



AGENDA PACKET



Tuesday, February 21, 2023 at 3:30 PM

Via Zoom Conferencing

<https://us06web.zoom.us/j/85248316865>

Meeting ID: 852 4831 6865

Telephone Access: 646-876-9923 US (New York)

WWW.BURLCOJIF.ORG

BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND

**February 21, 2023 – 3:30 PM
Via Zoom Conferencing**

AGENDA

- I. Meeting called to order by Chairman
- II. Salute the Flag
- III. Statement of Compliance with Open Public Meetings Act
 - A. Notice of this meeting was given by:
 - 1. Sending sufficient notice herewith to the *Burlington County Times*, Mount Holly, and the *Courier Post*, Cherry Hill NJ;
 - 2. Filing advance written notice of this meeting with the Clerks/Administrators of all member municipalities; and
 - 3. Posting notice on the public bulletin boards of all member municipalities of the BURLCO JIF.
- IV. Roll Call
 - A. Fund Commissioners
 - B. Fund Professionals
 - C. Risk Management Consultants
 - D. Move up Alternates (*if necessary*) Motion to move up _____, _____ and _____ in the absence of _____, _____ and _____ to the Executive Committee for voting purposes – **Motion – All in Favor**

Oaths of Office (administered by Fund Solicitor)

- V. Approval of Minutes
 - A. Motion to Adopt the **January 17, 2023** Meeting Minutes – **Motion – All in Favor**...Pages 1-17
- VII. Claims Review Committee Report: Open Session Items – February 14, 2023.....Shared Screen
- VIII. Executive Director’s Report.....Pages 18-39
 - A. Lost Time Accident Frequency.....Pages 22-23
 - B. Certificates of Insurance.....Page 24
 - C. Financial Fast Track Reports.....Page 25
 - D. Regulatory Filing Checklists.....Pages 26-27
 - E. 2021 Safety Incentive Program
 - F. 2023 Optional Safety Budget.....Page 28
 - G. 2023 Wellness Incentive.....Page 29
 - H. 2023 EPL/Cyber Risk Management Budget.....Page 30
 - I. EPL Compliance StatusHandout
 - J. Statutory Bond Status.....Pages 31-33
 - K. Skateboard Park Approval Status.....Page 34
 - L. Capehart Scatchard Updates.....Pages 35-36
 - M. Elected Officials Training
 - N. Managerial & Supervisory Training
 - O. Police Command Staff Training
 - P. Land Use Training Certification.....Page 37
 - Q. Payroll Audit
 - R. Property Appraisals
 - S. Police Accreditation Announcement.....Pages 38-39

T.	2023 Safety Breakfast	
U.	Safety, Claims & Wellness Coordinator Roundtable	
V.	Inclement Weather Policy	
W.	Website	
X.	New Member Activity	
IX.	Solicitor's Report	
A.	MEL Helpline and Contact List.....	Pages 40-41
X.	Safety Director's Report	
A.	Activity Report	Pages 42-44
XI.	Claims Administrator's Report	
A.	Lessons Learned from Losses	Page 45
XII.	Law Enforcement Risk Management	
A.	Report.....	Pages 46-48
XIII.	Wellness Director Report	
A.	Monthly Activity Report.....	Pages 49-50
B.	Targeting Wellness Newsletter	Pages 51-60
C.	Wellness Visits Report.....	Page 61
XIV.	Managed Health Care Report	
A.	BURLCOJIF Summary.....	Page 62
B.	Average Days to Report.....	Page 63
C.	Claims Reported by Type.....	Page 64
D.	Nurse Case Management Reports.....	Page 65
E.	PPO Savings and Penetration Reports.....	Page 66
F.	Top 10 Providers & Paid Provider by Specialty.....	Page 67
G.	Transitional Duty Report.....	Page 68
H.	Prescription Benefit Program Report.....	Page 69
I.	Quick Notes.....	Page 70
XV.	Technology Risk Services	
A.	Report.....	Pages 71-73
B.	Announcements.....	Pages 74-75
XVI.	Treasurer's Report as of January 31, 2023	Pages 76-101
A.	Investment Report	
B.	Investment JCMI	
C.	Loss Run Payment Registers	
D.	Fund Status	
E.	Disbursements	
F.	February Bill List.....	Pages 102-103
G.	RMC Bill List.....	Page 104
	Motion to approve the Payment Register & Bill List– Motion – Roll Call	
XVII.	Committee Report	
	Nothing to Report	
XVIII.	MEL/RCF/E-JIF Reports	
	Nothing to Report	

XIX. Miscellaneous Business

- A. Resolution 2023 - _____ Amending Resolution 2022-42 and Authorizing the Fund Chair and Fund Secretary to Execute a One Year Contract with D2 to Provide External Network Vulnerability Scanning and External Network Penetrating Testing to the Members of the Burlington County Municipal Joint Insurance Fund Effective January 1, 2023 at a Cost Not to Exceed \$92,208.00
Motion – Roll Call.....Pages 105-106
- B. Resolution 2023- _____ Authorizing the Release of \$3, 000 of the Township of Bordentown’s Share of the Aggregate Excess Loss Contingency Fund – **Motion – Roll Call**.....Pages 107-109

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

- C. Motion to Open Meeting to Public Comment – **Motion - All in Favor**
- D. Motion to Close Meeting to Public Comment – **Motion - All in Favor**

XXI. **Closed Session** (*if necessary*) – Resolution 2023- _____ A request shall be made to go into Closed Session to discuss matters affecting the protection of safety and property of the public and to discuss pending or anticipated litigation and/or contract negotiations -**Motion – Roll Call**

- A. Professionals’ Reports
 - 1. Claims Administrator’s Report
 - 2. Executive Director’s Report
 - 3. Safety Director’s Report
 - 4. Solicitor’s Report
- B. Reopen Public Portion of Meeting – **Motion – All in Favor**

XXII Approval of Claims Payments – **Motion – Roll Call**

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

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

BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND

Hainesport Municipal Building, Hainesport, NJ

January 17, 2023 @ 3:30 pm

EXECUTIVE COMMITTEE MEETING

OPEN SESSION MINUTES

The *Reorganizational* meeting of the Burlington County Municipal Joint Insurance Fund (BURLCO JIF) was held at the Hainesport Municipal Building, Hainesport, NJ on Tuesday, January 17, 2022. Fund Secretary, John Gural, **Palmyra Borough**, presiding. The meeting was called to order at 3:30 PM.

SINE DIE and REORGANIZATION MEETING CALLED TO ORDER BY FUND SECRETARY

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 of the 2022 FUND COMMISSIONERS

Rich Wolbert, **Beverly City**
Grace Archer, **Bordentown City**
Steve Fazekas, **Florence Twp.**
Patrice Hansell, **Fieldsboro Borough**
Paula Kosko, **Hainesport Twp.**
Mike Fitzpatrick, **Mansfield Twp.**
Mary Picarillo, **North Hanover Twp.**
Dan Hornickel, **Pemberton Twp.**
Kathy Burger, **Medford Twp.**
Susan Jackson, **New Hanover Twp.**
John Gural, **Palmyra Borough**
Mike Mansdoerfer, **Riverside Twp.**
Meghan Jack, *Alternate*, **Riverside Twp.**
Susan Onorato, **Shamong Twp.**
J. Paul Keller, **Springfield Twp.**
Steve Ent, **Westampton Twp.**
James Ingling, **Wrightstown Borough**

Absent Fund Commissioners were:

Jay Renwick, **Bass River Twp.**
Maria Carrington, **Bordentown Twp.**
Glenn McMahon, **Chesterfield**
Joe Bellina, **Delran Twp.**
Erin Provenzano, **Delanco Twp.**
Tom Pullion, **Edgewater Park**
Bobbie Quinn, **Lumberton Twp.**
Jerry Mascia, **Mt. Laurel Twp.**
Kathy Smick, **Pemberton Borough**
Kathy Hoffman, **Southampton 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*
Kamini Patel, MBA, CIC, CPCU, AIDA, *Pooling Administrator, RPA – A Division of Gallagher*
David DeWeese, Fund Solicitor, *The DeWeese Law Firm, P.C.*
John Saville, Risk Control Consultant, *J.A. Montgomery*
Chris Roselli, Account Manager, *General Liability Unit, Qual-Lynx*
Karen Beatty, Account Manager, *Qual-Care*
Tom Tontarski, *Treasurer*
Debby Schiffer, Wellness Director, *Targeting Wellness*
Chris Winter, *Law Enforcement Risk Management Consultant*
Lou Romero, *Technology Risk Services Director*

Also present were the following Risk Management Consultant agencies:

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

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

APPROVAL OF MINUTES

In the absence of Fund Chair McMahan, Fund Secretary Gural presented the Open session meeting minutes of the December 18, 2022 meeting of the Fund, as found in the agenda packet, for approval.

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

Motion by Mr. Ingling, seconded by Mr. Wolbert to approve the Open session meeting minutes of the November 22, 2022 meeting. All in Favor. Abstained – Mr. Sahol and Mr. Hornickel. Motion carried by majority vote.

ADJOURN THE SINE DIE MEETING

Fund Secretary Gural entertained a motion to adjourn the Sine Die Meeting. Motion by Mr. Wolbert, seconded by Mr. Hornickel, to adjourn the Sine Die Meeting. All in favor. Motion carried.

Mr. Forlenza welcomed all in attendance to the *2023 Reorganization Meeting of the BURLCO JIF*. He then requested a roll call of the 2023 Fund Commissioners

ROLL CALL of the 2023 FUND COMMISSIONERS

Rich Wolbert, **Beverly City**
Grace Archer, **Bordentown City**
Tom Sahol, **Chesterfield**
Fern Oullette, *Alternate*, **Delanco Twp.**
Patricia Clayton, *Alternate*, **Edgewater Park**
Steve Fazekas, **Florence Twp.**
Patrice Hansell, **Fieldsboro Borough**
Paula Kosko, **Hainesport Twp.**
Bobbie Quinn, **Lumberton Twp.**
Mike Fitzpatrick, **Mansfield Twp.**
Brandon Shillington, *Alternate*, **Mt. Laurel Twp.**
Mary Picarillo, **North Hanover Twp.**
Dan Hornickel, **Pemberton Twp.**
Kathy Burger, **Medford Twp.**
Susan Jackson, **New Hanover Twp.**

John Gural, **Palmyra Borough**
Mike Mansdoerfer, **Riverside Twp.**
Susan Onorato, **Shamong Twp.**
J. Paul Keller, **Springfield Twp.**
Steve Ent, **Westampton Twp.**
James Ingling, **Wrightstown Borough**

Absent Fund Commissioners were:

Bass River Twp.
Maria Carrington, **Bordentown Twp.**
Joe Bellina, **Delran Twp.**
Kathy Smick, **Pemberton Borough**
Kathy Hoffman, **Southampton Twp**
Lisa Cummins, **Tabernacle Twp.**
Maryalice Brown, **Woodland Twp.**

ELECTION OF 2023 OFFICERS

2023 Nomination Slate

Mr. Forlenza presented for the membership's consideration the 2023 Nomination Slate. The Nominating Committee met in November 2022 and presented the 2023 Nomination Slate at the November and December 2022 Executive Committee Meetings as follows:

Chair:	John Gural, Palmyra Borough
Secretary:	Richard Wolbert, Beverly City
Executive Committee:	James Ingling, Wrightstown Borough Jerry Masica, Mt. Laurel Township Paul Kosko, Hainesport Township Grace Archer, Bordentown City Daniel Hornickel, Pemberton Borough
Alternates:	Erin Provenzano, Delanco Township Mike Mansdoerfer, Riverside Township Mary Picariello, North Hanover Township Steve Fazekas, Florence Township Maria Carrington, Bordentown Township Sue Onorato, Shamong Township Kathy Burger, Medford Township

Election of a Chairman and Secretary

Mr. Forlenza asked if there were any nominations from the floor for the position of Fund Chair or Fund Secretary for the 2023 Fund Year. Hearing none, Mr. Forlenza asked for a Roll Call Vote of the full membership for an *Election of a Chairman and Secretary* as presented.

ROLL CALL **Yeas:** Rich Wolbert, **Beverly City**
Grace Archer, **Bordentown City**
Tom Sahol, **Chesterfield Twp.**
Fern Oullette, *Alternate*, **Delanco Twp.**
Steve Fazekas, **Florence Twp.**

Patrice Hansell, **Fieldsboro Borough**
Paula Kosko, **Hainesport Twp.**
Mike Fitzpatrick, **Mansfield Twp.**
Brandon Shillington, *Alternate*, **Mt. Laurel Twp.**
Mary Picarillo, **North Hanover Twp.**
Dan Hornickel, **Pemberton Twp.**
Kathy Burger, **Medford Twp.**
Susan Jackson, **New Hanover Twp.**
John Gural, **Palmyra Borough**
Mike Mansdoerfer, **Riverside Twp.**
Susan Onorato, **Shamong Twp.**
Steve Ent, **Westampton Twp.**
James Ingling, **Wrightstown Borough**

Nays: None
Abstain: None

All in favor. Motion carried by unanimous vote.

Election of an Executive Committee and Alternates

Mr. Forlenza again asked if there were any nominations from the floor for a position on the 2023 Executive Committee Nomination Slate. Hearing none, Mr. Forlenza then asked for a Roll Call Vote of the full membership for an *Election of Executive Committee & Alternates* as presented.

ROLL CALL *Yeas:* Rich Wolbert, **Beverly City**
Grace Archer, **Bordentown City**
Tom Sahol, **Chesterfield Twp.**
Fern Oullette, *Alternate*, **Delanco Twp.**
Steve Fazekas, **Florence Twp.**
Patrice Hansell, **Fieldsboro Borough**
Paula Kosko, **Hainesport Twp.**
Mike Fitzpatrick, **Mansfield Twp.**
Brandon Shillington, *Alternate*, **Mt. Laurel Twp.**
Mary Picarillo, **North Hanover Twp.**
Dan Hornickel, **Pemberton Twp.**
Kathy Burger, **Medford Twp.**
Susan Jackson, **New Hanover Twp.**
John Gural, **Palmyra Borough**
Mike Mansdoerfer, **Riverside Twp.**
Susan Onorato, **Shamong Twp.**
Steve Ent, **Westampton Twp.**
James Ingling, **Wrightstown Borough**

Nays: None
Abstain: None

All in favor. Motion carried by unanimous vote.

OATHS OF OFFICE

Oaths of Office were administered by Mr. DeWeese, Fund Solicitor, to the newly elected Fund Chair, Secretary, Executive Committee, and Alternates for the 2023 Fund Year. Mr. DeWeese congratulated the Fund Chair, Secretary, Executive Committee Members, and Alternates on their election. He asked that each member of the Executive Committee sign their oath of office and return to him.

At this time, Mr. Forlenza congratulated the Fund Chair, Secretary, Executive Committee Members, and Alternates on their election.

Chair Gural asked for a Motion to allow that this monthly meeting be conducted directly by Fund Commissioners present with all matters to be decided upon by a combined majority vote of all Fund Commissions. Motion by Mr. Ingling, seconded by Mr. Hornickel. All in Favor. Motion carried by unanimous vote.

ORGANIZATIONAL RESOLUTIONS

The following 2023 Organizational Resolutions were presented for adoption by Chair Gural

- R 2023-01 – Confirming the Election of a Fund Chair and Fund Secretary*
- R 2023-02 – Confirming the Election of an Executive Committee and Alternates*
- R 2023-03 – Appointing Professional Staff*
- R 2023-04 – Awarding Contracts to Assigned Defense Counsel and Approved Associates*
- R 2023-05 – Recommending the EPL/POL Defense Panel*
- R 2023-06 –Appointing Joseph Nardi, III Esq. as Conflict Attorney*
- R 2023-07 – Adopting Procedures in Compliance with Open Public Meetings Act*
- R 2023-08 – Adopting Administrative Policies and Procedures*
- R 2023-09 – Adopting Fiscal Policies and Procedures*
- R 2023-10 – Designating Executive Director as Public Agency Compliance Officer*
- R 2023-11 – Cash Management and Investment Policies*
- R 2023-12 - Establishing a Conflict of Interest Policy*
- R 2023-13 – Establishing a Fund Records Program*
- R 2023-14 – Designation of Certifying and Approving Officer for Payment of Claims*
- R 2023-15 – Establishing the 2023 Plan of Risk Management*

Chair Gural entertained a motion to adopt the *Organizational Resolutions 2023-01 through 2023-15* as presented.

Motion by Mr. Hornickel, seconded by Ms. Kosko to adopt *Organizational Resolutions 2023-01 through 2023-15*.

ROLL CALL **Yeas:** Rich Wolbert, **Beverly City**
Grace Archer, **Bordentown City**
Tom Sahol, **Chesterfield Twp.**
Fern Oullette, *Alternate*, **Delanco Twp.**
Steve Fazekas, **Florence Twp.**
Patrice Hansell, **Fieldsboro Borough**
Paula Kosko, **Hainesport Twp.**
Mike Fitzpatrick, **Mansfield Twp.**
Brandon Shillington, *Alternate*, **Mt. Laurel Twp.**
Mary Picarillo, **North Hanover Twp.**
Dan Hornickel, **Pemberton Twp.**
Kathy Burger, **Medford Twp.**
Susan Jackson, **New Hanover Twp.**
John Gural, **Palmyra Borough**
Mike Mansdoerfer, **Riverside Twp.**
Susan Onorato, **Shamong Twp.**
Steve Ent, **Westampton Twp.**
James Ingling, **Wrightstown Borough**

Nays: None

Abstain: None

All in favor. Motion carried by unanimous vote.

EXPENSE RESOLUTION

The following 2023 Expense Resolution was presented for adoption by Chair Sweeney:

R 2023-16 - Authorizing Reimbursement of Travel Expenses for Authorized Official Travel

Chair Gural entertained a motion to adopt *R 2023-16* as presented.

Motion by Mr. Ingling, seconded by Mr. Shillingford to adopt *R 2023-16*

ROLL CALL Yeas: Rich Wolbert, **Beverly City**
Grace Archer, **Bordentown City**
Tom Sahol, **Chesterfield Twp.**
Fern Oullette, *Alternate*, **Delanco Twp.**
Steve Fazekas, **Florence Twp.**
Patrice Hansell, **Fieldsboro Borough**
Paula Kosko, **Hainesport Twp.**
Mike Fitzpatrick, **Mansfield Twp.**
Brandon Shillington, *Alternate*, **Mt. Laurel Twp.**
Mary Picarillo, **North Hanover Twp.**
Dan Hornickel, **Pemberton Twp.**
Kathy Burger, **Medford Twp.**
Susan Jackson, **New Hanover Twp.**
John Gural, **Palmyra Borough**
Mike Mansdoerfer, **Riverside Twp.**
Susan Onorato, **Shamong Twp.**
Steve Ent, **Westampton Twp.**
James Ingling, **Wrightstown Borough**

Nays: None

Abstain: None

All in favor. Motion carried by unanimous vote.

CLAIMS REVIEW COMMITTEE MEETING REPORT – January

Ms. Burger noted the minutes of the January 10, 2023 Claims Committee meeting were a handout at today's meeting and were self-explanatory. She then noted the Committee reviewed one (1) Property and one (1) Workers' Compensation PAR as well as the Managed Care report and discussed Qual-Lynx staffing issues. Ms. Burger also noted there were no Supervisor Incident Reports that were not received and no New or Closed cases since last month.

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

EXECUTIVE DIRECTOR'S REPORT

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

Mr. Forlenza thanked the membership on behalf of his staff and RPA/AJG for the 2023 re-appointment as Administrator. He then highlighted the following items from his report:

Mr. Forlenza stated that the annual Financial Disclosure Statement from Arthur J Gallagher Risk Management Services was included in his report for the members to review as it identifies the sources of income received from the BURLCO JIF resulting from AJG/RPA's roll as the Fund Administrator. He asked that it be made a part of the minutes of today's meeting.

Mr. Forlenza referenced a report showing the Certificates of Insurance issued for December, 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 noted earlier this month, on behalf of the ACM, BURLCO, & TRICO JIFs, his office released an invitation for our local elected officials to participate in the Annual Elected Officials Training seminar. The invitation included opportunities for participants to attend these seminars via Zoom or in person at a local catering facility. However, over the past several weeks, based upon the responses received to the Elected Officials invitation, it has become apparent that most elected officials would like to complete this training online. As a result, we are changing the format of the 2023 Elected Officials Training seminars. He noted that he, Mr. Hummel, and Mr. DeWeese have reviewed the online training and feel it touches on the most important information and is better than in past years. With that said, all of the 2023 Elected Officials Training will take place online via the MEL Safety Institute (MSI). Instructions on how to access this training will be sent to all members in February. All training sessions included in the original invitation are cancelled. Those that have already registered for the Zoom training session will be notified of the cancellation this week. This online training format allows for participation by all our elected officials and the convenience of completing this training when their schedule permits, prior to the May 1, 2023 deadline. By utilizing the MEL Safety Institute, his office will be able to better track the completion of the training and document the credits due to members' assessments. Please watch for an email from his office in the next few weeks with instructions on how to access the online training.

Mr. Forlenza stated the 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, 2023. Please note that the first installment is due by February 15, 2023.

Mr. Forlenza stated that a report detailing attendance records through the end of 2022 was included in his report and this information is taken directly from the monthly minutes. He asked that everyone please review this report and should you have any questions; please contact the Executive Directors office.

And lastly, Mr. Forlenza stated the JIF is looking to hold the 2023 Safety Kickoff Breakfast & Safety, Claims, & Wellness Coordinator Roundtable in person in March at the Indian Mills Country Club, Marlton NJ. Additional information will be forthcoming.

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

SOLICITOR'S REPORT

Mr. DeWeese thanked the membership on behalf of his staff and The DeWeese Law Firm for the 2023 re-appointment as Fund Solicitor. He then highlighted the following items from his report:

Open/Closed Claims Reports

Mr. DeWeese noted the Claims Committee met on Tuesday, January 10, 2023, and stated there were no new or closed cases to report on since the last meeting and there are currently 21 active General Liability files.

Mr. DeWeese reminded the members that he maintains on a monthly basis a full General Liability Status Report; a Police Civil Rights Status Report and EPL/POL Liability Status Report. If anyone would like there towns cases carved out so you can see the status of your cases, please reach out to him and he will be happy to provide that to you. He stated this information can be shared with your Governing bodies in closed session, however be sure to collect these reports afterwards as they do contain privileged information regarding litigation strategies.

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 whom you would like appointed as the contacts are actually appointed. He noted he is one of the attorneys on the panel so please reach out to him with any Employment Practices questions or issues.

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

SAFETY DIRECTOR'S REPORT

Mr. Saville thanked the membership on behalf of his team and J.A. Montgomery for the 2023 re-appointment as Safety Director. He then highlighted the following items from his 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.

Mr. Saville reminded the members that they keep the list of MSI Training Administrators up to date, so if you know of any changes, or you need to appoint a new Training Administrator, please advise Andrea Felip in his office.

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 thanked the membership on behalf of his team and Qual-Lynx for the 2023 re-appointment as Claims Administrator.

Mr. Roselli reviewed the *Lessons from Losses* this month that outlines the importance of utilizing transitional duty assignments for injured employees. He explained an employee's morale is impacted

negatively when the employee remains out of work for a long period. In addition, he reviewed the Sample Transitional Duty Job Bank that is located on the JIF website under the Claims tab for additional transitional duty assignment examples.

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

LAW ENFORCEMENT LIABILITY CONSULTANT REPORT

Mr. Winter thanked the membership for his 2023 re-appointment.

Mr. Winter reviewed his report for January that was included in the agenda noting it is mostly self-explanatory, and highlighted the following.

Mr. Winter stated that the *Management of Aggressive Behavior* class will be conducted February 16, 2023 at the Vineland Police Department from 8:30am- Noon. A Training Bulletin was distributed to all BURLCO Agencies and Fund Commissioners. Class size is limited to 40 participants.

Mr. Winter noted there were no Bulletins distributed in December; however, he continues to discuss Transitional Duty options and the importance of this program with the agencies.

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

WELLNESS DIRECTOR'S REPORT

Ms. Schiffer thanked the membership for the 2023 re-appointment as Wellness Director. She then highlighted the following items from his report:

Ms. Schiffer stated her report is included in the agenda packet, 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 noted there were two (2) towns who had not encumbered their funds.

Ms. Schiffer presented some thoughts and plans for 2023, noting she will be setting up her first meetings with the Wellness Coordinators starting end of February and please let her know if your towns Wellness Coordinator has changed since last year.

Ms. Schiffer noted some of her ideas for 2023 include:

- *1st Qtr. Proposed Idea for Peer Support Groups within the Municipality* – Invitations went to all Wellness Coordinators. This idea is to offer those employees looking to make a lifestyle change internal peer support to keep them accountable to those goals for change.
- *Wellness Advisory Committee* – First meeting scheduled for February 21st at 9:30am. Proposed meetings for rest of 2023 include June, September and possibly December.
- *Wellness Brainstorming Session* – Plans to host two zoom sessions with the Wellness Coordinators to discuss ideas, challenges and enhance peer support among the three JIF municipal members.
- *Refocusing the Wellness Program* – 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 Country Club, 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.

