

AGENDA PACKET



Tuesday, October 18, 2016 at 4:00 PM

**Hainesport Municipal Building
One Hainesport Center
Hainesport, NJ**

WWW.BURLCOJIF.ORG

BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND
Hainesport Municipal Building
One Hainesport Center, Hainesport, NJ
Tuesday, October 18, 2016 – 4:00 PM

AGENDA

- I. Meeting called to order by Chairman
- II. Salute the Flag
- III. Statement of Compliance with Open Public Meetings Act
 - A. Notice of this meeting was given by:
 - 1. Sending sufficient notice herewith to the *Burlington County Times*, Mount Holly, and *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 BURLCOJIF.
- IV. Roll Call
 - A. Fund Commissioners
 - B. Fund Professionals
 - C. Risk Management Consultants
- V. Motion to 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 – **Approval – All in Favor**
- VI. Minutes of the **September 20, 2016** Meeting – **Motion – All in Favor** Pages 1-18
- VII. Motion to adopt the **September 20, 2016**, Closed Session Minutes – **Motion – All in Favor**
The Closed Session Minutes shall not be released to the public until the reason(s) for their remaining confidential is no longer applicable and the Fund Solicitor has an opportunity to review them.
- VIII. Executive Director’s Report..... Pages 19-48
 - A. Lost Time Accident Frequency Reports. Pages 22-23
 - B. Certificates of Insurance Pages 24-26
 - C. 2015 Safety Incentive Program Awards..... Page 27
 - D. 2016 Optional Safety Budget Page 28
 - E. 2016 Wellness Incentive..... Page 29
 - F. Employment Practices Liability Coverage Update Pages 30-31
 - G. EPL Allowance..... Page 32
 - H. EPL Helpline – Authorized Contact List Page 33
 - I. Financial Fast Track Report Page 34
 - J. Regulatory Filing Checklists Pages 35-36
 - K. Capehart & Scatchard Updates Pages 37-44
 - L. Statutory Bond Status Page 45
 - M. Skateboard Park Approval Status.....Page 46
 - N. Elected Officials Training – Save the Dates.....Page 47
 - O. Pfeiffer Power Seminars
 - P. Quarterly Attendance.....Page 48
 - Q. New Member Activity

IX. Solicitor's Report

X. Safety Director's Report

- A. Activity Report.....Pages 49-53
- B. Bulletin: National Preparedness Month.....Pages 54-56
- C. Bulletin: Office Safety.....Pages 57-58

XI. Claims Administrator's Report

- A. Lessons Learned from Losses -October 2016.....Page 59

XII. Wellness Director Report

- A. Monthly Activity Report.....Page 60
- B. Corner ConnectionPages 61-64
- C. Exercise: Tabata.....Pages 65-66
- D. Sugar.....Pages 67-68

XIII. Managed Health Care Report

- A. Summary Report.....Page 69
- B. Average Number of Days to Report a Claim.....Page 70
- C. Transitional Duty Summary Report.....Page 71
- D. PPO Savings & Penetration Reports.....Pages 72-73
- E. Paid Provider by Specialty.....Page 74
- F. Top 5 Provider by Specialty.....Page 75
- G. Nurse Case Management Report.....Page 76

XIV. Treasurer's Report as of September 30, 2016Pages 77-110

- A. Investment Report
- B. Loss Run Payment Registers – **Motion – Roll Call**
- C. Fund Status
- D. Disbursements
- E. Approval of September Bill List – **Motion – Roll Call**.....Page 111

XV. Committee Reports

- A. Safety Committee Meeting Minutes – September 20, 2016.....Pages 112-143
- B. Finance Committee Meeting - October 11, 2016.....Verbal
 - 1. Resolution authorizing the creation of the MEL Retrospective Account - **Motion – All in Favor**.....Pages 144-145
 - 2. Resolution authorizing the Fund Chair and Fund Secretary to execute Contract with Investors Bank for banking services and Wilmington Trust for Asset Management services and authorizing the Fund Treasurer to open an account with M & T Bank – **Motion – All in Favor**.....Pages 146-147
- C. Strategic Planning Committee Meeting – October 18,2016.....Verbal

XVI. MEL/RCF/E-JIF Reports

Nothing to Report

XVII. Miscellaneous Business

**The next meeting will be held on Tuesday, November 22, 2016,
at 4:00 PM, Hainesport Municipal Building, Hainesport, NJ**

XVIII. 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**

XIX. Closed Session – Resolution 2016- _____ Authorizing a Closed Session of the Burlington County Municipal Joint Insurance Fund to discuss matters affecting the protection of safety and property of the public and to discuss pending or anticipated litigation and/or contract negotiations – **Motion - Roll Call**

- A. Professionals' Reports
 - 1. Claims Administrator's Report
 - a. Review of PARs over \$10,000
 - 2. Executive Director's Report
 - 3. Safety Director's Report
 - 4. Solicitor's Report
- B. Reopen Public Portion of Meeting – **Motion – All in Favor**

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

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

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

**BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND
HAINESPORT MUNICIPAL BUILDING
1 HAINESPORT CENTRE, RTE 537
HAINESPORT, NEW JERSEY**

SEPTEMBER 20, 2016

OPEN SESSION MINUTES

The meeting of the Burlington County Municipal Joint Insurance Fund (BURLCO JIF) was held at Hainesport Municipal Building, 1 Hainesport Centre, Hainesport, New Jersey, on Tuesday, September 20, 2016 at 4:00PM, prevailing time. Chair Mansdoerfer, **Lumberton**, presiding. The meeting was called to order at 4:00PM.

STATEMENT OF COMPLIANCE WITH OPEN PUBLIC MEETING ACT

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

ROLL CALL

Amanda Somes, **Bass River Twp**
Rich Wolbert, **Beverly City**
Grace Archer, **Bordentown City**
Frank Nucera, **Bordentown Twp**
Glenn McMahon, **Chesterfield Twp**
Mike Templeton, **Delanco Twp**
Jeffrey Hatcher, **Delran Twp**
Linda Dougherty, **Edgewater Park Twp**
Patricia Hansel, **Fieldsboro Borough**
Richard Brook, **Florence Twp**
Leo Selb, **Hainesport Twp**
Mike Mansdoerfer, **Lumberton Twp**
Mike Fitzpatrick, **Mansfield Twp**
Kathy Burger, **Medford Twp**
Jerry Mascia, **Alternate, Mt. Laurel Twp**
John Gural, **Palmyra Borough**
Donna Mull, **Pemberton Borough**
Dennis Gonzalez, **Pemberton Township**
David Matchett, **Shamong**
J. Paul Keller, **Springfield Twp**
Doug Cramer, **Tabernacle Twp**
Maria Carrington, **Westampton Twp**
James Ingling, **Wrightstown Borough**

Absent Fund Commissioners were:

Mary Picariello, **North Hanover Twp**
Meghan Jack, **Riverside Twp**
Kathy Hoffman, **Southampton Twp**
Maryalice Brown, **Woodland Twp**

Those also in attendance were:

Paul Miola, CPCU, ARM, Executive Director, *AJG Risk Management Services, Inc.*
Paul Forlenza, Deputy Executive Director, *AJG Risk Management Services, Inc*
David S. DeWeese, Esquire, Fund Solicitor, *The DeWeese Law Firm, P.C.*
Tom Tontarski, Treasurer
John Saville, Safety Director, *J.A. Montgomery Risk Control*
Chris Roselli, Claims Administrator, *Qual-Lynx*
Karen Beatty, *QualCare*
Debby Schiffer, *Wellness Director*

Also present were the following Risk Management Consultant agencies:

AJM Insurance
CBIZ Benefits & Insurance Services
Conner Strong & Buckelew
EJA/Capacity Insurance
Hardenberg Insurance Group
Insurance Agency Mgmt.

Absent Risk Management Consultant agencies were:

Model Consulting
The Barclay Group

CONDUCT OF MONTHLY MEETING

Motion by Mr. Hatcher, seconded by Mr. McMahon, to allow that this monthly meeting be conducted by the Fund Commissioners present with all matters to be decided upon by a combined majority vote of all the Fund Commissioners. All in favor. Motion carried.

APPROVAL OF THE MINUTES

Chair Mansdoerfer presented the meeting minutes of the July 20, 2016 Meeting of the Fund, as found in the agenda packet, for approval.

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

Motion by Mr. Keller, seconded by Mr. Cramer, to approve the meeting minutes of the July 20, 2016 meeting of the Fund as presented. Mr. Hatcher abstained. Motion carried.

APPROVAL OF CLOSED SESSION MINUTES

There was a distribution of the Closed Session Meeting Minutes to the Executive Committee at this time.

Chair Mansdoerfer presented the Closed Session Meeting Minutes of the July 20, 2016 meeting of the Fund for approval.

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

Motion by Mr. McMahon, seconded by Mr. Keller, to approve the Closed Session minutes of the July 20, 2016 meeting of the Fund as presented. Mr. Hatcher abstained. Motion carried.

