learning Management System to be sure your training is up to date.

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

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

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

Mr. Roselli reviewed the Lessons from Losses this month that outlines the importance of prompt claims reporting for all lines of coverage. He reviewed where the claims roadmap can be found on the JIF website. Mr. Roselli informed the Committee that roadmaps are reviewed with the members during the Safety and Claims Roundtable.

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

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

Mr. Winter reviewed his report for October that was included in the agenda, was 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 the *Management of Aggressive Behavior* class was November 16, 2022 at the Burlington County Emergency Services training center. A Training Bulletin will be sent to all BURLCO JIF agencies.

Mr. Winter noted Bulletin 22-09 was distributed to all agencies pertaining to Resiliency Program Officers and is included in the agenda.

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 thanks those towns who had either used or encumbered their Wellness funds and to those who have not, she noted you had until next Tuesday to use, encumber or lose those funds, so please reach out to her if you need any assistance. She then reviewed what some towns have been using their funds for,

including: Setting up a flu clinic; Sleep Hygiene Challenge; Starting deliveries of Misfit Markets; Stress Management Activities; Meditation sessions, De-Stress activities, and Chair massages.

Ms. Schiffer reminded the members that last year she introduced a beta program called “Transformational Leadership and Crisis Response” to offer coaching and peer support to Law Enforcement Leaders. Dr. Elias and research staff took 5 JIF municipalities through a guided course that proved to be extremely valuable and achievable for those who participated. Ms. Schiffer noted there are still spots remaining from the initial launch that she would love to fill. The goal is to continue offering this program beyond the beta cohort so all First Responder personnel can learn how to support each other during challenging times. If you are interested, please reach out to her for more details.

In the November “Targeting Wellness Newsletter”, Ms. Schiffer focused on Diabetes as well as other topics that included:

- The focus for this year's Diabetes Awareness Month is properly managing your diabetes team! You are the key part of that team! I share a few ideas on ways you can help prevent diabetes with small lifestyle changes that are achievable.
- Knowing your ABC's as it pertains to diabetes and overall well-being
- Diabetes and your diet: is it really all about the carbs?
- Work connections can improve overall well-being and gratitude - how?
- Nutritional Bites: Toxic Hunger or True Hunger?
- The Hunger-Satiety Scale to help detect true hunger

In addition, she included *Gratitude Challenge* and a *Manage your Diabetes* flyer.

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 the October reports in the agenda and highlighted the following:

#### **Lost Time v. Medical Only Cases**

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

	<b><i>October</i></b>	<b><i>YTD</i></b>
<i>Lost Time</i>	2	34
<i>Medical Only</i>	17	117
<i>Report Only</i>	21	217
<i># of New Claims Reported</i>	40	370
<i>Report Only % of Total</i>	53%	59%
<i>Medical Only/Lost Time Ratio</i>	89:11	77:23
<i>Average Days to Report to Qual-Lynx</i>	1.9	3.8
<i>Average Days Reported to employer</i>	0.7	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 – 7.6 days to report

All Claims – 5.0 days to report

### ***Transitional Duty Report***

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

<b><i>Transitional Duty Summary Report</i></b>	<b><i>YTD</i></b>
<i>Transitional Duty Days Available</i>	<i>1,866</i>
<i>Transitional Duty Days Worked</i>	<i>1,229</i>
<i>% of Transitional Duty Days Worked</i>	<i>66%</i>
<i>Transitional Duty Days Not Accommodated</i>	<i>637</i>
<i>% of Transitional Duty Days Not Accommodated</i>	<i>34%</i>
<i>\$ Saved by Accommodating</i>	<i>\$120,115</i>
<i>\$ Lost by not Accommodating</i>	<i>\$55,912</i>

### ***PPO Penetration Report:***

Ms. Beatty presented the PPO Penetration Report:

<b><i>PPO Penetration Rate</i></b>	<b><i>October</i></b>
<i>Bill Count</i>	<i>208</i>
<i>Original Provider Charges</i>	<i>\$520,483</i>
<i>Re-priced Bill Amount</i>	<i>\$135,310</i>
<i>Savings</i>	<i>\$385,173</i>
<i>% of Savings</i>	<i>74%</i>

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

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

### ***Managed Care Quick Notes***

This report provides information and savings examples for provider bill negotiation. This month focused on why reporting Workers Compensation Claims promptly is important.

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 1,106 users enrolled with a 93% completion rate, which is good progress, so keep pushing as he noted they are already planning a new cyber training module.

#### **Whitelisting and Phishing**

As of November 22, 2022, 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 November 22, 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 November 22:

24 or 86% of the members are Tier 1 certified  
21 or 75% of the members are Tier 2 certified  
19 or 68% of the members are Tier 3 certified

Mr. Romero reported there are currently four (4) members who are not compliant with any of the Tiers, and not only does leave them very vulnerable to cyber hacks, the program will be changing on January 1, 2023 and will drastically affect the municipalities Cyber insurance eligibility, coverage, and deductible. This includes: Beverly, Fieldsboro, New Hanover, and Westampton.

Mr. Romero then reviewed with the Fund:

#### **Effective January 1st 2023**

- Non compliant members could face up to a \$110,000 deductible.
  - \$50,000 + 20% coinsurance of the next \$300,000 of loss
- Tier 1 & 2 compliant members could face a \$25,000 deductible
- Tier 1, 2, & 3 compliant members could have a \$0 deductible.

### Grandfathering

- The new program has two levels: Minimum & Advance Security

Current Tiers 1&2 will be grandfathered into the Minimum Security Level till January 1, 2024.

Current Tiers 1,2 & 3 will be grandfathered into the Minimum & Advance Security Levels till January 1, 2024.

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. He also noted he has reached out to everyone who is not fully compliant to schedule a review session along with their IT professional and risk manager. Mr. Romero also noted though you may be covered, you must provide evidence of compliance at the time of a cyber incident. You must submit a Deductible Reimbursement form executed by your administrative point of contact and your IT professional to be considered for reimbursement so be sure you keep hard copies of the requirements and update them regularly.

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 October 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 October 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 \$19,873.93. This generated an average annual yield of 1.44%. However, after including an unrealized net loss of \$79,693.14 in the asset portfolio, the yield is adjusted to -4.32% for this period. The total overview of the asset portfolio for the fund shows a current market value of \$13,619,596.02.

#### **Receipt Activity for the Period**

	Monthly	YTD
Subrogation Receipts	\$7,219.00	\$72,872.70
Salvage Receipts	\$1,200.00	
Overpayment Reimbursements	\$0.00	
E-JIF Closed Year Dividends	\$50,962.00	

#### ***Loss Run Payment Register – October 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 \$555,281.73. The claim detail shows 390 claim payments issued.

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

Interest Allocated	\$286.79
Delran Township	\$0.00
Chesterfield Township	\$2,241.00
Bordentown City	\$41,350.00

Bordentown Township	\$57,696.00
Westampton Township	\$10,610.00

### **Cash Activity for the Period**

During the reporting period the Fund's "Cash Position" changed from an opening balance of \$16,937,461.80 to a closing balance of \$16,357,768.06 showing a decrease in the fund of \$579,693.74.

### ***Bill List – November 2022***

For the Executive Committee's consideration, Mr. Tontarski presented the November 2022 Bill List in the amount of \$112,244.16 which was included in the agenda packet for approval.

Chair McMahon entertained a motion to approve the October 2022 Loss Run Payment Register, and the November 2022 Bill List as presented.

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

Motion by Mr. Wolbert, seconded by Mr. Ent to approve the *October 2022 Loss Run Payment Register, the November 2022 Bill Lists* as presented.

**ROLL CALL**    *Yeas*    James Ingling, **Wrightstown Borough**  
Jerry Mascia, **Mt. Laurel Twp.**  
Paula Kosko, **Hainesport Twp.**  
Rich Wolbert, **Beverly City**  
John Gural, **Palmyra Borough**  
Glenn McMahon, **Chesterfield Twp.**  
Steve Ent, **Westampton Twp.**  
*Nays:*                      None  
*Abstain:*                  None

Motion carried by unanimous vote.

### **COMMITTEE REPORTS**

#### ***Safety Committee Meeting Minutes – October 18, 2022***

Mr. Wolbert noted the Safety Committee met on October 18, 2022 and stated the detailed minutes were included in the agenda packet and a report was verbally given last month. With that said Mr. Wolbert asked if there were any questions. No questions were entertained.

#### ***Finance Committee Report Minutes – November 1, 2022***

Mr. Mansdoerfer stated the Committee met on November 1, 2022 and the minutes of the meeting were self-explanatory and included in the agenda, as well as the Budget Message. He then highlighted the following from the meeting:

Mr. Mansdoerfer stated the 2023 Budget is being presented and recommended for adoption at tonight's meeting, which is shown at approximately \$9,627, 000.00, which is a budget increase of 12.36% over last year, which is recognized as significant. The JIF Budget before the Excess Liability Coverage is up approximately \$529,000, which represents a 10.48% increase.

Mr. Mansdoerfer noted the Budget is made up of 4 main sections: Loss Funding; Operating Expenses Member Benefits; and Excess Liability. The Loss Funding is up 13.18% and he explained why. Operating Expenses is 2.88% which falls in line with what is has historically been in the past. Member Benefits increased 6.24% mostly do to the EPL/Cyber incentive and the Technology Risk Services incentive. Finally was the Excess Liability Coverage which increased 15.05%. In addition to presenting the Budget to be adopted, the Finance Committee felt it was important to assist the members in lieu of such a substantial

increase this year and go back to release a 2<sup>nd</sup> Surplus to the members of \$300,000 to assist in offsetting some of these 2023 Premiums, and that Resolution is on the agenda for authorization this evening. Lastly, Mr. Mansdoerfer noted the EJIF has a \$3.3 million dividend they will be releasing this year, and the BURLCOJIF's share of that is \$50,962. He noted that money is usually placed in the AELCF Funds of the members, however this year, it is being promoted as an option on your Dividend Announcement so you may also request those funds, or a portion of those funds, as part of your Surplus amount and use that money to aide as an additional source to assist in offsetting some of the 2023 Premium increases this year

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

***MOTION TO INTRODUCE 2023 BUDGET***

Chair McMahon entertained a motion to introduce the 2023 Budget.

Motion by Mr. Wolbert, second by Mr. Gural, to introduce the 2023 Budget as presented.

**ROLL CALL**    *Yeas*    James Ingling, **Wrightstown Borough**  
Jerry Mascia, **Mt. Laurel Twp.**  
Paula Kosko, **Hainesport Twp.**  
Rich Wolbert, **Beverly City**  
John Gural, **Palmyra Borough**  
Glenn McMahon, **Chesterfield Twp.**  
Steve Ent, **Westampton Twp.**  
*Nays:*                    None  
*Abstain:*                None

Motion carried by unanimous vote.

***MOTION TO INTRODUCE 2023 ASSESSMENT ALLOCATION STRATEGY***

Chair McMahon entertained a motion to introduce the 2032 Assessment Allocation Strategy.

Motion by Mr. Wolbert, second by Mr. Ent, to introduce the 2023 Assessment Allocation Strategy as presented.

**ROLL CALL**    *Yeas*    James Ingling, **Wrightstown Borough**  
Jerry Mascia, **Mt. Laurel Twp.**  
Paula Kosko, **Hainesport Twp.**  
Rich Wolbert, **Beverly City**  
John Gural, **Palmyra Borough**  
Glenn McMahon, **Chesterfield Twp.**  
Steve Ent, **Westampton Twp.**  
*Nays:*                    None  
*Abstain:*                None

Motion carried by unanimous vote.

***MOTION TO INTRODUCE 2023 ASSESSMENT CERTIFICATION***

Chair McMahon entertained a motion to introduce the 2023 Assessment Certification.

Motion by Mr. Ingling, second by Ms. Kosko, to introduce the 2023 Assessment Certification as presented.

**ROLL CALL**    *Yeas*    James Ingling, **Wrightstown Borough**  
Jerry Mascia, **Mt. Laurel Twp.**  
Paula Kosko, **Hainesport Twp.**  
Rich Wolbert, **Beverly City**  
John Gural, **Palmyra Borough**  
Glenn McMahon, **Chesterfield Twp.**  
Steve Ent, **Westampton Twp.**  
*Nays:*                    None

**Abstain:** None

Motion carried by unanimous vote.

***Resolution 2022-34 Authorizing Transfer of 2018 to the MEL Residual Claims Fund***

Chair McMahon entertained a motion to adopt Resolution 2022-34 *Authorizing the Transfer of the 2018 Fund Year to the MEL Residual Claims Fund*.

Motion by Mr. Gural, second by Mr. Wolbert, to adopt Resolution 2022-34 Authorizing the Transfer of the 2018 Fund Year to the MEL Residual Claims Fund as presented.

**ROLL CALL**    **Yeas**    James Ingling, **Wrightstown Borough**  
Jerry Mascia, **Mt. Laurel Twp.**  
Paula Kosko, **Hainesport Twp.**  
Rich Wolbert, **Beverly City**  
John Gural, **Palmyra Borough**  
Glenn McMahon, **Chesterfield Twp.**  
Steve Ent, **Westampton Twp.**  
**Nays:**                None  
**Abstain:**            None

Motion carried by unanimous vote.

***Resolution 2022-35 Authorizing a Refund of \$300,000 from Closed Year Accounts (2016-2017) Surplus***

Chair McMahon entertained a motion to adopt Resolution 2022-35 Authorizing a Refund of \$300,000 from Closed Year Accounts (2016-2017) Surplus.

Motion by Mr. Ingling, second by Ms. Kosko, to adopt Resolution 2022-35, as presented.

**ROLL CALL**    **Yeas**    James Ingling, **Wrightstown Borough**  
Jerry Mascia, **Mt. Laurel Twp.**  
Paula Kosko, **Hainesport Twp.**  
Rich Wolbert, **Beverly City**  
John Gural, **Palmyra Borough**  
Glenn McMahon, **Chesterfield Twp.**  
Steve Ent, **Westampton Twp.**  
**Nays:**                None  
**Abstain:**            None

Motion carried by unanimous vote.

***Resolution 2022-36 Authorizing the Fund Treasurer to Deposit the 2022 Dividends Received from the Environmental Risk Management Joint Insurance Fund into Member AELCF Accounts***

Chair McMahon entertained a motion to adopt Resolution 2022-36 Authorizing the Fund Treasurer to Deposit the 2022 Dividends Received from the Environmental Risk Management Joint Insurance Fund into Member AELCF Accounts

Motion by Ms. Kosko, second by Mr. Wolbert, to adopt Resolution 2022-36, as presented.

**ROLL CALL**    **Yeas**    James Ingling, **Wrightstown Borough**  
Jerry Mascia, **Mt. Laurel Twp.**  
Paula Kosko, **Hainesport Twp.**  
Rich Wolbert, **Beverly City**  
John Gural, **Palmyra Borough**



Glenn McMahon, **Chesterfield Twp.**  
Steve Ent, **Westampton Twp.**  
**Nays:** None  
**Abstain:** None

Motion carried by unanimous vote.

***Nominating Committee Meeting Minutes – November 4, 2022***

In the absence of Mr. Hornickel, Mr. Miola asked the members to review the minutes from the November 4, 2022 meeting which are included in the agenda packet and thanked the Committee for their time and participation. He noted they discussed the Committee Charter, eligible Fund Commissioners for the Nomination slate, noting both the history and the attendance records, in preparation for the 2023 Executive Committee draft slate. He then noted the 2023 Nomination Slate is as follows, and will be presented for adoption in January:

Chair: **John Gural**, Palmyra Borough

Secretary: **Rich Wolbert**, Beverly City

Executive Committee: **James Ingling**, Wrightstown Borough  
**Jerry Mascia**, Mount Laurel Township  
**Paula Kosko**, Hainesport Township  
**Grace Archer**, Bordentown City  
**Daniel Hornickel**, Pemberton Township

Alternates:

#1	<b>Erin Provenzano</b> , Delanco Township
#2	<b>Mike Mansdoerfer</b> , Riverside Township
#3	<b>Mary Picariello</b> , North Hanover Township
#4	<b>Steve Fazekas</b> , Florence Township
#5	<b>Maria Carrington</b> , Bordentown Township
#6	<b>Sue Onorato</b> , Shamong Township
#7	<b>Kathy Burger</b> , Medford Township

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

***Technology Risk Services Director RFP Evaluation Committee Meeting Minutes – November 9, 2022***

Mr. Wolbert stated a meeting took place of representatives from the BURLCO, ACM and TRICO JIFs to discuss and evaluate the two (2) RFP's received for the Technology Risk Services Director. Both responses had been previously reviewed by Mr. Forlenza and Mr. DeWeese. Upon review, it was discovered that one respondent did not include mandatory required documents that were vital parts of the RFP, and the other exceeded the three JIFs' available funds, thus both were rejected, of which will be formally rejected by Resolution later on in the meeting. The Evaluation Committee decided that each JIF will adopt a resolution rejecting both proposals that were received at their respective November Executive Committee Meeting. In addition, the resolution includes language authorizing the Executive Director's office to engage both Respondents in negotiations for a potential one (1) year "non-fair and open" contact, the authority to reissue the Technology Risk Services Director RFP as deemed necessary by the Executive Director, and

engage Risk Program Administrators (RPA), a division of Gallagher, corporate office in regards to the possibility of hiring an in house Technology Risk Services Director that will service all three (3) JIFs.

Mr. Romero questioned the process, asking what the award would not default to his RFP response if the other respondent missed supplying required documents? Mr. DeWeese explained that was not how it worked, and the JIF's decided to reject all bids by Resolution and advertise again for the position of Technology Risk Service Director.

Mr. Wolbert noted the second RFP request would be advertised shortly.

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

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

Ms. Jack noted the MEL/RCF/EJIF met on October 19 2022 and the reports were included in the agenda and were self-explanatory, and then highlighted the following:

Ms. Jack noted each met and reviewed and introduced their 2023 Budget noting that the majority of the increases to the BURLCOJIF does stem from the Excess Coverages, driven mainly by the MEL, but she noted they have done their best to keep the increases where they are.

She noted Mr. Cooney's office did advise that the MEL that he does not believe the market is even hard yet, so be prepared that we could be in a similar position next year.

Lastly she noted the EJIF has uploaded their latest videos on the MSI website on Strom Water and there are significant changes to their permit requirements starting in 2023 along with unfunded mandates for Municipalities, so please be sure you are taking that information back to your administrators.

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

### ***Resolution 2022-37, Accepting the 2023 Annual Assessment for the NJ Cyber Risk Management JIF and Confirming Membership of the BURLCOJIF Effective January 1, 2023***

Chair McMahon entertained a motion to adopt Resolution 2022-37 *Accepting the 2023 Annual Assessment for the NJ Cyber Risk Management JIF and Confirming Membership of the BURLCOJIF Effective January 1, 2023*

Motion by Mr. Gural, second by Mr. Wolbert, to adopt resolution 2022-37, as presented

<b>ROLL CALL</b>	<b>Yeas</b>	James Ingling, <b>Wrightstown Borough</b>
		Jerry Mascia, <b>Mt. Laurel Twp.</b>
		Paula Kosko, <b>Hainesport Twp.</b>
		Rich Wolbert, <b>Beverly City</b>
		John Gural, <b>Palmyra Borough</b>
		Glenn McMahon, <b>Chesterfield Twp.</b>
		Steve Ent, <b>Westampton Twp.</b>

**Nays:** None

**Abstain:** None

Motion carried by unanimous vote.

### ***Resolution 2022-38, Appointing Meghan Jack, Riverside Township, as the Funds Representative to the MEL/RCF/EJIF/Cyber JIF for 2023***

Chair McMahon entertained a motion to adopt Resolution 2022-38 *Appointing Meghan Jack, Riverside Township, as the Funds Representative to the MEL/RCF/EJIF/Cyber JIF for 2023*

Motion by Ms. Kosko, second by Mr. Ent, to adopt resolution 2022-38, as presented

<b>ROLL CALL</b>	<b>Yeas</b>	James Ingling, <b>Wrightstown Borough</b>
		Jerry Mascia, <b>Mt. Laurel Twp.</b>

Paula Kosko, **Hainesport Twp.**  
Rich Wolbert, **Beverly City**  
John Gural, **Palmyra Borough**  
Glenn McMahon, **Chesterfield Twp.**  
Steve Ent, **Westampton Twp.**

*Nays:* None

*Abstain:* None

Motion carried by unanimous vote.

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

#### **MISCELLANEOUS BUSINESS**

***Resolution 2022-39, Rejecting All Responses Received to the Technology Risk Services Director Request for Proposals and Authorizing the Executive Director to Undertake Certain Actions to Secure a Technology Risk Services Director***

Chair McMahon entertained a motion to adopt Resolution 2022-39 ***Rejecting All Responses Received to the Technology Risk Services Director Request for Proposals and Authorizing the Executive Director to Undertake Certain Actions to Secure a Technology Risk Services Director***

Motion by Mr. Gural, second by Mr. Wolbert, to adopt resolution 2022-39, as presented

**ROLL CALL**    *Yeas*    James Ingling, **Wrightstown Borough**  
Jerry Mascia, **Mt. Laurel Twp.**  
Paula Kosko, **Hainesport Twp.**  
Rich Wolbert, **Beverly City**  
John Gural, **Palmyra Borough**  
Glenn McMahon, **Chesterfield Twp.**  
Steve Ent, **Westampton Twp.**

*Nays:* None

*Abstain:* None

Motion carried by unanimous vote.

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

Chair McMahon noted that the next meeting of the BURLCO JIF will take place on **Tuesday, December 20, 2022 at 3:30 PM** at O'Connor's American Grill, Eastampton, NJ

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

Motion by Mr. Ingling, 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. Ingling, seconded by Mr. Wolbert, 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.

<b><i>Workers Compensation</i></b>	<b><i>General Liability</i></b>	<b><i>Auto</i></b>	<b><i>Property</i></b>
2021211846	2021232886	2020194882	2022274559
2021240882			2023280220
2022269808			2023285826
2022276093			2023281549
2021234831			
MLT-2021279981			

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

**ROLL CALL    Yeas**    James Ingling, **Wrightstown Borough**  
Jerry Mascia, **Mt. Laurel Twp.**  
Paula Kosko, **Hainesport Twp.**  
Rich Wolbert, **Beverly City**  
John Gural, **Palmyra Borough**  
Glenn McMahon, **Chesterfield Twp.**  
Steve Ent, **Westampton Twp.**  
**Nays:**                    None  
**Abstain:**                None

Motion carried by unanimous vote.

***AUTHORIZATION TO ABANDON SUBROGATION – APPROVAL***

There were no claims presented for Abandonment of Subrogation this month

***MOTION TO ADJOURN***

Chair McMahon wished everyone a wonderful and safe holiday, and then entertained a motion to adjourn the November 22, 2022 meeting of the BURLCO JIF.

Motion by Ms. Kosko, seconded by Mr. Wolbert to adjourn the November 22, 2022 meeting of the BURLCO JIF. All in favor. Motion carried.

The meeting was adjourned at 4:40 PM.

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Kris Kristie,  
*Recording Secretary for*

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***John Gural, SECRETARY***



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

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**A. Lost Time Accident Frequency Report – (pgs. 21-22)**

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

**B. Certificates of Insurance (pgs.23-24 )**

A summary of the Certificates of Insurance issued during November 2022 are attached for your review.

**C. Financial Fast Track Report (pg. 25)**

The Financial Fast Track Report as of October 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 October 31, 2022 was \$7,505,558.

**D. Regulatory Filing Checklists (pgs. 26-27)**

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. 28)**

A report detailing available balances for each member is included in the agenda. A letter depicting your available remaining balances was sent out to all members on October 10, 2021 and a report detailing those remaining balances is included in the agenda. **Please note that the deadline to claim or encumber these funds was November 30, 2022. All encumbered funds have to be claimed by February 1, 2023.**

**F. 2022 Optional Safety Budget (pg. 29)**

A report detailing available balances for each member is included in the agenda. A letter depicting your available remaining balances was sent out to all members on October 10, 2022 and a report detailing those remaining balances is included in the agenda. **Please note that the deadline to claim or encumber these funds was November 30, 2022. All encumbered funds have to be claimed by February 1, 2023.**

**G. 2022 Wellness Incentive Program Allowance (pg. 30)**

A report detailing available balances for each member is included in the agenda. A letter depicting your available remaining balances was sent out to all members on October 10, 2022 and a report detailing those remaining balances is included in the agenda. **Please note that the deadline to claim or encumber these funds was November 30, 2022. All encumbered funds have to be claimed by February 1, 2023.**

**H. 2022 EPL/Cyber Risk Management Budget (pg. 31)**

A report detailing available balances for each member is included in the agenda. A letter depicting your available remaining balances was sent out to all members on October 10, 2022 and a report detailing those remaining balances is included in the agenda. **Please note that the deadline to claim or encumber these funds was November 30, 2022. All encumbered funds have to be claimed by February 1, 2023.**

**I. Employment Practices Liability Compliance – (pg. 32)**

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. 33-34)**

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 were to 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 have met 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](mailto:ecooney@connerstrong.com).

**K. Skateboard Park Approval Status (pg. 35)**

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. 36-39)**

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

**M. Land Use Training Certification (pg. 40)**

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

**N. Elected Officials Training**

Once again in 2023, 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. A Save the Date will be forthcoming with both in-person and virtual training dates.

**O. Managerial & Supervisory Training**

In 2023 the BURLCO JIF, in conjunction with the ACM and TRICO JIFs will be sponsoring Managers & Supervisor's Employment Liability Training sessions. These trainings will be presented by Armando Riccio, Esq. Participation by your managers & supervisors in this training is required for compliance with the 2023-2024 MEL EPL Plan of Risk Management. Additional information will be forthcoming.

**P. Police Command Staff**

In 2023 the BURLCO JIF, in conjunction with the ACM and TRICO JIFs will be sponsoring this training and completion by the members of your Police Department's Command Staff is a required element for compliance with the MEL's 2023-2024 Employment Practices Liability Plan of Risk Management. Additional information will be forthcoming.

**Q. Model RFQ for Risk Management Services**

On or about October 18, 2022, a model RFQ for Risk Management Services was sent to all Fund Commissioners, Municipal Clerks, and Risk Managers. This model RFQ was developed by the Strategic Planning Committee to assist members in prioritizing the securing of necessary risk management services from an insurance professional for their municipality instead of the price for these services. Any members with questions regarding these documents can contact Tracy Forlenza at [Tracy.Forlenza@rpadmin.com](mailto:Tracy.Forlenza@rpadmin.com).

**R. 2023 RMC Resolutions & Agreements**

On or about October 20, 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](mailto:Tracy.Forlenza@rpadmin.com).

**S. Committee Volunteer Forms (pgs. 41-44)**

On or about December 12, 2022, Committee Volunteer Request Forms were e-mailed to all Fund Commissioners and Risk Management Consultants. All those who received the form were asked to reply by December 16, 2022. The 2023 Committee Chairs will be meeting in early January via conference call to determine the membership of the Standing Committees. Please be sure to return this form as soon as possible. If you have any questions, please contact Kris Kristie at [Kristi.Kristie@RPAdmin.com](mailto:Kristi.Kristie@RPAdmin.com).

**T. 2023 Safety & Wellness Calendars**

A supply of 2023 Safety & Wellness calendars are available today to take with you. We ask that you please distribute the calendars around your municipal facilities and place them in locations for your employees to see. The calendars act as a daily reminder of the importance that your municipality and the JIF places on employee safety and wellness.

**U. Annual Reports**

Multiple copies of the 2022 Burlington County Municipal Joint Insurance Fund Annual Report were presented to each Fund Commissioner at this afternoon's meeting. The report provides valuable information on the finances, programs, and other initiatives of the BURLCOJIF. The Annual Report is also being posted to the JIF website where it can be downloaded and printed. Members are encouraged to review the report with their governing bodies and members of their management team.

**V. Inclement Weather Policy**

Please note that the Fund has adopted an Inclement Weather Policy, a copy of which is available on the JIF website [www.burlcojif.org](http://www.burlcojif.org). Should it become necessary to cancel a meeting, pursuant to the policy, the Executive Director's office will attempt to contact the Fund Commissioners via e-mail, direct telephone contact or posting a message to the Fund's website ([www.burlcojif.org](http://www.burlcojif.org)). In addition, members can also call 856-446-9148 for a pre-recorded message announcing the cancellation of a meeting

**W. Dividend Notices**

On or about November 16, 2022, all members who are eligible to receive a share of this year's surplus release received a notification from Tracy Forlenza in regards to their balance and options for collecting their portion of the surplus. All members were asked to respond to Tracy as to the disposition of their portion of the surplus no later than December 7, 2022. If you have not responded to this notification, please do so as soon as possible.