Ms. Schiffer noted she would be revamping her Targeting Wellness Newsletter with new theme highlighted each quarter, with handouts and resources shared for the following two months that quarter regarding the subject. These subjects include Nutrition; Physical Activity; Sleep, and Stress Management.

Lastly, Ms. Schiffer noted an article included with her report that talked about Creating Healthy Habits 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>December</i>	<i>YTD</i>
<i>Lost Time</i>	2	39
<i>Medical Only</i>	8	128
<i>Report Only</i>	12	238
<i># of New Claims Reported</i>	22	407
<i>Report Only % of Total</i>	55%	58%
<i>Medical Only/Lost Time Ratio</i>	80:20	77:23
<i>Average Days to Report to Qual-Lynx</i>	1.5	3.7
<i>Average Days Reported to employer</i>	0.4	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 – 4.8 days to report
 Non-COVID Claims – 2.7 days to report
 COVID Claims – 7.2 days to report

Transitional Duty Report

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

Transitional Duty Summary Report	YTD
<i>Transitional Duty Days Available</i>	2,066
<i>Transitional Duty Days Worked</i>	1,368
<i>% of Transitional Duty Days Worked</i>	66%
<i>Transitional Duty Days Not Accommodated</i>	698
<i>% of Transitional Duty Days Not Accommodated</i>	34%
<i>\$ Saved by Accommodating</i>	\$140,841
<i>\$ Lost by not Accommodating</i>	\$62,473

PPO Penetration Report:

Ms. Beatty presented the PPO Penetration Report:

<i>PPO Penetration Rate</i>	<i>December</i>
<i>Bill Count</i>	140
<i>Original Provider Charges</i>	\$294,689
<i>Re-priced Bill Amount</i>	\$167,201
<i>Savings</i>	\$127,488
<i>% of Savings</i>	43%

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.

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 1,107 users enrolled with a 91% 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 January 17, 2023, 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 January 17, 2023:

- 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.

He reminded the members that though you may be covered, you must be able to provide evidence of compliance at the time of an incident leading to 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. 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 December 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 December 31, 2022 for Closed Fund Years 1991 through 2017, and Fund Years 2018, 2019, 2020, 2021, and 2022.

Investment Interest

Interest received or accrued for the reporting period totaled \$22,141.06. This generated an average annual yield of 1.70%. However, after including an unrealized net gain of \$4,021.23 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

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

Loss Run Payment Register – December 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 is \$307,301.79. The claim detail shows 300 claim payments issued.

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

All Member Balances are now combined in one report and shows that \$456.00 in interest has been applied to the existing balances totaling \$ 368,169.58 as of December 31, 2022.

Cash Activity for the Period

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.

Bill List – January 2023

For the Executive Committee’s consideration, Mr. Tontarski presented the January 2023 Bill List in the amount of \$892,734.92 which was included in the agenda packet for approval.

Chair Gural entertained a motion to approve the December 2022 Loss Run Payment Register, and the January 2023 Bill List as presented.

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

Motion by Mr. Wolbert, seconded by Mr. Ingling to approve the *December 2022 Loss Run Payment Register, the January 2023 Bill Lists* as presented.

ROLL CALL *Yeas* Rich Wolbert, **Beverly City**
Grace Archer, **Bordentown City**
Tom Sahol, **Chesterfield Twp.**
Fern Oullette, *Alternate*, **Delanco Twp.**
Steve Fazekas, **Florence Twp.**
Patrice Hansell, **Fieldsboro Borough**
Paula Kosko, **Hainesport Twp.**
Mike Fitzpatrick, **Mansfield Twp.**
Brandon Shillington, *Alternate*, **Mt. Laurel Twp.**
Mary Picarillo, **North Hanover Twp.**
Dan Hornickel, **Pemberton Twp.**
Kathy Burger, **Medford Twp.**
Susan Jackson, **New Hanover Twp.**
John Gural, **Palmyra Borough**
Mike Mansdoerfer, **Riverside Twp.**
Susan Onorato, **Shamong Twp.**
Steve Ent, **Westampton Twp.**
James Ingling, **Wrightstown Borough**

Nays: None

Abstain: None

Motion carried by unanimous vote.

COMMITTEE REPORTS

Technology Risk Services Director RFP Evaluation Committee Meeting Minutes – January 11, 2023

Mr. Wolbert noted the Technology Risk Services Director RFP Evaluation Committee, comprised of representatives from all three JIFs, met on January 11, 2023 and the minutes are included in the agenda packet.

Mr. Wolbert reminded the members that back in July, the membership authorized the Executive Director to issue a RFP for a Technology Risk Services Director. Originally, two (2) proposals were received, both of which had to be rejected for not meeting the RFP requirements, thus another RFP was authorized to be issued by the Executive Directors office. Again, two (2) proposals were received, both from the same firms as the first time, and this time all of the RFP requirements were met and they could be formally reviewed by the Evaluation Committee.

At this meeting, the consensus was to award a contract to Wintsec, LLC as the Technology Risk Services Director for the ACM, BURLCO and TRICO JIFs effective February 1, 2023.

Mr. Wolbert noted there is a Resolution on the agenda for later this evening authorizing that contract.

Mr. Forlenza stated Mr. Romero has done a wonderful job and has gone above and beyond with assisting our members with anything they needed, and noted our members are so much further along in their Cyber protection and knowledge thanks to Mr. Romero.

Committee Chairs Meeting Minutes and 2023 Committee Assignments – January 6, 2023

Mr. Gural noted the Sub-Committee Chairs met on January 6, 2023 and the minutes are included in the agenda packet. The meeting allows the sub-committee chairs to assemble their committee's members for 2023 based on choices the members made and submitted via the Committee Volunteer Forms that were emailed to all Fund Commissioners and RMC's on December 12, 2023.

Mr. Gural also referenced the final Sub-Committee listing included in the agenda and asked that everyone please note which Committee to which they have been assigned. If you feel you will better serve on another committee, please reach out to the Executive Directors office. Meeting notices will go out approximately 2 weeks prior to any meeting, which will indicate the date, time, and format of the meeting.

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

MEL/RCF/EJIF REPORTS

Ms. Jack thanked the membership for her reappointment as the representative to the MEL/RCF/EJIF and Cyber JIFs on behalf of the BURLCO JIF.

Ms. Jack noted the Reorganizational meetings of the MEL/RCF/EJIF took place on January 5, 2023 and the Cyber JIF met on January 6, 2023. The meeting reports are included in the agenda, along with a copy of an end of year letter from Chairwoman Tozzi. All are self-explanatory, but should anyone have any questions, please reach out to her. No questions were entertained.

MISCELLANEOUS BUSINESS

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.

Chair Gural entertained a motion to adopt Resolution 2023-17, as presented.

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

ROLL CALL *Yeas* Rich Wolbert, **Beverly City**
Grace Archer, **Bordentown City**
Tom Sahol, **Chesterfield Twp.**
Fern Oullette, *Alternate*, **Delanco Twp.**
Steve Fazekas, **Florence Twp.**
Patrice Hansell, **Fieldsboro Borough**
Paula Kosko, **Hainesport Twp.**
Mike Fitzpatrick, **Mansfield Twp.**
Brandon Shillington, *Alternate*, **Mt. Laurel Twp.**
Mary Picarillo, **North Hanover Twp.**
Dan Hornickel, **Pemberton Twp.**
Kathy Burger, **Medford Twp.**
Susan Jackson, **New Hanover Twp.**
John Gural, **Palmyra Borough**
Mike Mansdoerfer, **Riverside Twp.**
Meghan Jack, **Riverside Twp**
Susan Onorato, **Shamong Twp.**
Steve Ent, **Westampton Twp.**
James Ingling, **Wrightstown Borough**
Nays: None
Abstain: None

All in Favor. Motion carried by unanimous vote.

Resolution 2023-18 Appointing Wintsec Consulting, LLC as the Technology Risk Services Director for the Burlington County Municipal Joint Insurance Fund Effective February 1, 2023 at a Cost not to Exceed \$37,400 and Authorizing a Payment of \$5,544 to Secure Data Consulting Services

Chair Gural entertained a motion to adopt Resolution 2023-18, as presented.

Motion by Ms. Kosko seconded by Mr. Wolbert to approve the motion as presented.

ROLL CALL *Yeas* Rich Wolbert, **Beverly City**
Grace Archer, **Bordentown City**
Tom Sahol, **Chesterfield Twp.**
Fern Oullette, *Alternate*, **Delanco Twp.**
Steve Fazekas, **Florence Twp.**
Patrice Hansell, **Fieldsboro Borough**
Paula Kosko, **Hainesport Twp.**
Mike Fitzpatrick, **Mansfield Twp.**
Brandon Shillington, *Alternate*, **Mt. Laurel Twp.**
Mary Picarillo, **North Hanover Twp.**
Dan Hornickel, **Pemberton Twp.**
Kathy Burger, **Medford Twp.**
Susan Jackson, **New Hanover Twp.**
John Gural, **Palmyra Borough**
Mike Mansdoerfer, **Riverside Twp.**
Meghan Jack, **Riverside Twp**
Susan Onorato, **Shamong Twp.**
Steve Ent, **Westampton Twp.**
James Ingling, **Wrightstown Borough**
Nays: None
Abstain: None

All in Favor. Motion carried by unanimous vote.

Chair Gural noted that the next meeting of the BURLCO JIF would take place on **Tuesday, February 21, 2023 at 3:30 PM** at via Zoom Conferencing.

Chair Gural entertained a motion to accept **Resolution 2023-19 Honoring and Recognizing the Services of Glenn McMahon as Chair to the BURLCOJIF**. Chair Gural publically thanked Mr. McMahon for his time served, though he was not present at the meeting.

Motion by Mr. Ingling, seconded by Ms. Archer to accept **Resolution 2023-19**. All in Favor. Motion carries.

Mr. Forlenza noted a Plaque and executed Resolution would be sent to Mr. McMahon, with an executed copy of the Resolution to be sent to his Mayor and Council.

PUBLIC COMMENT

Motion by Mr. Hornickel, seconded by Mr. Wolbert to open the meeting to the public. All in favor. Motion carried.

Chair Gural opened the meeting to the public for comment.

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

Motion by Mr. Hornickel, seconded by Mr. Wolbert, to close the meeting to the public. All in favor. Motion carried.

APPROVAL OF CLAIMS PAYMENTS

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

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

<i>Workers Compensation</i>	<i>Property</i>
2023282975	2023288362

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*
- Rich Wolbert, **Beverly City**
 - Grace Archer, **Bordentown City**
 - Tom Sahol, **Chesterfield Twp.**
 - Fern Oullette, *Alternate*, **Delanco Twp.**
 - Steve Fazekas, **Florence Twp.**
 - Patrice Hansell, **Fieldsboro Borough**
 - Paula Kosko, **Hainesport Twp.**
 - Mike Fitzpatrick, **Mansfield Twp.**
 - Brandon Shillington, *Alternate*, **Mt. Laurel Twp.**
 - Mary Picarillo, **North Hanover Twp.**
 - Dan Hornickel, **Pemberton Twp.**
 - Kathy Burger, **Medford Twp.**
 - Susan Jackson, **New Hanover Twp.**
 - John Gural, **Palmyra Borough**
 - Mike Mansdoerfer, **Riverside Twp.**
 - Meghan Jack, **Riverside Twp**
 - Susan Onorato, **Shamong Twp.**
 - Steve Ent, **Westampton Twp.**
 - James Ingling, **Wrightstown Borough**

Nays: **16** 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 Gural entertained a motion to adjourn the January 17, 2023 meeting of the BURLCO JIF.

Motion by Mr. Ingling, seconded by Mr. Shillingford to adjourn the January 17, 2023 meeting of the BURLCO JIF. All in favor. Motion carried.

The meeting was adjourned at 4:58 PM.

Kris Kristie,
Recording Secretary for

Richard Wolbert, SECRETARY



To: Fund Commissioners
From: Paul A. Forlenza, MGA, RMC, Executive Director
Date: February 21, 2023
Re: Executive Director's Report

A. Lost Time Accident Frequency Report – (pgs. 22-23)

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

B. Certificates of Insurance (pg. 24)

A summary of the Certificates of Insurance issued during January 2023 are attached for your review.

C. Financial Fast Track Report (pg. 25)

The Financial Fast Track Report as of December 31, 2022 is attached for your review. The report is generated by PERMA and provides a “snapshot” of the JIF’s financial status. The JIF’s surplus position as of December 31, 2022 was **\$6,526,380**.

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

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

E. 2022 Safety Incentive Program Awards

A letter from our office describing on how to collect your 2022 Safety Award Money will be emailed out to all members after the Safety Breakfast in March. **Please note that the deadline to claim or encumber these funds is November 30, 2023. All encumbered funds had to be claimed by February 1, 2023.**

F. 2023 Optional Safety Budget (pg. 28)

A consolidated announcement letter including instructions on how to collect your 2023 Optional Safety Money was emailed to all members on or about February 14, 2023. If you have any questions on how to collect your 2023 Optional Safety Budget allowance, please contact our office. **Please note that the deadline to claim or encumber these funds is November 30, 2023. All encumbered funds have to be claimed by February 1, 2024.**

G. 2022 Wellness Incentive Program Allowance (pg. 29)

A consolidated announcement letter including instructions on how to collect your 2023 Wellness Incentive Program Allowance was emailed to all members on or about February 14, 2023. If you have any questions on how to collect your 2023 Wellness Incentive Program Allowance, please contact our office. **Please note that the deadline to claim or encumber these funds is November 30, 2023. All encumbered funds have to be claimed by February 1, 2024.**

H. 2022 EPL/Cyber Risk Management Budget (pg. 30)

A consolidated announcement letter including instructions on how to collect your 2023 EPL/Cyber Risk Management monies was emailed to all members by the end of February. If you have any questions on how to collect your 2023 EPL/Cyber Risk Management allowance, please contact our office **Please note that the deadline to claim or encumber these funds is December 31, 2023. All encumbered funds have to be claimed by February 1, 2024.**

I. 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.

J. Statutory Bond Status (pgs. 31-33)

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. Please note that these bonds are written for the individual NOT the position to be bond. All applicants for a bond must complete an underwriting application and submit it to the Fund Underwriter for approval. Any questions on the status of an application or a bond listed on the report should be directed to Ed Cooney, Fund Underwriter at 973-659-6424 or ecooney@connerstrong.com.

K. Skateboard Park Approval Status (pg. 34)

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.

L. Capehart Scatchard Updates (pgs. 35-36)

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

M. Elected Officials Training

This year, the Elected Officials Training will be available through the MEL Safety Institute. Utilizing the MEL Safety Institute will allow all Elected Officials to complete this training at their convenience. The MEL will reduce each member's 2023 MEL Assessment by \$250 for each municipal elected official who attends one of the training sessions by May 1, 2023. 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 including instructions on how to access this training will be sent to all Fund Commissioners, Municipal Clerks, and Risk Management Consultants once the training is available.

N. 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.

O. 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.

P. Land Use Training Certification (pg. 37)

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.

Q. Payroll Audits

On or about February 15, 2023 a letter was e-mailed to all Municipal Clerks, with a copy to Fund Commissioners, advising that Bowman & Company will be performing workers' compensation exposure verification audits of members' 2022 payrolls. These payroll figures will serve as the basis for your 2024 workers compensation excess premiums. Attached to the e-mail was a spreadsheet that included employee counts by payroll classification as reported during last year's payroll audit. As employee counts have a tendency to be the most time consuming part of the payroll audit process, members were asked to review and update this spreadsheet upon receipt. Members are asked to send the required payroll data to the auditors for processing either via mail or electronically no later than March 17, 2023. Details on how the data can be sent were included in the February 15, 2023 correspondence. Once the information is processed, the auditor will contact each town to discuss the results of the audit and clarify any questions. Members who still have questions following the audit can contact a representative from Bowman to set up a mutually convenient date and time to meet and discuss the audit results

R. Property Appraisals

On or about February 17, 2023, each member and their RMC's received a notification from our office asking that they review and update their property schedule located in the Origami Exposure Data Management System. Once a member responds, those that are going to receive a physical appraisal this year will be contacted by the Fund Property Appraiser, ASSETWORKS. Those that are not receiving a physical inspection in 2023 will have their building & contents values trended accordingly. All members are asked to complete the review and update process no later than March 24, 2023.

S. Police Accreditation Announcement (pgs. 38-39)

On or about February 7, 2023, an email with an attached memorandum regarding reimbursement for the Police Accreditation Program Fees was sent to all Fund Commissioners and RMC's. It was requested that if the town or city had an operating Police Department, to please forward to the Police Chief. If you have any questions regarding the Reimbursement, please contact Denise Plavchak at Denise_Plavchak@RPAdmin.com

T. 2023 Safety Kickoff Breakfast

The JIF will hold the 2023 Safety Kickoff Breakfast on March 16, 2023 at Indian Springs Country Club, Marlton. An invitation will be emailed to all members approximately one (1) month prior to the event.

U. Safety, Claims & Wellness Coordinator Round Table

The JIF will hold the 2023 Safety, Claims, Wellness Coordinator Roundtable via Zoom Conferencing. An invitation will be emailed to all members approximately one (1) month prior to the event

V. Inclement Weather Policy

Please note that the Fund has adopted an Inclement Weather Policy, a copy of which is available on the JIF website www.burlcojif.org. 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

W. 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.

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

DATA VALUED AS OF December 31, 2022

MEMBI MEMBER	# CLAIMS ** FOR * 12/31/2022	Y.T.D. LOST TIME ACCIDENTS	2022 LOST TIME FREQUENCY	2021 LOST TIME FREQUENCY	2020 LOST TIME FREQUENCY	MEMBER	TOTAL RATE 2022 - 2020
1 78 Edgewater Park Township	0	0	0.00	1.87	3.48	1 Edgewater Park Township	1.94
2 83 Medford Township	0	0	0.00	0.61	0.61	2 Medford Township	0.41
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	1.40
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	0.79
8 577 Bass River Township	0	0	0.00	0.00	0.00	8 Bass River Township	0.00
9 600 Bordertown Township	0	0	0.00	1.21	3.64	9 Bordertown Township	1.59
10 601 North Hanover Township	0	0	0.00	0.00	1.17	10 North Hanover Township	0.43
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	0.81	0.00	0.00	17 Lumberton Township	0.27
18 79 Florence Township	0	1	0.90	0.88	0.00	18 Florence Township	0.61
19 589 Bordertown City	0	1	1.12	0.96	2.15	19 Bordertown City	1.40
20 576 Mount Laurel Township	0	4	1.52	2.08	1.05	20 Mount Laurel Township	1.55
21 77 Delran Township	0	2	1.54	3.60	1.53	21 Delran Township	2.25
22 76 Delanco Township	0	1	1.90	1.75	1.71	22 Delanco Township	1.79
23 80 Hainesport Township	0	1	2.25	2.13	0.00	23 Hainesport Township	1.38
24 208 Pemberton Township	2	6	2.99	4.55	1.99	24 Pemberton Township	3.17
25 82 Mansfield Township	1	3	3.08	1.05	1.05	25 Mansfield Township	1.73
26 86 Tabernacle Township	0	2	3.20	0.00	1.01	26 Tabernacle Township	1.13
27 532 Westampton Township	0	4	3.85	0.84	1.50	27 Westampton Township	1.96
28 75 Beverly City	0	1	3.92	0.00	4.17	28 Beverly City	2.70
Totals:	3	27	1.28	1.33	1.19		1.27

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

December 31, 2022

FUND	2022 LOST TIME FREQUENCY	2021 LOST TIME FREQUENCY	2020 LOST TIME FREQUENCY	TOTAL RATE * 2022 - 2020
Monmouth County	0.62	0.96	0.90	0.83
Professional Municipal Manage	0.93	1.54	1.35	1.28
Ocean County	0.93	1.76	1.64	1.45
Morris County	0.97	1.40	1.35	1.24
NJ Utility Authorities	0.98	1.83	2.28	1.68
Camden County	1.17	1.38	1.38	1.31
Suburban Municipal	1.20	1.34	1.58	1.37
Bergen County	1.22	1.56	1.29	1.36
Gloucester, Salem, Cumberland	1.26	1.97	1.71	1.65
Burlington County Municipal JI	1.28	1.33	1.19	1.27
NJ Public Housing Authority	1.31	1.48	1.75	1.51
Suburban Metro	1.32	1.33	2.10	1.59
Atlantic County Municipal JIF	1.67	1.89	2.04	1.87
Central New Jersey	1.80	1.47	1.73	1.67
South Bergen County	2.16	2.08	2.06	2.10
AVERAGE	1.26	1.55	1.62	1.48

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

Burlington County Municipal JIF

Certificate of Insurance Monthly Report

From 12/22/2022 To 1/22/2023

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
H - Township of Bordentown I - Township of Bordentown	1 Municipal Drive Bordentown, NJ 08505-2193	JIF Blanket Crime: Evidence of Public Employee Dishonesty (Employees & Volunteers) - Coverage O; Forgery and Alteration - Coverage B; Theft, Disappearance and Destruction - Coverage C; Robbery and Safe Burglary - Coverage D; and Computer Fraud with Funds Transfer - Coverage F. Coverage O includes Municipal Court employees not required by law to be individually bonded. Coverage O excludes all Statutory positions (those positions required by law to be individually bonded). MEL Crime Policy: Evidence of Statutory Bond Coverage Coverage O applies to Statutory Court positions such as Magistrate, Court Clerk, Court Administrator and the position of Fire District Treasurer. Evidence of insurance as respects to Statutory Bond coverage for Laurie Finger - Tax Collector, Effective 04/19/2021.	12/27/2022 #3796661	OTH
H - The Township of Medford I - Township of Westampton	49 Union Street Medford, NJ 08055	RE: CDL driver testing Evidence of Insurance as respects to Use of Medford Twp vehicle: 2021 International 7400 VIN: 78195 for CDL driver testing	12/29/2022 #3800406	GL AU EX WC
H - Township of Pemberton I - Township of Pemberton	500 Pemberton-Browns Mills Road Pemberton, NJ 08068	JIF Blanket Crime: Evidence of Public Employee Dishonesty (Employees & Volunteers) - Coverage O; Forgery and Alteration - Coverage B; Theft, Disappearance and Destruction - Coverage C; Robbery and Safe Burglary - Coverage D; and Computer Fraud with Funds Transfer - Coverage F. Coverage O includes Municipal Court employees not required by law to be individually bonded. Coverage O excludes all Statutory positions (those positions required by law to be individually bonded). MEL Crime Policy: Evidence of Statutory Bond Coverage Coverage O applies to Statutory Court positions such as Magistrate, Court Clerk, Court Administrator and the position of Fire District Treasurer. Evidence of insurance as respects to Statutory Bond coverage for Candice Pennewell - CFO/Treasurer, Effective 12/22/2022 and Daniel Hornickel - Tax Collector, Effective 04/20/2022	12/29/2022 #3800408	OTH
H - Township of Hainesport I - Township of Hainesport	One Hainesport Centre PO Box 477 Hainesport, NJ 08036	JIF Blanket Crime: Evidence of Public Employee Dishonesty (Employees & Volunteers) - Coverage O; Forgery and Alteration - Coverage B; Theft, Disappearance and Destruction - Coverage C; Robbery and Safe Burglary - Coverage D; and Computer Fraud with Funds Transfer - Coverage F. Coverage O includes Municipal Court employees not required by law to be individually bonded. Coverage O excludes all Statutory positions (those positions required by law to be individually bonded). MEL Crime Policy: Evidence of Statutory Bond Coverage Coverage O applies to Statutory Court positions such as Magistrate, Court Clerk, Court Administrator and the position of Fire District Treasurer. Evidence of insurance as respects to	1/12/2023 #3845236	OTH

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

	<i>THIS MONTH</i>	<i>YTD</i>	<i>PRIOR YEAR END</i>	<i>FUND BALANCE</i>
1. UNDERWRITING INCOME	743,933	8,927,195	137,382,767	146,309,962
2. CLAIM EXPENSES				
Paid Claims	293,662	2,797,476	51,726,780	54,524,255
Case Reserves	(14,186)	445,121	4,619,192	5,064,313
IBNR	27,274	76,825	2,990,156	3,066,981
Recoveries	-	(24,068)	(165,550)	(189,618)
TOTAL CLAIMS	306,751	3,295,354	59,170,577	62,465,931
3. EXPENSES				
Excess Premiums	301,396	3,642,000	39,397,799	43,039,799
Administrative	149,861	1,619,214	23,418,363	25,037,577
TOTAL EXPENSES	451,257	5,261,214	62,816,162	68,077,376
4. UNDERWRITING PROFIT (1-2-3)	(14,075)	370,627	15,396,027	15,766,654
5. INVESTMENT INCOME	26,162	(1,063,227)	4,666,067	3,602,840
6. DIVIDEND INCOME	0	50,962	745,753	796,715
7. STATUTORY PROFIT (4+5+6)	12,088	(641,638)	20,807,848	20,166,210
8. DIVIDEND	0	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)	12,088	(1,841,638)	8,368,018	6,526,380

