



AGENDA PACKET



3

Tuesday, January 17, 2023 at 3:30 PM

**Hainesport Municipal Building
1401 Marne Hwy, Hainesport, NJ**

WWW.BURLCOJIF.ORG

BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND

Tuesday, January 17, 2023 – 3:30 PM
Hainesport Municipal Building, Hainesport, NJ

AGENDA

- I. Sine Die 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 ***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. 2022 Fund Commissioners
 - B. Fund Professionals
 - C. Risk Management Consultants
- V. Approval of Minutes
 - A. Adoption of the **December 20, 2022** Meeting Minutes- **Motion – All in Favor**Pages 1-15
- VI. Adjourn Sine Die Meeting - **Motion – All in Favor**
 - A. Officers, Executive Committee, Alternates vacate chairs
 - B. Chairperson passes gavel to Executive Director/Administrator
- VII. Roll Call
 - A. 2023 Fund Commissioners
- VIII. Election of 2023 Officers.....Page 16
 - A. Election of a Chairperson and Secretary
 - 1.) Nominations from the Floor
 - 2.) **Roll Call Vote** – 2023 Fund Commissioners
 - B. Election of an Executive Committee and Alternates
 - 1.) Nominations from the Floor
 - 2.) **Roll Call Vote** – 2023 Fund Commissioner
- IX. Oaths of Office (administered by Fund Solicitor)
 - A. Chairperson
 - B. Secretary
 - C. Executive Committee
 - D. Alternates

(Executive Director returns the gavel to the Chairperson)
- X. 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**

Organizational Resolutions

A.	R2023-01:	Confirming the Election of a Chairman and Secretary.....	Page 17
B.	R2023-02:	Confirming the Election of an Executive Committee and Alternates.....	Page 18
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D.	R2023-04:	Awarding Contracts to Assigned Defense Counsel and Approved Associates.....	Pages 26-28
E.	R2023-05:	Recommending the Employment Practices Liability and Public Officials Liability Defense Panel.....	Pages 29-30
F.	R2023-06:	Appointing Joseph Nardi, III Esq. as Conflict Solicitor.....	Pages 31-32
G.	R2023-07:	Adopting Procedures in Compliance with the Open Public Meetings Act..	Pages 33-35
H.	R2023-08:	Adopting Administrative Policies and Procedures.....	Page 36
I.	R2023-09:	Adopting Fiscal Policies and Procedures.....	Pages 37-39
J.	R2022-10:	Designating the Exec. Dir. as the Public Agency Compliance Officer....	Page 40
K.	R2023-11:	Cash Management and Investment Policy.....	Pages 41-43
L.	R2023-12:	Establishing a Conflict of Interest Policy.....	Pages 44-46
M.	R2023-13:	Establishing a Fund Records Program.....	Page 47
N.	R2023-14:	Designation for Certifying and Approving Officer for Payment of Claims..	Page 48
O.	R2023-15:	Establishing the 2023 Plan of Risk Management.....	Pages 49-91

Approval of Resolutions R2023 -01 through R2023-15 – **Motion – Roll Call**

XI. Expense Resolution

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K.	Statutory Bond Status.....	Pages 108-110
L.	Skateboard Park Approval Status.....	Page 111
M.	Capehart Scatchard Updates.....	Pages 112-114
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Q.	Police Command Staff Training	
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V.	Safety Kickoff Breakfast & Safety, Claim, & Wellness Coordinator Roundtable	
W.	Inclement Weather Policy	
X.	Website	

Y.	New Member Activity	
XIII.	Solicitor's Report	
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A.	Activity Report	Pages 121-123
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D.	Loss Run Payment Registers	
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B.	RCF Report – January 5, 2023.....	Pages 188-189
C.	EJIF Report – January 5, 2023.....	Pages 190-191
D.	Cyber JIF Report – January 6, 2023.....	Pages 192-193

XXIII. Miscellaneous Business

- A. Resolution 2023- **17** Authorizing the Fund Chair and Fund Secretary to Execute a Contract with North Shore Risk Consulting to Complete a Claims Audit at a Cost not to Exceed \$19, 200. **Motion – Roll Call**.....Pages 194-195

<p>The Next Meeting of the BURLCOJIF will be held on Tuesday, February 21, 2023 at 3:30 PM via Zoom Conferencing</p>
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XXIV. Meeting Open to Public Comment

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

XXV. Closed Session – Resolution 2023-_____Authorizing a Closed Session of the Burlington County Municipal Joint Insurance Fund to discuss matters affecting the protection of safety and property of the public and to discuss pending or anticipated litigation and/or contract negotiations – **Motion -Roll Call**

- A. Professionals' Reports – *if items for Closed Session*
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**

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

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

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

BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND

December 20, 2022
O'Connors American Grill, Eastampton, NJ

OPEN SESSION MINUTES

The meeting of the Burlington County Municipal Joint Insurance Fund (BURLCO JIF) was held at O'Connors American Grill, Eastampton, NJ on Tuesday, December 20, 2022. Chair McMahon, **Chesterfield**, presiding. The meeting was called to order at 3:30 PM.

FLAG SALUTE

STATEMENT OF COMPLIANCE WITH OPEN PUBLIC MEETING ACT

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

ROLL CALL

Rich Wolbert, **Beverly City**
Grace Archer, **Bordentown City**
Maria Carrington, **Bordentown Twp.**
Glenn McMahon, **Chesterfield**
Joe Bellina, **Delran Twp.**
Erin Provenzano, **Delanco Twp.**
Patrice Hansell, **Fieldsboro Borough**
Kathy Burger, **Medford Twp.**
Brandon Shillingford, *Alternate*, **Mt. Laurel Twp.**
Susan Jackson, **New Hanover Twp.**
John Gural, **Palmyra Borough**
Mike Mansdoerfer, **Riverside Twp.**
Meghan Jack, **Riverside Twp**
Steve Ent, **Westampton Twp.**
James Ingling, **Wrightstown Borough**

Absent Fund Commissioners were:

James Renwick, **Bass River Twp.**
Tom Pullion, **Edgewater Park**
Steve Fazekas, **Florence Twp.**
Paula Kosko, **Hainesport Twp.**
Bobbie Quinn, **Lumberton Twp.**
Mike Fitzpatrick, **Mansfield Twp.**
Mary Picarillo, **North Hanover Twp.**
Dan Hornickel, **Pemberton Twp.**
Kathy Smick, **Pemberton Borough**
Susan Onorato, **Shamong Twp.**
Kathy Hoffman, **Southampton Twp**
J. Paul Keller, **Springfield Twp.**
Lisa Cummins, **Tabernacle Twp.**
Maryalice Brown, **Woodland Twp.**

Those also in attendance were:

Paul A. Forlenza, MGA, *Executive Director, RPA – A Division of Gallagher*
Paul Miola, CPCU, ARM, *Deputy Executive Director, RPA – A Division of Gallagher*
Kamini Patel, MBA, CIC, CPCU, 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*
Keith Hummel, Safety Director, *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

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

FLAG SALUTE

APPROVAL OF MINUTES

Chair McMahon presented the Open session meeting minutes of the November 22, 2022 meeting of the Fund, as found in the agenda packet, for approval.

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

Motion by Mr. Gural, seconded by Mr. Ingling to approve the Open session meeting minutes of the November 22, 2022 meeting. All in Favor. Motion carried by unanimous vote.

CLAIMS REVIEW COMMITTEE MEETING REPORT – November 22, 2022 and December 13, 2022

In the absence of Mr. Fazekas, Mr. Forlenza noted there were two handouts with included the minutes of the November 22, 2022 Claims Committee meeting, as well as the minutes of December 13, 2022 Claims Committee meeting. He noted as the November meeting was reported on in November, he would be reporting on the December 13, 2022 meeting. With that said, he noted the minutes were self-explanatory and then noted the Committee reviewed three (3) General Liability, one (1) Property, one (1) Auto, and four (4) Workers Compensation PARs. He noted the Managed Care Report's will be presented later in the meeting and there were no Supervisory Incidents Reports that were not completed this month, so great job to all members.

He also noted that Mr. DeWeese presented his Annual Defense Panel Report which he will review with the membership later on in this meeting. An update was also presented regarding a meeting held on December 6, 2022 between the Executive Director's office and Qual-Lynx to discuss staffing. Four (4) proposals were received in response to the Claims Audit RFP and they will be reviewed with an anticipated award of contract in January with the audit taking place in the Spring.

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

EXECUTIVE DIRECTOR'S REPORT

Mr. Forlenza reviewed the Executive Director's Report found in the agenda packet with the membership. He then highlighted the following items from the report:

Mr. Forlenza referenced a report showing the Certificates of Insurance issued for November, and asked that members please review for accuracy.

Mr. Forlenza noted the allowance reports for SIP, OSB, Wellness, and EPL/Cyber Risk Management Budget balances, are included in the agenda and noted all funds needed 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 February 1, 2023 to seek reimbursement of these purchases. He noted there will not be any more reminders sent.

Mr. Forlenza referenced the Statutory Bond Status report and asked members to please review the report for accuracy and be sure to check the list to make sure any new employees/bonds are listed. Mr. Forlenza stated if you would like to check the status of an application, please contact Ed Cooney, Fund Underwriter.

Mr. Forlenza 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. Again, there will be both in person and virtual options and once the dates and venues have been secured, 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.

Mr. Forlenza reported that on December 12, 2022, Committee Volunteer Forms were sent out to all Fund Commissioners and RMC's asking which Sub-Committee you would like to serve on for 2023, with a reminder email sent out on December 15, 2023. Mr. Forlenza explained RMC's are only eligible to sit on the Claims, Coverage and Safety Committees. Committee Volunteer Forms were due back to his office on December 16, 2023, and a meeting with the Sub-Committee Chairs will take place in early January to create the makeup of each Committee. If you have any questions, please contact Kris Kristie in the Executive Director's office.

Mr. Forlenza noted there was a supply of 2023 Safety and Wellness calendars packaged up for each town, in the back of the room. Please be sure to take your calendars with you when you leave tonight.

Also included in a separate envelope from the Calendars are the JIF Annual Reports for you to take back and share with your Governing Body. The reports are also posted on the JIF website. Please contact the Executive Directors office with any questions.

And lastly, Mr. Forlenza noted that last month, an email was sent from his office, as received from the POL/EPL carrier QBE, notifying the members of the cancellation of EPL/POL and VDO Coverage effective January 1, 2023. This is a requirement of the policy and in essence it stated that they will not be providing this coverage to our members effective January 1, 2023. Mr. Forlenza noted that the MEL is currently negotiating with other insurers to determine who will be providing this coverage in 2023, and we do not anticipate any changes in coverage deductibles, coinsurance, or limits. He noted all members should have received a "sweep" letter last week, which is an opportunity to report any known claims or incidents

which may lead to the generation of a claim. These would need to be reported by the end of the year to ensure that our current insurer will provide coverage for that claim, so please, if you are aware of any potential claims that have not already been reported and you feel should be, please reach out to Qual-Lynx.

Mr. Forlenza 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, December 13, 2022, and stated there were no new or closed cases to report on since the last meeting

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

Next, Mr. DeWeese noted he reviewed his 2022 Annual Defense Panel Report at the Claims meeting earlier this month and highlighted the following:

- A total of seven (7) cases were Closed in the first ten (10) months of 2022 with one (1) being closed without payment.
- Five (5) cases were settled in the first 10 months of 2022.
- The total number of Closed Cases per year for the years 2015 through 2021 has remained very consistent.
- The Workers' Compensation and General Liability Defense Panel Firms have performed well in 2022.
- Eight (8) new General Liability Complaints were filed against the BURLCOJIF members in the first 10 months of 2022.
- The number of new cases filed per year against Fund Members over the past seven (7) years has remained consistent.
- The Procedures for Assigned Defense Counsel's Authorized Delegation of Litigation Tasks are being followed by the Defense Panel.
- The Litigation Management Guidelines are being followed by the Defense Panel, and the Guidelines will be reviewed in 2023.
- The new Defense Panel Rates for 2022 were explained.

Mr. Miola noted there have only been 8 Liability cases filed this year, which is an excellent number. Mr. DeWeese stated he believes that the litigation philosophy that we have adopted over the years has certainly discouraged the filling of claims against our members.

And lastly, Mr. DeWeese noted he has prepared the 2023 Reorg Resolutions awarding contracts to our Assigned Defense Panel Members as well as a Resolution of recommended EPL/POL Defense Attorneys. Mr. DeWeese has placed within those resolutions the same Attorneys who served in 2022 and he asked for a motion of the Executive Committee on his recommendation that the Fund utilize the same firms in 2023 and confirm this Resolution to be presented for adoption at the January Reorganizational meeting.

Chair McMahon asked for a motion to accept the Motion as explained by Mr. DeWeese to accept both his recommendations for the Assigned Defense Panel members, as well as the EPL/POL Defense Panel members for 2023 and have the Resolutions presented at the January Reorganizational meeting for adoption.

Motion Ms. Archer, seconded Mr. Gural to accept the Resolutions as presented by Mr. DeWeese. All in Favor. 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 November 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 where a hands-on portion is needed, and that group registration is available for those with limited internet capabilities. 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 make use of the S:ERVE Programs for your Fire, Police and EMS departments and the Distraction Driving module is available for anyone who drives a municipal owned vehicle

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.

Lastly, Mr. Saville noted PEOSH has been doing voluntary compliance visits, and he recommends inviting them to come out if they make the offer as any items identified as non-complaint are not being cited as violations during the voluntary visits.

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 winter safety. He reviewed key points for employee safety while shoveling snow, driving and utilizing proper foot ware. In addition, Mr. Roselli reviewed three (3) claims examples where claimants failed to follow proper winter safety procedures and policies.

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 November 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 conducted on November 16, 2022 at the Burlington County Emergency Services training center and was attended by approximately 16 officers, inclusive of Supervisors. The class was well received by the attendees and a summary is being prepared and will be distributed to the Fund Commissioners.

Mr. Winter noted there were no Bulletins distributed in November.

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 thanked those towns who had either used or encumbered their Wellness funds and to those who have encumbered, she noted you have until February 1, 2023 to use or lose those funds, so please reach out to her if you need any assistance. She then reviewed what some towns have used 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 Fresh Fruit and pre-approved snack bars.

Ms. Schiffer presented some thoughts and plans for 2023, which included:

1. Consider formulating a small Wellness Committee to meet 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, she plans 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 1st Qtr

In the December “Targeting Wellness Newsletter”, Ms. Schiffer focused on goals and reflections as we enter into 2023, as well as other topics that included:

- Tips on Managing stress
- Boundaries and why they are important and how to set them
- Consider meditation for reducing stress
- Benefits of Yoga
- Ways to avoid getting sick this season

In addition, she included a recipe for *Butternut Squash Soap*

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 November 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)*:

	<i>November</i>	<i>YTD</i>
<i>Lost Time</i>	0	37
<i>Medical Only</i>	9	123
<i>Report Only</i>	11	228
<i># of New Claims Reported</i>	20	390
<i>Report Only % of Total</i>	55%	58%
<i>Medical Only/Lost Time Ratio</i>	100:00	77:23
<i>Average Days to Report to Qual-Lynx</i>	4.0	3.8
<i>Average Days Reported to employer</i>	0.3	1.3

Claims Report by Type

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

All Claims – 5.0 days to report

Non-COVID Claims – 2.8 days to report

COVID Claims – 7.4 days to report

Transitional Duty Report

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

<i>Transitional Duty Summary Report</i>	<i>YTD</i>
<i>Transitional Duty Days Available</i>	1,997
<i>Transitional Duty Days Worked</i>	1,317
<i>% of Transitional Duty Days Worked</i>	66%
<i>Transitional Duty Days Not Accommodated</i>	680

<i>% of Transitional Duty Days Not Accommodated</i>	<i>34%</i>
<i>\$ Saved by Accommodating</i>	<i>\$135,739</i>
<i>\$ Lost by not Accommodating</i>	<i>\$61,168</i>

PPO Penetration Report:

Ms. Beatty presented the PPO Penetration Report:

<i>PPO Penetration Rate</i>	<i>November</i>
<i>Bill Count</i>	<i>97</i>
<i>Original Provider Charges</i>	<i>\$86,982</i>
<i>Re-priced Bill Amount</i>	<i>\$40,399</i>
<i>Savings</i>	<i>\$46,583</i>
<i>% of Savings</i>	<i>54%</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 1,104 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 December 20, 2022, there is no change from last month with 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 December 20, 2022, there is no change over the last 2 months with 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 him 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 any new IP addresses will need to be tested next year.

MEL's Cyber Risk Management

Mr. Romero reported that as of December 22, 2022:

27 or 96% of the members are Tier 1 certified
26 or 93% of the members are Tier 2 certified
24 or 86% of the members are Tier 3 certified

Mr. Romero reported there has been great effort made since last month and that only Fieldsboro is not compliant with any of the Tiers, and not only does that leave them very vulnerable to cyber attacks, the program will be changing on January 1, 2023 and will drastically affect the municipalities Cyber insurance eligibility, coverage, and deductible.

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. He reminded the members that though you may be covered, you must be able to 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. Make sure to keep hard copies of the requirements and update them regularly.

Lastly, Mr. Romero advised to take caution when receiving messages from companies asking to verify your shipping address or asking you to click on a link to track a package from someone you did not make a purchase, especially around this time of year. Never click on the link sent to you, go directly to the vendor's website to get information about packages and delivery information.

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 November 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 November 30, 2022 for Closed Fund Years 1991 through 2017, and Fund Years 2018, 2019, 2020, 2021, and 2022.

Investment Interest

Interest received or accrued for the reporting period totaled \$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

	Monthly	YTD
Subrogation Receipts	\$250.00	\$73,122.70
Salvage Receipts	\$00.00	
Overpayment Reimbursements	\$0.00	

Loss Run Payment Register – November 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 \$175,136.07. The claim detail shows 173 claim payments issued.

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

Interest Allocated	\$137.00
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

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 a decrease in the fund of \$122,694.31.

Bill List – December 2022

For the Executive Committee's consideration, Mr. Tontarski presented the December 2022 Bill List in the amount of \$868,907.05 which was included in the agenda packet for approval.

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

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

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

ROLL CALL *Yeas* James Ingling, **Wrightstown Borough**
Grace Archer, **Bordentown City**
Rich Wolbert, **Beverly City**
John Gural, **Palmyra Borough**

Glenn McMahon, **Chesterfield Twp.**
Nays: None
Abstain: None

Motion carried by unanimous vote.

COMMITTEE REPORTS

Chair McMahon entertained a Motion to Open the Public Hearing on the Fund's 2023 Budget.

Motion by Mr. Wolbert, seconded by Ms. Archer, to Open the Public Hearing on the Fund's 2023 Budget.
All in Favor. Motion carried.

Hearing no comments, Chair McMahon entertained a motion to Close the Public Hearing.

Motion by Mr. Gural, seconded by Mr. Wolbert, to Close the Public Hearing. All in Favor. Motion carried.

2023 Budget Adoption

Chair McMahon asked for a Motion to Adopt the 2023 Budget as presented.

Motion by Mr. Ingling, seconded by Ms. Archer to Adopt the 2023 Budget as presented.

ROLL CALL Yeas James Ingling, **Wrightstown Borough**
Grace Archer, **Bordentown City**
Rich Wolbert, **Beverly City**
John Gural, **Palmyra Borough**
Glenn McMahon, **Chesterfield Twp.**
Nays: None
Abstain: None

Motion carried by unanimous vote.

2023 Assessment Allocation Strategy Adoption

Chair McMahon asked for a Motion to Adopt the 2023 Assessment Allocation Strategy as presented.

Motion by Mr. Wolbert, seconded by Mr. Gural to Adopt the 2023 Assessment Allocation Strategy as presented.

ROLL CALL Yeas James Ingling, **Wrightstown Borough**
Grace Archer, **Bordentown City**
Rich Wolbert, **Beverly City**
John Gural, **Palmyra Borough**
Glenn McMahon, **Chesterfield Twp.**
Nays: None
Abstain: None

Motion carried by unanimous vote.

2023 Assessment Certification Adoption.

Chair McMahon asked for a Motion to Adopt the 2023 Assessment Certification as presented.

Motion by Mr. Wolbert, seconded by Mr. Ingling to Adopt the 2023 Assessment Certification as presented.

ROLL CALL Yeas James Ingling, **Wrightstown Borough**
Grace Archer, **Bordentown City**
Rich Wolbert, **Beverly City**
John Gural, **Palmyra Borough**
Glenn McMahon, **Chesterfield Twp.**
Nays: None
Abstain: None

Motion carried by unanimous vote.

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

Chair McMahon entertained a motion to adopt Resolution 2022-40, as presented

Motion by Mr. Ingling, second by Mr. Gural, to adopt Resolution 2022-40, as presented.

ROLL CALL	Yeas	James Ingling, Wrightstown Borough Grace Archer, Bordentown City Rich Wolbert, Beverly City John Gural, Palmyra Borough Glenn McMahon, Chesterfield Twp.
	Nays:	None
	Abstain:	None

Motion carried by unanimous vote.

2023 Executive Committee Nomination Slate

In Mr. Hornickels absence, Mr. Forlenza presented the 2023 Executive Committee Nomination Slate noted there have been no changes since it was presented last month. He stated that the 2023 Slate as listed below and in the agenda, that will be voted on at the Reorganizational meeting in January as follows:

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
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Alternates:	#1 Erin Provenzano , Delanco Township #2 Mike Mansdoerfer , Riverside Township #3 Mary Picariello , North Hanover Township #4 Steve Fazekas , Florence Township #5 Maria Carrington , Bordentown Township #6 Sue Onorato , Shamong Township #7 Kathy Burger , Medford Township
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Mr. Forlenza asked if there were any questions. No questions were entertained.

Joint Coverage Committee Meeting Minutes – December 12, 2022

Mr. Forlenza stated a Joint Coverage Committee meeting, which was comprised of representatives from all 3 JIFs was held on December 12, 2022 and the minutes of the meeting are self-explanatory and a handout at today's meeting. He then highlighted the following from the meeting stating the meeting was overall dominated by Mr. Ed Cooney, the Fund Underwriter, who walked everyone through the difficulties we are having with the excess insurance market.

Also discussed was the 2023 Renewal, general state of the market, along with the challenges that are currently being felt. Mr. Forlenza noted things are constantly changing and in a state of flux. As mentioned earlier, we will be changing EPL carriers as of January 1, 2023. In addition, the MEL will be holding more risk at the local level for any property losses prior to entering the commercial carriers above the MEL.

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

Claims Audit RFP Evaluation Committee Meeting Minutes – December 13, 2022

Mr. Forlenza stated there was a Claims Audit RFP Evaluation Committee meeting, which was comprised of representatives from all 3 JIFs that met on December 13, 2022 and the minutes of the meeting were self-explanatory and a handout at today's meeting. Mr. Forlenza informed the Committee, that the RFP was distributed to thirteen (13) firms and four (4) proposals were received. The four (4) firms that responded were Independent Consulting & Risk Management Services, Innovative Claims Strategies, North Shore and Praxis.

Mr. Forlenza stated that all four (4) proposals underwent a legal review by Fund Solicitor, David DeWeese, and upon review, three (3) were eligible for consideration. A lengthy discussion ensued regarding the three (3) proposals with respect to pricing, sample size to be utilized by the Responder, experience of the Responders as well as the format in which the claims audit will be conducted.

After the discussion, the Committee decided to proceed with the proposal provided by North Shore. Each JIF Representative will make a recommendation at the December Executive Committee meeting for each JIF to accept the proposal provided by North Shore with Contract to be awarded in January and audit to be completed in spring of 2023.

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

MEL/RCF/EJIF REPORTS

Mr. Forlenza noted the MEL met on November 16, 2022 and the report was included in the agenda, along with a copy of the MEL Budget. Both are self-explanatory, but Mr. Forlenza highlighted the following:

He noted the MEL adopted their Budget and rate table which is incorporated into the JIF Budget. The MEL Budget increased almost 16% over 2022. One of the things to note is the Cyber JIF met on December 14th, and they will meet in January to appoint all of their Professionals. They are still in the process of evaluating these Professionals as some of them will be providing Risk Management Programs to the JIF's.

He noted that the BURLCO JIF has an advantage in that we currently have two existing vendors in place that are already providing all of the basic Risk Management Programs that the MEL Cyber JIF will be offering; Resolutions to renew those contracts will be presented later in the meeting.

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

MISCELLANEOUS BUSINESS

Chair McMahon entertained 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 by Mr. Wolbert, seconded by Mr. Gural, to approve the motion as presented. All in favor. Motion carried.

Chair McMahon entertained a 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 by Ms. Archer, seconded by Mr. Gural, to approve the motion as presented. All in favor. Motion carried.

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 \$6,520.00.

Chair McMahon entertained a motion to adopt Resolution 2022-41, as presented.

Motion by Mr. Wolbert, seconded by Mr. Ingling, to approve the motion as presented.

ROLL CALL *Yeas* James Ingling, **Wrightstown Borough**
Grace Archer, **Bordentown City**
Rich Wolbert, **Beverly City**
John Gural, **Palmyra Borough**
Glenn McMahon, **Chesterfield Twp.**
Nays: None
Abstain: None

All in Favor. Motion carried by unanimous vote.

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 \$87,320.00

Chair McMahon entertained a motion to adopt Resolution 2022-42, as presented.

Motion by Ms. Archer, seconded by Mr. Gural to approve the motion as presented.

ROLL CALL *Yeas* James Ingling, **Wrightstown Borough**
Grace Archer, **Bordentown City**
Rich Wolbert, **Beverly City**
John Gural, **Palmyra Borough**
Glenn McMahon, **Chesterfield Twp.**
Nays: None
Abstain: None

All in Favor. Motion carried by unanimous vote.

Next Meeting

Chair McMahon noted that the next meeting of the BURLCO JIF will take place on **Tuesday, January 17, 2023 at 3:30 PM** at Hainesport Municipal Building, Hainesport, NJ

Chair McMahon entertained a motion to accept **Resolution 2022-43** Honoring Paul J Miola, Deputy Executive Director of the Fund. Chair McMahon then read a copy of the Resolution to the membership and publically thanked Mr. Miola for his time served.

Motion by Mr. Gural, seconded by Mr. Wolbert to accept **Resolution 2022-43**. All in Favor. Motion carries.

Mr. Forlenza noted a Plaque and executed Resolution will be presented to Mr. Miola

PUBLIC COMMENT

Motion by Mr. Gural, 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.

<i>Workers Compensation</i>	<i>General Liability</i>	<i>Auto</i>
2020185549	2020183962	2021211871
2022269808	2020178871	
2023285667	2018142478	
2023283687		

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

ROLL CALL *Yeas* James Ingling, **Wrightstown Borough**
Grace Archer, **Bordentown City**
Rich Wolbert, **Beverly City**
John Gural, **Palmyra Borough**
Glenn McMahon, **Chesterfield 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 December 20, 2022 meeting of the BURLCO JIF.

Motion by Mr. Ingling, seconded by Mr. Wolbert to adjourn the December 20, 2022 meeting of the BURLCO JIF. All in favor. Motion carried.

The meeting was adjourned at 4:26 PM.

Kris Kristie,
Recording Secretary for

John Gural, SECRETARY



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

BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND

RESOLUTION 2023 - 01

CONFIRMING THE ELECTION OF A CHAIRMAN AND SECRETARY

BE IT RESOLVED by the Commissioners of the Burlington County Municipal Joint Insurance Fund that the following persons have been elected as Chairman and Secretary:

John Gural, Palmyra Borough, **Chairman**

Richard Wolbert, Beverly City, **Secretary**

BE IT FURTHER RESOLVED that the Chairman and Secretary shall serve for the Fund Year 2023 and until their successors shall be elected and qualified.

This Resolution was duly adopted by the Burlington County
Municipal Joint Insurance Fund at a public meeting held on
January 17, 2023.

BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND

BY: _____ ATTEST: _____

CHAIR

SECRETARY

DATE: _____

BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND

RESOLUTION 2023 - 02

**CONFIRMING THE ELECTION OF AN EXECUTIVE
COMMITTEE AND ALTERNATES FOR FUND YEAR 2023**

BE IT RESOLVED, by the Commissioners of the Burlington County Municipal Joint Insurance Fund that the following individuals are elected to the Executive Committee and as Alternates of the Executive Committee of the Burlington County Municipal Joint Insurance Fund for the Fund Year 2023 and until their successors shall be appointed and qualified are hereby confirmed:

EXECUTIVE COMMITTEE

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

ALTERNATES

Executive Committee Alternate 1:	Erin Provenzano , Delanco Township
Executive Committee Alternate 2:	Mike Mansdoerfer , Riverside Township
Executive Committee Alternate 3:	Mary Picariello , North Hanover Township
Executive Committee Alternate 4:	Steve Fazekas , Florence Township
Executive Committee Alternate 5:	Maria Carrington , Bordentown Township
Executive Committee Alternate 6:	Sue Onorato , Shamong Township
Executive Committee Alternate 7:	Kathy Burger , Medford Township

This Resolution was duly adopted by the Burlington County Municipal Joint Insurance Fund at a public meeting held on January 17, 2023.

BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND

BY: _____ ATTEST: _____

CHAIR

SECRETARY

DATE: _____

BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND

Resolution No. 2023-03

Appointing Professional Staff

Whereas, the Commissioners of the Burlington County Municipal Joint Insurance Fund find that it is necessary and appropriate to obtain certain professional and other extraordinary and unspecifiable services pursuant to NJSA 40A:11-5 et seq.; and

Whereas, it is anticipated that some of these services will exceed \$17,500 in cost to the Fund during the 2023 Fund Year; and

Whereas, after careful consideration by the Fund Commissioners of the Burlington County Municipal Joint Insurance Fund it has been determined to be in the best interest of the Fund to obtain these services following a “non-fair and open” process pursuant to NJSA 19:44A-20.1 et seq. so as to eliminate the possibility of any of the Fund’s professionals from making reportable contributions to any elected officials in any member town and so as to guarantee the continuity of the Fund’s professionals; many of which have been servicing the Fund since its inception and have directly contributed to its success; and

Whereas, those service providers whose contracts shall exceed \$17,500 during the 2023 Fund Year have executed a “Political Contribution Disclosure Form”, “Business Entity Disclosure Certification”, and a “Stockholder Disclosure Certification”, a copy of which is attached to their Professional Service contract, acknowledging their understanding that by accepting this appointment they may be limited pursuant to NJSA 19:44A-20.6 in their ability to make reportable contributions pursuant to NJSA 19:44A-8 or 19:44A-15 as detailed in NJSA 19:44A-20.5

NOW, THEREFORE, BE IT RESOLVED by the Commissioners of the Burlington County Municipal Joint Insurance Fund, assembled in a public session on January 17, 2023, that:

1. Arthur J. Gallagher Risk Management Services, Inc. is hereby appointed as Administrator with Paul A. Forlenza, MGA, serving as the Executive Director and Kamini Patel, MBA, CIC, CPCU, AIDA ®, serving as the Deputy Executive Director for a term commencing January 1, 2023 and continuing until December 31, 2023 or until the next Reorganization of the Fund.
2. Arthur J. Gallagher Risk Management Services, Inc. is hereby appointed as the Producer for EPL/POL and Volunteer’s Directors and Officers coverage for a term commencing January 1, 2023 and continuing until December 31, 2023 or until the next Reorganization of the Fund.
3. Conner Strong & Buckelew Insurance is hereby appointed as the Producer for EPL/POL and Volunteer’s Directors and Officers coverage for a term commencing January 1, 2023 and continuing until December 31, 2023 or until the next Reorganization of the Fund.
4. The DeWeese Law Firm, P.C., with David S. DeWeese, Esquire, Attorney at Law of the State of New Jersey, as the designated attorney, and David S. DeWeese, is hereby appointed as the Fund Attorney (Solicitor) for the Burlington County Municipal Joint Insurance Fund for a term commencing January 1, 2023, and ending on December 31, 2023 or until the next Reorganization of the Fund.
5. David S. DeWeese, Esquire, Attorney at Law of the State of New Jersey, is hereby appointed as the Fund’s EPL/POL Attorney for a term commencing January 1, 2023 and continuing until December 31, 2023 or until the next Reorganization of the Fund.

6. The DeWeese Law Firm, P.C., with David S. DeWeese, Esquire, Attorney at Law of the State of New Jersey, as the designated attorney, is hereby appointed as the Fund's Subrogation Attorney for a term commencing January 1, 2023, and continuing until December 31, 2023 or until the next Reorganization of the Fund
7. Thomas Tontarski is hereby appointed as Treasurer for the Burlington County Municipal Joint Insurance Fund for a term commencing January 1, 2023, and continuing until December 31, 2023 or until the next Reorganization of the Fund.
8. The Actuarial Advantage, Inc., with Kyle Mrotek, FCAS, as its designated representative, is hereby appointed as Actuary for the Burlington County Municipal Joint Insurance Fund for a term commencing January 1, 2023, and continuing until December 31, 2023 or until the next Reorganization of the Fund.
9. J. A. Montgomery, a Division of Conner Strong & Buckelew Insurance Companies, Inc., with Susan Kopec as Right-to-Know Coordinator, Keith Hummel as Safety Director and John Saville as its designated loss control representative, is hereby appointed for the Burlington County Municipal Joint Insurance Fund for a term commencing January 1, 2023, and continuing until December 31, 2023 or until the next Reorganization of the Fund.
10. Bowman & Company, LLP, with James Miles as the designated contact, is hereby appointed as the Auditor for the Burlington County Municipal Joint Insurance Fund for a term commencing January 1, 2023, and continuing until June 30, 2024.
11. Public Entity Risk Management Administration, Inc. (PERMA), a Division of Conner Strong & Buckelew Insurance Companies, Inc., with David N. Grubb as its designated representative, is hereby appointed as Administrative Consultant for the Burlington County Municipal Joint Insurance Fund for a term commencing January 1, 2023, and continuing until December 31, 2023 or until the next Reorganization of the Fund.
12. Qual-Lynx, with Chris Roselli as its designated claims representative and Alice Lihou as its designated representative, is hereby appointed as Claims Administrator for General Liability, Automobile Liability, Workers' Compensation and Property claims and as the designated recipient in accepting and reporting EPL/POL claims for calendar year 2023 for the Burlington County Municipal Joint Insurance Fund for a term commencing January 1, 2023 and continuing until December 31, 2023 or until the next Reorganization of the Fund.
13. Qualcare, Inc., with Karen Beatty as its designated client services manager and Steve McNamara as its designated representative, is hereby appointed as the Managed Care and Network Provider for a term commencing January 1, 2023 and continuing until February 28, 2023.
14. Assetworks, Inc., with Christian Gutierrez as the corporate representative and Melvin Ngayan as the designated representative, is hereby appointed as Property Appraiser for the Burlington County Municipal Joint Insurance Fund for a term commencing January 1, 2023, and continuing until December 31, 2023 or until the next Reorganization of the Fund.
15. Conner Strong & Buckelew Insurance Companies, Inc., with Terrence Tracy as its corporate representative and Edward Cooney as its designated representative, is hereby appointed as Underwriting Manager for the Burlington County Municipal Joint Insurance Fund for a term commencing January 1, 2023, and continuing until December 31, 2023 or until the next Reorganization of the Fund.
16. Kristi Kristie is hereby appointed as Recording Secretary for the Burlington County Municipal Joint Insurance Fund for a term commencing January 1, 2023, and continuing until December 31, 2023 or until the next Reorganization of the Fund.

17. Joyce Media, with George E. Joyce, III as its designated representative, is hereby appointed as Website Host and Designer for a term commencing January 1, 2023, and continuing until December 31, 2023, or until the next Reorganization of the Fund.
18. Iron Mountain is hereby appointed as Record Retention Service for a term commencing January 1, 2023, and continuing until December 31, 2023, or until the next Reorganization of the Fund.
19. Bowman & Company, LLP, with James Miles as the designated contact, is hereby appointed as Payroll Auditor for the Burlington County Municipal Joint Insurance Fund for a term commencing January 1, 2023, and continuing until December 31, 2023 or until the next Reorganization of the Fund.
20. Targeting Wellness, with Debby Schiffer, as the designated contact, is hereby appointed as Wellness Director for the Burlington County Municipal Joint Insurance Fund for a term commencing January 1, 2023, and continuing until December 31, 2023 or until the next Reorganization of the Fund.
21. Christopher J. Winter is hereby appointed as Law Enforcement Risk Management Consultant for the Burlington County Municipal Joint Insurance Fund for a term commencing January 1, 2023, and continuing until December 31, 2023 or until the next Reorganization of the Fund
22. Investors Bank, with Joseph Sette as its designated representative, is hereby appointed as a permissible Banking Depository for the Burlington County Municipal Joint Insurance Fund for a term commencing January 1, 2023, and continuing until December 31, 2023 or until the next Reorganization of the Fund.
23. Wilmington Trust, with Susan O'Neal as its designated representative, is hereby appointed as an Asset Manager for the Burlington County Municipal Joint Insurance Fund for a term commencing January 1, 2023, and continuing until December 31, 2023 or until the next Reorganization of the Fund.
24. M & T Bank, with Mary Alice Avery as its designated representative, is hereby appointed as a permissible Banking Depository for the Burlington County Municipal Joint Insurance Fund for a term commencing January 1, 2023, and continuing until December 31, 2023 or until the next Reorganization of the Fund.
25. Bank of New York Mellon, with David Corrado as its designated representative, is hereby appointed as a permissible Banking Depository for the Burlington County Municipal Joint Insurance Fund for a term commencing January 1, 2023, and continuing until December 31, 2023 or until the next Reorganization of the Fund.
26. Eagle Asset Management, with Chad Stone as its designated representative, is hereby appointed as an Asset Manager for the Burlington County Municipal Joint Insurance Fund for a term commencing January 1, 2023, and continuing until December 31, 2023 or until the next Reorganization of the Fund.
27. NW Financial Group is hereby appointed as an Investment Advisor for the Burlington County Municipal Joint Insurance Fund for a term commencing January 1, 2023, and continuing until December 31, 2023 or until the next Reorganization of the Fund.

Be It Further Resolved, that the Commissioners of the Burlington County Municipal Joint Insurance Fund find and determine that the appointments herein specified require either professional services for which the individuals designated are licensed to practice a profession or for

extraordinary and unspecifiable services that cannot be adequately described in specifications that would make solicitation of bids for those services meaningful or advisable, and

Be It Further Resolved, that the compensation for the services shall be in accordance with the amounts budgeted for the specific services and subject to contracts hereby authorized and approved by the Commissioners of the Burlington County Municipal Joint Insurance Fund, and

Be It Further Resolved, that the Chairman and Secretary of the Burlington County Municipal Joint Insurance Fund are hereby authorized to execute Agreements with the individuals, partnerships and corporations hereby appointed for the performance of professional or for extraordinary and unspecifiable services providing for compensation within the amounts budgeted for those services, as follows:

1. Arthur J. Gallagher Risk Management Services, Inc. is hereby appointed as Administrator with Paul A. Forlenza, MGA serving as the Executive Director and Kamini Patel, MBA, CIC, CPCU, AIDA®, serving as the Deputy Executive Director for a term commencing January 1, 2023, and continuing until December 31, 2023, in the amount of \$390,208 for calendar year 2023, as set forth specifically in the Agreement.
2. Arthur J. Gallagher Risk Management Services, Inc. and Conner Strong & Buckelew Insurance are hereby appointed as the Producer for EPL/POL and Volunteer's Directors and Officers coverage for a term commencing January 1, 2023 and continuing until December 31, 2023 shall be compensated through the commission on the policy in the anticipated amount of \$25,600 each based upon 28 members.
3. The DeWeese Law Firm, P.C., with David S. DeWeese, Esquire, Attorney at Law of the State of New Jersey, as the designated attorney, and David S. DeWeese is hereby appointed as the Attorney (Solicitor) for the Burlington County Municipal Joint Insurance Fund for a term commencing January 1, 2023, and ending on December 31, 2023, in the amount of \$76,950 for calendar year 2023, as set forth specifically in the Agreement.
4. The DeWeese Law Firm, P.C., with David S. DeWeese, Esquire, Attorney at Law of the State of New Jersey, as the designated attorney, and David S. DeWeese is hereby appointed as the Subrogation Attorney for the Burlington County Municipal Joint Insurance Fund for a term commencing January 1, 2023, and ending on December 31, 2023, on the basis of the rate schedule as set forth specifically in the Agreement.
5. David S. DeWeese, Esquire, Attorney at Law of the State of New Jersey is hereby appointed as the Fund's EPL/POL Attorney for a term commencing January 1, 2023, and continuing until December 31, 2023, on the basis of the rate schedule as set forth specifically in the Agreement.
6. Thomas Tontarski is hereby appointed as Treasurer for the Burlington County Municipal Joint Insurance Fund for a term commencing January 1, 2023, and continuing until December 31, 2023, in the amount of \$12,083 for calendar year 2023, as set forth specifically in the Agreement.
7. The Actuarial Advantage, Inc., with Kyle Mrotek, FCAS, as its designated representative, as Actuary for the Burlington County Municipal Joint Insurance Fund for a term commencing January 1, 2023, and continuing until December 31, 2023, on the basis of an hourly fee schedule set forth in the Agreement, but not to exceed \$27,159 without the specific approval of the Commissioners, as set forth specifically in the Agreement.
8. J. A. Montgomery, a Division of Conner Strong Insurance Companies, with Keith Hummel as Safety Director and John Seville as the designated loss control representative for the Burlington County Municipal Joint Insurance fund for a term commencing January 1, 2023, and continuing until December 31, 2023 in the amount of \$145,503 for calendar year 2023, as set forth specifically in the Agreement.

