

AGENDA PACKET



Tuesday, March 21, 2023 at 3:30 PM

Via Zoom Conferencing

<https://us06web.zoom.us/j/82359364886>

Meeting ID: 823 5936 4886

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

WWW.BURLCOJIF.ORG

BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND

March 21, 2023 – 3:30 PM
Via Zoom Conferencing

AGENDA

- I. Meeting called to order by Chair
- 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 **February 21, 2023** Meeting Minutes – **Motion – All in Favor**...Pages 1-13
- VII. Claims Review Committee Meeting Minutes – March 14, 2023.....Shared Screen
- VIII. Executive Director's Report.....Pages 14-38
 - A. Lost Time Accident Frequency.....Pages 18-19
 - B. Certificates of Insurance.....Pages 20-21
 - C. Financial Fast Track Reports.....Page 22
 - D. Regulatory Filing Checklists.....Pages 23-24
 - E. 2022 Safety Incentive Program.....Page 25
 - F. 2023 Optional Safety Budget.....Page 26
 - G. 2023 Wellness Incentive.....Page 27
 - H. 2023 EPL/Cyber Risk Management Budget.....Page 28
 - I. EPL Compliance StatusPage 29
 - J. Statutory Bond Status.....Pages 30-31
 - K. Skateboard Park Approval Status.....Page 32
 - L. Capehart Scatchard Updates.....Pages 33-36
 - M. Elected Officials Training Information.....Page 37
 - N. Managerial & Supervisory Training
 - O. Police Command Staff Training
 - P. Land Use Training Certification.....Page 38
 - Q. Payroll Audit
 - R. Property Appraisals
 - S. Safety, Claims & Wellness Coordinator Roundtable

T.	New Fund Commissioner Orientation	
U.	Financial Disclosure Statement Filing	
V.	Inclement Weather Policy	
W.	Website	
X.	New Member Activity	
IX.	Solicitor's Report	
A.	MEL Helpline and Contact List.....	Pages 39-40
X.	Safety Director's Report	
A.	Activity Report	Pages 41-43
XI.	Claims Administrator's Report	
A.	Lessons Learned from Losses	Page 44
XII.	Law Enforcement Risk Management	
A.	Report.....	Pages 45-46
XIII.	Wellness Director Report	
A.	Monthly Activity Report.....	Pages 47-48
B.	Wellness Visits Report.....	Page 49
C.	Wellness Advisory Meeting Minutes – February 8, 2023.....	Pages 50-54
XIV.	Managed Health Care Report	
A.	BURLCOJIF Summary.....	Page 55
B.	Average Days to Report.....	Page 56
C.	Claims Reported by Type.....	Page 57
D.	Nurse Case Management Reports.....	Page 58
E.	PPO Savings and Penetration Reports.....	Pages 59-60
F.	Top 10 Providers & Paid Provider by Specialty.....	Page 61
G.	Transitional Duty Report.....	Page 62
H.	Quick Notes.....	Page 63
XV.	Technology Risk Services	
A.	Reports.....	Pages 64-66
XVI.	Treasurer's Report as of February 28th, 2023	Pages 67-95
A.	Investment Report	
B.	Investment JCMI	
C.	Loss Run Payment Registers	
D.	Fund Status	
E.	Disbursements	
F.	March Bill List.....	Page 96
	Motion to approve the Payment Register & Bill List– Motion – Roll Call	
XVII.	Committee Report	
A.	Safety Committee Meeting Minutes – March 2, 2023.....	Pages 97-123
XVIII.	MEL/RCF/E-JIF Reports	
A.	Environmental Alert: Municipal Storm Water Permit.....	Pages 124-126

XIX. Miscellaneous Business

<p>The next meeting of the BURLCOJIF will be held on Tuesday, April 18, 2023 at 3:30 PM at the Hainesport Municipal Building</p>

XX. Meeting Open to Public Comment

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

XXI. **Closed Session** (*if necessary*) – Resolution 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

Via Zoom Conferencing

February 21, 2023 @ 3:30 pm

EXECUTIVE COMMITTEE MEETING

OPEN SESSION MINUTES

A meeting of the Burlington County Municipal Joint Insurance Fund (BURLCO JIF) was held via Zoom Conferencing on Tuesday, February 21, 2023. Fund Chair, John Gural, **Palmyra Borough**, presiding. The meeting was called to order at 3:30 PM.

FLAG SALUTE

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

STATEMENT OF COMPLIANCE WITH OPEN PUBLIC MEETING ACT

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

ROLL CALL

Rich Wolbert, **Beverly City**
Grace Archer, **Bordentown City**
Maria Carrington, **Bordentown Twp.**
Tom Sahol, **Chesterfield**
Fern Oullette, *Alternate*, **Delanco Twp.**
Joe Bellina, **Delran Twp.**
Patricia Cahall, *Alternate*, **Edgewater Park**
Steve Fazekas, **Florence Twp.**
Patrice Hansell, **Fieldsboro Borough**
Paula Kosko, **Hainesport Twp.**
Bobbie Quinn, **Lumberton Twp.**
Mike Fitzpatrick, **Mansfield Twp.**
Kathy Burger, **Medford Twp.**
Jerry Mascia, **Mt. Laurel Twp.**
Sue Jackson, **New Hanover Twp.**
Mary Picarillo, **North Hanover Twp.**
John Gural, **Palmyra Borough**
Kathy Smick, **Pemberton Borough**
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.**
Kathy Hoffman, **Southampton Twp.**
Lisa Cummins, **Tabernacle Twp.**
Steve Ent, **Westampton Twp.**
Maryalice Brown, **Woodland Twp.**
James Ingling, **Wrightstown Borough**

Absent Fund Commissioners were:

Bass River Twp.
J. Paul Keller, **Springfield 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*
Keith Hummel, Safety Director, *J.A. Montgomery*
Chris Roselli, Account Manager, *General Liability Unit, Qual-Lynx*
Karen Beatty, Account Manager, *Qual-Care*
Tom Tontarski, *Treasurer*
Debby Schiffer, Wellness Director, *Targeting Wellness*
Chris Winter, *Law Enforcement Risk Management Consultant*
Jerry Caruso, *Technology Risk Services Director*

Also present were the following Risk Management Consultant agencies:

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

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

OATHS OF OFFICE

Oaths of Office were administered by Mr. DeWeese, Fund Solicitor, to those members of the Executive Committee and Alternates for the 2023 Fund Year that were absent at the January 17, 2023 Reorganizational meeting.

APPROVAL OF MINUTES

Chair Gural presented the Open session meeting minutes of the January 17, 2023 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 January 17, 2023 meeting. All in Favor. Motion carried by unanimous vote.

CLAIMS REVIEW COMMITTEE MEETING REPORT – February 9, 2023

Ms. Burger noted the minutes of the February 9, 2023 Claims Committee meeting were emailed out earlier to the Claims Committee members, Executive Committee and the Alternates and were self-explanatory. She then noted the Committee reviewed eleven (11) PARs including six (6) Workers' Compensation (*1 Police, 0 Fire, and 5 Other*); two (2) General Liability, zero (0) Automobile Liability, and three (3) Property claims which were reviewed for settlement, continuing defense, or to advise of trial date. The Committee also reviewed the Managed Care report and discussed Qual-Lynx staffing issues. Ms. Burger also noted there was only one (1) out of eleven (11) incidents where a Supervisor Incident Reports was not received and there were 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 referenced a report showing the Certificates of Insurance issued for January, and asked that members please review for accuracy.

Mr. Forlenza noted the allowance reports for the OSB, Wellness, and EPL/Cyber Risk Management Budget balances are included in the agenda and were emailed out in one inclusive email which noted your balances and how to collect the awards on February 14, 2023. He noted all funds need to either be claimed or encumbered by November 30, 2023, with encumbered funds needing to be claimed by February 1, 2024. Mr. Forlenza noted the SIP Award notification will be emailed out to all members at the conclusion of the Safety Breakfast in March.

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 reminded the members that 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 once his office receives word the program is loaded into the MSI platform, which he anticipates being in the next week. All training sessions included in the original invitation are cancelled, and anyone that had already registered for the Zoom training session was notified of the cancellation last month. 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 that include in the agenda was a list of members that have provided a certification to the Fund Underwriter indicating that they have complete 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. He noted, with the New Year, please be sure than anyone newly appointed completes the training. If you have any questions, please contact Ed Cooney, Fund Underwriter.

Mr. Forlenza noted 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. 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

In regards to Property Appraisals, Mr. Forlenza noted on or about February 17, 2023, each member and their RMC's received a notification from his 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 were asked to complete the review and update process no later than March 24, 2023.

Mr. Forlenza stated that on or about February 7, 2023, an email with an attached memorandum regarding incentives for members with Police Departments for becoming accredited 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 in his office.

Lastly, Mr. Forlenza stated that the invitation and RSVP link for the 2023 Safety Kickoff Breakfast to be held on March 16, 2023 at the Indian Spring Country Club, Marlton was emailed out earlier today. He asked that you please respond no later than March 8, 2023. He noted the Breakfast should run approximately 1.5 hours and that the Safety, Claims, & Wellness Coordinator Roundtable which is usually held following the Breakfast will be held virtually this year at a later date. Additional information in regards to the Roundtable will be forthcoming.

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

SOLICITOR'S REPORT

Open/Closed Claims Reports

Mr. DeWeese noted the Claims Committee met on Tuesday, February 14, 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, with six (6) of those being Police Civil Rights cases.

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 noted that on January 25, 2023 himself, along with colleagues from the Executive Directors office, Summit Risk, and Connor Strong, met to discuss and review the EPL Helpline; EPL claims; and EPL/POL losses among other things. It was a great meeting and we discussed the production of webinars and topics to include. This is currently being worked on and will hopefully be available to all members sometime in the Spring. Also being worked on is summarizing some of the memos that were issued as a result of a call into the Helpline, and it is anticipated those will be available in the Spring as well.

Lastly, Mr. DeWeese stated late last week the Attorney General issued law Enforcement Drug Testing Policy Guidelines, which specifically addresses the Marijuana/THC issues. He noted two aspects of the Policy that are important for everyone to understand:

In regards to testing: the Lab will only test for certain controlled, dangerous substances. As to Marijuana/Cannabis, it is only to be included in the testing process when the Officer is assigned to a Federal Task Force; the Officer holds a Federally Regulated License, which requires testing, such as a Pilot; Testing is required for a Federal Grant or a Federal Contract; or the Officer has been subject to reasonable suspicion

that they have been the influence of a controlled, dangerous substance while working. Thus marijuana will not be in the panel of normal drug testing for Law Enforcement Officers going forward, unless it relates to the examples Mr. DeWeese just reviewed.

Secondly, Mr. DeWeese outlined what happens if it is determined an Officer is under the influence of a controlled, dangerous substance. The Attorney General Guidelines reference the Workplace Impairment Recognition Expert which is supposed to be utilized to determine whether someone is under the influence. Unfortunately, the Cannabis Regulatory Commission has yet to set up that program, so there are currently no Workplace Impairment Recognition Experts. What has been suggested is to use a qualified Officer who has gone through the Drug Recognition training, however that has been shot down as the State Police issued an email stating those Officers are NOT permitted to issue an evaluation. Mr. DeWeese noted at this point it is recommended to have two Supervisors perform some type of evaluation on the individual, though he is not sure even that will up in Court, but that is the suggestion until the Workplace Impairment Recognition Expert program gets moving.

Mr. DeWeese stated he will stay on top of this issue and keep everyone informed of any information going forward. He stated is anyone has any questions, or should a situation arise, please reach out to him and he will assist the best he can.

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

SAFETY DIRECTOR'S REPORT

Mr. Saville stated that the Safety Director's Report is included in the agenda and is self-explanatory. He then highlighted the following:

Mr. Saville noted his report included a list of the Safety Director Bulletins and Safety Announcements, including Law Enforcement messages issued during January 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 and there will be a limited number of in-person trainings offered as part of the training expos being conducted this year.

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. He also noted to please keep in mind that PEOSH considers any training over 3 years old to be outdated.

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

CLAIMS ADMINISTRATOR'S REPORT

Lessons Learned from Losses

Mr. Roselli reviewed the *Lessons from Losses* this month, which focuses on the use of surveillance and social media searches. Mr. Roselli noted that the use of surveillance is costly but can help reduce the cost of a claim when surveillance is utilized effectively. He cited an example where surveillance was utilized for an injured employee and the results of the surveillance were in favor of the employer.

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

LAW ENFORCEMENT LIABILITY CONSULTANT REPORT

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

Mr. Winter noted that a future training has been outlined for a Report Writing Class and is currently being finalized. Notice of this class will be provided at a later date.

Mr. Winter noted a Bulletin was distributed in January and outlined Random Drug Testing and the revisions made of the past two years. This is impacting agencies this year to ensure they have the required two tests completed by March 2023 for 2022. He asked everyone to please reference the bulletin included in the agenda for further details.

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

WELLNESS DIRECTOR'S REPORT

Ms. Schiffer stated her report is included in the agenda packet, highlighted the following items, and referenced some well-being initiatives and activities.

Ms. Schiffer noted she plans to meet with as many towns as she can in the 1st half of the year to assist with laying out a wellness plan for utilizing funds that span the entire year instead of a crunch at the end. She noted she will also be attending at least one Safety Committee meeting per town, and is working with J.A. Montgomery to acquire those dates. She also noted that a new report which is included in the agenda will indicate her visits.

Ms. Schiffer noted the Wellness Advisory Committee met on February 8th. As a reminder, this committee was started in 2022 to review the current wellness program and make any recommendations for ways to improve what is offered and to suggest ways to increase participation. Minutes still need to be approved by the Safety Committee scheduled for March 2nd, but both minutes and highlights will be shared at the March Executive Committee Meeting.

Ms. Shiffer noted some other related meetings and announcements include:

- 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 about 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 – Ms. Schiffer sent out an email to all her wellness contacts in January 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 her to reach out to them on your behalf or if you would like more information on what they are all about, please just let her know. Their closest clinic is in Marlton NJ.

Department of Addiction with Cooper Health Systems – Ms. Schiffer had 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:

Ms. Schiffer stated that 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 life style topic. 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)***. Ms. Schiffer noted feedback is always appreciated.

Lastly, Ms. Schiffer noted an article included with her report describes the signs and symptoms of a heart attack in both men and woman, since February is American Heart Month.

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 January 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>January</i>	<i>YTD</i>
<i>Lost Time</i>	2	2
<i>Medical Only</i>	11	11
<i>Report Only</i>	20	20
<i># of New Claims Reported</i>	33	33
<i>Report Only % of Total</i>	61%	61%
<i>Medical Only/Lost Time Ratio</i>	85:15	85:15
<i>Average Days to Report to Qual-Lynx</i>	3.6	3.6
<i>Average Days Reported to employer</i>	0.3	0.3

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 2023.

All Claims – 0.3 days to report

Non-COVID Claims – 0.0 days to report

COVID Claims – 0.7 days to report

Transitional Duty Report

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

<i>Transitional Duty Summary Report</i>	<i>YTD</i>
<i>Transitional Duty Days Available</i>	<i>125</i>
<i>Transitional Duty Days Worked</i>	<i>100</i>
<i>% of Transitional Duty Days Worked</i>	<i>80%</i>
<i>Transitional Duty Days Not Accommodated</i>	<i>25</i>
<i>% of Transitional Duty Days Not Accommodated</i>	<i>20%</i>
<i>\$ Saved by Accommodating</i>	<i>\$8,142</i>
<i>\$ Lost by not Accommodating</i>	<i>\$3,039</i>

PPO Penetration Report:

Ms. Beatty presented the PPO Penetration Report:

<i>PPO Penetration Rate</i>	<i>January</i>
<i>Bill Count</i>	<i>100</i>
<i>Original Provider Charges</i>	<i>\$91,871</i>
<i>Re-priced Bill Amount</i>	<i>\$36,531</i>
<i>Savings</i>	<i>\$55,339</i>
<i>% of Savings</i>	<i>60%</i>

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

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

Prescription Benefit Management Program

This report depicts the year-end statistics for the Prescription Benefit Management Program. Ms. Beatty reviewed the report with the committee outlining the year-end script count, utilizing patients count, opioid cost percentage, opioid script percentage, generic utilization percentage, cost per patient and cost per script.

Managed Care Quick Notes

This report depicts scenarios when an injured employee should utilize the emergency room vs. urgent care facility. Ms. Beatty reviewed the report outlining the scenarios and cost associated with emergency room and urgent care visits. Ms. Beatty noted that the average costs are inclusive of emergency room and urgent care visits in Atlantic, Burlington, and Gloucester, Salem and Cumberland Counties Municipal Joint Insurance Funds and pricing varies based on geographic locations.

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

TECHNOLOGY RISK SERVICES REPORT

Jerry Caruso of Wintsec Consulting, who has been appointed as the new Technology Risk Services Director for the ACM, BURLCO, and TRICO JIFs introduced himself and explained his role will be to help decrease members' exposure to Cyber Risk liability and threats. To that end, he explained the 3 P's: People, Property, and Process.

He explained in regards to *People*, this is the testing and training that the JIF provides through WIZER, in which he will be looking to assist with 100% participation by all members. He will also be working with the Town Managers to be sure we have updated lists of those employees who need to take the training. Mr. Caruso noted he will also be working to ensure the proper Whitelisting on all of the Domains, so proper probing can be done without issues for the towns that are being tested.

In regards to *Property*, he noted that D2 will be performing Penetration testing once he has secured all of the IP addresses of the various towns, Police Departments, MUA's, etc.

Lastly in regards to *Process*, which means what towns are doing to help protect themselves from Cyber Risk. Mr. Caruso wants to see what precautions the towns are taking should an employee click on an email that could expose data, or stop production.

Mr. Caruso noted he will be visiting all of the member towns to review these items, and should you have any issues in the meantime, please don't hesitate to reach out to him.

Mr. Caruso asked 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 January 2023, 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 January 31, 2023 for Closed Fund Years 1991 through 2018, and Fund Years 2019, 2020, 2021, 2022 and 2023.

Investment Interest

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

	Monthly	YTD
Subrogation Receipts	\$0.00	\$0.0
Salvage Receipts	\$0.00	
Overpayment Reimbursements	\$0.00	
FY 2023 Premium Assessments		\$1,613,022.00

Loss Run Payment Register – January 2023

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 \$194,475.67. The claim 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

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

Bill List – February 2023

For the Executive Committee's consideration, Mr. Tontarski presented the February 2023 Bill List in the amount of \$537,168.77 which was included in the agenda packet for approval.

For the Executive Committee's consideration, Mr. Tontarski presented the RMC Bill List in the amount of \$113,096.00 which was included in the agenda packet for approval.

Chair Gural entertained a motion to approve the January 31, 2023 Loss Run Payment Register, the February 2023 Bill List in the amount of \$537,168.77, and the RMC Bill List in the amount of \$113,096.00 as presented.

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

Motion by Mr. Wolbert, seconded by Mr. Mascia to approve the *January 2023 Loss Run Payment Register, the February 2023 Bill List, and the RMC Bill List* as presented.

ROLL CALL	Yeas	James Ingling, Wrightstown Borough Jerry Mascia, Mt. Laurel Twp. Paula Kosko, Hainesport Twp. Grace Archer, Bordentown City Daniel Hornickel, Pemberton Twp. Rich Wolbert, Beverly City John Gural, Palmyra Borough
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Nays:	None
Abstain:	None

Motion carried by unanimous vote.

COMMITTEE REPORTS

Nothing to Report

MEL/RCF/EJIF REPORTS

Nothing to Report

MISCELLANEOUS BUSINESS

Resolution 2023-20 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

Mr. Forlenza explained there was a need for a revised Resolution as he had inadvertently inserted the incorrect fees from his spreadsheet when creating the first Resolution.

Chair Gural entertained a motion to adopt Resolution 2023-20, as presented.

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

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

Nays: None

Abstain: None

All in Favor. Motion carried by unanimous vote.

Resolution 2023-21 Authorizing the Release of \$3,000 of the Township of Bordentown's Share of the Aggregate Excess Loss Contingency Fund

Chair Gural entertained a motion to adopt Resolution 2023-21, as presented.

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

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

Nays: None

Abstain: None

All in Favor. Motion carried by unanimous vote.

Next Meeting

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

PUBLIC COMMENT

Motion by Mr. Hornickel, seconded by Ms. Archer 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>General Liability</i>	<i>Property</i>
2022249791	2022261438	2023291091
2023282963	2020206165	2023193215
2023280221		2022258141
2023290114		
2023289664		
2023282975		

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

ROLL CALL Yeas James Ingling, **Wrightstown Borough**
Jerry Mascia, **Mt. Laurel Twp.**
Paula Kosko, **Hainesport Twp.**
Grace Archer, **Bordentown City**
Daniel Hornickel, **Pemberton Twp.**
Rich Wolbert, **Beverly City**
John Gural, **Palmyra Borough**
Nays: None
Abstain: None

Motion carried by unanimous vote.

AUTHORIZATION TO ABANDON SUBROGATION – APPROVAL

There was one (1) claim presented for Abandonment of Subrogation:

2022256527

Chair Gural entertained a motion to approve the claim for Abandonment of Subrogation as reviewed and recommended by the Claims Review Committee.

Mr. Hornickel asked for information on the claim. Mr. Forlenza noted it was a Palmyra claims for \$4,407 and he read the PAR in regards to the reason for the recommendation to abandon subrogation efforts.

Motion by Mr. Ingling, seconded by Mr. Hornickel to Abandon Subrogation on the claims(s) as presented.

ROLL CALL Yeas James Ingling, **Wrightstown Borough**
Jerry Mascia, **Mt. Laurel Twp.**
Paula Kosko, **Hainesport Twp.**
Grace Archer, **Bordentown City**
Daniel Hornickel, **Pemberton Twp.**
Rich Wolbert, **Beverly City**
John Gural, **Palmyra Borough**
Nays: None
Abstain: None

Motion carried by unanimous vote.

MOTION TO ADJOURN

Chair Gural entertained a motion to adjourn the February 21, 2023 meeting of the BURLCO JIF.

Motion by Ms. Archer, seconded by Mr. Wolbert to adjourn the February 21, 2023 meeting of the BURLCO JIF. All in favor. Motion carried.

The meeting was adjourned at 4:27 PM.

Kris Kristie,
Recording Secretary for

Richard Wolbert, SECRETARY



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

.....

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

The January 2023 Lost Time Accident Frequency Summary and the Statewide Recap for January 2023 are attached for your review.

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

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

C. Financial Fast Track Report (pg. 22)

The Financial Fast Track Report as of January 31, 2023 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 January 31, 2023 was **\$6,586,676**.

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

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

E. 2022 Safety Incentive Program Awards (pg. 25)

A letter from our office describing on how to collect your 2022 Safety Award Money will be emailed out to all members in a few weeks. If you have any questions on how to collect your 2022 Safety Incentive Program Awards, please contact our office. **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, 2024.**

F. 2023 Optional Safety Budget (pg. 26)

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. 27)

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. 28)

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 November 30, 2023. All encumbered funds have to be claimed by February 1, 2024.**

I. Employment Practices Liability Compliance (pg. 29)

A report regarding each member's compliance status with the MEL EPL/POL Risk Management Plan is attached for your review. Each member should review this report carefully to insure its accuracy. If you believe the report to be inaccurate regarding your town, please contact PERMA directly.

J. Statutory Bond Status (pgs. 30-31)

The latest listing of Statutory Bonds issued by the MEL for JIF members is included for your review. This list should be reviewed for accuracy. 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. 32)

Enclosed, please find a spreadsheet depicting the current status of all approved skateboard parks or those currently under construction by a member municipality. 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 said facility with coverage. Any member with a park currently under construction or in the review process should review the enclosed spreadsheet to be sure that it accurately depicts the status of your facility. All members considering construction of a skateboard park should contact the Executive Director's office prior to moving forward.

L. Capehart Scatchard Updates (pgs. 33-36)

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 Invitation (pg. 37)

This year, the Elected Officials Training is being conducted online through the MEL Safety Institute. Utilizing the MEL Safety Institute will allow all Elected Officials to complete this training at their convenience and is approximately 30 minutes long. 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 was emailed to all Fund Commissioners, Municipal Clerks, and Risk Management Consultants on or about February 24, 2023 and is attached for your reference. If you have any questions, or need assistance with the training, please contact the MSI Helpline at 866-661-5120

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. 38)

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. 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

T. New Fund Commissioner Orientation

An email inquiring about interest in attending the New Fund Commissioner Orientation was emailed to all Fund Commissioners, Alternate Fund Commissioners and Risk Management Consultants on or about February 24, 2023. Many have responded that they would like to participate in this training. The New Fund Commissioner Orientation training be conducted in April via Zoom Conferencing. An email notification with further details on how to participate in this training will be sent to all those who responded in late March.

U. Financial Disclosure Statement Filing

The Division of Local Government Services utilizes an “on line” process for completion and submission of Financial Disclosure forms. Each Fund Commissioner has a unique PIN # for which to file for their position of Fund Commissioner with the JIF. Newly appointed Fund Commissioners receive their Filing PIN # from our office once we are notified of their appointment. Any newly appointed Fund Commissioner that has not yet received their PIN# from the Executive Director’s office, or has any questions, should contact Kris Kristie at Kristi_Kristie@rpadmin.com. Additional information will be sent to all Fund Commissioners once it is released by the Department of Community Affairs.

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).

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.

X. New Member Activity

Nothing to Report.