The Closed Session minutes of the July 20, 2016 meeting shall not be released to the public until the reason(s) for their remaining closed is no longer applicable and the Fund Solicitor has had the opportunity to review them.

Closed Session Meeting Minutes from the July 20, 2016 meeting were collected at this time.

EXECUTIVE DIRECTOR'S REPORT

Mr. Miola reviewed the Executive Director's Report found in the agenda packet. He highlighted the following items:

Lost Time Accident Frequency Report– Mr. Miola stated that the Lost Time Accident Frequency Summary and Statewide Recap for June & July, 2016 were included in his report. He noted that the BURLCO JIF has the best results in the State.

Certificates of Insurance - Mr. Miola asked that the Certificates of Insurance issued for the month of August, 2016 be included as part of the meeting and was included in the agenda packet.

2015 Safety Incentive Program Awards – Mr. Miola asked that all members review available balances for this program. He noted that the deadline to claim or encumber these funds is November 30, 2016.

2016 Optional Safety Budget - Mr. Miola asked that all members review available balances for this program. He noted that the deadline to claim or encumber these funds is November 30, 2016.

2016 Wellness Incentive Program Allowance – Mr. Miola stated that a report detailing the available balance for each member for the 2016 Wellness Incentive Program was included in the agenda packet. Instructions on claiming the funds were emailed to all members on January 20, 2016. He stated that the deadline for claiming or encumbering the funds is November 30, 2016. All encumbered funds must be claimed by February 1, 2017.

He asked the members to file for these reimbursements ASAP and not to wait until the end of November, 2016.

Employment Practices Liability Compliance– Mr. Miola asked members to review the attached status report for the member's individual deductibles. He reminded the members that they must update their Plan of Risk Management by October 1st to be eligible for the lower co-pay and deductible.

EPL Allowance – Mr. Miola reminded members that the Fund has budgeted **\$200** for each member to help offset employment practice related expenses such as the solicitor's fee for updating member's EPL policies and procedures.

EPL Helpline – Authorized Contact List – Mr. Miola asked members to review the attached list for accuracy especially during this reorganization process. He noted the resolution for this is on the JIF website at www.burlcojif.org. Please contact the Executive Director's office with any questions.

Financial Fast Track – Mr. Miola reported that the JIF's surplus position as of June 30, 2016 was **\$10,317,673** and the JIF's surplus position as of July 31, 2016 was **\$10,515,068.**

Regulatory Filing Checklists - – Mr. Miola noted that there are two regulatory filing checklists in his report and they provide an outline of required reporting to the Departments of Banking and Insurance and Community Affairs on an annual and monthly basis. All the filings are up-to-date.

Capehart & Scatchard Updates – Mr. Miola noted that the Capehart & Scatchard updates are in the agenda packet and provide valuable information regarding WC, ADA and FMLA issues.

Statutory Bond Status – Mr. Miola reminded members to review the latest listing of the Statutory Bonds issued by the MEL for JIF members. These are issued to the individual, NOT the position. Members should review this list as some changes might have occurred at municipal reorganization meetings requiring new bonds to be issued.

Skateboard Park Approval Status– Mr. Miola stated that a report listing the current status of all approved skateboard parks or those under construction were included in his report. He noted that any member with a park currently under construction or in the review process should review the spreadsheet to be sure that it accurately depicts the status of the town’s facility. He also noted that all members considering construction of a skateboard park should contact his office prior to moving forward.

MEL 2017-2018 Employment Practices Liability Program– Mr. Miola stated that an email was sent to all members on February 29th outlining the compliance procedure for the 2017-18 MEL EPL Plan of Risk Management Program. Members that update their loss control programs by October 1, 2016 will receive the standard EPL deductible of \$20,000 per claim plus a co-pay of 20% on each claim capped at \$50,000 and may be eligible to buy down deductibles and co-insurance caps. Members who fail to come into compliance by the October 1, 2016 deadline, will have a minimum deductible of \$100,000 per claim plus a co-pay of 20% on each claim with no cap. He encouraged the members to review the memo with their RMC and Municipal Solicitor to be sure they understand the procedure for compliance. All the information is available on the JIF & Mel websites.

Renewing Members – Mr. Miola stated that all six (6) renewing members have all renewed their membership and filed their paperwork with his office.

Coverage Documents- Mr. Miola stated that The 2016 JIF, MEL, EJIF, EPL, and Cyber Coverage Manuals were emailed to each member’s Municipal Clerk, Fund Commissioner, and Risk Management Consultant on or about August 16, 2016. If you did not receive this email please contact the Executive Director’s office immediately.

Elected Officials Training – Save the Date– Mr. Miola stated that the Fund will be sponsoring Elected Officials training. The MEL will reduce each member’s 2017 Workers Compensation loss funding premium by \$250 for each municipal elected official who attends one of the training sessions by March 31, 2017. This credit will also be extended to the member’s CEO (i.e. Municipal Manager or Administrator) this year. The total credit is limited to 25% of a member’s Workers Compensation funding premium. A *Save the Date* was emailed out to all Clerks, Fund Commissioners, and RMC’s on or about September 9, 2016. Invitations/RSVP’s for the sessions will be e-mailed to all Municipal Clerks and Fund Commissioners in late October. The trainings have been scheduled on the following dates:

December 7, 2016 - Merighi’s Savoy Inn, Vineland
January 31, 2017 - Nicolosi’s Catering, West Deptford

February 16, 2017 - Merighi's Savoy Inn, Vineland
March 29, 2017 - O'Connor's American Bar & Grille, Eastampton

Pfeiffer Power Seminars – Save the Date– Mr. Miola stated that this year, in conjunction with the BURLCO & TRICO JIF's, the Fund will be sponsoring six (6) identical seminars presented by Janet Pfeiffer, a leading authority in the field of anger management and conflict resolution. A *Save the Date* was emailed to all Clerks, Fund Commissioners, and RMC's on or about September 9, 2016. Invitations/RSVP's for the sessions will be emailed to all Clerks, Fund Commissioners and RMC's in late September. The seminars have been scheduled for both AM & PM sessions on the following dates:

October 19, 2016 - Nicolosi's Catering, West Deptford
October 20, 2016 - Merighi's Savoy Inn, Vineland
October 21, 2016 - O'Connor's American Bar & Grille, Eastampton

New Member Activity – Mr. Miola stated that there was no new member activity to report.

Mr. Miola asked if there were any questions at this time. There were none.

SOLICITOR'S REPORT

Mr. DeWeese stated that he had some reports to discuss in closed session.

Closed Cases – Mr. DeWeese reported that there were two (2) closed case(s) for the month of September, 2016.

Summary of General Liability files– Mr. DeWeese reported that there are 20 active General Liability claims.

RFQs Update – Mr. DeWeese stated that he met with all three (3) firms that were approved for the Workers' Compensation Defense Panel. He stated that the purpose of the meeting was to review the revised Litigation Management Guidelines and to make sure that the defense counsel firms understood the goal of the guidelines and to emphasize that the JIF wants the files handled by assigned defense counsel and assigned representatives only. He received assurances from all three (3) firms that they will meet the guidelines. He stressed to them that he was the contact person and if they have any issues they need to contact him.

SAFETY DIRECTOR'S REPORT

Mr. Saville stated that the Safety Director's Report is self-explanatory. He highlighted the following items:

MEL Video Library – He noted the email address: melvideolibrary@jamontgomery.com and a new phone number: 856-552-4900.

Safety Director's Bulletins – He noted that there were two (2) bulletin; *Ladder Safety and Resources for School Crossing Guard Safety Program*.

MSI Training Programs – He noted that the upcoming MSI training programs for September, October and November were included in the agenda packet. He noted that monthly reminders

are being sent out via email. He asked the members to pre-register employees that are attending the training.

MSI Training Administrators– Mr. Saville stated that a list of the MSI Training Administrators was included in his report. He asked the members to review the list and make sure the correct name is listed. Any questions should be directed to his office.

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

CLAIMS ADMINISTRATOR'S REPORT

Lessons Learned from Losses – September

Mr. Roselli stated that the *Lessons Learned from Losses* was included in the agenda packet.

Mr. Roselli stated that the focus for this month is lifting safety. He noted that of all the New Jersey Municipal Workers Compensation claims, 80% involve either the Police Department of the Department of Public Works and of those claims; lifting injuries are the leading cause for both departments. He noted SMART lifting; **S**ize up the load, **M**ove the load closer, **A**lways bend your knees, **R**aise the load with your legs, **T**urn your feet in the direction you want to move.