9. J. A. Montgomery, a Division of Conner Strong Insurance Companies, with Susan Kopec as its designated representative, is hereby appointed as Right to Know Coordinator for the Burlington County Municipal Joint Insurance fund for a term commencing January 1, 2023, and continuing until December 31, 2023 in the amount of \$44,621, for calendar year 2023, without the specific approval of the Commissioners, as set forth specifically in the Agreement.
10. Bowman & Company, LLP with James Miles as its designated representative is hereby appointed as Auditor for the Burlington County Municipal Joint Insurance Fund for a term commencing January 1, 2023 and continuing until June 30, 2024, on the basis of an hourly fee schedule attached to the Agreement, but not to exceed \$20,425 for calendar year 2023, without the specific approval of the Commissioners, as set forth specifically in the Agreement.
11. Public Entity Risk Management Administration, Inc. (PERMA) with David N. Grubb as its designated representative, is hereby appointed as Administrative Consultant for the Burlington County Municipal Joint Insurance Fund for a term commencing January 1, 2023, and continuing until December 31, 2023, in the amount of \$30,241 for calendar year 2023, as set forth specifically in the Agreement.
12. Qual-Lynx, with Chris Roselli as its designated claims Account Manager and Alice Lihou as its designated representative, as Claims Administrator for General Liability, Auto Liability, Workers' Compensation, Property, for the Burlington County Municipal Joint Insurance Fund for a term commencing January 1, 2023, and continuing until December 31, 2023, shall be compensated in the amount of \$233,421 and as the designated recipient in accepting and reporting EPL/POL claims on the basis of the rate schedule as set forth specifically in the Agreement.
13. Assetworks, with Christian Gutierrez as the corporate representative and Melvin Ngayan as the designated representative, is hereby appointed as Property Appraiser for the Burlington County Municipal Joint Insurance Fund for a term commencing January 1, 2023, and continuing until December 31, 2023, with a fee of \$24,733 based upon anticipated building counts for calendar year 2023, as set forth specifically in the Agreement.
14. Kristi Kristie, is hereby appointed as Recording Secretary for the Burlington County Municipal Joint Insurance Fund for a term commencing January 1, 2023, and continuing until December 31, 2023, with a fee of \$4,590 for calendar year 2023, to be paid as set forth specifically in the Agreement.
15. Conner Strong & Buckelew Insurance Companies, Inc., with Terrence Tracy as its corporate representative and Edward Cooney as its designated representative, is hereby appointed as Underwriting Manager for the Burlington County Municipal Joint Insurance Fund for a term commencing January 1, 2023, and continuing until December 31, 2023 in the amount of \$8,698, as set forth specifically in the Agreement.
16. Joyce Media, with George E. Joyce, III as its designated representative, is hereby appointed as Website Host and Designer for the Burlington County Municipal Joint Insurance Fund for a term commencing January 1, 2023, and continuing until December 31, 2023, with a fee of \$4,680 to be paid as set forth specifically in the Agreement.
17. Iron Mountain is hereby appointed as Record Retention Service for the Burlington County Municipal Joint Insurance Fund for a term commencing January 1, 2023, and continuing until December 31, 2023, on the basis of the rate schedule as set forth specifically in the Agreement.
18. Qualcare, Inc., with Karen Beatty as its designated client services manager and Steve McNamara as its designated representative, is hereby appointed as the Managed Care

- and Network Provider for the Burlington County Municipal Joint Insurance Fund for a term commencing January 1, 2023, and continuing until December 31, 2023, with an allocated file fee of \$555 per file on the basis of the rate schedule as set forth specifically in the Agreement.
19. Bowman & Company, LLP with James Miles as its designated representative, is hereby appointed as Payroll Auditor for the Burlington County Municipal Joint Insurance Fund for a term commencing January 1, 2023 and continuing until December 31, 2023, on the basis of an hourly fee schedule attached to the Agreement, but not to exceed \$15,545 for calendar year 2023, without the specific approval of the Commissioners, as set forth specifically in the Agreement.
 20. Targeting Wellness, with Debby Schiffer, as the designated contact, is hereby appointed as Wellness Director for the Burlington County Municipal Joint Insurance Fund for a term commencing January 1, 2023, and continuing until December 31, 2023, with a fee of \$31,008 for calendar year 2023, to be paid as set forth specifically in the Agreement.
 21. Christopher J. Winter is hereby appointed as Law Enforcement Risk Management Consultant for the Burlington County Municipal Joint Insurance Fund for a term commencing January 1, 2023, and continuing until December 31, 2023 shall be compensated in the amount of \$22,000 as set forth specifically in the Agreement
 22. Investors Bank, with Joseph Sette as its designated representative, is hereby appointed as a permissible Banking Depository for the Burlington County Municipal Joint Insurance Fund for a term commencing January 1, 2023, and continuing until December 31, 2023, and shall be compensated on the basis of the rate schedule as set forth specifically in the Agreement.
 23. M & T Bank, with Mary Alice Avery as its designated representative, is hereby appointed as a permissible Banking Depository for the Burlington County Municipal Joint Insurance Fund for a term commencing January 1, 2023, and continuing until December 31, 2023, and shall be compensated on the basis of the rate schedule as set forth specifically in the Agreement.
 24. Wilmington Trust, with Susan O'Neal as its designated representative, is hereby appointed as an Asset Manager for the Burlington County Municipal Joint Insurance Fund for a term commencing January 1, 2023, and continuing until December 31, 2023, and shall be compensated on the basis of the rate schedule as set forth specifically in the Agreement.
 25. Bank of New York Mellon, with David Corrado as its designated representative, is hereby appointed as a permissible Banking Depository for the Burlington County Municipal Joint Insurance Fund for a term commencing January 1, 2023, and continuing until December 31, 2023, and shall be compensated on the basis of the rate schedule as set forth specifically in the Agreement.
 26. Eagle Asset Management, with Chad Stone as its designated representative, is hereby appointed as an Asset Manager for the Burlington County Municipal Joint Insurance Fund for a term commencing January 1, 2023, and continuing until December 31, 2023, and shall be compensated on the basis of the rate schedule as set forth specifically in the Agreement.
 27. NW Financial Group is hereby appointed as an Investment Advisor for the Burlington County Municipal Joint Insurance Fund for a term commencing January 1, 2023, and continuing until December 31, 2023, and shall be compensated on the basis of the rate schedule as set forth specifically in the Agreement.

Be It Further Resolved, that all of the Agreements set forth above are subject to specific approval by the Commissioners of the Burlington County Municipal Joint Insurance Fund, and

Be It Further Resolved, that notice of the appointments and the Agreements for professional or for extraordinary and unspecifiable services shall be published as required by law, and

Be It Further Resolved, that copies of this Resolution shall be provided to the Treasurer of the Burlington County Municipal Joint Insurance Fund and those so appointed for their information and attention.

This resolution was duly adopted by the Burlington County Municipal Joint Insurance Fund at a public meeting held on January 17, 2023.

BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND

BY: _____

ATTEST: _____

CHAIR

SECRETARY

DATE: _____

BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND

Resolution No. 2023-04

**A RESOLUTION AWARDING CONTRACTS TO ASSIGNED DEFENSE COUNSEL
AND APPROVED ASSOCIATES**

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

WHEREAS, the Fund Commissioners of the Burlington County Municipal Joint Insurance Fund find that it is necessary and appropriate to obtain certain legal services so that the claims filed against the Member Municipalities of the Burlington County Municipal Joint Insurance Fund, and for which the Burlington County Municipal Joint Insurance Fund is obligated to provide a legal defense on behalf of the Member Municipalities; and

WHEREAS, the BURLCOJIF, under the "Fair and Open" process, issued Requests for Qualifications (RFQs) on August 13, 2021 for three (3), one (1) year Contracts for Assigned Defense Counsel for General Liability matters and for Workers' Compensation matters, and the responses to the RFQs were required to be provided to the Fund Administrator's Office by September 17, 2021; and

WHEREAS, the Fund Administrator for the BURLCOJIF received fifteen (15) timely responses to the General Liability RFQ, and all of those responses were referred to the Fund Solicitor and the BURLCOJIF Finance Committee for evaluation; and

WHEREAS, the Fund Administrator for the BURLCOJIF received nine (9) timely responses to the Workers' Compensation RFQ, and all of those responses were referred to the Fund Solicitor and the BURLCOJIF Finance Committee for evaluation; and

WHEREAS, the BURLCOJIF Finance Committee reviewed and evaluated all of the responses that were received to the RFQs, and after members of the Finance Committee individually completed the evaluation process, the scores were tallied by the Fund Solicitor, the Fund Solicitor provided his recommendations and the Finance Committee then determined that certain firms were to be recommended to be awarded Contracts for 2022; and

WHEREAS, those recommendations were presented to the Executive Committee of the BURLCOJIF at their regular meeting on December 21, 2021 and the Executive Committee determined that the recommendations of the Finance Committee should be accepted and the recommended firms were awarded Contracts for 2022 through Resolution 2022-4 on January 18, 2022; and

WHEREAS, the Executive Committee has determined that the same Contracts should be awarded for 2023, which is the second year of the three (3) one (1) year Contracts.

NOW, THEREFORE, BE IT RESOLVED, by the Commissioners of the Burlington County Municipal Joint Insurance Fund assembled in a public session on January 17, 2023, that the following Law Firms and Attorneys are hereby designated as Assigned Defense Counsel and Approved Associates for the Burlington County Municipal Joint Insurance Fund for General Liability matters and for Workers' Compensation matters, and each firm shall be awarded a Contract for 2023 under the "Fair and Open" process:

General Liability Claims:

1. Marshall, Dennehey, Warner, Coleman & Goggin with Richard L. Goldstein, Esquire, Matthew J. Behr, Esquire and Ashley L. Toth, Esquire as Assigned Defense Counsel at a rate of \$170.00 per hour of attorney time; Parker J. Hall, III, Esquire as an Approved Associate at a rate of \$155.00 per hour of attorney time and a Paralegal rate of \$90.00 per hour.
2. Raymond, Coleman, Heinold & Norman, LLP with Douglas L. Heinold, Esquire and Stephen E. Raymond, Esquire as Assigned Defense Counsel at a rate of \$170.00 per hour of attorney time; Crosley L. Gagnon, Esquire as an Approved Associate at a rate of \$155.00 per hour of attorney time and a Paralegal rate of \$90.00 per hour.
3. Capehart Scatchard with Betsy G. Ramos, Esquire, Christopher J. Carlson, Esquire, Michelle L. Corea, Esquire, Samantha Dev, Esquire, Cameron R. Morgan, Esquire, Charles F. Holmgren, Esquire, Voris J. Tejada, Jr., Esquire and Edward F. Kuhn, III, Esquire as Assigned Defense Counsel at a rate of \$170.00 per hour of attorney time; Paige A. Joffe, Esquire and Patrick J. Graham, Esquire as Approved Associates at a rate of \$155.00 per hour of attorney time and a Paralegal rate of \$90.00 per hour.
5. Madden & Madden, P.A. with Michael P. Madden, Esquire, John-Paul Madden, Esquire, Matthew Madden, Esquire, Timothy R. Bieg, Esquire, Michael V. Madden, Esquire and Regina M. Phillips, Esquire as Assigned Defense Counsel at a rate of \$170.00 per hour of attorney time; Mark W. Strasle, Esquire, Robin J. Gottilla, Esquire and David E. Madden, Esquire as Approved Associates at a rate of \$155.00 per hour of attorney time; and a Paralegal rate of \$90.00 per hour.

Workers' Compensation Claims:

1. Pietras, Saracino, Smith & Meeks, LLP, with James G. Pietras, Esquire; Christopher J. Saracino, Esquire, Benjamin F. Smith, Esquire, Jody L. Meeks, Esquire, Joseph A. Vastano, Jr., Esquire and Theresa Garvin-Keyser, Esquire as Assigned Defense Counsel at a rate of \$140.00 per hour of attorney time; a Paralegal rate of \$75.00 per hour; a maximum of \$70.00 per court appearance; and \$140.00 per hour for Occupational cases.
2. Affanato Marut, LLC with Michael S. Affanato, Esquire and Michelle K. Marut, Esquire as Assigned Defense Counsel at a rate of \$140.00 per hour of attorney time; Elizabeth Tomasso Mosteller, Esquire and Caitlin K. Carroll, Esquire as Approved Associates at a rate of \$115.00 per hour of attorney time; a Paralegal rate of \$75.00 per hour; a maximum of \$70.00 per court appearance; and \$140.00 per hour for Occupational cases.

3. Capehart & Scatchard, P.A. with John H. Geaney, Esquire, Claire Y. Ringel, Esquire, Melissa Bialos Floyd, Esquire, Michael L. Bileci, Esquire and Dana M. Gayeski, Esquire as Assigned Defense Counsel at a rate of \$140.00 per hour of attorney time; a Paralegal rate of \$75.00 per hour; a maximum of \$70.00 per court appearance; and \$140.00 per hour for Occupational cases.

Note that the above rates include all reasonable office expenses (e.g.) postage, faxes, telephone, copies, etc., and in conformance with the Litigation Management Guidelines.

BE IT FURTHER RESOLVED that the assignment of Assigned Defense Counsel to defend specific General Liability and Workers' Compensation claims on behalf of the Member Municipalities and their Employees shall be made by the Fund Solicitor and Claims Administrator for the Burlington County Municipal Joint Insurance Fund, and the Fund Solicitor shall supervise and coordinate the handling of these matters in accordance with the Litigation Management Guidelines of the Burlington County Municipal Joint Insurance Fund.

BE IT FURTHER RESOLVED that the prior assignments of Assigned Defense Counsel to defend these claims that were previously made in accordance with prior Resolutions of the Burlington County Municipal Joint Insurance Fund shall continue with the Assigned Defense Counsel so assigned, subject to the authorization of the Fund Solicitor for the Burlington County Municipal Joint Insurance Fund to supervise the handling of these matters and to reassign the defense of these matters where it is deemed to be appropriate.

BE IT FURTHER RESOLVED that the rates of compensation in the Litigation Management Guidelines of the Burlington County Municipal Joint Insurance Fund are hereby amended to comply with the rates set forth in this Resolution.

BE IT FURTHER RESOLVED that this contract is being awarded following a "Fair and Open" process pursuant to NJSA 19:44A-20.1 et. seq.

BE IT FURTHER RESOLVED that the Fund Chairman and Secretary are hereby authorized to execute the Contracts with the Assigned Defense Counsel Law Firms to provide Legal Services to the Fund.

BE IT FURTHER RESOLVED that the copies of this Resolution shall be provided to the Executive Director, Fund Solicitor, and Claims Administrator of the Burlington County Municipal Joint Insurance Fund and those herein appointed for their information and attention.

This Resolution was duly adopted by the Burlington County Municipal Joint Insurance Fund at a public meeting held on January 17, 2023.

BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND

Attest: _____ By: _____

Date: _____

BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND

Resolution No. 2023-05

A RESOLUTION RECOMMENDING THE EMPLOYMENT PRACTICES LIABILITY AND PUBLIC OFFICIALS LIABILITY DEFENSE PANEL

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

WHEREAS, the Fund Commissioners of the Burlington County Municipal Joint Insurance Fund find that it is necessary and appropriate to recommend to the Fund's Employment Practice Liability and Public Officials Liability (EPL/POL) insurance carrier for 2023, AIG Insurance and their Claims Supervisor, Summit Risk, certain law firms and Assigned Defense Counsel to handle the defense of the EPL/POL claims filed against the Member Municipalities of the Burlington County Municipal Joint Insurance Fund; and

WHEREAS, the Fund Solicitor has reviewed the performance of the law firms and Assigned Defense Counsel who have handled the EPL/POL claims that were filed against the Member Municipalities of the BURLCOJIF in prior years, and he has recommended that those firms should continue to be assigned to handle the defense of the EPL/POL matters on behalf of the BURLCOJIF Member Municipalities; and

WHEREAS, those recommendations were presented to the Executive Committee of the BURLCOJIF at their regular meeting on December 20, 2022, and the Executive Committee has determined that it is appropriate to adopt a Resolution memorializing those recommendations.

NOW, THEREFORE, BE IT RESOLVED, by the Commissioners of the Burlington County Municipal Joint Insurance Fund assembled in a public session on January 17, 2023, that the following Law Firms and Assigned Defense Counsel are hereby recommended to the EPL/POL insurance carrier, AIG Insurance and their Claims Supervisor, Summit Risk, to handle the defense of the EPL/POL claims filed against the Member Municipalities of the Burlington County Municipal Joint Insurance Fund:

Employment Practices Liability/Public Officials Liability Claims:

1. Betsy Ramos, Esquire of the Law Firm of Capehart & Scatchard.
2. Richard L. Goldstein, Esquire of the Law Firm of Marshall, Dennehey, Warner, Coleman & Goggin.
3. Armando V. Riccio, Esquire of the Law Firm of Armando V. Riccio, LLC.
4. James R. Birchmeier, Esquire and Erin Thompson, Esquire of the Law Firm of Birchmeier & Powell, LLC.
5. John C. Grady, Esquire of the Law Firm of Cockerill, Craig & Moore, LLC.
6. Timothy R. Bieg, Esquire and Michael V. Madden, Esquire of the Law Firm of Madden

& Madden. P.A.

BE IT FURTHER RESOLVED that Assigned Defense Counsel shall be compensated in accordance with Professional Defense Counsel Guidelines for the Employment Practices Liability/Public Officials Liability Carrier, AIG Insurance for the BURLCOJIF members.

BE IT FURTHER RESOLVED that the recommendation of the assignment of specific EPL/POL claims for defense shall be made by the Fund Solicitor to the EPL/POL insurance carrier, AIG Insurance and their Claims Administrator, Summit Risk, and the Fund Solicitor for the Burlington County Municipal Joint Insurance Fund shall serve as the liaison for the defense of these matters and shall report to the BURLCOJIF EPL/POL Committee as to the status of all pending matters.

BE IT FURTHER RESOLVED that the copies of this Resolution shall be provided to the AIG Insurance, Summit Risk, the Executive Director, the Fund Solicitor, and the Claims Administrator of the Burlington County Municipal Joint Insurance Fund and those herein recommended for their information and attention.

This Resolution was duly adopted by the Burlington County Municipal Joint Insurance Fund
at a public meeting held on January 17, 2023.

BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND

Attest: _____

By: _____

Date: _____

BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND

RESOLUTION 2023 - 06

APPOINTING JOSEPH M. NARDI, III, ESQUIRE AS CONFLICT SOLICITOR

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

Whereas, the Burlington County Municipal Joint Insurance Fund is duly constituted as a Municipal Self Insurance Fund and is subject to certain requirements of the Local Public Contracts Law; and

Whereas, the Commissioners of the Burlington County Municipal Joint Insurance Fund find that it is necessary and appropriate to appoint a Conflict Solicitor in the event the Fund solicitor must disqualify himself in connection with any matter as a result of a conflict of interest; and

Now, Therefore, Be It Resolved, by the Commissioners of the Burlington County Municipal Joint Insurance Fund assembled in a public session on January 17, 2023, that Joseph M. Nardi, Esquire, is hereby appointed as the Conflict Solicitor; and

Be It Further Resolved, that the Commissioners of the Burlington County Municipal Joint Insurance Fund find and determine that the appointment herein specified requires either professional services for which the individual designated is licensed to practice a profession or for extraordinary and unspecifiable services that cannot be adequately described in specifications that would make solicitations of bids for those services meaningful or advisable; and

Be It Further Resolved, that assignment of specific claims for defence shall be made by the Conflict Solicitor only when the Fund Solicitor has a conflict of interest; and

Be It Further Resolved, that the Conflict Solicitor shall supervise and coordinate the defence of specific claims matters in cooperation with the Claims Administrator and in accordance with the policies determined by the Burlington County Municipal Joint Insurance Fund; and

Be It Further Resolved, that the hourly rate for conflict files shall be one-hundred and seventy three dollars (\$173.00) per hour and that such amounts shall include all ordinary and routine copying and telephone expenses of the firm rendering services; and

Be It Further Resolved, that the Commissioners of the Burlington County Municipal Joint Insurance Fund retain the right to disapprove any and all charges of the Conflict Attorney's submitted legal bills if the Commissioners find the fee is unwarranted; and

Be It Further Resolved, that copies of this Resolution shall be provided to the Administrator, Solicitor, and Claims Administrator and Conflict Solicitor of the Burlington County Municipal Joint Insurance Fund and those herein appointed for their information and attention, and

Be It Further Resolved, that notice of this appointment for professional or extraordinary and unspecifiable services shall be published as required by law.

This resolution was duly adopted by the Burlington County Municipal
Joint Insurance Fund at a public meeting held on January 17, 2023.

BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND

BY: _____ ATTEST: _____

CHAIRPERSON

SECRETARY

DATE: _____

BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND

Resolution No. 2023-07

Adopting Procedures in Compliance with the Open Public Meetings Act

Whereas, the Burlington County Municipal Joint Insurance Fund is duly constituted as a Municipal Self Insurance Fund and is subject to certain requirements of the *Open Public Meetings Act*, N.J.S.A. 10:4-6, *et seq.*, and

Whereas, the participating Municipalities have made their respective designations of Commissioners who will collectively serve as the Governing Body of the Burlington County Municipal Joint Insurance Fund, and

Whereas, the *Open Public Meetings Act* provides that upon the adoption by a public body of a schedule of meetings to be held during the calendar year that no further notice of those meetings will be necessary, and

Whereas, it is necessary for the Commissioners of the Burlington County Municipal Joint Insurance Fund to make certain other administrative and organizational determinations for the proper operation of the Burlington County Municipal Joint Insurance Fund,

Now, THEREFORE, BE IT RESOLVED by the Commissioners of the Burlington County Municipal Joint Insurance Fund, assembled in public session on this 17th day of January 2023, that:

1. The Burlington County Municipal Joint Insurance Fund hereby designates the Third Tuesday of each month specifically:

January 17, 2023	July 18, 2023
February 21, 2023	No August Meeting
March 21, 2023	September 19, 2023
April 18, 2023	October 17, 2023
May 16, 2023	November 21, 2023
June 20, 2023	December 19, 2023
	January 17, 2024

as the date of its regular meetings and the meeting of January 16, 2024, shall serve as the 2024 Reorganization Meeting. The meetings for the months of January, April, June, July, October, and December will begin at 3:30 PM and shall be held in the Court Room of the Hainesport Municipal Building, 1 Hainesport Centre, Route 537, Hainesport, New Jersey. The meetings of February, March, May, September, and November begin at 3:30 PM and will be held electronically using the Zoom platform. Specifically, these meetings can be accessed via telephone at 1 646 876 9923 and/or using the following Zoom links:

February 21, 2023 Meeting: <https://us06web.zoom.us/j/85248316865>

March 21, 2023 Meeting: <https://us06web.zoom.us/j/82359364886>

May 16, 2023 Meeting: <https://us06web.zoom.us/j/84951190229>

September 19, 2023 Meeting: <https://us06web.zoom.us/j/83531026331>

November 21, 2023 Meeting: <https://us06web.zoom.us/j/86187801062>

The January 17, 2024 Reorganization Meeting shall begin at 3:30 PM in the Court Room of the Hainesport Municipal Building, 1 Hainesport Centre, Route 537, Hainesport, New Jersey.

2. Should it become necessary to change the meeting date, location, and/or format of a previously advertised Executive Committee Meeting, or advertise a Special Executive Committee Meeting, the Executive Director is hereby authorized to advertise the meeting change, or notice of a Special Meeting, as required by law and by the By-Laws of the Burlington County Municipal Joint Insurance Fund after consultation with and approval of the Fund Chair, Fund Secretary, and Fund Solicitor.
3. A copy of all advance notices of special meetings of the Burlington County Municipal Joint Insurance Fund shall be provided in accordance with the Open Public Meetings Act to the newspaper designated in this Resolution; be filed with the Clerk of each of the municipalities which are members of the Burlington County Municipal Joint Insurance Fund and be posted in the Municipal Buildings of each of the member municipalities in the same manner as notices of other public meetings are posted.
4. Any person may request, in writing, that the Burlington County Municipal Joint Insurance Fund mail to him or her a copy of the schedule of meetings and/or advance written notice of regular, special or rescheduled meetings of the Burlington County Municipal Joint Insurance Fund. Upon prepayment by such person of the applicable fee set forth in this Resolution, the schedule and/or advance notice shall be mailed to that person. All requests made pursuant to this paragraph shall terminate at midnight, December 31st of the current year, subject to renewal thereafter upon filing of a new written request to the Board together with prepayment of the applicable fee. Notices requested by news media shall be mailed to one representative of such media free of charge.
5. The following schedule of mailing fees is hereby established:
 - a. For a copy of the schedule of meetings and revisions thereto, the sum of \$10.00 per year.
 - b. For advance written notice of a particular meeting designated in the request, the sum of \$3.00.
 - c. For advance written notice of all regular, special or re-scheduled meetings during the calendar year, the sum of \$10.00.
6. The following newspapers are hereby designated as the official newspapers for transmittal of all notices of the Burlington County Municipal Joint Insurance Fund required pursuant to the *Open Public Meetings Act*.

Burlington County Times
The Courier Post
7. Upon the affirmative vote of three-fourths of the Commissioners present, the Burlington County Municipal Joint Insurance Fund may hold a meeting without compliance with the notice requirements of this Resolution if:
 - a. such a meeting is required to deal with matters of such urgency and importance that delay for the purpose of providing adequate notice would be likely to result in substantial harm to the public interest, and
 - b. the meeting is limited to discussion of and acting with respect to such matters of urgency and importance; and
 - c. notice of such meeting is provided as soon as possible following the calling of such meeting by sending written notice to the newspaper designated in this

Resolution and by filing said notice with the Clerk of each of the member municipalities of the Fund; and

- d. either (a) the Fund could not reasonably have foreseen the need for such meeting at a time when adequate notice could have been provided; or (b) although the Fund could reasonably have foreseen the need for such meeting at a time when adequate notice could have been provided, it nevertheless failed to do so.

Be It Further Resolved, that copies of this Resolution shall be provided, within seven (7) days of its adoption, to the newspapers designated above to receive notice of meetings and to the Clerks of the municipalities participating in the Burlington County Municipal Joint Insurance Fund for posting as required by law and to the Administrator and Treasurer of the Burlington County Municipal Joint Insurance Fund for their information and attention.

This resolution was duly adopted by the Burlington County Municipal Joint Insurance Fund at a public meeting held on January 17, 2023.

BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND

BY: _____ ATTEST: _____

CHAIR

SECRETARY

DATE: _____

BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND

Resolution No. 2023-08

Adopting Administrative Policies and Procedures

Delinquent Assessments and Service of Process

Whereas, the Burlington County Municipal Joint Insurance Fund has been organized in accordance with the provisions of the *N.J.S.A. 40A:10-36 et. seq.*, and

Whereas, the participating Municipalities have made their respective designations of Commissioners who will collectively serve as the Governing Body of the Burlington County Municipal Joint Insurance Fund, and

Whereas, the Commissioners of the Burlington County Municipal Joint Insurance Fund find that it is necessary and appropriate to make decisions regarding the operations of the Burlington County Municipal Joint Insurance Fund,

Now, THEREFORE, BE IT RESOLVED by the Commissioners of the Burlington County Municipal Joint Insurance Fund, assembled in public session on January 17, 2023, that:

1. There is hereby established an interest rate to be charged on all delinquent Assessments for the year 2023 of ten (10%) per cent per annum from the due date for any such assessments except that no interest shall be charged after February 15, 2023 if payment is received by March 1, 2023. However, if payment is received after March 1, 2023, interest shall be charged retroactive to February 15, 2023.
2. Further, no interest shall be charged on the second installment after August 15, 2023 if payment is received by August 31, 2023. However, if payment is received after August 31, 2023, interest shall be charged retroactive to August 15, 2023.
3. There is hereby established an eight per cent (10%) per annum interest rate on all delinquent co-payments and deductibles due and owing to any primary or excess insurer of the Burlington County Municipal Joint Insurance Fund by a member that must be paid on a member's behalf by the Burlington County Municipal Joint Insurance Fund. The amount of interest due from the member shall be calculated from the date the Fund makes the payment on the member's behalf to the date the co pay and deductible are repaid to the Fund
4. Paul A. Forlenza, MGA, RMC, is designated as the person authorized to accept service of process on behalf of the Burlington County Municipal Joint Insurance Fund at 6000 Sagemore Drive, Suite 6203, Marlton, New Jersey 08053.

Be It Further Resolved, that copies of this Resolution shall be provided to the Secretary, to the Administrator and to the Treasurer of the Burlington County Municipal Joint Insurance Fund for their information and attention.

This resolution was duly adopted by the Burlington County Municipal Joint Insurance Fund at a public meeting held on January 17, 2023.

BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND

BY: _____ ATTEST: _____

CHAIR

SECRETARY

BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND

Resolution No. 2023-09

Adopting Fiscal Policies and Procedures

Whereas, the Burlington County Municipal Joint Insurance Fund has been organized in accordance with the provisions of the *N.J.S.A. 40A:10-36 et. seq.*, and

Whereas, the participating Municipalities have made their respective designations of Commissioners who will collectively serve as the Governing Body of the Burlington County Municipal Joint Insurance Fund, and

Whereas, the Commissioners of the Burlington County Municipal Joint Insurance Fund find that it is necessary and appropriate to make decisions regarding the operations of the Burlington County Municipal Joint Insurance Fund,

Now, THEREFORE, BE IT RESOLVED by the Commissioners of the Burlington County Municipal Joint Insurance Fund, assembled in public session on January 17, 2023, that:

1. Investors Bank, with offices located in Short Hills, New Jersey, and organized under the laws of the United States or of the State of New Jersey is hereby designated as the primary depository of the Burlington County Municipal Joint Insurance Fund until December 31, 2023 or the next Reorganization Meeting of the Fund.
2. M & T Bank, with offices located in Buffalo, New York, and organized under the laws of the United States or of the State of New Jersey is hereby designated as the primary depository of the Burlington County Municipal Joint Insurance Fund until December 31, 2023 or the next Reorganization Meeting of the Fund.
3. BNY Mellon, with offices located in New York, New York, and organized under the laws of the United States or of the State of New Jersey is hereby designated as a permissible depository of the Burlington County Municipal Joint Insurance Fund until December 31, 2023 or the next Reorganization Meeting of the Fund
4. In addition, any Bank, Trust Company, Savings Bank or Savings and Loan Association, having its principal place of business in the State of New Jersey and organized under the laws of the United States of the State of New Jersey is hereby designated as an investment depository of the Burlington County Municipal Joint Insurance Fund, provided that prior to the deposit of any funds in any depository authorized herein, the designated institution shall file with the Treasurer of the Burlington County Municipal Joint Insurance Fund a statement certifying that the institution is covered under the provisions of the Government Units Deposit Protection Act, N.J.S.A. 15:9-41, et seq.
5. The State of New Jersey Cash Management Fund is hereby designated as a legal depository for the Burlington County Municipal Joint Insurance Fund for the term ending December 31, 2023.
6. The following officials of the Burlington County Municipal Joint Insurance Fund are hereby authorized to sign checks or withdrawal slips where any two (2) of the following signatures are required:

Fund Chair
Fund Secretary
Fund Treasurer

Executive Director or the Deputy Executive Director

7. The following persons of Qual-Lynx are hereby authorized as signatories for any claims checks to be drawn on the claims accounts of the Fund where any two (2) of the following signatures are required:
 - Alice Lihou, President & CEO, Qual-Lynx Associates
(facsimile signature authorized)
 - David S. Ruber, Controller, Qual-Lynx Associates
(facsimile signature authorized)
 - Edward Koreivo, Accounting Manager, Qual-Lynx Associates
(facsimile signature authorized)
8. The Burlington County Municipal Joint Insurance Fund has determined that idle funds of the Burlington County Municipal Joint Insurance Fund should be invested in legal investment vehicles at all times and that it is occasionally necessary to transfer funds for the purpose of meeting claims, expenses of the Burlington County Municipal Joint Insurance Fund or to effect investments. The Burlington County Municipal Joint Insurance Fund hereby authorizes the Treasurer to request bids and to place orders for the investment of idle funds solely in legally authorized investment vehicles and the Treasurer is hereby authorized to transfer funds by wire solely for the following purposes and subject to appurtenant laws and regulations:
 - A. To and from checking or savings accounts of the Burlington County Municipal Joint Insurance Fund to other accounts of the Burlington County Municipal Joint Insurance Fund.
 - B. To and from accounts established for investments authorized under N.J.S.A. 40A:5-15.1 et. seq. and N.J.A.C. 5:38-1.1, 5:38-1.2 and 5:38-1.3.
 - C. To or from checking or savings accounts of the Burlington County Municipal Joint Insurance Fund to or from accounts specified as authorized depositories of the Burlington County Municipal Joint Insurance Fund or the State of New Jersey Cash Management Funds solely for the purpose of investing for the account of the Burlington County Municipal Joint Insurance Fund.
 - D. To or from checking or saving accounts to master investment trusts or other cooperative arrangements with other municipal joint insurance funds.
9. There is hereby established a Cash Management Program for the Burlington County Municipal Joint Insurance Fund and the Treasurer of the Burlington County Municipal Joint Insurance Fund is hereby authorized and directed that
 - A. All funds of the Burlington County Municipal Joint Insurance Fund shall be managed in accordance with the provisions of *N.J.S.A. 40A:5-14* and *N.J.S.A. 40A:5-15*, and all other applicable laws and the regulations promulgated by the New Jersey Department of Community Affairs and the New Jersey Department of Banking and Insurance.
 - B. All monies received from any source for the Burlington County Municipal Joint Insurance Fund shall be deposited within 48 hours after the receipt thereof and the Treasurer is charged with the custody of all funds of the Burlington County Municipal Joint Insurance Fund and shall deposit all such receipts within 48 hours to the credit of the Burlington County

Municipal Joint Insurance Fund with depositories authorized to receive such funds by the Commissioners of the Burlington County Municipal Joint Insurance Fund.

- C. All funds deposited by the Treasurer shall be placed into an approved, interest bearing account and after determination of immediate cash flow requirements, the funds invested in the interest bearing accounts may be additionally reinvested in federally guaranteed “time” deposit investment vehicles in depositories duly authorized by the State of New Jersey and by the Commissioners of the Burlington County Municipal Joint Insurance Fund.
- D. Investments shall be limited to investments authorized under N.J.S.A. 40A:5-15.1 et. seq. and N.J.A.C. 5:38-1.1, 5:38-1.2 and 5:38-1.3.. All deposits and payments managed by the JIF shall be in conformance with the Fiscal Affairs Law, NJSA 40A:5-1 et. seq.

Be It Further Resolved, that copies of this Resolution shall be provided to the Secretary, to the Administrator and to the Treasurer of the Burlington County Municipal Joint Insurance Fund for their information and attention.

This resolution was duly adopted by the Burlington County Municipal Joint Insurance Fund at a public meeting held on January 17, 2023.

BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND

BY: _____ ATTEST: _____

CHAIR

SECRETARY

DATE: _____

BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND

Resolution No. 2023-10

Designating the Executive Director as the Public Agency Compliance Officer in Accordance with the Affirmative Action Regulations Issued by the New Jersey Department of the Treasury

Whereas, the Burlington County Municipal Joint Insurance Fund has been organized in accordance with the provisions of *N.J.S.A. 40A:10-36 et seq.*, and

Whereas, the participating municipalities have made their respective designations of Commissioners who will collectively serve as the Governing Body of the Burlington County Municipal Joint Insurance Fund, and

Whereas, the Burlington County Municipal Joint Insurance Fund is a public agency with regard to the Local Public Contracts Law and regulations governing the award of contracts by public agencies, and

Whereas, the Burlington County Municipal Joint Insurance Fund is required to designate a Public Agency Compliance Officer in accordance with Affirmative Action regulations issued by the New Jersey Department of the Treasury,

Now, THEREFORE, BE IT RESOLVED by the Commissioners of the Burlington County Municipal Joint Insurance Fund, assembled in public session on January 17, 2023, that the Executive Director shall be the Public Agency Compliance Officer for purposes of the Affirmative Action regulations issued by the New Jersey Department of the Treasury, and that communications to him may be addressed to

Paul A. Forlenza, MGA, RMC

Executive Director

Burlington County Municipal Joint Insurance Fund

P.O. Box 489

Marlton, New Jersey 08053

Telephone: 856-446-9100

Telefax: 856-446-9149

Be It Further Resolved that copies of this Resolution shall be provided to the Secretary, Executive Director, and Solicitor of the Burlington County Municipal Joint Insurance Fund and to the Affirmative Action Office in the New Jersey Department of the Treasury for their information and attention.

This resolution was duly adopted by the Burlington County Municipal Joint Insurance Fund at a public meeting held on January 17, 2023.

BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND

BY: _____ ATTEST: _____

CHAIR

SECRETARY

DATE: _____

BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND

Resolution No. 2023-11

Cash Management and Investment Policy

Whereas, the Burlington County Municipal Joint Insurance Fund has been organized in accordance with the provisions of *N.J.S.A. 40A:10-36 et seq.*, and

Whereas, the participating municipalities have made their respective designations of Commissioners who will collectively serve as the Governing Body of the Burlington County Municipal Joint Insurance Fund, and

Whereas, it is appropriate for the Executive Committee of the Burlington County Municipal Joint Insurance Fund to establish a Cash Management and Investment Policy for 2023, and

Now, THEREFORE, BE IT RESOLVED by the Commissioners of the Burlington County Municipal Joint Insurance Fund, assembled in public session on January 17, 2023, that the Burlington County Municipal Joint Insurance Fund hereby establishes and adopts the following Cash Management and Investment Policy for 2023:

I. CASH MANAGEMENT and INVESTMENT OBJECTIVES

The Burlington County Municipal Joint Insurance Fund (hereinafter referred to as JIF) objectives in this area are:

- a.) Preservation of capital.
- b.) Adequate safekeeping of assets.
- c.) Maintenance of liquidity to meet operating needs, claims settlements and dividends.
- d.) Diversification of the JIF's portfolio to minimize risks associated with individual investments.
- e.) Maximization of total return, consistent with risk levels specified herein.
- f.) Investment of assets in accordance with State and Federal Laws and Regulations.
- g.) Accurate and timely reporting of interest earnings, gains and losses by line of coverage in each Fund Year.
- h.) Where legally permissible, cooperation with other local municipal joint insurance funds, and the New Jersey Division of Investment in the planning and execution of investments in order to achieve economies of scale.
- i.) Stability in the value of the JIF's economic surplus.

II. PERMISSIBLE INVESTMENTS

- a.) Investments shall be limited to investments authorized under *N.J.S.A. 40A:5-15.1 et. seq.* and *N.J.A.C. 5:38-1.1, 5:38-1.2 and 5:38-1.3.*

III. AUTHORIZED DEPOSITORIES

In addition to the above, the JIF is authorized to deposit funds in certificates of deposit and other time deposits in banks covered by the Governmental Unit Depository Protection Act, *N.J.S.A.15:9-14 et seq.* (GUDPA). The JIF is also authorized to invest its assets in the New Jersey Cash Management Fund.

IV. AUTHORITY FOR INVESTMENT MANAGEMENT

The Treasurer is authorized and directed to make investments, with a maturity of three months or longer, through asset managers that may be authorized by resolution of the Executive Committee. Such asset managers shall be discretionary trustees of the JIF.

Their actions and decisions shall be consistent with this plan and all appropriate regulatory constraints.

In executing investments, asset managers shall minimize transaction costs by querying prices from at least three (3) dealers and purchasing securities on a competitive basis. When possible, federal securities shall be purchased directly from the U.S. Treasury.

Transactions shall not be processed through brokerages that are organizationally affiliated with the asset manager. Transactions may also be processed through the New Jersey Division of Investment by the Fund's asset managers.

V. PRESERVATION OF CAPITAL

Securities shall be purchased with the ability to hold until maturity.

VI. SAFEKEEPING

Securities purchased on behalf of the JIF shall be delivered electronically or physically to the JIF's custodial bank, which shall maintain custodial and/or safekeeping accounts for such securities on behalf of the JIF.

VII. SELECTION OF ASSET MANAGERS, CUSTODIAL BANKS and OPERATING BANKS

Asset managers, custodial banks and operating banks shall be retained for contract periods for one (1) year. Additionally, the JIF shall maintain the ability to change asset managers and/or custodial banks more frequently based upon performance appraisals and upon reasonable notice, and based upon changes in policy procedures.

VIII. REPORTING

Asset managers will submit written statements describing the proposed investment strategy for achieving the objectives identified herein. Asset managers shall also submit revisions to strategy when justified as a result of changing market conditions or other factors. Such statements shall be provided to the Treasurer and Executive Director.

Asset managers and the custodial bank shall provide such other reports and documentation as has been specified by the MEL. The asset manager shall provide such other reports as may be requested from time to time by the Treasurer and Executive Director. The Treasurer shall report to the Executive Board at monthly meetings on all investments as required by law.

The asset manager shall provide the Treasurer with a copy of the institution's annual National Association of Security Dealers' audit.

IX. AUDIT

This plan, and all matters pertaining to the implementation of it, shall be subject to the JIF's annual audit.

X. CASH FLOW PROJECTIONS

Asset management decisions shall be guided by cash flow factors by the JIF's Actuary and reviewed by the Executive Director and the Treasurer.

XI. CASH MANAGEMENT

All monies turned over to the Treasurer shall be deposited within forty-eight (48) hours in accordance with *N.J.S.A. 40A:5-15*.

In the event a check is made payable to the Treasurer rather than the Fund, the following procedure is to be followed:

- a.) The Treasurer endorses the check to the Fund and deposits it into the Fund Account.
- b.) The Treasurer notified the payer and requests that in the future any check be made payable to the Fund.

The Treasurer shall minimize the possibility of idle cash accumulating in accounts by assuring that all accounts in excess of negotiated compensating balances are kept in interest-bearing accounts or promptly swept into the investment portfolio.

The method of calculating banking fees and compensating balances shall be documented to the Executive Board at least annually.

Cash may be withdrawn from investment pools under the discretion of asset managers only to fund operations, claims imprest accounts or approved dividend payments.

The Treasurer shall escheat to the State of New Jersey checks that remain outstanding for twelve or more months after the date of issuance. However, prior to implementing such procedures, the Treasurer, with the assistance of the claims agent, as needed, shall confirm that the outstanding check continues to represent a valid claim against the Fund.

XII. COOPERATION WITH AFFILIATED JOINT INSURANCE FUNDS (JIFs)

When legally permissible, the JIF is authorized to participate in master investment trusts or other cooperative arrangements with other municipal joint insurance funds. Such arrangements must meet minimum standards contained herein, and must be approved by the Executive Board.

Be It Further Resolved that copies of this Resolution shall be provided to the Executive Director, Treasurer, and Solicitor of the Burlington County Municipal Joint Insurance Fund for their information and attention.

This resolution was duly adopted by the Burlington County Municipal Joint Insurance Fund at a public meeting held on January 17, 2023.

BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND

BY: _____ ATTEST: _____

CHAIR

SECRETARY

DATE: _____

BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND

RESOLUTION 2023 - 12

ADOPTING AND ESTABLISHING A CONFLICT OF INTEREST POLICY

Whereas, the Burlington County Municipal Joint Insurance Fund has been organized pursuant to NJSA 40A:10-36 et seq., and

Whereas, the Burlington County Municipal Joint Insurance Fund is duly constituted as a Municipal Self Insurance Fund to provide insurance coverage to its member municipalities, and

Whereas, the Commissioners of the Burlington County Municipal Joint Insurance Fund have determined that the Burlington County Municipal Joint Insurance Fund is distinguished from commercial insurance providers by virtue of the fact that it is formed by municipalities, it is funded by public monies appropriated by the member municipalities, it serves a public purpose and is responsible for the discharge of its function in a manner consistent with ethical policies applicable to municipal government, and

Whereas, the Commissioners of the Burlington County Municipal Joint Insurance Fund find that it is appropriate to establish certain policies applicable to potential conflicts of interest by the officials and professional staff of the Burlington County Municipal Joint Insurance Fund,

Now, THEREFORE, BE IT RESOLVED by the Commissioners of the Burlington County Municipal Joint Insurance Fund, assembled in a public session on January 19, 2023, that:

Findings:

1. The Burlington County Municipal Joint Insurance Fund is a joint enterprise of the following municipalities:

Bass River Township, Beverly City, Bordentown City, Bordentown Township, Chesterfield Township, Delanco Township, Delran Township, Edgewater Park Township, Fieldsboro Borough, Florence Township, Hainesport Township, Lumberton Township, Mansfield Township, Medford Township, Mount Laurel Township, New Hanover Township, North Hanover Township, Palmyra Borough, Pemberton Borough, Pemberton Township, Riverside Township, Shamong Township, Southampton Township, Springfield Township, Tabernacle Township, Westampton Township, Woodland Township, and Wrightstown Borough

providing those municipalities with general liability, police professional and workers' compensation coverage.

2. The municipalities which are members of the Burlington County Municipal Joint Insurance Fund are jointly responsible for the defense and payment of claims against each other in accordance with the standards and limitations applicable to the Burlington County Municipal Joint Insurance Fund.
3. While in some aspects of its activity the Burlington County Municipal Joint Insurance Fund functions in a manner similar to that of a commercial insurance provider, it is clearly distinguished by the fact that it is created by the member municipalities; it is governed by Commissioners appointed by the member municipalities; its funding is provided exclusively by the member municipalities and thereby constitute public funds; those associated with the Burlington County Municipal Joint Insurance Fund are compensated

with those public funds; the function of the Burlington County Municipal Joint Insurance Fund is to fulfill a public purpose by providing insurance coverage exclusively to its member municipalities; there is a need for those appointed by the Burlington County Municipal Joint Insurance Fund to freely discuss and evaluate potential liability exposures of the member municipalities and to receive information on municipal activities and operations in the same manner as those directly appointed by the member municipalities to advise them; and the Burlington County Municipal Joint Insurance Fund is bound by many of the same laws and regulations applicable to municipalities with regard to financial records, public contracts and public meetings.

Conflict of Interest Policy

1. It is hereby determined by the Commissioners of the Burlington County Municipal Joint Insurance Fund that it is in the best interests of the Burlington County Municipal Joint Insurance Fund and the member municipalities to establish a policy regarding potential conflicts of interest affecting those appointed or retained by the Burlington County Municipal Joint Insurance Fund.
2. It is further determined that it would be inappropriate for an individual appointed or retained by the Burlington County Municipal Joint Insurance Fund, or for any person owning or employed by the business entity with which the appointed individual is associated, to undertake the representation or appearance on behalf of a party in a matter or claim adverse to that of the member municipalities. The potential conflict of interest or appearance of a conflict of interest specifically extends to the assertion of claims against the member municipalities and to appearances before agencies of those municipalities.
3. The Burlington County Municipal Joint Insurance Fund has determined that it is a conflict of interest for a Burlington County Municipal Joint Insurance Fund defense attorney to represent any plaintiff, claimant or interest in any legal action, except as stated herein, against any member municipality, regardless of Fund affiliation, including but not limited to the Municipal Excess Liability Fund. It shall be deemed to be a violation of this Conflict of Interest Policy, by any designated defense attorney of the Burlington County Municipal Joint Insurance Fund to take on such representation enjoined by this paragraph. Any Burlington County Municipal Joint Insurance Fund defense attorney that knowingly violates this policy is subject to be removed from the list of approved defense attorneys.
4. In determining the nature and extent of the conflict of interest policy, guidance can be drawn from the Opinions of the Advisory Committee on Professional Ethics that address the restrictions on municipal attorneys and those associated with their law offices and the reasons underlying those Opinions. In adopting this Policy, however, the Commissioners of the Burlington County Municipal Joint Insurance Fund are aware of Opinion No. 640 issued for attorneys by the Advisory Committee on Professional Ethics which compared a Municipal Joint Insurance Fund to a commercial insurance company and determined that there was not a conflict between representing a Joint Insurance Fund and appearing before a municipal agency. To the extent of the policy adopted by this Resolution, the Commissioners of the Burlington County Municipal Joint Insurance Fund do not adopt the rationale of Opinion No. 640 and hereby determine that the nature of the Burlington County Municipal Joint Insurance Fund; its creation by the member municipalities; its funding by the member municipalities; its governance by the municipal officials appointed by the member municipalities and the need to share confidential information regarding potential liabilities affecting the member municipalities is sufficient to present a potential conflict of interest or the potential for an appearance of a conflict of interest and that it must be avoided by those associated with the Burlington County Municipal Joint Insurance Fund.