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

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

**Y. 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 **October 31, 2022**

MEMBER_ID	MEMBER	# CLAIMS ** FOR * 10/31/2022	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	1.43
2	78 Edgewater Park Township	0	0	0.00	1.87	3.48	2 Edgewater Park Township	2.03
3	83 Medford Township	0	0	0.00	0.61	0.61	3 Medford Township	0.43
4	84 Riverside Township	0	0	0.00	0.00	0.00	4 Riverside Township	0.00
5	85 Shamong Township	0	0	0.00	0.00	0.00	5 Shamong Township	0.00
6	373 Southampton Township	0	0	0.00	1.54	2.50	6 Southampton Township	1.48
7	456 Springfield Township	0	0	0.00	0.00	0.00	7 Springfield Township	0.00
8	531 Chesterfield Township	0	0	0.00	0.00	2.11	8 Chesterfield Township	0.83
9	577 Bass River Township	0	0	0.00	0.00	0.00	9 Bass River Township	0.00
10	600 Bordentown Township	0	0	0.00	1.21	3.64	10 Bordentown Township	1.68
11	601 North Hanover Township	0	0	0.00	0.00	1.17	11 North Hanover Township	0.45
12	636 Wrightstown Borough	0	0	0.00	0.00	0.00	12 Wrightstown Borough	0.00
13	642 Pemberton Borough	0	0	0.00	0.00	0.00	13 Pemberton Borough	0.00
14	650 Palmyra Borough	0	0	0.00	0.00	0.00	14 Palmyra Borough	0.00
15	651 Woodland Township	0	0	0.00	0.00	0.00	15 Woodland Township	0.00
16	679 Fieldsboro Borough	0	0	0.00	0.00	0.00	16 Fieldsboro Borough	0.00
17	697 New Hanover Township	0	0	0.00	0.00	0.00	17 New Hanover Township	0.00
18	77 Delran Township	0	1	0.93	3.60	1.53	18 Delran Township	2.12
19	81 Lumberton Township	0	1	0.98	0.00	0.00	19 Lumberton Township	0.29
20	79 Florence Township	0	1	1.08	0.88	0.00	20 Florence Township	0.64
21	589 Bordentown City	0	1	1.35	0.96	2.15	21 Bordentown City	1.48
22	576 Mount Laurel Township	1	4	1.82	2.08	1.05	22 Mount Laurel Township	1.64
23	76 Delanco Township	0	1	2.29	1.75	1.71	23 Delanco Township	1.88
24	208 Pemberton Township	0	4	2.39	4.55	1.99	24 Pemberton Township	3.00
25	82 Mansfield Township	0	2	2.46	1.05	1.05	25 Mansfield Township	1.47
26	80 Hainesport Township	1	1	2.70	2.13	0.00	26 Hainesport Township	1.46
27	532 Westampton Township	0	3	3.46	0.84	1.50	27 Westampton Township	1.77
28	86 Tabernacle Township	1	2	3.84	0.00	1.01	28 Tabernacle Township	1.17
Totals:		3	21	1.20	1.33	1.19		1.24

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**

**October 31, 2022**

<b>FUND</b>	<b>2022 LOST TIME FREQUENCY</b>	<b>2021 LOST TIME FREQUENCY</b>	<b>2020 LOST TIME FREQUENCY</b>	<b>TOTAL RATE * 2022 - 2020</b>
Monmouth County	<b>0.55</b>	0.94	0.90	<b>0.81</b>
Morris County	<b>0.95</b>	1.38	1.35	<b>1.24</b>
Ocean County	<b>0.96</b>	1.77	1.64	<b>1.49</b>
NJ Utility Authorities	<b>1.00</b>	1.74	2.33	<b>1.72</b>
Professional Municipal Manage	<b>1.11</b>	1.43	1.35	<b>1.32</b>
Camden County	<b>1.11</b>	1.38	1.38	<b>1.30</b>
Burlington County Municipal JI	<b>1.20</b>	1.33	1.19	<b>1.24</b>
Bergen County	<b>1.20</b>	1.56	1.29	<b>1.37</b>
NJ Public Housing Authority	<b>1.24</b>	1.48	1.69	<b>1.49</b>
Suburban Municipal	<b>1.29</b>	1.34	1.58	<b>1.41</b>
Gloucester, Salem, Cumberland	<b>1.30</b>	1.94	1.71	<b>1.68</b>
Suburban Metro	<b>1.45</b>	1.33	2.10	<b>1.64</b>
Atlantic County Municipal JIF	<b>1.63</b>	1.87	2.06	<b>1.87</b>
Central New Jersey	<b>1.83</b>	1.45	1.66	<b>1.64</b>
South Bergen County	<b>2.29</b>	2.06	2.03	<b>2.11</b>
<b>AVERAGE</b>	<b>1.27</b>	1.53	1.62	<b>1.49</b>

\* 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 10/22/2022 To 11/22/2022

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
H - G. E. Mechanical I - Township of Florence	2616 S. Main Road Vineland, NJ 08360	Evidence of insurance.	10/27/2022 #3687641	GL AU EX WC
H - Evidence of Insurance I - Township of Shamong		Evidence of Insurance	11/3/2022 #3725832	GL AU EX WC
H - Holbein Middle School, Mt Holly I - Township of Westampton	School District 333 Levis Drive Eastampton, NJ 08060	Re: use of premises for recreational activities Certificate Holder is an additional insured for use of premises and facilities for all recreational activities.	11/3/2022 #3727369	GL AU EX WC
H - Borough of Pemberton I - Borough of Pemberton	50 Egbert Street, PO Box 265 Pemberton, NJ 08068	JIF Blanket Crime: Evidence of Public Employee Dishonesty (Employees & Volunteers) - Coverage O; Forgery and Alteration - Coverage B; Theft, Disappearance and Destruction - Coverage C; Robbery and Safe Burglary - Coverage D; and Computer Fraud with Funds Transfer - Coverage F. Coverage O includes Municipal Court employees not required by law to be individually bonded. Coverage O excludes all Statutory positions (those positions required by law to be 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 Kathleen Smick - Tax Collector, Eff. 5/19/14 & Kathleen Smick - Treasurer, Eff. 10/31/22	11/4/2022 #3737924	OTH
H - Burlington County Board of I - Township of Pemberton	Commissioners 49 Rancocas Road, PO Box 6000 Mt. Holly, NJ 08060	RE: Tree lighting ceremony The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to road closure of Route 530 for Tree Lighting Ceremony during the current calendar year.	11/4/2022 #3738566	GL AU EX WC OTH
H - Pemberton Township Board of I - Township of Pemberton	Education 1 Egbert Street Pemberton, NJ 08068	RE: Planning and Zoning Meetings The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as	11/4/2022 #3738567	GL AU EX WC OTH

# Burlington County Municipal JIF

## Certificate of Insurance Monthly Report

From 10/22/2022 To 11/22/2022

		respect to use of facilities for several Planning and Zoning Board meetings.		
H - Township of Riverside I - Township of Riverside	PO Box 188 Riverside, NJ 08075	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 Mindie Weiner - Tax Collector, Effective: 03/21/2016 ; Michael Mansdoerfer - CFO/Treasurer, Eff: 0101/22.	11/10/2022 #3749648	OTH
H - Burlington County Board of I - Township of Pemberton	Commissioners 49 Rancocas Road, P.O. Box 6000 Mount Holly, NJ 08060	Holder Continued: ATTN: Insurance and Risk Management Division RE: funding for Operation Helping Hand Evidence of insurance with respects to the funding for Operation Helping Hand Program during the current calendar year.	11/10/2022 #3750226	GL AU EX WC OTH
<b>Total # of Holders: 8</b>				

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

	THIS MONTH	YTD	PRIOR YEAR END	FUND BALANCE
1. UNDERWRITING INCOME	743,933	7,439,329	137,382,767	144,822,096
2. CLAIM EXPENSES				
Paid Claims	546,863	2,329,876	51,726,780	54,056,656
Case Reserves	(291,309)	231,530	4,619,192	4,850,722
IBNR	52,098	144,796	2,990,156	3,134,952
Recoveries	(1,235)	(24,068)	(165,550)	(189,618)
<b>TOTAL CLAIMS</b>	<b>306,417</b>	<b>2,682,135</b>	<b>59,170,577</b>	<b>61,852,713</b>
3. EXPENSES				
Excess Premiums	301,396	3,013,958	39,397,799	42,411,757
Administrative	130,521	1,339,006	23,418,363	24,757,369
<b>TOTAL EXPENSES</b>	<b>431,917</b>	<b>4,352,964</b>	<b>62,816,162</b>	<b>67,169,126</b>
4. UNDERWRITING PROFIT (1-2-3)	5,599	404,230	15,396,027	15,800,257
5. INVESTMENT INCOME	(59,819)	(1,317,652)	4,666,067	3,348,415
6. DIVIDEND INCOME	50,962	50,962	745,753	796,715
7. STATUTORY PROFIT (4+5+6)	<b>(3,258)</b>	<b>(862,460)</b>	<b>20,807,848</b>	<b>19,945,387</b>
8. DIVIDEND	0	0	11,580,731	11,580,731
9. RCF & MEL Surplus Strengthening	0	0	859,098	859,098
<b>10. STATUTORY SURPLUS (7-8-9)</b>	<b>(3,258)</b>	<b>(862,460)</b>	<b>8,368,018</b>	<b>7,505,558</b>

**SURPLUS (DEFICITS) BY FUND YEAR**

Closed	21,673	(664,322)	8,876,257	8,211,935
MEL Unencumbered Surplus Account	(1,112)	(44,215)	365,463	321,248
2018	(904)	109,567	(762,997)	(653,430)
2019	(3,296)	10,125	(324,705)	(314,580)
2020	(5,606)	(238,957)	921,576	682,619
2021	(5,298)	115,823	(707,575)	(591,752)
2022	(8,716)	(150,482)		(150,482)
<b>TOTAL SURPLUS (DEFICITS)</b>	<b>(3,258)</b>	<b>(862,460)</b>	<b>8,368,018</b>	<b>7,505,558</b>
<b>TOTAL CASH</b>				<b>16,292,942</b>

**CLAIM ANALYSIS BY FUND YEAR**

<b>TOTAL CLOSED YEAR CLAIMS</b>	<b>0</b>	<b>(2,523)</b>	<b>44,125,326</b>	<b>44,122,802</b>
<b>FUND YEAR 2018</b>				
Paid Claims	103,084	308,629	3,392,518	3,701,148
Case Reserves	(103,651)	(356,164)	693,652	337,488
IBNR	568	(95,684)	306,499	210,815
Recoveries	-	0	0	0
<b>TOTAL FY 2018 CLAIMS</b>	<b>0</b>	<b>(143,219)</b>	<b>4,392,669</b>	<b>4,249,450</b>
<b>FUND YEAR 2019</b>				
Paid Claims	136,183	392,742	2,187,627	2,580,369
Case Reserves	(234,052)	(503,071)	1,285,737	782,666
IBNR	97,868	17,996	330,165	348,161
Recoveries	-	0	0	0
<b>TOTAL FY 2019 CLAIMS</b>	<b>(0)</b>	<b>(92,333)</b>	<b>3,803,530</b>	<b>3,711,197</b>
<b>FUND YEAR 2020</b>				
Paid Claims	158,151	397,209	1,570,749	1,967,959
Case Reserves	(72,039)	(10,910)	742,553	731,643
IBNR	(84,877)	(263,928)	496,454	232,526
Recoveries	(1,235)	(24,068)	(165,550)	(189,618)
<b>TOTAL FY 2020 CLAIMS</b>	<b>0</b>	<b>98,303</b>	<b>2,644,206</b>	<b>2,742,510</b>
<b>FUND YEAR 2021</b>				
Paid Claims	38,143	561,165	1,380,778	1,941,944
Case Reserves	4,191	90,461	1,159,179	1,249,640
IBNR	(42,334)	(893,889)	1,664,890	771,001
Recoveries	-	0	(0)	(0)
<b>TOTAL FY 2021 CLAIMS</b>	<b>0</b>	<b>(242,262)</b>	<b>4,204,847</b>	<b>3,962,584</b>
<b>FUND YEAR 2022</b>				
Paid Claims	111,302	672,654		672,654
Case Reserves	114,242	1,011,215		1,011,215
IBNR	80,873	1,380,301		1,380,301
Recoveries	-	0		0
<b>TOTAL FY 2022 CLAIMS</b>	<b>306,417</b>	<b>3,064,170</b>		<b>3,064,170</b>
<b>COMBINED TOTAL CLAIMS</b>	<b>306,417</b>	<b>2,682,135</b>	<b>59,170,577</b>	<b>61,852,713</b>

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

Fund Year 2020 Claims reflect anticipated recoverable amounts from the MEL of \$260,251 (Paid: \$189,618, Reserves: \$70,633)

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

**Monthly Regulatory Filing Checklist**

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

<b>ITEM</b>	<b>FILING STATUS</b>
Meeting Minutes	12/21/22
Bylaws Amendments	N/A
Risk Management Program Changes	N/A
New Member Filings	N/A
Supplemental Assessments/Contributions	N/A
Budget Amendments (transfers, etc.)	N/A
Surplus Distribution (refunds/dividends)	12/5/22
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**

<b>ITEM</b>	<b>FILING STATUS</b>
Ethics Filings ( <i>Notification to FC's and Prof's</i> )	4/11/22
Renewal Resolutions and Indemnity & Trust Agreements	11/10/22
Budget and Actuarial Certification/Opinion Letter	12/22/21
Annual Assessments/Contributions	12/22/21
Supplemental Assessments/Contributions	N/A
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	N/A
Exhibit A - Certification of JIF Fund Professionals	02/01/22
Exhibit B - Certification of JIF Data Forms	N/A
Exhibit D - New Member Filings	N/A
New Service Providers	02/01/22
Annual Reorganization Resolutions, including Cash Management Plan	02/01/22

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

**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	11/21/22	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												3,450.00		3,450.00	0.00	11/29/22	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												2,734.36		2,734.36	365.64	11/08/22	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	11/10/22	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	11/10/22	NA
Riverside	M	2,400.00	750.00												3,150.00		3,150.00	0.00		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	11/11/22	NA
Tabernacle	S	2,100.00	750.00														0.00	2,850.00	10/31/22	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	11/14/22	NA
Wrightstown	S	2,100.00	1,000.00												2,100.00		2,100.00	1,000.00	11/30/22	NA
<b>Total By Line</b>		<b>\$66,600.00</b>	<b>\$19,750.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$59,100.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$11,434.36</b>	<b>\$0.00</b>	<b>\$70,534.36</b>	<b>\$15,815.64</b>		<b>NA</b>

**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											1,583.90			1,583.90	11.10	
Bordentown City	1,595.00														0.00	1,595.00	11/21/22
Bordentown Twp.	2,660.00				705.00	31.99							1,898.50		2,635.49	24.51	11/03/22
Chesterfield	995.00							949.80					45.20		995.00	0.00	11/30/22
Delanco	1,595.00														0.00	1,595.00	10/24/22
Delran	2,660.00												2,660.00		2,660.00	0.00	
Edgewater Park	1,595.00			49.99							1,220.00				1,269.99	325.01	
Fieldsboro	750.00												736.49		736.49	13.51	11/08/22
Florence	2,660.00											1,342.80			1,342.80	1,317.20	10/21/22
Hainesport	995.00					144.35						31.31	819.34		995.00	0.00	11/21/22
Lumberton	2,660.00												2,660.00		2,660.00	0.00	10/21/22
Mansfield	1,595.00											1,595.00			1,595.00	0.00	
Medford	4,645.00												4,645.00		4,645.00	0.00	11/22/22
Mount Laurel	4,645.00										4,645.00				4,645.00	0.00	
New Hanover	750.00														0.00	750.00	11/23/22
North Hanover	1,595.00												1,595.00		1,595.00	0.00	
Palmyra	1,595.00														0.00	1,595.00	11/10/22
Pemberton Boro	995.00														0.00	995.00	11/15/22
Pemberton Twp.	4,645.00											4,645.00			4,645.00	0.00	
Riverside	2,660.00											2,660.00			2,660.00	0.00	
Shamong	995.00												995.00		995.00	0.00	
Southampton	1,595.00												1,595.00		1,595.00	0.00	11/30/22
Springfield	995.00														0.00	995.00	11/11/22
Tabernacle	995.00														0.00	995.00	10/31/22
Westampton	1,595.00			675.00								920.00			1,595.00	0.00	
Woodland	995.00														0.00	995.00	11/14/22
Wrightstown	995.00												191.74		191.74	803.26	11/30/22
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	\$12,778.01	\$17,841.27	\$0.00	39,040.41	13,004.59	
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											748.57			748.57	1.43	
Bordentown City	750.00														0.00	750.00	11/21/22
Bordentown Twp.	1,000.00				163.35			225.00		136.34	225.00		250.00		999.69	0.31	11/03/22
Chesterfield	500.00												500.00		500.00	0.00	11/30/22
Delanco	750.00										306.96				306.96	443.04	10/24/22
Delran	1,000.00												1,000.00		1,000.00	0.00	
Edgewater Park	750.00						204.93						545.07		750.00	0.00	
Fieldsboro	500.00												188.76		188.76	311.24	11/08/22
Florence	1,000.00									507.84					507.84	492.16	11/14/22
Hainesport	500.00										441.12	58.88			500.00	0.00	
Lumberton	1,000.00											450.00			450.00	550.00	10/21/22
Mansfield	750.00												750.00		750.00	0.00	11/16/22
Medford	1,500.00												969.68		969.68	530.32	11/22/22
Mount Laurel	1,500.00					750.00									750.00	750.00	11/17/22
New Hanover	500.00														0.00	500.00	11/23/22
North Hanover	750.00														0.00	750.00	
Palmyra	750.00														0.00	750.00	11/10/22
Pemberton Boro	500.00											225.00			225.00	275.00	11/15/22
Pemberton Twp.	1,500.00											1,500.00			1,500.00	0.00	
Riverside	1,000.00														0.00	1,000.00	11/01/22
Shamong	500.00												500.00		500.00	0.00	
Southampton	750.00												584.68		584.68	165.32	11/30/22
Springfield	500.00														0.00	500.00	11/11/22
Tabernacle	500.00											225.00			225.00	275.00	10/31/22
Westampton	750.00														0.00	750.00	11/09/22
Woodland	500.00														0.00	500.00	11/14/22
Wrightstown	500.00														0.00	500.00	11/30/22
Total By Line	\$21,750.00	\$0.00	\$0.00	\$0.00	\$163.35	\$750.00	\$204.93	\$225.00	\$0.00	\$644.18	\$973.08	\$3,207.45	\$5,288.19	\$0.00	11,456.18	10,293.82	
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	<b>500.00</b>	
Beverly	500.00											500.00			500.00	-	
Bordentown City	500.00												500.00		500.00	-	11/21/2022
Bordentown Twp.	500.00						500.00								500.00	-	
Chesterfield	500.00										500.00				500.00	-	11/30/2022
Delanco	500.00														0.00	<b>500.00</b>	10/24/2022
Delran	500.00												500.00		500.00	-	
Edgewater Park	500.00														0.00	<b>500.00</b>	
Fieldsboro	500.00												500.00		500.00	-	11/8/2022
Florence	500.00											500.00			500.00	-	
Hainesport	500.00											500.00			500.00	-	
Lumberton	500.00											500.00			500.00	-	10/21/2022
Mansfield	500.00										500.00				500.00	-	
Medford	500.00												500.00		500.00	-	11/22/2022
Mt. Laurel	500.00										500.00				500.00	-	
New Hanover	500.00														0.00	<b>500.00</b>	11/23/2022
North Hanover	500.00														0.00	<b>500.00</b>	
Palmyra	500.00														0.00	<b>500.00</b>	11/10/2022
Pemberton Boro	500.00						416.62								416.62	<b>83.38</b>	11/15/2022
Pemberton Twp.	500.00											500.00			500.00	-	
Riverside	500.00											500.00			500.00	-	
Shamong	500.00									500.00					500.00	-	
Southampton	500.00												500.00		500.00	-	11/30/2022
Springfield	500.00														0.00	<b>500.00</b>	11/11/2022
Tabernacle	500.00												500.00		500.00	-	10/31/2022
Westampton	500.00									479.85					479.85	<b>20.15</b>	11/9/2022
Woodland	500.00														0.00	<b>500.00</b>	11/14/22
Wrightstown	500.00														0.00	<b>500.00</b>	11/30/2022
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	\$3,000.00	\$3,000.00	\$0.00	\$9,396.47	<b>\$4,603.53</b>	

**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 :		December 13, 2022							
Total Participating Members		28							
Complaint		27							
Percent Compliant		96.43%							
			01/01/22	2022					
					Amended	Revised			
	Checklist	Compliant	EPL	POL	Deductible	EPL	Co-Insurance		
Member Name	*		Deductible	Deductible	Date	Deductible	01/01/22	Amended Co-Insurance	
BASS RIVER	Yes	Yes	\$ 20,000	\$ 20,000			20% of 1st 250K		
BEVERLY	Yes	Yes	\$ 2,500	\$ 2,500			20% of 1st 250K		
BORDENTOWN CITY	Yes	Yes	\$ 100,000	\$ 20,000	03/07/22	\$ 20,000	20% of 1st 2Mil/20% of 1st 250K POL	20% of 1st 250K	
BORDENTOWN TOWNSHIP	Yes	Yes	\$ 20,000	\$ 20,000			20% of 1st 250K		
CHESTERFIELD	Yes	Yes	\$ 20,000	\$ 20,000			20% of 1st 250K		
DELANCO	Yes	Yes	\$ 20,000	\$ 20,000			20% of 1st 100K		
DELRAN	Yes	Yes	\$ 20,000	\$ 20,000			20% of 1st 250K		
EDGEWATER PARK	Yes	Yes	\$ 2,500	\$ 2,500			0%		
FIELDSBORO	Yes	Yes	\$ 100,000	\$ 20,000	03/23/22	\$ 20,000	20% of 1st 2Mil/20% of 1st 250K POL	20% of 1st 250K	
FLORENCE	Yes	Yes	\$ 20,000	\$ 20,000			20% of 1st 250K		
HAINESPORT	Yes	Yes	\$ 2,500	\$ 2,500			0%		
LUMBERTON	Yes	Yes	\$ 20,000	\$ 20,000			20% of 1st 100K		
MANSFIELD TOWNSHIP B	Yes	Yes	\$ 20,000	\$ 20,000			20% of 1st 250K		
MEDFORD TOWNSHIP	Yes	Yes	\$ 20,000	\$ 20,000			20% of 1st 250K		
MOUNT LAUREL	Yes	Yes	\$ 20,000	\$ 20,000			20% of 1st 250K		
NEW HANOVER	Yes	Yes	\$ 20,000	\$ 20,000			20% of 1st 250K		
NORTH HANOVER	Yes	Yes	\$ 20,000	\$ 20,000			20% of 1st 250K		
PALMYRA	Yes	Yes	\$ 20,000	\$ 20,000			0%		
PEMBERTON	Yes	Yes	\$ 20,000	\$ 20,000			20% of 1st 250K		
PEMBERTON BOROUGH	Yes	Yes	\$ 20,000	\$ 20,000			20% of 1st 250K		
RIVERSIDE	Yes	Yes	\$ 20,000	\$ 20,000			20% of 1st 250K		
SHAMONG	Yes	Yes	\$ 10,000	\$ 10,000			0%		
SOUTHAMPTON	Yes	Yes	\$ 2,500	\$ 2,500			0%		
SPRINGFIELD	Yes	Yes	\$ 7,500	\$ 7,500			20% of 1st 100K		
TABERNACLE	Yes	Yes	\$ 10,000	\$ 10,000			0%		
WESTAMPTON	Yes	Yes	\$ 20,000	\$ 20,000			20% of 1st 250K		
WOODLAND	Yes	Yes	\$ 20,000	\$ 20,000			20% of 1st 250K		
WRIGHTSTOWN	No	No	\$ 100,000	\$ 20,000			20% of 1st 2Mil/20% of 1st 250K POL		

# MEL STATUTORY BONDS as of 12/9/22

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

# MEL STATUTORY BONDS as of 12/9/22

Medford Township	Lindsey Parent	Yes	Treasurer	03/01/2022	Approved			Approved
Medford Township	Rachel Warrington	Yes	Tax Collector	10/01/2020	Approved			Approved
Medford Township	Robin Sarlo	No	CFO (Assuming Treasurer Duties)	03/04/2019	Approved	02/23/2022		Approved
Medford Township	Patricia Capasso	No	Tax Collector	01/01/2013	Approved			Approved
Medford Township	Albert Stanley	No	CFO (Assuming Treasurer Duties)	08/03/2015	Approved	03/04/2019		Approved
Mount Laurel Township	Walter Stridick	Yes	Library Treasurer	01/01/2022	Approved			Approved
Mount Laurel Township	Maureen Mitchell	No	Tax Collector	01/30/2012	Approved	10/24/2016		Approved
Mount Laurel Township	Meredith Tomczyk	No	CFO (Assuming Treasurer Duties)	01/09/2012	Approved	01/01/1900		Approved
Mount Laurel Township	Tara Krueger	Yes	Treasurer	04/17/2017	Approved			Approved
Mount Laurel Township	Karen Cohen	No	Library Treasurer	01/15/2014	Approved	12/31/2021		Approved
Mount Laurel Township	Kim Muchowski	Yes	Tax Collector	10/24/2016	Approved			Approved
New Hanover Township	Terry Henry	Yes	CFO (Assuming Treasurer Duties)	02/26/2020	Approved			Approved
New Hanover Township	Lynn Davis	Yes	Tax Collector	01/01/2020	Approved			Approved
North Hanover Township	Joseph Greene	Yes	Treasurer	04/29/2013	Approved			Approved
North Hanover Township	Mary Alice Picariello	Yes	Tax Collector	06/27/2009	Approved			Approved
Palmyra Borough	Janeen Rossi	No	Tax Collector			01/01/1900		
Palmyra Borough	Donna Condo	Yes	CFO (Assuming Treasurer Duties)	01/01/2016	Approved			Approved
Palmyra Borough	Danielle Lippincott	No	Tax Collector	01/25/2019	Approved	01/01/1900		Approved
Palmyra Borough		No			Approved	01/01/1900		Approved
Palmyra Borough	Tanyika Johns	Yes	Tax Collector	06/15/2020	Approved			Approved
Pemberton Borough	Kathleen Smick	Yes	Tax Collector	05/19/2014	Approved		Yes	Treasurer
Pemberton Borough	Donna Mull	No	Treasurer	01/01/2011	Approved	10/31/2022		Approved
Pemberton Township	Daniel Hornickel	No	Tax Collector	04/20/2022	Approved	06/20/2022		Approved
Pemberton Township	Joyce Tinnes	Yes	CFO (Assuming Treasurer Duties)	10/07/2021	Approved			Approved
Pemberton Township	Shayla Steele	Yes	Tax Collector	06/20/2022	Approved			Approved
Pemberton Township	Alison Shinkunas	No	Tax Collector	03/23/2015	Approved	01/01/1900		Approved
Pemberton Township	Robert Benick	No	Treasurer	01/01/2014	Approved	10/01/2021		Approved
Pemberton Township	Alison Varrellmann	No	Tax Collector	03/23/2015	Approved	04/20/2022		Approved
Riverside Township	Michael Mansdoerfer	Yes	CFO (Assuming Treasurer Duties)	01/01/2022	Approved			Approved
Riverside Township	Nancy Elmeaze	No	Tax Collector	09/01/2007	Approved	07/31/2015		Approved
Riverside Township	Mindie Weiner	Yes	Tax Collector	03/21/2016	Approved			Approved
Riverside Township	Meghan O. Jack	No	Treasurer	06/01/2013	Approved	01/01/2023		Approved
Shamong Township	Kathryn Merkh	Yes	Tax Collector	01/01/2022	Approved			Approved
Shamong Township	Kathryn J. Taylor	No	Tax Collector	01/01/2007	Approved	11/27/2020		Approved
Shamong Township	Christine Chambers	Yes	CFO (Assuming Treasurer Duties)	11/24/2014	Approved			Approved
Southampton Township	Kinjalben Patel	Yes	CFO (Assuming Treasurer Duties)	03/01/2022	Approved			Approved
Southampton Township	Nancy Gower	No	CFO (Assuming Treasurer Duties)	01/01/2007	Approved	02/28/2022		Approved
Southampton Township	Melissa Chesla	Yes	Tax Collector	09/01/2014	Approved			Approved
Springfield Township	Yolaika Gonzalez	Yes	CFO (Assuming Treasurer Duties)	01/01/2021	Approved			Approved
Springfield Township	Melissa Chesla	Yes	Tax Collector	11/01/2014	Approved			Approved
Springfield Township	Dianne Kelly	No	CFO (Assuming Treasurer Duties)	01/01/2010	Approved	09/30/2020		Approved
Tabernacle Township	Rodney R Haines	Yes	CFO (Assuming Treasurer Duties)	08/01/2018	Approved			Approved
Tabernacle Township	Susan Costales	No	Tax Collector	09/24/2008	Approved	08/21/2018		Approved
Tabernacle Township	Kimberly Smith	Yes	Tax Collector	04/01/2016	Approved			Approved
Westampton Township	Kathryn Merkh	Yes	Tax Collector	03/01/2022	Approved			Approved
Westampton Township	Christine Taylor	No	Tax Collector	01/07/2022	Approved	02/28/2022		Approved
Westampton Township	Carol A. Brown-layou	No	Tax Collector	01/01/2007	Approved	12/31/2021		Approved
Westampton Township	Robert L. Hudnell	Yes	Treasurer	01/01/2007	Approved			Approved
Woodland Township	Kathleen Rosmando	Yes	CFO (Assuming Treasurer Duties)	06/06/2013	Approved			Approved
Woodland Township	Nancy Seeland	Yes	Tax Collector	01/01/2015	Approved			Approved
Wrightstown Borough	Lynn A. Davis	No	Tax Collector	01/01/2010	Approved	11/01/2016		Approved
Wrightstown Borough	Jeffrey C. Elsasser	Yes	Tax Collector	11/01/2016	Approved			Approved
Wrightstown Borough	Ronald A. Ghrist	Yes	Treasurer	01/01/2010	Approved			Approved

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

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

Last Update: 12/12/2022

## Caprehart Scatchard Blog

### A Practitioner's Guide to "Arising Out of Employment and Occurring In the Course of Employment"

Practitioners and employers will often hear the phrase, "arising out of and in the scope of (or course of) employment." This phrase encompasses two separate concepts: 1. Occurring in the course of employment, which refers to when the injury occurred and if it occurred at work; and 2. Arising out of employment which refers to causation and how the injury occurred and if work, and the employee's employment and work, was a causative factor of the injury.

Sometimes there are instances where an injury may occur during work or arise out of work, but not both. An injured employee must prove both. Below are hypothetical situations where Respondent may have a good argument that the injury is not compensable as the injury does not arise out of AND occur in the course of employment.

*Scenario 1: Peter, a cashier, is walking an item back to a shelf. As he is walking, his knee locks up. He does not trip or fall to the ground but he does sustain a knee sprain.*

Here, there is a good argument that this injury did not arise out of employment. This is outlined in **Meuse v. Egg Harbor Township Police Department**, No. A-4553-90T5 (App. Div. May 6, 1992), where the Appellate court found that petitioner's knee could have buckled at any time and it was a coincidence that the knee buckled at work. Therefore, as the work conditions had nothing to do with the knee injury, the injured worker was not entitled to benefits.

If Scenario 1 changes just slightly to a situation where something at work causes the injury, the outcome can be quite different.

*Scenario 2: Peter, a cashier, is walking an item back to a shelf. As he is walking, his knee locks up. He falls to the ground, and his elbow hits a shelving unit, as well as the linoleum floor as he hits the ground and he sustains an elbow fracture from the impacts.*

Here, the injured worker has a stronger argument that this is compensable as the shelving unit and the linoleum floor at work were what ultimately caused petitioner's injury to his elbow. The employer should rely on **George v. Great Eastern Food Products**, 44 N.J. 44 (1965) and maintain that it is only responsible for any injury to the elbow caused by the shelf and floor at work, not any injury to the knee, which was not caused by anything at work.

*Scenario 3: Tony and Rick are co-workers and are working a shift together. Tony's life-long personal enemy, Fred, comes to their place of employment and punches both Tony and also punches Rick, who was standing in between Tony and Fred.*

As to Tony, this injury does not arise out of the scope of employment, pursuant to **Pittel v. Rubin Bros. Bergen, Inc.**, 59 N.J. Super. 531 (App. Div. 1960). While this injury did occur at work, the injury stemmed from a personal relationship that had nothing to do with work. However, as to Rick, this injury does arise out of the scope of employment. Fred had no outside personal relationship with Rick, so this attack was not personal and did arise in the scope of employment and it also arose out of employment.

*Scenario 4: Tom has pre-existing high blood pressure. While attending a work meeting, he feels sudden chest pain. He is diagnosed with a myocardial infraction.*

Here, the cardiac event occurred at work but was not caused by work, as Tom was just attending a meeting when the heart attack occurred. This injury did not arise out of work.



Employers should keep in mind that an injury must both arise out of and occur during the course of employment to be accepted as compensable. Injuries which are caused by a personal risk, or personal relationship, are not compensable under our statute.

### Explosion in Employee's Personal Vehicle Held Compensable Based on Special Mission

One of the most interesting workers' compensation cases in a long time is *Van Sciver v. Jersey Mechanical Contractors, Inc.*, No. A-3525-20 (App. Div. November 15, 2022). There are layers of legal issues in this case, which involved a very serious accident injuring Mr. Van Sciver when a tank filled with acetylene gas exploded.

Mr. Van Sciver worked for a family owned business with its main office in Farmingdale, New Jersey, a small borough in Monmouth County near Howell Township. The business provides mechanical contracting services at various jobsite locations. Petitioner started working with the company in October 2019 and belonged to a union. At the time of the injury he was a second-year apprentice pipe fitter and truck driver working from 7:00 a.m. to 3:30 p.m. A large part of his job was to make deliveries to the company's jobsites of tanks of acetylene gas (B-Tanks). These were used to solder pipes.

Petitioner's Supervisor, Mr. Butler, advised him on September 29, 2020 to exchange two empty B-Tanks for full ones at a store which serviced B-Tanks. He also had to deliver one full B-Tank to a jobsite in Livingston, N.J. and deliver paychecks to Jersey Mechanical employees at five jobsites. One of those jobsites was in Bordentown, N.J. After arriving in Bordentown, petitioner met the job-site foreman, Mr. Catavan, who asked if petitioner was delivering a full B-Tank. Petitioner advised Catavan that he had not been so instructed. Catavan said he would communicate with petitioner's supervisor because Catavan had been expecting a B-Tank that day, having made a request to the supervisor, Butler, the day before.

Petitioner finished his day by returning the company truck to Farmingdale. Without being instructed to do so, petitioner proceeded to load a full B-Tank into the hatchback of his personal vehicle. His plan was to drop it off to Catavan the next day in Bordentown.

Petitioner drove home to Mt. Laurel, where he lived. He passed Bordentown but did not stop at Bordentown because it was too late in the day. The next day petitioner got up and drove to work, passing Bordentown again and forgetting to stop there. After passing Bordentown on the highway, petitioner received a text message from the company owner's nephew, Mr. Dietrich, asking him if he could pick Dietrich up and take him to work. Dietrich lived near Farmingdale but could not drive due to a foot injury. Petitioner agreed to pick up Dietrich.