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

WELLNESS DIRECTOR'S REPORT

Ms. Schiffer noted that her report is detailed in the agenda packet. She highlighted the following items:

- There is a meeting scheduled for September 20th for the Firefighters Ad Hoc Committee. She noted that so far, the only municipalities that have had representation at the meeting have been: Medford, Palmyra, Wrightstown, Lumberton, Westampton and Pemberton Borough. Any input would be greatly appreciated.
- Wellness Connection Newsletter for September, 2016 was included in the agenda packet as well as being posted to the JIF website.
- One (1) town conducted a session on making healthier selections when ordering at WAWA. Employees submitted choices and then went through WAWA's Nutritional website to find ways of improving their choices. The food items highlighting those healthier suggestions were offered for lunch.
- Five (5) towns are planning a Fall Employee Health Fair.
- Three (3) towns are scheduling a Lunch & Learn..
- One (1) town is mid-point in their "weigh-in for "Healthy Challenge" participants. So far, they have lost a combined 70 lbs.
- One (1) town is scheduling a monthly guest speaker for the remainder of the year for the full time career Firefighters.
- Ms. Schiffer stated that she was a guest speaker at the Gloucester County Municipal Clerks Association Conference held on September 9, 2016. She presented "Techniques to manage stress". She noted that she is always open to address various groups.
- One (1) town continues their "Healthy Weight for Life" challenge.
- Ms. Schiffer noted the deadline to claim or encumber your 2016 Wellness Funds is November 30, 2016. The Final date to claim encumbered funds is February 1, 2017.

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

MANAGED HEALTH CARE REPORT

Ms. Beatty reviewed the Managed Care Report for *July and August, 2016*.

Lost Time v. Medical Only Cases

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

	July	August	YTD
<i>Lost Time</i>	2	2	10
<i>Medical Only</i>	10	13	97
<i>Report Only</i>	7	5	46
<i>Total Intakes</i>	19	20	153
<i>Report Only % of Total</i>	36.8%	25.0%	30.1%
<i>Medical Only/Lost Time Ratio</i>	83:17	97:13	91:09
<i>Average Days to Report</i>	3.4	1.4	2.6

Transitional Duty Report

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

Transitional Duty Summary Report	YTD
<i>Transitional Duty Days Available</i>	1,724
<i>Transitional Duty Days Worked</i>	1,050
<i>% of Transitional Duty Days Worked</i>	60.9%
<i>Transitional Duty Days Not Accommodated</i>	674
<i>% of Transitional Duty Days Not Accommodated</i>	39.1%

PPO Penetration Report:

Ms. Beatty presented the PPO Penetration Report:

PPO Penetration Rate	July	August
<i>Bill Count</i>	137	200
<i>Original Provider Charges</i>	\$53,169	\$178,374
<i>Re-priced Bill Amount</i>	\$21,825	\$72,466
<i>Savings</i>	\$31,344	\$105,698
<i>% of Savings</i>	59.0%	59.3%
<i>Participating Provider Penetration Rate - Bill Count</i>	90.5%	92.0%

<i>Participating Provider Penetration Rate – Provider Charges</i>	89.9%	94.8%
<i>EPO Provider Penetration Rate - Bill Count</i>	79.3%	86.0%
<i>EPO Provider Penetration Rate – Provider Charges</i>	79.6%	92.4%

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

TREASURER'S REPORT

Mr. Tontarski presented an overview of the Treasurer's Report for month ending **August 31, 2016**, a copy of which was provided to the membership in the agenda packet.

Investment Interest

Interest received or accrued for the current month totaled \$22,657.07. This generated an average annual yield of .82%. After including an unrealized net loss of \$46,110.00 in the asset portfolio, the yield was adjusted to -.85 % for this period. The total overview of the asset portfolio for the Fund shows an overall unrealized loss of \$34,490.00 as it relates to market value of \$10,991,379.43 vs. the amount invested.

Our asset portfolio with TD Wealth Management consists of one (1) obligation with maturity less than one year and two (2) obligations with maturity greater than one year.

Receipt Activity for the Period

	Monthly	YTD
Subrogation Receipts	\$102,705.54	158,951.60
FY 2013 Retrospective Premium Receipts	\$2,693.00	
2016 Premium Assessments	\$2,402,555.00	

Claim Activity for the Period

Claim activity for the period for claims paid by the Fund and claims payable by the Fund at month end are in the amount of \$417,030.79. The claim detail for the 360 checks is as follows:

Direct Loss Payments	\$328,703.57
Claim Expenses	\$15,532.80
Legal Defense Costs	\$72,794.42

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

Delran Township	\$93,655.00
Chesterfield Township	\$1,442.00
Bordentown City	\$10,476.00

Cash Activity for the Period

During the reporting period, the Fund's "Cash Position" changed from an opening balance of \$16,004,445.16 to a closing balance of \$17,236,403.04 showing an increase in the Fund of \$1,231,957.88.

Loss Run Payment Register

Chair Mansdoerfer entertained a motion to approve the ***July and August 2016 Loss Run Payment Registers*** as presented.

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

Motion by Mr. Keller, seconded by Mr. Cramer, to approve the ***July and August 2016 Loss Run Payment Registers***.

ROLL CALL *Yeas*

Amanda Somes, **Bass River Twp**
Rich Wolbert, **Beverly City**
Grace Archer, **Bordentown City**
Frank Nucera, **Bordentown Twp**
Glenn McMahon, **Chesterfield Twp**
Mike Templeton, **Delanco Twp**
Jeffrey Hatcher, **Delran Twp**
Linda Dougherty, **Edgewater Park Twp**
Patricia Hansel, **Fieldsboro Borough**
Richard Brook, **Florence Twp**
Leo Selb, **Hainesport Twp**
Mike Mansdoerfer, **Lumberton Twp**
Mike Fitzpatrick, **Mansfield Twp**
Kathy Burger, **Medford Twp**
Jerry Mascia, *Alternate*, **Mt. Laurel Twp**
John Gural, **Palmyra Borough**
Donna Mull, **Pemberton Borough**
Dennis Gonzalez, **Pemberton Township**
David Matchett, **Shamong**
J. Paul Keller, **Springfield Twp**
Doug Cramer, **Tabernacle Twp**
Maria Carrington, **Westampton Twp**
James Ingling, **Wrightstown Borough**

Nays: None

Abstain: None

Motion carried by unanimous vote.

Ratification of Bill List –August, 2016

For the Executive Committee’s consideration, Mr. Tontarski presented the ***August 2016 Bill List*** in the amount of \$75,285.21.

Chair Mansdoerfer entertained a motion to approve the ***August 2016 Bill List*** as presented.

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

Motion by Mr. Keller, seconded by Mr. Hatcher, to approve the *August 2016 Bill List* totaling \$75,285.21.

ROLL CALL *Yeas*

Amanda Somes, **Bass River Twp**
Rich Wolbert, **Beverly City**
Grace Archer, **Bordentown City**
Frank Nucera, **Bordentown Twp**
Glenn McMahon, **Chesterfield Twp**
Mike Templeton, **Delanco Twp**
Jeffrey Hatcher, **Delran Twp**
Linda Dougherty, **Edgewater Park Twp**
Patricia Hansel, **Fieldsboro Borough**
Richard Brook, **Florence Twp**
Leo Selb, **Hainesport Twp**
Mike Mansdoerfer, **Lumberton Twp**
Mike Fitzpatrick, **Mansfield Twp**
Kathy Burger, **Medford Twp**
Jerry Mascia, *Alternate*, **Mt. Laurel Twp**
John Gural, **Palmyra Borough**
Donna Mull, **Pemberton Borough**
Dennis Gonzalez, **Pemberton Township**
David Matchett, **Shamong**
J. Paul Keller, **Springfield Twp**
Doug Cramer, **Tabernacle Twp**
Maria Carrington, **Westampton Twp**
James Ingling, **Wrightstown Borough**

Nays: None
Abstain: None

Motion carried by unanimous vote.

Approval of Bill List –September, 2016

For the Executive Committee’s consideration, Mr. Tontarski presented the *September 2016 Bill List* in the amount of \$68,986.82.

Chair Mansdoerfer entertained a motion to approve the *September 2016 Bill List* as presented.

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

Motion by Mr. McMahon, seconded by Mr. Cramer, to approve the *September 2016 Bill List* totaling \$68,986.82.

ROLL CALL *Yeas*

Amanda Somes, **Bass River Twp**
Rich Wolbert, **Beverly City**
Grace Archer, **Bordentown City**
Frank Nucera, **Bordentown Twp**
Glenn McMahon, **Chesterfield Twp**

Mike Templeton, **Delanco Twp**
Jeffrey Hatcher, **Delran Twp**
Linda Dougherty, **Edgewater Park Twp**
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Donna Mull, **Pemberton Borough**
Dennis Gonzalez, **Pemberton Township**
David Matchett, **Shamong**
J. Paul Keller, **Springfield Twp**
Doug Cramer, **Tabernacle Twp**
Maria Carrington, **Westampton Twp**
James Ingling, **Wrightstown Borough**

Nays: None
Abstain: None

Motion carried by unanimous vote.

COMMITTEE REPORTS

FINANCE COMMITTEE – August 2, 2016

Mr. Forlenza stated that the Finance Committee met on August 2, 2016 and the detailed meeting minutes are included in the agenda packet. He highlighted the following items:

Interim Financial Summary as of June 30, 2016

Mr. Forlenza stated that the Fund's surplus position as of 6/30/2016 is \$10,156,933 which is an increase of \$677,304 since March 31, 2016.