Exceptions.

1. The general policy prohibiting those retained or appointed by the Burlington County Municipal Joint Insurance Fund from appearing before agencies of the member municipalities shall not be applicable to the representation of parties in the Municipal Court for motor vehicle violations, including drunk driving, provided that the defense is not based upon and the parties are not asserting any claim against a police officer, a municipal employee or the municipality for any alleged wrongful or improper action. It is noted that even traffic violations require sensitivity to potential conflicts, since charges arising out of a motor vehicle accident, could well result in a subsequent claim against the municipality. Those situations which would present a conflict of interest between the representation of a client and the representation of municipal interests should be avoided. Claims against municipal members will need to be evaluated and defended by the Burlington County Municipal Joint Insurance Fund and the defense should not be compromised by the representation of a party asserting a claim.
2. The general policy prohibiting those retained or appointed by the Burlington County Municipal Joint Insurance Fund from appearing before agencies of the member municipalities may be waived with regard to the representation of parties with minor development applications before the Planning Board or the Zoning Board of Adjustment. Where a person retained or appointed by the Burlington County Municipal Joint Insurance Fund seeks to appear before the Planning Board or the Zoning Board of Adjustment of a member municipality for any relatively minor application, in which there is not a substantial adversarial relationship to the municipality, a waiver of the conflict of interest policy may be requested for that application. The request for the waiver shall be reviewed by the Executive Director and the Solicitor for the Burlington County Municipal Joint Insurance Fund and the Commissioner representing the municipality in which the application is to be considered to the Burlington County Municipal Joint Insurance Fund to determine whether a waiver shall be allowed in the particular matter after considering the nature of the application and whether any use or significant bulk variances are requested.
3. Nothing in the policy adopted herein shall bar an individual from representing or appearing for himself or herself or a member of his or her immediate family residing with him or her before any municipal agency.

Be It Further Resolved, that copies of this Resolution shall be provided to each of the officials, professionals, and defense attorneys appointed by the Burlington County Municipal Joint Insurance Fund for their information and attention.

This resolution was duly adopted by the Burlington County Municipal
Joint Insurance Fund at a public meeting held on January 17, 2023.

BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND

BY: _____ ATTEST: _____

CHAIRPERSON

SECRETARY

DATE: _____

BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND

RESOLUTION 2023 - 13

ESTABLISHING A FUND RECORDS PROGRAM

WHEREAS the FUND must establish a formal record retention program for the 2023 Fund Year.

NOW, THEREFORE BE IT RESOLVED, by the FUND's Governing Body that:

- I. Richard Wolbert, Fund Secretary**, is hereby designated as Custodian of the FUND Records, which shall be kept at the office of the Fund Administrator, located at 6000 Sagamore Drive, Suite 6203, Marlton, NJ 08053.
- II. Paul A. Forlenza, MGA, RMC**, Executive Director, is hereby designated as **Deputy Custodian of FUND Records**.
- III.** The records of the FUND shall be retained in accordance with the municipal records retention schedule as promulgated by the New Jersey Division of Revenue & Enterprise Services - Records Management Services, and/or otherwise specified by the New Jersey Department of Insurance and Community Affairs.
- IV.** The Executive Director, Deputy Executive Director, and Fund Attorney are hereby designated as the redactors of personal information pursuant to the NJSA 47:18-1 et seq.
- V.** Each fund professional and service organization shall have the duty and obligation to maintain such records as are entrusted to him/her and to relinquish such records to the Fund Secretary upon termination of services or otherwise upon request.

Records and files not required to support current operations, but which must otherwise be retained, shall be stored in the record retention facility, Iron Mountain, 2500 Henderson Drive, Sharon Hill, PA 19079. The FUND's Executive Director shall coordinate the archive process and shall insure that all records are properly indexed and accessible.

This resolution was duly adopted by the Burlington County
Municipal Joint Insurance Fund at a public meeting held on
January 17, 2023.

BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND

BY: _____ ATTEST: _____

CHAIR

SECRETARY

DATE: _____

RESOLUTION 2023 - 14

**DESIGNATION OF CERTIFYING AND APPROVING OFFICER FOR
THE PAYMENT OF CLAIMS**

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

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

Whereas the Administrative Code (N.J.A.C. 11:15-2.22) regulating the operation of Joint Insurance Funds requires that all disbursements for the payment of claims must be approved by a majority of the Fund Commissioners or the Executive Committee thereof; and

Whereas, the Fund Commissioners may designate a Certifying and Approving Officer pursuant to N.J.S.A. 40A: 5-17 to allow for the expeditious resolution of claims in an amount not to exceed an amount approved by the Commissioner of the Department of Banking and Insurance in the Plan of Risk Management;

Be It Hereby Resolved that the Commissioners here assembled appoints the Claims Administrator as the Certifying and Approving Officer for the Fund.

Be It Further Resolved, that by adopting this Resolution appointing a Certifying and Approving Officer, the Plan of Risk Management for Fund Year 2023 is amended to include this designation of a Certifying and Approving Officer, and

Be It Further Resolved that copies of this Resolution be provided to the Administrator, Claims Administrator, and Fund Attorney of the Burlington County Municipal Joint Insurance Fund for their information and attention.

This resolution was duly adopted by the Burlington County
Municipal Joint Insurance Fund at a public meeting held on
January 17, 2023

BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND

BY: _____ ATTEST: _____

CHAIR

SECRETARY

DATE: _____

RESOLUTION NO. 2023-15

Burlington County Municipal Joint Insurance Fund

(hereinafter the "Fund")

ESTABLISHING THE 2023 PLAN OF RISK MANAGEMENT

BE IT RESOLVED by the Fund's governing body that the 2023 Plan of Risk Management shall be:

- 1.) **The perils or liability to be insured against.**
 - a.) The Fund insures the following perils or liability:
 - **Workers' Compensation** including Employer's Liability, USL&H and Harbor Marine/Jones Act.
 - **General Liability** including Police Professional Liability, Employee Benefits Liability, Quasi Municipal Organization Liability, Garage Keeper's Liability, Failure to Supply (water and electricity), Riot, Civil Commotion or Mob Action, Good Samaritan, Disinfecting Agents Release Hazard, and Skateboard Facility.
 - **Automobile Liability** including PIP and uninsured/Underinsured Motorists Coverage.
 - **Blanket Crime** including public employee dishonesty; forgery or alteration; theft, disappearance and destruction; robbery and safe burglary; and computer fraud with funds transfer. Excludes Statutory Positions.
 - **Property** including Boiler and Machinery
 - **Public Officials and Employment Practices Liability**
 - **Volunteer Directors & Officers Liability**
 - **Cyber Liability**
 - **Terrorism**
 - b.) The following coverages are provided to the Fund's member local units by their membership in the Municipal Excess Liability Joint Insurance Fund (MEL).

- **Excess Workers' Compensation**
 - **Excess General Liability**
 - **Non-Owned Aircraft Liability**
 - **Excess Auto Liability**
 - **Optional Excess Public Officials & Employments Practices Liability**
 - **Optional Excess Liability**
 - **Excess Property including Boiler and Machinery**
 - **Crime** including (1) **excess public employee coverage**, (2) **excess public officials coverage** where the Statutory Positions coverage is insured commercially for primary coverage and (3) coverage for **Statutory Positions** insured on a primary basis with MEL (where approved).
 - **Excess Terrorism**
 - c.) **Environmental Impairment Liability** – Coverage is provided to the Fund's member local units by the Fund's membership in the New Jersey Municipal Environmental Risk Management Fund.
 - d.) **Cyber** – Coverage is provided to the Fund's member local units by the Fund's membership in the New Jersey Cyber Risk Management Fund (Cyber JIF)
- 2.) **The limits of coverage.**
- a.) **Workers' Compensation** limits.
- The Fund covers \$300,000 CSL.
 - The MEL covers excess claims to the following limits.
 - Workers' Compensation - statutory
 - Employer's Liability - \$6,700,000 in excess of the Fund's \$300,000

- USL&H – Included in workers Compensation
- Harbor Marine/Jones Act - Included in employers liability
- Incidental Foreign Workers Compensation - included
- Communicable Disease – Per Person

b.) **General Liability** limits.

- The Fund covers \$300,000 CSL.
- The MEL covers excess liability claims as follows:
 - General Liability - \$4,700,000 CSL excess the Fund's \$300,000. The \$3,000,000 excess \$2,000,000 layer is subject to a \$3,000,000 per member local unit annual aggregate limit.
 - Police Professional - included in the MEL's excess General Liability limits.
 - Employee Benefits Liability - included in the MEL's excess General Liability limits.
 - Good Samaritan Liability - included in the MEL's excess General Liability limits.
 - Quasi Municipal Organization Liability. (Non-profit organizations included by a member local unit in the town's insurance program.)
 - Emergency Service Units and Auxiliaries - included in the MEL's excess General Liability limits.
 - Other* - \$4,700,000 CSL excess of the Fund's \$300,000. The \$3,000,000 excess \$2,000,000 layer is included in the MEL's excess General Liability \$3,000,000 excess \$2,000,000 per member local unit annual aggregate limit.

*Subject to availability and approval within specific JIF.

- Garage Keeper's Liability - \$1,700,000 CSL excess of the Fund's \$300,000.

- Failure to Supply Liability - \$4,700,000 CSL excess of the Fund's \$300,000. The \$3,000,000 excess of the \$2,000,000 layer is included in the MEL's General Liability \$3,000,000 excess of \$2,000,000 per member local unit annual aggregate limit.
- Riot, Civil Commotion or Mob Action - \$4,700,000 CSL excess of the Fund's \$300,000. The \$3,000,000 excess of the \$2,000,000 layer is included in the MEL's General Liability \$3,000,000 excess of \$2,000,000 per member local unit annual aggregate limit.
- Dams (Class III and IV – Low Hazard) - \$4,700,000 CSL excess of the Fund's \$300,000. The \$3,000,000 excess of the \$2,000,000 layer is included in the MEL's General Liability \$3,000,000 excess of \$2,000,000 per member local unit annual aggregate limit.
- Dams (Class I and II – High Hazard) - \$700,000 CSL excess of the Fund's \$300,000.
- Subsidence Property Damage Liability- \$3,700,000 CSL excess of the Fund's \$300,000. The \$2,000,000 layer excess of \$2,000,000 layer is included in the MEL's General Liability and is subject to a \$2,000,000 “all members” annual aggregate limit excess of the \$2,000,000 each occurrence. There is no bodily injury liability sub-limit for subsidence.
- Sewer Back Up - \$3,700,000 CSL excess of the Fund's \$300,000. The \$2,000,000 layer excess of \$2,000,000 layer is included in the MEL's General Liability and is subject to a \$2,000,000 “all members” annual aggregate limit excess of the \$2,000,000 each occurrence. There is no bodily injury liability sub-limit for sewer back-up.
- Disinfecting Agents Release Hazard - \$700,000 CSL excess of the Fund's \$300,000.
- Skateboard Facilities - \$4,700,000 CSL excess of the Fund's \$300,000. The \$3,000,000 excess of the \$2,000,000 layer is included in the MEL's General Liability \$3,000,000 excess of the \$2,000,000 each occurrence. (Note: requires Fund approval).

Approval has been granted for the following Skateboard Facilities:

Medford Township – Freedom Park
Delanco Township Skateboard Facility

c.) **Automobile Liability** limits.

- The Fund covers \$300,000 CSL for Bodily Injury Liability, Property Damage Liability and PIP.
- The Fund covers **statutory minimum limits** for underinsured/Uninsured Motorists Liability.
- The MEL covers Automobile Bodily Injury and Property Damage Liability claims excess of the Fund's \$300,000 CSL limit in the MEL's excess General Liability limit except that Automobile Liability claims which penetrate the excess of \$2,000,000 layer are not subject to the aggregate limitation.
- The JIF provides **statutory minimum limits** for PIP.
- The MEL does not provide excess PIP or Uninsured/Underinsured Motorist Coverage.

e.) **Non-Owned Aircraft.** The MEL covers \$5,000,000 CSL for Bodily Injury and Property Damage Liability, and \$5,000 medical expense for each passenger.

f.) **Public Officials Liability. (POL)**

- The JIF, 100% commercially insured with **AIG**, covers \$2,000,000 in the aggregate on a claims made and reported basis per member municipality for each Fund year subject to a deductible and coinsurance as outlined below. There is a combined POL/EPL \$2,000,000 per member local unit annual aggregate.
- \$20,000 deductible per occurrence, except that a \$75,000 deductible per occurrence applies for member local units with unfavorable loss experience.
- 20% coinsurance of the first \$250,000 of the loss
- For member local units without approved EPL Loss Control/Risk Management Programs:

- 20% surcharge on the local units annual assessment (premium) for this line of coverage.
- By Resolution of the Executive Committee, the Fund may authorize the payment of a class action settlement on behalf of each affected participating member for which the Fund, by action of the Executive Committee, agrees to extend coverage.

NOTE: Member local units that qualify based on certain criteria to have options to purchase a lower deductible and coinsurance contribution. New members with adverse loss experience may be subject to higher deductible and coinsurance as provided by **AIG**.

g.) Employment Practices Liability (EPL)

- The JIF, 100% commercially insured with **AIG**, covers \$2,000,000 in the aggregate on a claims made and reported basis per member municipality for each Fund year subject to a deductible and coinsurance as outlined below. There is a combined POL/EPL \$2,000,000 per member local unit annual aggregate.
- For member local units with approved EPL Loss Control/Risk Management Programs:
 - \$20,000 deductible per occurrence, except that a \$75,000 deductible per occurrence applies for member local units with unfavorable loss experience.
 - 20% coinsurance of the first \$250,000 of the loss
- For member local units without approved EPL Loss Control/Risk Management Programs:
 - \$100,000 deductible per occurrence, except that a \$150,000 deductible per occurrence applies for member local units with unfavorable loss experience.
 - 20% coinsurance (no cap) 1st \$2 million (not imposed against optional limits).
 - 20% surcharge on the local units annual assessment (premium)

NOTE: Member local units that qualify based on certain criteria have options to purchase a lower deductible and coinsurance contribution. New members with adverse loss experience may be subject to higher deductible and coinsurance as provided by **AIG**.

h.) **Optional Directors and Officers Liability (D & O) - Fire Companies and Emergency Service Units.**

- The JIF can include Volunteer Directors & Officers coverage for Fire Companies or Emergency Service Units subject to optional deductibles of \$1,000, \$2,000 or a \$5,000 deductible within the POL/EPL program. This is an optional program underwritten per entity requesting such.

h.) **Property** (effective 12:01 A.M. December 31, 2022) –

The Fund covers \$100,000 per occurrence (Property & Time Element combined) less applicable member deductibles:

- Flood for locations wholly or partially within 100-year flood zone
- Boiler and Machinery
- Named Storm (Flood & Wind)

The MEL retains and provides excess property coverage at limits of \$2,400,000 excess \$100,000 per occurrence (Property & Time Element combined) except for the following, which differ in limits provided:

- Flood for locations wholly or partially within a Special Flood Hazard Area (generally the 100-year flood zone).
- Boiler and Machinery
- Named Storm (Flood & Wind)

The MEL serves as the lead agency for the purchase of additional excess property at the following MEL statewide limits and sub-limits:

- Policy limit - \$125 million per occurrence for all coverage despite number of locations involved in an occurrence state-wide.
- Gross Earnings/Profit – 12 Months
- Named Storm - \$125 million per occurrence (Property and Time Element combined - (120 Hours)

- Earth Movement - \$75 million annual aggregate (168 hours)
- Flood - \$75 million annual aggregate, except
 - Locations wholly or partially within High Hazard Zone \$27.5 million per location (\$50 million aggregate)
 - \$2.5 million all outdoor property
 - \$2.5 million for pumping stations
 - \$5 million Flood for Miscellaneous / Unnamed / Newly Acquired
 - Definition of Flood includes Storm Surge
- Asbestos Removal - \$50,000 per occurrence
- Equipment Breakdown - \$125 million
 - Refrigerant Contamination - \$5 million
 - Spoilage - \$5 million
- Time Element – included in the policy limit, but subject to 12 months for Gross Earnings/Profit.
 - Extra Expense - \$10 million
 - Tenant Relocation - \$500,000 (365 days)
 - Leasehold Interest - \$15 million
 - Tenant Prohibited Access- \$500,000 Aggregate (90 days)
 - Extended Period of Liability – 365 days
- Utilities Member Owned – Property Damage and Time Element Combined - \$125 million
 - Time Element Pass Through Utilities – \$10,000,000
 - Power Generation Utilities – **NOT COVERED**
- Valuable Paper and Records - \$10 million
- Accounts Receivable - Included
- Increased Construction Cost - \$25 million
- Transit - \$1 million per occurrence
- Fine Arts - \$2.5 million, \$100,000 per item
- Land and Water Contamination Cleanup (limited) - \$250,000 (annual aggregate) Including removal & disposal
- Decontamination Costs - \$250,000
- Miscellaneous Unnamed Locations - \$10 million
- New Construction & Additions - \$10 million
- Computer Systems Damage - \$1 million (Aggregate)
- Newly Acquired Locations – \$25 million (90 days)
- Ingress/Egress - \$5 million (within 1 mile-30 Day Period)
- Debris Removal – Included
- Expediting Expense - \$10 million
- Civil Authority -\$5 million (within 5 miles-30 Day Period)

- Professional Fees including Architects/Engineering Fees - \$1,250,000
- Errors & Omissions - \$10 million
- Miscellaneous Personal Property - \$10 million
 - Outdoor Property - \$10 million (Named Peril Only)
- Watercraft - \$1 million (PD Only) - 32' or less – ACV if not scheduled
- Vehicles - \$10 million (Property Damage only)
- Bridges and Dams \$10 million. (Property & TE combined). Excluded for the Perils of Flood, Named Storm & Earth Movement.
- Piers, Wharfs, Docks, Boardwalks, Bulkheads, Crossovers - \$10 million - Named Peril Only
- Transmission and Distribution Lines - \$10 million (within 2,000 feet of insured location)
- Clogging/Blocking of pipes - \$1 million
- Fire Department Service Charge – Included
- Deferred Payments – Included
- Land Improvements – Excluded
- Off Premises Services Interruption - \$1 million
 - Excluding owned power generating utilities
- Protection & Preservation of Property - \$5 million aggregate (48 Hrs BI)
- Research & Development - \$1 million (12 months)
- Impounded Water - 30 days

FLOOD AGGREGATE NOTE: In no event shall the primary program aggregate for Flood and/or Surface Water exceed \$50,000,000 in any one policy year. The MEL has an excess flood and earth movement program on a quota share basis with several insurers that provides a combined limit of \$25,000,000 excess of \$50,000,000. As respects to flood, the limit is excess of the \$50 million primary program flood aggregate. It also drops down over the High Hazard Zone sub-limits contained in the primary program of \$2.5 million per location (\$25 million aggregate).

The total statewide program annual aggregate for the peril of flood (for locations outside high hazard zone) is \$75,000,000.

- Property Deductibles
 - The standard Member JIF retains and provides \$100,000 per occurrence (MELJIF Retention \$2,500,000 less JIF retention) (Property & Time Element Combined) less member local unit deductibles except for:

- Flood for locations wholly or partially within a **Special Flood Hazard Area** (generally the 100-year flood zone).
 - MEL provides difference between **\$2,500,000** and the maximum available NFIP limit (typically \$500k / \$500k), regardless of whether such is purchased or not
 - Boiler and Machinery
 - MEL provides difference between **\$100,000** and member deductible
 - Named Storm (Flood & Wind)
 - MEL provides difference between **5%** and member JIFs' and members' deductibles
 - The standard member local unit deductible is \$1,000 per occurrence except for:
 - Flood for locations wholly or partially within **Special Flood Hazard Area**
 - Equipment Breakdown
 - Named Storm (Flood & Wind)
 - Equipment Breakdown coverage is subject to a member local unit \$5,000 deductible per occurrence (MELJIF Retention **\$100,000** less JIF retention) (Property & Time Element Combined).
 - Flood loss and/or surface water for locations with any part of the legal description within a SFHA (typically the 100-year flood zone) as defined by the Federal Emergency Management Agency is subject to separate deductibles for building and contents and such deductible levels are required to be equal to the National Flood Insurance Plans (NFIP) maximum available limits (typically \$500k / \$500k), regardless of whether National Flood Insurance Program coverage is purchased. Vehicles, mobile equipment, pistol ranges and pumping stations are subject to the standard member local unit deductible unless they are not at a Location then the deductible is \$1,000,000 per occurrence. "Pumping Stations" include "lift stations" and "wet wells" that are an integral part of the "pumping station". The flood loss deductible outside of the SFHA (100-year flood zone) is

the standard member local unit deductible. All other property not eligible for NFIP is either defined as Outdoor or addressed elsewhere in the policy.

- Named Storm (Wind and Flood)

Property Damage 1% of the scheduled location value on file with the Company, per the property insured as of the date of loss, for the Location where the direct physical loss or damage occurred, per occurrence.

Time Element 1% of the full 12 months Gross Earnings or Gross Profit values that would have been earned following an occurrence by use of facilities at the Location where the direct physical loss or damage occurred and all other Locations where Time Element loss ensues, per occurrence.

The above Named Storm deductibles are subject to a minimum deductible of \$2,500,000 for Property Damage and Time Element Combined per Location.

The definitions of “Named Storm” and “Location” are per the definitions in the MEL policy form with the insurers. Named Storm is defined as any storm or weather disturbance that is named by the U.S. Oceanic and Atmospheric Administration (NOAA) or the U.S. National Weather Service or the National Hurricane Center of the Center or any comparable worldwide equivalent. Named Storm includes Storm Surge. **Location** is defined as: (1) as specified in the Schedule of Locations. If not specified in the schedule of locations then: (2) A Location is a building(s) bounded on all sides by public streets, clear land space or open waterways, each not less than fifty feet wide; (3) A site tract of land occupied or available for occupancy with tangible property.

- As respects to the perils of Flood, Earth Movement and Named Storm, if there is an event or series of related events in which more than one of these perils causes direct physical damage to insured property, a single deductible shall apply to these perils involved. The single deductible will not exceed the largest applicable for the perils of Flood, Earth Movement and Named Storm. In the event of a **Joint Loss** (Property and Equipment Breakdown), the higher deductible applies.

- **Piers, wharfs, docks,** floating docks, boardwalks, buildings, bulkheads, crossovers and/or structures thereon are **not** covered for the perils of **Earthquake, Flood or Named Storm**.
- **Buildings constructed on pilings** that are located wholly or partially within the Special Flood Zone Hazard (SFHA) designated zones V, VE, V1-30 are excluded for Flood.
- **Bridges and Dams and Equipment relating thereto** are not covered for loss caused by or resulting from Flood, Earth Movement or Named Storm regardless of any other cause or event, whether or not insured under this Policy, contributing concurrently or is any other sequence to the loss.
- Qualifying Period
 - Off Premises Service Interruption: 48 Hours
 - Computer Systems Damage: 48 Hours
 - Tenants Prohibited Access: 48 Hours
- i.) **Blanket Crime** - The JIF provides a limit of \$50,000 less the member entity deductible of \$1,000. Coverage includes Public Employee Dishonesty, Forgery and Alteration, Theft, Disappearance and Destruction, Robbery and Safe Burglary, Computer Fraud with Funds Transfer. The MEL provides its member JIF's excess limits of \$1,000,000 less the member JIF's retention of \$50,000 for Public Employee Dishonesty.
- j.) **Excess Public Officials Crime Coverage** - The MEL provides excess employee dishonesty for those employed positions which are required by law to be individually bonded and where they have not applied and have not been approved for coverage under the MELJIF Statutory Position Program at a limit of \$1,000,000 less a member local units' deductible which is the higher of the following:
 - 1) The amount said persons are required by Law to be individually bonded whether or not such individual Bond is in place, or
 - 2) The amount of the individual Bond in place.

Each member local unit that has not applied for coverage under the MELJIF Statutory Position Bond is required to continue to purchase via the commercial market individual bonds providing primary coverage up to “at least the minimum limit required by law” for those employed positions required by law to be individually bonded.

- k.) **Crime Statutory Position Coverage** - The MEL provides employee dishonesty and faithful performance coverage for those employed positions which are required by law to be individually bonded and where they have applied and have been approved for coverage at a limit of \$1,000,000 per occurrence per position less a member local units' deductible of \$1,000.

- l.) **Optional Excess Liability** - The MEL offers Optional Excess General Liability, including Police Professional Liability, Employee Benefits Liability, Quasi Municipal Organization Liability (Emergency Service Units and Auxiliaries only), and Automobile Liability (not including PIP or Underinsured/Uninsured Motorist Coverage) as follows:
 - \$2 million CSL and per member local unit annual aggregate excess of \$5 million (auto liability not aggregated).
 - \$5 million CSL and per member local unit annual aggregate excess of \$5 million (auto liability not aggregated).
 - \$5 million CSL and per member local unit annual aggregate excess of \$10 million (auto liability not aggregated).
 - \$10 million CSL and per member local unit annual aggregate excess of \$10 million (auto liability not aggregated).
 - \$10 million CSL and per member local unit annual aggregate and JIF annual aggregate excess of \$20 million.

- m.) **Optional Excess POL/EPL** – The MEL offers optional excess POL/EPL as follows:
 - \$1 million CSL and per member local unit annual aggregate excess of \$2 million
 - \$2 million CSL and per member local unit annual aggregate excess of \$2 million
 - \$3 million CSL and per member local unit annual aggregate excess of \$2 million

- \$4 million CSL and per member local unit annual aggregate excess of \$2 million
- \$4 million CSL and per member local unit annual aggregate excess of \$6 million

- n.) **Environmental Impairment Liability** – The limits of liability as established in the E-JIF's Plan of Risk Management and coverage document.
- o.) **Cyber Liability** – The JIF provides Cyber coverage. Please contact your Risk Manager or the **Cyber JIF** for details.
- p.) **Optional Individual Self-Insured Retentions** – None.
- q.) **Annual Aggregate Insurance** – \$1,000,000 in limits in excess of 125% of budgeted loss funds, as required by State Statute.
- r.) **Terrorism** – The MEL provides Terrorism (1st party physical damage) coverage with a limit of \$125,000,000 aggregate.

NOTICE: The above description is a general discussion of the coverage and limits provided by the FUND. However, the actual terms and conditions are defined in the policy documents and all issues shall be decided on the policy documents.

3.) **The amount of risk to be retained by the Fund.**

- a.) Workers' Compensation (all coverages) - \$300,000 CSL
- b.) General Liability (all coverages) - \$300,000 CSL
- c.) Employment Practices Liability – none 100% commercially insured with **AIG**
- d.) Non-Owned Aircraft - none
- e.) Automobile Liability
 - PD & BI - \$300,000 CSL
 - Underinsured/Uninsured - **Statutory Minimum**
 - PIP - **Statutory Minimum**
- f.) Public Officials Liability – none. 100% commercially insured with **AIG**.
- g.) Optional Directors and Officials Liability – none. 100% commercially insured with **AIG**.

- h.) Property - \$100,000 per occurrence less member deductibles.
 - i.) JIF Blanket Crime - \$50,000 less member deductible
 - j.) Optional Excess Liability – none provided by MEL
 - k.) Environmental Impairment Liability - none other than the risk of an E JIF assessment.
 - l.) Residual Claims Liability - none other than the risk of a RCF assessment.
 - m.) MEL Crime Policy – none (provided by MEL)
 - n.) Optional Excess POL\EPL – none (provided by MEL)
 - o.) Cyber Liability – none 100% commercially insured with AXA XL and **Cyber JIF**
 - p.) Annual Aggregate Stop Loss Excess Insurance – none
 - q.) Terrorism - \$100,000 per occurrence, less member Property deductibles.
- 4.) **The amount of unpaid claims to be established.**
- a.) The general reserving philosophy is to set reserves based upon the probable total cost of the claim at the time of conclusion. Historically, on claims aged eighteen (18) months, the Fund expects the claims servicing company to set reserves at 85% accuracy. The Fund also establishes reserves recommended by the Fund's actuary for claims that have been incurred but not yet reported so that the Fund has adequate reserves to pay all claims and allocated loss adjusted expense liability.
 - b.) Claims reserves are subject to regular review by the Fund's Executive Director/Administrator, Attorney, Executive Committee and claims servicing company. Reserves on large or unusual claims are also subject to review by the claims departments of the commercial insurance companies or reinsurance companies providing primary or excess coverages to the Fund.
- 5.) **The method of assessing contributions to be paid by each member of the Fund.**

- a.) By November 15th of each year, the actuary computes the probable net cost for the upcoming Fund year by line of coverage and for each prior Fund year. The actuary includes all budget items in these computations. The annual assessment of each participating municipality is its pro rata share of the probable net cost of the upcoming Fund year for each line of coverage as computed by the actuary.
- b.) The calculation of pro rata shares is based on each municipality's experience modified manual premium for that line of coverage. The Fund's governing body also adopts a capping formula which limits the increase of any member's assessment from the preceding year to the Fund wide average increase plus a percentage selected by the governing body. The total amount of each member's annual assessment is certified by majority vote of the Fund's governing body at least one (1) month prior to the beginning of the next fiscal year.
- c.) The treasurer deposits each member's assessment into the appropriate accounts, including the administrative account, and the claim or loss retention trust fund account by Fund year for each type of coverage in which the member participates.
- d.) If a local unit becomes a member of the Fund or elects to participate in a line of coverage after the start of the Fund year, such participant's assessments and supplement assessments are reduced in proportion to that part of the year which had elapsed.
- e.) The Fund's governing body may by majority vote levy upon the participating municipalities additional assessments wherever needed or so ordered by the Commissioner of Insurance to supplement the Fund's claim, loss retention or administrative accounts to assure the payment of the Fund's obligations. All supplemental assessments are charged to the participating municipalities by applicable Fund year, and shall be apportioned by the year's assessments for that line of coverage.
- f.) Should any member fail or refuse to pay its assessments or supplemental assessments, or should the Fund fail to assess funds required to meet its obligations, the chairman or in the event by his or her failure to do so, the custodian of the Fund's assets, shall notify the Commissioner of Insurance and the Director of Community Affairs. Past due assessments shall bear interest at the rate established annually by the Fund's governing body.

- i.) The Fund has adopted a loss sensitive retrospective rating plan and has filed the endorsement with the Department of Banking and Insurance and the Department of Community Affairs.
- 6.) **Procedures governing loss adjustment and legal expenses.**
 - a.) The Fund engages a claims service company to handle all claims, except for the JIF's POL/EPL and Volunteer D&O insurance which is handled by Summit Risk Services representing QBE North America for both coverages. The performance of the claims adjusters is monitored and periodically audited by the Executive Director's office, the Fund attorney, the MEL's attorney's office, as well as the claims department of the MEL's three major liability insurers/re-insurers [i.e. General Re and Munich Re for excess liability, and Safety National for workers' compensation]. Every three years, the MEL's internal auditors also conduct an audit.
 - b.) Each member local unit is provided with a claims reporting procedure and appropriate forms.
 - c.) In order to control workers' compensation medical costs, the Fund has the Fund has established an approved medical list and all injured employees are required to utilize this panel.
 - d.) To provide for quality defense and control costs, the Fund has established an approved defense attorney panel with firms which specialize in Title 59 matters. The performance of the defense attorneys is overseen by the Fund attorney, as well as the various firms which audit the claims adjusters.
 - e.) The pursuit of subrogation is important to the member and the JIF because successful recoveries replenish the loss funds thereby benefitting a members' loss history and the ultimate JIF results.
 - f.) As a result, when the Claims Administrator receives notification from an attorney who is representing a workers compensation claimant in a third party action against a potentially liable party for the claimant's injury, the Claims Administrator will immediately forward a copy of the claimant's file to the Fund Solicitor for his review and action.
 - g.) In addition, when the Claims Administrator has identified potential subrogation in a workers compensation claim and provided the claimant with the "1 year" letter and receives no response from the claimant after 10 days, the Claims Administrator will immediately forward a copy of the claimant's file to the Fund Solicitor for his review and action.

- h.) In situations where it is determined that opportunities for subrogation originally identified by the Claims Administrator are unable to be pursued, the following guidelines will be followed to abandon subrogation attempts:
1. All requests for abandonment of subrogation, reduction of subrogation claims, and for execution of releases shall be reviewed by the Burlington County Municipal Joint Insurance Fund Claims Review Committee at its next regularly scheduled meeting, except for subrogation claims that are valued at less than **ONE THOUSAND (\$1,000.00) DOLLARS**; and
 2. As to all subrogation claims less than **FIVE HUNDRED (\$500.00) DOLLARS**, after the Claims Administrator has exhausted all avenues for collection of the subrogation claim, the claim shall be referred to Claims Supervisor who shall review the claim and provide a list of those claims and dollar amounts being waived to the Fund Administrator of the Burlington County Municipal Joint Insurance Fund; and
 3. As to all subrogation claims greater than **FIVE HUNDRED (\$500.00) DOLLARS** but less than **ONE THOUSAND (\$1,000.00) DOLLARS**, after the Claims Administrator has exhausted all avenues for collection of the subrogation claim, the claim shall be referred to the Fund Solicitor who shall review the claim and provide a list of those claims and dollar amounts being waived to the Fund Administrator of the Burlington County Municipal Joint Insurance Fund; and
 4. For all subrogation claims of **ONE THOUSAND (\$1,000.00) DOLLARS** or more, the Claims Review Committee shall review such claims and provide a recommendation to the Executive Committee of the Burlington County Municipal Joint Insurance Fund at their next regularly scheduled meeting; and
 5. The Executive Committee shall review the recommendations of the Claims Review Committee, the Claims Administrator, and the Fund Solicitor and determine whether to ratify the recommendations and said action will be noted in the meeting minutes via the claim number of the appropriate claim; and
 6. If the recommendation is for the execution of a Release and the Executive Committee ratifies that

recommendation, the Burlington County Municipal Joint Insurance Fund's Chairperson and Secretary shall be authorized to execute the Release by Resolution.

7.) **Coverage to be purchased from a commercial insurer, if any.**

The Fund does purchases commercial insurance for the POL/EPL and Volunteer D&O coverage which is purchased from **AIG**.

8.) **Reinsurance to be purchased.**

The Fund does not purchase reinsurance.

9.) **Procedures for the closure of Fund years, including the maintenance of all relevant accounting records.**

- a.) The Fund utilizes the Municipal Excess Liability Residual Claims Fund (RCF) to facilitate the closure of Fund years.
- b.) Upon the transfer of outstanding liabilities of a Fund year to the RCF, the Fund adopts a resolution closing that year and transfers all remaining assets to the closed Fund year account. This amount is allocated by member local units using the same procedure as is used to calculate a dividend. Each month, interest is credited to the closed Fund year account by member.
- c.) Each year, the Fund's governing body will determine if a dividend is appropriate from the closed Fund year account, and will make application to the Department of Insurance as appropriate. Further, in the event an open Fund year incurs a deficit, the Fund's governing body will consider an inter-year transfer from the closed Fund year account to offset the deficit. In either case, the dividend or inter-Fund year transfer will be calculated on a member by member basis.
- d.) A former member may apply to the Fund's governing body for a return of that member's remaining share of the closed Fund year account when five (5) years have passed since the last Fund year in which the member participated has been closed. The Fund's governing body will decide on the former member's request after evaluating whether the statute of limitations as contained in P. L. 2019 C. 156 the "Thomas P. Canzanella Twenty First Century First Responders Protection Act" and/or the statute of limitations contained in P. L. 2019 C. 120 have been exhausted

thereby eliminating the likelihood of any additional assessments from the RCF.

- e.) All dividends from the RCF will be deposited in the closed Fund year account on a member by member basis.
- f.) The Fund will retain all records in accordance with the Fund's record retention program.

10.) **Assumptions and Methodology used for the calculation of appropriate reserves requirements to be established and administered in accordance with sound actuarial principles.**

- a.) The general approach in estimating the loss reserves of the Fund is to project ultimate losses for each Fund year using paid and incurred loss data. Two traditional actuarial methodologies are used: the paid loss development method and the incurred loss development method. From the two different indications resulting from these methods the Fund Actuary chooses a "select" estimate of ultimate losses. Subtraction of the paid losses from the select ultimate losses yields the loss reserve liability or funding requirement.
- b.) The following is an overview of the two actuarial methods used to project the ultimate losses.
 - Paid Loss Development Method - This method uses historical accident year paid loss patterns to project ultimate losses for each accident year. Because this method does not use case reserve data, estimates from it are not affected by changes in case reserving practices. However, the results of this method are sensitive to changes in the rate of which claims are settled and losses are paid, and may underestimate ultimate losses if provisions are not included for very large open claims.
 - Case Incurred Loss Development Method - This method is similar to the paid loss development method except it uses historical case incurred loss patterns (paid plus case outstanding reserves) to estimate ultimate losses. Because the data used includes case reserve estimates, the results from this method may be affected by changes in case reserve adequacy.

11.) **The maximum amount a certifying and approving officer may approve pursuant to N.J.A.C. 11:15-2.22.**

- Property Claims - \$10,000 of Authority

- Workers Compensation Claims - \$10,000 of Authority
- Liability Claims - \$10,000 of Settlement Authority; \$10,000 of legal and file expense Authority
- The Executive Committee reviews all Payment Authorization Requests, (PARs) where the total cost of a claim will exceed the Authority noted above, and review litigation strategies with the Fund's Attorney.
- Prior to each Executive Committee Meeting, the certifying and approving officer shall prepare a report that lists the payments on claims where the total expense to date is less than the Authority levels noted above that were approved by the certifying and approving officer since their last report. At a minimum, the report shall include the name of the payee, claim number, affected member, amount paid, reason for payment, and other pertinent information required to substantiate payment. The report shall be provided to the Executive Committee at their regular meeting for their review and approval.
- In situations where the payment of an allocated file expense on a workers compensation file that has been approved for closure will cause the total cost of the claim to exceed the Authority previously granted, the certifying and approving officer may pay that cost without seeking further approval from the Executive Committee.
- In urgent situations where the Executive Committee has not had an opportunity to meet, and where time is of the essence such that an expeditious response to a settlement offer would be in the Fund's best economic interest, the Fund Attorney, in consultation with the Executive Director and the Executive Committee Chair, shall have the authority to authorize the settlement of claims within the JIF's SIR. All such authorizations shall be reported to the Executive Committee as soon as possible and shall be approved at their next meeting.
- In urgent situations where the Executive Committee has not had an opportunity to meet, and temporary total disability benefits are due to a claimant and delaying payment of these benefits would have a detrimental impact on the claimant, the Executive Director, in consultation with the Fund Attorney, and the Executive Committee Chair, shall have the authority to authorize the payment of temporary total disability benefits to the claimant at an amount not to exceed \$5,000 over what had been previously authorized. All such authorizations shall be reported to the Executive Committee

as soon as possible and no later than the Committee's next meeting and shall be approved at their next meeting.

- Upon submission of satisfactory documentation, and with the advance approval of the Executive Director, the Certifying and Approving Officer may also pay hospital bills if waiting until after the next regularly scheduled FUND meeting would result in the loss of a discount on such bills. When the Certifying and Approving Officer utilizes this authority, a report shall be made to the Executive Committee at their next meeting for their approval.

12.) **Operational Philosophy**

- **General** - As is the case with any organization, an established operating philosophy, formalized in a document such as this, is a necessary precursor to success. This section of the Risk Management Plan is developed to provide general instruction for key areas and providers of service to the Fund. Also included here are sections which restate (and amplify) the roles and responsibilities of important parties and stress the importance of activities upon which the long term success of the Fund will hinge in whole or in part.
- **Fund Commissioners** - Fund Commissioners, each an elected official or municipal employee, are the backbone of the Fund. These individuals will in large measure control the success of the Fund by actively participating in the safety and loss control programs developed by the Fund for all members, and by implementing these programs in their respective municipalities. Fund Commissioners are encouraged to attend all meetings of the Fund, to serve on committees studying current issues, to enhance their knowledge of risk management, and to encourage consistent safe practices.
- **Fund Professionals and Risk Management Consultants** - Providers of professional services (Fund Professionals and Risk Management Consultants) to the Fund and individual member municipalities are strongly encouraged to participate in and promote Fund activities. The success of the Fund will, in part, be a reflection of the professionalism of those providers whose services are integral components of the Fund. Support of the concept of self-insurance, the Fund in general, and the risk management activities of member municipalities in particular are necessary elements of success.
- The Fund Bylaws allow each member municipality to provide for the services of an individual or firm to serve as the member's Risk Management Consultant and who shall serve as an Insurance Producer as defined under N.J.S.A. 17:22, and shall have demonstrated experience in the management of public sector insurances and risk management. The Risk Management Consultant shall not be an

employee of the member. The Risk Management Consultant shall not be a Fund Commissioner.

- The Risk Management Consultant shall advise the member on matters relating to the Fund's operation and coverages. The Risk Management Consultant shall, in addition to such items as may be included in such individual's or firm's contract or agreement with the member, be governed by the following:
 - a) The Risk Management Consultant shall be retained by each member in conformance with applicable State Law or regulation;
 - b) Risk Management Consultants, who can not be local unit employees, shall be paid a fee not exceeding six (6%) percent of the member's assessment in accordance with the terms of the Risk Management Consultant's Agreement executed by the member; and
 - c) Specific responsibilities shall include, but not be limited to:
 - i.) Evaluation of the member's exposure;
 - ii.) Explanation of the various coverages available from the Fund;
 - iii.) Preparation of applications, statements of values, timely reporting of changes in exposures, and any other exposure based questionnaires and/or applications requested by the Fund;
 - iv.) Review of the local unit's assessment and assistance in preparing the member's insurance budget;
 - v.) Review and analysis of the member's safety engineering reports and periodic loss runs in order to help the member identify areas requiring greater attention;
 - vi.) Assist the member in establishing, monitoring and evaluating a safety committee and claims handling procedure;
 - vii.) Attend the majority of meetings of the Fund's Executive Committee; and
 - viii.) Analyze and recommend insurance coverages not offered through the Fund.
- Claims Response And Reserving - Were the philosophy of the Fund in these areas to be encapsulated into two sentences, they would read as follows:

- a.) “The Fund will thoroughly review and respond to each claim presented so as to pay only that amount (if any) which it is legally bound and obligated to pay.”; and
- b.) “Reserves shall be established on each claim presented in a manner which accurately reflects the full, known liability of the Fund at any given point in time”.

In reviewing each claim presented, the Fund (operating through its claims administrator and legal counsel) shall review such claims for coverage, deny those not falling within the purview of coverages offered, aggressively defend those in dispute, pursue to the fullest extent of the law those presented in bad faith, and settle as expeditiously as possible those for which the Fund is legally liable.

- ☐ Case reserves, including all types of applicable allocated loss adjusting expenses, will be established with an eye toward identifying the full exposure of the Fund and its excess insurance carriers at the earliest possible date. Reserves shall be periodically reviewed for accuracy and adjusted as needed. For claims aged eighteen (18) months or more, it is expected that reserves will be not less than 85% accurate. For claims aged thirty (30) months or more 95% accuracy is expected.
- ☐ Financial Management - Consistent with the objective of serving as a long term vehicle through which to stabilize the costs associated with insurance coverages, the underlying premise of the Fund’s financial base shall be one of conservative up-front funding, prudent investment of idle funds, and maintenance of stringent paper and audit trails. As is the case with all other aspects of the Fund, the financial assets of the Fund can well be considered as moneys held in public trust. Treatment and handling of these Funds must be accomplished in a manner which reflects the stewardship obligation of those whose hands through which they pass. All actuarial, investment, treasury and banking functions of the Fund are to be accomplished in a manner consistent with the same legal and administrative standards applicable to municipalities in the State of New Jersey.

