

AGENDA PACKET

CANADA WILDFIRE SMOKE HAS CLEARED



Tuesday, June 20, 2023 at 3:30 PM

*Hainesport Municipal Building
1 Hainesport Circle, Hainesport, NJ*

WWW.BURLCOJIF.ORG

BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND

June 20, 2023 – 3:30 PM
Hainesport Municipal Building, Hainesport, NJ

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*)
- X. Allow that this monthly meeting be conducted directly by the Fund Commissioners present with all matters to be decided upon by a combined majority vote of all Fund Commissioners –**Motion – All in Favor**
- V. Approval of Minutes
 - A. Motion to Adopt the **May 16, 2023 Meeting Minutes – Motion – All in Favor.....**Pages 1-11
- VII. Claims Review Committee Meeting Minutes – June 13, 2023.....Handout
- VIII. Executive Director’s Report.....Pages12-34
 - A. Lost Time Accident Frequency.....Pages 15-16
 - B. Certificates of Insurance.....Pages 17-20
 - C. Financial Fast Track Reports.....Page 21
 - D. Regulatory Filing Checklists.....Pages 22-23
 - E. 2022 Safety Incentive Program.....Page 24
 - F. 2023 Optional Safety Budget.....Page 25
 - G. 2023 Wellness Incentive.....Page 26
 - H. 2023 EPL/Cyber Risk Management Budget.....Page 27
 - I. EPL Compliance StatusPage 28
 - J. Statutory Bond Status.....Pages 29-30
 - K. Skateboard Park Approval Status.....Page 31
 - L. Capehart Scatchard Updates.....Pages 32-33
 - M. Managerial & Supervisory Training
 - N. Police Command Staff Training
 - O. Land Use Training Certification.....Page 34
 - P. Renewing Members
 - Q. Membership Renewal Visits
 - R. Fireworks Coverage Reminder 2023-05

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T.	New Member Activity	
IX.	Solicitor’s Report	
A.	MEL Helpline and Contact List.....	Pages 35-36
X.	Safety Director’s Report	
A.	Activity Report	Pages 37-39
XI.	Claims Administrator’s Report	
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A.	Report.....	Pages 41-42
B.	Training Notice.....	Page 43-44
XIII.	Wellness Director Report	
A.	Monthly Activity Report.....	Pages 45-46
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A.	Reports.....	Pages 67-76
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A.	Investment Report	
B.	Investment JCMI	
C.	Loss Run Payment Registers	
D.	Fund Status	
E.	Disbursements	
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XVII.	Committee Report	
A.	Finance Committee Meeting Minutes – June 6, 2023.....	Pages 115-125
1.	Resolution 2023 -_____ Accepting the Annual Audit Report for the Period Ending December 31, 2022 – Motion – Roll Call	Pages 126-127
2.	Interim Financial Statement Summary Report – March 31, 2023.....	Pages 128-137
3.	Resolution 2023-_____ Authorizing an Intrafund Transfer of \$200,000 from the 2022 Deductible line to the 2022 Property Line; \$80,000 from the 2021 Deductible line to	

- the 2021 Property line; and \$75,000 from 2020 Deductible line to the 2020 Property line **Motion – Roll Call**.....Page 138
4. Resolution Authorizing the Creation of the Residual Claims Fund Supplemental Assessment Account – **Motion – Roll Call**.....Page 139

XVIII. MEL/RCF/E-JIF/Cyber Reports

- A. MEL Report – June 2, 2023.....Pages 140-141
- B. RCF Report – June 2, 2023.....Pages 142-143
- C. EJIF Report – June 1, 2023.....Page 144
- D. Cyber JIF Report – May 9, 2023.....Page 145
- E. NJ Cyber JIF Report – The meeting of June 14, 2023 has been postponed and is rescheduled for June 22, 2023 @ 2:00 PM via Zoom

XIX. Miscellaneous Business

<p style="text-align: center;">The next meeting of the BURLCOJIF will be held on Tuesday, July 18, 2023 at 3:30 PM at the Hainesport Municipal Building</p>
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XX. Meeting Open to Public Comment

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

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

May 16, 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, May 16, 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

Grace Archer, **Bordentown City**
Maria Carrington, **Bordentown Twp.**
Tom Sahol, **Chesterfield**
Erin Provenzano, **Delanco Twp.**
Joe Bellina, **Delran Twp.**
Patricia Clayton, *Alternate*, **Edgewater Park**
Patrice Hansell, **Fieldsboro Borough**
Nancy Erlston, *Alternate*, **Florence Twp.**
Paula Kosko, **Hainesport Twp.**
Bobbie Quinn, **Lumberton Twp.**
Michael Fitzpatrick, **Mansfield Twp.**
Kathy Burger, **Medford Twp.**
Brandon Shillingford, *Alternate*, **Mt. Laurel Twp.**
Kyle Tuliano, **New Hanover Twp.**
Mary Picarillo, **North Hanover Twp.**
John Gural, *Fund Chair*, **Palmyra Borough**
Rachael Wall, *Alternate*, **Pemberton Borough**
Dan Hornickel, **Pemberton Twp.**
Mike Mansdoerfer, **Riverside Twp.**
Meghan Jack, **Riverside Twp.**
Susan Onorato, **Shamong Twp.**
Kathy Hoffman, **Southampton Twp.**
Lisa Cummins, **Tabernacle Twp.**
Maryalice Brown, **Woodland Twp.**
James Ingling, **Wrightstown Borough**

Absent Fund Commissioners were:

Rich Wolbert, *Fund Secretary*, **Beverly City**
Mari Ann Capriglione, **Bass River Twp.**
J. Paul Keller, **Springfield Twp.**
Steve Ent, **Westampton 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*
Karla Allamby, *Account Representative, RPA – A Division of Gallagher*
David DeWeese, Fund Solicitor, *The DeWeese Law Firm, P.C.*
Rob Garish, Risk Control Consultant, *J.A. Montgomery*
Keith Hummel, Safety Director, *J.A. Montgomery*
Dominic Spaventa, *Liability Supervisor, Qual-Lynx*
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.

Motion to move Mr. James Ingling, Wrightstown Borough, to Acting Secretary in the absence of Mr. Rich Wolbert, Beverly City; and Ms. Erin Provenzano, Dalanco Township, and Mr. Mike Mansdoerfer, Riverside Township to the Executive Committee in the absence of Mr. Jerry Mascia, Mount Laurel Township, for voting purposes.

Motion by Chair Gural, seconded by Mr. Hornickel. All in favor. Motion carried by unanimous vote.

APPROVAL OF MINUTES

Chair Gural presented the Open session meeting minutes of the April 18, 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 Ms. Kosko, seconded by Mr. Gural to approve the Open session meeting minutes of the April 18, 2023 meeting. All in Favor. Motion carried by unanimous vote.

CLAIMS REVIEW COMMITTEE MEETING REPORT – May 9, 2023

Ms. Burger noted the minutes of the May 9, 2023 Claims Review Committee meeting were emailed to the members earlier today and are self-explanatory. She then noted the Committee reviewed thirteen (13) PARs including seven (7) Workers' Compensation (*4 Police, 0 Fire, and 3 Other*); and one (1) General Liability, zero (0) Automobile Liability, and five (5) Property claims 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. Mr. DeWeese also reviewed two (2) new open cases, and the Claims Audit is currently underway.

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 noted the Loss Ratio Snapshots as of March 31, 2023 have been uploaded in Origami and are now available. The reports include six (6) years of loss information including MEL, JIF and EPL/POL lines of coverage. He noted the format of these reports has been changed this year to show only total reserves, as too much detail listed in these reports would be sensitive and could be used in a way that is detrimental to the Fund, so it is now a bit more difficult to decipher. If you review your reports and have any questions, please don't hesitate to reach out to either the adjuster listed on that claim or to his office.

Mr. Forlenza referenced a report showing the Certificates of Insurance issued for April, 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. Notices were emailed to all members on February 14, 2023, in one inclusive letter which noted your balances and how to collect the awards. The SIP Award notification was emailed to all members on April 5, 2023 which also included balances and how to collect your SIP award. 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 referenced the Statutory Bond listing in the agenda, stating that many towns will see retirements June 30 so if you wish to secure that Bond, please submit the application sooner than later as there is an Underwriting process that needs to be taken as the Bond is for the individual, not the position. He also noted those towns that are up for renewal effective January 1, 2024, will receive notice from the Fund Underwriters office that the statutory position that the MEL provides a Bond for will need to be re-underwritten. This is a process the MEL started a few years ago that when a town is up for Renewal they will re-underwrite the positions for Statutory Bonds, so please watch for a notice coming directly from the Fund Underwriter regarding this process.

Mr. Forlenza reminded the members that Elected Officials Training is being conducted online through the MEL Safety Institute and 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, and will be applied to your 2nd Assessment Billing that you will see in July. 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 sent to all Fund Commissioners, Municipal Clerks, and Risk Management Consultants on or about February 24, 2023. Mr. Forlenza reminded the members that due to an update to the MSI platform, revised instructions on how to enroll and complete the training was sent to all members on May 9, 2023. In addition, the deadline to complete the training was extended to **May 31, 2023**. He asked that you please check with your Elected Officials to see if they have taken the trainings and that approximately once a week a report indicating who has completed the Elected Officials Training is posted to the JIF website for your reference. If you have any questions, or need assistance with the training, please contact the MSI Helpline

Mr. Forlenza stated in regards to the EPL Compliance Status report, as everyone should be aware, we will be updating our Employee Practices Risk Management Program this year and you will see an email come out from our office tomorrow in regards to the program specifics. Attached to that email will be a memorandum the MEL previously issued that includes hyperlinks and information on how to access the updated model Policies and Procedures. There are a number of significant updates and changes. The hyperlinks will take you to a red-line version of the model Policies and Procedures as well as a full version. Also included in the email will be several invitations including the Managers and Supervisors Training, which is a key component of compliance with the MEL program. This training will be offered as 12 separate sessions over the course of the next few months via Zoom and presented by Armando Riccio, Esq. Also included in that invite will be the Police Command Staff Training sessions which will be in person during June, so please be sure to circulate that to your Police Departments so they can register. Lastly, the training module that is to be made available to all Rank and File employees though they do not have to take

is not ready yet, but is anticipated to be available on the MEL MSI Website within the next few days. Once that is available, his office will send out memorandum on how to access that training directly for your employees, and even though they are not required to take this training, it is important you document the process in how you made this training available for your employees.

Mr. Forlenza noted in regards to Financials Disclosure Filing, each Fund Commissioner has been assigned 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 should contact Kris Kristie at Kristi_Kristie@rpadmin.com. An email was sent to all Fund Commissioners on April 17, 2023 along with LFN 2023-08 stating the Financial Annual Filing platform was open for filing and the deadline to file without penalty was April 30, 2023. Additional email reminders were sent to those whose status in our system indicated they had not filed on April 26 and again on April 28, 2023. If you have confirmation of your filing, please be sure to keep it should the Executive Directors office receive notice of non-filer status.

Lastly, Mr. Forlenza noted that beginning this month, a Representative from the Executive Director's office will contact those members up for renewal this year to schedule an appointment with the Fund Commissioner, Risk Management Consultant, and Representatives of the Governing Body. These appointments are an opportunity to discuss the member's participation in the JIF and the many programs available to them. The Executive Director's office believes it is very important for the decision makers in each member municipality to understand the value of JIF membership. Those members up for Renewal are: Bass River, Beverly, Florence, Hainesport, Mount Laurel, North Hanover, Palmyra, Shamong, Springfield, and Woodland.

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

SOLICITOR'S REPORT

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. Please remember appointments can only be made via Resolution to the Executive Directors office. He noted that 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 he reported to the Claims Review Committee on two (2) new cases this month, and there were no closed cases to discuss. He also noted he provided a Summary General Liability File Report and stated there are currently 23 active General Liability cases.

Lastly, Mr. DeWeese stated he is scheduled to provide Title 59 trainings via Zoom to all Qual-Lynx Adjusters and Supervisors. He will report next month on how the Training was received.

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

SAFETY DIRECTOR'S REPORT

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

Mr. Garish noted his report included a list of the Safety Director Bulletins and Safety Announcements, including Law Enforcement messages issued during the month via the NJ MEL App and Loss Control Surveys, as well as the MSI Now, MSI Live, and DVD Services.

Mr. Garish reminded the members that registration for the upcoming MEL Leadership Academy is June 1-22nd, so if you have employees this trainings pertains to, please be sure to have them register. Please reach out to his staff should there be any issues with registration

Mr. Garish noted there will be two in person MSI Expos coming up in regards to Excavation Trenching Shoring Flag Safety and Fastrack to Safety on May 23rd at Atlantic Cape Community College and another on September 20th at the Camden County Emergency Training Center.

Mr. Garish 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 heat related claims for workers that are preventable. He gave suggestions on how to prevent heat illness at work. Mr. Roselli also directed the Committee to the Summer Heat Safety bulletin that is available on the MEL Safety Institute (MSI).

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 April that was included in the agenda noting it is mostly self-explanatory, and highlighted the following.

Mr. Winter noted that Policy and Procedure requests have been received and will be forwarded to requesting agencies that will contain current L/E best practices, NJ AG Guidelines and L/E Accreditation requirements.

Mr. Winter noted that a training has been outlined for a Report Writing Class and is currently scheduled for July 6 at the Burlington County Emergency Training Center. He also noted an Advanced Resiliency Officer training class is being prepared for later this year that will include Dr. Kelly, and a Use of Force and Control Techniques course is in review to be discussed further at the next L/E Consultant meeting.

Mr. Winter noted future agency visits are being scheduled at this time and a Law Enforcement Bulletin on Ascenda Inc. Mental Health Service Provider/Cooperative Outreach Police Exchange program was distributed to all Police Departments on April 30th and was also included in the agenda packet for reference.

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 met with ten municipalities in April, and has six towns lined up for May to date, as well as planned visits in July. Ms. Schiffer referenced a Visits Report she provides to the Executive Directors office each month. She noted her objective is to work with each town early in 2023 and to lay out a plan for utilizing wellness fund to support initiatives and activities that will span throughout the entire year in order to avoid the end-of-year, one item purchases. She continues to share ideas with all of her Wellness Coordinators on what different towns are doing in hopes it will help generate their own ideas.

Ms. Schiffer noted the Wellness Advisory Committee met this morning, May 16 at 9:30 AM via Zoom and the minutes will be drafted and shared for approval at the upcoming Safety Committee meeting in June. Once approved, they will be included in the next agenda packet.

Ms. Schiffer reviewed *Medical Essentials Diagnostics* noting she shared this information with many towns upon her visits during Safety Committee Meetings or with wellness coordinators. Some towns have scheduled an onsite visit from MED to share this information with either department heads or wellness committee members. 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 reach out to Ms. Schiffer. Their closest clinic is in Marlton NJ.

Department of Addiction with Cooper Health Systems – A representative will conduct a presentation on Addictions – defining, types, stigma, and treatments. In addition, they offer educational materials, resources and slide pdf. If you are interested in learning more, please reach out to Ms. Schiffer. There is a fee but it would be a wonderful use of your Wellness Funds.

Other resources available: Reiki, chair yoga, meditation, nutrition, hypnotherapy, therapy for joint pain

In regards to Ms. Schiffer noted Dr. Elias’s Transformational Leadership Group Coaching Program for Law Enforcement still has some spots left from the original pilot testing. She is working with Dr. Elias to get these spots filled and will provide an update as it becomes available.

Lastly, Ms. Schiffer noted this quarters Newsletter theme will be focusing on Exercise and Physical activity, so please print out and distribute her newsletter to all employees. The comorbidities to be highlighted next quarter will be Hypertension and Cholesterol.

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 April 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>April</i>	<i>YTD</i>
<i>Lost Time</i>	<i>0</i>	<i>11</i>
<i>Medical Only</i>	<i>8</i>	<i>29</i>
<i>Report Only</i>	<i>10</i>	<i>53</i>
<i># of New Claims Reported</i>	<i>18</i>	<i>93</i>
<i>% Report Only</i>	<i>56%</i>	<i>57%</i>
<i>Medical Only/Lost Time Ratio</i>	<i>100:00</i>	<i>73:27</i>
<i>Average Days to Report to Qual-Lynx</i>	<i>2.1</i>	<i>2.7</i>
<i>Average Days Reported to employer</i>	<i>1.2</i>	<i>0.7</i>

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 – 2.7 days to report
 Non-COVID Claims – 2.3 days to report
 COVID Claims – 2.3 days to report

Transitional Duty Report

Ms. Beatty presented the Year-to-Date Transitional Duty Report results:

<i>Transitional Duty Summary Report</i>	<i>YTD</i>
<i>Transitional Duty Days Available</i>	678
<i>Transitional Duty Days Worked</i>	424
<i>% of Transitional Duty Days Worked</i>	63%
<i>Transitional Duty Days Not Accommodated</i>	254
<i>% of Transitional Duty Days Not Accommodated</i>	37%
<i>\$ Saved by Accommodating</i>	\$45,898
<i>\$ Lost by not Accommodating</i>	\$27,588

Ms. Beatty also provided a report which gave examples of Transitional Duty Assignments by departments.

PPO Penetration Report:

Ms. Beatty presented the PPO Penetration Report:

<i>PPO Penetration Rate</i>	<i>April</i>
<i>Bill Count</i>	92
<i>Original Provider Charges</i>	\$235,729
<i>Re-priced Bill Amount</i>	\$136,225
<i>Savings</i>	\$99,503
<i>% of Savings</i>	42%

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 Management Report: 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.

Prescription Benefit Report: This report depicts the first quarter statistics for the Prescription Benefit Management Program. Ms. Beatty reviewed the report with the committee outlining the first quarter’s total 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

Ms. Beatty reminded the members of the Managed Care “quick notes”. She commented that this claimant had no comorbidities, however, he had previous surgery that made recovery take longer.

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

TECHNOLOGY RISK SERVICES REPORT

Mr. Caruso referenced his reports included in the agenda, noting this would be his new reporting format and will consist of an executive summary of the past months work as well as the plans for the following month. He noted it is broken down into several sections, including the WIZER testing and phishing. He noted there were zero employees who fell for the phishing emails and the clicking rate was very low.

In regards to the vulnerability and penetration testing there is only one town left who has not submitted their KYC, so he will be working with them to obtain that. He also noted there is a MEL Cyber JIF Framework status report, which depicts the minimum and advanced security levels that the BURLCOJIF will need to meet in 2024 for our Cyber Liability Insurance. He noted if you do not meet even the minimal standards, you will have a very high deductible and co-insurance.

Mr. Caruso noted a tracking system using Artificial Intelligence was created to send out email reminders, the purpose of which is to help him track members compliance documentation so it could be handled off-line by others so he can be out meeting with the towns to review their cyber security framework. He noted all members should have received the spreadsheet and the information to complete it. He noted several members thought this email was a phishing attempt and ignored it, so next week you will receive a reminder to complete this process from the same AI.

Mr. Hornickel stated it may be a good idea in the future, before something like this is sent out to all members, to send an email first notifying the members of the email to come, as it will cut down on the confusion. Mr. Caruso agreed and asked if everyone can please click on the link and acknowledge it.

Lastly, Mr. Caruso noted a bulletin included in the agenda which explained why, effective February 6, 2023 the NDAA and the SEA have outlawed certain broadband capable telecommunication and video surveillance equipment manufactured by certain companies, as this particular equipment are more easily used as a “back door” by hackers to enter larger networks or obtain user data. Mr. Caruso asked that everyone please review the memo, and should you have any equipment that is manufactured by these companies, to please consider changing it out as soon as possible.

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 April 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 April 30, 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 \$33,916.63. This generated an average annual yield of 2.48%. However, after including an unrealized net gain of \$8,076.23 in the asset portfolio, the yield is adjusted to 3.07% for this period. The total overview of the asset portfolio for the fund shows a current market value of \$14,170,635.48.

Receipt Activity for the Period

	Monthly	YTD
Subrogation Receipts	\$13,253.82	\$30,128.82
Salvage Receipts	\$0.00	

Overpayment Reimbursements	\$469.88	
FY 2023 Premium Assessments		\$0.00

Loss Run Payment Register – April 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 \$245,056.53. The claim detail shows 192 claim payments issued.

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

Interest Allocated for the Period \$659.88 for a total Member Balance of \$319,957.57.

Cash Activity for the Period

During the reporting period, the Fund’s “Cash Position” changed from an opening balance of \$16,854,584.99 to a closing balance of \$15,975,899.42 showing a decrease in the fund of \$878,685.57.

Revised Bill List – May 2023

For the Executive Committee’s consideration, Mr. Tontarski presented a revised May 2023 Bill List in the amount of \$1,597,303.65 which was emailed to the members earlier today.

Chair Gural entertained a motion to approve the April 2023 Loss Run Payment Register, and the revised May 2023 Bill List in the amount of \$1,597,303.65 as presented.

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

Motion by Ms. Archer, seconded by Mr. Ingling to approve the *April 2023 Loss Run Payment Register and the revised May 2023 Bill List* as presented.

ROLL CALL *Yeas* James Ingling, **Wrightstown Borough**
Paula Kosko, **Hainesport Township**
Grace Archer, **Bordentown City**
Dan Hornickel, **Pemberton Twp.**
John Gural, **Palmyra Borough**
Erin Provenzano, **Delanco Twp.**
Mike Mansdoerfer, **Riverside Twp.**

Nays: None
Abstain: None

Motion carried by unanimous vote.

COMMITTEE REPORTS

Noting to report

MEL/RCF/EJIF/CYBER REPORTS

Ms. Jack reported the MEL and RCF held a special meeting on May 8, 2023 and the reports are included in the agenda and are self-explanatory noting the reports cover items discussed at those meetings.

The meeting was held to consider supplemental assessments for Workers Compensation losses over different Fund Years and included in the report were the tables from the MEL and the RCF and the amount of those assessments for the BURLCO JIF.

Mr. Forlenza noted the Cyber JIF also met on May 8, 2023; however, a report is not available at this time. He noted the Cyber JIF has been wrestling with the issue of awarding a contract for Employee Cyber

Hygiene Training, the phishing exercises, as well as the external network scanning. He noted these are all services the BURLCOJIF has been offering to its members for several years, but there are a number of Joint Insurance Funds that do not provide any of these services to their members. The idea of the Cyber JIF was to make these services available to all JIFs at discounted pricing, but they have been having a very difficult time getting this done. Mr. Forlenza noted at their special meeting they rejected all of the proposals they received and are stepping back to look at how they are going to re-write the RFP so they can issue them and provide these services to those JIFs that are not currently providing these services to their members.

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

Lastly, Mr. Forlenza referenced a paragraph in the MEL Report which indicated Mr. Miola has been hired by the MEL as a Marketing Consultant.

MISCELLANEOUS BUSINESS

Next Meeting

Chair Gural noted that the next meeting of the BURLCO JIF would take place on **Tuesday, June 20, 2023 at 3:30 PM** at the Hainesport Municipal Building, Hainesport, NJ

PUBLIC COMMENT

Motion by Mr. Hornickel, seconded by Mr. Ingling 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 Ms. Provenzano, 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>
2023297645	2021218160	2023293694
2021231781		2023280220
2022251621 2022251695 2022251619		2023279768
2021229233		2023297723
2023299080		2023282743

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

ROLL CALL *Yeas* James Ingling, **Wrightstown Borough**
 Paula Kosko, Hainesport Township
 Grace Archer, **Bordentown City**
 Dan Hornickel, **Pemberton Twp.**
 John Gural, **Palmyra Borough**
 Erin Provenzano, **Delanco Twp.**
 Mike Mansdoerfer, **Riverside Twp.**

Nays: None
Abstain: None

Motion carried by unanimous vote.

AUTHORIZATION TO ABANDON SUBROGATION – APPROVAL

There were two (2) claims presented for Abandonment of Subrogation:

2022270925

2022259574

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

Motion by Ms. Kosko, seconded by Ms. Archer to Abandon Subrogation on the claims(s) as presented.

ROLL CALL *Yeas* James Ingling, **Wrightstown Borough**
Paula Kosko, Hainesport Township
Grace Archer, **Bordentown City**
Dan Hornickel, **Pemberton Twp.**
John Gural, **Palmyra Borough**
Erin Provenzano, **Delanco Twp.**
Mike Mansdoerfer, **Riverside Twp.**

Nays: None
Abstain: Dan Hornickel, **Pemberton Twp.**

Motion carried by majority vote.

MOTION TO ADJOURN

Chair Gural entertained a motion to adjourn the May 16, 2023 meeting of the BURLCO JIF.

Motion by Ms. Provenzano, seconded by Ms. Archer to adjourn the May 16, 2023 meeting of the BURLCO JIF. All in favor. Motion carried.

The meeting was adjourned at 4:24 PM.

Kris Kristie,
Recording Secretary for

James Ingling, Acting SECRETARY



To: Fund Commissioners
From: Paul A. Forlenza, MGA, RMC, Executive Director
Date: June 20, 2023
Re: Executive Director's Report

A. Lost Time Accident Frequency Report – (pgs. 15-16)

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

B. Certificates of Insurance (pgs. 17-20)

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

C. Financial Fast Track Report (pg. 21)

The Financial Fast Track Report as of April 30, 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 April 30, 2023 was **\$6,255,812**

D. Regulatory Filing Checklists (pgs. 22-23)

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. 24)

A letter from our office describing how to collect your 2022 Safety Award Money was emailed to all members on or about April 5, 2023. 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. 25)

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. 2023 Wellness Incentive Program Allowance (pg. 26)

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. 2023 EPL/Cyber Risk Management Budget (pg. 27)

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. 28)

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. 29-30)

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 Jonathon Tavares at 856-614-4493 or jtavares@connerstrong.com.

K. Skateboard Park Approval Status (pg. 31)

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. 32-33)

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. 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., via Zoom conferencing. Participation by your managers & supervisors in this training is required for compliance with the 2024-2025 MEL EPL Plan of Risk Management. An email was sent to all Clerks, Fund Commissioners and RMC's on May 17, 2023 with additional information as well as links to RSVP for the various sessions offered.

N. Police Command Staff

The BURLCO JIF, in conjunction with the ACM and TRICO JIFs, will be sponsoring Police Command Staff training in June. Completion of this training by the members of your Police Department's Command Staff is a required element for compliance with the MEL's 2024-2025 Employment Practices Liability Plan of Risk Management. An email was sent out to all Fund Commissioners on May 15, 2023 directly from J.A. Montgomery, with links to sign up for the various sessions offered.

O. Land Use Training Certification (pg. 34)

Attached for your review is a list of members that have provided a certification to the Fund Underwriter indicating that at least some of their Board Members have completed the Optional Land Use Training

Program. Land Use Board members that complete the training program 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 Jonathon Tavares at 856-614-4493 or jtavares@connerstrong.com.

P. Renewing Members

Letters were emailed on or about June 5, 2023, to the ten (10) members whose membership in the JIF is up for renewal on January 1, 2024. These members are: *Bass River, Beverly, Florence, Hainesport, Mount Laurel, North Hanover, Palmyra, Shamong, Springfield, and Woodland*. Included in the email was a Resolution for Renewal of Membership in the Burlington County Municipal JIF, a Certification required under the Local Public Contracts Law, and an Agreement to Renew Membership in the Burlington County Municipal JIF. Members were asked to place the Renewal Resolution on the agenda of an upcoming governing body meeting and return both the approved Resolution and executed Agreement to our office by Friday, **August 18, 2023**.

Q. Membership Renewal Visits

Beginning last month, a Representative from the Executive Director's office contacted those members up for renewal this year to schedule an appointment with the Fund Commissioner and Representatives of the Governing Body. These appointments are an opportunity to discuss the member's participation in the JIF and the many programs available to them. The Executive Director's office believes it is very important for the decision makers in each member municipality to understand the value of JIF membership. Those members up for Renewal are: Bass River, Beverly, Florence, Hainesport, Mount Laurel, North Hanover, Palmyra, Shamong, Springfield, and Woodland.

R. Fireworks Coverage Reminder

This is a reminder that coverage for fireworks displays is **not** automatic. MEL Bulletin 2023-05 outlines the requirements and the hold harmless & indemnification agreement language to be provided by the contractor for coverage to be granted to the municipality. A Fireworks *Checklist* can be found along with the MEL Bulletin on the MEL website: www.njmel.org to assist members. Please submit the Fireworks *Checklist*, along with all required documents as outlined in the checklist and Bulletin to MELUnderwritingSvcCntr@connorstrong.com. Submissions must be received one week prior to the event.

S. 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.

T. 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 April 30, 2023

MEMBER_ID	MEMBER	# CLAIMS ** FOR * 4/30/2023	Y.T.D. LOST TIME ACCIDENTS	2023 LOST TIME FREQUENCY	2022 LOST TIME FREQUENCY	2021 LOST TIME FREQUENCY	MEMBER	TOTAL RATE 2023 - 2021
1	76 Delanco Township	0	0	0.00	1.90	1.75	1 Delanco Township	1.62
2	78 Edgewater Park Township	0	0	0.00	0.00	1.87	2 Edgewater Park Township	0.88
3	79 Florence Township	0	0	0.00	0.90	0.88	3 Florence Township	0.77
4	80 Hainesport Township	0	0	0.00	2.25	2.13	4 Hainesport Township	1.88
5	81 Lumberton Township	0	0	0.00	0.81	0.00	5 Lumberton Township	0.34
6	82 Mansfield Township	0	0	0.00	3.08	1.05	6 Mansfield Township	1.77
7	84 Riverside Township	0	0	0.00	0.00	0.00	7 Riverside Township	0.00
8	85 Shamong Township	0	0	0.00	0.00	0.00	8 Shamong Township	0.00
9	86 Tabernacle Township	0	0	0.00	3.20	0.00	9 Tabernacle Township	1.06
10	373 Southampton Township	0	0	0.00	0.00	1.54	10 Southampton Township	0.62
11	456 Springfield Township	0	0	0.00	0.00	0.00	11 Springfield Township	0.00
12	531 Chesterfield Township	0	0	0.00	0.00	0.00	12 Chesterfield Township	0.00
13	532 Westampton Township	0	0	0.00	2.88	0.84	13 Westampton Township	1.53
14	577 Bass River Township	0	0	0.00	0.00	0.00	14 Bass River Township	0.00
15	589 Bordentown City	0	0	0.00	1.12	0.96	15 Bordentown City	0.91
16	600 Bordentown Township	0	0	0.00	0.00	1.21	16 Bordentown Township	0.50
17	601 North Hanover Township	0	0	0.00	0.00	0.00	17 North Hanover Township	0.00
18	636 Wrightstown Borough	0	0	0.00	0.00	0.00	18 Wrightstown Borough	0.00
19	642 Pemberton Borough	0	0	0.00	0.00	0.00	19 Pemberton Borough	0.00
20	650 Palmyra Borough	0	0	0.00	0.00	0.00	20 Palmyra Borough	0.00
21	651 Woodland Township	0	0	0.00	0.00	0.00	21 Woodland Township	0.00
22	679 Fieldsboro Borough	0	0	0.00	0.00	0.00	22 Fieldsboro Borough	0.00
23	697 New Hanover Township	0	0	0.00	0.00	0.00	23 New Hanover Township	0.00
24	83 Medford Township	0	1	1.63	0.00	0.61	24 Medford Township	0.51
25	77 Delran Township	0	1	2.36	1.54	3.60	25 Delran Township	2.57
26	208 Pemberton Township	0	2	3.14	2.99	4.55	26 Pemberton Township	3.67
27	576 Mount Laurel Township	0	5	5.92	1.52	2.08	27 Mount Laurel Township	2.36
28	75 Beverly City	0	1	10.00	3.92	0.00	28 Beverly City	3.33
Totals:		0	10	1.45	1.24	1.33		1.31

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

April 30, 2023

FUND	2023 LOST TIME FREQUENCY	2022 LOST TIME FREQUENCY	2021 LOST TIME FREQUENCY	TOTAL RATE * 2023 - 2021
Monmouth County	0.36	0.86	0.99	0.85
Ocean County	0.51	1.17	1.79	1.34
Bergen County	0.52	1.49	1.59	1.40
NJ Public Housing Authority	0.82	1.79	1.53	1.54
NJ Utility Authorities	0.82	1.30	1.98	1.51
Suburban Metro	0.98	1.51	1.44	1.40
Gloucester, Salem, Cumberland	0.99	1.35	2.00	1.59
Camden County	1.02	1.46	1.41	1.38
Professional Municipal Manage	1.03	1.27	1.54	1.36
Atlantic County Municipal JIF	1.16	2.07	1.93	1.88
Morris County	1.34	1.25	1.55	1.39
Burlington County Municipal JI	1.45	1.24	1.33	1.31
Central New Jersey	1.48	2.08	1.52	1.75
South Bergen County	2.17	2.32	2.08	2.19
Suburban Municipal	2.28	1.26	1.34	1.44
AVERAGE	1.13	1.49	1.60	1.49

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

Conner Strong - Report by Insured

COI ID	Insured	Named Insured	Description of Operations	Cert Holder - Name	Cert Holder - Address	Cert Holder - Address 2	Cert Holder - City	Cert Holder - State	Cert Holder - Postal Code	Date of Share Date	PolicyType
FQEP2	Burlington County Municipal JIF	Borough of Palmyra	Evidence of insurance as respects to Summer Day Camp.	Greater Philadelphia YMCA	808 Market Street		Camden	NJ	08102	05/04/2023	Automobile Liability
											Commercial General Liability
											Excess Liability
											Property
											Workers Compensation and Employers' Liability
FQF00	Burlington County Municipal JIF	Township of Westampton	RE: Equipment Lease/Rental Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies and Loss Payee on the Property Policy if required by written contract as respects to equipment on leas	Fraser AIS	Insurance Department	1310 Madrid Street, Suite 101	Marshall	MN	56258	05/02/2023	Automobile Liability
											Commercial General Liability
											Excess Liability
											Property
											Workers Compensation and Employers' Liability

COI ID	Insured	Named Insured	Description of Operations	Cert Holder - Name	Cert Holder - Address	Cert Holder - Address 2	Cert Holder - City	Cert Holder - State	Cert Holder - Postal Code	Date of Share Date	PolicyType
G2EVT	Burlington County Municipal JIF	Township of Edgewater Park	RE: Participation in Event(s)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 he Town's participation as a vendor in events dur	Red Dragon Canoe Club	221 Edgenuewater Ave		Edgewater Park	NJ	08010	05/12/2023	Automobile Liability
											Commercial General Liability
											Excess Liability
											Workers Compensation and Employers' Liability
P597B	Burlington County Municipal JIF	Township of Bordentown	RE: Use of Parking LotEvidence of insurance as respect to use of parking lot at JLP for Bordentown Township's Fall Festival.	Bordentown Regional HS/Board of Education	318 Ward Avenue		Bordentown	NJ	08505	05/04/2023	Automobile Liability
											Commercial General Liability
											Excess Liability
											Workers Compensation and Employers' Liability

COI ID	Insured	Named Insured	Description of Operations	Cert Holder - Name	Cert Holder - Address	Cert Holder - Address 2	Cert Holder - City	Cert Holder - State	Cert Holder - Postal Code	Date of Share Date	PolicyType
XVJZI	Burlington County Municipal JIF	Borough of Palmyra	RE; Storage UnitThe 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 the rental of storage unit.	Sea Box, Inc.	1 Sea Box Drive		East Riverton	NJ	08077	05/04/2023	Automobile Liability
											Commercial General Liability
											Excess Liability
											Property
											Workers Compensation and Employers' Liability
Y7HBU	Burlington County Municipal JIF	Township of Southampton	RE: Contract Number 065005Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies and Loss Payee on the Property Policy if required by written contract as respects to rental of 2019 JD	Jesco Inc.	1790 Route 38		Lumberton	NJ	08048	04/25/2023	Automobile Liability
											Commercial General Liability
											Excess Liability
											Property
											Workers Compensation and Employers' Liability

COI ID	Insured	Named Insured	Description of Operations	Cert Holder - Name	Cert Holder - Address	Cert Holder - Address 2	Cert Holder - City	Cert Holder - State	Cert Holder - Postal Code	Date of Share Date	PolicyType
Y7KAH	Burlington County Municipal JIF	Township of Delran	RE: 2019 Ford Ambulance VIN 1FDXE4FS6KDC01425Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies and Loss Payee on the Property Policy if required by written contract as respects t	Delanco Township	770 Coopertown Road		Delanco	NJ	08075	05/11/2023	Automobile Liability Commercial General Liability Excess Liability Property Workers Compensation and Employers' Liability

**BURLINGTON COUNTY MUNICIPAL FUND
FINANCIAL FAST TRACK REPORT
AS OF April 30, 2023**

	<i>THIS MONTH</i>	<i>YTD</i>	<i>PRIOR YEAR END</i>	<i>FUND BALANCE</i>
1. UNDERWRITING INCOME	835,819	3,343,275	146,309,962	149,653,237
2. CLAIM EXPENSES				
Paid Claims	231,183	887,366	54,524,255	55,411,621
Case Reserves	257,910	238,288	5,064,313	5,302,600
IBNR	(143,461)	210,840	3,066,981	3,277,821
Recoveries	-	(13)	(189,618)	(189,631)
TOTAL CLAIMS	345,632	1,336,481	62,465,931	63,802,412
3. EXPENSES				
Excess Premiums	226,607	1,224,353	42,812,741	44,037,093
Administrative	198,973	560,693	25,223,085	25,783,778
TOTAL EXPENSES	425,580	1,785,045	68,035,826	69,820,871
4. UNDERWRITING PROFIT (1-2-3)	64,607	221,749	15,808,205	16,029,954
5. INVESTMENT INCOME	42,400	326,643	3,602,840	3,929,483
6. DIVIDEND INCOME	0	0	796,715	796,715
7. STATUTORY PROFIT (4+5+6)	107,007	548,392	20,207,760	20,756,151
8. DIVIDEND	0	0	12,831,693	12,831,693
9. RCF & MEL Additional Assessments	0	0	1,668,646	1,668,646
10. STATUTORY SURPLUS (7-8-9)	107,007	548,392	5,707,420	6,255,812

SURPLUS (DEFICITS) BY FUND YEAR

Closed	17,873	154,199	5,953,718	6,107,917
MEL Unencumbered Surplus Account	1,192	9,329	475,313	484,642
2019	1,919	94,808	(201,161)	(106,353)
2020	3,543	(20,181)	280,743	260,562
2021	3,182	(5,488)	(792,768)	(798,256)
2022	7,370	103,124	(8,425)	94,700
2023	71,929	212,601		212,601
TOTAL SURPLUS (DEFICITS)	107,007	548,392	5,707,420	6,255,812
TOTAL CASH				15,976,307