SURPLUS (DEFICITS) BY FUND YEAR

Closed	13,394	(1,735,567)	8,727,050	6,991,483
MEL Unencumbered Surplus Account	506	(39,357)	514,670	475,313
2018	(178,161)	(65,175)	(762,997)	(828,171)
2019	107,158	128,343	(324,705)	(196,361)
2020	(119,963)	(338,457)	921,576	583,118
2021	124,113	260,160	(707,575)	(447,415)
2022	65,041	(51,586)		(51,586)
TOTAL SURPLUS (DEFICITS)	12,088	(1,841,638)	8,368,018	6,526,380
TOTAL CASH				15,113,922

CLAIM ANALYSIS BY FUND YEAR

TOTAL CLOSED YEAR CLAIMS	0	(2,523)	44,125,326	44,122,802
FUND YEAR 2018				
Paid Claims	46,392	356,720	3,392,518	3,749,238
Case Reserves	138,322	(219,491)	693,652	474,161
IBNR	(6,149)	(101,833)	306,499	204,666
Recoveries	-	0	0	0
TOTAL FY 2018 CLAIMS	178,565	35,397	4,392,669	4,428,065
FUND YEAR 2019				
Paid Claims	16,494	416,091	2,187,627	2,603,718
Case Reserves	(15,013)	(502,944)	1,285,737	782,794
IBNR	(107,364)	(111,364)	330,165	218,801
Recoveries	-	0	0	0
TOTAL FY 2019 CLAIMS	(105,883)	(198,217)	3,803,530	3,605,313
FUND YEAR 2020				
Paid Claims	4,716	407,453	1,570,749	1,978,203
Case Reserves	(6,737)	74,350	742,553	816,902
IBNR	124,353	(237,099)	496,454	259,355
Recoveries	-	(24,068)	(165,550)	(189,618)
TOTAL FY 2020 CLAIMS	122,333	220,636	2,644,206	2,864,842
FUND YEAR 2021				
Paid Claims	71,414	648,173	1,380,778	2,028,951
Case Reserves	(131,839)	(7,952)	1,159,179	1,151,227
IBNR	(72,795)	(1,015,704)	1,664,890	649,186
Recoveries	-	0	(0)	(0)
TOTAL FY 2021 CLAIMS	(133,220)	(375,483)	4,204,847	3,829,364
FUND YEAR 2022				
Paid Claims	154,647	971,562		971,562
Case Reserves	1,081	1,101,158		1,101,158
IBNR	89,229	1,542,825		1,542,825
Recoveries	-	0		0
TOTAL FY 2022 CLAIMS	244,957	3,615,544		3,615,544
COMBINED TOTAL CLAIMS	306,751	3,295,354	59,170,577	62,465,931

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 \$216,059 (Paid: \$189,618, Reserves: \$26,441)

Burlington County Municipal Joint Insurance Fund

Monthly Regulatory Filing Checklist

Fund Year 2023 for the Month of January

ITEM	FILING STATUS
Meeting Minutes	2/22/23
Bylaws Amendments	N/A
Risk Management Program Changes	1/24/23
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	1/24/23
Executive Committee Changes	1/24/23

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	12/29/22
Annual Assessments/Contributions	12/29/22
Supplemental Assessments/Contributions	
Risk Management Program	1/24/23
Annual Certified Audit	
List of Fund Commissioners & Executive Committee	
Identity of Administrator	1/24/23
Identity of Treasurer	1/24/23
Excess Insurance /Group Purchase Insurance/Reinsurance Policies	1/24/23
Withdrawals	
Exhibit A - Certification of JIF Fund Professionals	1/24/23
Exhibit B - Certification of JIF Data Forms	
Exhibit D - New Member Filings	
New Service Providers	1/24/23
Annual Reorganization Resolutions, including Cash Management Plan	1/24/23

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	12/10/23	N/A	12/10/23	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	3/31/23	N/A	N/A	N/A

**Burlington County Municipal Joint Insurance Fund
2023 Optional Safety Budget**

Member Municipality	Opening Balance	January 2023	February 2023	March 2023	April 2023	May 2023	June 2023	July 2023	August 2023	September 2023	October 2023	November 2023	December 2023	Paid 2024	Total Paid	Remaining Balance	Date Encumbered
Bass River Township	995.00														0.00	995.00	
Beverly City	1,595.00														0.00	1,595.00	
Bordentown City	1,595.00														0.00	1,595.00	
Bordentown Township	2,660.00														0.00	2,660.00	
Chesterfield Township	995.00														0.00	995.00	
Delanco Township	1,595.00														0.00	1,595.00	
Delran Township	2,660.00														0.00	2,660.00	
Edgewater Park Township	1,595.00														0.00	1,595.00	
Fieldsboro Borough	750.00														0.00	750.00	
Florence Township	2,660.00														0.00	2,660.00	
Hainesport Township	995.00														0.00	995.00	
Lumberton Township	2,660.00														0.00	2,660.00	
Mansfield Township	1,595.00														0.00	1,595.00	
Medford Township	4,645.00														0.00	4,645.00	
Mount Laurel Township	4,645.00														0.00	4,645.00	
New Hanover Township	750.00														0.00	750.00	
North Hanover Township	1,595.00														0.00	1,595.00	
Palmyra Borough	1,595.00														0.00	1,595.00	
Pemberton Borough	995.00														0.00	995.00	
Pemberton Township	4,645.00														0.00	4,645.00	
Riverside Township	2,660.00														0.00	2,660.00	
Shamong Township	995.00														0.00	995.00	
Southampton Township	1,595.00														0.00	1,595.00	
Springfield Township	995.00														0.00	995.00	
Tabernacle Township	995.00														0.00	995.00	
Westampton Township	1,595.00														0.00	1,595.00	
Woodland Township	995.00														0.00	995.00	
Wrightstown Borough	995.00														0.00	995.00	
Total By Line	52,045	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	0.00	52,045.00	
Must be Claimed or Encumbered by November 30, 2023. All Encumbered Claims Must be Claimed by February 1, 2024																	

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**Burlington County Municipal Joint Insurance Fund
2023 Wellness Incentive Program**

Member Municipality	Opening Balance	January 2023	February 2023	March 2023	April 2023	May 2023	June 2023	July 2023	August 2023	September 2023	October 2023	November 2023	December 2023	Paid 2024	Total Paid	Remaining Balance	Date of Encumber
Bass River Townsh	500.00														0.00	500.00	
Beverly City	750.00														0.00	750.00	
Bordentown City	750.00														0.00	750.00	
Bordentown Townsh	1,000.00														0.00	1,000.00	
Chesterfield Townsh	500.00														0.00	500.00	
Delanco Township	750.00														0.00	750.00	
Delran Township	1,000.00														0.00	1,000.00	
Edgewater Park Tow	750.00														0.00	750.00	
Fieldsboro Borough	500.00														0.00	500.00	
Florence Township	1,000.00														0.00	1,000.00	
Hainesport Townshi	500.00														0.00	500.00	
Lumberton Townshi	1,000.00														0.00	1,000.00	
Mansfield Township	750.00														0.00	750.00	
Medford Township	1,500.00														0.00	1,500.00	
Mount Laurel Towns	1,500.00														0.00	1,500.00	
New Hanover Towns	500.00														0.00	500.00	
North Hanover Towr	750.00														0.00	750.00	
Palmyra Borough	750.00														0.00	750.00	
Pemberton Borough	500.00														0.00	500.00	
Pemberton Townshi	1,500.00														0.00	1,500.00	
Riverside Township	1,000.00														0.00	1,000.00	
Shamong Township	500.00														0.00	500.00	
Southampton Towns	750.00														0.00	750.00	
Springfield Townshi	500.00														0.00	500.00	
Tabernacle Townshi	500.00														0.00	500.00	
Westampton Towns	750.00														0.00	750.00	
Woodland Township	500.00														0.00	500.00	
Wrightstown Boroug	500.00														0.00	500.00	
Total By Line	\$21,750.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	0.00	21,750.00	
Must be Claimed or Encumbered by November 30, 2023. All Encumbered Claims Must be Claimed by February 1, 2024																	

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**Burlington County Municipal Joint Insurance Fund
2023 EPL/CYBER Risk Management Budget**

Member Municipality	Opening Balance	January 2023	Feb 2023	March 2023	April 2023	May 2023	June 2023	July 2023	August 2023	September 2023	October 2023	November 2023	December 2023	Paid in 2024	Total Paid	Remaining Balance	Date Encumbered
Bass River Township	500.00														0.00	500.00	
Beverly City	500.00														0.00	500.00	
Bordentown City	500.00														0.00	500.00	
Bordentown Township	500.00														0.00	500.00	
Chesterfield Township	500.00														0.00	500.00	
Delanco Township	500.00														0.00	500.00	
Delran Township	500.00														0.00	500.00	
Edgewater Park Townshi	500.00														0.00	500.00	
Fieldsboro Borough	500.00														0.00	500.00	
Florence Township	500.00														0.00	500.00	
Hainesport Township	500.00														0.00	500.00	
Lumberton Township	500.00														0.00	500.00	
Mansfield Township	500.00														0.00	500.00	
Medford Township	500.00														0.00	500.00	
Mount Laurel Township	500.00														0.00	500.00	
New Hanover Township	500.00														0.00	500.00	
North Hanover Township	500.00														0.00	500.00	
Palmyra Borough	500.00														0.00	500.00	
Pemberton Borough	500.00														0.00	500.00	
Pemberton Township	500.00														0.00	500.00	
Riverside Township	500.00														0.00	500.00	
Shamong Township	500.00														0.00	500.00	
Southampton Township	500.00														0.00	500.00	
Springfield Township	500.00														0.00	500.00	
Tabernacle Township	500.00														0.00	500.00	
Westampton Township	500.00														0.00	500.00	
Woodland Township	500.00														0.00	500.00	
Wrightstown Borough	500.00														0.00	500.00	
Total By Line	14,000.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$14,000.00	

Must be Claimed or Encumbered by November 30, 2023. All Encumbered Claims Must be Claimed by February 1, 2024

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MEL STATUTORY BONDS as of 2/6/23

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

MEL STATUTORY BONDS as of 2/6/23

Hainesport Township	Dawn Gorman	Yes	CFO (Assuming Treasurer Duties)	11/08/2022	Approved			Approved
Hainesport Township	Michael Dehoff	No	CFO (Assuming Treasurer Duties)	07/01/2022	Pending	11/07/2022		Pending
Hainesport Township	Paula Tiver	Yes	Tax Collector	01/01/2020	Approved			Approved
Hainesport Township	Donna Condo	No	CFO (Assuming Treasurer Duties)	02/01/2019	Approved	06/30/2022		Approved
Hainesport Township	Dawn Emmons	No	CFO (Assuming Treasurer Duties)	02/01/2017	Pending	01/31/2019		Pending
Hainesport Township	Joanna Mustafa	No	CFO (Assuming Treasurer Duties)	12/13/2016	Approved	02/17/2017		Approved
Hainesport Township	Sharon A. Deviney	No	Tax Collector	01/01/2007	Approved	01/01/2020		Approved
Lumberton Township	Tara Krueger	Yes	CFO (Assuming Treasurer Duties)	06/23/2022	Approved			Approved
Lumberton Township	Sharon Deviney	No	Tax Collector	02/19/2011	Approved	12/31/2015		Approved
Lumberton Township	Robin D. Sarlo	Yes	Tax Collector	01/01/2016	Approved			Approved
Mansfield Township	Linda Hannawacker	Yes	Tax Collector	07/06/2020	Approved			Approved
Mansfield Township	Bonnie Grouser	Yes	CFO (Assuming Treasurer Duties)	07/01/2019	Approved			Approved
Mansfield Township	Dana Elliott	No	Tax Collector	07/01/2018	Approved	07/06/2020		Approved
Mansfield Township	Joseph P Monzo	No	CFO (Assuming Treasurer Duties)	01/01/2007	Approved	07/01/2019		Approved
Mansfield Township	Elaine Fortin	No	Tax Collector	01/01/2007	Approved	07/01/2018		Approved
Medford Township	Lindsey Parent	Yes	Treasurer	03/01/2022	Approved			Approved
Medford Township	Rachel Warrington	Yes	Tax Collector	10/01/2020	Approved			Approved
Medford Township	Robin Sarlo	No	CFO (Assuming Treasurer Duties)	03/04/2019	Approved	02/23/2022		Approved
Medford Township	Patricia Capasso	No	Tax Collector	01/01/2013	Approved	09/30/2020		Approved
Medford Township	Albert Stanley	No	CFO (Assuming Treasurer Duties)	08/03/2015	Approved	03/04/2019		Approved
Mount Laurel Township	Walter Stridick	Yes	Library Treasurer	01/01/2022	Approved			Approved
Mount Laurel Township	Maureen Mitchell	No	Tax Collector	01/30/2012	Approved	10/24/2016		Approved
Mount Laurel Township	Meredith Tomczyk	No	CFO (Assuming Treasurer Duties)	01/09/2012	Approved	01/01/1900		Approved
Mount Laurel Township	Tara Krueger	Yes	Treasurer	04/17/2017	Approved			Approved
Mount Laurel Township	Karen Cohen	No	Library Treasurer	01/15/2014	Approved	12/31/2021		Approved
Mount Laurel Township	Kim Muchowski	Yes	Tax Collector	10/24/2016	Approved			Approved
New Hanover Township	Terry Henry	Yes	CFO (Assuming Treasurer Duties)	02/26/2020	Approved			Approved
New Hanover Township	Lynn Davis	Yes	Tax Collector	01/01/2020	Approved			Approved
North Hanover Township	Joseph Greene	Yes	Treasurer	04/29/2013	Approved			Approved
North Hanover Township	Mary Alice Picariello	Yes	Tax Collector	06/27/2009	Approved			Approved
Palmyra Borough	Janeen Rossi	No	Tax Collector			01/01/1900		
Palmyra Borough	Donna Condo	Yes	CFO (Assuming Treasurer Duties)	01/01/2016	Approved			Approved
Palmyra Borough	Danielle Lippincott	No	Tax Collector	01/25/2019	Approved	01/01/1900		Approved
Palmyra Borough		No			Approved	01/01/1900		Approved
Palmyra Borough	Tanyika Johns	Yes	Tax Collector	06/15/2020	Approved			Approved
Pemberton Borough	Kathleen Smick	Yes	Tax Collector	05/19/2014	Approved		Yes	Treasurer
Pemberton Borough	Donna Mull	No	Treasurer	01/01/2011	Approved	10/31/2022		10/31/2022
Pemberton Township	Candice Pennewell	Yes	CFO (Assuming Treasurer Duties)	12/22/2022	Approved			Approved
Pemberton Township	Daniel Hornickel	No	Tax Collector	04/20/2022	Approved	06/20/2022		Approved
Pemberton Township	Joyce Tinnes	No	CFO (Assuming Treasurer Duties)	10/07/2021	Approved	12/31/2022		Approved
Pemberton Township	Shayla Steele	Yes	Tax Collector	06/20/2022	Approved			Approved
Pemberton Township	Alison Shinkunas	No	Tax Collector	03/23/2015	Approved	01/01/1900		Approved
Pemberton Township	Robert Benick	No	Treasurer	01/01/2014	Approved	10/01/2021		Approved
Pemberton Township	Alison Varrrellmann	No	Tax Collector	03/23/2015	Approved	04/20/2022		Approved

MEL STATUTORY BONDS as of 2/6/23

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

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

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			

Capehart Scatchard

Supreme Court Finds Non-Waivable Duty on the Part of Insurance Brokers to Provide Notice of Available Coverage for LLC Members

John H. Geaney

When coverage is denied under a workers' compensation policy for an LLC, one can be almost certain that a finger will be pointed, rightly or wrongly, at the insurance broker. The more severe the injury, the more likely the potential for a civil suit. This was the situation in last month's decision in *Holm v. Purdy*, New Jersey Supreme Court No. A-39-21 (Dec. 13, 2022). Brokers will be interested in this case because it is a case of first impression and will change procedures with respect to those who work with members of an LLC.

The case arose from the death of member of an LLC. As many know, an LLC must elect to obtain coverage for its members. Otherwise, there is no workers' compensation coverage for the members of the LLC. The employees of an LLC, of course, are covered under workers' compensation.

Holmdel Nurseries LLC had two members, Robert and Walter Friedauer, brothers in the business. Robert's sons, Michael and Christopher, became full-time employees in the business after college.

When workers' compensation coverage first became available in New Jersey for members of an LLC, Holmdel Nurseries elected to obtain coverage for Robert and Walter. Sometime later, the LLC decided against renewal of coverage due to the cost of workers' compensation insurance.

For many years, the brothers retained Daniel Purdy as the broker for the LLC and for themselves personally. When the LLC decided against maintaining workers' compensation coverage for themselves as members, the policy stated, "Workers' Compensation Members Excluded."

In the Spring of 2012, Michael Friedauer and Christopher Friedauer purchased Walter Friedauer's 50% interest in Holmdel Nurseries. The sons were no longer employees in the business but now members of the LLC. On July 12, 2012, a company meeting took place. Purdy said he learned for the first time that Michael and Christopher were no longer employees and had become members of the LLC. He admitted that he did not tell the sons that they were no longer covered under workers' compensation by changing status from employees to members. Nor did he tell the brothers that the LLC could elect to purchase workers' compensation insurance for them.

On February 15, 2015, tragedy struck. Michael Friedauer encountered his brother at the nursery. He was covered in snow and appeared not to be himself. Christopher said he had fallen and hit his head. Christopher told his brother that he fell so hard that he saw stars. Michael later that day looked for his brother and found him sitting dead in a truck on work premises. Christopher's wife filed a dependency claim petition on her behalf and on behalf of her two children asserting that her husband's death arose from work. The workers' compensation carrier denied coverage as the LLC had not elected to provide coverage for the members.

A civil suit was filed by Christopher Friedauer's widow against the broker Purdy asserting an act of professional negligence. Robert and Michael Friedauer asserted that they did not know that they were not covered as members for workers' compensation purposes and said that they would have elected coverage had they known it was available.

The trial court ruled against the widow and held that the broker had no duty to inform members of their right to elect workers' compensation coverage. The Appellate Division reversed and the Supreme Court took certification.

The starting point for the Supreme Court was an analysis of N.J.S.A. 34:15-36:

Notwithstanding any other provision of law to the contrary, no insurer or insurance producer . . . shall be liable in an action for damages on account of the failure of a . . . limited liability company . . . to elect to obtain workers' compensation coverage for a . . . limited liability company's members . . . unless the insurer or insurance producer causes damage by a willful, wanton or grossly negligent act of commission or omission. . .

The Supreme agreed with the conclusion of the Appellate Division and held: *"In accordance with N.J.S.A. 34:15-36, we hold that an insurance broker for an LLC, charged by the LLC to obtain workers' compensation coverage on its behalf, has a non-waivable duty to provide notice that such coverage is available to LLC members who can actively perform services on behalf of the LLC – but that such coverage is available only if the LLC elects the coverage when the policy is purchased or renewed. Because it is foreseeable that the failure to provide such notice may harm an LLC member's dependents, the broker's duty extends not only to the LLC, but also to LLC members eligible for workers' compensation coverage under N.J.S.A. 34:15-36."*

The Supreme Court remanded the matter to the trial court to determine whether the defendant 'caused damage by a willful, wanton, or grossly negligent act of commission or omission.'

Land Use Training Certification

Member

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



TO: Member Police Chiefs
FROM: Denise C. Plavchak, Office Services Manager
DATE: February 10, 2022
RE: JIF Reimbursement - Police Accreditation Program

In 2003, the Municipal Excess Liability Joint Insurance Fund (MEL), in conjunction with the NJ State Association of Chiefs of Police announced a new Accreditation process for municipal police departments. To date, more than 150 agencies have achieved Accreditation. Nationally, it is well documented that Accredited police departments have fewer claims.

The JIF recognizes the value that formal Police Accreditation programs have in reducing claims against members. To that end, the JIF offers the following incentives:

- The JIF will reimburse 50% of the Accreditation Fee charged by the NJ State Association of Chiefs of Police to those JIF Police agencies who successfully complete the New Jersey Law Enforcement Accreditation Program as well as 50% of your Re-Accreditation fees*.
- The MEL will provide a \$1,000 Grant to member agencies who successfully complete the New Jersey Law Enforcement Accreditation Program as well as Re-Accreditation.
- Qualifying agencies are eligible for premium discounts from the MEL JIF.

The schedule of Fees eligible for reimbursement to date are outlined below:

Number of Sworn Personnel	Accreditation Fee	JIF Reimbursement	MEL Reimbursement
01-09	\$3,000	\$1,500	\$1,000
10-24	\$4,000	\$2,000	\$1,000
25-99	\$5,000	\$2,500	\$1,000
100-299	\$6,000	\$3,000	\$1,000
300-499	\$7,000	\$3,500	\$1,000
500 +	\$8,000	\$4,000	\$1,000

***Re-Accreditation occurs three years after Accreditation. Re-Accreditation fees are paid annually and are one-third the regular accreditation fee. Re-Accreditation fees are also eligible for reimbursement after re-accreditation is achieved.**

The program fees eligible for reimbursement do not include personnel costs, the costs of training, or the costs associated with the Mock or Actual On-Site Assessment as described in the NJ State Association of Chiefs of Police program.

In order to qualify for reimbursement under the program, participating agencies must notify this office at three points in time throughout the accreditation process:

1. When you apply, forward a copy of your NJSACOP Law Enforcement Accreditation Program application and your letter of acceptance into the program. This notifies us that you are working on the program.
2. When you schedule your NJSACOP Law Enforcement Accreditation Program On-Site Assessment.
3. When you receive your final report and approval from the NJSACOP Law Enforcement Accreditation Commission.

Send your notifications to:

Municipal Joint Insurance Fund
Police Accreditation Coordinator
PO Box 530
Marlton, New Jersey 08053

NEW: Because many police agencies do not have adequate resources to dedicate to the accreditation process, and due to the fact that a large portion of the work is administrative in nature, the JIF has authorized a program to reimburse qualifying agencies for the cost of a college intern to assist in the administrative work of maintaining accreditation records and typing polices for review and modification by the chief or his/her designee. Contact our office if you are interested in taking advantage of this program.

If you have any questions about the MEL/JIF reimbursement program please call Denise Plavchak at (856) 446-9131. If you have any questions about the Police Accreditation Program, please contact Harry J. Delgado, Accreditation Program Manager, N.J.S.A.C.O.P., at (856) 988-5880, hdelgado@njsacop.org or check out the N.J.S.A.C.O.P. website at www.NJSACOP.org.

cc: Risk Management Consultants

File: Subject/Police Accreditation Reimbursement Program Tab: 2022 Announcement



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 Midgette, Clerk	Rich Wolbert
Bordentown City	Grace I. Archer, City Clerk	Margaret Peak
Bordentown Township	Mike Theokas	Maria Carrington
Chesterfield Township	Tom Sahol	Caryn Hoyer
Delanco Township	Richard Schwab, Administrator	Janice M. Lohr, Clerk
Delran Township	Joe Bellina	Jamey Eggers, Clerk
Edgewater Park Township	Tom Pullion, Administrator	Patricia Clayton
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: February 1, 2023

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

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

LOSS CONTROL SURVEYS

- Township of Medford on January 25, 2023
- Township of Mount Laurel on January 26, 2023

MEETINGS ATTENDED

- Executive Claims Committee Meeting on January 10, 2023
- Executive Fund Committee Meeting on January 17, 2023

MEL SAFETY INSTITUTE (MSI)

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

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

MSI SAFETY DIRECTOR

- How to Receive Push Notifications on the NJ MEL Mobile App?
- Training Announcement: Designated Employer Representative (Der) Tuesday, January 17, 2023, 9:00 AM - 4:00 PM
- Space Heater Safety
- Training Announcement: MEL Leadership Skill Classes
- PEOSH Recording and Reporting Occupational Injuries and Illnesses
- CDL Federal Motor Carrier Safety Administration (FMCSA) Drug & Alcohol Clearinghouse
- MSI LIVE Schedule

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
Mansfield	5
New Hanover	2
Pemberton Township	1

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

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

MSI LIVE

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

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

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

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

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

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

LESSONS LEARNED FROM LOSSES

MONTHLY NEWSLETTER – FEBRUARY 2023

SURVEILLANCE/SOCIAL MEDIA



- SURVEILLANCE CAN BE EXPENSIVE (\$650-\$900 PER DAY) BUT GIVEN THE PROPER INFORMATION, IT CAN BE A VALUABLE TOOL TO REDUCE THE COST OF WORKERS' COMPENSATION CLAIMS.
- WE ALSO UTILIZE SOCIAL MEDIA SEARCHES WHICH CAN PROVIDE INFORMATION THAT CAN HELP US REDUCE COSTS AND GET EMPLOYEES BACK TO WORK.
- PLEASE LET US KNOW IF YOU OR YOUR STAFF MAY BE QUESTIONING THE INJURIES CLAIMED OR THE MECHANISM OF INJURY.
- OUR ADJUSTERS ARE TRAINED TO RECOGNIZE RED FLAGS ENCOUNTERED OVER THE COURSE OF THEIR INVESTIGATION,, BUT WHAT CAN YOU DO OR LOOK OUT FOR?
- DOES THIS EMPLOYEE HAVE SECONDARY EMPLOYMENT OR A SIDE BUSINESS?
- DID YOU OR ANOTHER EMPLOYEE SEE SOMETHING ON SOCIAL MEDIA? SCREENSHOT IT!
- DID YOU HEAR INTERNAL RUMBLINGS ABOUT SOMEONE NOT BEING TRUTHFUL ABOUT SOME ASPECT OF THEIR CLAIM?
- HAS THE CLAIMS COORDINATOR SPOKEN WITH THE EMPLOYEE'S SUPERVISOR?