Closed Years Contingency Fund

Mr. Forlenza stated that as of June 30, 2016, the Fund's Closed Year Fund has a surplus position of \$3,950,700. He stated that there is a Resolution for consideration this evening to authorize the release of \$600,000 to the membership this year.

Preliminary 2017 Budget

Mr. Forlenza stated that the Finance Committee is still reviewing the Excess Premiums, which is a large portion of the budget. The Fund's MEL assessment will be reduced as the Fund is continuing to do very well in the excess layer.

EPL/POL Premiums

Mr. Forlenza stated that the Finance Committee is still reviewing these premiums. He noted the Fund is doing well in this line of coverage so he does not anticipate an increase in these premiums. The Fund has been performing extremely well over the past three years.

Service Providers Comparison & 2017 Fee Request Letters

Mr. Forlenza stated that the Finance Committee reviewed the service provider fee requests for the 2017 Fund Year.

Resolution 2016-30 Authorizing the Release of Surplus

Chair Mansdoerfer stated that the Resolution is to release \$600,000 to the membership which represents closed Fund Years 2002-2012. He noted that the Finance Committee looked at three (3) options: \$550,000; \$600,000; and \$650,000. He noted that the members are fortunate that the Fund is in a good financial position. He noted that the \$600,000 release allows the best return to the members as otherwise some members would be looking at a decrease in their surplus return in comparison to prior years. He entertained a motion to approve the resolution.

Motion by Mr. Keller, seconded by Mr. Hatcher, to approve Resolution 2016-30 as presented.

ROLL CALL *Yeas*

Amanda Somes, **Bass River Twp**
Rich Wolbert, **Beverly City**
Grace Archer, **Bordentown City**
Frank Nucera, **Bordentown Twp**
Glenn McMahon, **Chesterfield Twp**
Mike Templeton, **Delanco Twp**
Jeffrey Hatcher, **Delran Twp**
Linda Dougherty, **Edgewater Park Twp**
Patricia Hansel, **Fieldsboro Borough**
Richard Brook, **Florence Twp**
Leo Selb, **Hainesport Twp**

Mike Mansdoerfer, **Lumberton Twp**
Mike Fitzpatrick, **Mansfield Twp**
Kathy Burger, **Medford Twp**
Jerry Mascia, *Alternate*, **Mt. Laurel Twp**
John Gural, **Palmyra Borough**
Donna Mull, **Pemberton Borough**
Dennis Gonzalez, **Pemberton Township**
David Matchett, **Shamong**
J. Paul Keller, **Springfield Twp**
Doug Cramer, **Tabernacle Twp**
Maria Carrington, **Westampton Twp**
James Ingling, **Wrightstown Borough**

Nays: None
Abstain: None

Motion carried by unanimous vote.

STRATEGIC PLANNING COMMITTEE – July 19, 2016

Ms. Burger stated that she reviewed the topics at the July meeting and the minutes were included in the agenda packet.

SAFETY COMMITTEE – September 20, 2016

Mr. Cramer stated that the Safety Committee met before the Executive Committee meeting, the minutes will be included in the October, 2016 agenda packet. He highlighted the following items:

Semi Annual Safety Director’s Report

Mr. Cramer stated that the Committee reviewed the semi-annual Safety Director’s report.

JIF/MEL Loss Ratio Reports

Mr. Cramer stated that the Committee reviewed the JIF and MEL Loss Ratio reports; the Fund is doing very well.

Regional Safety Training

Mr. Cramer stated that the Committee discussed regional training and asked the members to contact him if they had any ideas for training.

Safety Bulletins

Mr. Cramer stated that the Committee reviewed the Safety Director’s safety bulletins; these are sent out monthly and included in the Safety Director’s report.

Wellness Initiatives

Mr. Cramer stated that the Committee discussed wellness initiatives for the upcoming Fund Year.

MEL/RCF/E-JIF REPORT

MEL Report – September 7, 2016

Mr. Miola stated that the MEL met on September 7, 2016 and he highlighted the following items:

Preliminary Budget

Mr. Miola stated that the preliminary 2017 budget and rate table were reviewed. Based upon 2016 exposures, the 2017 MEL Budget will increase .6%.

EPL/POL Liability

Mr. Miola stated that there is a task force looking into EPL/POL Liability coverage as there is a real concern that coverage meant to be excluded could be included creating some major financial issues with the carrier. It has to do with planning and zoning issues for religious institutions.

Marketing RFQs

Mr. Miola stated that the MEL has released a Marketing RFQ to help promote the MEL/JIF program.

MEL Fiduciary Disclosure

Mr. Miola stated that the agenda includes the Annual MEL Fiduciary Disclosure explaining that the MEL, like the BURLCO JIF, is a self-insured fund and although the MEL continues to perform well, there is always a chance that they cannot perform so well and the MEL would come back to the JIF and ask for an additional assessment. He stated that this ensures that information is disclosed to the membership. He noted that the BURLO JOF has a representative, Meghan Jack, who sits on the Executive Committee and shares reports from their meetings with the membership.

Resolution 2016-31 Authorizing Participation in the MEL Named Storm Deductible Risk Sharing Program

Mr. Miola stated that this resolution authorizes participation in the MEL *Named Storm Deductible Risk Sharing Program* and is a repeat of a resolution adopted several years ago. The Program is for JIF's that have members with property east of the Garden State Parkway who have a higher deductible should a named storm create property losses. He noted that one BURLCO member, Bass River, has a small portion of property at risk, but rather than have the BURLO JIF sustain a big deductible in the case of damage from a named storm, the deductible will be spread among all the JIFs participating in the program and sustaining damage from the same named storm. Going forward, this Resolution will be adopted on a yearly basis at the re-organization meeting.

Motion by Mr. Keller, seconded by Mr. McMahon, to approve Resolution 2016-31 as presented.

ROLL CALL *Yeas*

Amanda Somes, **Bass River Twp**
Rich Wolbert, **Beverly City**
Grace Archer, **Bordentown City**
Frank Nucera, **Bordentown Twp**
Glenn McMahon, **Chesterfield Twp**
Mike Templeton, **Delanco Twp**

Jeffrey Hatcher, **Delran Twp**
Linda Dougherty, **Edgewater Park Twp**
Patricia Hansel, **Fieldsboro Borough**
Richard Brook, **Florence Twp**
Leo Selb, **Hainesport Twp**
Mike Mansdoerfer, **Lumberton Twp**
Mike Fitzpatrick, **Mansfield Twp**
Kathy Burger, **Medford Twp**
Jerry Mascia, *Alternate*, **Mt. Laurel Twp**
John Gural, **Palmyra Borough**
Donna Mull, **Pemberton Borough**
Dennis Gonzalez, **Pemberton Township**
David Matchett, **Shamong**
J. Paul Keller, **Springfield Twp**
Doug Cramer, **Tabernacle Twp**
Maria Carrington, **Westampton Twp**
James Ingling, **Wrightstown Borough**

Nays: None
Abstain: None

Motion carried by unanimous vote.

RCF Report – September 7, 2016

No report.

EJIF Report – September 7, 2016

No report.

MISCELLANEOUS BUSINESS

Next Meeting

Chair Mansdoerfer noted that the next meeting of the BURLCO JIF will take place on **Tuesday, October 18, 2016 at 4:00 PM** at the **Hainesport Municipal Building, Hainesport, NJ.**

Resolution 2016-32 Honoring Commissioner Donna Ryan of Westhampton Twp

Motion by Mr. Hatcher, seconded by Mr. Keller, to approve Resolution 2016-32, Honoring Commissiner Donna Ryan. All in favor. Motion carried by unanimous vote.

PUBLIC COMMENT

Motion by Mr. Keller, seconded by Mr. McMahan, to open the meeting to the public. All in favor. Motion carried.

Chair Mansdoerfer opened the meeting to the public for comment.

Hearing no comments, Chair Mansdoerfer entertained a motion to close the public portion of the meeting.

Motion by Mr. McMahon, seconded by Mr. Hatcher, to close the meeting to the public. All in favor. Motion carried.

EXECUTIVE SESSION MEETING – Resolution #2016-33

Chair Mansdoerfer entertained a motion to go into a closed session to discuss matters affecting the protection and safety of the public and to discuss pending or anticipated litigation and/or contract negotiations.

Motion by Mr. Keller, seconded by Mr. Hatcher, to Adopt ***Resolution #2016-33***. All in favor. Motion carried.

A Closed Session of the BURLCO JIF was held and the meeting was then reopened to the public.

REOPEN PUBLIC PORTION OF THE MEETING

Chair Mansdoerfer entertained a motion to reopen the public portion of the meeting.

Motion by Mr. Hatcher, seconded by Mr. McMahon, to reopen the public portion of the meeting. All in favor. Motion carried.

APPROVAL OF CLAIMS PAYMENTS

Chair Mansdoerfer asked for a motion for *Approval of Claims Payment* on the following claims as presented in Closed Session.

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

Motion by Mr. Keller, seconded by Mr. McMahon, to approve the following claims as discussed in *Closed Session*.