CLAIM ANALYSIS BY FUND YEAR

TOTAL CLOSED YEAR CLAIMS	0	0	48,550,867	48,550,867
FUND YEAR 2019				
Paid Claims	2,724	28,531	2,603,718	2,632,249
Case Reserves	14,353	(79,494)	782,794	703,300
IBNR	(17,077)	(28,557)	218,801	190,244
Recoveries	0	0	0	0
TOTAL FY 2019 CLAIMS	(0)	(79,519)	3,605,313	3,525,794
FUND YEAR 2020				
Paid Claims	41,261	147,803	1,978,203	2,126,006
Case Reserves	(41,050)	(89,992)	816,902	726,910
IBNR	(211)	(8,631)	259,355	250,724
Recoveries	-	(13)	(189,618)	(189,631)
TOTAL FY 2020 CLAIMS	0	49,167	2,864,842	2,914,009
FUND YEAR 2021				
Paid Claims	10,488	185,287	2,028,951	2,214,239
Case Reserves	26,910	(116,346)	1,151,227	1,034,881
IBNR	(37,397)	(37,967)	649,186	611,219
Recoveries	0	0	(0)	(0)
TOTAL FY 2021 CLAIMS	0	30,974	3,829,364	3,860,338
FUND YEAR 2022				
Paid Claims	22,955	295,758	971,562	1,267,319
Case Reserves	10,431	(175,416)	1,101,158	925,742
IBNR	(33,386)	(163,169)	1,542,825	1,379,655
Recoveries	0	0	0	0
TOTAL FY 2022 CLAIMS	0	(42,828)	3,615,544	3,572,716
FUND YEAR 2023				
Paid Claims	153,756	229,987		229,987
Case Reserves	247,266	699,535		699,535
IBNR	(55,390)	449,164		449,164
Recoveries	0	0		0
TOTAL FY 2023 CLAIMS	345,632	1,378,686		1,378,686
COMBINED TOTAL CLAIMS	345,632	1,336,481	62,465,931	63,802,412

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 May

ITEM	FILING STATUS
Meeting Minutes	6/21/23
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>)	4/26/23
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	1/1/24	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	1/1/24	N/A	1/1/24	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 – Wintsec	X	4/11/24	N/A	4/11/24	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	3/31/24	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
Bass River Township	S	2,100.00	250.00														0.00	2,350.00	
Beverly City	M	2,400.00	1,000.00				3,400.00										3,400.00	0.00	
Bordentown City	M	2,400.00	1,000.00														0.00	3,400.00	
Bordentown Township	L	2,700.00	1,000.00				3,700.00										3,700.00	0.00	
Chesterfield Township	S	2,100.00	750.00				2,850.00										2,850.00	0.00	
Delanco Township	S	2,100.00	1,000.00				3,100.00										3,100.00	0.00	
Delran Township	L	2,700.00	750.00														0.00	3,450.00	
Edgewater Park Towns	M	2,400.00	0.00				2,400.00										2,400.00	0.00	
Fieldsboro Borough	S	2,100.00	500.00				2,600.00										2,600.00	0.00	
Florence Township	L	2,700.00	750.00				3,450.00										3,450.00	0.00	
Hainesport Township	S	2,100.00	1,000.00				3,100.00										3,100.00	0.00	
Lumberton Township	M	2,700.00	500.00				3,200.00										3,200.00	0.00	
Mansfield Township	M	2,400.00	750.00				3,150.00										3,150.00	0.00	
Medford Township	XL	3,000.00	1,000.00					4,000.00									4,000.00	0.00	
Mount Laurel Township	XL	3,000.00	1,000.00				4,000.00										4,000.00	0.00	
New Hanover Township	S	2,100.00	250.00					2,350.00									2,350.00	0.00	
North Hanover Townsh	M	2,400.00	750.00					3,150.00									3,150.00	0.00	
Palmyra Borough	M	2,400.00	750.00					3,150.00									3,150.00	0.00	
Pemberton Borough	S	2,100.00	0.00				2,100.00										2,100.00	0.00	
Pemberton Township	XL	3,000.00	750.00														0.00	3,750.00	
Riverside Township	M	2,400.00	1,000.00														0.00	3,400.00	
Shamong Township	S	2,100.00	500.00				2,600.00										2,600.00	0.00	
Southampton Township	M	2,400.00	500.00				2,900.00										2,900.00	0.00	
Springfield Township	S	2,100.00	250.00														0.00	2,350.00	
Tabernacle Township	S	2,100.00	0.00				2,100.00										2,100.00	0.00	
Westampton Township	M	2,400.00	750.00					3,150.00									3,150.00	0.00	
Woodland Township	S	2,100.00	0.00				2,100.00										2,100.00	0.00	
Wrightstown Borough	S	2,100.00	1,000.00														0.00	3,100.00	
Total By Line		\$66,600.00	\$17,750.00	\$0.00	\$0.00	\$0.00	\$46,750.00	\$15,800.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$62,550.00	\$21,800.00	

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						995.00								995.00	0.00	
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						115.70								115.70	879.30	
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				4,472.00										4,472.00	173.00	
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					995.00									995.00	0.00	
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	\$4,472.00	\$995.00	\$1,110.70	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	6,577.70	45,467.30	
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 Township	500.00														0.00	500.00	
Beverly City	750.00														0.00	750.00	
Bordentown City	750.00														0.00	750.00	
Bordentown Townshi	1,000.00				383.86	250.00									633.86	366.14	
Chesterfield Townshi	500.00				224.65										224.65	275.35	
Delanco Township	750.00														0.00	750.00	
Delran Township	1,000.00														0.00	1,000.00	
Edgewater Park Tow	750.00						579.96								579.96	170.04	
Fieldsboro Borough	500.00														0.00	500.00	
Florence Township	1,000.00														0.00	1,000.00	
Hainesport Township	500.00						175.00								175.00	325.00	
Lumberton Township	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 Townsh	1,500.00														0.00	1,500.00	
New Hanover Towns	500.00														0.00	500.00	
North Hanover Towns	750.00					150.00									150.00	600.00	
Palmyra Borough	750.00														0.00	750.00	
Pemberton Borough	500.00														0.00	500.00	
Pemberton Township	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 Townsh	750.00														0.00	750.00	
Springfield Township	500.00														0.00	500.00	
Tabernacle Township	500.00														0.00	500.00	
Westampton Townsh	750.00														0.00	750.00	
Woodland Township	500.00														0.00	500.00	
Wrightstown Borough	500.00														0.00	500.00	
Total By Line	\$21,750.00	\$0.00	\$0.00	\$0.00	\$608.51	\$400.00	\$754.96	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	1,763.47	19,986.53	

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				500.00										500.00	-	
Delanco Township	500.00														0.00	500.00	
Delran Township	500.00														0.00	500.00	
Edgewater Park Township	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	\$500.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$500.00	\$13,500.00	

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 :		June 5, 2023				
Total Participating Members		28				
Complaint		27				
Percent Compliant		96.43%				
			01/01/23	2023		
Member Name	* Checklist Submitted	Compliant	EPL Deductible	POL Deductible	Co-Insurance 01/01/23	Amended Date
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 2Mil/20% of 1st 250K POL	

MEL STATUTORY BONDS as of 6/5/23

Name	Applicant	Active Statutory Bond	Bond Position 1	ive Date Position 1	Approval Statuste Date Position 1	Second Posi Bond Position 2	Effective Date P	Approval Sta	Delete Date	Status
Bass River Township	Eileen Brower	Yes	Treasurer	06/13/2016	Approved					Approved
Bass River Township	Albert Stanley	Yes	Tax Collector	06/05/2017	Approved	Yes	CFO (Assuming Tr	06/05/2017	Approved	Approved
Bass River Township	Linda Eliason-Ash	No	Tax Collector	01/01/2007	Approved			05/31/2017		Approved
Beverly City	Yvonne Bullock	Yes	CFO (Assuming Treasurer Duties)	05/01/2014	Approved					Approved
Beverly City	Shari Key	No	Tax Collector	05/01/2014	Approved			07/19/2017		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	No	Tax Collector	01/01/2016	Approved			12/31/2022		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
Lumberton Township	Kim Muchowski	Yes	Tax Collector	01/01/2023	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

MEL STATUTORY BONDS as of 6/5/23

Medford Township	Albert Stanley	No	CFO (Assuming Treasurer Duties)	08/03/2015	Approved	03/04/2019			Approved
Medford Township	Patricia Capasso	No	Tax Collector	01/01/2013	Approved	09/30/2020			Approved
Medford Township	Robin Sarlo	No	CFO (Assuming Treasurer Duties)	03/04/2019	Approved	02/23/2022			Approved
Medford Township	Rachel Warrington	Yes	Tax Collector	10/01/2020	Approved				Approved
Medford Township	Lindsey Parent	Yes	Treasurer	03/01/2022	Approved				Approved
Mount Laurel Township	Kim Muchowski	Yes	Tax Collector	10/24/2016	Approved				Approved
Mount Laurel Township	Karen Cohen	No	Library Treasurer	01/15/2014	Approved	12/31/2021			Approved
Mount Laurel Township	Tara Krueger	Yes	Treasurer	04/17/2017	Approved				Approved
Mount Laurel Township	Meredith Tomczyk	No	CFO (Assuming Treasurer Duties)	01/09/2012	Approved	01/01/1900			Approved
Mount Laurel Township	Maureen Mitchell	No	Tax Collector	01/30/2012	Approved	10/24/2016			Approved
Mount Laurel Township	Walter Stridick	Yes	Library Treasurer	01/01/2022	Approved				Approved
New Hanover Township	Lynn Davis	Yes	Tax Collector	01/01/2020	Approved				Approved
New Hanover Township	Terry Henry	Yes	CFO (Assuming Treasurer Duties)	02/26/2020	Approved				Approved
North Hanover Township	Mary Alice Picariello	Yes	Tax Collector	06/27/2009	Approved				Approved
North Hanover Township	Joseph Greene	Yes	Treasurer	04/29/2013	Approved				Approved
Palmyra Borough	Tanyika Johns	Yes	Tax Collector	06/15/2020	Approved				Approved
Palmyra Borough		No			Approved	01/01/1900			Approved
Palmyra Borough	Danielle Lippincott	No	Tax Collector	01/25/2019	Approved	01/01/1900			Approved
Palmyra Borough	Donna Condo	Yes	CFO (Assuming Treasurer Duties)	01/01/2016	Approved				Approved
Palmyra Borough	Janeen Rossi	No	Tax Collector			01/01/1900			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 Tinnes	No	CFO (Assuming Treasurer Duties)	10/07/2021	Approved	12/31/2022			Approved
Pemberton Township	Daniel Hornickel	No	Tax Collector	04/20/2022	Approved	06/20/2022			Approved
Pemberton Township	Candice Pennewell	Yes	CFO (Assuming Treasurer Duties)	12/22/2022	Approved				Approved
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			
New Hanover			
North Hanover			
Palmyra	Approved		Did not qualify as a skate park for MEL underwriting purposes
Pemberton Boro.			
Pemberton Twp.			
Riverside			
Shamong			
Southampton			
Springfield			
Tabernacle			
Westampton			
Woodland			
Wrightstown			

Capehart Scatchard

A Practitioner's Guide to Benefits Provided Under New Jersey Workers' Compensation

There are three types of benefits provided by employers to employees in NJ workers' compensation, in those cases that are accepted and not being questioned: 1. Medical benefits (a major benefit to employers in New Jersey is that the employer directs the medical care); 2. Temporary disability ("TTD"), which is for wage loss while an employee is placed out of work by the authorized treatment provider; and 3. Permanency benefits, representing an amount awarded to the employee for functional loss. These benefits are explored in more detail below.

1. Medical Benefits: Pursuant to N.J.S.A. 34:15-15, the employer directs the medical care and pays for reasonable and necessary care. This is a major benefit to employers in New Jersey because it means that the employer chooses the doctors and facilities the employee treats with. Pursuant to Section 15, an employer can direct medical care and provide medical benefits on a without prejudice basis without admitting liability. This right to direct care is a big advantage to employers in New Jersey, and is not always the case in other jurisdictions. Of particular advantage to employers also is N.J.S.A. 34:15-19, which states that an employer can require an employee to be examined at reasonable place and time in the state of New Jersey; an employee's failure to attend exams is a basis for termination of TTD benefits.
2. TTD benefits: Medical benefits and TTD are connected. TTD benefits are wage replacement benefits paid to the employee while the employee is placed out of work by the authorized physician. Pursuant to N.J.S.A. 34:15-14, no TTD is owed until the employee has been out of work for seven days; after the seventh day, TTD is owed and is retroactive to the first day out of work; the seven days of out work do not need to be consecutive. TTD can be stopped when the employee can return to gainful employment (not necessarily the former job) OR when the employee has reached a medical plateau (MMI). TTD may also be terminated if there is no evidence of actual wage loss, if there is non-compliance with treatment, and if light duty is offered and rejected by the employee. N.J.S.A. 34:15-16 states that permanency begins consecutively with TTD and after TTD ends. This means that under Orders Approving Settlement, which are permanency Awards paid over a certain number of weeks, the permanency payments are retroactive to the first day after the last day of TTD issued.

3. Permanency: These benefits are defined under N.J.S.A. 34:15-36. In order to be eligible for permanency benefits, an employee must show that the work injury resulted in objective medical evidence which restricts the function of the body or its members or organs **AND** a lessening to a material degree of working ability *OR* a substantial impact on non-work aspects of life (i.e., significant changes in lifestyle). Under Section 36, an impairment must be disabling for an award to be rendered. Regarding the material impact on working ability or activities of daily living, the employee's level of function pre-injury and post-injury needs to be compared. Just as Section 36 states, "injuries such as minor lacerations, minor contusions, minor sprains, and scars which do not constitute significant permanent disfigurement, and occupational disease of a minor nature such as mild dermatitis and mild bronchitis shall not constitute permanent disability," those injuries which only have minor impact on working ability or non-work aspects of life shall not constitute permanent disability.

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 Midgette, Clerk	Rich Wolbert
Bordentown City	Grace I. Archer, City Clerk	Margaret Peak
Bordentown Township	Mike Theokas	Maria Carrington
Chesterfield Township	Tom Sahol	Caryn Hoyer
Delanco Township	Richard Schwab, Administrator	Janice M. Lohr, Clerk
Delran Township	Joe Bellina	Jamey Eggers, Clerk
Edgewater Park Township	Tom Pullion, Administrator	Patricia Clayton
Fieldsboro Township	Patrice Hansell	N/A
Florence Township	N/A	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	N/A	N/A
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: June 6, 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 P.O. Box 99106 Camden, NJ 08101	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		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 Westampton on May 2, 2023
- Township of Delran on May 5, 2023
- Township of Edgewater Park on May 11, 2023
- Township of Tabernacle on May 25, 2023
- Township of Mount Laurel Renewal on May 30, 2023

LAW ENFORCEMENT LOSS CONTROL SURVEYS

- Township of New Hanover on May 8, 2023

MEETINGS ATTENDED

- Executive Claims Committee Meeting on May 9, 2023
- Executive Fund Committee Meeting on May 16, 2023
- Police Ad-hoc Meeting on May 16, 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

- New LMS FAQ
- National Bicycle Safety Month
- Flash Flood Preparedness Best Practices
- 15 Passenger Vans Best Practices
- Risk Management Strategies for Lifeguard Operations
- Transitional Duty Resources
- Mark Out Best Practices
- Batting Cage Best Practices
- Heat-Related Illness Best Practices
- Bounce Houses & Inflatable Best Practices
- Working Papers for Teenage Workers

MSI FIRE & EMS

- Fentanyl Exposure to First Responders Best Practices

MSI LAW ENFORCEMENT

- New Active Shooter Report Offers Key Findings and Considerations

MSI NOW

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

MSI NOW	
Municipality	Number of Videos
-0-	-0-

MSI 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 – JUNE 2023

HURRICANE PREPAREDNESS



Please remember before the storm.

- Confirm flood policies are in place for buildings where any portion of the property on which that building is situated is in Special Flood Hazard Areas A or V.
- Outline your municipality's emergency communication plan. Routine lines of authority and communication often need to be modified during emergencies and when a state of emergency is declared
- Appoint someone at your municipality to be the point person on a catastrophic event. This person gathers information on all damages and communicates with insurance companies and FEMA.
- See 2021 MEL Bulletin regarding preparation; <https://njmel.org/wp-content/uploads/2021/05/MSI-Bulletin-2021-Hurricane-Season-Preparedness-Jun-2021.pdf>

Please remember after the storm.

- Report the claim to Qual-Lynx as soon as possible.
- Take pictures of all damages to buildings, contents and vehicles.
- Keep keys and vehicle titles of totaled vehicles in one place.
- If you have any damage at all, report the claim to FEMA as soon as possible.
- Keep all receipts and rental agreements.

Examples:

- ✗ A municipality was not properly insured with applicable FEMA Flood Policies on a building in a Special Flood Hazard Area in which a \$500,000 deductible was to be applied.
- ✗ A town received 20% of the claim they made for damaged turnout gear as they discarded all of the gear without providing proof of the damages.
- ✓ A town received extra funds (FEMA Mitigation) to correct the problem that caused basement flooding.



DATE: June 07,2023

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

FROM: Christopher J. Winter L/E Risk Management Consultant

RE: BURLCO Activities (May)

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: Agency visits are being scheduled at their time. Agencies that have experienced Chief retirements will be a priority to provide JIF information.

3. Training: The Report Writing Class has been scheduled for 07/06/2023 at the Burlington **County Emergency Service Training Center**. (830-12) .See training bulletin attached. Registration has commenced at this time.

4. Law Enforcement Bulletins / Newsletters: No Bulletin distributed this month.



5. Meetings Attended:

BURLCO Executive Claim Meeting	05/09/2023
BURLCO Executive Meeting	05/16/2023

Sincerely,

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



TRAINING NOTICE

REPORT WRITING

DATE: July 06, 2023

LOCATION: Burlington County Emergency Services
Training Center
53 Academy Drive, Westampton NJ 08060

TIME: 8:30 am to 12

The outlined course will provide report writing guidelines for officers in writing a clear / concise report. Course topics include but are not limited to the following:

- Review of the basic report writing principles.
- Common pitfalls of report writing
- Advanced techniques to report writing



- Report Writing and BWC recordings
- Police investigation report critiques
- Overview of the New Jersey AG Guidelines pertaining to note taking and video recordings, review and reporting.

Class registration can be completed by forwarding the following information to Chriswinter1429@gmail.com as follows:

Rank, Name, Police Department.

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: June 20, 2023 Hainesport Municipal Court Room, Hainesport, NJ
Contact Info: debby_schiffer@targetingwellness.com 856-322-1220

JUNE - ACTIVITY & PLANNED EVENTS

Member Municipality Visits:

Five (5) towns visited in the month of May; however, many more were contacted via phone or email for discussion of wellness.

- Delran
- Lumberton
- Pemberton Borough
- Springfield
- Westampton

Towns not yet visited and no confirmed appointment scheduled yet:
Bordentown City, Medford, Mt. Laurel

At the time of writing this report, I have two (2) towns lined up for June. Some SCM meetings conflict with other appointments I have.

- Bass River (SCM)
- Lumberton (SCM)

I have been providing Paul and Kamini with my visit report, which you will find in your packet. This continues to be updated so the version you see may be outdated.

There are three towns that I have either not heard from yet or have been unable to meet with me due to schedule changes.

Some wellness ideas/initiatives to consider:

- Daily Meditation
- Weekly yoga classes
- Challenges – 21-day healthy tasks, hydration, sleep hygiene
- Nutrition Awareness presentation
- Exercise and Movement presentation
- Understanding Addictions Presentation (available thru Cooper \$ based)
- Employee/Co-worker Appreciation Day
- Healthy Weight Loss Challenge – contact me for details on possible ideas to offer
- Healthy Vegetarian Potluck
- Desk Stretches – Demo also for Public Workers
- Gym Bag filled with “goodies” – connect to challenge
- Farmers Market vouchers – must be connected with educational information
- Team Building Activities: paintball, bowling, axe throwing, paint classes, etc.

I continue to share ideas with all of my Wellness Coordinators of what different towns are doing that may help them with generating their own ideas (or copying!)

Related Meetings and Announcements:

- Wellness Advisory Committee – Meeting was held this morning May 16th at 9:30am via Zoom. Minutes will be shared at the June Safety Committee Meeting scheduled for June 20th. Approval requested.
- Wellness Coordinator Brainstorming session – June 7th at 10am. Verbal update during JIF meeting.
- JIF Employee Survey – All Wellness Coordinators were asked to distribute a uniquely assigned survey link to all their municipal employees. Responses were due June 8th and a verbal update will be shared during the JIF Executive Committee Meeting.

New Resources:

Department of Addiction with Cooper Health Systems – A representative will conduct a presentation on Addictions – defining, types, stigma and treatments. In addition, they offer educational materials, resources and slide pdf. If you are interested in learning more, please reach out. There is a fee and would be a wonderful use of your Wellness Funds!

On Target Action Park – New Jersey's Premier Paintball and Airsoft Field located in Pemberton on 65 acres in the Pine Barrens. Reason in sharing this is because studies have shown where it can help with mental health especially for military. I thought it might be something to look into for our Law Enforcement officers.

Other resources available: Reiki, chair yoga, meditation, nutrition, hypnotherapy, therapy for joint pain

On Target Paintball: Located in Pemberton. Idea for team building, stress release and has been shown to have healing affects for the military. Perhaps it can also help our Law Enforcement regarding PTSD? Here is a link to an article that showed the positive affect it had on redeployed solders
https://www.army.mil/article/35031/paintball_has_a_healing_affect

Dr. Elias Transformational Leadership Group Coaching Program for Law Enforcement: we still have spots left from our original pilot testing. I am working with Dr. Elias to get these spots filled and will provide an update as it becomes available. This is the most recent information received:

Two Chiefs are participating: Chief Cundey (TRICO Harrison Twp) and Chief Davidson (BURLCO Chesterfield)

Mid-level Managers are assigned and sometimes do not have complete buy-in until week 2 or 3 of the group they are in. That is typical. We have 4 that are expected to start this month: Two from Harrison, one from Delanco and one from Absecon.

This leaves us with **nine slots**. Please mention it to your Police Chief to see if there might be interest. I have included a flyer with additional information. Contact me with any questions.

Targeting Wellness Newsletter – Reminder of the New Approach:

This quarter's theme will be focusing on Exercise and Physical Activity. Please be sure to print or distribute it to all of your employees. As always, if you have any questions, comments or suggestions, please do not hesitate to reach out to me.

Here is a reminder of the planned themes for 2023:

Quarter 1 – Nutrition

Quarter 2 – Physical Activity/Movement

Quarter 3 – Sleep

Quarter 4 – Stress Management

The comorbidities to be highlighted in quarter two will be

Hypertension (high blood pressure) – May

Cholesterol – June

Your feedback is always welcomed and your support in getting this information out to all employees is greatly appreciated!

June National Wellness Observances:

Alzheimer's and Brain Awareness Month

Great Outdoor's Month

Migraine and Headache Awareness Month

National Men's Health Awareness Month

PTSD Awareness Month

BURLCO VISITS

Wellness meeting with WC Attended or Confirmed SCM Inquired about SCM				
BURLCO JIF 2023 Wellness				
MUNICIPALITY VISITS	APR	MAY	JUNE	NOTES
BASS RIVER	Need to reach out to Mari Ann	Reached out to Mari Ann (5/4)	6/29 @ 10am	Spoke with Marianne and she indicated that some of the Admin employees are interested in wellness.
BEVERLY CITY	Interested in presentation on Hypnotherapy. Chair message set for 4/21			Working to set up hypnotherapy session
BORDENTOWN CITY	Trying to set up appointment with Fallon/Grace/Gina		6/22 SCM @ 9:30am	Still trying to secure a time to visit. Reached out to Pete to attend next SCM.
BORDENTOWN TWP	Running a Wellness Challenge focusing on plant based eating.			Looking into MED
CHESTERFIELD	Presentation on Exercise 4/26		6/6 @ 10am	Planning a presentation for Sept
DELANCO	Looking to have afterwork fitness class at local PT			I spoke with the Fitness Training who will be offer them a class. Chief had mid level staff registered for the Transformational training with Dr. Elias
DELRAN		Planning to visit May 16th before JIF meeting.		Reached out to Kim to get an update and set up next meeting (5/4)
EDGEWATER PARK		Contacted Montana - update on wellness activities she plans to implement. (5/4)		3 Challenges planned: 1. Fitness Theme/ Desk Stretches- person who does them all week can turn their log sheet in and get entered into a drawing for a Fit bit 2 Sleep Hygiene- I'll have who ever wants to participate in this fill out a sleep log for a week. Once the sleep log is completed they can pick from prizes like white noise machine, essential oil diffuser, Lavender pillow and linen spray 3 Workplace Ergonomics- I'm going to send out the Mayo Clinic article about Office Ergonomics and anyone that reads it can come see me for a wrist support mouse pad
FIELDSBORO	Wellness visit 4/26 - tough doing challenges or group events with so little employees. Talked about options and MED			Reimbursed employees for wellness items purchased with receipt. Blood pressure home kits for employees
FLORENCE	4/11 Wellness CM - had MED in for intro presentation and sign up. Next Wellness Committee meeting in August			MED presented. Powered by Plants challenge. Walking challenge
HAINESPORT	Met with Tara to review wellness ideas 4/5		6/22 @ 3:30pm	Looking into a Nutritionist on a specific topic of interest. I set up a July Reiki demo with Susan and the Food Bank will be doing a demo/cooking in August.
LUMBERTON		Meet following 5/2 SCM in Westampton	6/13 @ 10am	Shared many ideas with Vicky. Will draft an email to be sent to all employees to get their feedback on level of interest. Also EMT department set up chair massages for their crew.
MANSFIELD			6/21 @10am	I shared information on MED at their March SCM. They arranged to have them out for a presentation at their June SCM
MEDFORD		5/3 SCM @ 9am - rescheduled	Rescheduled for same time as Lumberton on 6/13	Rescheduled the May meeting to June 13th at 9am, however Claims meeting that day. Inquired if Dawn might be available after my meeting in Lumberton.
MT. LAUREL		Email exchange with Safety Coord. Trying to set up a mutually convenient time to meet. Next SCM not until 7/13		Challenge in getting a meeting set up. Did not get a response to my request to attend the April SCM. Asking to stop by May after another meeting in the area. Not available. Next SCM is in July.
NEW HANOVER	Stopped by 4/13 planning Weight loss challenge			Wellness meeting in April. Working on launching a weight loss challenge. Talked about many ideas to support this. Touched base 6/5 on challenge - did they start? Need my help?
NORTH HANOVER	April 26th chair massage			Very positive feedback on the chair massages. Will be doing this again. Not sure when the next SCM will be. Hope to attend.
PALMYRA	4/5 SCM @ 10am			They are working on some wellness ideas and offered my assistance in any way I could.
PEMBERTON BOROUGH	Met Rachel at Retreat!	5/3 SCM @ 12pm		attended SCM and shared MED. Police have taken advantage of this and Office/PW interested. Shared information with WC.
PEMBERTON TWP		Celebrating Nat'l Meditation Day May 31 (t-shirts) and "Give a Flower to Someone Day"	MB sent me flyers for their June activity. Already doing the minutes. Daily meditation still going on all AM and PM. Weekly yoga.	Monthly - Wellness committee shared the responsibilities of coming up with ideas each month to promote well-being.
RIVERSIDE		Hope to attend 5/16 SCM - will need to be rescheduled		Meghan, Michael, shared a proposal from Conner Strong on using their wellness funds on bringing in a coach. Reached out 6/5 inquired if new SCM date was set.
SHAMONG				Using an outdoor picnic table as "quiet space" for employees. Photos shared.
SOUTHAMPTON	Attending Chair yoga demo	Potluck lunch with employees.		Planned chair yoga for April 21st. They did a water challenge in March. Planning a Healthy Potluck. 6/5 good feedback on potluck held in May. Next plan message for July.
SPRINGFIELD		Met with WC on May 3 before Pemberton Boro		Met with WC and discussed many possible ideas which she will be sharing for feedback at the next SCM 5/5
TABERNACLE	Stopped by after Woodland 4/17		Chair Yoga June 6	Planning Chair Yoga for June 6th. Two time slots to accommodate office coverage.
WESTAMPTON		5/2 @ 8:30am		Met with SCM discussed wellness, have had MED in and many employees have already gone.
WOODLAND	4/17 SCM @ 10am			Met and reviewed wellness and MED.
WRIGHTSTOWN	4/13 @ 9am SCM			Met with PW and Liz. Shared wellness ideas and MED. Planning a Weight loss challenge. Followed up 6/5 to see how it went.



The Wellness Advisory Committee meeting of the ACM, BURLCO, & TRICO Municipal Joint Insurance Funds was held via Zoom on Tuesday, May 16th, 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
Michele Brown, Pemberton Township
Tracy Kilmer, Palmyra Township
Debby Schiffer, BURLCO & TRICO Wellness Director

Those not in attendance were:

Paul Forlenza, Executive Director, Arthur J. Gallagher
Jordan Simone, ACM JIF Wellness Director
Kamini Patel, Pooling Administrator, Arthur J. Gallagher

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

I. MINDFULNESS MOMENT OF POSITIVITY

A. Quotes shared by members of the committee:

1. Ms. Schoonmaker shared “I’m still drinking green tea, so I’ll live 13% longer!”
2. Ms. Schiffer shared “It is not because things are difficult that we do not dare; it is because we do not dare that they are difficult.” Seneca

II. AGENDA TOPICS:

A. Proposed Revisions to the Wellness Program

1. Ms. Schiffer shared her screen showing the drafted proposed revision to the wellness program. Waited to get the members feedback on the components.
2. Ms. Schiffer went through the different components highlighting any changes. She indicated the importance of getting the member feedback in addition to having this proposal reviewed by the other Committee Chairs before taking it to the Executive Committee Chairs for final approval.

3. Ms. Schiffer pointed out it that the format is similar to the Safety Incentive Program and will be offering Wellness Incentive options for individual towns to evaluate and select from based on their needs. Went through the importance of having the buy-in from the “Top Down”; the requirements (a pass or fail format) to earn the Wellness Incentive Program Award was reviewed in detail. Discussion around these changes were encouraged.
 - a) Ms. Hansell brought up the concern should she have a Department Head who might refuse to sign the participation agreement form.
 - b) Ms. Schiffer asked “what might be a reason for them not wanting to sign?”
 - c) Ms. Hansell responded that the person may only want to be committed to self wellness and not be told what to do.
 - d) Ms. Schiffer offered a suggestion of approaching the “signing” as a commitment to ones own wellness not that wellness will be “forced” on them or the rest of the department. It is merely a commitment to the program and is a “buy-in” to a culture of wellness in the workplace. Signing this form does not make participation in offered activities mandatory. The commitment is only to be open to the wellness incentive program.
 - e) Ms. Brown commented that it sounds very similar to the SIP, which is pretty easy to follow. Ms. Schiffer agreed that this program format was modeled after the SIP however at a very basic level. Unlike the SIP program which has been evolving over the last several years.
 - f) Ms. Appelbaum indicated that she is the only wellness person in her municipality. She asked if the quarterly Wellness Committee Meetings (WCM) could be incorporated into their current Safety Committee Meetings (SCM). This way all the department heads would already be present to address wellness. Ms. Schiffer acknowledged that there will definitely be some towns who will be challenged to have a separate WCM due to their size. Combining the meetings with the SCM is acceptable, emphasizing to them that their input on wellness is needed. Ms. Schiffer continued with the reminder that for several years we have been saying that safety and wellness go hand-in-hand. What they do for safety and what we do for wellness need to be united making a combined meeting appropriate.
 - g) Ms. Schiffer asked what they liked about the proposed plan. Ms. Bender commented that she liked bringing more people onboard to bring in ideas and not putting it all on one person or two people. She commented “there are pros and cons because it looks like its going to be a lot more work, but if you have more people involved to help, it won’t be that bad. Overall, it is definitely making the townships accountable and letting them know how important it is. A great idea as long as we can get the support of the other departments.” Ms. Schiffer indicated that by having

more buy-in, especially from the top down, it hopefully would take the total responsibility off of the Wellness Coordinator.

- h) Ms. Schiffer circled back on one of Ms. Bender's comments of "being more work" and asked the members their thoughts on this too. The question was asked "What could be the biggest challenge in keeping up with this assessment sheet?" She was asked to bring the assessment form up for another look. She mentioned a lot of the information is merely entering dates. Also she highlighted how it will give the Wellness Director and the Wellness Coordinator a focal point and perhaps meeting quarterly to review the form for completion and identifying what needs to be targeted in order to earn the award. This gives a guideline so we know exactly what needs to be done.
- i) Ms. Jackson responded that she did not think it will be that hard. She thinks it will work.
- j) Ms. Schoonmaker inquired if a change will be implemented to address how some Wellness Coordinators have to pay for wellness items out of their own pocket before being reimbursed. Ms. Schiffer asked the other members how they get around this issue. Ms. Bender commented that in Monroe Twp they have a separate account just for wellness and they just apply POs to that line item as they buy items. Some vendors want the money upfront in which case they too have to pay out of their own pocket, then submit a PO to get reimbursed. Ms. Bender shared an idea of putting a PO only with a local Home Depot and purchasing various gift cards through them off one PO. Ms. Schoonmaker said there is very limited options in Pennsville for something like that. Ms. Schiffer suggested that since the governing bodies will be involved from the start, as proposed in the new Wellness Incentive Program, perhaps someone in her municipality could bring this concern up and get it addressed and modified from a municipality standpoint. Good opportunity to bring this up with leaders.
- k) Ms. Schiffer asked if there were any final questions, concerns, fears. No response.

B. Employee Wellness Survey Review and Discussion

1. Ms. Schiffer reminded them that a sample survey had been sent several months ago to the Committee for distribution within their municipality as a test. Feedback on using a Google Survey revealed a glitch if the employee did not have a Google email address. She continued to share that using her Survey Monkey free account limited the number of responses she could receive. Therefore, RPA re-created an identical survey for each JIF and three (3) unique survey links will be available for employees to use. Their identity will remain anonymous; however, we will know which JIF sent the response. We'll get a report for each JIF. No comments were made from the members.

2. Ms. Schiffer indicated that we (Ms. Simone and Ms. Schiffer) will be sending the link to our Wellness Coordinators. She asked if the members felt that this was the appropriate person. Ms. Bender asked if there might be more of a response if it came from Administration. Maybe the BA or the Mayor? Ms. Schiffer responded that what she liked about it is it takes the responsibility off the Wellness Coordinator to encourage everyone to complete the survey. By it coming from the higher ups, they are sending the message that this is important and it shows a buy-in to the Wellness Incentive Program. In addition to the Wellness Incentive Program Contract, the survey is part of making that happen by showing what is most important to the employees and incorporating those needs into action.
3. Ms. Schiffer continued by asking “how realistic would it be to get someone in that position to do this?” Ms. Carney felt it was very realistic in Monroe Twp. Administration is very supportive of Wellness. Ms. Schiffer addressed Ms. Appelbaum directly knowing she is solo on Wellness. She responded that although Administration is involved, various departments do not respond well to them.
4. Ms. Schiffer summarized by saying it may just have to be left to that individual town as to who should distribute the survey. Ms. Simone and Ms. Schiffer will send the link to the Wellness Coordinator along with a comment to discuss within their municipality who should actually send out this survey to all employees. Ms. Miller agreed that it will have to be left to the municipality because the dynamics are different across all towns, from leadership all the way down to department heads.
5. Ms. Schiffer commented the survey is ready to go. However, she will send it to them one more time just for members to review before asking RPA to finalize.
6. When to get this out was addressed with Ms. Schiffer proposing June so we can start to get feedback from employees to assist in our Wellness Incentive Program revamping.

C. New Quarterly Newsletter Theme

1. Ms. Schiffer asked for any feedback on the format. Do you like the theme idea? Ms. Miller commented that she thinks it gets people to think about it more. Ms. Schiffer asked for feedback on the handouts: Helpful? Too much?
2. Ms. Schoonmaker thinks the handouts are good and whatever amount of handouts you want to send is fine.
3. Ms. Schiffer posed the question “are there any other themes you’d like to see addressed?”. No new ideas shared.
4. Ms. Schiffer asked how they felt about the frequency. Ms. Bender commented that they do monthly wellness so they are in front of the employees. The quarterly newsletter works for them and that helps. Ms. Miller likes quarterly to tie into the quarterly meetings and leverage it through the meetings (Safety and Wellness Committee Meetings).

5. Ms. Schiffer mentioned the 2023 Wellness Theme was “One lifestyle change can change your life” which was the reasoning for the quarterly themes around the Pillars of Lifestyle. Next year might be different.

D. Any new resources?

1. Ms. Schiffer mentioned a new resource that she had just met with. Challenge Network Nations is a monthly challenge on an app platform offering individuals daily prompts and support, videos to follow and access to Personal Trainer along with feedback at the end. They can then sign up for another challenge. The fee is \$49/month. Ms. Schiffer questioned if employees would be interested in this or not. Maybe a pilot program could be tested on a small group. Perhaps the JIF would be open to help to support this. Perhaps this might be appealing to First Responders due to schedule challenges. Any thoughts from the members, given the limited information right now. Ms. Hansell feels the monthly cost is steep and similar to a good gym membership. Perhaps a cost closer to \$20/\$25 a month might get more to try. Ms. Schiffer agreed that is a bit high. Some might pay but many might not. Ms. Hansell continued that it would be hard for someone to determine if it would be worth it. Perhaps having a free 3-month trial could help them see the value before purchasing it at \$49. Also if the employee completed the trial for a few months, it is a commitment that could create lasting changes that they might want to continue. Ms. Schiffer commented that we could add it to the survey to see if anyone would be interested. Ms. Miller responded that it was a good idea to include it on the survey. Ms. Schiffer will send more information to the members along with the survey, for review and consideration.

E. New Meeting Dates:

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

LEADERSHIP

Community • Hardiness • Transformation

For the Public Sector



Leadership that Builds Hardy & Resilient Communities

Leadership Group Coaching: Crisis Response & Transformational Leadership • Public Sector • Senior Level Leaders

You Are Supporting Your Teams, who is Supporting YOU?