Specific steps taken by the Fund during past years to enhance return on equity include:

- a.) implementing more favorable payment terms with various service providers so as to increase investment income;
- b.) Development and adoption of a Cash Management and Investment Policy which seeks the following objectives:
 - i.) Preservation of capital,
 - ii.) Adequate safekeeping of assets,

- iii.) Maintenance of liquidity to meet operating needs, claims settlements, and dividends,
- iv.) Diversification of the JIF's portfolio to minimize risks associated with individual investments,
- v.) Maximization of total return, consistent with acceptable risk levels,
- vi.) Investment of assets in accordance with State and Federal laws and regulations,
- vii.) Accurate and timely reporting of interest earnings, gains and losses by line of coverage in each fund year,
- viii.) Cooperation with other local JIFs and the MEL in the planning and execution of investments in order to achieve economies of scale,
- ix.) Stability in the value of the JIF's economic surplus.

□ Safety And Loss Prevention - Every dollar spent to compensate for an avoidable loss, whether it be for property, workers' compensation or any other coverage afforded through the JIF, is a dollar which might better have been used to provide municipal services and conserve tax dollars. In an effort to avoid preventable loss and the financial and human hardships which result therefrom, the JIF (operating through the Fund's Safety Committee) will implement safety and loss control programs and procedures, directed at reducing or eliminating conditions or practices which lead to loss. These programs, implemented in progressive steps, will include items such as:

- a.) Member facility self-inspections supplemented by those conducted by the Fund's Safety Director;
- b.) Seminars or other training programs directed at specific areas of municipal operations from which losses are likely to occur;
- c.) Promotional safety incentive programs stressing safety in all areas of municipal operations and offering incentives for active participation by all Fund members.

13.) **Aggregate Excess Loss Contingency Fund**

In November of 1996, the Department of Banking and Insurance adopted administrative codes for municipal joint insurance funds like the BURLCOJIF, reference N.J.A.C. 11:15-2.1 et. seq. One aspect of these new regulations is the requirement that joint insurance funds either buy

aggregate excess insurance or budget additional money to be collected from the members in an aggregate excess loss contingency fund. The spirit of this portion of the administrative code is to provide even greater fiscal security to joint insurance funds than the security provided through the funding of loss retention accounts based upon an independent actuarial loss funding model.

The members view this requirement as supporting their primary objective to stabilize costs. The history of the Fund is to purchase aggregate excess insurance whenever possible to protect against a series of losses. However, the Fund has also observed that this is not always possible and has instead budgeted an additional amount of money as loss fund contingency in those years when aggregate excess insurance was either not available or too costly to consider. For the members, the Aggregate Excess Loss Contingency Fund is simply a new name for an established practice and the BURLCOJIF will continue its practice of budgeting extra money in the absence of commercially available aggregate excess insurance but will now refer to these monies as the Aggregate Excess Loss Contingency Fund.

The administrative code defines the Aggregate Excess Loss Contingency Fund as a separate fund which is always accounted for in the current fund fiscal year. The monies are set aside for a period of at least two years to pay for claim activity that exhausts loss funds in a claim retention account in the original fund year in which the monies were set aside. The code also defines the minimum statutory funding for this aggregate loss fund account and specifically states that nothing in the law shall prevent a joint insurance fund from funding this account at a higher level. Both the statute and administrative code governing the BURLCOJIF also require that any surplus and/or deficit in every retention account for each year is owned by the members who were a part of that year according to the percentage that their individual total contribution bears to the budget in that year. Contributions made to the Aggregate Excess Loss Contingency Fund are no different in this regard.

However, the Aggregate Excess Loss Contingency Fund is different than other loss retention accounts in two fundamental ways; the manner in which the BURLCOJIF must account for the funds and its use across all years by individual members. Because the Aggregate Excess Loss Contingency Fund moves from the current fiscal year forward to the succeeding fiscal year in its entirety and the statutory minimum funding associated with a specific fund fiscal year must be retained for a minimum of two years, this fund must always be accounted for on an individual member basis showing both a member's statutory encumbered portion and their statutory unencumbered portion.

As discussed above, the Aggregate Excess Loss Contingency Funds are intended to provide an immediate response to the need to replenish money

in a loss fund account where the original loss funding has been consumed. It is also true that over time if the value of the projected ultimate cost of claims within a loss retention account as defined by the claims administrator added to the Incurred But Not Reported (IBNR) values developed by the actuary do not exceed the original loss funding within a loss retention account after two years, the administrative code permits but does not mandate a full return of those aggregate excess loss contingency funds to their member owners. Thus, the aggregate excess loss contingency funds that are surplus and not yet returned can be used by members to pay for additional money needs in any fund year when and if needed. This provides members with the opportunity to accrue surplus aggregate excess loss contingency funds and use them across all fund years in much the same way they have used the Loss Fund Contingency money in earlier budgets as a safeguard across multi-line retention accounts in a given fund fiscal year.

In this regard, the Aggregate Excess Loss Contingency Fund is in part a protection against adverse development for both specific retention accounts as well as providing protection on a multi-year and multi-line loss basis.

The administrative code specifically permits a member to use released surplus funds in loss retention accounts to either take them in the form of a return of surplus or to be applied toward the payment of a future premium. As the unencumbered portion of the Aggregate Excess Loss Contingency Fund is an individual member owned surplus account, members with accrued surplus in this account can likewise use these funds in the same way.

Finally, the BURLCOJIF views the Aggregate Excess Loss Contingency Fund as a better version of the old Loss Fund Contingency. We believe it provides a stronger vehicle through which members can build a financial bank against adverse development on a multi-year and multi-line basis. It is the hope of the BURLCOJIF that members will use this fund to provide themselves with a financial vehicle through which they can manage an additional assessment with no cost to their municipality or pay future insurance premiums to stabilize costs, or both.

14.) **Committee Charters**

Appendix I of the Plan of Risk Management contains Committee Charters for the Claims Review, Coverage, Finance, Nominating, Strategic Planning, and Safety Committees.

This Resolution was duly adopted by the Burlington
County Municipal Joint Insurance Fund at a public
meeting held on January 17, 2023



BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND

BY: _____

ATTEST: _____

CHAIRMAN

SECRETARY

DATE: _____

Claims Review Committee Charter

The Burlington County Municipal Joint Insurance Fund (BURLCO JIF) Executive Committee hereby constitutes and establishes a Claims Review Committee:

Composition

1. Members of the Committee shall be appointed by the Chair and shall serve at the pleasure of the Chair.
2. A member of the Executive Committee shall serve on the Claims Review Committee.
3. Serving on the Committee shall be the Fund Attorney, the Fund Claims Administrator and a representative from the Administrator's office.
4. Risk Management Consultants may serve as deemed appropriate by the Executive Committee Chair.

Authority and Responsibility

The Claims Review Committee is to serve as the focal point for communication between the Claims Administrator and the Fund Commissioners. The Committee will also review all Payment Authorization Requests (PARs) and review litigation strategies with the Fund's Attorney. The Claims Review Committee shall advise the Executive Committee regarding claims administration and payments. In addition, the Committee shall review the status of POL, EPL and other claims as presented by the Fund Attorney.

Claims Review Committee Bylaws

The Claims Review Committee of the BURLCO JIF was established by charter approved by motion of the JIF's Executive Committee on January 18, 2022. The Committee's operational guidelines are set down herein and may be amended by majority vote of the Executive Committee.

Meetings

The Committee is to meet on a monthly basis or as many times per year as the Committee Chair deems necessary.

Attendance

Members of the Committee are to be present at all meetings. As necessary or desirable, the Chair may request that other Fund Commissioners, Fund Professionals or consultants attend to participate in discussions of particular issues.

A representative of the Administrator's office shall attend all meetings and shall serve as staff to the Claims Review Committee.

Minutes

Minutes of each meeting are to be prepared and approved by the Committee members and provided to the Executive Committee.

Specific Duties

The Claims Review Committee is to:

- (1) Report to the Executive Committee on the progress of claims whose payments exceed the maximum amount the certifying and approving officer may approve pursuant to N.J.A.C. 11:15-2.22 as established in Section 11 of the BURLCOJIF Plan of Risk Management as presented in Payment Authorization Requests (PARs) and on the progress of claims in litigation.
- (2) Identify long range claims administration issues which need to be discussed, acted upon, and eventually implemented in order to ensure the viability, growth, and integrity of the JIF.
- (3) Recommend to the Executive Committee the retention or replacement of claims administration vendors and/or attorneys and provide a written summary of the basis of such recommendations.
- (4) Apprise the Executive Committee, through minutes and special presentations as necessary, of significant developments in the course of performing the above duties.
- (5) Monitor existing claims trends to determine the source, amount, and types of claims being incurred by BURLCO JIF members and MEL members statewide.
- (6) Develop policies to be adopted and actions to be taken to eliminate, reduce, or mitigate the financial impact of these claims on the membership
- (7) Determine whether existing measures are adequate and appropriate to prevent claims and evaluate whether changes in members' needs and/or loss patterns necessitate changes to existing policies.
- (8) Identify and evaluate emerging techniques for mitigation of risk which could be adopted by members in order to enhance the protection of JIF finances and, by extension, the financial interests of members of the JIF.
- (9) Oversee the creation of training programs designed to educate elected officials, managers and supervisors, and employees with respect to the role they play in the prevention and mitigation of employment related claims.
- (10) Review individual member claims records and recommend remedial actions to be taken by the member including training, adoption of policies, or utilizing resources available through the JIF/MEL or other professionals. Recommend members for probation in accordance with policies recommended by the MEL and/or adopted by the BURLCO JIF.
- (11) Review policies and directives issued by the MEL or excess carriers and communicate as necessary with the Executive Committee and the membership at large and oversee the implementation of coverage, underwriting, and retention guidelines.
- (12) Apprise the Executive Committee, through minutes and special presentations as necessary, of significant developments in the course of performing the above duties.

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Adopted: 4/19/95

Amended 3/20/2019

- (13) Report at least annually to the Executive Committee on the discharge of the above responsibilities.
- (14) Perform additional duties as assigned by the Executive Committee related to this Charter and the discharge of duties as assigned above.

Coverage Committee Charter

The Burlington County Municipal Joint Insurance Fund (BURLCO JIF) Executive Committee hereby constitutes and establishes a Coverage Committee:

Composition

1. Members of the Committee shall be appointed by the Chair and shall serve at the pleasure of the Chair.
2. A member of the Executive Committee shall serve on the committee.
3. Serving on the Committee shall be the Fund Actuary, Fund Attorney and a representative from the Administrator's office.
4. Risk Management Consultants may serve as deemed appropriate by the Executive Committee Chair.

Authority and Responsibility

The Coverage Committee is to serve as a focal point for discussion on issues pertaining to coverage, underwriting, and reinsurance. The Coverage Committee shall advise the Executive Committee on issues pertaining to coverage requirements of members of the JIF, coverage issues in the insurance industry which should be addressed by the JIF, the efficiency and clarity of communications between the JIF and the members regarding coverage issues, the proposed role of the JIF in addressing areas of insurance outside of its normal purview, retention and reinsurance issues, and underwriting guidelines.

Coverage Committee Bylaws

The Coverage Committee of the BURLCO was established by charter approved by motion of the JIF's Executive Committee on October 17, 2006. The Committee's operational guidelines are set down herein and may be amended by majority vote of the Executive Committee.

Meetings

The Committee is to meet as many times per year as the Committee Chair deems necessary, but no less than quarterly, at the discretion of the Chair.

Attendance

Members of the Committee shall be present at all meetings. As necessary or desirable, the Chair may request that other Fund Commissioners, Fund Professionals or consultants attend to participate in discussions of particular issues.

A representative of the Administrator's office shall attend all meetings and shall serve as staff to the Committee.

Minutes

Minutes of each meeting are to be prepared and approved by the Committee members and provided to the Executive Committee.

Specific Duties

The Coverage Committee is to:

- (1) Oversee the implementation of coverage, underwriting, and retention and reinsurance guidelines.
- (2) Monitor the existing coverages of the JIF to determine whether existing coverage is adequate and appropriate; and evaluate whether changes in members' needs and/or loss patterns necessitate changes to existing coverage.
- (3) Identify and evaluate emerging techniques for transfer of risk which could be adopted by the JIF in order to enhance the protection of the JIF's assets and, by extension, the financial interests of members of the JIF.
- (4) Review the retention structure of the JIF to determine whether changes in the structure is needed in order to improve coverage or to achieve economies.
- (5) Apprise the Executive Committee, through minutes and special presentations as necessary, of significant developments in the course of performing the above duties.
- (6) Report at least annually to the Executive Committee on the discharge of the above responsibilities.
- (7) Perform additional duties as assigned by the Executive Committee related to this Charter and the discharge of duties as assigned above.



Finance Committee Charter

The Burlington County Municipal Joint Insurance Fund (BURLCO JIF) Executive Committee hereby constitutes and establishes a Finance Committee:

Composition

1. Members of the Committee shall be appointed by the Chair and shall serve at the pleasure of the Chair.
2. A member of the Executive Committee shall serve on the Finance Committee.
3. Serving on the Committee, *but not voting members*, shall be the Fund Actuary, Fund Auditor, Fund Treasurer and a representative from the Administrator's office.

Authority and Responsibility

The Finance Committee is to serve as the focal point for communication between the Fund's Commissioners and the Fund's professionals for the development of an annual budget. The Finance Committee shall work with the Fund's Actuary and with the Fund's Professionals and committees as necessary to develop claims funding, expense funding and funding for special programs.

The Finance Committee will also examine the financial audits of the Fund, as prepared by the Fund's Auditor in conjunction with the Fund's Treasurer, Actuary and Claims Administrator. The Finance Committee shall comment on the independence of the Executive Committee's independent auditors, the integrity of management and the adequacy of disclosures to the public. It will serve as a focal point for communication between the independent Auditor, the JIF Treasurer, and Fund Professionals as their duties relate to financial accounting, reporting, and internal controls and compliance. The Committee is to assist in fulfilling responsibility as to accounting policies and reporting practices of the Fund and sufficiency of the auditing function. The Committee shall oversee and advise the Fund Executive Committee regarding the selection of independent auditors. The Executive Committee's access to the independent auditor shall in no way be limited or superseded by the activities of this Committee.

Finance Committee Bylaws

The Finance Committee of the BURLCO was established by charter approved by motion of the Executive Committee on October 17, 2006. The Committee's operational guidelines are set down herein and may be amended by majority vote of the Executive Committee.

Meetings

The Committee shall meet at least four times per year at the discretion of the Committee Chair to review issues such as the annual audit, the semi-annual financial review, the fund's budget and assessment allocation strategies.

Attendance

Members of the Committee should be present at all meetings. As necessary or desirable, the Chair may request that other Fund Commissioners, Fund Professionals or consultants attend to participate in discussions of particular issues.

A representative of the Administrator's office shall attend all meetings and shall serve as staff to the Finance Committee.

Minutes

Minutes of each meeting are to be prepared and approved by the Committee members and provided to the Executive Committee.

Specific Duties

The Finance Committee is to:

- (1) Review all renewal fees and professional services review worksheets referred by the Fund's Executive Committee on all of the Fund's professional service providers including Actuary, Administrative Consultant, Administrator, Attorney, Auditor, Claims Administrator, Safety Director, Treasurer and any other professionals requiring a performance review.
- (2) Recommend to the Executive Committee the retention or replacement of Service Providers which may be retained to assist in developing or implementing strategic plans and provide a written summary of the basis for the recommendations.
- (3) Review all funding requirements as determined by the Fund's Actuary.
- (4) Review all funding levels for programs and miscellaneous and contingency items.
- (5) Review assessment strategies at various levels of capping for allocation of the annual assessments to JIF members.
- (6) Apprise the Executive Committee, through minutes and special presentations as necessary, of significant developments in the course of performing the above duties.
- (7) Report at least annually to the Executive Committee on the discharge of the above responsibilities.
- (8) Perform additional duties as assigned by the Executive Committee related to this Charter and the discharge of duties as assigned above.

With respect to the Fund's financial audits, the Committee is to:

- (1) Review with the Executive Committee and the Fund's Treasurer the JIF's policies and procedures to reasonably assure the adequacy of internal controls over accounting, administration, compliance with laws and regulations and financial reporting.
- (2) Have familiarity, through the individual efforts of its members, with the accounting and reporting principles and practices applied by the JIF in preparing its financial statements. Further, the Committee is to make, or cause to be made, all necessary inquiries of Executive

Committee and the independent auditor concerning established standards of conduct and performance, and deviations therefrom.

- (3) Review, prior to the annual audit, the scope and general extent of the independent auditor's planned examination, including their engagement letter. The auditor's fees are to be arranged with Executive Committee and annually summarized for Committee review. The Committee's review should entail an understanding from the independent auditor of the factors considered by the auditor in determining the audit scope, including:
 - Risk characteristics of the JIF
 - External reporting requirements
 - Materiality of the various segments of the JIF's combined activities
 - Quality of internal accounting, administrative and compliance controls
 - Extent of internal auditor's involvement in audit examination
 - Other areas to be covered during the audit engagement
- (4) Review with Executive Committee the extent of non-audit services planned to be provided by the independent auditor in relation to the objectivity and independence needed in the audit.
- (5) Review with Executive Committee and the independent auditor instances where the Executive Committee has obtained "second opinions" on accounting and financial reporting policies from other accountants.
- (6) Review with the Executive Committee and the independent auditor, upon completion of their audit, financial results for the year prior to their release to the public. This review is to encompass:
 - The JIF's comprehensive annual financial report, including the financial statements and financial statement and supplemental disclosures required by GAAP and/or the State of New Jersey.
 - Significant transactions not a normal part of the JIF's operations.
 - Selection of and changes, if any, during the year in the JIF's accounting principles or their application.
 - Significant adjustments proposed by the independent auditor.
 - The process used by the Executive Committee in formulating particularly sensitive accounting estimates and the independent auditor's conclusions regarding the reasonableness of those estimates.
 - Any disagreements between the independent auditor and Executive Committee about matters that could be significant to the JIF's financial statements or the auditor's report.
 - Difficulties encountered in performance of the audit.
- (7) Evaluate the cooperation received by the independent auditor during their audit, including their access to all requested records, data and information. Also, elicit the comments of Executive Committee regarding the responsiveness of the independent auditor to the JIF's

- needs. Inquire of the independent auditor whether there have been any disagreements with the Executive Committee that, if not satisfactorily resolved, would have caused them to issue a nonstandard report on the JIF's financial statements.
- (8) Discuss with the independent auditor the quality of the JIF's financial and accounting personnel and any recommendations that the independent auditor may have. Topics to be considered during this discussion include improving internal financial controls, controls over compliance, the selection of accounting principles and the Executive Committee reporting systems.
 - (9) Review written responses of the Executive Committee to "Letter of Comments and Recommendations" from the independent auditor and discuss with the Executive Committee the status of implementation of prior period recommendations and corrective action plans.
 - (10) Discuss with the Executive Committee the scope and quality of internal accounting, administrative, compliance, and financial reporting controls in effect.
 - (11) Perform all of the above duties wherever appropriate relative to the JIF's component units. The Executive Committee may satisfy this duty by relying on the work of a component unit's Finance Committee.
 - (12) Perform additional duties as assigned by the Executive Committee related to this Charter and the discharge of duties as assigned above.

Nominating Committee Charter

The Burlington County Municipal Joint Insurance Fund (BURLCO JIF) Executive Committee hereby constitutes and establishes a Nominating Committee:

Composition

The Nominating Committee will be comprised of one member from each Standing Committee to be selected by the members of that Standing Committee. No individual may represent more than one committee on the Nominating Committee. In addition, the immediate past chair of the Executive Committee shall also be a member of the Committee. If the immediate past Executive Committee Chair is no longer a Fund Commissioner, then the Fund Chair shall appoint one representative to the Committee. The Nominating Committee members will select the Nominating Committee Chair.

Authority and Responsibility

The Nominating Committee shall be charged with reviewing and nominating candidates for presentation in the event of a need to elect officers to the Executive Committee.

Nominating Committee Bylaws

The Nominating Committee of the BURLCOJIF was established by charter approved by motion of the Executive Committee on April 15, 2008.

Meetings

The committee is to meet as many times per year as the Committee Chair deems necessary in accordance with the Committee's operational guidelines.

Attendance

Members of the committee shall be present at all meetings. The Chair may also request that individuals interested in being nominated to the Executive Committee express their interest to a member of the Committee. A representative of the Administrator's office shall attend all meetings and shall serve as staff to the Nominating Committee.

Minutes

Minutes of each meeting are to be prepared and approved by the Committee Chair and provided to the Executive Committee.

Specific Duties

The Nominating Committee is to:

- (1) Compile and submit to general membership a slate of candidates to serve as Chair, Secretary, Executive Committee and Alternate Executive Committee members.
- (2) Conduct an election in accordance with any operational guidelines established by the membership.
- (3) Apprise the Executive Committee, through minutes and special presentations as necessary, of significant developments in the course of performing the above duties.
- (4) Report at least annually to the Executive Committee on the discharge of the above responsibilities.
- (5) Perform additional duties as assigned by the Executive Committee related to the above Charter and discharge of duties as assigned above.

Safety Committee Charter

The Burlington County Municipal Joint Insurance Fund (BURLCO JIF) Executive Committee hereby constitutes and establishes a Safety Committee:

Composition

1. Members of the Committee shall be appointed by the Fund Chair and shall serve at the pleasure of the Fund Chair.
2. A member of the Executive Committee shall serve on the Safety Committee.
3. Serving on the Committee shall be the Fund Safety Director, Wellness Director, and a representative from the Administrator's office.
4. Risk Management Consultants may serve as deemed appropriate by the Executive Committee Chair.

Authority and Responsibility

The Safety Committee is to serve as a focal point for communication between the BURLCO JIF, the Executive Director/Administrator, the Safety Director, and member municipalities. The Safety Committee shall also serve as a focal point for communication between the BURLCO JIF, the Executive Director/Administrator, the Wellness Director, and member municipalities. The function of the Committee is advisory in nature and is not intended to infringe upon the responsibility of the Safety Director, Wellness Director or employees of member towns. The Safety Committee shall advise the Executive Committee on safety and wellness related policies, performance of municipalities in terms of safety and wellness, and of the individual firms responsible for reporting on same. The Safety Committee shall also work with the Executive Director, Wellness Director, and the Safety Director in attempting to identify services that may be provided by the Joint Insurance Fund to member municipalities in order to reduce the risks of accidents to member employees and volunteers and improve the overall health and wellness of member employees and volunteers to reduce the risk of accidents and decrease the severity of injuries associated with those accidents.

Safety Committee Bylaws

The Safety Committee of the BURLCO JIF was established by charter approved by motion of the JIF's Executive Committee on October 17, 2006. The Committee's operational guidelines are set down herein and may be amended by majority vote of the Executive Committee.

Meetings

The Committee is to meet as many times per year as the Committee Chair deems necessary, but no less than quarterly, at the discretion of the Chair.

Attendance

Members of the Committee shall be present at all meetings. As necessary or desirable, the Safety Committee Chair may request that other Fund Commissioners, Fund Professionals or consultants attend to participate in discussions of particular issues.

A representative of the Administrator's, Wellness, and Safety Director's office shall attend all meetings and shall serve as staff to the Safety Committee.

Minutes

Minutes of each meeting are to be prepared and approved by the Safety Committee members and provided to the Executive Committee.

Specific Duties

The Safety Committee is to:

- (1) Develop with the Executive Director and the Safety Director on-going and annual safety programs, which shall provide for the planning, organization, control and leadership of the JIF's directed safety efforts.
- (2) Develop with the Executive Director and the Wellness Director on-going wellness programs that shall provide for the planning, organization, control, and leadership of the JIF's directed wellness efforts
- (3) Identify and analyze loss exposures and claims information for the JIF as a whole and for individual members to determine where resources should be directed to reduce claims.
- (4) Examine alternative risk techniques to determine the most efficient method for reducing the risk of loss.
- (5) Recommend to the Executive Committee any appropriate expenditures on programs or services which, in the opinion of the Committee, will likely result in long-term savings for the JIF.
- (6) Implement, monitor and evaluate all safety and wellness programs, services and vendors.
- (7) Recommend to the Executive Committee the retention or replacement of safety and/or wellness vendors and provide a written summary of the basis of such recommendations.
- (8) Apprise the Executive Committee, through minutes and special presentations as necessary, of significant developments in the course of performing the above duties.
- (9) Report at least annually to the Executive Committee on the discharge of the above responsibilities.
- (10) Perform additional duties as assigned by the Executive Committee related to this Charter and the discharge of duties as assigned above.

Strategic Planning and Technology Liability Committee Charter

The Burlington County Municipal Joint Insurance Fund (BURLCOJIF) Executive Committee hereby constitutes and establishes a Strategic Planning Committee:

Composition

1. Members of the Committee shall be appointed by the Chair and shall serve at the pleasure of the Chair.
2. A member of the Executive Committee shall serve on the Strategic Planning Committee.
3. Serving on the Committee shall be a representative from the Administrator's office as well as the Technology Risk Services Director.

Authority and Responsibility

The Strategic Planning Committee is to serve as the focal point for communication between the Administrator, the Fund Commissioners, and any other professionals regarding long range strategies which should be pursued in order to ensure the integrity, growth, and viability of the Joint Insurance Fund. The Strategic Planning Committee shall advise the Executive Committee regarding long term strategies and planning considerations.

The Strategic Planning Committee shall also serve as the focal point for discussions on issues pertaining to Technology Liability. The Committee shall advise the Executive Committee on issues pertaining to the source, number, and types of claims impacting members. The Committee shall review observational, statistical, and historical information presented by the Fund Professionals and shall recommend policies to be adopted and actions to be taken to eliminate, reduce, or mitigate the financial impact of these claims on the membership.

Strategic Planning Committee Bylaws

The Strategic Planning Committee of the BURLCOJIF was established by charter approved by motion of the JIF's Executive Committee on October 17, 2006 and amended on May 20, 2014 and January 18, 2022. The Committee's operational guidelines are set down herein and may be amended by majority vote of the Executive Committee.

Meetings

The Committee is to meet as many times per year as the Committee Chair deems necessary, at the discretion of the Chair.

Attendance

Members of the Committee are to be present at all meetings. As necessary or desirable, the Chair may request that other Fund Commissioners, Fund Professionals or consultants attend to participate in discussions of particular issues.

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Originally Adopted October 17, 2006
Re-adopted as Amended – May 20, 2014

A representative of the Administrator's office shall attend all meetings and shall serve as staff to the Strategic Planning Committee.

Minutes

Minutes of each meeting are to be prepared and approved by the committee members and provided to the Executive Committee.

Specific Duties

The Strategic Planning Committee is to:

- (1) Develop a plan for implementation of long term strategies for the Fund.
- (2) Report to the Executive Committee on the progress regarding selection and implementation of the plan and monitor strategy for implementation.
- (3) Identify long range planning issues which need to be discussed, acted upon, and eventually implemented in order to ensure the viability, growth, and integrity of the Joint Insurance Fund.
- (4) Review the collective organizational structure of the JIF and its servicing agents to assure that it represents a balance of values including flexibility, participation, efficiency and effectiveness which should be weighed in maintaining a healthy organizational structure.
- (5) Evaluate members' compliance with cyber security standards promulgated by the MEL JIF to reduce or eliminate the potential for loss caused by malware, phishing, hacking or other unauthorized penetration or access of members' electronic data or communication systems.
- (6) Apprise the Executive Committee, through minutes and special presentations as necessary, of significant developments in the course of performing the above duties.
- (7) Report at least annually to the Executive Committee on the discharge of the above responsibilities.
- (8) Perform additional duties as assigned by the Executive Committee related to this Charter and the discharge of duties as assigned above.

BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND

RESOLUTION NO. 2023 - 16

**RESOLUTION AUTHORIZING REIMBURSEMENT OF
TRAVEL EXPENSES FOR AUTHORIZED OFFICIAL TRAVEL**

WHEREAS, N. J. S. A. 40A:5-16.1 permits the governing body of any local unit to authorize payment in advance toward expenses for authorized official travel, and;

WHEREAS, up to four (4) Fund Commissioners of the Burlington County Municipal Joint Insurance Fund, hereinafter referred to as the BURLCO JIF, may need to travel to or electronically participate in the PRIMA Conference or AGRIP Conferences during Fund Year 2023 for the purpose of attending or participating in a seminar on public entity risk management and pooling; and;

WHEREAS, the Treasurer of the BURLCO JIF has certified that funds are available from the 2023 expense budget in the amount of \$2,500 per attending or participating commissioner, excluding seminar registration costs which will be pre-paid by the BURLCO JIF, and;

WHEREAS, the Treasurer of the BURLCO JIF is authorized to issue payment in the amount of \$25 per conference attendee to the Executive Director, if the expense is so incurred, for payment of Fund Commissioners' meals at the PRIMA and AGRIP Conferences, and;

WHEREAS, the authorized Commissioners representing the BURLCO JIF at either conferences will verify their expenses in accordance with the attached Travel and Expense Reimbursement Policy and Conference Attendance Policy, a copy of which is attached hereto and incorporated herein by reference, with a detailed bill of items or demands, and the certification of affidavit required by N. J. S. A. 40A:5-16 which will be submitted within a reasonable period of time after the completion of the travel for which the advance was made.

NOW THEREFORE BE IT RESOLVED, that the Treasurer is hereby authorized to reimburse authorized Fund Commissioners up to \$2,500 in expenses, excluding seminar registration costs which will be pre-paid by the BURLCO JIF, for attendance at the PRIMA and AGRIP conferences; and

BE IT FURTHER RESOLVED that the Treasurer is hereby instructed to make payment to the Executive Director, if the expense is so incurred, in the amount of \$25 per conference attendee for payment of Commissioners' meals at the PRIMA and AGRIP Conferences

This Resolution was duly adopted by the Burlington County Municipal Joint
Insurance Fund at a public meeting held on January 17, 2023

BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND

BY: _____

ATTEST: _____

CHAIRMAN

SECRETARY

DATE: _____



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

A. AJG Risk Management Services Disclosure Statement – (pg. 97)

A disclosure Statement for AJG Risk Management Services, Inc. is attached for your review. We ask that this information be made a part of the minutes of the January 2023 Executive Committee Meeting.

B. Lost Time Accident Frequency Report – (pgs. 98-99)

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

C. Certificates of Insurance (pg. 100)

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

D. Financial Fast Track Report (pg. 101)

The Financial Fast Track Report as of November 30, 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 November 30, 2022 was **\$6,514,293**.

E. Regulatory Filing Checklists (pgs. 102-103)

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.

F. 2021 Safety Incentive Program Awards (pg. 104)

A report detailing available balances for each member is included in the agenda. If you have encumbered your funds and have any questions on how to collect your 2021 Safety Incentive Program Encumbered Awards, please contact our office.

G. 2022 Optional Safety Budget (pg. 105)

A report detailing available balances for each member is included in the agenda. If you have encumbered your funds and have any questions on how to collect your 2022 Optional Safety Program Encumbered Awards, please contact our office.

H. 2022 Wellness Incentive Program Allowance (pg. 106)

A report detailing available balances for each member is included in the agenda. If you have encumbered your funds and have any questions on how to collect your 2022 Wellness Incentive Program Encumbered Awards, please contact our office.

I. 2022 EPL/Cyber Risk Management Budget (pg. 107)

A report detailing available balances for each member is included in the agenda. If you have encumbered your funds and have any questions on how to collect your 2022 EPL/Cyber Risk Management Budget Encumbered Awards, please contact our office.

J. Employment Practices Liability Compliance

A report regarding each member's compliance status with the MEL EPL/POL Risk Management Plan is a handout 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.

K. Statutory Bond Status (pgs. 108-110)

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.

L. Skateboard Park Approval Status (pg. 111)

The MEL has established a process, outlined in MEL Coverage Bulletin **2023-06**, 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.

M. Capehart Scatchard Updates (pgs. 112-114)

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.

N. Land Use Training Certification (pg. 115)

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.

O. Elected Officials Training Invite/RSVP (pg. 116)

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. An email that included links to register for the session of your choice was sent to all Fund Commissioners, Clerks and Risk Management Consultants on January 9, 2023 asking the invitation be forwarded to your Elected Officials as well.

P. 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.

Q. Police Command Staff

In 2023, the BURLCO JIF, in conjunction with the ACM and TRICO JIFs, will be sponsoring Police Command Staff training. Completion of this training 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.

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.

S. 2023 1st Installment Billing

First installment bills were emailed to member Municipal Clerks, with a copy to the Fund Commissioner and Risk Management Consultant, on or about December 29, 2022. Please note that the first installment is due by February 15, 2023. If you have any questions, please contact Tracy Forlenza at Tracy_Forlenza@riskprogramadministrators.com.

T. AGRIP/PRIMA 2023 Conferences (pg. 117)

This year BURLCO JIF members will be eligible to attend two AGRIP Conferences and the Annual PRIMA Conference. The 2023 Budget includes funding for four (4) attendees in total. The BURLCO JIF has adopted an Attendance Conference Policy that establishes clear guidelines and preferences for Commissioner Attendance. Those Fund Commissioners who have first priority for attendance at these conferences received information on this year's conferences from our office on or about January 3, 2023. Please feel free to contact the Executive Director's office with any questions.

U. 2022 Attendance (pg. 118)

A report detailing attendance records through the end of the 2022 Fund Year is attached for your review. The attendance is taken directly from the Minutes of the meeting, so if you have any questions, please contact Kris Kristie at Kristi_Kristie@rpadmin.com

V. 2023 Safety Kickoff Breakfast & Safety, Claims, & Wellness Coordinator Roundtable

The JIF is looking to hold the 2023 Safety Kickoff Breakfast & Safety, Claims, & Wellness Coordinator Roundtable in person in March at the Indian Springs Country Club, Marlton. Additional information will be forthcoming.

W. 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. 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). In addition, members can also call 856-446-9148 for a pre-recorded message announcing the cancellation of a meeting

X. Website (WWW.BURLCOJIF.ORG)

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

Y. New Member Activity

Nothing to Report.



Insurance | Risk Management | Consulting

Public Entity & Scholastic Division
6000 Sagemore Drive, Suite 6203
PO Box 530
Marlton, New Jersey 08053
856-446-9100

TO: Fund Commissioners
Burlington County Municipal Joint Insurance Fund

FROM: Paul A. Forlenza, MGA, RMC
Senior Program Administrator, Risk Program Administrators, Gallagher, Inc.

DATE: January 17, 2023

RE: Disclosure Statement- Fund Administration & Insurance Placement

Arthur J. Gallagher Risk Management Services, Inc., has served as Administrator for the Burlington County Municipal Joint Insurance Fund, hereinafter referred to as "Fund", since January 1, 1991. In 2019, this office was incorporated into a new division of Gallagher called Risk Program Administrators. Risk Program Administrators presently confines its practice to providing professional pool administration, limited insurance placement services, and consulting service to large individual and pooled public entity self-insureds.

Beginning January 1, 2011, Arthur J. Gallagher Risk Management Services, Inc. began placing Employment Practices Liability and Public Officials Liability coverage for the Fund. Beginning on January 1, 2012, Arthur J. Gallagher Risk Management Services, Inc. began placing Volunteer Directors and Officers Insurance for the Fund. In this capacity, Arthur J. Gallagher Risk Management Services, Inc. is compensated at a rate of 3.25% of written premiums for placing Employment Practices Liability, Public Officials Liability, and Volunteer Directors and Officers coverage.

From 2013 through 2022, Arthur J. Gallagher Risk Management Services, Inc. placed the Cyber Liability Insurance for the Fund; however, due to the creation of the New Jersey Cyber Risk Management Fund, which the Burlington County Municipal Joint Insurance Fund joined effective January 1, 2023, Arthur J. Gallagher Risk Management Services, Inc. is no longer placing Cyber Liability Coverage on behalf of the JIF effective January 1, 2023.

Please be advised that Arthur J. Gallagher Risk Management Services, Inc. also serves as the Deputy Executive Director of the New Jersey Municipal Excess Liability Residual Claims Fund, as the Producer for the placement of Excess Insurance for the Municipal Excess Liability Joint Insurance Fund, and as the Deputy Executive Director of the New Jersey Cyber Risk Management Fund.

The purpose of this disclosure memo is to publicly advise the Officers, Executive Committee, and Commissioners that the only revenue derived directly from the Burlington County Municipal Joint Insurance Fund is the fee that we are paid under contract to provide administrative services and the insurance placements listed above on behalf of the Fund.

The Fund Secretary has been asked to incorporate this memo into the minutes of the January Reorganization meeting and make it a permanent record of the Fund.

File: BURLCO/Gen/Conflict of Interest/Disclosure Statement; Tab: 2023

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

DATA VALUED AS OF November 30, 2022

		# CLAIMS ** FOR * 11/30/2022	Y.T.D. LOST TIME ACCIDENTS	2022 LOST TIME FREQUENCY	2021 LOST TIME FREQUENCY	2020 LOST TIME FREQUENCY	TOTAL RATE 2022 - 2020	
MEMBER_ID	MEMBER						MEMBER	
1	78 Edgewater Park Township	0	0	0.00	1.87	3.48	1 Edgewater Park Township	1.98
2	83 Medford Township	0	0	0.00	0.61	0.61	2 Medford Township	0.42
3	84 Riverside Township	0	0	0.00	0.00	0.00	3 Riverside Township	0.00
4	85 Shamong Township	0	0	0.00	0.00	0.00	4 Shamong Township	0.00
5	373 Southampton Township	0	0	0.00	1.54	2.50	5 Southampton Township	1.43
6	456 Springfield Township	0	0	0.00	0.00	0.00	6 Springfield Township	0.00
7	531 Chesterfield Township	0	0	0.00	0.00	2.11	7 Chesterfield Township	0.81
8	577 Bass River Township	0	0	0.00	0.00	0.00	8 Bass River Township	0.00
9	600 Bordentown Township	0	0	0.00	1.21	3.64	9 Bordentown Township	1.63
10	601 North Hanover Township	0	0	0.00	0.00	1.17	10 North Hanover Township	0.44
11	636 Wrightstown Borough	0	0	0.00	0.00	0.00	11 Wrightstown Borough	0.00
12	642 Pemberton Borough	0	0	0.00	0.00	0.00	12 Pemberton Borough	0.00
13	650 Palmyra Borough	0	0	0.00	0.00	0.00	13 Palmyra Borough	0.00
14	651 Woodland Township	0	0	0.00	0.00	0.00	14 Woodland Township	0.00
15	679 Fieldsboro Borough	0	0	0.00	0.00	0.00	15 Fieldsboro Borough	0.00
16	697 New Hanover Township	0	0	0.00	0.00	0.00	16 New Hanover Township	0.00
17	81 Lumberton Township	0	1	0.89	0.00	0.00	17 Lumberton Township	0.28
18	79 Florence Township	0	1	0.98	0.88	0.00	18 Florence Township	0.63
19	589 Bordentown City	0	1	1.23	0.96	2.15	19 Bordentown City	1.44
20	576 Mount Laurel Township	0	4	1.66	2.08	1.05	20 Mount Laurel Township	1.59
21	77 Delran Township	1	2	1.68	3.60	1.53	21 Delran Township	2.32
22	76 Delanco Township	0	1	2.08	1.75	1.71	22 Delanco Township	1.83
23	208 Pemberton Township	0	4	2.17	4.55	1.99	23 Pemberton Township	2.91
24	82 Mansfield Township	0	2	2.24	1.05	1.05	24 Mansfield Township	1.43
25	80 Hainesport Township	0	1	2.45	2.13	0.00	25 Hainesport Township	1.42
26	86 Tabernacle Township	0	2	3.49	0.00	1.01	26 Tabernacle Township	1.15
27	532 Westampton Township	1	4	4.20	0.84	1.50	27 Westampton Township	2.01
28	75 Beverly City	1	1	4.28	0.00	4.17	28 Beverly City	2.78
Totals:		3	24	1.24	1.33	1.19		1.26

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**

November 30, 2022

FUND	2022 LOST TIME FREQUENCY	2021 LOST TIME FREQUENCY	2020 LOST TIME FREQUENCY	TOTAL RATE * 2022 - 2020
Monmouth County	0.61	0.96	0.90	0.83
Ocean County	0.91	1.76	1.64	1.45
Morris County	0.96	1.39	1.34	1.24
NJ Utility Authorities	0.96	1.74	2.33	1.68
Professional Municipal Manage	1.01	1.43	1.35	1.28
Camden County	1.16	1.38	1.38	1.31
Suburban Municipal	1.17	1.34	1.58	1.37
Burlington County Municipal JI	1.24	1.33	1.19	1.26
NJ Public Housing Authority	1.25	1.48	1.75	1.50
Gloucester, Salem, Cumberland	1.28	1.97	1.71	1.67
Bergen County	1.29	1.56	1.29	1.39
Suburban Metro	1.44	1.33	2.10	1.63
Atlantic County Municipal JIF	1.69	1.89	2.04	1.88
Central New Jersey	1.88	1.47	1.73	1.69
South Bergen County	2.17	2.08	2.06	2.10
AVERAGE	1.27	1.54	1.63	1.49

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

Burlington County Municipal JIF

Certificate of Insurance Monthly Report

From 11/22/2022 To 12/22/2022

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
H - US Bank I - Township of Mount Laurel	1310 Madrid Street, Suite 101 Marshall, MN 56258	RE: Canon IPF TX3000 Wide Format Plotter Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies and Loss Payee on the Property Policy if required by written contract as respects to the lease of a Canon IPF TX3000 Wide Format Plotter (Docutrend Asset ID# AA19105), valued at \$11,500. Lease Contract #500-0680071-000.	12/6/2022 #3760435	GL AU EX WC OTH
H - Lenape School District I - Township of Shamong	93 Willow Grove Rd Shamong, NJ 08088	Evidence of insurance with respects to use of the auditorium at Seneca High School for a presentation during the current calendar year.	12/9/2022 #3766112	GL AU EX WC
H - KS State Bank I - Township of Southampton	1010 Westloop PO Box 69 Manhattan, KS 66505	RE: 2023 Ford E-450 Horton 553 Amb. Box VIN: 1FDXE4FN7PDD22921 Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies and Loss Payee on the Property Policy if required by written contract as respects to Ford E-450 ambulance VIN 1FDXE4FN7PDD22921 Value: \$111,659.86	12/15/2022 #3770341	GL AU EX WC OTH
H - Big Truck Rental I - Township of Pemberton	5001 W. Lemon Street Tampa, FL 33609	RE: (2) 2023 Peterbilt 348. Value: 277,633.00 each 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 2023 Peterbilt 348 VIN 2NP3LJ0X1PM855643; 2023 Peterbilt 348 VIN 2NP3LJ0X1PM855646 - Value: 277,633.00 each	12/15/2022 #3770344	GL AU EX WC OTH
H - KS State Bank I - Township of Southampton	1010 Westloop PO Box 69 Manhattan, KS 66505	RE: 2023 Ford E-450 Horton 553 Amb. Box VIN: 1FDXE4FN7PDD22921 Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies and Loss Payee on the Property Policy if required by written contract as respects to Ford E-450 ambulance VIN 1FDXE4FN7PDD22921 Value: \$111,659.86 - for the Hampton Lakes Emergency Squad	12/19/2022 #3774408	GL AU EX WC OTH
Total # of Holders: 5				

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

	THIS MONTH	YTD	PRIOR YEAR END	FUND BALANCE
1. UNDERWRITING INCOME	743,933	8,183,262	137,382,767	145,566,029
2. CLAIM EXPENSES				
Paid Claims	173,937	2,503,813	51,726,780	54,230,593
Case Reserves	227,776	459,306	4,619,192	5,078,498
IBNR	(95,245)	49,551	2,990,156	3,039,707
Recoveries	-	(24,068)	(165,550)	(189,618)
TOTAL CLAIMS	306,468	2,988,603	59,170,577	62,159,180
3. EXPENSES				
Excess Premiums	326,646	3,340,604	39,397,799	42,738,403
Administrative	130,347	1,469,353	23,418,363	24,887,716
TOTAL EXPENSES	456,993	4,809,957	62,816,162	67,626,119
4. UNDERWRITING PROFIT (1-2-3)	(19,528)	384,702	15,396,027	15,780,729
5. INVESTMENT INCOME	228,263	(1,089,389)	4,666,067	3,576,678
6. DIVIDEND INCOME	0	50,962	745,753	796,715
7. STATUTORY PROFIT (4+5+6)	208,735	(653,726)	20,807,848	20,154,122
8. DIVIDEND	1,200,000	1,200,000	11,580,731	12,780,731
9. RCF & MEL Surplus Strengthening	0	0	859,098	859,098
10. STATUTORY SURPLUS (7-8-9)	(991,265)	(1,853,726)	8,368,018	6,514,293