Burlington County Municipal JIF JOINT INSURANCE FUND
2023 LOST TIME ACCIDENT FREQUENCY EXCLUDING SIR MEMBERS/ EXCLUDING COVID CLAIMS

DATA VALUED AS OF January 31, 2023

			# CLAIMS	Y.T.D.	2023	2022	2021	TOTAL	
			** FOR	LOST TIME	LOST TIME	LOST TIME	LOST TIME	RATE	
MEMBE MEMBER			* 1/31/2023	ACCIDENTS	FREQUENCY	FREQUENCY	FREQUENCY	MEMBER	2023 - 2021
1	75	Beverly City	0	0	0.00	3.92	0.00	1 Beverly City	1.90
2	76	Delanco Township	0	0	0.00	1.90	1.75	2 Delanco Township	1.77
3	78	Edgewater Park Township	0	0	0.00	0.00	3.74	3 Edgewater Park Township	1.97
4	79	Florence Township	0	0	0.00	0.90	0.88	4 Florence Township	0.86
5	80	Hainesport Township	0	0	0.00	2.25	2.13	5 Hainesport Township	2.10
6	81	Lumberton Township	0	0	0.00	0.81	3.03	6 Lumberton Township	1.89
7	82	Mansfield Township	0	0	0.00	3.08	3.14	7 Mansfield Township	2.98
8	83	Medford Township	0	0	0.00	0.00	6.13	8 Medford Township	2.91
9	84	Riverside Township	0	0	0.00	0.00	7.06	9 Riverside Township	3.40
10	85	Shamong Township	0	0	0.00	0.00	0.00	10 Shamong Township	0.00
11	86	Tabernacle Township	0	0	0.00	3.20	0.00	11 Tabernacle Township	1.16
12	208	Pemberton Township	0	0	0.00	2.99	6.06	12 Pemberton Township	4.34
13	373	Southampton Township	0	0	0.00	0.00	1.54	13 Southampton Township	0.71
14	456	Springfield Township	0	0	0.00	0.00	0.00	14 Springfield Township	0.00
15	531	Chesterfield Township	0	0	0.00	0.00	0.00	15 Chesterfield Township	0.00
16	532	Westampton Township	0	0	0.00	2.88	1.67	16 Westampton Township	2.15
17	576	Mount Laurel Township	0	0	0.00	1.52	0.00	17 Mount Laurel Township	0.70
18	577	Bass River Township	0	0	0.00	0.00	0.00	18 Bass River Township	0.00
19	589	Bordentown City	0	0	0.00	1.12	0.96	19 Bordentown City	1.00
20	600	Bordentown Township	0	0	0.00	0.00	13.33	20 Bordentown Township	6.21
21	601	North Hanover Township	0	0	0.00	0.00	0.00	21 North Hanover Township	0.00
22	636	Wrightstown Borough	0	0	0.00	0.00	0.00	22 Wrightstown Borough	0.00
23	642	Pemberton Borough	0	0	0.00	0.00	0.00	23 Pemberton Borough	0.00
24	650	Palmyra Borough	0	0	0.00	0.00	0.00	24 Palmyra Borough	0.00
25	651	Woodland Township	0	0	0.00	0.00	0.00	25 Woodland Township	0.00
26	679	Fieldsboro Borough	0	0	0.00	0.00	0.00	26 Fieldsboro Borough	0.00
27	697	New Hanover Township	0	0	0.00	0.00	0.00	27 New Hanover Township	0.00
28	77	Delran Township	0	1	9.45	1.54	3.60	28 Delran Township	2.87
Totals:			0	1	0.58	1.24	2.53	1.85	

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

**2023 LOST TIME ACCIDENT FREQUENCY ALL JIFs EXCLUDING SIR MEMBERS/ EXCLUDING
COVID CLAIMS**

January 31, 2023

FUND	2023 LOST TIME FREQUENCY	2022 LOST TIME FREQUENCY	2021 LOST TIME FREQUENCY	TOTAL RATE * 2023 - 2021
Atlantic County Municipal JIF	0.00	1.87	3.47	2.57
Central New Jersey	0.00	1.95	2.46	2.12
Monmouth County	0.00	0.78	1.03	0.87
Morris County	0.00	1.10	2.50	1.72
NJ Public Housing Authority	0.00	1.41	1.37	1.34
NJ Utility Authorities	0.00	1.16	1.83	1.42
Ocean County	0.00	0.98	1.79	1.34
Professional Municipal Manage	0.00	1.04	2.15	1.57
South Bergen County	0.00	2.26	2.83	2.46
Bergen County	0.23	1.35	1.95	1.61
Gloucester, Salem, Cumberland	0.36	1.35	2.57	1.91
Suburban Metro	0.43	1.32	2.48	1.85
Burlington County Municipal JI	0.58	1.24	2.53	1.85
Camden County	0.68	1.20	3.14	2.09
Suburban Municipal	0.70	1.20	3.08	2.11
AVERAGE	0.20	1.35	2.35	1.79

* 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 1/22/2023 To 2/22/2023

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
H - Lumberton Board of Education I - Township of Lumberton	33 Municipal Drive Lumberton, NJ 08048	RE: Use of Bobby's Run Gym The Certificate holder is an additional insured on the above referenced commercial General Liability and Excess Liability Policies if required by written contract, with respect to the use of Bobby's Run facilities during the current calendar year.	1/26/2023 #3855647	GL AU EX WC
H - Lumberton Board of Education I - Township of Lumberton	33 Municipal Drive Lumberton, NJ 08048	RE: Use of Bobby's Run Gym The Certificate holder is an additional insured on the above referenced commercial General Liability and Excess Liability Policies if required by written contract, with respect to the use of Bobby's Run facilities during the current calendar year. As respects the General Liability coverage, the policies do not have an exclusion for either athletic participation or sexual abuse/molestation	1/26/2023 #3861901	GL AU EX WC
H - State of New Jersey, Dept. of I - City of Bordentown	Environmental Protection Green Acres Program PO Box 420 Trenton, NJ 08625	RE: Crossroads of America Revolution Green Acres land State of New Jersey, Department of Environmental Protection is an Additional Insured on the above referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to maintenance of the Crossroads of America Revolution Green Acres land located at Block 1701, Lot 14.02, Park Street Bordentown NJ Property \$25,000 of coverage for Demolition & Debris Removal for two Vacant Buildings that are owned by the State of NJ & located on the Crossroads of American Revolution Green Acres parcel.	2/6/2023 #3867384	GL AU EX WC OTH
H - Burlington County Board of I - City of Bordentown	County Commissioners 49 Rancocas Road PO Box 6000 Mt Holly, NJ 08060	RE: FY2022 Municipal Alliance Program The Certificate Holder is an Additional Insured on the above referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to FY2022 Municipal Alliance Program	2/6/2023 #3867390	GL AU EX WC
H - Borough of Wrightstown I - Borough of Wrightstown	21 Saylor's Pond Road Wrightstown, NJ 08562	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 Karen Baldino - CFO/Treasurer, Effective: 01/01/2023 and Jeffrey C. Elsasser - Tax Collector, Effective 11/01/2016.	2/8/2023 #3872932	OTH

Burlington County Municipal JIF

Certificate of Insurance Monthly Report

From 1/22/2023 To 2/22/2023

H - Burlington County I - Township of Southampton	Board of County Commissioners 49 Rancocas Road Mount Holly, NJ 08060	RE: Shared Services Repairs Evidence of Insurance as respects to shared services agreement for the county to perform certain repairs for the Township of Southampton.	2/10/2023 #3874044	GL AU EX WC
H - BCIT I - Township of Westampton	695 Woodlane Road Westampton, NJ 08060	RE: national night out The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to use of facilities for national night out. Does not include amusements or fireworks.	2/13/2023 #3874603	GL AU EX WC
H - EmblemHealth and ConnectiCare, I - Township of Westampton	Inc. 55 Water Street New York, NY 10041	Evidence of insurance	2/13/2023 #3874605	GL AU EX WC OTH
H - Hunterdon County Department of I - City of Bordentown	Public Safety Emergency Services Training Center P.O. Box 2900 Flemington, NJ 08822	RE: Elevator course The County of Hunterdon, including all elected and appointed officials, all employees and volunteers, all boards, commissions and/or authorities and their board members, employees, and volunteers are an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to Elevator course taking place during the current policy period.	2/15/2023 #3875452	GL AU EX WC
Total # of Holders: 9				

BURLINGTON COUNTY MUNICIPAL FUND
FINANCIAL FAST TRACK REPORT
AS OF January 31, 2023

	THIS MONTH	YTD	PRIOR YEAR END	FUND BALANCE
1. UNDERWRITING INCOME	835,819	835,819	146,309,962	147,145,780
2. CLAIM EXPENSES				
Paid Claims	193,841	193,841	54,524,255	54,718,096
Case Reserves	(88,614)	(88,614)	5,064,313	4,975,699
IBNR	178,634	178,634	3,066,981	3,245,615
Recoveries	(13)	(13)	(189,618)	(189,631)
TOTAL CLAIMS	283,848	283,848	62,465,931	62,749,779
3. EXPENSES				
Excess Premiums	332,582	332,582	43,039,799	43,372,381
Administrative	117,496	117,496	25,223,085	25,340,581
TOTAL EXPENSES	450,078	450,078	68,262,884	68,712,962
4. UNDERWRITING PROFIT (1-2-3)	101,893	101,893	15,581,147	15,683,039
5. INVESTMENT INCOME	194,873	194,873	3,602,840	3,797,713
6. DIVIDEND INCOME	0	0	796,715	796,715
7. STATUTORY PROFIT (4+5+6)	296,766	296,766	19,980,702	20,277,468
8. DIVIDEND	0	0	12,831,693	12,831,693
9. RCF & MEL Surplus Strengthening	0	0	859,098	859,098
10. STATUTORY SURPLUS (7-8-9)	296,766	296,766	6,289,910	6,586,676

SURPLUS (DEFICITS) BY FUND YEAR

Closed	103,106	103,106	6,112,350	6,215,456
MEL Unencumbered Surplus Account	5,920	5,920	475,313	481,233
2019	9,849	9,849	(201,161)	(191,312)
2020	18,910	18,910	578,318	597,229
2021	17,231	17,231	(439,427)	(422,196)
2022	39,857	39,857	(235,483)	(195,625)
2023	101,893	101,893		101,893
TOTAL SURPLUS (DEFICITS)	296,766	296,766	6,289,910	6,586,676
TOTAL CASH				15,829,698

CLAIM ANALYSIS BY FUND YEAR

TOTAL CLOSED YEAR CLAIMS	0	0	48,550,867	48,550,867
FUND YEAR 2019				
Paid Claims	10,031	10,031	2,603,718	2,613,749
Case Reserves	(13,771)	(13,771)	782,794	769,023
IBNR	3,740	3,740	218,801	222,541
Recoveries	0	0	0	0
TOTAL FY 2019 CLAIMS	0	0	3,605,313	3,605,313
FUND YEAR 2020				
Paid Claims	51,895	51,895	1,978,203	2,030,098
Case Reserves	(66,970)	(66,970)	816,902	749,932
IBNR	15,088	15,088	259,355	274,443
Recoveries	(13)	(13)	(189,618)	(189,631)
TOTAL FY 2020 CLAIMS	0	0	2,864,842	2,864,842
FUND YEAR 2021				
Paid Claims	17,520	17,520	2,028,951	2,046,472
Case Reserves	(1,558)	(1,558)	1,151,227	1,149,669
IBNR	(15,962)	(15,962)	649,186	633,224
Recoveries	0	0	(0)	(0)
TOTAL FY 2021 CLAIMS	0	0	3,829,364	3,829,364
FUND YEAR 2022				
Paid Claims	108,190	108,190	971,562	1,079,752
Case Reserves	(82,224)	(82,224)	1,101,158	1,018,933
IBNR	(25,965)	(25,965)	1,542,825	1,516,859
Recoveries	0	0	0	0
TOTAL FY 2022 CLAIMS	0	0	3,615,544	3,615,544
FUND YEAR 2023				
Paid Claims	6,205	6,205		6,205
Case Reserves	75,910	75,910		75,910
IBNR	201,733	201,733		201,733
Recoveries	0	0		0
TOTAL FY 2023 CLAIMS	283,848	283,848		283,848
COMBINED TOTAL CLAIMS	283,848	283,848	62,465,931	62,749,779

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 \$216,072 (Paid: \$189,631, Reserves: \$26,441)

Burlington County Municipal Joint Insurance Fund

Monthly Regulatory Filing Checklist

Fund Year 2023 for the Month of February

ITEM	FILING STATUS
Meeting Minutes	3/22/23
Bylaws Amendments	N/A
Risk Management Program Changes	N/A
New Member Filings	N/A
Supplemental Assessments/Contributions	N/A
Budget Amendments (transfers, etc.)	N/A
Surplus Distribution (refunds/dividends)	N/A
Changes/Amendments/Additions to Service Providers	N/A
Executive Committee Changes	N/A

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

Year: January 1, 2023 – December 31, 2023

ITEM	FILING STATUS
Ethics Filings (<i>Notification to FC's and Prof's</i>)	
Renewal Resolutions and Indemnity & Trust Agreements	
Budget and Actuarial Certification/Opinion Letter	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	1/24/23
Identity of Administrator	1/24/23
Identity of Treasurer	1/24/23
Excess Insurance /Group Purchase Insurance/Reinsurance Policies	1/24/23
Withdrawals	N/A
Exhibit A - Certification of JIF Fund Professionals	1/24/23
Exhibit B - Certification of JIF Data Forms	N/A
Exhibit D - New Member Filings	N/A
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
2022 Safety Incentive Program**

Member Municipality	Size	Opening Balance	"Additional" SIP Funds	Jan 2023	Feb 2023	March 2023	April 2023	May 2023	June 2023	July 2023	Aug 2023	Sept 2023	Oct 2023	Nov 2023	Dec 2023	Paid in 2024	Total Paid	Remaining Balance	Date Encumber	Lunch \$10PP
Bass River Township	S	2,100.00	250.00														0.00	2,350.00		NA
Beverly City	M	2,400.00	1,000.00														0.00	3,400.00		NA
Bordentown City	M	2,400.00	1,000.00														0.00	3,400.00		NA
Bordentown Township	L	2,700.00	1,000.00														0.00	3,700.00		NA
Chesterfield Township	S	2,100.00	750.00														0.00	2,850.00		NA
Delanco Township	S	2,100.00	1,000.00														0.00	3,100.00		NA
Delran Township	L	2,700.00	750.00														0.00	3,450.00		NA
Edgewater Park Towns	M	2,400.00	0.00														0.00	2,400.00		NA
Fieldsboro Borough	S	2,100.00	500.00														0.00	2,600.00		NA
Florence Township	L	2,700.00	750.00														0.00	3,450.00		NA
Hainesport Township	S	2,100.00	1,000.00														0.00	3,100.00		NA
Lumberton Township	M	2,700.00	500.00														0.00	3,200.00		NA
Mansfield Township	M	2,400.00	750.00														0.00	3,150.00		NA
Medford Township	XL	3,000.00	1,000.00														0.00	4,000.00		NA
Mount Laurel Township	XL	3,000.00	1,000.00														0.00	4,000.00		NA
New Hanover Townshi	S	2,100.00	250.00														0.00	2,350.00		NA
North Hanover Townsh	M	2,400.00	750.00														0.00	3,150.00		NA
Palmyra Borough	M	2,400.00	750.00														0.00	3,150.00		NA
Pemberton Borough	S	2,100.00	0.00														0.00	2,100.00		NA
Pemberton Township	XL	3,000.00	750.00														0.00	3,750.00		NA
Riverside Township	M	2,400.00	1,000.00														0.00	3,400.00		NA
Shamong Township	S	2,100.00	500.00														0.00	2,600.00		NA
Southampton Township	M	2,400.00	500.00														0.00	2,900.00		NA
Springfield Township	S	2,100.00	250.00														0.00	2,350.00		NA
Tabernacle Township	S	2,100.00	0.00														0.00	2,100.00		NA
Westampton Township	M	2,400.00	750.00														0.00	3,150.00		NA
Woodland Township	S	2,100.00	0.00														0.00	2,100.00		NA
Wrightstown Borough	S	2,100.00	1,000.00														0.00	3,100.00		NA
Total By Line		\$66,600.00	\$17,750.00	\$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	\$84,350.00		NA

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

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 Town	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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MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND										
EMPLOYMENT PRACTICES COMPLIANCE STATUS - Burlco JIF										
Data Valued As of :		March 6, 2023								
Total Participating Members		28								
Complaint		27								
Percent Compliant		96.43%								
			01/01/23	2023						
	Checklist Submitted	Compliant	EPL	POL	Amended Deductible	Revised EPL	Revised POL	Co-Insurance		
Member Name	*		Deductible	Deductible	Date	Deductible	Deductible	01/01/23	Amended Date	Amended Co-Insurance
BASS RIVER	Yes	Yes	\$ 20,000	\$ 20,000				20% of 1st 250K		
BEVERLY	Yes	Yes	\$ 2,500	\$ 2,500				0%		
BORDENTOWN CITY	Yes	Yes	\$ 20,000	\$ 20,000				20% of 1st 250K	1/1/2023	
BORDENTOWN TOWNSHIP	Yes	Yes	\$ 20,000	\$ 20,000				20% of 1st 250K		
CHESTERFIELD	Yes	Yes	\$ 20,000	\$ 20,000				20% of 1st 250K		
DELANCO	Yes	Yes	\$ 20,000	\$ 20,000				20% of 1st 100K		
DELRAN	Yes	Yes	\$ 20,000	\$ 20,000				20% of 1st 250K		
EDGEWATER PARK	Yes	Yes	\$ 2,500	\$ 2,500				0%		
FIELDSBORO	Yes	Yes	\$ 20,000	\$ 20,000				20% of 1st 250K		
FLORENCE	Yes	Yes	\$ 20,000	\$ 20,000				20% of 1st 250K		
HAINESPORT	Yes	Yes	\$ 2,500	\$ 2,500				0%		
LUMBERTON	Yes	Yes	\$ 20,000	\$ 20,000				20% of 1st 100K		
MANSFIELD TOWNSHIP B	Yes	Yes	\$ 20,000	\$ 20,000				20% of 1st 250K		
MEDFORD TOWNSHIP	Yes	Yes	\$ 20,000	\$ 20,000				20% of 1st 250K		
MOUNT LAUREL	Yes	Yes	\$ 20,000	\$ 20,000				20% of 1st 250K		
NEW HANOVER	Yes	Yes	\$ 20,000	\$ 20,000				20% of 1st 250K		
NORTH HANOVER	Yes	Yes	\$ 20,000	\$ 20,000				20% of 1st 250K		
PALMYRA	Yes	Yes	\$ 20,000	\$ 20,000				0%		
PEMBERTON	Yes	Yes	\$ 20,000	\$ 20,000				20% of 1st 250K		
PEMBERTON BOROUGH	Yes	Yes	\$ 20,000	\$ 20,000				20% of 1st 250K		
RIVERSIDE	Yes	Yes	\$ 20,000	\$ 20,000				20% of 1st 250K		
SHAMONG	Yes	Yes	\$ 10,000	\$ 10,000				0%		
SOUTHAMPTON	Yes	Yes	\$ 2,500	\$ 2,500				0%		
SPRINGFIELD	Yes	Yes	\$ 7,500	\$ 7,500				20% of 1st 100K		
TABERNACLE	Yes	Yes	\$ 10,000	\$ 10,000				0%		
WESTAMPTON	Yes	Yes	\$ 20,000	\$ 20,000				20% of 1st 250K		
WOODLAND	Yes	Yes	\$ 20,000	\$ 20,000				20% of 1st 250K		
WRIGHTSTOWN	No	No	\$ 100,000	\$ 20,000				20% of 1st 2Mii/20% of 1st 250K POL		

MEL STATUTORY BONDS as of 3/1/23

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

MEL STATUTORY BONDS as o 3/1/23

Mount Laurel Township	Maureen Mitchell	No	Tax Collector	01/30/2012	Approved	10/24/2016		Approved
Mount Laurel Township	Walter Stridick	Yes	Library Treasurer	01/01/2022	Approved			Approved
New Hanover Township	Lynn Davis	Yes	Tax Collector	01/01/2020	Approved			Approved
New Hanover Township	Terry Henry	Yes	CFO (Assuming Treasurer Duties)	02/26/2020	Approved			Approved
North Hanover Township	Mary Alice Picariello	Yes	Tax Collector	06/27/2009	Approved			Approved
North Hanover Township	Joseph Greene	Yes	Treasurer	04/29/2013	Approved			Approved
Palmyra Borough	Tanyika Johns	Yes	Tax Collector	06/15/2020	Approved			Approved
Palmyra Borough		No			Approved	01/01/1900		Approved
Palmyra Borough	Danielle Lippincott	No	Tax Collector	01/25/2019	Approved	01/01/1900		Approved
Palmyra Borough	Donna Condo	Yes	CFO (Assuming Treasurer Duties)	01/01/2016	Approved			Approved
Palmyra Borough	Janeen Rossi	No	Tax Collector			01/01/1900		Approved
Pemberton Borough	Donna Mull	No	Treasurer	01/01/2011	Approved	10/31/2022		Approved
Pemberton Borough	Kathleen Smick	Yes	Tax Collector	05/19/2014	Approved		Yes	Treasurer 10/31/2022
Pemberton Township	Alison Varrellmann	No	Tax Collector	03/23/2015	Approved	04/20/2022		Approved
Pemberton Township	Robert Benick	No	Treasurer	01/01/2014	Approved	10/01/2021		Approved
Pemberton Township	Alison Shinkunas	No	Tax Collector	03/23/2015	Approved	01/01/1900		Approved
Pemberton Township	Shayla Steele	Yes	Tax Collector	06/20/2022	Approved			Approved
Pemberton Township	Joyce Tinnis	No	CFO (Assuming Treasurer Duties)	10/07/2021	Approved	12/31/2022		Approved
Pemberton Township	Daniel Hornickel	No	Tax Collector	04/20/2022	Approved	06/20/2022		Approved
Pemberton Township	Candice Pennewell	Yes	CFO (Assuming Treasurer Duties)	12/22/2022	Approved			Approved
Riverside Township	Meghan O. Jack	No	Treasurer	06/01/2013	Approved	01/01/2023		Approved
Riverside Township	Mindie Weiner	Yes	Tax Collector	03/21/2016	Approved			Approved
Riverside Township	Nancy Elmeaze	No	Tax Collector	09/01/2007	Approved	07/31/2015		Approved
Riverside Township	Michael Mansdoerfer	Yes	CFO (Assuming Treasurer Duties)	01/01/2022	Approved			Approved
Shamong Township	Christine Chambers	Yes	CFO (Assuming Treasurer Duties)	11/24/2014	Approved			Approved
Shamong Township	Kathryn J. Taylor	No	Tax Collector	01/01/2007	Approved	11/27/2020		Approved
Shamong Township	Kathryn Merkh	Yes	Tax Collector	01/01/2022	Approved			Approved
Southampton Township	Melissa Chesla	Yes	Tax Collector	09/01/2014	Approved			Approved
Southampton Township	Nancy Gower	No	CFO (Assuming Treasurer Duties)	01/01/2007	Approved	02/28/2022		Approved
Southampton Township	Kinjalben Patel	Yes	CFO (Assuming Treasurer Duties)	03/01/2022	Approved			Approved
Springfield Township	Dianne Kelly	No	CFO (Assuming Treasurer Duties)	01/01/2010	Approved	09/30/2020		Approved
Springfield Township	Melissa Chesla	Yes	Tax Collector	11/01/2014	Approved			Approved
Springfield Township	Yolaika Gonzalez	Yes	CFO (Assuming Treasurer Duties)	01/01/2021	Approved			Approved
Tabernacle Township	Kimberly Smith	Yes	Tax Collector	04/01/2016	Approved			Approved
Tabernacle Township	Susan Costales	No	Tax Collector	09/24/2008	Approved	08/21/2018		Approved
Tabernacle Township	Rodney R Haines	Yes	CFO (Assuming Treasurer Duties)	08/01/2018	Approved			Approved
Westampton Township	Robert L. Hudnell	Yes	Treasurer	01/01/2007	Approved			Approved
Westampton Township	Carol A. Brown-layou	No	Tax Collector	01/01/2007	Approved	12/31/2021		Approved
Westampton Township	Christine Taylor	No	Tax Collector	01/07/2022	Approved	02/28/2022		Approved
Westampton Township	Kathryn Merkh	Yes	Tax Collector	03/01/2022	Approved			Approved
Woodland Township	Nancy Seeland	Yes	Tax Collector	01/01/2015	Approved			Approved
Woodland Township	Kathleen Rosmando	Yes	CFO (Assuming Treasurer Duties)	06/06/2013	Approved			Approved
Wrightstown Borough	Ronald A. Ghrist	No	Treasurer	01/01/2010	Approved	12/22/2022		Approved
Wrightstown Borough	Jeffrey C. Elsasser	Yes	Tax Collector	11/01/2016	Approved			Approved
Wrightstown Borough	Lynn A. Davis	No	Tax Collector	01/01/2010	Approved	11/01/2016		Approved
Wrightstown Borough	Karen Baldino	Yes	CFO (Assuming Treasurer Duties)	01/01/2023	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			

Last Update: 3/13/2023

Capehart Scatchard Blog

A Practitioner's Guide to Prior Injuries and Credits

Maura Burk, Esq. February 22, 2023 [NJ Worker's Comp.](#)

Practical Advice in New Jersey Workers' Compensation

Pursuant to N.J.S.A. 34:15-12(d), "if previous loss of function to the body, head, a member or an organ is established by competent evidence, and subsequently an injury or occupational disease arising out of and in the course of an employment occurs to that part of the body, head, member or organ, where there was a previous loss of function, then the employer or the employer's insurance carrier at the time of the subsequent injury or occupational disease shall not be liable for any such loss and credit shall be given the employer or the employer's insurance carrier for the previous loss of function and the burden of proof in such matters shall rest on the employer."

Essentially, this provision provides that if an employee has a prior relevant injury which resulted in prior loss of function to the same body part injured in the work injury, Respondent is entitled to a credit (which results in money off the overall Award) for the prior injury or pre-existing disabling medical condition. Of particular note, the burden rests on Respondent to demonstrate and prove a prior injury and prior loss of function. Proper medical and factual discovery and investigation is extremely important in this regard, as evidence of prior functional loss can save Respondent from incorrectly paying for, and assuming liability for, pre-existing issues.

Respondent must demonstrate through medical discovery and medical records that the employee has a prior, relevant medical issue and that the prior issue was disabling in order to successfully argue for a credit. It is most helpful when an accurate and detailed history is taken from the employee at the outset of treatment following a work injury.

In some situations, the credit entitlement is easier to demonstrate, and not all prior issues are necessarily applicable to Respondent's credit entitlement.

Below are hypothetical situations where Respondent may, or may not, be in a position to argue for a credit on permanency.

Scenario 1: Robert has a work injury of January 1, 2022 to the lumbar spine and a lumbar spine MRI shows herniations at L3-L4 and L4-L5. Robert has a prior workers' compensation Award for 15% partial total from a work accident of January 5, 2019 for the lumbar spine for a bulge at L4-L5.

Here, Respondent is entitled to a credit for the prior bulge at L4-L5. The credit is likely to be 15% partial total for this aspect/ level of the case, as the prior workers' compensation Award was for 15% partial total for the lumbar spine for a bulge at L4-L5.

This can result in significant savings to Respondent, as for example, an Award of 30% partial total at 2022 rates is \$62,568.00. An Award of 30% partial total, credit 15% partial total is \$37,026.00.

Scenario 2: Charlie has a work injury of January 1, 2022 to the lumbar spine and a lumbar spine MRI shows herniations at L3-L4 and L4-L5. Robert has a prior non-work related injury to the lumbar spine, and a prior MRI revealed a prior bulge at L4-L5.

This is similar to Scenario 1, other than the fact that Charlie's prior injury was not work related, and there is no prior workers' compensation Award for this prior injury. However, Respondent is still entitled to a credit, which is somewhat more negotiable than the credit applied in Scenario 1, for Charlie's prior issues in the lumbar spine and at L4-L5.

Scenario 3: Peter has a work injury of February 14, 2022 where he injures his right shoulder, neck, and right arm. Prior to the work injury, on December 24, 2021, petitioner underwent a right shoulder surgery. Other than the prior right shoulder surgery, petitioner has had no prior medical issues or injuries.