Shortly after receiving the text message, petitioner heard a hissing noise in his vehicle. He then remembered he had the B-Tank in the hatchback of his car. He stopped on the side of the road, opened all the windows, exited his car and began to open the hatch when the B-Tank suddenly exploded. Petitioner suffered serious injuries and was in a coma for eight days. He underwent multiple surgeries and lost the use of his eye. Petitioner eventually filed a claim petition and motion for medical and temporary disability benefits. Jersey Mechanical denied the claim and argued that the injury did not arise from employment in part because petitioner was on his way to work when the accident happened.

At trial, evidence was offered that petitioner had been told not to use his personal vehicle for company business. The Union Agreement prohibited the use of personal vehicles for company business. Petitioner had received training on handling B-Tanks and had been advised that B-Tanks should not be stored in confined spaces.

The Judge of Compensation ruled that the B-Tank "was a workplace instrumentality of" Jersey Mechanical. The judge also ruled that petitioner had been asked to pick up Mr. Dietrich while he was on

his way to work. The judge further found that petitioner had an objectively reasonable basis in fact for believing that he really needed to pick up Dietrich given that Dietrich occupied a high-level position in the company. The case was found compensable on the theory that petitioner was injured while performing a special mission based on the theory of compulsion.

Jersey Mechanical appealed and argued that there was no special mission in this case and that petitioner was never asked nor directed to deliver the B-Tank outside working hours or in his personal vehicle. Jersey Mechanical also argued that petitioner deviated from his job duties by loading the B-Tank in his personal vehicle. The employer also attempted to argue on appeal (but not at the Compensation Court trial) that petitioner willfully failed to make use of proper personal protective devices causing his injury. Neither the Judge of Compensation nor the Appellate Division was impressed with this argument. It is not clear what proofs respondent offered as to the willful failure to make use of proper personal protective devices.

The Appellate Division agreed with the Judge of Compensation that petitioner had a reasonable basis to believe that he needed to pick up Dietrich given Dietrich's high position in the company. That brought the case within various "compulsion" decisions which have held that when an employee is compelled to perform a certain activity, that activity becomes compensable. The Court also considered the fact that the accident only happened because of the presence of the B-Tank in petitioner's vehicle. The Court analyzed the issues as follows:

Nevertheless, the B-Tank's presence in petitioner's personal vehicle is a relevant consideration in examining the special mission to pick up Dietrich. The explosion would not have happened without the B-Tank being in petitioner's personal vehicle. The compensation judge found, however, that petitioner's sole motive in placing the B-Tank in his vehicle was to facilitate a delivery for his Employer. The compensation judge also found that the B-Tank was an instrumentality of the Employer. Consequently, that no one directed petitioner to place the B-Tank in his personal vehicle does not take the accident outside of the special mission to pick up Dietrich.

*The case raises several provocative issues:*

1. Was the Court correct that it even mattered that petitioner was on a "special mission" to pick up Mr. Dietrich given that the accident only happened because of a hazard *inside* petitioner's car?
2. Would this case have been found compensable even if petitioner had been driving to work given the highly dangerous B-Tank in a confined space?
3. Was petitioner's conduct a major deviation along the lines of *Money v. Coin Depot Corp.*?

The answer to question number one is important because virtually all the special mission cases involve hazards ***outside the petitioner's own vehicle*** while performing the special mission: another car striking the vehicle or dangerous icy road conditions. There are no special mission cases involving a hazard *inside the petitioner's own vehicle*. In this case there is a strong argument that it made no difference legally whether petitioner was driving toward Farmingdale for work or to pick up Mr. Dietrich because the explosion (the gas leak started within petitioner's vehicle) was going to happen when it happened, regardless of where petitioner was going. The special mission in picking up Mr. Dietrich did not add any risk at all. He was still headed in the same direction on the same road. The explosion occurred before petitioner picked up Mr. Dietrich. In essence, the Court found this case compensable because of the text message request to pick up Mr. Dietrich, which caused no immediate change in the travel route and which had nothing to do with the highly dangerous risk of a gas leak within the petitioner's own car.

The second question would have been an interesting one for the Court to have addressed. Could the Appellate Division have ruled that the B-Tank was an instrumentality of the employer, and therefore the extreme hazard posed by the presence of the B-Tank in the car – and subsequent explosion – arose from work, even if petitioner was driving to work?

It is truly rare for an injury on the way to work to be found compensable. But there is one unreported Appellate Division case where a drive to work was found compensable due to extreme hazards.

In *Minter v. Mattson*, No. A-1916-15T4 (App. Div. May 10, 2018), Mr. Minter called out of work due to a heavy snow storm. The director of the food service company contacted another employee and told him to pick up Minter on the way to work even though Minter had called out of work. Minter decided to get in his colleague's car and go to work because he thought he would be fired if he did not. On the ride in, the roads were treacherous with icy conditions. The co-employee lost control of his vehicle and Minter was severely injured in a head-on car accident. The Appellate Division found that the ride to work was work related as to Minter because he felt compelled to go even though he had called out of work.

If an employee who worked in a pet store which sold snakes was asked to drive some snakes to or from work, and one of the snakes got loose and bit the driver employee, causing severe injury, would that injury be compensable based on the unusual nature of the hazard? There are no published cases in New Jersey addressing this kind of fact pattern.

The third question is also most interesting. Did Mr. Van Sciver's action in loading a B-Tank in his private vehicle against company rules and without direction from anyone at the company constitute a major deviation? In the *Money* case the Court held that petitioner's actions in playing Russian Roulette in his armored car vehicle constituted a major deviation from employment when Mr. Money shot and killed himself. The widow's dependency case was therefore dismissed. In this case, the Court did not feel petitioner's actions constituted such a major deviation from employment.

There are also cases where a personal risk disqualified the employee from compensation, such as *Coleman v. Cycle Transformer*. There the petitioner got a permanent wave solution the night before work, and then lit a match at work the next day causing her hair to ignite with resulting burns. The Supreme Court denied the case because petitioner created the risk of igniting her hair outside work with the permanent wave solution. In this case the petitioner testified that he only loaded the B-Tank in his vehicle because the Bordentown site supervisor wanted a B-Tank, although petitioner forgot about dropping it off the next morning. That seems to take it outside the rule in *Money*, where petitioner knew fully well that he was putting his life on the line by playing Russian Roulette.

This case is unreported, meaning courts need not follow the rule of the case, but the facts of the case raise many interesting questions for practitioners to consider.

## *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.



TO: Fund Commissioners  
FROM: Kris Kristie, Sr. Account Representative  
DATE: December 12, 2022  
RE: **2023 Committee Volunteers – Fund Commissioners**

\*\*\*\*\*

Each year, the Fund Chair appoints Sub-Committees whose purpose is to address various policy issues affecting the JIF. In order to assist the Chair in this process please indicate your preference for committee assignment for Fund Year 2023.

Choices are as follows:

**Coverage Committee** - The Coverage Committee meets on an as needed basis to review coverage issues as they pertain to the Fund.

**Finance Committee** - The Finance Committee meets approximately three times per year to review the Fund Audit, service provider contracts and additional items. The Committee also drafts the Fund's budget, assessment allocation and dividend strategy for consideration by the Executive Committee.

**Claims Committee** - The Claims Review Committee meets monthly to review all Payment Authorization Requests (PARs) and claims defense strategies and advises the Executive Committee regarding claims administration and payments. The Committee serves as the focal point for discussions regarding the Claims Administrator and the Fund Attorney. The Committee reviews the progress of the Claims Administrator's efforts, monitors the effectiveness of the JIF claims and litigation management programs, and recommends new claims programs to the Fund.

**Safety Committee** - The Safety Committee meets approximately three times per year to review the progress of the Safety Director's efforts, to monitor the effectiveness of the JIF's safety programs, initiate new safety programs, and recommend safety policies to the Fund.

**Strategic Planning Committee** - The Strategic Planning Committee meets approximately three times per year to review the progress of the JIF's planning efforts as developed at the Member Retreat, monitor the effectiveness of the JIF's policies and programs, initiate new programs, and recommend policies to the Fund.

Please complete the attached response form and return it to my attention at the Fund Administrators office by **Friday, December 16, 2022.**



## Committee Participation – Fund Commissioner 2023 Fund Year

Please indicate which committee(s) you would like to serve on for the 2023 Fund Year.

Please indicate your first choice with a “1”, second choice with a “2”, etc.

Name: \_\_\_\_\_

Municipality: \_\_\_\_\_

COMMITTEES	CHOICE
Finance	
Claims	
Coverage	
Safety	
Strategic Planning	

Are you willing to serve on more than one committee? \_\_\_\_Yes \_\_\_\_No

Please return this form by **Friday, December 16, 2022** to:

Kris Kristie

Sr. Account Representative

**BURLCO JIF**

E-mail: [Kristi\\_Kristie@rpadmin.com](mailto:Kristi_Kristie@rpadmin.com)



TO: Risk Management Consultants

FROM: Kris Kristie, Sr. Account Representative

DATE: December 12, 2022

RE: **2023 Committee Volunteers – RMC**

\*\*\*\*\*

Each year, the Fund Chair appoints Sub-Committees whose purpose is to address various policy issues affecting the JIF. All Risk Management Consultants are welcome to participate on the Committees listed below. In order to assist the Chair in this process please indicate your preference for committee assignment for Fund Year 2023.

Choices are as follows:

**Claims Committee** - The Claims Review Committee meets monthly to review all Payment Authorization Requests (PARs) and claims defense strategies and advises the Executive Committee regarding claims administration and payments. The Committee serves as the focal point for discussions regarding the Claims Administrator and the Fund Attorney. The Committee reviews the progress of the Claims Administrator's efforts, monitors the effectiveness of the JIF claims and litigation management programs, and recommends new claims programs to the Fund.

**Coverage Committee** - The Coverage Committee meets on an as needed basis to review coverage issues as they pertain to the Fund.

**Safety Committee** - The Safety Committee meets approximately three times per year to review the progress of the Safety Director's efforts, monitor the effectiveness of the JIF's safety programs, initiate new safety programs, and recommend safety policies to the Fund.

Please complete the attached response form and return it to my attention at the Fund Administrators office by **Friday, December 16, 2022**.

File: BURLCO/General/Committee Membership

Tab: 2022



## Committee Participation – RMC 2023 Fund Year

Please indicate which committee(s) you would like to serve on for the 2023 Fund Year.  
Please indicate your first choice with a “1”, second choice with a “2”.

Name: \_\_\_\_\_

Organization: \_\_\_\_\_

COMMITTEES	CHOICE
Claims	
Coverage	
Safety	

Are you willing to serve on more than one committee?    ☐ Yes    ☐ No

**Please return this form by Friday, December 16, 2022 to:**

Kris Kristie  
Sr. Account Representative  
**BURLCO JIF**  
E-mail: [Kristi\\_Kristie@rpadmin.com](mailto:Kristi_Kristie@rpadmin.com)





## 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	Joe Bellina	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	Bobbie Quinn, Clerk	Carrie Gregory, HR Coordinator
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	
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](http://www.burlcojif.org)

# SAFETY DIRECTOR REPORT

## Burlington County Municipal Joint Insurance Fund

**TO:** Fund Commissioners, Safety Coordinators, and Risk Managers

**FROM:** Keith Hummel, JIF Safety Director

**DATE:** December 6, 2022

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

Keith Hummel Associate Director Public Sector Risk Control <a href="mailto:khummel@jamontgomery.com">khummel@jamontgomery.com</a> Office: 856-552-6862	Mailing Address: TRIAD 1828 CENTRE Cooper Street, 18 <sup>th</sup> Floor Camden, NJ 08102	Robert Garish Assistant Director Public Sector <a href="mailto:rgarish@jamontgomery.com">rgarish@jamontgomery.com</a> Office: 856-552-4650 Cell: 609-947-9719
Thomas Reilly Risk Control Consultant <a href="mailto:treilly@jamontgomery.com">treilly@jamontgomery.com</a> Office: 856-446-9205	P.O. Box 99106 Camden, NJ 08101	John Saville Assistant Director Public Sector <a href="mailto:jsaville@jamontgomery.com">jsaville@jamontgomery.com</a> Office: 732-660-5009
Melissa Meccariello Administrative Assistant <a href="mailto:mmeccariello@jamontgomery.com">mmeccariello@jamontgomery.com</a> Office: 856-479-2070		

### *LOSS CONTROL SURVEYS*

- Township of North Hanover on November 2, 2022
- Township of Mount Laurel on November 3, 2022
- Township of Delanco on November 14, 2022
- City of Bordentown on November 14, 2022
- City of Beverly on November 16, 2022
- Township of Delran on November 17, 2022
- Township of Shamong on November 17, 2022
- Borough of Pemberton on November 18, 2022
- Township of Edgewater Park on November 21, 2022
- Township of Florence on November 22, 2022
- Township of Springfield on November 23, 2022

### *LAW ENFORCEMENT LOSS CONTROL SURVEYS*

- Township of Springfield on November 14, 2022
- Township of Chesterfield on November 14, 2022

### ***MEETINGS ATTENDED***

- Executive Claims Committee Meeting on November 22, 2022
- Executive Fund Committee Meeting on November 22, 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: Protecting Children from Abuse In New Jersey Government Programs – Thursday, November 15, 2022, 9:00 -11:00 am
- Fire Extinguishers Best Practices
- Fires: Plan & Practice Your Escape Best Practices
- Excavation, Trenching & Shoring Best Practices
- Safety Recall Alert: CPSC and Clorox Announce Pine-Sol Recall
- Training Announcement: Violence Prevention and Risk Consideration of Law Enforcement Officers when Interacting with Mental Health Consumer
- Utility Vehicle Operation & Training Best Practices
- Confined Space Definition Explained
- Planning Considerations for The Law Enforcement Leader In Light Of New Jersey Police Officer Licensing
- MSI LIVE Schedule

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

- AG Directive/Election Day – MSI LE Bulletin
- Police Licensing Considerations and Risk Analysis Tool – 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
Beverly	3
Florence	4
Mount Laurel	5

[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](mailto:afelip@jamontgomery.com).



# LESSONS LEARNED FROM LOSSES

## MONTHLY NEWSLETTER – DECEMBER 2022

# WINTER SAFETY



- WINTER WEATHER CAN HAVE A SERIOUS IMPACT ON CLAIMS BUT THIS IMPACT CAN BE MINIMIZED.
- CONSIDER WHO IS PERFORMING SNOW AND ICE REMOVAL AND WHETHER THEY ARE CAPABLE OF PERFORMING THESE ACTIONS SAFELY. AS AN EXAMPLE, HAVE THEY HAD PREVIOUS INJURIES THAT COULD BE WORSENERD BY SHOVELING? SEE EXAMPLE 3 BELOW
- PRE-TREAT PARKING LOTS AND SIDEWALKS WHEN SNOW OR ICE IS EXPECTED.
- PLAN WHERE TO PILE SNOW AS SUBSEQUENT MELTING/REFREEZING CYCLES CAN CREATE ICY PATCHES
- DISCUSS FOOTWEAR WITH EMPLOYEES
- PROVIDE CAUTION/WET FLOOR SIGNS AT ALL ENTRANCES.
- MAINTAIN HEAT AND CONSIDER THOSE COLDER AREAS OF THE BUILDING WHERE HEAT MAY NOT EASILY REACH AS THESE AREAS ARE PRONE TO PIPE BREAKS
- DRIVER SLOWER THAN NORMAL AND GIVE MORE SPACE BETWEEN YOU AND THE CAR IN FRONT ON SNOW COVERED ROAD.

- PUBLIC WORKS EMPLOYEE SLIPPED ON ICY PATCH WALKING THROUGH MUNICIPAL PARKING LOT. LOW BACK AND NECKS INJURIES AND A TOTAL INCURRED OF \$81,000
- FIRE ENGINE BEING DRIVEN TOO FAST ON SNOWY ROADS SLID OFF ON INTO SHOULDER WITH REPAIR COSTS AND RENTAL FEES TOTALING OVER \$91,000.
- PUBLIC WORKS EMPLOYEE TORE ROTATOR CUFF WHILE SHOVELING SNOW ALL DAY. WITH NECESSARY SHOULD SURGERY THIS CLAIM TOTALS \$117,000.

**DATE:** December 06, 2022

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

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

**RE:** BURLCO Activities (November)

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

**2. Training:** The Management of Aggressive Behavior class was conducted on November 16, 2022 at the Burlington County Emergency Services Training Center. Class was attended by approx. 16 officers, inclusive of Supervisors also. The class was well received based on the class evaluations received. A summary is being prepared and will be distributed to the Fund Commissioners.

**3. Law Enforcement Bulletins / Newsletters:** There were no Bulletins distributed in November.

**4. Meetings Attended:**

BURLCO Claims Meeting:	11/22/2022
BURLCO Executive Meeting:	11/22/2022

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

**TO:** Municipal Fund Commissioners, Safety Coordinators, and Risk Managers  
**FROM:** Debby Schiffer, JIF Wellness Director  
**DATE:** December 20, 2022 O'Connor in Easthampton  
**Contact Information:** [debby\\_schiffer@targetingwellness.com](mailto:debby_schiffer@targetingwellness.com) 856-322-1220

**DECEMBER ACTIVITIES AND EVENTS**

As we wrap up another year, I want to express my gratitude to all the municipalities who put forth an effort to implement wellness initiatives using their Wellness Funds! I know some of towns have remaining funds, which they are putting to good use by offering:

- Holiday de-stress and Employee Appreciation Chair Massages
- Prizes for participating in Themed Bingo Challenges
- Door Prizes for attending presentations (Hot topic right now is Stress Management and Mental Fitness!)
- Fresh fruit and pre-approved snack bars

If you have remaining funds and would like to offer a challenge for to kick off the New Year, let's talk. We can explore some ideas as well as start laying the ground work for 2023. I am here to assist in any way I can!

**Thoughts and Plans for 2023:**

1. Consider formulating a small Wellness Committee to met 2-3 times a year for exploring ideas to offer. Help your Wellness Coordinator by contributing ideas.
2. Continue including and discuss wellness as part of the Safety committee's agenda especially with a Wellness Committee is not possible.
3. Wellness Initiative Brainstorming Sessions – With the positive response to this year's sessions, I will plan to offer three idea-generating group meetings for all municipal Wellness Coordinators offering the opportunity for collaboration and support among peers.
  - Who: Wellness Coordinator from each municipality (ACM, BURLCO, TRICO JIFs)
  - What: To plan, generate and share wellness ideas to help maintain a culture of wellness throughout the year.
  - When: March, June and October
  - Where: Virtual
4. Wellness Advisory Committee – Representation from each JIF to discuss and recommend proposed changes and new resources for enhancing our wellness program. Meeting at least 3 times throughout the year.
  - Who: 1 or 2 representatives from each JIF (Wellness Coordinator or Fund Commissioners)
  - What: To review, discuss, and recommend changes to continually improve the impact of our wellness program.
  - When: TBD but proposing Feb, May and September (and possibly December if needed)
  - Where: Virtual
5. Elias Project – Transformational Leadership and Coaching Program – share next steps in 1<sup>st</sup> Qtr

**Dec'22 – Jan'23 Targeting Wellness Newsletter**

December is typically a time when we reflect on what we have or haven't done in the current year and we look with hope and expectations for the one about to begin. Yet many times our well intended goals are quickly sabotaged by our own thoughts and emotions. Finding ways to manage stress that generally triggers those negative thoughts and emotions, is the first step in seeing your goals finally come to fruition. In this two-month\* newsletter issue, you will find the following items discussed:

- |  |  |
|--|--|
| • how Managing Stress IS Possible            | • the benefits of yoga along with simple poses                     |
| • some Tips on Managing Stress               | • some ways to avoid getting sick this season                      |
| • boundaries and why they are important      | • Nutritional Bites: navigating the holidays with GRACE            |
| • how to set clear boundaries                | • Recipe Corner: low-fat butternut squash soup with spiced pepitas |
| • considering meditation for reducing stress |  |

Note\*: I will be sending out my Newsletter every other month going into 2023. This issue is for Dec'22-Jan'23. The next issue will be distributed in February. Look for an email in January, which will share with you my plans for quarterly virtual workshops for 2023.



# Targeting Wellness Newsletter

## Good News for Good Health!

Dec 2022— Jan 2023

Debby Schiffer, Wellness Director for BURLCO & TRICO JIFs

### In this issue:

- ♦ Managing Stress IS Possible
- ♦ Tips on Managing Stress
- ♦ Boundaries and Why They Are Important
- ♦ Setting Clear Boundaries
- ♦ Consider Meditation To Reduce Stress
- ♦ The Benefits of Yoga
- ♦ Some Ways To Avoid Getting Sick This Season
- ♦ *Nutritional Bites:* Navigating The Holidays With GRACE
- ♦ *Recipe Corner:* Low-fat Butternut Squash Soup with Spiced Pepitas



*My wish for you in the coming year  
is that you...*

- ... discover the *wisdom* within you and feel *empowered* to create your own happiness.
- ... find the *courage* to let go of past failures, perceived shortcomings and regrets that are holding you back from moving forward towards your dreams.
- ... give yourself *permission* to take time for YOU (self-care is not selfish)!
- ... become *still* long enough to hear the whisper from within nudging you to take the next step on your life's journey.
- ... start an avalanche of *determination* to keep moving away from merely surviving to thriving!

*Put yourself at the top of your gift giving list this holiday!  
You are important too!*

## Managing Stress IS Possible

IT'S NOT THE  
LOAD THAT  
Breaks You  
DOWN, IT'S  
THE WAY  
YOU CARRY IT.

I'm going to go out on a limb and say with much certainty that there is no one among us that isn't aware of stress nor has never been under it's pressure. It's a topic I feel worth addressing whenever possible since it remains an going challenge to manage.

Stress is a normal psychological and physical reaction to the ever-increasing demands of life. Over the last 2+ years, the topic of stress has been a major concern as it relates not only to our own well-being but that of our employees, colleagues, family members, friends, and even the world. That is a lot to carry and process on a daily basis.

**Often, with the holidays**, the level of stress we feel tends to be elevated by the seasonal responsibilities, traditions and challenges. Overspending on gift demands, family interactions, over-indulging on holiday treats, slacking on our self-care routines, not to mention possible loneliness and memories that could generate sad or negative emotions, the holidays can be taxing physically, mentally and emotionally.

Stress is your brain's automatic response to a treat **whether real or perceived**. Our brain comes hard-wired with an alarm system for our own protection, signaling our bodies to release a burst of hormones to fuel our capacity for a response. This we know as the "fight-or-flight (or freeze)" response. It is what allowed our ancestors for centuries live to see another day. However, once the immediate threat was gone, their body returned to a normal relaxed state. Today, unfortunately, the nonstop stress of modern life keeps our own alarm system **constantly activated**. Being stressed-out has been the norm.... It is expected... and sometimes worn as a "badge of honor"!

I have yet to meet a person who does not have an **"inner critic"**; these are the sabotaging thoughts and lies we tell ourselves that are so often negative and hurtful! This inner critic was formulated in childhood to help us cope with our surroundings. Even if our childhood was filled with happy memories, these "defense mechanisms" developed perhaps from encounters with friends or teachers. When we become adults, they are no longer needed, however, now they have been engrained into our subconscious mind so they *appear* to be just part of who we are. They become the **thoughts** that hold us back from reaching our true potential. They beat us up for making a mistake or for perceived shortcomings. They criticize others and current situations declaring them as "bad" or unfulfilling, often resulting in much unhappiness and even fear.

**One of the first lines of defense against these internal "bullies" is AWARENESS.**

Realizing that they are merely thoughts, can be challenging. I know because I too struggled with the nonstop judgment mainly of self! However through commitment and practice I am now well aware that I am NOT my thoughts. This is true for YOU as well! Learning to pause whenever you start to feel these negative emotions taking over, transferring your full attention to the present through one of your physical senses such as breath, touch, or sound for several seconds can help to free you from the thoughts and allow your brain to shift from survive mode to focused thinking. It will not happen on the first attempt or second attempt, heck it may not happen even on the third attempt. But studies have proven, that in time you CAN learn to REPROGRAM your brain and create NEW neuro-pathways that allow you to handle stress in a much more productive, clear-headed way.

We are well aware of the consequences of poorly managed stress, ranging from fatigue to depression to heart disease. It is of utmost importance that we recognize and take action to handle it in healthy ways before it causes any prolonged health issues. Consider how it would be to live a life filled with more ease and flow. Being able to manage stress is a **learned behavior**; it takes a commitment to WANT to change, the tools needed to MAKE the change, and then on-going PRACTICE in order to build your mental fitness! You can change your mind and your life. It's hard work but I am confident that carrying that stress and negativity is hard work too! The new year is about to start. Make it YOUR year!

HARD THINGS  
ARE PUT IN  
OUR WAY NOT  
TO STOP US  
BUT TO CALL  
OUT OUR  
COURAGE AND  
STRENGTH.

## Tips On Managing Stress

**The American Psychological Association offers the following tips on how to manage your stress:**

**Understand how you stress.** Everyone experiences stress differently. How do you know when you are stressed? How are your thoughts or behaviors different from times when you do not feel stressed?

1. **Identify your sources of stress.** What events or situations trigger stressful feelings? Are they related to your children, family, health, financial decisions, work, relationships or something else? You might ask yourself " **am I giving too much to others and not enough to myself?**" If you are, perhaps it's time to express your needs to others, set some healthy boundaries and take time for yourself without guilt....you need to take care of you in order to take care of them.
2. **Learn your own stress signals.** You may have a hard time concentrating or making decisions, feel angry, irritable or out of control, or experience headaches, muscle tension or a lack of energy. Gauge your stress signals. Practice getting still for a few minutes to pay attention to how your body is feeling (where are you holding tension?)
3. **Recognize how you deal with stress.** Determine if you are using unhealthy behaviors (such as smoking, drinking alcohol and over/under eating) to cope. Is this a routine behavior, or is it specific to certain events or situations? Do you make unhealthy choices as a result of feeling rushed and overwhelmed? Become more mindful of these reactions.
4. **Find healthier ways to manage stress.** Consider healthy, stress-reducing activities such as meditation, exercising or talking things out with friends or family. Keep in mind that unhealthy behaviors develop over time and can be difficult to change. Don't take on too much at once. Focus on changing only one behavior at a time.
5. **Take care of yourself.** Eat whole nutrient-dense foods, get enough quality sleep, drink adequate amounts of water and engage in regular physical activity. Ensure you have a healthy mind and body through activities like yoga, taking a walk, connecting with nature (listen to the birds, start an indoor herb garden) going to the gym (search the internet for tons of workout options) or volunteering/joining a group that will enhance both your mental and emotional health. Pick up a hobby or sport (try something new like indoor pickle ball!). Plan a vacation and take your designated breaks during work (you've earned it...don't consider it a privilege!). No matter how hectic life gets, make time for yourself — even if it's just simple things like reading a good book or listening to your favorite music. **Self-care is the most affordable healthcare! Put it on your "To-Do" list (at the top!)**
6. **Reach out for support.** Accepting help from supportive friends and family can improve your ability to manage stress. If you continue to feel overwhelmed by stress, you may want to talk to a professional who can help you work through the challenges. You know what to do. Sometimes we all need a little help! Check into whether your municipality offers an Employee Assistance Program (EAP) and take advantage of it. And consider booking a session with a Health & Wellness Coach (like me! ☺ ).

YES LOVE  
YOURSELF. BUT  
ALSO, ANALYZE  
AND BE  
CRITICAL OF  
HOW YOU  
THINK, ACT,  
AND  
BEHAVE. SELF  
LOVE WITHOUT  
SELF  
AWARENESS IS  
USELESS. BE  
ACCOUNTABLE.

YOU CAN DO THIS, ONE STEP, ONE DAY AT A TIME.

## Boundaries And Why Are They Important?

Another way to help manage and **reduce** stress in our lives is to set and maintain healthy boundaries. Easier said than done sometimes. Many of us aren't taught how to set boundaries. We hesitate for fear of "hurting someone's feelings", feeling it could cause negative repercussions or, even worse, feeling we have no "power" to set a boundary.

So what are boundaries and why are they important to our happiness and overall wellbeing?



Simply stated, a boundary is a way to honor yourself, your needs and what is important to you! Without them, we are giving permission to the outside world that it can call the shots and will be allowed to override your own feelings and requests. According to Psychology Today, "the essence of boundaries is differentiating what **we** want from what others want **from** us." (Amodeo, 2018)

**How do you identify when a boundary is needed?** That's easy...LISTEN to your gut and TRUST it! Where in your life are you feeling uncomfortable? Maybe you have feelings of dread, anxiety or resentment when you are in the company of someone or when a specific topic comes up in conversation; if so, a boundary needs to be established. When you feel you cannot be your *true* self and need to keep certain pieces *hidden* ... a boundary needs to be expressed. Have you ever been in a situation or had a conversation and felt "why didn't I say that?" or you ruminate the scene over and over again in your mind, feeling like crap? You guessed it... a boundary was missing.

There are times when we don't even realize a boundary is needed. Think about social media. When we get sucked into the drama, the negativity, the opinions of others, it is a total energy drainer! Setting limits on the time you spend reading or reacting to what others are dumping, the less stress you bring into your life.

A boundary might be unhealthy if it is **too loose** or **too rigid**. As mentioned above, sometimes our thoughts of the consequences may keep us from setting appropriate boundaries. Here are some common signs of loose boundaries:

- ◆ Over-involvement in other people's lives
- ◆ People-pleasing
- ◆ Trying to fix and control others with judgments and advice
- ◆ Remaining in an unhealthy relationship or job situation
- ◆ Taking on too much work or too many commitments (not saying "no" when you need to)
- ◆ Avoidance of being alone

On the other hand, boundaries are NOT meant to control others (a.k.a. be rigid). Know that many times rigid



boundaries are set for self protection from getting hurt, feeling loss or rejected. Totally understandable! Healthy boundaries are an expression of what you need to feel SAFE. **Consider these two expressions and how someone receiving them would react:**

**Option #1:** DO NOT talk to me that way!

**Option #2:** When you talk to me that way it is very upsetting. If you continue to talk that way, I will \_\_\_\_\_ (be specific here: hang up, walk away, leave the room, etc.)

Be sure whatever you give as a consequence you are ready and willing to do. (This is an important thing for parents to remember when dealing with children.) No follow through on your "threat", repeated behavior is sure to occur. **Good luck and get started on setting those healthy boundaries!**

Adapted from: Psychology Today and Nourish Your Mind



## Setting Clear Boundaries Can Reduce Stress

As mentioned on the previous page, setting boundaries can be challenging so give yourself some time to get it right. One metaphor I recently read was the use of a traffic light to help create and communicate boundaries to others: **green** is a gentler communication, **yellow** is a moderate "warning", and **red** is intense... the final straw!



**Green** Boundary Communication: this is usually when it's the first time you are communicating a desired boundary to someone. They may have honored your boundaries in the past so you can be calm and gentler in your approach this time. Example: you want to hold yourself to a "dry" January. A friend invites you out for a drink. You gently state you are not drinking right now, however, you'd love to get a cup of coffee/tea with her/him sometime.

**Yellow** Boundary Communication: you have already communicated a boundary and it has been violated once or someone keeps pressing the issue. It may require you to just restart your position but with a little more sternness. Example: "You have invited me for drinks several times now knowing I am doing a Dry January. I'd appreciate it if we could do something else right now and not press the issue again." Here you are still willingness to engage with this person but in a different way in order to protect the boundary you previously set.

**Red** Boundary Communication: This person just doesn't get it and disrespects your wishes over and over again. This type of boundary is a "once and for all" red light boundary! Example: "I have indicated many times I am not drinking right now yet you continue to disrespect my boundaries. Please do not invite me out for drinks anymore."

**Here are some other tips you might also consider to get started on identifying and setting healthy boundaries for yourself:**

1. Identify your limits. Be honest and clear with yourself as to what you want and need. What will you accept and tolerate verses what would make you feel uncomfortable or stressed. Discomfort and resentment are cues your body is telling you that boundaries are warranted.
2. Don't be afraid to be direct. If you don't express your needs, you can't expect others to honor them. What will happen if the boundary is crossed? How would you feel? What will you do if you have set the **red** light and the boundary is still crossed?
3. You deserve boundaries. Give yourself permission to set them and work to keep them. They are a sign of self-respect. Brene' Brown explains that the most compassionate people have healthy boundaries. Boundaries are NOT MEAN. They are important and necessary for healthy communication.
4. Consider past and present expectations. Your culture, the role you play within the family could impact how you set boundaries. Even if you are the care giver, putting yourself first is essential!
5. Seek support especially if you are having trouble setting boundaries. Perhaps a counselor/coaching or support group can help with validating and holding you accountable to yourself.
6. Own it! If a boundary has been crossed you owe it to yourself to speak up!
7. Start small. Being assertive with boundaries can be hard and intimidating. Like with any new skill, it takes practice. Start with a small boundary then move on to those that are more challenging.