SURPLUS (DEFICITS) BY FUND YEAR

Closed	(1,084,638)	(1,748,960)	8,727,050	6,978,090
MEL Unencumbered Surplus Account	4,353	(39,863)	514,670	474,807
2018	3,420	112,987	(762,997)	(650,010)
2019	11,060	21,185	(324,705)	(303,520)
2020	20,462	(218,495)	921,576	703,081
2021	20,224	136,048	(707,575)	(571,528)
2022	33,854	(116,627)		(116,627)
TOTAL SURPLUS (DEFICITS)	(991,265)	(1,853,726)	8,368,018	6,514,293
TOTAL CASH				16,235,075

CLAIM ANALYSIS BY FUND YEAR

TOTAL CLOSED YEAR CLAIMS	0	(2,523)	44,125,326	44,122,802
FUND YEAR 2018				
Paid Claims	1,699	310,328	3,392,518	3,702,846
Case Reserves	(1,648)	(357,812)	693,652	335,840
IBNR	0	(95,684)	306,499	210,815
Recoveries	-	0	0	0
TOTAL FY 2018 CLAIMS	51	(143,168)	4,392,669	4,249,501
FUND YEAR 2019				
Paid Claims	6,856	399,597	2,187,627	2,587,225
Case Reserves	15,141	(487,931)	1,285,737	797,807
IBNR	(21,996)	(4,000)	330,165	326,165
Recoveries	-	0	0	0
TOTAL FY 2019 CLAIMS	0	(92,333)	3,803,530	3,711,197
FUND YEAR 2020				
Paid Claims	5,528	402,737	1,570,749	1,973,486
Case Reserves	91,996	81,087	742,553	823,639
IBNR	(97,524)	(361,452)	496,454	135,002
Recoveries	-	(24,068)	(165,550)	(189,618)
TOTAL FY 2020 CLAIMS	0	98,303	2,644,206	2,742,510
FUND YEAR 2021				
Paid Claims	15,594	576,759	1,380,778	1,957,538
Case Reserves	33,426	123,887	1,159,179	1,283,066
IBNR	(49,020)	(942,908)	1,664,890	721,981
Recoveries	-	0	(0)	(0)
TOTAL FY 2021 CLAIMS	0	(242,262)	4,204,847	3,962,584
FUND YEAR 2022				
Paid Claims	144,261	816,915		816,915
Case Reserves	88,862	1,100,076		1,100,076
IBNR	73,294	1,453,596		1,453,596
Recoveries	-	0		0
TOTAL FY 2022 CLAIMS	306,417	3,370,587		3,370,587
COMBINED TOTAL CLAIMS	306,468	2,988,603	59,170,577	62,159,180

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 December

ITEM	FILING STATUS
Meeting Minutes	1/17/23
Bylaws Amendments	N/A
Risk Management Program Changes	N/A
New Member Filings	N/A
Supplemental Assessments/Contributions	N/A
Budget Amendments (transfers, etc.)	N/A
Surplus Distribution (refunds/dividends)	N/A
Changes/Amendments/Additions to Service Providers	N/A
Executive Committee Changes	N/A

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

Year: January 1, 2023 – December 31, 2023

ITEM	FILING STATUS
Ethics Filings (<i>Notification to FC's and Prof's</i>)	
Renewal Resolutions and Indemnity & Trust Agreements	
Budget and Actuarial Certification/Opinion Letter	
Annual Assessments/Contributions	
Supplemental Assessments/Contributions	
Risk Management Program	
Annual Certified Audit	
List of Fund Commissioners & Executive Committee	
Identity of Administrator	
Identity of Treasurer	
Excess Insurance /Group Purchase Insurance/Reinsurance Policies	
Withdrawals	
Exhibit A - Certification of JIF Fund Professionals	
Exhibit B - Certification of JIF Data Forms	
Exhibit D - New Member Filings	
New Service Providers	
Annual Reorganization Resolutions, including Cash Management Plan	

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

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

Member Municipality	Size	Opening Balance	"Optional" SIP Funds	Jan 2022	Feb 2022	March 2022	April 2022	May 2022	June 2022	July 2022	Aug 2022	Sept 2022	Oct 2022	Nov 2022	Dec 2022	Paid in 2023	Total Paid	Remaining Balance	Date Encumber	Lunch \$10PP
Bass River	S	2,100.00	0.00					2,100.00									2,100.00	0.00		NA
Beverly	M	2,400.00	1,000.00					3,400.00									3,400.00	0.00		NA
Bordentown City	M	2,400.00	750.00														0.00	3,150.00	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
Total By Line		\$66,600.00	\$19,750.00	\$0.00	\$0.00	\$0.00	\$0.00	\$59,100.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$11,434.36	\$0.00	\$70,534.36	\$15,815.64		NA

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

Burlington County Municipal Joint Insurance Fund 2022 Optional Safety Budget																	
Member Municipality	Opening Balance	January 2022	February 2022	March 2022	April 2022	May 2022	June 2022	July 2022	August 2022	September 2022	October 2022	November 2022	December 2022	Paid 2023	Total Paid	Remaining Balance	Date Encumbered
Bass River	995.00														0.00	995.00	
Beverly Ctiy	1,595.00											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	500.00	
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	500.00	10/24/2022
Delran	500.00												500.00		500.00	-	
Edgewater Park	500.00														0.00	500.00	
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	500.00	11/23/2022
North Hanover	500.00														0.00	500.00	
Palmyra	500.00														0.00	500.00	11/10/2022
Pemberton Boro	500.00						416.62								416.62	83.38	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	500.00	11/11/2022
Tabernacle	500.00												500.00		500.00	-	10/31/2022
Westampton	500.00									479.85					479.85	20.15	11/9/2022
Woodland	500.00														0.00	500.00	11/14/22
Wrightstown	500.00														0.00	500.00	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	\$4,603.53	

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

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MEL STATUTORY BONDS as of 1/5/23

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

MEL STATUTORY BONDS as of 1/5/23

Hainesport Township	Sharon A. Deviney	No	Tax Collector	01/01/2007	Approved	01/01/2020		Approved
Hainesport Township	Joanna Mustafa	No	CFO (Assuming Treasurer Duties)	12/13/2016	Approved	02/17/2017		Approved
Hainesport Township	Dawn Emmons	No	CFO (Assuming Treasurer Duties)	02/01/2017	Pending	01/31/2019		Pending
Hainesport Township	Donna Condo	No	CFO (Assuming Treasurer Duties)	02/01/2019	Approved	06/30/2022		Approved
Hainesport Township	Paula Tiver	Yes	Tax Collector	01/01/2020	Approved			Approved
Hainesport Township	Michael Dehoff	Yes	CFO (Assuming Treasurer Duties)	07/01/2022	Pending			Pending
Lumberton Township	Robin D. Sarlo	Yes	Tax Collector	01/01/2016	Approved			Approved
Lumberton Township	Sharon Deviney	No	Tax Collector	02/19/2011	Approved	12/31/2015		Approved
Lumberton Township	Tara Krueger	Yes	CFO (Assuming Treasurer Duties)	06/23/2022	Approved			Approved
Mansfield Township	Elaine Fortin	No	Tax Collector	01/01/2007	Approved	07/01/2018		Approved
Mansfield Township	Joseph P Monzo	No	CFO (Assuming Treasurer Duties)	01/01/2007	Approved	07/01/2019		Approved
Mansfield Township	Dana Elliott	No	Tax Collector	07/01/2018	Approved	07/06/2020		Approved
Mansfield Township	Bonnie Grouser	Yes	CFO (Assuming Treasurer Duties)	07/01/2019	Approved			Approved
Mansfield Township	Linda Hannawacker	Yes	Tax Collector	07/06/2020	Approved			Approved
Medford Township	Albert Stanley	No	CFO (Assuming Treasurer Duties)	08/03/2015	Approved	03/04/2019		Approved
Medford Township	Patricia Capasso	No	Tax Collector	01/01/2013	Approved	09/30/2020		Approved
Medford Township	Robin Sarlo	No	CFO (Assuming Treasurer Duties)	03/04/2019	Approved	02/23/2022		Approved
Medford Township	Rachel Warrington	Yes	Tax Collector	10/01/2020	Approved			Approved
Medford Township	Lindsey Parent	Yes	Treasurer	03/01/2022	Approved			Approved
Mount Laurel Township	Kim Muchowski	Yes	Tax Collector	10/24/2016	Approved			Approved
Mount Laurel Township	Karen Cohen	No	Library Treasurer	01/15/2014	Approved	12/31/2021		Approved
Mount Laurel Township	Tara Krueger	Yes	Treasurer	04/17/2017	Approved			Approved
Mount Laurel Township	Meredith Tomczyk	No	CFO (Assuming Treasurer Duties)	01/09/2012	Approved	01/01/1900		Approved
Mount Laurel Township	Maureen Mitchell	No	Tax Collector	01/30/2012	Approved	10/24/2016		Approved
Mount Laurel Township	Walter Stridick	Yes	Library Treasurer	01/01/2022	Approved			Approved
New Hanover Township	Lynn Davis	Yes	Tax Collector	01/01/2020	Approved			Approved
New Hanover Township	Terry Henry	Yes	CFO (Assuming Treasurer Duties)	02/26/2020	Approved			Approved
North Hanover Township	Mary Alice Picariello	Yes	Tax Collector	06/27/2009	Approved			Approved
North Hanover Township	Joseph Greene	Yes	Treasurer	04/29/2013	Approved			Approved
Palmyra Borough	Tanyika Johns	Yes	Tax Collector	06/15/2020	Approved			Approved
Palmyra Borough		No			Approved	01/01/1900		Approved
Palmyra Borough	Danielle Lippincott	No	Tax Collector	01/25/2019	Approved	01/01/1900		Approved
Palmyra Borough	Donna Condo	Yes	CFO (Assuming Treasurer Duties)	01/01/2016	Approved			Approved
Palmyra Borough	Janeen Rossi	No	Tax Collector			01/01/1900		
Pemberton Borough	Donna Mull	No	Treasurer	01/01/2011	Approved	10/31/2022		Approved
Pemberton Borough	Kathleen Smick	Yes	Tax Collector	05/19/2014	Approved		Yes	Treasurer
Pemberton Township	Alison Varrellmann	No	Tax Collector	03/23/2015	Approved	04/20/2022		Approved
Pemberton Township	Robert Benick	No	Treasurer	01/01/2014	Approved	10/01/2021		Approved
Pemberton Township	Alison Shinkunas	No	Tax Collector	03/23/2015	Approved	01/01/1900		Approved
Pemberton Township	Shayla Steele	Yes	Tax Collector	06/20/2022	Approved			Approved
Pemberton Township	Joyce Tinnes	No	CFO (Assuming Treasurer Duties)	10/07/2021	Approved	12/31/2022		Approved
Pemberton Township	Daniel Hornickel	No	Tax Collector	04/20/2022	Approved	06/20/2022		Approved
Pemberton Township	Candice Pennewell	Yes	CFO (Assuming Treasurer Duties)	12/22/2022	Approved			Approved

MEL STATUTORY BONDS as of 1/5/23

Riverside Township	Meghan O. Jack	No	Treasurer	06/01/2013	Approved	01/01/2023	Approved
Riverside Township	Mindie Weiner	Yes	Tax Collector	03/21/2016	Approved		Approved
Riverside Township	Nancy Elmeaze	No	Tax Collector	09/01/2007	Approved	07/31/2015	Approved
Riverside Township	Michael Mansdoerfer	Yes	CFO (Assuming Treasurer Duties)	01/01/2022	Approved		Approved
Shamong Township	Christine Chambers	Yes	CFO (Assuming Treasurer Duties)	11/24/2014	Approved		Approved
Shamong Township	Kathryn J. Taylor	No	Tax Collector	01/01/2007	Approved	11/27/2020	Approved
Shamong Township	Kathryn Merkh	Yes	Tax Collector	01/01/2022	Approved		Approved
Southampton Township	Melissa Chesla	Yes	Tax Collector	09/01/2014	Approved		Approved
Southampton Township	Nancy Gower	No	CFO (Assuming Treasurer Duties)	01/01/2007	Approved	02/28/2022	Approved
Southampton Township	Kinjalben Patel	Yes	CFO (Assuming Treasurer Duties)	03/01/2022	Approved		Approved
Springfield Township	Dianne Kelly	No	CFO (Assuming Treasurer Duties)	01/01/2010	Approved	09/30/2020	Approved
Springfield Township	Melissa Chesla	Yes	Tax Collector	11/01/2014	Approved		Approved
Springfield Township	Yolaika Gonzalez	Yes	CFO (Assuming Treasurer Duties)	01/01/2021	Approved		Approved
Tabernacle Township	Kimberly Smith	Yes	Tax Collector	04/01/2016	Approved		Approved
Tabernacle Township	Susan Costales	No	Tax Collector	09/24/2008	Approved	08/21/2018	Approved
Tabernacle Township	Rodney R Haines	Yes	CFO (Assuming Treasurer Duties)	08/01/2018	Approved		Approved
Westampton Township	Robert L. Hudnell	Yes	Treasurer	01/01/2007	Approved		Approved
Westampton Township	Carol A. Brown-layou	No	Tax Collector	01/01/2007	Approved	12/31/2021	Approved
Westampton Township	Christine Taylor	No	Tax Collector	01/07/2022	Approved	02/28/2022	Approved
Westampton Township	Kathryn Merkh	Yes	Tax Collector	03/01/2022	Approved		Approved
Woodland Township	Nancy Seeland	Yes	Tax Collector	01/01/2015	Approved		Approved
Woodland Township	Kathleen Rosmando	Yes	CFO (Assuming Treasurer Duties)	06/06/2013	Approved		Approved
Wrightstown Borough	Ronald A. Ghrist	Yes	Treasurer	01/01/2010	Approved		Approved
Wrightstown Borough	Jeffrey C. Elsasser	Yes	Tax Collector	11/01/2016	Approved		Approved
Wrightstown Borough	Lynn A. Davis	No	Tax Collector	01/01/2010	Approved	11/01/2016	Approved

Burlington County Municipal Joint Insurance Fund
Skateboard Park Approval Status

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

Last Update: 1/5/2023

Capehart Scatchard Blog

Appellate Division Reverses Award of 20% Counsel Fee on Order for Medical and Temporary Disability Benefits and Permanency Benefits

There are only a few appellate level cases dealing with counsel fees in the New Jersey Division of Workers' Compensation. In *Garzon v. Morris County Golf Club*, A-1100-21 (App. Div. December 23, 2022), the Appellate Division embraced an approach that petitioner's attorney's counsel fee should be based on considerations of reasonableness and not automatically set at 20%.

The case dates back six years. Petitioner suffered injuries on December 15, 2016 to her neck, back and left hand tripping over a box in the kitchen where she prepared and served food. Temporary disability benefits commenced but stopped on December 29, 2016 when petitioner traveled to Colombia for a two-week vacation.

Petitioner filed a claim petition and a motion to compel payment of temporary disability benefits from December 29, 2016 to January 24, 2017. Petitioner also opposed respondent's termination of the care provided by treating physician, Dr. Joseph Fodero. Petitioner relied on a letter written by the adjuster to Dr. Fodero, asking the doctor why he extended petitioner's disability when petitioner had left the country on vacation. The adjuster asked the doctor to reconsider his opinion.

Dr. Fodero responded that the petitioner already had swelling before she left for vacation and the vacation "had no bearing on her care." Dr. Fodero added that the adjuster was "more concerned with the fact that you would need to pay for the lost time than with her treatment and well being." On February 15, 2017 the adjuster advised petitioner that Dr. Fodero was no longer authorized to treat, appointing a new treating facility.

During the trial on the first motion, petitioner testified that Dr. Fodero did not recommend physical therapy before she traveled to Colombia. She said that the doctor approved her travel plans and did not require treatment while she was away. She further stated that the Golf Club was closed from December 24, 2016 to March 4, 2017, so she could not have worked.

Following petitioner's testimony, the Judge of Compensation registered his concerns that the adjuster was "playing doctor" and considered her actions "completely inappropriate." The parties then resolved the issues surrounding the motion. The Golf Club agreed to pay temporary disability benefits from December 29, 2016 to January 24, 2017 in the amount of \$1,880.84. Counsel fees on the motion were deferred until the conclusion of the case. An Order was entered confirming these terms on April 17, 2017.

A new issue developed in late August 2018. The treating physician imposed permanent work restrictions on August 23, 2018. The Golf Club then stopped temporary disability benefits. There is no comment in the decision whether the doctor found petitioner to be at maximal medical improvement. Another conference ensued, and respondent agreed to restore the temporary disability benefits. However, payments were not immediately restored, leading to a second motion. This motion was filed to enforce the April 17, 2017 Order. Temporary disability benefits were restored as of March 1, 2019. A June 3, 2019 Order was

entered confirming that the Golf Club was then providing temporary disability benefits and reserving the issue of fees and penalties until the end of the case.

Counsel for petitioner submitted an affidavit in support of his counsel fee application, stating that he had expended 25 hours on this matter and that if the time was converted to an hourly rate, he would be entitled to \$500 per hour. The Appellate Division commented that there was no invoice detailing work performed by counsel. Respondent's counsel opposed the fee application.

On October 19, 2021, the Judge of Compensation entered an order approving the settlement for a percentage amounting to \$164,577. Arguments were placed on the record in regard to petitioner's fee application and the request for penalties.

The Judge of Compensation approved a counsel fee of \$32,915, or 20% of the award and assessed this entirely against respondent. The Judge explained that "it has been a struggle for petitioner the entire time right up until the commencement of the trial to get the protection that she's entitled to under the law under the Workers' Compensation statute."

With regard to the initial motion which petitioner filed for benefits while she was in Colombia, the Judge disagreed with the decision of the carrier to stop benefits and held that a penalty was warranted equal to 25% of the amount of the withheld benefits under N.J.S.A. 34:15-28.2. The Judge of Compensation also awarded a counsel fee on the motion for Medical and Temporary Disability Benefits of \$78,000 based on \$61,008 paid in temporary disability benefits and \$329,172 in medical benefits paid in the case (approximately \$390,000 paid before permanency benefits).

With regard to the 2019 motion to enforce, the Judge found that the respondent erred in stopping temporary disability benefits unilaterally without the Court's permission in August 2018. A penalty was assessed in the amount of 25% of \$5,564.17 or \$1,391.04.

In regard to petitioner's prior affidavit regarding the second termination of benefits in August 2018, the Judge noted that counsel expended 25 hours and awarded \$12,500 in counsel fees.

Lastly, an additional penalty was assessed in the amount of \$5,000 to be paid into the Second Injury Fund pursuant to N.J.S.A. 34:15-28.2(b). The Judge commented that this penalty was appropriate because of the "reckless conduct in the way the Club treated this petitioner and unilaterally worked to deny the petitioner the benefits the petitioner was entitled to under the statute."

Respondent appealed all of the counsel fee awards and argued that the fee awards were excessive and unfair. The Appellate Division noted that there was no appeal of the penalties assessed against respondent.

The Appellate Division reversed all the fee awards. The Court focused on the language in N.J.S.A. 34:15-64 (a) which provides that a Judge of Compensation may "allow to the party in whose favor judgment is entered . . . a reasonable attorney fee, not exceeding 20% of the judgment." The Court quoted Quereshi v. Cintas Corp., 413 N.J. Super. 492, 500 (App. Div. 2010) for the proposition that "an attorney for a petitioner can anticipate up to 20%, but may receive less, if the judge of compensation finds an award less than 20% is reasonable."

The thrust of the Court's holding is that fee awards must be reasonable. The Court looked to non-workers' compensation cases for the principle that the Judge of Compensation must consider "the number of hours reasonably expended multiplied by a reasonable hourly rate." The Court cited Quereshi: "When a

petitioner's attorney requests a substantial fee, albeit not in excess of the allowed 20%, the fee request must be supported by an affidavit of services that demonstrates the extent of the attorney's efforts, including the time expended and 'the extent of his expertise and experience. . . .'" (citations omitted). The Court noted that Collas v. Raritan River Garage, Inc., 460 N.J. Super. 279 (App. Div. 2019) "cautioned against a reflexive application of a twenty-percent award without full analysis."

The Appellate Division found that the Judge of Compensation "did exactly what we have cautioned against: he engaged in a 'reflexive application' of the twenty-percent maximum set forth in N.J.S.A. 34:15-64(a) and failed to make a 'full analysis' of petitioner's fee submission." The Court vacated the award of \$32,915 in counsel fees with respect to the permanency award. The Court also vacated the award in counsel fees of \$78,000 on the Motion. In regard to fees on a successful motion, the Court said as follow:

In N.J.S.A. 34:15-28.1, which is the applicable statute for an award of fees in connection with a motion regarding a delay or refusal to pay temporary disability benefits, the Legislature said nothing about awarding fees equal to twenty percent of the benefits obtained through the motion. Instead, the Legislature clearly provided for an award of 'any reasonable legal fees incurred by the petitioner as a result of an in relation to such delays or refusals.'

The Court stressed that "the Club paid benefits immediately after the accident, agreed to limit what ultimately had to be tried, and interrupted benefits payments based only on petitioner's trip to Colombia and on information that her treating physician had imposed permanent restrictions. Those circumstances do not bespeak a maximum award."

This case is not a reported decision. It is therefore not binding on Judges of Compensation or on other appellate panels. It should not be read as requiring that in every case counsel for petitioner must provide an affidavit or invoices detailing hours expended. In actual practice, workers' compensation attorneys who represent injured workers are much like personal injury attorneys in not being permitted to bill by the hour. Both practice areas are based on contingent fees. If petitioner obtains no recovery, there is no fee paid to his or her counsel. Sometimes the awards are very small and the counsel fee, if converted to an hourly rate, could be well under \$100 per hour. It would make no sense in smaller cases to require counsel to submit evidence of hours expended.

Where this case is on sounder footing concerns substantial fees awarded on successful motions for medical and temporary disability benefits, particularly where motions are resolved by consent order with little or no testimony required. No one can predict the total amount of benefits that will be incurred after an Order for Medical and Temporary Disability Benefits is entered. The variables are whether there is surgery, whether the surgery succeeds or fails and requires a second surgery, whether there are pain management issues, hospitalizations, injections, expensive medications, and other such complicating factors.

The costs incurred after the entry of an Order for benefits may turn out to be a few thousand dollars or a few hundred thousand dollars, but if the costs are a few hundred thousand dollars, a 20% fee could be higher than the fee on the ultimate permanency award. That is exactly what happened in the Garzon case. The counsel fee on the motion was more than twice as high as the counsel fee for the award of permanency at the end of the case. In such a situation, the Court argued that there needs to be some analysis of the hours expended on the motion and on the whole case before defaulting to the 20% fee.

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.

ACM, BURLCO & TRICO JIF: 2023 Elected Officials Training

**FIVE SESSIONS OFFERED:
2 Sessions via Zoom and 3 Sessions in Person**

Topics Covered:

JIF FINANCIALS AND ONGOING BUDGETARY PRESSURES
STATE OF THE WORLDWIDE INSURANCE MARKET
RESTRUCTURING COVERAGE
MANAGING JIF LITIGATION
SAFETY, WELLNESS, AND RISK MANAGEMENT INITIATIVES

ZOOM Sessions:

Space is limited. Registration is required.

Each Zoom participant must be registered individually.

[Click Here to register for the Monday January 30th ZOOM Session](#)

[Click Here to register for the Tuesday January 31st ZOOM Session](#)

Session Time: 6:00pm-7:30pm. Full Participation is Required for Credit.

*In Person Sessions:

[Click Here to Register for the February 22nd Session @ Auletto's in Deptford](#)

[Click Here to Register for the April 18th Session @ Indian Springs in Marlton](#)

[Click Here to Register for the April 26th Session @ Merighi's in Vineland](#)

Registration starts at 5:30. Session Time: 6:00pm - 8:00pm

*In Person Sessions will move to Zoom if weather conditions or COVID issues arise.

Space is Limited. For more information, contact Paul Forlenza, Executive Director
ACM, BURLCO, TRICO JIFs c/o RPA p: 856-446-9135 e: Paul_Forlenza@rpadmin.com

This is an opportunity to qualify for the \$250 credit
per Elected Official/Municipal Manager towards
your municipality's 2023 MEL Assessment.
(Subject to cap set by the MEL)





TO: BURLCO JIF 2023 EXECUTIVE COMMITTEE
BURLCO JIF 2023 EXECUTIVE COMMITTEE ALTERNATES
FROM: Denise C. Plavchak, Office Services Manager
DATE: January 3, 2023
SUBJECT: 2023 AGRIP CONFERENCES

The **2023 AGRIP Conference** schedules are as follows:

March 5 – 8, 2023	AGRIP Spring Conference Hyatt Regency-Orlando
Location:	Orlando, Fl.
Oct. 1 – 3, 2023	AGRIP Governance & Leadership Conference
Location:	Salt Lake City, Utah Venue TBD

You may obtain conference information at www.agrip.org which will include conference brochures and reservation forms when they become available. On-line conference and hotel registration is also provided at this site. The **BURLCO JIF Conference Attendance Policy** is attached as a reference for attendance protocol.

If you are interested in attending a conference/s please contact **Denise Plavchak via telephone @ (856) 446-9131 or e-mail denise_plavchak@RPAdmin.com** no later than the following dates:

January 13, 2023 for the March 5 – 8, 2023 AGRIP Spring Conference

**On-line Hotel Reservations are already available for this conference. If you plan to attend, please contact Denise Plavchak as soon as possible.*

August 4, 2023 for the Oct. 1 – 3, 2023 AGRIP Governance & Leadership Conference

cc: Distribution (PF, KP, KK,)
File: BURLCO/GEN/AGRIP

Tab: 2023

2022 BURLCO Meeting Attendance																			
Municipality	Name	Jan-22	Feb-22	Mar-22	Apr-22	May-22	Jun-22	Jul-22	Aug-22	Sep-22	Oct-22	Nov-22	Dec-22	# FC Attended	#ALT Attended	# Meetings	% FC Attended	%ALT Attended	Combined Attendance
(Mtg Occurred=Y)		Y	Y	Y	Y	Y	Y	Y		Y	Y	Y	Y			11			
Bass River	Renwick/Somes	FC	Alt	Alt	Alt	Alt	Alt	Alt		Alt	Alt	Alt	N/A	1	9	11	9%	82%	91%
Beverly City	Wolbert/Midgett	FC	FC	FC	FC	FC	FC	FC		FC	FC	FC	FC	11	0	11	100%	0%	100%
Bordentown City	Archer/Peak	FC	FC	FC	FC	FC	FC	N/A		FC	FC	FC	FC	10	0	11	91%	0%	91%
Bordentown Twp.	Carrington/Theokas	FC	FC	FC	FC	FC	FC	FC		FC	FC	Alt	FC	10	1	11	91%	9%	100%
Chesterfield Township	McMahon/Sahol	FC	FC	FC	FC	FC	FC	FC		FC	FC	FC	FC	11	0	11	100%	0%	100%
Delanco Township	Provanzano/Browne	FC	FC	FC	Alt	FC	FC	FC		FC	FC	FC	FC	10	1	11	91%	9%	100%
Delran Township	Bellina/Eggers	N/A	N/A	FC	FC	FC	FC	FC		FC	FC	FC	FC	9	0	11	82%	0%	82%
Edgewater Park Twp.	Pullion/Cahall	N/A	FC	FC	N/A	N/A	N/A	N/A		N/A	Rep	N/A	N/A	2	0	11	18%	0%	18%
Fieldsboro	Hansell, P./Lewis.C	FC	N/A	FC	N/A	N/A	FC	FC		N/A	FC	FC	FC	7	0	11	64%	0%	64%
Florence Township	Fazekas/Elrton	FC	FC	FC	FC	FC	FC	N/A		N/A	FC	N/A	N/A	7	0	11	64%	0%	64%
Hainesport Township	Kosko/Kilburn	FC	FC	FC	FC	FC	FC	FC		FC	FC	FC	N/A	10	0	11	91%	0%	91%
Lumberton Township	Quinn	FC	FC	FC	FC	FC	FC	N/A		N/A	Alt	FC	N/A	7	1	11	64%	9%	73%
Mansfield Township	Fitzpatrick/Magee	FC	FC	FC	FC	N/A	FC	FC		N/A	N/A	FC	N/A	7	0	11	64%	0%	64%
Medford Township	Burger/Bielec	FC	FC	FC	FC	N/A	FC	FC		FC	FC	FC	FC	10	0	11	91%	0%	91%
Mt. Laurel	Mascia/Shillingford	FC	FC	FC	FC	N/A	FC	Alt		N/A	Alt	FC	Alt	6	3	11	55%	27%	82%
New Hanover	Jackson/Tuliano	FC	N/A	FC	FC	FC	N/A	FC		FC	FC	N/A	FC	8	0	11	73%	0%	73%
North Hanover	Picariello/Duff	FC	FC	FC	Alt	Alt	FC	FC		N/A	FC	FC	N/A	7	2	11	64%	18%	82%
Palmyra Borough	Gural/Jackson	Alt	FC	FC	N/A	N/A	FC	N/A		N/A	FC	FC	FC	6	1	11	55%	9%	64%
Pemberton Borough	Smick/Vallari	FC	N/A	N/A	Alt	N/A	N/A	N/A		N/A	N/A	N/A	N/A	1	1	11	9%	9%	18%
Pemberton Twp.	Hornickel/Brown	Alt	FC	FC	FC	FC	FC	FC		FC	N/A	N/A	N/A	7	1	11	64%	9%	73%
Riverside Township	Mansdoerfer/Jack	FC	FC	FC	FC	FC	FC	Alt		FC	FC	FC	FC	10	1	11	91%	9%	100%
Shamong Township	Onorato	FC	FC	FC	N/A	FC	FC	FC		FC	N/A	N/A	N/A	7	0	11	64%	0%	64%
Southampton Township	Hoffman	FC	FC	FC	N/A	N/A	N/A	N/A		N/A	N/A	N/A	N/A	3	0	11	27%	0%	27%
Springfield Township	Keller/Sobotka	FC	FC	FC	FC	N/A	FC	FC		FC	FC	FC	N/A	9	0	11	82%	0%	82%
Tabernacle Township	Cummins/	FC	FC	FC	N/A	N/A	N/A	N/A		FC	FC	FC	N/A	6	0	11	55%	0%	55%
Westampton Township	Ent/Farnsworth	FC	FC	FC	FC	N/A	FC	N/A		FC	N/A	FC	FC	8	0	11	73%	0%	73%
Woodland Township	Brown/Seeland	FC	N/A	N/A	N/A	N/A	N/A	N/A		N/A	N/A	N/A	N/A	1	0	11	9%	0%	9%
Wrightstown	Ingling/Gorman	FC	FC	FC	FC	FC	FC	FC		FC	FC	FC	FC	11	0	11	100%	0%	100%
28		26	23	26	21	16	22	18	28	17	21	20	14	202	21	308	66%	7%	72%
		93%	82%	93%	75%	57%	79%	64%	100%	61%	75%	71%	50%						

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



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

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

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

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

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

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

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

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

MEL EPL HELPLINE:
732-583-7474

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

MEL EPL HELPLINE:
609-522-5599

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

MEL EPL HELPLINE:
973-334-1900

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

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



MEL EPL Helpline Authorized Contact Person(s)

TOWN	AUTHORIZED CONTACT PERSON	ADDITIONAL CONTACT PERSON
Bass River Township	Elizabeth Godfrey	James Renwick
Beverly City	Caitlin Midgett, Clerk	Rich Wolbert
Bordentown City	Grace I. Archer, City Clerk	Margaret Peak
Bordentown Township	Mike Theokas	Maria Carrington
Chesterfield Township		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	N/A	Kathy Smick
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

SAFETY DIRECTOR REPORT

Burlington County Municipal Joint Insurance Fund

TO: Fund Commissioners, Safety Coordinators, and Risk Managers

FROM: Keith Hummel, JIF Safety Director

DATE: January 4, 2023

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

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

LOSS CONTROL SURVEYS

- Township of Pemberton on December 2, 2022
- Borough of Wrightstown on December 2, 2022
- Borough of Palmyra on December 6, 2022
- Township of Southampton on December 9, 2022

LAW ENFORCEMENT LOSS CONTROL SURVEYS

- Township of Westampton on December 6, 2022
- Township of Medford on December 6, 2022
- Township of Pemberton on December 14, 2022

MEETINGS ATTENDED

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

MEL SAFETY INSTITUTE (MSI)

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

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

MSI SAFETY DIRECTOR

- How to Receive Push Notifications on the NJ MEL Mobile App?
- MSI Leadership Academy
- Low-Speed Vehicles (LSV)
- Driver Safety: Buckle Up! It Could Save Your Life!
- Winter Weather: Building Preparation Best Practices
- Snow and Ice Removal Best Practices
- MSI LIVE Schedule

MSI LAW ENFORCEMENT MESSAGES

- Law Enforcement Bulletin: New Jersey Firearms Legislative Changes and Scotus Decision: Officer Training Is Paramount

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
-0-	-0-

[MSI DVD](#) includes a vast library of DVDs topics on many aspects of safety, risk control, employment practices, and supervision, and most can be viewed in under 20 minutes. The DVDs can be requested free of charge for MEL members and held for up to 2 weeks so you can view them at your convenience. A prepaid self-addressed envelope is included to return the DVD.

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.

DATE: January 06, 2023

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

FROM: Christopher Winter L/E Risk Management Consultant

RE: BURLCO Activities (December)

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 Evaluation Summary was provided to all Fund Commissioners. The class was well received. A Report Writing class is being prepared for future training at this time..

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

4. Meetings Attended:

BURLCO Claims Meeting:	12/13/2022
BURLCO Executive Meeting:	12/20/2022

LESSONS LEARNED FROM LOSSES

TRANSITIONAL DUTY

Monthly Newsletter – January 2023



The cost of Workers' Compensation claims continues to rise steadily. The maximum rate in 2023 is \$1,099.00, up from \$1,065.00 in 2022. A 3.2% increase. One way to combat these rising costs is through the use of a Transitional Duty program.

- The longer an employee is out of work due to a work related injury, the more difficult it can be to get that employee back to work.
- A Workers' Compensation Judge will often use the length of time the employee is out of work to measure the significance of an injury.
- A transitional duty assignment is temporary and not designed to create a new position for the employee. This assignment may last as long as 3 to 6 months.
- Transitional Duty boosts morale, saves money and the employee experiences faster recoveries, both physically and psychologically.
- Please see the [Sample Transitional Duty Job Bank](#) in the Transitional Duty Policy on the JIF website under the Claims tab for great information.

BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND WELLNESS DIRECTOR'S REPORT

TO: Municipal Fund Commissioners, Safety Coordinators, and Risk Managers
FROM: Debby Schiffer, JIF Wellness Director
DATE: January 17, 2023 Hainesport Municipal Building
Contact Info: debby_schiffer@targetingwellness.com 856-322-1220

JANUARY - ACTIVITY & PLANNED EVENTS

Happy New Year! I am looking forward to working with all of you and/or your Wellness Coordinator to continue promoting wellness within your municipalities.

JIF Municipalities 2022 Remaining Encumbered Wellness Funds:

The following municipalities still have a remaining balance from 2022 Encumbered Wellness funds based on the report included in the December Executive Committee Meeting agenda and may have changed by reading of this report.

- | | |
|--|------------------|
| • Bass River (funds not encumbered) | • Palmyra |
| • Bordentown City | • Pemberton Boro |
| • Delanco | • Riverside |
| • Fieldsboro | • Southampton * |
| • Florence | • Springfield |
| • Lumberton | • Tabernacle |
| • Medford | • Westampton |
| • Mt. Laurel | • Woodland |
| • New Hanover | • Wrightstown |
| • North Hanover (funds not encumbered) | |

For some of these towns there is only a very small balance of remaining funds (*), however, others show their full incentive amount. I know several of these towns showing full amounts have actually held activities or purchased wellness items towards the end of the year; It could be just a matter of getting the receipts in (before Feb 1st) in order to be fully reimbursed.

Wellness 2023 Planning Meetings:

I will begin reaching out to all of my Wellness Coordinators before the end of January and into early February to set up our first wellness-planning meeting for 2023.

Please let me know if any changes have taken place in terms of the role of Wellness Coordinator within your municipality. It's important that this role be assigned to someone interested in working on wellness initiatives. And although not a lot of time needs to be invested in fulfilling this role, there needs to be a commitment to working with me on the best way to utilize your wellness funds.

To get the most out of our program and to keep wellness in the forefront of your employees mind, it's important to use the funds throughout the year to avoid just spending the money by November so it's not lost (not to mention the unnecessary stress it can cause your WC). Moreover, waiting until year-end takes away from the true purpose of the Wellness Program to support a culture of wellness all year.

What's Ahead in 2023?

- 1st Qtr Proposed Idea for Peer Support Groups within the Municipality – Invitation went out to all my Wellness Coordinator. Idea is to offer those employees looking to make a lifestyle change internal peer support to keep them accountable to those goals for change. Meeting with WC to take place on Jan 12th to discuss logistics. In addition, over the next 3 months, I have offered monthly coaching support to help those groups work through their challenges (either in-person or on zoom).

- Wellness Advisory Committee – First meeting scheduled for February 21st at 9:30am. Proposed meetings for rest of 2023 include June, September and possibly December (based on Committee vote).
- Wellness Brainstorming Session – Plan on hosting two zoom sessions with my Wellness Coordinators to discuss ideas, challenges and enhance peer support among the three JIF municipal members.
- Refocusing the Wellness Program – much attention will be given to the future of the Wellness Program and how it can best serve the needs of our JIF members. A task force will be established with representation from each JIF. This, along with input from our Wellness Advisory Committee, will offer suggestions on what the program will offer and how it will be enforced. More details to follow in the months ahead.
- Participation in the March Safety Breakfast and Round Table Meetings – BURLCO date March 16th at Indian Springs in Marlton.
- Coming Soon: Library of Past Challenges – a list of challenges past and present will be made available on the JIF website for easy and convenient access.

Targeting Wellness Newsletter - New Approach:

Each quarter there will be a theme highlighted in the Newsletter. The theme will be based around one lifestyle change along with two or three spotlights on leading comorbidities greatly affect our employees' quality of life as well as the cost/severity of the JIF workers compensation claims.

During the first month of the quarter, details will be shared around the selected lifestyle topic. In the two months that follow, handouts and/or resources will be shared, connecting back to the identified comorbidities. Here are the planned themes for 2023:

Quarter 1 – Nutrition

Quarter 2 – Physical Activity/Movement

Quarter 3 – Sleep

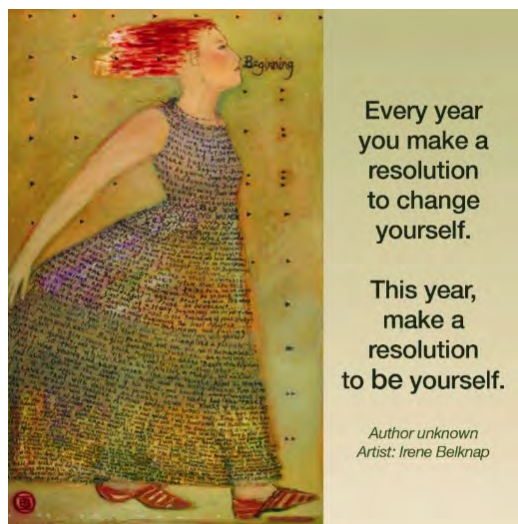
Quarter 4 – Stress Management

The comorbidities highlighted in quarter one will be *Heart Disease* and *Diabetes*. Your feedback is always welcomed and your support in getting this information out to all employees is greatly appreciated!

National Institutes of Health (NIH) Article - "Creating Healthy Habits"

With the New Year, many folks once again attempt to fulfill those resolutions to change an unwanted habit and seek to become a better version of them. However, the key is not to change yourself but to change your behavior to triggers. This article gives simple suggestions on replacing old, unwanted habits with new, healthier ones!

Wishing you and yours a healthy, prosperous and fulfilling 2023!



NIH News in Health

National Institutes of Health • Department of Health and Human Services • newsinhealth.nih.gov

Inside News: 3 Pelvic Floor Disorders 4 Infant Formula and Diabetes 4 Alcohol Treatment 4 Environment and Kids

Creating Healthy Habits Make Better Choices Easier

We know that making healthy choices can help us feel better and live longer. Maybe you've already tried to eat better, get more exercise or sleep, quit smoking, or reduce stress. It's not easy. But research shows how you can boost your ability to create and sustain a healthy lifestyle.

"It's frustrating to experience setbacks when you're trying to make healthy changes and reach a goal," says NIH behavior change expert Dr. Susan Czajkowski. "The good news is that decades of research show that change is possible, and there are proven strategies you can use to set yourself up for success."

Lots of things you do impact your health and quality of life, now and in the future. You can reduce your risk for the most common, costly, and preventable health problems—such as heart disease, stroke, cancer, type 2 diabetes, and obesity—by making healthy choices.

Know Your Habits • Regular things you do—from brushing your teeth to having a few drinks every night—can become habits. Repetitive behaviors that make you feel good can affect your brain in ways that create habits that may be hard to change. Habits often become automatic—they happen without much thought.

"The first step to changing your behavior is to create an awareness around what you do regularly,"



explains Dr. Lisa Marsch, an expert in behavior change at Dartmouth College. "Look for patterns in your behavior and what triggers the unhealthy habits you want to change."

Maybe you eat too much while watching TV or join a friend on smoke breaks even when you don't want a cigarette. "You can develop ways to disrupt those patterns and create new ones," Marsch says. For instance, eat meals with the TV off or join friends for healthy activities, like walk breaks.

Make a Plan • Make a plan that includes small, reasonable goals and specific actions you'll take to move toward them.

"If you walk by the vending machine at work and buy junk food

every afternoon, try walking a different way to eliminate that decision and bring healthy snacks from home," Czajkowski says. "Whenever possible, make the healthy choice the easy choice."

Consider what you think you'll need to be successful. How can you change things around you to support your goals? You might need to stock up on healthy foods, remove temptations, or find a special spot to relax.

Get friends and loved ones involved. Research shows that people's health behaviors tend to mirror those of their family and friends. Invite them to join you, support you, and help

you stay on track.

It's also important to plan for obstacles. Think about what might derail your best efforts to live healthier. How can you still make healthy choices during unexpected situations, in stressful times, or when tempted by old habits?

Stay on Track • Doing positive things for yourself can feel exciting and rewarding. But there will also be times when you wonder if you can stick with it.

continued on page 2

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newsinhealth.nih.gov

continued from page 1

“Identify negative thoughts and turn them into realistic, productive ones,” Marsch advises.

Keeping a record can help. You can use a paper journal, computer program, or mobile app to note things like your diet, exercise, stress levels, or sleep patterns. A study of people who lost at least 30 pounds and kept the weight off for at least a year found that they often tracked their progress closely.

“Even when you think you’re about to ‘fall off the wagon,’ hold on,” Czajkowski says. “Continue to track your behavior. Sometimes when you feel like you’re failing, you can learn the most.”

Marsch and others are working on digital technologies, like mobile apps, that could support you in a moment of weakness. Her team is also using technology to learn more about how to measure and increase the ability to monitor and control our behavior.

“The more you practice self-control, the better you become at it,” says Dr. Leonard Epstein, who studies behavior change and decision-making at the University at

Buffalo. “You develop the capacity to act and react another way.”

Think About the Future • Epstein has found that some people have a harder time than others resisting their impulses. He calls this “delay discounting,” where you discount, or undervalue, the larger benefits of waiting in favor of smaller immediate rewards. This can lead to things like overeating, substance abuse, drinking or shopping too much, or risky sexual behavior.

“You can learn to postpone immediate gratification through episodic future thinking, or vividly imagining future positive experiences or rewards,” he explains. “It’s a great way to strengthen your ability to make decisions that are better for you in the long run.”

Epstein is now studying how to use this technique to help people who are at risk for type 2 diabetes prevent the disease.

Focusing on how a change might heal your body and enhance your life can help. When you stop smoking, your risk of a heart attack drops within 24 hours. Reducing stress can lead to better relationships. Even small improvements in your nutrition and physical activity can reduce your health risks and lengthen your life.