<i>Workers' Compensation</i>	<i>General Liability</i>
<i>Z42992</i>	<i>X69109</i>
<i>X99053</i>	<i>X85375</i>
<i>Z40839</i>	<i>Z17324</i>
<i>Z36227</i>	<i>Z18330</i>
<i>Z41585</i>	<i>Z18329</i>
<i>X96136</i>	
<i>Z00182</i>	

ROLL CALL *Yeas*

- Amanda Somes, **Bass River Twp**
- Rich Wolbert, **Beverly City**
- Grace Archer, **Bordentown City**
- Frank Nucera, **Bordentown Twp**
- Glenn McMahon, **Chesterfield Twp**
- Mike Templeton, **Delanco Twp**
- Jeffrey Hatcher, **Delran Twp**
- Linda Dougherty, **Edgewater Park Twp**
- Patricia Hansel, **Fieldsboro Borough**
- Richard Brook, **Florence Twp**
- Leo Selb, **Hainesport Twp**

Mike Mansdoerfer, **Lumberton Twp**
Mike Fitzpatrick, **Mansfield Twp**
Kathy Burger, **Medford Twp**
Jerry Mascia, *Alternate*, **Mt. Laurel Twp**
John Gural, **Palmyra Borough**
Donna Mull, **Pemberton Borough**
Dennis Gonzalez, **Pemberton Township**
David Matchett, **Shamong**
J. Paul Keller, **Springfield Twp**
Doug Cramer, **Tabernacle Twp**
Maria Carrington, **Westampton Twp**
James Ingling, **Wrightstown Borough**

Nays: None
Abstain: None

Motion carried by unanimous vote.

AUTHORIZATION TO ABANDON SUBROGATION – APPROVAL

There were three (3) claim(s) presented for abandon subrogation.

X99053 - \$50,541.65

X96136 - \$9,516.09

Z00182 - \$547.56

Motion by Mr. McMahon, seconded by Mr. Hatcher, authorizing to abandon subrogation as presented.

ROLL CALL *Yeas*

Amanda Somes, **Bass River Twp**
Rich Wolbert, **Beverly City**
Grace Archer, **Bordentown City**
Frank Nucera, **Bordentown Twp**
Glenn McMahon, **Chesterfield Twp**
Mike Templeton, **Delanco Twp**
Jeffrey Hatcher, **Delran Twp**
Linda Dougherty, **Edgewater Park Twp**
Patricia Hansel, **Fieldsboro Borough**
Richard Brook, **Florence Twp**
Leo Selb, **Hainesport Twp**
Mike Mansdoerfer, **Lumberton Twp**
Mike Fitzpatrick, **Mansfield Twp**
Kathy Burger, **Medford Twp**
Jerry Mascia, *Alternate*, **Mt. Laurel Twp**
John Gural, **Palmyra Borough**
Donna Mull, **Pemberton Borough**
Dennis Gonzalez, **Pemberton Township**

David Matchett, **Shamong**
J. Paul Keller, **Springfield Twp**
Doug Cramer, **Tabernacle Twp**
Maria Carrington, **Westampton Twp**
James Ingling, **Wrightstown Borough**

Nays: None
Abstain: None

Motion carried by unanimous vote.

MOTION TO ADJOURN

Chair Mansdoerfer entertained a motion to adjourn the September 20, 2016 meeting of the BURLCO JIF.

Motion by Mr. Keller, seconded by Mr. Cramer, to adjourn the September 20, 2016 meeting of the BURLCO JIF. All in favor. Motion carried.

The meeting was adjourned at 5:19 pm.

Brenda Smith,
Recording Secretary for

Paul Keller, SECRETARY



To: Fund Commissioners
From: Paul J. Miola, CPCU, ARM, Executive Director
Date: October 18, 2016
Re: **Executive Director's Report**

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

The August 2016 Lost Time Accident Frequency Summary and the Statewide Recap for the August 2016 are attached for your review

B. Certificates of Insurance (pgs. 24-26)

A summary of the Certificates of Insurance issued during September 2016 are attached for your review.

C. 2015 Safety Incentive Program Awards (pg. 27)

A letter from our office describing how to collect your 2015 Safety Incentive Awards money was e-mailed on or about February 9, 2016. A report detailing the available balances for each member is attached for your review. **Please note that the deadline to claim or encumber these funds is November 30, 2016. All encumbered funds had to be claimed by February 1, 2017.**

D. 2016 Optional Safety Budget (pg. 28)

A letter from our office describing how to collect your 2016 Optional Safety Budget allowance was e-mailed on or about February 2, 2016. A report detailing the available balances for each member is attached for your review. If you have any questions on how to collect your 2016 Optional Safety Budget allowance, please contact our office. **Please note that the deadline to claim or encumber these funds is November 30, 2016. All encumbered funds had to be claimed by February 1, 2017.**

E. 2016 Wellness Incentive Program Allowance (pg. 29)

A report detailing the available balance for each member for the 2016 Wellness Incentive Program is attached for your review. Instructions on claiming these funds were e-mailed to all members on or about January 20, 2016. If you have any questions on how to utilize your 2016 Wellness Incentive Program funding, please contact Debby Schiffer, Wellness Director, or our office. **Please note that the deadline for claiming or encumbering these funds is November 30, 2016. All encumbered funds must be claimed by February 1, 2017.**

F. Employment Practices Liability Coverage – (pgs. 30-31)

A compliance status report regarding the Employment Practices Liability Coverage is included for your review. Each member should review this report carefully to insure its accuracy. If you believe the report to be inaccurate regarding your town, please contact PERMA directly.

G. EPL Allowance (pg. 32)

The JIF has budgeted \$200 for each member to help offset employment practice related expenses. This budget can be a valuable resource to members that wish to offset the cost of in house training or legal expenses involved with the updating of member policies & procedures. If you need additional information regarding this program, please contact our office.

H. EPL Helpline – Authorized Contact List (pg. 33)

With the placement of the member’s EPL/POL coverage in the commercial insurance market, the insurance company QBE has implemented an EPL Helpline for the member’s use. There is no restriction on the number of calls or amount of time that members can contact this service. Members can appoint two representatives to use this service. Appointments must be made by Resolution of the Governing Body. Please note that Municipal Solicitors can not be appointed as Helpline Contacts. Enclosed, please find the most recent list of authorized contacts for the EPL Helpline. These are the only representatives authorized to access this service. Please contact the Executive Director’s Office with any questions.

I. Financial Fast Track Report (pgs. 34)

The Financial Fast Track Report for August 31, 2016 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 August 31, 2016 was \$10,645,738.

J. Regulatory Filing Checklists (pgs. 35-36)

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.

K. Capehart & Scatchard Updates (pgs. 37-44)

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.

L. Statutory Bond Status (pg. 45)

Attached for your review is the latest listing of Statutory Bonds issued by the MEL for JIF members. This list should be reviewed for accuracy. Any questions on the status of an application or a listed bond should be directed to Cate Kiernan at PERMA. Cate can be reached at 201-518-7031.

M. Skateboard Park Approval Status (pg. 46)

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 **2016-09**, 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.

N. Elected Officials Training – Save the Date (pg. 47)

Again, this year, the Fund will be sponsoring Elected Officials training. The MEL will reduce each member’s 2017 Workers Compensation loss funding premium by \$250 for each municipal elected official who attends one of the training sessions by March 31, 2017. This credit will also be extended to the member’s CEO (i.e. Municipal Manager or Administrator) this year. The total credit is limited to 25% of a member’s Workers Compensation funding premium. A Save the Date was emailed out to all Clerks, Fund Commissioners, and RMC’s on or about September 9, 2016. Invitations/RSVP’s for the sessions will be e-mailed to all Municipal Clerks and Fund Commissioners in late October. The trainings have been scheduled on the following dates:

December 7, 2016 - Merighi's Savoy Inn, Vineland
January 31, 2017 - Nicolosi's Catering, West Deptford
February 16, 2017 - Merighi's Savoy Inn, Vineland
March 29, 2017 - O'Connor's American Bar & Grille, Eastampton

Q. Pfeiffer Power Seminars – Invitation-Registration

This year, in conjunction with the BURLCO & TRICO JIF's, the Fund will be sponsoring six (6) identical seminars presented by Janet Pfeiffer, a leading authority in the field of anger management and conflict resolution. A save the date was emailed out to all Clerks, Fund Commissioners, and RMC's on or about September 9, 2016. Invitations/RSVP's for the sessions were emailed out to all Clerks, Fund Commissioners and RMC's on September 26, 2016. The seminars have been scheduled for both AM & PM sessions on the following dates:

October 19, 2016 - Nicolosi's Catering, West Deptford
October 20, 2016 - Merighi's Savoy Inn, Vineland
October 21, 2016 - O'Connor's American Bar & Grille, Eastampton

R. Quarterly Attendance (pg. 48)

A report detailing attendance records through the third quarter of the 2016 Fund Year is attached for your review.

S. New Member Activity

Nothing to Report.