**YOU HAVE PERMISSION TO START TAKING CONTROL OF YOUR TRAFFIC LIGHT IN YOUR RELATIONSHIPS, WORK, AND ALL COMMUNICATION WITH OTHERS!** You are actually doing others a favor by letting them know what is appropriate and expected of them. It takes the guess work out of the situation which is helpful for ALL parties involved.



## Consider Trying Meditation To Reduce Stress

**Meditation** is widely recommended as a healthy way to manage stress, and for good reason. It provides many health-enhancing benefits, like reducing symptoms of stress and anxiety, relieving physical complaints like headaches, and even enhancing immunity to illness.

For many of us who have tried meditating, thoughts come in and out of our minds constantly (frequently referred to as the "monkey mind"). Our focus may dart from one thing to the other and quieting the mind is next to impossible. But like with anything new, it takes practice. And the benefits are worth the effort!! Here are some basics:

**Quiet Mind:** With meditation, your thinking mind becomes quiet. You "drop" into your body to focus how the stressor is impacting how you feel. Whatever problem or question you are pondering, coming to stillness allows you to listen to your gut rather than the voices screaming at you in your head. You are taking back control of your mind rather than letting it control you... even if for a few minutes. For example, start thinking about nothing now. (It's OK; I'll wait.) If you're not practiced at quieting your mind, it probably didn't take long before thoughts crept in. It's normal...just don't give up trying. That's our minds job...to think. We just want to learn how to NOT attach to those thoughts.

**Being In The Now:** Rather than focusing on the past or the future, virtually all meditative practices involve focusing on *right now*. This involves experiencing each moment and letting it go, experiencing the next. This, too, takes practice, as many of us live most of our lives worrying about the future or rehashing and regretting the past.

**Altered State of Consciousness:** With time, maintaining a quiet mind and focus on the present can lead to building new neuro-pathways that allow for more calmness during life's challenges. **Meditation increases activity in an area of the brain associated with happiness and positive thoughts and emotions.** Evidence shows that regular practice brings prolonged positive changes in these areas. New pathways lead to new healthy habits!

**Less bothered by little things:** Do you sometimes allow yourself to get upset by little things? It is the nature of the mind to magnify small things into serious problems. Meditation helps us detach. If you have never read "Don't Sweat the Small Stuff" by Richard Carlson, I highly recommend it.

**Better Health:** There have been numerous studies pointing to the health benefits of meditation. The reason is that **meditation reduces stress levels and alleviates anxiety**. And even if you don't feel you can do it, the act of trying (sitting quietly for a few minutes) can be beneficial! It all adds up.

**Knowledge of Self:** Meditation enables us to have a deeper understanding of our inner self. Through meditation we can gain a better understanding of our life's purpose.

Many people like the idea of meditation, but feel they don't have enough time or patience. But it doesn't take either to try it. Taking a few minutes in the morning to sit quietly before everyone else gets up; this can set the tone for the rest of your day in a positively profound way! Meditation does require an investment of time, but clearing the mind can help you accomplish more in the rest of your day. Try incorporating a few minutes in the middle of your day to recharge and refocus.

Meditation is not about retreating from the world; instead, it gives us skills to face the world! Whatever you do, if you have peace of mind, your work will be more enjoyable and productive. Remember this, it's not about NOT THINKING. It's about NOT ATTACHING to your thoughts. Acknowledge them when they show up but don't let them take over. Consider imagining them as clouds passing by in the sky. You are not your thoughts and realizing that is empowering!

**Question to ask yourself:** What is preventing you from being quiet inside? And if you said "I have no time" think about how much time you waste worrying about things you cannot control.

## Benefits of Yoga...It Just Takes Practice!

*Yoga* is an ancient and complex practice, rooted in Indian philosophy. It began as a spiritual practice but has become popular as a way of promoting physical and mental well-being. What a great way to help manage holiday stress.

### Research suggests that yoga may:

- ♥ Help improve general wellness by relieving **stress**, supporting good health habits, and improving mental/emotional health, sleep, and balance
- ♥ Relieve low-back pain and neck pain
- ♥ Relieve menopause symptoms
- ♥ Help people manage anxiety or depressive symptoms associated with difficult life situations (but yoga has not been shown to help manage anxiety disorders, clinical depression, or posttraumatic stress disorder [PTSD])
- ♥ Help people quit smoking
- ♥ Help people who are overweight or obese lose weight
- ♥ Help people with chronic diseases manage their symptoms and improve their quality of life.

Check out all the free sessions on YouTube! Try a few and start with even a few minutes a day. You will be surprised how good you feel afterwards! You can do it!

And you don't  
have to be  
flexible to  
try it.



Resource: <https://nccih.nih.gov/health/yoga/introduction.htm>

# 10 Basic Yoga Poses

for beginners



Mountain



Seated twist



Warrior II



Butterfly



Child's pose



Standing forward fold



Downward facing dog



Seated forward fold



Upward facing dog



Corpse



## Some Ways to Avoid Getting Sick This Season

We've heard it a million times but the first line of defense against infections this winter is to wash your hands. We usually get sick not from a cough or sneeze but often from taking your fingers and touching your eyes, nose and mouth. Even with being careful does not guarantee we won't suffer with at least a few days of hacking, sneezing and lost productivity.

Of course we all have the insight that getting enough sleep, eating a balanced diet low in sugar and processed foods, and getting regular exercise will help keep our immune system working at it's best all year. Yet we don't always put that wisdom to our own best use. In addition to the above mentioned, trying one of these simple home remedies at the first sign of illness to help shorten the duration and intensity experienced.



**Garlic** is made of compounds that are potent against infection. Use it in cooking to help boost your immune function. But don't cook it to a crisp or leave it exposed to air. It can minimize its medicinal properties.

One clove a day is recommended

**Gargling** will help cut the mucus in your throat where viruses tend to nestle before finding their way to your cells. Start as soon as you come face-to-face with germs (pretty much any time you touch a public surface). Try making it a habit to do every time you brush your teeth. Gargling with plain water works too.

3x/day could reduce chances of catching a cold by 35%.



**Acupuncture** assures all your body's fluids are circulating as they should. Chinese medicine doctors believed that viruses enter through an area of our body called the "wind gate". Inserting needles into the upper back, near the shoulder blades, could close off this gate.

Many insurances are starting to cover this holistic treatment. It may be worth asking about and giving it a try.

**Wash with HOT water.** Washing clothes with very hot water and a full drying cycle can help prevent illness by killing some of the disease-causing viruses that can cling to our clothes.

The flu virus may survive 8-12 hrs on cotton and only 1 to 10 virus particles are necessary for infection.



**Quit smoking: (Simple but NOT easy)** Smoking increases your risk of infections by altering the structure of your respiratory tract and decreasing your immune system.

According to the *Archives of Internal Medicine*, smoking destroys the cilia (little hair-like fibers) inside your nose increasing the risk of infection.

**Stick to a regular sleep schedule.** Just because you may be someone who can stay up and feel fine the next day doesn't mean you should. To keep your system working smoothly, try picking a time to go to bed and stick with it, even on weekends.

There is a clear link between sleep and your immune system. Also lack of sleep can cause weight gain.



**Clean your phone:** think about it, we carry our phones everywhere, often putting them down on counters or touching them after touching surfaces that could be contaminated. During this season, it may be smart to clean your smartphone 1x/day.

Clean them with microfiber cloths, rubbing alcohol and water, or pre-moistened disinfectant wipes.



Even better, these findings are the result of one session! So treat yourself!

### Book a Massage

Research in *The Journal of Alternative and Complementary Medicine* finds deep-muscle Swedish massage (compared to a light touch massage) can significantly increase levels of immune-boosting blood cells, while decreasing levels of the stress hormone cortisol.



## Navigating the Holidays With GRACE

This time of year always brings festivities and activities that seem to always have one thing in common: *food and typically in excess.*

It's easy to become overwhelmed with all that is going on, causing us to easily fall into habits that affect our health. Things such as eating until we are overfull, not getting enough rest/sleep, and trying to be everything to everyone! There never seems to be enough time especially when it comes to taking care of ourselves.

It doesn't have to be that way. Here is some "advice" I came upon that is simple yet could help put things into perspective for you this holiday season. It is built around the word **GRACE** rather than guilt!

### LET'S GET NAVIGATING WITH G.R.A.C.E.!

#### G—Get rid of the diet mentality

How many times have we approached the holidays giving ourselves permission to eat everything and anything we want because come January there is the promise of the latest diet to take all those extra pounds off? But what happens? You start the diet on Jan 2nd and by Feb 1 (or sooner) you are done! Diets are not meant to be work and set us up for sure failure...long term. Having that "diet carrot" dangling gives many a feeling they can do whatever they want over the holidays because they know soon restrictive eating will be here. So for now, ignore the feelings of satiety and eat, drink and be merry. The only thing this leads to is unwanted weight gain, guilt and feeling out of control. Show yourself some grace and just say no to diets, now and in the coming year!

#### R—Remove the food rules and restrictions

Although rules are often good to have in place, when it involves food it can often backfire. When you tell yourself that a certain food is "off limits", that is usually the thing you want the most, causing it to always be on your mind. What happens then? You often will break your own rules, opening the flood gates to negative feelings and berating yourself for failing again! Does this ring true even a little? Rigid rules and restrictions along with unrealistic faith in diets will surely lead to disappointment. So what can you do instead?

#### A—Adjust your mindset

Try redirecting your thoughts and activities away from food and instead towards deeper connection and conversation with others. Consider trying a new tradition not based around food. Volunteer with friends or family members. Plan a day exploring the outdoors or a new museum. Have a meal and try filling the rest of the time playing games and sharing memories. Yes, food is often a big part of the holiday celebration, just be mindful of how much.

#### C—Create a flexible plan

- ◆ Try planning your meals around more nutrient- dense, plant-based foods with a few indulgences a long the way. :-)
- ◆ Plan for regular exercise that you will enjoy. It is wonderful for overall well-being not to mention a great way to manage stress! Remember, you are in control of your schedule so try including it in our calendar. You are important too!
- ◆ Plan not to skip meals. It can be very tempting when you are "saving room" for a holiday gathering. The problem is when you arrive overly hungry (and hangry) you are more apt to overeat with healthy choices the furthest from your mind.

#### E—Eat mindfully and enjoy your holiday choices

Being mindful means you are eating consciously, noticing what you are eating, where you are eating and how you feel (full or satisfied?) Scan the food table when you first arrive. Consider your options and select what you MOST enjoy or want to try. Consider taking small amounts, savor every bite, and be sure to put everything on a plate (avoid hand to mouth while standing around the buffet table). When you start to feel full, stop knowing you can always go back later for more. Give your body time to realize it has had enough for now.

**This holiday season nourish your body with more plant-based foods, regular exercise and adequate sleep. It's okay to enjoy your favorite foods with mindfulness and guilt-free! Try navigating with GRACE this year! Bon appétit!**

## Low-Fat Butternut Squash Soup with Spiced Pepitas



I absolutely LOVE butternut squash! This recipe sounded delicious, easy and so good for you! Perfect for a busy schedule and colder weather. Although preparation is quick and could be done after work, consider cutting up your squash, onions, carrot, celery and garlic a head of time so when you get home, all you need to do is cut the apple and start cooking. Better yet....make it over the weekend and just heat it up for dinner during the week. Serve with a side salad and crusty bread (hold the butter perhaps ☺♥) Yummy! Hope you enjoy!

### INGREDIENTS:

Recipe from Dara Michalski | Cookin' Canuck

#### The Soup:

- 2 teaspoons olive oil (veggie broth or water works)
- 1 medium yellow onion chopped
- 1 medium Gala apple cored and chopped
- 1 carrot diced
- 1 celery stalk diced
- 2 cloves garlic minced
- 3/4 teaspoon ground cumin
- 5 cups cubed butternut squash about 2-1/4 pounds
- 5 cups unsalted or low sodium vegetable broth\*
- 1/2 teaspoon salt
- 1/2 teaspoon ground pepper
- 3 tablespoons minced cilantro

#### The Pepitas (Pumpkin Seeds):

- 1/3 cup pepitas
- 1/2 teaspoon olive oil
- 1/4 teaspoon paprika
- 1/4 teaspoon ground cumin
- 1/4 teaspoon salt



### DIRECTIONS:

#### The Soup:

1. Heat the olive oil in a large saucepan set over medium heat.
2. Add the onion, apple, carrot and celery to the saucepan and cook until the vegetables are starting to soften, about 5 minutes.
3. Add the garlic and cumin, and cook for an additional 30 seconds.
4. Stir in the butternut squash and broth. Bring to a boil over high heat, then reduce heat and simmer until the butternut squash is tender, about 30 minutes.
5. Let the mixture cool for about 10 minutes. Using an immersion blender, a regular blender or a food processor, puree the soup until it is smooth. Serve. Garnish each helping with spiced pepitas and cilantro.

#### The Pepitas:

1. Preheat the oven to 375 degrees F.
2. In a small bowl, toss the pepitas, olive oil, paprika, cumin and salt. Spread the coated pepitas on a baking sheet.
3. Bake until the pepitas are golden brown, about 5 minutes, stirring once. Watch carefully so the pepitas do not burn.

### Nutrition Facts:

Calories: 228kcal  
 Carbohydrates: 45g  
 Protein: 5g  
 Fat: 6g  
 Saturated Fat: 1g  
 Sodium: 1636mg (will depend on the broth you use)  
 Potassium: 1079mg  
 Fiber: 7g  
 Sugar: 15g  
 Vitamin A: 30400IU  
 Vitamin C: 59.1mg  
 Calcium: 143mg  
 Iron: 2.8mg

### Note\*: Making Homemade Vegetable Broth

If you want to start making your own vegetable broth it is super easy, much healthier and definitely cheaper! Just start keeping your scraps of veggies (onion skins, peels from carrot, stalks from greens) in the freezer in a freezer bag or container, and when you have about 4-5 cups worth of scraps, just add to a large pot of water and let slow boil for about 20 minutes. Then turn off your stove and let it just sit in the pot for up to a few hours. When totally cooled, remove veggies, squeezing out any excess liquid. Store in freeze for up to several months.



Debby Schiffer, Targeting Wellness, LLC  
 Wellness Director for BURLCO & TRICO JIF  
 Phone: 856-322-1220; E-mail: debby\_schiffer@targetingwellness.com





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

<b>Intake</b>	<b>November-22</b>	<b>November-21</b>	<b>2022 November YTD</b>	<b>2021 November YTD</b>
# of New Claims Reported	20	30	390	368
# of Report Only	11	20	228	202
% Report Only	55%	67%	58%	55%
# of Medical Only	9	5	123	106
# of Lost Time	0	5	37	60
Medical Only to Lost Time Ratio	100:00	50:50	77:23	64:36
Claim Petition First Notice	0	0	2	0
COVID-19	4	14	183	195
Average Days <u>Reported To Qual-Lynx</u> (Indemnity, Medical Only, Report Only)	4.0	3.5	3.8	4.1
Average Days <u>Reported To Employer</u> (Indemnity, Medical Only, Report Only)	0.3		1.3	

<b>Nurse Case Management</b>	<b>November-22</b>	<b>November-21</b>
# of Cases Assigned to Case Management	19	16
# of Cases >90 days	16	14

<b>Savings</b>	<b>November-22</b>	<b>November-21</b>	<b>2022 November YTD</b>	<b>2021 November YTD</b>
Bill Count	97	112	1375	1651
Provider Charges	\$86,982	\$269,228	\$2,170,239	\$2,699,036
Repriced Amount	\$40,399	\$81,432	\$738,629	\$992,266
Savings \$	\$46,583	\$187,796	\$1,431,610	\$1,706,770
% Savings	54%	70%	66%	63%

<b>QualCare Provider Network Penetration Rate</b>	<b>November-22</b>	<b>November-21</b>	<b>2022 November YTD</b>	<b>2021 November YTD</b>
Bill Count	93%	93%	94%	95%
Provider Charges	92%	98%	94%	95%

<b>Exclusive Provider Panel Penetration Rate</b>	<b>November-22</b>	<b>November-21</b>	<b>2022 November YTD</b>	<b>2021 November YTD</b>
Bill Count	100%	96%	95%	96%
Provider Charges	100%	99%	94%	91%

<b>Transitional Duty Summary</b>		<b>2022 November YTD</b>	<b>2021 November YTD</b>
% of Transitional Duty Days Worked		66%	71%
\$ Saved By Accommodating		\$135,739	\$154,212
% of Transitional Duty Days Not Accommodated		34%	29%
Cost Of Days Not Accommodated		\$61,168	\$76,443





**Burlington County Municipal JIF  
Average Days To Report By JIF Member  
(Indemnity, Medical Only and Report Only - Not Covid)  
1/1/2022 - 11/30/2022**

	<b># Of Claims Reported</b>	<b>Average Days Reported To Qual-Lynx</b>	<b>Average Days Reported To Employer</b>
BASS RIVER TOWNSHIP	2	3.0	0.0
BEVERLY CITY	5	1.4	0.0
BORDENTOWN CITY	3	2.3	0.0
BORDENTOWN TOWNSHIP	8	2.9	1.0
CHESTERFIELD TOWNSHIP	1	2.0	2.0
DELANCO TOWNSHIP	8	6.0	2.4
DELRAN TOWNSHIP	7	4.9	4.6
EDGEWATER PARK TOWNSHIP	4	1.0	0.0
FLORENCE TOWNSHIP	5	2.6	0.0
HAINESPORT TOWNSHIP	2	1.5	0.0
LUMBERTON TOWNSHIP	11	2.5	0.0
MANSFIELD TOWNSHIP	9	2.9	0.7
MEDFORD TOWNSHIP	18	1.3	0.5
MOUNT LAUREL TOWNSHIP	34	1.9	1.1
NORTH HANOVER TOWNSHIP	1	1.0	0.0
PALMYRA BOROUGH	5	1.2	0.0
PEMBERTON BOROUGH	2	1.5	0.0
PEMBERTON TOWNSHIP	42	5.4	0.9
RIVERSIDE TOWNSHIP	7	0.3	0.0
SOUTHAMPTON TOWNSHIP	7	2.0	0.0
SPRINGFIELD TOWNSHIP	1	0.0	0.0
TABERNACLE TOWNSHIP	5	5.6	0.4
WESTAMPTON TOWNSHIP	19	0.9	0.3
WOODLAND TOWNSHIP	1	1.0	0.0
<b>Grand Total</b>	<b>207</b>	<b>2.8</b>	<b>0.8</b>



Burlington County Municipal JIF  
Claims Reported By Claim Type

November 2022  
All Claims Reported

	# Of Claims Reported	Average Days Reported To Qual-Lynx	Average Days Reported To Employer
MEDICAL ONLY	9	6.9	0.6
REPORT ONLY-WC	11	1.6	0.0
<b>Grand Total</b>	<b>20</b>	<b>4.0</b>	<b>0.3</b>

Claims Reported - Not Covid-19

	# Of Claims Reported	Average Days Reported To Qual-Lynx	Average Days Reported To Employer
MEDICAL ONLY	9	6.9	0.6
REPORT ONLY-WC	7	2.0	0.0
<b>Grand Total</b>	<b>16</b>	<b>4.8</b>	<b>0.3</b>

Covid-19 Claims Reported

	# Of Claims Reported	Average Days Reported To Qual-Lynx	Average Days Reported To Employer
REPORT ONLY-WC	4	1.0	0.0
<b>Grand Total</b>	<b>4</b>	<b>1.0</b>	<b>0.0</b>

1/1/2022 - 11/30/2022  
All Claims Reported

	# Of Claims Reported	Average Days Reported To Qual-Lynx	Average Days Reported To Employer
INDEMNITY	37	9.2	5.2
MEDICAL ONLY	123	3.2	1.1
REPORT ONLY-WC	228	3.2	0.8
Claim Petition	2	237.5	237.5
<b>Grand Total</b>	<b>390</b>	<b>5.0</b>	<b>2.5</b>

Claims Reported - Not Covid-19

	# Of Claims Reported	Average Days Reported To Qual-Lynx	Average Days Reported To Employer
INDEMNITY	29	4.2	0.8
MEDICAL ONLY	106	2.4	0.8
REPORT ONLY-WC	72	2.9	0.8
<b>Grand Total</b>	<b>207</b>	<b>2.8</b>	<b>0.8</b>

Covid-19 Claims Reported

	# Of Claims Reported	Average Days Reported To Qual-Lynx	Average Days Reported To Employer
INDEMNITY	8	27.3	21.5
MEDICAL ONLY	17	8.0	3.5
REPORT ONLY-WC	156	3.4	0.8
Claim Petition	2	237.5	237.5
<b>Grand Total</b>	<b>183</b>	<b>7.4</b>	<b>4.5</b>



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

# Of Claims Open to Nurse Case Management				
	Open		Re-Open	Grand Total
	INDEMNITY	MEDICAL ONLY	INDEMNITY	
BEVERLY CITY	1	0	0	1
BORDENTOWN CITY	0	0	1	1
DELANCO TOWNSHIP	0	0	1	1
DELRAN TOWNSHIP	2	1	0	3
MANSFIELD TOWNSHIP	2	0	0	2
MEDFORD TOWNSHIP	2	0	0	2
MOUNT LAUREL TOWNSHIP	1	0	0	1
NORTH HANOVER TOWNSHIP	1	0	0	1
PEMBERTON TOWNSHIP	4	0	0	4
TABERNACLE TOWNSHIP	2	0	0	2
WESTAMPTON TOWNSHIP	1	0	0	1
<b>Grand Total</b>	<b>16</b>	<b>1</b>	<b>2</b>	<b>19</b>



**Burlington County Municipal JIF  
Transitional Duty Summary Report  
1/1/2022 - 11/30/2022**

	Transitional Duty Days Available	Transitional Duty Days Worked	% Of Transitional Duty Days Worked	\$ Saved By Accommodating	Transitional Duty Days Not Accommodated	% of Transitional Duty Days Not Accommodated	Cost Of Days Not Accommodated
EDGEWATER PARK TOWNSHIP	30	30	100%	\$4,564	0	0%	\$0
BORDENTOWN CITY	69	69	100%	\$8,634	0	0%	\$0
MEDFORD TOWNSHIP	249	249	100%	\$30,318	0	0%	\$0
BEVERLY CITY	4	4	100%	\$162	0	0%	\$0
BASS RIVER TOWNSHIP	43	43	100%	\$1,745	0	0%	\$0
PEMBERTON TOWNSHIP	609	433	71%	\$36,745	176	29%	\$18,947
MOUNT LAUREL TOWNSHIP	330	187	57%	\$16,973	143	43%	\$15,300
DELRAN TOWNSHIP	442	242	55%	\$33,606	200	45%	\$10,672
WESTAMPTON TOWNSHIP	61	33	54%	\$1,339	28	46%	\$2,876
MANSFIELD TOWNSHIP	116	27	23%	\$1,652	89	77%	\$8,101
LUMBERTON TOWNSHIP	1	0	0%	\$0	1	100%	\$41
FLORENCE TOWNSHIP	43	0	0%	\$0	43	100%	\$5,231
<b>Grand Total</b>	<b>1997</b>	<b>1317</b>	<b>66%</b>	<b>\$135,739</b>	<b>680</b>	<b>34%</b>	<b>\$61,168</b>





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

	Bill Count	Provider Charges	Repriced Amount	\$ Savings	% Savings
Qualcare	90	\$79,955	\$33,656	\$46,299	58%
Out Of Network	7	\$7,027	\$6,743	\$284	4%
<b>Grand Total</b>	<b>97</b>	<b>\$86,982</b>	<b>\$40,399</b>	<b>\$46,583</b>	<b>54%</b>

	EPO	QualCare PPO	Out Of Network	Grand Total	Negotiated	\$ Savings
Ambulatory Surgical Center	0	1	0	1	0	\$2,724
Emergency Medicine	0	6	3	9	0	\$4,731
Hospital	0	10	0	10	0	\$17,622
Laboratory Services	1	0	0	1	0	\$79
MRI/Radiology	4	0	0	4	0	\$1,937
Neurosurgery	2	0	0	2	0	\$372
Occ Med/Primary Care	2	0	0	2	0	\$226
Orthopedics	5	0	0	5	0	\$376
Other	0	0	3	3	0	\$75
Physical Med & Rehab	2	0	0	2	0	\$411
Physical Therapy	53	0	0	53	0	\$17,544
Physicians Fees	0	2	1	3	0	\$52
Urgent Care Center	2	0	0	2	0	\$434
<b>Grand Total</b>	<b>71</b>	<b>19</b>	<b>7</b>	<b>97</b>	<b>0</b>	<b>\$46,583</b>



**Burlington County Municipal JIF  
PPO Savings Report  
1/1/2022 - 11/30/2022**

	<b>Bill Count</b>	<b>Provider Charges</b>	<b>Repriced Amount</b>	<b>\$ Savings</b>	<b>% Savings</b>
Qualcare	1285	\$2,041,317	\$660,800	\$1,380,517	68%
Negotiated	20	\$80,034	\$37,707	\$42,327	53%
Out Of Network	70	\$48,888	\$40,122	\$8,767	18%
<b>Grand Total</b>	<b>1375</b>	<b>\$2,170,239</b>	<b>\$738,629</b>	<b>\$1,431,610</b>	<b>66%</b>

	<b>EPO</b>	<b>QualCare PPO</b>	<b>Out Of Network</b>	<b>Grand Total</b>	<b>Negotiated</b>	<b>\$ Savings</b>
Ambulatory Surgical Center	0	15	1	16	1	\$172,828
Anesthesiology	0	22	6	28	0	\$24,189
Behavioral Health	32	0	13	45	14	\$6,794
Durable Medical Equipment	5	2	3	10	2	\$6,915
Emergency Medicine	0	20	14	34	0	\$18,105
Hospital	0	68	0	68	0	\$438,706
Laboratory Services	4	0	2	6	0	\$1,187
Medical Transportation	1	0	0	1	0	\$721
MRI/Radiology	30	20	4	54	0	\$17,992
Neurology	13	0	0	13	0	\$2,672
Neurosurgery	35	0	0	35	0	\$312,261
Occ Med/Primary Care	90	0	0	90	0	\$9,857
Orthopedics	149	7	1	157	1	\$126,661
Other	0	3	18	21	0	\$1,088
Pain Management	5	1	0	6	0	\$1,119
Physical Med & Rehab	21	0	2	23	1	\$39,935
Physical Therapy	675	0	1	676	1	\$236,596
Physicians Fees	0	51	1	52	0	\$8,752
Urgent Care Center	34		6	40	0	\$5,230
<b>Grand Total</b>	<b>1094</b>	<b>209</b>	<b>72</b>	<b>1375</b>	<b>20</b>	<b>\$1,431,610</b>

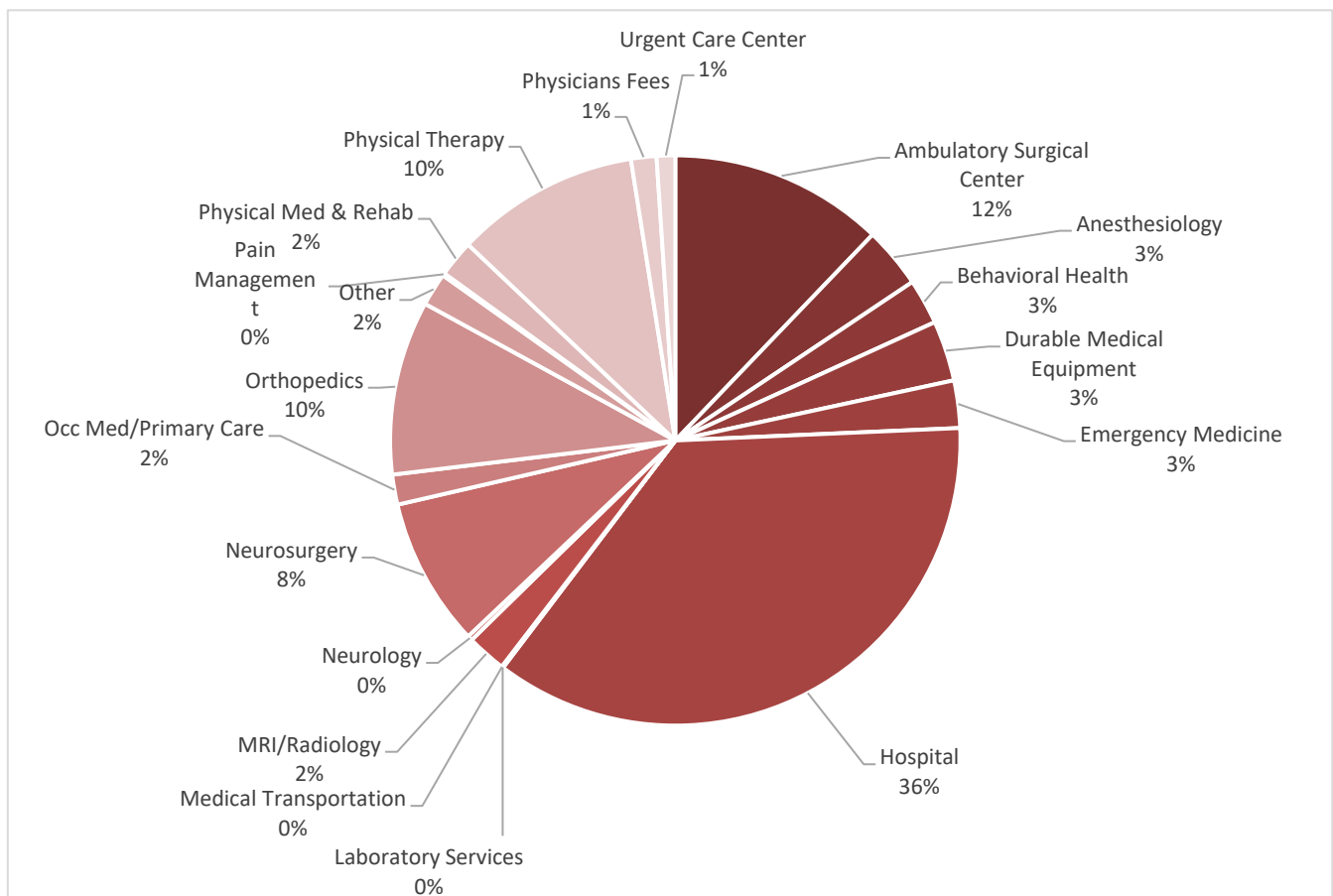


**Burlington County Municipal JIF  
Top 10 And Paid Provider By Specialty  
1/1/2022 - 11/30/2022**

**Top 10 Providers**

	<b>Repriced Amount</b>
CAPITAL HEALTH SYSTEM, INC	\$84,844
VIRTUA WEST JERSEY HEALTH INC	\$81,195
NEUROSURGICAL AND SPINE SPECIALIST LLC	\$73,400
VIRTUA MOUNT HOLLY HOSPITAL	\$29,928
SUMMIT SURGICAL CENTER, LLC	\$26,146
BURLINGTON COUNTY ORTHOPAEDIC SPECIALIST P A	\$24,382
NOVACARE REHABILITATION	\$24,336
MEMORIAL AMBULATORY SURGERY CENTER	\$21,688
HOME CARE CONNECT LLC	\$21,282
COOPER HEALTH SYSTEMS	\$20,418
<b>Grand Total</b>	<b>\$407,619</b>

**Paid Provider By Specialty**





### **Managed Care Quick Notes**

Injury Date: 10/21/2022

Occupation: Laborer

Injury Description: Claimant stepped on a rock injuring his ankle.

This claim was reported to the employer on 10/26/22 and to Qual-Lynx on 11/16/22.

Prior to the claim being reported to Qual-Lynx the claimant directed himself treated at the Emergency Room initially followed by 2 visits to Urgent Care. Because the claimant had not reported the claim as Workers' Compensation he put everything under his health insurance. The Urgent Care would not release notes to Qual-Lynx because it went to the health insurance. This caused a delay in scheduling the employee with an orthopedic doctor.