Here, Respondent is entitled to a credit as to the right shoulder aspect of the claim. Regarding the neck and right arm, if Peter truly has no relevant prior history, Respondent is not entitled to a credit for these aspects of the claim.

Employers should keep in mind that potential credit entitlement can depend on a number of factors including length of time since any prior injuries or issues, strength of any medical evidence documenting prior issues, and prior functional loss. There does not need to be a prior workers' compensation Award, or any prior settlement, for Respondent to successfully argue for a credit entitlement.

However, it remains important to be sure that prior discovery, medical records, information, and investigation obtained by Respondent is provided to Respondent's medical experts and examiners so that the defense experts can properly assess prior issues and accurately apportion treatment/ permanency to the accident and to pre-existing issues, if applicable. It is also important for Respondent's experts need to take a detailed history of the employee during the examination in order to determine any pre-existing issues and properly assess causation. Without a medical expert opining as to the existence of pre-existing issues and their current disabling effect, it can be much more difficult to argue for a credit. Providing the discovery to Respondent's experts is just as important as Respondent obtaining the discovery. In order to successfully argue for a credit for a prior issue, in most cases, Respondent needs to proffer a medical opinion discussing the pre-existing disabling injury or medical issue.

Supreme Court Decision Provides Overview of NJ Insurance Fraud Prevention Act and the NJ Workers' Compensation Fraud Act

John H. Geaney February 27, 2023

Liberty Insurance v. Techdan, LLC, (A-52-21) (086219), decided on February 15, 2023, is a case that practitioners, employers, third party administrators and insurance carriers should be aware of. It is the only New Jersey Supreme Court case which provides a comprehensive analysis of the New Jersey Insurance Fraud Prevention Act (IFPA) and the New Jersey Workers' Compensation Fraud Act.

The main allegation in the case filed by Liberty Insurance was that Techdan, LLC and Exterior Erecting Services, Inc. misrepresented the relationship between their two companies and provided fraudulent payroll records in order to lower their workers' compensation premiums. Techdan was indicted for second degree theft by deception, and one of the company's principals entered a guilty plea on Techdan's behalf.

The fraud took place many years ago. Liberty Insurance issued a workers' compensation policy to Techdan from March 12, 2004 to March 12, 2007. During its underwriting and audit process, Liberty alleged that the defendant companies misrepresented their relationship between Techdan and Exterior and provided Liberty's auditors with fraudulent payroll records in order to reduce the premiums charged by Liberty Insurance.

After the criminal matter resolved with a plea agreement for second degree theft by deception, Liberty Insurance pursued a civil action under the IFPA and under the NJ Workers' Compensation Fraud Act. Liberty Insurance argued that the Court should pierce Techdan's corporate veil and Exterior's limited liability company veil to impose personal liability on the officers and directors of the companies.

The trial court ultimately found that all defendants should be jointly and severally liable for treble damages under the IFPA. The result was that an award of \$756,990 was trebled to \$2,270,970, as the IFPA (unlike the New Jersey Workers' Compensation Fraud Act) provides for treble damages. The trial court also entered judgment for trebled attorney fees in the amount of \$2,768,018. Costs were also trebled in the amount of \$290,048.

In the Supreme Court opinion, several aspects of the decision were appealed, one of which was whether joint and several liability should apply under the New Jersey Comparative Liability Law. Those aspects of the case are not relevant to the focus of this blog and will not be addressed here. Suffice to say that the Supreme Court found that the trial court should have charged the jury to allocate percentages of fault among the various defendants.

The two fraud acts have different primary emphasis but one key area of overlap. The Insurance Fraud Prevention Act found at N.J.S.A. 17:33A, focuses on alleged fraudulent written and oral

statements made by businesses to obtain a policy of insurance or in connection with a claim made to the Unsatisfied Claim and Judgment Fund.

The New Jersey Workers' Compensation Fraud Act, found at N.J.S.A. 34:15-57.4, focuses mostly on an individual's false or misleading statements concerning any fact that is material to a claim for workers' compensation benefits for the purpose of wrongfully obtaining those benefits.

The area of overlap involves the kind of fraud alleged in Liberty Insurance. Both laws prohibit misclassification of employees for the purpose of evading the full payment of benefits or premiums under the New Jersey laws.

It is interesting to compare the two laws in terms of remedies. Both allow civil actions, but the New Jersey Workers' Compensation Fraud Act allows the Judge of Compensation to make findings on fraud, order the dismissal of a case or a particular claim for fraud, and order repayment of benefits plus simple interest. The IFPA provides for treble damages to the prevailing party but treble damages are not available in the NJ Workers' Compensation Fraud Act. *Both the IFPA and the NJ Workers' Compensation Fraud Act provide for an award of reasonable costs and attorney fees to the prevailing party.*

The New Jersey Workers' Compensation Fraud Act states in Section 34:15-57.4 b. *"Any person who wrongfully obtains benefits or evades the full payment of benefits or premiums by means of a violation of the provisions of subsection a. of this section shall be civilly liable to any person injured by the violation for damages and all reasonable costs and attorney fees of the injured person."*

The Workers' Compensation Fraud Act also adds that if a person receives benefits *"to which the person is not entitled, he is liable to repay that sum plus simple interest to the employer or carrier or have the sum plus simple interest deducted from future benefits payable to that person, and the division shall issue an order providing for the repayment or deduction."*

The burden of proof in a fraud case brought by an employer, third party administrator or carrier is on the moving party. When an employer brings a motion for a potential finding of fraud under the New Jersey Workers' Compensation Fraud Act, there are two key elements of proof: 1) proof of a false or material misrepresentation, statement or submission concerning a material fact; and 2) proof that the misrepresentation, false statement or submission was made for the purpose of wrongfully obtaining workers' compensation benefits.

2022-2023 ELECTED OFFICIALS RISK MANAGEMENT SEMINAR



This course details ways to control workers' compensation and liability insurance costs. Municipal elected officials, authority commissioners and a member's CEO (i.e. municipal manager / administrator or executive director) who completes this course by May 2023 may qualify for a \$250 credit (capped at approx. 5% of MEL assessment) in their local unit 2023 assessment.

1. Click the MEL Safety Institute's **Learning Management System (LMS)** link:
www.firstnetcampus.com/meljif
- 2 **Login to LMS**
 - If you have previously taken MSI classes, enter your username and password.
 - If you do not know your username/password, check with your Training Administrator or call the MSI Help Line at (866) 661-5120
 - If you are new, click **New User Registration**, complete the fields and you will receive an email with your username and password.
- 3 After you sign in, click **MSI NOW** on the bottom right of the Home page.
- 4 Click the course: **2022-2023 Elected Officials Risk Management Seminar**
- 5 Click **Enroll**.
- 6 Click **My Training** tab on the top blue tool bar.
7. Click the **Program Name** (2022-23 Elected Officials R.M. Seminar) to launch the course.
- 8 Upon completion of the course navigate to the **Student Center** tab to **print your Certificate of Completion**. Learning transcripts are automatically updated in the MEL Safety Institute's Learning Management System.

IMPORTANT: You must **complete the entire program** to receive credit.

If you have questions or need assistance contact the **MSI Help Line (866) 661-5120**, during business hours. The MEL Safety Institute can also be accessed anytime by going to www.melsafetyinstitute.org.

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.

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

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

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

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

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

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

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

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

MEL EPL HELPLINE:
732-583-7474

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

MEL EPL HELPLINE:
609-522-5599

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

MEL EPL HELPLINE:
973-334-1900

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

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



MEL EPL Helpline Authorized Contact Person(s)

TOWN	AUTHORIZED CONTACT PERSON	ADDITIONAL CONTACT PERSON
Bass River Township	Elizabeth Godfrey	James Renwick
Beverly City	Caitlin Midgett, Clerk	Rich Wolbert
Bordentown City	Grace I. Archer, City Clerk	Margaret Peak
Bordentown Township	Mike Theokas	Maria Carrington
Chesterfield Township	Tom Sahol	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: March 2, 2023

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

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

LOSS CONTROL SURVEYS

- Township of Edgewater Park on February 9, 2023
- Township of Woodland Renewal Survey on February 15, 2023
- City of Beverly Renewal Survey on February 21, 2023

LAW ENFORCEMENT LOSS CONTROL SURVEYS

- Borough of Palmyra on February 8, 2023

MEETINGS ATTENDED

- Career Survival for Police Officers in Medford on February 7, 2023
- Career Survival for Police Officers in Medford on February 9, 2023
- Law Enforcement: Violence Prevention and Risk Considerations for Law Enforcement Officers when Interacting with Mental Health Consumers on February 9, 2023
- Wellness Meeting and Safety Breakfast on February 9, 2023
- Executive Claims Committee Meeting on February 14, 2023
- Executive Fund Committee Meeting on February 21, 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?
- 2023 MSI EXPO
- CDL-Drivers: Annual Record Checks & Program Review Best Practices
- Motor Vehicle Record Checks: NON-CDL Drivers Best Practices
- Special Announcement: MSI Forms and Documents
- Parades Best Practices
- Safety Director Message: Summer of Work-Related Injuries and Illnesses – NJOSH 300A
- Accessibility of State and Local Government Websites to People with Disabilities
- Magnetic Manhole Cover & Grate Lifting Devices Best Practices
- MSI LIVE Schedule

MSI LAW ENFORCEMENT MESSAGES

- LE Message – CAIT Course Certifications
- LE Message – Violence Prevention and Risk Considerations for Officers When Interacting with Mental Health Consumers
- MSI LE Bulletin Succession Planning: Keys to Agency Stability Longevity and Liability Resilience
- MSI LE Risk Analysis – Drug Testing & Wellness Considerations

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
Florence	1
Hainesport	23
Medford	3
Mount Laurel	12
Southampton	1
Westampton	2

[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 – MARCH 2023

HEAVY EQUIPMENT

MAINTENANCE



MAINTENANCE TIPS & CHECKLIST

- Commit to a preventative maintenance program.
- Identify causes of machinery breakdown.
- Make sure your mechanics are qualified to perform any needed repairs or maintenance. If not, utilize an outside repair facility.
- Make sure your mechanics are very familiar with your machinery and heavy equipment.
- Adhere to factory recommended maintenance intervals.
- Document each machine's service and repair history.
- Establish a heavy equipment checklist for maintenance and for daily inspections.

Example

Town's maintenance staff changed the mower blade on a boom mower. The blade was not secured properly with the pin. While in use, the blade and pin detached from the mower deck and sliced through the tractor's rear tire (picture on right) and entered the cab through the right side. The blade went through the metal door handle assembly and Lexan window and into the dashboard landing on the floor of the cab (picture on left). The pin, also pictured, hit the employee in the leg. The employee sustained very minor injuries, but this could easily have been extremely serious.

DATE: March 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 (February)

1. Policy/Procedures: Policy and Procedure requests have been received and will be forwarded to requesting agencies that will contain current L/E best practices, NJ AG Guideline and L/E Accreditation requirements.

2. Agency Visits:

Future Agency Visits are being scheduled at this time.

3. Training: Training classes are being considered and / or prepared in the following areas and will be announced in the near future to the agencies and Fund Commissioners:

- (1) Report Writing
- (2) Advanced Skills and Strategies for Resiliency Officers
- (3) Use of Force and Control Techniques

4. Law Enforcement Bulletins / Newsletters: No Bulletins posted.



5. Meetings Attended:

L/E Consultant Meeting	02/09/2023
BURLCO Executive Claim Meeting	02/14/2023
BURLCO Executive Meeting	02/21/2023

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: March 21, 2023 Zoom Meeting
Contact Info: debby_schiffer@targetingwellness.com 856-322-1220

MARCH - ACTIVITY & PLANNED EVENTS

Member Municipality Visits:

As I mentioned in my February report, I have been doing my best to attend as many scheduled Safety Committee's Meetings (SCM) as I can. For some towns, if I cannot make their SCM I am making sure I plan to meet with the Wellness Coordinator. Here are the towns I have already met with or have brainstormed wellness initiatives:

- Beverly City
- Bordentown Twp
- Chesterfield
- Delran
- Edgewater Park
- New Hanover
- Pemberton Twp
- Riverside
- Shamong
- Southampton
- Tabernacle

- I do not know the SCM schedule for several towns
- One indicated they do not hold SCM
- Working on setting up April and May appointments based on schedule provided from J.A. Montgomery

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.

Some wellness ideas/initiatives already done:

- Chair massage
- Building Mental Fitness presentation
- Stress management presentation
- Block "party" Football Challenge
- Healthy Snack Day
- Nutrition Awareness presentation
- Powered by Plants Challenge
- Nutrition word search
- Kidney Disease Awareness Day (Monthly Wellness Wednesday's)
- Wear Red Day
- Weight Loss Challenge

Related Meetings and Announcements:

- Wellness Advisory Committee – First meeting took place on February 8th¹ at 9:30am. The minutes were approved at the March 2nd Safety Committee Meeting held via zoom. They are included in your agenda packet for final review and approval. Proposed meetings for rest of 2023 include May, September and possibly December (based on Committee vote).

Just a few highlights:

- When we asked the committee what is currently working in the wellness program, the group shared –
 - that having scheduled activities for the year (as in Wellness Wednesday every 2nd Wednesday of the month) employees can plan and look forward to participating

- having two or more people work together on promoting the program within the municipality is so beneficial so the responsibility does not fall on one person
 - we discussed some of the give aways that are allowed and not allowed
 - and looked at ideas for offering incentives to encourage participation (although this came with mixed emotions since it's sad we have to "bribe" folks to engage in self care efforts).
 - Lastly, the committee is interested in having some outside resources who offer programs supporting and encouraging healthier lifestyle habits and be available to offer to all JIF employees should they want to take advantage of them.
- Wellness Brainstorming Session – Since the Safety/Wellness Coordinator Roundtable is being planned for April and I have been in contact with a lot of my WC through visits, there will only be one Brainstorming session for the second this year and will be during the 3rd quarter. Purpose of this meeting is to discuss ideas, challenges and enhance peer support among the three JIF municipal members.
 - Participation in the March Safety Breakfast – BURLCO date March 16th at Indian Springs in Marlton. I'll be doing a short talk on complacency and well-being.

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. I have been sharing this with towns as I meet with them.

Also looking into - Department of Addiction with Cooper Health Systems – Had 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. *Other resources available:* Reiki, chair yoga, meditation

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!



BURLCO VISITS

BURLCO JIF	Inquired about SCM		
2023 Wellness	Attended or planning to attend SCM		
MUNICIPALITY VISITS	JAN	FEB	MAR
BASS RIVER			
BEVERLY CITY			Attended SCM Mar 1st
BORDENTOWN CITY			waiting to hear from Grace or Fallon on a date
BORDENTOWN TWP			Planning to attend 3/10 SCM
CHESTERFIELD	Met with new WC Rachel 1/31		Mental Fitness Presentation 3/9
DELANCO	conversation on phone with Erin about wellness	Stopped in 2/23 to see how Erin was doing	Planning to attend 3/15 SCM
DELRAN		SCM 2/23	
EDGEWATER PARK		Stopped by after Delran 2/23	
FIELDSBORO			
FLORENCE			
HAINESPORT			
LUMBERTON			
MANSFIELD			
MEDFORD			
MT. LAUREL			Susan Panto of Conner strong involved asked me about EAP
NEW HANOVER	Met with Susan 1/31		
NORTH HANOVER	contacted Mary that I wanted to stop by 1/31. never responded		May stop by after Chesterfield on 3/9 even though Mary never responded to email
PALMYRA			Inquired about attending april SCM
PEMBERTON BOROUGH			
PEMBERTON TWP			Wellness visit with Michele 3/9
RIVERSIDE			3/7 at 10am zoom. Susan and Tyler of Conner Strong playing a part.
SHAMONG		2/16 attending SM	
SOUTHAMPTON	Presentation on PB vs SAD 1/13		was going to attend SCM but Paulsboro on same date. Since I have a good relationship with Southampton now, I will pass on this.
SPRINGFIELD			
TABERNACLE		2/16 attending SM	Spoke to Lisa 3/2 interested in doing the Nutrition challenge I sent out.
WESTAMPTON			no scheduled SCM yet
WOODLAND			will reach out to Mary Alice to attend their April SCM
WRIGHTSTOWN			no scheduled SCM yet



The Wellness Advisory Committee meeting of the ACM, BURLCO, & TRICO Municipal Joint Insurance Funds was held via Zoom on Wednesday, February 8th, 2023 at 9:30am.

Those in attendance were:

Sue Miller, Chair, Borough of Clayton
Lauren Schoonmaker, Co-Chair, Pennsville Township
Deb Bender, Monroe Township
Doretha (Rita) Jackson, Palmyra Township
Sari Appelbaum, Ventnor City
Tiffany Carney, Monroe Township
Patrice Hansell, Borough of Fieldsboro
Christie Ostrander, Sea Isle City
Jordan Simone, ACM JIF Wellness Director
Debby Schiffer, BURLCO & TRICO Wellness Director

Those not in attendance were:

Michele Brown, Pemberton Township
Paul Forlenza, Executive Director, Arthur J. Gallagher
Tracy Kilmer, Palmyra Township
Kamini Patel, Pooling Administrator, Arthur J. Gallagher

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

I. MINDFULNESS MOMENT

A. Quotes shared by members of the committee:

1. Ms. Miller shared “It is health that is real wealth, not pieces of gold and silver.”
2. Ms. Bender shared “Staying positive doesn’t mean you have to be happy all the time, it means even on the hard times you know there are better ones coming.”
3. Ms. Jackson shared “Use me as an example, when the walls are closing in,”
4. Ms. Schiffer shared “Leap and the net will appear.”

II. AGENDA TOPICS:

A. New Quarterly Newsletter Theme

1. Ms. Schiffer shared the quarterly wellness format and themes. We will be sharing a lengthy newsletter at the beginning of each quarter, and then each month we will be sharing resources that focus on that theme and related comorbidity education.

- a) Q1 Nutrition
- b) Q2 Physical Movement
- c) Q3 Sleep
- d) Q4 Stress Management

2. *Discuss Possible Handout Ideas that Support Quarterly Theme & Overall Wellness Theme - One Lifestyle Change Can Change Your Life*

- a) Ms. Schoonmaker suggested healthy desk snack handout that Ms. Schiffer has shared in a past presentation on nutrition facts.
- b) Ms. Hansell asked if we're still looking into the PIVIO program. Ms. Schiffer shared that it has been tabled for the time being because of the incurred cost. Ms. Schiffer shared that there are some components of the program cost that could be replaced or removed to bring the cost down to \$500/person. The towns may need to help offset the cost in addition to asking for JIF support in funding part of that cost. It is also highly recommended that those employees be asked to contribute a small portion of that cost so they have some "skin in the game" as well.

Ms. Schiffer asked Ms. Hansell what she liked about the program. Ms. Hansell shared that she liked the structure, support and guidance. Ms. Schiffer asked "how do you think employees would react to the 12 week commitment?" Said differently, "How many people would think that their life is worth investing in 12 weeks?" Ms. Schiffer shared that this program is for individuals who are ready to make a change. We need people who are ready to go through it and promote it to those who are the naysayers. Ms. Schiffer shared that we will share this with RPA and revisit this option.

- c) Ms. Miller shared that they have the comorbidity poster in the lunchroom and inquired to the group, "Do we create a poster for sleep, stress management, and nutrition, so that we can rotate them with the newsletter?" She also asked about the updated food pyramid guidelines - My Plate (possible handout idea). Ms. Miller offered to look into that as will Ms. Schiffer.
- d) Ms. Bender shared that she liked that we have created a schedule for the newsletter and that they have a monthly theme to target. She will share with the group. She also shared that they have a nutritionist and meal prep service scheduled to come in to do a presentation. They are doing a drawing to offer a gift card for a local food service called Well Fed. Ms. Bender shared the link for the members to see.

B. *Current Wellness Program Review*

1. *What is working? What areas need improvement?*

- a) Ms. Schiffer asked if the current program is working for everyone? Ms. Bender mentioned that their participation and wellness program in Monroe Township is working. Ms. Appelbaum asked if they provide

incentive for each activity to get that participation. Ms. Bender responded that they go to each department to encourage participating by interacting with all employees. Also it is very helpful that Ms. Carney and Ms. Bender share the responsibility. Ms. Schiffer commented that they are making it convenient for the employees by going to them rather than having them leave their work area. Plus working together as a duo helps to lessen the responsibility on any one person (a.k.a. wellness coordinator). Ms. Appelbaum said that it's difficult to book a professional like a nutritionist for multiple locations. Ms. Schiffer offered a suggestion to consider whether recording the demonstration or presentation would be easier and then share it with everyone. The Committee members expressed that they liked that idea.

- b) Ms. Schoonmaker shared that they have a treadmill and exercise bike in their office and recently had their insurance adjuster come in and tell them that they are unable to have this in the office, unless it is in a separate location with a separate insurance policy. Ms. Schiffer mentioned that an employee is not able to bring in their own equipment, but the member town is allowed to purchase their own equipment through the wellness funds provided it is for everyone's use and in a separate location with proper signage and procedures in place.
- c) Ms. Hansell shared that they are debating putting workout stations along their walking path in the community and inquired if this is something the JIF would cover. Ms. Schiffer shared that it would not be covered under JIF wellness because it's for the community, however, if they choose to move forward with it, they could promote it to employees to utilize as well. Ms. Hansell commented that it is literally across from the municipal building and would be very convenient for employees to use. Ms. Schiffer referenced Florence Twp who installed such equipment last year in their community park.

2. *Discuss what is needed for change to occur.*

- a) Ms. Schoonmaker shared that they were told gift cards are only allowed to be provided during challenges which is limiting. She inquired if it would be acceptable to offer a Dick's Sporting Goods gift card to participants if they had a nutritionist come in to speak? Ms. Schiffer mentioned that yes that is acceptable and to keep in mind that the gift cards need to be wellness related, such as a spa, sporting goods store, etc. Ms. Appelbaum asked if she had Well Fed come in and talk about their services, would she be able to purchase gift cards for them to have in a raffle for those who participated. Ms. Schiffer and Ms. Simone agreed that would be acceptable.
- b) Ms. Miller commented on how sad it is that they even struggle with getting people involved in non-wellness related activities and that they have to persuade people to even attend any holiday parties.

- c) Ms. Schiffer asked what would cause someone to take more interest in their own health? Ms. Appelbaum mentioned that having a health scare would cause them to take more interest. She shared that she had an employee tell her he never read any of the newsletters that she shares and he happened to read the diabetes newsletter and went to his doctor, and now he has realized he's diabetic and is doing something about it. He is also now reading the newsletters.
- d) Ms. Schiffer mentioned the *Save My Life* Program through Medical Essentials Diagnostics; this could be a great opportunity to promote to employees. Ms. Miller shared that some people just don't know the condition of their health or they've heard the same message from their doctor for years and maybe hearing from an independent facilitator would give them the incentive to change.
- e) Ms. Schiffer suggested to Ms. Appelbaum that maybe an idea would be to ask that employee who found out he has diabetes, if he would be comfortable sharing his story for the benefit of other employees. If not speaking publicly perhaps he would feel more comfortable writing on how that changed his life.
- f) Ms. Bender shared that we send a lot of emails, but asked "how many actually click on it and read it?" Maybe we should provide a physical copy of each newsletter to each department. Ms. Miller liked that idea and mentioned that their public works department does not even have an email address. Ms. Schiffer mentioned that if towns would like to print the newsletter, they can cover the printing cost under the wellness funds. In addition, Jordan and I could perhaps bring some copies when we attend their Safety Committee Meetings.
- g) Ms. Ostrander mentioned that employees are tired of being on their phones or computers, and liked the idea of a printed newsletters and might encourage people to read. Ms. Schiffer mentioned that she likes that it provides the information in a new way and it allows for connection since you're delivering the newsletter in person. Ms. Ostrander mentioned that there are a lot of the emails they send out to different departments and many employees don't even know who she is (as their Wellness Coordinator). She said when they deliver fresh fruit to departments, it provides an opportunity to connect with employees. Ms. Schiffer highlighted by making the connection of her to wellness, folks might be more comfortable to share wellness ideas with her.
- h) Ms. Miller shared her idea of having a professional/consultant come in after work hours to include the fire department and police related to each newsletter topic and comorbidity. This could also allow employees to build connections with others.

C. New Promotional Items - Idea Generating

1. Quarterly Wellness Posters related to each newsletter theme

2. Printed Quarterly Newsletters to be distributed to each department and at safety meetings
3. No new ideas for give-away items were mentioned.