DATE: February 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 (January)

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: A Report Writing class is being prepared for future training at this time. Notice will be provided at a later date.

3. Law Enforcement Bulletins / Newsletters: L/E Bulletin 23-01 pertaining to Random Drug Testing was distributed to all BURLCO Police Agencies as a reminder of the New Jersey Attorney General revisions on this process which is attached to this report.

4. Meetings Attended:

BURLCO Claims Meeting:	01/10/2023
BURLCO Executive Meeting:	01/17/2023

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



TO: All BURLCO JIF Police Departments
FROM Christopher J. Winter, L/E Risk Management Consultant
DATE: January 31, 2023
SUBJECT: Mandatory random Drug Testing Program
L/E Bulletin : 23-01

DISCUSSION: As you know, the New Jersey Attorney General made modifications to the random drug testing program in March 2020 at the height of the COVID-19 pandemic response (AG Directive 2020-02). This was done in an effort to ease the administrative burden on L/E agencies by delaying certain statewide reporting, training and certification deadlines, so modifications were made to the AG Drug Testing Policy. Additionally, this was done again in 2021 due to the New Jersey Cannabis Regulatory, Enforcement Assistance and Modernization Act (CREAMMA). The following information is provided regarding Random Drug Testing as a reminder to police agencies for 2023.

- Every agency is required to test at least 10 percent of its officers at least four times over a two year period between January 1, 2022 and December 31, 2023.
- At least two random tests must be conducted during the period from January 1, 2022 to March 31, 2023. Each test must include at least 10 percent of the total number of sworn officers within the agency and every officer having equal chance of selection during each test. Basically, the two random test requirements for 2022 were extended to include the period January 1, 2022 to March 31, 2023.
- L/E agencies are required to conduct at least two random drug tests during the period April 1, 2023 to December 31, 2023 with the standard requirements as previously mentioned. NOTE: If an agency has conducted



two random tests during the calendar year 2022, then conducts a test during the January 1, 2022 to March 31, 2023 period, this third test may count toward the 2023 requirement of two tests. Overall, L/E agencies must conduct a total of at least four 4 random drug tests between January 1, 2022 and December 31, 2023.

- Reporting Requirements: The reporting requirement for all L/E agencies to the County Prosecutor which is normally December 31st., has been extended from December 31, 2022 to March 31, 2023 for the calendar year 2022. The reporting requirement for December 31, 2023 remains in place for the calendar year 2023.

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

BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND WELLNESS DIRECTOR'S REPORT

TO: Municipal Fund Commissioners, Safety Coordinators, and Risk Managers
FROM: Debby Schiffer, JIF Wellness Director
DATE: February 21, 2023 Zoom Meeting
Contact Info: debby_schiffer@targetingwellness.com 856-322-1220

FEBRUARY - ACTIVITY & PLANNED EVENTS

Member Municipality Visits:

J. A. Montgomery provided me with a list of all scheduled Safety Meetings for 2023. I plan to attend at least one of those meetings per town and take 5-10 minutes to review pertinent wellness information to the committee. In those towns where the Wellness Coordinator or Wellness Committee regularly schedule meetings with me, attending a Safety Meeting may be unnecessary. However, I do feel it is a great opportunity to meet with the various department heads to better understand the specific needs of their staff. Here is a list of towns visited in January and scheduled for February at the time of preparing this report; updates will be provided during the Executive Committee Meeting this month.

- Chesterfield
- Delanco (wellness conversation in Jan)
- Delran
- New Hanover
- Shamong
- Southampton (presentation given in Jan)
- Tabernacle

I will be providing Paul and Kamini with a quarterly list of scheduled and completed visits along with any appropriate commentary. Each month I will report for the Committee those pending a response, those towns scheduled and those already visited for the current and following month.

Objective: To work with each town early in 2023 to lay out a plan for utilizing wellness funds to support initiatives and activities that will span **throughout the year** in order to avoid end-of-year, one-item purchases.

Related Meetings and Announcements:

- Wellness Advisory Committee – First meeting took place on February 8th at 9:30am. The minutes are included in your agenda packet for your review and approval. Proposed meetings for rest of 2023 include May, September and possibly December (based on Committee vote).
- Wellness Brainstorming Session – First meeting with all Wellness Coordinators will be in April. Purpose of meeting is to discuss ideas, challenges and enhance peer support among the three JIF municipal members. Second meeting proposed for October.
- Participation in the March Safety Breakfast and Round Table Meetings (date for Roundtable TBD) – BURLCO date March 16th at Indian Springs in Marlton. I'll be doing a short talk on how complacency and our well-being.
- Coming Soon: Updated List of Pre-approved Wellness Initiatives & Activities – upon completion, a copy will be sent to all municipalities (Wellness/Safety Coordinators, Fund Commissioners)

New Resources:

Medical Essentials Diagnostics – In January, I sent out an email to all my wellness contacts on the services offered by MED. Some towns have gotten an email directly from this company and may have already talked with them about their "Save a Life" campaign and services. They will come out and do a presentation for you and your staff. If you would like me to reach out to them on your behalf or if you would like more information on what they are all about, please just let me know. Their closest clinic is in Marlton NJ.

New Resources (cont.):

Department of Addiction with Cooper Health Systems – Having a meeting with the department team on Feb 13th to discuss what they could offer our JIF members in terms of educational materials, resources and presentation topics.

Targeting Wellness Newsletter – Reminder of the New Approach:

Each quarter there will be a theme highlighted in the Newsletter. The theme will be based around one lifestyle change along with a few spotlights on leading comorbidities greatly affecting 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

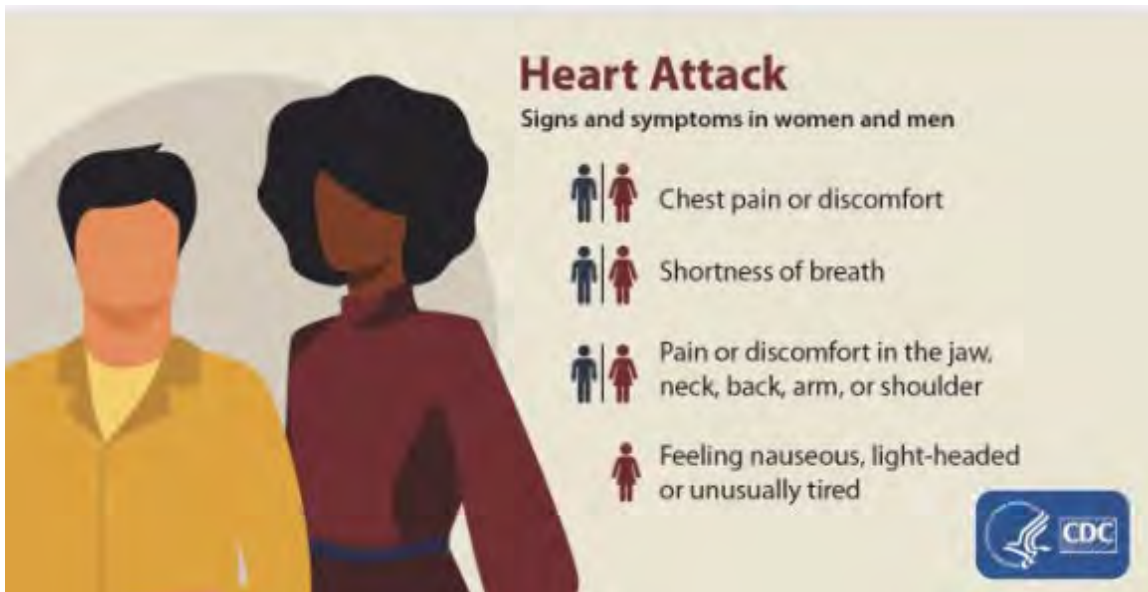
Quarter 2 – Physical Activity/Movement

Quarter 3 – Sleep

Quarter 4 – Stress Management

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

February is American Heart Month!
Be smart and save your heart!



Targeting Wellness Newsletter
January 2023

Good News for Good Health!

Theme for 2023:
One Lifestyle Change Can Change
Your Life

Every quarter I'll focus on one area of lifestyle
that you might target for overall well-being.

First Quarter - Nutrition



Fats

- Types of Cooking Oils
- How to Use Them
- Why we might want to avoid oils.



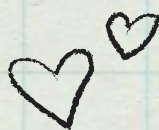
Carbohydrates

- Simple vs. Complex
- Impact on fighting disease
- Let's Talk Fiber
- Calorie Density



Processed Foods

- Regular vs Ultra Processed
- Top Ultra Processed Foods



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Fats - Types of Oil



You may or may not know this about me but I follow a whole food plant-based lifestyle. It was a choice I made when faced with the decision to either go on medication for my cholesterol or make some changes to my "thought-to-be-healthy" diet. In reevaluating my food choices based on many research studies, I have since eliminated oils from my cooking or food products purchases. However that was MY choice and I totally respect - without judgment- your choice to use oil. I am only here to share some guidelines on selecting the right cooking oil for your needs.

Key points about Fat:

- Work with your doctor to set guidelines based on your body's needs.
- Fat is necessary for proper body function yet fat is also very rich in calories (9 calories per gram). Most oils are 120 calories and 14 grams of fat per tablespoon.
- Calories in oil is 100% from fat.
- Not all fats are created equal with some being healthier than others.
- Each oil has a unique chemical makeup that impacts its ability to "hold up" to heat when used for cooking (this is referred to as its smoke point).

Types of Oil

Safflower oil

Peanut oil

Sesame oil

Almond oil

Grapeseed oil

Avocado oil

Coconut oil

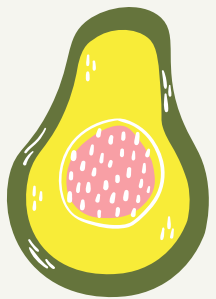
Canola oil

Walnut oil

Soybean oil

Flax seed oil

Palm oil



Smoke point is important because harmful free radicals are produced when oil starts to break down (smoke) when heated.

To get more information on each type of oil and its smoke point, go to: [verywellfit.com/smoke-points-of-cooking-oils-4781972](https://www.verywellfit.com/smoke-points-of-cooking-oils-4781972)

Too Much Oil Is Harmful

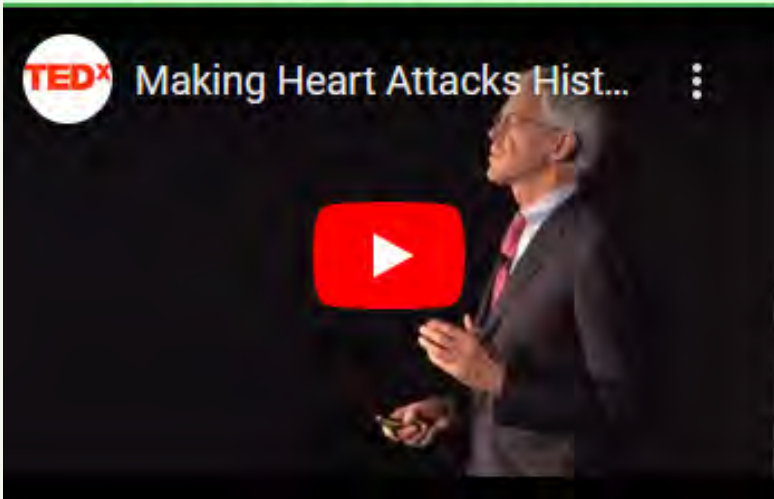
If you have read anything on a whole food plant based diet, you might have questioned why oils is avoided, after all, we know our body needs fats. We probably have also read how some oils, especially olive oil, can actually be "heart healthy". One problem that lies with following a standard American diet, is that there is way **too much** oil! According to Dr. Caldwell Esselstyn, all oils injure the endothelium which is the innermost lining of our arteries. Every time oil is consumed, this lining gets injured, and that injury is the gateway to vascular disease. It has been shown that even after one fatty meal, the impact on your arteries can be great...most Americans have multiple fatty meals. It adds up. To find out more, check out this [article](#).

Dr. Esselstyn has been associated with the Cleveland Clinic for over 40 years. He was able to show how changing ones diet to a more whole food plant based one resulted not only in the prevention of heart disease but the reversal of blockages and injured arteries.

If you are interested in learning more about his findings, please check out <https://thankful2plants.com/salt-oil-sugar/no-oil-dr-esselstyn/>



(14 mins, 2011) TEDx Talk



An excellent talk! Jump to 7:19 in this video where Dr Esselstyn explains how 90% of heart attacks actually occur and how oils contribute to heart disease.

[Link to Tedx Talk](#)

[Here is another great read if interested.](#)

Word of Caution -
When eating fried foods at restaurants, they typically use partially hydrogenated oil which adds trans fat.

Any amount of trans fat is harmful to increasing risk of heart disease, diabetes, obesity, Alzheimer's and even depression.



Not All Carbohydrates Are Created Equal

There is conflicting information out there!

I can't tell you how many times I hear someone say "I have to cut my carbs because they are making me fat." Or "I have diabetes and eating carbs will spike my blood sugar". Studies have shown that low-carb diets can result in weight loss and eating meats do not "spike" blood glucose. However, carbohydrates are one of the primary macro nutrients and are the key source of energy our body and brain needs for proper functioning. But not all "carbs" are created equal.



The "carbs" that should be eliminated or greatly reduced from ones diet are the "simple carbs". They lack any nutritional value, are typically processed with added sugar, low in fiber and are primarily empty calories. Examples include: candy, sugary drinks, white flours, baked goods, many cereals, and fruit juice concentrate.

Complex carbohydrates, however, break down slowly and are a better choice for sustainable energy. They have actually been linked to weight loss due to their level of fiber which not only helps to maintain satiety but slows the body's absorption of sugar. Fiber is naturally found in plant-based foods.

Complex carbohydrates such as whole-grain foods can reduce the risk of several chronic health conditions such as cardiovascular disease, type 2 diabetes and several forms of cancer.

They do this by producing/feeding the good bacteria in our gut which helps fight off inflammation that causes many of the chronic conditions.

Let's Talk Fiber



There is no lack of evidence linking fiber to a longer and healthier life. Yet "only 5% of men and 9% of women are getting the recommended daily amount of dietary fiber" (ASN, 2021). This could be a result of the obsession with getting more protein and the fear of eating carbohydrates. Fiber is typically associated with supporting regular bowel movements, and unfortunately many Americans are suffering with constipation. But fiber carries so many more benefits than just that. For instance, it helps to lower cholesterol, blood pressure and inflammation, all key components that influence heart disease and diabetes.

The typical women should aim for 25 grams while men should aim for 38 grams. This requires a good mix of fruits, vegetables, legumes/beans, and whole grains. There is no fiber find in animal products (a.k.a meat and dairy).

For a longer life and a healthier gut, add more fiber to your day!

Some tips on adding fuel to your day:

- All fruits and vegetables are your friend. Think about adding in one at every meal.
- Eat what's in season. Frozen or fresh fruit is fine. Try to avoid canned fruit with added sugar.
- Avoid processed foods that don't have whole grains. Look at the grams of fiber (shut for >5g per serving).
- Don't forget beans, peas and lentils...all great sources of fiber, protein and calcium!
- Start your day with a fiber rich breakfast (oatmeal, fruit, whole grain/sprouted breads & cereals).

If you typically don't eat a lot of fiber, go slow in adding it in. If interested in finding additional information, check out this free program called Full Plate Living. It will help you incorporate more fiber onto your plate, one meal at a time!

Insufficient amount of fiber is shown to lead to higher risk of heart disease and diabetes, two of the most common diseases in the US.



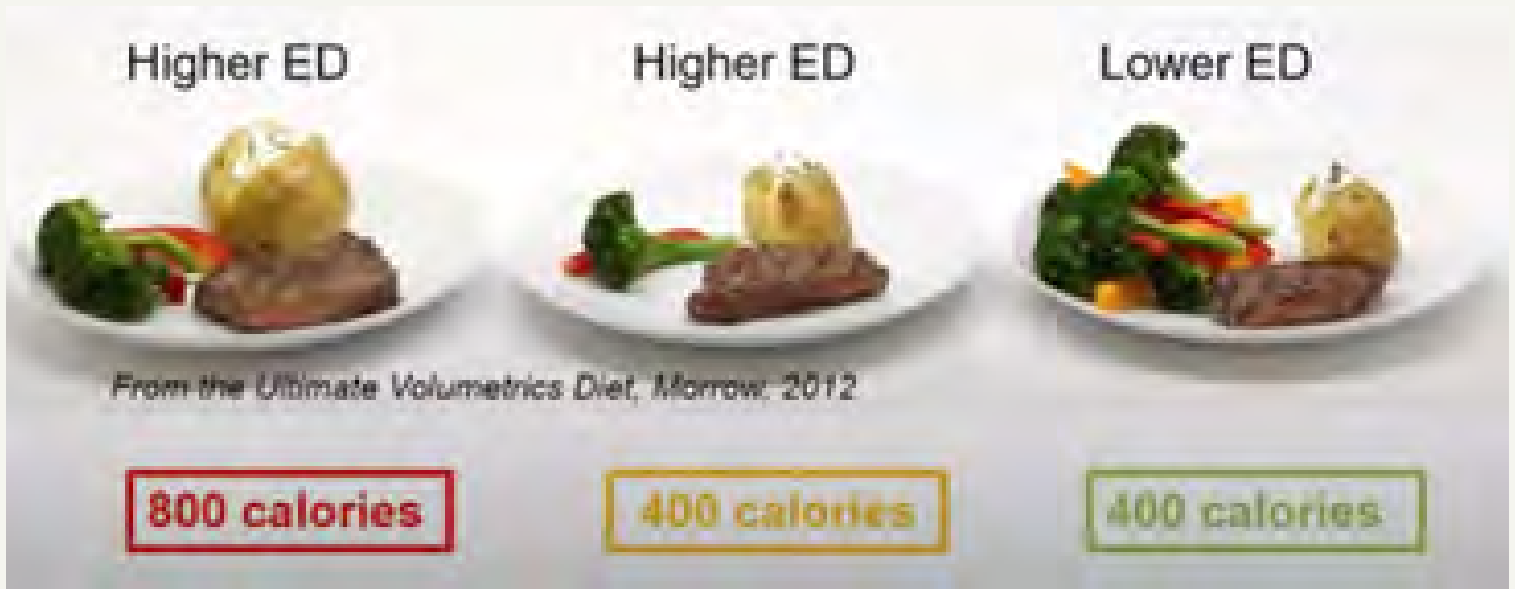
To read more on carbohydrates, their relationship to chronic disease & gut health as well as their reduction of inflammation and blood sugar, check out:

<https://www.medicalnewstoday.com/articles/318615#health-benefits-of-complex-carbs-59>

Approach Weight Loss With A Whole New Mindset!



Typically, diets will have you count, restrict, measure and weigh everything you eat or drink. What may “measure up” to be high in calories and within the “recommended” portion size, leaves most feeling hungry, unsatisfied and deprived. Take the example below.



If you cut the 800 calorie plate in half, you can see the center plate is half empty which will have you rummaging for a snack sooner than later.

However, if you fill it with more LOW CALORIE DENSE foods such as vegetables or fruit like the last plate, you can eat a larger volume of food but with no added calories. This will leave you feeling fuller and more satisfied primarily from the added fiber.

Generally it's easier to lose weight, however, keeping it off is the real challenge because living with all those restrictions isn't fun nor sustainable (not to mention often unhealthy and sometimes dangerous). No wonder there are so many diets because when one does not work they come up with another to promote. That is why upwards of 90% of the weight lost will creep back within the year, sometimes accompanied by more pounds than ones initial weight!

Calorie density (CD) or energy density (ED) is simply the number of calories per gram/weight of food.

Foods high in fats and/or sugar tend to be packed with more calories and would be considered a high calorie density product.

What 500 Calories Looks Like In Your Stomach

High-calorie dense foods

Low-calorie dense foods



One S.A.D. fact is that sixty percent of America's calories come from refined and processed foods including soft drinks and packaged snacks. Only twelve percent of the calories come from plant-based foods with six percent coming from health-promoting vegetables, fruits, whole grains, nuts and seeds and the other six percent, unfortunately, coming from French fries!

When eating a diet high in calorie dense foods, getting to 500 calories comes quickly on very little food. Looking at the image above, it only takes about 4 tablespoons of oil to get to 500 calories. Do you think someone would feel satisfied after that? It hardly fills a corner of the stomach. However, when consuming whole grains, beans, fruits and veggies, you can easily see the difference in the volume of food that can be eaten for those same 500 calories. The stomach is full leaving one feeling satiated, not to mention all the valuable nutrients obtained from that one meal.

Filling your plate with more food from plants will leave you feeling fuller, provides many more nutrients and has less calories. Plus it supports healthy gut bacteria!



Processed vs. Ultra-Processed

As I indicated on the previous page, the average American's daily diet contains sixty percent processed foods yet what is more alarming is that those calories come mostly from "ultra-processed" foods. These foods also account for 90% of the sugar consumption. Many healthy foods are processed. However, it's the degree of processing that matters. Below shows a range of processing that takes place in the food we eat. A good habit to get into is to read the ingredient label. If there is more than 5 ingredients or things you can't pronounce...buyer beware.

Unprocessed or minimally processed

Unprocessed = This is the natural edible parts of plants and animals.

Minimally processed = Slightly altered to allow them to be longer storage and remain safe to eat, but does not significantly alter the nutritional content of the food.



Cleaning, freezing, grinding, refrigeration, pasteurization, fermentation, and vacuum-packaging.

Fresh fruits, vegetables, whole grains, nuts, meats, and milk.

Processed culinary ingredients

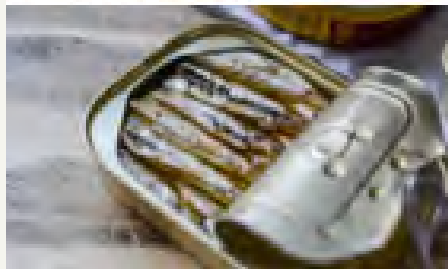
Ingredients derived from a minimally processed food through pressing, refining, grinding, or milling. Usually not eaten on their own but used to prepare minimally processed foods.



Examples include oils from plants, seeds, and nuts, or flour and pastas from whole grains.

Processed foods

Foods from the above two categories that have added salt, sugar, or fats. They are usually made from at least 2 or 3 ingredients and can be readily eaten without further preparation.



Some canned fruits and vegetables, some cheeses, freshly made bread and canned fish are examples.

Ultra (or highly)-processed "foods"

Foods from the other categories that go beyond the adding of salt, sugar, or fats to adding artificial colors, flavors and preservatives. Shelf life is greatly extended with the goal is to increase palatability of the product. There are several processing steps that take place and are thought to be created primarily to induce cravings so people overeat them and purchase more! Usually ready to eat, low in fiber and low in nutrients.



Sugary drinks, cookies, some crackers, chips, and most breakfast cereals, some frozen dinners, and luncheon meats.

In today's demanding life, processed foods can certainly be a time-saver when preparing meals and some even offer the fortified nutrients important for health. Key to remember is the degree of processing as noted above and the percentage of ones diet containing them, it can be detrimental and is suspected to be a likely cause in the rise of obesity and other chronic diseases. Being aware of your choices is key for long-term health and well-being.

1-Pot Everyday Lentil Soup



Recipe from:
Minimalist Baker

I haven't made this one yet, however, it is on my list now! This looks like a good "go-to" recipe that even a busy schedule would allow. It requires 10 basic ingredients, one pot and about 30 minutes to prepare. Oh, and I forgot the most important thing...it's healthy and loaded with flavor!

Ingredients:

- 2 tbsp water
- 2 cloves garlic minced
- 2 small shallots or 1/2 white onion, diced
- 4 large carrots thinly sliced
- 4 stalks celery thinly sliced
- 1/4 tsp. each sea salt and black pepper, divided
- 3 cups yellow or red baby potatoes, roughly chopped into bite-size pieces
- 4 cups vegetable broth, homemade or look for low sodium versions
- 2-3 springs fresh rosemary and/or thyme (use 1 tsp if dried)
- 1 cup uncooked green or brown lentils, rinsed and drained
- 2 cups chopped sturdy greens (kale, collards, or spinach)

Instructions:

1. Heat a large pot over medium heat. Once hot, add water (or oil), garlic, shallots/onion, carrots, and celery. Season with a bit of salt and pepper if desired and stir.
2. Saute' for 4-5 minutes or until slightly tender and golden brown. Turn heat down and add more water if they start to stick.
3. Add potatoes and season with a bit more salt and pepper. Stir and cook 2 more minutes.
4. Add vegetable broth and rosemary or thyme and increase heat to medium high. Bring to a rolling simmer. Add lentils and stir. Once simmering again, reduce heat to low and simmer uncovered for 15-20 minutes or until lentils and potatoes are tender.
5. Add your greens, stir, and cover. Cook for 3-4 minutes just to wilt. Taste and adjust flavor as needed. Add more broth if its too thick.
6. Enjoy as is or serve with rice, cauliflower rice, or a side of whole grain bread. A green salad would also go nicely.
7. Store leftovers (if there are any LOL) in refrigerator for up to 5 days or in the freezer for up to 1 month. Reheat on stove top and add more broth or water to re-hydrate as needed.