The employee did see an orthopedic doctor on 11/22/22 and was diagnosed with an avulsion fracture. He was put in a tall cam boot and kept out of work. Due to the claimant treating unauthorized and being reported late recovery will likely be delayed.

The adjuster continues to attempt to obtain bills from the ER and Urgent Care visits. Billing issues could have been avoided if the claim was reported and treatment was directed by Qual-Lynx.



# Cyber Risk Management

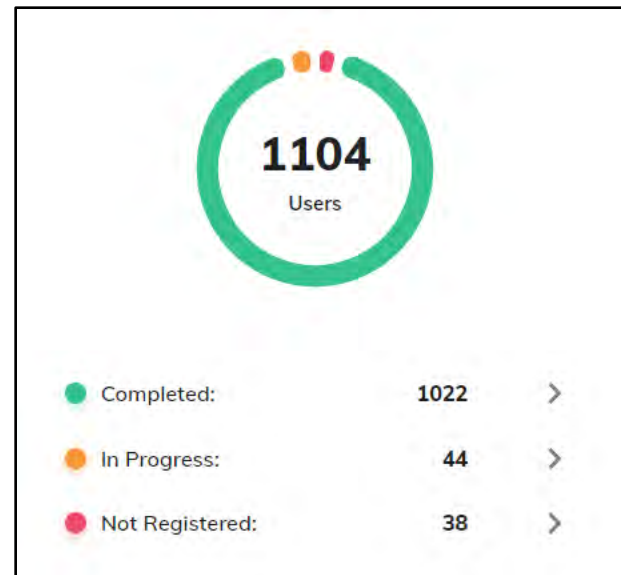
## Monthly Executive Report

December 7, 2022

### Wizer Training

Municipality	Total Users	Training Completion %
Bordentown City	22	100
Bordentown Township	51	100
Delanco Township	26	100
Delran Township	58	100
Fieldsboro Borough	4	100
Florence Township	62	100
Medford Township	145	100
New Hanover Township	8	100
North Hanover Township	21	100
Pemberton Borough	13	100
Pemberton Township	102	100
Southampton Township	14	100
Westampton Township	87	100
Palmyra Borough	32	97
Mansfield Township	77	95
Hainesport Township	10	90
Beverly City	18	89
Lumberton Township	42	88
Woodland Township	8	88
Chesterfield Township	24	83
Edgewater Park Township	35	83
Mount Laurel Township	154	83
Springfield Township	20	80
Shamong Township	14	79
Wrightstown Borough	4	75
Riverside Township	36	71
Tabernacle Township	20	70
Bass River Township	14	64

### 93 % Average Completion



## 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

*No Change since October*



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%	

*No Change since October*





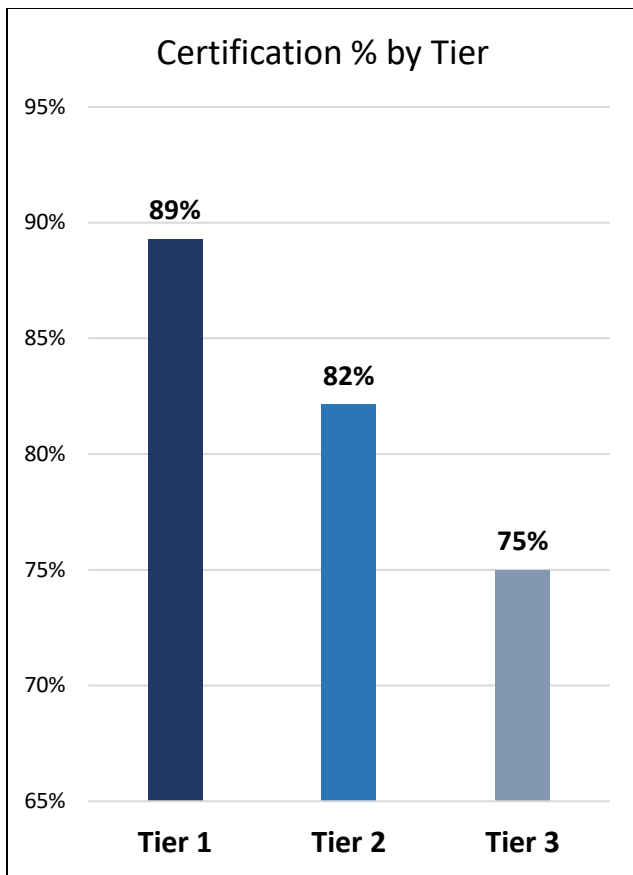
## MEL's Cyber Risk Management

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	Checklist Submitted to the MEL	Approved	Approved	Approved
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	Approved	Approved
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	Approved
Springfield Twp	Risk Questionnaire to be reviewed	Approved	Approved	Approved
Tabernacle Twp	Checklist Submitted to the MEL	Approved	Approved	Incomplete
Westampton Twp	Waiting for Certification Checklist	Approved	Approved	Approved
Woodland Twp	Checklist Submitted to the MEL	Approved	Approved	Approved
Wrightstown Borough	Checklist Submitted to the MEL	Approved	Approved	Approved

	Tier 1	Tier 2	Tier 3
Number Approved	25	23	21
% Approved	89%	82%	75%

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.





Improvement over November



## *Security Tip of the Month –*



***New MEL Cyber Risk Management Program begins 1/1/2023***

***Work with your IT professional and your Technology Risk Services Director to become compliant with the current MEL Cyber Risk Management program before year end.***

### **Effective January 1st 2023**

- ***Non compliant members could face up to a \$110,000 deductible.***
  - ***\$50,000 + 20% coinsurance of the next \$300,000 of loss***

- *Tier 1 & 2 compliant members could face a \$25,000 deductible*
- *Tier 1, 2, & 3 compliant members could have a \$0 deductible.*

### **Grandfathering**

- *The new program has two levels: Minimum & Advance Security*

***Current Tiers 1&2 will be grandfathered into the Minimum Security Level till January 1, 2024.***

***Current Tiers 1,2 & 3 will be grandfathered into the Minimum & Advance Security Levels till January 1, 2024.***

<b><i>Minimum Security</i></b>	<b><i>Advance Security</i></b>
Data Protection	System Log Practices
Policies	Business Continuity Plan
Remote Access	Network Segmentation
Vulnerability Scanning	Endpoint Detection & Response
Asset Management	
Patch Management	
Cyber Hygiene Training	
Defense Software & Network Protection	
Credential Management	

### **NOTICE !!**

***Though you may be covered, you must provide evidence of compliance at the time of a claim.***

***You must submit a Deductible Reimbursement form executed by your administrative point of contact and your IT professional to be considered for reimbursement.***

***Required documentation:***

1. Cyber training completion certificates or signed attendance
2. Screen shots of antivirus coverage
3. Screen shots of patches
4. Backup reports showing offsite backups
5. Copies of adopted Incident Response Plan and Technology Practices Policy
6. Email warning label screenshot
7. List of staff or contractors that support technology
8. Copies of adopted policies
  - a. Access, use, & control policy
  - b. PII & PHI encryption policy
  - c. Password policy
  - d. Banking Control policy
  - e. Remote Access policy
  - f. IT Business Continuity policy

December 12, 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 November 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 \$ 19,883.65. This generated an average annual yield of 1.47%. However, after including an unrealized net gain of \$ 208,262.59 in the asset portfolio, the yield is adjusted to 16.85% for this period. The total overview of the asset portfolio for the fund shows a current market value of \$13,843,651.62.

#### RECEIPT ACTIVITY FOR THE PERIOD

Subrogation Receipts \$ 250.00 w/YTD Total \$ 73,122.70.70  
Salvage Receipts \$ 0.00  
Overpayment Reimbursements \$ 0.00

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

The enclosed report shows net claim activity during the reporting period for claims paid by the fund and claims payable by the Fund at period end in the amount of \$ 175,136.07. The claims detail shows 173 claim payments issued.

A.E.L.C.F. PARTICIPANT BALANCES AT PERIOD END: (\$ 137.00) Interest Allocated)

Delran Township	\$ 0.00
Chesterfield Township	\$ 2,244.00
Bordentown City	\$ 41,401.00
Bordentown Township	\$ 57,767.00
Westampton Township	\$ 10,623.00

#### CASH ACTIVITY FOR THE PERIOD:

The enclosed reconciliation report details that during the reporting period the Fund's "Cash Position" changed from an opening balance of \$ 16,357,768.06 to a closing balance of \$ 16,235,073.75 showing an increase in the fund of \$ 122,694.31. 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
10/3	DELANCO TOWNSHIP	2022276733	DELANCO TOWNSHIP	PR	2022	4,900.00	
10/3	BORDENTOWN TWP.	2021219099	MICHAEL MOLONEY	WC	2020	250.00	
10/3	BORDENTOWN TWP.	2021219099	MICHAEL MOLONEY	WC	2020	250.00	
10/6	PEMBERTON BOROUGH	2019171998	JOSEPH LICATA	WC	2019	69.00	
10/19	BORDENTOWN TWP.	2021219099	MICHAEL MOLONEY	WC	2020	250.00	
10/19	BORDENTOWN TWP.	2021228675	JENNIFER KOELLER	WC	2021	1,500.00	
TOTAL-OCT.						7,219.00	
TOTAL-YTD							72,872.70
11/15	BORDENTOWN TWP.	2021219099	MICHAEL MOLONEY	WC	2020	250.00	
TOTAL-NOV.						250.00	
TOTAL-YTD							73,122.70

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

	<u>September</u>	<u>October</u>	<u>November</u>	<u>Year To Date Total</u>
<b>Opening Balance for the Period:</b>	17,398,109.38	16,937,461.80	16,357,768.06	
<b>RECEIPTS:</b>				
Interest Income ( Cash )	-320,855.91	5,007.48	228,262.58	-1,125,517.87
Premium Assessment Receipts	103,527.00	0.00	0.00	7,896,846.00
Prior Yr. Premium Assessment Receipts	0.00	0.00	0.00	0.00
Subrogation, Salvage & Reimb. Receipts:				
Fund Year 2022	3,248.68	6,100.00	0.00	14,196.13
Fund Year 2021	0.00	1,500.00	0.00	20,181.32
Fund Year 2020	0.00	750.00	250.00	13,375.32
Fund Year 2019	0.00	69.00	0.00	1,893.13
Fund Year 2018	0.00	0.00	0.00	25,544.67
Closed Fund Year	5,067.75	0.00	0.00	5,167.75
Total Subrogation, Salvage & Reimb.Receipts	8,316.43	8,419.00	250.00	80,358.32
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	50,962.00	0.00	50,962.00
RCF Claims Reimbursement	0.00	0.00	0.00	0.00
Other	0.00	11,271.00	0.00	31,790.37
<b>TOTAL RECEIPTS:</b>	-209,012.48	75,659.48	228,512.58	6,934,438.82
<b>DISBURSEMENTS:</b>				
Net Claim Payments:				
Fund Year 2022	110,099.23	117,401.96	144,260.84	831,111.27
Fund Year 2021	14,404.78	39,642.76	15,593.96	596,937.70
Fund Year 2020	28,201.18	158,901.07	5,777.62	413,336.45
Fund Year 2019	8,635.11	136,252.30	6,855.50	401,490.35
Fund Year 2018	3,529.00	103,083.64	1,648.15	335,822.14
Closed Fund Year	2,644.33	0.00	0.00	2,644.33
Total Net Claim Payments	167,513.63	555,281.73	174,136.07	2,581,342.24
Exp.& Admin Bill List Payments:				
Exp. & Cont. Charges FY 2023	0.00	0.00	1,628.55	1,628.55
Exp. & Cont. Charges FY 2022	84,121.47	100,071.49	99,897.56	1,498,021.38
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	0.00	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	0.00	0.00	10,718.05	775,577.72
Total Bill List Payments	84,121.47	100,071.49	112,244.16	5,248,268.42
Net Bank Services Fees	0.00	0.00	0.00	0.00
Other	0.00	0.00	0.00	0.00
<b>TOTAL DISBURSEMENTS:</b>	251,635.10	655,353.22	286,380.23	7,831,239.21
<b>Closing Balance for the Period:</b>	16,937,461.80	16,357,768.06	16,299,900.41	
Account Net Cash Change During the Period:				
Operating Account	-135,931.88	-579,693.74	-281,923.25	1,757,467.72
JCMI Investment Account	-324,695.70	0.00	224,055.60	-1,653,849.62
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	-20.00	0.00	0.00	0.00
Expense & Contingency Account	0.00	0.00	0.00	0.00
<b>Total Change in Account Net Cash:</b>	-460,647.58	-579,693.74	-57,867.65	-896,800.39
<b>Proof:</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	

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

	Description:	INVEST. ACCT.	ASSET MGR.	OPERATING ACCT.	CLAIMS ACCOUNT	ADMIN. EXPENSE	JCMI
	ID Number:						
	Maturity (Yrs)						
	Purchase Yield:						
	TOTAL for All Accts & instruments						
Opening Cash & Investment l	\$16,292,940.69	114.93	-	2,572,229.74	100,000.00	1,000.00	13,619,596.02
Opening Interest Accrual Bal	\$0.00	-	-	-	-	-	-
1 Interest Accrued and/or Intc	\$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	-\$704.60	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	-\$704.60
5 Interest Paid - Cash Instr.s	\$20,588.25	\$0.00	\$0.00	\$4,206.99	\$0.00	\$0.00	\$16,381.26
6 Interest Paid - Term Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
7 Realized Gain (Loss)	\$208,378.94	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$208,378.94
8 Net Investment Income	\$228,262.59	\$0.00	\$0.00	\$4,206.99	\$0.00	\$0.00	\$224,055.60
9 Deposits - Purchases	\$319,905.67	\$0.00	\$0.00	\$33,525.44	\$174,136.07	\$112,244.16	\$0.00
10 (Withdrawals - Sales)	-\$606,035.90	\$0.00	\$0.00	-\$319,655.67	-\$174,136.07	-\$112,244.16	\$0.00
Ending Cash & Investment Bal:	\$16,235,073.05	\$114.93	\$0.00	\$2,290,306.50	\$100,000.00	\$1,000.00	\$13,843,651.62
Ending Interest Accrual Balanc	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Plus Outstanding Checks	\$182,924.15	\$0.00	\$0.00	\$822.00	\$67,433.99	\$114,668.16	\$0.00
(Less Deposits in Transit)	-\$11,271.00	\$0.00	\$0.00	-\$11,271.00	\$0.00	\$0.00	\$0.00
Balance per Bank	\$16,406,726.20	\$114.93	\$0.00	\$2,279,857.50	\$167,433.99	\$115,668.16	\$13,843,651.62
-	57,867.64	-	-	281,923.24	-	-	224,055.60



**Investment Income Allocation**

ETE		Property	Liability	Auto	Workers Comp	Deductible	Contingency	POLEPL	EJIF	MEL	Admin	Total
2022	Opening Cash & Investment	40,904.72	410,882.75	102,496.67	1,268,691.18	437,560.65	90,736.73	(60,214.48)	(27,728.16)	373,186.84	1,211,582.06	\$3,848,098.97
	Opening Interest Accrual Balance	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	\$0.00
	1 Interest Accrued and/or Interest	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	2 Interest Accrued - discount	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	3 zation and/or Interest Cost)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	4 Accretion	-\$1.71	-\$17.19	-\$4.29	-\$53.06	-\$18.30	-\$3.80	\$0.00	\$0.00	-\$15.61	-\$50.67	-\$164.62
	5 Interest Paid - Cash Instr.s	\$49.99	\$502.14	\$125.26	\$1,550.48	\$534.75	\$110.89	\$0.00	\$0.00	\$456.08	\$1,480.69	\$4,810.27
	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)	\$505.96	\$5,082.33	\$1,267.81	\$15,692.80	\$5,412.31	\$1,122.35	\$0.00	\$0.00	\$4,616.05	\$14,986.40	\$48,686.02
	8 Net Investment Income	\$554.24	\$5,567.28	\$1,388.79	\$17,190.22	\$5,928.76	\$1,229.44	\$0.00	\$0.00	\$5,056.52	\$16,416.41	\$53,331.67
	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	-\$45,154.45	\$414,200.03	\$103,885.45	\$1,230,483.97	\$443,489.41	\$91,966.17	-\$60,214.48	-\$27,728.16	\$378,243.36	\$1,126,472.37	\$3,655,643.68
	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	17,641.16	403,792.83	76,603.28	487,506.89	323,382.89	0.00	(51,330.35)	(3.96)	47,791.13	135,888.70	\$1,441,272.57
	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	-\$0.74	-\$16.89	-\$3.20	-\$20.39	-\$13.53	\$0.00	\$0.00	\$0.00	-\$2.00	-\$5.68	-\$62.43
	5 Interest Paid - Cash Instr.s	\$21.56	\$493.48	\$93.62	\$595.79	\$395.21	\$0.00	\$0.00	\$0.00	\$58.41	\$166.07	\$1,824.13
	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)	\$218.21	\$4,994.63	\$947.53	\$6,030.11	\$4,000.01	\$0.00	\$0.00	\$0.00	\$591.14	\$1,680.85	\$18,462.48
	8 Net Investment Income	\$239.03	\$5,471.22	\$1,037.94	\$6,605.51	\$4,381.70	\$0.00	\$0.00	\$0.00	\$647.55	\$1,841.23	\$20,224.18
	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	\$17,880.19	\$403,671.05	\$77,641.23	\$484,111.44	\$327,764.58	\$0.00	-\$51,330.35	-\$3.96	\$48,438.68	\$137,729.94	\$1,445,902.80
	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
<b>2020</b>	Opening Cash & Investment	(48,309.58)	300,794.46	82,480.56	546,269.94	417,039.65	46,291.96	622.29	0.94	(4,674.25)	116,653.36	\$1,457,169.33
	Opening Interest Accrual Balance	(0.51)	1.22	0.34	(2.21)	2.24	0.22	0.00	0.00	0.88	(1.87)	\$0.32
	1 Interest Accrued and/or Interest	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	2 Interest Accrued - discount	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	3 zation and/or Interest Cost)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	4 Accretion	\$0.00	-\$12.58	-\$3.45	-\$22.85	-\$17.44	-\$1.94	-\$0.03	-\$0.00	\$0.00	-\$4.88	-\$63.16
	5 Interest Paid - Cash Instr.s	\$0.00	\$367.60	\$100.80	\$667.60	\$509.67	\$56.57	\$0.76	\$0.00	\$0.00	\$142.56	\$1,845.57
	6 Interest Paid - Term Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	7 Realized Gain (Loss)	\$0.00	\$3,720.61	\$1,020.23	\$6,756.97	\$5,158.48	\$572.60	\$7.70	\$0.01	\$0.00	\$1,442.92	\$18,679.51
	8 Net Investment Income	\$0.00	\$4,075.64	\$1,117.58	\$7,401.72	\$5,650.71	\$627.24	\$8.43	\$0.01	\$0.00	\$1,580.60	\$20,461.93
	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	-\$48,309.58	\$304,097.60	\$83,598.14	\$548,916.54	\$422,690.36	\$46,919.19	\$630.72	\$0.95	-\$4,674.25	\$118,233.96	\$1,472,103.63
	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
<b>2019</b>	Opening Cash & Investment	35,378.65	156,876.35	50,111.25	282,870.05	171,612.48	0.00	175.34	112.45	13,931.75	105,180.69	\$816,249.01
	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	-\$1.48	-\$6.56	-\$2.10	-\$11.83	-\$7.18	\$0.00	-\$0.01	-\$0.00	-\$0.58	-\$4.40	-\$34.14
	5 Interest Paid - Cash Instr.s	\$43.24	\$191.72	\$61.24	\$345.70	\$209.73	\$0.00	\$0.21	\$0.14	\$17.03	\$128.54	\$997.55
	6 Interest Paid - Term Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	7 Realized Gain (Loss)	\$437.61	\$1,940.45	\$619.84	\$3,498.90	\$2,122.72	\$0.00	\$2.17	\$1.39	\$172.33	\$1,301.01	\$10,096.42
	8 Net Investment Income	\$479.37	\$2,125.61	\$678.99	\$3,832.77	\$2,325.28	\$0.00	\$2.38	\$1.52	\$188.77	\$1,425.15	\$11,059.84
	9 Interest Accrued - Net Change	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	Ending Cash & Investment	\$35,858.02	\$158,729.96	\$50,790.23	\$280,119.32	\$173,937.75	\$0.00	\$177.71	\$113.98	\$14,120.52	\$106,605.84	\$820,453.33
	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
<b>2018</b>	Opening Cash & Investment	31,926.57	(253,125.40)	49,436.45	(92,586.87)	(15,569.47)	0.00	24,170.26	159.06	13,959.37	136,499.69	-\$105,130.34
	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	-\$1.34	\$0.00	-\$2.07	\$0.00	\$0.00	\$0.00	-\$1.01	-\$0.01	-\$0.58	-\$5.71	-\$10.71
	5 Interest Paid - Cash Instr.s	\$39.02	\$0.00	\$60.42	\$0.00	\$0.00	\$0.00	\$29.54	\$0.19	\$17.06	\$166.82	\$313.05
	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)	\$394.91	\$0.00	\$611.49	\$0.00	\$0.00	\$0.00	\$298.97	\$1.97	\$172.67	\$1,688.40	\$3,168.41
	8 Net Investment Income	\$432.59	\$0.00	\$669.84	\$0.00	\$0.00	\$0.00	\$327.50	\$2.16	\$189.14	\$1,849.51	\$3,470.74
	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	\$32,359.16	-\$253,125.40	\$50,106.29	-\$94,235.02	-\$15,569.47	\$0.00	\$24,497.76	\$161.21	\$14,148.52	\$138,349.20	-\$103,307.75
	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
<b>Closed FY</b>	Opening Cash & Investment	2,511.31	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	8,511,524.71	\$8,514,036.02
	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	-\$0.11	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	-\$355.99	-\$356.10
	5 Interest Paid - Cash Instr.s	\$3.07	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$10,402.02	\$10,405.09
	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)	\$31.06	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$105,281.46	\$105,312.53
	8 Net Investment Income	\$34.03	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$115,327.49	\$115,361.52
	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	\$2,545.33	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$8,616,134.15	\$8,618,679.48
	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**

		11/30/2022			
		Current Period		Fiscal Year To Date	
		11/01/2022	11/30/2022	01/01/2022	11/30/2022
NET ASSETS - BEGINNING OF PERIOD			13,619,596.02		15,455,103.01
			<u>13,619,596.02</u>		<u>15,455,103.01</u>
RECEIPTS					
INVESTMENT INCOME					
INTEREST	17,881.16			164,737.90	
UNREALIZED GAIN/LOSS-INVESTMENT	208,378.94			-1,252,288.76	
ACCRETION/AMORTIZATION	-704.60			-7,027.07	
TOTAL INVESTMENT INCOME			<u>225,555.50</u>		<u>-1,094,577.93</u>
TOTAL RECEIPTS			<u>225,555.50</u>		<u>-1,094,577.93</u>
DISBURSEMENTS					
ADMINISTRATIVE EXPENSES					
TRUSTEE/CUSTODIAN	346.13			3,893.90	
INVESTMENT ADVISORY FEES	807.64			9,085.66	
CONSULTING	346.13			3,893.90	
TOTAL ADMINISTRATIVE EXPENSES			<u>1,499.90</u>		<u>16,873.46</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>1,499.90</u>		<u>516,873.46</u>
NET ASSETS - END OF PERIOD			<u><u>13,843,651.62</u></u>		<u><u>13,843,651.62</u></u>

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

Report ID: IACS0008

Base Currency: USD

MX6F96590902 - BURLINGTON CNTY JIF

11/01/2022 - 11/30/2022

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	11/30/2022	0.000000	-539.92	0.00	0.00
	99VVB5Y75	AMORIZATION/ACCRETION INCOME	03/01/2021	0.000000	-539.92	0.00	0.00
		20221207O000030	11/30/2022				

BVA	0.000	MEL JCM I ACCOUNT	11/30/2022	0.000000	-117.21	0.00	0.00
	99VVB5Y75	AMORIZATION/ACCRETION INCOME	10/19/2021	0.000000	-117.21	0.00	0.00
		20221207O000090	11/30/2022				

BVA	0.000	MEL JCM I ACCOUNT	11/30/2022	0.000000	-47.47	0.00	0.00
	99VVB5Y75	AMORIZATION/ACCRETION INCOME	01/03/2022	0.000000	-47.47	0.00	0.00
		20221207O000160	11/30/2022				

<b>TOTAL U.S. DOLLAR AMORTIZATION/ACCRETION:</b>	<b>-704.60</b>	<b>0.00</b>	<b>0.00</b>
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	<b>-704.60</b>	<b>0.00</b>	<b>0.00</b>
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<b>TOTAL AMORTIZATION/ACCRETION RECEIPTS AND DISBURSEMENT TRANSACTIONS:</b>	<b>-704.60</b>	<b>0.00</b>	<b>0.00</b>
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**FUND ALLOCATED EARNINGS**

**U.S. DOLLAR**

BVA	0.000	MEL JCM I ACCOUNT	11/30/2022	0.000000	1.10	0.00	0.00
	99VVB5Y75	UGL ADJ 113022	03/01/2021	0.000000	1.10	0.00	0.00
		20221207A000200	11/30/2022				

BVA	0.000	MEL JCM I ACCOUNT	11/30/2022	0.000000	159,676.79	0.00	0.00
	99VVB5Y75	UNREALIZED GAIN/LOSS	03/01/2021	0.000000	159,676.79	0.00	0.00
		20221207O000010	11/30/2022				

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

Report ID: IACS0008

Base Currency: USD

**MX6F96590902 - BURLINGTON CNTY JIF**

11/01/2022 - 11/30/2022

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	11/30/2022	0.000000	13,702.07	0.00	0.00
	99VVB5Y75	INTEREST INCOME	03/01/2021	0.000000	13,702.07	0.00	0.00
		20221207O000020	11/30/2022				
BVA	0.000	MEL JCM I ACCOUNT	11/30/2022	0.000000	-265.23	0.00	0.00
	99VVB5Y75	TRUSTEE/CUSTODN FEES	03/01/2021	0.000000	-265.23	0.00	0.00
		20221207O000040	11/30/2022				
BVA	0.000	MEL JCM I ACCOUNT	11/30/2022	0.000000	-618.88	0.00	0.00
	99VVB5Y75	INVEST MANAGER FEES	03/01/2021	0.000000	-618.88	0.00	0.00
		20221207O000050	11/30/2022				
BVA	0.000	MEL JCM I ACCOUNT	11/30/2022	0.000000	-265.23	0.00	0.00
	99VVB5Y75	CONSULTING FEES	03/01/2021	0.000000	-265.23	0.00	0.00
		20221207O000060	11/30/2022				
BVA	0.000	MEL JCM I ACCOUNT	11/30/2022	0.000000	34,662.96	0.00	0.00
	99VVB5Y75	UNREALIZED GAIN/LOSS	10/19/2021	0.000000	34,662.96	0.00	0.00
		20221207O000070	11/30/2022				
BVA	0.000	MEL JCM I ACCOUNT	11/30/2022	0.000000	2,974.47	0.00	0.00
	99VVB5Y75	INTEREST INCOME	10/19/2021	0.000000	2,974.47	0.00	0.00
		20221207O000080	11/30/2022				
BVA	0.000	MEL JCM I ACCOUNT	11/30/2022	0.000000	-57.58	0.00	0.00
	99VVB5Y75	TRUSTEE/CUSTODN FEES	10/19/2021	0.000000	-57.58	0.00	0.00
		20221207O000100	11/30/2022				

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

Report ID: IACS0008

Base Currency: USD

**MX6F96590902 - BURLINGTON CNTY JIF**

11/01/2022 - 11/30/2022

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	11/30/2022	0.000000	-134.35	0.00	0.00
	99VVB5Y75	INVEST MANAGER FEES	10/19/2021	0.000000	-134.35	0.00	0.00
		20221207O000110	11/30/2022				
BVA	0.000	MEL JCM I ACCOUNT	11/30/2022	0.000000	-57.58	0.00	0.00
	99VVB5Y75	CONSULTING FEES	10/19/2021	0.000000	-57.58	0.00	0.00
		20221207O000120	11/30/2022				
BVA	0.000	MEL JCM I ACCOUNT	11/30/2022	0.000000	0.03	0.00	0.00
	99VVB5Y75	UNREALIZED GAIN/LOSS	12/01/2021	0.000000	0.03	0.00	0.00
		20221207O000130	11/30/2022				
BVA	0.000	MEL JCM I ACCOUNT	11/30/2022	0.000000	14,038.06	0.00	0.00
	99VVB5Y75	UNREALIZED GAIN/LOSS	01/03/2022	0.000000	14,038.06	0.00	0.00
		20221207O000140	11/30/2022				
BVA	0.000	MEL JCM I ACCOUNT	11/30/2022	0.000000	1,204.62	0.00	0.00
	99VVB5Y75	INTEREST INCOME	01/03/2022	0.000000	1,204.62	0.00	0.00
		20221207O000150	11/30/2022				
BVA	0.000	MEL JCM I ACCOUNT	11/30/2022	0.000000	-23.32	0.00	0.00
	99VVB5Y75	TRUSTEE/CUSTODN FEES	01/03/2022	0.000000	-23.32	0.00	0.00
		20221207O000170	11/30/2022				
BVA	0.000	MEL JCM I ACCOUNT	11/30/2022	0.000000	-54.41	0.00	0.00
	99VVB5Y75	INVEST MANAGER FEES	01/03/2022	0.000000	-54.41	0.00	0.00
		20221207O000180	11/30/2022				

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

Report ID: IACS0008  
 Base Currency: USD  
 Status: FINAL

MX6F96590902 - BURLINGTON CNTY JIF

11/01/2022 - 11/30/2022

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	11/30/2022	0.000000	-23.32	0.00	0.00
	99VVB5Y75	CONSULTING FEES	01/03/2022	0.000000	-23.32	0.00	0.00
		20221207O000190	11/30/2022				

TOTAL U.S. DOLLAR FUND ALLOCATED EARNINGS:				224,760.20	0.00	0.00
				224,760.20	0.00	0.00
TOTAL FUND ALLOCATED EARNINGS RECEIPTS AND DISBURSEMENT TRANSACTIONS:				224,760.20	0.00	0.00
TOTAL RECEIPTS AND DISBURSEMENT TRANSACTIONS:				224,055.60	0.00	0.00
TOTAL TRANSACTIONS BASE:				224,055.60	0.00	0.00





Asset and Accrual Detail - By Asset type

Report ID: IACS0017  
Base Currency: USD

MX6F96590902 - BURLINGTON CNTY JIF

11/30/2022

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	9.2567	13,843,651.62	0.00	13,843,651.62		0.00
99VVB5Y75		9.2567	13,843,651.62	0.00	13,843,651.62	100.00	0.00

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

Current Fund Year: 2022 Month Ending: November											
	Property	Liability	Auto	Workers Comp	Deductible	Contingency	POLEPL	EJIF	MEL	Admin	TOTAL
OPEN BALANCE	80,052.83	1,019,220.99	361,128.21	2,492,751.19	1,334,026.20	137,028.69	(86,576.94)	(27,459.67)	444,194.84	10,538,575.05	16,292,941.40
<b>RECEIPTS</b>											
Assessments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Refunds	0.00	0.00	0.00	250.00	0.00	0.00	0.00	0.00	0.00	0.00	250.00
Invest Pymnts	1,744.63	17,292.97	4,908.24	35,138.35	18,342.88	1,862.41	339.35	3.70	6,100.76	143,233.92	228,967.21
Invest Adj	(5.38)	(53.22)	(15.11)	(108.13)	(56.45)	(5.74)	(1.05)	(0.01)	(18.77)	(440.77)	(704.63)
Subtotal Invest	1,739.25	17,239.75	4,893.13	35,030.22	18,286.43	1,856.67	338.30	3.69	6,081.99	142,793.15	228,262.58
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
<b>TOTAL</b>	<b>1,739.25</b>	<b>17,239.75</b>	<b>4,893.13</b>	<b>35,280.22</b>	<b>18,286.43</b>	<b>1,856.67</b>	<b>338.30</b>	<b>3.69</b>	<b>6,081.99</b>	<b>142,793.15</b>	<b>228,512.58</b>
<b>EXPENSES</b>											
Claims Transfers	86,613.41	8,887.50	0.00	78,635.16	0.00	0.00	0.00	0.00	0.00	0.00	174,136.07
Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	110,615.61	110,615.61
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,628.55	1,628.55
<b>TOTAL</b>	<b>86,613.41</b>	<b>8,887.50</b>	<b>0.00</b>	<b>78,635.16</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>112,244.16</b>	<b>286,380.23</b>
<b>END BALANCE</b>	<b>(4,821.33)</b>	<b>1,027,573.24</b>	<b>366,021.34</b>	<b>2,449,396.25</b>	<b>1,352,312.63</b>	<b>138,885.36</b>	<b>(86,238.64)</b>	<b>(27,455.98)</b>	<b>450,276.83</b>	<b>10,569,124.04</b>	<b>16,235,073.75</b>