Burleo JIF									
2016 LOST TIME ACCIDENT FREQUENCY									
DATA VALUED AS OF August 31, 2016									
		**	# CLAIMS FOR	Y.T.D. LOST TIME	2016 LOST TIME	2015 LOST TIME	2014 LOST TIME		TOTAL RATE
MEMBER_ID	MEMBER	*	8/31/2016	ACCIDENTS	FREQUENCY	FREQUENCY	FREQUENCY	MEMBER	2016 - 2014
1	75 BEVERLY		0	0	0.00	4.35	0.00	1 BEVERLY	1.78
2	76 DELANCO		0	0	0.00	0.00	0.00	2 DELANCO	0.00
3	77 DELRAN		0	0	0.00	1.91	3.76	3 DELRAN	2.17
4	80 HAINESPORT		0	0	0.00	1.68	0.00	4 HAINESPORT	0.64
5	82 MANSFIELD TOWNSHIP B		0	0	0.00	0.00	1.02	5 MANSFIELD TOWNSHIP B	0.39
6	85 SHAMONG		0	0	0.00	0.00	0.00	6 SHAMONG	0.00
7	86 TABERNACLE		0	0	0.00	1.68	0.00	7 TABERNACLE	0.78
8	373 SOUTHAMPTON		0	0	0.00	1.21	0.00	8 SOUTHAMPTON	0.45
9	456 SPRINGFIELD		0	0	0.00	1.83	1.71	9 SPRINGFIELD	1.34
10	531 CHESTERFIELD		0	0	0.00	1.57	0.00	10 CHESTERFIELD	0.66
11	577 BASS RIVER		0	0	0.00	3.64	0.00	11 BASS RIVER	1.30
12	589 BORDENTOWN CITY		0	0	0.00	1.34	2.72	12 BORDENTOWN CITY	1.52
13	600 BORDENTOWN TOWNSHIP		0	0	0.00	0.00	2.86	13 BORDENTOWN TOWNSHIP	1.07
14	601 NORTH HANDOVER		0	0	0.00	0.00	0.00	14 NORTH HANDOVER	0.00
15	636 WRIGHTSTOWN		0	0	0.00	0.00	0.00	15 WRIGHTSTOWN	0.00
16	650 PALMYRA		0	0	0.00	1.44	1.46	16 PALMYRA	1.07
17	679 FIELDSBORO		0	0	0.00	***	***	17 FIELDSBORO	0.00
18	576 MOUNT LAUREL		1	1	0.58	1.40	2.79	18 MOUNT LAUREL	1.74
19	83 MEDFORD TOWNSHIP		0	1	1.17	1.25	2.22	19 MEDFORD TOWNSHIP	1.64
20	79 FLORENCE		0	1	1.57	1.13	3.35	20 FLORENCE	2.07
21	81 LUMBERTON		0	1	1.73	0.00	0.00	21 LUMBERTON	0.47
22	642 PEMBERTON BOROUGH		0	1	3.00	4.26	4.26	22 PEMBERTON BOROUGH	3.93
23	532 WESTAMPTON		1	2	3.16	3.33	0.84	23 WESTAMPTON	2.32
24	84 RIVERSIDE		0	1	3.75	2.44	4.76	24 RIVERSIDE	3.65
25	651 WOODLAND		1	1	4.17	3.13	0.00	25 WOODLAND	2.27
26	78 EDGEWATER PARK		1	1	4.29	2.56	0.00	26 EDGEWATER PARK	2.08
27	208 PEMBERTON		0	7	6.19	5.32	4.40	27 PEMBERTON	5.12
Totals:			4	17	1.33	1.85	1.95		1.77
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									
*** MEMBER WAS NOT ACTIVE FOR THIS FUND YEAR									
2015 Loss Time Accident									
Frequency as of August 31, 2015 1.92									

2016 LOST TIME ACCIDENT FREQUENCY ALL JIFs				
		August 31, 2016		
	2016	2015	2014	TOTAL
	LOST TIME	LOST TIME	LOST TIME	RATE *
FUND	FREQUENCY	FREQUENCY	FREQUENCY	2016 - 2014
BURLINGTON	1.33	1.85	1.95	1.77
CAMDEN	1.33	2.47	2.07	1.95
BERGEN	1.38	2.23	2.30	2.04
CENTRAL	1.40	1.85	2.52	2.01
SUBURBAN ESSEX	1.41	2.15	2.55	2.14
MONMOUTH	1.41	2.13	2.24	1.99
TRI-COUNTY	1.65	1.93	2.09	1.92
NJ PUBLIC HOUSING	1.67	1.91	2.82	2.20
MORRIS	1.74	2.01	2.01	1.95
SUBURBAN MUNICIPAL	1.77	2.19	1.76	1.92
PROF MUN MGMT	1.87	3.70	2.37	2.73
SOUTH BERGEN	2.09	2.73	2.46	2.47
OCEAN	2.32	2.11	2.41	2.27
N.J.U.A.	2.48	2.49	2.99	2.68
ATLANTIC	2.53	2.53	3.08	2.75
AVERAGE	1.76	2.29	2.37	2.19
* NOTE : lost days may include claims with reserves - where claimant may not yet have had lost time				

BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND
Certificate Of Insurance Monthly Report

Monday, September 26, 2016

From 8/26/2016 To 9/25/2016

Holder (H) / Insured Name (I)	Holder / Insured Address	Holder Code	Description of Operations	Issue Date	Coverag
<u>BURLINGTON JIF</u>					
H- Chesterfield Twp Board of Education I- Township of Chesterfield	30 Saddle Way Chesterfield, NJ 08515 300 Bordentown - Chesterfield Road Chesterfield, NJ 08515	1384	Evidence of Insurance as respects to the use of Chesterfield Elementary School for parking on 10/1/2016 for the Chesterfield Township Harvestfest. No fireworks or amusements.	9/16/2016	GL EX WC AU
H- Willingboro Fire Department I- Delran Township	398 Charleston Road Willingboro, NJ 08046 Attn: Lt Jamie Clark 900 Chester Avenue Delran, NJ 08075-9703	3681	Certificate Holder is amended to be included as "additional insured" the person(s) or organization(s) as shown in the description section of this certificate of insurance for General Liability & Excess Liability pursuant to the terms, conditions, limitations, and exclusions of the JIF Casualty Insurance Policy (but only with respect to liability caused in whole or in part by the acts or omissions of the named insured) as respects to use of fire safety trailer for annual fire prevention open house at our firehouses on October 15, 2016	9/22/2016	GI EX
H- PSE&G I- Township of Mansfield	24 Brown Ave. Springfield, NJ 07081 3135 Rt. 206 South Columbus, NJ 08022	4860	Evidence of insurance as respects Christmas Light Decorations for 35 utility poles, wattage of 120 per pole. Dates: November 23, 2016 through January 5, 2017	9/23/2016	GL EX WC AU
H- Taylor Rental I- Township of Mount Laurel H- Township of Lumberton I- Township of Lumberton	3531 Route 38 Mt. Laurel, NJ 08054 100 Mount Laurel Road Mount Laurel, NJ 08054 P O Box 1860 Lumberton, NJ 08048 PO Box 1860 Lumberton, NJ 08048	5094 12264	Evidence of insurance as respects to Coverage or rental of tents at 9/17/16 Fall fest at Mt. Laurel Township, NJ JIF Blanket Crime – Evidence of Public Employee Dishonesty (Employees & Volunteers)-Coverage O; Forgery and Alteration-Coverage B; Theft, Disappearance and Destruction-Coverage C; Robbery and Safe Burglary-Coverage D and Computer Fraud with Funds Transfer-Coverage F. Coverage O includes Municipal Court employees not required by law to be individually bonded. Coverage O excludes all "Statutory" positions (those positions required by law to be individually bonded).	9/22/2016 9/20/2016	GL AU EX WC CR GL AU PH EX WC
H- SealMaster I- Delran Township	6853 Ruppssville Rd. Allentown, PA 18106 900 Chester Avenue Delran, NJ 08075-9703	18514	Certificate Holder is amended to be included as "additional insured" the person(s) or organization(s) as shown in the description section of this certificate of insurance for General Liability & Excess Liability & as "Loss Payee" ATIMA, for Property pursuant to the terms, conditions, limitations, and exclusions of the JIF Casualty and Property Insurance Policies (but only with respect to liability caused in whole or in part by the acts or omissions of the named insured) as respects Sealmaster Crack Pro260, 5,000 lbs., value \$55,000, trailered axle, 260 gal. diesel fired oil jacketed melter/applicator.	9/9/2016	GL EX WC AU
H- DeLage Landen I- Township of Mount Laurel	111 Old Eagle School Rd. Wayne PA 19087 100 Mount Laurel Road Mount Laurel, NJ 08054	19438	Certificate Holder is amended to be included as "additional insured" the person(s) or organization(s) as shown in the description section of this certificate of insurance for General Liability & Excess Liability & as "Loss Payee" ATIMA, for Property pursuant to the terms, conditions, limitations, and exclusions of the JIF Casualty and Property Insurance Policies (but only with respect to liability caused in whole or in part by the acts or	9/12/2016	GL EX PR