You are being asked to do more, extend your expertise, and lead your teams into the future. Tackling these new challenges requires new skills.

Experience the benefit of Group Leadership Coaching with an emphasis on Crisis Response & Transformational Leadership!

Harness the Benefits of Group Support

How are other leaders tackling similar challenges? In this unprecedented time of uncertainty, it's important to have other like-minded leaders to collaborate with to share challenges, explore alternatives, and troubleshoot new initiatives. Group support can provide a sounding board and for your ideas, identify potential blocks, and normalize your challenges. **You are not in this alone.**

6 Week Group Leadership Coaching Program

Program Outcomes:

- Identify three ways to build hardiness & resilience
- Model structure and stability in times of uncertainty
- Develop a clear future path
- Harness the benefit of group support
- Apply simple steps to reduce trauma
- Become more transformational in your leadership style

Program Includes:

- Pre and Post Assessments
- Leadership Best Practices Video Series
- Weekly Group Coaching Sessions
- 3 Individual Coaching Session
- Assessments in Leadership Development Segment
- 2 Follow Up Group Coaching Sessions

Skill Development & Group Support

Layered within each individual or group coaching session and program materials are foundational theories, industry best practices, and interactive exercises to support mastery.

Providing an environment to sustain skill development and increased knowledge base with techniques that easily transfer to your organizational needs. We believe a holistic approach to professional development fostering self-reflection, critical thinking, emotional intelligence, excellence, and innovation through practical application and hands-on experiences are vital to your personal and professional growth.

Three Assessments: Multifactor Leadership Questionnaire (MLQ), Hardiness Resilience Gauge (HRG), Perceived Stress Scale (PSS).

Upon entering into the group, you will take the MLQ to identify your leadership tendencies, the HRG to measure your hardiness, and the PSS to assess your stress levels. Based on your results you will explore where you are currently to where you would like to be and establish a strategic plan of action. At the completion of the 6-Week group, you will take the assessments again to see your success and develop a plan for your continued development.

3 Hours of Industry Best Practices Video Series

Topics: Nonclinical Trauma Reduction, Transformational Leadership, Goal Setting & Motivation, and Building Hardiness and Resilience.

Each week prior to your live 90-minute group coaching session you will have access to industry best practice video series. The video series will be used to provide your group coaching sessions with tools, tips, and techniques. During the group coaching sessions, you will select your goals or specific areas you want to develop, establish action steps, identify potential obstacles, brainstorm solutions to the obstacles and establish a clear plan of action for implementation.

Multi Factor Leadership (MLQ) Assessment

Identify Your Current Leadership Tendencies

The Multi Factor Leadership Questionnaire assesses your leadership tendencies between three prominent leadership styles. Breaking each style into categories and providing you with a clear guide for your professional development. Gain clarity, identify opportunities, and establish a clear path toward becoming more transformational in your leadership style.

Hardiness & Resilience Gauge (HRG) Assessment

The 3 C's: Challenge, Control, & Commitment Reduce Trauma & Increases Engagement

The HRG is grounded in over 30 years of research. The Hardiness Resilience Gauge is focused on the 3 – C's Challenge, Control, and Commitment. Your HRG results will help you identify a clear strategic path to increase your hardiness and build resilience. As you enhance your hardiness you will learn techniques and gain access to tools to build hardiness and resilience within your teams.

Individuals who score high in hardiness fare better in times of crisis, high levels of change, and uncertainty. (Bartone, 2017 & 2019)

JIF Employee Wellness Survey

We care about your health and well-being. Please take a few minutes to complete this survey. Your responses will help us better understand how we can support you through our JIF Wellness Program so you can meet your health goals.

1. How do you feel day to day? (Select one)

- Very stressed and anxious
- Stressed and anxious at times
- Neither stressed nor anxious
- Usually relaxed and happy
- Very relaxed and happy

2. What is of most importance to you? (Check all that apply)

- Learning how to manage a healthy weight
- Incorporating more movement into my daily activities/work
- Learning a stretching routine
- Establishing a healthier sleep routine
- Learning skills for dealing with stress
- Overcoming addictions (i.e. food, tobacco, phone, substances, etc.)
- Finding ways to manage mental wellness (feelings of sadness, hopelessness, etc.)

Other (please specify)

3. What wellness activities do you enjoy the most that help support what matters most to you?

4. How often do you participate in these wellness activities?

- Always
- Usually
- Sometimes
- Rarely
- Never

5. What habit(s) would you most like to change?

6. What would accomplishing this change allow you to do? (Check all that apply)

- Play with my kids/grandkids
- Have more energy
- Be able to sleep better
- Feel happier and more positive
- Have less pain/discomfort
- Feel proud of myself

Other (please specify)

7. What is the biggest concern you have regarding your health and wellness?

- Physical health - lifestyle related changes such as nutrition, exercise, sleep, etc.
- Physical health - medical conditions or injury
- Mental well-being - managing stress, anxiety, feelings of sadness or hopelessness, etc.

Other (please specify)

8. For the next 3 questions, what best describes how you would respond:

"I generally feel good about my overall health and well-being."

- Strongly agree
- Agree
- Neither agree nor disagree
- Disagree
- Strongly disagree

9. "My home and work environment encourage me to live a healthy lifestyle."

- Strongly agree
- Agree
- Neither agree nor disagree
- Disagree
- Strongly disagree

10. "My home and work environment support me to live a healthy lifestyle."

- Strongly agree
- Agree
- Neither agree nor disagree
- Disagree
- Strongly disagree

11. What kind of wellness program might you find most useful? (Check all that apply)

- Exercise support (i.e. gym membership or workplace led groups)
- Nutritional consultant or healthy eating subscriptions
- De-stress activities such as yoga, meditation, tai chi, etc.
- Weekly tips and reminders
- Monthly tips and reminders
- On-line "coaching" sessions - Live Group
- On-line "coaching" sessions- Recorded
- Support programs that address preventing, reducing or reversing chronic disease (diabetes, high blood pressure, high cholesterol, etc.)
- Complete Overall Health Improvement Programs offered by outside resources
- Programs to build mental fitness and stress management
- Other (please specify)

Question Title

12. If you had the opportunity to participate in any of the following Health Enhancement and Support Programs, which would you be most interested in trying:

- [Pivio Complete Lifestyle Improvement Program - 12 weeks](#)
- [Positive Intelligence Mental Fitness Foundation Training - 6 weeks](#)
- [CDC Diabetes Prevention Program - 12 months](#)
- [Online Fitness And Wellbeing Opportunity To Growth Program – Phone App Subscription](#)

Other Ideas? (please specify)

13. Contact information (optional)



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

Intake	May-23	May-22	2023 May YTD	2022 May YTD
# of New Claims Reported	13	41	106	174
# of Report Only	8	30	61	104
% Report Only	62%	73%	58%	60%
# of Medical Only	5	10	33	52
# of Lost Time	0	1	12	16
Medical Only to Lost Time Ratio	100:00	90:10	73:27	76:24
Claim Petition First Notice	0	0	0	2
COVID-19	4	25	24	90
Average Days Reported To Qual-Lynx (Indemnity, Medical Only, Report Only)	6.2	4.1	3.1	5.1
Average Days Reported To Employer (Indemnity, Medical Only, Report Only)	3.8	2.5	1.1	2.1

Nurse Case Management	May-23	May-22
# of Cases Assigned to Case Management	17	21
# of Cases >90 days	13	18

Savings	May-23	May-22	2023 May YTD	2022 May YTD
Bill Count	160	164	568	674
Provider Charges	\$235,300	\$154,795	\$827,534	\$812,805
Repriced Amount	\$134,934	\$67,122	\$413,097	\$351,826
Savings \$	\$100,366	\$87,673	\$414,436	\$460,979
% Savings	43%	57%	50%	57%

QualCare Provider Network Penetration Rate	May-23	May-22	2023 May YTD	2022 May YTD
Bill Count	93%	98%	93%	93%
Provider Charges	98%	98%	97%	96%

Exclusive Provider Panel Penetration Rate	May-23	May-22	2023 May YTD	2022 May YTD
Bill Count	89%	96%	94%	93%
Provider Charges	88%	93%	94%	96%

Transitional Duty Summary		2023 May YTD	2022 May YTD
% of Transitional Duty Days Worked		55%	80%
\$ Saved By Accommodating		\$48,550	\$63,860
% of Transitional Duty Days Not Accommodated		45%	20%
Cost Of Days Not Accommodated		\$38,896	\$14,536



**Burlington County Municipal JIF
Average Days To Report By JIF Member
(Indemnity, Medical Only and Report Only)
1/1/2023 - 5/31/2023**

	# Of Claims Reported	Average Days Reported To Qual-Lynx	Average Days Reported To Employer
BEVERLY CITY	1	0.0	0.0
DELRAN TOWNSHIP	8	7.9	6.1
FLORENCE TOWNSHIP	4	4.3	0.3
HAINESPORT TOWNSHIP	1	1.0	1.0
LUMBERTON TOWNSHIP	6	7.7	4.2
MANSFIELD TOWNSHIP	2	3.5	2.5
MEDFORD TOWNSHIP	10	0.9	0.1
MOUNT LAUREL TOWNSHIP	38	1.4	0.1
NORTH HANOVER TOWNSHIP	2	1.0	0.5
PALMYRA BOROUGH	2	0.0	0.0
PEMBERTON TOWNSHIP	12	1.2	0.2
SOUTHAMPTON TOWNSHIP	2	7.0	0.0
TABERNACLE TOWNSHIP	1	2.0	0.0
WESTAMPTON TOWNSHIP	17	6.1	1.8
Grand Total	106	3.1	1.1



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

May 2023

All Claims Reported			
	# Of Claims Reported	Average Days Reported To Qual-Lynx	Average Days Reported To Employer
MEDICAL ONLY	5	1.8	0.4
REPORT ONLY-WC	8	8.9	6.0
Grand Total	13	6.2	3.8
Claims Reported - Not Covid-19			
	# Of Claims Reported	Average Days Reported To Qual-Lynx	Average Days Reported To Employer
MEDICAL ONLY	5	1.8	0.4
REPORT ONLY-WC	4	14.8	12.0
Grand Total	9	7.6	5.6
Covid-19 Claims Reported			
	# Of Claims Reported	Average Days Reported To Qual-Lynx	Average Days Reported To Employer
REPORT ONLY-WC	4	3.0	0.0
Grand Total	4	3.0	0.0

1/1/2023 - 5/31/2023

All Claims Reported			
	# Of Claims Reported	Average Days Reported To Qual-Lynx	Average Days Reported To Employer
INDEMNITY	12	0.8	0.4
MEDICAL ONLY	33	1.8	0.3
REPORT ONLY-WC	61	4.4	1.7
Grand Total	106	3.1	1.1
Claims Reported - Not Covid-19			
	# Of Claims Reported	Average Days Reported To Qual-Lynx	Average Days Reported To Employer
INDEMNITY	12	0.8	0.4
MEDICAL ONLY	31	1.6	0.1
REPORT ONLY-WC	39	5.5	2.5
Grand Total	82	3.4	1.3
Covid-19 Claims Reported			
	# Of Claims Reported	Average Days Reported To Qual-Lynx	Average Days Reported To Employer
MEDICAL ONLY	2	3.5	2.5
REPORT ONLY-WC	22	2.3	0.3
Grand Total	24	2.4	0.5



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

Of Claims Open to Nurse Case Management

	Open		Re-Open		GRAND TOTAL
	INDEMNITY	MEDICAL ONLY	INDEMNITY	MEDICAL ONLY	
BEVERLY CITY	2	0	0	0	2
DELRAN TOWNSHIP	0	1	0	0	1
MANSFIELD TOWNSHIP	1	0	0	0	1
MEDFORD TOWNSHIP	3	0	0	0	3
MOUNT LAUREL TOWNSHIP	3	0	0	0	3
NORTH HANOVER TOWNSHIP	1	0	0	0	1
PEMBERTON TOWNSHIP	4	0	0	0	4
WESTAMPTON TOWNSHIP	1	1	0	0	2
Grand Total	15	2	0	0	17



**Burlington County Municipal JIF
Transitional Duty Summary
1/1/2023 - 5/31/2023**

	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	136	136	100%	\$19,543	0	0%	\$0
DELRAN TOWNSHIP	165	165	100%	\$23,252	0	0%	\$0
MEDFORD TOWNSHIP	5	5	100%	\$209	0	0%	\$0
MOUNT LAUREL TOWNSHIP	206	16	8%	\$1,507	190	92%	\$22,413
PEMBERTON TOWNSHIP	123	27	22%	\$1,572	96	78%	\$11,616
TABERNACLE TOWNSHIP	17	17	100%	\$1,714	0	0%	\$0
WESTAMPTON TOWNSHIP	49	18	37%	\$753	31	63%	\$4,867
Grand Total	701	384	55%	\$48,550	317	45%	\$38,896



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

	Bill Count	Provider Charges	Repriced Amount	\$ Savings	% Savings
QualCare PPO	148	\$230,389	\$130,530	\$99,858	43%
Out Of Network	12	\$4,912	\$4,404	\$508	10%
Grand Total	160	\$235,300	\$134,934	\$100,366	43%

	EPO	QualCare PPO	Negotiated	Out Of Network	Grand Total	\$ Savings
Ambulance	0	0	0	1	1	\$0
Ambulatory Surgical Center	0	2	0	0	2	\$15,918
Behavioral Health	10	0	0	8	18	\$7,920
Durable Medical Equipment	1	0	0	0	1	\$51
Emergency Medicine	0	7	0	3	10	\$5,163
Hospital	0	10	0	0	10	\$37,850
MRI/Radiology	0	3	0	0	3	\$97
Neurosurgery	1	0	0	0	1	\$746
Occupational Medicine	5	0	0	0	5	\$1,364
Orthopedic Surgery	25	2	0	0	27	\$7,205
Pain Management	2	0	0	0	2	\$1,109
Physical Medicine & Rehab	1	1	0	0	2	\$1,358
Physical therapy	68	0	0	0	68	\$20,163
Physicians Fees	0	4	0	0	4	\$305
Sports Medicine	2	0	0	0	2	\$589
Urgent Care Center	4	0	0	0	4	\$530
Grand Total	119	29	0	12	160	\$100,366



**Burlington County Municipal JIF
PPO Savings Report
1/1/2023 - 5/31/2023**

	Bill Count	Provider Charges	Repriced Amount	\$ Savings	% Savings
QualCare PPO	528	\$800,142	\$394,425	\$405,717	51%
Negotiated	3	\$1,500	\$1,350	\$150	10%
Out Of Network	37	\$25,891	\$17,322	\$8,569	33%
Grand Total	568	\$827,534	\$413,097	\$414,436	50%

	EPO	QualCare PPO	Negotiated	Out Of Network	Grand Total	\$ Savings
Ambulatory Surgical Center	0	6	0	0	6	\$47,955
Anesthesiology	2	13	0	4	19	\$9,349
Behavioral Health	26	0	3	15	44	\$21,570
Durable Medical Equipment	1	1	0	0	2	\$802
Emergency Medicine	0	18	0	12	30	\$17,313
Hospital	0	30	0	0	30	\$206,897
Laboratory Services	1	0	0	0	1	\$1
MRI/Radiology	6	8	0	1	15	\$3,235
Neurology	4	0	0	0	4	\$334
Neurosurgery	7	0	0	0	7	\$2,267
Occupational Medicine	52	0	0	0	52	\$4,508
Orthopedic Surgery	44	3	0	0	47	\$9,567
Other	0	0	0	1	1	\$0
Pain Management	2	0	0	0	2	\$1,109
Physical Medicine & Rehab	2	1	0	0	3	\$1,994
Physical therapy	263	0	0	0	263	\$75,479
Physicians Fees	0	17	0	0	17	\$4,581
Sports Medicine	11	0	0	0	11	\$6,145
Urgent Care Center	10	0	0	4	14	\$1,332
Grand Total	431	97	3	37	568	\$414,436

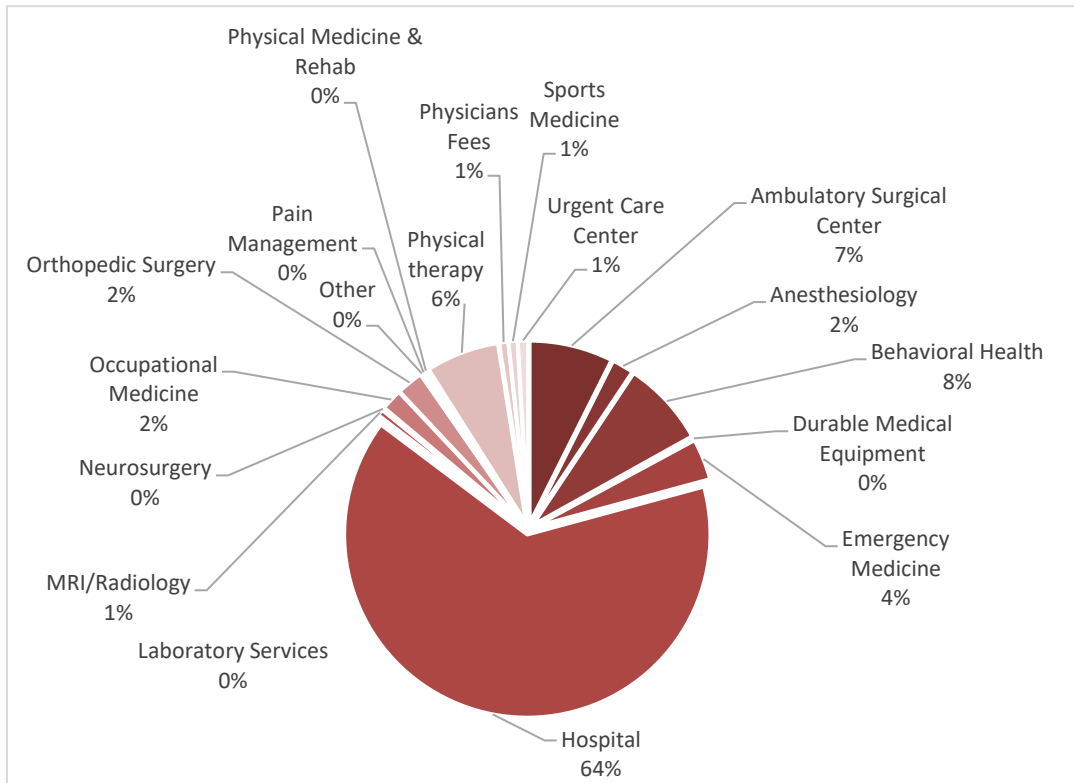


**Burlington County Municipal JIF
Top 10 Providers And Paid Provider By Specialty
1/1/2023 - 5/31/2023**

Top 10 Providers

	Repriced Amount
CAPITAL HEALTH SYSTEM, INC	\$119,009
COOPER HEALTH SYSTEMS	\$64,863
VIRTUA WEST JERSEY HEALTH INC	\$33,154
VIRTUA WILLINGBORO HOSPITAL, INC.	\$26,930
NEUROBEHAVIORIAL REHABILITATION	\$24,138
VIRTUA MOUNT HOLLY HOSPITAL	\$17,196
VIRTUA MEDICAL GROUP, PA	\$13,813
NOVACARE REHABILITATION	\$12,266
MEMORIAL AMBULATORY SURGERY CENTER	\$11,288
ADVANCED SURGICAL INSTITUTE	\$9,318
Grand Total	\$331,976

Paid Provider By Specialty





Managed Care Quick Notes

This example shows why timely claim reporting is important.

41 Year old Police Officer

The claimant rolled his ankle while directing traffic in November 2022. The claimant and supervisor completed an accident report on the date of loss. No treatment was requested at that time although the claimant stated he heard a pop at the time of the injury. He was experiencing swelling, tightness, and pain. The claim was not reported to Qual-Lynx until January 2023 initially as a report only claim. Shortly after, the claimant requested treatment.

The claimant was seen by Occupational Medicine and Physical Therapy was ordered. X-rays were completed showing no signs of fractures or dislocations. The claimant was diagnosed with an ankle sprain and was able to work full duty. An MRI and referral to an Orthopedic doctor was recommended at the third visit. At this point a nurse case manager was assigned. The NCM set up an orthopedic evaluation. The Orthopedic provider agreed that an MRI was needed to see if there is a complete disruption of the ATFL/CFL. A home exercise program and an ankle brace were provided. The MRI confirmed the diagnosis. Formal physical therapy was restarted and a Medrol dose pak was ordered and the ankle brace was continued. These conservative measures provided minimal relief. In May 2023 PRP injections were ordered to help with the healing process. The NCM reviewed the recommendation with the adjuster and the PRP injections were authorized. An initial evaluation was scheduled for the injection on May 30th. The injection is tentatively scheduled on June 13th. A claim petition has now been filed.

Because treatment was delayed there is probability that symptoms worsened. Employees should be advised that if symptoms such as swelling and pain occur a medical evaluation is recommended. Qual-Lynx's nurse case managers are available to review symptoms and make recommendations.

Technical Risks Services Director

Monthly Executive Report



June 8, 2023

Summary

This month's efforts were devoted to the rollout of the CyberJif Framework tracking application. This application will allow us to track your progress with the various tier questions and post the results for the CyberJIF underwriting staff. The following table shows 100% of the members have acknowledged receiving the forms required to complete for Minimum and Advanced deductible reduction!

We were also advised of a grant which had become available to all state and local government agencies through NJCCIC. Hopefully all of you were able to go online and complete the application successfully. Our understanding is the results will be published before fall. We will stay on top of the program and share any additional news that we gather.

The Wizer Training for the first half of 2023 is winding down and we are reviewing the next training videos with the developers. They should prove to be as informative as they are entertaining. Exact dates of the rollout to follow. Now would also be a good time to review your rosters. Less than 5 changes you can just send by email to me. If you have over 5 we would prefer a spreadsheet which we can use to do mass imports.

Now that we have all of the confirmations of receipt of the Tier documentation, we will turn our attention on proper completion of these forms so that each of you will have a realistic understanding of your deductible in the unfortunate case that you have a cyber loss. Remember, this is VERY IMPORTANT, there can be no "NO" answers on these questionnaires. They are all REQUIREMENTS for your deductible reduction. If you have any questions about a particular requirement, you can refer them to me. There is also an FAQ page which can be reached from your JIF website.

Finally, this month's bulletin is a plain English analysis of how Artificial Intelligence could assist local government in the performance of their roles for their constituents. I encourage you to read it, AI can be a game changer if it is deployed properly.

Stay Cybersafe

Jerry Caruso



1

Active Trainings

1,138

Invited Users

1,034

Started Training

1,031

Completed Training

90.60%

4.35

Rating

2023 Cyber Awareness Training - Part 1

Department	Invited Users	Started Training	Completed Training	%	Rating
Bass River Township	15	8	7	46.67%	4.45
Beverly City	31	23	23	74.19%	4.03
Bordentown City	21	21	21	100.00%	3.62
Bordentown Township	48	48	48	100.00%	4.13
Chesterfield Township	31	31	31	100.00%	4.53
Delanco Township	25	23	23	92.00%	4.37
Delran Township	59	59	59	100.00%	4.55
Edgewater Park Township	33	27	27	81.82%	4.72
Fieldsboro Borough	4	4	4	100.00%	3.00
Florence Township	62	59	59	95.16%	4.49
Hainesport Township	11	11	11	100.00%	4.75
Lumberton Township	47	34	34	72.34%	4.80
Mansfield Township	76	76	76	100.00%	4.18
Medford Township	137	136	136	99.27%	4.38
Mount Laurel Township	162	136	135	83.33%	4.29
New Hanover Township	9	8	8	88.89%	4.40
North Hanover Township	28	28	28	100.00%	4.61
Palmyra Borough	33	33	33	100.00%	4.49
Pemberton Borough	13	13	13	100.00%	4.69
Pemberton Township	102	98	98	96.08%	4.36
Riverside Township	36	25	24	66.67%	3.87
Shamong Township	16	16	16	100.00%	4.38
Southampton Township	16	13	13	81.25%	4.59
Springfield Township	23	19	19	82.61%	3.60
Tabernacle Township	20	8	8	40.00%	4.77
Westampton Township	83	79	79	95.18%	4.24
Woodland Township	12	10	10	83.33%	4.60
Wrightstown Borough	4	4	4	100.00%	4.83

Comments

Messages	Rating	Created_at
good course	5	17 April 2023
Thorough in approach and presented in an easy to understand (and entertaining) manner.	4	03 April 2023
Maybe add some new stories because it all seemed the same as the last training.	3	03 April 2023
..	3	30 March 2023
OUTSTANDING!!!	5	30 March 2023
The videos of people who made mistakes was very helpful.	4	27 March 2023
none	5	27 March 2023
It was easy to understand. Thank you.	4	23 March 2023
Always something to learn.	4	17 March 2023
EASY TO FOLLOW.	4	15 March 2023
helpful and informative	5	15 March 2023
a good refresher	4	15 March 2023
Better than I expected!	4	14 March 2023
Took too long loading each section.	3	14 March 2023
JUst awesome	5	13 March 2023
Very helpful and interesting	5	13 March 2023
Great	5	11 March 2023
Excellent!!!!!!!!!!!!!!	5	10 March 2023
X	4	10 March 2023
very informative!!!!	4	09 March 2023
Very clear and easy to understand. I liked that the quizzes were between only a few sections so we weren't having to remember specific information after watching so many slides/videos.	5	09 March 2023
Very good - Thank you	5	09 March 2023
Great	5	09 March 2023
outstanding	5	06 March 2023
Great	5	06 March 2023
good reminder	4	04 March 2023
very informative	4	03 March 2023
Great	5	03 March 2023
Great	4	02 March 2023
good course	4	02 March 2023
very informative	5	21 June 2022
very informative	3	13 June 2022
very informative	5	08 June 2022
none	5	02 June 2022
none	5	02 June 2022
very informative	5	21 October 2021
very informative	3	04 October 2021

Amending Your Employee Roster? Follow These Steps:

Minimal Changes? 0-5 Changes:

Step 1

Email Jerry Caruso list of changes / CC: Kamini Patel

Multiple Changes? 5 or More Changes:

Step 1

Request current roster from Jerry Caruso

Step 2

Update roster: note any additions, deleted users or changes

Step 3

Return roster to Jerry Caruso / CC: Kamini Patel

Jerry Caruso

Jerry@wintseconulting.com

(6090 576-0348

Kamini Patel

Kamini_Patel@rpadmin.com

(856) 446-9112

Training-Phishing Last 60 Days

Member	recipients	sent	opened	clicked	phished	reported
Bass River Township	18	18	4	1	0	0
Beverly City	31	30	9	1	0	0
Bordentown City	23	23	12	2	0	0
Bordentown Township	49	49	15	1	0	0
Chesterfield Township	36	35	18	2	0	0
Delanco Township	27	27	4	0	0	0
Delran Township	3	3	1	0	0	0
Edgewater Park Township	37	36	5	2	0	0
Florence Township	62	60	15	0	0	0
Hainesport Township	10	10	3	1	0	0
Lumberton Township	50	50	13	1	0	0
Mansfield Township	80	80	31	0	0	0
Medford Township	142	141	18	0	0	0
Mount Laurel Township	162	162	49	3	0	0
New Hanover Township	9	9	1	0	0	0
No Department	3	3	3	0	0	0
North Hanover Township	35	35	11	0	0	0
Palmyra Borough	37	37	10	1	0	0
Pemberton Borough	13	13	0	0	0	0
Pemberton Township	101	101	11	2	0	0
Riverside Township	40	39	3	0	0	0
Shamong Township	18	18	2	0	0	0
Southampton Township	20	20	4	0	0	0
Springfield Township	1	1	0	0	0	0
Tabernacle Township	26	26	7	1	0	0
Westampton Township	84	83	24	0	0	0
Woodland Township	17	17	0	0	0	0
Wrightstown Borough	1	1	0	0	0	0

Vulnerability and Penetration Testing

Member	KYC&VSA Received	Vulnerability	PenTest
Bass River Township	X	X	
Beverly City	X	X	
Bordentown City	X	X	
Bordentown Township	X	X	
Chesterfield Township	X	X	
Delanco Township	X	X	X
Delran Township	X	X	
Edgewater Park Township	X	X	
Fieldsboro Borough	X	X	
Florence Township	X	X	
Hainesport Township	X	X	
Lumberton Township	X	X	
Mansfield Township	X	X	
Medford Township	X	X	X
Mount Laurel Township	X	X	
New Hanover Township			
North Hanover Township	X	X	
Palmyra Borough	X	X	X
Pemberton Borough	X	X	X
Pemberton Township	X	X	
Riverside Township	X	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%	96%	14%

MEL Cyber JIF Framework Status

Member	Approval Status - Minimum	Approval Status - Advanced
Bass River Township	Receipt Acknowledged	Receipt Acknowledged
Beverly City	Receipt Acknowledged	Receipt Acknowledged
Bordentown City	Receipt Acknowledged	Receipt Acknowledged
Bordentown Township	Receipt Acknowledged	Receipt Acknowledged
Chesterfield Township	Receipt Acknowledged	Receipt Acknowledged
Delanco Township	Receipt Acknowledged	Receipt Acknowledged
Delran Township	Receipt Acknowledged	Receipt Acknowledged
Edgewater Park Township	Receipt Acknowledged	Receipt Acknowledged
Fieldsboro Borough	Receipt Acknowledged	Receipt Acknowledged
Florence Township	Receipt Acknowledged	Receipt Acknowledged
Hainesport Township	Receipt Acknowledged	Receipt Acknowledged
Lumberton Township	Receipt Acknowledged	Receipt Acknowledged
Mansfield Township	Receipt Acknowledged	Receipt Acknowledged
Medford Township	Receipt Acknowledged	Receipt Acknowledged
Mount Laurel Township	Receipt Acknowledged	Receipt Acknowledged
New Hanover Township	Receipt Acknowledged	Receipt Acknowledged
North Hanover Township	Receipt Acknowledged	Receipt Acknowledged
Palmyra Borough	Receipt Acknowledged	Receipt Acknowledged
Pemberton Borough	Receipt Acknowledged	Receipt Acknowledged
Pemberton Township	Receipt Acknowledged	Receipt Acknowledged
Riverside Township	Receipt Acknowledged	Receipt Acknowledged
Shamong Township	Receipt Acknowledged	Receipt Acknowledged
Southampton Township	Receipt Acknowledged	Receipt Acknowledged
Springfield Township	Receipt Acknowledged	Receipt Acknowledged
Tabernacle Township	Receipt Acknowledged	Receipt Acknowledged
Westampton Township	Receipt Acknowledged	Receipt Acknowledged
Woodland Township	Receipt Acknowledged	Receipt Acknowledged
Wrightstown Borough	Receipt Acknowledged	Receipt Acknowledged

Burlington County JIF Cyber Compliance



Level 1: Minimum Security

Level 2: Advanced Security

MEL Cyber Page: <https://njmel.org/mel-safety-institute/resource-center/public-officials/public-officials-cyber-risk-control/>

JIF	Minimum			Advanced		
	Approved	Incomplete	No Response	Approved	Incomplete	No Response
Camden County	8%	0%	92%	5%	0%	95%
NJ Utility Authorities	4%	0%	96%	3%	1%	96%
Bergen County	3%	0%	97%	3%	0%	97%
South Bergen County	0%	4%	96%	0%	4%	96%
Suburban Metro	0%	0%	100%	0%	0%	100%
Burlington County Municipal JIF	0%	0%	100%	0%	0%	100%
Atlantic County Municipal JIF	0%	0%	100%	0%	0%	100%
Suburban Municipal	0%	0%	100%	0%	0%	100%
Professional Municipal Management	0%	0%	100%	0%	0%	100%
NJ Self Insurers	0%	0%	100%	0%	0%	100%
Morris County	0%	0%	100%	0%	0%	100%
Monmouth County	0%	0%	100%	0%	0%	100%
Mid Jersey JIF	0%	0%	100%	0%	0%	100%
Gloucester, Salem, Cumberland Counties N	0%	0%	100%	0%	0%	100%
NJ Public Housing Authority	0%	0%	100%	0%	0%	100%
Public Alliance Insurance Coverage Fund	0%	0%	100%	0%	0%	100%
Ocean County	0%	0%	100%	0%	0%	100%
Central New Jersey	0%	0%	100%	0%	0%	100%
First Responders	0%	0%	100%	0%	0%	100%
Total #	7	1	595	5	2	596
Total %	1.2%	0.2%	99%	0.8%	0.3%	99%

Analytics

What security questions are most often unanswered or have a “No” response?

- Incident Response Plan
- Technology Practices Policy
- Disaster Recovery Plan
- Email Warning Label
- Government Cyber Memberships
- Password Strength
- Encrypt or Password Protect PII/PHI
- MFA for Remote Access
- Third Party Risk Management Tool



JIF	Member	Approval Status - Minimum	Approval Status - Advance
Burlington County Municipal JIF	Bass River Township		
Burlington County Municipal JIF	Beverly City		
Burlington County Municipal JIF	Bordentown City		
Burlington County Municipal JIF	Bordentown Township		
Burlington County Municipal JIF	Chesterfield Township		
Burlington County Municipal JIF	Delanco Township		
Burlington County Municipal JIF	Delran Township		
Burlington County Municipal JIF	Edgewater Park Township		
Burlington County Municipal JIF	Fieldsboro Borough		
Burlington County Municipal JIF	Florence Township		
Burlington County Municipal JIF	Hainesport Township		
Burlington County Municipal JIF	Lumberton Township		
Burlington County Municipal JIF	Mansfield Township		
Burlington County Municipal JIF	Medford Township		
Burlington County Municipal JIF	Mount Laurel Township		
Burlington County Municipal JIF	New Hanover Township		
Burlington County Municipal JIF	North Hanover Township		
Burlington County Municipal JIF	Palmyra Borough		
Burlington County Municipal JIF	Pemberton Borough		
Burlington County Municipal JIF	Pemberton Township		
Burlington County Municipal JIF	Riverside Township		
Burlington County Municipal JIF	Shamong Township		
Burlington County Municipal JIF	Southampton Township		
Burlington County Municipal JIF	Springfield Township		
Burlington County Municipal JIF	Tabernacle Township		
Burlington County Municipal JIF	Westampton Township		
Burlington County Municipal JIF	Woodland Township		
Burlington County Municipal JIF	Wrightstown Borough		



Cyber Security Bulletin June 2023

Artificial Intelligence for Local Government

Artificial Intelligence (AI) is transforming the way we live and work. It is now starting to have an impact on local government too. AI can be used to help local governments automate tasks, improve decision-making, and enhance citizen engagement. In this Bulletin, we will explore the benefits of AI for local government and how it can be implemented effectively.

Enhancing Citizen Engagement

One of the main benefits of AI for local government is that it can enhance citizen engagement. AI can be used to create chatbots and virtual assistants that can answer citizen queries, provide information, and even help citizens complete tasks online. This can reduce the workload on local government staff and improve the experience for citizens. AI can also be used to personalize the citizen experience. By analyzing data about citizens, such as their preferences and behaviors, AI algorithms can tailor services and communications to meet their individual needs. This can improve citizen satisfaction and engagement with local government.

Improving Decision-Making

Another key benefit of AI for local government is that it can help improve decision-making. AI algorithms can be used to analyze large amounts of data quickly and accurately. This can help local governments make more informed decisions about issues such as traffic management, waste management, and public safety. For example, AI algorithms can analyze traffic data to predict when and where congestion is likely to occur. This can help local governments make more informed decisions about traffic management and infrastructure planning.

Risk Assessment

AI can also be used for risk assessment, which involves identifying potential risks and hazards in the community. For example, AI algorithms can analyze data about crime rates and weather patterns to identify areas that are at a higher risk of flooding or other natural disasters. This can help local governments plan and prepare for emergencies.

Automating Tasks

AI can also be used to automate tasks, which can save local governments time and money. AI can be used to automatically detect potholes or other road damage, which can help local governments prioritize repairs. AI can also be used to monitor public spaces, such as parks or beaches, and automatically alert staff if there is an issue. AI can be used for predictive maintenance, which involves using data to predict when equipment is likely to fail. AI algorithms can analyze data from sensors on city vehicles to identify when maintenance is needed. This can help local governments reduce downtime and maintenance costs.

Implementing AI Effectively

Implementing AI effectively requires careful planning and execution. Local governments should start by identifying the areas where AI can have the biggest impact. They should also consider the potential risks and challenges of using AI, such as privacy concerns and the risk of bias in AI algorithms.

AI has the potential to revolutionize local government operations and services. By adopting AI, local governments can improve citizen engagement, decision-making, and automate tasks. As more and more local governments implement AI, those who do not may fall behind. The future of local government is here, and AI is a key player.

If you have questions about how AI can help your community please reach out to me.

For further reading.

<https://www.aaas.org/programs/epi-center/AI>

<https://www.nist.gov/itl/ai-risk-management-framework>

June 9, 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 May 31, 2023 for Closed Fund Years 1991 to 2018, and Fund Years 2019, 2020, 2021, 2022 and 2023. The reports, where required, are presented in a manner prescribed or permitted by the Department of Insurance and the Division of Local Government Services of the Department of Community Affairs.

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

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

INVESTMENT INTEREST & INVESTMENTS:

Interest received or accrued for the reporting period totaled \$ 23,106.09. This generated an average annual yield of 1.86%. However, after including an unrealized net loss of \$ 76,412.44 in the asset portfolio, the yield is adjusted to -4.28% for this period. The total overview of the asset portfolio for the fund shows a current market value of \$13,113,422.04.

RECEIPT ACTIVITY FOR THE PERIOD

Subrogation Receipts \$ 8,428.80 w/YTD Total \$ 38,557.62
Salvage Receipts \$ 0.00
Overpayment Reimbursements \$ 0.00

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

The enclosed report shows net claim activity during the reporting period for claims paid by the fund and claims payable by the Fund at period end in the amount of \$ 486,003.96. The claims detail shows 380 claim payments issued.