D. Comorbidity Charts

1. Ms. Schiffer shared that the charts have been updated and will be included in the email along with the minutes.

E. New Meeting Dates:

1. May 16th or 18th
2. September 19th or 21st
3. December TBD (based on member decision)



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

Intake	February-23	February-22	2023 February YTD	2022 February YTD
# of New Claims Reported	13	20	46	91
# of Report Only	10	9	30	61
% Report Only	77%	45%	65%	67%
# of Medical Only	3	8	12	22
# of Lost Time	0	3	4	8
Medical Only to Lost Time Ratio	100:00	73:27	75:25	73:27
Claim Petition First Notice	0	0	0	0
COVID-19	4	6	15	57
Average Days Reported To Qual-Lynx (Indemnity, Medical Only, Report Only)	2.8	1.0	3.4	5.6
Average Days Reported To Employer (Indemnity, Medical Only, Report Only)	1.9	0.1	0.7	1.1

Nurse Case Management	February-23	February-22
# of Cases Assigned to Case Management	19	19
# of Cases >90 days	13	17

Savings	February-23	February-22	2023 February YTD	2022 February YTD
Bill Count	107	111	207	216
Provider Charges	\$113,379	\$141,130	\$205,249	\$240,550
Repriced Amount	\$42,618	\$55,164	\$79,150	\$103,863
Savings \$	\$70,760	\$85,967	\$126,100	\$136,688
% Savings	62%	61%	61%	57%

QualCare Provider Network Penetration Rate	February-23	February-22	2023 February YTD	2022 February YTD
Bill Count	93%	96%	94%	94%
Provider Charges	96%	98%	95%	95%

Exclusive Provider Panel Penetration Rate	February-23	February-22	2023 February YTD	2022 February YTD
Bill Count	95%	94%	97%	92%
Provider Charges	99%	98%	99%	97%

Transitional Duty Summary		2023 February YTD	2022 February YTD
% of Transitional Duty Days Worked		61%	88%
\$ Saved By Accommodating		\$18,065	\$20,469
% of Transitional Duty Days Not Accommodated		39%	12%
Cost Of Days Not Accommodated		\$15,759	\$1,391



**Burlington County Municipal JIF
Average Days To Report By JIF Member
1/1/2023 - 2/27/2023**

	# 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
FLORENCE TOWNSHIP	2	1.0	0.0
LUMBERTON TOWNSHIP	3	9.3	8.3
MANSFIELD TOWNSHIP	1	3.0	1.0
MEDFORD TOWNSHIP	1	1.0	0.0
MOUNT LAUREL TOWNSHIP	19	1.4	0.0
PEMBERTON TOWNSHIP	8	0.6	0.0
SOUTHAMPTON TOWNSHIP	1	11.0	0.0
WESTAMPTON TOWNSHIP	9	8.8	0.8
Grand Total	46	3.4	0.7



**Burlington County Municipal JIF
Claims Reported By Claim Type
1/1/2023 - 2/27/2023**

February 2023

All Claims Reported			
	# Of Claims Reported	Average Days Reported To Qual-Lynx	Average Days Reported To Employer
MEDICAL ONLY	3	0.7	0.0
REPORT ONLY-WC	10	3.4	2.5
Grand Total	13	2.8	1.9
Claims Reported - Not Covid-19			
	# Of Claims Reported	Average Days Reported To Qual-Lynx	Average Days Reported To Employer
MEDICAL ONLY	3	0.7	0.0
REPORT ONLY-WC	6	4.8	4.2
Grand Total	9	3.4	2.8
Covid-19 Claims Reported			
	# Of Claims Reported	Average Days Reported To Qual-Lynx	Average Days Reported To Employer
REPORT ONLY-WC	4	1.3	0.0
Grand Total	4	1.3	0.0

1/1/2023 - 2/27/2023

All Claims Reported			
	# Of Claims Reported	Average Days Reported To Qual-Lynx	Average Days Reported To Employer
INDEMNITY	4	0.3	0.3
MEDICAL ONLY	12	1.7	0.1
REPORT ONLY-WC	30	4.5	1.1
Grand Total	46	3.4	0.7
Claims Reported - Not Covid-19			
	# Of Claims Reported	Average Days Reported To Qual-Lynx	Average Days Reported To Employer
INDEMNITY	4	0.3	0.3
MEDICAL ONLY	11	1.5	0.0
REPORT ONLY-WC	16	6.3	1.6
Grand Total	31	3.8	0.8
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	14	2.4	0.5
Grand Total	15	2.5	0.5



**Burlington County Municipal JIF
Nurse Case Management Report
February 2023**

Of Claims Open to Nurse Case Management

	Open		Re-Open		
	INDEMNITY	MEDICAL ONLY	INDEMNITY	MEDICAL ONLY	GRAND TOTAL
BEVERLY CITY	1	1	0	0	2
DELRAN TOWNSHIP	2	1	0	0	3
MANSFIELD TOWNSHIP	1		0	0	1
MEDFORD TOWNSHIP	1	1	0	0	2
MOUNT LAUREL TOWNSHIP	1		0	0	1
NORTH HANOVER TOWNSHIP	1		0	0	1
PEMBERTON TOWNSHIP	7		0	0	7
TABERNACLE TOWNSHIP	1		0	0	1
WESTAMPTON TOWNSHIP	1		0	0	1
Grand Total	16	3	0	0	19



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

	Bill Count	Provider Charges	Repriced Amount	\$ Savings	% Savings
QualCare PPO	99	\$108,468	\$38,765	\$69,702	64%
Negotiated	1	\$500	\$450	\$50	10%
Out Of Network	7	\$4,411	\$3,403	\$1,008	23%
Grand Total	107	\$113,379	\$42,618	\$70,760	62%

	EPO	QualCare PPO	Out Of Network	Grand Total	Negotiated	\$ Savings
Ambulatory Surgic	0	1	0	1	0	\$11,354
Anesthesiology	0	5	1	6	0	\$1,345
Behavioral Health	7	0	1	8	1	\$6,625
Emergency Medic	0	1	2	3	0	\$1,494
Hospital	0	6	0	6	0	\$36,720
Laboratory Service	1	0	0	1	0	\$1
MRI/Radiology	2	3	0	5	0	\$811
Neurosurgery	4	0	0	4	0	\$1,120
Occupational Mec	23	0	0	23	0	\$726
Orthopedic Surge	5	0	0	5	0	\$849
Physical Medicine	1	0	0	1	0	\$636
Physical therapy	36	0	0	36	0	\$8,545
Physicians Fees	0	5	0	5	0	\$395
Urgent Care Cente	0	0	3	3	0	\$139
Grand Total	79	21	7	107	1	\$70,760



**Burlington County Municipal JIF
PPO Savings Report
1/1/2023 - 2/24/2023**

	Bill Count	Provider Charges	Repriced Amount	\$ Savings	% Savings
QualCare PPO	194	\$194,638	\$72,461	\$122,177	63%
Negotiated	2	\$1,000	\$900	\$100	10%
Out Of Network	11	\$9,612	\$5,789	\$3,823	40%
Grand Total	207	\$205,249	\$79,150	\$126,100	61%

	EPO	QualCare PPO	Out Of Network	Grand Total	Negotiated	\$ Savings
Ambulatory Surgical Center	0	3	0	3	0	\$31,947
Anesthesiology	2	6	2	10	0	\$4,140
Behavioral Health	6	0	3	9	2	\$6,675
Emergency Medicine	0	2	4	6	0	\$2,559
Hospital	0	11	0	11	0	\$43,757
Laboratory Services	1	0	0	1	0	\$1
MRI/Radiology	3	3	0	6	0	\$815
Neurosurgery	5	0	0	5	0	\$1,325
Occupational Medicine	31	0	0	31	0	\$917
Orthopedic Surgery	11	0	0	11	0	\$1,371
Physical Medicine & Rehab	1	0	0	1	0	\$636
Physical therapy	103	0	0	103	0	\$30,981
Physicians Fees	0	5	0	5	0	\$395
Sports Medicine	1	0	0	1	0	\$441
Urgent Care Center	0	0	4	4	0	\$139
Grand Total	164	30	11	207	2	\$126,100

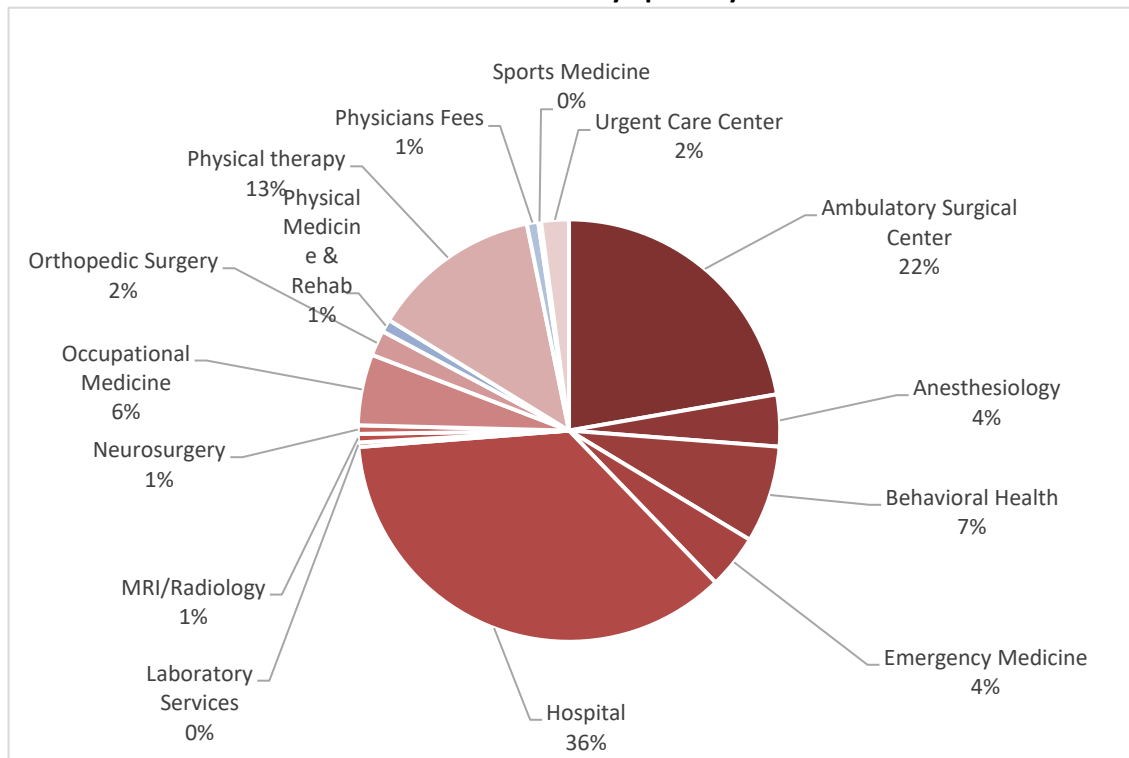


**Burlington County Municipal JIF
Top 10 Providers And Paid Provider By Specialty
1/1/2023 - 2/24/2023**

Top 10 Providers

	Repriced Amount
CAPITAL HEALTH SYSTEM, INC	\$13,637
MEMORIAL AMBULATORY SURGERY CENTER	\$11,288
VIRTUA WEST JERSEY HEALTH INC	\$6,396
VIRTUA MEDICAL GROUP, PA	\$5,644
SUMMIT SURGICAL CENTER, LLC	\$5,120
NOVACARE REHABILITATION	\$4,686
VIRTUA MOUNT HOLLY HOSPITAL	\$3,696
IVYREHAB NETWORK INC	\$2,980
VIRTUA WILLINGBORO HOSPITAL, INC.	\$2,700
WORKERS COMP PSYCH NET	\$2,400
NEUROBEHAVIORIAL REHABILITATION	\$2,400
Grand Total	\$60,947

Paid Provider By Specialty





**Burlington County Municipal JIF
Transitional Duty Summary
1/1/2023 - 2/24/2023**

	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 Days Not Accommodated
BEVERLY CITY	79	79	100%	\$3,231	0	0%	\$0
DELRAN TOWNSHIP	89	89	100%	\$12,732	0	0%	\$0
MOUNT LAUREL TOWNSHIP	37	0	0%	\$0	37	100%	\$5,629
PEMBERTON TOWNSHIP	88	4	5%	\$388	84	95%	\$10,129
TABERNACLE TOWNSHIP	17	17	100%	\$1,714	0	0%	\$0
Grand Total	310	189	61%	\$18,065	121	39%	\$15,759



Managed Care Quick Notes

What is the EPO?

The EPO is a small subset of the QualCare Provider Network. It includes the types of providers most commonly used in the treatment of Workers' Compensation injuries where our nurses and adjusters have the opportunity to direct care. The specialties consist of:

- Occupational Medicine
- Urgent Care
- Orthopedics
 - Spine
 - Knee
 - Shoulder
 - Hand/Arm
 - Foot/Ankle
 - Hip
 - Sports Medicine
- Neurosurgery
- Neurology
- Pain Management/Physical Medicine & Rehabilitation
- Behavioral Health
- Diagnostic Imaging
- Diagnostic Laboratory
- Physical Therapy
- Occupational Therapy
- Durable Medical Equipment
- Medical Transportation

Providers are selected because of their history of providing quality care, communication and knowledge of Workers' Compensation. They understand the need to address work status and identification of modified duty restrictions that allow employers to make informed decisions when transitional duty is available.

Nurses and adjusters continually monitor the effectiveness and results of the EPO providers. Our team works in partnership with the EPO providers.

Monthly reports show that the EPO provider penetration rates are high. The rate is calculated based on the specialties included in the EPO panel. That is why the number may be different than the Qualcare Network Provider penetration rate which includes the entire Qualcare Provider network.

Burlco JIF

SECURITY AWARENESS REPORT

Report Date:

March 08, 2023

Training:

All Training

Segment:

All Departments

*Training - Average department training progress.

*Gaming - Average department game score.

*Phishing - Average % phished in department.

Department	Total Users	Training*	Gaming*	Phishing*
Bordentown City	21	81%	-/-	0%
Pemberton Borough	13	77%	-/-	0%
Chesterfield Township	31	74%	-/-	0%
Hainesport Township	11	73%	-/-	0%
Delran Township	61	71%	-/-	0%
Shamong Township	16	71%	-/-	0%
Delanco Township	25	68%	-/-	0%
Mount Laurel Township	158	68%	-/-	0%
Florence Township	62	65%	-/-	0%
Westampton Township	86	64%	-/-	0%
Bordentown Township	48	60%	-/-	0%
Medford Township	145	60%	-/-	0%
Springfield Township	22	59%	-/-	0%
Pemberton Township	104	58%	-/-	0%

Riverside Township	36	58%	-/-	0%
Mansfield Township	78	55%	-/-	0%
Wrightstown Borough	4	50%	-/-	0%
Edgewater Park Township	32	47%	-/-	0%
North Hanover Township	28	46%	-/-	0%
Palmyra Borough	33	46%	-/-	0%
New Hanover Township	9	37%	-/-	0%
Lumberton Township	42	36%	-/-	0%
Woodland Township	9	33%	-/-	0%
Beverly City	29	25%	-/-	0%
Southampton Township	16	25%	-/-	0%
Tabernacle Township	20	25%	-/-	0%
Bass River Township	14	21%	-/-	0%
Fieldsboro Borough	4	2%	-/-	0%
No Department	1	0%	-/-	0%

BURLCO JIF

D2 Cyber Security - KYC VSA Status

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

Percentage Completed

96%

March 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 February 28, 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 \$ 25,397.93. This generated an average annual yield of 1.87%. However, after including an unrealized net loss of \$ 215,233.67 in the asset portfolio, the yield is adjusted to -13.98% for this period. The total overview of the asset portfolio for the fund shows a current market value of \$13,861,895.58.

RECEIPT ACTIVITY FOR THE PERIOD

Subrogation Receipts \$ 2,003.77 w/YTD Total \$ 2,003.77
Salvage Receipts \$ 0.00
Overpayment Reimbursements \$ 198.15
FY 2023 Premium Assessments \$ 2,069,492.00

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 \$ 315,159.37. The claims detail shows 273 claim payments issued.

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

Interest Allocated for the Period \$ 495.96 for a total Member Balance of \$318,758.45 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 \$ 15,829,697.76 to a closing balance of \$ 16,752,857.79 showing an increase in the fund of \$ 923,760.08. A detailed reconciliation of this change, including its affect on our banking instruments, is included in my report.

BILL LIST FOR THE PERIOD: (Action Item)

Vouchers to be submitted for your consideration at the scheduled meeting show on the accompanying bill list at the end of my report.

The information contained in this cover report is a summary of key elements related to activity during the reporting period. Other detailed information is contained in the attached documents and, if desired, a more specific explanation on any question can be obtained by contacting me at 609-744-3597.

Respectfully Submitted,

Thomas J. Tontarski
Treasurer

**BURLINGTON COUNTY
MUNICIPAL JOINT INS. FUND
Subrogation Report
Calendar Year 2023**

DATE REC'D	CREDITED TO:	CLAIM/ FILE NUMBER	CLAIMANT NAME	COV. TYPE	FUND YEAR	AMOUNT RECEIVED	RECEIVED Y.T.D.
2/1	MT. LAUREL TWP.	2023288362	MT. LAUREL TWP.	PR	2022	1,800.00	
2/9	PEMBERTON BOROUGH	2019171998	JOSEPH LICATA	WC	2019	43.77	
2/15	PEMBERTON TWP	2023285546	SAMUEL HODNETT	WC	2022	160.00	
TOTAL-FEB						2,003.77	
TOTAL-YTD							2003.77

**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	16,752,857.79	
RECEIPTS:				
Interest Income (Cash)	194,872.98	-189,835.75	0.00	5,037.23
Premium Assessment Receipts	1,613,022.00	2,069,492.00	0.00	3,682,514.00
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	1,960.00	0.00	1,960.00
Fund Year 2021	0.00	198.15	0.00	198.15
Fund Year 2020	0.00	0.00	0.00	0.00
Fund Year 2019	0.00	43.77	0.00	43.77
Closed Fund Year	0.00	0.00	0.00	0.00
Total Subrogation, Salvage & Reimb.Receipts	0.00	2,201.92	0.00	2,201.92
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	1,881,858.17	0.00	3,689,753.15
DISBURSEMENTS:				
Net Claim Payments:				
Fund Year 2023	6,205.00	28,101.43	0.00	34,306.43
Fund Year 2022	108,189.74	117,501.09	0.00	225,690.83
Fund Year 2021	17,520.34	141,738.99	0.00	159,259.33
Fund Year 2020	51,895.09	19,117.66	0.00	71,012.75
Fund Year 2019	10,030.50	7,518.20	0.00	17,548.70
Closed Fund Year	0.00	0.00	0.00	0.00
Total Net Claim Payments	193,840.67	313,977.37	0.00	507,818.04
Exp.& Admin Bill List Payments:				
Exp. & Cont. Charges FY 2023	83,926.73	197,793.63	0.00	281,720.36
E-JIF Premium FY 2023	0.00	0.00	0.00	0.00
Exp. & Cont. Charges FY 2022	6,117.94	21,349.36	0.00	27,467.30
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	406,933.00	0.00	406,933.00
Cyber Premium FY 2023	158,963.00	0.00	0.00	158,963.00
Exp. & Cont. Charges FY 2021	0.00	15,644.78	0.00	15,644.78
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	3,000.00	0.00	3,000.00
Total Bill List Payments	898,278.92	644,720.77	0.00	1,261,279.33
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	958,698.14	0.00	2,050,817.73
Closing Balance for the Period:	15,829,697.76	16,752,857.79	16,752,857.79	
Account Net Cash Change During the Period:				
Operating Account	523,996.28	1,117,971.96	0.00	1,641,968.24
JCMI Investment Account	191,779.11	-195,408.75	0.00	-3,629.64
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	248.95	0.00	248.95
Expense & Contingency Account	0.00	347.87	0.00	347.87
Total Change in Account Net Cash:	715,775.39	923,160.03	0.00	1,638,935.42
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 **February**
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 l	\$15,829,696.26	114.93	-	1,671,277.00	100,000.00	1,000.00	14,057,304.33
Opening Interest Accrual Bal	\$0.00	-	-	-	-	-	-
1 Interest Accrued and/or Int	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
2 Interest Accrued - discount	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
3 zation and/or Interest Cost)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
4 Accretion	-\$682.44	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	-\$682.44
5 Interest Paid - Cash Instr.s	\$26,080.37	\$0.00	\$0.00	\$5,126.19	\$98.95	\$347.87	\$20,507.36
6 Interest Paid - Term Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
7 Realized Gain (Loss)	-\$215,233.67	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	-\$215,233.67
8 Net Investment Income	-\$189,835.74	\$0.00	\$0.00	\$5,126.19	\$98.95	\$347.87	-\$195,408.75
9 Deposits - Purchases	\$3,036,086.06	\$0.00	\$0.00	\$2,077,237.92	\$314,127.37	\$644,720.77	\$0.00
10 (Withdrawals - Sales)	-\$1,923,090.28	\$0.00	\$0.00	-\$964,392.14	-\$313,977.37	-\$644,720.77	\$0.00
Ending Cash & Investment Bal:	\$16,752,856.30	\$114.93	\$0.00	\$2,789,248.97	\$100,248.95	\$1,347.87	\$13,861,895.58
Ending Interest Accrual Balanc	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Plus Outstanding Checks	\$358,236.75	\$0.00	\$0.00	\$822.00	\$199,248.95	\$158,165.80	\$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	\$17,099,822.05	\$114.93	\$0.00	\$2,778,799.97	\$299,497.90	\$159,513.67	\$13,861,895.58

ETE	Interest Allocation Flag 1=	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	Total
2023	Opening Cash & Investment	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
	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	\$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 - discount	\$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 ization and/or Interest Cost)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	4 Accretion	-\$2.67	-\$3.54	-\$0.85	-\$15.25	-\$3.98	\$0.00	\$0.00	\$0.00	\$0.00	-\$9.64	\$0.00	-\$35.93
	5 Interest Paid - Cash Instr.s	\$102.16	\$135.36	\$32.30	\$582.72	\$152.17	\$0.00	\$0.00	\$0.00	\$0.00	\$368.30	\$0.00	\$1,373.00
	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
	7 Realized Gain (Loss)	-\$843.12	-\$1,117.05	-\$266.54	-\$4,809.02	-\$1,255.82	\$0.00	\$0.00	\$0.00	\$0.00	-\$3,039.46	\$0.00	-\$11,331.00
	8 Net Investment Income	-\$743.63	-\$985.23	-\$235.09	-\$4,241.54	-\$1,107.63	\$0.00	\$0.00	\$0.00	\$0.00	-\$2,680.80	\$0.00	-\$9,993.92
	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	\$142,975.38	\$196,282.84	\$46,605.62	\$824,224.51	\$219,586.75	-\$103,344.26	\$91,461.95	-\$42,145.96	\$324,331.95	\$441,347.26	\$0.00	\$2,141,326.03
	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
2022	Opening Cash & Investment	(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
	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	\$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 - discount	\$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 ization and/or Interest Cost)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	4 Accretion	\$0.00	-\$16.83	-\$4.27	-\$43.92	-\$18.52	\$0.00	\$0.00	\$0.00	\$0.00	-\$43.35	-\$3.84	-\$130.73
	5 Interest Paid - Cash Instr.s	\$0.00	\$643.07	\$163.08	\$1,678.50	\$707.91	\$0.00	\$0.00	\$0.00	\$0.00	\$1,656.63	\$146.80	\$4,995.99
	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	-\$5,307.04	-\$1,345.89	-\$13,852.16	-\$5,842.18	\$0.00	\$0.00	\$0.00	\$0.00	-\$13,671.68	-\$1,211.49	-\$41,230.45
	8 Net Investment Income	\$0.00	-\$4,680.80	-\$1,187.07	-\$12,217.58	-\$5,152.79	\$0.00	\$0.00	\$0.00	\$0.00	-\$12,058.40	-\$1,068.53	-\$36,365.17
	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	-\$154,644.77	\$403,747.62	\$102,414.90	\$978,308.12	\$444,557.92	-\$110,439.48	-\$152,284.17	\$0.00	-\$166,002.59	\$1,018,990.85	\$92,187.74	\$2,456,836.14
	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	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
	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	\$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 - discount	\$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 ization and/or Interest Cost)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	4 Accretion	-\$0.74	-\$16.56	-\$3.24	-\$16.82	-\$14.33	\$0.00	\$0.00	\$0.00	\$0.00	-\$5.28	\$0.00	-\$56.97
	5 Interest Paid - Cash Instr.s	\$28.39	\$632.98	\$123.94	\$642.89	\$547.51	\$0.00	\$0.00	\$0.00	\$0.00	\$201.61	\$0.00	\$2,177.30
	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)	-\$234.27	-\$5,223.79	-\$1,022.80	-\$5,305.56	-\$4,518.43	\$0.00	\$0.00	\$0.00	\$0.00	-\$1,663.81	\$0.00	-\$17,968.66
	8 Net Investment Income	-\$206.62	-\$4,607.38	-\$902.11	-\$4,679.49	-\$3,985.25	\$0.00	\$0.00	\$0.00	\$0.00	-\$1,467.48	\$0.00	-\$15,848.33
	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	-\$77,236.99	\$397,433.95	\$77,829.49	\$357,314.60	\$343,827.99	-\$51,330.45	-\$5.58	\$0.00	\$48,490.04	\$110,961.84	\$0.00	\$1,207,284.89
	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	(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
	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	\$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 - discount	\$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 ization and/or Interest Cost)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	4 Accretion	\$0.00	-\$12.50	-\$3.35	-\$20.78	-\$17.66	\$0.00	\$0.00	\$0.00	\$0.00	-\$4.94	-\$1.96	-\$61.18
	5 Interest Paid - Cash Instr.s	\$0.00	\$477.83	\$128.04	\$793.96	\$674.71	\$0.00	\$0.00	\$0.00	\$0.00	\$188.73	\$74.89	\$2,338.16
	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	-\$3,943.39	-\$1,056.68	-\$6,552.33	-\$5,568.22	\$0.00	\$0.00	\$0.00	\$0.00	-\$1,557.50	-\$618.08	-\$19,296.19
	8 Net Investment Income	\$0.00	-\$3,478.06	-\$931.99	-\$5,779.14	-\$4,911.16	\$0.00	\$0.00	\$0.00	\$0.00	-\$1,373.71	-\$545.14	-\$17,019.20
	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	-\$44,540.28	\$289,764.28	\$79,120.39	\$491,071.87	\$423,710.97	\$631.72	\$0.95	\$0.00	-\$4,673.37	\$118,516.95	\$47,032.44	\$1,400,635.92
	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	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
	Opening Interest Accrual B	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	\$0.00
	1 Interest Accrued and/or Inte	\$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 - discounte	\$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 ization and/or Interest Cost)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	4 Accretion	-\$1.49	-\$5.67	-\$2.12	-\$11.56	-\$7.27	\$0.00	\$0.00	\$0.00	\$0.00	-\$4.45	\$0.00	-\$32.57
	5 Interest Paid - Cash Instr.s	\$56.92	\$216.81	\$81.07	\$441.92	\$277.64	\$0.00	\$0.00	\$0.00	\$0.00	\$170.17	\$0.00	\$1,244.55
	6 Interest Paid - Term Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	7 Realized Gain (Loss)	-\$469.77	-\$1,789.31	-\$669.07	-\$3,647.07	-\$2,291.31	\$0.00	\$0.00	\$0.00	\$0.00	-\$1,404.35	\$0.00	-\$10,270.89
	8 Net Investment Income	-\$414.34	-\$1,578.17	-\$590.12	-\$3,216.71	-\$2,020.93	\$0.00	\$0.00	\$0.00	\$0.00	-\$1,238.63	\$0.00	-\$9,058.90
	9 Interest Accrued - Net Char	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	Ending Cash & Investment	\$35,597.29	\$129,811.11	\$50,657.88	\$276,798.34	\$174,356.23	\$177.96	\$114.17	\$0.00	\$14,142.50	\$106,863.14	\$0.00	\$788,518.62
	Ending Interest Accrual Bat	\$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	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
	Opening Interest Accrual B	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	\$0.00
	1 Interest Accrued and/or Inte	\$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 - discounte	\$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 ization and/or Interest Cost)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	4 Accretion	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	-\$345.24	\$0.00	-\$345.24
	5 Interest Paid - Cash Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$13,193.83	\$0.00	\$13,193.83
	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	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	-\$108,884.78	\$0.00	-\$108,884.78
	8 Net Investment Income	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	-\$96,036.20	\$0.00	-\$96,036.20
	9 Interest Accrued - Net Char	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	Ending Cash & Investment	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$8,282,536.04	\$0.00	\$8,282,536.04