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A Peek Forward To February

February is Heart Health Month. The first Friday of the month, is National Wear Red Day which is an opportunity to raise awareness to a disease that takes many lives. By wearing red, you acknowledge your support in reducing death and disability from cardiovascular disease. Women are especially vulnerable because many signs could be mistaken for other, non-serious conditions.

The Proof Is In The Numbers

- 1 in 3 - the number of adults who suffer from high blood pressure
- 18.6 million - the number of people who died globally from heart disease
- About 697,000 people in US died from heart disease in 2020
- Heart disease is the leading cause of death for women in the US, killing 314,186 women in 2020 (about 1 in every 5 female deaths)

Wear Red Day - February 3rd

What can you do within your municipality to spread this message?

Perhaps encourage all employees to wear something red to show support for the women in their lives (their grandmothers, their moms, spouses, sisters, daughters, nieces, friends, etc.). Serve heart healthy snacks such as fruits and veggies. Or have employees bring in something they have prepared that is plant-strong. You might find some recipes [here](#) that you can post and share.



BURLCO VISITS

BURLCO JIF	Inquired about SM		
2023 Wellness	Attended SM		
MUNICIPALITY VISITS	JAN	FEB	MAR
BASS RIVER			
BEVERLY CITY			
BORDENTOWN CITY			Plan to stop by on 3/2
BORDENTOWN TWP			
CHESTERFIELD	Met with new WC Rachel 1/31		MF Presentation 3/2
DELANCO	conversation on phone with Erin about wellness		
DELRAN		SM 2/23	
EDGEWATER PARK			
FIELDSBORO			
FLORENCE			
HAINESPORT			
LUMBERTON			
MANSFIELD			
MEDFORD			
MT. LAUREL			
NEW HANOVER	Met with Susan 1/31		
NORTH HANOVER	contacted Mary that I wanted to stop by 1/31. never responded		
PALMYRA			
PEMBERTON BOROUGH			
PEMBERTON TWP			Wellness visit with Michele 3/2
RIVERSIDE			
SHAMONG		2/16 attending SM	
SOUTHAMPTON	Presentation on PB vs SAD 1/13		
SPRINGFIELD			
TABERNACLE		2/16 attending SM	
WESTAMPTON			
WOODLAND			
WRIGHTSTOWN			



**Burlington County Municipal JIF
Managed Care Summary Report
2023**

Intake	January-23	January-22	2023 January YTD	2022 January YTD
# of New Claims Reported	33	72	33	72
# of Report Only	20	51	20	51
% Report Only	61%	71%	61%	71%
# of Medical Only	11	17	11	17
# of Lost Time	2	4	2	4
Medical Only to Lost Time Ratio	85:15	81:19	85:15	81:19
Claim Petition First Notice	0	0	0	0
COVID-19	11	52	11	52
Average Days Reported To Qual-Lynx (Indemnity, Medical Only, Report Only)	3.6	6.9	3.6	6.9
Average Days Reported To Employer (Indemnity, Medical Only, Report Only)	0.3	1.3	0.3	1.3

Nurse Case Management	January-23	January-22
# of Cases Assigned to Case Management	19	19
# of Cases >90 days	14	16

Savings	January-23	January-22	2023 January YTD	2022 January YTD
Bill Count	100	105	100	105
Provider Charges	\$91,871	\$99,420	\$91,871	\$99,420
Repriced Amount	\$36,531	\$48,699	\$36,531	\$48,699
Savings \$	\$55,339	\$50,721	\$55,339	\$50,721
% Savings	60%	51%	60%	51%

QualCare Provider Network Penetration Rate	January-23	January-22	2023 January YTD	2022 January YTD
Bill Count	95%	90%	95%	90%
Provider Charges	94%	92%	94%	92%

Exclusive Provider Panel Penetration Rate	January-23	January-22	2023 January YTD	2022 January YTD
Bill Count	99%	87%	99%	87%
Provider Charges	98%	92%	98%	92%

Transitional Duty Summary		2023 January YTD	2022 January YTD
% of Transitional Duty Days Worked		80%	81%
\$ Saved By Accommodating		\$8,142	\$11,867
% of Transitional Duty Days Not Accommodated		20%	19%
Cost Of Days Not Accommodated		\$3,089	\$1,391



**Atlantic County Municipal JIF
Average Days Reported By JIF Member
1/1/2023 - 1/31/2023**

	# Of Claims Reported	Average Days Reported To Qual-Lynx	Average Days Reported To Employer
BEVERLY CITY	1	0.0	0.0
DELRAN TOWNSHIP	1	0.0	1.0
LUMBERTON TOWNSHIP	1	2.0	0.0
MANSFIELD TOWNSHIP	1	3.0	1.0
MOUNT LAUREL TOWNSHIP	13	1.6	0.0
PEMBERTON TOWNSHIP	6	0.7	0.0
SOUTHAMPTON TOWNSHIP	1	11.0	0.0
WESTAMPTON TOWNSHIP	9	8.8	0.8
Grand Total	33	3.6	0.3



**Burlington County Municipal JIF
Claims Reported By Claim Type
1/1/2023 - 1/31/2023**

January 2023

All Claims Reported			
	# Of Claims Reported	Average Days Reported To Qual-Lynx	Average Days Reported To Employer
INDEMNITY	2	0.0	0.5
MEDICAL ONLY	11	1.7	0.1
REPORT ONLY-WC	20	5.1	0.4
Grand Total	33	3.6	0.3
Claims Reported - Not Covid-19			
	# Of Claims Reported	Average Days Reported To Qual-Lynx	Average Days Reported To Employer
INDEMNITY	2	0.0	0.5
MEDICAL ONLY	10	1.6	0.0
REPORT ONLY-WC	10	7.2	0.0
Grand Total	22	4.0	0.0
Covid-19 Claims Reported			
	# Of Claims Reported	Average Days Reported To Qual-Lynx	Average Days Reported To Employer
MEDICAL ONLY	1	3.0	1.0
REPORT ONLY-WC	10	2.9	0.7
Grand Total	11	2.9	0.7



Burlington County Municipal JIF
Nurse Case Management Report
January 2023

Of Claims Open to Nurse Case Management

	Open		Re-Open		GRAND TOTAL
	INDEMNITY	MEDICAL ONLY	INDEMNITY	MEDICAL ONLY	
BEVERLY CITY	1	1	0	0	2
DELRAN TOWNSHIP	2	1	0	0	3
MANSFIELD TOWNSHIP	2	0	0	0	2
MEDFORD TOWNSHIP	1	1	0	0	2
NORTH HANOVER TOWNSHIP	1	0	0	0	1
PEMBERTON TOWNSHIP	6	1	0	0	7
TABERNACLE TOWNSHIP	1	0	0	0	1
WESTAMPTON TOWNSHIP	1	0	0	0	1
Grand Total	15	4	19	0	19



**Burlington County Municipal JIF
PPO Savings Report
January 2023**

	Bill Count	Provider Charges	Repriced Amount	\$ Savings	% Savings
QualCare PPO	95	\$86,170	\$33,695	\$52,475	61%
Negotiated	1	\$500	\$450	\$50	10%
Out Of Network	4	\$5,201	\$2,386	\$2,815	54%
Grand Total	100	\$91,871	\$36,531	\$55,339	60%

	EPO	QualCare PPO	Out Of Network	Grand Total	Negotiated	\$ Savings
Ambulatory Surgical Center	0	2	0	2	0	\$20,593
Anesthesiology	2	1	1	4	0	\$2,796
Behavioral Health	1	0	1	1	1	\$50
Emergency Medicine	0	1	2	3	0	\$1,065
Hospital	0	5	0	5	0	\$7,037
MRI/Radiology	1	0	0	1	0	\$4
Neurosurgery	1	0	0	1	0	\$206
Occupational Medicine	8	0	0	8	0	\$191
Orthopedic Surgery	6	0	0	6	0	\$522
Physical therapy	67	0	0	67	0	\$22,436
Sports Medicine	1	0	0	1	0	\$441
Urgent Care Center	0	0	1	1	0	\$0
Grand Total	87	9	4	100	1	\$55,339

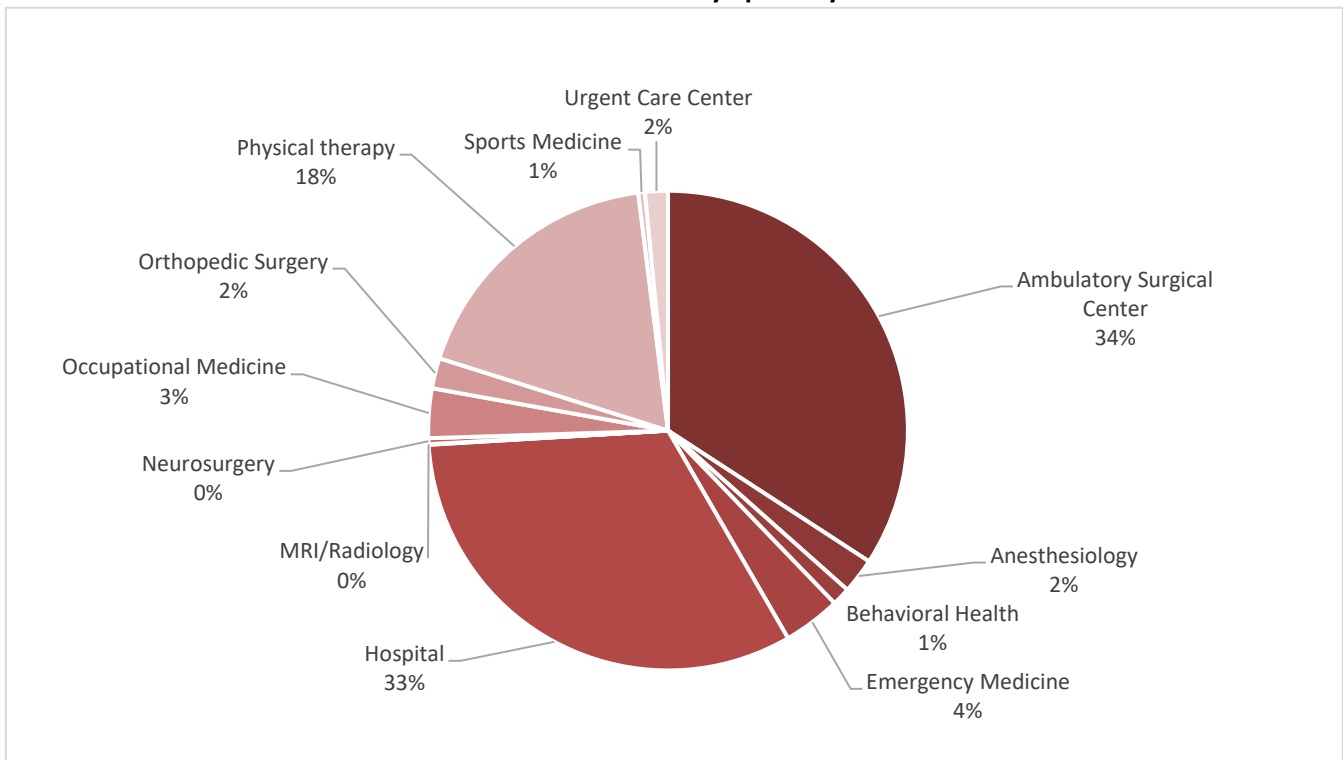


**Burlington County Municipal JIF
Top 10 Providers And Paid Provider By Specialty
January 2023**

Top 10 Providers

	Repriced Amount
MEMORIAL AMBULATORY SURGERY CENTER	\$11,288
CAPITAL HEALTH SYSTEM, INC	\$8,140
VIRTUA MOUNT HOLLY HOSPITAL	\$3,696
NOVACARE REHABILITATION	\$3,136
IVYREHAB NETWORK INC	\$1,960
VIRTUA MEDICAL GROUP, PA	\$1,325
NEW JERSEY SURGERY CENTER	\$1,200
ATLANTIC PHYSICAL THERAPY CENTER	\$800
CAPITAL HEALTH MULTISPECIALTY GROUP	\$746
EMERGENCY PHYSICIAN ASSOCIATES OF SOUTH JERSEY, PC	\$667
Grand Total	\$32,959

Paid Provider By Specialty





**Burlington County Municipal JIF
Transitional Duty Summary Report
January 2023**

	Transitional Duty Days Available	Transitional Duty Days Worked	% Of Transitional Duty Days Worked	\$ Saved By Accommodating	Transitional Duty Days Not Accommodated	% Of Transitional Duty Days Not Accommodated	Cost Of Transitional Duty Days Not Accommodated
BEVERLY CITY	51	51	100%	\$2,095	0	0%	\$0
TABERNACLE TOWNSHIP	17	17	100%	\$1,714	0	0%	\$0
DELRAN TOWNSHIP	31	31	100%	\$4,291	0	0%	\$0
PEMBERTON TOWNSHIP	26	1	4%	\$42	25	96%	\$3,039
Grand Total	125	100	80%	\$8,142	25	20%	\$3,039



**Burlington County Municipal JIF
 Prescription Benefit Management Program
 1/1/2022 - 12/31/2022**

	January	February	March	April	May	June	July	August	September	October	November	December	Year End
Script Count	5	8	9	6	7	6	11	9	4	5	6	1	77
Utilizing Patients Count	3	7	6	5	4	4	7	5	4	4	3	1	16
Billed Amount	\$2,485	\$3,334	\$8,206	\$2,276	\$2,743	\$1,835	\$7,811	\$3,083	\$802	\$5,604	\$730	\$408	\$39,319
Paid Amount	\$1,084	\$1,339	\$3,340	\$884	\$1,154	\$741	\$3,275	\$1,156	\$266	\$2,242	\$277	\$168	\$15,926
Total Savings Amt	\$1,402	\$1,995	\$4,866	\$1,392	\$1,589	\$1,094	\$4,536	\$1,927	\$536	\$3,362	\$453	\$240	\$23,393
% Savings	56%	60%	59%	61%	58%	60%	58%	63%	67%	60%	62%	59%	59%
Opioid Cost %	0%	0%	0%	0%	4%	0%	0%	4%	2%	0%	2%	0%	1%
Opioid Script %	0%	0%	0%	0%	14%	0%	0%	11%	25%	0%	17%	0%	5%
Generic Utilization %	60%	75%	56%	83%	57%	83%	73%	89%	100%	80%	100%	100%	77%
Cost per Patient	\$361	\$191	\$557	\$177	\$289	\$185	\$468	\$231	\$66	\$560	\$92	\$168	\$995
Cost per Script	\$217	\$167	\$371	\$147	\$165	\$123	\$298	\$128	\$66	\$448	\$46	\$168	\$207



Managed Care Quick Notes

Where do I go? The Emergency Room? Or an Urgent Care Center?

When you need to go to the Emergency Room:

If you have a serious condition – stroke, heart attack, severe bleeding, head injury or other major trauma – go straight to the nearest ER. Don't take a chance with anything life-threatening. The ER is the best place for these and other conditions including:

- Chest Pain
- Difficulty Breathing
- Severe Bleeding or Head Trauma
- Loss of Consciousness
- Sudden loss of Vision or Blurred Vision

When an Urgent Care Center can better meet your needs. After Occupational Medicine/Primary Care Provider's business hours for treatment of:

- Minor burns or injuries
- Sprains and strains
- Allergic Reactions (non life-threatening)
- Rash or other skin irritations
- Animal Bites
- Broken Bones

When In doubt, call ahead. If the urgent care clinic can't accommodate your condition they will advise you to go to the nearest emergency facility.

Report your claim to Qual-Lynx by calling 1-888-342-3839.

2022 Average Claim Cost

Urgent Care Provider	\$ 235.82
Emergency Room	\$2,423.30

BURLCO JIF D2 Cyber Security - KYC VSA Status

Member	Received
Bass River Township	X
Beverly City	X
Bordentown City	X
Bordentown Township	X
Chesterfield Township	X
Delanco Township	X
Delran Township	X
Edgewater Park Township	X
Fieldsboro Borough	No Response
Florence Township	X
Hainesport Township	X
Lumberton Township	X
Mansfield Township	X
Medford Township	X
Mount Laurel Township	X
New Hanover Township	X
North Hanover Township	X
Palmyra Borough	X
Pemberton Borough	X
Pemberton Township	X
Riverside Township	X
Shamong Township	X
Southampton Township	X
Springfield Township	X
Tabernacle Township	X
Westampton Township	X
Woodland Township	X
Wrightstown Borough	X

Percentage Completed

96%

WIZER - Whitelisting BURLCO JIF

Member	Confirmation Received
Bass River Township	X
Beverly City	X
Bordentown City	X
Bordentown Township	X
Chesterfield Township	X
Delanco Township	X
Delran Township	Pending Confirmation
Edgewater Park Township	X
Fieldsboro Borough	no response
Florence Township	X
Hainesport Township	X
Lumberton Township	X
Mansfield Township	X
Medford Township	X
Mount Laurel Township	X
New Hanover Township	X
North Hanover Township	X
Palmyra Borough	X
Pemberton Borough	X
Pemberton Township	X
Riverside Township	X
Shamong Township	X
Southampton Township	X
Springfield Township	Pending Confirmation
Tabernacle Township	X
Westampton Township	X
Woodland Township	X
Wrightstown Borough	Pending Confirmation

Percentage Completed

86%

BURLCO JIF-Wizer
Cyber Training and Phishing Report
Valued as of February 06, 2023

Member	Total Users	Training Completed	Phishing Average Score
Bass River Township	14	64%	7%
Beverly City	29	55%	0%
Bordentown City	21	100%	0%
Bordentown Township	48	98%	2%
Chesterfield Township	24	96%	0%
Delanco Township	25	96%	0%
Delran Township	60	97%	0%
Edgewater Park Township	32	94%	0%
Fieldsboro Borough	4	100%	0%
Florence Township	62	100%	0%
Hainesport Township	10	90%	0%
Lumberton Township	42	90%	5%
Mansfield Township	77	95%	0%
Medford Township	145	100%	0%
Mount Laurel Township	154	83%	1%
New Hanover Township	9	89%	0%
North Hanover Township	21	100%	0%
Palmyra Borough	33	100%	0%
Pemberton Borough	13	100%	0%
Pemberton Township	101	98%	0%
Riverside Township	35	73%	0%
Shamong Township	14	100%	0%
Southampton Township	16	88%	0%
Springfield Township	20	85%	0%
Tabernacle Township	20	65%	0%
Westampton Township	82	98%	0%
Woodland Township	9	89%	0%
Wrightstown Borough	4	75%	0%



ACM, BURLCO, TRICO JIFS

ANNOUNCEMENT:

FEBRUARY 2023

We are pleased to announce that the position of JIF Technology Risk Services Director has been awarded to Wintsec Consulting LLC, of Cinnaminson, NJ. The principle consultant is Jerry Caruso. Mr. Caruso has a dual background in commercial insurance and information technology which will be a valuable asset to the JIFs.

BACKGROUND:

In 2003, Mr. Caruso started his own IT firm, Networks Plus. His mission was to bring sophisticated business technology to small and medium sized businesses as well as governmental entities. As a result, Networks Plus quickly became the largest IT provider to public entities in Burlington County. In 2018 Networks Plus merged with Wintsec Consulting LLC. Wintsec significantly increased its staff, including technicians who are intimately familiar with municipal, police and EMS networks. Wintsec will work closely with the Members, their IT Professionals and the JIFs to help municipalities come into compliance with the various cyber risk management standards as implemented by the Cyber JIF.

CONTACT INFORMATION:

Jerry Caruso

Wintsec Consulting LLC

504 Rt 130 N Suite 110 Cinnaminson, NJ 08077

jerry@wintsecconsulting.com

609-576-0348



February 1, 2023

Dear JIF Members,

Thank you to the JIF Executive Committees for appointing Wintsec Consulting as the Technology Risk Services Director for the Atlantic, Burlington, and TRICO JIFs. We look forward to assisting all members in their efforts to strengthen their cyber security protocols in their ongoing battle against cyber exploitation.

Although I will be leading the charge, I am backed by a capable team of technicians. These seasoned techs are intricately familiar with municipal cyber risks, as they have worked with many municipalities in Burlington and Camden County.

It takes a team to combat the Cyber criminals. Below is a list of our team members and their areas of expertise.

Gary Smith - Mr. Smith is the president of Wintsec and has an extensive background in router, switch, and firewall security. His primary responsibilities include the design and implementation of network protocol such as VPN and IPSec. Mr. Smith will work with the members and their IT professionals in examining network configurations for weaknesses, probing, and intrusion incident response. He will also work with D2 in evaluating member network vulnerability & penetration testing results.

Brandon Tull – Mr. Tull is a lead technician with Networks Plus for over 6 years. His primary duties are handling service tickets for existing Wintsec/Networks Plus clientele including municipalities and police departments. Mr. Tull is also responsible for the backup systems for all of our existing clients. His role will be to assist members in disaster recovery responses.

Sean Elliot - Mr. Elliot is a lead technician with Networks Plus for over 6 years. His primary duties include implementation and securing Office 365 products including Email, Sharepoint and Egnyte. His role will be to assist members with email protection and deciphering forensic analytics.

Edward Miranda - Mr. Miranda is a lead technician with Networks Plus for over 3 years. His primary role is handling service tickets for our existing clients. In addition, he will assist Wizer and the JIFs in creating cyber hygiene training including Phishing exercises.

On behalf of your entire team at Wintsec Consulting, we look forward to helping you battle the dark side of the Internet. Remember my role is to assist you and your IT professional in dodging cyber bullets. Your role is to make them look for a different target!

In the weeks ahead, I will be reaching out to you to review your current Cyber Security footprint. Together we can prevent Cyber losses.

In the meantime, if you or your IT Professionals need assistance, please contact us at **609-576-0348** or jerry@wintsecconsulting.com.

Thank you

Jerry Caruso, Technology Risk Services Director



February 13, 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 January 31, 2023 for Closed Fund Years 1991 to 2018, and Fund Years 2019, 2020, 2021, 2022 and 2023. 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 \$ 23,409.20. This generated an average annual yield of 1.82%. However, after including an unrealized net gain of \$ 171,463.76 in the asset portfolio, the yield is adjusted to 15.11% for this period. The total overview of the asset portfolio for the fund shows a current market value of \$14,057,304.33.

RECEIPT ACTIVITY FOR THE PERIOD

Subrogation Receipts \$ 0.00 w/YTD Total \$ 0.00
Salvage Receipts \$ 0.00
Overpayment Reimbursements \$ 0.00
FY 2023 Premium Assessments \$ 1,613,022.00

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 \$ 194,475.67. The claims detail shows 207 claim payments issued.