0.00 0.00

**REPORT STATUS SECTION**

<b>Report Month: November</b>				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:	November										
	Property	Liability	Auto	Workers Comp	Deductible	Contingency	POLEPL	EJIF	MEL	Admin	TOTAL
OPEN BALANCE	40,904.72	410,882.75	102,496.67	1,268,691.18	437,560.65	90,736.73	(60,214.48)	(27,728.16)	373,186.84	1,211,582.06	3,848,098.97
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	555.95	5,584.47	1,393.07	17,243.28	5,947.06	1,233.24	0.00	0.00	5,072.13	16,467.09	53,496.29
Invest Adj	(1.71)	(17.19)	(4.29)	(53.06)	(18.30)	(3.80)	0.00	0.00	(15.61)	(50.67)	(164.63)
Subtotal Invest	554.24	5,567.28	1,388.78	17,190.22	5,928.76	1,229.44	0.00	0.00	5,056.52	16,416.42	53,331.66
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	554.24	5,567.28	1,388.78	17,190.22	5,928.76	1,229.44	0.00	0.00	5,056.52	16,416.42	53,331.66
EXPENSES											0.00
Claims Transfers	86,613.41	2,250.00	0.00	55,397.43	0.00	0.00	0.00	0.00	0.00	0.00	144,260.84
Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	99,897.56	99,897.56
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,628.55	1,628.55
TOTAL	86,613.41	2,250.00	0.00	55,397.43	0.00	0.00	0.00	0.00	0.00	101,526.11	245,786.95
END BALANCE	(45,154.45)	414,200.03	103,885.45	1,230,483.97	443,489.41	91,966.17	(60,214.48)	(27,728.16)	378,243.36	1,126,472.37	3,655,643.68

SUMMARY OF CASH TRANSACTIONS											
FUND YEAR 2021											
Month Ending:	November										
	Property	Liability	Auto	Workers Comp	Deductible	Contingency	POLEPL	EJIF	MEL	Admin	TOTAL
OPEN BALANCE	17,641.16	403,792.83	76,603.28	487,506.89	323,382.89	0.00	(51,330.35)	(3.96)	47,791.13	135,888.70	1,441,272.57
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	239.77	5,488.11	1,041.15	6,625.90	4,395.22	0.00	0.00	0.00	649.55	1,846.92	20,286.62
Invest Adj	(0.74)	(16.89)	(3.20)	(20.39)	(13.53)	0.00	0.00	0.00	(2.00)	(5.68)	(62.43)
Subtotal Invest	239.03	5,471.22	1,037.95	6,605.51	4,381.69	0.00	0.00	0.00	647.55	1,841.24	20,224.19
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	239.03	5,471.22	1,037.95	6,605.51	4,381.69	0.00	0.00	0.00	647.55	1,841.24	20,224.19
EXPENSES											
Claims Transfers	0.00	5,593.00	0.00	10,000.96	0.00	0.00	0.00	0.00	0.00	0.00	15,593.96
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	5,593.00	0.00	10,000.96	0.00	0.00	0.00	0.00	0.00	0.00	15,593.96
END BALANCE	17,880.19	403,671.05	77,641.23	484,111.44	327,764.58	0.00	(51,330.35)	(3.96)	48,438.68	137,729.94	1,445,902.80

SUMMARY OF CASH TRANSACTIONS											
FUND YEAR		2020									
Month Ending:		November									
	Property	Liability	Auto	Workers Comp	Deductible	Contingency	POLEPL	EJIF	MEL	Admin	TOTAL
OPEN BALANCE	(48,309.58)	300,794.46	82,480.56	546,269.94	417,039.65	46,291.96	622.29	0.94	(4,674.25)	116,653.36	1,457,169.33
RECEIPTS											
Assessments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Refunds	0.00	0.00	0.00	250.00	0.00	0.00	0.00	0.00	0.00	0.00	250.00
Invest Pymnts	0.00	4,088.22	1,121.03	7,424.57	5,668.15	629.17	8.46	0.01	0.00	1,585.48	20,525.09
Invest Adj	0.00	(12.58)	(3.45)	(22.85)	(17.44)	(1.94)	(0.03)	0.00	0.00	(4.88)	(63.17)
Subtotal Invest	0.00	4,075.64	1,117.58	7,401.72	5,650.71	627.23	8.43	0.01	0.00	1,580.60	20,461.92
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	4,075.64	1,117.58	7,651.72	5,650.71	627.23	8.43	0.01	0.00	1,580.60	20,711.92
EXPENSES											
Claims Transfers	0.00	772.50	0.00	5,005.12	0.00	0.00	0.00	0.00	0.00	0.00	5,777.62
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	772.50	0.00	5,005.12	0.00	0.00	0.00	0.00	0.00	0.00	5,777.62
END BALANCE	(48,309.58)	304,097.60	83,598.14	548,916.54	422,690.36	46,919.19	630.72	0.95	(4,674.25)	118,233.96	1,472,103.63

SUMMARY OF CASH TRANSACTIONS											
FUND YEAR		2019									
Month Ending:		November									
	Property	Liability	Auto	Workers Comp	Deductible	Contingency	POLEPL	EJIF	MEL	Admin	TOTAL
OPEN BALANCE	35,378.65	156,876.35	50,111.25	282,870.05	171,612.48	0.00	175.34	112.45	13,931.75	105,180.69	816,249.01
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	480.85	2,132.17	681.08	3,844.60	2,332.45	0.00	2.38	1.53	189.35	1,429.55	11,093.96
Invest Adj	(1.48)	(6.56)	(2.10)	(11.83)	(7.18)	0.00	(0.01)	0.00	(0.58)	(4.40)	(34.14)
Subtotal Invest	479.37	2,125.61	678.98	3,832.77	2,325.27	0.00	2.37	1.53	188.77	1,425.15	11,059.82
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	479.37	2,125.61	678.98	3,832.77	2,325.27	0.00	2.37	1.53	188.77	1,425.15	11,059.82
EXPENSES											
Claims Transfers	0.00	272.00	0.00	6,583.50	0.00	0.00	0.00	0.00	0.00	0.00	6,855.50
Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	0.00	272.00	0.00	6,583.50	0.00	0.00	0.00	0.00	0.00	0.00	6,855.50
END BALANCE	35,858.02	158,729.96	50,790.23	280,119.32	173,937.75	0.00	177.71	113.98	14,120.52	106,605.84	820,453.33

SUMMARY OF CASH TRANSACTIONS											
FUND YEAR	2018										
Month Ending:	November										
	Property	Liability	Auto	Workers Comp	Deductible	Contingency	POLEPL	EJIF	MEL	Admin	TOTAL
OPEN BALANCE	31,926.57	(253,125.40)	49,436.45	(92,586.87)	(15,569.47)	0.00	24,170.26	159.06	13,959.37	136,499.69	(105,130.34)
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	433.93	0.00	671.91	0.00	0.00	0.00	328.51	2.16	189.73	1,855.22	3,481.46
Invest Adj	(1.34)	0.00	(2.07)	0.00	0.00	0.00	(1.01)	(0.01)	(0.58)	(5.71)	(10.72)
Subtotal Invest	432.59	0.00	669.84	0.00	0.00	0.00	327.50	2.15	189.15	1,849.51	3,470.74
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	432.59	0.00	669.84	0.00	0.00	0.00	327.50	2.15	189.15	1,849.51	3,470.74
EXPENSES											
Claims Transfers	0.00	0.00	0.00	1,648.15	0.00	0.00	0.00	0.00	0.00	0.00	1,648.15
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	1,648.15	0.00	0.00	0.00	0.00	0.00	0.00	1,648.15
END BALANCE	32,359.16	(253,125.40)	50,106.29	(94,235.02)	(15,569.47)	0.00	24,497.76	161.21	14,148.52	138,349.20	(103,307.75)

SUMMARY OF CASH TRANSACTIONS											
FUND YEAR	Closed FY										
Month Ending:	November										
	Property	Liability	Auto	Workers Comp	Deductible	Contingency	POLEPL	EJIF	MEL	Admin	TOTAL
OPEN BALANCE	2,511.31	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	8,511,524.71	8,514,036.02
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	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Invest Pymnts	34.13	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	115,683.48	115,717.61
Invest Adj	(0.11)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	(355.99)	(356.10)
Subtotal Invest	34.02	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	115,327.49	115,361.51
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	34.02	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	115,327.49	115,361.51
EXPENSES											
Claims Transfers	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	10,718.05	10,718.05
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	10,718.05	10,718.05
END BALANCE	2,545.33	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	8,616,134.15	8,618,679.48

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

**Month** November  
**Current Fund Year** 2022

Policy Year	Coverage	1.	2.	3.	4.	5.	6.	7.	8.
		Calc. Net Paid Thru Last Month	Monthly Net Paid November	Monthly Recoveries November	Calc. Net Paid Thru November	TPA Net Paid Thru November	Variance To Be Reconciled	Delinquent Unreconciled Variance From	Change This Month
2022	Property	253,191.04	86,613.41	0.00	339,804.45	339,804.45	0.00	0.00	0.00
	Liability	11,508.47	2,250.00	0.00	13,758.47	13,758.47	0.00	0.00	0.00
	Auto	3,145.94	0.00	0.00	3,145.94	3,145.94	0.00	0.00	0.00
	Workers Comp	404,808.85	55,397.43	0.00	460,206.28	455,533.66	4,672.62	4,672.62	0.00
	<b>Total</b>	<b>672,654.30</b>	<b>144,260.84</b>	<b>0.00</b>	<b>816,915.14</b>	<b>812,242.52</b>	<b>4,672.62</b>	<b>4,672.62</b>	<b>0.00</b>
2021	Property	435,182.84	0.00	0.00	435,182.84	435,182.84	(0.00)	(0.00)	0.00
	Liability	62,076.08	5,593.00	0.00	67,669.08	67,669.08	(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	1,404,365.54	10,000.96	0.00	1,414,366.50	1,414,366.50	0.00	0.00	0.00
	<b>Total</b>	<b>1,941,943.61</b>	<b>15,593.96</b>	<b>0.00</b>	<b>1,957,537.57</b>	<b>1,957,537.57</b>	<b>(0.00)</b>	<b>(0.00)</b>	<b>(0.00)</b>
2020	Property	449,529.56	0.00	0.00	449,529.56	446,753.93	2,775.63	2,775.63	0.00
	Liability	132,196.52	772.50	0.00	132,969.02	132,969.02	0.00	0.00	0.00
	Auto	38,599.14	0.00	0.00	38,599.14	38,599.14	0.00	0.00	0.00
	Workers Comp	1,349,051.16	5,005.12	250.00	1,353,806.28	1,353,806.28	(0.00)	(0.00)	0.00
	<b>Total</b>	<b>1,969,376.38</b>	<b>5,777.62</b>	<b>250.00</b>	<b>1,974,904.00</b>	<b>1,972,128.37</b>	<b>2,775.63</b>	<b>2,775.63</b>	<b>0.00</b>
2019	Property	550,125.31	0.00	0.00	550,125.31	570,473.92	(20,348.61)	(20,348.61)	0.00
	Liability	277,476.95	272.00	0.00	277,748.95	277,748.95	0.00	0.00	0.00
	Auto	72,900.66	0.00	0.00	72,900.66	72,900.66	0.00	0.00	0.00
	Workers Comp	1,679,863.24	6,583.50	0.00	1,686,446.74	1,686,446.74	0.00	0.00	0.00
	<b>Total</b>	<b>2,580,366.16</b>	<b>6,855.50</b>	<b>0.00</b>	<b>2,587,221.66</b>	<b>2,607,570.27</b>	<b>(20,348.61)</b>	<b>(20,348.61)</b>	<b>0.00</b>
2018	Property	338,023.38	0.00	0.00	338,023.38	338,023.38	0.00	0.00	0.00
	Liability	1,065,356.84	0.00	0.00	1,065,356.84	1,065,356.84	0.00	0.00	0.00
	Auto	76,096.48	0.00	0.00	76,096.48	76,096.48	0.00	0.00	0.00
	Workers Comp	2,221,670.81	1,648.15	0.00	2,223,318.96	2,223,369.63	(50.67)	(50.67)	0.00
	<b>Total</b>	<b>3,701,147.51</b>	<b>1,648.15</b>	<b>0.00</b>	<b>3,702,795.66</b>	<b>3,702,846.33</b>	<b>(50.67)</b>	<b>(50.67)</b>	<b>0.00</b>
Closed FY	Property	(2,423.42)	0.00	0.00	(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
	<b>Total</b>	<b>(2,423.42)</b>	<b>0.00</b>	<b>0.00</b>	<b>(2,423.42)</b>	<b>(2,423.42)</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
<b>TOTAL</b>		<b>10,863,064.54</b>	<b>174,136.07</b>	<b>250.00</b>	<b>11,036,950.61</b>	<b>11,049,901.64</b>	<b>(12,951.03)</b>	<b>(12,951.03)</b>	<b>0.00</b>



## BURLINGTON COUNTY J.I.F.

### Check Register Report

Bank Account : ALL

Processed Date: Nov 1, 2022 - Nov 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
18881	11/7/2022		1ST PARTY COLL PD	HAINESPORT ENTERPRISES INC	-- /2023284717	9/29/2022	\$5,792.61	2022/2022	Loss
18882	11/7/2022		BODILY INJURY [Expired]	RAYMOND & COLEMAN LLP	-- /2021218160	9/19/2020	\$294.00	2020/2020	Legal
18883	11/7/2022		INDEMNITY	State of New Jersey - Div of Worker's Comp	-- /2023283950	7/13/2022	\$0.59	2022/2022	Expense
18884	11/7/2022		INDEMNITY	ATLANTIC SECURITY INT'L	-- /2023285667	10/11/2022	\$375.00	2022/2022	Expense
18885	11/7/2022			AFFANATO MARUT LLC			\$1,720.50		
			INDEMNITY		-- /2023280194	8/9/2022	\$344.50	2022/2100	Legal
			INDEMNITY		-- /2022249791	9/23/2021	\$286.00	2021/2021	Legal
			INDEMNITY		-- /2022268657	7/23/2021	\$156.00	2021/2021	Legal
			INDEMNITY		-- /2021234831	4/8/2021	\$247.00	2021/2021	Legal
			INDEMNITY		-- /2021224704	12/28/2020	\$195.00	2020/2020	Legal
			INDEMNITY		-- /2021211846	8/4/2020	\$377.00	2020/2020	Legal
			INDEMNITY		-- /2020187376	10/18/2019	\$115.00	2019/2019	Legal
18886	11/7/2022		BLDG/CONTENT	TAYLOR DARIN CLAIM SERVICE	-- /2023285225	10/3/2022	\$1,172.00	2022/2022	Expense
18887	11/7/2022			PIETRAS SARACINO SMITH & MEEK LLP			\$6,899.00		
			INDEMNITY		-- /2021240882	6/14/2021	\$1,686.00	2021/2021	Legal
			INDEMNITY		-- /2021237818	5/14/2021	\$301.50	2021/2021	Legal
			INDEMNITY		-- /2021211406	8/4/2020	\$391.50	2020/2020	Legal
			INDEMNITY		-- /2020190245	10/1/2019	\$805.50	2019/2019	Legal
			INDEMNITY		-- /2019166742	2/25/2019	\$2,588.50	2019/2019	Legal
			INDEMNITY		-- /2018128624	3/15/2018	\$1,126.00	2018/2018	Legal
18888	11/7/2022		INDEMNITY	DELRAN TOWNSHIP	-- /2021234855	4/11/2021	\$692.14	2021/2021	Loss
18889	11/7/2022		INDEMNITY	MOUNT LAUREL TOWNSHIP	-- /2023283687	9/20/2022	\$2,130.00	2022/2022	Loss
18890	11/7/2022		1ST PARTY COLL PD	DOMENIC ASTEMBORSKI	-- /2023280644	8/12/2022	\$674.24	2022/2022	Loss
18891	11/7/2022		MEDICAL ONLY	Fredrick Arnwine	-- /2023287812	10/31/2022	\$19.15	2022/2022	Loss
18892	11/7/2022		MEDICAL ONLY	Fredrick Arnwine	-- /2023287812	10/31/2022	\$17.95	2022/2022	Loss
18893	11/7/2022		INDEMNITY	David Taylor	-- /2023282963	9/12/2022	\$2,130.00	2022/2022	Loss
18894	11/7/2022		INDEMNITY	Edward Butler	-- /2020208328	6/23/2020	\$1,150.08	2020/2020	Loss
18895	11/7/2022		1ST PARTY COLL PD	PALMYRA BOROUGH	-- /2022269034	3/7/2022	\$25,627.93	2022/2022	Loss
18896	11/7/2022		BLDG/CONTENT	LUMBERTON TOWNSHIP	-- /2023285225	10/3/2022	\$7,452.54	2022/2022	Loss
18897	11/7/2022			IVY REHAB NETWORK, INC			\$815.00		



# BURLINGTON COUNTY J.I.F.

## Check Register Report

Bank Account : ALL

Processed Date: Nov 1, 2022 - Nov 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		-- /2023280221	8/8/2022	\$170.00	2022/2022	Loss
		INDEMNITY		-- /2023277874	7/11/2022	\$170.00	2022/2022	Loss
		INDEMNITY		-- /2021222201	11/1/2020	\$475.00	2020/2020	Loss
18898	11/7/2022	INDEMNITY	VIRTUA WEST JERSEY HEALTH INC	-- /2023282975	9/13/2022	\$90.90	2022/2022	Loss
18899	11/7/2022		VIRTUA MOUNT HOLLY HOSPITAL			\$3,837.29		
		MEDICAL ONLY		-- /2023281525	8/27/2022	\$1,848.00	2022/2022	Loss
		INDEMNITY		-- /2023280119	8/8/2022	\$1,989.29	2022/2022	Loss
18900	11/7/2022	INDEMNITY	BURLINGTON COUNTY ORTHOPAEDIC SPECIALIST P A	-- /2023280221	8/8/2022	\$306.20	2022/2022	Loss
18901	11/7/2022	INDEMNITY	ONE CALL CARE DIAGNOSTICS	-- /2023280119	8/8/2022	\$550.00	2022/2022	Loss
18902	11/7/2022		NovaCare Rehabilitation			\$392.00		
		INDEMNITY		-- /2023280119	8/8/2022	\$98.00	2022/2022	Loss
		INDEMNITY		-- /2021234855	4/11/2021	\$294.00	2021/2021	Loss
18903	11/7/2022	MEDICAL ONLY	VIRTUA MEDICAL GROUP, PA	-- /2022254435	10/26/2021	\$166.95	2021/2021	Loss
18904	11/7/2022	INDEMNITY	SUMMIT SURGICAL CENTER, LLC	-- /2023280119	8/8/2022	\$6,912.78	2022/2022	Loss
18905	11/7/2022	INDEMNITY	HAMILTON PHYSICAL THERAPY SVCS, LLC	-- /2021233854	3/25/2021	\$72.00	2021/2021	Loss
18906	11/7/2022	INDEMNITY	CAPITAL HEALTH MULTISPECIALTY GROUP	-- /2023280221	8/8/2022	\$575.00	2022/2022	Loss
18907	11/7/2022		myMATRIX			\$1,946.66		
		MEDICAL ONLY		-- /2021229233	2/7/2021	\$1,830.92	2021/2021	Loss
		INDEMNITY		-- /2021222201	11/1/2020	\$115.74	2020/2020	Loss
18908	11/7/2022	INDEMNITY	STRIVE PHYSICAL THERAPY SPECIALISTS, LLC	-- /2023283687	9/20/2022	\$800.00	2022/2022	Loss
18909	11/7/2022	MEDICAL ONLY	CAPITAL HEALTH SYSTEM, INC	-- /2023283575	9/20/2022	\$4,996.60	2022/2022	Loss
18910	11/7/2022		QUALCARE INC			\$3,816.00		
		MEDICAL ONLY		-- /2023287812	10/31/2022	\$550.00	2022/2022	Loss
		MEDICAL ONLY		-- /2023287659	10/31/2022	\$550.00	2022/2022	Loss
		MEDICAL ONLY		-- /2023287658	10/30/2022	\$550.00	2022/2022	Loss
		MEDICAL ONLY		MLT-2023287752/ 2023287752	10/29/2022	\$550.00	2022/2022	Loss
		MEDICAL ONLY		-- /2023287417	10/27/2022	\$550.00	2022/2022	Loss
		MEDICAL ONLY		-- /2023286431	10/18/2022	\$550.00	2022/2022	Loss





# BURLINGTON COUNTY J.I.F.

## Check Register Report

Bank Account : ALL

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

Instance Type: All

Coverage : All ,Claimant Type: All

Check Number	Check Date		Claimant (Case) Type	Payee Name	QL File / Claim Number	Loss Date	Payment Amount	Policy Year	Exp./Legal
			MEDICAL ONLY		-- /2022254435	10/26/2021	\$516.00	2021/2021	Loss
18911	11/14/2022		1ST PARTY COLL PD	WINNER FORD INC.	-- /2023285826	10/12/2022	\$715.00	2022/2022	Loss
18912	11/14/2022			CAPEHART & SCATCHARD PA			\$6,522.50		
			POLICE PROF PI		-- /2022264818	7/2/2021	\$5,593.00	2021/2021	Legal
			INDEMNITY		MLT-2021233414/ 2021235453	4/3/2021	\$151.00	2021/2021	Legal
			INDEMNITY		MLT-2021233414/ 2021234392	4/1/2021	\$282.00	2021/2021	Legal
			INDEMNITY		-- /2021231781	3/4/2021	\$224.50	2021/2021	Legal
			BODILY INJURY [Expired]		-- /2020180405	5/17/2019	\$272.00	2019/2019	Legal
18913	11/14/2022		BODILY INJURY [Expired]	MADDEN & MADDEN PA	-- /2021231679	10/18/2020	\$478.50	2020/2020	Legal
18914	11/14/2022		INDEMNITY	I C U INVESTIGATIONS INC	-- /2023283950	7/13/2022	\$790.00	2022/2022	Expense
18915	11/14/2022		INDEMNITY	State of New Jersey - Div of Worker's Comp	-- /2019156186	9/26/2018	\$10.15	2018/2018	Expense
18916	11/14/2022			CIOX HEALTH LLC			\$64.60		
			MEDICAL ONLY		-- /2023286913	10/20/2022	\$34.92	2022/2022	Expense
			MEDICAL ONLY		-- /2023285238	10/3/2022	\$29.68	2022/2022	Expense
18917	11/14/2022		MEDICAL ONLY	HAMPTON LAKES EMERGENCY SQUAD INC	MLT-2022254089/ 2022254092	11/9/2021	\$900.50	2021/2021	Loss
18918	11/14/2022		INDEMNITY	PIETRAS SARACINO SMITH & MEEK LLP	-- /2019165703	2/11/2019	\$1,474.00	2019/2019	Legal
18919	11/14/2022		INDEMNITY	TABERNACLE TOWNSHIP	-- /2023285667	10/11/2022	\$1,411.50	2022/2022	Loss
18920	11/14/2022		INDEMNITY	WESTAMPTON TOWNSHIP	-- /2023280119	8/8/2022	\$1,296.34	2022/2022	Loss
18921	11/14/2022		INDEMNITY	NEW JERSEY IME ASSOCIATES LLC	-- /2022246903	8/13/2021	\$800.00	2021/2021	Expense
18922	11/14/2022		COMPREHENSIVE	BORDENTOWN TOWNSHIP	-- /2023283849	9/19/2022	\$5,512.75	2022/2022	Loss
18923	11/14/2022			IVYREHAB NETWORK INC			\$285.00		
			INDEMNITY		-- /2023277874	7/11/2022	\$85.00	2022/2022	Loss
			INDEMNITY		-- /2021222201	11/1/2020	\$200.00	2020/2020	Loss
18924	11/14/2022			ONE CALL CARE DIAGNOSTICS			\$675.00		
			INDEMNITY		-- /2023280119	8/8/2022	\$600.00	2022/2022	Loss
			INDEMNITY		-- /2021222201	11/1/2020	\$75.00	2020/2020	Loss
18925	11/14/2022		MEDICAL ONLY	EMERGENCY PHYSICIAN ASSOCIATES OF SOUTH JERSEY, PC	-- /2022270427	4/13/2022	\$1,127.00	2022/2022	Loss



# BURLINGTON COUNTY J.I.F.

## Check Register Report

Bank Account : ALL

Processed Date: Nov 1, 2022 - Nov 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
18926	11/14/2022	INDEMNITY	VIRTUA WILLINGBORO HOSPITAL, INC.	-- /2023280194	8/9/2022	\$1,848.00	2022/2100	Loss
18927	11/14/2022		NovaCare Rehabilitation			\$490.00		
		INDEMNITY		-- /2023280119	8/8/2022	\$196.00	2022/2022	Loss
		INDEMNITY		-- /2021234855	4/11/2021	\$294.00	2021/2021	Loss
18928	11/14/2022		EMERGENCY PHYSICIANS OF NEW JERSEY P A			\$816.67		
		MEDICAL ONLY		-- /2022275180	6/6/2022	\$309.26	2022/2022	Loss
		MEDICAL ONLY		MLT-2022270889/ 2022270889	4/14/2022	\$309.26	2022/2022	Loss
		MEDICAL ONLY		MLT-2022270889/ 2022270892	4/14/2022	\$198.15	2022/2022	Loss
18929	11/14/2022	INDEMNITY	ORTHONJ, LLC	-- /2021234855	4/11/2021	\$118.14	2021/2021	Loss
18930	11/14/2022	MEDICAL ONLY	QUALCARE INC	-- /2023288564	11/4/2022	\$550.00	2022/2022	Loss
18931	11/14/2022		QUAL-LYNX			\$100.75		
		MEDICAL ONLY		-- /2023284331	9/27/2022	\$29.25	2022/2022	Expense
		INDEMNITY		-- /2022269808	12/20/2021	\$58.50	2021/2021	Expense
		INDEMNITY		-- /2022246436	7/30/2021	\$13.00	2021/2021	Expense
18932	11/21/2022		DAVID S DEWEESE			\$1,500.00		
		PUB OFF BI		-- /2023286452	9/23/2022	\$750.00	2022/2022	Legal
		PUB OFF PI		-- /2023289228	3/28/2022	\$750.00	2022/2022	Legal
18933	11/21/2022		CIOX HEALTH LLC			\$77.88		
		MEDICAL ONLY		-- /2023287659	10/31/2022	\$20.00	2022/2022	Expense
		INDEMNITY		-- /2022272783	5/11/2022	\$57.88	2022/2022	Expense
18934	11/21/2022		PIETRAS SARACINO SMITH & MEEK LLP			\$2,112.50		
		INDEMNITY		-- /2019169455	3/25/2019	\$1,600.50	2019/2019	Legal
		INDEMNITY		-- /2019171524	11/19/2018	\$512.00	2018/2018	Legal
18935	11/21/2022	INDEMNITY	TABERNACLE TOWNSHIP	-- /2023285667	10/11/2022	\$1,411.50	2022/2022	Loss
18936	11/21/2022	INDEMNITY	WESTAMPTON TOWNSHIP	-- /2023280119	8/8/2022	\$1,296.34	2022/2022	Loss
18937	11/21/2022	INDEMNITY	David Taylor	-- /2023282963	9/12/2022	\$2,130.00	2022/2022	Loss
18938	11/21/2022		IVYREHAB NETWORK INC			\$824.00		
		INDEMNITY		-- /2023277874	7/11/2022	\$319.00	2022/2022	Loss



# BURLINGTON COUNTY J.I.F.

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

Instance Type: All

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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		-- /2021222201	11/1/2020	\$505.00	2020/2020	Loss
18939	11/21/2022	MEDICAL ONLY	VIRTUA MOUNT HOLLY HOSPITAL	-- /2023284260	9/24/2022	\$1,850.87	2022/2022	Loss
18940	11/21/2022		EMERGENCY PHYSICIAN ASSOCIATES OF SOUTH JERSEY, PC			\$2,581.00		
		INDEMNITY		-- /2023280194	8/9/2022	\$1,073.00	2022/2100	Loss
		INDEMNITY		-- /2023277874	7/11/2022	\$1,508.00	2022/2022	Loss
18941	11/21/2022		NovaCare Rehabilitation			\$294.00		
		INDEMNITY		-- /2023280119	8/8/2022	\$196.00	2022/2022	Loss
		INDEMNITY		-- /2021234855	4/11/2021	\$98.00	2021/2021	Loss
18942	11/21/2022		VIRTUA MEDICAL GROUP, PA			\$97.95		
		MEDICAL ONLY		-- /2023282897	9/13/2022	\$15.93	2022/2022	Loss
		INDEMNITY		-- /2021222201	11/1/2020	\$82.02	2020/2020	Loss
18943	11/21/2022	MEDICAL ONLY	EMERGENCY PHYSICIANS OF NEW JERSEY P A	-- /2022272285	5/5/2022	\$309.26	2022/2022	Loss
18944	11/21/2022	INDEMNITY	HAMILTON PHYSICAL THERAPY SVCS, LLC	-- /2021233854	3/25/2021	\$144.00	2021/2021	Loss
18945	11/21/2022	MEDICAL ONLY	PRINCETON BRAIN AND SPINE AND SPORTS MEDICINE	-- /2021229233	2/7/2021	\$178.81	2021/2021	Loss
18946	11/21/2022	INDEMNITY	NEUROSURGICAL AND SPINE SPECIALIST LLC	-- /2021222201	11/1/2020	\$144.35	2020/2020	Loss
18947	11/21/2022	INDEMNITY	STRIVE PHYSICAL THERAPY SPECIALISTS, LLC	-- /2023283687	9/20/2022	\$320.00	2022/2022	Loss
18948	11/21/2022	INDEMNITY	SOUTH JERSEY REHAB & SPINE, INC	-- /2021222201	11/1/2020	\$144.35	2020/2020	Loss
18949	11/21/2022	MEDICAL ONLY	QUALCARE INC	-- /2023288831	11/12/2022	\$550.00	2022/2022	Loss
18950	11/28/2022	PUB OFF PI	DAVID S DEWEESE	-- /2023286426	10/4/2022	\$750.00	2022/2022	Legal
18951	11/28/2022	BLDG/CONTENT	TAYLOR DARIN CLAIM SERVICE	-- /2022274559	5/31/2022	\$1,363.92	2022/2022	Expense
18952	11/28/2022	MEDICAL ONLY	CIOX HEALTH LLC	-- /2023287658	10/30/2022	\$35.92	2022/2022	Expense
18953	11/28/2022	1ST PARTY COLL PD	BROTHERS AUTO BODY	-- /2023285826	10/12/2022	\$10,081.73	2022/2022	Loss
18954	11/28/2022	INDEMNITY	Christopher Lindsey	-- /2021214072	9/6/2020	\$1,150.08	2020/2020	Loss
18955	11/28/2022	BLDG/CONTENT	EDGEWATER PARK TOWNSHIP	-- /2022274559	5/31/2022	\$9,589.47	2022/2022	Loss
18956	11/28/2022	BLDG/CONTENT	SHAMONG TOWNSHIP	-- /2023281549	5/20/2022	\$17,995.00	2022/2022	Loss
18957	11/28/2022	COMPREHENSIVE	MANSFIELD TOWNSHIP	-- /2023289486	11/15/2022	\$636.22	2022/2022	Loss
18958	11/28/2022		VIRTUA MOUNT HOLLY HOSPITAL			\$3,696.00		
		MEDICAL ONLY		MLT-2023279981/ 2023280062	8/4/2022	\$1,848.00	2022/2022	Loss
		MEDICAL ONLY		MLT-2023279981/	8/4/2022	\$1,848.00	2022/2022	Loss