Statement of Change in Net Assets
Market Value

		02/28/2023			
		Current Period		Fiscal Year To Date	
		02/01/2023	02/28/2023	01/01/2023	02/28/2023
NET ASSETS - BEGINNING OF PERIOD			14,057,304.33		13,865,525.22
			<u>14,057,304.33</u>		<u>13,865,525.22</u>
RECEIPTS					
INVESTMENT INCOME					
INTEREST	22,009.84			44,606.76	
UNREALIZED GAIN/LOSS-INVESTMENT	-215,233.67			-43,769.91	
ACCRETION/AMORTIZATION	-682.44			-1,440.95	
TOTAL INVESTMENT INCOME			<u>-193,906.27</u>		<u>-604.10</u>
TOTAL RECEIPTS			<u>-193,906.27</u>		<u>-604.10</u>
DISBURSEMENTS					
ADMINISTRATIVE EXPENSES					
TRUSTEE/CUSTODIAN	346.73			698.21	
INVESTMENT ADVISORY FEES	809.02			1,629.12	
CONSULTING	346.73			698.21	
TOTAL ADMINISTRATIVE EXPENSES			<u>1,502.48</u>		<u>3,025.54</u>
TOTAL DISBURSEMENTS			<u>1,502.48</u>		<u>3,025.54</u>
NET ASSETS - END OF PERIOD			<u><u>13,861,895.58</u></u>		<u><u>13,861,895.58</u></u>

Transaction Detail
Reported By Transaction Category

Report ID: IACS0008

Base Currency: USD

MX6F96590902 - BURLINGTON CNTY JIF

02/01/2023 - 02/28/2023

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 JCMi ACCOUNT	02/28/2023	0.000000	-522.94	0.00	0.00
	99VVB5Y75	AMORIZATION/ACCRETION INCOME	03/01/2021	0.000000	-522.94	0.00	0.00
		20230307O000030	02/28/2023				

BVA	0.000	MEL JCMi ACCOUNT	02/28/2023	0.000000	-113.52	0.00	0.00
	99VVB5Y75	AMORIZATION/ACCRETION INCOME	10/19/2021	0.000000	-113.52	0.00	0.00
		20230307O000090	02/28/2023				

BVA	0.000	MEL JCMi ACCOUNT	02/28/2023	0.000000	-45.98	0.00	0.00
	99VVB5Y75	AMORIZATION/ACCRETION INCOME	01/03/2022	0.000000	-45.98	0.00	0.00
		20230307O000160	02/28/2023				

TOTAL U.S. DOLLAR AMORTIZATION/ACCRETION:	-682.44	0.00	0.00
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	-682.44	0.00	0.00
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TOTAL AMORTIZATION/ACCRETION RECEIPTS AND DISBURSEMENT TRANSACTIONS:	-682.44	0.00	0.00
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FUND ALLOCATED EARNINGS

U.S. DOLLAR

BVA	0.000	MEL JCMi ACCOUNT	02/28/2023	0.000000	0.22	0.00	0.00
	99VVB5Y75	UGL ADJ 022823	03/01/2021	0.000000	0.22	0.00	0.00
		20230307A000200	02/28/2023				

BVA	0.000	MEL JCMi ACCOUNT	02/28/2023	0.000000	-164,930.48	0.00	0.00
	99VVB5Y75	UNREALIZED GAIN/LOSS	03/01/2021	0.000000	-164,930.48	0.00	0.00
		20230307O000010	02/28/2023				

Transaction Detail
Reported By Transaction Category

Report ID: IACS0008

Base Currency: USD

MX6F96590902 - BURLINGTON CNTY JIF

02/01/2023 - 02/28/2023

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				
BVA	0.000	MEL JCM I ACCOUNT	02/28/2023	0.000000	16,865.81	0.00	0.00
	99VVB5Y75	INTEREST INCOME	03/01/2021	0.000000	16,865.81	0.00	0.00
		202303070000020	02/28/2023				
BVA	0.000	MEL JCM I ACCOUNT	02/28/2023	0.000000	-265.69	0.00	0.00
	99VVB5Y75	TRUSTEE/CUSTODN FEES	03/01/2021	0.000000	-265.69	0.00	0.00
		202303070000040	02/28/2023				
BVA	0.000	MEL JCM I ACCOUNT	02/28/2023	0.000000	-619.94	0.00	0.00
	99VVB5Y75	INVEST MANAGER FEES	03/01/2021	0.000000	-619.94	0.00	0.00
		202303070000050	02/28/2023				
BVA	0.000	MEL JCM I ACCOUNT	02/28/2023	0.000000	-265.69	0.00	0.00
	99VVB5Y75	CONSULTING FEES	03/01/2021	0.000000	-265.69	0.00	0.00
		202303070000060	02/28/2023				
BVA	0.000	MEL JCM I ACCOUNT	02/28/2023	0.000000	-35,803.44	0.00	0.00
	99VVB5Y75	UNREALIZED GAIN/LOSS	10/19/2021	0.000000	-35,803.44	0.00	0.00
		202303070000070	02/28/2023				
BVA	0.000	MEL JCM I ACCOUNT	02/28/2023	0.000000	3,661.26	0.00	0.00
	99VVB5Y75	INTEREST INCOME	10/19/2021	0.000000	3,661.26	0.00	0.00
		202303070000080	02/28/2023				
BVA	0.000	MEL JCM I ACCOUNT	02/28/2023	0.000000	-57.68	0.00	0.00
	99VVB5Y75	TRUSTEE/CUSTODN FEES	10/19/2021	0.000000	-57.68	0.00	0.00
		202303070000100	02/28/2023				

Transaction Detail
Reported By Transaction Category

Report ID: IACS0008

Base Currency: USD

MX6F96590902 - BURLINGTON CNTY JIF

02/01/2023 - 02/28/2023

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				
BVA	0.000	MEL JCM I ACCOUNT	02/28/2023	0.000000	-134.58	0.00	0.00
	99VVB5Y75	INVEST MANAGER FEES	10/19/2021	0.000000	-134.58	0.00	0.00
		20230307O000110	02/28/2023				
BVA	0.000	MEL JCM I ACCOUNT	02/28/2023	0.000000	-57.68	0.00	0.00
	99VVB5Y75	CONSULTING FEES	10/19/2021	0.000000	-57.68	0.00	0.00
		20230307O000120	02/28/2023				
BVA	0.000	MEL JCM I ACCOUNT	02/28/2023	0.000000	-0.03	0.00	0.00
	99VVB5Y75	UNREALIZED GAIN/LOSS	12/01/2021	0.000000	-0.03	0.00	0.00
		20230307O000130	02/28/2023				
BVA	0.000	MEL JCM I ACCOUNT	02/28/2023	0.000000	-14,499.94	0.00	0.00
	99VVB5Y75	UNREALIZED GAIN/LOSS	01/03/2022	0.000000	-14,499.94	0.00	0.00
		20230307O000140	02/28/2023				
BVA	0.000	MEL JCM I ACCOUNT	02/28/2023	0.000000	1,482.77	0.00	0.00
	99VVB5Y75	INTEREST INCOME	01/03/2022	0.000000	1,482.77	0.00	0.00
		20230307O000150	02/28/2023				
BVA	0.000	MEL JCM I ACCOUNT	02/28/2023	0.000000	-23.36	0.00	0.00
	99VVB5Y75	TRUSTEE/CUSTODN FEES	01/03/2022	0.000000	-23.36	0.00	0.00
		20230307O000170	02/28/2023				
BVA	0.000	MEL JCM I ACCOUNT	02/28/2023	0.000000	-54.50	0.00	0.00
	99VVB5Y75	INVEST MANAGER FEES	01/03/2022	0.000000	-54.50	0.00	0.00
		20230307O000180	02/28/2023				

Transaction Detail
Reported By Transaction Category

Report ID: IACS0008
 Base Currency: USD
 Status: FINAL

MX6F96590902 - BURLINGTON CNTY JIF

02/01/2023 - 02/28/2023

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	02/28/2023	0.000000	-23.36	0.00	0.00
	99VVB5Y75	CONSULTING FEES	01/03/2022	0.000000	-23.36	0.00	0.00
	202303070000190		02/28/2023				

TOTAL U.S. DOLLAR FUND ALLOCATED EARNINGS:				-194,726.31	0.00	0.00
				-194,726.31	0.00	0.00
TOTAL FUND ALLOCATED EARNINGS RECEIPTS AND DISBURSEMENT TRANSACTIONS:				-194,726.31	0.00	0.00
TOTAL RECEIPTS AND DISBURSEMENT TRANSACTIONS:				-195,408.75	0.00	0.00
TOTAL TRANSACTIONS BASE:				-195,408.75	0.00	0.00



Asset and Accrual Detail - By Asset type

Report ID: IACS0017
Base Currency: USD

MX6F96590902 - BURLINGTON CNTY JIF

02/28/2023

Status: FINAL

Shares/Par	Description	Price	Cost	Net Income	Market Value	Percent Of Total	Net Unrealized
Security ID	Link Ref	Local/Base	Local/Base	Receivable	Local/Base		Gain/Loss
				Local/Base			Local/Base
UNIT OF PARTICIPATION							
U.S. DOLLAR							
UNITED STATES							
1,495,528.547	MEL JCMI ACCOUNT	9.2689	13,861,895.58	0.00	13,861,895.58		0.00
99VVB5Y75		9.2689	13,861,895.58	0.00	13,861,895.58	100.00	0.00

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

Current Fund Year: 2023												
Month Ending: February												
	Property	Liability	Auto	Workers Comp	Deductible	POL/EPL	EJIF	Cyber JIF	MEL	Admin	Contingency	TOTAL
OPEN 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
RECEIPTS												
Assessments	83,266.83	111,281.81	26,323.45	481,937.80	124,025.40	170,610.21	51,399.61	65,648.61	547,143.62	407,854.67	0.00	2,069,492.00
Refunds	1,800.00	0.00	0.00	401.92	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2,201.92
Invest Pymnts	(1,359.69)	(15,274.53)	(3,832.56)	(30,026.15)	(17,116.01)	0.00	0.00	0.00	0.00	(119,936.49)	(1,607.88)	(189,153.31)
Invest Adj	(4.90)	(55.10)	(13.83)	(108.33)	(61.76)	0.00	0.00	0.00	0.00	(432.72)	(5.80)	(682.44)
Subtotal Invest	(1,364.59)	(15,329.63)	(3,846.39)	(30,134.48)	(17,177.77)	0.00	0.00	0.00	0.00	(120,369.21)	(1,613.68)	(189,835.75)
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	83,702.24	95,952.18	22,477.06	452,205.24	106,847.63	170,610.21	51,399.61	65,648.61	547,143.62	287,485.46	(1,613.68)	1,881,858.17
EXPENSES												
Claims Transfers	141,148.13	16,808.95	1,542.00	154,478.29	0.00	0.00	0.00	0.00	0.00	0.00	0.00	313,977.37
Expenses	0.00	0.00	0.00	0.00	0.00	406,933.00	0.00	0.00	0.00	237,787.77	0.00	644,720.77
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	141,148.13	16,808.95	1,542.00	154,478.29	0.00	406,933.00	0.00	0.00	0.00	237,787.77	0.00	958,698.14
END BALANCE	(97,849.37)	1,417,039.80	356,628.28	2,927,717.44	1,606,039.86	(264,304.51)	(60,712.68)	(42,145.96)	216,288.53	10,554,936.23	139,220.18	16,752,857.79

REPORT STATUS SECTION

Report Month: February		Balance Differences	
Opening Balances:	Opening Balances are NOT equal		\$1.50
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		\$1.49
Accural Balances:	Accural Balances are equal		\$0.00
Claims Transaction Status:			
Allocation variance 1:	Daily xactions add to monthly totals		0.00
Allocation variance 2:	Monthly transactions and allocation totals are equal		0.00
Allocation variance 3:	Treasurer/TPA net / Max/Min	0.00	(0.00)
Pre-existing variance:	No prior unreconci / Max/Min	0.00	0.00

SUMMARY OF CASH TRANSACTIONS												
FUND YEAR		2023										
Month Ending:		February										
	Property	Liability	Auto	Workers Comp	Deductible	POL/EPL	EJIF	Cyber JIF	MEL	Admin	Contingency	TOTAL
OPEN 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
RECEIPTS												
Assessments	83,266.83	111,281.81	26,323.45	481,937.80	124,025.40	170,610.21	51,399.61	65,648.61	547,143.62	407,854.67	0.00	2,069,492.00
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	(740.96)	(981.69)	(234.24)	(4,226.30)	(1,103.65)	0.00	0.00	0.00	0.00	(2,671.16)	0.00	(9,958.00)
Invest Adj	(2.67)	(3.54)	(0.85)	(15.25)	(3.98)	0.00	0.00	0.00	0.00	(9.64)	0.00	(35.93)
Subtotal Invest	(743.63)	(985.23)	(235.09)	(4,241.55)	(1,107.63)	0.00	0.00	0.00	0.00	(2,680.80)	0.00	(9,993.93)
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	82,523.20	110,296.58	26,088.36	477,696.25	122,917.77	170,610.21	51,399.61	65,648.61	547,143.62	405,173.87	0.00	2,059,498.07
EXPENSES												0.00
Claims Transfers	4,448.41	0.00	0.00	23,653.02	0.00	0.00	0.00	0.00	0.00	0.00	0.00	28,101.43
Expenses	0.00	0.00	0.00	0.00	0.00	406,933.00	0.00	0.00	0.00	197,793.63	0.00	604,726.63
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	4,448.41	0.00	0.00	23,653.02	0.00	406,933.00	0.00	0.00	0.00	197,793.63	0.00	632,828.06
END BALANCE	142,975.38	196,282.84	46,605.62	824,224.51	219,586.75	(103,344.26)	91,461.95	(42,145.96)	324,331.95	441,347.26	0.00	2,141,326.03

SUMMARY OF CASH TRANSACTIONS												
FUND YEAR		2022										
Month Ending:		February										
	Property	Liability	Auto	Workers Comp	Deductible	POL/EPL	EJIF	Cyber JIF	MEL	Admin	Contingency	TOTAL
OPEN 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
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	1,800.00	0.00	0.00	160.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,960.00
Invest Pymnts	0.00	(4,663.98)	(1,182.81)	(12,173.66)	(5,134.27)	0.00	0.00	0.00	0.00	(12,015.05)	(1,064.69)	(36,234.46)
Invest Adj	0.00	(16.83)	(4.27)	(43.92)	(18.52)	0.00	0.00	0.00	0.00	(43.35)	(3.84)	(130.73)
Subtotal Invest	0.00	(4,680.81)	(1,187.08)	(12,217.58)	(5,152.79)	0.00	0.00	0.00	0.00	(12,058.40)	(1,068.53)	(36,365.19)
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	1,800.00	(4,680.81)	(1,187.08)	(12,057.58)	(5,152.79)	0.00	0.00	0.00	0.00	(12,058.40)	(1,068.53)	(34,405.19)
EXPENSES												
Claims Transfers	41,486.22	89.25	0.00	75,925.62	0.00	0.00	0.00	0.00	0.00	0.00	0.00	117,501.09
Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	21,349.36	0.00	21,349.36
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	41,486.22	89.25	0.00	75,925.62	0.00	0.00	0.00	0.00	0.00	21,349.36	0.00	138,850.45
END BALANCE	(154,644.77)	403,747.62	102,414.90	978,308.12	444,557.92	(110,439.48)	(152,284.17)	0.00	(166,002.59)	1,018,990.85	92,187.74	2,456,836.14

SUMMARY OF CASH TRANSACTIONS												
FUND YEAR		2021										
Month Ending:	February											
	Property	Liability	Auto	Workers Comp	Deductible	POL/EPL	EJIF	Cyber JIF	MEL	Admin	Contingency	TOTAL
OPEN 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
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	198.15	0.00	0.00	0.00	0.00	0.00	0.00	0.00	198.15
Invest Pymnts	(205.88)	(4,590.81)	(898.87)	(4,662.67)	(3,970.92)	0.00	0.00	0.00	0.00	(1,462.20)	0.00	(15,791.35)
Invest Adj	(0.74)	(16.56)	(3.24)	(16.82)	(14.33)	0.00	0.00	0.00	0.00	(5.28)	0.00	(56.97)
Subtotal Invest	(206.62)	(4,607.37)	(902.11)	(4,679.49)	(3,985.25)	0.00	0.00	0.00	0.00	(1,467.48)	0.00	(15,848.32)
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	(206.62)	(4,607.37)	(902.11)	(4,481.34)	(3,985.25)	0.00	0.00	0.00	0.00	(1,467.48)	0.00	(15,650.17)
EXPENSES												
Claims Transfers	95,063.50	68.00	0.00	46,607.49	0.00	0.00	0.00	0.00	0.00	0.00	0.00	141,738.99
Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	15,644.78	0.00	15,644.78
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	95,063.50	68.00	0.00	46,607.49	0.00	0.00	0.00	0.00	0.00	15,644.78	0.00	157,383.77
END BALANCE	(77,236.99)	397,433.95	77,829.49	357,314.60	343,827.99	(51,330.45)	(5.58)	0.00	48,490.04	110,961.84	0.00	1,207,284.89

SUMMARY OF CASH TRANSACTIONS												
FUND YEAR		2020										
Month Ending:		February										
	Property	Liability	Auto	Workers Comp	Deductible	POL/EPL	EJIF	Cyber JIF	MEL	Admin	Contingency	TOTAL
OPEN 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
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	(3,465.56)	(928.64)	(5,758.37)	(4,893.50)	0.00	0.00	0.00	0.00	(1,368.77)	(543.19)	(16,958.03)
Invest Adj	0.00	(12.50)	(3.35)	(20.78)	(17.66)	0.00	0.00	0.00	0.00	(4.94)	(1.96)	(61.19)
Subtotal Invest	0.00	(3,478.06)	(931.99)	(5,779.15)	(4,911.16)	0.00	0.00	0.00	0.00	(1,373.71)	(545.15)	(17,019.22)
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	(3,478.06)	(931.99)	(5,779.15)	(4,911.16)	0.00	0.00	0.00	0.00	(1,373.71)	(545.15)	(17,019.22)
EXPENSES												
Claims Transfers	0.00	10,306.25	1,287.00	7,524.41	0.00	0.00	0.00	0.00	0.00	0.00	0.00	19,117.66
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	10,306.25	1,287.00	7,524.41	0.00	0.00	0.00	0.00	0.00	0.00	0.00	19,117.66
END BALANCE	(44,540.28)	289,764.28	79,120.39	491,071.87	423,710.97	631.72	0.95	0.00	(4,673.37)	118,516.95	47,032.44	1,400,635.92

SUMMARY OF CASH TRANSACTIONS													
FUND YEAR	2019												
Month Ending:	February												
	Property	Liability	Auto	Workers Comp	Deductible	POL/EPL	EJIF	Cyber JIF	MEL	Admin	Contingency	TOTAL	
OPEN 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	
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	43.77	0.00	0.00	0.00	0.00	0.00	0.00	0.00	43.77	
Invest Pymnts	(412.85)	(1,572.49)	(588.00)	(3,205.15)	(2,013.67)	0.00	0.00	0.00	0.00	(1,234.18)	0.00	(9,026.34)	
Invest Adj	(1.49)	(5.67)	(2.12)	(11.56)	(7.27)	0.00	0.00	0.00	0.00	(4.45)	0.00	(32.56)	
Subtotal Invest	(414.34)	(1,578.16)	(590.12)	(3,216.71)	(2,020.94)	0.00	0.00	0.00	0.00	(1,238.63)	0.00	(9,058.90)	
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	(414.34)	(1,578.16)	(590.12)	(3,172.94)	(2,020.94)	0.00	0.00	0.00	0.00	(1,238.63)	0.00	(9,015.13)	
EXPENSES													
Claims Transfers	150.00	6,345.45	255.00	767.75	0.00	0.00	0.00	0.00	0.00	0.00	0.00	7,518.20	
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	150.00	6,345.45	255.00	767.75	0.00	0.00	0.00	0.00	0.00	0.00	0.00	7,518.20	
END BALANCE	35,597.29	129,811.11	50,657.88	276,798.34	174,356.23	177.96	114.17	0.00	14,142.50	106,863.14	0.00	788,518.62	

SUMMARY OF CASH TRANSACTIONS													
FUND YEAR	Closed FY												
Month Ending:	February												
	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	8,381,572.24	0.00	8,381,572.24	
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	(95,690.96)	0.00	(95,690.96)	
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	(345.24)	0.00	(345.24)	
Subtotal Invest	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	(96,036.20)	0.00	(96,036.20)	
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	(96,036.20)	0.00	(96,036.20)	
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	3,000.00	0.00	3,000.00	
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	3,000.00	0.00	3,000.00	
END BALANCE	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	8,282,536.04	0.00	8,282,536.04	

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

Month
Current Fund Year

February
2023

		1.	2.	3.	4.	5.	6.	7.	8.
Policy		Calc. Net	Monthly	Monthly	Calc. Net	TPA Net	Variance	Delinquent	Change
Year	Coverage	Paid Thru	Net Paid	Recoveries	Paid Thru	Paid Thru	To Be	Unreconciled	This
		Last Month	February	February	February	February	Reconciled	Variance From	Month
2023	Property	0.00	4,448.41	0.00	4,448.41	4,448.41		0.00	0.00
	Liability	750.00	0.00	0.00	750.00	750.00		0.00	0.00
	Auto	0.00	0.00	0.00	0.00	0.00		0.00	0.00
	Workers Comp	5,455.00	23,653.02	0.00	29,108.02	29,108.02		0.00	0.00
	Total	6,205.00	28,101.43	0.00	34,306.43	34,306.43	0.00	0.00	0.00
2022	Property	409,608.55	41,486.22	1,800.00	449,294.77	449,294.77		0.00	(0.00)
	Liability	25,187.21	89.25	0.00	25,276.46	25,276.46		0.00	0.00
	Auto	4,868.39	0.00	0.00	4,868.39	4,868.39		0.00	0.00
	Workers Comp	640,087.49	75,925.62	160.00	715,853.11	715,853.11		0.00	0.00
	Total	1,079,751.64	117,501.09	1,960.00	1,195,292.73	1,195,292.73	0.00	0.00	(0.00)
2021	Property	435,278.01	95,063.50	0.00	530,341.51	530,341.51		(0.00)	0.00
	Liability	74,881.83	68.00	0.00	74,949.83	74,949.83		(0.00)	0.00
	Auto	40,319.15	0.00	0.00	40,319.15	40,319.15		0.00	0.00
	Workers Comp	1,495,992.62	46,607.49	198.15	1,542,401.96	1,542,401.96		0.00	0.00
	Total	2,046,471.61	141,738.99	198.15	2,188,012.45	2,188,012.45	0.00	(0.00)	0.00
2020	Property	445,759.76	0.00	0.00	445,759.76	442,984.13	2,775.63	(0.00)	2,775.63
	Liability	137,764.52	10,306.25	0.00	148,070.77	148,070.77		0.00	0.00
	Auto	42,016.64	1,287.00	0.00	43,303.64	43,303.64		0.00	0.00
	Workers Comp	1,405,974.66	7,524.41	0.00	1,413,499.07	1,413,499.07		(0.00)	(0.00)
	Total	2,031,515.58	19,117.66	0.00	2,050,633.24	2,047,857.61	2,775.63	(0.00)	2,775.63
2019	Property	550,325.31	150.00	0.00	550,475.31	550,475.31		0.00	0.00
	Liability	300,777.65	6,345.45	0.00	307,123.10	307,123.10		0.00	0.00
	Auto	72,900.66	255.00	0.00	73,155.66	73,155.66		0.00	0.00
	Workers Comp	1,689,742.24	767.75	43.77	1,690,466.22	1,690,466.22		0.00	0.00
	Total	2,613,745.86	7,518.20	43.77	2,621,220.29	2,621,220.29	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		7,777,689.69	313,977.37	2,201.92	8,089,465.14	8,086,689.51	2,775.63	0.00	2,775.63



BURLINGTON COUNTY J.I.F.

Check Register Report

Bank Account : ALL

Processed Date: Feb 1, 2023 - Feb 28, 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
19180	2/6/2023		POLICE PROF BI	VERITEXT LLC	-- /2020206165	5/17/2020	\$1,573.25	2020/2020	Expense
19181	2/6/2023		INDEMNITY	STATE SHORTHAND REPORTING SERVICE	-- /2021240882	6/14/2021	\$75.00	2021/2021	Expense
19182	2/6/2023		INDEMNITY	STARK & STARK PC	-- /2021240882	6/14/2021	\$3,695.00	2021/2021	Loss
19183	2/6/2023		COMPREHENSIVE	HAINESPORT ENTERPRISES INC	-- /2023286203	10/6/2022	\$4,104.19	2022/2022	Loss
19184	2/6/2023		INDEMNITY	BEST MED CONSULTANTS, PA	-- /2021215075	9/16/2020	\$1,000.00	2020/2020	Expense
19185	2/6/2023		BODILY INJURY [Expired]	RAYMOND & COLEMAN LLP	-- /2020179991	7/26/2019	\$255.00	2019/2019	Legal
19186	2/6/2023		POLICE PROF BI	MARSHALL DENNEHEY WARNER	-- /2020206165	5/17/2020	\$8,040.00	2020/2020	Legal
19187	2/6/2023			LEO PETETTI LLC			\$660.00		
			1ST PARTY COLL PD		-- /2023288362	11/5/2022	\$525.00	2022/2022	Expense
			COMPREHENSIVE		-- /2023286203	10/6/2022	\$135.00	2022/2022	Expense
19188	2/6/2023		1ST PARTY COLL PD	THE DEWEESE LAW FIRM	-- /2020191515	12/3/2019	\$150.00	2019/2019	Legal
19189	2/6/2023			AFFANATO MARUT LLC			\$1,958.00		
			INDEMNITY		-- /2023280194	8/9/2022	\$208.00	2022/2100	Legal
			INDEMNITY		-- /2023283950	7/13/2022	\$344.50	2022/2022	Legal
			INDEMNITY		-- /2022249791	9/23/2021	\$351.00	2021/2021	Legal
			INDEMNITY		-- /2022246903	8/13/2021	\$156.00	2021/2021	Legal
			INDEMNITY		-- /2021239260	6/1/2021	\$182.00	2021/2021	Legal
			INDEMNITY		-- /2021224704	12/28/2020	\$247.00	2020/2020	Legal
			INDEMNITY		-- /2020187376	10/18/2019	\$287.50	2019/2019	Legal
			INDEMNITY		-- /2019176278	6/11/2019	\$182.00	2019/2019	Legal
19190	2/6/2023		INDEMNITY	PIETRAS SARACINO SMITH & MEEK LLP	-- /2021240882	6/14/2021	\$1,641.50	2021/2021	Legal
19191	2/6/2023		INDEMNITY	WESTAMPTON TOWNSHIP	-- /2023280119	8/8/2022	\$1,296.34	2022/2022	Loss
19192	2/6/2023		INDEMNITY	Kevin Wasilewski	-- /2021240882	6/14/2021	\$13,945.00	2021/2021	Loss
19193	2/6/2023		INDEMNITY	Kyle Wilson	-- /2021211846	8/4/2020	\$1,764.00	2020/2020	Loss
19194	2/6/2023			IVYREHAB NETWORK INC			\$340.00		
			INDEMNITY		-- /2023285667	10/11/2022	\$170.00	2022/2022	Loss
			INDEMNITY		-- /2023280221	8/8/2022	\$170.00	2022/2022	Loss
19195	2/6/2023		MEDICAL ONLY	PRINCETON BRAIN AND SPINE CARE, LLC	-- /2021229233	2/7/2021	\$291.93	2021/2021	Loss
19196	2/6/2023		MEDICAL ONLY	SOUTH JERSEY RADIOLOGY ASSOCIATES PA	-- /2023282897	9/13/2022	\$15.68	2022/2022	Loss
19197	2/6/2023		INDEMNITY	WEST JERSEY ANESTHESIA ASSOCIATES, PA	-- /2023285667	10/11/2022	\$920.00	2022/2022	Loss
19198	2/6/2023		INDEMNITY	RADIOLOGY ASSOCIATES OF BURLINGTON	-- /2023280119	8/8/2022	\$14.98	2022/2022	Loss



BURLINGTON COUNTY J.I.F.