H- First Government Leasing Co I- Township of Woodland	Box 8331 Northfield, IL 60093 Route 563, PO Box 388 Chatsworth, NJ 08019	21316	omissions of the named insured) as respects leased Canon Copier IPF780 MFP (FTN78476). Certificate Holder is amended to be included as "additional insured" the person(s) or organization(s) as shown in the description section of this certificate of insurance for General Liability & Excess Liability & as "Loss Payee" ATIMA, for Property pursuant to the terms, conditions, limitations, and exclusions of the JIF Casualty and Property Insurance Policies (but only with respect to liability caused in whole or in part by the acts or omissions of the named insured) Mortgagee & Loss Payee on 3991 Rt 563 Chatsworth NJ & 13 Locust Trail, Chatsworth NJ. Both buildings are owned by the Woodland Township Volunteer Fire & EMS, Inc.	9/9/2016 GL EX PR
H- Altec Capital Services LLC I- Borough of Pemberton	Altec Capital Trust &/or its assigns & successors 33 Inverness Ctr Pky, Ste 200 Birmingham, AL 35242	21605	Certificate Holder is amended to be included as "additional insured" the person(s) or organization(s) as shown in the description section of this certificate of insurance for General Liability & Excess Liability & as "Loss Payee" ATIMA, for Property pursuant to the terms, conditions, limitations, and exclusions of the JIF Casualty and Property Insurance Policies (but only with respect to liability caused in whole or in part by the acts or omissions of the named insured) as respects a 2014 Ford F550 Altec AT40M Bucket Truck, VIN 1FDUF5GTXEED70563, Unit SN0314CZ01550 value \$118,200.	8/30/2016 GL EX AU PHYS
H- Circus Time Kiddie Rides, Inc. WC AU I- Hainesport Township	Circus Time Amusements & Entertainment & Tri StateParty Works 900 Sherman Avenue Pennsauken, NJ 08110 Broad Street, Box 477 Hainesport, NJ 08036	21677	Evidence of insurance as respects the Hainesport Community Day9/14/2016 Celebration 9/24/2016.	GL EX
H- Diocese of Trenton I- Delran Township	Holy Cross High School 5035 Route 130 South Delran, NJ 08075 900 Chester Avenue Delran, NJ 08075-9703	21678	Diocese of Trenton, Holy Cross High School, Dennis Guida Principal, Diocese of Trenton Bishop David O'Connell are included as "additional insured" the person(s) or organization(s) as shown in the description section of this certificate of insurance for General Liability & Excess Liability pursuant to the terms, conditions, limitations, and exclusions of the JIF Casualty Insurance Policy (but only with respect to liability caused in whole or in part by the acts or omissions of the named insured) as respects use of Holy Cross High School facilities on Sept 25, 2016 for Annual Day of Celebration.	9/15/2016 GL EX WC AU
H- Able Equipment Rental Inc. I- Township of Westampton H- Helis Enterprises Inc. I- Township of Springfield	1050 Grand Boulevard Deer Park, NJ 11729 710 Rancocas Road Westampton, NJ 08060 PO Box 115 Jobstown, NJ 08041 PO Box 119 Jobstown, NJ 08041	21702 21707	Certificate Holder is amended to be included as "additional insured" the person(s) or organization(s) as shown in the description section of this certificate of insurance for General Liability & Excess Liability pursuant to the terms, conditions, limitations, and exclusions of the JIF Casualty Insurance Policy (but only with respect to liability caused in whole or in part by the acts or omissions of the named insured) as respects use of Helis Stock Farm by the Springfield Recreation Committee for the Annual 5K Harvest Run.	9/19/2016 GL EX WC AU 9/20/2016 GL AU PH EX WC
H- Able Equipment Rental Inc. I- Township of Westampton	1050 Grand Blvd Deer Park, NJ 11729 710 Rancocas Road Westampton, NJ 08060	21715	Certificate Holder is amended to be included as "additional insured" the person(s) or organization(s) as shown in the description section of this certificate of insurance for General Liability & Excess Liability & as "Loss Payee" ATIMA, for Property pursuant to the terms, conditions, limitations, and exclusions of the JIF Casualty and Property Insurance Policies (but only with respect to liability caused in whole or in part by the acts or	9/20/2016 GL AU PH EX WC

omissions of the named insured) as respects company servicing
Public Works equipment (aerial lift) and supply as needed.

H- Township of Lumberton PH EX WC I- Township of Lumberton	35 Municipal Drive Lumberton, NJ 08048 PO Box 1860 Lumberton, NJ 08048	21716	Evidence of Insurance for Lumberton Paddle Event on September 9/20/2016 24, 2016	GL AU
H- Pinelands Adventures WC AU I- Township of Lumberton	1005 Atsion Rd Shamong, NJ 08088 PO Box 1860 Lumberton, NJ 08048	21724	Evidence of insurance as respects to Lumberton Paddle Event on 9/21/2016 September 24, 2016	GL EX
H- Burlington Township Fire Department I- Delran Township	1601 Burlington Bypass Burlington, NJ 08016 Attn.: Matt Tomaszewski 900 Chester Avenue Delran, NJ 08075-9703	21729	Certificate Holder is amended to be included as "additional insured" the person(s) or organization(s) as shown in the description section of this certificate of insurance for General Liability & Excess Liability pursuant to the terms, conditions, limitations, and exclusions of the JIF Casualty Insurance Policy (but only with respect to liability caused in whole or in part by the acts or omissions of the named insured) as respects to use of fire safety trailer for annual fire prevention open house at our firehouses on October 15, 2016	9/22/2016 GI EX

Total # of Holders = 17

**Burlington County Municipal Joint Insurance Fund
2015 Safety Incentive Awards Distribution**

Member Municipality	Opening Balance	Jan 2016	Feb 2016	March 2016	April 2016	May 2016	June 2016	July 2016	Aug 2016	Sept 2016	Oct 2016	Nov 2016	Dec 2016	Paid in 2017	Total Paid	Remaining Balance	Encumb. Funds
Bass River	1,650.00			1,650.00											1,650.00	0.00	
Beverly	1,975.00				1,975.00										1,975.00	0.00	
Bordentown City	1,975.00														0.00	1,975.00	
Bordentown Twp	2,275.00														0.00	2,275.00	
Chesterfield	1,650.00			1,650.00											1,650.00	0.00	
Delanco	1,650.00				1,650.00										1,650.00	0.00	
Delran	2,275.00										2,275.00				2,275.00	0.00	
Edgewater	1,975.00										223.91				223.91	1,751.09	
Florence	2,275.00														0.00	2,275.00	
Hainesport	1,650.00														0.00	1,650.00	
Lumberton	2,275.00														0.00	2,275.00	
Mansfield	1,975.00														0.00	1,975.00	
Medford	2,600.00			2,600.00											2,600.00	0.00	
Mount Laurel	2,600.00										2,600.00				2,600.00	0.00	
North Hanover	1,975.00					175.89		1,799.11							1,975.00	0.00	
Palmyra	1,975.00					1,975.00									1,975.00	0.00	
Pemberton Boro.	1,650.00			1,650.00											1,650.00	0.00	
Pemberton Twp.	2,600.00			2,600.00											2,600.00	0.00	
Riverside	1,975.00														0.00	1,975.00	
Shamong	1,650.00			1,650.00											1,650.00	0.00	
Southampton	1,975.00			1,975.00											1,975.00	0.00	
Springfield	1,650.00					1,650.00									1,650.00	0.00	
Tabernacle	1,650.00														0.00	1,650.00	
Westampton	1,975.00			1,975.00											1,975.00	0.00	
Woodland	1,650.00			1,650.00											1,650.00	0.00	
Wrightstown	1,650.00									1,041.33					1,041.33	608.67	
Total By Line	\$51,175.00	\$0.00	\$0.00	\$17,400.00	\$3,625.00	\$3,800.89	\$0.00	\$1,799.11	\$0.00	\$1,041.33	\$5,098.91	\$0.00	\$0.00	\$0.00	\$32,765.24	\$18,409.76	

Must be Claimed or Encumbered by November 30, 2016. All Encumbered Claims Must be Claimed by February 1, 2017