# BURLINGTON COUNTY J.I.F.

## Check Register Report

Bank Account : ALL

Processed Date: Nov 1, 2022 - Nov 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
2023279981								
18959	11/28/2022		BURLINGTON COUNTY ORTHOPAEDIC SPECIALIST P A			\$190.00		
		INDEMNITY		- - /2023280194	8/9/2022	\$95.00	2022/2100	Loss
		INDEMNITY		- - /2022276093	6/14/2022	\$95.00	2022/2022	Loss
18960	11/28/2022		NovaCare Rehabilitation			\$882.00		
		INDEMNITY		- - /2023280119	8/8/2022	\$196.00	2022/2022	Loss
		INDEMNITY		- - /2022276093	6/14/2022	\$196.00	2022/2022	Loss
		INDEMNITY		- - /2021234855	4/11/2021	\$490.00	2021/2021	Loss
18961	11/28/2022		CENTRAL JERSEY URGENT CARE LLC			\$320.00		
		MEDICAL ONLY		- - /2023280647	8/13/2022	\$160.00	2022/2022	Loss
		MEDICAL ONLY		- - /2023277588	7/7/2022	\$160.00	2022/2022	Loss
18962	11/28/2022		EMERGENCY PHYSICIANS OF NEW JERSEY P A			\$507.41		
		MEDICAL ONLY		MLT-2023279981/ 2023280062	8/4/2022	\$309.26	2022/2022	Loss
		MEDICAL ONLY		MLT-2023279981/ 2023279981	8/4/2022	\$198.15	2022/2022	Loss
18963	11/28/2022		LUMBERTON EMERGENCY SQUAD INC			\$2,460.00		
		MEDICAL ONLY		MLT-2023279981/ 2023279997	8/4/2022	\$830.00	2022/2022	Loss
		MEDICAL ONLY		MLT-2023279981/ 2023280062	8/4/2022	\$815.00	2022/2022	Loss
		MEDICAL ONLY		MLT-2023279981/ 2023279981	8/4/2022	\$815.00	2022/2022	Loss
18964	11/28/2022		QUALCARE INC			\$1,100.00		
		MEDICAL ONLY		MLT-2023289439/ 2023289440	11/21/2022	\$550.00	2022/2022	Loss
		MEDICAL ONLY		MLT-2023289439/ 2023289439	11/21/2022	\$550.00	2022/2022	Loss
Total for BURLINGTON COUNTY J.I.F.		\$174,136.07		Total for BURLINGTON COUNTY J.I.F.		\$174,136.07		



## BURLINGTON COUNTY J.I.F.

### Check Register Report

Bank Account : ALL

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

Instance Type: All

Coverage : All ,Claimant Type: All

Number of Checks:	84	First Check Number:	18881
Number of Payments:	173	Last Check Number:	18964
Expense Payments:	\$4,790.81		
Legal Payments:	\$21,751.00		
Loss Payments:	\$147,594.26		

**BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND**

**BILL LIST - DECEMBER 2022**

	<b>Payee</b>	<b>FY2023</b>	<b>FY2022</b>	<b>Closed Yrs</b>	<b>JIF Appropriation</b>	<b>Description</b>
1	Arthur J. Gallagher Risk Management Services		<b>31,877.00</b>		Prof Services/Administration	Dec 2022 Fee
2	Arthur J. Gallagher Risk Management Services		<b>61.12</b>		Misc/Postage/Copies/Faxes	Postage/copies expenses-Nov
3	The DeWeese Law Firm, P.C.		<b>6,284.00</b>		Prof Services/Attorney	Dec 2022 Fees
4	Qual-Lynx		<b>18,314.00</b>		Prof Services/Claims Admin.	Dec 2022 Fees
5	Joyce Media		<b>390.00</b>		Misc/JIF Website	Dec 2022 Fees
6	Christopher J. Winter Sr.		<b>1,837.00</b>		Training/Police Risk Services	Law Enforcement Consultant-Dec 2022 fees
7	Christopher J. Winter Sr.		<b>650.00</b>		Training/Training	MOAB training and materials
8	Kris Kristie		<b>377.00</b>		Misc/Recording Secretary	Dec 2022 Fees
9	J. A. Montgomery Consulting		<b>11,718.00</b>		Prof Services/Safety Director	Dec 2022 Fees
10	Secure Data Consulting Services, LLC		<b>5,544.00</b>		Prof Services/Technology Risk Serv Dir	Dec 2022 Fees
11	Tom Tontarski		<b>989.00</b>		Prof Services/Treasurer	Dec 2022 Fees
12	Conner Strong & Buckelew		<b>706.00</b>		Prof Services/Underwriting Mgr	Dec 2022 Fees
13	Debby Schiffer		<b>2,563.00</b>		Wellness Program	Dec 2022 Fees
14	MEL JIF		<b>338,653.00</b>		MEL	MEL 2022 WC & Excess Liability - 4th installment
15	MEL JIF		<b>1,822.75</b>		Faithful Performance/Fidelity Bond	MEL 2022 Fidelity Bond - 4th installment
16	MEL JIF		<b>179,108.00</b>		Property Claims and Premium	MEL 2022 Property claims & prem. -4th installment
17	MEL JIF		<b>50,225.00</b>		EPL/POL Policy - Excess Insurance	Excess Cyber payment - claims and premium-4th install
18	NJ Municipal Environmental JIF	<b>124,556.00</b>			EJIF	1st installment 2023 EJIF
19	Courier Post		<b>156.32</b>		Misc/Legal Notices	#5473259 Nov mtg change; #5505985 Dec budget hear
20	Gatehouse Media PA Holdings, Inc.		<b>123.38</b>		Misc/Legal Notices	#8118459 Dec mtg change; #33386632 Dec budget hea
21	Iron Mountain		<b>79.02</b>		Misc/Record Retention Service	Inv#HBD689; Storage 12/1-31/22; Service 10/26-11/21/22
22	Office Depot		<b>178.64</b>		Misc/Office Supplies	Envs for calendars; #279164968
23	Bordentown City		<b>500.00</b>		EPL/CYBER/EPL/Cyber Incentive Program	security updates
24	Bordentown Township		<b>250.00</b>		Wellness Program	Holiday hustle challenge
25	Bordentown Township		<b>1,898.50</b>		Optional Safety Budget	Flashing beacons
26	Township of Chesterfield		<b>45.20</b>		Optional Safety Budget	shooting earmuffs
27	Township of Chesterfield		<b>500.00</b>		Wellness Program	standing desk and twin pines cons & training
28	Delran Township		<b>2,660.00</b>		Optional Safety Budget	gloves; safety supplies

29	Delran Township		1,000.00		Wellness Program	twin pines; lunch boxes; massage GC; challenges
30	Delran Township			3,450.00	Safety Incentive Program	safety wear; glasses, boots
31	Delran Township		500.00		EPL/CYBER/EPL/Cyber Incentive Program	protection cyber bundles
32	Edgewater Park Township		545.07		Wellness Program	wellness bingo; sleep masks; creams; scalp massages
33	Borough of Fieldsboro		736.49		Optional Safety Budget	Hi vis wear
34	Borough of Fieldsboro		188.76		Wellness Program	shoes; kind bars
35	Borough of Fieldsboro		500.00		EPL/CYBER/EPL/Cyber Incentive Program	cyber security
36	Borough of Fieldsboro			2,734.36	Safety Incentive Program	employee items
37	Hainesport Township		819.34		Optional Safety Budget	safety items
38	Lumberton Township		2,660.00		Optional Safety Budget	Emergency Siren upgrade
39	Mansfield Township			27,913.00	Closed Years-Return of Surplus	Direct check for dividend
40	Mansfield Township		750.00		Wellness Program	Smart TV for workout room; integrated workouts
41	Medford Township		4,645.00		Optional Safety Budget	Safety items
42	Medford Township		969.68		Wellness Program	water and cooler rental
43	Medford Township		500.00		EPL/CYBER/EPL/Cyber Incentive Program	employee matters
44	North Hanover Township		1,595.00		Optional Safety Budget	signs, gloves, cones
45	Borough of Palmyra			16,880.00	Closed Years-Return of Surplus	Direct check for dividend
46	Riverside Townshiip			3,150.00	Safety Incentive Program	safety items for employees
47	Shamong Township		500.00		Wellness Program	destrees outdoor area
48	Shamong Township		995.00		Optional Safety Budget	Hi vis wear
49	Southampton Township		1,595.00		Optional Safety Budget	safety items
50	Southampton Township		584.68		Wellness Program	meditation, massages, healthy snacks
51	Southampton Township		500.00		EPL/CYBER/EPL/Cyber Incentive Program	cyber security
52	Tabernacle Township		500.00		EPL/CYBER/EPL/Cyber Incentive Program	Update policies
53	Woodland Township			5,804.00	Closed Years-Return of Surplus	Direct check for dividend
54	Wrightstown Borough		191.74		Optional Safety Budget	Mulch; crossing guard equipment
55	Wrightstown Borough			2,100.00	Safety Incentive Program	mulch; removal of dead trees
56	Wrightstown Borough			4,534.00	Closed Years-Return of Surplus	Direct check for dividend
	Subtotals	\$124,556.00	\$677,785.69	\$66,565.36		

JIF Bill List Total	\$868,907.05
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**BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND**  
**FUND YEAR 2023 BUDGET**  
**\$300K SIR (WC/GL/AL) - \$100K SIR (PR)**

	ANNUALIZED 2022	DRAFT BUDGET 2023	CHANGE \$	CHANGE %
<b>PROPERTY</b>	<b>336,741</b>	<b>403,554</b>	<b>66,813</b>	<b>19.84%</b>
<b>GENERAL LIABILITY</b>	<b>495,374</b>	<b>539,329</b>	<b>43,955</b>	<b>8.87%</b>
<b>AUTO LIABILITY</b>	<b>123,439</b>	<b>127,577</b>	<b>4,138</b>	<b>3.35%</b>
<b>WORKERS' COMPENSATION</b>	<b>1,963,414</b>	<b>2,335,719</b>	<b>372,305</b>	<b>18.96%</b>
<b>DEDUCTIBLE</b>	<b>515,112</b>	<b>601,091</b>	<b>85,979</b>	<b>16.69%</b>
<b>LOSS FUND CONTINGENCY</b>	<b>106,500</b>	<b>-</b>	<b>(106,500)</b>	<b>100.00%</b>
<b>TOTAL CLAIM LOSS FUNDS</b>	<b>3,540,580</b>	<b>4,007,270</b>	<b>466,690</b>	<b>13.18%</b>
<b>CLAIMS ADMINISTRATION</b>	<b>221,790</b>	<b>233,421</b>	<b>11,631</b>	<b>5.24%</b>
<b>PROFESSIONAL SERVICES</b>	<b>314,421</b>	<b>322,844</b>	<b>8,423</b>	<b>2.68%</b>
- Actuary	26,627	27,159	532	2.00%
- Administrative Consultant	29,648	30,241	593	2.00%
- Attorney	75,441	76,950	1,509	2.00%
- Auditor	20,025	20,425	400	2.00%
- Safety Director	142,307	147,288	4,981	3.50%
- Treasurer	11,846	12,083	237	2.00%
- Underwriting Manager	8,527	8,698	171	0.00%
<b>ADMINISTRATION</b>	<b>382,557</b>	<b>390,208</b>	<b>7,651</b>	<b>2.00%</b>
<b>CLAIMS AUDITOR</b>	<b>5,470</b>	<b>5,470</b>	<b>-</b>	<b>0.00%</b>
<b>MISCELLANEOUS OPERATING EXPENSES</b>	<b>40,040</b>	<b>40,090</b>	<b>50</b>	<b>0.12%</b>
- Fidelity Bond (Admin/TPA/Treasurer)	1,200	1,200	-	0.00%
- JIF Website	5,500	5,500	-	0.00%
- Legal Notices	1,800	1,800	-	0.00%
- Meeting Expense/Dinner Meeting	3,000	3,000	-	0.00%
- Office Supplies	2,300	2,300	-	0.00%
- Other	10,000	10,000	-	0.00%
- Performance Bond (TPA)	250	300	50	20.00%
- Postage/Copies/Fax	3,200	3,200	-	0.00%
- Printing	7,000	7,000	-	0.00%
- Record Retention Service	1,200	1,200	-	0.00%
- Recording Secretary	4,590	4,590	-	0.00%
<b>TOTAL OPERATING EXPENSES</b>	<b>964,278</b>	<b>992,033</b>	<b>27,755</b>	<b>2.88%</b>
<b>SAFETY PROGRAMS</b>	<b>214,211</b>	<b>215,943</b>	<b>1,528</b>	<b>0.81%</b>
- Optional Safety Budget	52,045	52,045	-	0.00%
- Safety Incentive Program	87,725	87,725	-	0.00%
- <b>Training</b>	<b>74,441</b>	<b>76,173</b>	<b>1,528</b>	<b>2.33%</b>
- Police Risk Services	22,000	22,000	-	0.00%
- Right to Know	43,645	45,173	1,528	3.50%
- Training	8,796	9,000	204	2.32%
<b>EPL / CYBER</b>	<b>114,000</b>	<b>121,000</b>	<b>7,000</b>	<b>6.14%</b>
- Cyber Risk Services	100,000	100,000	-	0.00%
- EPL/Cyber Incentive Program	14,000	21,000	7,000	50.00%
<b>PAYROLL AUDITOR</b>	<b>12,119</b>	<b>15,545</b>	<b>3,426</b>	<b>28.27%</b>
<b>PROPERTY APPRAISER</b>	<b>25,680</b>	<b>27,000</b>	<b>1,320</b>	<b>5.14%</b>
<b>RISK CONTROL CONTINGENCY</b>	<b>20,000</b>	<b>20,000</b>	<b>-</b>	<b>0.00%</b>
<b>TECHNOLOGY RISK SERVICES DIRECTOR</b>	<b>66,528</b>	<b>85,156</b>	<b>18,628</b>	<b>28.00%</b>
<b>WELLNESS/WELLNESS INCENTIVE</b>	<b>60,670</b>	<b>60,670</b>	<b>-</b>	<b>0.00%</b>
<b>CONTINGENCY</b>	<b>15,000</b>	<b>15,000</b>	<b>-</b>	<b>0.00%</b>
<b>MISCELLANEOUS MEMBER BENEFITS</b>	<b>18,500</b>	<b>21,500</b>	<b>3,000</b>	<b>16.22%</b>
- AGRIP/ PRIMA	12,000	15,000	3,000	25.00%
- Annual Planning Retreat	6,500	6,500	-	0.00%
<b>TOTAL MEMBER BENEFITS</b>	<b>546,708</b>	<b>581,814</b>	<b>34,902</b>	<b>6.42%</b>
<b>SUB TOTAL JIF BUDGET</b>	<b>5,051,566</b>	<b>5,581,117</b>	<b>529,347</b>	<b>10.48%</b>
<b>MUNICIPAL EXCESS LIABILITY JIF</b>	<b>2,279,774</b>	<b>2,651,740</b>	<b>371,966</b>	<b>16.32%</b>
- MEL Excess WC & Liability	1,551,647	1,784,394	232,747	15.00%
- <b>MEL Excess Property</b>	<b>728,127</b>	<b>867,346</b>	<b>139,219</b>	<b>19.12%</b>
- Property	717,866	855,546	137,680	19.18%
- Fidelity	10,261	11,800	1,539	15.00%
<b>EPL/POL/LU PREMIUM</b>	<b>737,875</b>	<b>775,308</b>	<b>37,433</b>	<b>5.07%</b>
<b>EPL/POL/LU COMMISSION - AJG</b>	<b>24,365</b>	<b>25,600</b>	<b>1,235</b>	<b>5.07%</b>
<b>EPL/POL/LU COMMISSION - CONNER STRONG</b>	<b>24,365</b>	<b>25,600</b>	<b>1,235</b>	<b>5.07%</b>
<b>EPL/POL SURCHARGE</b>	<b>357</b>	<b>357</b>	<b>-</b>	<b>0.00%</b>
<b>CYBER JIF</b>	<b>200,900</b>	<b>318,167</b>	<b>117,267</b>	<b>58.37%</b>
<b>ENVIRONMENTAL JIF</b>	<b>248,979</b>	<b>249,109</b>	<b>130</b>	<b>0.05%</b>
<b>SUB TOTAL PREMIUMS</b>	<b>3,516,615</b>	<b>4,045,881</b>	<b>529,266</b>	<b>15.05%</b>
<b>SUB TOTAL JIF &amp; EXCESS BUDGET</b>	<b>8,568,181</b>	<b>9,626,998</b>	<b>1,058,613</b>	<b>12.36%</b>
<b>RISK MANAGEMENT CONSULTANTS</b>	<b>365,628</b>	<b>402,827</b>	<b>37,199</b>	<b>10.17%</b>
<b>TOTAL JIF BUDGET</b>	<b>8,933,809</b>	<b>10,029,825</b>	<b>1,095,812</b>	<b>12.27%</b>



# BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND

## ASSESSMENT ALLOCATION STRATEGY

Prepared By:  
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Revised: December 2022

## BUDGET DEVELOPMENT

### BUDGET PROCESS

The BURLCO JIF Budget Process begins in July each year when the Risk Management Consultants (RMCs) are asked to update their member **exposures** (e.g. insurable property values, vehicle lists, appropriations, payrolls, etc.). This data is required by the Actuary in order to calculate the **loss fund** demands for the new budget year. Beginning with the 2013 Renewal process, the Fund implemented an on-line exposure data management system that provides members and their Risk Management Consultants with real time direct access to their exposure data. The system allows members to update their exposure data throughout the year and complete the Annual Renewal Process in a fraction of the time compared to prior years. The system also allows Fund Professionals direct access to the exposure information and will increase the accuracy of the Fund's Underwriting data.

In July, all vendors are invited to submit renewal proposals for the coming Fund Year. The Finance Committee reviews these proposals for acceptance, negotiation, and/or other action. The Finance Committee then makes their recommendation regarding contract renewal to the Executive Committee. Finally, it is important to note that the Fund continues to appoint its Fund Professionals utilizing a non-fair and open process in accordance with NJSA 19:44A-20.1. The membership continues to believe that forbidding Fund Professionals from making political contributions to elected officials in member towns is appropriate.

### BUDGET COMPONENTS

The budget consists of Six (6) major categories that are described below:

- A. **Loss Funds** - Portion of budget developed by an actuarial review based upon the JIF's aggregate exposures, claims history, and risk factors. It takes into account all costs associated with the payment of members' claims on an accrual basis. The JIF fully funds losses to "Ultimate" expected payout. Each year the Finance Committee evaluates the overall Fund performance and claims counts within both the Fund's SIR and the MEL layer. Based on the positive performance in the Fund's SIR and the MEL layers directly above the Fund's SIR, the Committee continues to maintain a \$300K for Workers' Compensation and Liability claims.
- B. **Operating Expenses** - Pays all expenses associated with operating the Fund (fund professionals, meeting expenses, printing

expenses, etc.), member benefits (payroll audits, property appraisals, various training programs, etc.), and member reimbursement programs (Wellness, Safety Incentive Program, etc.).

**C. EPL/POL Premiums** – In recognition of the ongoing statewide poor loss experience for members in the Employment Practices Liability line of coverage, in the Fall of 2010, the MEL, who had previously provided this coverage, decided to place this coverage in the commercial market. While the MEL acts as the lead negotiator with the commercial market to provide uniform coverage terms on behalf of the MEL affiliated JIF's, the Fund Administrator will bind the coverage on behalf of the Fund. The premium for this coverage will be collected as part of each member's assessment and will be paid directly to the commercial insurer by the JIF.

**D. MEL Assessment** – The JIF belongs to the Municipal Excess Liability Joint Insurance Fund (MEL). The MEL provides excess property, liability and workers' compensation coverage beyond the JIF SIR. This budget item is developed by the MEL and transmitted to the JIF in October.

**E. E-JIF Assessment** – The JIF is a member of the Environmental Risk Management Joint Insurance Fund (E-JIF). The E-JIF provides first and third party liability coverage to its members. The E-JIF provides training and strong risk management programs in the area of environmental hazards. E-JIF assessments are based upon a per capita rate.

**F. Cyber JIF** – In recognition of the difficulty in securing Cyber Liability coverage for public entities in the commercial insurance market, the need for all members to implement stringent cyber security protocols, the volatile nature of cyber related losses and the recent poor loss experience for members in the Cyber line of coverage; in the Fall of 2022, the MEL affiliated JIFs formed the Cyber Risk Management Joint Insurance Fund to provide Cyber related services and coverage for all MEL affiliated JIFs. The Cyber JIF will carry a self-insured retention and purchase specific and aggregate excess coverage for each member JIF.

## **ASSESSMENT ALLOCATION STRATEGY**

Once the JIF budget is developed, a formula for allocating individual members' shares must be developed. For an assessment allocation formula to be successful it must be easily understood, easy to administer, and perceived as fair and equitable by the

members. The Finance Committee meets each year and establishes the formula that will be used.

The JIF currently uses a loss ratio methodology to allocate the annual budget. Each member's expiring assessment is adjusted by a set percentage that correlates to a range of loss ratios. Loss ratio is defined as the ratio that loss dollars incurred bears to the member loss fund contributions. During the Fall of 2010, the Fund Administrator and Actuary recommended utilizing a six-year average loss ratio rather than the three-year average loss ratio used in prior years to depict a better overall picture of a member's Loss Ratio performance. The six-year loss ratio (excluding the current year), valued as of June 30<sup>th</sup> of the current year, is used in the formula for determining a member's percentage increase in loss funds for the upcoming year. Members with lower loss ratios will receive a lower percentage increase than members with higher loss ratios. This percentage will vary each year based upon the percentage increase in the JIF budget. Members with less than three years' experience may receive an increase equivalent to the overall JIF budget increase. An anomaly loss, which is one loss that accounts for more than 50% of a member's total losses for the six-year period would have their proposed assessment dropped by one category. Members with anomaly losses are usually small members and the reduction of a single category does not have an impact on the assessment strategy.

Beginning with Fund Year 2011, the Fund implemented a Reward/Revaluation Program for Renewing Members who over the past six years (excluding the current year) have been a net giver to the Fund. This concept is more fully discussed on **pages 6 and 7**.

Also beginning with Fund Year 2011, the Finance Committee opted to introduce a *Retrospective Assessment Program* that identifies those members that are the driving force behind the Loss Funding increases year to year and remove the risk they place on the Fund by capping these members in a min/max contract. This concept is more fully discussed on **page 8**.

The following table is indicative of the current strategy:

6 Year Average Loss Ratio				Increase in Loss Funds	Members Affected
RETRO ASSESSMENT PROGRAM				17.00%	1
ABOVE	150%			17.00%	3
BETWEEN	125%	and	150%	16.00%	1
BETWEEN	100%	and	125%	15.00%	3
NEW MEMBERS LESS THAN 3 YEARS				14.19%	0
BETWEEN	60%	and	100%	13.50%	8
BETWEEN	40%	and	60%	12.00%	3

BETWEEN	20%	and	40%	10.00%	1
BELOW			20%	8.00%	4
RENEWING MEMBERS WITH LR BETWEEN 40% & 60%				8.00%	3
RENEWING MEMBERS WITH LR BETWEEN 20% & 40%				6.00%	1
RENEWING MEMBERS BELOW 20%				4.00%	0
					28

Risk Management Consulting Fees are negotiated individually by each member and are added to the member's assessment after the above factors are applied.

The following pages present a history of past Assessment Allocation Strategies.

### **THE EARLY YEARS - EQUALIZATION**

During its early years, the JIF allocated assessments using a simple formula called "**equalization**". Under this scenario each member's renewal assessment rose by approximately the same amount as the JIF budget regardless of changes in their operations or their claims experience. Many pools use this approach during their formative years and the BURLCO JIF was no exception.

**EXPOSURES** - In comparing the JIF's membership data over time, however, it became apparent that some members' exposures were changing at a different rate than others. For example, a growing municipality may have had to build a new municipal building, while another member eliminated their entire police department. The result was that growing members received subsidies at the expense of the other members. This concept is more fully discussed on **page 13**.

**EXPERIENCE** - A review of the members' claims histories also revealed the potential for inequities. One member, for example, may have incurred a relatively low ratio of claims compared to their budgeted assessment while others incurred higher claims ratios. Clearly, the "**Equalization**" strategy offered no inducement to control losses and, in fact, may have rewarded members with poor experience. **Pages 14 and 15** more fully discusses this topic.

After several years of "**Equalization**" the Finance Committee realized that if this strategy continued, inequities would develop and the JIF could lose members. Unfortunately, the first to leave the JIF would be those members whose good experience was subsidizing the JIF.

### **1993 - COMBINED ALLOCATION STRATEGY**

In 1992, after reviewing all of the above facts, the Finance Committee recommended that an Assessment Allocation Strategy be adopted which incorporated both an Exposure Allocation and Experience Rating strategy taking all of the above factors into consideration. This strategy took effect with the 1993 Fund Year.

### **1997 - EXPERIENCE BASED ALLOCATION STRATEGY**

In the Fall of 1996, the Finance Committee again examined the relationship between members' assessments and their claims experience. The Committee agreed that the Combined Allocation strategy did not place enough weight upon a members' claims history. The Committee therefore recommended that a more simplified assessment allocation method be adopted in which members' renewal assessments are modified based upon their preceding three full years' claims experience. The Finance Committee recommended that the chart, which appears on **page 15**, be simplified and that members' **overall** three-year claims experience be used in lieu of individual lines of coverage. That is the strategy in effect today.

### **2006 – MODEL OPERATING EXPENSES**

In the fall of 2005, the Finance Committee examined the way JIF Operating Expenses were allocated to the members. While the above "Experience Based Allocation Strategy" appeared equitable, it was recognized that members' share of JIF Operating Expenses should not be affected by their loss ratio. Therefore, in consultation with the Fund Administrator, The Finance Committee adopted an Assessment Allocation Strategy that applies the above "Experience Based Allocation Formula to **LOSS FUNDS ONLY** and proposes that a members' Operating Expenses be allocated more in line with their actual cost to the Fund. Therefore, those expenses that are directly attributable to a member (Direct Expenses) e.g. Optional Safety Budget, EPL Consulting Service, Loss Control Service, etc. will be charged to a member's assessment. Those expenses that cannot be directly attributable to a member (Indirect Expenses) such as Actuarial Fees, Claims Audit Fees, Financial Audit Fees, etc. shall be charged to a member's assessment in the same proportion that their Loss Fund Contributions, Property Values, or Payroll figures, whichever bases is most appropriate, bear to the entire JIF. Thus, if a member contributes 5% to the JIF Loss Fund budget, they will receive a 5% share of a specified JIF indirect Operating Expense.

### **2011 – SIX-YEAR LOSS RATIO, REWARD / REVALUATION PROGRAM & RETRO ASSESSMENT PROGRAM**

In the fall of 2010, the Finance Committee undertook an in depth analysis to determine whether the Three Year Average loss ratio was still a good indicator of a member's exposure to the Fund. The Fund Actuary reviewed the current process utilized to decide member loss funding assessments and rendered an opinion that even though the Three Year loss ratio was a good indicator of a member's overall performance the utilization of a longer time period, six or nine years, would be a more accurate indicator of a member's long term performance in the Fund. Based upon this analysis, the Finance Committee decided to utilize a six year average loss ratio

when determining the Fund's Assessment Allocation Strategy and adjustments to member's assessments on an annual basis.

In conjunction with this change, the Finance Committee also decide to implement a program that allows the Fund to reduce a good performing member's loss funding budget if they have been a "net giver" to the Fund over the same six year period. Beginning with the 2011 Fund Year, the Finance Committee examined each member during their Renewing Year to make sure that their assessment accurately reflects their exposure to the Fund. In cases where a good performing member is a net giver to the Fund over the preceding six year period (not inclusive of the current year), the Finance Committee will consider reducing the member's loss funding assessment to better reflect their exposure to the Fund. The Finance Committee recognizes that failure to provide financial relief to the good performing members will cause them to become over assessed and an attractive member to a competing Fund. The Fund recognizes that if good members leave the Fund a greater financial burden will be placed on the remaining members. This process continues to repeat itself until all the good members have left the Fund leaving the Fund with only poor performing members resulting in "adverse selection." This program allows for the Fund to remain competitive in the pricing of the good performing members.

Beginning in Fund Year 2011, the Finance Committee also opted to introduce a *Retrospective Assessment Program* that identifies those members that are the driving force behind the Loss Funding increases year to year and remove the risk they place on the Fund by capping these members in a min/max contract.

Each year the Fund performs an analysis of the each member's performance over the prior three and six year periods to determine those members that are having the greatest negative impact on the Fund's surplus position. Once these members are identified, the Fund Actuary re-prices these members as if they were stand-alone members in the Fund. The Fund can then reduce the amount of the Loss Funding Budget by the difference between the member's loss funding assessment and the Actuary's loss funding assessment or a percentage amount as determined by the Finance Committee. Each remaining member of the Fund is then slotted into their appropriate assessment increase/decrease category based upon their performance.

Those members in the *Retrospective Assessment Program* are then given an increase equal to the increase in the loss funding budget had they remained in the original loss funding formula. The difference between the Actuary's stand-alone pricing, or a percentage amount as determined by the Committee, and the poor performer(s) pricing with the standard increase becomes the obligation of the poor performing member(s) should the funding be needed to offset losses incurred by this member. Members participating in the *Retrospective Assessment Program* are required to

adopt a resolution and accompanying Policy Endorsement that outlines the member's minimum and maximum loss funding allocation under the program.

Those members in the *Retrospective Assessment Program* have their incurred losses evaluated at 18, 30, and 42 months after the inception of the Fund Year to determine if they are obligated to pay any of the additional loss funding between the amount the originally contributed to the Fund and their maximum loss funding assessment as determined by the Finance Committee. Any additional loss funding due from a member enrolled in this program can be billed to the member at any time following the conclusion of the Fund Year. All additional loss funds due and owing under this program must be paid to the Fund at the time the Fund transfers the obligations of the Fund Year to the Residual Claims Fund or the member leaves the Fund.

The *Retrospective Assessment Program* benefits both the good and poor performing members of the Fund. Poor performing members benefit in that they are able to spread potentially large increases in loss funding over a number of years easing a potential burden on their local budget, providing them time to address claims and loss issues, and providing a financial incentive to improve their performance. Good performing members of the Fund also benefit in that they are no longer supplementing the poor performing members since the Actuary reduces the loss funding budget by the total amount between the minimum and maximum obligations of those members in the *Retrospective Assessment Program*. As a result, the assessment allocation strategy for the good performing members is lower than it would be because the poor performing members are contractually bound to the contract maximum; therefore reducing the amount needed to fund for loss funding. For those members that were selected for the *Retro Assessment Program* that elected not to participate, will be given a Loss Funding Increase significantly higher than what was proposed in the Assessment Strategy breakout before considering taking into consideration the *Retro Assessment Program*.

#### **2011 – 2019 - EPL/POL PREMIUM ALLOCATION**

Due to the deteriorating performance in this line of coverage over the prior years, the MEL, on behalf of its member JIF's, negotiated EPL/POL coverage with a private insurer.

In prior years, the MEL allocated member premiums strictly as a rate (police vs. non-police) multiplied by employee counts. In addition, members that were poor performers in this line of coverage were surcharged by the MEL. These surcharges carried through to the specific members during the 2011-2012 JIF Premium assessment with the private insurer.

For the 2013 Fund Year, in an effort to transition to a process that emphasized recent claims experience, the Finance Committee decided to allocate fifty percent (50%) of



the JIF premium across the membership based on a rate (police vs. non-police) multiplied by employee counts and the remaining fifty percent (50%) allocated based on the member's six year loss experience for these lines of coverage. For the 2014 Fund Year, the Finance Committee allocated twenty-five percent (25%) of the JIF premium across the membership based on a rate (police vs. non-police) multiplied by employee counts and the remaining seventy-five percent (75%) allocated based on the member's six year loss experience. For the 2015 Fund Year, the Finance Committee fully transitioned to an allocation based on the member's five year loss experience.