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

Interest Allocated for the Period \$ 522.42 for a total Member Balance of \$344,977.49 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 \$ 15,113,921.58 to a closing balance of \$ 15,829,697.76 showing an increase in the fund of \$ 715,776.18. 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 JIF
ACCOUNT RECONCILIATION ACTIVITY REPORT
FY 2023**

	<u>January</u>	<u>February</u>	<u>March</u>	<u>Year To Date Total</u>
Opening Balance for the Period:	15,113,922.37	15,829,697.76	15,829,697.76	
RECEIPTS:				
Interest Income (Cash)	194,872.98	0.00	0.00	194,872.98
Premium Assessment Receipts	1,613,022.00	0.00	0.00	1,613,022.00
Prior Yr. Premium Assessment Receipts	0.00	0.00	0.00	0.00
Subrogation, Salvage & Reimb. Receipts:				
Fund Year 2023	0.00	0.00	0.00	0.00
Fund Year 2022	0.00	0.00	0.00	0.00
Fund Year 2021	0.00	0.00	0.00	0.00
Fund Year 2020	0.00	0.00	0.00	0.00
Fund Year 2019	0.00	0.00	0.00	0.00
Closed Fund Year	0.00	0.00	0.00	0.00
Total Subrogation, Salvage & Reimb.Receipts	0.00	0.00	0.00	0.00
FY 2023 Appropriation Refunds	0.00	0.00	0.00	0.00
FY 2022 Appropriation Refunds	0.00	0.00	0.00	0.00
Late Payment Penalties	0.00	0.00	0.00	0.00
E-JIF Closed Year Dividend	0.00	0.00	0.00	0.00
RCF Claims Reimbursement	0.00	0.00	0.00	0.00
Other	0.00	0.00	0.00	0.00
TOTAL RECEIPTS:	1,807,894.98	0.00	0.00	1,807,894.98

DISBURSEMENTS:

Net Claim Payments:				
Fund Year 2023	6,205.00	0.00	0.00	6,205.00
Fund Year 2022	108,189.74	0.00	0.00	108,189.74
Fund Year 2021	17,520.34	0.00	0.00	17,520.34
Fund Year 2020	51,895.09	0.00	0.00	51,895.09
Fund Year 2019	10,030.50	0.00	0.00	10,030.50
Closed Fund Year	0.00	0.00	0.00	0.00
Total Net Claim Payments	193,840.67	0.00	0.00	193,840.67
Exp. & Admin Bill List Payments:				
Exp. & Cont. Charges FY 2023	83,926.73	0.00	0.00	83,926.73
E-JIF Premium FY 2023	0.00	0.00	0.00	0.00
Exp. & Cont. Charges FY 2022	6,117.94	0.00	0.00	6,117.94
Property Fund Charges FY 2022	0.00	0.00	0.00	0.00
M.E.L. Premium FY 2023	649,271.25	0.00	0.00	649,271.25
POL/EPL Policy Premium FY 2023	0.00	0.00	0.00	0.00
Cyber Premium FY 2023	158,963.00	0.00	0.00	158,963.00
Exp. & Cont. Charges FY 2021	0.00	0.00	0.00	0.00
Exp. & Cont. Charges FY 2020	0.00	0.00	0.00	0.00
Exp. & Cont. Charges FY 2019	0.00	0.00	0.00	0.00
Other	0.00	0.00	0.00	0.00
Other	0.00	0.00	0.00	0.00
Closed Fund Year	0.00	0.00	0.00	0.00
Total Bill List Payments	898,278.92	0.00	0.00	814,352.19
Net Bank Services Fees	0.00	0.00	0.00	0.00
Other	0.00	0.00	0.00	0.00
TOTAL DISBURSEMENTS:	1,092,119.59	0.00	0.00	1,092,119.59

Closing Balance for the Period:	15,829,697.76	15,829,697.76	15,829,697.76	
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Account Net Cash Change During the Period:				
Operating Account	523,996.28	0.00	0.00	523,996.28
JCMI Investment Account	191,779.11	0.00	0.00	191,779.11
Investment Account	0.00	0.00	0.00	0.00
Asset Management Account	0.00	0.00	0.00	0.00
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:	715,775.39	0.00	0.00	715,775.39

Proof: 0.00 0.00 0.00

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

CURRENT MONTH **January**
CURRENT FUND YEAR **2023**

	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 Balance	\$15,113,920.89	114.93	-	1,147,280.74	100,000.00	1,000.00	13,865,525.22
Opening Interest Accrual Balance	\$0.00	-	-	-	-	-	-
1 Interest Accrued and/or Interest Cost	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
2 Interest Accrued - discounted Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
3 (Amortization and/or Interest Cost)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
4 Accretion	-\$758.51	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	-\$758.51
5 Interest Paid - Cash Instr.s	\$24,167.71	\$0.00	\$0.00	\$3,093.85	\$0.00	\$0.00	\$21,073.86
6 Interest Paid - Term Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
7 Realized Gain (Loss)	\$171,463.76	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$171,463.76
8 Net Investment Income	\$194,872.96	\$0.00	\$0.00	\$3,093.85	\$0.00	\$0.00	\$191,779.11
9 Deposits - Purchases	\$2,705,141.59	\$0.00	\$0.00	\$1,613,022.00	\$193,840.67	\$898,278.92	\$0.00
10 (Withdrawals - Sales)	-\$2,184,239.18	\$0.00	\$0.00	-\$1,092,119.59	-\$193,840.67	-\$898,278.92	\$0.00
Ending Cash & Investment Balance	\$15,829,696.26	\$114.93	\$0.00	\$1,671,277.00	\$100,000.00	\$1,000.00	\$14,057,304.33
Ending Interest Accrual Balance	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Plus Outstanding Checks	\$234,849.67	\$0.00	\$0.00	\$822.00	\$57,515.67	\$176,512.00	\$0.00
(Less Deposits in Transit)	-\$11,271.00	\$0.00	\$0.00	-\$11,271.00	\$0.00	\$0.00	\$0.00
Balance per Bank	\$16,053,274.93	\$114.93	\$0.00	\$1,660,828.00	\$157,515.67	\$177,512.00	\$14,057,304.33

Investment Income Allocation

ETE		Interest Allocation Flag 1=Yes												Total
		1	1	1	1	1	0	0	0	0	1	1		
		Property	Liability	Auto	Workers Comp	Deductible	POL/EPL	EJIF	Cyber JIF	MEL	Admin	Contingency		
2023	Opening Cash & Investment Balance	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	\$0.00
	Opening Interest Accrual Balance	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	1 Interest Accrued 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	\$0.00	\$0.00
	2 Interest Accrued - discounted Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	3 (Amortization 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	\$0.00	\$0.00
	4 Accretion	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	5 Interest Paid - Cash Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	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	\$0.00	\$0.00
	7 Realized Gain (Loss)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	8 Net Investment Income	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	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	\$0.00	\$0.00
	Ending Cash & Investment Balance	\$64,900.58	\$85,986.26	\$20,517.26	\$370,181.28	\$96,668.99	\$132,978.54	\$40,062.34	-\$107,794.57	-\$222,811.67	\$233,967.02	\$0.00	\$0.00	\$714,656.02
	Ending Interest Accrual Balance	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

		Property	Liability	Auto	Workers Comp	Deductible	POL/EPL	EJIF	Cyber JIF	MEL	Admin	Contingency	Total
2022	Opening Cash & Investment Balance	(66,912.93)	409,702.71	102,574.44	1,106,121.29	444,178.60	(110,439.48)	(152,284.17)	0.00	(166,002.59)	1,045,495.23	92,109.08	\$2,704,542.18
	Opening Interest Accrual Balance	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	1 Interest Accrued 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	\$0.00
	2 Interest Accrued - discounted Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	3 (Amortization 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	\$0.00
	4 Accretion	\$0.00	-\$19.86	-\$4.97	-\$53.62	-\$21.53	\$0.00	\$0.00	\$0.00	\$0.00	-\$50.68	-\$4.47	-\$155.14
	5 Interest Paid - Cash Instr.s	\$0.00	\$632.83	\$158.44	\$1,708.52	\$686.08	\$0.00	\$0.00	\$0.00	\$0.00	\$1,614.87	\$142.27	\$4,943.01
	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	\$0.00
	7 Realized Gain (Loss)	\$0.00	\$4,489.75	\$1,124.07	\$12,121.50	\$4,867.56	\$0.00	\$0.00	\$0.00	\$0.00	\$11,457.13	\$1,009.38	\$35,069.39
	8 Net Investment Income	\$0.00	\$5,102.72	\$1,277.53	\$13,776.40	\$5,532.11	\$0.00	\$0.00	\$0.00	\$0.00	\$13,021.32	\$1,147.19	\$39,857.27
	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	\$0.00
	Ending Cash & Investment Balance	-\$114,958.55	\$408,517.68	\$103,601.98	\$1,066,291.32	\$449,710.71	-\$110,439.48	-\$152,284.17	\$0.00	-\$166,002.59	\$1,052,398.61	\$93,256.27	\$2,630,091.78
	Ending Interest Accrual Balance	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

	Property	Liability	Auto	Workers Comp	Deductible	POL/EPL	EJIF	Cyber JIF	MEL	Admin	Contingency	Total
2021												
Opening Cash & Investment Balance	17,811.29	402,940.81	77,763.09	414,906.24	343,534.62	(51,330.45)	(5.58)	0.00	48,490.04	126,498.60	0.00	\$1,380,608.66
Opening Interest Accrual Balance	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
1 Interest Accrued 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	\$0.00
2 Interest Accrued - discounted Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
3 (Amortization 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	\$0.00
4 Accretion	-\$0.86	-\$19.53	-\$3.77	-\$20.11	-\$16.65	\$0.00	\$0.00	\$0.00	\$0.00	-\$6.13	\$0.00	-\$67.07
5 Interest Paid - Cash Instr.s	\$27.51	\$622.38	\$120.11	\$640.87	\$530.62	\$0.00	\$0.00	\$0.00	\$0.00	\$195.39	\$0.00	\$2,136.89
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	\$0.00
7 Realized Gain (Loss)	\$195.19	\$4,415.65	\$852.17	\$4,546.78	\$3,764.65	\$0.00	\$0.00	\$0.00	\$0.00	\$1,386.24	\$0.00	\$15,160.68
8 Net Investment Income	\$221.83	\$5,018.50	\$968.52	\$5,167.53	\$4,278.62	\$0.00	\$0.00	\$0.00	\$0.00	\$1,575.50	\$0.00	\$17,230.50
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	\$0.00
Ending Cash & Investment Balance	\$18,033.13	\$402,109.32	\$78,731.60	\$408,403.43	\$347,813.24	-\$51,330.45	-\$5.58	\$0.00	\$48,490.04	\$128,074.10	\$0.00	\$1,380,318.83
Ending Interest Accrual Balance	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

	Property	Liability	Auto	Workers Comp	Deductible	POL/EPL	EJIF	Cyber JIF	MEL	Admin	Contingency	Total
2020												
Opening Cash & Investment Balance	(44,540.28)	302,911.91	82,578.39	544,090.55	423,349.44	631.72	0.95	0.00	(4,673.37)	118,415.83	46,992.32	\$1,469,757.46
Opening Interest Accrual Balance	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
1 Interest Accrued 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	\$0.00
2 Interest Accrued - discounted Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
3 (Amortization 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	\$0.00
4 Accretion	\$0.00	-\$14.68	-\$4.00	-\$26.38	-\$20.52	\$0.00	\$0.00	\$0.00	\$0.00	-\$5.74	-\$2.28	-\$73.61
5 Interest Paid - Cash Instr.s	\$0.00	\$467.88	\$127.55	\$840.40	\$653.91	\$0.00	\$0.00	\$0.00	\$0.00	\$182.91	\$72.58	\$2,345.23
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	\$0.00
7 Realized Gain (Loss)	\$0.00	\$3,319.48	\$904.94	\$5,962.45	\$4,639.30	\$0.00	\$0.00	\$0.00	\$0.00	\$1,297.67	\$514.97	\$16,638.81
8 Net Investment Income	\$0.00	\$3,772.67	\$1,028.49	\$6,776.48	\$5,272.69	\$0.00	\$0.00	\$0.00	\$0.00	\$1,474.83	\$585.27	\$18,910.43
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	\$0.00
Ending Cash & Investment Balance	-\$44,540.28	\$303,548.59	\$81,339.38	\$504,375.43	\$428,622.13	\$631.72	\$0.95	\$0.00	-\$4,673.37	\$119,890.66	\$47,577.59	\$1,436,772.80
Ending Interest Accrual Balance	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

		Property	Liability	Auto	Workers Comp	Deductible	POL/EPL	EJIF	Cyber JIF	MEL	Admin	Contingency	Total	
2019	Opening Cash & Investment Balance	35,914.33	143,386.88	50,869.44	279,648.60	174,207.47	177.96	114.17	0.00	14,142.50	106,771.96	0.00	\$805,233.31	
	Opening Interest Accrual Balance	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
	1 Interest Accrued 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	\$0.00	
	2 Interest Accrued - discounted Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
	3 (Amortization 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	\$0.00	
	4 Accretion	-\$1.74	-\$6.95	-\$2.47	-\$13.56	-\$8.45	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	-\$5.18	\$0.00	-\$38.34
	5 Interest Paid - Cash Instr.s	\$55.47	\$221.48	\$78.57	\$431.95	\$269.08	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$164.92	\$0.00	\$1,221.47
	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	\$0.00	\$0.00
	7 Realized Gain (Loss)	\$393.57	\$1,571.31	\$557.46	\$3,064.55	\$1,909.06	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$1,170.07	\$0.00	\$8,666.02
	8 Net Investment Income	\$447.30	\$1,785.84	\$633.56	\$3,482.94	\$2,169.70	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$1,329.81	\$0.00	\$9,849.15
	9 Interest Accrued - Net Change	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	Ending Cash & Investment Balance	\$36,161.63	\$137,734.72	\$51,503.00	\$280,739.03	\$176,377.17	\$177.96	\$114.17	\$0.00	\$0.00	\$14,142.50	\$108,101.77	\$0.00	\$805,051.95
	Ending Interest Accrual Balance	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

		Property	Liability	Auto	Workers Comp	Deductible	POL/EPL	EJIF	Cyber JIF	MEL	Admin	Contingency	Total	
Closed FY	Opening Cash & Investment Balance	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	8,278,466.51	0.00	\$8,278,466.51	
	Opening Interest Accrual Balance	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
	1 Interest Accrued 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	\$0.00	
	2 Interest Accrued - discounted Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
	3 (Amortization 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	\$0.00	
	4 Accretion	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	-\$401.32	\$0.00	-\$401.32
	5 Interest Paid - Cash Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$12,786.94	\$0.00	\$12,786.94
	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	\$0.00	\$0.00
	7 Realized Gain (Loss)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$90,720.10	\$0.00	\$90,720.10
	8 Net Investment Income	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$103,105.72	\$0.00	\$103,105.72
	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	\$0.00	\$0.00
	Ending Cash & Investment Balance	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$8,381,572.24	\$0.00	\$8,381,572.24
	Ending Interest Accrual Balance	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

FY 2023
AELCF Member Allocation

**BURLINGTON COUNTY MUNICIPAL
JOINT INSURANCE FUND
AELCF MEMBER DATA FY 2023**

	FY 2022 Dec. 31, 2022 Balance
Bass River Township	2,022.87
Beverly City	3,560.44
Bordentown City	44,037.22
Bordentown Township	61,626.59
Chesterfield Township	5,746.91
Delanco Township	4,332.26
Delran Township	17,138.45
Edgewater Park Township	10,524.94
Florence Township	14,387.04
Hainesport Township	5,521.75
Lumberton Township	14,000.63
Mansfield Township	6,815.17
Medford Township	29,790.05
Mount Laurel Township	53,841.43
North Hanover Township	3,312.53
Pemberton Borough	90.12
Riverside Township	10,591.52
Shamong Township	8,649.37
Southampton Township	13,907.80
Springfield Township	4,319.14
Tabernacle Township	9,599.76
Westampton Township	20,298.31
Wrightstown Borough	340.78
ALLOCATION TOTALS	344,455.07

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

MX6F96590902 - BURLINGTON CNTY JIF

01/31/2023

	Current Period		Fiscal Year To Date	
	01/01/2023	01/31/2023	01/01/2023	01/31/2023
NET ASSETS - BEGINNING OF PERIOD		13,865,525.22		13,865,525.22
		<u>13,865,525.22</u>		<u>13,865,525.22</u>
RECEIPTS				
INVESTMENT INCOME				
INTEREST	22,596.92		22,596.92	
UNREALIZED GAIN/LOSS-INVESTMENT	171,463.76		171,463.76	
ACCRETION/AMORTIZATION	-758.51		-758.51	
TOTAL INVESTMENT INCOME		<u>193,302.17</u>		<u>193,302.17</u>
TOTAL RECEIPTS		<u>193,302.17</u>		<u>193,302.17</u>
DISBURSEMENTS				
ADMINISTRATIVE EXPENSES				
TRUSTEE/CUSTODIAN	351.48		351.48	
INVESTMENT ADVISORY FEES	820.10		820.10	
CONSULTING	351.48		351.48	
TOTAL ADMINISTRATIVE EXPENSES		<u>1,523.06</u>		<u>1,523.06</u>
TOTAL DISBURSEMENTS		<u>1,523.06</u>		<u>1,523.06</u>
NET ASSETS - END OF PERIOD		<u><u>14,057,304.33</u></u>		<u><u>14,057,304.33</u></u>

Transaction Detail
Reported By Transaction Category

MX6F96590902 - BURLINGTON CNTY JIF

01/01/2023 - 01/31/2023

Status: FINAL

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

RECEIPTS AND DISBURSEMENT TRANSACTIONS

AMORTIZATION/ACCRETION

U.S. DOLLAR

BVA	0.000	MEL JCM I ACCOUNT	01/31/2023	0.000000	-581.23	0.00	0.00
	99VVB5Y75	AMORIZATION/ACCRETION INCOME	03/01/2021	0.000000	-581.23	0.00	0.00
		20230207O000030	01/31/2023				

BVA	0.000	MEL JCM I ACCOUNT	01/31/2023	0.000000	-126.18	0.00	0.00
	99VVB5Y75	AMORIZATION/ACCRETION INCOME	10/19/2021	0.000000	-126.18	0.00	0.00
		20230207O000090	01/31/2023				

BVA	0.000	MEL JCM I ACCOUNT	01/31/2023	0.000000	-51.10	0.00	0.00
	99VVB5Y75	AMORIZATION/ACCRETION INCOME	01/03/2022	0.000000	-51.10	0.00	0.00
		20230207O000160	01/31/2023				

TOTAL U.S. DOLLAR AMORTIZATION/ACCRETION:					-758.51	0.00	0.00
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					-758.51	0.00	0.00
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TOTAL AMORTIZATION/ACCRETION RECEIPTS AND DISBURSEMENT TRANSACTIONS:					-758.51	0.00	0.00
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FUND ALLOCATED EARNINGS

U.S. DOLLAR

BVA	0.000	MEL JCM I ACCOUNT	01/31/2023	0.000000	0.86	0.00	0.00
	99VVB5Y75	UGL ADJ 013123	03/01/2021	0.000000	0.86	0.00	0.00
		20230207A000200	01/31/2023				

BVA	0.000	MEL JCM I ACCOUNT	01/31/2023	0.000000	131,389.43	0.00	0.00
	99VVB5Y75	UNREALIZED GAIN/LOSS	03/01/2021	0.000000	131,389.43	0.00	0.00
		20230207O000010	01/31/2023				

Transaction Detail
Reported By Transaction Category

MX6F96590902 - BURLINGTON CNTY JIF

01/01/2023 - 01/31/2023

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	01/31/2023	0.000000	17,315.68	0.00	0.00
	99VVB5Y75	INTEREST INCOME	03/01/2021	0.000000	17,315.68	0.00	0.00
		202302070000020	01/31/2023				
BVA	0.000	MEL JCM I ACCOUNT	01/31/2023	0.000000	-269.33	0.00	0.00
	99VVB5Y75	TRUSTEE/CUSTODN FEES	03/01/2021	0.000000	-269.33	0.00	0.00
		202302070000040	01/31/2023				
BVA	0.000	MEL JCM I ACCOUNT	01/31/2023	0.000000	-628.43	0.00	0.00
	99VVB5Y75	INVEST MANAGER FEES	03/01/2021	0.000000	-628.43	0.00	0.00
		202302070000050	01/31/2023				
BVA	0.000	MEL JCM I ACCOUNT	01/31/2023	0.000000	-269.33	0.00	0.00
	99VVB5Y75	CONSULTING FEES	03/01/2021	0.000000	-269.33	0.00	0.00
		202302070000060	01/31/2023				
BVA	0.000	MEL JCM I ACCOUNT	01/31/2023	0.000000	28,522.28	0.00	0.00
	99VVB5Y75	UNREALIZED GAIN/LOSS	10/19/2021	0.000000	28,522.28	0.00	0.00
		202302070000070	01/31/2023				
BVA	0.000	MEL JCM I ACCOUNT	01/31/2023	0.000000	3,758.92	0.00	0.00
	99VVB5Y75	INTEREST INCOME	10/19/2021	0.000000	3,758.92	0.00	0.00
		202302070000080	01/31/2023				
BVA	0.000	MEL JCM I ACCOUNT	01/31/2023	0.000000	-58.47	0.00	0.00
	99VVB5Y75	TRUSTEE/CUSTODN FEES	10/19/2021	0.000000	-58.47	0.00	0.00
		202302070000100	01/31/2023				

Transaction Detail
Reported By Transaction Category

MX6F96590902 - BURLINGTON CNTY JIF

01/01/2023 - 01/31/2023

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 JCFI ACCOUNT	01/31/2023	0.000000	-136.42	0.00	0.00
	99VVB5Y75	INVEST MANAGER FEES	10/19/2021	0.000000	-136.42	0.00	0.00
		202302070000110	01/31/2023				
BVA	0.000	MEL JCFI ACCOUNT	01/31/2023	0.000000	-58.47	0.00	0.00
	99VVB5Y75	CONSULTING FEES	10/19/2021	0.000000	-58.47	0.00	0.00
		202302070000120	01/31/2023				
BVA	0.000	MEL JCFI ACCOUNT	01/31/2023	0.000000	0.02	0.00	0.00
	99VVB5Y75	UNREALIZED GAIN/LOSS	12/01/2021	0.000000	0.02	0.00	0.00
		202302070000130	01/31/2023				
BVA	0.000	MEL JCFI ACCOUNT	01/31/2023	0.000000	11,551.17	0.00	0.00
	99VVB5Y75	UNREALIZED GAIN/LOSS	01/03/2022	0.000000	11,551.17	0.00	0.00
		202302070000140	01/31/2023				
BVA	0.000	MEL JCFI ACCOUNT	01/31/2023	0.000000	1,522.32	0.00	0.00
	99VVB5Y75	INTEREST INCOME	01/03/2022	0.000000	1,522.32	0.00	0.00
		202302070000150	01/31/2023				
BVA	0.000	MEL JCFI ACCOUNT	01/31/2023	0.000000	-23.68	0.00	0.00
	99VVB5Y75	TRUSTEE/CUSTODN FEES	01/03/2022	0.000000	-23.68	0.00	0.00
		202302070000170	01/31/2023				
BVA	0.000	MEL JCFI ACCOUNT	01/31/2023	0.000000	-55.25	0.00	0.00
	99VVB5Y75	INVEST MANAGER FEES	01/03/2022	0.000000	-55.25	0.00	0.00
		202302070000180	01/31/2023				

Transaction Detail
Reported By Transaction Category

MX6F96590902 - BURLINGTON CNTY JIF

01/01/2023 - 01/31/2023

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	01/31/2023	0.000000	-23.68	0.00	0.00
	99VVB5Y75	CONSULTING FEES	01/03/2022	0.000000	-23.68	0.00	0.00
	202302070000190		01/31/2023				

TOTAL U.S. DOLLAR FUND ALLOCATED EARNINGS:				192,537.62	0.00	0.00
				192,537.62	0.00	0.00
TOTAL FUND ALLOCATED EARNINGS RECEIPTS AND DISBURSEMENT TRANSACTIONS:				192,537.62	0.00	0.00
TOTAL RECEIPTS AND DISBURSEMENT TRANSACTIONS:				191,779.11	0.00	0.00
TOTAL TRANSACTIONS BASE:				191,779.11	0.00	0.00

MX6F96590902 - BURLINGTON CNTY JIF
01/31/2023

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 JCM I ACCOUNT	9.3996	14,057,304.33	0.00	14,057,304.33		0.00
99VVB5Y75		9.3996	14,057,304.33	0.00	14,057,304.33	100.00	0.00

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

Current Fund Year: 2023												
Month Ending: January												
	Property	Liability	Auto	Workers Comp	Deductible	POL/EPL	EJIF	Cyber JIF	MEL	Admin	Contingency	TOTAL
OPEN BALANCE	(57,727.59)	1,258,942.31	313,785.36	2,344,766.68	1,385,270.13	(160,960.25)	(152,174.63)	0.00	(108,043.42)	10,150,962.38	139,101.40	15,113,922.37
RECEIPTS												
Assessments	64,900.58	86,736.26	20,517.26	375,636.28	96,668.99	132,978.54	40,062.34	51,168.43	426,459.58	317,893.75	0.00	1,613,022.00
Refunds	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Invest Pymnts	671.74	15,740.77	3,923.31	29,317.00	17,320.27	0.00	0.00	0.00	0.00	126,919.17	1,739.21	195,631.47
Invest Adj	(2.60)	(61.02)	(15.21)	(113.67)	(67.15)	0.00	0.00	0.00	0.00	(492.09)	(6.75)	(758.49)
Subtotal Invest	669.14	15,679.75	3,908.10	29,203.33	17,253.12	0.00	0.00	0.00	0.00	126,427.08	1,732.46	194,872.98
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	65,569.72	102,416.01	24,425.36	404,839.61	113,922.11	132,978.54	40,062.34	51,168.43	426,459.58	444,320.83	1,732.46	1,807,894.98
EXPENSES												
Claims Transfers	48,245.62	23,461.75	2,517.50	119,615.80	0.00	0.00	0.00	0.00	0.00	0.00	0.00	193,840.67
Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	158,963.00	649,271.25	90,044.67	0.00	898,278.92
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	48,245.62	23,461.75	2,517.50	119,615.80	0.00	0.00	0.00	158,963.00	649,271.25	90,044.67	0.00	1,092,119.59
END BALANCE	(40,403.49)	1,337,896.57	335,693.22	2,629,990.49	1,499,192.24	(27,981.71)	(112,112.29)	(107,794.57)	(330,855.09)	10,505,238.54	140,833.86	15,829,697.76