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

Interest Allocated for the Period \$ 495.93 for a total Member Balance of \$320,453.50 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 \$ 15,976,306.86 to a closing balance of \$ 13,897,037.46 showing a decrease in the fund of \$ 2,079,269.40. 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
3/1	RIVERSIDE TWP.	2022263917	NICHOLAS STROUGH	WC	2022	150.00	
3/22	FLORENCE TWP.	2022257781	FLORENCE TWP.	PR	2021	4,150.00	
3/22	FLORENCE TWP.	2023285826	FLORENCE TWP.	PR	2022	10,571.23	
TOTAL-MAR.						14,871.23	
TOTAL-YTD							16,875.00
4/1	EDGEWATER PARK TWP	2022243606	EDGEWATER PARK TWP	PR	2021	8,323.76	
4/1	FLORENCE TWP.	2023285826	FLORENCE TWP.	PR	2022	715.00	
4/14	SOUTHAMPTON TWP	2023291761	SOUTHAMPTON TWP	PR	2022	1,355.06	
4/24	DELANCO TWP	2022257760	DELANCO TWP	PR	2021	2,860.00	
TOTAL-APR.						13,253.82	
TOTAL-YTD							30,128.82
5/1	WESTAMPTON TWP.	2022254089	MICHAEL WESTDYK	WC	2021	2,825.65	
5/1	WESTAMPTON TWP.	2022254092	JOSEPH ANDERSON	WC	2021	2,627.50	
5/2	RIVERSIDE TWP.	2022263917	NICHOLAS STROUGH	WC	2022	150.00	
5/16	WESTAMPTON TWP.	2022254091	JAMES HILL	WC	2021	2,825.65	
TOTAL-MAY						8,428.80	
TOTAL-YTD							38,557.62

**BURLINGTON COUNTY MUNICIPAL JIF
ACCOUNT RECONCILIATION ACTIVITY REPORT
FY 2023**

	<u>March</u>	<u>April</u>	<u>May</u>	<u>Year To Date Total</u>
Opening Balance for the Period:	16,752,857.79	16,854,584.99	15,976,306.86	
RECEIPTS:				
Interest Income (Cash)	279,205.05	41,992.87	-53,306.34	272,928.81
Premium Assessment Receipts	171,685.00	0.00	0.00	3,854,199.00
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	11,596.23	2,070.06	150.00	15,776.29
Fund Year 2021	4,150.00	11,216.65	8,278.80	23,843.60
Fund Year 2020	0.00	0.00	0.00	0.00
Fund Year 2019	0.00	436.99	0.00	480.76
Closed Fund Year	0.00	0.00	0.00	0.00
Total Subrogation, Salvage & Reimb.Receipts	15,746.23	13,723.70	8,428.80	40,100.65
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	44,105.75	44,105.75
TOTAL RECEIPTS:	466,636.28	55,716.57	-771.79	4,211,334.21

DISBURSEMENTS:

Net Claim Payments:

Fund Year 2023	41,924.32	153,756.29	207,737.60	437,724.64
Fund Year 2022	60,668.48	25,024.56	54,088.42	365,472.29
Fund Year 2021	19,888.54	21,704.22	55,538.22	256,390.31
Fund Year 2020	35,529.40	41,260.96	67,460.87	215,263.98
Fund Year 2019	8,302.42	3,160.50	96,318.85	125,330.47
Closed Fund Year	0.00	0.00	50.00	50.00
Total Net Claim Payments	166,313.16	244,906.53	481,193.96	1,400,231.69

Exp.& Admin Bill List Payments:

Exp. & Cont. Charges FY 2023	155,483.92	148,204.11	94,444.17	679,852.56
E-JIF Premium FY 2023	0.00	0.00	0.00	0.00
Exp. & Cont. Charges FY 2022	43,112.00	56,762.50	15,800.00	143,141.80
Property Fund Charges FY 2022	0.00	0.00	0.00	0.00
M.E.L. Premium FY 2023	0.00	0.00	0.00	649,271.25
POL/EPL Policy Premium FY 2023	0.00	484,529.00	649,271.25	1,540,733.25
Cyber Premium FY 2023	0.00	0.00	158,961.00	317,924.00
Exp. & Cont. Charges FY 2021	0.00	0.00	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	0.00	678,827.23	681,827.23
Total Bill List Payments	198,595.92	689,495.61	1,597,303.65	3,348,542.31
Net Bank Services Fees	0.00	0.00	0.00	0.00
Other	0.00	0.00	0.00	0.00
TOTAL DISBURSEMENTS:	364,909.08	934,402.14	2,078,497.61	5,428,626.56

Closing Balance for the Period:

16,854,584.99	15,975,899.42	13,897,037.46
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Account Net Cash Change During the Period:

Operating Account	-170,487.76	-915,195.91	-1,022,133.19	-465,848.62
JCMI Investment Account	272,229.56	36,510.34	-1,057,213.44	-752,103.18
Investment Account	0.00	0.00	0.00	0.00
Asset Management Account	0.00	0.00	0.00	0.00
Claims Imprest Account	174.72	0.00	82.56	506.23
Expense & Contingency Account	-189.32	0.00	-5.33	153.22
Total Change in Account Net Cash:	101,727.20	-878,685.57	-2,079,269.40	-1,217,292.35

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 May
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	\$15,976,305.41	114.93	-	1,703,565.33	100,427.25	1,562.42	14,170,635.48
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	\$295.57	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$295.57
5 Interest Paid - Cash Instr.s	\$22,810.52	\$0.00	\$0.00	\$2,623.65	\$509.81	\$773.63	\$18,903.43
6 Interest Paid - Term Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
7 Realized Gain (Loss)	-\$76,412.44	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	-\$76,412.44
8 Net Investment Income	-\$53,306.35	\$0.00	\$0.00	\$2,623.65	\$509.81	\$773.63	-\$57,213.44
9 Deposits - Purchases	\$3,132,021.83	\$0.00	\$0.00	\$1,053,524.22	\$481,193.96	\$1,597,303.65	\$0.00
10 (Withdrawals - Sales)	-\$5,157,984.89	\$0.00	\$0.00	-\$2,078,281.07	-\$481,621.21	-\$1,598,082.61	-\$1,000,000.00
Ending Cash & Investment Bal:	\$13,897,036.00	\$114.93	\$0.00	\$681,432.13	\$100,509.81	\$1,557.09	\$13,113,422.04
Ending Interest Accrual Balanc	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Plus Outstanding Checks	\$989,428.40	\$0.00	\$0.00	\$822.00	\$122,251.03	\$866,355.37	\$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	\$14,875,193.40	\$114.93	\$0.00	\$670,983.13	\$222,760.84	\$867,912.46	\$13,113,422.04

Investment Income Allocation													
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	119,199.51	206,954.48	49,668.95	719,627.25	234,019.94	(573,719.44)	95,726.06	(36,699.76)	369,722.97	179,473.12	0.00	\$1,363,973.09
	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 - 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	\$2.10	\$3.64	\$0.87	\$12.66	\$4.12	\$0.00	\$0.00	\$0.00	\$0.00	\$3.16	\$0.00	\$26.54
	5 Interest Paid - Cash Instr.s	\$161.80	\$280.92	\$67.42	\$976.82	\$317.66	\$0.00	\$0.00	\$0.00	\$0.00	\$243.62	\$0.00	\$2,048.23
	6 Interest Paid - Term Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	7 Realized Gain (Loss)	-\$542.01	-\$941.04	-\$225.85	-\$3,272.22	-\$1,064.11	\$0.00	\$0.00	\$0.00	\$0.00	-\$816.08	\$0.00	-\$6,861.33
	8 Net Investment Income	-\$378.12	-\$656.49	-\$157.56	-\$2,282.75	-\$742.34	\$0.00	\$0.00	\$0.00	\$0.00	-\$569.31	\$0.00	-\$4,786.57
	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	\$56,959.00	\$206,259.74	\$49,511.39	\$571,507.56	\$233,277.60	-\$573,719.44	\$95,726.06	-\$195,660.76	-\$279,548.28	\$128,565.39	\$0.00	\$292,878.27
	Ending Interest Accrual Ba	\$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	(150,786.16)	410,504.76	100,935.99	924,844.78	452,896.25	(110,439.48)	(152,284.17)	0.00	(166,002.59)	938,122.78	93,916.86	\$2,341,709.02
	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 - 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	\$7.22	\$1.78	\$16.27	\$7.97	\$0.00	\$0.00	\$0.00	\$0.00	\$16.50	\$1.65	\$51.38
	5 Interest Paid - Cash Instr.s	\$0.00	\$557.22	\$137.01	\$1,255.38	\$614.76	\$0.00	\$0.00	\$0.00	\$0.00	\$1,273.40	\$127.48	\$3,965.25
	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	-\$1,866.61	-\$458.97	-\$4,205.37	-\$2,059.37	\$0.00	\$0.00	\$0.00	\$0.00	-\$4,265.75	-\$427.05	-\$13,283.11
	8 Net Investment Income	\$0.00	-\$1,302.17	-\$320.18	-\$2,933.72	-\$1,436.64	\$0.00	\$0.00	\$0.00	\$0.00	-\$2,975.84	-\$297.92	-\$9,266.47
	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	-\$178,418.29	\$404,719.09	\$100,615.81	\$900,088.27	\$451,459.61	-\$110,439.48	-\$152,284.17	\$0.00	-\$166,002.59	\$919,346.94	\$93,618.94	\$2,262,704.13
	Ending Interest Accrual Ba	\$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	(66,841.79)	399,191.42	79,289.30	333,049.87	350,277.00	(51,330.45)	(5.58)	0.00	48,490.04	113,043.08	0.00	\$1,205,162.89
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	\$7.02	\$1.39	\$5.86	\$6.16	\$0.00	\$0.00	\$0.00	\$0.00	\$1.99	\$0.00	\$22.42
5 Interest Paid - Cash Instr.s	\$0.00	\$541.86	\$107.63	\$452.08	\$475.46	\$0.00	\$0.00	\$0.00	\$0.00	\$153.44	\$0.00	\$1,730.48
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	-\$1,815.17	-\$360.54	-\$1,514.41	-\$1,592.75	\$0.00	\$0.00	\$0.00	\$0.00	-\$514.02	\$0.00	-\$5,796.88
8 Net Investment Income	\$0.00	-\$1,266.28	-\$251.52	-\$1,056.48	-\$1,111.12	\$0.00	\$0.00	\$0.00	\$0.00	-\$358.59	\$0.00	-\$4,043.99
9 Interest Accrued - Net Char	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Ending Cash & Investment	-\$67,841.79	\$388,202.88	\$79,037.78	\$295,456.23	\$349,165.88	-\$51,330.45	-\$5.58	\$0.00	\$48,490.04	\$112,684.50	\$0.00	\$1,153,859.49
Ending Interest Accrual Ba	\$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)	264,356.86	80,604.41	454,247.10	431,658.30	631.72	0.95	0.00	(4,673.37)	120,739.91	47,914.61	\$1,350,940.21
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	\$4.65	\$1.42	\$7.99	\$7.59	\$0.00	\$0.00	\$0.00	\$0.00	\$2.12	\$0.84	\$24.62
5 Interest Paid - Cash Instr.s	\$0.00	\$358.84	\$109.41	\$616.59	\$585.93	\$0.00	\$0.00	\$0.00	\$0.00	\$163.89	\$65.04	\$1,899.70
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	-\$1,202.06	-\$366.52	-\$2,065.51	-\$1,962.80	\$0.00	\$0.00	\$0.00	\$0.00	-\$549.02	-\$217.87	-\$6,363.77
8 Net Investment Income	\$0.00	-\$838.57	-\$255.69	-\$1,440.93	-\$1,369.27	\$0.00	\$0.00	\$0.00	\$0.00	-\$383.00	-\$151.99	-\$4,439.45
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	-\$44,540.28	\$243,621.74	\$78,615.23	\$406,975.35	\$430,289.02	\$631.72	\$0.95	\$0.00	-\$4,673.37	\$120,356.90	\$47,762.62	\$1,279,039.88
Ending Interest Accrual Ba	\$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	36,264.97	126,702.63	51,608.04	276,486.98	177,626.54	177.96	114.17	0.00	14,142.50	108,867.51	0.00	\$791,991.30
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	\$0.64	\$2.23	\$0.91	\$4.86	\$3.12	\$0.00	\$0.00	\$0.00	\$0.00	\$1.91	\$0.00	\$13.68
5 Interest Paid - Cash Instr.s	\$49.23	\$171.99	\$70.05	\$375.50	\$241.11	\$0.00	\$0.00	\$0.00	\$0.00	\$147.78	\$0.00	\$1,055.45
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)	-\$164.90	-\$576.13	-\$234.67	-\$1,257.22	-\$807.69	\$0.00	\$0.00	\$0.00	\$0.00	-\$495.03	\$0.00	-\$3,535.63
8 Net Investment Income	-\$115.04	-\$401.92	-\$163.71	-\$877.05	-\$563.45	\$0.00	\$0.00	\$0.00	\$0.00	-\$345.34	\$0.00	-\$2,466.51
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	\$36,149.94	\$125,467.62	\$51,444.34	\$180,124.18	\$177,063.08	\$177.96	\$114.17	\$0.00	\$14,142.50	\$108,522.16	\$0.00	\$693,205.95
Ending Interest Accrual Ba	\$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	8,437,887.35	0.00	\$8,437,887.35
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	\$148.41	\$0.00	\$148.41
5 Interest Paid - Cash Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$11,453.55	\$0.00	\$11,453.55
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)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	-\$38,367.99	\$0.00	-\$38,367.99
8 Net Investment Income	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	-\$26,766.03	\$0.00	-\$26,766.03
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	-\$50.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$7,732,294.09	\$0.00	\$7,732,244.09
Ending Interest Accrual Ba	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

Statement of Change in Net Assets

BNY MELLON

MX6F96590902 - BURLINGTON CNTY JIF

Market Value

05/31/2023

Report ID: IGLS0002

Base Currency: USD

Status: FINAL

	Current Period		Fiscal Year To Date	
	05/01/2023	05/31/2023	01/01/2023	05/31/2023
NET ASSETS - BEGINNING OF PERIOD		14,170,635.48		13,865,525.22
		<u>14,170,635.48</u>		<u>13,865,525.22</u>
RECEIPTS				
INVESTMENT INCOME				
INTEREST	23,167.02		115,447.51	
REALIZED GAIN/LOSS	0.00		-134,224.16	
REALIZED GAIN/LOSS- LONG	-7,068.99		-7,068.99	
UNREALIZED GAIN/LOSS-INVESTMENT	-69,343.45		279,933.86	
ACCRETION/AMORTIZATION	295.57		-1,355.88	
TOTAL INVESTMENT INCOME		<u>-52,949.85</u>		<u>252,732.34</u>
TOTAL RECEIPTS		<u>-52,949.85</u>		<u>252,732.34</u>
DISBURSEMENTS				
ADMINISTRATIVE EXPENSES				
TRUSTEE/CUSTODIAN	327.88		2,244.87	
INVESTMENT ADVISORY FEES	3,607.83		1,208.19	
CONSULTING	327.88		1,382.46	
TOTAL ADMINISTRATIVE EXPENSES		<u>4,263.59</u>		<u>4,835.52</u>
DISTRIBUTION TO PLAN ADMINISTRATOR	1,000,000.00		1,000,000.00	
TOTAL DISTRIBUTION TO PLAN ADMINISTRATOR		<u>1,000,000.00</u>		<u>1,000,000.00</u>
TOTAL DISBURSEMENTS		<u>1,004,263.59</u>		<u>1,004,835.52</u>
NET ASSETS - END OF PERIOD		<u>13,113,422.04</u>		<u>13,113,422.04</u>

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

Current Fund Year: 2023 Month Ending: May		Property	Liability	Auto	Workers Comp	Deductible	POL/EPL	EJIF	Cyber JIF	MEL	Admin	Contingency	TOTAL
OPEN BALANCE	(106,703.75)	1,407,710.15	362,106.69	2,708,255.98	1,646,478.03	(734,679.69)	(56,448.57)	(36,699.76)	261,679.55	10,382,776.75	141,831.47	15,976,306.86	
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	8,428.80	0.00	0.00	0.00	0.00	0.00	0.00	0.00	8,428.80	
Invest Pymnts	(495.88)	(4,490.19)	(1,155.01)	(8,638.55)	(5,251.80)	0.00	0.00	0.00	0.00	(33,118.08)	(452.40)	(53,601.91)	
Invest Adj	2.74	24.76	6.37	47.64	28.96	0.00	0.00	0.00	0.00	182.61	2.49	295.57	
Subtotal Invest	(493.14)	(4,465.43)	(1,148.64)	(8,590.91)	(5,222.84)	0.00	0.00	0.00	0.00	(32,935.47)	(449.91)	(53,306.34)	
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	44,105.75	0.00	44,105.75	
TOTAL	(493.14)	(4,465.43)	(1,148.64)	(162.11)	(5,222.84)	0.00	0.00	0.00	0.00	11,170.28	(449.91)	(771.79)	
EXPENSES													
Claims Transfers	90,544.53	34,973.65	1,733.50	353,942.28	0.00	0.00	0.00	0.00	0.00	0.00	0.00	481,193.96	
Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	158,961.00	649,271.25	789,071.40	0.00	1,597,303.65	
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	90,544.53	34,973.65	1,733.50	353,942.28	0.00	0.00	0.00	158,961.00	649,271.25	789,071.40	0.00	2,078,497.61	
END BALANCE	(197,741.42)	1,368,271.07	359,224.55	2,354,151.59	1,641,255.19	(734,679.69)	(56,448.57)	(195,660.76)	(387,591.70)	9,604,875.63	141,381.56	13,897,037.46	

REPORT STATUS SECTION

Report Month: May		Balance Differences
Opening Balances:	Opening Balances are NOT equal	\$1.45
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	\$1.46
Accrual Balances:	Accrual 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

Interest Allocation Flag 1=

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SUMMARY OF CASH TRANSACTIONS												
FUND YEAR 2023												
Month Ending:	May											
	Property	Liability	Auto	Workers Comp	Deductible	POL/EPL	EJIF	Cyber JIF	MEL	Admin	Contingency	TOTAL
OPEN BALANCE	119,199.51	206,954.48	49,668.95	719,627.25	234,019.94	(573,719.44)	95,726.06	(36,699.76)	369,722.97	179,473.12	0.00	1,363,973.09
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	(380.21)	(660.13)	(158.43)	(2,295.40)	(746.46)	0.00	0.00	0.00	0.00	(572.47)	0.00	(4,813.10)
Invest Adj	2.10	3.64	0.87	12.66	4.12	0.00	0.00	0.00	0.00	3.16	0.00	26.55
Subtotal Invest	(378.11)	(656.49)	(157.56)	(2,282.74)	(742.34)	0.00	0.00	0.00	0.00	(569.31)	0.00	(4,786.55)
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	44,105.75	0.00	44,105.75
TOTAL	(378.11)	(656.49)	(157.56)	(2,282.74)	(742.34)	0.00	0.00	0.00	0.00	43,536.44	0.00	39,319.20
EXPENSES												0.00
Claims Transfers	61,862.40	38.25	0.00	145,836.95	0.00	0.00	0.00	0.00	0.00	0.00	0.00	207,737.60
Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	158,961.00	649,271.25	94,444.17	0.00	902,676.42
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	61,862.40	38.25	0.00	145,836.95	0.00	0.00	0.00	158,961.00	649,271.25	94,444.17	0.00	1,110,414.02
END BALANCE	56,959.00	206,259.74	49,511.39	571,507.56	233,277.60	(573,719.44)	95,726.06	(195,660.76)	(279,548.28)	128,565.39	0.00	292,878.27

SUMMARY OF CASH TRANSACTIONS												
FUND YEAR 2022												
Month Ending:	May											
	Property	Liability	Auto	Workers Comp	Deductible	POL/EPL	EJIF	Cyber JIF	MEL	Admin	Contingency	TOTAL
OPEN BALANCE	(150,786.16)	410,504.76	100,935.99	924,844.78	452,896.25	(110,439.48)	(152,284.17)	0.00	(166,002.59)	938,122.78	93,916.86	2,341,709.02
RECEIPTS												
Assessments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Refunds	0.00	0.00	0.00	150.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	150.00
Invest Pymnts	0.00	(1,309.39)	(321.96)	(2,949.99)	(1,444.61)	0.00	0.00	0.00	0.00	(2,992.34)	(299.57)	(9,317.86)
Invest Adj	0.00	7.22	1.78	16.27	7.97	0.00	0.00	0.00	0.00	16.50	1.65	51.39
Subtotal Invest	0.00	(1,302.17)	(320.18)	(2,933.72)	(1,436.64)	0.00	0.00	0.00	0.00	(2,975.84)	(297.92)	(9,266.47)
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	(1,302.17)	(320.18)	(2,783.72)	(1,436.64)	0.00	0.00	0.00	0.00	(2,975.84)	(297.92)	(9,116.47)
EXPENSES												
Claims Transfers	27,632.13	4,483.50	0.00	21,972.79	0.00	0.00	0.00	0.00	0.00	0.00	0.00	54,088.42
Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	15,800.00	0.00	15,800.00
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	27,632.13	4,483.50	0.00	21,972.79	0.00	0.00	0.00	0.00	0.00	15,800.00	0.00	69,888.42
END BALANCE	(178,418.29)	404,719.09	100,615.81	900,088.27	451,459.61	(110,439.48)	(152,284.17)	0.00	(166,002.59)	919,346.94	93,618.94	2,262,704.13

SUMMARY OF CASH TRANSACTIONS												
FUND YEAR 2021												
Month Ending:	May											
	Property	Liability	Auto	Workers Comp	Deductible	POL/EPL	EJIF	Cyber JIF	MEL	Admin	Contingency	TOTAL
OPEN BALANCE	(66,841.79)	399,191.42	79,289.30	333,049.87	350,277.00	(51,330.45)	(5.58)	0.00	48,490.04	113,043.08	0.00	1,205,162.89
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	8,278.80	0.00	0.00	0.00	0.00	0.00	0.00	0.00	8,278.80
Invest Pymnts	0.00	(1,273.31)	(252.91)	(1,062.33)	(1,117.28)	0.00	0.00	0.00	0.00	(360.57)	0.00	(4,066.40)
Invest Adj	0.00	7.02	1.39	5.86	6.16	0.00	0.00	0.00	0.00	1.99	0.00	22.42
Subtotal Invest	0.00	(1,266.29)	(251.52)	(1,056.47)	(1,111.12)	0.00	0.00	0.00	0.00	(358.58)	0.00	(4,043.98)
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	0.00	(1,266.29)	(251.52)	7,222.33	(1,111.12)	0.00	0.00	0.00	0.00	(358.58)	0.00	4,234.82
EXPENSES												
Claims Transfers	1,000.00	9,722.25	0.00	44,815.97	0.00	0.00	0.00	0.00	0.00	0.00	0.00	55,538.22
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	1,000.00	9,722.25	0.00	44,815.97	0.00	0.00	0.00	0.00	0.00	0.00	0.00	55,538.22
END BALANCE	(67,841.79)	388,202.88	79,037.78	295,456.23	349,165.88	(51,330.45)	(5.58)	0.00	48,490.04	112,684.50	0.00	1,153,859.49

SUMMARY OF CASH TRANSACTIONS												
FUND YEAR 2020												
Month Ending:	May											
	Property	Liability	Auto	Workers Comp	Deductible	POL/EPL	EJIF	Cyber JIF	MEL	Admin	Contingency	TOTAL
OPEN BALANCE	(44,540.28)	264,356.86	80,604.41	454,247.10	431,658.30	631.72	0.95	0.00	(4,673.37)	120,739.91	47,914.61	1,350,940.21
RECEIPTS												
Assessments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	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	(843.22)	(257.10)	(1,448.92)	(1,376.87)	0.00	0.00	0.00	0.00	(385.13)	(152.83)	(4,464.07)
Invest Adj	0.00	4.65	1.42	7.99	7.59	0.00	0.00	0.00	0.00	2.12	0.84	24.61
Subtotal Invest	0.00	(838.57)	(255.68)	(1,440.93)	(1,369.28)	0.00	0.00	0.00	0.00	(383.01)	(151.99)	(4,439.46)
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	(838.57)	(255.68)	(1,440.93)	(1,369.28)	0.00	0.00	0.00	0.00	(383.01)	(151.99)	(4,439.46)
EXPENSES												
Claims Transfers	0.00	19,896.55	1,733.50	45,830.82	0.00	0.00	0.00	0.00	0.00	0.00	0.00	67,460.87
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	19,896.55	1,733.50	45,830.82	0.00	0.00	0.00	0.00	0.00	0.00	0.00	67,460.87
END BALANCE	(44,540.28)	243,621.74	78,615.23	406,975.35	430,289.02	631.72	0.95	0.00	(4,673.37)	120,356.90	47,762.62	1,279,039.88

SUMMARY OF CASH TRANSACTIONS												
FUND YEAR	2019											
Month Ending:	May											
	Property	Liability	Auto	Workers Comp	Deductible	POL/EPL	EJIF	Cyber JIF	MEL	Admin	Contingency	TOTAL
OPEN BALANCE	36,264.97	126,702.63	51,608.04	276,486.98	177,626.54	177.96	114.17	0.00	14,142.50	108,867.51	0.00	791,991.30
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	(115.67)	(404.14)	(164.61)	(881.91)	(566.58)	0.00	0.00	0.00	0.00	(347.26)	0.00	(2,480.17)
Invest Adj	0.64	2.23	0.91	4.86	3.12	0.00	0.00	0.00	0.00	1.91	0.00	13.67
Subtotal Invest	(115.03)	(401.91)	(163.70)	(877.05)	(563.46)	0.00	0.00	0.00	0.00	(345.35)	0.00	(2,466.50)
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	(115.03)	(401.91)	(163.70)	(877.05)	(563.46)	0.00	0.00	0.00	0.00	(345.35)	0.00	(2,466.50)
EXPENSES												
Claims Transfers	0.00	833.10	0.00	95,485.75	0.00	0.00	0.00	0.00	0.00	0.00	0.00	96,318.85
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	833.10	0.00	95,485.75	0.00	0.00	0.00	0.00	0.00	0.00	0.00	96,318.85
END BALANCE	36,149.94	125,467.62	51,444.34	180,124.18	177,063.08	177.96	114.17	0.00	14,142.50	108,522.16	0.00	693,205.95

SUMMARY OF CASH TRANSACTIONS												
FUND YEAR	Closed FY											
Month Ending:	May											
	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	8,437,887.35	0.00	8,437,887.35
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	(26,914.44)	0.00	(26,914.44)
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	148.41	0.00	148.41
Subtotal Invest	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	(26,766.03)	0.00	(26,766.03)
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	(26,766.03)	0.00	(26,766.03)
EXPENSES												
Claims Transfers	50.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	50.00
Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	678,827.23	0.00	678,827.23
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	50.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	678,827.23	0.00	678,877.23
END BALANCE	(50.00)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	7,732,294.09	0.00	7,732,244.09

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

Month **May**
Current Fund Year **2023**

Policy Year	Coverage	1.	2.	3.	4.	5.	6.	7.	8.
		Calc. Net Paid Thru Last Month	Monthly Net Paid May	Monthly Recoveries May	Calc. Net Paid Thru May	TPA Net Paid Thru May	Variance To Be Reconciled	Delinquent Unreconciled Variance From	Change This Month
2023	Property	37,780.34	61,862.40	0.00	99,642.74	99,642.74	(0.00)	0.00	(0.00)
	Liability	3,012.75	38.25	0.00	3,051.00	3,051.00	0.00	0.00	0.00
	Auto	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Workers Comp	189,193.95	145,836.95	0.00	335,030.90	338,872.61	(3,841.71)	(3,841.71)	0.00
	Total	229,987.04	207,737.60	0.00	437,724.64	441,566.35	(3,841.71)	(3,841.71)	0.00
2022	Property	445,436.16	27,632.13	0.00	473,068.29	473,068.29	0.00	0.00	0.00
	Liability	26,090.21	4,483.50	0.00	30,573.71	30,573.71	0.00	0.00	0.00
	Auto	8,259.89	0.00	0.00	8,259.89	8,259.89	0.00	0.00	0.00
	Workers Comp	787,533.22	21,972.79	150.00	809,356.01	805,514.30	3,841.71	3,841.71	0.00
	Total	1,267,319.48	54,088.42	150.00	1,321,257.90	1,317,416.19	3,841.71	3,841.71	0.00
2021	Property	519,946.31	1,000.00	0.00	520,946.31	520,946.31	0.00	0.00	0.00
	Liability	80,646.83	9,722.25	0.00	90,369.08	90,369.08	(0.00)	(0.00)	0.00
	Auto	40,319.15	0.00	0.00	40,319.15	40,319.15	0.00	0.00	0.00
	Workers Comp	1,573,326.27	44,815.97	8,278.80	1,609,863.44	1,609,863.44	0.00	0.00	0.00
	Total	2,214,238.56	55,538.22	8,278.80	2,261,497.98	2,261,497.98	0.00	0.00	0.00
2020	Property	445,759.76	0.00	0.00	445,759.76	442,984.13	2,775.63	2,775.63	0.00
	Liability	178,840.97	19,896.55	0.00	198,737.52	198,737.52	0.00	0.00	0.00
	Auto	43,303.64	1,733.50	0.00	45,037.14	45,037.14	0.00	0.00	0.00
	Workers Comp	1,459,519.23	45,830.82	0.00	1,505,350.05	1,505,350.05	0.00	0.00	0.00
	Total	2,127,423.60	67,460.87	0.00	2,194,884.47	2,192,108.84	2,775.63	2,775.63	0.00
2019	Property	550,475.31	0.00	0.00	550,475.31	550,475.31	0.00	0.00	0.00
	Liability	312,655.06	833.10	0.00	313,488.16	313,488.16	0.00	0.00	0.00
	Auto	73,155.66	0.00	0.00	73,155.66	73,155.66	0.00	0.00	0.00
	Workers Comp	1,695,960.19	95,485.75	0.00	1,791,445.94	1,791,445.94	0.00	0.00	0.00
	Total	2,632,246.22	96,318.85	0.00	2,728,565.07	2,728,565.07	0.00	0.00	0.00
Closed FY	Property	0.00	50.00	0.00	50.00	50.00	0.00	0.00	0.00
	Liability	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Auto	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Workers Comp	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Total	0.00	50.00	0.00	50.00	50.00	0.00	0.00	0.00
TOTAL		8,471,214.90	481,193.96	8,428.80	8,943,980.06	8,941,204.43	2,775.63	2,775.63	0.00



Check Register

Insurer: **BURLINGTON COUNTY J.I.F.**

Bank Account: BURLINGTON CTY JIF I

Claim Number	Claimant Type	DOL	Insured Name	Transaction Type	Payment Amount	Policy Period	Payment Type
Check Number: 19500 Check Date: 05/01/2023 Payee Name: STARK & STARK PC							
2020186961	INDEMNITY	10/12/2019	BORDENTOWN CITY	I-ASSESSMENT-W.C. IND	\$27,210.00	2019-2019	Loss
					Check Amount:	\$27,210.00	
Check Number: 19501 Check Date: 05/01/2023 Payee Name: GUY J RENZI & ASSOCIATES							
2020186961	INDEMNITY	10/12/2019	BORDENTOWN CITY	E-MISC LEGAL EXPENSE WC	\$74.00	2019-2019	Expense
					Check Amount:	\$74.00	
Check Number: 19502 Check Date: 05/01/2023 Payee Name: RAYMOND & COLEMAN LLP							
2020194882	BODILY INJURY	01/17/2020	DELRAN TOWNSHIP	L-LEGAL AL	\$850.00	2020-2020	Legal
2021232886	BODILY INJURY	01/23/2021	DELANCO TOWNSHIP	L-LEGAL GL	\$3,671.00	2021-2021	Legal
					Check Amount:	\$4,521.00	
Check Number: 19503 Check Date: 05/01/2023 Payee Name: MARSHALL DENNEHEY WARNER							
2020206165	POLICE PROF BI	05/17/2020	PEMBERTON TOWNSHIP	L-LEGAL GL	\$9,864.75	2020-2020	Legal
					Check Amount:	\$9,864.75	
Check Number: 19504 Check Date: 05/01/2023 Payee Name: AMERICAN INDEPENDENT MEDICAL							
2020186961	INDEMNITY	10/12/2019	BORDENTOWN CITY	I-ASSESSMENT-W.C. PPD	\$300.00	2019-2019	Loss
					Check Amount:	\$300.00	
Check Number: 19505 Check Date: 05/01/2023 Payee Name: THE DEWEESE LAW FIRM							
2018108537	1ST PARTY COLL PD	07/22/2017	MOUNT LAUREL TOWNSHIP	L-LEGAL PR	\$50.00	2017-2017	Legal
2021230110	MEDICAL ONLY	02/17/2021	PALMYRA BOROUGH	E-SUBROGATION EXPENSE WC	\$82.00	2021-2021	Expense
2021234831	INDEMNITY	04/08/2021	DELRAN TOWNSHIP	E-SUBROGATION EXPENSE WC	\$82.00	2021-2021	Expense
					Check Amount:	\$214.00	
Check Number: 19506 Check Date: 05/01/2023 Payee Name: PIETRAS SARACINO SMITH & MEEK LLP							
2020186961	INDEMNITY	10/12/2019	BORDENTOWN CITY	L-LEGAL WC	\$514.50	2019-2019	Legal
					Check Amount:	\$514.50	
Check Number: 19507 Check Date: 05/01/2023 Payee Name: MOUNT LAUREL TOWNSHIP							
2023298216	INDEMNITY	03/06/2023	MOUNT LAUREL TOWNSHIP	I-TEMPORARY TOTAL DISABILITY	\$1,240.36	2023-2023	Loss
					Check Amount:	\$1,240.36	
Check Number: 19508 Check Date: 05/01/2023 Payee Name: MOUNT LAUREL TOWNSHIP							



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Insurer: **BURLINGTON COUNTY J.I.F.**

Claim Number	Claimant Type	DOL	Insured Name	Transaction Type	Payment Amount	Policy Period	Payment Type
2023299080	INDEMNITY	03/15/2023	MOUNT LAUREL TOWNSHIP	I-TEMPORARY TOTAL DISABILITY	\$1,319.80	2023-2023	Loss
Check Amount:					\$1,319.80		
Check Number: 19509 Check Date: 05/01/2023 Payee Name: John Snook							
2020186961	INDEMNITY	10/12/2019	BORDENTOWN CITY	I-PERMANENT PARTIAL DISABILITY	\$50,319.00	2019-2019	Loss
Check Amount:					\$50,319.00		
Check Number: 19510 Check Date: 05/01/2023 Payee Name: Adam Tilger							
2021215075	INDEMNITY	09/16/2020	DELANCO TOWNSHIP	I-PERMANENT PARTIAL DISABILITY	\$1,150.08	2020-2020	Loss
Check Amount:					\$1,150.08		
Check Number: 19511 Check Date: 05/01/2023 Payee Name: Kyle Wilson							
2021211846	INDEMNITY	08/04/2020	CHESTERFIELD TOWNSHIP	I-PERMANENT PARTIAL DISABILITY	\$1,764.00	2020-2020	Loss
Check Amount:					\$1,764.00		
Check Number: 19512 Check Date: 05/01/2023 Payee Name: DELANCO TOWNSHIP							
2022257760	INLAND MARINE	12/06/2021	DELANCO TOWNSHIP	M-MISC MED(WC) & PD (NON-WC) OTR LOSS PR	\$1,000.00	2021-2021	Loss
Check Amount:					\$1,000.00		
Check Number: 19513 Check Date: 05/01/2023 Payee Name: COASTAL SPINE, PC.							
2023283687	INDEMNITY	09/20/2022	MOUNT LAUREL TOWNSHIP	M-ORTHO/NEURO FEES	\$83.27	2022-2022	Loss
Check Amount:					\$83.27		
Check Number: 19514 Check Date: 05/01/2023 Payee Name: ATLANTICARE PHYSICIAN GROUP, PA							
2023298230	MEDICAL ONLY	03/06/2023	HAINESPORT TOWNSHIP	M-PHYSICIAN FEES	\$254.89	2023-2023	Loss
Check Amount:					\$254.89		
Check Number: 19515 Check Date: 05/01/2023 Payee Name: IVYREHAB NETWORK INC							
2023280221	INDEMNITY	08/08/2022	PEMBERTON TOWNSHIP	M-PHYSICIAN FEES	\$170.00	2022-2022	Loss
Check Amount:					\$170.00		
Check Number: 19516 Check Date: 05/01/2023 Payee Name: ADVANCED SURGICAL INSTITUTE							
2023283687	INDEMNITY	09/20/2022	MOUNT LAUREL TOWNSHIP	M-AMBULATORY SURGERY CENTER	\$9,318.00	2022-2022	Loss
Check Amount:					\$9,318.00		
Check Number: 19517 Check Date: 05/01/2023 Payee Name: VIRTUA WEST JERSEY HEALTH INC							
2023297645	INDEMNITY	02/28/2023	MEDFORD TOWNSHIP	M-ACUTE CARE HOSPITAL	\$5,138.10	2023-2023	Loss
2023298216	INDEMNITY	03/06/2023	MOUNT LAUREL TOWNSHIP	M-ACUTE CARE HOSPITAL	\$622.00	2023-2023	Loss
2023299080	INDEMNITY	03/15/2023	MOUNT LAUREL TOWNSHIP	M-ACUTE CARE HOSPITAL	\$597.95	2023-2023	Loss



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Insurer: **BURLINGTON COUNTY J.I.F.**