Be Patient • Sometimes when you’re trying to adopt healthier habits, other health issues can get in the way.

“When you’re really struggling with these behaviors, ask yourself if more is going on,” Czajkowski says. “For example, mental health conditions like depression and anxiety can be tied to unhealthy behaviors.”

A health professional can work



Wise Choices Build Healthy Habits

- **Plan.** Identify unhealthy patterns and triggers. Set realistic goals. Write down steps to help you achieve them.
- **Change your surroundings.** Find ways to make healthier choices easy choices. Remove temptations. Work for changes in your community, like safe places to walk.
- **Ask for support.** Find friends, family, co-workers, neighbors, or groups for support or ask people to join you.
- **Fill your time with healthy activities.** Try exercise, a favorite hobby, or spending time with family and friends.
- **Track your progress.** Record how things are going to help you stay focused and catch slip-ups.
- **Imagine the future.** Think about future benefits to stay on track.
- **Reward yourself.** Give yourself a healthy reward when you’ve achieved a small goal or milestone, like a massage or personal time.
- **Be patient.** Improvement takes time, and setbacks happen. Focus on progress, not perfection.

NIH News in Health

ISSN 2375-6993 (Print) ISSN 1556-3898 (Online)

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**Web
Links**

For more about healthy habits, see “Links” in the online article: newsinhealth.nih.gov/2018/03/creating-healthy-habits



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

Intake	December-22	December-21	2022 Year End	2021 Year End
# of New Claims Reported	22	65	407	447
# of Report Only	12	49	238	254
% Report Only	55%	75%	58%	57%
# of Medical Only	8	12	128	124
# of Lost Time	2	4	39	69
Medical Only to Lost Time Ratio	80:20	75:25	77:23	64:36
Claim Petition First Notice	0	0	2	0
COVID-19	10	62	189	267
Average Days <u>Reported To Qual-Lynx</u> (Indemnity, Medical Only, Report Only)	1.5	2	3.7	3.9
Average Days <u>Reported To Employer</u> (Indemnity, Medical Only, Report Only)	0.4		1.3	

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

Savings	December-22	December-21	2022 Year End	2021 Year End
Bill Count	140	72	1515	1723
Provider Charges	\$294,689	\$127,763	\$2,464,928	\$2,826,799
Repriced Amount	\$167,201	\$42,048	\$905,830	\$1,034,314
Savings \$	\$127,488	\$85,715	\$1,559,098	\$1,792,484
% Savings	43%	67%	63%	63%

QualCare Provider Network Penetration Rate	December-22	December-21	2022 Year End	2021 Year End
Bill Count	99%	89%	94%	95%
Provider Charges	99%	94%	95%	95%

Exclusive Provider Panel Penetration Rate	December-22	December-21	2022 Year End	2021 Year End
Bill Count	99%	91%	95%	96%
Provider Charges	99%	69%	95%	91%

Transitional Duty Summary		2022 Year End	2021 Year End
% of Transitional Duty Days Worked		66%	70%
\$ Saved By Accommodating		\$140,841	\$182,475
% of Transitional Duty Days Not Accommodated		34%	30%
Cost Of Days Not Accommodated		\$62,473	\$81,988



Burlington County Municipal JIF
Average Days Reported By JIF Member
(Indemnity, Medical Only and Report Only - Not Covid)
1/1/2022 - 12/31/2022

	# Of Claims Reported	Average Days Reported To Qual-Lynx	Average Days Reported To Employer
BASS RIVER TOWNSHIP	2	3.0	0.0
BEVERLY CITY	5	1.4	0.0
BORDENTOWN CITY	4	2.5	0.8
BORDENTOWN TOWNSHIP	8	2.9	1.0
CHESTERFIELD TOWNSHIP	1	2.0	2.0
DELANCO TOWNSHIP	8	6.0	2.4
DELTRAN TOWNSHIP	7	4.9	4.6
EDGEWATER PARK TOWNSHIP	5	0.8	0.0
FLORENCE TOWNSHIP	5	2.6	0.0
HAINESPORT TOWNSHIP	2	1.5	0.0
LUMBERTON TOWNSHIP	12	2.4	0.1
MANSFIELD TOWNSHIP	9	2.9	0.7
MEDFORD TOWNSHIP	20	1.3	0.5
MOUNT LAUREL TOWNSHIP	39	1.8	1.0
NORTH HANOVER TOWNSHIP	1	1.0	0.0
PALMYRA BOROUGH	5	1.2	0.0
PEMBERTON BOROUGH	2	1.5	0.0
PEMBERTON TOWNSHIP	43	5.3	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
Grand Total	218	2.7	0.8



Burlington County Municipal JIF
Claims Reported By Claim Type

December 2022
All Claims Reported

	# Of Claims Reported	Average Days Reported To Qual-Lynx	Average Days Reported To Employer
INDEMNITY	2	0.0	1.0
MEDICAL ONLY	8	1.3	0.8
REPORT ONLY	12	1.9	0.1
Grand Total	22	1.5	0.4
Claims Reported - Not Covid-19			
	# Of Claims Reported	Average Days Reported To Qual-Lynx	Average Days Reported To Employer
INDEMNITY	1	0.0	0.0
MEDICAL ONLY	6	1.0	0.7
REPORT ONLY	5	2.4	0.2
Grand Total	12	1.5	0.4
Covid-19 Claims Reported			
	# Of Claims Reported	Average Days Reported To Qual-Lynx	Average Days Reported To Employer
INDEMNITY	1	0.0	2.0
MEDICAL ONLY	2	2.0	1.0
REPORT ONLY	7	1.6	0.0
Grand Total	10	1.5	0.4

1/1/2022 - 12/31/2022
All Claims Reported

	# Of Claims Reported	Average Days Reported To Qual-Lynx	Average Days Reported To Employer
Claim Petition	2	237.5	237.5
INDEMNITY	39	8.7	5.0
MEDICAL ONLY	128	3.1	1.1
REPORT ONLY	238	3.2	0.8
Grand Total	407	4.8	2.4
Claims Reported - Not Covid-19			
	# Of Claims Reported	Average Days Reported To Qual-Lynx	Average Days Reported To Employer
INDEMNITY	31	3.9	0.7
MEDICAL ONLY	111	2.4	0.8
REPORT ONLY	76	2.8	0.8
Grand Total	218	2.7	0.8
Covid-19 Claims Reported			
	# Of Claims Reported	Average Days Reported To Qual-Lynx	Average Days Reported To Employer
Claim Petition	2	237.5	237.5
INDEMNITY	8	27.3	21.5
MEDICAL ONLY	17	8.0	3.5
REPORT ONLY	162	3.3	0.8
Grand Total	189	7.2	4.4



**Burlington County Municipal JIF
Transitional Duty Summary
1/1/2022 - 12/31/2023**

	% Of				% Of Transitional		
	Transitional Duty Days Available	Transitional Duty Days Worked	Transitional Duty Days Worked	\$ Saved By Accommodating	Transitional Duty Days Not Accommodated	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	24	24	100%	\$974	0	0%	\$0
BASS RIVER TOWNSHIP	43	43	100%	\$1,745	0	0%	\$0
PEMBERTON TOWNSHIP	616	433	70%	\$36,745	183	30%	\$19,755
DELRAN TOWNSHIP	473	273	58%	\$37,898	200	42%	\$10,672
MOUNT LAUREL TOWNSHIP	340	187	55%	\$16,973	153	45%	\$15,706
WESTAMPTON TOWNSHIP	61	33	54%	\$1,339	28	46%	\$2,876
MANSFIELD TOWNSHIP	117	27	23%	\$1,652	90	77%	\$8,192
LUMBERTON TOWNSHIP	1	0	0%	\$0	1	100%	\$41
FLORENCE TOWNSHIP	43	0	0%	\$0	43	100%	\$5,231
Grand Total	2066	1368	66%	\$140,841	698	34%	\$62,473



Transitional Duty Assignment Examples
December 2022

Job Title	Injury	TD Assignment
Police Officer	Shoulder strain	Answer calls and take reports
Street Maintenance	Rotator cuff strain	Supervisory position
Police Officer	Cervical & Lumbar Sprain	Working front desk/Answering phones
Water Meter Reader	Cervical Radiculopathy	Driving work truck and running errands
Laborer	Elbow traumatic bursitis	Driving only
Police Officer	MCL and calf sprain	Paperwork and assist in transporting vehicle to another location
Police Officer	Knee sprain	Dispatch work
Laborer	Groin Strain	Street Sweeping and driving coworkers
Police Officer	Cervical and Lumbar Radiculopathy	Computer work in records department. No public contact
Firefighter	Hand/wrist fracture	Data entry, field inspections and photo documentation tasks



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

	Bill Count	Provider Charges	Repriced Amount	\$ Savings	% Savings
Qualcare	139	\$293,973	\$166,485	\$127,488	43%
Out Of Network	1	\$716	\$716	\$0	0%
Grand Total	140	\$294,689	\$167,201	\$127,488	43%

	EPO	QualCare PPO	Out Of Network	Grand Total	\$ Savings
Anesthesiology		9		9	\$4,735
Behavioral Health	5			5	\$5,055
Durable Medical Equipment	1			1	\$121
Emergency Medicine		1		1	\$840
Hospital		15		15	\$83,129
Laboratory Services	1			1	\$229
Medical Transportation	1			1	\$0
MRI/Radiology	2			2	\$2,686
Neurosurgery	5			5	\$1,616
Occ Med/Primary Care	7			7	\$1,288
Orthopedics	7	1		8	\$1,843
Other			1	1	\$0
Physical Med & Rehab	6			6	\$1,331
Physical Therapy	71			71	\$23,137
Physicians Fees		3		3	\$279
Urgent Care Center	4			4	\$1,198
Grand Total	110	29	1	140	\$127,488



**Burlington County Municipal JIF
PPO Savings Report
1/1/2022 - 12/31/2022**

	Bill Count	Provider Charges	Repriced Amount	\$ Savings	% Savings
Qualcare	1424	\$2,335,290	\$827,285	\$1,508,004	65%
Negotiated	20	\$80,034	\$37,707	\$42,327	53%
Out Of Network	71	\$49,605	\$40,838	\$8,767	18%
Grand Total	1515	\$2,464,928	\$905,830	\$1,559,098	63%

	EPO	QualCare PPO	Out Of Network	Grand Total	Negotiated	\$ Savings
Ambulatory Surgical Center	0	15	1	16	1	\$172,828
Anesthesiology	0	31	6	37	0	\$28,924
Behavioral Health	37	0	13	50	14	\$11,849
Durable Medical Equipment	6	2	3	11	2	\$7,036
Emergency Medicine	0	21	14	35	0	\$18,945
Hospital	0	83	0	83	0	\$521,835
Laboratory Services	5	0	2	7	0	\$1,417
Medical Transportation	2	0	0	2	0	\$721
MRI/Radiology	32	20	4	56	0	\$20,678
Neurology	13	0	0	13	0	\$2,672
Neurosurgery	40	0	0	40	0	\$313,878
Occ Med/Primary Care	97	0	0	97	0	\$11,145
Orthopedics	156	8	1	165	1	\$128,504
Other	0	3	19	22	0	\$1,088
Pain Management	5	1	0	6	0	\$1,119
Physical Med & Rehab	27	0	2	29	1	\$41,266
Physical Therapy	746	0	1	747	1	\$259,733
Physicians Fees	0	54	1	55	0	\$9,032
Urgent Care Center	38	0	6	44	0	\$6,428
Grand Total	1204	238	73	1515	20	\$1,559,098

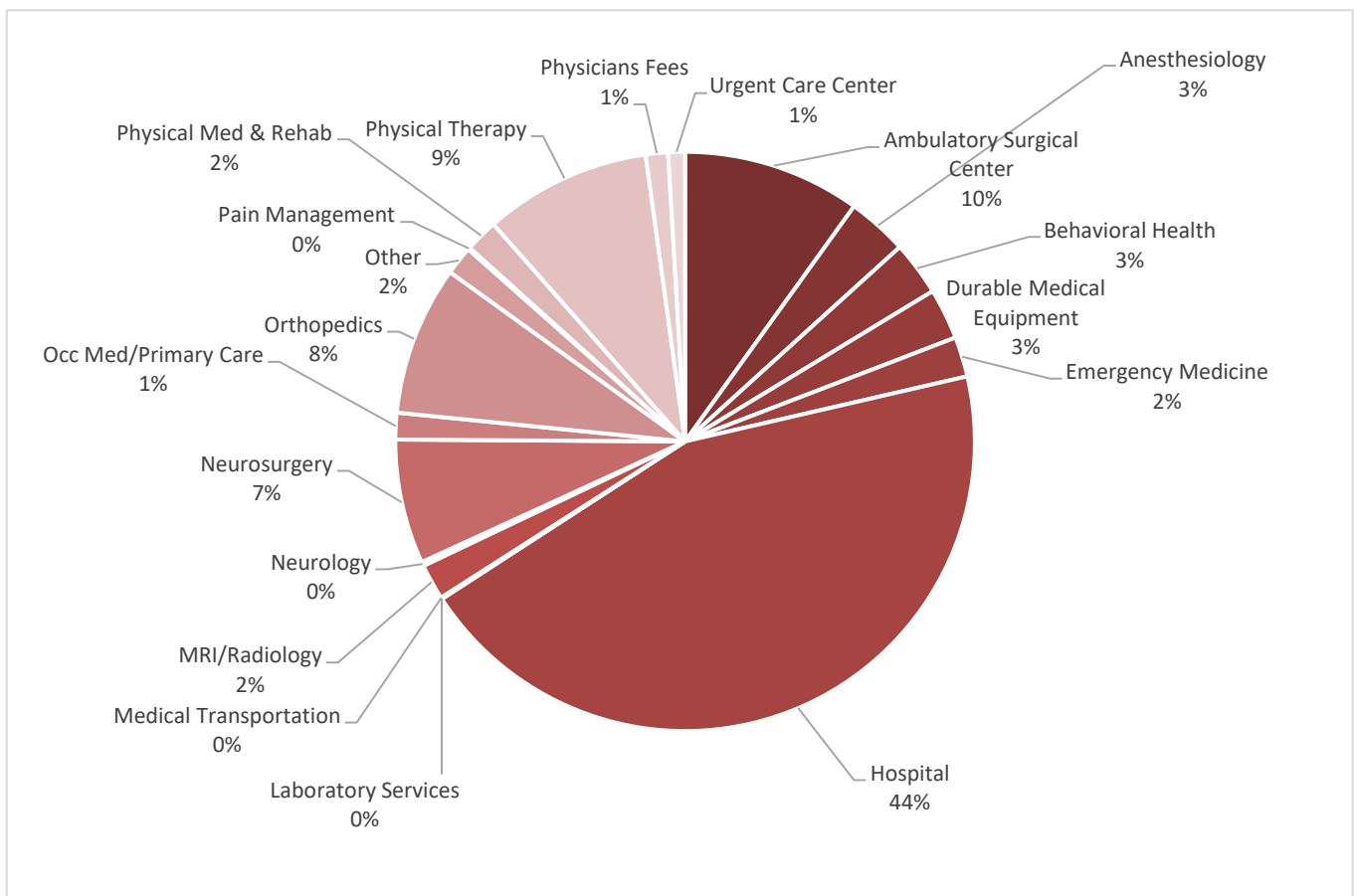


**Burlington County Municipal JIF
Top 10 And Paid Provider By Specialty
1/1/2022 - 12/31/2022**

Top 10 Providers

	Repriced Amount
VIRTUA MOUNT HOLLY HOSPITAL	\$130,549
CAPITAL HEALTH SYSTEM, INC	\$102,543
VIRTUA WEST JERSEY HEALTH INC	\$96,331
NEUROSURGICAL AND SPINE SPECIALIST LLC	\$73,594
NOVACARE REHABILITATION	\$28,055
BURLINGTON COUNTY ORTHOPAEDIC SPECIALIST P A	\$26,207
SUMMIT SURGICAL CENTER, LLC	\$26,146
HOME CARE CONNECT LLC	\$21,768
MEMORIAL AMBULATORY SURGERY CENTER	\$21,688
COOPER HEALTH SYSTEMS	\$20,418
Grand Total	\$547,299

Paid Provider By Specialty





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

# Of Claims Open to Nurse Case Management				
	Open		Re-Open	Grand Total
	INDEMNITY	MEDICAL ONLY	INDEMNITY	
BEVERLY CITY	1	0	0	1
DELRAN TOWNSHIP	2	1	0	3
MANSFIELD TOWNSHIP	2	0	0	2
MEDFORD TOWNSHIP	2	1	0	3
NORTH HANOVER TOWNSHIP	1	0	0	1
PEMBERTON TOWNSHIP	5	0	0	5
TABERNACLE TOWNSHIP	2	0	0	2
WESTAMPTON TOWNSHIP	1	0	0	1
Grand Total	16	2	0	18



Managed Care Quick Notes

Injury Date: 7/26/2018

Occupation: Superintendent – Water/Sewer

Age On Date of Loss: 57

Injury Description: While overseeing a work site which was barricaded, a private vehicle struck the claimant causing injury to his lower back, neck, and leg.

The claimant initially treated conservatively for the back and neck injuries. A total knee replacement was recommended but the claimant did not wish to proceed. He was discharged at MMI on 1/9/2019.

A claim reopener was filed in October 2021 requesting treatment for the knee. A need for treatment evaluation was set up with the prior treating doctor who again recommended a total knee replacement. A second surgical opinion was scheduled, and the doctor agreed with the total knee replacement. The claimant chose to proceed with surgery with the second opinion doctor. Scheduling of the surgery was delayed because the doctor required that he is smoke free for 2 months prior to surgery. The surgery will tentatively take place in February 2023 if the claimant complies with not smoking.

When a person smokes, carbon monoxide enters the blood cells and as a result, less oxygen is carried to the tissues throughout the body. When you have a surgery, your body undergoes a trauma that it must heal from. Not only is your skin cut for the surgical incision, but in the case of a **knee replacement**, you are having two major leg bones cut in half and implanted with a prosthesis. Your replaced knee needs all the fully oxygenated blood it can get to heal properly. When you smoke, this important part of the healing process is retarded and as a result, healing will take much longer. Bones require a healthy blood supply to grow and remain strong; smoking reduces blood flow and nicotine retards the formation of osteoblasts (bone cells) necessary for new bone growth.

Smokers have a higher risk of medical complications as well as a higher risk of having a revision knee replacement surgery.



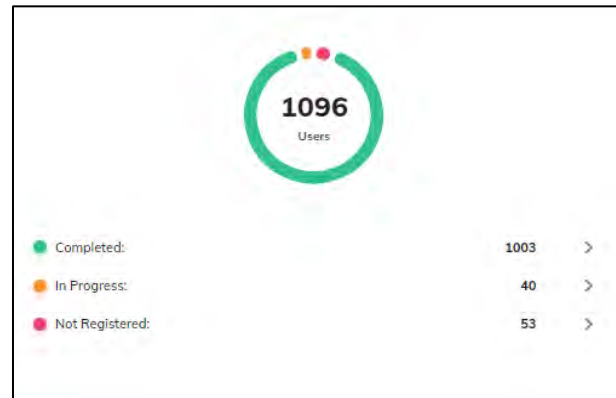
Cyber Risk Management Monthly Executive Report January 6, 2023



Wizer Training

Municipality	Total Users	Training Completion %
Bordentown City	21	100
Fieldsboro Borough	4	100
Florence Township	62	100
Medford Township	145	100
North Hanover Township	21	100
Bordentown Township	48	98
Westampton Township	82	98
Delran Township	60	97
Palmyra Borough	33	97
Chesterfield Township	24	96
Mansfield Township	77	95
Pemberton Township	101	95
Edgewater Park Township	32	94
Delanco Township	25	92
Pemberton Borough	12	92
Hainesport Township	10	90
Beverly City	18	89
New Hanover Township	9	89
Woodland Township	9	89
Lumberton Township	42	88
Shamong Township	14	86
Springfield Township	20	85
Mount Laurel Township	154	83
Southampton Township	16	81
Wrightstown Borough	4	75
Riverside Township	36	72
Tabernacle Township	20	65
Bass River Township	14	64

92 % 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



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 from December



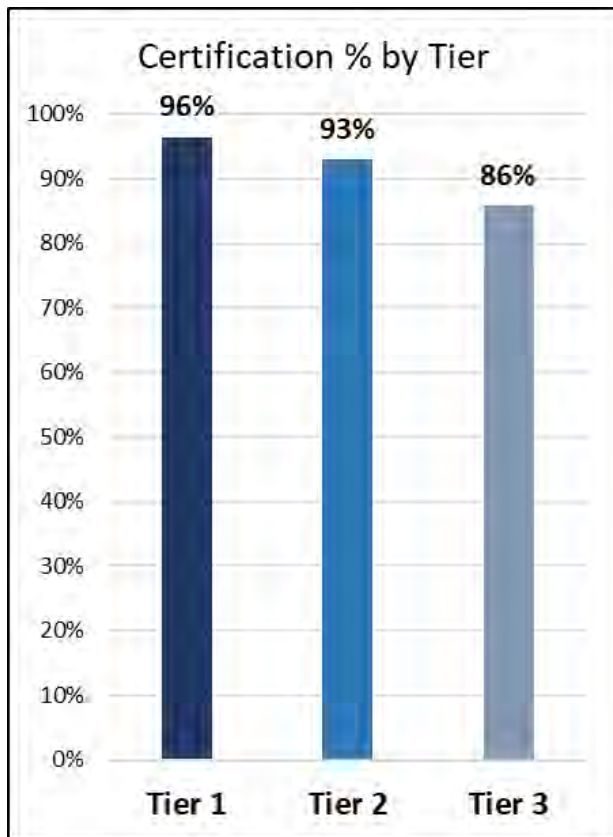


MEL's Cyber Risk Management

BURLCO JIF	Status	Tier 1	Tier 2	Tier 3
Bass River Twp	Checklist Submitted to the MEL	Approved	Approved	Incomplete
Beverly City	Checklist Submitted to the MEL	Approved	Approved	Approved
Bordentown City	Checklist Submitted to the MEL	Approved	Approved	Approved
Bordentown Twp	Checklist Submitted to the MEL	Approved	Approved	Approved
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	Checklist Submitted to the MEL	Approved	Approved	Approved
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	Checklist Submitted to the MEL	Approved	Approved	Approved
Tabernacle Twp	Checklist Submitted to the MEL	Approved	Approved	Incomplete
Westampton Twp	Checklist Submitted to the MEL	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	27	26	24
% Approved	96%	93%	86%

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.



New for 2023

Training

A new training course is under way and we look to roll it out by February. Please make sure we have a current and updated training roster.

Vulnerability Scanning

The JIF has renewed the vulnerability scanning and annual penetration contract with D2. Please make sure we have the correct point of contact information. As a reminder, a team member from D2 Cyber Security will reach out to the technical point of contact and/or the municipal point of contact within 24 hours in the event a critical vulnerability is detected. The phone call will be followed up by an email to both contacts.

Please make sure you have access to D2's Insight secured portal to access your monthly vulnerability scanning report as well as the annual external penetration testing report. Make sure to share these reports with your IT professional.

Cyber JIF

Those who were not compliant with last year's version of the Risk Management Program will not be grandfathered into the new program and have to adhere to the new requirements in an effort to take advantage of the favorable deductibles.

Important: You must provide evidence of compliance at the time of a cyber claim.

January 10, 2023

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

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

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

INVESTMENT INTEREST & INVESTMENTS:

Interest received or accrued for the reporting period totaled \$ 22,141.06. This generated an average annual yield of 1.70%. However, after including an unrealized net gain of \$ 4021.23 in the asset portfolio, the yield is adjusted to 2.00% for this period. The total overview of the asset portfolio for the fund shows a current market value of \$13,865,525.22.

RECEIPT ACTIVITY FOR THE PERIOD

Subrogation Receipts \$ 12,439.39 w/YTD Total \$ 85,562.09
Salvage Receipts \$ 1,200.00
Overpayment Reimbursements \$ 0.00
FY 2021 Retro Premium \$ 15,255.00

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 \$ 307,301.79. The claims detail shows 300 claim payments issued.

A.E.L.C.F. PARTICIPANT BALANCES AT PERIOD END:

Interest Allocated for the Period \$ 456.00 for a total Member Balance of \$368,169.58 with individual balances shown in the attached report.

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 \$ 16,235,073.75 to a closing balance of \$ 15,113,921.58 showing a decrease in the fund of \$ 1,121,152.17. 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. TOTAL-YTD						98.00	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. TOTAL-YTD						18,786.18	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. TOTAL-YTD						5,552.51	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 TOTAL-YTD						919.00	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 TOTAL-YTD						1,898.00	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 TOTAL-YTD						30,083.58	57,337.27
TOTAL-AUG. TOTAL-YTD						0.00	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. TOTAL-YTD						8,316.43	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. TOTAL-YTD						7,219.00	72,872.70
11/15	BORDENTOWN TWP.	2021219099	MICHAEL MOLONEY	WC	2020	250.00	
TOTAL-NOV. TOTAL-YTD						250.00	73,122.70
12/1	PEMBERTON BOROUGH	2019171998	JOSEPH LICATA	WC	2019	46.00	
12/2	WESTAMPTON TWP.	2021232089	WESTAMPTON TWP.	PR	2021	747.32	
12/9	NEW HANOVER TWP.	2021224560	NEW HANOVER TWP.	PR	2020	5,299.77	
12/9	BORDENTOWN TWP.	2021219099	MICHAEL MOLONEY	WC	2020	142.88	
12/14	SOUTHAMPTON TWP	2022243160	SOUTHAMPTON TWP	PR	2021	204.42	
12/21	PEMBERTON TOWNSHIP	2022270929	PEMBERTON TOWNSHIP	PR	2022	5,999.00	
TOTAL-DEC. TOTAL-YTD						12,439.39	85,562.09

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

	<u>October</u>	<u>November</u>	<u>December</u>	<u>Year To Date Total</u>
Opening Balance for the Period:	16,937,461.80	16,357,768.06	16,235,073.75	
RECEIPTS:				
Interest Income (Cash)	5,007.48	228,262.58	26,162.28	-1,099,355.59
Premium Assessment Receipts	0.00	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	6,100.00	0.00	7,199.00	21,395.13
Fund Year 2021	1,500.00	0.00	951.74	21,133.06
Fund Year 2020	750.00	250.00	5,442.65	18,817.97
Fund Year 2019	69.00	0.00	46.00	1,939.13
Fund Year 2018	0.00	0.00	0.00	25,544.67
Closed Fund Year	0.00	0.00	0.00	5,167.75
Total Subrogation, Salvage & Reimb.Receipts	8,419.00	250.00	13,639.39	93,997.71
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	50,962.00	0.00	0.00	50,962.00
RCF Claims Reimbursement	0.00	0.00	0.00	0.00
Other	11,271.00	0.00	15,255.00	47,045.37
TOTAL RECEIPTS:	75,659.48	228,512.58	55,056.67	6,989,495.49
DISBURSEMENTS:				
Net Claim Payments:				
Fund Year 2022	117,401.96	144,260.84	161,845.76	992,957.03
Fund Year 2021	39,642.76	15,593.96	72,365.44	669,303.14
Fund Year 2020	158,901.07	5,777.62	10,159.14	423,495.59
Fund Year 2019	136,252.30	6,855.50	16,539.70	418,030.05
Fund Year 2018	103,083.64	1,648.15	46,391.75	382,213.89
Closed Fund Year	0.00	0.00	0.00	2,644.33
Total Net Claim Payments	555,281.73	174,136.07	307,301.79	2,888,644.03
Exp.& Admin Bill List Payments:				
Exp. & Cont. Charges FY 2023	0.00	1,628.55	0.00	1,628.55
E-JIF Premium FY 2023	0.00	0.00	124,556.00	124,556.00
Exp. & Cont. Charges FY 2022	100,071.49	99,897.56	107,976.94	1,605,998.32
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	569,808.75	2,354,985.00
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	11,434.36	151,378.63
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	10,718.05	55,131.00	830,708.72
Total Bill List Payments	100,071.49	112,244.16	868,907.05	5,992,619.47
Net Bank Services Fees	0.00	0.00	0.00	0.00
Other	0.00	0.00	0.00	0.00
TOTAL DISBURSEMENTS:	655,353.22	286,380.23	1,176,208.84	9,007,448.05
Closing Balance for the Period:	16,357,768.06	16,299,900.41	15,113,921.58	
Account Net Cash Change During the Period:				
Operating Account	-579,693.74	-281,923.25	-1,143,025.77	614,441.95
JCMI Investment Account	0.00	224,055.60	21,873.60	-1,631,976.02
Investment Account	0.00	0.00	0.00	-319.59
Asset Management Account	0.00	0.00	0.00	-1,000,098.90
Claims Imprest Account	0.00	0.00	0.00	0.00
Expense & Contingency Account	0.00	0.00	0.00	0.00
Total Change in Account Net Cash:	-579,693.74	-57,867.65	-1,121,152.17	-2,017,952.56
Proof:	0.00	0.00	0.00	

FY 2020 EJIF Dividend
AELCF Member Allocation

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

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

SUMMARY OF CASH AND INVESTMENT INSTRUMENTS
BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND
ALL FUND YEARS COMBINED

CURRENT MONTH **December**

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	\$16,235,073.05	114.93	-	2,290,306.50	100,000.00	1,000.00	13,843,651.62
Opening Interest Accrual Bal	\$0.00	-	-	-	-	-	-
1 Interest Accrued and/or Int	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
2 Interest Accrued - discount	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
3 zation and/or Interest Cost)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
4 Accretion	-\$734.33	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	-\$734.33
5 Interest Paid - Cash Instr.s	\$22,875.39	\$0.00	\$0.00	\$4,288.69	\$0.00	\$0.00	\$18,586.70
6 Interest Paid - Term Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
7 Realized Gain (Loss)	\$4,021.23	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$4,021.23
8 Net Investment Income	\$26,162.29	\$0.00	\$0.00	\$4,288.69	\$0.00	\$0.00	\$21,873.60
9 Deposits - Purchases	\$1,205,103.23	\$0.00	\$0.00	\$28,894.39	\$307,301.79	\$868,907.05	\$0.00
10 (Withdrawals - Sales)	-\$2,352,417.68	\$0.00	\$0.00	-\$1,176,208.84	-\$307,301.79	-\$868,907.05	\$0.00
Ending Cash & Investment Bal	\$15,113,920.89	\$114.93	\$0.00	\$1,147,280.74	\$100,000.00	\$1,000.00	\$13,865,525.22
Ending Interest Accrual Balanc	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Plus Outstanding Checks	\$234,703.39	\$0.00	\$0.00	\$822.00	\$182,516.88	\$51,364.51	\$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	\$15,337,353.28	\$114.93	\$0.00	\$1,136,831.74	\$282,516.88	\$52,364.51	\$13,865,525.22

Investment Income Allocation												
ETE		Property	Liability	Auto	Workers Comp	Deductible	Contingency	POLEPL	EJIF	MEL	Admin	Total
2022	Opening 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
	Opening Interest Accrual Bal	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 ization 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	-\$18.07	-\$4.53	-\$53.67	-\$19.34	-\$4.01	\$0.00	\$0.00	-\$16.50	-\$49.13	-\$165.26
	5 Interest Paid - Cash Instr.s	\$0.00	\$562.80	\$141.16	\$1,671.94	\$602.60	\$124.96	\$0.00	\$0.00	\$513.94	\$1,530.61	\$5,148.01
	6 Interest Paid - Term Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	7 Realized Gain (Loss)	\$0.00	\$98.93	\$24.81	\$293.91	\$105.93	\$21.97	\$0.00	\$0.00	\$90.35	\$269.06	\$904.96
	8 Net Investment Income	\$0.00	\$643.67	\$161.44	\$1,912.18	\$689.18	\$142.92	\$0.00	\$0.00	\$587.79	\$1,750.54	\$5,887.71
	9 Interest Accrued - Net Change	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	Ending Cash & Investment	-\$66,912.93	\$409,702.70	\$102,574.44	\$1,106,121.31	\$444,178.60	\$92,109.09	-\$60,214.48	-\$27,728.16	-\$190,977.60	\$895,689.98	\$2,704,542.96
	Ending Interest Accrual Bal	\$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	17,880.19	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
	Opening Interest Accrual Bal	(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 ization 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	-\$0.78	-\$17.61	-\$3.39	-\$21.12	-\$14.30	\$0.00	\$0.00	\$0.00	-\$2.11	-\$6.01	-\$65.31
	5 Interest Paid - Cash Instr.s	\$24.29	\$548.49	\$105.50	\$657.79	\$445.36	\$0.00	\$0.00	\$0.00	\$65.82	\$187.14	\$2,034.39
	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)	\$4.27	\$96.42	\$18.55	\$115.63	\$78.29	\$0.00	\$0.00	\$0.00	\$11.57	\$32.90	\$357.62
	8 Net Investment Income	\$27.79	\$627.31	\$120.65	\$752.31	\$509.35	\$0.00	\$0.00	\$0.00	\$75.27	\$214.03	\$2,326.71
	9 Interest Accrued - Net Change	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	Ending Cash & Investment	\$17,812.81	\$402,935.60	\$77,761.88	\$414,907.97	\$328,273.92	\$0.00	-\$51,330.35	-\$3.96	\$48,513.96	\$141,764.61	\$1,380,636.44
	Ending Interest Accrual Bal	-\$1.52	\$5.21	\$1.20	-\$1.71	\$5.70	\$0.00	-\$0.11	-\$1.62	-\$23.92	-\$11.01	-\$27.79

		Property	Liability	Auto	Workers Comp	Deductible	Contingency	POLEPL	EJIF	MEL	Admin	Total
2020	Opening Cash & Investment	(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
	Opening Interest Accrual Bal	(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 ization 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	-\$13.26	-\$3.65	-\$23.94	-\$18.44	-\$2.05	-\$0.03	-\$0.00	\$0.00	-\$5.16	-\$66.52
	5 Interest Paid - Cash Instr.s	\$0.00	\$413.20	\$113.59	\$745.85	\$574.34	\$63.75	\$0.86	\$0.00	\$0.00	\$160.65	\$2,072.24
	6 Interest Paid - Term Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	7 Realized Gain (Loss)	\$0.00	\$72.64	\$19.97	\$131.11	\$100.96	\$11.21	\$0.15	\$0.00	\$0.00	\$28.24	\$364.28
	8 Net Investment Income	\$0.00	\$472.57	\$129.91	\$853.02	\$656.86	\$72.91	\$0.98	\$0.00	\$0.00	\$183.74	\$2,369.99
	9 Interest Accrued - Net Char	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	Ending Cash & Investment	-\$44,539.78	\$302,910.67	\$82,578.05	\$544,092.77	\$423,347.22	\$46,992.10	\$631.70	\$0.95	-\$4,674.25	\$118,417.69	\$1,469,757.12
	Ending Interest Accrual Bal	-\$0.51	\$1.22	\$0.34	-\$2.21	\$2.24	\$0.22	\$0.00	\$0.00	\$0.88	-\$1.87	\$0.32

		Property	Liability	Auto	Workers Comp	Deductible	Contingency	POLEPL	EJIF	MEL	Admin	Total
2019	Opening Cash & Investment	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
	Opening Interest Accrual Bal	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 ization 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	-\$1.56	-\$6.92	-\$2.22	-\$12.22	-\$7.59	\$0.00	-\$0.01	-\$0.00	-\$0.62	-\$4.65	-\$35.79
	5 Interest Paid - Cash Instr.s	\$48.72	\$215.68	\$69.01	\$380.62	\$236.34	\$0.00	\$0.24	\$0.15	\$19.19	\$144.85	\$1,114.80
	6 Interest Paid - Term Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	7 Realized Gain (Loss)	\$8.56	\$37.91	\$12.13	\$66.91	\$41.55	\$0.00	\$0.04	\$0.03	\$3.37	\$25.46	\$195.97
	8 Net Investment Income	\$55.72	\$246.67	\$78.93	\$435.31	\$270.30	\$0.00	\$0.28	\$0.18	\$21.94	\$165.67	\$1,275.00
	9 Interest Accrued - Net Char	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	Ending Cash & Investment	\$35,913.75	\$143,385.93	\$50,869.15	\$279,651.62	\$174,208.05	\$0.00	\$177.98	\$114.16	\$14,142.46	\$106,771.51	\$805,234.61
	Ending Interest Accrual Bal	\$0.59	\$0.97	\$0.28	-\$3.01	-\$0.58	\$0.00	\$0.00	\$0.00	\$0.05	\$0.45	-\$1.25

		Property	Liability	Auto	Workers Comp	Deductible	Contingency	POLEPL	EJIF	MEL	Admin	Total
2018	Opening Cash & Investment	32,359.16	(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
	Opening Interest Accrual Bal	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 ization 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	-\$1.41	\$0.00	-\$2.19	\$0.00	\$0.00	\$0.00	-\$1.07	-\$0.01	-\$0.62	-\$6.03	-\$11.32
	5 Interest Paid - Cash Instr.s	\$43.97	\$0.00	\$68.08	\$0.00	\$0.00	\$0.00	\$33.29	\$0.22	\$19.22	\$187.98	\$352.77
	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)	\$7.73	\$0.00	\$11.97	\$0.00	\$0.00	\$0.00	\$5.85	\$0.04	\$3.38	\$33.05	\$62.01
	8 Net Investment Income	\$50.29	\$0.00	\$77.87	\$0.00	\$0.00	\$0.00	\$38.07	\$0.25	\$21.99	\$215.00	\$403.47
	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	\$32,409.45	-\$258,208.40	\$50,184.15	-\$135,543.77	-\$15,569.47	\$0.00	\$24,535.83	\$161.46	\$14,170.50	\$138,564.20	-\$149,296.05
	Ending Interest Accrual Bal	\$0.14	-\$0.07	\$0.06	-\$0.13	\$1.84	\$0.00	\$0.13	\$0.00	\$0.06	\$0.63	\$2.68

		Property	Liability	Auto	Workers Comp	Deductible	Contingency	POLEPL	EJIF	MEL	Admin	Total
Closed FY	Opening Cash & Investment	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
	Opening Interest Accrual Bal	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 ization 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	-\$375.82	-\$375.93
	5 Interest Paid - Cash Instr.s	\$3.46	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$11,707.31	\$11,710.77
	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)	\$0.61	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$2,058.01	\$2,058.62
	8 Net Investment Income	\$3.96	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$13,389.50	\$13,393.46
	9 Interest Accrued - Net Change	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	Ending Cash & Investment	\$2,549.29	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$8,574,392.65	\$8,576,941.94
	Ending Interest Accrual Bal	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$23.35	\$23.35

Statement of Change in Net Assets
Market Value

Report ID: IGLS0002
Base Currency: USD
Status: FINAL

MX6F96590902 - BURLINGTON CNTY JIF

12/31/2022

	Current Period		Fiscal Year To Date	
	12/01/2022	12/31/2022	01/01/2022	12/31/2022
NET ASSETS - BEGINNING OF PERIOD		13,843,651.62		15,455,103.01
		<u>13,843,651.62</u>		<u>15,455,103.01</u>
RECEIPTS				
INVESTMENT INCOME				
INTEREST	20,187.50		184,925.40	
UNREALIZED GAIN/LOSS-INVESTMENT	4,021.23		-1,248,267.53	
ACCRETION/AMORTIZATION	-734.33		-7,761.40	
TOTAL INVESTMENT INCOME		<u>23,474.40</u>		<u>-1,071,103.53</u>
TOTAL RECEIPTS		<u>23,474.40</u>		<u>-1,071,103.53</u>
DISBURSEMENTS				
ADMINISTRATIVE EXPENSES				
TRUSTEE/CUSTODIAN	346.68		4,240.58	
INVESTMENT ADVISORY FEES	808.90		9,894.56	
CONSULTING	346.68		4,240.58	
MISCELLANEOUS	98.54		98.54	
TOTAL ADMINISTRATIVE EXPENSES		<u>1,600.80</u>		<u>18,474.26</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>1,600.80</u>		<u>518,474.26</u>
NET ASSETS - END OF PERIOD		<u><u>13,865,525.22</u></u>		<u><u>13,865,525.22</u></u>

Transaction Detail
Reported By Transaction Category

Report ID: IACS0008

Base Currency: USD

MX6F96590902 - BURLINGTON CNTY JIF

12/01/2022 - 12/31/2022

Status: FINAL

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

RECEIPTS AND DISBURSEMENT TRANSACTIONS

AMORTIZATION/ACCRETION

U.S. DOLLAR

BVA	0.000	MEL JCMi ACCOUNT	12/30/2022	0.000000	-562.71	0.00	0.00
	99VVB5Y75	AMORIZATION/ACCRETION INCOME	03/01/2021	0.000000	-562.71	0.00	0.00
		20230109O000030	12/30/2022				

BVA	0.000	MEL JCMi ACCOUNT	12/30/2022	0.000000	-122.15	0.00	0.00
	99VVB5Y75	AMORIZATION/ACCRETION INCOME	10/19/2021	0.000000	-122.15	0.00	0.00
		20230109O000100	12/30/2022				

BVA	0.000	MEL JCMi ACCOUNT	12/30/2022	0.000000	-49.47	0.00	0.00
	99VVB5Y75	AMORIZATION/ACCRETION INCOME	01/03/2022	0.000000	-49.47	0.00	0.00
		20230109O000170	12/30/2022				

TOTAL U.S. DOLLAR AMORTIZATION/ACCRETION:	-734.33	0.00	0.00
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	-734.33	0.00	0.00
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TOTAL AMORTIZATION/ACCRETION RECEIPTS AND DISBURSEMENT TRANSACTIONS:	-734.33	0.00	0.00
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FUND ALLOCATED EARNINGS

U.S. DOLLAR

BVA	0.000	MEL JCMi ACCOUNT	12/31/2022	0.000000	-0.80	0.00	0.00
	99VVB5Y75	UGL ADJ 123122	03/01/2021	0.000000	-0.80	0.00	0.00
		20230109A000220	12/31/2022				

BVA	0.000	MEL JCMi ACCOUNT	12/30/2022	0.000000	3,082.02	0.00	0.00
	99VVB5Y75	UNREALIZED GAIN/LOSS	03/01/2021	0.000000	3,082.02	0.00	0.00
		20230109O000010	12/30/2022				

Transaction Detail
Reported By Transaction Category

Report ID: IACS0008

Base Currency: USD

MX6F96590902 - BURLINGTON CNTY JIF

12/01/2022 - 12/31/2022

Status: FINAL

Trans Code	Shares/Par	Description	Trade Date	Price	Cost	Amount	Net Gain/Loss
Link Ref	Security Id	Broker	C. Settle Date	Local/Base	Local/Base	Local/Base	Local/Base
		Transaction No./Client Ref No.	Reported Date				
BVA	0.000	MEL JCM I ACCOUNT	12/30/2022	0.000000	15,469.38	0.00	0.00
	99VVB5Y75	INTEREST INCOME	03/01/2021	0.000000	15,469.38	0.00	0.00
		20230109O000020	12/30/2022				
BVA	0.000	MEL JCM I ACCOUNT	12/30/2022	0.000000	-75.51	0.00	0.00
	99VVB5Y75	GENERAL EXPENSE	03/01/2021	0.000000	-75.51	0.00	0.00
		20230109O000040	12/30/2022				
BVA	0.000	MEL JCM I ACCOUNT	12/30/2022	0.000000	-265.65	0.00	0.00
	99VVB5Y75	TRUSTEE/CUSTODN FEES	03/01/2021	0.000000	-265.65	0.00	0.00
		20230109O000050	12/30/2022				
BVA	0.000	MEL JCM I ACCOUNT	12/30/2022	0.000000	-619.85	0.00	0.00
	99VVB5Y75	INVEST MANAGER FEES	03/01/2021	0.000000	-619.85	0.00	0.00
		20230109O000060	12/30/2022				
BVA	0.000	MEL JCM I ACCOUNT	12/30/2022	0.000000	-265.65	0.00	0.00
	99VVB5Y75	CONSULTING FEES	03/01/2021	0.000000	-265.65	0.00	0.00
		20230109O000070	12/30/2022				
BVA	0.000	MEL JCM I ACCOUNT	12/30/2022	0.000000	669.05	0.00	0.00
	99VVB5Y75	UNREALIZED GAIN/LOSS	10/19/2021	0.000000	669.05	0.00	0.00
		20230109O000080	12/30/2022				
BVA	0.000	MEL JCM I ACCOUNT	12/30/2022	0.000000	3,358.12	0.00	0.00
	99VVB5Y75	INTEREST INCOME	10/19/2021	0.000000	3,358.12	0.00	0.00
		20230109O000090	12/30/2022				