REPORT STATUS SECTION

Report Month: January		
		Balance Differences
Opening Balances:	Opening Balances are NOT equal	\$1.48
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 NOT equal	\$1.50
Accrual Balances:	Accrual Balances are equal	\$0.00
Claims Transaction Status:		
Allocation variance 1:	Daily xactions do not add to monthly totals	193,840.67
Allocation variance 2:	Variance between monthly total and allocation total exists	(193,840.67)
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	2023											
Month Ending:	January											
	Property	Liability	Auto	Workers Comp	Deductible	POL/EPL	EJIF	Cyber JIF	MEL	Admin	Contingency	TOTAL
OPEN BALANCE	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
RECEIPTS												
Assessments	64,900.58	86,736.26	20,517.26	375,636.28	96,668.99	132,978.54	40,062.34	51,168.43	426,459.58	317,893.75	0.00	1,613,022.00
Refunds	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Invest Pymnts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Invest	0.00	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	0.00
TOTAL	64,900.58	86,736.26	20,517.26	375,636.28	96,668.99	132,978.54	40,062.34	51,168.43	426,459.58	317,893.75	0.00	1,613,022.00
EXPENSES												0.00
Claims Transfers	0.00	750.00	0.00	5,455.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	6,205.00
Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	158,963.00	649,271.25	83,926.73	0.00	892,160.98
Other *	0.00	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	750.00	0.00	5,455.00	0.00	0.00	0.00	158,963.00	649,271.25	83,926.73	0.00	898,365.98
END BALANCE	64,900.58	85,986.26	20,517.26	370,181.28	96,668.99	132,978.54	40,062.34	(107,794.57)	(222,811.67)	233,967.02	0.00	714,656.02

SUMMARY OF CASH TRANSACTIONS												
FUND YEAR	2022											
Month Ending:	January											
	Property	Liability	Auto	Workers Comp	Deductible	POL/EPL	EJIF	Cyber JIF	MEL	Admin	Contingency	TOTAL
OPEN BALANCE	(66,912.93)	409,702.71	102,574.44	1,106,121.29	444,178.60	(110,439.48)	(152,284.17)	0.00	(166,002.59)	1,045,495.23	92,109.08	2,704,542.18
RECEIPTS												
Assessments	0.00	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	0.00
Invest Pymnts	0.00	5,122.58	1,282.51	13,830.02	5,553.64	0.00	0.00	0.00	0.00	13,072.00	1,151.66	40,012.41
Invest Adj	0.00	(19.86)	(4.97)	(53.62)	(21.53)	0.00	0.00	0.00	0.00	(50.68)	(4.47)	(155.13)
Subtotal Invest	0.00	5,102.72	1,277.54	13,776.40	5,532.11	0.00	0.00	0.00	0.00	13,021.32	1,147.19	39,857.28
Other *	0.00	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	5,102.72	1,277.54	13,776.40	5,532.11	0.00	0.00	0.00	0.00	13,021.32	1,147.19	39,857.28
EXPENSES												
Claims Transfers	48,045.62	6,287.75	250.00	53,606.37	0.00	0.00	0.00	0.00	0.00	0.00	0.00	108,189.74
Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	6,117.94	0.00	6,117.94
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	48,045.62	6,287.75	250.00	53,606.37	0.00	0.00	0.00	0.00	0.00	6,117.94	0.00	114,307.68
END BALANCE	(114,958.55)	408,517.68	103,601.98	1,066,291.32	449,710.71	(110,439.48)	(152,284.17)	0.00	(166,002.59)	1,052,398.61	93,256.27	2,630,091.78

SUMMARY OF CASH TRANSACTIONS												
FUND YEAR	2021											
Month Ending:	January											
	Property	Liability	Auto	Workers Comp	Deductible	POL/EPL	EJIF	Cyber JIF	MEL	Admin	Contingency	TOTAL
OPEN BALANCE	17,811.29	402,940.81	77,763.09	414,906.24	343,534.62	(51,330.45)	(5.58)	0.00	48,490.04	126,498.60	0.00	1,380,608.66
RECEIPTS												
Assessments	0.00	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	0.00
Invest Pymnts	222.70	5,038.04	972.28	5,187.64	4,295.27	0.00	0.00	0.00	0.00	1,581.63	0.00	17,297.56
Invest Adj	(0.86)	(19.53)	(3.77)	(20.11)	(16.65)	0.00	0.00	0.00	0.00	(6.13)	0.00	(67.05)
Subtotal Invest	221.84	5,018.51	968.51	5,167.53	4,278.62	0.00	0.00	0.00	0.00	1,575.50	0.00	17,230.51
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	221.84	5,018.51	968.51	5,167.53	4,278.62	0.00	0.00	0.00	0.00	1,575.50	0.00	17,230.51
EXPENSES												
Claims Transfers	0.00	5,850.00	0.00	11,670.34	0.00	0.00	0.00	0.00	0.00	0.00	0.00	17,520.34
Expenses	0.00	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	0.00
TOTAL	0.00	5,850.00	0.00	11,670.34	0.00	0.00	0.00	0.00	0.00	0.00	0.00	17,520.34
END BALANCE	18,033.13	402,109.32	78,731.60	408,403.43	347,813.24	(51,330.45)	(5.58)	0.00	48,490.04	128,074.10	0.00	1,380,318.83

SUMMARY OF CASH TRANSACTIONS												
FUND YEAR	2020											
Month Ending:	January											
	Property	Liability	Auto	Workers Comp	Deductible	POL/EPL	EJIF	Cyber JIF	MEL	Admin	Contingency	TOTAL
OPEN BALANCE	(44,540.28)	302,911.91	82,578.39	544,090.55	423,349.44	631.72	0.95	0.00	(4,673.37)	118,415.83	46,992.32	1,469,757.46
RECEIPTS												
Assessments	0.00	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	0.00
Invest Pymnts	0.00	3,787.36	1,032.49	6,802.85	5,293.21	0.00	0.00	0.00	0.00	1,480.57	587.55	18,984.03
Invest Adj	0.00	(14.68)	(4.00)	(26.38)	(20.52)	0.00	0.00	0.00	0.00	(5.74)	(2.28)	(73.60)
Subtotal Invest	0.00	3,772.68	1,028.49	6,776.47	5,272.69	0.00	0.00	0.00	0.00	1,474.83	585.27	18,910.43
Other *	0.00	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	3,772.68	1,028.49	6,776.47	5,272.69	0.00	0.00	0.00	0.00	1,474.83	585.27	18,910.43
EXPENSES												
Claims Transfers	0.00	3,136.00	2,267.50	46,491.59	0.00	0.00	0.00	0.00	0.00	0.00	0.00	51,895.09
Expenses	0.00	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	0.00
TOTAL	0.00	3,136.00	2,267.50	46,491.59	0.00	0.00	0.00	0.00	0.00	0.00	0.00	51,895.09
END BALANCE	(44,540.28)	303,548.59	81,339.38	504,375.43	428,622.13	631.72	0.95	0.00	(4,673.37)	119,890.66	47,577.59	1,436,772.80

SUMMARY OF CASH TRANSACTIONS												
FUND YEAR	2019											
Month Ending:	January											
	Property	Liability	Auto	Workers Comp	Deductible	POL/EPL	EJIF	Cyber JIF	MEL	Admin	Contingency	TOTAL
OPEN BALANCE	35,914.33	143,386.88	50,869.44	279,648.60	174,207.47	177.96	114.17	0.00	14,142.50	106,771.96	0.00	805,233.31
RECEIPTS												
Assessments	0.00	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	0.00
Invest Pymnts	449.04	1,792.79	636.03	3,496.49	2,178.15	0.00	0.00	0.00	0.00	1,334.99	0.00	9,887.49
Invest Adj	(1.74)	(6.95)	(2.47)	(13.56)	(8.45)	0.00	0.00	0.00	0.00	(5.18)	0.00	(38.35)
Subtotal Invest	447.30	1,785.84	633.56	3,482.93	2,169.70	0.00	0.00	0.00	0.00	1,329.81	0.00	9,849.14
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	447.30	1,785.84	633.56	3,482.93	2,169.70	0.00	0.00	0.00	0.00	1,329.81	0.00	9,849.14
EXPENSES												
Claims Transfers	200.00	7,438.00	0.00	2,392.50	0.00	0.00	0.00	0.00	0.00	0.00	0.00	10,030.50
Expenses	0.00	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	0.00
TOTAL	200.00	7,438.00	0.00	2,392.50	0.00	0.00	0.00	0.00	0.00	0.00	0.00	10,030.50
END BALANCE	36,161.63	137,734.72	51,503.00	280,739.03	176,377.17	177.96	114.17	0.00	14,142.50	108,101.77	0.00	805,051.95

SUMMARY OF CASH TRANSACTIONS												
FUND YEAR	Closed FY											
Month Ending:	January											
	Property	Liability	Auto	Workers Comp	Deductible	POL/EPL	EJIF	Cyber JIF	MEL	Admin	Contingency	TOTAL
OPEN BALANCE	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	8,278,466.51	0.00	8,278,466.51
RECEIPTS												
Assessments	0.00	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	0.00
Invest Pymnts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	103,507.05	0.00	103,507.05
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	(401.32)	0.00	(401.32)
Subtotal Invest	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	103,105.73	0.00	103,105.73
Other *	0.00	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	103,105.73	0.00	103,105.73
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	0.00
Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	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	0.00
TOTAL	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
END BALANCE	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	8,381,572.24	0.00	8,381,572.24

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

Month **January**
Current Fund Year **2023**

Policy Year	Coverage	1.	2.	3.	4.	5.	6.	7.	8.
		Calc. Net Paid Thru Last Month	Monthly Net Paid January	Monthly Recoveries January	Calc. Net Paid Thru January	TPA Net Paid Thru January	Variance To Be Reconciled	Delinquent Unreconciled Variance From	Change This Month
2023	Property	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Liability	0.00	750.00	0.00	750.00	750.00	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	5,455.00	0.00	5,455.00	5,455.00	0.00	0.00	0.00
	Total	0.00	6,205.00	0.00	6,205.00	6,205.00	0.00	0.00	0.00
2022	Property	361,562.93	48,045.62	0.00	409,608.55	409,608.55	0.00	0.00	0.00
	Liability	18,899.46	6,287.75	0.00	25,187.21	25,187.21	0.00	0.00	0.00
	Auto	4,618.39	250.00	0.00	4,868.39	4,868.39	0.00	0.00	0.00
	Workers Comp	586,481.12	53,606.37	0.00	640,087.49	640,087.49	0.00	0.00	0.00
	Total	971,561.90	108,189.74	0.00	1,079,751.64	1,079,751.64	0.00	0.00	0.00
2021	Property	435,278.01	0.00	0.00	435,278.01	435,278.01	(0.00)	0.00	(0.00)
	Liability	69,031.83	5,850.00	0.00	74,881.83	74,881.83	(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	1,484,322.28	11,670.34	0.00	1,495,992.62	1,495,992.62	0.00	0.00	0.00
	Total	2,028,951.27	17,520.34	0.00	2,046,471.61	2,046,471.61	(0.00)	0.00	(0.00)
2020	Property	445,759.76	0.00	0.00	445,759.76	445,759.76	(0.00)	0.00	(0.00)
	Liability	134,628.52	3,136.00	0.00	137,764.52	137,764.52	0.00	0.00	0.00
	Auto	39,749.14	2,267.50	0.00	42,016.64	42,016.64	0.00	0.00	0.00
	Workers Comp	1,359,483.07	46,491.59	0.00	1,405,974.66	1,405,974.66	0.00	0.00	0.00
	Total	1,979,620.49	51,895.09	0.00	2,031,515.58	2,031,515.58	(0.00)	0.00	(0.00)
2019	Property	550,125.31	200.00	0.00	550,325.31	550,325.31	0.00	0.00	0.00
	Liability	293,339.65	7,438.00	0.00	300,777.65	300,777.65	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	1,687,349.74	2,392.50	0.00	1,689,742.24	1,689,742.24	0.00	0.00	0.00
	Total	2,603,715.36	10,030.50	0.00	2,613,745.86	2,613,745.86	0.00	0.00	0.00
Closed FY	Property		0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Liability		0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Auto		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
	Total	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL		7,583,849.02	193,840.67	0.00	7,777,689.69	7,777,689.69	0.00	0.00	0.00



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19082	1/3/2023	1ST PARTY COLL PD	LEO PETETTI LLC	-- /2023291789	12/20/2022	\$375.00	2022/2022	Expense
19083	1/3/2023	INDEMNITY	NEW JERSEY IME ASSOCIATES LLC	-- /2022249791	9/23/2021	\$800.00	2021/2021	Expense
19084	1/3/2023	INDEMNITY	TABERNACLE TOWNSHIP	-- /2023285667	10/11/2022	\$1,411.50	2022/2022	Loss
19085	1/3/2023	INDEMNITY	WESTAMPTON TOWNSHIP	-- /2023280119	8/8/2022	\$1,296.34	2022/2022	Loss
19086	1/3/2023	INDEMNITY	MOUNT LAUREL TOWNSHIP	-- /2023283687	9/20/2022	\$2,130.00	2022/2022	Loss
19087	1/3/2023	INDEMNITY	PEMBERTON TOWNSHIP	-- /2023290114	12/1/2022	\$1,616.18	2022/2022	Loss
19088	1/3/2023	3RD PARTY PD	Joe Napier	-- /2023284729	9/29/2022	\$250.00	2022/2022	Loss
19089	1/3/2023	INDEMNITY	Edward Butler	-- /2020208328	6/23/2020	\$1,150.08	2020/2020	Loss
19090	1/3/2023	INDEMNITY	PEMBERTON TOWNSHIP	-- /2023290114	12/1/2022	\$1,616.18	2022/2022	Loss
19091	1/3/2023	1ST PARTY COLL PD	TABERNACLE TOWNSHIP	-- /2023291789	12/20/2022	\$7,988.38	2022/2022	Loss
19092	1/3/2023		IVYREHAB NETWORK INC			\$430.00		
		INDEMNITY		-- /2023285667	10/11/2022	\$85.00	2022/2022	Loss
		INDEMNITY		-- /2023280221	8/8/2022	\$260.00	2022/2022	Loss
		INDEMNITY		-- /2021222201	11/1/2020	\$85.00	2020/2020	Loss
19093	1/3/2023	INDEMNITY	ATLANTIC PHYSICAL THERAPY CENTER	-- /2021222201	11/1/2020	\$800.00	2020/2020	Loss
19094	1/3/2023	INDEMNITY	NovaCare Rehabilitation	-- /2021234855	4/11/2021	\$196.00	2021/2021	Loss
19095	1/3/2023	MEDICAL ONLY	VIRTUA MEDICAL GROUP, PA	-- /2023286506	10/19/2022	\$166.95	2022/2022	Loss
19096	1/3/2023	INDEMNITY	NEW JERSEY SURGERY CENTER	-- /2021214072	9/6/2020	\$1,200.00	2020/2020	Loss
19097	1/3/2023	INDEMNITY	NEUROSURGICAL AND SPINE SPECIALIST LLC	-- /2021222201	11/1/2020	\$144.35	2020/2020	Loss
19098	1/3/2023	MEDICAL ONLY	CAPITAL HEALTH MULTISPECIALTY GROUP	-- /2023283575	9/20/2022	\$79.46	2022/2022	Loss
19099	1/3/2023	INDEMNITY	JAG ONE PHYSICAL THERAPY LLC	-- /2023282963	9/12/2022	\$405.00	2022/2022	Loss
19100	1/9/2023	INDEMNITY	STATE SHORTHAND REPORTING SERVICE	-- /2021234831	4/8/2021	\$75.00	2021/2021	Expense
19101	1/9/2023	INDEMNITY	GEORGE T KOTCH PC	-- /2021211846	8/4/2020	\$19,122.00	2020/2020	Loss
19102	1/9/2023	1ST PARTY COLL PD	I C U INVESTIGATIONS INC	-- /2020181661	8/17/2019	\$200.00	2019/2019	Expense
19103	1/9/2023	INDEMNITY	ATLANTIC SECURITY INT'L	-- /2022259574	1/6/2022	\$151.50	2022/2022	Expense
19104	1/9/2023	COMPREHENSIVE	FANTE'S AUTO BODY	-- /2023292453	12/26/2022	\$4,819.24	2022/2022	Loss
19105	1/9/2023		AFFANATO MARUT LLC			\$1,131.00		
		INDEMNITY		-- /2022269066	3/28/2022	\$234.00	2022/2022	Legal
		INDEMNITY		-- /2022246903	8/13/2021	\$221.00	2021/2021	Legal
		INDEMNITY		-- /2022268657	7/23/2021	\$182.00	2021/2021	Legal
		INDEMNITY		-- /2021239260	6/1/2021	\$221.00	2021/2021	Legal
		INDEMNITY		-- /2021234831	4/8/2021	\$273.00	2021/2021	Legal



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19106	1/9/2023	INDEMNITY	CIOX HEALTH LLC	MLT-2021233414/ 2021235453	4/3/2021	\$20.00	2021/2021	Expense
19107	1/9/2023	INDEMNITY	HEALTHMARK MEDICAL GROUP LLC	-- /2023281189	8/22/2022	\$220.00	2022/2022	Expense
19108	1/9/2023		PIETRAS SARACINO SMITH & MEEK LLP			\$641.50		
		INDEMNITY		-- /2022246436	7/30/2021	\$183.00	2021/2021	Legal
		INDEMNITY		-- /2020186961	10/12/2019	\$458.50	2019/2019	Legal
19109	1/9/2023	INDEMNITY	Kevin Pfeffer	-- /2021234831	4/8/2021	\$5,276.00	2021/2021	Loss
19110	1/9/2023	INDEMNITY	Kyle Wilson	-- /2021211846	8/4/2020	\$20,956.00	2020/2020	Loss
19111	1/9/2023	INDEMNITY	IVYREHAB NETWORK INC	-- /2023285667	10/11/2022	\$255.00	2022/2022	Loss
19112	1/9/2023		VIRTUA MOUNT HOLLY HOSPITAL			\$3,696.00		
		MEDICAL ONLY		MLT-2023289439/ 2023289440	11/21/2022	\$1,848.00	2022/2022	Loss
		MEDICAL ONLY		MLT-2023289439/ 2023289439	11/21/2022	\$1,848.00	2022/2022	Loss
19113	1/9/2023		NovaCare Rehabilitation			\$588.00		
		INDEMNITY		-- /2023280119	8/8/2022	\$196.00	2022/2022	Loss
		INDEMNITY		-- /2021234855	4/11/2021	\$392.00	2021/2021	Loss
19114	1/9/2023	MEDICAL ONLY	VIRTUA OCCUPATIONAL HEALTH	-- /2023288564	11/4/2022	\$218.27	2022/2022	Loss
19115	1/9/2023		QUALCARE INC			\$1,110.00		
		MEDICAL ONLY		-- /2023292840	1/4/2023	\$555.00	2023/2023	Loss
		INDEMNITY		-- /2023292660	1/3/2023	\$555.00	2023/2023	Loss
19116	1/9/2023		QUAL-LYNX			\$19.50		
		INDEMNITY		MLT-2022251619/ 2022251695	10/5/2021	\$6.50	2021/2021	Expense
		INDEMNITY		-- /2020202122	4/9/2020	\$13.00	2020/2020	Expense
19117	1/16/2023		CAPEHART & SCATCHARD PA			\$1,655.50		
		BODILY INJURY [Expired]		-- /2022261438	5/14/2021	\$1,000.00	2021/2021	Legal
		INDEMNITY		-- /2021231781	3/4/2021	\$319.50	2021/2021	Legal
		INDEMNITY		-- /2021222201	11/1/2020	\$336.00	2020/2020	Legal
19118	1/16/2023	POLICE PROF BI	MADDEN & MADDEN PA	-- /2021224219	11/18/2019	\$825.00	2019/2019	Legal
19119	1/16/2023	INDEMNITY	State of New Jersey - Div of Worker's Comp	-- /2023278456	7/14/2022	\$5.32	2022/2022	Expense



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19120	1/16/2023	INDEMNITY	JENNIFER KELLY PHD LLC	MLT-2020179427/ 2020179427	7/19/2019	\$1,400.00	2019/2019	Loss
19121	1/16/2023		LEO PETETTI LLC			\$757.12		
		1ST PARTY COLL PD		-- /2023291091	12/9/2022	\$622.12	2022/2022	Expense
		1ST PARTY COLL PD		-- /2023282743	9/9/2022	\$135.00	2022/2022	Expense
19122	1/16/2023	INDEMNITY	THE DEWEESE LAW FIRM	-- /2020205914	5/23/2020	\$385.00	2020/2020	Expense
19123	1/16/2023		AFFANATO MARUT LLC			\$345.19		
		INDEMNITY		-- /2023280194	8/9/2022	\$124.19	2022/2100	Legal
		INDEMNITY		-- /2019176278	6/11/2019	\$221.00	2019/2019	Legal
19124	1/16/2023	INDEMNITY	PEMBERTON TOWNSHIP	-- /2023290114	12/1/2022	\$1,616.18	2022/2022	Loss
19125	1/16/2023	INDEMNITY	MOUNT LAUREL TOWNSHIP	-- /2023283687	9/20/2022	\$2,130.00	2022/2022	Loss
19126	1/16/2023	INDEMNITY	PEMBERTON TOWNSHIP	-- /2023280221	8/8/2022	\$1,734.82	2022/2022	Loss
19127	1/16/2023	GL PROPERTY DAMAGE	Dean Gall	-- /2023284875	8/17/2022	\$500.00	2022/2022	Loss
19128	1/16/2023	INDEMNITY	IVYREHAB NETWORK INC	-- /2023285667	10/11/2022	\$340.00	2022/2022	Loss
19129	1/16/2023	INDEMNITY	SOUTH JERSEY RADIOLOGY ASSOCIATES PA	-- /2023277377	6/30/2022	\$14.88	2022/2022	Loss
19130	1/16/2023		NovaCare Rehabilitation			\$784.00		
		INDEMNITY		-- /2023280119	8/8/2022	\$196.00	2022/2022	Loss
		MEDICAL ONLY		-- /2022266196	1/29/2022	\$196.00	2022/2022	Loss
		INDEMNITY		-- /2021234855	4/11/2021	\$392.00	2021/2021	Loss
19131	1/16/2023	MEDICAL ONLY	VIRTUA MEDICAL GROUP, PA	-- /2022251141	10/6/2021	\$228.00	2021/2021	Loss
19132	1/16/2023	INDEMNITY	HAMILTON PHYSICAL THERAPY SVCS, LLC	-- /2021233854	3/25/2021	\$72.00	2021/2021	Loss
19133	1/16/2023	MEDICAL ONLY	ATLANTICARE PHYSICIAN GROUP P A	-- /2023282916	9/11/2022	\$237.75	2022/2022	Loss
19134	1/16/2023	INDEMNITY	ORTHONJ, LLC	-- /2021234855	4/11/2021	\$118.14	2021/2021	Loss
19135	1/16/2023		QUALCARE INC			\$2,775.00		
		MEDICAL ONLY		-- /2023293324	1/11/2023	\$555.00	2022/2100	Loss
		MEDICAL ONLY		-- /2023293347	1/10/2023	\$555.00	2023/2023	Loss
		MEDICAL ONLY		-- /2023293309	1/9/2023	\$555.00	2023/2023	Loss
		MEDICAL ONLY		-- /2023293053	1/7/2023	\$555.00	2023/2023	Loss
		MEDICAL ONLY		-- /2023293103	12/29/2022	\$555.00	2022/2022	Loss
19136	1/23/2023	BODILY INJURY [Expired]	MADDEN & MADDEN PA	-- /2021231679	10/18/2020	\$231.00	2020/2020	Legal
19137	1/23/2023		RAYMOND & COLEMAN LLP			\$7,292.50		



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		POLICE PROF PI		-- /2022277100	1/1/2022	\$5,025.00	2022/2022	Legal
		BODILY INJURY [Expired]		-- /2020194882	1/17/2020	\$2,267.50	2020/2020	Legal
19138	1/23/2023	1ST PARTY COLL PD	LEO PETETTI LLC	-- /2023293215	12/29/2022	\$662.20	2022/2022	Expense
19139	1/23/2023		CIOX HEALTH LLC			\$140.48		
		MEDICAL ONLY		-- /2023290620	12/6/2022	\$73.36	2022/2022	Expense
		MEDICAL ONLY		-- /2023290561	12/6/2022	\$67.12	2022/2022	Expense
19140	1/23/2023	INDEMNITY	ROTHMAN ORTHOPAEDIC INSTITUTE	-- /2023280119	8/8/2022	\$750.00	2022/2022	Expense
19141	1/23/2023	INDEMNITY	WESTAMPTON TOWNSHIP	-- /2023280119	8/8/2022	\$1,296.34	2022/2022	Loss
19142	1/23/2023	INDEMNITY	TABERNACLE TOWNSHIP	-- /2023285667	10/11/2022	\$1,411.50	2022/2022	Loss
19143	1/23/2023	INDEMNITY	Christopher Lindsey	-- /2021214072	9/6/2020	\$1,150.08	2020/2020	Loss
19144	1/23/2023	1ST PARTY COLL PD	MOUNT LAUREL TOWNSHIP	-- /2023288362	11/5/2022	\$33,443.68	2022/2022	Loss
19145	1/23/2023		QUAL-LYNX			\$34.00		
		MEDICAL ONLY		-- /2023291347	12/15/2022	\$4.25	2022/2022	Expense
		MEDICAL ONLY		-- /2023290871	12/9/2022	\$4.25	2022/2022	Expense
		MEDICAL ONLY		-- /2023290620	12/6/2022	\$4.25	2022/2022	Expense
		MEDICAL ONLY		-- /2023290561	12/6/2022	\$4.25	2022/2022	Expense
		MEDICAL ONLY		-- /2023290464	12/5/2022	\$4.25	2022/2022	Expense
		INDEMNITY		-- /2023290114	12/1/2022	\$4.25	2022/2022	Expense
		MEDICAL ONLY		-- /2023286506	10/19/2022	\$4.25	2022/2022	Expense
		MEDICAL ONLY		MLT-2023279981/ 2023279997	8/4/2022	\$4.25	2022/2022	Expense
19146	1/23/2023		IVYREHAB NETWORK INC			\$850.00		
		INDEMNITY		-- /2023285667	10/11/2022	\$255.00	2022/2022	Loss
		INDEMNITY		-- /2023280221	8/8/2022	\$595.00	2022/2022	Loss
19147	1/23/2023	INDEMNITY	MEMORIAL AMBULATORY SURGERY CENTER	-- /2023280221	8/8/2022	\$11,288.04	2022/2022	Loss
19148	1/23/2023	MEDICAL ONLY	EMERGENCY PHYSICIAN ASSOCIATES OF SOUTH JERSEY, PC	MLT-2023283202/ 2023283202	9/14/2022	\$667.00	2022/2022	Loss
19149	1/23/2023	MEDICAL ONLY	ROTHMAN ORTHOPAEDICS	-- /2021227559	1/13/2021	\$182.31	2021/2021	Loss
19150	1/23/2023		NovaCare Rehabilitation			\$1,078.00		
		INDEMNITY		-- /2023282975	9/13/2022	\$588.00	2022/2022	Loss