Claim Number	Claimant Type	DOL	Insured Name	Transaction Type	Payment Amount	Policy Period	Payment Type
Check Amount:					\$6,358.05		
Check Number: 19518 Check Date: 05/01/2023 Payee Name: BURLINGTON COUNTY ORTHOPAEDIC SPECIALIST P A							
2023280221	INDEMNITY	08/08/2022	PEMBERTON TOWNSHIP	M-ORTHO/NEURO FEES	\$95.00	2022-2022	Loss
Check Amount:					\$95.00		
Check Number: 19519 Check Date: 05/01/2023 Payee Name: PROFESSIONAL PAIN MANAGEMENT ASSOC							
2023283687	INDEMNITY	09/20/2022	MOUNT LAUREL TOWNSHIP	M-PAIN MANAGEMENT	\$541.36	2022-2022	Loss
Check Amount:					\$541.36		
Check Number: 19520 Check Date: 05/01/2023 Payee Name: CONCENTRA MEDICAL CENTERS							
2023298301	MEDICAL ONLY	03/07/2023	DELRAN TOWNSHIP	M-OCCUPATIONAL MEDICINE	\$248.00	2023-2023	Loss
Check Amount:					\$248.00		
Check Number: 19521 Check Date: 05/01/2023 Payee Name: NovaCare Rehabilitation							
2021234855	INDEMNITY	04/11/2021	DELRAN TOWNSHIP	M-PHYSICIAN FEES	\$188.00	2021-2021	Loss
2023299080	INDEMNITY	03/15/2023	MOUNT LAUREL TOWNSHIP	M-PHYSICIAN FEES	\$198.94	2023-2023	Loss
Check Amount:					\$386.94		
Check Number: 19522 Check Date: 05/01/2023 Payee Name: VIRTUA MEDICAL GROUP, PA							
2023299080	INDEMNITY	03/15/2023	MOUNT LAUREL TOWNSHIP	M-ORTHO/NEURO FEES	\$80.72	2023-2023	Loss
Check Amount:					\$80.72		
Check Number: 19523 Check Date: 05/01/2023 Payee Name: PREMIER ORTHOPAEDIC & SPORTS MEDICINE ASSOCIATES OF SNJ LLC							
2023293324	INDEMNITY	01/11/2023	BEVERLY CITY	M-ORTHO/NEURO FEES	\$88.09	2023-2023	Loss
2023294969	INDEMNITY	01/30/2023	MOUNT LAUREL TOWNSHIP	M-ORTHO/NEURO FEES	\$132.13	2023-2023	Loss
Check Amount:					\$220.22		
Check Number: 19524 Check Date: 05/01/2023 Payee Name: NEUROBEHAVIORIAL REHABILITATION							
2021234392	INDEMNITY	04/01/2021	PEMBERTON TOWNSHIP	M-BEHAVIORAL HEALTH	\$1,440.00	2021-2021	Loss
2021234644	INDEMNITY	03/25/2021	PEMBERTON TOWNSHIP	M-BEHAVIORAL HEALTH	\$2,295.00	2021-2021	Loss
Check Amount:					\$3,735.00		
Check Number: 19525 Check Date: 05/01/2023 Payee Name: EMERGENCY PHYSICIANS OF NEW JERSEY P A							
2023283687	INDEMNITY	09/20/2022	MOUNT LAUREL TOWNSHIP	M-PHYSICIAN FEES	\$481.61	2022-2022	Loss
2023297645	INDEMNITY	02/28/2023	MEDFORD TOWNSHIP	M-PHYSICIAN FEES	\$663.72	2023-2023	Loss
Check Amount:					\$1,145.33		
Check Number: 19526 Check Date: 05/01/2023 Payee Name: PRINCETON BRAIN AND SPINE AND SPORTS MEDICINE							

Processed Date: May 1, 2023 through May 31, 2023
 Date Of Loss: All
 Insured Name(s): All
 Bank Account(s): 1000398298

Insurance Type(s): All
 Claimant Type(s): All
 Coverage(s): All

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 Insurer: **BURLINGTON COUNTY J.I.F.**

Claim Number	Claimant Type	DOL	Insured Name	Transaction Type	Payment Amount	Policy Period	Payment Type
2023297793	INDEMNITY	03/01/2023	MOUNT LAUREL TOWNSHIP	M-ORTHO/NEURO FEES	\$105.24	2023-2023	Loss
Check Amount:					\$105.24		
Check Number: 19527 Check Date: 05/01/2023 Payee Name: CAPITAL HEALTH MULTISPECIALTY GROUP							
2023293053	MEDICAL ONLY	01/07/2023	PEMBERTON TOWNSHIP	M-PHYSICIAN FEES	\$372.00	2023-2023	Loss
Check Amount:					\$372.00		
Check Number: 19528 Check Date: 05/01/2023 Payee Name: JAG-ONE PHYSICAL THERAPY LLC							
2023293324	INDEMNITY	01/11/2023	BEVERLY CITY	M-PHYSICIAN FEES	\$189.00	2023-2023	Loss
Check Amount:					\$189.00		
Check Number: 19529 Check Date: 05/01/2023 Payee Name: ORTHONJ, LLC							
2021234855	INDEMNITY	04/11/2021	DELRAN TOWNSHIP	M-ORTHO/NEURO FEES	\$439.99	2021-2021	Loss
Check Amount:					\$439.99		
Check Number: 19530 Check Date: 05/01/2023 Payee Name: STRIVE PHYSICAL THERAPY SPECIALISTS, LLC							
2023299398	INDEMNITY	03/19/2023	MEDFORD TOWNSHIP	M-PHYSICIAN FEES	\$240.00	2023-2023	Loss
Check Amount:					\$240.00		
Check Number: 19531 Check Date: 05/01/2023 Payee Name: QUALCARE INC							
2023302654	MEDICAL ONLY	04/27/2023	PEMBERTON TOWNSHIP	M-MEDICAL REHAB/NON VOCATIONAL WC	\$555.00	2023-2023	Loss
Check Amount:					\$555.00		
Check Number: 19532 Check Date: 05/08/2023 Payee Name: CAPEHART & SCATCHARD PA							
2023281189	INDEMNITY	08/22/2022	PEMBERTON TOWNSHIP	L-LEGAL WC	\$476.50	2022-2022	Legal
Check Amount:					\$476.50		
Check Number: 19533 Check Date: 05/08/2023 Payee Name: MADDEN & MADDEN PA							
2021211871	BODILY INJURY	08/10/2020	TABERNACLE TOWNSHIP	L-LEGAL AL	\$883.50	2020-2020	Legal
Check Amount:					\$883.50		
Check Number: 19534 Check Date: 05/08/2023 Payee Name: STATE SHORTHAND REPORTING SERVICE							
2022249791	INDEMNITY	09/23/2021	PEMBERTON TOWNSHIP	E-MISC LEGAL EXPENSE WC	\$75.00	2021-2021	Expense
Check Amount:					\$75.00		
Check Number: 19535 Check Date: 05/08/2023 Payee Name: STARK & STARK PC							
2022249791	INDEMNITY	09/23/2021	PEMBERTON TOWNSHIP	I-ASSESSMENT-W.C. PPD	\$6,020.00	2021-2021	Loss
Check Amount:					\$6,020.00		
Check Number: 19536 Check Date: 05/08/2023 Payee Name: I C U INVESTIGATIONS INC							



Check Register

Insurer: **BURLINGTON COUNTY J.I.F.**

Claim Number	Claimant Type	DOL	Insured Name	Transaction Type	Payment Amount	Policy Period	Payment Type
2023299926	INDEMNITY	03/21/2023	WESTAMPTON TOWNSHIP	E-INDEP ADJUSTOR WC	\$475.00	2023-2023	Expense
Check Amount:					\$475.00		
Check Number: 19537 Check Date: 05/08/2023 Payee Name: ATLANTIC SECURITY INT'L							
2023283687	INDEMNITY	09/20/2022	MOUNT LAUREL TOWNSHIP	E-MISC ALL OTHER WC	\$375.00	2022-2022	Expense
Check Amount:					\$375.00		
Check Number: 19538 Check Date: 05/08/2023 Payee Name: REGIONAL INDEPENDENT MEDICAL EVALUATIONS							
2022249791	INDEMNITY	09/23/2021	PEMBERTON TOWNSHIP	I-ASSESSMENT-W.C. IND	\$300.00	2021-2021	Loss
Check Amount:					\$300.00		
Check Number: 19539 Check Date: 05/08/2023 Payee Name: THE DEWEESE LAW FIRM							
2022254089	MEDICAL ONLY	11/09/2021	WESTAMPTON TOWNSHIP	E-SUBROGATION EXPENSE WC	\$706.41	2021-2021	Expense
2022254092	MEDICAL ONLY	11/09/2021	WESTAMPTON TOWNSHIP	E-SUBROGATION EXPENSE WC	\$656.88	2021-2021	Expense
Check Amount:					\$1,363.29		
Check Number: 19540 Check Date: 05/08/2023 Payee Name: AFFANATO MARUT LLC							
2022246903	INDEMNITY	08/13/2021	PEMBERTON TOWNSHIP	L-LEGAL WC	\$182.00	2021-2021	Legal
2022249791	INDEMNITY	09/23/2021	PEMBERTON TOWNSHIP	L-LEGAL WC	\$130.00	2021-2021	Legal
2022268657	INDEMNITY	07/23/2021	FLORENCE TOWNSHIP	L-LEGAL WC	\$227.50	2021-2021	Legal
2023280119	INDEMNITY	08/08/2022	WESTAMPTON TOWNSHIP	L-LEGAL WC	\$162.50	2022-2022	Legal
2023282863	INDEMNITY	08/24/2022	DELTRAN TOWNSHIP	L-LEGAL WC	\$403.00	2022-2022	Legal
Check Amount:					\$1,105.00		
Check Number: 19541 Check Date: 05/08/2023 Payee Name: TAYLOR DARIN CLAIM SERVICE							
2023301959	BLDG/CONTENT	03/30/2023	PEMBERTON TOWNSHIP	E-APPRAISERS PR	\$1,249.44	2023-2023	Expense
Check Amount:					\$1,249.44		
Check Number: 19542 Check Date: 05/08/2023 Payee Name: PIETRAS SARACINO SMITH & MEEK LLP							
2019166742	INDEMNITY	02/25/2019	PALMYRA BOROUGH	L-LEGAL WC	\$983.50	2019-2019	Legal
2021211406	INDEMNITY	08/04/2020	BORDENTOWN TOWNSHIP	L-LEGAL WC	\$1,265.00	2020-2020	Legal
Check Amount:					\$2,248.50		
Check Number: 19543 Check Date: 05/08/2023 Payee Name: WESTAMPTON TOWNSHIP							
2023299926	INDEMNITY	03/21/2023	WESTAMPTON TOWNSHIP	I-TEMPORARY TOTAL DISABILITY	\$2,198.00	2023-2023	Loss
Check Amount:					\$2,198.00		
Check Number: 19544 Check Date: 05/08/2023 Payee Name: WESTAMPTON TOWNSHIP							

Processed Date: May 1, 2023 through May 31, 2023
 Date Of Loss: All
 Insured Name(s): All
 Bank Account(s): 1000398298

Insurance Type(s): All
 Claimant Type(s): All
 Coverage(s): 95



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 Insurer: **BURLINGTON COUNTY J.I.F.**

Claim Number	Claimant Type	DOL	Insured Name	Transaction Type	Payment Amount	Policy Period	Payment Type
2023299926	INDEMNITY	03/21/2023	WESTAMPTON TOWNSHIP	I-TEMPORARY TOTAL DISABILITY	\$2,198.00	2023-2023	Loss
Check Amount:					\$2,198.00		
Check Number: 19545 Check Date: 05/08/2023 Payee Name: MEDFORD TOWNSHIP							
2023297645	INDEMNITY	02/28/2023	MEDFORD TOWNSHIP	I-TEMPORARY TOTAL DISABILITY	\$1,484.88	2023-2023	Loss
Check Amount:					\$1,484.88		
Check Number: 19546 Check Date: 05/08/2023 Payee Name: Harvey Wills							
2022249791	INDEMNITY	09/23/2021	PEMBERTON TOWNSHIP	I-PERMANENT PARTIAL DISABILITY	\$14,849.36	2021-2021	Loss
Check Amount:					\$14,849.36		
Check Number: 19547 Check Date: 05/08/2023 Payee Name: Daniel Dobbins							
2021239260	INDEMNITY	06/01/2021	PEMBERTON TOWNSHIP	I-PERMANENT PARTIAL DISABILITY	\$1,177.36	2021-2021	Loss
Check Amount:					\$1,177.36		
Check Number: 19548 Check Date: 05/08/2023 Payee Name: SOUTHAMPTON TOWNSHIP							
2023297810	COMPREHENSIVE	03/01/2023	SOUTHAMPTON TOWNSHIP	M-MISC MED(WC) & PD (NON-WC) PR COLL	\$13,305.87	2023-2023	Loss
Check Amount:					\$13,305.87		
Check Number: 19549 Check Date: 05/08/2023 Payee Name: VIRTUA WEST JERSEY HEALTH INC							
2023299445	MEDICAL ONLY	03/21/2023	MEDFORD TOWNSHIP	M-ACUTE CARE HOSPITAL	\$2,700.00	2023-2023	Loss
Check Amount:					\$2,700.00		
Check Number: 19550 Check Date: 05/08/2023 Payee Name: TWIN BORO PHYSICAL THERAPY ASSOCIATES PA							
2023294969	INDEMNITY	01/30/2023	MOUNT LAUREL TOWNSHIP	M-PHYSICIAN FEES	\$80.00	2023-2023	Loss
Check Amount:					\$80.00		
Check Number: 19551 Check Date: 05/08/2023 Payee Name: ROTHMAN ORTHOPAEDICS							
2021227559	MEDICAL ONLY	01/13/2021	BORDENTOWN TOWNSHIP	M-ORTHO/NEURO FEES	\$111.50	2021-2021	Loss
Check Amount:					\$111.50		
Check Number: 19552 Check Date: 05/08/2023 Payee Name: NovaCare Rehabilitation							
2021234855	INDEMNITY	04/11/2021	DELRAN TOWNSHIP	M-PHYSICIAN FEES	\$193.64	2021-2021	Loss
2023299080	INDEMNITY	03/15/2023	MOUNT LAUREL TOWNSHIP	M-PHYSICIAN FEES	\$100.94	2023-2023	Loss
Check Amount:					\$294.58		
Check Number: 19553 Check Date: 05/08/2023 Payee Name: PREMIER ORTHOPAEDIC & SPORTS MEDICINE ASSOCIATES OF SNJ LLC							
2023294969	INDEMNITY	01/30/2023	MOUNT LAUREL TOWNSHIP	M-ORTHO/NEURO FEES	\$88.09	2023-2023	Loss
Check Amount:					\$88.09		



Check Register

Insurer: **BURLINGTON COUNTY J.I.F.**

Claim Number	Claimant Type	DOL	Insured Name	Transaction Type	Payment Amount	Policy Period	Payment Type
Check Number: 19554 Check Date: 05/08/2023 Payee Name: NEUROBEHAVIORIAL REHABILITATION							
2021234392	INDEMNITY	04/01/2021	PEMBERTON TOWNSHIP	M-BEHAVIORAL HEALTH	\$960.00	2021-2021	Loss
2021234644	INDEMNITY	03/25/2021	PEMBERTON TOWNSHIP	M-BEHAVIORAL HEALTH	\$2,445.00	2021-2021	Loss
Check Amount:					\$3,405.00		
Check Number: 19555 Check Date: 05/08/2023 Payee Name: CAPITAL HEALTH MULTISPECIALTY GROUP							
2023298731	MEDICAL ONLY	03/12/2023	NORTH HANOVER TOWNSHIP	M-OCCUPATIONAL MEDICINE	\$79.46	2023-2023	Loss
Check Amount:					\$79.46		
Check Number: 19556 Check Date: 05/08/2023 Payee Name: JAG-ONE PHYSICAL THERAPY LLC							
2023293324	INDEMNITY	01/11/2023	BEVERLY CITY	M-PHYSICIAN FEES	\$189.00	2023-2023	Loss
Check Amount:					\$189.00		
Check Number: 19557 Check Date: 05/08/2023 Payee Name: DR CAROL SCHOBBER PSYD							
2023293309	INDEMNITY	01/09/2023	PEMBERTON TOWNSHIP	M-BEHAVIORAL HEALTH	\$290.00	2023-2023	Loss
Check Amount:					\$290.00		
Check Number: 19558 Check Date: 05/08/2023 Payee Name: STRIVE PHYSICAL THERAPY SPECIALISTS, LLC							
2023299398	INDEMNITY	03/19/2023	MEDFORD TOWNSHIP	M-PHYSICIAN FEES	\$160.00	2023-2023	Loss
Check Amount:					\$160.00		
Check Number: 19559 Check Date: 05/08/2023 Payee Name: QUALCARE INC							
2023301529	MEDICAL ONLY	04/14/2023	DELTRAN TOWNSHIP	M-MEDICAL REHAB/NON VOCATIONAL WC	\$555.00	2023-2023	Loss
2023302883	MEDICAL ONLY	05/01/2023	WESTAMPTON TOWNSHIP	M-MEDICAL REHAB/NON VOCATIONAL WC	\$555.00	2023-2023	Loss
Check Amount:					\$1,110.00		
Check Number: 19560 Check Date: 05/08/2023 Payee Name: QUAL-LYNX							
2021234392	INDEMNITY	04/01/2021	PEMBERTON TOWNSHIP	E-MISC ALL OTHER WC	\$35.75	2021-2021	Expense
2021234644	INDEMNITY	03/25/2021	PEMBERTON TOWNSHIP	E-MISC ALL OTHER WC	\$66.08	2021-2021	Expense
2021235453	INDEMNITY	04/03/2021	PEMBERTON TOWNSHIP	E-MISC ALL OTHER WC	\$62.83	2021-2021	Expense
2022243549	INDEMNITY	07/14/2021	MEDFORD TOWNSHIP	E-MISC ALL OTHER WC	\$3.25	2021-2021	Expense
2022251619	INDEMNITY	10/05/2021	LUMBERTON TOWNSHIP	E-MISC ALL OTHER WC	\$13.00	2021-2021	Expense
2022251621	INDEMNITY	10/01/2021	LUMBERTON TOWNSHIP	E-MISC ALL OTHER WC	\$39.00	2021-2021	Expense
2022251695	INDEMNITY	10/05/2021	LUMBERTON TOWNSHIP	E-MISC ALL OTHER WC	\$19.50	2021-2021	Expense
2022268657	INDEMNITY	07/23/2021	FLORENCE TOWNSHIP	E-MISC ALL OTHER WC	\$19.50	2021-2021	Expense
2022269146	INDEMNITY	08/11/2021	FLORENCE TOWNSHIP	E-MISC ALL OTHER WC	\$16.25	2021-2021	Expense



Check Register
 Insurer: **BURLINGTON COUNTY J.I.F.**

Claim Number	Claimant Type	DOL	Insured Name	Transaction Type	Payment Amount	Policy Period	Payment Type
2022270317	INDEMNITY	12/27/2021	FLORENCE TOWNSHIP	E-MISC ALL OTHER WC	\$31.42	2021-2021	Expense
Check Amount:					\$306.58		
Check Number: 19561 Check Date: 05/15/2023 Payee Name: CAPEHART & SCATCHARD PA							
2020182837	INDEMNITY	09/05/2019	BORDENTOWN TOWNSHIP	L-LEGAL WC	\$310.50	2019-2019	Legal
2020185549	INDEMNITY	10/01/2019	BORDENTOWN TOWNSHIP	L-LEGAL WC	\$334.00	2019-2019	Legal
2021211869	INDEMNITY	08/10/2020	BORDENTOWN TOWNSHIP	L-LEGAL WC	\$239.00	2020-2020	Legal
2021231781	INDEMNITY	03/04/2021	PEMBERTON TOWNSHIP	L-LEGAL WC	\$535.50	2021-2021	Legal
2021234855	INDEMNITY	04/11/2021	DELRAN TOWNSHIP	L-LEGAL WC	\$415.00	2021-2021	Legal
2022264818	PERSONAL INJURY	07/02/2021	MOUNT LAUREL TOWNSHIP	L-LEGAL GL	\$1,496.00	2021-2021	Legal
2022264818	POLICE PROF PI	07/02/2021	MOUNT LAUREL TOWNSHIP	L-LEGAL GL	\$680.00	2021-2021	Legal
Check Amount:					\$4,010.00		
Check Number: 19562 Check Date: 05/15/2023 Payee Name: MADDEN & MADDEN PA							
2021231679	BODILY INJURY	10/18/2020	DELRAN TOWNSHIP	L-LEGAL GL	\$544.50	2020-2020	Legal
2022276355	BODILY INJURY	06/07/2022	HAINESPORT TOWNSHIP	L-LEGAL GL	\$646.00	2022-2022	Legal
Check Amount:					\$1,190.50		
Check Number: 19563 Check Date: 05/15/2023 Payee Name: QUAL-LYNX							
2023294969	INDEMNITY	01/30/2023	MOUNT LAUREL TOWNSHIP	E-MISC ALL OTHER WC	\$3.00	2023-2023	Expense
2023295056	MEDICAL ONLY	01/28/2023	MANSFIELD TOWNSHIP	E-MISC ALL OTHER WC	\$3.00	2023-2023	Expense
2023297645	INDEMNITY	02/28/2023	MEDFORD TOWNSHIP	E-MISC ALL OTHER WC	\$3.00	2023-2023	Expense
2023298216	INDEMNITY	03/06/2023	MOUNT LAUREL TOWNSHIP	E-MISC ALL OTHER WC	\$3.00	2023-2023	Expense
2023299080	INDEMNITY	03/15/2023	MOUNT LAUREL TOWNSHIP	E-MISC ALL OTHER WC	\$3.00	2023-2023	Expense
2023299321	MEDICAL ONLY	03/16/2023	MANSFIELD TOWNSHIP	E-MISC ALL OTHER WC	\$3.00	2023-2023	Expense
Check Amount:					\$18.00		
Check Number: 19564 Check Date: 05/15/2023 Payee Name: RAYMOND & COLEMAN LLP							
2022277100	POLICE PROF PI	01/01/2022	RIVERSIDE TOWNSHIP	L-LEGAL GL	\$2,312.00	2022-2022	Legal
Check Amount:					\$2,312.00		
Check Number: 19565 Check Date: 05/15/2023 Payee Name: State of New Jersey - Div of Worker's Comp							
2023282863	INDEMNITY	08/24/2022	DELRAN TOWNSHIP	E-MISC ALL OTHER WC	\$10.55	2022-2022	Expense
Check Amount:					\$10.55		
Check Number: 19566 Check Date: 05/15/2023 Payee Name: ATLANTIC SECURITY INT'L							



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 Insurer: **BURLINGTON COUNTY J.I.F.**

Claim Number	Claimant Type	DOL	Insured Name	Transaction Type	Payment Amount	Policy Period	Payment Type
2023283687	INDEMNITY	09/20/2022	MOUNT LAUREL TOWNSHIP	E-MISC ALL OTHER WC	\$2,385.00	2022-2022	Expense
					Check Amount:		\$2,385.00
Check Number: 19567 Check Date: 05/15/2023 Payee Name: LEO PETETTI LLC							
2023297810	COMPREHENSIVE	03/01/2023	SOUTHAMPTON TOWNSHIP	E-APPRAISERS PR	\$612.20	2023-2023	Expense
					Check Amount:		\$612.20
Check Number: 19568 Check Date: 05/15/2023 Payee Name: ISO SERVICES INC							
2023297637	BODILY INJURY	12/31/2022	TABERNACLE TOWNSHIP	E-MISC ALL OTHER GL	\$12.75	2022-2022	Expense
2023297680	BODILY INJURY	12/31/2022	SOUTHAMPTON TOWNSHIP	E-MISC ALL OTHER GL	\$12.75	2022-2022	Expense
					Check Amount:		\$25.50
Check Number: 19569 Check Date: 05/15/2023 Payee Name: WESTAMPTON TOWNSHIP							
2023299926	INDEMNITY	03/21/2023	WESTAMPTON TOWNSHIP	I-TEMPORARY TOTAL DISABILITY	\$2,198.00	2023-2023	Loss
					Check Amount:		\$2,198.00
Check Number: 19570 Check Date: 05/15/2023 Payee Name: MOUNT LAUREL TOWNSHIP							
2023299080	INDEMNITY	03/15/2023	MOUNT LAUREL TOWNSHIP	I-TEMPORARY TOTAL DISABILITY	\$1,319.80	2023-2023	Loss
					Check Amount:		\$1,319.80
Check Number: 19571 Check Date: 05/15/2023 Payee Name: MOUNT LAUREL TOWNSHIP							
2023298216	INDEMNITY	03/06/2023	MOUNT LAUREL TOWNSHIP	I-TEMPORARY TOTAL DISABILITY	\$1,240.36	2023-2023	Loss
					Check Amount:		\$1,240.36
Check Number: 19572 Check Date: 05/15/2023 Payee Name: MEDFORD TOWNSHIP							
2023299398	INDEMNITY	03/19/2023	MEDFORD TOWNSHIP	I-TEMPORARY TOTAL DISABILITY	\$1,444.56	2023-2023	Loss
					Check Amount:		\$1,444.56
Check Number: 19573 Check Date: 05/15/2023 Payee Name: MEDFORD TOWNSHIP							
2023299398	INDEMNITY	03/19/2023	MEDFORD TOWNSHIP	I-TEMPORARY TOTAL DISABILITY	\$206.37	2023-2023	Loss
					Check Amount:		\$206.37
Check Number: 19574 Check Date: 05/15/2023 Payee Name: DELRAN TOWNSHIP							
2023282863	INDEMNITY	08/24/2022	DELRAN TOWNSHIP	I-TEMPORARY TOTAL DISABILITY	\$2,130.00	2022-2022	Loss
					Check Amount:		\$2,130.00
Check Number: 19575 Check Date: 05/15/2023 Payee Name: DELRAN TOWNSHIP							
2023282863	INDEMNITY	08/24/2022	DELRAN TOWNSHIP	I-TEMPORARY TOTAL DISABILITY	\$2,130.00	2022-2022	Loss
					Check Amount:		\$2,130.00



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Insurer: **BURLINGTON COUNTY J.I.F.**

Claim Number	Claimant Type	DOL	Insured Name	Transaction Type	Payment Amount	Policy Period	Payment Type
Check Number: 19576 Check Date: 05/15/2023 Payee Name: John Snook							
2020186961	INDEMNITY	10/12/2019	BORDENTOWN CITY	I-PERMANENT PARTIAL DISABILITY	\$2,212.00	2019-2019	Loss
Check Amount:					\$2,212.00		
Check Number: 19577 Check Date: 05/15/2023 Payee Name: Christopher Lindsey							
2021214072	INDEMNITY	09/06/2020	NORTH HANOVER TOWNSHIP	I-PERMANENT PARTIAL DISABILITY	\$1,150.08	2020-2020	Loss
Check Amount:					\$1,150.08		
Check Number: 19578 Check Date: 05/15/2023 Payee Name: NEW HANOVER TOWNSHIP							
2022269019	INLAND MARINE	02/11/2022	NEW HANOVER TOWNSHIP	M-MISC MED(WC) & PD (NON-WC) OTR LOSS PR	\$5,796.00	2022-2022	Loss
Check Amount:					\$5,796.00		
Check Number: 19579 Check Date: 05/15/2023 Payee Name: QUAL-LYNX							
2023297645	INDEMNITY	02/28/2023	MEDFORD TOWNSHIP	E-MISC ALL OTHER WC	\$4.25	2023-2023	Expense
2023297657	MEDICAL ONLY	02/27/2023	PEMBERTON TOWNSHIP	E-MISC ALL OTHER WC	\$4.25	2023-2023	Expense
2023297793	INDEMNITY	03/01/2023	MOUNT LAUREL TOWNSHIP	E-MISC ALL OTHER WC	\$4.25	2023-2023	Expense
2023298216	INDEMNITY	03/06/2023	MOUNT LAUREL TOWNSHIP	E-MISC ALL OTHER WC	\$4.25	2023-2023	Expense
2023298301	MEDICAL ONLY	03/07/2023	DELRAN TOWNSHIP	E-MISC ALL OTHER WC	\$4.25	2023-2023	Expense
2023298731	MEDICAL ONLY	03/12/2023	NORTH HANOVER TOWNSHIP	E-MISC ALL OTHER WC	\$4.25	2023-2023	Expense
2023298735	MEDICAL ONLY	03/12/2023	NORTH HANOVER TOWNSHIP	E-MISC ALL OTHER WC	\$4.25	2023-2023	Expense
2023299080	INDEMNITY	03/15/2023	MOUNT LAUREL TOWNSHIP	E-MISC ALL OTHER WC	\$4.25	2023-2023	Expense
2023299398	INDEMNITY	03/19/2023	MEDFORD TOWNSHIP	E-MISC ALL OTHER WC	\$4.25	2023-2023	Expense
2023299445	MEDICAL ONLY	03/21/2023	MEDFORD TOWNSHIP	E-MISC ALL OTHER WC	\$4.25	2023-2023	Expense
2023299487	MEDICAL ONLY	03/13/2023	DELRAN TOWNSHIP	E-MISC ALL OTHER WC	\$4.25	2023-2023	Expense
2023299926	INDEMNITY	03/21/2023	WESTAMPTON TOWNSHIP	E-MISC ALL OTHER WC	\$4.25	2023-2023	Expense
2023300653	MEDICAL ONLY	04/01/2023	DELRAN TOWNSHIP	E-MISC ALL OTHER WC	\$4.25	2023-2023	Expense
2023300656	MEDICAL ONLY	04/01/2023	DELRAN TOWNSHIP	E-MISC ALL OTHER WC	\$4.25	2023-2023	Expense
2023300852	MEDICAL ONLY	04/04/2023	MOUNT LAUREL TOWNSHIP	E-MISC ALL OTHER WC	\$4.25	2023-2023	Expense
2023300880	MEDICAL ONLY	04/05/2023	PALMYRA BOROUGH	E-MISC ALL OTHER WC	\$4.25	2023-2023	Expense
2023301304	MEDICAL ONLY	04/12/2023	WESTAMPTON TOWNSHIP	E-MISC ALL OTHER WC	\$4.25	2023-2023	Expense
2023301456	MEDICAL ONLY	04/13/2023	MEDFORD TOWNSHIP	E-MISC ALL OTHER WC	\$4.25	2023-2023	Expense
2023302654	MEDICAL ONLY	04/27/2023	PEMBERTON TOWNSHIP	E-MISC ALL OTHER WC	\$4.25	2023-2023	Expense
Check Amount:					\$80.75		



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Insurer: **BURLINGTON COUNTY J.I.F.**

Claim Number	Claimant Type	DOL	Insured Name	Transaction Type	Payment Amount	Policy Period	Payment Type
Check Number: 19580 Check Date: 05/15/2023 Payee Name: COOPER UNIVERSITY TRAUMA PHYSICIANS, PC							
2023297645	INDEMNITY	02/28/2023	MEDFORD TOWNSHIP	M-PHYSICIAN FEES	\$212.40	2023-2023	Loss
Check Amount:					\$212.40		
Check Number: 19581 Check Date: 05/15/2023 Payee Name: TWIN BORO PHYSICAL THERAPY ASSOCIATES PA							
2023294969	INDEMNITY	01/30/2023	MOUNT LAUREL TOWNSHIP	M-PHYSICIAN FEES	\$320.00	2023-2023	Loss
Check Amount:					\$320.00		
Check Number: 19582 Check Date: 05/15/2023 Payee Name: SEAVIEW ORTHOPAEDIC & MEDICAL ASSOCIATES							
2023280194	INDEMNITY	08/09/2022	BEVERLY CITY	M-ORTHO/NEURO FEES	\$199.80	2022-2022	Loss
Check Amount:					\$199.80		
Check Number: 19583 Check Date: 05/15/2023 Payee Name: COOPER PHYSICAL MEDICINE & REHABILITATION ASSOCIATES PC							
2023297645	INDEMNITY	02/28/2023	MEDFORD TOWNSHIP	M-PHYSICIAN FEES	\$292.50	2023-2023	Loss
Check Amount:					\$292.50		
Check Number: 19584 Check Date: 05/15/2023 Payee Name: CONCENTRA MEDICAL CENTERS							
2023293324	INDEMNITY	01/11/2023	BEVERLY CITY	M-OCCUPATIONAL MEDICINE	\$260.68	2023-2023	Loss
Check Amount:					\$260.68		
Check Number: 19585 Check Date: 05/15/2023 Payee Name: NovaCare Rehabilitation							
2023299080	INDEMNITY	03/15/2023	MOUNT LAUREL TOWNSHIP	M-PHYSICIAN FEES	\$605.64	2023-2023	Loss
Check Amount:					\$605.64		
Check Number: 19586 Check Date: 05/15/2023 Payee Name: VIRTUA MEDICAL GROUP, PA							
2023282975	INDEMNITY	09/13/2022	MANSFIELD TOWNSHIP	M-ORTHO/NEURO FEES	\$184.48	2022-2022	Loss
2023299080	INDEMNITY	03/15/2023	MOUNT LAUREL TOWNSHIP	M-ORTHO/NEURO FEES	\$80.72	2023-2023	Loss
2023299398	INDEMNITY	03/19/2023	MEDFORD TOWNSHIP	M-ORTHO/NEURO FEES	\$425.58	2023-2023	Loss
Check Amount:					\$690.78		
Check Number: 19587 Check Date: 05/15/2023 Payee Name: PREMIER ORTHOPAEDIC & SPORTS MEDICINE ASSOCIATES OF SNJ LLC							
2023294969	INDEMNITY	01/30/2023	MOUNT LAUREL TOWNSHIP	M-ORTHO/NEURO FEES	\$88.09	2023-2023	Loss
Check Amount:					\$88.09		
Check Number: 19588 Check Date: 05/15/2023 Payee Name: PRINCETON BRAIN AND SPINE AND SPORTS MEDICINE							
2021229233	MEDICAL ONLY	02/07/2021	DELRAN TOWNSHIP	M-OCCUPATIONAL MEDICINE	\$178.81	2021-2021	Loss
Check Amount:					\$178.81		
Check Number: 19589 Check Date: 05/15/2023 Payee Name: CAPITAL HEALTH MULTISPECIALTY GROUP							

Processed Date: May 1, 2023 through May 31, 2023
 Date Of Loss: All
 Insured Name(s): All
 Bank Account(s): 1000398298

Insurance Type(s): All
 Claimant Type(s): All
 Coverage(s): 101



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Insurer: **BURLINGTON COUNTY J.I.F.**

Claim Number	Claimant Type	DOL	Insured Name	Transaction Type	Payment Amount	Policy Period	Payment Type
2023298735	MEDICAL ONLY	03/12/2023	NORTH HANOVER TOWNSHIP	M-PHYSICIAN FEES	\$122.06	2023-2023	Loss
Check Amount:					\$122.06		
Check Number: 19590 Check Date: 05/15/2023 Payee Name: JAG-ONE PHYSICAL THERAPY LLC							
2023293324	INDEMNITY	01/11/2023	BEVERLY CITY	M-PHYSICIAN FEES	\$126.00	2023-2023	Loss
2023299926	INDEMNITY	03/21/2023	WESTAMPTON TOWNSHIP	M-PHYSICIAN FEES	\$153.00	2023-2023	Loss
Check Amount:					\$279.00		
Check Number: 19591 Check Date: 05/15/2023 Payee Name: myMATRIX							
2023300852	MEDICAL ONLY	04/04/2023	MOUNT LAUREL TOWNSHIP	M-PHARMACY	\$267.03	2023-2023	Loss
Check Amount:					\$267.03		
Check Number: 19592 Check Date: 05/15/2023 Payee Name: DR CAROL SCHOBER PSYD							
2023293309	INDEMNITY	01/09/2023	PEMBERTON TOWNSHIP	M-BEHAVIORAL HEALTH	\$725.00	2023-2023	Loss
Check Amount:					\$725.00		
Check Number: 19593 Check Date: 05/15/2023 Payee Name: ISO SERVICES INC							
2019166742	INDEMNITY	02/25/2019	PALMYRA BOROUGH	E-MISC ALL OTHER WC	\$12.75	2019-2019	Expense
2020186961	INDEMNITY	10/12/2019	BORDENTOWN CITY	E-MISC ALL OTHER WC	\$12.75	2019-2019	Expense
2020208328	INDEMNITY	06/23/2020	MOUNT LAUREL TOWNSHIP	E-MISC ALL OTHER WC	\$12.75	2020-2020	Expense
2021228252	INDEMNITY	02/01/2021	PEMBERTON TOWNSHIP	E-MISC ALL OTHER WC	\$12.75	2021-2021	Expense
2021229233	MEDICAL ONLY	02/07/2021	DELTRAN TOWNSHIP	E-MISC ALL OTHER WC	\$12.75	2021-2021	Expense
2022249791	INDEMNITY	09/23/2021	PEMBERTON TOWNSHIP	E-MISC ALL OTHER WC	\$12.75	2021-2021	Expense
2022265033	BODILY INJURY	12/04/2021	CHESTERFIELD TOWNSHIP	E-MISC ALL OTHER GL	\$12.75	2021-2021	Expense
2023297645	INDEMNITY	02/28/2023	MEDFORD TOWNSHIP	E-MISC ALL OTHER WC	\$12.75	2023-2023	Expense
2023297657	MEDICAL ONLY	02/27/2023	PEMBERTON TOWNSHIP	E-MISC ALL OTHER WC	\$12.75	2023-2023	Expense
2023297793	INDEMNITY	03/01/2023	MOUNT LAUREL TOWNSHIP	E-MISC ALL OTHER WC	\$12.75	2023-2023	Expense
2023298216	INDEMNITY	03/06/2023	MOUNT LAUREL TOWNSHIP	E-MISC ALL OTHER WC	\$12.75	2023-2023	Expense
2023298301	MEDICAL ONLY	03/07/2023	DELTRAN TOWNSHIP	E-MISC ALL OTHER WC	\$12.75	2023-2023	Expense
2023298731	MEDICAL ONLY	03/12/2023	NORTH HANOVER TOWNSHIP	E-MISC ALL OTHER WC	\$12.75	2023-2023	Expense
2023298784	BODILY INJURY	03/09/2023	MOUNT LAUREL TOWNSHIP	E-MISC ALL OTHER GL	\$12.75	2023-2023	Expense
2023299080	INDEMNITY	03/15/2023	MOUNT LAUREL TOWNSHIP	E-MISC ALL OTHER WC	\$12.75	2023-2023	Expense
2023299321	MEDICAL ONLY	03/16/2023	MANSFIELD TOWNSHIP	E-MISC ALL OTHER WC	\$12.75	2023-2023	Expense
2023299398	INDEMNITY	03/19/2023	MEDFORD TOWNSHIP	E-MISC ALL OTHER WC	\$12.75	2023-2023	Expense

Processed Date: May 1, 2023 through May 31, 2023
 Date Of Loss: All
 Insured Name(s): All
 Bank Account(s): 1000398298

Insurance Type(s): All
 Claimant Type(s): All
 Coverage(s): 102



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Insurer: **BURLINGTON COUNTY J.I.F.**

Claim Number	Claimant Type	DOL	Insured Name	Transaction Type	Payment Amount	Policy Period	Payment Type
2023299445	MEDICAL ONLY	03/21/2023	MEDFORD TOWNSHIP	E-MISC ALL OTHER WC	\$12.75	2023-2023	Expense
2023299487	MEDICAL ONLY	03/13/2023	DELRAN TOWNSHIP	E-MISC ALL OTHER WC	\$12.75	2023-2023	Expense
2023299926	INDEMNITY	03/21/2023	WESTAMPTON TOWNSHIP	E-MISC ALL OTHER WC	\$12.75	2023-2023	Expense
2023302115	BODILY INJURY	03/18/2023	PEMBERTON TOWNSHIP	E-MISC ALL OTHER GL	\$12.75	2023-2023	Expense