Transaction Detail
Reported By Transaction Category

Report ID: IACS0008

Base Currency: USD

MX6F96590902 - BURLINGTON CNTY JIF

12/01/2022 - 12/31/2022

Status: FINAL

Trans Code	Shares/Par	Description	Trade Date	Price	Cost	Amount	Net Gain/Loss
Link Ref	Security Id	Broker	C. Settle Date	Local/Base	Local/Base	Local/Base	Local/Base
		Transaction No./Client Ref No.	Reported Date				
BVA	0.000	MEL JCMI ACCOUNT	12/30/2022	0.000000	-16.39	0.00	0.00
	99VVB5Y75	GENERAL EXPENSE	10/19/2021	0.000000	-16.39	0.00	0.00
		20230109O000110	12/30/2022				
BVA	0.000	MEL JCMI ACCOUNT	12/30/2022	0.000000	-57.67	0.00	0.00
	99VVB5Y75	TRUSTEE/CUSTODN FEES	10/19/2021	0.000000	-57.67	0.00	0.00
		20230109O000120	12/30/2022				
BVA	0.000	MEL JCMI ACCOUNT	12/30/2022	0.000000	-134.56	0.00	0.00
	99VVB5Y75	INVEST MANAGER FEES	10/19/2021	0.000000	-134.56	0.00	0.00
		20230109O000130	12/30/2022				
BVA	0.000	MEL JCMI ACCOUNT	12/30/2022	0.000000	-57.67	0.00	0.00
	99VVB5Y75	CONSULTING FEES	10/19/2021	0.000000	-57.67	0.00	0.00
		20230109O000140	12/30/2022				
BVA	0.000	MEL JCMI ACCOUNT	12/30/2022	0.000000	270.96	0.00	0.00
	99VVB5Y75	UNREALIZED GAIN/LOSS	01/03/2022	0.000000	270.96	0.00	0.00
		20230109O000150	12/30/2022				
BVA	0.000	MEL JCMI ACCOUNT	12/30/2022	0.000000	1,360.00	0.00	0.00
	99VVB5Y75	INTEREST INCOME	01/03/2022	0.000000	1,360.00	0.00	0.00
		20230109O000160	12/30/2022				
BVA	0.000	MEL JCMI ACCOUNT	12/30/2022	0.000000	-6.64	0.00	0.00
	99VVB5Y75	GENERAL EXPENSE	01/03/2022	0.000000	-6.64	0.00	0.00
		20230109O000180	12/30/2022				

Transaction Detail
Reported By Transaction Category

Report ID: IACS0008

Base Currency: USD

MX6F96590902 - BURLINGTON CNTY JIF

12/01/2022 - 12/31/2022

Status: FINAL

Trans Code	Shares/Par	Description	Trade Date	Price	Cost	Amount	Net Gain/Loss
Link Ref	Security Id	Broker	C. Settle Date	Local/Base	Local/Base	Local/Base	Local/Base
		Transaction No./Client Ref No.	Reported Date				
BVA	0.000	MEL JCM I ACCOUNT	12/30/2022	0.000000	-23.36	0.00	0.00
	99VVB5Y75	TRUSTEE/CUSTODN FEES	01/03/2022	0.000000	-23.36	0.00	0.00
		20230109O000190	12/30/2022				
BVA	0.000	MEL JCM I ACCOUNT	12/30/2022	0.000000	-54.49	0.00	0.00
	99VVB5Y75	INVEST MANAGER FEES	01/03/2022	0.000000	-54.49	0.00	0.00
		20230109O000200	12/30/2022				
BVA	0.000	MEL JCM I ACCOUNT	12/30/2022	0.000000	-23.36	0.00	0.00
	99VVB5Y75	CONSULTING FEES	01/03/2022	0.000000	-23.36	0.00	0.00
		20230109O000210	12/30/2022				

TOTAL U.S. DOLLAR FUND ALLOCATED EARNINGS:

22,607.93	0.00	0.00
22,607.93	0.00	0.00

TOTAL FUND ALLOCATED EARNINGS RECEIPTS AND DISBURSEMENT TRANSACTIONS:

22,607.93	0.00	0.00
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TOTAL RECEIPTS AND DISBURSEMENT TRANSACTIONS:

21,873.60	0.00	0.00
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TOTAL TRANSACTIONS BASE:

21,873.60	0.00	0.00
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MX6F96590902 - BURLINGTON CNTY JIF
12/31/2022
Status: FINAL

Shares/Par	Description	Price	Cost	Net Income	Market Value	Percent Of Total	Net Unrealized
Security ID	Link Ref	Local/Base	Local/Base	Receivable	Local/Base		Gain/Loss
				Local/Base			Local/Base
UNIT OF PARTICIPATION							
U.S. DOLLAR							
UNITED STATES							
1,495,528.547	MEL JCMI ACCOUNT	9.2713	13,865,525.22	0.00	13,865,525.22		0.00
99VVB5Y75		9.2713	13,865,525.22	0.00	13,865,525.22	100.00	0.00

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

Current Fund Year: 2022 Month Ending: December											
	Property	Liability	Auto	Workers Comp	Deductible	Contingency	POLEPL	EJIF	MEL	Admin	TOTAL
OPEN BALANCE	(4,821.33)	1,027,573.24	366,021.34	2,449,396.25	1,352,312.63	138,885.36	(86,238.64)	(27,455.98)	450,276.83	10,569,124.04	16,235,073.75
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	13,450.51	0.00	0.00	188.88	0.00	0.00	0.00	0.00	0.00	0.00	13,639.39
Invest Pymnts	141.63	2,046.06	584.76	4,063.76	2,185.36	221.89	40.43	0.44	726.84	16,885.46	26,896.63
Invest Adj	(3.86)	(55.86)	(15.98)	(110.95)	(59.67)	(6.06)	(1.11)	(0.01)	(19.85)	(461.00)	(734.35)
Subtotal Invest	137.77	1,990.20	568.78	3,952.81	2,125.69	215.83	39.32	0.43	706.99	16,424.46	26,162.28
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	15,255.00	15,255.00
TOTAL	13,588.28	1,990.20	568.78	4,141.69	2,125.69	215.83	39.32	0.43	706.99	31,679.46	55,056.67
EXPENSES											
Claims Transfers	31,534.36	28,836.94	2,622.45	244,308.04	0.00	0.00	0.00	0.00	0.00	0.00	307,301.79
Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	569,808.75	174,542.30	744,351.05
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	124,556.00	124,556.00
TOTAL	31,534.36	28,836.94	2,622.45	244,308.04	0.00	0.00	0.00	0.00	569,808.75	299,098.30	1,176,208.84
END BALANCE	(22,767.41)	1,000,726.50	363,967.67	2,209,229.90	1,354,438.32	139,101.19	(86,199.32)	(27,455.55)	(118,824.93)	10,301,705.20	15,113,921.58
									0.00	0.00	

REPORT STATUS SECTION

Report Month: December		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: December											
	Property	Liability	Auto	Workers Comp	Deductible	Contingency	POLEPL	EJIF	MEL	Admin	TOTAL
OPEN 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
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	7,199.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	7,199.00
Invest Pymnts	0.00	661.73	165.97	1,965.85	708.53	146.93	0.00	0.00	604.29	1,799.68	6,052.98
Invest Adj	0.00	(18.07)	(4.53)	(53.67)	(19.34)	(4.01)	0.00	0.00	(16.50)	(49.13)	(165.25)
Subtotal Invest	0.00	643.66	161.44	1,912.18	689.19	142.92	0.00	0.00	587.79	1,750.55	5,887.73
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	7,199.00	643.66	161.44	1,912.18	689.19	142.92	0.00	0.00	587.79	1,750.55	13,086.73
EXPENSES											0.00
Claims Transfers	28,957.48	5,140.99	1,472.45	126,274.84	0.00	0.00	0.00	0.00	0.00	0.00	161,845.76
Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	569,808.75	107,976.94	677,785.69
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	124,556.00	124,556.00
TOTAL	28,957.48	5,140.99	1,472.45	126,274.84	0.00	0.00	0.00	0.00	569,808.75	232,532.94	964,187.45
END BALANCE	(66,912.93)	409,702.70	102,574.44	1,106,121.31	444,178.60	92,109.09	(60,214.48)	(27,728.16)	(190,977.60)	895,689.98	2,704,542.96

SUMMARY OF CASH TRANSACTIONS											
FUND YEAR 2021											
Month Ending: December											
	Property	Liability	Auto	Workers Comp	Deductible	Contingency	POLEPL	EJIF	MEL	Admin	TOTAL
OPEN 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
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	951.74	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	951.74
Invest Pymnts	28.57	644.91	124.04	773.43	523.64	0.00	0.00	0.00	77.39	220.04	2,392.02
Invest Adj	(0.78)	(17.61)	(3.39)	(21.12)	(14.30)	0.00	0.00	0.00	(2.11)	(6.01)	(65.32)
Subtotal Invest	27.79	627.30	120.65	752.31	509.34	0.00	0.00	0.00	75.28	214.03	2,326.70
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	15,255.00	15,255.00
TOTAL	979.53	627.30	120.65	752.31	509.34	0.00	0.00	0.00	75.28	15,469.03	18,533.44
EXPENSES											
Claims Transfers	1,046.91	1,362.75	0.00	69,955.78	0.00	0.00	0.00	0.00	0.00	0.00	72,365.44
Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	11,434.36	11,434.36
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	1,046.91	1,362.75	0.00	69,955.78	0.00	0.00	0.00	0.00	0.00	11,434.36	83,799.80
END BALANCE	17,812.81	402,935.60	77,761.88	414,907.97	328,273.92	0.00	(51,330.35)	(3.96)	48,513.96	141,764.61	1,380,636.44

SUMMARY OF CASH TRANSACTIONS											
FUND YEAR	2020										
Month Ending:	December										
	Property	Liability	Auto	Workers Comp	Deductible	Contingency	POLEPL	EJIF	MEL	Admin	TOTAL
OPEN 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
RECEIPTS											
Assessments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Refunds	5,299.77	0.00	0.00	142.88	0.00	0.00	0.00	0.00	0.00	0.00	5,442.65
Invest Pymnts	0.00	485.83	133.56	876.96	675.30	74.96	1.01	0.00	0.00	188.89	2,436.51
Invest Adj	0.00	(13.26)	(3.65)	(23.94)	(18.44)	(2.05)	(0.03)	0.00	0.00	(5.16)	(66.53)
Subtotal Invest	0.00	472.57	129.91	853.02	656.86	72.91	0.98	0.00	0.00	183.73	2,369.98
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	5,299.77	472.57	129.91	995.90	656.86	72.91	0.98	0.00	0.00	183.73	7,812.63
EXPENSES											
Claims Transfers	1,529.97	1,659.50	1,150.00	5,819.67	0.00	0.00	0.00	0.00	0.00	0.00	10,159.14
Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	1,529.97	1,659.50	1,150.00	5,819.67	0.00	0.00	0.00	0.00	0.00	0.00	10,159.14
END BALANCE	(44,539.78)	302,910.67	82,578.05	544,092.77	423,347.22	46,992.10	631.70	0.95	(4,674.25)	118,417.69	1,469,757.12

SUMMARY OF CASH TRANSACTIONS											
FUND YEAR	2019										
Month Ending:	December										
	Property	Liability	Auto	Workers Comp	Deductible	Contingency	POLEPL	EJIF	MEL	Admin	TOTAL
OPEN 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
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	46.00	0.00	0.00	0.00	0.00	0.00	0.00	46.00
Invest Pymnts	57.29	253.59	81.14	447.52	277.89	0.00	0.28	0.18	22.56	170.32	1,310.77
Invest Adj	(1.56)	(6.92)	(2.22)	(12.22)	(7.59)	0.00	(0.01)	0.00	(0.62)	(4.65)	(35.79)
Subtotal Invest	55.73	246.67	78.92	435.30	270.30	0.00	0.27	0.18	21.94	165.67	1,274.98
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	55.73	246.67	78.92	481.30	270.30	0.00	0.27	0.18	21.94	165.67	1,320.98
EXPENSES											
Claims Transfers	0.00	15,590.70	0.00	949.00	0.00	0.00	0.00	0.00	0.00	0.00	16,539.70
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	15,590.70	0.00	949.00	0.00	0.00	0.00	0.00	0.00	0.00	16,539.70
END BALANCE	35,913.75	143,385.93	50,869.15	279,651.62	174,208.05	0.00	177.98	114.16	14,142.46	106,771.51	805,234.61

SUMMARY OF CASH TRANSACTIONS											
FUND YEAR	2018										
Month Ending:	December										
	Property	Liability	Auto	Workers Comp	Deductible	Contingency	POLEPL	EJIF	MEL	Admin	TOTAL
OPEN 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)
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	51.70	0.00	80.05	0.00	0.00	0.00	39.14	0.26	22.60	221.03	414.78
Invest Adj	(1.41)	0.00	(2.19)	0.00	0.00	0.00	(1.07)	(0.01)	(0.62)	(6.03)	(11.33)
Subtotal Invest	50.29	0.00	77.86	0.00	0.00	0.00	38.07	0.25	21.98	215.00	403.45
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	50.29	0.00	77.86	0.00	0.00	0.00	38.07	0.25	21.98	215.00	403.45
EXPENSES											
Claims Transfers	0.00	5,083.00	0.00	41,308.75	0.00	0.00	0.00	0.00	0.00	0.00	46,391.75
Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	0.00	5,083.00	0.00	41,308.75	0.00	0.00	0.00	0.00	0.00	0.00	46,391.75
END BALANCE	32,409.45	(258,208.40)	50,184.15	(135,543.77)	(15,569.47)	0.00	24,535.83	161.46	14,170.50	138,564.20	(149,296.05)

SUMMARY OF CASH TRANSACTIONS											
FUND YEAR	Closed FY										
Month Ending:	December										
	Property	Liability	Auto	Workers Comp	Deductible	Contingency	POLEPL	EJIF	MEL	Admin	TOTAL
OPEN 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
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	4.07	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	13,765.32	13,769.39
Invest Adj	(0.11)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	(375.82)	(375.93)
Subtotal Invest	3.96	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	13,389.50	13,393.46
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	3.96	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	13,389.50	13,393.46
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	55,131.00	55,131.00
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	55,131.00	55,131.00
END BALANCE	2,549.29	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	8,574,392.65	8,576,941.94

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

Month **December**
Current Fund Year **2022**

		1.	2.	3.	4.	5.	6.	7.	8.
Policy		Calc. Net	Monthly	Monthly	Calc. Net	TPA Net	Variance	Delinquent	Change
Year	Coverage	Paid Thru	Net Paid	Recoveries	Paid Thru	Paid Thru	To Be	Unreconciled	This
		Last Month	December	December	December	December	Reconciled	Variance From	Month
2022	Property	339,804.45	28,957.48	7,199.00	361,562.93	361,562.93	0.00	0.00	0.00
	Liability	13,758.47	5,140.99	0.00	18,899.46	18,899.46	0.00	0.00	(0.00)
	Auto	3,145.94	1,472.45	0.00	4,618.39	4,618.39	0.00	0.00	0.00
	Workers Comp	460,206.28	126,274.84	0.00	586,481.12	577,045.34	9,435.78	4,672.62	4,763.16
	Total	816,915.14	161,845.76	7,199.00	971,561.90	962,126.12	9,435.78	4,672.62	4,763.16
2021	Property	435,182.84	1,046.91	951.74	435,278.01	435,278.01	(0.00)	(0.00)	0.00
	Liability	67,669.08	1,362.75	0.00	69,031.83	69,031.83	(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	1,414,366.50	69,955.78	0.00	1,484,322.28	1,484,322.28	0.00	0.00	0.00
	Total	1,957,537.57	72,365.44	951.74	2,028,951.27	2,028,951.27	(0.00)	(0.00)	0.00
2020	Property	449,529.56	1,529.97	5,299.77	445,759.76	442,984.13	2,775.63	2,775.63	(0.00)
	Liability	132,969.02	1,659.50	0.00	134,628.52	134,628.52	0.00	0.00	0.00
	Auto	38,599.14	1,150.00	0.00	39,749.14	39,749.14	0.00	0.00	0.00
	Workers Comp	1,353,806.28	5,819.67	142.88	1,359,483.07	1,359,483.07	(0.00)	(0.00)	0.00
	Total	1,974,904.00	10,159.14	5,442.65	1,979,620.49	1,976,844.86	2,775.63	2,775.63	(0.00)
2019	Property	550,125.31	0.00	0.00	550,125.31	570,473.92	(20,348.61)	(20,348.61)	0.00
	Liability	277,748.95	15,590.70	0.00	293,339.65	293,339.65	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	1,686,446.74	949.00	46.00	1,687,349.74	1,687,349.74	0.00	0.00	0.00
	Total	2,587,221.66	16,539.70	46.00	2,603,715.36	2,624,063.97	(20,348.61)	(20,348.61)	0.00
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	5,083.00	0.00	1,070,439.84	1,070,439.84	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	2,223,318.96	41,308.75	0.00	2,264,627.71	2,264,678.38	(50.67)	(50.67)	0.00
	Total	3,702,795.66	46,391.75	0.00	3,749,187.41	3,749,238.08	(50.67)	(50.67)	0.00
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
	Total	(2,423.42)	0.00	0.00	(2,423.42)	(2,423.42)	0.00	0.00	0.00
TOTAL		11,036,950.61	307,301.79	13,639.39	11,330,613.01	11,338,800.88	(8,187.87)	(12,951.03)	4,763.16



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18965	12/5/2022	BODILY INJURY [Expired]	CAPEHART & SCATCHARD PA	-- /2020180405	5/17/2019	\$153.00	2019/2019	Legal
18966	12/5/2022	BLDG/CONTENT	MCBREARTY & ASSOCIATES INC	-- /2023289022	11/16/2022	\$1,299.05	2022/2022	Expense
18967	12/5/2022	PUB OFF PI	DAVID S DEWEESE	-- /2023281037	1/5/2022	\$750.00	2022/2022	Legal
18968	12/5/2022	MEDICAL ONLY	THE DEWEESE LAW FIRM	-- /2021216069	9/30/2020	\$150.00	2020/2020	Expense
18969	12/5/2022		AFFANATO MARUT LLC			\$1,175.00		
		INDEMNITY		-- /2022269066	3/28/2022	\$234.00	2022/2022	Legal
		INDEMNITY		-- /2022246903	8/13/2021	\$247.00	2021/2021	Legal
		INDEMNITY		-- /2021239260	6/1/2021	\$234.00	2021/2021	Legal
		INDEMNITY		-- /2020187376	10/18/2019	\$230.00	2019/2019	Legal
		INDEMNITY		-- /2018146837	6/16/2018	\$230.00	2018/2018	Legal
18970	12/5/2022	MEDICAL ONLY	CIOX HEALTH LLC	-- /2023287659	10/31/2022	\$20.00	2022/2022	Expense
18971	12/5/2022	1ST PARTY COLL PD	QUAL-LYNX	-- /2021232089	3/7/2021	\$74.73	2021/2021	Expense
18972	12/5/2022	INDEMNITY	TABERNACLE TOWNSHIP	-- /2023285667	10/11/2022	\$1,411.50	2022/2022	Loss
18973	12/5/2022	GL PROPERTY DAMAGE	Darryl Gordon	-- /2023285602	10/6/2022	\$538.99	2022/2022	Loss
18974	12/5/2022	INDEMNITY	David Taylor	-- /2023282963	9/12/2022	\$1,977.86	2022/2022	Loss
18975	12/5/2022	INDEMNITY	Edward Butler	-- /2020208328	6/23/2020	\$1,150.08	2020/2020	Loss
18976	12/5/2022	1ST PARTY COLL PD	WESTAMPTON TOWNSHIP	-- /2021232089	3/7/2021	\$747.32	2021/2021	Loss
18977	12/5/2022	1ST PARTY COLL PD	RIVERSIDE TOWNSHIP	-- /2023280220	8/6/2022	\$12,879.97	2022/2022	Loss
18978	12/5/2022	INDEMNITY	VIRTUA WEST JERSEY HEALTH INC	-- /2022269808	12/20/2021	\$11,827.47	2021/2021	Loss
18979	12/5/2022	INDEMNITY	VIRTUA MOUNT HOLLY HOSPITAL	-- /2023282963	9/12/2022	\$43,837.49	2022/2022	Loss
18980	12/5/2022	INDEMNITY	WEST JERSEY ANESTHESIA ASSOCIATES, PA	-- /2023280119	8/8/2022	\$644.00	2022/2022	Loss
18981	12/5/2022	INDEMNITY	BURLINGTON COUNTY ORTHOPAEDIC SPECIALIST P A	-- /2023282963	9/12/2022	\$339.74	2022/2022	Loss
18982	12/5/2022	INDEMNITY	ONE CALL CARE DIAGNOSTICS	-- /2023282963	9/12/2022	\$970.00	2022/2022	Loss
18983	12/5/2022		NovaCare Rehabilitation			\$294.00		
		INDEMNITY		-- /2023280119	8/8/2022	\$98.00	2022/2022	Loss
		INDEMNITY		-- /2021234855	4/11/2021	\$196.00	2021/2021	Loss
18984	12/5/2022	INDEMNITY	CENTRAL JERSEY URGENT CARE LLC	-- /2023280221	8/8/2022	\$160.00	2022/2022	Loss
18985	12/5/2022	INDEMNITY	HAMILTON PHYSICAL THERAPY SVCS, LLC	-- /2021233854	3/25/2021	\$288.00	2021/2021	Loss
18986	12/5/2022	INDEMNITY	COMP X MEDICAL MANAGEMENT	-- /2021222201	11/1/2020	\$86.50	2020/2020	Loss
18987	12/5/2022	MEDICAL ONLY	WESTAMPTON TOWNSHIP EMERGENCY SERVICES	-- /2023284260	9/24/2022	\$716.30	2022/2022	Loss
18988	12/5/2022	MEDICAL ONLY	SOUTHERN OCEAN MEDICAL CENTER	-- /2023287812	10/31/2022	\$3,217.64	2022/2022	Loss



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18989	12/5/2022	INDEMNITY	JAG ONE PHYSICAL THERAPY LLC	-- /2023282963	9/12/2022	\$63.00	2022/2022	Loss
18990	12/5/2022		QUALCARE INC			\$2,200.00		
		INDEMNITY		-- /2023290114	12/1/2022	\$550.00	2022/2022	Loss
		INDEMNITY		-- /2023289664	11/27/2022	\$550.00	2022/2022	Loss
		MEDICAL ONLY		-- /2023289670	11/26/2022	\$550.00	2022/2100	Loss
		MEDICAL ONLY		-- /2023289605	10/6/2022	\$550.00	2022/2022	Loss
18991	12/12/2022	MEDICAL ONLY	THE DEWEESE LAW FIRM	-- /2021219099	10/31/2020	\$543.52	2020/2020	Expense
18992	12/12/2022	INDEMNITY	AFFANATO MARUT LLC	-- /2021224704	12/28/2020	\$156.00	2020/2020	Legal
18993	12/12/2022	INDEMNITY	MANSFIELD TOWNSHIP	-- /2023282975	9/13/2022	\$1,276.38	2022/2022	Loss
18994	12/12/2022	INDEMNITY	MANSFIELD TOWNSHIP	-- /2023282975	9/13/2022	\$1,276.38	2022/2022	Loss
18995	12/12/2022	INDEMNITY	MANSFIELD TOWNSHIP	-- /2023282975	9/13/2022	\$273.51	2022/2022	Loss
18996	12/12/2022	INDEMNITY	MANSFIELD TOWNSHIP	-- /2023282975	9/13/2022	\$1,276.38	2022/2022	Loss
18997	12/12/2022	INDEMNITY	MANSFIELD TOWNSHIP	-- /2023282975	9/13/2022	\$1,276.38	2022/2022	Loss
18998	12/12/2022	INDEMNITY	WESTAMPTON TOWNSHIP	-- /2023280119	8/8/2022	\$1,296.34	2022/2022	Loss
18999	12/12/2022	INDEMNITY	PEMBERTON TOWNSHIP	-- /2023280221	8/8/2022	\$1,734.82	2022/2022	Loss
19000	12/12/2022	INLAND MARINE	QUAL-LYNX	-- /2021224560	4/24/2020	\$529.97	2020/2020	Expense
19001	12/12/2022	INDEMNITY	MANSFIELD TOWNSHIP	-- /2023282975	9/13/2022	\$1,276.38	2022/2022	Loss
19002	12/12/2022	3RD PARTY PD	Mark Moscarello	-- /2023282242	9/2/2022	\$1,337.45	2022/2022	Loss
19003	12/12/2022	INLAND MARINE	NEW HANOVER TOWNSHIP	-- /2021224560	4/24/2020	\$1,000.00	2020/2020	Loss
19004	12/12/2022		IVYREHAB NETWORK INC			\$1,804.00		
		INDEMNITY		-- /2023277874	7/11/2022	\$404.00	2022/2022	Loss
		INDEMNITY		-- /2021222201	11/1/2020	\$1,400.00	2020/2020	Loss
19005	12/12/2022	MEDICAL ONLY	QUEST DIAGNOSTICS	-- /2022256527	12/5/2021	\$45.24	2021/2021	Loss
19006	12/12/2022	INDEMNITY	BURLINGTON COUNTY ORTHOPAEDIC SPECIALIST P A	-- /2023280194	8/9/2022	\$145.00	2022/2100	Loss
19007	12/12/2022		NovaCare Rehabilitation			\$882.00		
		INDEMNITY		-- /2023282975	9/13/2022	\$490.00	2022/2022	Loss
		INDEMNITY		-- /2023280119	8/8/2022	\$196.00	2022/2022	Loss
		INDEMNITY		-- /2021234855	4/11/2021	\$196.00	2021/2021	Loss
19008	12/12/2022		VIRTUA MEDICAL GROUP, PA			\$4,301.39		
		INDEMNITY		-- /2023285667	10/11/2022	\$1,923.03	2022/2022	Loss



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		INDEMNITY		-- /2023277874	7/11/2022	\$2,243.65	2022/2022	Loss
		MEDICAL ONLY		-- /2022256527	12/5/2021	\$134.71	2021/2021	Loss
19009	12/12/2022		PREMIER ORTHOPAEDIC & SPORTS MEDICINE ASSOCIATES OF SNJ LLC			\$422.82		
		INDEMNITY		MLT-2021233414/ 2021234392	4/1/2021	\$281.88	2021/2021	Loss
		INDEMNITY		MLT-2021233414/ 2021234644	3/25/2021	\$140.94	2021/2021	Loss
19010	12/12/2022	MEDICAL ONLY	CENTRAL JERSEY URGENT CARE LLC	-- /2023285938	10/12/2022	\$160.00	2022/2022	Loss
19011	12/12/2022	INDEMNITY	HAMILTON PHYSICAL THERAPY SVCS, LLC	-- /2021233854	3/25/2021	\$72.00	2021/2021	Loss
19012	12/12/2022	INDEMNITY	NEUROSURGICAL AND SPINE SPECIALIST LLC	-- /2021222201	11/1/2020	\$193.72	2020/2020	Loss
19013	12/12/2022	INDEMNITY	JAG ONE PHYSICAL THERAPY LLC	-- /2023282963	9/12/2022	\$189.00	2022/2022	Loss
19014	12/12/2022		myMATRIX			\$289.57		
		MEDICAL ONLY		-- /2023285724	10/11/2022	\$47.55	2022/2022	Loss
		INDEMNITY		-- /2023280221	8/8/2022	\$144.05	2022/2022	Loss
		MEDICAL ONLY		-- /2023277973	7/12/2022	\$97.97	2022/2022	Loss
19015	12/12/2022		CAPITAL HEALTH SYSTEM, INC			\$17,698.80		
		MEDICAL ONLY		-- /2023286685	10/20/2022	\$6,252.40	2022/2022	Loss
		MEDICAL ONLY		-- /2023285724	10/11/2022	\$4,996.60	2022/2022	Loss
		MEDICAL ONLY		-- /2023283435	9/17/2022	\$6,449.80	2022/2022	Loss
19016	12/12/2022		QUALCARE INC			\$1,650.00		
		MEDICAL ONLY		-- /2023290620	12/6/2022	\$550.00	2022/2022	Loss
		MEDICAL ONLY		-- /2023290561	12/6/2022	\$550.00	2022/2022	Loss
		MEDICAL ONLY		-- /2023290464	12/5/2022	\$550.00	2022/2022	Loss
19017	12/12/2022	INDEMNITY	QUAL-LYNX	MLT-2022251619/ 2022251619	10/5/2021	\$6.50	2021/2021	Expense
19018	12/19/2022		CAPEHART & SCATCHARD PA			\$864.00		
		INDEMNITY		-- /2021234855	4/11/2021	\$236.50	2021/2021	Legal
		INDEMNITY		MLT-2021233414/ 2021234644	3/25/2021	\$149.50	2021/2021	Legal



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		INDEMNITY		-- /2021211869	8/10/2020	\$225.00	2020/2020	Legal
		INDEMNITY		-- /2020182837	9/5/2019	\$253.00	2019/2019	Legal
19019	12/19/2022	POLICE PROF PI	PARKER MCCAY	-- /2021222266	12/1/2020	\$697.00	2020/2020	Legal
19020	12/19/2022		MADDEN & MADDEN PA			\$2,343.00		
		BODILY INJURY [Expired]		-- /2021231679	10/18/2020	\$726.00	2020/2020	Legal
		POLICE PROF BI		-- /2021224219	11/18/2019	\$1,617.00	2019/2019	Legal
19021	12/19/2022	POLICE PROF BI	GUARANTEED SUBPOENA SERVICE INC	-- /2020206165	5/17/2020	\$211.00	2020/2020	Legal
19022	12/19/2022	INDEMNITY	State of New Jersey - Div of Worker's Comp	-- /2023282975	9/13/2022	\$3.99	2022/2022	Expense
19023	12/19/2022	BODILY INJURY [Expired]	ORTHOPAEDIC & SPORTS SPECIALIS	-- /2021232886	1/23/2021	\$1,350.00	2021/2021	Expense
19024	12/19/2022	INDEMNITY	AFFANATO MARUT LLC	MLT-2022251619/ 2022251619	10/5/2021	\$143.00	2021/2021	Legal
19025	12/19/2022	1ST PARTY COLL PD	EMERGENCY ACCESSORIES & INSTALLATIONS	-- /2023288362	11/5/2022	\$1,000.00	2022/2022	Loss
19026	12/19/2022	1ST PARTY COLL PD	QUAL-LYNX	-- /2022243160	7/15/2021	\$20.44	2021/2021	Expense
19027	12/19/2022	INDEMNITY	WESTAMPTON TOWNSHIP	-- /2023280119	8/8/2022	\$1,296.34	2022/2022	Loss
19028	12/19/2022	1ST PARTY COLL PD	SOUTHAMPTON TOWNSHIP	-- /2022243160	7/15/2021	\$204.42	2021/2021	Loss
19029	12/19/2022	INDEMNITY	IVYREHAB NETWORK INC	-- /2023285667	10/11/2022	\$260.00	2022/2022	Loss
19030	12/19/2022	MEDICAL ONLY	VIRTUA MOUNT HOLLY HOSPITAL	-- /2023285551	10/6/2022	\$1,848.00	2022/2022	Loss
19031	12/19/2022		NovaCare Rehabilitation			\$784.00		
		INDEMNITY		-- /2023280119	8/8/2022	\$294.00	2022/2022	Loss
		INDEMNITY		-- /2021234855	4/11/2021	\$490.00	2021/2021	Loss
19032	12/19/2022	MEDICAL ONLY	VIRTUA MEDICAL GROUP, PA	-- /2023286431	10/18/2022	\$216.02	2022/2022	Loss
19033	12/19/2022		NEUROBEHAVIORIAL REHABILITATION			\$3,563.84		
		INDEMNITY		MLT-2021233414/ 2021234392	4/1/2021	\$3,313.84	2021/2021	Loss
		INDEMNITY		MLT-2021233414/ 2021234644	3/25/2021	\$250.00	2021/2021	Loss
19034	12/19/2022	MEDICAL ONLY	CENTRAL JERSEY URGENT CARE LLC	MLT-2022273530/ 2022274081	5/23/2022	\$201.38	2022/2022	Loss
19035	12/19/2022	INDEMNITY	HAMILTON PHYSICAL THERAPY SVCS, LLC	-- /2021233854	3/25/2021	\$144.00	2021/2021	Loss
19036	12/19/2022	INDEMNITY	JAG ONE PHYSICAL THERAPY LLC	-- /2023282963	9/12/2022	\$189.00	2022/2022	Loss
19037	12/19/2022	INDEMNITY	ORTHONJ, LLC	-- /2021234855	4/11/2021	\$118.14	2021/2021	Loss
19038	12/19/2022	INDEMNITY	SOUTH JERSEY REHAB & SPINE, INC	-- /2021222201	11/1/2020	\$764.77	2020/2020	Loss
19039	12/19/2022		QUALCARE INC			\$1,100.00		



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		MEDICAL ONLY		-- /2023291347	12/15/2022	\$550.00	2022/2022	Loss
		MEDICAL ONLY		-- /2023290871	12/9/2022	\$550.00	2022/2022	Loss
19040	12/27/2022		CAPEHART & SCATCHARD PA			\$3,977.00		
		INDEMNITY		-- /2020185549	10/1/2019	\$466.00	2019/2019	Legal
		BODILY INJURY [Expired]		-- /2020178871	6/8/2019	\$3,511.00	2019/2019	Legal
19041	12/27/2022	BODILY INJURY [Expired]	MADDEN & MADDEN PA	-- /2021211871	8/10/2020	\$1,124.50	2020/2020	Legal
19042	12/27/2022	INDEMNITY	STATE SHORTHAND REPORTING SERVICE	-- /2018128624	3/15/2018	\$75.00	2018/2018	Expense
19043	12/27/2022	POLICE PROF PI	MARSHALL DENNEHEY WARNER	-- /2018142478	2/10/2018	\$5,083.00	2018/2018	Legal
19044	12/27/2022	INDEMNITY	THOMAS A DWYER MD	-- /2021237818	5/14/2021	\$900.00	2021/2021	Loss
19045	12/27/2022		LEO PETETTI LLC			\$270.00		
		1ST PARTY COLL PD		-- /2023285776	10/7/2022	\$135.00	2022/2022	Expense
		3RD PARTY PD		-- /2022273220	1/29/2022	\$135.00	2022/2022	Expense
19046	12/27/2022		DAVID S DEWEESE			\$3,750.00		
		EPL PI		-- /2023291654	10/27/2022	\$750.00	2022/2022	Legal
		EPL PI		-- /2023291657	10/27/2022	\$750.00	2022/2022	Legal
		EPL PI		-- /2023291659	10/27/2022	\$750.00	2022/2022	Legal
		EPL PI		-- /2023291645	10/27/2022	\$750.00	2022/2022	Legal
		PUB OFF PI		-- /2023291617	10/27/2022	\$750.00	2022/2022	Legal
19047	12/27/2022	INDEMNITY	THE LAW OFFICE OF STAN R GREGORY LLC	-- /2018128624	3/15/2018	\$8,000.00	2018/2018	Loss
19048	12/27/2022	MEDICAL ONLY	CIOX HEALTH LLC	-- /2023286913	10/20/2022	\$34.92	2022/2022	Expense
19049	12/27/2022	BODILY INJURY [Expired]	MAGNA LEGAL SERVICES LLC	-- /2020178871	6/8/2019	\$309.70	2019/2019	Expense
19050	12/27/2022		ISO SERVICES INC			\$76.50		
		BODILY INJURY [Expired]		-- /2023285280	8/20/2022	\$12.75	2022/2022	Expense
		BODILY INJURY [Expired]		-- /2023285280	8/20/2022	\$12.75	2022/2022	Expense
		BODILY INJURY [Expired]		-- /2023285280	8/20/2022	\$12.75	2022/2022	Expense
		BODILY INJURY [Expired]		-- /2023285280	8/20/2022	\$12.75	2022/2022	Expense
		BODILY INJURY [Expired]		-- /2023285280	8/20/2022	\$12.75	2022/2022	Expense
		BODILY INJURY [Expired]		-- /2022276355	6/7/2022	\$12.75	2022/2022	Expense
19051	12/27/2022	INDEMNITY	ADVANCED ENT	-- /2022269066	3/28/2022	\$150.00	2022/2022	Expense



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Check Number	Check Date		Claimant (Case) Type	Payee Name	QL File / Claim Number	Loss Date	Payment Amount	Policy Year	Exp./Legal
19052	12/27/2022		INDEMNITY	PIETRAS SARACINO SMITH & MEEK LLP	-- /2018128624	3/15/2018	\$1,591.00	2018/2018	Legal
19053	12/27/2022		INDEMNITY	MOUNT LAUREL TOWNSHIP	-- /2023283687	9/20/2022	\$2,130.00	2022/2022	Loss
19054	12/27/2022		INDEMNITY	Herkoperec, Mark	-- /2018128624	3/15/2018	\$31,400.00	2018/2018	Loss
19055	12/27/2022		INDEMNITY	MOUNT LAUREL TOWNSHIP	-- /2023283687	9/20/2022	\$2,130.00	2022/2022	Loss
19056	12/27/2022		INDEMNITY	MOUNT LAUREL TOWNSHIP	-- /2023283687	9/20/2022	\$2,130.00	2022/2022	Loss
19057	12/27/2022		INLAND MARINE	QUAL-LYNX	-- /2022270929	3/30/2022	\$599.90	2022/2022	Expense
19058	12/27/2022		GL PROPERTY DAMAGE	Verizon New Jersey Inc	-- /2020183962	6/24/2019	\$10,000.00	2019/2019	Loss
19059	12/27/2022		INDEMNITY	MANSFIELD TOWNSHIP	-- /2023282975	9/13/2022	\$1,002.87	2022/2022	Loss
19060	12/27/2022		INDEMNITY	PEMBERTON TOWNSHIP	-- /2023280221	8/8/2022	\$1,734.82	2022/2022	Loss
19061	12/27/2022		INDEMNITY	NEW JERSEY IME ASSOCIATES LLC	-- /2021239260	6/1/2021	\$800.00	2021/2021	Expense
19062	12/27/2022		INDEMNITY	Christopher Lindsey	-- /2021214072	9/6/2020	\$1,150.08	2020/2020	Loss
19063	12/27/2022		INLAND MARINE	PEMBERTON TOWNSHIP	-- /2022270929	3/30/2022	\$1,000.00	2022/2022	Loss
19064	12/27/2022		1ST PARTY COLL PD	PEMBERTON TOWNSHIP	-- /2023285776	10/7/2022	\$12,043.56	2022/2022	Loss
19065	12/27/2022			QUAL-LYNX			\$123.25		
			INDEMNITY		-- /2023289664	11/27/2022	\$4.25	2022/2022	Expense
			MEDICAL ONLY		-- /2023289670	11/26/2022	\$4.25	2022/2100	Expense
			MEDICAL ONLY		MLT-2023289439/ 2023289440	11/21/2022	\$4.25	2022/2022	Expense
			MEDICAL ONLY		MLT-2023289439/ 2023289439	11/21/2022	\$4.25	2022/2022	Expense
			MEDICAL ONLY		-- /2023288831	11/12/2022	\$4.25	2022/2022	Expense
			MEDICAL ONLY		-- /2023288564	11/4/2022	\$4.25	2022/2022	Expense
			MEDICAL ONLY		-- /2023287812	10/31/2022	\$4.25	2022/2022	Expense
			MEDICAL ONLY		-- /2023287659	10/31/2022	\$4.25	2022/2022	Expense
			MEDICAL ONLY		MLT-2023287752/ 2023287752	10/29/2022	\$4.25	2022/2022	Expense
			MEDICAL ONLY		-- /2023287417	10/27/2022	\$4.25	2022/2022	Expense
			MEDICAL ONLY		-- /2023287401	10/27/2022	\$4.25	2022/2022	Expense
			MEDICAL ONLY		-- /2023287324	10/26/2022	\$4.25	2022/2022	Expense
			MEDICAL ONLY		-- /2023287302	10/26/2022	\$4.25	2022/2022	Expense
			MEDICAL ONLY		-- /2023286685	10/20/2022	\$4.25	2022/2022	Expense



BURLINGTON COUNTY J.I.F.

Check Register Report

Bank Account : ALL

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

Instance Type: All

Coverage : All ,Claimant Type: All

Check Number	Check Date		Claimant (Case) Type	Payee Name	QL File / Claim Number	Loss Date	Payment Amount	Policy Year	Exp./Legal
			MEDICAL ONLY		-- /2023286913	10/20/2022	\$4.25	2022/2022	Expense
			MEDICAL ONLY		-- /2023286431	10/18/2022	\$4.25	2022/2022	Expense
			MEDICAL ONLY		-- /2023286123	10/13/2022	\$4.25	2022/2022	Expense
			MEDICAL ONLY		-- /2023285938	10/12/2022	\$4.25	2022/2022	Expense
			INDEMNITY		-- /2023285667	10/11/2022	\$4.25	2022/2022	Expense
			MEDICAL ONLY		-- /2023285724	10/11/2022	\$4.25	2022/2022	Expense
			MEDICAL ONLY		-- /2023285546	10/7/2022	\$4.25	2022/2022	Expense
			MEDICAL ONLY		-- /2023285551	10/6/2022	\$4.25	2022/2022	Expense
			INDEMNITY		-- /2023285218	10/4/2022	\$4.25	2022/2022	Expense
			MEDICAL ONLY		-- /2023285238	10/3/2022	\$4.25	2022/2022	Expense
			MEDICAL ONLY		-- /2023284920	9/29/2022	\$4.25	2022/2022	Expense
			MEDICAL ONLY		-- /2023284260	9/24/2022	\$4.25	2022/2022	Expense
			MEDICAL ONLY		-- /2023282182	9/6/2022	\$4.25	2022/2022	Expense
			MEDICAL ONLY		MLT-2023279981/ 2023280062	8/4/2022	\$4.25	2022/2022	Expense
			MEDICAL ONLY		-- /2022254435	10/26/2021	\$4.25	2021/2021	Expense
19066	12/27/2022		INDEMNITY	COASTAL SPINE, PC.	-- /2023283687	9/20/2022	\$389.87	2022/2022	Loss
19067	12/27/2022		INDEMNITY	IVYREHAB NETWORK INC	-- /2023285667	10/11/2022	\$340.00	2022/2022	Loss
19068	12/27/2022		MEDICAL ONLY	VIRTUA WEST JERSEY HEALTH INC	-- /2023280360	8/10/2022	\$3,308.64	2022/2022	Loss
19069	12/27/2022			VIRTUA MOUNT HOLLY HOSPITAL			\$54,935.72		
			MEDICAL ONLY		-- /2023288831	11/12/2022	\$3,209.00	2022/2022	Loss
			INDEMNITY		-- /2023283687	9/20/2022	\$1,848.00	2022/2022	Loss
			INDEMNITY		-- /2023282963	9/12/2022	\$2,225.23	2022/2022	Loss
			MEDICAL ONLY		-- /2022269885	4/2/2022	\$1,848.00	2022/2022	Loss
			INDEMNITY		-- /2022268933	3/28/2022	\$1,848.00	2022/2022	Loss
			INDEMNITY		-- /2022269808	12/20/2021	\$43,957.49	2021/2021	Loss
19070	12/27/2022		INDEMNITY	BURLINGTON COUNTY ORTHOPAEDIC SPECIALIST P A	-- /2023280221	8/8/2022	\$1,340.00	2022/2022	Loss



BURLINGTON COUNTY J.I.F.