Check Register Report

Bank Account : ALL

Processed Date: Feb 1, 2023 - Feb 28, 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
				COUNTY P A					
19199	2/6/2023		INDEMNITY	BURLINGTON COUNTY ORTHOPAEDIC SPECIALIST P A	-- /2023280221	8/8/2022	\$75.00	2022/2022	Loss
19200	2/6/2023			ONE CALL CARE DIAGNOSTICS			\$450.00		
			INDEMNITY		-- /2022255888	11/29/2021	\$75.00	2021/2021	Loss
			INDEMNITY		-- /2021222201	11/1/2020	\$375.00	2020/2020	Loss
19201	2/6/2023			NovaCare Rehabilitation			\$542.00		
			INDEMNITY		-- /2023280119	8/8/2022	\$98.00	2022/2022	Loss
			INDEMNITY		-- /2021234855	4/11/2021	\$444.00	2021/2021	Loss
19202	2/6/2023			VIRTUA MEDICAL GROUP, PA			\$1,836.63		
			MEDICAL ONLY		-- /2023287324	10/26/2022	\$401.36	2022/2022	Loss
			MEDICAL ONLY		-- /2023286431	10/18/2022	\$216.02	2022/2022	Loss
			INDEMNITY		-- /2023285218	10/4/2022	\$357.75	2022/2022	Loss
			INDEMNITY		-- /2023278456	7/14/2022	\$201.09	2022/2022	Loss
			INDEMNITY		-- /2023277377	6/30/2022	\$302.66	2022/2022	Loss
			INDEMNITY		-- /2022276906	6/23/2022	\$357.75	2022/2022	Loss
19203	2/6/2023		INDEMNITY	SUMMIT SURGICAL CENTER, LLC	-- /2023285667	10/11/2022	\$5,120.27	2022/2022	Loss
19204	2/6/2023		MEDICAL ONLY	PATIENT FIRST WOODBURY	-- /2023289670	11/26/2022	\$534.00	2022/2100	Loss
19205	2/6/2023			VIRTUA OCCUPATIONAL HEALTH			\$605.00		
			INDEMNITY		-- /2023285667	10/11/2022	\$224.07	2022/2022	Loss
			INDEMNITY		-- /2023282975	9/13/2022	\$162.66	2022/2022	Loss
			MEDICAL ONLY		-- /2023281311	8/24/2022	\$130.71	2022/2022	Loss
			INDEMNITY		-- /2023277377	6/30/2022	\$87.56	2022/2022	Loss
19206	2/6/2023		MEDICAL ONLY	CAPITAL HEALTH MULTISPECIALTY GROUP	-- /2023286685	10/20/2022	\$667.00	2022/2022	Loss
19207	2/6/2023			STRIVE PHYSICAL THERAPY SPECIALISTS, LLC			\$240.00		
			INDEMNITY		-- /2023283687	9/20/2022	\$80.00	2022/2022	Loss
			INDEMNITY		-- /2023280194	8/9/2022	\$160.00	2022/2100	Loss
19208	2/6/2023			QUALCARE INC			\$2,775.00		
			MEDICAL ONLY		-- /2023295265	1/31/2023	\$555.00	2023/2023	Loss



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		INDEMNITY		-- /2023294969	1/30/2023	\$555.00	2023/2023	Loss
		MEDICAL ONLY		-- /2023295067	1/30/2023	\$555.00	2023/2023	Loss
		MEDICAL ONLY		-- /2023295056	1/28/2023	\$555.00	2023/2023	Loss
		INDEMNITY		-- /2023294791	1/26/2023	\$555.00	2023/2023	Loss
19209	2/13/2023	CAPEHART & SCATCHARD PA				\$6,194.00		
		INDEMNITY		MLT-2022251619/ 2022251695	10/5/2021	\$231.50	2021/2021	Legal
		INDEMNITY		-- /2022246442	8/22/2021	\$248.50	2021/2021	Legal
		INDEMNITY		-- /2022269146	8/11/2021	\$80.00	2021/2021	Legal
		PERSONAL INJURY		-- /2022264818	7/2/2021	\$68.00	2021/2021	Legal
		INDEMNITY		MLT-2021233414/ 2021235453	4/3/2021	\$546.00	2021/2021	Legal
		INDEMNITY		MLT-2021233414/ 2021234392	4/1/2021	\$247.50	2021/2021	Legal
		INDEMNITY		-- /2021215075	9/16/2020	\$625.50	2020/2020	Legal
		BODILY INJURY [Expired]		-- /2020178871	6/8/2019	\$4,147.00	2019/2019	Legal
19210	2/13/2023	POLICE PROF BI	PARKER MCCAY	-- /2021224219	11/18/2019	\$201.95	2019/2019	Legal
19211	2/13/2023	MADDEN & MADDEN PA				\$2,689.50		
		BODILY INJURY [Expired]		-- /2021231679	10/18/2020	\$693.00	2020/2020	Legal
		POLICE PROF BI		-- /2021224219	11/18/2019	\$1,996.50	2019/2019	Legal
19212	2/13/2023	INDEMNITY	STATE SHORTHAND REPORTING SERVICE	-- /2021239260	6/1/2021	\$75.00	2021/2021	Expense
19213	2/13/2023	COMPREHENSIVE	HAINESPORT ENTERPRISES INC	-- /2023295502	2/2/2023	\$1,166.20	2023/2023	Loss
19214	2/13/2023	BLDG/CONTENT	HILLMANN CONSULTING LLC	-- /2023289022	11/16/2022	\$1,674.00	2022/2022	Expense
19215	2/13/2023	INDEMNITY	I C U INVESTIGATIONS INC	-- /2023280119	8/8/2022	\$1,400.00	2022/2022	Expense
19216	2/13/2023	INDEMNITY	THE LAW OFFICE OF STAN R GREGORY LLC	-- /2021239260	6/1/2021	\$9,430.00	2021/2021	Loss
19217	2/13/2023	AFFANATO MARUT LLC				\$377.00		
		INDEMNITY		-- /2022269066	3/28/2022	\$104.00	2022/2022	Legal
		INDEMNITY		-- /2021239260	6/1/2021	\$273.00	2021/2021	Legal
19218	2/13/2023	INDEMNITY	CIOX HEALTH LLC	-- /2023281189	8/22/2022	\$70.00	2022/2022	Expense
19219	2/13/2023	1ST PARTY COLL PD	MICHAEL RISOLDIS AUTO REPAIR INC	-- /2023293215	12/29/2022	\$4,603.73	2022/2022	Loss



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19220	2/13/2023		INDEMNITY	WESTAMPTON TOWNSHIP	-- /2023280119	8/8/2022	\$185.19	2022/2022	Loss
19221	2/13/2023		INDEMNITY	MOUNT LAUREL TOWNSHIP	-- /2023283687	9/20/2022	\$1,673.57	2022/2022	Loss
19222	2/13/2023		INDEMNITY	PEMBERTON TOWNSHIP	-- /2023290114	12/1/2022	\$1,616.18	2022/2022	Loss
19223	2/13/2023		INDEMNITY	PEMBERTON TOWNSHIP	-- /2023294791	1/26/2023	\$2,198.00	2023/2023	Loss
19224	2/13/2023		INDEMNITY	MOUNT LAUREL TOWNSHIP	-- /2023294969	1/30/2023	\$1,367.56	2023/2023	Loss
19225	2/13/2023		INDEMNITY	Daniel Dobbins	-- /2021239260	6/1/2021	\$5,881.22	2021/2021	Loss
19226	2/13/2023		INLAND MARINE	MEDFORD TOWNSHIP	-- /2023294408	1/15/2023	\$591.51	2023/2023	Loss
19227	2/13/2023		MEDICAL ONLY	QUAL-LYNX	-- /2023287658	10/30/2022	\$4.25	2022/2022	Expense
19228	2/13/2023		INDEMNITY	IVYREHAB NETWORK INC	-- /2023285667	10/11/2022	\$340.00	2022/2022	Loss
19229	2/13/2023		MEDICAL ONLY	SOUTH JERSEY RADIOLOGY ASSOCIATES PA	-- /2023282897	9/13/2022	\$15.54	2022/2022	Loss
19230	2/13/2023		INDEMNITY	MID-ATLANTIC ANESTHESIA ASSOCIATES PA	-- /2023283687	9/20/2022	\$720.00	2022/2022	Loss
19231	2/13/2023		INDEMNITY	NovaCare Rehabilitation	-- /2021234855	4/11/2021	\$632.00	2021/2021	Loss
19232	2/13/2023			VIRTUA MEDICAL GROUP, PA			\$1,531.69		
			MEDICAL ONLY		-- /2023293559	1/12/2023	\$16.28	2023/2023	Loss
			INDEMNITY		-- /2023290114	12/1/2022	\$201.09	2022/2022	Loss
			INDEMNITY		-- /2023282863	8/24/2022	\$1,044.90	2022/2022	Loss
			INDEMNITY		-- /2021233854	3/25/2021	\$269.42	2021/2021	Loss
19233	2/13/2023		MEDICAL ONLY	VIRTUA MEDICAL GROUP PA	-- /2023288831	11/12/2022	\$15.93	2022/2022	Loss
19234	2/13/2023		MEDICAL ONLY	PREMIER ORTHOPAEDIC & SPORTS MEDICINE ASSOCIATES OF SNJ LLC	-- /2023286431	10/18/2022	\$167.37	2022/2022	Loss
19235	2/13/2023		INDEMNITY	NEUROBEHAVIORIAL REHABILITATION	MLT-2021233414/ 2021234644	3/25/2021	\$2,400.00	2021/2021	Loss
19236	2/13/2023		MEDICAL ONLY	EMERGENCY PHYSICIANS OF NEW JERSEY P A	-- /2023284260	9/24/2022	\$481.61	2022/2022	Loss
19237	2/13/2023		MEDICAL ONLY	QUEST	-- /2022256527	12/5/2021	\$274.00	2021/2021	Loss
19238	2/13/2023			VIRTUA OCCUPATIONAL HEALTH			\$513.29		
			INDEMNITY		-- /2023294969	1/30/2023	\$251.87	2023/2023	Loss
			MEDICAL ONLY		MLT-2023283202/ 2023283205	9/14/2022	\$130.71	2022/2022	Loss
			MEDICAL ONLY		MLT-2023283202/ 2023283202	9/14/2022	\$130.71	2022/2022	Loss
19239	2/13/2023		MEDICAL ONLY	PATIENT FIRST HAMILTON	MLT-2023287752/ 2023287752	10/29/2022	\$587.00	2022/2022	Loss
19240	2/13/2023		MEDICAL ONLY	myMATRIX	-- /2023285724	10/11/2022	\$4.72	2022/2022	Loss
19241	2/13/2023		INDEMNITY	DR CAROL SCHOBES PSYD	-- /2023293309	1/9/2023	\$180.00	2023/2023	Loss



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19242	2/13/2023		INDEMNITY	STRIVE PHYSICAL THERAPY SPECIALISTS, LLC	-- /2023280194	8/9/2022	\$640.00	2022/2100	Loss
19243	2/13/2023		INDEMNITY	QUAL-LYNX	-- /2022269808	12/20/2021	\$14.08	2021/2021	Expense
19244	2/20/2023		BODILY INJURY [Expired]	MADDEN & MADDEN PA	-- /2021211871	8/10/2020	\$1,287.00	2020/2020	Legal
19245	2/20/2023		INDEMNITY	NEW JERSEY IME ASSOCIATES LLC	-- /2021211406	8/4/2020	\$1,200.00	2020/2020	Expense
19246	2/20/2023		MEDICAL ONLY	The Rawlings Company, LLC	-- /2022269885	4/2/2022	\$822.45	2022/2022	Loss
19247	2/20/2023		INDEMNITY	Christopher Lindsey	-- /2021214072	9/6/2020	\$1,150.08	2020/2020	Loss
19248	2/20/2023		INDEMNITY	IVYREHAB NETWORK INC	-- /2023285667	10/11/2022	\$340.00	2022/2022	Loss
19249	2/20/2023			VIRTUA WEST JERSEY HEALTH INC			\$6,396.00		
			MEDICAL ONLY		-- /2023293559	1/12/2023	\$2,700.00	2023/2023	Loss
			MEDICAL ONLY		-- /2023293103	12/29/2022	\$1,848.00	2022/2022	Loss
			MEDICAL ONLY		-- /2023282916	9/11/2022	\$1,848.00	2022/2022	Loss
19250	2/20/2023		MEDICAL ONLY	TWIN BORO PHYSICAL THERAPY ASSOCIATES PA	-- /2023293324	1/11/2023	\$160.00	2022/2100	Loss
19251	2/20/2023		INDEMNITY	SEAVIEW ORTHOPAEDIC & MEDICAL ASSOCIATES	-- /2023280194	8/9/2022	\$280.80	2022/2100	Loss
19252	2/20/2023		INDEMNITY	EMERGENCY PHYSICIAN ASSOCIATES OF SOUTH JERSEY, PC	-- /2023292660	1/3/2023	\$715.00	2023/2023	Loss
19253	2/20/2023		INDEMNITY	VIRTUA WILLINGBORO HOSPITAL, INC.	-- /2023292660	1/3/2023	\$2,700.00	2023/2023	Loss
19254	2/20/2023		INDEMNITY	NovaCare Rehabilitation	-- /2021234855	4/11/2021	\$376.00	2021/2021	Loss
19255	2/20/2023			VIRTUA MEDICAL GROUP, PA			\$494.29		
			MEDICAL ONLY		-- /2023295067	1/30/2023	\$166.95	2023/2023	Loss
			MEDICAL ONLY		-- /2023291347	12/15/2022	\$262.35	2022/2022	Loss
			MEDICAL ONLY		-- /2023289670	11/26/2022	\$64.99	2022/2100	Loss
19256	2/20/2023		MEDICAL ONLY	KENNEDY HEALTH	-- /2023284920	9/29/2022	\$2,039.13	2022/2022	Loss
19257	2/20/2023		INDEMNITY	WORKERS COMP PSYCH NET	MLT-2021233414/ 2021235453	4/3/2021	\$2,400.00	2021/2021	Loss
19258	2/20/2023		MEDICAL ONLY	myMATRIX	-- /2023285724	10/11/2022	\$95.10	2022/2022	Loss
19259	2/20/2023		INDEMNITY	STRIVE PHYSICAL THERAPY SPECIALISTS, LLC	-- /2023280194	8/9/2022	\$80.00	2022/2100	Loss
19260	2/20/2023		MEDICAL ONLY	CAPITAL HEALTH SYSTEM, INC	-- /2023293053	1/7/2023	\$5,496.40	2023/2023	Loss
19261	2/20/2023		INDEMNITY	QUALCARE INC	-- /2023296205	2/10/2023	\$555.00	2023/2023	Loss
19262	2/27/2023			ADMINISTRATIVE CLAIM SERVICES			\$18.00		
			MEDICAL ONLY		-- /2023284331	9/27/2022	\$3.00	2022/2022	Expense
			MEDICAL ONLY		-- /2023284260	9/24/2022	\$3.00	2022/2022	Expense
			MEDICAL ONLY		-- /2023282897	9/13/2022	\$3.00	2022/2022	Expense



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		INDEMNITY		-- /2023282975	9/13/2022	\$3.00	2022/2022	Expense
		INDEMNITY		-- /2023282963	9/12/2022	\$3.00	2022/2022	Expense
		INDEMNITY		-- /2023282863	8/24/2022	\$3.00	2022/2022	Expense
19263	2/27/2023		I C U INVESTIGATIONS INC			\$592.40		
		INDEMNITY		-- /2023294969	1/30/2023	\$117.40	2023/2023	Expense
		INDEMNITY		-- /2023280221	8/8/2022	\$475.00	2022/2022	Expense
19264	2/27/2023	INDEMNITY	State of New Jersey - Div of Worker's Comp	-- /2022246903	8/13/2021	\$4.09	2021/2021	Expense
19265	2/27/2023	MEDICAL ONLY	THE DEWEESE LAW FIRM	MLT-2022263913/ 2022263913	2/4/2022	\$150.00	2022/2022	Expense
19266	2/27/2023	BLDG/CONTENT	TAYLOR DARIN CLAIM SERVICE	-- /2022258141	12/22/2021	\$4,546.00	2021/2021	Expense
19267	2/27/2023	BLDG/CONTENT	BELFOR USA	-- /2022258141	12/22/2021	\$90,517.50	2021/2021	Loss
19268	2/27/2023	INDEMNITY	PEMBERTON TOWNSHIP	-- /2023294791	1/26/2023	\$2,198.00	2023/2023	Loss
19269	2/27/2023	INDEMNITY	MOUNT LAUREL TOWNSHIP	-- /2023294969	1/30/2023	\$1,367.56	2023/2023	Loss
19270	2/27/2023	INDEMNITY	PEMBERTON TOWNSHIP	-- /2023280221	8/8/2022	\$1,734.82	2022/2022	Loss
19271	2/27/2023	INDEMNITY	PEMBERTON TOWNSHIP	-- /2023280221	8/8/2022	\$1,734.82	2022/2022	Loss
19272	2/27/2023	INDEMNITY	PEMBERTON TOWNSHIP	-- /2023280221	8/8/2022	\$1,734.82	2022/2022	Loss
19273	2/27/2023	INDEMNITY	NEW JERSEY IME ASSOCIATES LLC	-- /2021231781	3/4/2021	\$800.00	2021/2021	Expense
19274	2/27/2023	INDEMNITY	Edward Butler	-- /2020208328	6/23/2020	\$1,150.08	2020/2020	Loss
19275	2/27/2023	1ST PARTY COLL PD	BORDENTOWN CITY	-- /2023291091	12/9/2022	\$9,779.30	2022/2022	Loss
19276	2/27/2023	1ST PARTY COLL PD	SOUTHAMPTON TOWNSHIP	-- /2023293215	12/29/2022	\$20,665.00	2022/2022	Loss
19277	2/27/2023	1ST PARTY COLL PD	PEMBERTON TOWNSHIP	-- /2023297156	2/21/2023	\$2,690.70	2023/2023	Loss
19278	2/27/2023		QUAL-LYNX			\$55.25		
		INDEMNITY		-- /2023294969	1/30/2023	\$4.25	2023/2023	Expense
		INDEMNITY		-- /2023294791	1/26/2023	\$4.25	2023/2023	Expense
		MEDICAL ONLY		-- /2023294590	1/24/2023	\$4.25	2023/2023	Expense
		MEDICAL ONLY		-- /2023293559	1/12/2023	\$4.25	2023/2023	Expense
		MEDICAL ONLY		-- /2023293324	1/11/2023	\$4.25	2022/2100	Expense
		MEDICAL ONLY		-- /2023293347	1/10/2023	\$4.25	2023/2023	Expense
		INDEMNITY		-- /2023293309	1/9/2023	\$4.25	2023/2023	Expense
		MEDICAL ONLY		-- /2023293053	1/7/2023	\$4.25	2023/2023	Expense



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		MEDICAL ONLY		-- /2023292840	1/4/2023	\$4.25	2023/2023	Expense
		INDEMNITY		-- /2023292660	1/3/2023	\$4.25	2023/2023	Expense
		MEDICAL ONLY		-- /2023293103	12/29/2022	\$4.25	2022/2022	Expense
		MEDICAL ONLY		-- /2023291040	12/9/2022	\$4.25	2022/2022	Expense
		MEDICAL ONLY		-- /2023289605	10/6/2022	\$4.25	2022/2022	Expense
19279	2/27/2023	INDEMNITY	COASTAL SPINE, PC.	-- /2023283687	9/20/2022	\$83.27	2022/2022	Loss
19280	2/27/2023		IVYREHAB NETWORK INC			\$850.00		
		INDEMNITY		-- /2023285667	10/11/2022	\$170.00	2022/2022	Loss
		INDEMNITY		-- /2023280221	8/8/2022	\$680.00	2022/2022	Loss
19281	2/27/2023	INDEMNITY	VIRTUA MOUNT HOLLY HOSPITAL	-- /2023290114	12/1/2022	\$152.25	2022/2022	Loss
19282	2/27/2023	INDEMNITY	WEST JERSEY ANESTHESIA ASSOCIATES, PA	-- /2023282863	8/24/2022	\$644.00	2022/2022	Loss
19283	2/27/2023		BURLINGTON COUNTY ORTHOPAEDIC SPECIALIST P A			\$6,105.00		
		INDEMNITY		-- /2023282963	9/12/2022	\$95.00	2022/2022	Loss
		INDEMNITY		-- /2023280221	8/8/2022	\$5,750.00	2022/2022	Loss
		INDEMNITY		-- /2020189571	11/12/2019	\$260.00	2019/2019	Loss
19284	2/27/2023	MEDICAL ONLY	ONE CALL CARE DIAGNOSTICS	-- /2023290561	12/6/2022	\$300.00	2022/2022	Loss
19285	2/27/2023	INDEMNITY	PROFESSIONAL PAIN MANAGEMENT ASSOC	-- /2023283687	9/20/2022	\$134.71	2022/2022	Loss
19286	2/27/2023		MORRIS ANESTHESIA GROUP, PA			\$3,647.54		
		INDEMNITY		-- /2023282963	9/12/2022	\$955.50	2022/2022	Loss
		INDEMNITY		-- /2023280221	8/8/2022	\$2,692.04	2022/2022	Loss
19287	2/27/2023	INDEMNITY	NovaCare Rehabilitation	-- /2021234855	4/11/2021	\$188.00	2021/2021	Loss
19288	2/27/2023		VIRTUA MEDICAL GROUP, PA			\$1,344.69		
		MEDICAL ONLY		-- /2023287401	10/27/2022	\$267.70	2022/2022	Loss
		INDEMNITY		-- /2023285667	10/11/2022	\$133.22	2022/2022	Loss
		INDEMNITY		-- /2023285218	10/4/2022	\$95.40	2022/2022	Loss
		INDEMNITY		-- /2023282975	9/13/2022	\$269.42	2022/2022	Loss
		INDEMNITY		-- /2023282863	8/24/2022	\$134.71	2022/2022	Loss
		INDEMNITY		-- /2023280119	8/8/2022	\$444.24	2022/2022	Loss



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19289	2/27/2023		INDEMNITY	NEUROBEHAVIORIAL REHABILITATION	MLT-2021233414/ 2021234644	3/25/2021	\$2,400.00	2021/2021	Loss
19290	2/27/2023		MEDICAL ONLY	CENTRAL JERSEY URGENT CARE LLC	-- /2023286123	10/13/2022	\$160.00	2022/2022	Loss
19291	2/27/2023		MEDICAL ONLY	VIRTUA OCCUPATIONAL HEALTH	-- /2023290464	12/5/2022	\$130.71	2022/2022	Loss
19292	2/27/2023		MEDICAL ONLY	CENTRAL JERSEY URGENT CARE, LLC	-- /2023286123	10/13/2022	\$160.00	2022/2022	Loss
19293	2/27/2023		INDEMNITY	DR CAROL SCHOBBER PSYD	-- /2023293309	1/9/2023	\$140.00	2023/2023	Loss
19294	2/27/2023			CAPITAL HEALTH SYSTEM, INC			\$25,938.50		
			INDEMNITY		-- /2023290114	12/1/2022	\$3,906.70	2022/2022	Loss
			INDEMNITY		-- /2023289664	11/27/2022	\$22,031.80	2022/2022	Loss
19295	2/27/2023		MEDICAL ONLY	WOODLAND VOLUNTEER FIRE & EMS	-- /2023287812	10/31/2022	\$1,106.00	2022/2022	Loss
19296	2/27/2023			ISO SERVICES INC			\$293.25		
			INDEMNITY		-- /2023294969	1/30/2023	\$12.75	2023/2023	Expense
			INDEMNITY		-- /2023294791	1/26/2023	\$12.75	2023/2023	Expense
			MEDICAL ONLY		-- /2023294590	1/24/2023	\$12.75	2023/2023	Expense
			MEDICAL ONLY		-- /2023293559	1/12/2023	\$12.75	2023/2023	Expense
			MEDICAL ONLY		-- /2023293324	1/11/2023	\$12.75	2022/2100	Expense
			MEDICAL ONLY		-- /2023293347	1/10/2023	\$12.75	2023/2023	Expense
			INDEMNITY		-- /2023293309	1/9/2023	\$12.75	2023/2023	Expense
			MEDICAL ONLY		-- /2023293053	1/7/2023	\$12.75	2023/2023	Expense
			MEDICAL ONLY		-- /2023292840	1/4/2023	\$12.75	2023/2023	Expense
			INDEMNITY		-- /2023292660	1/3/2023	\$12.75	2023/2023	Expense
			MEDICAL ONLY		-- /2023293103	12/29/2022	\$12.75	2022/2022	Expense
			BODILY INJURY [Expired]		-- /2023292357	11/30/2022	\$12.75	2022/2022	Expense
			BODILY INJURY [Expired]		-- /2023292809	11/19/2022	\$12.75	2022/2022	Expense
			BODILY INJURY [Expired]		-- /2023292324	11/17/2022	\$12.75	2022/2022	Expense
			BODILY INJURY [Expired]		-- /2023292309	11/5/2022	\$12.75	2022/2022	Expense
			BODILY INJURY [Expired]		-- /2023293360	11/5/2022	\$12.75	2022/2022	Expense
			BODILY INJURY [Expired]		-- /2023293364	11/5/2022	\$12.75	2022/2022	Expense



BURLINGTON COUNTY J.I.F.