Check Amount: \$267.75

Check Number: 19594 Check Date: 05/15/2023 Payee Name: QUALCARE INC

2023303778	MEDICAL ONLY	05/09/2023	LUMBERTON TOWNSHIP	M-MEDICAL REHAB/NON VOCATIONAL WC	\$555.00	2023-2023	Loss
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Check Amount: \$555.00

Check Number: 19595 Check Date: 05/22/2023 Payee Name: CAPEHART & SCATCHARD PA

2022251621	INDEMNITY	10/01/2021	LUMBERTON TOWNSHIP	L-LEGAL WC	\$414.50	2021-2021	Legal
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Check Amount: \$414.50

Check Number: 19596 Check Date: 05/22/2023 Payee Name: MADDEN & MADDEN PA

2021224219	POLICE PROF BI	11/18/2019	MOUNT LAUREL TOWNSHIP	L-LEGAL GL	\$833.10	2019-2019	Legal
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Check Amount: \$833.10

Check Number: 19597 Check Date: 05/22/2023 Payee Name: ULTIMATE COLLISON II, INC

2023282743	1ST PARTY COLL PD	09/09/2022	NEW HANOVER TOWNSHIP	M-MISC MED(WC) & PD (NON-WC) PR COLL	\$5,149.68	2022-2022	Loss
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Check Amount: \$5,149.68

Check Number: 19598 Check Date: 05/22/2023 Payee Name: State of New Jersey - Div of Worker's Comp

2023294791	INDEMNITY	01/26/2023	PEMBERTON TOWNSHIP	E-MISC ALL OTHER WC	\$1.28	2023-2023	Expense
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Check Amount: \$1.28

Check Number: 19599 Check Date: 05/22/2023 Payee Name: FANTE'S AUTO BODY

2023280220	1ST PARTY COLL PD	08/06/2022	RIVERSIDE TOWNSHIP	M-MISC MED(WC) & PD (NON-WC) PR COLL	\$4,097.57	2022-2022	Loss
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Check Amount: \$4,097.57

Check Number: 19600 Check Date: 05/22/2023 Payee Name: AFFANATO MARUT LLC

2019176278	INDEMNITY	06/11/2019	PEMBERTON TOWNSHIP	L-LEGAL WC	\$221.00	2019-2019	Legal
2023280194	INDEMNITY	08/09/2022	BEVERLY CITY	L-LEGAL WC	\$175.50	2022-2022	Legal
2023283950	INDEMNITY	07/13/2022	SPRINGFIELD TOWNSHIP	L-LEGAL WC	\$182.00	2022-2022	Legal
2023294791	INDEMNITY	01/26/2023	PEMBERTON TOWNSHIP	L-LEGAL WC	\$331.50	2023-2023	Legal

Check Amount: \$910.00

Check Number: 19601 Check Date: 05/22/2023 Payee Name: MOUNT LAUREL TOWNSHIP



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 Insurer: **BURLINGTON COUNTY J.I.F.**

Claim Number	Claimant Type	DOL	Insured Name	Transaction Type	Payment Amount	Policy Period	Payment Type
2023283687	INDEMNITY	09/20/2022	MOUNT LAUREL TOWNSHIP	I-TEMPORARY TOTAL DISABILITY	\$2,130.00	2022-2022	Loss
					Check Amount:	\$2,130.00	
Check Number: 19602 Check Date: 05/22/2023 Payee Name: MEDFORD TOWNSHIP							
2023297645	INDEMNITY	02/28/2023	MEDFORD TOWNSHIP	I-TEMPORARY TOTAL DISABILITY	\$1,484.88	2023-2023	Loss
					Check Amount:	\$1,484.88	
Check Number: 19603 Check Date: 05/22/2023 Payee Name: Raymond Coleman Heinold, LLP							
2021216774	BODILY INJURY	09/08/2020	SOUTHAMPTON TOWNSHIP	L-LEGAL GL	\$6,593.30	2020-2020	Legal
					Check Amount:	\$6,593.30	
Check Number: 19604 Check Date: 05/22/2023 Payee Name: PEMBERTON TOWNSHIP							
2023293309	INDEMNITY	01/09/2023	PEMBERTON TOWNSHIP	I-TEMPORARY TOTAL DISABILITY	\$2,198.00	2023-2023	Loss
					Check Amount:	\$2,198.00	
Check Number: 19605 Check Date: 05/22/2023 Payee Name: PEMBERTON TOWNSHIP							
2023293309	INDEMNITY	01/09/2023	PEMBERTON TOWNSHIP	I-TEMPORARY TOTAL DISABILITY	\$2,198.00	2023-2023	Loss
					Check Amount:	\$2,198.00	
Check Number: 19606 Check Date: 05/22/2023 Payee Name: PEMBERTON TOWNSHIP							
2023293309	INDEMNITY	01/09/2023	PEMBERTON TOWNSHIP	I-TEMPORARY TOTAL DISABILITY	\$2,198.00	2023-2023	Loss
					Check Amount:	\$2,198.00	
Check Number: 19607 Check Date: 05/22/2023 Payee Name: PEMBERTON TOWNSHIP							
2023293309	INDEMNITY	01/09/2023	PEMBERTON TOWNSHIP	I-TEMPORARY TOTAL DISABILITY	\$2,198.00	2023-2023	Loss
					Check Amount:	\$2,198.00	
Check Number: 19608 Check Date: 05/22/2023 Payee Name: PEMBERTON TOWNSHIP							
2023293309	INDEMNITY	01/09/2023	PEMBERTON TOWNSHIP	I-TEMPORARY TOTAL DISABILITY	\$2,198.00	2023-2023	Loss
					Check Amount:	\$2,198.00	
Check Number: 19609 Check Date: 05/22/2023 Payee Name: PEMBERTON TOWNSHIP							
2023293309	INDEMNITY	01/09/2023	PEMBERTON TOWNSHIP	I-TEMPORARY TOTAL DISABILITY	\$2,198.00	2023-2023	Loss
					Check Amount:	\$2,198.00	
Check Number: 19610 Check Date: 05/22/2023 Payee Name: Edward Butler							
2020208328	INDEMNITY	06/23/2020	MOUNT LAUREL TOWNSHIP	I-PERMANENT PARTIAL DISABILITY	\$1,150.08	2020-2020	Loss
					Check Amount:	\$1,150.08	
Check Number: 19611 Check Date: 05/22/2023 Payee Name: WESTAMPTON TOWNSHIP							



Check Register

Insurer: **BURLINGTON COUNTY J.I.F.**

Claim Number	Claimant Type	DOL	Insured Name	Transaction Type	Payment Amount	Policy Period	Payment Type
2023297723	1ST PARTY COLL PD	02/25/2023	WESTAMPTON TOWNSHIP	M-MISC MED(WC) & PD (NON-WC) PR COLL	\$10,320.34	2023-2023	Loss
Check Amount:					\$10,320.34		
Check Number: 19612 Check Date: 05/22/2023 Payee Name: MANSFIELD TOWNSHIP							
2023279768	INLAND MARINE	06/27/2022	MANSFIELD TOWNSHIP	M-MISC MED(WC) & PD (NON-WC) OTR LOSS PR	\$12,588.88	2022-2022	Loss
Check Amount:					\$12,588.88		
Check Number: 19613 Check Date: 05/22/2023 Payee Name: WESTAMPTON TOWNSHIP							
2023293694	BLDG/CONTENT	01/13/2023	WESTAMPTON TOWNSHIP	M-MISC MED(WC) & PD (NON-WC) BLD & CNT	\$34,698.05	2023-2023	Loss
Check Amount:					\$34,698.05		
Check Number: 19614 Check Date: 05/22/2023 Payee Name: QUAL-LYNX							
2023297794	MEDICAL ONLY	02/28/2023	MOUNT LAUREL TOWNSHIP	E-MISC ALL OTHER WC	\$4.25	2023-2023	Expense
2023298230	MEDICAL ONLY	03/06/2023	HAINESPORT TOWNSHIP	E-MISC ALL OTHER WC	\$4.25	2023-2023	Expense
2023298675	MEDICAL ONLY	03/12/2023	MOUNT LAUREL TOWNSHIP	E-MISC ALL OTHER WC	\$4.25	2023-2023	Expense
Check Amount:					\$12.75		
Check Number: 19615 Check Date: 05/22/2023 Payee Name: COASTAL SPINE, PC.							
2023283687	INDEMNITY	09/20/2022	MOUNT LAUREL TOWNSHIP	M-ORTHO/NEURO FEES	\$83.27	2022-2022	Loss
2023299926	INDEMNITY	03/21/2023	WESTAMPTON TOWNSHIP	M-ORTHO/NEURO FEES	\$254.31	2023-2023	Loss
Check Amount:					\$337.58		
Check Number: 19616 Check Date: 05/22/2023 Payee Name: COOPER UNIVERSITY TRAUMA PHYSICIANS, PC							
2023297645	INDEMNITY	02/28/2023	MEDFORD TOWNSHIP	M-PHYSICIAN FEES	\$209.70	2023-2023	Loss
Check Amount:					\$209.70		
Check Number: 19617 Check Date: 05/22/2023 Payee Name: COOPER HEALTH SYSTEMS							
2023297645	INDEMNITY	02/28/2023	MEDFORD TOWNSHIP	M-ACUTE CARE HOSPITAL	\$64,863.00	2023-2023	Loss
Check Amount:					\$64,863.00		
Check Number: 19618 Check Date: 05/22/2023 Payee Name: VIRTUA WEST JERSEY HEALTH INC							
2023297793	INDEMNITY	03/01/2023	MOUNT LAUREL TOWNSHIP	M-ACUTE CARE HOSPITAL	\$2,700.00	2023-2023	Loss
Check Amount:					\$2,700.00		
Check Number: 19619 Check Date: 05/22/2023 Payee Name: VIRTUA MOUNT HOLLY HOSPITAL							
2023301304	MEDICAL ONLY	04/12/2023	WESTAMPTON TOWNSHIP	M-ACUTE CARE HOSPITAL	\$2,700.00	2023-2023	Loss
2023302883	MEDICAL ONLY	05/01/2023	WESTAMPTON TOWNSHIP	M-ACUTE CARE HOSPITAL	\$2,700.00	2023-2023	Loss
Check Amount:					\$5,400.00		

Processed Date: May 1, 2023 through May 31, 2023
 Date Of Loss: All
 Insured Name(s): All
 Bank Account(s): 1000398298

Insurance Type(s): All
 Claimant Type(s): All
 Coverage(s): 105



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Insurer: **BURLINGTON COUNTY J.I.F.**

Claim Number	Claimant Type	DOL	Insured Name	Transaction Type	Payment Amount	Policy Period	Payment Type
Check Number: 19620 Check Date: 05/22/2023 Payee Name: RADIOLOGY ASSOCIATES OF BURLINGTON COUNTY P A							
2023297645	INDEMNITY	02/28/2023	MEDFORD TOWNSHIP	M-PHYSICIAN FEES	\$20.47	2023-2023	Loss
					Check Amount:	\$20.47	
Check Number: 19621 Check Date: 05/22/2023 Payee Name: BURLINGTON COUNTY ORTHOPAEDIC SPECIALIST P A							
2023280221	INDEMNITY	08/08/2022	PEMBERTON TOWNSHIP	M-ORTHO/NEURO FEES	\$95.00	2022-2022	Loss
					Check Amount:	\$95.00	
Check Number: 19622 Check Date: 05/22/2023 Payee Name: COOPER SURGICAL ASSOCIATES PA							
2023297645	INDEMNITY	02/28/2023	MEDFORD TOWNSHIP	M-PHYSICIAN FEES	\$292.50	2023-2023	Loss
					Check Amount:	\$292.50	
Check Number: 19623 Check Date: 05/22/2023 Payee Name: CONCENTRA MEDICAL CENTERS							
2023297793	INDEMNITY	03/01/2023	MOUNT LAUREL TOWNSHIP	M-OCCUPATIONAL MEDICINE	\$528.75	2023-2023	Loss
					Check Amount:	\$528.75	
Check Number: 19624 Check Date: 05/22/2023 Payee Name: ROTHMAN ORTHOPAEDICS							
2021227559	MEDICAL ONLY	01/13/2021	BORDENTOWN TOWNSHIP	M-ORTHO/NEURO FEES	\$108.25	2021-2021	Loss
					Check Amount:	\$108.25	
Check Number: 19625 Check Date: 05/22/2023 Payee Name: NovaCare Rehabilitation							
2023299080	INDEMNITY	03/15/2023	MOUNT LAUREL TOWNSHIP	M-PHYSICIAN FEES	\$201.88	2023-2023	Loss
					Check Amount:	\$201.88	
Check Number: 19626 Check Date: 05/22/2023 Payee Name: VIRTUA MEDICAL GROUP, PA							
2023299398	INDEMNITY	03/19/2023	MEDFORD TOWNSHIP	M-ORTHO/NEURO FEES	\$272.23	2023-2023	Loss
					Check Amount:	\$272.23	
Check Number: 19627 Check Date: 05/22/2023 Payee Name: VIRTUA MEDICAL GROUP PA							
2023289440	MEDICAL ONLY	11/21/2022	WESTAMPTON TOWNSHIP	M-PHYSICIAN FEES	\$16.28	2022-2022	Loss
					Check Amount:	\$16.28	
Check Number: 19628 Check Date: 05/22/2023 Payee Name: SURGICARE OF FREEHOLD LLC							
2023280194	INDEMNITY	08/09/2022	BEVERLY CITY	M-AMBULATORY SURGERY CENTER	\$3,343.00	2022-2022	Loss
					Check Amount:	\$3,343.00	
Check Number: 19629 Check Date: 05/22/2023 Payee Name: NEUROBEHAVIORIAL REHABILITATION							
2021234392	INDEMNITY	04/01/2021	PEMBERTON TOWNSHIP	M-BEHAVIORAL HEALTH	\$2,400.00	2021-2021	Loss
					Check Amount:	\$2,400.00	



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Insurer: **BURLINGTON COUNTY J.I.F.**

Claim Number	Claimant Type	DOL	Insured Name	Transaction Type	Payment Amount	Policy Period	Payment Type
Check Number: 19630 Check Date: 05/22/2023 Payee Name: COOPER UNIVERSITY RADIOLOGY, PC							
2023297645	INDEMNITY	02/28/2023	MEDFORD TOWNSHIP	M-PHYSICIAN FEES	\$85.80	2023-2023	Loss
					Check Amount:		\$85.80
Check Number: 19631 Check Date: 05/22/2023 Payee Name: GLOUCESTER COUNTY EMS							
2023298301	MEDICAL ONLY	03/07/2023	DELRAN TOWNSHIP	M-OTHER PROVIDER FEES	\$908.80	2023-2023	Loss
					Check Amount:		\$908.80
Check Number: 19632 Check Date: 05/22/2023 Payee Name: COOPER SURGICAL ASSOCIATES P A							
2023297645	INDEMNITY	02/28/2023	MEDFORD TOWNSHIP	M-ORTHO/NEURO FEES	\$3,065.08	2023-2023	Loss
					Check Amount:		\$3,065.08
Check Number: 19633 Check Date: 05/22/2023 Payee Name: HOME CARE CONNECT LLC							
2023280194	INDEMNITY	08/09/2022	BEVERLY CITY	M-DME/PROSTHETICS	\$203.92	2022-2022	Loss
					Check Amount:		\$203.92
Check Number: 19634 Check Date: 05/22/2023 Payee Name: JAG-ONE PHYSICAL THERAPY LLC							
2023293324	INDEMNITY	01/11/2023	BEVERLY CITY	M-PHYSICIAN FEES	\$251.00	2023-2023	Loss
2023299926	INDEMNITY	03/21/2023	WESTAMPTON TOWNSHIP	M-PHYSICIAN FEES	\$126.00	2023-2023	Loss
					Check Amount:		\$377.00
Check Number: 19635 Check Date: 05/22/2023 Payee Name: myMATRIX							
2021229233	MEDICAL ONLY	02/07/2021	DELRAN TOWNSHIP	M-PHARMACY	\$4,576.10	2021-2021	Loss
					Check Amount:		\$4,576.10
Check Number: 19636 Check Date: 05/22/2023 Payee Name: SOUTH JERSEY REHAB & SPINE INC							
2020187376	INDEMNITY	10/18/2019	MOUNT LAUREL TOWNSHIP	M-PHYSICIAN FEES	\$300.00	2019-2019	Loss
					Check Amount:		\$300.00
Check Number: 19637 Check Date: 05/22/2023 Payee Name: OSPREY REHABILITATION LLC							
2023297645	INDEMNITY	02/28/2023	MEDFORD TOWNSHIP	M-PHYSICIAN FEES	\$706.58	2023-2023	Loss
					Check Amount:		\$706.58
Check Number: 19638 Check Date: 05/22/2023 Payee Name: ISO SERVICES INC							
2020187376	INDEMNITY	10/18/2019	MOUNT LAUREL TOWNSHIP	E-MISC ALL OTHER WC	\$12.75	2019-2019	Expense
2021214072	INDEMNITY	09/06/2020	NORTH HANOVER TOWNSHIP	E-MISC ALL OTHER WC	\$12.75	2020-2020	Expense
2021234644	INDEMNITY	03/25/2021	PEMBERTON TOWNSHIP	E-MISC ALL OTHER WC	\$12.75	2021-2021	Expense
2021235453	INDEMNITY	04/03/2021	PEMBERTON TOWNSHIP	E-MISC ALL OTHER WC	\$12.75	2021-2021	Expense



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Insurer: **BURLINGTON COUNTY J.I.F.**

Claim Number	Claimant Type	DOL	Insured Name	Transaction Type	Payment Amount	Policy Period	Payment Type
2022246903	INDEMNITY	08/13/2021	PEMBERTON TOWNSHIP	E-MISC ALL OTHER WC	\$12.75	2021-2021	Expense
2022249982	MEDICAL ONLY	09/23/2021	FLORENCE TOWNSHIP	E-MISC ALL OTHER WC	\$12.75	2021-2021	Expense
2022254089	MEDICAL ONLY	11/09/2021	WESTAMPTON TOWNSHIP	E-MISC ALL OTHER WC	\$12.75	2021-2021	Expense
2023280194	INDEMNITY	08/09/2022	BEVERLY CITY	E-MISC ALL OTHER WC	\$12.75	2022-2022	Expense
2023297794	MEDICAL ONLY	02/28/2023	MOUNT LAUREL TOWNSHIP	E-MISC ALL OTHER WC	\$12.75	2023-2023	Expense
2023298230	MEDICAL ONLY	03/06/2023	HAINESPORT TOWNSHIP	E-MISC ALL OTHER WC	\$12.75	2023-2023	Expense
2023298675	MEDICAL ONLY	03/12/2023	MOUNT LAUREL TOWNSHIP	E-MISC ALL OTHER WC	\$12.75	2023-2023	Expense
2023299164	BODILY INJURY	02/07/2023	FLORENCE TOWNSHIP	E-MISC ALL OTHER GL	\$12.75	2023-2023	Expense
2023300653	MEDICAL ONLY	04/01/2023	DELTRAN TOWNSHIP	E-MISC ALL OTHER WC	\$12.75	2023-2023	Expense
2023300656	MEDICAL ONLY	04/01/2023	DELTRAN TOWNSHIP	E-MISC ALL OTHER WC	\$12.75	2023-2023	Expense
2023300852	MEDICAL ONLY	04/04/2023	MOUNT LAUREL TOWNSHIP	E-MISC ALL OTHER WC	\$12.75	2023-2023	Expense
2023300880	MEDICAL ONLY	04/05/2023	PALMYRA BOROUGH	E-MISC ALL OTHER WC	\$12.75	2023-2023	Expense
2023301304	MEDICAL ONLY	04/12/2023	WESTAMPTON TOWNSHIP	E-MISC ALL OTHER WC	\$12.75	2023-2023	Expense
2023301456	MEDICAL ONLY	04/13/2023	MEDFORD TOWNSHIP	E-MISC ALL OTHER WC	\$12.75	2023-2023	Expense

Check Amount: \$229.50

Check Number: 19639 Check Date: 05/22/2023 Payee Name: QUALCARE INC

2023288564	MEDICAL ONLY	11/04/2022	MANSFIELD TOWNSHIP	M-MEDICAL REHAB/NON VOCATIONAL WC	\$550.00	2022-2022	Loss
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Check Amount: \$550.00

Check Number: 19640 Check Date: 05/30/2023 Payee Name: CAPEHART & SCATCHARD PA

2020182837	INDEMNITY	09/05/2019	BORDENTOWN TOWNSHIP	L-LEGAL WC	\$196.00	2019-2019	Legal
2021211869	INDEMNITY	08/10/2020	BORDENTOWN TOWNSHIP	L-LEGAL WC	\$196.00	2020-2020	Legal

Check Amount: \$392.00

Check Number: 19641 Check Date: 05/30/2023 Payee Name: SMITH, MAGRAM, BERENATO & MICHAU

2020182837	INDEMNITY	09/05/2019	BORDENTOWN TOWNSHIP	I-CLAIMANT LEGAL EXP IND	\$2,214.00	2019-2019	Loss
2021211869	INDEMNITY	08/10/2020	BORDENTOWN TOWNSHIP	I-ASSESSMENT-W.C. IND	\$6,957.00	2020-2020	Loss

Check Amount: \$9,171.00

Check Number: 19642 Check Date: 05/30/2023 Payee Name: STATE SHORTHAND REPORTING SERVICE

2020182837	INDEMNITY	09/05/2019	BORDENTOWN TOWNSHIP	E-MISC LEGAL EXPENSE WC	\$75.00	2019-2019	Expense
2021211869	INDEMNITY	08/10/2020	BORDENTOWN TOWNSHIP	E-MISC LEGAL EXPENSE WC	\$75.00	2020-2020	Expense

Check Amount: \$150.00



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 Insurer: **BURLINGTON COUNTY J.I.F.**

Claim Number	Claimant Type	DOL	Insured Name	Transaction Type	Payment Amount	Policy Period	Payment Type
Check Number: 19643 Check Date: 05/30/2023 Payee Name: RAYMOND & COLEMAN LLP							
2021218160	BODILY INJURY	09/19/2020	FLORENCE TOWNSHIP	L-LEGAL GL	\$1,394.00	2020-2020	Legal
2021234302	BODILY INJURY	02/01/2021	WESTAMPTON TOWNSHIP	L-LEGAL GL	\$3,862.50	2021-2021	Legal
Check Amount:					\$5,256.50		
Check Number: 19644 Check Date: 05/30/2023 Payee Name: ATLANTIC SECURITY INT'L							
2023283687	INDEMNITY	09/20/2022	MOUNT LAUREL TOWNSHIP	E-MISC ALL OTHER WC	\$375.00	2022-2022	Expense
Check Amount:					\$375.00		
Check Number: 19645 Check Date: 05/30/2023 Payee Name: LEO PETETTI LLC							
2023303002	INLAND MARINE	05/01/2023	MEDFORD TOWNSHIP	E-APPRAISERS PR	\$425.00	2023-2023	Expense
Check Amount:					\$425.00		
Check Number: 19646 Check Date: 05/30/2023 Payee Name: DAVID S DEWEESE							
2023295281	EPL PI	12/13/2022	DELRAN TOWNSHIP	L-LEGAL GL	\$750.00	2022-2022	Legal
2023304056	PUB OFF PI	01/01/2022	DELRAN TOWNSHIP	L-LEGAL GL	\$750.00	2022-2022	Legal
Check Amount:					\$1,500.00		
Check Number: 19647 Check Date: 05/30/2023 Payee Name: THE DEWEESE LAW FIRM							
2022254091	MEDICAL ONLY	11/09/2021	WESTAMPTON TOWNSHIP	E-SUBROGATION EXPENSE WC	\$706.41	2021-2021	Expense
2022263917	MEDICAL ONLY	02/05/2022	RIVERSIDE TOWNSHIP	E-SUBROGATION EXPENSE WC	\$150.00	2022-2022	Expense
Check Amount:					\$856.41		
Check Number: 19648 Check Date: 05/30/2023 Payee Name: WESTAMPTON TOWNSHIP							
2023299926	INDEMNITY	03/21/2023	WESTAMPTON TOWNSHIP	I-TEMPORARY TOTAL DISABILITY	\$1,099.00	2023-2023	Loss
Check Amount:					\$1,099.00		
Check Number: 19649 Check Date: 05/30/2023 Payee Name: PEMBERTON TOWNSHIP							
2023293309	INDEMNITY	01/09/2023	PEMBERTON TOWNSHIP	I-TEMPORARY TOTAL DISABILITY	\$2,198.00	2023-2023	Loss
Check Amount:					\$2,198.00		
Check Number: 19650 Check Date: 05/30/2023 Payee Name: Hartman & Winnicki, P.C. Attorney Trust Account							
2021222266	POLICE PROF PI	12/01/2020	MEDFORD TOWNSHIP	I-LUMP SUM SETTLEMENT PI	\$1,500.00	2020-2020	Loss
Check Amount:					\$1,500.00		
Check Number: 19651 Check Date: 05/30/2023 Payee Name: MOUNT LAUREL TOWNSHIP							
2023299080	INDEMNITY	03/15/2023	MOUNT LAUREL TOWNSHIP	I-TEMPORARY TOTAL DISABILITY	\$1,319.80	2023-2023	Loss
Check Amount:					\$1,319.80		



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 Insurer: **BURLINGTON COUNTY J.I.F.**

Claim Number	Claimant Type	DOL	Insured Name	Transaction Type	Payment Amount	Policy Period	Payment Type
Check Number: 19652 Check Date: 05/30/2023 Payee Name: MOUNT LAUREL TOWNSHIP							
2023298216	INDEMNITY	03/06/2023	MOUNT LAUREL TOWNSHIP	I-TEMPORARY TOTAL DISABILITY	\$1,240.36	2023-2023	Loss
					Check Amount:	\$1,240.36	
Check Number: 19653 Check Date: 05/30/2023 Payee Name: Joshua Gardner							
2020182837	INDEMNITY	09/05/2019	BORDENTOWN TOWNSHIP	I-PERMANENT PARTIAL DISABILITY	\$10,184.00	2019-2019	Loss
					Check Amount:	\$10,184.00	
Check Number: 19654 Check Date: 05/30/2023 Payee Name: Joshua Gardner							
2021211869	INDEMNITY	08/10/2020	BORDENTOWN TOWNSHIP	I-PERMANENT PARTIAL DISABILITY	\$28,945.00	2020-2020	Loss
					Check Amount:	\$28,945.00	
Check Number: 19655 Check Date: 05/30/2023 Payee Name: Adam Tilger							
2021215075	INDEMNITY	09/16/2020	DELANCO TOWNSHIP	I-PERMANENT PARTIAL DISABILITY	\$1,150.08	2020-2020	Loss
					Check Amount:	\$1,150.08	
Check Number: 19656 Check Date: 05/30/2023 Payee Name: Kyle Wilson							
2021211846	INDEMNITY	08/04/2020	CHESTERFIELD TOWNSHIP	I-PERMANENT PARTIAL DISABILITY	\$1,764.00	2020-2020	Loss
					Check Amount:	\$1,764.00	
Check Number: 19657 Check Date: 05/30/2023 Payee Name: MEDFORD TOWNSHIP							
2023303002	INLAND MARINE	05/01/2023	MEDFORD TOWNSHIP	M-MISC MED(WC) & PD (NON-WC) OTR LOSS PR	\$1,251.50	2023-2023	Loss
					Check Amount:	\$1,251.50	
Check Number: 19658 Check Date: 05/30/2023 Payee Name: INSPIRA HEALTH NETWORK MEDICAL GROUP, P.C.							
2022243549	INDEMNITY	07/14/2021	MEDFORD TOWNSHIP	M-PHYSICIAN FEES	\$184.82	2021-2021	Loss
					Check Amount:	\$184.82	
Check Number: 19659 Check Date: 05/30/2023 Payee Name: TWIN BORO PHYSICAL THERAPY ASSOCIATES PA							
2023294969	INDEMNITY	01/30/2023	MOUNT LAUREL TOWNSHIP	M-PHYSICIAN FEES	\$400.00	2023-2023	Loss
					Check Amount:	\$400.00	
Check Number: 19660 Check Date: 05/30/2023 Payee Name: EMERGENCY PHYSICIAN ASSOCIATES OF SOUTH JERSEY, PC							
2023299445	MEDICAL ONLY	03/21/2023	MEDFORD TOWNSHIP	M-PHYSICIAN FEES	\$660.00	2023-2023	Loss
2023300653	MEDICAL ONLY	04/01/2023	DELRAN TOWNSHIP	M-PHYSICIAN FEES	\$1,122.00	2023-2023	Loss
2023300656	MEDICAL ONLY	04/01/2023	DELRAN TOWNSHIP	M-PHYSICIAN FEES	\$553.00	2023-2023	Loss
					Check Amount:	\$2,335.00	
Check Number: 19661 Check Date: 05/30/2023 Payee Name: VIRTUA WILLINGBORO HOSPITAL, INC.							

Processed Date: May 1, 2023 through May 31, 2023
 Date Of Loss: All
 Insured Name(s): All
 Bank Account(s): 1000398298

Insurance Type(s): All
 Claimant Type(s): All
 Coverage(s): 110



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Insurer: **BURLINGTON COUNTY J.I.F.**

Claim Number	Claimant Type	DOL	Insured Name	Transaction Type	Payment Amount	Policy Period	Payment Type
2023300653	MEDICAL ONLY	04/01/2023	DELRAN TOWNSHIP	M-ACUTE CARE HOSPITAL	\$2,700.00	2023-2023	Loss
2023300656	MEDICAL ONLY	04/01/2023	DELRAN TOWNSHIP	M-ACUTE CARE HOSPITAL	\$2,700.00	2023-2023	Loss
Check Amount:					\$5,400.00		
Check Number: 19662 Check Date: 05/30/2023 Payee Name: NovaCare Rehabilitation							
2021234855	INDEMNITY	04/11/2021	DELRAN TOWNSHIP	M-PHYSICIAN FEES	\$620.41	2021-2021	Loss
2023299080	INDEMNITY	03/15/2023	MOUNT LAUREL TOWNSHIP	M-PHYSICIAN FEES	\$302.82	2023-2023	Loss
Check Amount:					\$923.23		
Check Number: 19663 Check Date: 05/30/2023 Payee Name: VIRTUA MEDICAL GROUP, PA							
2023299080	INDEMNITY	03/15/2023	MOUNT LAUREL TOWNSHIP	M-ORTHO/NEURO FEES	\$80.72	2023-2023	Loss
2023299398	INDEMNITY	03/19/2023	MEDFORD TOWNSHIP	M-ORTHO/NEURO FEES	\$259.76	2023-2023	Loss
Check Amount:					\$340.48		
Check Number: 19664 Check Date: 05/30/2023 Payee Name: VIRTUA MEDICAL GROUP PA							
2023301304	MEDICAL ONLY	04/12/2023	WESTAMPTON TOWNSHIP	M-PHYSICIAN FEES	\$16.28	2023-2023	Loss
Check Amount:					\$16.28		
Check Number: 19665 Check Date: 05/30/2023 Payee Name: PREMIER ORTHOPAEDIC & SPORTS MEDICINE ASSOCIATES OF SNJ LLC							
2023293324	INDEMNITY	01/11/2023	BEVERLY CITY	M-ORTHO/NEURO FEES	\$220.22	2023-2023	Loss
Check Amount:					\$220.22		
Check Number: 19666 Check Date: 05/30/2023 Payee Name: NEUROBEHAVIORIAL REHABILITATION							
2021234392	INDEMNITY	04/01/2021	PEMBERTON TOWNSHIP	M-BEHAVIORAL HEALTH	\$1,440.00	2021-2021	Loss
Check Amount:					\$1,440.00		
Check Number: 19667 Check Date: 05/30/2023 Payee Name: CENTRAL JERSEY URGENT CARE LLC							
2023287812	MEDICAL ONLY	10/31/2022	WOODLAND TOWNSHIP	M-OCCUPATIONAL MEDICINE	\$160.00	2022-2022	Loss
2023289664	INDEMNITY	11/27/2022	PEMBERTON TOWNSHIP	M-PHYSICIAN FEES	\$160.00	2022-2022	Loss
2023293053	MEDICAL ONLY	01/07/2023	PEMBERTON TOWNSHIP	M-OCCUPATIONAL MEDICINE	\$160.00	2023-2023	Loss
Check Amount:					\$480.00		
Check Number: 19668 Check Date: 05/30/2023 Payee Name: JAG-ONE PHYSICAL THERAPY LLC							
2023293324	INDEMNITY	01/11/2023	BEVERLY CITY	M-PHYSICIAN FEES	\$250.00	2023-2023	Loss
Check Amount:					\$250.00		
Check Number: 19669 Check Date: 05/30/2023 Payee Name: DR CAROL SCHOBBER PSYD							
2023293309	INDEMNITY	01/09/2023	PEMBERTON TOWNSHIP	M-BEHAVIORAL HEALTH	\$145.00	2023-2023	Loss



Check Register
 Insurer: **BURLINGTON COUNTY J.I.F.**

Claim Number	Claimant Type	DOL	Insured Name	Transaction Type	Payment Amount	Policy Period	Payment Type
					Check Amount:	\$145.00	
Check Number: 19670 Check Date: 05/30/2023 Payee Name: ORTHONJ, LLC							
2021234855	INDEMNITY	04/11/2021	DELTRAN TOWNSHIP	M-OCCUPATIONAL MEDICINE	\$265.95	2021-2021	Loss
					Check Amount:	\$265.95	
Check Number: 19671 Check Date: 05/30/2023 Payee Name: STRIVE PHYSICAL THERAPY SPECIALISTS, LLC							
2023299398	INDEMNITY	03/19/2023	MEDFORD TOWNSHIP	M-PHYSICIAN FEES	\$540.00	2023-2023	Loss
					Check Amount:	\$540.00	
Check Number: 19672 Check Date: 05/30/2023 Payee Name: OSPREY REHABILITATION LLC							
2023297645	INDEMNITY	02/28/2023	MEDFORD TOWNSHIP	M-PHYSICIAN FEES	\$201.88	2023-2023	Loss
					Check Amount:	\$201.88	
Check Number: 19673 Check Date: 05/30/2023 Payee Name: QUALCARE INC							
2023305143	MEDICAL ONLY	05/22/2023	TABERNACLE TOWNSHIP	M-MEDICAL REHAB/NON VOCATIONAL WC	\$555.00	2023-2023	Loss
					Check Amount:	\$555.00	

Total of BURLINGTON CTY JIF I Account

Number of Checks:	174	Total Payments:	\$486,003.96
Number of Payments:	380	First Check Number:	19500
Expense Payments:	\$9,532.00	Last Check Number:	19673
Legal Payments:	\$43,075.65		
Loss Payments:	\$433,396.31		

Grand Total

Number of Checks:	174	Total Payments:	\$486,003.96
Number of Payments:	380	First Check Number:	19500
Expense Payments:	\$9,532.00	Last Check Number:	19673
Legal Payments:	\$43,075.65		
Loss Payments:	\$433,396.31		

FY 2023 Dividend
AELCF Member Allocation

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

	FY 2023 31-Mar-23 Balance	FY 2023 April Interest	FY 2023 30-Apr-23 Balance	FY 2023 May Interest	FY 2023 31-May-23 Balance
Bass River Township	2,032.52	4.20	2,036.73	3.16	2,039.88
Beverly City	3,577.44	7.39	3,584.83	5.56	3,590.39
Bordentown City	44,247.47	91.44	44,338.91	68.73	44,407.64
Bordentown Township	58,911.05	121.75	59,032.80	91.50	59,124.30
Chesterfield Township	5,774.34	11.93	5,786.28	8.97	5,795.24
Delanco Township	4,352.94	9.00	4,361.94	6.76	4,368.70
Delran Township	17,220.27	35.59	17,255.86	26.75	17,282.61
Edgewater Park Township	10,575.19	21.86	10,597.04	16.43	10,613.47
Florence Township	14,455.72	29.88	14,485.60	22.45	14,508.05
Hainesport Township	15.18	0.03	15.21	0.02	15.23
Lumberton Township	14,067.47	29.07	14,096.54	21.85	14,118.39
Mansfield Township	6,847.71	14.15	6,861.86	10.64	6,872.50
Medford Township	29,932.27	61.86	29,994.13	46.49	30,040.62
Mount Laurel Township	54,098.48	111.80	54,210.28	84.03	54,294.31
North Hanover Township	9.58	0.02	9.60	0.01	9.62
Pemberton Borough	90.55	0.19	90.73	0.14	90.87
Riverside Township	29.68	0.06	29.74	0.05	29.78
Shamong Township	8,690.67	17.96	8,708.63	13.50	8,722.13
Southampton Township	13,974.20	28.88	14,003.08	21.70	14,024.79
Springfield Township	11.73	0.02	11.75	0.02	11.77
Tabernacle Township	9,645.60	19.93	9,665.53	14.98	9,680.51
Westampton Township	20,395.22	42.15	20,437.37	31.68	20,469.05
Wrightstown Borough	342.41	0.71	343.11	0.53	343.65
ALLOCATION TOTALS	319,297.69	659.88	319,957.57	495.93	320,453.50

BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND

BILL LIST - JUNE 2023

	Payee	FY2023	FY2022	JIF Appropriation	Description
1	The Actuarial Advantage	990.00		Prof Services/Actuary	June 2023 Fees
2	Arthur J. Gallagher Risk Management Services, LLC	32,517.00		Prof Services/Administration	June 2023 Fee
3	Arthur J. Gallagher Risk Management Services, LLC	49.47		Misc/Postage/Copies/Faxes	May 2023 - Postage, copies, fax expense
4	Arthur J. Gallagher Risk Management Services, LLC	47.50		Misc/Office Supplies	Member renewal supplies (split-pymt DP amex)
5	The DeWeese Law Firm, P.C.	6,413.00		Prof Services/Attorney	June 2023 Fees
6	Bowman & Company LLP		10,012.50	Prof Services/Auditor	#110341 final bill for 12/31/2022 audit
7	Bowman & Company LLP	7,772.50		Prof Services/Payroll Auditor	#110342 final bill for WC payroll audit
8	Qual-Lynx	19,452.00		Prof Services/Claims Admin.	June 2023 Fees
9	Joyce Media	390.00		Misc/JIF Website	June 2023 Fees
10	Christopher J. Winter Sr.	1,833.00		Training/Police Risk Services	Law Enforcement Consultant-June 2023 fees
11	Kris Kristie	383.00		Misc/Recording Secretary	June 2023 Fees
12	J. A. Montgomery Consulting	12,125.00		Prof Services/Safety Director	June 2023 Fees
13	Wintsec Consulting LLC	3,400.00		Prof Services/Technology Risk Serv Dir	June 2023 Fees
14	Tom Tontarski	1,007.00		Prof Services/Treasurer	June 2023 Fees
15	Tom Tontarski	28.75		Misc/Postage/Copies/Faxes	UPS checks to RPA-May
16	Conner Strong & Buckelew	725.00		Prof Services/Underwriting Mgr	June 2023 Fees
17	Debby Schiffer	2,584.00		Wellness Program	June 2023 Fees
18	Appliedinfo Partners, Inc dba D2 Cybersecurity	46,104.00		EPL/CYBER/Cyber Risk Services	Penetration testing by D2; Final pymt
19	Iron Mountain	90.15		Misc/Record Retention Service	"Inv#HNXH790; Storage 6/1-30/23; Service 4/26-5/23/23
20	Merighi's Savoy Inn	2,091.00		Training/Training	Police command staff training 6/8/23 split
21	Origami Risk LLC	500.00		Contingency	Annual service fee for LR uploads; \$2,000 split
22	Chesterfield Township	995.00		Optional Safety Budget	vests, gloves, hi viz gear
23	Township of Edgewater Park	579.96		Wellness Program	Therapy room; stand risers; wrist support; challenge prize
24	Hainesport Township	115.70		Optional Safety Budget	PW spotlights
25	Hainesport Township	175.00		Wellness Program	Chair massages 4/20/23
	Subtotals	\$140,368.03	\$10,012.50		

JIF Bill List Total	\$150,380.53
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*Finance Committee Meeting
June 6, 2023
Mount Laurel Municipal Building
Mount Laurel, NJ*

A meeting of the Burlington County Municipal Joint Insurance Fund Finance Committee was held on June 6, 2023 at 2:00 PM at the Mount Laurel Municipal Building, Mount Laurel, NJ.