Finally, it should be noted that beginning in 2013, Volunteer, Directors and Officers Liability (optional) was transitioned from the MEL coverage to a commercial carrier. Also in 2013, Cyber Liability Coverage was added also through a commercial carrier.

### **2012 – EXCESS PROPERTY PREMIUM ALLOCATION**

The Finance Committee undertook an in depth analysis of the allocation of Excess Property Premiums. Excess Property Premiums have been included in the JIF Loss Funding portion of the budget; so therefore, members receive a proportionate share of the Excess Property Premiums based on their proportionate share of the JIF Loss Funding Budget. During the analysis, significant variances arose when comparing the Excess Property Premiums to those determined by the MEL (rate times exposure based). In preparation for the 2012 Budget, the Finance Committee opted to remove the Excess Property from the Loss Funding portion of the Budget and include it with the Excess Coverage. In doing so, the Finance Committee elected to transition from the proportionate share allocation to the MEL allocation by utilizing one fourth of the MEL Premium and allocating the remaining funds based on a proportionate share of Loss Funds (as done in years past). It took four years to transition to the MEL's allocation process.

### **2013 – EXCESS PREMIUM ALLOCATION**

Beginning in 2013, the MEL implemented several changes to how excess premiums are calculated. Population is used by the MEL as the basis for the allocation of Liability premiums. Beginning in 2013, the MEL phased in changes in population from the 2000 census to the 2010 census data over a three year period (1/3 each year for 3 years). The BURLCO JIF members experienced an increase in population of 5.54% which had an impact on member assessments. Also, beginning in 2013, the MEL began experience rating member JIFs based upon the JIF's performance over the prior five years at the MEL level. As the BURLCO JIF has been a net giver to the MEL over the prior five years, the JIF will see a reduction in their MEL Assessment prior to the

impact of the 2014 rate changes. The implementation of an experience factor is subject to review on an annual basis.

### **2016 – EXCESS PREMIUM ALLOCATION**

Beginning in 2016, the MEL implemented a *Retrospective Program* on all JIFs in the MEL System in addition to continuing to experience rate JIFs based on the prior ten years' MEL experience for WC and Liability claims funding. As the BURLCO JIF has been a net giver to the MEL over the prior ten years, the JIF will see an experience rating decrease in their WC and Liability claims funding. Under the Retrospective Program, each JIF will be invoiced 85% of WC and Liability claims funding while being contractually bound to a value (100% to 125%) based on the prior ten years' MEL experience. Each JIF will be contractually bound to the *Retrospective Program* for the respective Fund Year for ten (10) years.

### **2020 – EPL/POL/LAND USE PREMIUM ALLOCATION**

In the Fall of 2019, an EPL/POL Task Force was created at the MEL level consisting of Executive Directors of the MEL affiliated JIFs. As noted for Fund Years 2011-2019, the MEL affiliated JIFs premiums were increased or decreased based on the JIF's performance in the MEL program. The goal of the Task Force is to ensure the EPL/POL premium is allocated on a JIF by JIF basis in a fair and equitable manner. The Task Force recognizes that the current structure for allocating JIF premiums was not fair and equitable. As a result, good performing members in poor performing JIFs were paying more premium than necessary while poor performing members in good performing JIFs were not paying enough premium to cover their exposures. To combat this trend, the Task Force removed the JIF performance factor and created a process that allows each member to be priced individually based upon their exposures and performance. Member premiums are now created by determining a base premium for all members based on their individual exposures (population for POL, and FTE, PTE, Seasonal, and Volunteers for EPL) times applicable rates per the attached rate table. Each individual member will have an experience rating factor per the attached utilizing five years' experience with claims capped at \$400,000 gross incurred, valued as of June 30th. Another experience-rating factor of the Statewide increase is also applied to each member's premium. The JIF total premium is determined by the sum of the individual member premiums. In an effort to phase in the new allocation process over five (5) years, there are several smoothing factors applied: such as capping individual member decreases, capping overall JIF premium decreases, and preventing poor performing members with an average loss ratio of 75% or higher from having a premium decrease.

## **2020 – SURPLUS STRENGTHENING MEL & RCF**

Due to recent changes in State Law, public entities now have a potential exposure to claims that might have occurred many years ago. The first statutory change enacted, in July 2019, indicates that fire fighters that meet certain service criteria, and develop one of a number of cancers that are prevalent in fire fighters, will have a presumption that the cancer developed as a result of their fire fighter activities and will be eligible for workers compensation benefits.

The second statutory change that went into effect in December 2019, increases a public entities potential exposure to liability resulting from sexual abuse and molestation claims. This new State law allows claimants to file liability claims for incidents previously barred by the statute of limitations, clarifies that public entities are responsible for claims resulting from negligent hiring, and emphasizes that Title 59 immunities cannot be applied in the defense of these claims.

In recognition of the potential financial impact these statutory changes could have on the MEL & RCF, the MEL and the RCF have developed a mechanism to ensure the overall financial stability of the two Funds. The claims generated by the Cancer Presumption law will be paid through the RCF and billed back to MEL affiliated JIFs for all expenses incurred based on established rates for Fire Fighters: full time, part time, and volunteers. However, depending on the Sexual Abuse and Molestation claims loss date, these claims will either be paid as a standard GL claim for occurrences in open Fund Years or they will be handled by the RCF if the Fund Year where the incident occurred has been transferred to the RCF. The difference between these two types of claims is that there was never WC coverage for the cancer presumption claims whereas claims of sexual abuse and molestation have always been covered under the JIF's GL policy. As a result, sexual abuse claims will go through the JIF & MEL retention, or will be handled directly by the RCF depending on the loss date.

To guarantee the ongoing financial viability of these two Funds, the MEL and RCF, with the assistance of the Fund Actuary, have developed the Surplus Strengthening Program. This Program includes the implementation of a "Surplus Floor" of 12.5% representing the ratio of surplus to the open reserves. If at any time this ratio drops below 12.5%, the shortfall will be addressed via the issuance of an additional assessment to the member JIFs.

Specific to the RCF, the 12/31/19 valuation did not meet the 12.5% surplus floor ratio; therefore, the RCF issued an additional assessment based upon deficit Fund Years at the same time they issue invoices for the transfer of the 2016 Fund Year into the RCF. The issuance of the additional assessment will guarantee compliance with the surplus floor requirements, address deficit Fund Years in the RCF, bolster the overall surplus position of the RCF, and free up additional cash to be utilized to fund fire fighter

cancer presumption claims. An annual analysis and/or assessment is performed to ensure the 12.5% surplus floor ratio is maintained.

Specific to the MEL, the 12/31/20 valuation did not meet the 12.5% surplus floor ratio; therefore, the MEL issued an additional assessment based upon deficit Fund Years. The issuance of the additional assessment will guarantee compliance with the surplus floor requirements, address deficit Fund Years in the MEL, bolster the overall surplus position of the MEL, and free up additional cash. An annual analysis and/or assessment is performed to ensure the 12.5% surplus floor ratio is maintained.

In recognition of the significant financial impact that the COVID-19 pandemic, the changes to the Sexual Abuse & Molestation statutes, the adoption of the firefighters cancer presumption legislation, the adoption of the “pension offset” regulatory changes, the continuing judicial and legislative degradation of Title 59 immunities, and increased number of workers compensation claim “re-openers” the MEL decided to suspend the 12.5% surplus floor in 2022. Instead, each year, the MEL Actuary will be asked to provide a recommended surplus position for the MEL based upon factors such as the total amount of cash, total reserves, and IBNR factors.

### **2022 – EXCESS PREMIUM ALLOCATION**

Beginning with the 2022 Fund Year, the MEL removed the Retrospective Program. With the implementation of the Surplus Strengthening program referenced above, the MEL did not feel the need for both programs. Thorough analysis was done in regards to the impact of the Retrospective Program and it was determined that had the MEL invoiced the full 100% of premium rather than the 85% there would not have been a need to invoice for the 12/31/20 Surplus Strengthening Assessment. The experience rating process will continue to reward good performing JIFs and penalize poor performing JIFs and the Surplus Strengthening Program will ensure the financial stability of the MEL.

### **2023 – Cyber JIF – 2020 Census**

As noted earlier, in recognition of the difficulty in securing Cyber Liability coverage for public entities in the commercial insurance market, the need for all members to implement stringent cyber security protocols, the volatile nature of cyber related losses and the recent poor loss experience for members in the Cyber line of coverage; the MEL affiliated JIFs formed the Cyber Risk Management Joint Insurance Fund to provide Cyber related services and coverage for all MEL affiliated JIFs effective January 1, 2023. The Cyber JIF will carry a self-insured retention and purchase specific and aggregate excess coverage for each member JIF.

The Cyber JIF premium is allocated to members utilizing population tiers to create size categories. The members with smaller populations will have a lower premium

than those members with large populations. This recognizes the complexity of larger towns that may have additional exposures than smaller towns.

Beginning with the 2023 Fund Year, the results of the 2020 Census will be phased in over a three (3) year process. The phase-in of the 2020 Census will affect the MEL, POL, and Cyber premiums over this three (3) year span.

### **EXPOSURE ALLOCATION STRATEGY**

An "exposure" unit is a measure of the magnitude of a loss exposure. For example property values are a measure of the risk of fire. The greater a member's property values, the greater the potential loss.

Appropriations, on the other hand, are traditionally viewed as the measure of liability risk for municipalities. The greater the appropriations, the more activities there are and the higher the likelihood of injury and thus the more likely a law suit to develop.

The exposure unit, therefore, serves as a yardstick to measure the cost of risk and can be easily measured and utilized used to allocate assessment contributions.

The JIF self-insures four areas of risk:

1. Property
2. Liability
3. Automobile
4. Workers' Compensation

Each of these areas of risk is easily measured through the use of exposure units.

### **PROPERTY**

The Finance Committee recommended that total insurable values be used to allocate property insurance costs. Neither the actuary nor the excess carriers differentiate between buildings, contents, equipment, etc. and we have seen no trend in our losses to weight any one item more heavily than the other. The following example describes how the formula actually works.

*Example: If the JIF members have a total of \$100,000,000 in insurable property values and member "A" has \$10,000,000 in insurable values then Member "A" will be allocated 10% of the property loss funds.*

### **LIABILITY**

In allocating liability costs, the Finance Committee elected to use appropriations. Both the actuary and other JIFs rate on this basis. Neither the actuary nor other JIFs charge for any special exposures such as Police, Fire, etc. Our review of liability claims supports this approach.

*Example: If the JIF members have total appropriations of \$100,000,000 and member "A" has appropriations of \$5,000,000 then member "A" will be allocated 5% of the liability loss funds.*

## **AUTOMOBILE**

In this area, vehicle counts were used. Again, neither the actuary nor the excess carriers differentiate between types of vehicles. Our instinct tells us that police cars should have a greater potential for loss, however, further analyses indicates that this affects the potential *value* of the loss not the *frequency*, and is therefore more of an issue for the excess carrier than it is for us.

*Example: If the JIF members own 500 vehicles and member "A" owns 25 vehicles then member "A" will be allocated 5% of the automobile loss funds.*

## **WORKERS' COMPENSATION**

Traditionally, workers' compensation payrolls have been separated into categories of employment with different rates for each; "police", "Clerical, etc. Our analyses and recommendation was to support this more traditional approach. The Committee, therefore decided to accept the Workers' Compensation Rating bureau "relativities" and assign these weights to the workers' compensation assessment allocation formula.

*Example: If the "Manual" Workers' Compensation premium for the JIF as a whole is \$2,000,000 and member "A" has a "Manual" Workers' Compensation premium of \$200,000 then member "A" will be allocated 10% of the workers' compensation loss funds.*

## **EXPERIENCE RATING**

For any assessment allocation to be successful it must recognize the potential for some members to incur more claims than others relative to their assessments. Addressing this issue can eliminate the problems associated with the perception that the Fund is subsidizing some members' claims experience at the expense of others.

One method, studied by the Fund, is a simplified experience-rating program that does not impose harsh penalties on members but recognizes adverse claims experience over time. This is accomplished through the application of an experience adjustment factor. The experience adjustment factor is determined from a chart that lists the appropriate factor for a given loss ratio in each line of coverage offered by the JIF. The experience adjustment factor is applied to the member's assessment by line of coverage. The chart below illustrates this concept:

Line of Coverage	Assessment	Experience Factor	Modified Assessment
Property	\$ 2,500.00	.90	\$ 2,250.00
Liability	\$15,000.00	.95	\$14,250.00
Automobile	\$12,000.00	.94	\$11,280.00
Workers' Comp.	\$20,000.00	1.02	\$20,400.00
Total	\$49,500.00	N/A	\$48,180.00

Since it takes several years for claims to develop to their full potential the committee may decide to defer experience rating on members until they have been in the JIF for three full years.

### **OPERATING EXPENSE ALLOCATION**

The JIF's operating expenses are broken down into two categories:

- A. Allocated - These expenses can be directly attributed to a specific member's participation in the JIF. An example of this type of expense is the Safety Director who charges a fee based upon the size of the member.
- B. Unallocated - These expenses that cannot be directly attributable to a member (Indirect Expenses) shall be charged to a member's assessment in the same proportion that a member's individual exposure relates to the Fund total. Examples of exposure data that are used to distribute unallocated operating expenses across the membership include Loss Fund Contributions, Property Values, and Payroll figures, whichever basis is most appropriate. Thus, if a member has 5% of the total property values for the Fund, this member will pay 5% of the total property appraisal costs for that year.

Under this assessment strategy, the JIF charges allocated operating expenses directly to the members. Unallocated expenses are spread across the membership based upon the individual member's share of the exposure to the total for the Fund.

### **Risk Management Consulting Fees**

Risk Management Consulting Fees are negotiated individually by each member and are added to the members' assessment after all of the above factors and the Cap Strategy (described below) are applied.

## **CAP STRATEGY**

The Finance Committee realized that one of the major reasons member municipalities formed a JIF was to avoid the harsh cycles associated with the traditional insurance market. Without some type of capping mechanism in place, members' assessments could swing wildly from one year to the next. That is why a capping strategy was developed.

A capping strategy begins with a decision to set an upward percentage limit on the amount of any individual member's assessment increase. Naturally, the imposition of a cap on individual members' assessments will create some compression within the overall assessment allocation strategy. This must be addressed in order for the sum of the members' assessments to equal the budget figure for the JIF. In some cases this could mean that a member whose assessment formula results in a decrease could actually receive a modest increase in their assessment. The trade-off in this scenario is that all members know that they are being protected from large increases should their experience turn sour in a particular year.



**BURLCO JIF - 2023 Budget  
Assessment Certification**

<b>Bass River Township</b>	<b>74,471</b>
<b>Beverly City</b>	<b>227,921</b>
<b>Bordentown City</b>	<b>431,845</b>
<b>Bordentown Township</b>	<b>501,703</b>
<b>Chesterfield Township</b>	<b>190,568</b>
<b>Delanco Township</b>	<b>201,331</b>
<b>Delran Township</b>	<b>723,594</b>
<b>Edgewater Park Township</b>	<b>323,616</b>
<b>Fieldsboro Borough</b>	<b>44,710</b>
<b>Florence Township</b>	<b>544,101</b>
<b>Hainesport Township</b>	<b>149,504</b>
<b>Lumberton Township</b>	<b>387,324</b>
<b>Mansfield Township</b>	<b>318,336</b>
<b>Medford Township</b>	<b>974,140</b>
<b>Mount Laurel Township</b>	<b>1,262,615</b>
<b>New Hanover Township</b>	<b>139,457</b>
<b>North Hanover Township</b>	<b>246,975</b>
<b>Palmyra Borough</b>	<b>363,144</b>
<b>Pemberton Borough</b>	<b>143,521</b>
<b>Pemberton Township</b>	<b>1,244,202</b>
<b>Riverside Township</b>	<b>322,755</b>
<b>Shamong Township</b>	<b>98,583</b>
<b>Southampton Township</b>	<b>239,853</b>
<b>Springfield Township</b>	<b>131,139</b>
<b>Tabernacle Township</b>	<b>166,575</b>
<b>Westampton Township</b>	<b>435,856</b>
<b>Woodland Township</b>	<b>85,377</b>
<b>Wrightstown Borough</b>	<b>56,609</b>
<b>28</b>	<b>10,029,825</b>

**BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND  
RESOLUTION #2022-40**

**RESOLUTION AUTHORIZING THE TRANSFER OF \$95,722 FROM THE FUND YEAR 2022  
MEL LIABILITY & WORKERS' COMPENSATION BUDGET LINE ITEM AND \$4,404 FROM  
THE MEL EXCESS PROPERTY LINE ITEM TO THE MEL UNENCUMBERED SURPLUS  
ACCOUNT**

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

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

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

**WHEREAS**, as a member of the MEL JIF, the FUND is subject to Surplus Strengthening payments in accordance with the MEL JIF Risk Management Plan, as recommended by the MEL JIF Actuary, and approved by the MEL JIF Board of Commissioners; and

**WHEREAS**, the FUND created the MEL JIF Unencumbered Surplus Account through the adoption of Resolution 2022-17 on January 18, 2022 to assist in funding the Surplus Strengthening payments; and

**WHEREAS**, a cash balance remains in the FUND's 2022 MEL JIF Workers Compensation & Liability line item in the amount of \$95,722 and the FUND's 2022 MEL JIF Excess Property line item in the amount of \$4,404; and

**WHEREAS**, it is in the FUND's best interest to transfer these balances to the MEL JIF Unencumbered Surplus Account in anticipation of future NJ MEL Surplus Strengthening payments;

**NOW THEREFORE BE IT RESOLVED** by the Commissioners of the Burlington County Municipal Joint Insurance Fund that the FUND Treasurer is hereby authorized to transfer the \$95,722 cash balance from the FUND's 2022 MEL JIF Workers Compensation & Liability line item and the \$4,404 cash balance from FUND's 2022 MEL JIF Excess Property line item to the Unencumbered Surplus Account; and

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

This Resolution was duly adopted by the Burlington County Municipal Joint Insurance Fund at a public meeting held on December 20, 2022.

**BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND**

Attest: \_\_\_\_\_  
Fund Secretary

By: \_\_\_\_\_  
Fund Chairperson

Date: \_\_\_\_\_



## 2023 NOMINATION SLATE

Chair: **John Gural**, Palmyra Borough

Secretary: **Rich Wolbert**, Beverly City

Executive Committee: **James Ingling**, Wrightstown Borough  
**Jerry Mascia**, Mount Laurel Township  
**Paula Kosko**, Hainesport Township  
**Grace Archer**, Bordentown City  
**Daniel Hornickel**, Pemberton Township

Alternates:

#1	<b>Erin Provenzano</b> , Delanco Township
#2	<b>Mike Mansdoerfer</b> , Riverside Township
#3	<b>Mary Picariello</b> , North Hanover Township
#4	<b>Steve Fazekas</b> , Florence Township
#5	<b>Maria Carrington</b> , Bordentown Township
#6	<b>Sue Onorato</b> , Shamong Township
#7	<b>Kathy Burger</b> , Medford Township



## **Municipal Excess Liability Joint Insurance Fund**

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

**Date:** November 16, 2022

**To:** Burlington County Municipal Joint Insurance Fund

**From:** Commissioner Jack

**Subject:** November MEL Report

**2023 Rate Table & Budget:** Following a public hearing, the Board of Fund Commissioners adopted the enclosed 2023 Rate Table and Budget.

**2023 Excess Renewals:** Underwriting Manager is still marketing and negotiating the 2023 renewals. A meeting of the Reinsurance Committee will be scheduled when negotiations are complete.

**Joint Cash Management and Investment (JCMI) Program:** In September, the Board authorized the JCMI Operating Committee to engage with an Asset Manager to replace Clearbrook if that became necessary (as result of cyber breach matter). JCMI has considered multiple options to resolve. Following interviews, the JCMI has engaged the firm of Eagle Assessment Management as a professional service for a fee of 14 basis points. Board of Fund Commissioner adopted resolution confirming appointment.

**RCF Report:** The RCF met on October 19<sup>th</sup> and adopted their 2023 budget and confirm transfer of Fund Year 2018 claim liabilities. Commissioner Clarke submitted a report on the meeting. In addition, the board adopted a resolution authorizing the transfer of MEL 2018 liabilities valued as of December 31, 2022.

Board elected Commissioner John Clark as its 2023 representative to the Municipal Excess Liability Residual Claims Fund.

**2023 Meeting Dates:** The MEL JIF meets six times over the course of a year. Based on previous discussion the 2023 meeting schedule will be as follows with suggested changes in **bold**; meeting dates will be confirmed at the January Reorganization meeting.

Thursday January 5, 2023- *Reorganization*

Friday March 24, 2023 – *Meeting & Retreat*

**Friday June 2, 2023** (formerly June 7, 2023) - *Year-End Audit*

**Friday September 15, 2023** (formerly September 6, 2023) – *Meeting*

Wednesday October 18, 2023 – *Budget/Rate Table Introduction*

Wednesday November 15, 2023 – *Budget/Rate Table Adoption*

**Safety & Education Committee:** Committee submitted a report on its November 4, 2022 meeting.

**Legislative Committee:** Committee met on November 16, 2022 – just prior to board meeting.

**Cyber JIF:** The Cyber JIF met on November 1, 2022 to organize, adopt a 2023 Budget during the public hearing and form an interim Board to take action on specific items until formal reorganization takes place on January 6, 2023. A copy of meeting minutes submitted for information.

The Cyber JIF is scheduled to meet next on December 14, 2022 at 10AM via Zoom and on January 6, 2023 at 10AM via Zoom as the 2023 Reorganization.

**Claims Committee:** The Claims Review Committee met on October 19, 2022; minutes of the meeting distributed to Fund Commissioners with agenda.

**2022/2023 Elected Officials Seminar:** The MEL's Annual Elected Officials Seminar will focus on Local Government Risk Management. A seminar is scheduled to take place during the NJSLOM on November 16, 2022 at **2:00PM** in Room 303 of the AC Convention Center. Please note the time change for this year's course.

	<b>MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND</b>				
	<b>2023 BUDGET FOR ASSESSMENT CALCULATION</b>				
		<b>A</b>	<b>B</b>	<b>B-A</b>	<b>B-A</b>
		<b>BUDGET</b>	<b>BUDGET</b>		
	<b>APPROPRIATIONS</b>	<b>2022 ANNUALIZED</b>	<b>2023 PROPOSED</b>	<b>\$</b>	<b>%</b>
	<b>I. CLAIMS AND EXCESS INSURANCE PREMIUMS</b>			<b>CHANGE</b>	<b>CHANGE</b>
1	CLAIMS				
2	Excess Liability:				
3					
4	To 500K	3,426,387	3,907,185	480,798	14.03%
5	1.5MIL Ex 500K	5,679,999	7,713,629	2,033,630	35.80%
6	3MIL ex 2MIL	1,930,198	2,187,563	257,365	13.33%
7	Excess WC	9,191,315	10,670,102	1,478,787	16.09%
8	Excess Property Claims	5,494,567	7,126,797	1,632,230	29.71%
9	POL/EPL Land Use	1,061,662	1,075,113	13,451	1.27%
10	Cyber Liability	1,054,120	0	(1,054,120)	-100.00%
11	Aggregate Excess LFC	24,077	26,006	1,929	8.01%
12	JIF Faithful Performance Bond	228,724	237,293	8,569	3.75%
13	Surety Bond	313,572	315,375	1,803	0.57%
14	Sub Total	28,404,621	33,259,062	4,854,441	17.09%
15	PREMIUMS				
16	Optional Excess Liability	2,867,674	3,504,822	637,148	22.22%
17	Optional Excess POL/EPL	1,885,969	2,157,555	271,586	14.40%
18	Cyber Excess Liability	2,806,671	0	(2,806,671)	-100.00%
19	Excess WC	3,677,382	3,770,061	92,679	2.52%
20	Excess Property	14,332,275	16,354,107	2,021,832	14.11%
21	Equipment Breakdown	0	0	-	
22	Loss Fund Contingency	338,781	349,326	10,545	3.11%
23	Sub Total	25,908,752	26,135,871	227,119	0.88%
24	Total Claims & Premiums	54,313,373	59,394,933	5,081,560	9.36%
25					
26	II. EXPENSES				
27	Claims Adjustment	1,093,506	1,115,376	21,870	2.00%
28	Property Adjustment	176,653	180,186	3,533	2.00%
29	Administration	1,389,332	1,417,119	27,787	2.00%
30	Claims Supervision	500,000	500,000	-	0.00%
31	Actuary	53,183	54,247	1,064	2.00%
32	Attorney	47,864	48,821	957	2.00%
33	Deputy Attorney	1,597	1,629	32	2.00%
34	Attorney-OPRA	18,018	18,378	360	2.00%
35	Auditor	30,500	31,110	610	2.00%
36	Treasurer	26,966	27,505	539	2.00%
37	Underwriting Manager	61,395	62,623	1,228	2.00%
38	Reinsurance Manager	324,183	330,667	6,484	2.00%
39	Safety and Education Committee	108,289	110,455	2,166	2.00%
40	Computer Services	149,386	152,374	2,988	2.00%
41	Legislative Committee	28,587	29,159	572	2.00%
42	Internal Audit Committee	62,625	63,878	1,253	2.00%
43	Strategic Planning Committee	31,313	31,939	626	2.00%
44	Coverage Committee	41,476	42,306	830	2.00%
45	Communications Committee	128,895	131,473	2,578	2.00%
46	Expense Contingency	734,187	799,383	65,196	8.88%
47	Subtotal	5,007,955	5,148,628	140,673	2.81%
48					
49	MEL Safety Institute	1,258,839	1,285,725	26,886	2.14%
50	Total Appropriations	60,580,167	65,829,286	5,249,119	8.66%
	WITHOUT CYBER IN 2022 (for like to like comparison)	56,719,376	65,829,286	9,109,910	16.06%

**BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND  
RESOLUTION #2022-41**

**A RESOLUTION AUTHORIZING THE FUND CHAIR AND FUND SECRETARY TO  
EXECUTE A ONE YEAR CONTRACT WITH WIZER TO PROVIDE EMPLOYEE  
CYBER HYGIENE TRAINING, SECURITY AWARENESS NOTIFICATIONS, AND  
PHISHING ASSESSMENTS TO THE MEMBERS OF THE BURLINGTON COUNTY  
MUNICIPAL JOINT INSURANCE FUND EFFECTIVE JANUARY 1, 2023 AT A COST  
NOT TO EXCEED \$6,520**

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

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

**WHEREAS**, the FUND members actively manage the risk associated with the use of technology in their day to day operations through a number of techniques including the scanning of external networks for vulnerabilities, external network penetration testing, completion of employee online cyber hygiene training, the circulation of security awareness notifications, and the use of phishing assessments; and

**WHEREAS**, on July 20, 2021, the FUND authorized the Executive Director to prepare, advertise, and receive Requests for Proposals (RFP) for the delivery of the aforementioned technology related risk management services on behalf of its members for a period of up to three (3) years; and

**WHEREAS**, an Evaluation Committee made up of Fund Commissioners representing the Burlington County, Atlantic County, and Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Funds met on November 10, 2021 to evaluate the responses received based upon the evaluation criteria included in the RFP; and

**WHEREAS**, after careful consideration, the members of the Evaluation Committee recommended that the FUND award a contract to Wizer to provide Employee Cyber Hygiene Training, Security Awareness Notifications, and Phishing Assessments to the members of the FUND for a period of one year beginning January 1, 2022, at a cost not to exceed \$7,244; and

**WHEREAS**, the FUND members continue to need Employee Cyber Hygiene Training, Security Awareness Notifications, and Phishing Assessments to help protect themselves from the risk associated with the use of technology; and

**WHEREAS**, it is the recommendation of the Strategic Planning Committee that the FUND award Year 2 of the three (3) year proposal to Wizer to provide Employee Cyber Hygiene Training, Security Awareness Notifications, and Phishing Assessments to the members of the FUND for a period of one (1) year beginning January 1, 2023, at a cost not to exceed \$6,520; and

**WHEREAS**, the funds to pay for these services are included in the FUND's 2023 Budget;

**NOW THEREFORE BE IT RESOLVED**, by the Commissioners of the Burlington County Municipal Joint Insurance Fund that the FUND Chair and FUND Secretary are hereby authorized to execute a Contract with WIZER, a copy of which is attached hereto, to provide Employee Cyber Hygiene Training, Security Awareness Notifications, and Phishing Assessments to the members of the FUND for a period of one year beginning January 1, 2023, at a cost not to exceed \$6,520.

**BE IT FURTHER RESOLVED**, that a copy of this Resolution shall be provided to the Executive Director's office and Fund Treasurer, for their information and knowledge.

This Resolution was duly adopted by the Burlington County  
Municipal Joint Insurance Fund at a public meeting held on December 20, 2022.

**BURLINGTON COUNTY  
MUNICIPAL JOINT INSURANCE FUND**

Attest: \_\_\_\_\_  
Fund Secretary

By: \_\_\_\_\_  
Fund Chair

Date: December 20, 2022



**BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND  
RESOLUTION #2022-42**

**A RESOLUTION AUTHORIZING THE FUND CHAIR AND FUND SECRETARY TO  
EXECUTE A ONE YEAR CONTRACT WITH D2 TO PROVIDE EXTERNAL NETWORK  
VULNERABILITY SCANNING AND EXTERNAL NETWORK PENETRATION  
TESTING TO THE MEMBERS OF THE BURLINGTON COUNTY MUNICIPAL JOINT  
INSURANCE FUND EFFECTIVE JANUARY 1, 2023 AT A COST NOT TO EXCEED  
\$87,320.00**

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

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

**WHEREAS**, the FUND members actively manage the risk associated with the use of technology in their day to day operations through a number of techniques including the scanning of external networks for vulnerabilities, external network penetration testing, completion of employee online cyber hygiene training, the circulation of security awareness notifications, and the use of phishing assessments; and

**WHEREAS**, on July 20, 2021, the FUND authorized the Executive Director to prepare, advertise, and receive Requests for Proposals (RFP) for the delivery of the aforementioned technology related risk management services on behalf of its members for a period of up to three (3) years; and

**WHEREAS**, an Evaluation Committee made up of Fund Commissioners representing the Burlington County, Atlantic County, and Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Funds met on November 10, 2021 to evaluate the responses received based upon evaluation criteria included in the RFP; and

**WHEREAS**, after careful consideration, the members of the Evaluation Committee have recommended that the FUND award a contract to D2 to provide External Network Vulnerability Scanning and External Network Penetration Testing to the members of the FUND for a period of one year beginning January 1, 2022, at a cost not to exceed \$95,060.00; and

**WHEREAS**, the FUND members continue to need External Network Vulnerability Scanning and External Network Penetration Testing to help protect themselves from the risk associated with the use of technology; and

**WHEREAS**, it is the recommendation of the Strategic Planning Committee that the FUND award Year 2 of the three (3) year proposal to D2 to provide External Network Vulnerability Scanning and External Network Penetration Testing to the members of the FUND for a period of one (1) year beginning January 1, 2023, at a cost not to exceed \$87,320; and

**WHEREAS**, funds to pay for these services are included in the FUND's 2023 Budget;

**NOW THEREFORE BE IT RESOLVED**, by the Commissioners of the Burlington County Municipal Joint Insurance Fund that the FUND Chair and FUND Secretary are hereby authorized to execute a Contract with D2, a copy of which is attached hereto, to provide External Network Vulnerability Scanning and External Network Penetration Testing to the members of the FUND for a period of one year beginning January 1, 2022, at a cost not to exceed \$87,320.00; and

**BE IT FURTHER RESOLVED** that a copy of this Resolution shall be provided to the Executive Director's office and Fund Treasurer, for their information and knowledge.

This Resolution was duly adopted by the Burlington County  
Municipal Joint Insurance Fund at a public meeting held on December 20, 2022.

**BURLINGTON COUNTY  
MUNICIPAL JOINT INSURANCE FUND**

Attest: \_\_\_\_\_  
Fund Secretary

By: \_\_\_\_\_  
Fund Chair

Date: December 20, 2022