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Check Number	Check Date		Claimant (Case) Type	Payee Name	QL File / Claim Number	Loss Date	Payment Amount	Policy Year	Exp./Legal
19071	12/27/2022		INDEMNITY	SEAVIEW ORTHOPAEDIC & MEDICAL ASSOCIATES	-- /2023280194	8/9/2022	\$690.66	2022/2100	Loss
19072	12/27/2022		INDEMNITY	ONE CALL CARE DIAGNOSTICS	-- /2023283687	9/20/2022	\$485.00	2022/2022	Loss
19073	12/27/2022			NovaCare Rehabilitation			\$1,759.00		
			INDEMNITY		-- /2023282975	9/13/2022	\$588.00	2022/2022	Loss
			INDEMNITY		-- /2023280119	8/8/2022	\$294.00	2022/2022	Loss
			INDEMNITY		-- /2022255888	11/29/2021	\$485.00	2021/2021	Loss
			INDEMNITY		-- /2021234855	4/11/2021	\$392.00	2021/2021	Loss
19074	12/27/2022		INDEMNITY	NEUROBEHAVIORIAL REHABILITATION	MLT-2021233414/ 2021234644	3/25/2021	\$4,889.57	2021/2021	Loss
19075	12/27/2022		MEDICAL ONLY	CENTRAL JERSEY URGENT CARE LLC	-- /2023285546	10/7/2022	\$160.00	2022/2022	Loss
19076	12/27/2022		MEDICAL ONLY	EMERGENCY PHYSICIANS OF NEW JERSEY P A	-- /2023288831	11/12/2022	\$309.26	2022/2022	Loss
19077	12/27/2022			VIRTUA OCCUPATIONAL HEALTH			\$468.44		
			MEDICAL ONLY		-- /2023290871	12/9/2022	\$162.61	2022/2022	Loss
			MEDICAL ONLY		-- /2023290464	12/5/2022	\$175.12	2022/2022	Loss
			MEDICAL ONLY		-- /2023282182	9/6/2022	\$130.71	2022/2022	Loss
19078	12/27/2022		INDEMNITY	JAG ONE PHYSICAL THERAPY LLC	-- /2023282963	9/12/2022	\$63.00	2022/2022	Loss
19079	12/27/2022		INDEMNITY	STRIVE PHYSICAL THERAPY SPECIALISTS, LLC	-- /2023283687	9/20/2022	\$160.00	2022/2022	Loss
19080	12/27/2022			ISO SERVICES INC			\$459.00		
			INDEMNITY		-- /2023289664	11/27/2022	\$12.75	2022/2022	Expense
			MEDICAL ONLY		-- /2023289670	11/26/2022	\$12.75	2022/2100	Expense
			MEDICAL ONLY		MLT-2023289439/ 2023289440	11/21/2022	\$12.75	2022/2022	Expense
			MEDICAL ONLY		MLT-2023289439/ 2023289439	11/21/2022	\$12.75	2022/2022	Expense
			MEDICAL ONLY		-- /2023288831	11/12/2022	\$12.75	2022/2022	Expense
			MEDICAL ONLY		-- /2023288564	11/4/2022	\$12.75	2022/2022	Expense
			MEDICAL ONLY		-- /2023287812	10/31/2022	\$12.75	2022/2022	Expense
			MEDICAL ONLY		-- /2023287659	10/31/2022	\$12.75	2022/2022	Expense
			MEDICAL ONLY		-- /2023287658	10/30/2022	\$12.75	2022/2022	Expense
			MEDICAL ONLY		MLT-2023287752/	10/29/2022	\$12.75	2022/2022	Expense



BURLINGTON COUNTY J.I.F.

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Bank Account : 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
					2023287752				
			MEDICAL ONLY		- - /2023287417	10/27/2022	\$12.75	2022/2022	Expense
			MEDICAL ONLY		- - /2023287401	10/27/2022	\$12.75	2022/2022	Expense
			MEDICAL ONLY		- - /2023287324	10/26/2022	\$12.75	2022/2022	Expense
			MEDICAL ONLY		- - /2023286685	10/20/2022	\$12.75	2022/2022	Expense
			MEDICAL ONLY		- - /2023286913	10/20/2022	\$12.75	2022/2022	Expense
			MEDICAL ONLY		- - /2023286506	10/19/2022	\$12.75	2022/2022	Expense
			MEDICAL ONLY		- - /2023286431	10/18/2022	\$12.75	2022/2022	Expense
			MEDICAL ONLY		- - /2023286123	10/13/2022	\$12.75	2022/2022	Expense
			MEDICAL ONLY		- - /2023285938	10/12/2022	\$12.75	2022/2022	Expense
			INDEMNITY		- - /2023285667	10/11/2022	\$12.75	2022/2022	Expense
			MEDICAL ONLY		- - /2023285724	10/11/2022	\$12.75	2022/2022	Expense
			MEDICAL ONLY		- - /2023285546	10/7/2022	\$12.75	2022/2022	Expense
			MEDICAL ONLY		- - /2023289605	10/6/2022	\$12.75	2022/2022	Expense
			MEDICAL ONLY		- - /2023285551	10/6/2022	\$12.75	2022/2022	Expense
			INDEMNITY		- - /2023285218	10/4/2022	\$12.75	2022/2022	Expense
			MEDICAL ONLY		- - /2023285238	10/3/2022	\$12.75	2022/2022	Expense
			MEDICAL ONLY		- - /2023284920	9/29/2022	\$12.75	2022/2022	Expense
			BODILY INJURY [Expired]		- - /2023288129	9/3/2022	\$12.75	2022/2022	Expense
			BODILY INJURY [Expired]		- - /2023287060	7/30/2022	\$12.75	2022/2022	Expense
			MEDICAL ONLY		- - /2022254435	10/26/2021	\$12.75	2021/2021	Expense
			BODILY INJURY [Expired]		- - /2021232886	1/23/2021	\$12.75	2021/2021	Expense
			BODILY INJURY [Expired]		- - /2021231679	10/18/2020	\$12.75	2020/2020	Expense
			BODILY INJURY [Expired]		- - /2021216774	9/8/2020	\$12.75	2020/2020	Expense
			BODILY INJURY [Expired]		- - /2021211871	8/10/2020	\$12.75	2020/2020	Expense
			BODILY INJURY [Expired]		- - /2020194882	1/17/2020	\$12.75	2020/2020	Expense



BURLINGTON COUNTY J.I.F.

Check Register Report

Bank Account : ALL

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

Instance Type: All

Coverage : All , Claimant Type: All

Check Number	Check Date		Claimant (Case) Type	Payee Name	QL File / Claim Number	Loss Date	Payment Amount	Policy Year	Exp./Legal
			INDEMNITY		- - /2019156186	9/26/2018	\$12.75	2018/2018	Expense
19081	12/27/2022		MEDICAL ONLY	QUALCARE INC	- - /2023291040	12/9/2022	\$550.00	2022/2022	Loss
Total for BURLINGTON COUNTY J.I.F.			\$307,301.79		Total for BURLINGTON COUNTY J.I.F.				\$307,301.79

Number of Checks:	117	First Check Number:	18965
Number of Payments:	300	Last Check Number:	19081
Expense Payments:	\$7,005.47		
Legal Payments:	\$21,908.50		
Loss Payments:	\$278,387.82		

BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND**BILL LIST - JANUARY 2023**

	Payee	FY2023	FY2022	JIF Appropriation	Description
1	Arthur J. Gallagher Risk Management Services	32,517.00		Prof Services/Administration	Jan 2023 Fee
2	Arthur J. Gallagher Risk Management Services		141.86	Misc/Postage/Copies/Faxes	Postage/copies expenses-Dec 2022
3	The DeWeese Law Firm, P.C.	6,413.00		Prof Services/Attorney	Jan 2023 Fees
4	Qual-Lynx	19,452.00		Prof Services/Claims Admin.	Jan 2023 Fees
5	Joyce Media	440.00		Misc/JIF Website	Jan 2023 Fees plus SSL cert annual renewal
6	Christopher J. Winter Sr.	1,833.00		Training/Police Risk Services	Law Enforcement Consultant-Jan 2023 fees
7	Kris Kristie	383.00		Misc/Recording Secretary	Jan 2023 Fees
8	J. A. Montgomery Consulting	12,125.00		Prof Services/Safety Director	Jan 2023 Fees
9	Tom Tontarski	1,007.00		Prof Services/Treasurer	Jan 2023 Fees
10	Conner Strong & Buckelew	725.00		Prof Services/Underwriting Mgr	Jan 2023 Fees
11	Debby Schiffer	2,584.00		Wellness Program	Jan 2023 Fees
12	MEL JIF	434,506.00		MEL	MEL 2023 WC & Excess Liability - 1st installment
13	MEL JIF	1,878.25		Faithful Performance/Fidelity Bond	MEL 2023 Fidelity Bond - 1st installment
14	MEL JIF	212,887.00		Property Claims and Premium	MEL 2023 Property claims & prem. -1st installment
15	NJ Cyber Risk Management Fund	158,963.00		Cyber JIF	NJ Cyber JIF 1st installment 2023 - wire transfer
16	ARC Reprographics		3,960.60	Misc/Printing	Inv#281023 annual reports
17	Courier Post		21.44	Misc/Legal Notices	#5505407 Dec mtg change; minus \$30 aff. overpymt
18	Gatehouse Media PA Holdings, Inc.		34.04	Misc/Legal Notices	#8007554 Nov mtg change
19	Iron Mountain	79.03		Misc/Record Retention Service	"Inv#HDGT410; Storage 1/1-31/23; Service 11/22-12/20/22
20	O'Connor's American Grill		1,960.00	Misc/Meeting Expense/Dinner Mtg	December dinner meeting
21	Office Depot	439.70		Misc/Office Supplies	#280725058 file boxes; #284090050 file folders
22	PRIMA	385.00		Misc/AGRIP/PRIMA	PRIMA renewal #111099912
	Subtotals	\$886,616.98	\$6,117.94		

JIF Bill List Total**\$892,734.92**

COMMITTEE CHAIRS MEETING MINUTES

Friday, January 6, 2023 @ 1:30 PM
Via Zoom

A meeting of the BURLCO JIF Committee Chairs was held on Friday, January 6, 2023 at 1:30 pm via Zoom.

Those in attendance were:

John Gural, *Fund Chair Designee*, Palmyra Borough
Rich Wolbert, *Chair*, Safety Committee, Beverly City
Daniel Hornickle, *Chair Designee*, Strategic Planning Committee, Pemberton Borough
Mike Mansdoerfer, *Chair*, Finance Committee, Riverside Township
Kathy Burger, *Chair*, Claims and Coverage Committee, Medford Township
Paul A. Forlenza, MGA, *Executive Director*, RPA – A Division of Gallagher
Kris Kristie, *Sr. Account Rep*, RPA – A Division of Gallagher

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

I. Committee Chair Assignments

Mr. Forlenza welcomed everyone to the meeting and briefly reviewed the Committee Chair assignments for 2023 as follows:

Finance Committee, **Mike Mansdoerfer**, Riverside Township
Safety Committee, **Rich Wolbert**, Beverly City
Coverage Committee, **Kathy Burger**, Medford Township
Strategic Planning Committee, **Daniel Hornickle**, Pemberton Borough
Claims Review Committee, **Kathy Burger**, Medford Township

Mr. Forlenza recommended that the New Member Review Committee continue to be comprised of the Standing Committee Chairs.

II. Committee Co-Chairs

Mr. Forlenza mentioned that last year a co-chair was assigned in each sub-committee to perpetuate the knowledge base of the individual sub-committees.

He noted that if an individual has chaired a committee for a long period, then decides to retire we are then left with an open position. If a co-chair is selected we would be able to fill the chair position with someone that understands the role and responsibility of that specific sub-committee.

Mr. Hornickel suggested using the term “Vice-Chair” rather than Co-Chair. The Committee agreed.

That being said, Mr. Forlenza asked the Committee Chairs if they would like to select the vice-chairs at their first sub-committee meeting, to see if anyone would be interested in that position, rather than just assigning someone. The Committee Chairs indicated that they would like the individual sub-committees to select their vice-chair at their first meeting.

III. Committee Charters

Mr. Forlenza pointed out that the Sub-Committee Charters were included in the agenda packet as a reference for this meeting. He indicated that the Charters are an attachment to the Risk Management Plan which will be on the agenda for approval at the January 17, 2023 Reorganization meeting. Each Committee will then review their Charter at their first committee meeting of the year. If a Committee recommends modifications to a Charter, this recommended changes will be presented to the Executive Committee for approval.

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

IV. Committee Participation Form

Mr. Forlenza stated that the Committee Participation Forms were e-mailed to Fund Commissioners and RMCs on December 12, 2022. Responses were due back to the Executive Director's office by December 16, 2022, and a reminder email was sent out on December 15, 2022. He referred the Committee to a Volunteer Response Summary contained in the agenda packet.

III. Committee Membership Assignments

Mr. Forlenza stated that the Volunteer Response Summary depicts those members that sent in their sub-committee preferences for 2023. He noted that a few members did not respond. He then recommended that each respondent be placed on the Committee that indicated was their first choice to help drive Committee participation.

A discussion ensued in regards to current Fund Commissioner participation, or lack thereof, and what can be done to ensure more Fund Commissioners actively participate in the operations of the Fund. Several of the Committee Chairs voiced their concern that it seems as only a few Fund Commissioners actively participate and if those individuals retire or leave their current municipality it could have a significant impact on the operations of the Fund.

The Committee Chairs then discussed the current makeup of each Committee and selected Fund Commissioners to serve on each Committee for 2023 based upon their expressed preferences and the needs of the Fund. Risk Management Consultants were also assigned to the Safety, Coverage and, Claims Review Committees. The following Committee Membership Assignments are recommended:

2023 STANDING COMMITTEES

<u>Committee</u>	<u>Members</u>
Safety	Rich Wolbert, Beverly City, <i>Chair</i> Fund Commissioner, Bass River Grace Archer, Bordentown City Erin Provenzano, Delanco Township Joe Bellina, Delran Township Patrice Hansell, Fieldsboro Borough Paula Kosko, Hainesport Township Mike Fitzpatrick, Mansfield Township Mary Picariello, North Hanover Township Lisa Cummins, Tabernacle Township Steve Ent, Westampton Township Maryalice Brown, Woodland Township James Ingling, Wrightstown Borough
RMC's	Mike Avalone, Conner Strong & Buckelew Joe Henry, Hardenbergh Insurance Group
Coverage	Kathy Burger, Medford Township, <i>Chair</i> Tom Pullion, Edgewater Park Kathy Hoffman, Southampton Township
RMC's	Steve Walsh, EPIC Insurance Brokers Tom Monaghan, Insurance Agency Mgmt. Chris Powell, Hardenbergh Insurance Group

Finance	Mike Mansdoerfer, Riverside Township, <i>Chair</i> Mike Theokas, Bordentown Township Kathy Burger, Medford Township John Gural, Palmyra Borough Paul Keller, Springfield Township
Strategic Planning	Daniel Hornickel, Pemberton Township, <i>Chair</i> Tom Sahol, Chesterfield Township Bobbie Quinn, Lumberton Township Susan Jackson, New Hanover Kathy Smick, Pemberton Borough Sue Onorato, Shamong Township
Claims Review	Kathy Burger, Medford Township, <i>Chair</i> Grace Archer, Bordentown City Joe Bellina, Delran Township Steve Fazekas, Florence Township Jerry Mascia, Mount Laurel Township Mike Mansdoerfer, Lumberton Township
RMC's	Steve Walsh, EPIC Insurance Brokers Jennifer Olson, Hardenbergh Insurance Group Brian Monahan, TC Irons
New Member Review	Committee Chairs

A copy of the 2023 Committee membership list is attached to these minutes. All appointments will be announced at the January 17, 2023 Reorganization meeting.

IV. 2023 Conferences

Mr. Forlenza reminded the Committee Chairs that the 2023 Budget includes funding for attendance by four (4) Fund Commissioners at conferences this year. He then reviewed the conference schedule as follows:

- PRIMA
 1. June 4 – 7, 2023 | Long Beach, CA
- AGRiP
 1. Spring Conference – Governance & Leadership – March 5 – 8, 2023 | Orlando, FL
 2. Fall Education Conference – October 1 – 3, 2023 | Salt Lake City, UT

Mr. Forlenza mentioned that Ms. Plavchak from the Executive Director's office sent conference information to Fund Commissioners who have priority to attend on January 3, 2023.

Mr. Forlenza mentioned that the minutes from today's meeting will be a handout or included in the Agenda for the January Reorganization meeting.

Meeting adjourned: 2:10 PM

2023 *STANDING COMMITTEES*

Committee	Members
Safety	Rich Wolbert , Beverly City, <i>Chair</i>
	Fund Commissioner , Bass River
	Grace Archer , Bordentown City
	Erin Provenzano , Delanco Township
	Joe Bellina , Delran Township
	Patrice Hansell , Fieldsboro Borough
	Paula Kosko , Hainesport Township
	Mike Fitzpatrick , Mansfield Township
	Mary Picariello , North Hanover Township
	Lisa Cummins , Tabernacle Township
	Steve Ent , Westampton Township
	Maryalice Brown , Woodland Township
	James Ingling , Wrightstown Borough
Risk Management Consultants	Mike Avalone , Conner Strong & Buckelew
	Joe Henry , Hardenbergh Insurance Group
Coverage	Kathy Burger , Medford Township, <i>Chair</i>
	Tom Pullion , Edgewater Park
	Kathy Hoffman , Southampton Township
Risk Management Consultants	Steve Walsh , EPIC Insurance Brokers
	Tom Monaghan , Insurance Agency Mgmt.
	Chris Powell , Hardenbergh Insurance Group

2023 *STANDING COMMITTEES*

Committee	Members
Finance	Mike Mansdoerfer , Riverside Township, <i>Chair</i>
	Mike Theokas , Bordentown Township
	Kathy Burger , Medford Township
	John Gural , Palmyra Borough
	Paul Keller , Springfield Township
Strategic Planning	Daniel Hornickel , Pemberton Township, <i>Chair</i>
	Tom Sahol , Chesterfield Township
	Bobbie Quinn , Lumberton Township
	Susan Jackson , New Hanover
	Kathy Smick , Pemberton Borough
	Sue Onorato , Shamong Township
New Member Review	Committee Chairs
Claims Review	Kathy Burger , Medford Township, <i>Chair</i>
	Grace Archer , Bordentown City
	Joe Bellina , Delran Township
	Steve Fazekas , Florence Township
	Jerry Mascia , Mount Laurel Township
	Mike Mansdoerfer , Lumberton Township
Risk Management Consultants	Steve Walsh , EPIC Insurance Brokers
	Jennifer Olson , Hardenbergh Insurance Group
	Brian Monahan , TC Irons



Municipal Excess Liability Joint Insurance Fund

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

Date: January 5, 2013
To: Burlington County Municipal Joint Insurance Fund
From: Commissioner Jack _____
Subject: MEL 2023 Reorganization

SINCE MEETING HAD TO BE CHANGED TO VIRTUAL, PERMA PERSONNEL WAS PRESENT AT THE FORSGATE TO ADDRESS ANY PUBLIC THAT MAY HAVE ATTENDED.

Mr. Grubb expressed the MEL's appreciation for outgoing Commissioners. Sherry Sims will no longer serve as Special Fund Commissioner. Chief Scholey no longer serving as the First Responders JIF representative. Joe Catenaro is retiring; he was noted for asking all the right questions. Robert Law served more than 10 years as MEL Fund Commissioner and served as RCF Chairman, but is no longer representing the Burlco JIF. Richard Hirsh is also retiring, having served as MEL Chairman, Legislative Committee Chairman and the Claims Committee Chairman. Paul Miola has served as Executive Director to the Atlantic, Trico & Burlco JIFs since the inception of each of those Funds and was instrumental in the MEL's formation as well as every step along the way. Paul retired at the end of 2022.

Mr. Hirsh and Ms Sims were in attendance & acknowledged the recognition. Mr. Law sent saying it had been a pleasure working with the MEL Fund Professionals and Fund Commissioners.

Chairwoman also thanked those that are moving on and welcomed the new commissioners.

2023 Reorganization - The MEL conducted its 2023 Reorganization. The Board of Fund Commissioners held elections for officers and board members, noted below.

Chair	JOY TOZZI	Mid-Jersey
Secretary	PAUL TOMASKO	Bergen
5 member Executive Committee		
	TOM MERCHEL	PMM
	CHARLES CUCCIA	SUB METRO
	JOSEPH WOLK	CAMDEN

Alternates	TOM NOLAN	MONMOUTH
	GREG FRANZ	SOUTH BERGEN
	BERNARD RUTKOWSKI	NJUA
	JOHN CLARKE	NJPHA
	VERONICA LAUREIGH	OCEAN
	WILLIAM NORTHGRAVE	CENTRAL
	MEGAN CHAMPNEY-KWESELAIT	SUBMUNI
	KEVIN DAVIS	PAIC
	MEGHAN JACK	BURLCO
	ADAM BREWER	MORRIS
	JIM ULRICH	NJSI
	ROBERT MCFARLAND	FIRST
	TO BE DETERMINED	TRICO

2023 Meeting Schedule		
March 24, 2023 (Friday)	Princeton Marriott	9:40 am
June 2, 2023 (Thurs)	Forsgate Country Club	11:15 am
September 15, 2023 (Fri)	Forsgate Country Club	11:15 am
October 18, 2023 (Wed)	Forsgate Country Club	11:15 am
November 15, 2023 (Wed)	Sheraton Hotel, Atlantic City	12:30 pm
January 4, 2024 (Thurs)	Forsgate Country Club	11:15 am

2023 Standing Committees Chairpersons

Management Committee	Joy Tozzi
Marketing Committee	Adam Brewer
Coverage Committee	Paul Tomasko
Investment Committee	Thomas Merchel
Legislative Committee	Charles Cuccia
Nominating Committee	Charles Cuccia
Safety & Education Committee	Bernard Rutkowski
Audit Committee	Thomas Merchel
Claims Review Committee	Megan Champney-Kweselaite

Chairwoman filled the Committee Chairperson vacancies left by Richard Hirsh, thanked all 2022 committee members for all their work and asked them to remain in place for 2023. In addition, Chairwoman will work in the coming weeks to fill other vacancies..

The Board of Fund Commissioner then reorganized for Fund year 2023 and adopted the resolutions noted below.

Resolution #1-23 Fiscal Management Plan

Resolution #2-23 Designation of Meeting Dates & Designation of Official Newspapers

Resolution #3-23 Designation of Secretary as Custodian of Records

Resolution #4-23 2023 Plan of Risk Management. Plan updated to reflect changes resulting from the renewal – mostly impacting property (including increase of JIF/MEL self-insured retention from \$1,000,000 to \$2,500,000). In addition, clause modified to allow the MEL to establish protocols, if needed, to manage catastrophic event claims and a clause allowing Fund Attorney and Executive Director to approve a claim if in the 11th hour if settlement opportunity might otherwise be lost.

Resolution #5-23 2023 Remote Meeting Procedures/Public Access

Resolution #6-23 Appointment of Asset Manager, Custodial & Accounting, Financial Advisory

Resolution #7-23 Designation of Investors as Official Depository

Resolution #8-23 Authorizing agreement with The Canning Group as QPA

Resolution #9-23 Appointment of Special Legal Counsel - Thomas J. Germinario, Esq.

Resolution #10-23 Appointment of Special Legal Counsel – Matthew Giacobbe, Esq.

Resolution #11-23 Appointment of Special Legal Counsel – Craig Domelewski, Esq.

Resolution #12-23 Authorizing Extension of Award CC#20-01 to VCS as Online Webinars

Resolution #13-23 Authorizing Extension of Award CC#19-01 Origami as Risk Mgmt. Info System

Resolution #14-23 Authorizing Extension of Award CC#19-02 LaMendola & Associates as Mgmt. & Supervisory Training Training

Resolution #15-23 Authorizing Extension of Award CC#19-03 to Acrisure as Marketing Consultant

Resolution #16-23 Authorizing Extension of Award CC#19-04 to Princeton Strategic Communications Group as Marketing Manager

Resolution #18-23 Award Excess Property to Zurich

Resolution #19-23 Award Excess Workers' Compensation to Safety National

Resolution #20-23 Award Excess Flood - Tabled

Resolution #21-23 Award Non-owned Aircraft Liability to Endurance

Resolution #22-23 Award Optional Excess Liability, Optional Shared Aggregate and Optional Public Officials/Employment Practices to Munich and Chubb

Renewal: Executive Director said the Underwriting Manager had a very difficult market and said negotiations would normally have concluded sooner.

Underwriting Manager said the commercial market, in general, is very difficult right now but that liability settled somewhat. However, in October the property market became increasingly more difficult. Underwriting Manager added that he will be distributing a renewal overview & he plans to conduct several webinars to review changes with members and risk management consultants.

2023 Membership: Effective January 1st, the Middlesex County Municipal Joint Insurance Fund is no longer affiliated with the MEL.

The Middlesex County Utilities Authority joined the NJUA JIF, the Borough of National Park joined the Trico JIF, the Dunellen Parking Authority joined the Central Jersey JIF and East Windsor joined the Mid-Jersey JIF.

Competitive Contracts Request for Proposals (CCRFP), Contracts & Professional Services: The MEL follows procurement processes as guided by the QPA and NJ Local Public Contracts Law.

The Management Committee met in November to review the services of those vendors whose three-year contract term was through 12/31/22. Board accepted the Committee's recommendation and extended the contracts of LaMendola & Associates for Management Training, Origami Risk for Risk Management Information System; Acrisure for Marketing Consultant and Princeton Strategic Communications for Marketing Manager a 4th year.

Board also accepted the Management Committee's recommendation to re-appoint several professionals to one-year contracts. Resolutions included in the agenda re-appoint Craig Domalewski, Esquire as Coverage Counsel, Thomas Germinario, Esquire as Land Use Counsel and Matthew Giacobbe, Esquire as Employment Practices Liability Manual and Special Legal Counsel. Resolutions also included to re-appoint Bank of New York as Custodian of Funds and NW Financial as Financial Advisor effective March of 2023 - serving the Joint Cash Management & Investment Program. Eagle Asset Management was appointed as Clearbrook's replacement in November.

In addition, Executive Director distributed a memorandum providing a summary of contracts that are currently in force.

RCF: The Residual Claims Fund held its 2023 Reorganization meeting for Thursday January 5, 2023 at 10:30AM in the Forsgate Country Club, Jamesburg, NJ. Commissioner John Clarke is the designated MEL representative for the 2023 Fund Year.

Cyber JIF: The Cyber JIF met in December and began the process of reviewing vendor proposals. A copy of a report of the meeting distributed for information.

Legislative Committee: Committee met on November 16, 2022 and submitted the minutes for information. Committee Chairman Cuccia said they had success getting the bill to include additional items outside the appropriations cap but need to continue with their efforts to get same on levy cap.

Safety & Education Committee: Committee is scheduled to meet next on February 10, 2023 at 1:00PM via Zoom.

Coverage Committee: Committee will be scheduling a meeting in January.

Joint Cash Management & Investment Committee: Treasurer said the MEL had to operate without an Asset Manager since August & noted the Operating Committee members stepped up to fill the void. During the month of December, the appointment to Eagle Asset Management became effective (as approved at November meeting).

Claims Committee: The Claims Review Committee met on December 7, 2022 and is scheduled to meet immediately following today's board meeting.

Fund Attorney: Mr. Semrau highlighted some of the MEL's successes in 2022. The MEL was able to provide aid to a non-affiliated MEL JIF (Middlesex JIF) and in so doing – gained an appreciation for the operations and transparencies of the MEL and its affiliated local JIFs. A successful negotiation was completed with Safety National for the sharing of the costs of

covid claims that occurred during 2020. The efforts of the JCMI to be able to respond to quickly fill the void left by the necessary transition to a new Asset Manager. The formation of the Cyber Risk Management Fund and the continued increase in safety training through the MEL's Safety Institute. Mr. Semrau thanked Chairwoman Tozzi for her support, participation, energy and commitment working through the challenges in 2022. He also noted the professionalism of everyone involved in the JIFs and the MEL.



Municipal Excess Liability Joint Insurance Fund

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

To: Members of the Municipal Excess Liability Joint Insurance Fund

Date: December 27, 2022

As we near the end of 2022, I would like to take an opportunity to update our members on the significant challenges addressed and strides taken on behalf of the Municipal Excess Liability Joint Insurance Fund (Fund) and each participating member.

Workers' Compensation remains our major issue because of recent court and state decisions that have significantly increased costs. This year the MEL matched its lowest accident rate since inception, almost a 70% reduction since 1990. The MEL Safety Institute successfully trained 67,167 participants and offered 665 classroom programs. It is not only a credit to the MEL, but to our members who participate in the Joint Insurance Fund (JIF) commitment to safety, which is demonstrated by the superior low accident rate of MEL members versus all other public agencies throughout the State.

Additionally, cybersecurity came to the forefront as we commissioned a study group to evaluate the benefits of managing long-term cyber liability challenges facing members daily. I am pleased to advise that the Cyber Risk Management Fund has been established to promote member training and security to address the high cost of cyber incidents and claims prevalent in today's world.

Property insurance rates are also skyrocketing because of natural disasters. We are now working with the legislature to enact budget cap relief to address these increases.

The Fund continues to set a budget for our members that is responsible and accountable. Our ongoing assistance through the Joint Cash Management Investment Fund (JCMI) provided competitive bids on short-term notes so that other industry bidders were forced to compete with the JCMI's low interest rate, saving our members hundreds of thousands of dollars over the last 36 months.

During the past year, the Fund also successfully addressed significant issues from COVID-19. We worked to strengthen our policies and procedures, and to efficiently resolve pandemic-related worker's compensation claims, including a complex reinsurance matter. We were able to restore our in-person public meetings and the annual Fund Summit,

As the Chairwoman of the MEL, I wish to express our appreciation to each participating JIF, including each manager, member, and employee committed to the most unique organization of shared services in local government. It is a testament to our members that we have endured the unprecedented challenges of the last three years and find the Fund, as we head into 2023, in a position to continue to protect, represent, and train our members and serve the taxpayers of our member communities.

I want to express my great appreciation for all of those who volunteer to participate in the member JIFs, as well as the MEL, the Residual Claims Fund and the Environmental Joint Insurance Fund. The Fund is a product of your dedication, and the enormous impact each individual makes in this process.

Finally, I want to take a moment and encourage additional involvement and participation in the joint insurance fund process. It is not only educational, but a terrific way to use the resources that we all have at our disposal as public servants. I especially encourage women to become involved as JIF and MEL representatives. With increased diversity comes broader viewpoints and more effective conversations, all of which will help the MEL thrive.

Wishing you a happy, healthy and prosperous New Year.

With Sincerity and Profound Appreciation,

Joy Tozzi, Chairwoman



Municipal Excess Liability Residual Claims Fund

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

January 5, 2023

Memo to:

Burlington County Municipal Joint Insurance Fund

From:

Commissioner Jack

Re:

RCF 2023 Reorganization Meeting

Executive Committee Nominations: Although the RCF conducts its meetings as a Board of Commissioners, regulations require the election of an Executive Committee. Below is a listing of the 2023 Executive Committee and Alternates.

2023 Executive Committee
John Clarke, MEL JIF, Chairperson
Megan Champney Kweselait, Suburban Municipal, Secretary
Paul Tomasko, Bergen JIF
Tom Nolan, Monmouth JIF
Joseph Wolk, Camden JIF
Brian Bigler, NJUA JIF
Tom Merchel, PMM JIF

Alternates - Executive Committee
Sherry Sims, NJPHA JIF
Veronica Laureigh, Ocean JIF
William Northgrave, Central JIF
Meghan Jack, Burlco JIF
Brian McNeilly, Morris JIF
Gregory Franz, South Bergen JIF
Kellie Seib, Atlantic JIF
TBD - Suburban Metro JIF
TBD - Trico JIF

RCF Claims Committee: The following commissioners were submitted to serve on the 2023 RCF Claims Committee:

RCF Claims Committee
John Clarke, MEL JIF, Chairperson
Megan Champney Kweselait, Suburban Municipal, Secretary
Sherry Sims, NJPHA JIF
Tom Merchel, PMM JIF
Veronica Laureigh, Ocean JIF
Gregory Franz, South Bergen JIF

Reorganizational Resolutions: The Board adopted the following resolutions as part of the reorganization process:

Resolution 1-23 Appointing Fund Depository: The RCF Board awarded a professional service agreement in accordance with a fair and open process pursuant to N.J.S.A. 19:44A –20.4 et. seq. appointing Citizens Bank, (formerly Investors Bank) as the Fund’s Banking Manager.

Resolution 2-23 Fiscal Management Plan: Resolution submitted designating Official Depositories and approving a Cash Management Plan; authorizing Signatories on Administrative Accounts; authorizing Signatories on Claim Accounts; establishing a rate of interest for delinquent assessments; establishing a wire transfer procedure; and certifying Approval Officer for all Fund expenses. In addition to the Chair, Secretary and Treasurer, Commissioner Greg Franz was designated as the additional RCF Commissioner signatory.

Resolution 3-23 Public Meeting Procedures: The Board of Fund Commissioners confirmed the following meeting schedule:

2023 Meeting Schedule & 2024 Reorganization		
Friday March 24, 2023	Princeton Marriot at Forrestal	9:00 am
Friday June 2, 2023	Forsgate Country Club	10:30 am
Friday September 15, 2023	Forsgate County Club	10:30 am
Wednesday October 18, 2023	Forsgate County Club	10:30 am
Thursday January 4, 2024	Forsgate County Club	10:30 am

The RCF Claims Committee will meet on the same day as the Board of Fund Commissioners / Executive Committee at the above listed locations at 9:30AM before the Fund meeting with the exception of the March meeting. The RCF Claims Committee will also meet at 9:30AM on March 1, May 3, July 12 and December 6, 2023 and will be held via teleconference.

The Fund’s newspaper is The Star Ledger (Newark). In addition, the MEL’s webpage is designated for official notices – www.njmel.org.

Resolution 4-23 Remote Meeting Procedures: The Board adopted a resolution establishing procedures for including public comment during a remote meeting.

Resolution 5-23 Fund Records: The Board confirmed the establishment of a Fund Records program appointing the Fund Secretary as custodian of records and Account Manager as Assistant Fund Secretary.

Resolution 6-23 Risk Management Plan: The Board adopted the 2023 Risk Management Plan which detailed coverage, assessment methodology and procedure for closure of fund years.

RCF Professional Agreements: A memorandum outlined the renewal of the RCF professional contracts for the 2023 fund year and the dollar amounts associated with the contracts.

Annual Commissioner Retreat: The Board of Fund Commissioners Annual Retreat has been scheduled for Friday March 24, 2023 starting at 9:00AM at Princeton Marriott at Forrestal, Princeton, N.J. Registration information and agenda will be distributed prior to the Retreat.

Claims Committee: The Claims Review Committee met on December 7, 2022 and met the morning of the Commissioner’s meeting. Minutes of the December meeting were enclosed under separate cover.

Next Meeting: The next meeting of the RCF will be March 24, 2023 at 9:00AM at Princeton Marriott at Forrestal.



**New Jersey Municipal Environmental
Risk Management Fund**

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

DATE: January 5, 2023

TO: Burlington County Municipal Joint Insurance Fund

FROM: Commissioner Jack

SUBJECT: Summary of Topics Discussed at E-JIF Meeting

2023 REORGANIZATION- The election of the slate was confirmed. Below is a listing of the 2023 Executive Committee and the 2023 Fund Professionals.

Position	JIF	Fund Commissioner
Chairman	NJUA	Bernie Rutkowski
Secretary	PMM	Thomas Merchel
Executive Committee	Burlo	Meghan Jack
	Monmouth	Thomas Nolan
	Camden	Joe Wolk
	South Bergen	Greg Franz
	Ocean	Veronica Laureigh
	Central	William Northgrave
Alternates:		
1.	Bergen	Paul Tomasko
2.	Suburban Municipal	Megan Champney Kweselait
3.	Morris	Brian McNeilly
4.	Suburban Metro	To be determined
5.	TRICO	To be determined

REORGANIZATIONAL RESOLUTIONS – The Resolutions necessary to undertake the 2023 Reorganization of the Fund were reviewed and adopted by the Board.

FUND PROFESSIONALS & PROFESSIONAL SERVICE AGREEMENTS – The E-JIF Board previously awarded competitive contracts in accordance with the New Jersey Local Publics Contract Law, N.J.S.A. 40A:11-4.1et. Seq. for fund years 2021, 2022 and 2023. The fund reserves the right to extend the competitive contract for an added two (2) years under the authority of N.J.S.A. 40A:11-4.2. The E-JIF Board also awarded professional service agreements in accordance with a non-fair and open process pursuant to N.J.S.A. 19:44A-21.4 et. seq. Contracts

will be forwarded to each Fund Professional which will outline adjustments to compensation for Fund year 2023.

The Board of Fund Commissioners confirmed the following appointments:

Executive Director	Stephen Sacco, PERMA Risk Management Services
Fund Treasurer	Charles Cuccia
Banking Manager	Citizens Bank (formerly Investors Bank)
Fund Auditor	Nisivoccia LLP
Underwriting Manager	Danskin Insurance Agency and Conner Strong & Buckelew
Actuary	AON Worldwide, Inc.
Environmental Engineer	First Environment
Claims Supervisor	Peter King, Esquire
Legislative Agent	Princeton Public Affairs Group (9/4/19- 9/4/24)
Fund Attorney	Fred Semrau, Esquire (1/1/23- 1/1/23)
Qualified Purchasing Agent	The Canning Group (As per the agreed pricing. 1/1/23 - 1/1/23)

2023 STANDING COMMITTEES - Five standing committees were established for the 2023 Fund year. The five (5) committees are Coverage committee, Rules & Contracts committee, Budget & Finance committee, Nominating committee, and Claims committee.

EXCESS AGGREGATE INSURANCE - The Underwriting Manager indicated that excess coverage for the E-JIF will be issued in 2023 by Ascot Specialty Insurance Company. A summary is as follows:

EXCESS COVERAGE RENEWAL

COVERAGE:	Follow Form Excess Pollution Liability – Claims Made Coverage	
COMPANY:	Ascot Specialty Insurance Company	
LIMIT OF LIABILITY:	\$ 9,000,000	Pollution Incident Limit
	\$ 9,000,000	Aggregate Limit
Aggregate of All Covered Losses Incurred:	\$3,000,000	Aggregate of All Losses Incurred

2023 MEETING SCHEDULE:

2023 Meeting Schedule		
March 24, 2023	Princeton Marriot at Forrestal	9:20 am
June 2, 2023	Forsgate Country Club	10:50 am
September 15, 2023	Forsgate Country Club	10:50 am
October 18, 2023	Forsgate Country Club	10:50 am
November 8, 2023	Forsgate Country Club	10:50 am
January 4, 2024	Forsgate Country Club	10:50 am



NEW JERSEY CYBER RISK MANAGEMENT FUND

9 Campus Drive – Suite 216

Parsippany, NJ 07054

Tel 201.881.7632

Date: Friday January 6, 2023

To: Burlington County Municipal Joint Insurance Fund

From: Commissioner Jack

2023 Reorganization: The Cyber JIF conducted its 2023 Reorganization. The Board of Fund Commissioners held elections for officers and board members, noted below.

Chair	Tom Merchel	PMM JIF
Secretary	Joy Tozzi	Mid-Jersey JIF
6-Member Executive Committee		
	Megan Champney	Suburban Municipal JIF
	Steve Rovell	Suburban Metro JIF
	Jim Gant	Monmouth JIF
	Joe Wolk	Camden JIF
	Bernard Rutkowski	NJUA JIF
	Marc Schrieks	South Bergen JIF
Alternates		
	Kellie Seib	Atlantic JIF
	Paul Tomasko	Bergen JIF
	Meghan Jack	Burlco JIF
	Casey Wagner	Central JIF
	Chris Burnett	FIRST JIF
	Adam Brewer	Morris JIF
	Diane Lapp	Ocean JIF
	Frank Elenio	PAIC JIF
	John Clarke	PHA JIF
	James Ulrich	Self-Insurers JIF
	To be determined	Trico JIF

The Board of Fund Commissioners then reorganized for Fund Year 2023 and adopted the resolutions noted below:

Resolution 1-23 Fiscal Management Plan

Resolution 2-23 Official Depository

Resolution 3-23 Designation of Meeting Dates & Official Newspapers – *Action on this resolution was tabled. Executive Director's office will review dates of other JIFs to avoid conflicts.*

Resolution 4-23 Designation of Secretary as Custodian of Records

Resolution 5-23 2023 Plan of Risk Management

Resolution 6-23 2023 Remote Meeting Procedures/Public Access

Resolutions 7-23 EUS Cyber Liability Insurance Coverage

Risk Control Committee: The Board of Fund Commissioners agreed with the recommendation to form a committee discuss Risk Control services, as well as, applicable reimbursement to member JIFs that may already be providing these services. Volunteers to the committee are being requested and action will be formalized at the next meeting. To date, volunteers are Tom Merchel, Joy Tozzi, Kellie Seib, Adam Brewer, Barbara Murphy and Ed Cooney.

2023 Membership: All 19 MEL affiliated local Joint Insurance Funds have elected to join the New Jersey Cyber Risk Management Fund.

Competitive Contracts Request for Proposals (CCRFP), Contracts & Professional Services: The Cyber JIF follows procurement processes as guided by the QPA and NJ Local Public Contracts Law.

In November, the interim board made the decision to appoint one-year contracts for those vendors that meet the definition of Professional as well as any vendor below the bid threshold.

Fund Attorney	Sue Sharpe, Esquire of Dorsey & Semrau
Underwriting Manager	Conner Strong & Buckelew
Treasurer	Charles Cuccia
Actuary	The Actuarial Advantage
Auditor	Nisivoccia LLP
Claims Adjustor	CB Claims LLC
Qualified Purchasing Agent	The Canning Group LLC

A Competitive Contract RFP was issued for the balance of services needed and the below vendors were awarded contracts of a 3-year term with two 1-year options to renew.

Executive Director	Perma Risk Management Services
Deputy Executive Director	Risk Program Administrators
Planning Consultant	Risk & Loss Managers

In December, the board agreed to arrange for a firm with cyber expertise to review the Cyber related services of Cyber Training, Cyber Phishing & External Scanning since the responses proved to be more complex.

Webpage: The MEL's webpage has been updated to reflect the changes in coverage and compliance program. Quotes for a separate website will be obtained for the Cyber JIF and all Cyber Security information will be transitioned to the new website when completed.

Next Meeting Date: Friday February 10, 2023 at 10AM via Zoom.

**BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND
RESOLUTION #2023-___**

**A RESOLUTION AUTHORIZING THE FUND CHAIR AND FUND SECRETARY TO EXECUTE
A CONTRACT WITH NORTH SHORE RISK CONSULTING TO COMPLETE A CLAIMS AUDIT
AT A COST NOT TO EXCEED \$19,200**

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 utilizes the same Claims Administrator (Qual Lynx) and claims adjuster unit as the Atlantic County Municipal Joint Insurance Fund (ACM JIF) and the Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund (TRICO JIF); and

WHEREAS, each of the aforementioned Funds authorized the Executive Director to prepare, advertise, and release a Request for Proposals for professional firms to complete a claims audit of the workers compensation, liability and property units servicing the aforementioned Joint Insurance Funds; and

WHEREAS, the Executive Director's office issued a Request for Proposals (RFP) on September 26, 2022 with all proposals to be returned to the Executive Director's office by October 25, 2022; and

WHEREAS, proposals were received from Innovative Claims Strategies, Independent Consulting & Risk Management Services, Inc., Praxis Claims Consulting, and North Shore Risk Consulting LLC; and

WHEREAS, following a legal review for compliance with the mandatory requirements of the RFP it was determined that the proposal from Independent Consulting & Risk Management Services was not in compliance with the mandatory requirements as contained in the RFP; and

WHEREAS, in reviewing the fee proposals from each responding firm it was determined that the aforementioned Joint Insurance Funds did not have adequate funding to award a contract to Innovative Claims Strategies; and

WHEREAS, each of the aforementioned Joint Insurance Funds assigned a Fund Commissioner, who was a sitting member of the Joint Insurance Fund's Claims Review Committee, to an Evaluation Committee to review the remaining two (2) proposals received; and

WHEREAS, the proposals received from Praxis Claims Consulting and North Shore Risk Consulting LLC were reviewed and evaluated using the criteria included in the RFP that outlined the basis by which the proposals would be evaluated; and

WHEREAS, following the evaluation and scoring process of each of the proposals, the representatives from each of the Joint Insurance Funds have determined that North Shore Risk Consulting should be awarded a contract to complete a claims audit in accordance with the terms and conditions outlined in the RFP; and

WHEREAS, based upon the number of FUND claims to be audited and other associated costs as outlined in the proposal from North Shore Risk Consulting, the total cost to the FUND for their portion of the claims audit shall not exceed \$19,200; and

WHEREAS, funds to pay for this expense are available in the 2019, 2020, 2021, & 2022 FUND Year operating expense budgets; and

WHEREAS, utilizing funds from the 2019, 2020, 2021, & 2022 FUND Years to pay for this expense is appropriate in that claims from each of these years will be included in the claims audit;

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 North Shore Risk Consulting to complete a claims audit at a cost not to exceed \$19,200; and

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

This Resolution was duly adopted by the Burlington County Municipal Joint Insurance Fund at a public meeting held on January 17, 2023.

BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND

Attest: _____ By: _____
Fund Secretary Fund Chair

Date: January 17, 2023