Those in attendance were:

Mike Theokas, **Bordentown Township**
Kathy Burger, **Medford Township**
Brandon Shillingford, **Mount Laurel Township**
Paul A. Forlenza, MGA, Executive Director, *RPA a Division of Gallagher*
Kamini Patel, MBA, CIC, CPCU, Deputy Ex. Director, *RPA a Division of Gallagher*
Jodi Palmeri, Sr. Financial Analyst, *RPA a Division of Gallagher*
Tracy Forlenza, Financial Analyst, *RPA a Division of Gallagher*
Dennis Skalkowski, CPA, Fund Auditor, **Bowman & Company, LLP**
Kaleigh Sawers, CPA, MBA, Senior Associate, **Bowman & Company, LLP**

Those unable to attend were:

Mike Mansdoerfer, *Chair*, **Riverside Township**
John Gural, **Palmyra Borough**

These minutes do not necessarily reflect the order in which these matters were discussed.

Report on Audit of Financial Statements – 12/31/22

Mr. Skalkowski reviewed the draft audit with the members. He noted that pages 5-6, *Internal Control*, is a review of the internal processes. He noted no findings or recommendations and remarked that in a professionally managed organization it is not uncommon to have no findings. He reminded the members that it is Bowman's objective to examine the information to make sure the JIF's financials are fairly stated. He further noted that the report is based upon the information provided to Bowman by the Fund Actuary, Claims Administrator, Administrative Consultant, and Treasurer.

Mr. Skalkowski stated that the *Management's Discussion and Analysis* is completed by RPA a Division of Gallagher. Ms. Palmeri noted that this summarizes what is affecting the JIF financials including outside factors and claims trends and she is working on completing this section of the report.

Mr. Skalkowski then reviewed page 12, *Statement of Net Position (Exhibit A-1)*. He noted that this is a balance sheet of assets and liabilities noting that *Total Assets* decreased by approximately \$2,425,848 while *Total Liabilities* increased by approximately \$767,134. He noted that the overall *Net Position* has decreased over the years; however, he noted that the Fund is still in good financial position. He stated that the \$636,786 in *Investment in Joint Ventures* (under Assets) is the amount of investment in the JIF, MEL, RCF and EJIF. Ms. Palmeri noted that this will be discussed in further detail in the agenda.

Mr. Skalkowski then reviewed page 13, *Comparative Statement of Revenues, Expenses and Change in Net Position (Exhibit A-2)* with the members. He noted that Operating Revenue has increased by \$346,595. Overall Operating Expenses increased by \$494,314 which was driven by the recognition of the additional assessments from the MEL and RCF JIFs. He stated that the Non-Operating Expenses details the Investment Loss and change in value in investment in joint ventures. These are losses on management and investments.

Mr. Skalkowski then reviewed page 14, *Comparative Statement of Cash Flow (Exhibit A-3)* with the members. He explained that this is full detail of the operating activities for the 2022 Fund Year. He noted an ending cash position of \$1,248,397.

Mr. Skalkowski then reviewed the Notes beginning on page 15. He stated page 23, *Note 4, Investments*, which is a summary of all investments including comparative market values; BURLCO JIF has \$13,865,525 in market value in the JCMI.

Mr. Skalkowski noted that a new section in *Note 4* this year is *Investment Loss*. This summarizes investment losses. He stated that cash and earnings were \$26,221; Realized Gains \$3,317 and Unrealized Losses of (\$1,086,494).

Mr. Skalkowski then reviewed, *Note 5, Changes in Unpaid Claims Liabilities* on page 24. He explained that these values fluctuate year to year. The *Total unpaid claim and claim adjustment for all Fund years ending 12/31/22* is \$7,011,455 versus \$6,727,504 at 12/31/21.

Mr. Skalkowski then reviewed, *Note 6, Membership in Joint Insurance Funds* on pages 24-25. He stated this provides information on the MEL JIF, RCF JIF and the EJIF and shows the breakout on pages 26-27 of the net position for each. Mr. Forlenza inquired how the MEL could be in a deficit position when the Supplemental Assessment was issued. Mr. Skalkowski will investigate this with PERMA. *Following the meeting, Mr. Skalkowski updated Ms. Palmeri via email that the deficit in the MEL is driven by the MEL's share of the RCF deficit being that this portion of the Audit recognizes the membership in Joint Insurance Funds.*

Mr. Skalkowski then reviewed, *Note 7, Surplus Distribution* on page 28 depicting the dividend release and the EJIF dividend release. He explained also that *Note 8* on pages 28-29 lists the AELCF activity and balances.

Mr. Skalkowski commented that *Schedule 1* on page 33 (same as *Note 5* on page 24) is the *Reconciliation of Claims Liabilities by Fund Year* which are the claims broken out by Line of Coverage.

Mr. Skalkowski commented that *Schedule 2* on page 34 is the *Ten-Year Claims Development Information* which highlights the performance of the claims by year. He noted that although the ideal scenario would wash to \$0, years showing negative results are developing better than expected.

Mr. Skalkowski then explained how the *Historical Balance Sheet (Schedule A)*, page 36, conforms to Statutory Basis accounting. As a result, it does not include *Investments in Joint Ventures*. He added that GAAP accounting standards includes these investments. He stated that the Net Statutory Surplus at 12/31/22 is \$5,707,421.

Mr. Skalkowski noted that *Note 1, (Notes to Supplementary Information)*, highlights the differences of the Joint Ventures.

Mr. Skalkowski then reviewed *Schedules A-G* with the Committee explaining how they interconnect. He commented that if you add the schedules across, you get the balances on Schedule A and B. Schedule D is broken out by line of coverage.

Mr. Skalkowski commented that Schedule E on page 52 is the *Claims Analysis*. He explained that these show paid claims, case reserves and IBNR broken out by line of coverage.

Mr. Skalkowski noted that the Schedule F's highlight Excess Insurance and Operating Expenses for every natural account. He further stated that Schedule H's are the cash balances per Fund Year.

Mr. Forlenza asked if there were any additional questions for the Fund Auditor, being none, Mr. Skalkowski and Ms. Sawers thanked the Committee and left the meeting.

Resolution Accepting Audit

Ms. Palmeri then directed the Committee to a draft resolution in the agenda packet accepting the 2022 Audit. Ms. Palmeri asked if the Committee was comfortable presenting the audit to the Executive Committee for approval at their June Executive Committee meeting. The Committee agreed. Ms. Palmeri noted that once the audit is accepted, it will be filed with the Departments of Banking & Insurance, Community Affairs, and the State Comptroller's office.

Investment Updates - JCFI

Mr. Forlenza directed the Committee to a report included in the agenda packet that was prepared by Eagle Asset Management. He noted that the JIF's investment philosophy was to hold all investments until maturity as to not recognize an unrealized loss; however, the new management company reviewed the investments and decided to liquidate some long-term investments to take advantage of the inverted yield curve. He noted a report in the agenda from Eagle Asset management addresses some recent trades in an effort to lower the interest rate risk and enhance the YTM of the portfolio in order to reduce the possibility of further market-to-market losses in the event interest rates continue to rise. He noted that they will continue to evaluate the investments and take advantage where they can. He stated that page 5 was an excerpt from an email with the notes that were sold. He also stated that the report on page 6 shows the current portfolio by type of investment, maturity, and interest rate.

Mr. Forlenza remarked that Investors Bank was purchased by Citizens Bank so we will update the contracts at reorganization meetings in January. He also noted that the MEL would likely undertake a RFP for banking services and the JIF will likely piggyback off the results of this process assuming it results in a better program for the JIF.

RCF JIF

Ms. Palmeri directed the Committee to the RCF FFT valued as of 12/31/22 on pages 7-8 of the agenda packet. She noted that the row highlighted yellow is showing an overall surplus position of \$0. She stated that prior to the Supplemental assessments, there was a \$14 million deficit prior to the impact of unrealized investment income loss. She directed the Committee to page 10 outlining the supplemental assessment broken out by JIF by Fund Year. She noted that both the MEL and RCF supplemental assessments will not be invoiced until 2024 utilizing the 12/31 valuation since there is so much in case reserves and IBNR (see chart). Supplemental assessments will be paid out over 10 years and each year the total supplemental assessment will be revalued. The Fund years being assessed are the RCF 2007, 2008, 2011, 2012 and 2013 transfer years, which will bring the overall RCF surplus to \$0. She reminded the Committee that the reopens and pension offset is really driving these deficits. She noted that the MEL reached

out to DOBI in regards to the unrealized loss and the impact on the JIFs' overall surplus position to which DOBI noted that they will not take into consideration any JIFs where a deficit is being driven by an unrealized loss.

Ms. Palmeri reviewed page 9 which is the breakout of all of the supplemental assessments issued and the impact on the BURLCO JIF. Page 10 details the RCF additional assessment of \$158,632 and the MEL additional assessment of \$650,916 for the BURLCO JIF. The MEL supplemental assessment is being paid out of the MEL closed surplus account; however, the RCF supplemental assessment, it is paid out of the fund year being transferred to the RCF. With this strategy, it is only affecting the current members and the two former members, Cinnaminson and Riverton have never received a supplemental assessment. She asked the Committee if they wished to explore what the former members have due and owing for the Fund Years previously assessed during their membership. The Committee asked Ms. Palmeri to please research the amount the former members would owe. Mr. Theokas stated that once she calculates the amount, the Executive Committee needs to make a decision on invoicing or forgiveness.

Ms. Palmeri inquired if the Committee would like to continue the practice of paying the RCF out of the fund year being transferred. The Committee agreed to continue this practice. She explained that 1/10th would be transferred to cover what's due and owing. Ms. Palmeri noted that an account should be created to hold the balance of future payments. The Committee agreed to establish the *RCF Supplemental Assessment Account* via resolution at the June Executive Committee meeting as presented on page 11.

Ms. Palmeri reviewed the JIF's performance in the RCF on pages 12 & 13 and remarked that the overall differential of what the JIF contributed to the RCF versus the net incurred as of 12/31/2022 is now 2.3% or approximately \$980,000. She noted that while the JIF has "over paid" the RCF, this is significantly less than the approximately 30% fee if the liability was transferred to the commercial market. She reminded the members that when we began to report the RCF performance, the BURLCO JIF was contributing an additional 5% over the net incurred compared to the 2.3% today. Ms. Palmeri directed the Committee to the impact of claims paid in comparison to the 12/31/21 valuation as well as claims paid plus case reserves compared to 12/31/21. There was an increase in both values over the year indicating that as claims settle, they are settling out higher than forecasted at 12/31/21.

Ms. Palmeri asked the Committee if they had any questions. No questions were entertained.

MEL JIF

MEL Financial Fast Track – 12/31/22

Ms. Palmeri directed the Committee to the MEL Financial Fast Track included in the agenda packet valued as of 12/31/22 indicating a surplus position of \$15,478,147 plus their unrealized loss of (\$4,171,940) leaving a GAAP surplus of \$11,306,207 with case reserves and IBNR over \$110 million which is an increase of over \$16 million since last year. She reminded the Committee that the MEL would not invoice until 2024 utilizing the 12/31/23 valuation.

Mr. Forlenza reminded the members that the MEL's cash position is still strong. He noted that at the MEL Audit Committee last week, they learned that the Actuary has extended out the life expectancy of claims, which is what is increasing the IBNR. He noted that the basic factors and assumptions have not changed; the anticipated length is now 15 years versus 10 years due to reopeners. Ms. Patel noted that 80% of the claims reviewed at the last RCF Claims Committee were reopeners. Mr. Forlenza informed the Committee of new legislation (S3831) that is being carefully monitored by the MEL. If enacted, it will benefit the claimant's attorneys by applying

the 25% workers compensation attorney fee to both the permanency award and the medical cost value as well. Currently, the fee is only applied to the permanency award. The legislation was held up in the Senate Subcommittee last week, but it is moving. Ms. Burger noted that better surveillance is needed to help control workers compensation claims as many employees try to take advantage of the workers compensation system.

Ms. Palmeri then directed the Committee to page 13 showing the YTD changes in the MEL Surplus by year. She noted that page 14 highlights the driving factors of the MEL deterioration and page 15 summarizes some ways which they hope to address the issues. Ms. Palmeri stated that her office suggested delaying the transfer of the MEL claims to the RCF since the MEL claims take longer to develop and it might help the RCF performance.

Ms. Palmeri stated that page 16 is the summary of the Closed MEL Unencumbered Surplus Account by fund year. She noted that due to the Supplemental Assessment accruals, there is a deficit of (\$75,476) driven by 2020 and 2021. She noted that surplus from older years can be transferred to help offset the deficit. Ms. Palmeri reminded the Committee that all surplus/deficits are tracked by member by Fund Year.

Pension Offset

Ms. Patel explained that page 17 is a report that details the impact of a new directive from the Pension Board that requires all workers compensation carriers to settle pending claim petitions prior to the claimant receiving pension benefits. Mr. Forlenza added that once the claim petition is settled, the pension system takes an offset against future payments to the claimant equal to the funds received by the claimant. She stated that on a combined basis, the ACM, BURLCO, & TRICO JIFs could document \$10 million in incurred value for claims that are impacted by this new directive with the BURLCO JIF share being approximately \$1.1 million. Mr. Forlenza noted the biggest challenge is to develop reports to capture this cost information.

Interim Financial Summary December 31, 2022

Ms. Palmeri referenced the Interim Financial Summary as of December 31, 2022 included in the agenda packet and asked the Committee if they would like her to review them, as they are identical to the figures just reviewed by the Fund Auditor, or simply review the Interim Financial Summary as of March 31, 2023, which is also included in the agenda packet. The Committee agreed to move to the March 31, 2023 report.

Interim Financial Summary March 31, 2023

Ms. Palmeri reviewed the Historical Operating Results Summary valued as of March 31, 2023. She reviewed each line of coverage for Fund Years 2019 through 2022 and made the following observations:

All Fund Years –Ms. Palmeri noted that as of 03/31/23 there was a total of \$148,791,594 in contributions. The Fund has paid \$127,647,280 in Claims and Payments, including excess insurance. The new line of MEL Supplemental Assessments – Paid and Residual Claims Fund Premiums Paid are inclusive. She noted that her office used to track a premium deferral, surplus trigger and supplemental assessment, which are now rolled it into one line. The Residual Claims Fund Supplemental Assessments – Paid is inclusive of the trigger and supplemental assessment. Realized investment income totals \$5,211,794.59 with a return surplus of \$12,832,344, leaving the JIF with a Cash Position of \$14,775,233. The Unrealized investment income is (\$1,252,683). Ms. Palmeri stated that the accrual for the MEL Supplemental Assessment is \$650,916 and RCF Supplemental Assessment is \$15,863 for 2018 Fund Year and \$142,769 for future years. The Fund currently maintains \$3,832,459 in Case Reserves in the open years with \$3,024,468 in

IBNR resulting in a Net Current Surplus of \$5,856,075 which improved by \$148,654 since 12/31/22.

Fund Year 2023 – Ms. Palmeri noted there was \$2,507,456 in total contributions which represents 25% of the total anticipated contributions for the year and \$1,858,629 in Claims and Payments, including excess insurance. Investment income is \$25,735. This leaves the Fund Year with a Cash Position of \$674,562. There are Case Reserves of \$452,268 and \$504,555 in IBNR, resulting in deficit position of (\$282,261). Ms. Palmeri reminded the Committee that the deficit in the newly renamed MEL, EPL/POL, CYBER and EJIF, now Excess/Standalone Policies, is due to only recognizing 25% of contributions, but paying 50% of the premium for EPL/POL, CYBER and EJIF. There are 60 claims for the period. She stated that at 03/31 in 2022, there was a deficit of \$265,000 and 77 claims; 2021, there was a deficit of \$240,000 and 98 claims.

Fund Year 2022 – Ms. Palmeri noted there was \$8,927,195 in total contributions and \$6,434,164 in Claims and Payments, including excess insurance. Investment income is (\$60,316). She noted the transfer of \$100,126 to the Closed MEL Surplus account. This leaves the Fund Year with a Cash Position of \$2,432,715. There are Case Reserves of \$915,311 and \$1,413,041 in IBNR, resulting in surplus position of \$104,363 which improved by \$212,913 since last review. Ms. Palmeri reminded the Committee that the deficit in the Excess/Standalone Policies is due to the unrealized loss of investment income. The improvement in the Expense line is the removal of the accruals. Ms. Palmeri is recommending an Intra-Fund Transfer of \$200,000 from the Deductible line to the Property line. The Committee approved transferring \$200,000 from the Deductible line to the Property line as noted in the resolution to be presented in June. There are 416 claims for the period.

Fund Year 2021 – Ms. Palmeri noted there is a total of \$8,206,739 in contributions to date \$6,901,242 in Claims and Payments, including excess insurance. Investment income is (\$94,920) due to an unrealized loss in investments, resulting in a Cash Position of \$1,210,577. She noted the transfer of \$155,304 to the Closed MEL Surplus account. The Fund currently maintains \$1,007,973 in Case Reserves and \$648,616 in IBNR for a Net Current Deficit position of \$446,012, which has deteriorated by \$6,586 since 12/31/22. Ms. Palmeri is recommending an Intra-Fund Transfer of \$80,000 from the Deductible line to the Property line. The Committee approved transferring \$80,000 from the Deductible line to the Property line as noted in the resolution to be presented in June.

Fund Year 2020 – Ms. Palmeri noted there was a total of \$8,030,812 in contributions to date. The Fund has paid out \$6,380,618 in Claims and Payments, including excess insurance. Investment income totals (\$70,546), resulting in a Cash Position of \$1,579,648. She noted the transfer of \$235,556 to the Closed MEL Surplus account. The Fund currently maintains \$767,960 in Case Reserves and \$250,935 in IBNR for a Net Current Surplus position of \$560,753, which has deteriorated \$17,563 since 12/31/22. Ms. Palmeri is recommending an Intra-Fund Transfer of \$75,000 from the Deductible line to the Property line. The Committee approved transferring \$75,000 from the Deductible line to the Property line as noted in the resolution to be presented in June. Mr. Forlenza remarked that it is odd that there would be a deterioration in the Property line of \$27,096 after three years.

Fund Year 2019 – Ms. Palmeri noted there is a total of \$7,589,945 in contributions to date \$6,830,756 in Claims and Payments, including excess insurance. Investment income totals \$33,606, resulting in a Cash Position of \$792,795. She noted the transfer of \$241,351 to the Closed MEL Surplus account. She stated that an intra-fund transfer was done moving \$320,000 from the deductible line to the property line. The Fund currently maintains \$688,947 in Case Reserves and \$207,321 in IBNR for a Net Current Deficit position of (\$103,473), which has improved by \$97,688 since 12/31/22. She noted that this is the next fund year to be transferred to the RCF and Closed Years account.

General Ledger Investment Income Change

Ms. Palmeri also reported to the members that PERMA had reached out in regards to how investment income is allocated by budget line item within the general ledger. They requested that since the Excess/Standalone Policies line net to zero, they no longer allocate investment income to those lines. Ms. Palmeri inquired if we should allocate all current Excess/Standalone Policies investment income to the Administration line which would remove the unrealized loss impact on these lines. She noted that since there is no longer surplus in these lines, those deficits will never be resolved when investment earnings are positive. This request was granted and Ms. Palmeri will make a recommendation prior to 2023 audit to transfer any investment income remaining in Excess/Standalone Polices line to the Operating Expenses. The Committee agreed with the request.

Closed Years Contingency Fund – Ms. Palmeri noted that for the Closed Years Fund (1991-2018), she stated there were \$113,529,447 in Total Contributions, \$98,587,700 in Total Payments, and \$4,139,273 in Investment Income. She stated that \$12,832,344 has been returned in surplus. She noted all of the RCF Supplemental Assessments are now recognized as one line for both paid and accrual. She noted the transfer of surplus from fund years to the Closed MEL Surplus is \$519,131 resulting in a cash position of \$6,248,676. She noted the accrual for the RCF Supplemental Assessment is \$15,863 leaving a total surplus is \$6,232,813 in the Closed Years Fund.

Closed MEL JIF Unencumbered Surplus Contingency Fund– Ms. Palmeri stated that attached is the Closed MEL JIF Unencumbered Surplus summary. She noted that the money transferred into this account for potential MEL liability for Fund Years 2016 through 2022 is \$1,251,468. She noted the MEL Supplemental Assessment paid is \$654,170. Investment income unrealized loss of (\$13,721). Cash position of \$583,577. The accrual for the MEL Supplemental Assessment payment of \$650,916 leaving a deficit of (\$67,339).

A copy of the 03/31/23 Historical Operating Results are attached and incorporated herein.

BURLCO Dividend Release Scenarios

Ms. Palmeri then directed the Committee to surplus release scenarios of \$700,000, \$800,000 and \$900,000 noting that last year the Fund authorized two (2) releases totaling 1,200,000. Ms. Palmeri then highlighted that each scenario has an accompanying per Member allocation for the Committee to see the overall impact of each release scenario. Ms. Palmeri reminded the Committee that the Actuary recommends the percentage of unencumbered JIF surplus to the current budget should not be less than 50% thus the scaled back scenarios versus last year's release.

Ms. Palmeri reminded the members that no decision for release of surplus needs to be made at this meeting. She noted that there are several factors, and some noticeable deficits that may or may not improve by 6/30/2023, which need to be considered prior to recommending a release of surplus. Several members of the Committee voiced a concern over the deficits in the “open” fund years and the sustainability of the Fund to continue to release surplus to the members. Mr. Forlenza noted that the Fund has always been very conservative in regards to the release of surplus noting the Committee has tried to maintain sufficient amounts of surplus so that it can manage larger than normal increases in the JIF Budget. Mr. Forlenza explained the percentage of unencumbered JIF surplus vs the ratio of unencumbered surplus to the budget to the Committee.

Ms. Palmeri recommended that the Committee review the 6/30/23 fund year performance at their next meeting, the 2024 draft budget, and 2024 loss funding recommendations prior to determining the release.

Retrospective Candidate Analysis

Ms. Palmeri provided the Committee with an update as to the performance of the candidates, both those enrolled in the program and those in prior year programs, in the Retrospective Program valued as of 12/31/22 and 03/31/23. She noted that the members participating in the program are sent quarterly updates to inform them of any potential additional assessments. The Committee agreed to only review the 03/31/23 valuations. She reminded the members that for 2023, the loss funding only represents 25% of the total loss funding since it is valued as of 03/31/23.

Delanco Township

Ms. Palmeri reviewed Delanco Township noting their participation in the Program in 2020, 2021, and 2022. She noted their loss ratio is 221.1% for 2020. Their claims paid has exceeded the minimum loss funding for 2020 and they have been billed and have paid their full obligation under the terms of the contract; \$13,116. In addition, for the 2021 Fund year, their claims paid has exceeded their contract minimum so the Township was billed and paid their full obligation for 2021 of \$15,255. For 2022, Delanco's loss ratio is 39.2%.

Edgewater Park Township

Ms. Palmeri reviewed Edgewater Park Township noting their participation in the program in 2020 and 2021. She noted their 2020 loss ratio is 155.1% and 2021 of 49.5%. Ms. Palmeri stated that the 2020 claims paid has exceeded the minimum loss funding; therefore, they were billed the maximum additional obligation of \$7,468 which has been received.

Palmyra Borough

Ms. Palmeri reviewed Palmyra Borough noting their participation in the Program in 2020. She noted their loss ratio is 17.6%.

Pemberton Township

Ms. Palmeri reviewed Pemberton Township noting their participation in the Program in 2023. She noted their loss ratio is 99.2% and her office will continue to monitor the Township's performance. She reminded the members that it is only 25% of the loss funding contributions at 3/31 so still premature.

Riverside Township

Ms. Palmeri reviewed Riverside Township noting their participation in the Program in 2020. She noted their loss ratio is 28.9% and her office will continue to monitor the Township's performance.

Westampton Township

Ms. Palmeri reviewed Westampton Township noting their participation in the Program in 2020, 2021, and 2022. She noted their loss ratio valued as of 3/31/2023 is 86.9% for 2020 and 86.7% for 2021. In regards to 2022, the Township's loss ratio is 110% valued as of 3/31/23; however, their claims paid has not yet exceeded the minimum loss funding so they were not invoiced as yet. Ms. Palmeri stated that her office will continue to monitor them.

2023 Budget Items

Ms. Palmeri directed the Committee to page 48 of the agenda packet and a copy of a proposed amendment to the 2023 Budget which will likely be advertised for a public hearing at the Fund's July Executive Committee meeting. She then noted that the budget amendments recognize the elimination of coverage for the Bordentown Twp. EMS effective 7/3/2023, Palmyra Trash Addition effective 6/19/23, Southampton Twp. paid EMS Addition 3/25/23, MEL and RMC adjustments. She informed the members that when MEL/EPL/POL premiums are adjusted via budget amendments, the carrier does not recognize this change to the premium for additions or removals of exposures mid-year. The difference in costs are absorbed by the JIF and with the other bookkeeping factors, there are deficits in these line items. She then asked the Committee if they wished to continue to modify MEL/EPL/POL premiums for the member's midyear or should only the loss funding be adjusted midyear with the excess premium being adjuster in the next fund year. A discussion ensued regarding how the members should be adjusted for removal or additions of exposures midyear. The Committee decided that when a member adds/removes an exposure only the loss funding and necessary operating expenses (if applicable) will be adjusted. The member will be provided an estimated quote utilizing current rates for the impact to the MEL and EPL/POL premium for the upcoming year. The Committee asked the Executive Director's office to draft a revised policy regarding Exposure Additions/Deletions to be implemented in the 2024 Fund Year and presented at the next Finance Committee meeting for review. Mr. Forlenza indicated that we are seeing more of this since most municipalities are moving toward inter local agreements and the outsourcing of services.

Ms. Palmeri also noted that the cyber commission allocations were shifted from premium to commission line. She stated that the EPL/POL/LU was budgeted at 2% MEL wide and came in at 5% increase very late in the process. The BURLCO JIF total impact was an increase of 7.5% so shifting \$18,850 from the MEL line to the EPL/POL/LU line reduces the MEL overfunding to \$35,804.

Cyber JIF Risk Management Program Credit

Mr. Forlenza directed the Committee to page 49-51. He informed the Committee that the Cyber JIF issued a RFP for cyber services including external scanning, phishing, and employee cyber hygiene training. The proposals received were difficult to interpret. Following an extensive evaluation process, the Cyber JIF Executive Committee rejected all proposals received. The next meeting is at the end of June, and the Executive Committee will make a decision regarding the issuance of a new RFP to be awarded in September or October. Mr. Forlenza noted that he has reminded the Cyber JIF that the members of the ACM, BURLCO, & TRICO JIFs are already receiving these services and paying for them as part of their JIF assessment. In addition, these three JIFs are also paying for these services as part of their Cyber JIF Assessment. As a result, Mr. Forlenza has asked the Cyber JIF to reimburse at least a portion of the costs of these services since they are already being paid for at the JIF level. He then directed the Committee to a copy of an email included in the agenda packet wherein Dave Grubb requests that the Cyber JIF Commissioners approve this request. Mr. Forlenza noted that the total amount to be reimbursed would be established once the RFP for these services have been approved. He will update the JIF once the amount due to the JIF has been determined.

Fund Year 2024 Budget Process**Six Year Loss Ratio Summary as of March 31, 2023**

Ms. Palmeri directed the Committee to the Six Year Average Loss Ratio Summary spreadsheets contained in the agenda. She indicated that these reports are for Fund Years 2017-2022 valued as of 03/31/23. She noted that the Six Year Average Loss Ratio for the Fund is 87%. She then reviewed the individual years, by line of coverage, with the Committee.

Ms. Palmeri then presented the MEL Six Year Average Loss Ratio Reports valued as of 03/31/23 for Fund Years 2017-2022. She noted that the Six Year Average Loss Ratio for the MEL is at 86.8%. She reported that last year at this time the loss ratio was 111.1%. Part of this improvement is likely due to Fund Year 2016 being a poor performing year and no longer being included in the calculation and the improvement of the 2021 Fund Year that is down to a loss ratio of 92.2% from 140%. She reminded the Committee that Auto Liability claims are incorporated into the General Liability line at the MEL level. She then reviewed the individual years, by line of coverage, with the Committee. She reminded the members that the MEL does experience rate member JIFs and uses 10 years of claims experience. She noted the BURLCO JIF was negatively experience rated last year.

Next, Ms. Palmeri reviewed the EPL/POL Six Year Average Loss Ratio report valued as of 03/31/23 for Fund Years 2017-2022. Ms. Palmeri noted that the carrier considers a 55% loss ratio a breakeven point due to the fact that the premium is inclusive of operating expenses, surcharges, taxes, profits, etc. She noted that the Five Year Average Loss Ratio is 10.3% which is used to allocate individual member increases or decreases as well as the JIF increases within the MEL program. She stated that the Six Year Average Loss Ratio for EPL/POL is at 14.5%.

Renewing Members for 2024

Ms. Palmeri informed the Committee that ten (10) members are up for renewal effective January 1, 2024 including: Bass River Township, Beverly City, Florence Township, Hainesport Township, Mt Laurel Township, North Hanover Township, Palmyra Borough, Shamong Township, Springfield Township, and Woodland Township. Mr. Theokas inquired as to whether any members would not be renewing this year. Mr. Forlenza stated that he was unaware of any member that was considering not renewing. He stated that JIFs across the State are dealing with similar circumstances as the BURLCO JIF.

Performance over 100%

Ms. Palmeri then directed the Committee to a spreadsheet on page 77 in the agenda packet comparing the six year average loss ratios for the renewing members versus the overall Fund performance. Ms. Palmeri noted that while some of the renewing members have a few years with loss ratios over 100%, only two (2) members have a six year average loss ratio over 100%; North Hanover Township and Palmyra Borough. We will identify any anomaly losses for the next meeting.

Vendor Fee Request Letters

Ms. Palmeri presented the draft vendor fee request letter for the Committee's review. She first inquired if the Committee wished to continue following the "Non-fair and Open Process", which was the decision of the Fund when the "Pay to Play" guidelines went into effect. The Committee agreed to continue utilizing the "Non-fair and Open Process" in the appointment of Fund Professionals. Ms. Palmeri then asked if the Committee had any suggested language changes to the vendor fee request letter prior to it being released. The Committee approved the letter with no recommended revisions. Ms. Palmeri stated that the letters would go out shortly.

Issues Impacting JIF Budget:

Ms. Palmeri noted that some factors affecting the JIF budget are Workers' Compensation challenges with re-openers, PTSD claims, the Pension Offset and expanding definitions of compensability.

Ms. Patel also added that PTSD and Pension Offset numbers are climbing. Mr. Forlenza noted the EPL market is tightening up as well. He stated that when QBE backed out of insuring the JIFs at the last minute, AIG was asking for a 20% increase over expiring premiums and settled at 5%. He stated the Cyber market is becoming more stable because there are less insurers with

tighter underwriting requirements. He then stated that the Property market is not good and getting worse.

Finance Committee Charter

Ms. Palmeri stated that the Finance Committee Charter is included in the agenda packet on pages 79-82. She asked the Committee to review to the Charter to be sure that it continues to accurately reflect the role and responsibilities of the Committee and to contact either Mr. Mansdoerfer or her office with any suggested revisions.

Increasing the SIR

Mr. Forlenza discussed if increasing the SIR makes sense in 2024. He reminded the Committee that his office reviews various scenarios each year. He stated that increasing the SIR gives the local JIF more control over claims; however, less protection from catastrophic claims. He noted that sometimes taking on more risk is not worth it. He reminded the members that over 40% of the JIF budget in excess premium costs and “out of our hands”.

Next Meeting Date

Ms. Palmeri noted the next meeting is scheduled for September 12, 2023 at 1:30 PM in Mount Laurel. The meeting will consist of discussions on Loss Funding Recommendations, Assessment Allocations Strategies, including Reward and Re-evaluations candidates and Retro Assessment Program Candidates, if any. She also stated that the Committee would review updated Surplus Distribution options, the Preliminary Budget, and Vendor Review.

Seeing no other business, the meeting was adjourned at 4:05 PM.

File: BURLCO/2023/Finance Committee Tab: 06/06/23

Resolution No. 2023 -

**Burlington County Municipal Joint Insurance Fund Resolution of Certification
Annual Audit Report for Period Ending December 31, 2022**

WHEREAS, N.J.S.A. 40A:5-4 requires the governing body of every local unit to have made an annual audit of its books, accounts and financial transactions, and

WHEREAS, the Annual Report of Audit for the year 2022 has been filed by the appointed Fund Auditor with the Secretary of the Fund as per the requirements of N.J.S.A. 40A:5-6 and N.J.S.A. 40A:10-36, and a copy has been received by each member of the Executive Committee, and

WHEREAS, the Local Finance Board of the State of New Jersey is authorized to prescribe reports pertaining to the local fiscal affairs, as per R.S. 52:27BB34, and

WHEREAS, the Local Finance Board has promulgated a regulation requiring that the Executive Committee of the Fund shall by resolution certify to the Local Finance Board of the State of New Jersey that all members of the Executive Committee have reviewed, as a minimum, the sections of the annual audit entitled:

Schedule of Findings
and
Recommendations

and

WHEREAS, the members of the Executive Committee have personally reviewed, as a minimum, the Annual Report of Audit, and specifically the sections of the Annual Audit entitled:

Schedule of Findings
and
Recommendations

as evidenced by the group affidavit form of the Executive Committee.

WHEREAS, such resolution of certification shall be adopted by the Executive Committee no later than forty-five days after the receipt of the annual audit, as per the regulations of the Local Finance Board, and

WHEREAS, all members of the Executive Committee have received and have familiarized themselves with, at least, the minimum requirements of the Local Finance Board of the State of New Jersey, as stated aforesaid and have subscribed to the affidavit, as provided by the Local Finance Board, and

WHEREAS, failure to comply with the promulgations of the Local Finance Board of the State of New Jersey may subject the members of the Executive Committee to the penalty provisions of R.S. 52:27BB-52- to wit:

R.S. 52:27BB-52 – “A local officer or member of a local governing body who, after a date fixed for compliance, fails or refuses to obey an order of the director (Director of Local Government Services), under the provisions of this Article, shall be guilty of a misdemeanor and, upon conviction, may be fined not more than one thousand dollars (\$1,000.00) or imprisoned for not more than one year, or both, in addition shall forfeit his office.”

NOW, THEREFORE, BE IT RESOLVED, that the Executive Committee of the Burlington County Municipal Joint Insurance Fund, hereby states that it has complied with the promulgation of the Local Finance Board of the State of New Jersey, dated July 30, 1968, and does hereby submit a certified copy of this resolution and the required affidavit to said Board to show evidence of said compliance.

I HEREBY CERTIFY THAT THIS IS A TRUE COPY OF A
RESOLUTION ADOPTED AT THE MEETING HELD ON JUNE 20, 2023.