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		INDEMNITY		-- /2023280119	8/8/2022	\$294.00	2022/2022	Loss
		INDEMNITY		-- /2021234855	4/11/2021	\$196.00	2021/2021	Loss
19151	1/23/2023		VIRTUA MEDICAL GROUP, PA			\$529.45		
		INDEMNITY		-- /2023285667	10/11/2022	\$43.30	2022/2022	Loss
		INDEMNITY		-- /2023282975	9/13/2022	\$134.71	2022/2022	Loss
		INDEMNITY		-- /2023278456	7/14/2022	\$82.02	2022/2022	Loss
		INDEMNITY		-- /2022255888	11/29/2021	\$269.42	2021/2021	Loss
19152	1/23/2023	MEDICAL ONLY	CAPITAL HEALTH MULTISPECIALTY GROUP	-- /2023283435	9/17/2022	\$667.00	2022/2022	Loss
19153	1/23/2023	INDEMNITY	JAG ONE PHYSICAL THERAPY LLC	-- /2023282963	9/12/2022	\$252.00	2022/2022	Loss
19154	1/23/2023	INDEMNITY	myMATRIX	-- /2023290114	12/1/2022	\$3.71	2022/2022	Loss
19155	1/23/2023	MEDICAL ONLY	PATIENT FIRST	MLT-2023287752/ 2023287752	10/29/2022	\$562.00	2022/2022	Loss
19156	1/23/2023	INDEMNITY	CAPITAL HEALTH SYSTEM, INC	-- /2023289664	11/27/2022	\$6,622.00	2022/2022	Loss
19157	1/23/2023		ISO SERVICES INC			\$127.50		
		BODILY INJURY [Expired]		-- /2023292196	12/26/2022	\$12.75	2022/2022	Expense
		MEDICAL ONLY		-- /2023291347	12/15/2022	\$12.75	2022/2022	Expense
		MEDICAL ONLY		-- /2023290871	12/9/2022	\$12.75	2022/2022	Expense
		MEDICAL ONLY		-- /2023291040	12/9/2022	\$12.75	2022/2022	Expense
		MEDICAL ONLY		-- /2023290620	12/6/2022	\$12.75	2022/2022	Expense
		MEDICAL ONLY		-- /2023290561	12/6/2022	\$12.75	2022/2022	Expense
		MEDICAL ONLY		-- /2023290464	12/5/2022	\$12.75	2022/2022	Expense
		INDEMNITY		-- /2023290114	12/1/2022	\$12.75	2022/2022	Expense
		INDEMNITY		-- /2023278456	7/14/2022	\$12.75	2022/2022	Expense
		INDEMNITY		-- /2022275161	5/22/2022	\$12.75	2022/2022	Expense
19158	1/23/2023	MEDICAL ONLY	QUALCARE INC	-- /2023293559	1/12/2023	\$555.00	2023/2023	Loss
19159	1/30/2023	INDEMNITY	CAPEHART & SCATCHARD PA	-- /2020185549	10/1/2019	\$313.00	2019/2019	Legal
19160	1/30/2023		RAYMOND & COLEMAN LLP			\$5,387.00		
		BODILY INJURY [Expired]		-- /2021232886	1/23/2021	\$2,482.00	2021/2021	Legal
		BODILY INJURY [Expired]		-- /2021218160	9/19/2020	\$2,905.00	2020/2020	Legal



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19161	1/30/2023		MARSHALL DENNEHEY WARNER			\$8,981.00		
		POLICE PROF PI		-- /2023287183	12/17/2021	\$2,368.00	2021/2021	Legal
		GL PROPERTY DAMAGE		-- /2020183962	6/24/2019	\$6,613.00	2019/2019	Legal
19162	1/30/2023	INDEMNITY	State of New Jersey - Div of Worker's Comp	-- /2023280119	8/8/2022	\$0.59	2022/2022	Expense
19163	1/30/2023	MEDICAL ONLY	ATLANTIC SECURITY INT'L	-- /2022256527	12/5/2021	\$151.50	2021/2021	Expense
19164	1/30/2023		DAVID S DEWEESE			\$1,500.00		
		PUB OFF PI		-- /2023292609	1/2/2023	\$750.00	2023/2023	Legal
		PUB OFF PI		-- /2023293786	12/16/2022	\$750.00	2022/2022	Legal
19165	1/30/2023	MEDICAL ONLY	THE DEWEESE LAW FIRM	-- /2022256527	12/5/2021	\$150.00	2021/2021	Expense
19166	1/30/2023	INDEMNITY	PIETRAS SARACINO SMITH & MEEK LLP	-- /2022270317	12/27/2021	\$487.50	2021/2021	Legal
19167	1/30/2023	INDEMNITY	PEMBERTON TOWNSHIP	-- /2023290114	12/1/2022	\$1,616.18	2022/2022	Loss
19168	1/30/2023	INDEMNITY	DELRAN TOWNSHIP	-- /2023292660	1/3/2023	\$1,570.00	2023/2023	Loss
19169	1/30/2023	INDEMNITY	MOUNT LAUREL TOWNSHIP	-- /2023283687	9/20/2022	\$2,130.00	2022/2022	Loss
19170	1/30/2023	INDEMNITY	NEW JERSEY IME ASSOCIATES LLC	-- /2022252228	10/19/2021	\$800.00	2021/2021	Expense
19171	1/30/2023	INDEMNITY	Edward Butler	-- /2020208328	6/23/2020	\$1,150.08	2020/2020	Loss
19172	1/30/2023	INDEMNITY	IVYREHAB NETWORK INC	-- /2023280221	8/8/2022	\$85.00	2022/2022	Loss
19173	1/30/2023	INDEMNITY	MORRIS ANESTHESIA GROUP, PA	-- /2023282963	9/12/2022	\$490.00	2022/2022	Loss
19174	1/30/2023		NovaCare Rehabilitation			\$490.00		
		INDEMNITY		-- /2023280119	8/8/2022	\$196.00	2022/2022	Loss
		INDEMNITY		-- /2021234855	4/11/2021	\$294.00	2021/2021	Loss
19175	1/30/2023		VIRTUA MEDICAL GROUP, PA			\$400.51		
		INDEMNITY		-- /2023277874	7/11/2022	\$66.61	2022/2022	Loss
		MEDICAL ONLY		MLT-2022274054/ 2022274056	5/24/2022	\$166.95	2022/2022	Loss
		MEDICAL ONLY		-- /2022265096	2/16/2022	\$166.95	2022/2022	Loss
19176	1/30/2023	INDEMNITY	PRINCETON BRAIN AND SPINE AND SPORTS MEDICINE	MLT-2021233414/ 2021235453	4/3/2021	\$164.47	2021/2021	Loss
19177	1/30/2023		VIRTUA OCCUPATIONAL HEALTH			\$261.42		
		MEDICAL ONLY		MLT-2022274054/ 2022274054	5/24/2022	\$130.71	2022/2022	Loss
		MEDICAL ONLY		-- /2022268586	3/18/2022	\$130.71	2022/2022	Loss
19178	1/30/2023	INDEMNITY	CAPITAL HEALTH SYSTEM, INC	-- /2023289664	11/27/2022	\$1,518.30	2022/2022	Loss



BURLINGTON COUNTY J.I.F.

Check Register Report

Bank Account : ALL

Processed Date: Jan 1, 2023 - Jan 31, 2023

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
19179	1/30/2023	MEDICAL ONLY	QUALCARE INC	-- /2023294590	1/24/2023	\$555.00	2023/2023	Loss
Total for BURLINGTON COUNTY J.I.F.			\$194,475.67	Total for BURLINGTON COUNTY J.I.F.			\$194,475.67	

Number of Checks:	98	First Check Number:	19082
Number of Payments:	207	Last Check Number:	19179
Expense Payments:	\$5,824.71		
Legal Payments:	\$28,790.19		
Loss Payments:	\$159,860.77		

BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND

BILL LIST - FEBRUARY 2023

	Payee	FY2023	FY2022	FY2021	Clsd Yrs	JIF Appropriation	Description
1	The Actuarial Advantage	3,630.00				Prof Services/Actuary	Jan 2023 Fee
2	Arthur J. Gallagher Risk Management Services	32,517.00				Prof Services/Administration	Feb 2023 Fee
3	Arthur J. Gallagher Risk Management Services	184.16				Misc/Postage/Copies/Faxes	Jan 2023 - Postage, copies, fax expense
4	Arthur J. Gallagher Risk Management Services	124.00				Misc/Other	Monkey survey annual fee split
5	Arthur J. Gallagher Risk Management Services		121.52			Misc/Meeting Expense/Dinner Mtg	TY gift for meeting venue
6	The DeWeese Law Firm, P.C.	6,413.00				Prof Services/Attorney	Feb 2023 Fees
7	Qual-Lynx	19,452.00				Prof Services/Claims Admin.	Feb 2023 Fees
8	Joyce Media	390.00				Misc/JIF Website	Feb 2023 Fees
9	Christopher J. Winter Sr.	1,833.00				Training/Police Risk Services	Law Enforcement Consultant-Feb 2023 fees
10	Kris Kristie	383.00				Misc/Recording Secretary	Feb 2023 Fees
11	J. A. Montgomery Consulting	12,125.00				Prof Services/Safety Director	Feb 2023 Fees
12	Secure Data Consulting Services, LLC	5,544.00				Prof Services/Technology Risk Serv Dir	Feb 2023 Fee extension-Final payment
13	Tom Tontarski	1,007.00				Prof Services/Treasurer	Feb 2023 Fees
14	Conner Strong & Buckelew	725.00				Prof Services/Underwriting Mgr	Feb 2023 Fees
15	Debby Schiffer	2,584.00				Wellness Program	Feb 2023 Fees
16	Apex Insurance Services c/o QBE Insurance	406,933.00				EPL/POL Policy - Excess Insurance	EPL and VDO Coverage; P#038248750-00; 1/1/23-1/1/24; Inv#8660680 1 of 2 installment
17	AGRiP	2,576.36				Misc/AGRIP/PRIMA	Cust #1216; Inv#090170 Annual Membership Renewal
18	Courier Post	353.05				Misc/Legal Notices	Ad#5576656 2023 Mtg Dates; #5576671 contract award
19	Gatehouse Media PA Holdings, Inc.	226.03				Misc/Legal Notices	Ad#8376474 2023 mtg dates; #8376541 contract awards
20	Iron Mountain	79.03				Misc/Record Retention Service	Inv#HGHW418; Storage 2/1-28/23; Service T2/21/22-1/24/23
21	Office Depot		18.00			Misc/Meeting Expense/Dinner Mtg	Order #288343170 frames
22	Paul's Custom Awards & Trophies	96.00				Misc/Meeting Expense/Dinner Mtg	Inv#50256; work order #1665 Plaque for Glenn McMahon
23	City of Bordentown		1,595.00			Optional Safety Budget	Safety items
24	City of Bordentown			3,150.00		Safety Incentive Program	safety items and amazon
25	City of Bordentown		742.28			Wellness Program	standing desks, wellness items
26	Township of Bordentown				3,000.00	Closed Year-AELCF Withdrawal	Release of AELCF Funds; Res#2023-39
27	Delanco Township		443.04			Wellness Program	inspiration board; mobility session
28	Delanco Township		1,595.00			Optional Safety Budget	safety items
29	Delanco Township		500.00			EPL/CYBER/EPL/Cyber Incentive Program	backup for PD
30	Borough of Fieldsboro			194.78		Safety Incentive Program	assorted items fpr tea room

31	Borough of Fieldsboro		305.45			Wellness Program	produce; tea
32	Florence Township		1,317.20			Optional Safety Budget	safety items
33	Florence Township		474.66			Wellness Program	challenges; mindfulness cards; bingo; flake; sleep
34	Township of Lumberton		550.00			Wellness Program	chair massages; veggie and fruit
35	New Hanover Township		500.00			EPL/CYBER/EPL/Cyber Incentive Program	cyber security
36	New Hanover Township		750.00			Optional Safety Budget	roadway signs
37	Borough of Palmyra		500.00			EPL/CYBER/EPL/Cyber Incentive Program	epl matter invoice
38	Borough of Palmyra		750.00			Wellness Program	wellness challenges
39	Borough of Palmyra		1,595.00			Optional Safety Budget	safety items
40	Pemberton Borough		995.00			Optional Safety Budget	generator
41	Township of Pemberton			4,000.00		Safety Incentive Program	employee recognition
42	Riverside Township		1,000.00			Wellness Program	lunch bags
43	Springfield Township			2,100.00		Safety Incentive Program	air pack safety flow
44	Springfield Township		995.00			Optional Safety Budget	online officer training
45	Springfield Township		500.00			EPL/CYBER/EPL/Cyber Incentive Program	offsite storage
46	Springfield Township		500.00			Wellness Program	screen protectors; water
47	Tabernacle Township		995.00			Optional Safety Budget	safety items
48	Tabernacle Township			2,850.00		Safety Incentive Program	employee recognition
49	Tabernacle Township		275.00			Wellness Program	flowers to brighten building
50	Westampton Township		733.97			Wellness Program	air purifer
51	Woodland Township		304.84			Wellness Program	wellness items
52	Woodland Township		500.00			EPL/CYBER/EPL/Cyber Incentive Program	cyber security
53	Woodland Township			2,350.00		Safety Incentive Program	employee recognition
54	Woodland Township		995.00			Optional Safety Budget	safety items
55	Wrightstown Borough			1,000.00		Safety Incentive Program	Road salt
56	Wrightstown Borough		798.40			Optional Safety Budget	gloves; fire hoods
57	Wrightstown Borough		500.00			Wellness Program	wellness items
58	Wrightstown Borough		500.00			EPL/CYBER/EPL/Cyber Incentive Program	employee manual review by solicitor
	Subtotals	\$497,174.63	\$21,349.36	\$15,644.78	\$3,000.00		

JIF Bill List Total	\$537,168.77
RMC Bill List Total	\$113,096.00
Grand Total	\$650,264.77

BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND

RMC BILL LIST (1st installments) - Feb 2023

	Payable to:	FY 2023	Appropriation	Description
1	Barclay Insurance	52,257.00	Risk Management Consultants	1st installment payment - Bordentown City, Chesterfield, Delanco, Fieldsboro, Florence, North Hanover, Pemberton Boro, Springfield, Woodland, Wrightstown
2	Fairview Insurance Agency Associates	15,052.00	Risk Management Consultants	1st installment payment -Bordentown Township
3	Hardenbergh Insurance Group	26,337.00	Risk Management Consultants	1st installment payment -Beverly, Medford (jan only), New Hanover, Pemberton Twp
4	Insurance Agency Management	19,450.00	Risk Management Consultants	1st installment payment - Edgewater Pk, Lumberton, Shamong
	RMC BILL LIST TOTAL	\$ 113,096.00		

**BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND
RESOLUTION #2023-__**

**A RESOLUTION AMENDING RESOLUTION 2022-42 AND AUTHORIZING THE FUND
CHAIR AND FUND SECRETARY TO EXECUTE A ONE YEAR CONTRACT WITH D2
TO PROVIDE EXTERNAL NETWORK VULNERABILITY SCANNING AND
EXTERNAL NETWORK PENETRATION TESTING TO THE MEMBERS OF THE
BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND EFFECTIVE
JANUARY 1, 2023 AT A COST NOT TO EXCEED \$92,208.00**

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

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

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

WHEREAS, on July 21, 2021, the FUND authorized the Executive Director to prepare, advertise, and receive Requests for Proposals (RFP) for the delivery of the aforementioned technology related risk management services on behalf of its members for a period of up to three (3) years; and

WHEREAS, after careful consideration, on December 21, 2021, the FUND awarded a contract to D2 via Resolution 2021-48 to provide External Network Vulnerability Scanning and External Network Penetration Testing to the members of the FUND for a period of one year beginning January 1, 2022, at a cost not to exceed \$95,060.00; and

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

WHEREAS, on December 20, 2022, the Executive Committee approved Resolution 2022-42 awarding Year 2 of the three (3) year proposal to D2 to provide External Network Vulnerability Scanning and External Network Penetration Testing to the members of the FUND for a period of one (1) year beginning January 1, 2023, at a cost not to exceed \$87,320; and

WHEREAS, following the December 20, 2022 meeting it was determined that Resolution 2022-42 contained an error in the amount of the not to exceed contract; and

WHEREAS, the total amount of the Year 2 not to exceed contract is \$92,208; and

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

NOW THEREFORE BE IT RESOLVED, by the Commissioners of the Burlington County Municipal Joint Insurance Fund that Resolution 2022-42 is hereby amended to reflect the correct not to exceed value of the Year 2 contract with D2 of \$92,208; and

BE IT FURTHER RESOLVED that the FUND Chair and FUND Secretary are hereby authorized to execute a Contract with D2, a copy of which is attached hereto, to provide External Network Vulnerability Scanning and External Network Penetration Testing to the members of the FUND for a period of one year beginning January 1, 2023, at a cost not to exceed \$92,208.00; and

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

This Resolution was duly adopted by the Burlington County
Municipal Joint Insurance Fund at a public meeting held on February 21, 2023.

BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND

Attest: _____ By: _____
Fund Secretary Fund Chair

Date: February 21, 2023

**BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND
RESOLUTION #2023-___**

**RESOLUTION AUTHORIZING THE RELEASE OF \$3,000 OF THE TOWNSHIP OF
BORDENTOWN'S SHARE OF THE AGGREGATE EXCESS LOSS CONTINGENCY FUND**

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

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

WHEREAS, the FUND has established an Aggregate Excess Loss Contingency Fund pursuant to NJAC 11:15-2.23; and

WHEREAS, in accordance with NJAC 11:15-2.21, the FUND is authorized to release surplus from its Closed Years Fund upon approval from the Department of Banking & Insurance & Department of Community Affairs; and

WHEREAS, the Township of Bordentown has been a member of the FUND since January 1, 2009; and

WHEREAS, since 2014, the Township of Bordentown has received dividends from the BURLCO JIF; and

WHEREAS, at their option, the Township of Bordentown has directed a portion of their dividend from prior years into the FUND's Aggregate Excess Loss Contingency Fund resulting in a balance in the AELCF for Bordentown Township of approximately \$61,626.59 as of December 31, 2022; and

WHEREAS, on January 23, 2023, the governing body of the Township of Bordentown adopted Resolution 2023-39, a copy of which is attached hereto an incorporated herein by reference, authorizing the release of \$3,000 held in trust by the BURLCO JIF in the AELCF.

NOW THEREFORE BE IT RESOLVED, by the Commissioners of the Burlington County Municipal Joint Insurance Fund that the Fund Treasurer is hereby authorized to release to Bordentown Township the sum of \$3,000 from the Township of Bordentown's balance in the Aggregate Excess Loss Contingency Fund; and

BE IT FURTHER RESOLVED that a copy of this Resolution be provided to the FUND Treasurer and FUND Administrator for their information and action.

This Resolution was duly adopted by the Burlington County Municipal Joint Insurance Fund at a public meeting held on February 21, 2023.

BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND

Attest: _____
Richard Wolbert, Secretary

By: _____
John Gural, Chairperson

Date: February 21, 2023

TOWNSHIP OF BORDENTOWN
RESOLUTION #2023-39

RESOLUTION AUTHORIZING THE RELEASE OF \$3,000 IN SURPLUS FROM THE TOWNSHIP OF
BORDENTOWN'S SHARE OF THE AGGREGATE EXCESS
LOSS CONTINGENCY FUND

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

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

WHEREAS, the FUND has established an Aggregate Excess Loss Contingency Fund pursuant to NJAC 11:15-2.23; and

WHEREAS, in accordance with NJAC 11:15-2.21, the FUND is authorized to release surplus from its Closed Years Fund upon approval from the Department of Banking & Insurance & Department of Community Affairs; and

WHEREAS, should the FUND authorize the Release of Surplus from its Closed Years Fund, each member receiving a share of the surplus has the option of using the surplus as an offset against their next assessment billing, receiving the surplus as a direct payment, or placing a portion of their surplus in the FUND's Aggregate Excess Loss Contingency Fund; and

WHEREAS, several members, including the Township of Bordentown, have placed a portion of their Surplus from amounts released in prior years, into the Aggregate Excess Loss Contingency Fund; and

WHEREAS, based upon a financial review, the TOWNSHIP OF BORDENTOWN had an un-audited accumulated balance of approximately \$61,626.59 in the Aggregate Excess Loss Contingency Fund as of 12/31/22; and

WHEREAS, the Fund Commissioner from the TOWNSHIP OF BORDENTOWN has sent a written request to the Fund Administrator's office asking that \$3,000.00 of their available balance be released from the Aggregate Excess Loss Contingency Fund;

NOW THEREFORE BE IT RESOLVED, by the Township Committee of the Township of Bordentown that the Fund Treasurer is hereby authorized to release \$3,000.00 from the Township of Bordentown's balance in the Aggregate Excess Loss Contingency Fund.

CERTIFICATION

I, CYNTHIA DZIURA, RMC, CMR, Deputy Municipal Clerk of Bordentown Township, County of Burlington, State of New Jersey, do hereby certify the foregoing to be a true and accurate copy of the resolution adopted by the Township Committee of the Township of Bordentown, at their Regular meeting held on January 23, 2023 at the Municipal Complex.


CYNTHIA DZIURA, RMC, CMR, DEPUTY TWP. CLERK

TOWNSHIP OF BORDENTOWN
RESOLUTION #2023-39

RESOLUTION AUTHORIZING THE RELEASE OF \$3,000 IN SURPLUS FROM THE TOWNSHIP OF
BORDENTOWN'S SHARE OF THE AGGREGATE EXCESS
LOSS CONTINGENCY FUND

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

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

WHEREAS, the FUND has established an Aggregate Excess Loss Contingency Fund pursuant to NJAC 11:15-2.23; and

WHEREAS, in accordance with NJAC 11:15-2.21, the FUND is authorized to release surplus from its Closed Years Fund upon approval from the Department of Banking & Insurance & Department of Community Affairs; and

WHEREAS, should the FUND authorize the Release of Surplus from its Closed Years Fund, each member receiving a share of the surplus has the option of using the surplus as an offset against their next assessment billing, receiving the surplus as a direct payment, or placing a portion of their surplus in the FUND's Aggregate Excess Loss Contingency Fund; and

WHEREAS, several members, including the Township of Bordentown, have placed a portion of their Surplus from amounts released in prior years, into the Aggregate Excess Loss Contingency Fund; and

WHEREAS, based upon a financial review, the TOWNSHIP OF BORDENTOWN had an un-audited accumulated balance of approximately \$61,626.59 in the Aggregate Excess Loss Contingency Fund as of 12/31/22; and

WHEREAS, the Fund Commissioner from the TOWNSHIP OF BORDENTOWN has sent a written request to the Fund Administrator's office asking that \$3,000.00 of their available balance be released from the Aggregate Excess Loss Contingency Fund;

NOW THEREFORE BE IT RESOLVED, by the Township Committee of the Township of Bordentown that the Fund Treasurer is hereby authorized to release \$3,000.00 from the Township of Bordentown's balance in the Aggregate Excess Loss Contingency Fund.

CERTIFICATION

I, CYNTHIA DZIURA, RMC, CMR, Deputy Municipal Clerk of Bordentown Township, County of Burlington, State of New Jersey, do hereby certify the foregoing to be a true and accurate copy of the resolution adopted by the Township Committee of the Township of Bordentown, at their Regular meeting held on January 23, 2023 at the Municipal Complex.


CYNTHIA DZIURA, RMC, CMR, DEPUTY TWP. CLERK