Check Register Report

Bank Account : ALL

Processed Date: Feb 1, 2023 - Feb 28, 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
			POLICE PROF PI		-- /2023294014	10/21/2022	\$12.75	2022/2022	Expense
			MEDICAL ONLY		-- /2021227559	1/13/2021	\$12.75	2021/2021	Expense
			INDEMNITY		-- /2021224019	12/17/2020	\$12.75	2020/2020	Expense
			INDEMNITY		-- /2020189571	11/12/2019	\$12.75	2019/2019	Expense
			INDEMNITY		-- /2020182837	9/5/2019	\$12.75	2019/2019	Expense
			INDEMNITY		-- /2019163514	1/18/2019	\$12.75	2019/2019	Expense
19297	2/27/2023		MEDICAL ONLY	QUALCARE INC	-- /2023297039	2/20/2023	\$555.00	2023/2023	Loss
Total for BURLINGTON COUNTY J.I.F.			\$315,159.37	Total for BURLINGTON COUNTY J.I.F.			\$315,159.37		

Number of Checks:	118	First Check Number:	19180
Number of Payments:	273	Last Check Number:	19297
Expense Payments:	\$14,204.57		
Legal Payments:	\$22,793.95		
Loss Payments:	\$278,160.85		

FY 2023 Dividend
AELCF Member Allocation

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

	FY 2023 January Interest	FY 2023 Jan. 31, 2023 Balance	FY 2023 Feb-23 Withdrawal	FY 2023 Adjusted Balance	FY 2023 February Interest	FY 2023 Feb. 28, 2023 Balance
Bass River Township	3.07	2025.94		2,025.94	3.16	2,029.09
Beverly City	5.40	3565.84		3,565.84	5.56	3,571.40
Bordentown City	66.79	44104.01		44,104.01	68.73	44,172.74
Bordentown Township	93.47	61720.05	(3,000.00)	58,720.05	91.51	58,811.56
Chesterfield Township	8.72	5755.62		5,755.62	8.97	5,764.59
Delanco Township	6.57	4338.83		4,338.83	6.76	4,345.59
Delran Township	25.99	17164.45		17,164.45	26.75	17,191.19
Edgewater Park Township	15.96	10540.90		10,540.90	16.43	10,557.33
Florence Township	21.82	14408.86		14,408.86	22.45	14,431.31
Hainesport Township	8.37	5530.13	(5,515.00)	15.13	0.02	15.15
Lumberton Township	21.23	14021.86		14,021.86	21.85	14,043.71
Mansfield Township	10.34	6825.51		6,825.51	10.64	6,836.15
Medford Township	45.18	29835.23		29,835.23	46.49	29,881.72
Mount Laurel Township	81.66	53923.09		53,923.09	84.03	54,007.12
North Hanover Township	5.02	3317.55	(3,308.00)	9.55	0.01	9.57
Pemberton Borough	0.14	90.25		90.25	0.14	90.39
Riverside Township	16.06	10607.58	(10,578.00)	29.58	0.05	29.63
Shamong Township	13.12	8662.49		8,662.49	13.50	8,675.99
Southampton Township	21.09	13928.90		13,928.90	21.71	13,950.60
Springfield Township	6.55	4325.69	(4,314.00)	11.69	0.02	11.71
Tabernacle Township	14.56	9614.32		9,614.32	14.98	9,629.31
Westampton Township	30.79	20329.10		20,329.10	31.68	20,360.78
Wrightstown Borough	0.52	341.30		341.30	0.53	341.83
ALLOCATION TOTALS	522.42	344,977.49	(26,715.00)	318,262.49	495.96	318,758.45

BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND

BILL LIST - MARCH 2023

	Payee	FY2023	FY2022	JIF Appropriation	Description
1	PERMA	7,560.25		Prof Services/Admin. Consultant	Jan, Feb, March 2023 Fees
2	Arthur J. Gallagher Risk Management Services	32,517.00		Prof Services/Administration	March 2023 Fee
3	Arthur J. Gallagher Risk Management Services	81.53		Misc/Postage/Copies/Faxes	Feb 2023 - Postage, copies, fax expense
4	Arthur J. Gallagher Risk Management Services	348.20		Safety Incentive Program	Door prizes for safety breakfast
5	Arthur J. Gallagher Risk Management Services	66.00		Misc/JIF Website	WP forms annual fee for website(split)
6	The DeWeese Law Firm, P.C.	6,413.00		Prof Services/Attorney	March 2023 Fees
7	Qual-Lynx	19,452.00		Prof Services/Claims Admin.	March 2023 Fees
8	Joyce Media	390.00		Misc/JIF Website	March 2023 Fees
9	Christopher J. Winter Sr.	1,833.00		Training/Police Risk Services	Law Enforcement Consultant-March 2023 fees
10	Kris Kristie	383.00		Misc/Recording Secretary	March 2023 Fees
11	J. A. Montgomery Consulting	12,125.00		Prof Services/Safety Director	March 2023 Fees
12	J. A. Montgomery Consulting		43,112.00	Training/Right to Know	RTK inventory for 2022
13	Wintsec Consulting LLC	3,400.00		Prof Services/Technology Risk Serv Dir	March 2023 Fee
14	Tom Tontarski	1,007.00		Prof Services/Treasurer	March 2023 Fees
15	Tom Tontarski	26.95		Misc/Postage/Copies/Faxes	UPS checks to RPA
16	Conner Strong & Buckelew	725.00		Prof Services/Underwriting Mgr	March 2023 Fees
17	Debby Schiffer	2,584.00		Wellness Program	March 2023 Fees
18	AAA Rush Signs2	1,083.00		Safety Incentive Program	SC/CC hats and pens
19	DJs Available Sound and Light Entertainment	650.00		Safety Incentive Program	AV sound system for safety breakfast 3/16/23
20	Iron Mountain	79.03		Misc/Record Retention Service	"Inv#HJCL142; Storage 3/1-31/23; Service 1/25/23-2/21/23
21	Office Depot	35.96		Safety Incentive Program	Order #301116612001 tags for SIP breakfast
22	Conner Strong & Buckelew	20,485.00		Risk Management Consultants	1st installment payment -Bass River, Mt Laurel
23	Hardenbergh Insurance Group	29,266.00		Risk Management Consultants	1st installment payment -Medford, Palmyra, Westampton
24	Insurance Agency Management	14,973.00		Risk Management Consultants	1st installment payment -Hainesport, Mansfield, Tabernacle
	Subtotals	\$155,483.92	\$43,112.00		

JIF Bill List Total

\$198,595.92



***Safety Committee Meeting Minutes
March 02, 2023 @ 11:00am
Via Zoom Conferencing***

An Executive Safety Committee meeting of the Burlington County Municipal Joint Insurance Fund (“BURLCO”) was held via Zoom conferencing on March 02, 2023 at 11:00am.

The meeting was called to order at 11:00am.

Those in attendance were:

Richard Wolbert, *Chair*, **Beverly City**
Grace Archer, **Bordentown City**
Erin Provenzano, **Delanco Township**
Joe Bellina, **Delran Township**
Charlene Lewis, **Fieldsboro Borough**
Paula Kosko, **Hainesport Township**
Michael Fitzpatrick, **Mansfield Township**
Mary Picariello, **North Hanover Township**
Lisa Cummins, **Tabernacle Township**
Maryalice Brown, **Woodland Township**
James Ingling, **Wrightstown Borough**
Jaclyn Lindsey, **Conner Strong & Buckelew**
Joe Henry, **Hardenbergh Insurance Group**
Rob Garish, Assistant Director of Public Sector, **J.A. Montgomery Consulting**
John Saville, RSM, CPSI, Senior Risk Control Consultant, **J. A. Montgomery Consulting**
Keith Hummel, Safety Director, **J. A. Montgomery Consulting**
Debby Schiffer, Wellness Director, **Targeting Wellness, LLC**
Christopher J. Winter Sr. CPM, Law Enforcement Risk Management Consultant
Paul A. Forlenza, MGA, Executive Director, **RPA a Division of Gallagher**
Kamini Patel, MBA, CIC, CPCU, AIDA®, Deputy Executive Director, **RPA a Division of Gallagher**

Those not in attendance were:

Patrice Hansell, **Fieldsboro Borough**
Steve Ent, **Westampton Township**
Michael Avalone, **Conner Strong & Buckelew**

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

I. VICE COMMITTEE CHAIR:

Mr. Forlenza explained that during the Annual Committee Chairs Meeting that took place in early January, the creation of Committee Vice Chairs was discussed to assist in the absence of a Committee Chair and for purposes of perpetuation of Committee Chairs. He then advised the Committee that the Committee Vice Chair would be responsible for chairing the meeting and providing an update at the monthly Executive Committee meeting in the absence of the Committee Chair. The Committee agreed to move forward with the creation of the position of Vice Chair. Mr. Forlenza then asked for a volunteer and Ms. Archer volunteered to serve in the Committee Vice Chair position.

II. MINUTES OF OCTOBER 18, 2022 SAFETY MEETING *(E-mailed 02/16/2023)*

Mr. Wolbert mentioned that a copy of October 18, 2022, Executive Safety Committee Meeting minutes were emailed on February 16, 2023 to all Committee members.

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

III. 2022 ANNUAL SAFETY DIRECTOR'S LOSS CONTROL REPORT *(Emailed 3/1/2023)*

Mr. Garish referred the Committee to the 2022 Annual Safety Director's Loss Control report. He briefly reviewed the abridged version of the report with the Committee highlighting activities through December 31, 2022.

Mr. Garish noted that the Safety Contract calls for a minimum of 67 loss control visits to the 28 members of the BURLCO JIF. He noted renewal surveys were completed for nine (9) members along with Right Know Inventory and Labeling surveys, and Law Enforcement surveys for all members.

Mr. Garish reported that there are over 130 Safety Bulletins available to the members on both NJ MEL and BURLCO JIF website as well as the MSI mobile app.

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

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

Mr. Garish then highlighted the training programs held in 2022 on pages 7-13 as follows:

- Regional Training including, Safety, Claims and Wellness Roundtables, Implicit Bias, the Lifeguard Symposium, & PEOSHA visits/Role of the RTK Coordinator
- MEL Safety Institute inclusive of three (3) distinct training modules including MSI Live, MSI Now, & MSI DVD. Mr. Garish noted that there has been a high turnover in training Administrators the last several months so it is important to advise his office when there is a change in this position

Mr. Garish stated that the Safety Director's office also attended various events through the year including the three (3) Executive Safety Meetings, the monthly JIF meetings and monthly Executive Claims Review Committee and Planning Retreat.

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

(The 2022 Annual Safety Director's Loss Control Report is attached to the minutes of today's meeting.)

IV. SAFETY INTERVENTION/MONITORING

Safety Intervention / Monitoring

Mr. Garish reported that there are no candidates for *Safety Intervention or Monitoring* at this time; however, he wanted to make the Committee aware that there is a situation with a member that needs to be discussed. He then asked Mr. Saville to inform the Committee of the situation. Mr. Saville advised that during a Loss Control visit with a member, he met with the Fire Chief who refuses to complete a Job Safety Observation (JSO) form. A discussion ensued regarding why the Fire Chief was refusing to complete the JSO as well as the stance of the member municipality on completing

JSO's. The Fund Commissioner for this particular member was in attendance and advised the Committee that the Fire Chief has been spoken to and he will complete the JSO going forward. Mr. Ingling offered his assistance in speaking with the said Fire Chief to review the form and how his municipality completes it. Mr. Forlenza asked Mr. Saville to provide an update on the situation at the Committee's next meeting.

V. MEMBERSHIP RENEWALS

Mr. Forlenza informed the Committee that ten (10) members are up for renewal effective January 01, 2024. He indicated that the Safety Director's office is currently in the process of scheduling detailed Loss Control visit for each of the renewing members. The Safety Director's office will provide an update at the next Safety Committee meeting on June 20, 2023.

VI. BURLCO JIF LOSS RATIO REPORTS – September 30, 2022

Mr. Forlenza directed the Committee to pages 1-8 of the agenda packet which depicts the JIF Six Year Average Loss Ratio Reports valued as of September 30, 2022. The report reflects a six-year period for Fund Years 2016-2021. Mr. Forlenza noted that the six-year average loss ratio for the BURLCO JIF is 86.4%. He noted that the loss ratios reflect incurred losses, which is money paid on known claims and the reserve to be paid on the known claims versus the members' JIF loss funding assessment within the JIFs self-insured retention. Mr. Forlenza then briefly reviewed the report with the Committee.

VII. MEL LOSS RATIO REPORTS – September 30, 2022

Mr. Forlenza directed the Committee to pages 9-16 of the agenda packet which depicts the MEL Six Year Average Loss Ratio Reports valued as of September 30, 2022. The report reflects a six-year period for Fund Years 2016-2021. Mr. Forlenza noted that the six-year average loss ratio for the BURLCO JIF at the MEL layer is 120.5%. He indicated that this report includes incurred losses vs. loss funding assessment for Excess Liability, Property & Workers Compensation losses within the MEL's self-insured retention. He then briefly reviewed the reports with the Committee.

Mr. Wolbert questioned if a member has a high loss ratio for Workers Compensation, are there mechanisms in place to help the member reduce their loss ratio via safety intervention. Mr. Forlenza advised that members that have loss ratios are experience rated, meaning there is a financial impact to their assessment as a result of a high loss ratio. In addition, there are other mechanisms in place such as meetings between the Claims Administrator, Safety Director and the Executive Directors to review any member of concern. A discussion ensued regarding assessment, loss ratio percentage associated with a member town, safety culture, utilization of transitional duty, type of claims, and the cost of the claim.

VIII. BURLCO JIF LOSS RATIO REPORTS – December 31, 2022

Mr. Forlenza directed the Committee to pages 17-24 of the agenda packet which depicts the JIF Six Year Average Loss Ratio Reports valued as of December 31, 2022. The report reflects a six-year period for Fund Years 2016-2021. Mr. Forlenza noted that the six-year average loss ratio for the BURLCO JIF is 87.4%. He noted that the loss ratios reflect incurred losses, which is money paid on known claims and the reserve to be paid on the known claims versus the members' JIF loss funding assessment within the JIFs self-insured retention. Mr. Forlenza then briefly reviewed the report with the Committee.

IX. MEL LOSS RATIO REPORTS – December 31, 2022

Mr. Forlenza directed the Committee to pages 25-32 of the agenda packet which depicts the MEL Six Year Average Loss Ratio Reports valued as of December 31, 2022. The report reflects a six-year period for Fund Years 2016-2021. Mr. Forlenza noted that the six-year average loss ratio for the BURLCO JIF at the MEL layer is 120.7%. He indicated that this report includes incurred losses vs. loss funding assessment for Excess Liability, Property & Workers Compensation losses within the MEL's self-insured retention. He then briefly reviewed the reports with the Committee.

He reminded the members that the MEL put into place an "experience rating program" in 2016 in recognition that some JIFs losses were exceeding the premium they were contributing to the MEL. Mr. Forlenza noted that the BURLCO JIF is currently being experienced rate due to their poor performance in the MEL layers.

Mr. Forlenza noted that Quarterly Loss Ratios Snapshots are generated from this loss data are available in origami. He noted that his office is in the process of developing a new format for these reports. He explained that an RMC utilized the quarterly loss ratio snap shot available in Origami to market two member's insurance program with a JIF competitor without the JIFs knowledge. Once it was determined what had happened, he discussed it with Finance Committee late last year and he was directed to create a new format for the Loss Ratio Snapshots that would stop this from happening in the future. Members will likely see the new format for the Loss Ratio Snapshots valued at March 31, 2023.

Ms. Archer asked what is being done differently in the BURLCO JIF vs other JIFs in the MEL JIF. Mr. Forlenza explained that the claims experienced by the BURLCO JIF are higher in severity which is the driving factor. The BURLCO JIF is not necessarily experiencing a frequency issues or a trend.

X. EXECUTIVE DIRECTOR – MONITORING REPORTS

Supervisor Investigation Report:

Ms. Patel referred the Committee to page 33 which reflects the Supervisor Investigation Reports received for August. She reported that there was one (1) claim where a Supervisor Incident Report was not provided in January. She noted that there were 11 cases that generated the creation of a Supervisor Incident Report.

Ms. Patel noted that these reports are shared with J. A. Montgomery for them to use for training opportunities.

Comorbidities Report:

Ms. Patel directed the Committee to pages 34-36 which depicts the updated comorbidities report. She noted comorbidities include smoking, diabetes, hypertension, high cholesterol and obesity. She reviewed the report noting that employees with comorbidities have an average total cost per claim that is 96% higher than those employees without comorbidities, the indemnity and medical cost of employees with comorbidities are 109% higher than those without and the lost time days for employees with comorbidities is 94% higher than those without.

Police MVA: Workers Compensation Claims:

Ms. Patel directed the Committee to page 37 of the agenda that depicts Workers Compensation claims where a police officer was involved in an automobile accident. She briefly reviewed the report highlighting that four (4) claims that have a total incurred of \$24,897.66.

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

XI. REGIONAL TRAINING SCHEDULE

2023 Regional Training Schedule

Mr. Garish directed the Committee to page 16 of the 2022 Annual Safety Director's report that depicts the draft 2023 Regional Training Plan. As discussed earlier in the meeting, Mr. Garish stated that the subjects for the 2023 Regional Training Schedule have been finalized. He mentioned that he is currently finalizing the dates and locations for these trainings.

2023 Regional Training Schedule:

- Safety, Claims, and Wellness Coordinators' Roundtable- Zoom (Date/Time: TBD)
- Back Material Safety Training –Zoom – three (3) sessions- April 19, 2023 at 1:00pm, July 11, 2023 at 9:00am and October 19, 2023 at 1:00pm
- Indoor Air Quality (Date/Time: TBD) – Zoom - Hoping to secure a trainer from PEOSH.

XII. MSI NEWSLETTER / BULLETINS

Mr. Garish mentioned that his office releases the MSI Newsletter twice per month via the MEL Mobile App. The newsletter recaps the bulletins and messages that are released from the Safety Director's office. The following bulletins have been released since the Committee's last meeting:

- A. MSI Newsletter – November 01, 2022
 - 1. Training Announcement: Protecting Children From Abuse in New Jersey Government Programs
 - 2. Fire Extinguishers Best Practices
 - 3. Fires: Plan & Practice Your Escape Best Practices
 - 4. Excavation, Trenching, and Shoring Best Practices
 - 5. Safety Recall Alert
- B. MSI Newsletter – November 15, 2022
 - 1. Violence Prevention and Risk Consideration of Law Enforcement Officers when Interacting with Mental Health Consumer
 - 2. Utility Vehicles Operations & Training Best Practices
 - 3. Confined Space Definition Explained
 - 4. Law Enforcement Risk Analysis: Police Licensing Program
 - 5. Law Enforcement Bulletin: New Jersey Attorney General Guidance on the Role of Law Enforcement In Election Activities
- C. MSI Newsletter – December 01, 2022
 - 1. MSI Leadership Academy
 - 2. Low-Speed Vehicles (LSV)
 - 3. Law Enforcement Bulletin: NY State Rifle & Pistol Association v. Bruen
- D. MSI Newsletter – December 15, 2022
 - 1. MSI Leadership Academy
 - 2. Driver Safety: Buckle Up! It Could Save Your Life!
 - 3. Winter Weather: Building Preparation Best Practices
 - 4. Snow & Ice Removal Best Practices
- E. MSI Newsletter – January 04, 2023
 - 1. Designated Employer Representative (DER) Training
 - 2. Space Heater Safety
- F. MSI Newsletter – January 17, 2023
 - 1. Training Announcement: MEL Leadership Skill Classes
 - 2. PEOSH Recording & Reporting Occupational Injuries & Illnesses
 - 3. CDL Federal Motor Carrier Safety Administration (FMCSA) Drug & Alcohol Clearinghouse
- G. MSI Newsletter – February 01, 2023
 - 1. 2023 MSI Expo
 - 2. CDL-Divers Annual Record Checks & Program Review Best Practices
 - 3. Motor Vehicle Record Check: Non-CDL Drivers Best Practices
- H. MSI Newsletter- February 15, 2023

1. Special Announcement: Short-term stationary low-speed, low-volume work zone set –up
2. Parades Best Practices
3. Safety Director’s Message: NJOSHA 300A Summary of Work-Related Injuries and Illnesses
4. ADA-Accessible Websites for Public Entities Best Practices
5. Magnetic Manhole Cover & Grate Lifting Devices Best Practices

Mr. Garish advised the Committee that of the bulletins released from November 2022 to February 2023, there were eight (8) brand new bulletins. Mr. Garish advised the Committee, the Safety Director is working on a new bulletin that focuses on bleacher safety and fire hydrate opening best practices. A discussion ensued regarding claims and injuries as a result of improper charging and closing of fire hydrates.

Mr. Garish advised the bulletins are available on the MEL website, JIF website, MSI website and MSI app.

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

XIII. MEL SAFETY INSTITUTE

Mr. Garish provided a brief review of the activity within the MEL Safety Institute during his report earlier in the meeting:

- Member Usage for 2022
- MSI NOW
 - MSI Streaming – 78
 - MSI Online – 963
- MSI Live – via Zoom / In- person – 1,110
- MSI DVD Activity Report – 2 Member Towns Utilized – 4 Total DVDs Rented

Mr. Garish commented he wanted to acknowledge the following towns that took great stride in participating in various training via MSI Live and MSI Now training opportunities.

- MSI LIVE:
 - Delran Township, Edgewater Park Township, Florence Township, Medford Township, Pemberton Township – 50+
- MSI Now:
 - Bordentown City, Mount Laurel Township, Medford Township, Pemberton Township – 50+

Mr. Garish provided an update on the new learning management system stating there are some integration issues. He is hopeful the new learning management system will be rolled out by the end of the first quarter. He noted that the Safety Director’s office would like to release a learning management system that functions smoothly rather than releasing a system full of errors and issues.

Mr. Garish reviewed the formats of training. He noted that both formats have pros and cons and the Safety Director’s office has accommodated any special request for training. He noted there are several types of training that will be conducted in person due to the complexity of the subject matter. Mr. Garish noted the MSI Expo flyer is included in the agenda packet and outlines in person training opportunities throughout the State.

XIV. S:ERVE

Mr. Garish mentioned that S:ERVE Driver Safety Program is provided by the MEL workers' compensation reinsurer Safety National. He noted that some of the more severe employee injury claims are a result of motor vehicle accidents.

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

Mr. Garish stated that the Attention and Distracted Driving course is geared toward employees that drive municipal vehicles. He strongly recommends that all municipal employees take this course. He also mentioned that the CEVO Class is available to the members. If there is a course that is not available on the catalog, contact his office to see if a class can be scheduled.

Mr. Garish mentioned that enrollment is required and both program can be accessed via the MEL & JIF Websites. If member have any question he can be contacted directly.

XV. POLICE TOPICS

Police Ad Hoc Committee Meeting

Mr. Forlenza directed the Committee to pages 48- 52 of the agenda which depicts the Police Ad-Hoc Committee meeting minutes from October 25, 2022. He asked Chief Hummel to provide some highlights from the minutes. Chief Hummel noted that 10 Chiefs from the BURLCO JIF attended the meeting. He provided a brief overview of the items covered during the meeting.

Chief Hummel advised the Committee that is meeting one on one with Chiefs and the focus more recently has been on police licensing requirements.

Chief Hummel thanked the Medford Township Police Chief for hosting the Career Survival training.

Chief Hummel asked if there were any questions. No questions were entertained.

Annual Notice: Police Accreditation Incentives Memorandum

Mr. Forlenza advised the Committee that the annual *JIF Reimbursement – Police Accreditation Program* memorandum was released from his office on February 09, 2023. He advised the Committee that the JIF and MEL put into place a reimbursement program to encourage police agencies to participate in the accreditation program based upon the premise that police agencies that are accredited experience fewer claims. Mr. Forlenza expressed that it is time to review the research to see if the reimbursement program should be revised.

Police Command Staff Training – TBD

Mr. Forlenza advised the Committee that Chief Hummel, along with Retired Chief Harry Earle, would be quarterbacking the training. In addition, Mr. Forlenza noted that in the coming month's new guidelines for compliance with the EPL/POL program would be released. Mr. Forlenza noted the training would be in person over the span of three (3) days with two (2) sessions per day. He mentioned training dates would be released in the near future.

Proactive Police Supervision

Mr. Forlenza directed the Committee to page 55 of the agenda, which represents a brochure for Proactive Police Supervision course presented by Retired Chief Denis E. Connell. He noted that this training is a three (3) day seminar and that this program has been supported by the BURLCO JIF for the past decade. The BURLCO JIF provides a \$100 stipend to offset the cost for this training. He advised the Committee, that hand full of officers from the BURLCO JIF attend this seminar. He asked for authorization to continue providing the \$100 stipend. The Committee granted the authorization.

Special Law Enforcement Officer Training

Mr. Forlenza noted this JIF has sponsored Special Law Enforcement Officer training which is conducted by Retired Chief Connell at the Cape May Police Academy and the Atlantic Police Academy. He noted that many of the shore towns utilize this training, however few BURLCO JIF members have utilized this training opportunity. Mr. Forlenza requested authorization to continue to support the training initiatives. The Committee granted the authorization.

XVI. LAW ENFORCEMENT CONSULTANT

Mr. Winter informed the Committee, the Management of Aggressive Behavior training course took place on November 16, 2022, at the Burlington County Emergency Services Training Center. He noted the training was well received and he will reach out to Chiefs for their feedback prior to scheduling additional training.

He commented that agency visits will be scheduled during May thru September timeframe. He will conduct in person visits where there are new Chiefs.

Mr. Winter noted that training will be focused on report writing this year. He is also working on a training program related to use of force as well advanced resiliency training. In addition, he will continue to monitor the quarterly reports for Police Workers Compensation MVA and PTSD for additional training opportunities.

Mr. Winter reviewed the accreditation process as well as the importance of following policies.

A discussion ensued regarding the PTSD presentation provided by Dr. Kelly at the BURLCO Retreat and the opportunity to have Officers sit through a similar presentation. Mr. Winter stated that he can certainly look into providing a PTSD seminar to our Officers.

XVII. PEOSH ADVISORY COMMITTEE UPDATES

Mr. Saville referred the Committee to pages 56-65 of the agenda packet and highlighted the *PEOSH Advisory Committee Meeting Notes* from their October 28, 2022 and January 26, 2023 meetings. He briefly reviewed his notes from the meeting with the Committee.

Mr. Saville mentioned that PEOSH has hired many new enforcement officers. PEOSH is in the process of sending emails to towns asking to schedule consultant visits rather than conducting a random inspection. He noted that these consult visits are more like an introduction for the new consultant to understand and review policies which will result in no violations. Mr. Saville indicated that if you receive an email from PEOSH asking for a visit, do not be concerned, but let them visit. He noted that the voluntary inspection officer cannot notify the inspection officers with any violations that may be uncovered during the voluntary inspection.

He stated that if a member has any questions related to PEOSH to contact his office directly.

XVIII. MEL SAFETY & EDUCATION COMMITTEE MEETINGS

Mr. Forlenza referred the Committee to the November 04, 2022, MEL Safety & Education Committee meeting minutes as included on pages 66-70 of the agenda packet. He noted that the last meeting took place on February 10, 2023 and the meeting minutes are pending. Mr. Garish reviewed highlights from the meeting.

He noted that the Committee is comprised of the Chairs of the local JIF Safety Committees and is designed to develop programs on a statewide basis. These minutes are included so the members are aware of the statewide initiatives.

Mr. Forlenza noted that the next MEL Safety & Education Meeting is scheduled for May 12, 2023.