Fund Secretary

BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND

Interim Financial Statement Summary

For the Period Ended March 31, 2023

**Prepared By:
Arthur J. Gallagher Risk Management Services, Inc.
Fund Administrator**

**Burlington County Municipal Joint Insurance Fund
Historical Operating Results Summary - All Fund Years
March 31, 2023**

	Total
Earned Contributions & MEL / RCF Dividends	\$148,791,594
Closed MEL Surplus Transfer Balances	1,251,468
Claims Paid (Net of Subrogation) & RCF Premiums	(48,548,014)
Excess Recoveries	252,211
Excess Insurance Premiums Paid	(45,071,145)
Operating Expenses Paid	(25,674,140)
MEL Supplemental Assessments - Paid	(654,170)
Residual Claims Fund Premiums Paid	(7,729,596)
Residual Claims Fund Supplemental Assessments - Paid	(222,426)
Total Payments	(127,647,280)
Position After Expenses	22,395,782
Investment Income (realized)	5,211,794.59
Transfers	-
Return of Surplus	(12,832,344)
CASH POSITION	14,775,233
Investment Income (unrealized)	(1,252,683)
Case Reserves	(3,832,459)
IBNR Reserves	(3,024,468)
MEL Supplemental Assessments - Not Paid	(650,916)
Residual Claims Fund Supplemental Assessments - Not Paid	(15,863)
Residual Claims Fund Supplemental Assessments - Future F	(142,769)
Net Current Surplus	5,856,075
Valued as of 12/31/22	\$5,707,421
NET CHANGE	\$148,654

Compiled by Arthur J. Gallagher Risk Management Services, Inc., Public Sector Practice from Actuarial, Claims Administrator & Treasurer reports valued as of March 31, 2023

Burlington County Municipal Joint Insurance Fund
Historical Operating Results Summary
Fund Year 2023
March 31, 2023

	Property	General Liability	Automobile	Workers' Comp.	Deductible	Loss Fund Contingency	Excess/ Standalone Polices	Expense & Cont.	Total
Earned Membership Contributions	\$100,889	\$134,832	\$31,894	\$583,930	\$150,273	\$0	\$1,011,470	\$494,169	\$2,507,456
Other Contributions/Retro Payments									\$0
Total Contributions	\$100,889	\$134,832	\$31,894	\$583,930	\$150,273	\$0	\$1,011,470	\$494,169	\$2,507,456
Claims Paid (Net of Subrogation)	(24,932)	(1,513)	-	(53,628)					(80,073)
Excess Recoveries									-
Excess Insurance Premiums Paid							(1,339,723)		(1,339,723)
Operating Expenses Paid								(438,833)	(438,833)
Total Payments	(24,932)	(1,513)	-	(53,628)	-	-	(1,339,723)	(438,833)	(1,858,629)
Position After Expenses	75,957	133,319	31,894	530,302	150,273	-	(328,253)	55,336	648,827
Investment Income	1,580	2,205	522	9,153	2,461			9,813	25,735
Transfers									-
Return of Surplus									-
Closed MEL Surplus Transfer - Regular Contr	-	-	-	-	-	-		-	-
Closed MEL Surplus Transfer - Excess Premiu	-	-	-	-	-	-		-	-
CASH POSITION	77,536	135,524	32,417	539,455	152,734	-	(328,253)	65,149	674,562
Case Reserves	(119,214)	(9,487)	-	(323,567)					(452,268)
IBNR Reserves	(1,000)	(147,250)	(36,000)	(320,305)					(504,555)
Net Current Surplus/(Deficit)	(42,678)	(21,213)	(3,583)	(104,417)	152,734	-	(328,253)	65,149	(282,261)
<i>RECOMMENDED TRANSFERS</i>									-
Valued as of 12/31/22									\$0
NET CHANGE	(42,678)	(21,213)	(3,583)	(104,417)	152,734	-	(328,253)	65,149	(282,261)
Claim Count for Open Fund Years 03/31/23	17	13	0	30					60
Claim Count for Open Fund Years 12/31/22									0
Net Change	17	13	0	30					60

Compiled by Arthur J. Gallagher Risk Management Services, Inc., Public Sector Practice from Actuarial, Claims Administrator & Treasurer reports valued as of March 31, 2023

Burlington County Municipal Joint Insurance Fund
Historical Operating Results Summary
Fund Year 2022
March 31, 2023

	Property	General Liability	Automobile	Workers' Comp.	Deductible	Loss Fund Contingency	Excess/Standalone Polices	Expense & Cont.	Total
Earned Membership Contributions	\$336,741	\$495,374	\$123,439	\$1,958,530	\$514,250	\$106,500	\$3,515,978	\$1,876,383	\$8,927,195
Other Contributions/Retro Payments									\$0
Total Contributions	\$336,741	\$495,374	\$123,439	\$1,958,530	\$514,250	\$106,500	\$3,515,978	\$1,876,383	\$8,927,195
Claims Paid (Net of Subrogation)	(440,261)	(26,090)	(8,260)	(765,912)					(1,240,523)
Excess Recoveries									-
Excess Insurance Premiums Paid							(3,515,068)		(3,515,068)
Operating Expenses Paid								(\$1,678,573)	(1,678,573)
Total Payments	(440,261)	(26,090)	(8,260)	(765,912)	-	-	(3,515,068)	(1,678,573)	(6,434,164)
Position After Expenses	(103,520)	469,284	115,179	1,192,618	514,250	106,500	910	197,810	2,493,031
Investment Income	(5,531)	(4,780)	(1,131)	(25,447)	(4,594)	(952)	(13,149)	(4,732)	(60,316)
Transfers	-	-	-	-	-	-	-	-	-
Return of Surplus	-	-	-	-	-	-	-	-	-
Closed MEL Surplus Transfer - Regular Contrib	-	-	-	-	-	-	(100,126)	-	(100,126)
Closed MEL Surplus Transfer - Excess Premi	-	-	-	-	-	-	100,126	-	100,126
CASH POSITION	(109,051)	464,504	114,048	1,167,171	509,656	105,548	(12,239)	193,078	2,432,715
Case Reserves	(178,053)	(308,191)	(12,287)	(416,780)				-	(915,311)
IBNR Reserves	-	(347,167)	(110,590)	(955,284)				-	(1,413,041)
Net Current Surplus/(Deficit)	(287,104)	(190,854)	(8,829)	(204,893)	509,656	105,548	(12,239)	193,078	104,363
<i>RECOMMENDED TRANSFERS</i>	200,000				(200,000)				-
Valued as of 12/31/22	(315,257)	(134,357)	(15,119)	(299,811)	502,052	103,971	(12,239)	62,210	(\$108,550)
NET CHANGE	28,153	(56,497)	6,290	94,918	7,604	1,577	-	130,868	212,913
Claim Count for Open Fund Years 03/31/23	87	144	30	155					416
Claim Count for Open Fund Years 12/31/22	82	121	27	154					384
Net Change	5	23	3	1					32

Compiled by Arthur J. Gallagher Risk Management Services, Inc., Public Sector Practice from Actuarial, Claims Administrator & Treasurer reports valued as of March 31, 2023

Burlington County Municipal Joint Insurance Fund
Historical Operating Results Summary
Fund Year 2021
March 31, 2023

	Property	General Liability	Automobile	Workers' Comp.	Deductible	Loss Fund Contingency	Excess/ Standalone Policies	Expense & Cont.	Total
Earned Membership Contributions	\$303,471	\$499,041	\$123,743	\$1,943,407	\$506,412	\$0	\$3,109,307	\$1,706,103	\$8,191,484
Other Contributions					\$15,255				\$15,255
Total Contributions	\$303,471	\$499,041	\$123,743	\$1,943,407	\$521,667	\$0	\$3,109,307	\$1,706,103	\$8,206,739
Claims Paid (Net of Subrogation)	(528,879)	(74,950)	(40,319)	(1,559,601)	-	-	-	-	(2,203,749)
Excess Recoveries					-	-	-	-	-
Excess Insurance Premiums Paid					-	-	(\$3,109,011)		(3,109,011)
Operating Expenses Paid					-	-		(\$1,588,482)	(1,588,482)
Total Payments	(528,879)	(74,950)	(40,319)	(1,559,601)	-	-	(3,109,011)	(1,588,482)	(6,901,242)
Position After Expenses	(225,408)	424,091	83,424	383,806	521,667	-	296	117,621	1,305,497
Investment Income	(367)	(20,198)	(4,330)	(37,061)	(22,251)		(3,142)	(7,572)	(94,920)
Transfers	150,000				(150,000)				-
Return of Surplus	-	-	-	-	-	-	-	-	-
Closed MEL Surplus Transfer - Regular Contr	-	-	-	-	-	-	(155,304)	-	(155,304)
Closed MEL Surplus Transfer - Excess Premiu	-	-	-	-	-	-	155,304	-	155,304
CASH POSITION	(75,775)	403,893	79,094	346,745	349,416	-	(2,846)	110,049	1,210,577
Case Reserves	(2,751)	(291,087)	(46,375)	(667,760)		-	-	-	(1,007,973)
IBNR Reserves	-	(211,267)	(73,445)	(363,904)	-	-	-	-	(648,616)
Net Current Surplus/(Deficit)	(78,526)	(98,461)	(40,726)	(684,919)	349,416	-	(2,846)	110,049	(446,012)
RECOMMENDED TRANSFERS	80,000				(80,000)				-
Valued as of 12/31/22	(33,705)	(117,964)	(10,377)	(724,122)	343,535	-	(2,846)	106,053	(\$439,426)
NET CHANGE	(44,821)	19,503	(30,349)	39,203	5,881	-	-	3,996	(6,586)
Claim Count for Open Fund Years 03/31/23	80	115	39	201					435
Claim Count for Open Fund Years 12/31/22	80	115	39	201					435
Net Change	0	0	0	0					0

*Property includes (1) Catastrophic

Compiled by Arthur J. Gallagher Risk Management Services, Inc., Public Sector Practice from Actuarial, Claims Administrator & Treasurer reports valued as of March 31, 2023

Burlington County Municipal Joint Insurance Fund
Historical Operating Results Summary
Fund Year 2020
March 31, 2023

	Property	General Liability	Automobile	Workers' Comp.	Deductible	Loss Fund Contingency	Excess/ Standalone Policies	Expense & Cont.	Total
Earned Membership Contributions	\$296,387	\$486,083	\$128,090	\$1,939,868	\$503,016	\$49,659	\$2,956,664	\$1,650,461	\$8,010,228
Other Contributions/Retro Payments					\$20,584				\$20,584
Total Contributions	\$296,387	\$486,083	\$128,090	\$1,939,868	\$523,600	\$49,659	\$2,956,664	\$1,650,461	\$8,030,812
Claims Paid (Net of Subrogation)	(442,984)	(177,353)	(43,304)	(1,230,115)					(1,893,756)
Excess Recoveries									-
Excess Insurance Premiums Paid							(\$2,956,415)		(2,956,415)
Operating Expenses Paid								(\$1,530,447)	(1,530,447)
Total Payments	(442,984)	(177,353)	(43,304)	(1,230,115)	-	-	(2,956,415)	(1,530,447)	(6,380,618)
Position After Expenses	(146,597)	308,730	84,786	709,753	523,600	49,659	249	120,014	1,650,194
Investment Income	(40)	(14,417)	(3,630)	(28,734)	(18,002)	(1,863)	(4,289)	429	(70,546)
Transfers	75,000				(75,000)				-
Return of Surplus	-	-	-	-	-	-	-	-	-
Closed MEL Surplus Transfer - Regular Contrib	-	-	-	-	-	-	(235,556)	-	(235,556)
Closed MEL Surplus Transfer - Excess Premiu	-	-	-	-	-	-	235,556	-	235,556
CASH POSITION	(71,637)	294,313	81,156	681,019	430,598	47,796	(4,040)	120,443	1,579,648
Case Reserves	(3)	(263,035)	(161,548)	(343,374)		-	-	-	(767,960)
IBNR Reserves	-	(76,069)	(29,095)	(145,771)			-	-	(250,935)
Net Current Surplus/(Deficit)	(71,640)	(44,791)	(109,487)	191,874	430,598	47,796	(4,040)	120,443	560,753
<i>RECOMMENDED TRANSFERS</i>	75,000				(75,000)				-
Valued as of 12/31/22	(44,544)	(30,888)	(114,391)	188,223	423,350	46,992	(4,040)	113,614	\$578,316
NET CHANGE	(27,096)	(13,903)	4,904	3,651	7,248	804	-	6,829	(17,563)
Claim Count for Open Fund Years 03/31/23	69	128	23	234					454
Claim Count for Open Fund Years 12/31/22	69	128	23	234					454
Net Change	0	0	0	0					0

Compiled by Arthur J. Gallagher Risk Management Services, Inc., Public Sector Practice from Actuarial, Claims Administrator & Treasurer reports valued as of March 31, 2023

Burlington County Municipal Joint Insurance Fund
Historical Operating Results Summary
Fund Year 2019
March 31, 2023

	Property	General Liability	Automobile	Workers' Comp.	Deductible	Loss Fund Contingency	Excess/ Standalone Policies	Expense & Cont.	Total
Earned Membership Contributions	\$267,750	\$451,895	\$125,800	\$1,953,070	\$493,972	\$0	\$2,740,523	\$1,556,335	\$7,589,345
Other Contributions/ Retro payments								\$600	\$600
Total Contributions	\$267,750	\$451,895	\$125,800	\$1,953,070	\$493,972	\$0	\$2,740,523	\$1,556,935	\$7,589,945
Claims Paid (Net of Subrogation)	(550,475)	(311,718)	(73,156)	(1,694,177)					(2,629,526)
Excess Recoveries									-
Excess Insurance Premiums Paid							(2,740,332)		(2,740,332)
Operating Expenses Paid								(1,460,898)	(1,460,898)
Total Payments	(550,475)	(311,718)	(73,156)	(1,694,177)	-	-	(2,740,332)	(1,460,898)	(6,830,756)
Position After Expenses	(282,725)	140,177	52,644	258,893	493,972	-	191	96,037	759,189
Investment Income	(1,099)	(12,848)	(1,163)	18,693	3,217		14,243	12,563	33,606
Transfers	320,000				(320,000)				-
Return of Surplus	-	-	-	-	-	-	-	-	-
Closed MEL Surplus Transfer - Regular Contr	-	-	-	-	-	-	(241,351)	-	(241,351)
Closed MEL Surplus Transfer - Excess Premiu	-	-	-	-	-	-	241,351	-	241,351
CASH POSITION	36,176	127,329	51,481	277,586	177,189	-	14,434	108,599	792,795
Case Reserves	(2)	(114,910)	-	(574,035)					(688,947)
IBNR Reserves	-	(31,248)		(176,073)					(207,321)
Net Current Surplus/(Deficit)	36,174	(18,829)	51,481	(472,522)	177,189	-	14,434	108,599	(103,473)
<i>RECOMMENDED TRANSFERS</i>									-
Valued as of 12/31/22	35,711	(52,534)	50,869	(525,821)	174,207	-	14,434	101,973	(\$201,161)
NET CHANGE	463	33,705	612	53,299	2,982	-	-	6,626	97,688
Claim Count for Open Fund Years 03/31/23	89	139	22	161					411
Claim Count for Open Fund Years 12/31/22	90	139	22	161					412
Net Change	(1)	0	0	0					(1)

Compiled by Arthur J. Gallagher Risk Management Services, Inc., Public Sector Practice from Actuarial, Claims Administrator & Treasurer reports valued as of March 31, 2023

Burlington County Municipal Joint Insurance Fund
Historical Operating Results Summary
Closed Years Contingency Fund
March 31, 2023

	1991-2018
Earned Contributions & MEL / RCF Dividends	\$113,529,447
Claims Paid (Net of Subrogation)	(40,500,387)
Excess Recoveries	\$252,211
Excess Insurance Premiums Paid	(31,410,596)
Operating Expenses Paid	(18,976,906)
Residual Claims Fund Premiums Paid	(7,729,596)
Residual Claims Fund Supplemental Assessments - Paid	(222,426)
Total Payments	(98,587,700)
Position After Expenses	14,941,747
Investment Income	4,139,273
Return of Surplus	(12,832,344)
Closed MEL Surplus Transfer - Regular Contributions	(\$519,131)
Closed MEL Surplus Transfer - Excess Premiums Paid	\$519,131
CASH POSITION	\$6,248,676
Case Reserves - Property	\$0
IBNR Reserves - Property	\$0
Residual Claims Fund Supplemental Assessments - Not Paid	(\$15,863)
Current Surplus/(Deficit)	6,232,813
2013 Surplus/(Deficit) Transfer as of 06/30/17	\$0
Net Current Surplus/(Deficit)	\$6,232,813
Open Property Claim Count: 03/31/23	1
Open Property Claim Count: 12/31/22	2
Net Change	-1

Compiled by Arthur J. Gallagher Risk Management Services, Inc., Public Sector Practice from Actuarial, Claims Administrator & Treasurer reports valued as of March 31, 2023

Burlington County Municipal Joint Insurance Fund
Historical Operating Results Summary
Closed MEL Unencumbered Surplus Contingency Fund
March 31, 2023

	Fund Year(s) 2016- 2022
Total Surplus Transferred	1,251,468
MEL Supplemental Assessments - Paid	(654,170)
Position After Expenses	597,298
Investment Income	(13,721)
Return of Surplus	
CASH POSITION	\$583,577
MEL Supplemental Assessments - Not Paid	(650,916)
Current Surplus/(Deficit)	(\$67,339)
Valued as of 12/31/22	(\$75,476)
NET CHANGE	\$8,137

Compiled by Arthur J. Gallagher Risk Management Services, Inc., Public Sector Practice from Actuarial, Claims Administrator & Treasurer reports valued as of March 31, 2023

Burlington County Municipal Joint Insurance Fund
Open Years Comparative Operating Results Summary
March 31, 2023

FUND YEAR 2023	Property	GL	Automobile	WC	Deductible	Loss Contingency Fund	MEL/EJIF/EPL/POL	Operating	Total
CASH POSITION	\$ 77,536	\$ 135,524	\$ 32,417	\$ 539,455	\$ 152,734	\$ -	\$ (328,253)	\$ 65,149	\$ 674,562
Net Current Surplus/(Deficit)	\$ (42,678)	\$ (21,213)	\$ (3,583)	\$ (104,417)	\$ 152,734	\$ -	\$ (328,253)	\$ 65,149	\$ (282,261)
<i>RECOMMENDED TRANSFERS</i>	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Valued as of 12/31/22	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
NET CHANGE	\$ (42,678)	\$ (21,213)	\$ (3,583)	\$ (104,417)	\$ 152,734	\$ -	\$ (328,253)	\$ 65,149	\$ (282,261)

FUND YEAR 2022	Property	GL	Automobile	WC	Deductible	Loss Contingency Fund	MEL/EJIF/EPL/POL	Operating	Total
CASH POSITION	\$ (109,051)	\$ 464,504	\$ 114,048	\$ 1,167,171	\$ 509,656	\$ 105,548	\$ (12,239)	\$ 193,078	\$ 2,432,715
Net Current Surplus/(Deficit)	\$ (287,104)	\$ (190,854)	\$ (8,829)	\$ (204,893)	\$ 509,656	\$ 105,548	\$ (12,239)	\$ 193,078	\$ 104,363
<i>RECOMMENDED TRANSFERS</i>	\$ 200,000	\$ -	\$ -	\$ -	\$ (200,000)	\$ -	\$ -	\$ -	\$ -
Valued as of 12/31/22	\$ (315,257)	\$ (134,357)	\$ (15,119)	\$ (299,811)	\$ 502,052	\$ 103,971	\$ (12,239)	\$ 62,210	\$ (108,550)
NET CHANGE	\$ 28,153	\$ (56,497)	\$ 6,290	\$ 94,918	\$ 7,604	\$ 1,577	\$ -	\$ 130,868	\$ 212,913

FUND YEAR 2021	Property	GL	Automobile	WC	Deductible	Loss Contingency Fund	MEL/EJIF/EPL/POL	Operating	Total
CASH POSITION	\$ (75,775)	\$ 403,893	\$ 79,094	\$ 346,745	\$ 349,416	\$ -	\$ (2,846)	\$ 110,049	\$ 1,210,577
Net Current Surplus/(Deficit)	\$ (78,526)	\$ (98,461)	\$ (40,726)	\$ (684,919)	\$ 349,416	\$ -	\$ (2,846)	\$ 110,049	\$ (446,012)
<i>RECOMMENDED TRANSFERS</i>	\$ 80,000	\$ -	\$ -	\$ -	\$ (80,000)	\$ -	\$ -	\$ -	\$ -
Valued as of 12/31/22	\$ (33,705)	\$ (117,964)	\$ (10,377)	\$ (724,122)	\$ 343,535	\$ -	\$ (2,846)	\$ 106,053	\$ (439,426)
NET CHANGE	\$ (44,821)	\$ 19,503	\$ (30,349)	\$ 39,203	\$ 5,881	\$ -	\$ -	\$ 3,996	\$ (6,586)

Fund Year 2020	Property	GL	Automobile	WC	Deductible	Loss Contingency Fund	MEL/EJIF/EPL/POL	Operating	Total
CASH POSITION	\$ (71,637)	\$ 294,313	\$ 81,156	\$ 681,019	\$ 430,598	\$ 47,796	\$ (4,040)	\$ 120,443	\$ 1,579,648
Net Current Surplus/(Deficit)	\$ (71,640)	\$ (44,791)	\$ (109,487)	\$ 191,874	\$ 430,598	\$ 47,796	\$ (4,040)	\$ 120,443	\$ 560,753
<i>RECOMMENDED TRANSFERS</i>	\$ 75,000	\$ -	\$ -	\$ -	\$ (75,000)	\$ -	\$ -	\$ -	\$ -
Valued as of 12/31/22	\$ (44,544)	\$ (30,888)	\$ (114,391)	\$ 188,223	\$ 423,350	\$ 46,992	\$ (4,040)	\$ 113,614	\$ 578,316
NET CHANGE	\$ (27,096)	\$ (13,903)	\$ 4,904	\$ 3,651	\$ 7,248	\$ 804	\$ -	\$ 6,829	\$ (17,563)

FUND YEAR 2019	Property	GL	Automobile	WC	Deductible	Loss Contingency Fund	MEL/EJIF/EPL/POL	Operating	Total
CASH POSITION	\$ 36,176	\$ 127,329	\$ 51,481	\$ 277,586	\$ 177,189	\$ -	\$ 14,434	\$ 108,599	\$ 792,795
Net Current Surplus/(Deficit)	\$ 36,174	\$ (18,829)	\$ 51,481	\$ (472,522)	\$ 177,189	\$ -	\$ 14,434	\$ 108,599	\$ (103,473)
<i>RECOMMENDED TRANSFERS</i>	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Valued as of 12/31/22	\$ 35,711	\$ (52,534)	\$ 50,869	\$ (525,821)	\$ 174,207	\$ -	\$ 14,434	\$ 101,973	\$ (201,161)
NET CHANGE	\$ 463	\$ 33,705	\$ 612	\$ 53,299	\$ 2,982	\$ -	\$ -	\$ 6,626	\$ 97,688

BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND
TRANSFER OF FUNDS
RESOLUTION NO. 2023-

WHEREAS, the Burlington County Municipal Joint Insurance Fund is duly constituted as a Municipal Joint Insurance Fund pursuant to N.J.S.A. 40A:10 et seq; and

WHEREAS, the Fund's interim review of financial statements as of March 31, 2023 indicates the 2022 Fund Year, 2021 Fund Year, and 2020 Fund Year, require intra-fund transfers as follows:

Amount	From	To
\$200,000	2022 Deductible	2022 Property

Amount	From	To
\$80,000	2021 Deductible	2021 Property

Amount	From	To
\$75,000	2020 Deductible	2020 Property

WHEREAS, there are sufficient funds in the above accounts to effect said transfers;

NOW, THEREFORE BE IT RESOLVED, that the Executive Committee of the Burlington County Municipal Joint Insurance Fund does hereby transfer the sums set forth above.

Pursuant to N.J.A.C. 11:5-2.13, a copy of this Resolution shall be forthwith sent to the Departments of Banking and Insurance and Community Affairs affording them thirty (30) days in which to object to the aforementioned transfer. If no objection is received in writing within said thirty (30) day period, the Administrator and Treasurer shall affect said transfer. The Executive Committee shall, prior to making a said transfer, complete the certification below.

Chairperson
Secretary

Date

ROLL CALL VOTE ____ Yes ____ No ____ Abstain

A copy of this Resolution was sent to the Department of Banking and Insurance and the Department of Community Affairs on the _____ day of _____, 2023.

As of the ____ day of _____, 2023, no objection has been received.

As of the ____ day of _____, 2023, written approval was received.

BY: _____

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

**RESOLUTION AUTHORIZING THE CREATION OF THE
RESIDUAL CLAIMS FUND SUPPLEMENTAL ASSESSMENT ACCOUNT**

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

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

WHEREAS, the FUND is a member of the Municipal Excess Liability Residual Claims Fund (RCF JIF); and

WHEREAS, the RCF JIF's financial position has been negatively impacted by the recognition of unrealized losses, the reopening of older workers compensation claims, recent changes to sexual abuse and molestation statutes, the adoption of the Thomas Canzanella Act, and a change to the pension offset program; and

WHEREAS, these aforementioned changes have resulted in higher claims costs, increased reserves on open claims, and higher confidence levels being applied to Incurred But Not Reported (IBNR) calculations; and

WHEREAS, pursuant to the Indemnity & Trust Agreement between the RCF JIF and the FUND, the FUND is financially responsible should the RCF JIF need to issue a supplemental assessment to its members JIFs; and

WHEREAS, in recognition that the RCF JIF has in excess of \$80 million in cash as of December 31, 2022, it is not necessary for the RCF JIF to collect any additional funds from its member JIFs at this time; however, Member FUND's must create a payable for their potential share of any shortfall; and

WHEREAS, to better track any additional assessments that might be due and owing to the RCF JIF in the future, it is appropriate to create a specific account for this purpose; and

NOW THEREFORE BE IT RESOLVED by the Commissioners of the Burlington County Municipal Joint Insurance Fund that the FUND Treasurer is hereby authorized to create a RCF Supplemental Assessment Account; and

BE IT FURTHER RESOLVED that the FUND Treasurer, FUND Auditor, and Administrative Consultant are hereby directed to account for these funds in accordance with accepted accounting practices for Joint Insurance Funds; and

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

This Resolution was duly adopted by the Burlington County Municipal Joint Insurance Fund at a public meeting held on June 20, 2023.

BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND

Attest: _____
Richard Wolbert, Secretary

By: _____
John Gural, Chairperson

Date: _____



Municipal Excess Liability Joint Insurance Fund

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

Date: Friday June 2, 2023

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

From: **Commissioner Jack**

Subject: June MEL Report

Special Meetings: The MEL Board met on May 8th and accepted recommendations of the Management Committee and Model Personnel Committee from their April meetings. The Board adopted a resolution issuing an additional assessment, approved changes to the Model Personnel Policies and Handbooks and adopted a Resolution awarding a contract for Marketing Consultant to service the member JIFs in the southern part of the state.

Audit Committee: Committee met on May 31, 2023 and submitted minutes of their meeting.

In addition, the Fund Auditor and Actuary attended the June meeting and reviewed their year-end reports. Auditor reviewed The Statement of Net Position with the Board. He also said the Audit Committee had a very good discussion on the various factors that are impacting the MEL and the RCF financials. Actuary said he estimated similar reserves as the Third Party Administrators (and are included in Audit Report) and has issued a statement that reserves are reasonable.

Committee Chairman said this has been a difficult year for the MEL and Fund Commissioners and Fund Professionals worked together to address.

Board also accepted the Audit Committee's recommendations and accepted the Internal Audits for *Contract Management & Conflict of Interest* and *Internal Audit on Liability Claims*.

Safety & Education Committee: Committee met on May 12th; a copy of the meeting minutes submitted to the board for information.

In addition, the Board accepted their recommendation and adopted a resolution awarding a “non fair and open” contract to Benchmark Analytics for a police accreditation study for an amount not to exceed \$39,500. A copy of the proposal was submitted to the Board of Fund Commissioners.

The MEL Safety Institute transitioned to a new vendor for the Learning Management System. A copy of the notice that was sent to training administrators submitted for information. . Notice included an announcement that training administrators should expect to get an email from **BIS Training** to activate accounts.

Emergency Restoration Services: In 2020, the MEL QPA issued a bid for Emergency Restoration Services and confirmed it may serve as a “rolling” list where responders that comply with bid specification will be posted to the MEL website. Board approved the addition of *ServiceMaster by Timeless to the list*.

Suburban Metro Joint Insurance Fund: The Suburban Metro Fund accepted member town school boards for membership in 1999 with the School Pool for Excess Liability Limits (SPELL) providing the excess coverage. Commissioner Cuccia submitted a memorandum asking the MEL to consider providing excess coverage to the Nutley Board of Education and the Manchester Regional High School if the Underwriting Manager is not able to

find an excess program by July 1, 2023 when their coverage with the SPELL Fund expires. Board agreed to provide excess temporarily if another option is not available by the expiration.

Legislative Committee: Committee met on May 1st and submitted meeting minutes for information. Committee is scheduled to meet again on Tuesday July 18, 2023 at 1:00PM via Zoom. Committee Chair and Executive Director said there is a bill that is moving quickly that would increase attorney fees on workers' compensation – that if passed – would add an additional 5 to 6 percent increase on costs, in addition to all the other recent changes impacting workers' compensation.

Governor has signed the bill establishing a licensing process for police. Fund Attorney will work with J.A.M's law enforcement until to prepare a bulletin.

Claims Committee: Committee met on May 3rd; minutes of these meetings are sent to the full MEL Board separately from the agenda. The committee is scheduled to meet immediately following this meeting.

RCF: A copy of Commissioner Clark's report on the RCF March 24, 2023 and May 8, 2023 meetings submitted for information. Committee is scheduled to meet just prior to the MEL meeting.

Cyber JIF: Cyber JIF met on May 9, 2023; enclosed is a copy of report on the meeting. Due to scheduling conflicts, the Cyber JIF has rescheduled the June 15, 2023 meeting to June, 22, 2023 at 2:00PM. Chairwoman said the RFP process for the Cyber JIF services had been difficult to manage and she thanked Commissioners Merchel and Brewer for all their efforts.

Underwriting Manager said the New Jersey Cybersecurity and Communications Integration Cell (NJCCIC) has released a communication about a Cyber Grant. Filing deadline is June 9th. At this stage, the details do not have to be included in order to file for the grant.

2023 Financial Disclosures: The filing deadline for the Financial Disclosure forms inclusive of any other municipal related positions that require filing was April 30th. All MEL Commissioners and Professionals have completed their filing by the deadline.

2023 MEL, MR HIF & NJCE JIF Educational Seminar: The 12th annual seminar was conducted virtually on Friday, April 21st and Friday, April 28th and total attendance was approximately 450 attendees.

Certificates have been issued for Municipal Clerks, Certified Public Managers, Chief Financial Officers and Qualified Purchasing Agents. We have sent attendance records for Lawyers, Accountants, and Insurance Producers to the *Institute of Strategic Educational Partners*. The credits for Total Contact Hours for Water Supply and Wastewater Licensed Operators will be reviewed by *The Advisory Council* at their June agenda. If approved, those certificates will be issued.

2024 Renewal: Underwriting Manager said he has begun the marketing process for the 2024 renewal and added that the property policy will be critical this year and he thanked the JIFs for working on getting property appraisals in place. Fund Attorney added that – with the help of the QPA – we have been able to meet the comptrollers filing requirements.



Municipal Excess Liability Residual Claims Fund

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

June 2, 2023

Memo to: Burlington County Municipal Joint Insurance Fund
From: Commissioner Jack
Re: RCF June Meeting

Auditor and Actuary Year-End Reports: The Audit Report as of December 31, 2022 and Actuarial Analysis and Loss Adjustment Reserves report were presented for review.

Fund Auditor said due to recent legislative decisions the Actuary for the Fund had to establish higher IBNR reserves, resulting in ending the year in a negative position. The special meeting held in May addressed the deficit by issuing an additional assessment. Comments and Recommendations are consistent with previous years, noting the deficit years. The unrealized loss on investments is also a factor but is expected to resolve as interest rates adjust and investments mature and are reinvested for higher yields. The Fund's financial status has been reviewed with the Department of Banking and Insurance and they feel no regulatory action is needed.

Fund Actuary said the total discounted reserves as of December 31, 2022 is \$147.2 million and is made up of \$107.5 million in case reserves and \$39.7 million in IBNR reserves. Fund Actuary's opinion determination is stated at 'Reasonable', which is the preferred of the five options of determination.

Following the reports, the Board approved the year-end financials as presented and adopted resolution 17-23 and executed the group affidavit indicating that members of the Executive Committee have read the general comments section of the audit report.

2022 Proposed Budget Amendment: The Board approved an amendment to fund year 2022 budget to accept the transfer of liabilities as of December 31st for fund year 2018. A motion was approved to introduce on first reading the amendments to the 2022 Budget and to schedule the Public Hearing on September 15, 2023 at 10:30 a.m. at the Forsgate Country Club, Jamesburg, New Jersey. Enclosed is the 2022 proposed amended budget.

JCMI Quarterly Report: Ms. Kontomanolis, CFO, reported they are working closely with Eagle Asset Management to review the portfolio and look for opportunities to reinvestment instruments at higher rates. Mr. Cuccia added they are adjusting policy on holding investments to shorter terms to reflect the current market.

2023 MEL, MR HIF & NJCE JIF Educational Seminar: Executive Director reported that the 12th annual seminar was conducted virtually in 2 half-day sessions on Friday, April 21st and Friday, April 28th from 9AM to 12PM. The combined attendance for the two sessions was a record of 450. The panel included Senators.

Claims Committee: The Claims Review Committee met on May 3rd and prior to the June 2nd meeting. Motion was carried to accept the June PARs as presented.

Next Meeting: The next meeting of the RCF is scheduled for September 15, 2023 at 10:30AM at the Forsgate Country Club.

MUNICIPAL EXCESS LIABILITY RESIDUAL CLAIMS FUND				
2022 PROPOSED BUDGET				
	2022	2022 Amendment	2022	\$
	PROPOSED	2018 Assessments	Revised Budget	CHANGE
	BUDGET			
APPROPRIATIONS				
MEL	315,330	13,211,400	13,526,730	13,211,400
BMEL	0	0	0	0
ATLANTIC	49,541	1,903,062	1,952,603	1,903,062
BERGEN	13,840	1,308,269	1,322,108	1,308,269
BURLCO	20,723	678,827	699,550	678,827
CAMDEN	23,828	903,413	927,241	903,413
MONMOUTH	27,328	1,539,271	1,566,599	1,539,271
MORRIS	20,794	1,964,504	1,985,298	1,964,504
NJUA	17,074	395,229	412,302	395,229
OCEAN	50,246	3,262,404	3,312,649	3,262,404
PMM	8,590	376,771	385,362	376,771
SOUTH BERGEN	22,222	1,269,488	1,291,710	1,269,488
SUBURBAN METRO	21,634	717,622	739,256	717,622
TRICO	31,031	849,602	880,633	849,602
SUBURBAN MUNICIPAL	3,504	353,830	357,334	353,830
CENTRAL JERSEY (incl. Run-in Receivable)	43,824	967,219	1,011,042	967,219
NJPHA	16,492	677,498	693,990	677,498
TOTAL	686,000	30,378,409	31,064,409	30,378,409
MUNICIPAL EXCESS LIABILITY RESIDUAL CLAIMS FUND				
2022 PROPOSED BUDGET				
	2022 PROPOSED	2022 Amendment	2022	
	BUDGET	2018 Assessments	Revised Budget	
APPROPRIATIONS				
CLAIMS	0	29,678,409	29,678,409	29,678,409
Run-in Claim Receivable	15,000		15,000	0
LOSS FUND CONTINGENCY	0	700,000	700,000	700,000
SUBTOTAL LOSS FUND	15,000	30,378,409	30,393,409	30,378,409
EXPENSES				
ADMINISTRATOR	214,158		214,158	0
DEPUTY ADMINISTRATOR	72,849		72,849	0
ATTORNEY	44,336		44,336	0
CLAIMS SUPERVISION & AUDIT	64,092		64,092	0
TREASURER	41,626		41,626	0
AUDITOR	24,589		24,589	0
ACTUARY	43,899		43,899	0
MISCELLANEOUS	25,800		25,800	0
SUBTOTAL	531,349	0	531,349	0
EXPENSE CONTINGENCY	139,651		139,651	0
TOTAL BUDGET	671,000	30,378,409	31,049,409	30,378,409



**New Jersey Municipal Environmental
Risk Management Fund**

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

DATE: June 2, 2023
TO: Fund Commissioners Burlington County Municipal Joint Insurance Fund
FROM: Commissioner Jack
SUBJECT: Summary of Topics Discussed at E-JIF Meeting

Auditor Year-End Reports – Mr. Jones of Nisivoccia & Company reviewed the audit report as of December 31, 2022. The Auditor said the Fund is in excellent financial condition. The audit report contained no findings and no recommendations. Following his review of the audit, the Executive Board adopted Resolution #21-23 approving the Year-End Financials and executed the Group Affidavit.

Actuarial IBNR Estimates – The E-JIF Actuary gave a verbal report on the actuarial IBNR estimates for the E-JIF valued as of March 31, 2023.

Next Meeting- The next meeting of the E-JIF is scheduled for September 15, 2023 at the Forsgate Country Club, Jamesburg, N.J.



NEW JERSEY CYBER RISK MANAGEMENT FUND

9 Campus Drive – Suite 216
Parsippany, NJ 07054
Tel 201.881.7632

Date: Tuesday, May 9, 2023

To: Board of Fund Commissioners
Burlington County Municipal Joint Insurance Fund

From: Ms. Jack, Commissioner

Risk Control Committee: The Risk Control Committee met several times to review responses to the Competitive Contracting RFP for Training/Phishing and External Scanning and had been prepared to make a recommendation. However, the meeting opened with the Board convening an Executive Session to discuss contracts and potential litigation. When the board reopened the meeting, the Chairman reported that Commissioner agreed to adopt a Resolution rejecting all the bids, even though the process had been followed correctly. Chairman noted the Risk Control Committee learned a lot from the process and will review expectations before rewriting the Competitive Contracting RFP. Resolution 41-23 was then adopted - rejecting the bids received for CC# 22-01 (Cyber Training, Phishing and External Scanning) by an 18-0 vote. Chairman also noted there will be discussion on the impact to members' ability to complete all the elements of the Risk Control Program.

Transfer Of Funds: The amount budgeted for excess insurance premiums has been adjusted to reflect the updated membership, resulting in a balance of \$504,441. Board accepted the Executive Director's recommendation and adopted Resolution 42-23 to transfer the balance to general contingency.

Chertoff Group: The Risk Control Committee also reviewed a proposal from the Chertoff Group for Cyber Support Services. Attached proposal reflects modifications the committee requested. Board adopted Resolution 43-23 Awarding a One-year Contract to the Chertoff Group for Cybersecurity Consulting for Extraordinary Unspecified Services.

Technology Stack Questionnaire: The technology stack questionnaire developed by the Chertoff Group has been drafted into Origami and is now under final review. Once complete, Fund Commissioners and Risk Managers will receive an email to complete the survey. The survey will allow the Fund to better tailor the cybersecurity framework and provide broadscale advice to the members.

Webpage: The Cyber JIF website has launched and the Fund will be notifying the local JIFs. The URL is: <https://cyberjif.org/>. The MEL webpage will continue to carry the same content as members familiarize themselves with the new webpage.

State Filing: The Fund Office continues to submit the required filings, including the professional contracts that are being processed.

Public Comment:

Ted Stanzielle, Government Solutions, and Brian Lau, D2, offered public comment