XIX. WELLNESS INITIATIVE

Ms. Schiffer noted that two (2) members did not encumber their funds for 2022. She advised the Committee that she will be attending safety meetings in addition to meeting and communicating with the existing Wellness Coordinator. Ms. Schiffer recognized Ms. Meccariello from J.A. Montgomery for efforts in providing Ms. Schiffer a weekly report with the upcoming safety meetings for all member towns. She noted that her goal is to meet with as many members as possible during the first quarter to assist in the kick off of their wellness initiatives. Ms. Schiffer reported that she has already met with seven (7) members and is scheduled for an additional four (4) meetings during the first half of the month.

Ms. Schiffer advised the Committee, she will be hosting two (2) brainstorming sessions this year with her colleague from the Atlantic JIF.

Wellness Advisory Committee Report

Mr. Schiffer informed the Committee that the Wellness Advisory Committee met on February 08, 2023 via Zoom Conferencing. She directed the Committee to pages 71-75 of the agenda, which depicts the meeting minutes. She briefly reviewed the topics that were reviewed during the meeting which are detailed in the minutes.

Employee Survey Results Update

Ms. Schiffer advised the Committee that she and her counterpart in the Atlantic JIF, Ms. Simone, utilized *Survey Monkey* to conduct an employee survey, which was completed by 40 participants. Ms. Schiffer reviewed the results of the survey with the Committee and highlighting the following areas of importance to an employee:

- Weight Management
- Sleep
- Movement
- Stress

Wellness Newsletter

Ms. Schiffer informed the Committee, that a new format for the newsletter is being utilized. Each quarter the newsletter will focus on a particular topic and supporting information will be provided for the remaining months of the quarter. Ms. Schiffer reviewed the topics to be reviewed each quarter as follows:

- First Quarter: Nutrition
- Second Quarter: Physical Activity/Movement
- Third Quarter: Sleep
- Fourth Quarter: Stress Management

Wellness Budget

Mr. Forlenza referred the Committee to page 76 of the agenda packet which depicts the 2023 Wellness Incentive Program budget balances. He reminded the Committee that the deadline to claim or encumber these funds is November 30, 2023. Ms. Schiffer noted that all encumbered funds must be claimed by February 1, 2024.

XX. REVISED WELLNESS PROGRAM

Mr. Forlenza advised the Committee that the Wellness Directors along with his office have been working on restructuring the Wellness Program as a result of members questioning the need and effectiveness of the program. Mr. Forlenza noted that based on the statistics provided in the comorbidities report, there is value to having healthy employees. He noted that the underlying health

of our employees have a direct impact on the cost of a claim. He advised the Committee it is important to have a Wellness Program that is embraced by the membership.

He informed the Committee that Ms. Simone and Ms. Schiffer have provided his office with a revised Wellness Program that mirrors the Safety Incentive Program. He noted that Ms. Patel and he are in the process of reviewing the revised program provided by Ms. Simone. He noted that once his office completes their review, the revised program would be presented to a Taskforce Committee for their review and consideration. The Taskforce Committee will be made up of Chairs of the Safety and Claims Review Committees in the ACM, BURLCO and TRICO JIFs. He noted the Taskforce Committee will likely meeting in March. Mr. Forlenza asked if there were any questions. No questions were entertained.

XXI. OPTIONAL SAFETY BUDGET

Mr. Forlenza directed the Committee to page 77 of the agenda packet which depicts the 2023 Optional Safety Budget balances. He reminded the Committee that the deadline to claim or encumber these funds is November 30, 2023. Mr. Forlenza noted that all encumbered funds must be claimed by February 1, 2024. He indicated that this information is included in the Executive Committee agenda packet on a monthly basis.

XXII. SAFETY INCENTIVE PROGRAM

Mr. Forlenza inquired if all members qualified for the Safety Incentive Program. Mr. Garish indicated that all members qualified. He noted that he is comfortable with proceeding with the plan outlined earlier in the meeting for the one member that was of concern. He did not feel the member should not qualify based on the action of one department especially since the issue is now being addressed.

Mr. Forlenza directed the Committee to page 81 of the agenda, which depicts the 2022 Safety Incentive Budget. He reviewed the budget and explained the deficit shown for the Final Balance line item. He noted that while this budget will not be in a deficit position as not all members will qualify for the Optional Safety Incentive awards. He advised the Committee, that he will be approaching the Finance Committee to increase the budget for future Safety Incentive programs.

Mr. Forlenza directed the Committee to page 80 of the agenda, which depicts the 2023 Safety Incentive Program Size Categories. He briefly reviewed the size categories.

Mr. Forlenza questioned if there were any members with outstanding suggestions for improvements. He reminded the Committee, that one of the elements of the Safety Incentive Program is that members have to address outstanding suggestions for improvements to qualify for the Safety Incentive Program. Mr. Garish advised there are members who have outstanding suggestions for improvements; however, none that would disqualify a member from a Safety Incentive Program award.

XXIII. 2023 SAFETY KICKOFF BREAKFAST

Mr. Forlenza advised the Committee the Safety Breakfast will be held on March 16, 2023 at Indian Springs Country Club in Marlton. He noted that an invitation reminder email was sent out on March 01, 2023

Mr. Forlenza stated that the program this year would focus on complacency as members emerge from the pandemic and begin to return to normal.

Mr. Forlenza stated that earlier this month he sent correspondence to the Committee Chair, Mr. Wolbert seeking permission for his office to utilize a local audio/video firm to set up and tear down

the necessary audio & video equipment for the Safety Breakfast. Mr. Forlenza noted that in prior years his office has completed this aspect of the Safety Breakfast; however, it has not always gone well. As a result, he would like to bring in a professional firm. The cost for this service is \$650. The Committee approved the expenditure.

XXIV. 2023 SAFETY & CLAIMS COORDINATOR ROUNDTABLE

Mr. Forlenza advised the Safety, Claims, and Wellness Coordinator Roundtable will be held in April via zoom. The Roundtable is being held separately from the Safety Breakfast based on member feedback.

XXV. ANNUAL RETREAT

Mr. Forlenza informed the Committee the Annual Planning Retreat is scheduled to take place on April 18, 2023 prior to our regular monthly meeting. He reviewed the following topics that were suggested via member survey after the 2022 Annual Planning Retreat:

- Safety Discussion
- Cyber
- PTSD
- Risk Management for Public Works
- Liability/Workers Compensation Claim Exercise
- Safety tips for office workers
- Tort Claim Process / Review of Claims Process

Mr. Forlenza asked if the Committee had any additional suggestions. No additional topics were suggested.

XXVI. COMMITTEE CHARTER

Mr. Forlenza directed the Committee to pages 86-87 of the agenda which represents the Safety Committee Charter. Mr. Forlenza stated that the Safety Committee Charter was emailed out to all Committee members along with the notice for today's meeting. He stated that it is his office's practice to include a copy of the Charter on the Committee's first agenda of the New Year. He noted that all changes must be submitted to either Mr. Wolbert and/or the Executive Director's office. The changes are then presented to the Executive Committee for voting and adoption.

XXVII. NEXT MEETING

Mr. Forlenza noted that the next Committee meeting would be held on June 20, 2023 in person in Hainesport at 1:30 PM. The remaining meetings for the year will be held via Zoom on August 22, 2023 at 11:00 AM and November 21, 2023 at 1:30 PM.

Seeing no other business, the meeting concluded at 12:54 PM.



ANNUAL SAFETY DIRECTOR'S REPORT

**BURLINGTON COUTNY
MUNICIPAL JOINT INSURANCE FUND
2022**

PREPARED BY

J. A. Montgomery Consulting

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BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND

2022 ANNUAL SAFETY DIRECTOR REPORT

A. GENERAL DUTIES – EXECUTIVE SUMMARY

The 2022 Safety Director's contract calls for a minimum of 67 loss control visits to the 28 members of Burlington County Municipal Joint Insurance Fund. Service visits included (8) Law Enforcement Surveys and (9) Renewal Surveys.

The remaining service visits included but were not limited to physical facility surveys, playground inspections, seasonal operations, job safety observations, Safety Committee meetings, special training requests, PEOSH violation remediation assistance, virtual/teleconference surveys, and other services requested by the membership.

Renewal surveys were completed and reviewed for (9) members. Those members are Bordentown City, Bordentown Township, Delran, Lumberton, Mansfield, New Hanover, Pemberton Borough, Riverside, and Southampton. During the surveys, all municipal operations were reviewed. Buildings more than 50 + years old or of significant value were visited, and the following elements were reviewed: S.I.P. participation, progress on Suggestions for Improvement, any unusual exposures, and comments on their loss metrics.

Results were summarized during Executive Safety Committee meetings held in 2022. None of the conditions found presented concerns with the desirability of these members for renewal.

Right to Know Inventory and Labeling Surveys for 2022 were completed. Members have or will be receiving the electronic distribution of their 2022 Central File for surveys conducted in 2022. All members must submit their 2022 R.T.K. surveys by July 15, 2023.

The J. A. Montgomery, Risk Control Team, consists of our Safety Director, Chief Keith Hummel (Ret.), and Loss Control Consultants, John Saville, Robert Garish, and Thomas Reilly. We will be your primary contact for all Loss Control / Safety related services. Keith is also available to provide Law Enforcement Risk Control Consultation Services as requested by the Joint Insurance Fund. The team is administratively supported by Melissa Meccariello. Training support is administered by the MSI Learning Management System staff, Susan Kopec, Andrea Felip, and Natalie Dougherty.

1. Executive Safety Committee

The Safety Committee met three (3) times in 2022. The Safety Director and staff attend the Safety Committee meetings to help establish local safety programs and assist in the overall safety program's effectiveness. The Safety Director reviews loss metrics (LTAF Rate, Loss Ratio Reports), training participation, and S.I.P. involvement on a quarterly basis. Moving into 2023, the Safety Director Reports will be quarterly.

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

2. Participation in Claims Process / Accident Investigation

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

3. Written Compliance Programs / Bulletin Updates

The Safety Director's Office has produced model safety plans to address regulatory compliance issues. These programs are available on the following website: [NJ MEL Resource Center](#) along with the BURLCO JIF website [BURLCO JIF Website](#). Our office has changed the way communications will be sent to members. All MSI communications will be distributed exclusively through the N.J. M.E.L. app and an MSI Newsletter will be emailed to summarize the communications sent through the app 2x a month. A listing of all Notices and Bulletins distributed during the prior month are listed in the Safety Director's Report of the monthly agenda packet. There are over 130 available Safety Director's Bulletins covering various topics under Administration, Public Works / Public Authorities, Law Enforcement, Fire/Rescue, and Recreation. The Safety Director's Office continues to send out information/resources on COVID-19, Monkeypox, and other real-time public health information.

B. PROGRAMS

1. Safety Incentive Program

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

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

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

Elements of the 2022 Safety Incentive Program included but were not limited to:

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

- Members will either qualify or not qualify (Pass or Fail) for a Safety Incentive Award. There are no qualification tiers.

2. Road, Sign, and Walkway Program

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

3. Law Enforcement Services

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

- April 26, 2022
- October 25, 2022

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

Law Enforcement Training and Memorandums are distributed electronically and are listed in the monthly Fund Agenda packet and posted to the J.I.F. website. Additionally, the M.E.L. website has added an "MSI Law Enforcement" tab.

[MSI Law Enforcement](#)

The following memorandums were sent out in 2022:

- Winter Weather Considerations - Law Enforcement Leader (L.E. 2022-01)
- Risk Mitigation Opportunity: Sexual Assault and Harassment (L.E. 2022-02)
- Naloxone, Syringe, and Fentanyl Test Strip Legislation (L.E. 2022-03)
- National Volunteer Week (L.E. 2022-04)
- National Missing Children's Day – May 25th (L.E. 2022-05)
- Law Enforcement Considerations in Light of SCOTUS Decision Roe v. Wade (L.E. 2022-06)
- Daniel's Law Portal Opens on July 12 (L.E. Message)
- 988 Suicide/Crisis Lifeline Becomes Operational July 16 (L.E. Message)
- Heat-Related Health Considerations for Law Enforcement (L.E. 2022-07)
- Attorney General Recruiting Guidelines and Applicant Pool (L.E. 2022-08)

- Guard Training and Resources Program Training (L.E. Message)
- Model Policy – Wellness for L.E. Agencies (L.E. 2022-09)

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

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

4. S:ERVE & Attention and Distracted Driving

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

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

- Intersection Approach
- Intersection Assessment
- Clearing the Intersection (Basic)
- Clearing the Intersection (Advanced)

- Intersection Departure
- Distracted Driving for First Responders

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

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

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

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

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

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

C. TRAINING

1. Regional Training Plan / Additional Training

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

Annual Retreat – May 3, 2022

Implicit Bias was made available to members via a virtual (Zoom) training environment on three separate dates.

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

Lifeguard Symposium – June 28, 2022.

PEOSH Visit-What to Expect / Role of the Right to Know Coordinator was made available to members via a virtual (Zoom) training environment on two separate dates.

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

2. MSI Training and Participation / M.E.L. Media Library / MSI NOW

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

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

Newer training courses include but are not limited to:

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

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

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

Each MSI class has YES/NO questions concerning the duties or exposures that should be considered for each employee. A YES answer to a question would indicate some

level of training or education on the topic is needed for that employee. Employers should consider MSI LIVE classes as an option to provide the training identified from using the guide.

[MSI Training Needs Assessment Guide](#)

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

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

The M.E.L. Safety Institute has (3) main training platforms offered to members:

1. **MSI LIVE:** The MSI LIVE features real-time, instructor-led classes and webinars. Experienced instructors provide an interactive experience for the learner on a broad spectrum of safety and risk control topics. Most MSI LIVE offerings have been awarded continuing education credits for municipal designations and certifications. The MSI LIVE catalog provides a description of the course, the intended audience, and available credits.

How do I know what courses are available?

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

How do I register?

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

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

To maintain the integrity of MSI classes and our ability to offer C.E.U.s, we must abide by the rules of the State agency that issued the designation. Chief among those rules is the attendee of the class must attend the whole session.

Attendees who enter the class more than 5 minutes late or leave early will not be awarded C.E.U.s for the class or receive a certificate of completion.

2. **MSI NOW:** The MSI NOW provides on-demand streaming videos and online classes that can be viewed 24/7 by our members. Topics pertain to many aspects of safety, risk control, employment practices, and supervision and most can be viewed in under 20 minutes. The library has over 150 available streaming videos. Periodic

reviews of this platform will occur to ensure the content is current and relevant. This will include the removal/addition of courses made available to the membership.

- To access the streaming videos, log in to the Learning Management System (L.M.S.), and select MSI NOW and Online Training College on the bottom right side of the page. When the College is opened, the streaming videos are on the page's right side, listed by ten categories.

A drop-down menu of the available titles is shown when a category is selected. Online classes are still listed on the left side of the College.

- Individuals who log into the L.M.S. and take an online class or view a video in the MSI NOW library will have the session added to their learning histories. Group learning can be added to students' learning histories by the Training Administrator of the member.

3. MSI DVD: The MSI DVD includes a vast library of DVDs topics on many aspects of safety, risk control, employment practices, and supervision, and most can be viewed in under 20 minutes. The DVDs can be requested free of charge for members.

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

- Asbestos Safety Overview (10 Minutes)
- Fire Extinguisher Inspections (5 Minutes)
- G.H.S. Pictogram Review (5 Minutes)
- Investigating Slip and Trip Injuries (5 Minutes)
- OSHA Record Keeping (5 Minutes)
- Safely Backing Work Vehicles (5 Minutes)
- Voluntary Use of Respirators (5 Minutes)
- Responsibilities of an R.T.K. Coordinator (5 Minutes)
- Confined Space Demonstration (6 Minutes)
- Customer Service (12 Minutes)
- Investigating Slip and Trip Injuries
- Exiting and Entering Trucks (5 Minutes)
- Mark Out Safety (14 Minutes)
- Firefighter Pre-Hab (8 Minutes)
- Fire Prevention Week (6 Minutes)
- Finding Fentanyl at Recreational Facilities (3 Minutes)

Leadership Skills Training - The M.E.L. Safety Institute offered (3) new virtual leadership skills classes for 2022. The 2-hour, live, interactive courses will offer

insights and techniques to help supervisors deal with important workplace issues such as conflict resolution, communications, and the supervision of employees.

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

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

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

Requirements:

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

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

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

Academy Open Enrollment:

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

Open Enrollment Dates:

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

[MSI Leadership Academy](#)

Additional Safety Resources but not limited that can be found at the BULCO JIF website and M.E.L. website:

- MSI Bulletins
- MSI Briefings
- MSI Forms / Safety Checklist
- Model Policies / Procedures
- Defensive Driving
- MSI Videos

Member Participation:

BURLCO JIF members have participated in the following training courses:

- MSI LIVE: Members have participated in 1,110 courses (1-1-22/12-31-22)
- MSI NOW: Members have participated in a combined 1,041 courses.
 - MSI Online – 963 Courses (1-1-21/12-31-21)
 - MSI Streaming – 78 Courses (1-1-21/12-31-21)
- MSI DVD: (2) Members rented a total of (4) videos (1-1-22 / 12-31-22)

D. ATTENDANCE / REPORTS

1. Attendance at Meetings of the Fund

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

2. Monthly and Quarterly Reports

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



2022 Regional Training Plan

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

Date/Time: April 5, 2022

Location: Virtual-Zoom

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

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

#2 Topic: Implicit Bias

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

Location: Virtual-Zoom (Multiple Sessions)

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

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

#3 Topic: Lifeguard Symposium

Date/Time: June 28, 2022

Location: Ocean City Library

Target Audience: Command Staff / Administration

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

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

Date/Time: October 4, 2022 & October 6, 2022

Location: Virtual-Zoom (Multiple Sessions)

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

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

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

Burlington County Municipal Joint Insurance Fund

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



2023 Regional Training Plan (DRAFT)

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

Date / Time: (April – TBD)

Location: Virtual (Zoom)

Target Audience: Safety Coordinators, Claims Coordinators, Wellness Coordinators, Risk Management Consultants, and Other Interested Personnel

We will highlight the 2023 S.I.P., ZERO Harm / Presence of Safety, and review online resources available at the MEL/JIF websites, such as the Job Safety Observations, Tool-Box Talks, Safety Checklists, and the most recent additions to MSI Learning Management System. The Wellness Coordinator will highlight the 2023 theme and review the membership accomplishments. The Claims Coordinator will review the claims process and provides updates/resources.

#2 Topic: Back Safety Material Handling

Date / Time: April 19, 2023, @ 1 PM, July 11, 2023, @ 9 AM, October 19, 2023, @ 1 PM

Location: Virtual (Zoom)

Target Audience: Safety Coordinators, Claims Coordinators, Risk Management Consultants, and Other Interested Personnel

The course will promote the WSL Model (Wide Stance, Set Back, Lift) technique. It reviews the structure of the spine and common back injury mechanisms. Students will be given the opportunity to discuss common manual labor tasks and best practices to minimize stress on the body.

#3 Topic: Indoor Air Quality

Date / Time: TBD

Target Audience: Designated Person (IAQ), Safety Coordinators, Claims Coordinators, Risk Management Consultants, and Other Interested Personnel

The NJ Indoor Air Quality (IAQ) standard requires that employers designate and train a staff member to act as the Designated Person. This training is designed to satisfy this requirement. This course is recommended for your agency's IAQ Designated person. Training should be completed before assuming the role of the IAQ Designated Person and every 3 years after that.

***Attendance at Regional Training programs counts toward
successful participation in the 2023 Safety Incentive Program.***

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Environmental Alert



NJDEP's Municipal Stormwater Permit: Hot Topics from the Latest Update

To ring in the new year, the New Jersey Department of Environmental Protection (NJDEP) issued the new Tier A Municipal Stormwater General Permit (GP) renewal (effective January 1, 2023), which initiates many changes for our municipalities. We've outlined some of the highlights below. For a deeper dive into these requirements, we urge all EJIF members to review [the full permit](#) on NJDEP's website.

Background

In order to prevent pollutants from being transported to local water bodies from Municipal Separate Storm Sewer Systems (MS4s), federal stormwater regulations require MS4 operators to obtain a National Pollutant Discharge Elimination System (NPDES) permit and implement a stormwater management program. The Tier A Municipal Stormwater GP renewal is a Comprehensive GP (under 40 CFR 122.28), which serves to authorize MS4 stormwater discharges from New Jersey Tier A municipalities and requires those respective municipalities to develop a stormwater program.

MS4 Stormwater Permitting Program: Tier B Municipality Reassignment

As of January 1, 2023, all 101 municipalities previously assigned to Tier B have now been assigned to Tier A, in order to help better manage stormwater discharges and resulting pollutant and nutrient impacts to waterways. This major change will require former Tier B municipalities to initiate a plethora of Municipal Stormwater GP compliance activities in short order. The permit renewal was effective on January 1, 2023; however, the NJDEP is allowing a period of 12 months (until December 31, 2023) for former Tier B municipalities to bring their facilities into compliance.

MS4 Stormwater Permitting Program: Funding

In order to make this transition easier, the Murphy administration is offering \$19 million in grants to assist municipalities with new stormwater permitting requirements. Grants are broken down to \$25,000 for

existing Tier A municipalities and \$75,000 for former B municipalities that now have to comply with Tier A requirements. The announcement was made on February 17, 2023 and details on how to apply should be posted by March 3rd on the grant page, which can be found [here](#).

Permit Renewal Highlights

Stormwater Pollution Prevention Plan (SPPP; Permit Section IV.A.)

An updated, fillable template will be made available on the MS4 webpage. The municipal SPPP must be electronically submitted to NJDEP and posted on the municipality's dedicated stormwater webpage.

Dedicated Municipal Stormwater Webpage (Permit Section IV.B.2.)

A dedicated stormwater webpage is now required for each Tier A municipality. Look for a new HTML template which will become available soon [here](#).

Local Education and Outreach (Permit Section IV.C.)

Municipalities' education and outreach efforts are measured on a point system, with different stormwater events garnering different point values. A total of 12 points is required for each year of the permit. Point categories are now located in Attachment A of the permit. The annual permit certification report will ask permittees to certify compliance with these items by May 1st of each year for activities from the year before.

Street Sweeping (Permit Section IV.F.2.a.i. and ii.)

Triannual sweeping (every four months) is required for segments of municipal roads that have storm drain inlets which discharge to surface water. Annual sweeping is required at segments of municipal roads that **do not** have storm drain inlets that discharge to surface water.

Excess De-icing Material Management (Permit Section IV.f.2.a.vii.)

Everyone has seen piles of excess salt in roadways during winter months. Now, removal of piles of salt and de-icing materials that have been deposited on municipal roads and parking areas during spreading operations must be removed within 72 hours after the end of the storm (conditions permitting).

New or Modified Best Management Practices at Maintenance Yards & Other Ancillary Operations (Permit Section IV.F.5.)

Wood waste, yard trimmings, finished leaf compost, inoperable vehicles or equipment, and aggregate material and construction debris may now only remain on municipal property for a maximum of six months. In addition, cold patch must now be stored indoors or covered on an impervious surface.

Employee Training (Permit Section IV.F.6. through 9.)

Municipal employees must now be trained on all stormwater topics annually, as opposed to those who were previously trained biennially. In addition, municipal board and governing body members are required to take Stormwater Management Rule amendment training within 12 months from adoption of the N.J.A.C. 7:8 rule amendment for Existing and New Tier A's.

Training for municipal employees involved in stormwater-related activities remains an annual requirement. The EJIF-developed stormwater training program is still accepted by the NJDEP but is not fully up-to-date with these new requirements. However, new EJIF-developed training videos are slated to be rolled out incrementally this year, with the first installment already posted on the [Municipal Excess Liability \(MEL\) Safety Institute website](#).

MS4 Mapping (Permit Section IV.G.1.)

Municipalities are required to create a map of all MS4 infrastructure and submit an electronic version (as a georeferenced shapefile, geodatabase, or AutoCAD file) to NJDEP. If NJDEP's ArcGIS Online Mapping Tool is used, the data is submittal automatically. This map must also be posted on the municipality's

dedicated stormwater webpage. More information regarding NJDEP Municipal Stormwater Mapping and Inventory Assistance can be found [here](#).

Annual Report & Supplemental Questionnaire (Permit Section IV.K.)

As in the past, the Annual Stormwater Report is due to NJDEP by May 1st every year. The submittal can be made via the MSRP Annual Report Service. Keep in mind that the Supplemental Questionnaire questions are updated each permit cycle.

Permit Attachments

The number of attachments to the permit has gone from five to two, with former Attachments A (Measurable Goals & Implementation Schedule) and E (BMPs for Municipal Maintenance Yards and Other Ancillary Operations) having been incorporated into the permit itself. Notably, there is a new Attachment A (Points for Public Education & Outreach) and Attachment B (Design Standards for Storm Drain Inlets). The former Attachment D (Major Development Stormwater Summary) has been renamed to “Major Development Project Summary” and has been incorporated into the Supplemental Questionnaire.

And Many Others!

We would also like to acknowledge that this new permit makes changes to the following sections:

- Post Construction Stormwater Management in New Development and Redevelopment (Permit Section IV.E. and IV.F.8.)
- Community Wide Ordinances (Permit Section IV.F.1.)
- Storm Drain Inlets (Permit Section IV.F.2.a.iii., iv., and v.)
- Herbicide Application Management (Permit Section IV.F.2.a.vi.)
- Roadside Vegetative Waste Management (Permit Section IV.F.2.a.viii.)
- Roadside Erosion Control Program (Permit Section IV.F.2.a.ix.)
- Storm Drain Inlets & Catch Basins (Permit Section IV.F.3.a.i. - iv.)
- MS4 Conveyance Inspection & Cleaning (Permit Section IV.F.3.a.v.)
- Stormwater Infrastructure Inspection (Permit Section IV.F.3.a.vi - x.)
- Stormwater Facilities Not Owned or Operated by the Municipality (Permit Section IV.F.4.)
- Stream Scouring (Permit Section IV.G.2.)
- Illicit Discharge Detection and Elimination (Permit Section IV.G.2.)
- Watershed Improvement Plan (Permit Section IV.H.)

The new permit allows for a grace period in which existing and newly assigned Tier A municipalities may come into compliance, if necessary.

Please note that there are a lot of new requirements under this permit, and this is only a brief look at some of the hot-button issues, not a comprehensive account of everything that may impact your community. Please bear in mind that deadlines to bring each municipality into compliance are July 1, 2023 (Tier A) and December 31, 2023 (former Tier B). Visit NJDEP's website for more information or assistance. We recommend the following pages:

- [Tier A Municipal Stormwater GP Renewal](#)
- [NJDEP Municipal Stormwater Regulation Program](#)
- [Stormwater Training Materials](#)
- [Stormwater Facility Maintenance Guidance](#)
- [NJDEP Mapping Application](#)

This newsletter is for information purposes only and does not represent legal or technical advice.

If you need a more detailed explanation of this topic or need assistance in interpreting how it may impact your site, the EJIF suggests that you contact the EJIF environmental consultants for further information.

All EJIF members please feel free to contact Richard Erickson or Sunita Dhar of First Environment at rerickson@firstenvironment.com and sdhar@firstenvironment.com, respectively, or 973.334.0003.