**Burlington County Municipal Joint Insurance Fund
2016 Optional Safety Budget**

Member Municipality	Opening Balance	January 2016	February 2016	March 2016	April 2016	May 2016	June 2016	July 2016	August 2016	September 2016	October 2016	November 2016	December 2016	Paid 2017	Date of Encumbrance	Total Paid	Remaining Balance
Bass River	750.00															0.00	750.00
Beverly	1,200.00										941.36					941.36	258.64
Bordentown City	1,200.00															0.00	1,200.00
Bordentown Twp.	2,000.00															0.00	2,000.00
Chesterfield	750.00															0.00	750.00
Delanco	1,200.00															0.00	1,200.00
Delran	2,000.00										2,000.00					2,000.00	0.00
Edgewater Park	1,200.00										1,200.00					1,200.00	0.00
Fieldsboro	750.00															0.00	750.00
Florence	2,000.00															0.00	2,000.00
Hainesport	750.00															270.59	479.41
Lumberton	2,000.00															0.00	2,000.00
Mansfield	1,200.00															0.00	1,200.00
Medford	3,500.00							150.00								150.00	3,350.00
Mount Laurel	3,500.00									2,590.34	909.66					3,500.00	0.00
North Hanover	1,200.00				433.68				766.32							1,200.00	0.00
Palmyra	1,200.00															0.00	1,200.00
Pemberton Boro	750.00															0.00	750.00
Pemberton Twp.	3,500.00															0.00	3,500.00
Riverside	2,000.00															0.00	2,000.00
Shamong	750.00				750.00											750.00	0.00
Southampton	1,200.00				143.75											143.75	1,056.25
Springfield	750.00															0.00	750.00
Tabernacle	750.00															0.00	750.00
Westampton	1,200.00						1,192.50									1,192.50	7.50
Woodland	750.00															0.00	750.00
Wrightstown	750.00															0.00	750.00
Total By Line	\$38,800.00	\$0.00	\$0.00	\$0.00	\$1,327.43	\$0.00	\$1,192.50	\$150.00	\$766.32	\$2,590.34	\$5,321.61	\$0.00	\$0.00	\$0.00		11,348.20	27,451.80

Must be Claimed or Encumbered by November 30, 2016. All Encumbered Claims Must be Claimed by February 1, 2017

**Burlington County Municipal Joint Insurance Fund
2016 Wellness Incentive Program**

Member Municipality	Opening Balance	January 2016	February 2016	March 2016	April 2016	May 2016	June 2016	July 2016	August 2016	September 2016	October 2016	November 2016	December 2016	Paid 2017	Date of Encumbrance	Total Paid	Remaining Balance
Bass River	500.00															0.00	500.00
Beverly	750.00															0.00	750.00
Bordentown City	750.00															0.00	750.00
Bordentown Twp.	1,000.00															0.00	1,000.00
Chesterfield	500.00															0.00	500.00
Delanco	750.00										457.86					457.86	292.14
Delran	1,000.00															0.00	1,000.00
Edgewater Park	750.00															0.00	750.00
Fieldsboro	500.00															0.00	500.00
Florence	1,000.00															0.00	1,000.00
Hainesport	500.00										500.00					500.00	0.00
Lumberton	1,000.00															0.00	1,000.00
Mansfield	750.00															0.00	750.00
Medford	1,500.00							806.67								806.67	693.33
Mount Laurel	1,500.00						200.00									200.00	1,300.00
North Hanover	750.00						267.50	269.64								537.14	212.86
Palmyra	750.00															0.00	750.00
Pemberton Boro	500.00				200.00	163.48										363.48	136.52
Pemberton Twp.	1,500.00									492.07						492.07	1,007.93
Riverside	1,000.00															0.00	1,000.00
Shamong	500.00															0.00	500.00
Southampton	750.00															0.00	750.00
Springfield	500.00															0.00	500.00
Tabernacle	500.00															0.00	500.00
Westampton	750.00						100.00									100.00	650.00
Woodland	500.00															0.00	500.00
Wrightstown	500.00															0.00	500.00
Total By Line	\$21,250.00	\$0.00	\$0.00	\$0.00	\$200.00	\$163.48	\$567.50	\$1,076.31	\$0.00	\$492.07	\$957.86	\$0.00	\$0.00	\$0.00		3,457.22	17,792.78

Must be Claimed or Encumbered by November 30, 2016. All Encumbered Claims Must be Claimed by February 1, 2017

MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND				
EMPLOYMENT PRACTICES COMPLIANCE STATUS - Burlco JIF				
Data Valued As of :	October 6, 2016			
Total Participating Members	27			
Complaint	23			
Percent Compliant	85.19%			
		01/01/16	2016	
	Compliant	EPL	POL	Co-Insurance
Member Name		Deductible	Deductible	01/01/16
BASS RIVER	No	\$ 100,000	\$ 20,000	20% of 1st 2Mil/20% of 1st 250K POL
BEVERLY	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
BORDENTOWN CITY	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
BORDENTOWN TOWNSHIP	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
CHESTERFIELD	No	\$ 100,000	\$ 20,000	20% of 1st 2Mil/20% of 1st 250K POL
DELANCO	Yes	\$ 20,000	\$ 20,000	20% of 1st 100K
DELRAN	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
EDGEWATER PARK	Yes	\$ 2,500	\$ 2,500	0%
FIELDSBORO	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
FLORENCE	No	\$ 100,000	\$ 20,000	20% of 1st 2Mil/20% of 1st 250K POL
HAINESPORT	Yes	\$ 2,500	\$ 2,500	0%
LUMBERTON	Yes	\$ 20,000	\$ 20,000	20% of 1st 100K
MANSFIELD TOWNSHIP B	Yes	\$ 2,500	\$ 2,500	0%
MEDFORD TOWNSHIP	Yes	\$ 75,000	\$ 75,000	20% of 1st 250K
MOUNT LAUREL	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
NORTH HANOVER	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
PALMYRA	Yes	\$ 20,000	\$ 20,000	0%
PEMBERTON	Yes	\$ 10,000	\$ 10,000	20% of 1st 100K
PEMBERTON BOROUGH	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
RIVERSIDE	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
SHAMONG	Yes	\$ 20,000	\$ 20,000	0%
SOUTHAMPTON	Yes	\$ 2,500	\$ 2,500	0%
SPRINGFIELD	Yes	\$ 7,500	\$ 7,500	20% of 1st 100K
TABERNACLE	Yes	\$ 10,000	\$ 10,000	0%
WESTAMPTON	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
WOODLAND	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
WRIGHTSTOWN	No	\$ 100,000	\$ 20,000	20% of 1st 2Mil/20% of 1st 250K POL

MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND
EMPLOYMENT PRACTICES COMPLIANCE STATUS - Burlington County JIF
Data Valued As of : 10/6/2016
Total Participating Members 27

MemID	Member	Checklist Submitted
577	BASS RIVER	No
75	BEVERLY	No
589	BORDENTOWN CITY	No
600	BORDENTOWN TOWNSHIP	No
531	CHESTERFIELD	Yes
76	DELANCO	No
77	DELTRAN	No
78	EDGEWATER PARK	No
679	FIELDSBORO	No
79	FLORENCE	No
80	HAINESPORT	No
81	LUMBERTON	No
82	MANSFIELD TOWNSHIP B	Yes
83	MEDFORD TOWNSHIP	No
576	MOUNT LAUREL	No
601	NORTH HANOVER	No
650	PALMYRA	No
208	PEMBERTON	No
642	PEMBERTON BOROUGH	Yes
84	RIVERSIDE	No
85	SHAMONG	Yes
373	SOUTHAMPTON	No
456	SPRINGFIELD	No
86	TABERNACLE	No
532	WESTAMPTON	Yes
651	WOODLAND	Yes
636	WRIGHTSTOWN	No

**Burlington County Municipal Joint Insurance Fund
2016 JIF EPL Training Budget**

Member Municipality	Opening Balance	January 2016	Feb 2016	March 2016	April 2016	May 2016	June 2016	July 2016	August 2016	September 2016	October 2016	November 2016	December 2016	Paid in 2016	Remaining Balance
Bass River	200.00														200.00
Beverly	200.00														200.00
Bordentown City	200.00														200.00
Bordentown Twp.	200.00														200.00
Chesterfield	200.00														200.00
Delanco	200.00														200.00
Delran	200.00														200.00
Edgewater Park	200.00														200.00
Fieldsboro	200.00														200.00
Florence	200.00														200.00
Hainesport	200.00														200.00
Lumberton	200.00														200.00
Mansfield	200.00														200.00
Medford	200.00														200.00
Mt. Laurel	200.00														200.00
North Hanover	200.00														200.00
Palmyra	200.00										200.00				-
Pemberton Boro	200.00														200.00
Pemberton Twp.	200.00														200.00
Riverside	200.00														200.00
Shamong	200.00														200.00
Southampton	200.00														200.00
Springfield	200.00														200.00
Tabernacle	200.00														200.00
Westampton	200.00														200.00
Woodland	200.00														200.00
Wrightstown	200.00														200.00
Total By Line	\$5,400.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$200.00	\$0.00	\$0.00	\$0.00	\$5,200.00

Must be used by December 31, 2016



EPL Helpline

Authorized Contact Person(s)

TOWN	AUTHORIZED CONTACT PERSON	ADDITIONAL CONTACT PERSON
Bass River Township	Amanda Somes, Clerk	NA
Beverly City	Donna Snyder	Randy Miller, Mayor
Bordentown City	Grace I. Archer, Deputy City Clerk	Margaret Peak
Bordentown Township	Frank Nucera, Jr/Chief	Colleen Eckert, Clerk
Chesterfield Township	Glenn McMahon	Caryn Hoyer
Delanco Township	Richard Schwab, Administrator	Janice M. Lohr, Clerk
Delran Township	Jeffrey S. Hatcher, Administrator	Jamey Eggers, Clerk
Edgewater Park Township	Linda Dougherty, Administrator	Gene DiFilippo, Police Chief
Florence Township	Richard A. Brook, Administrator	Joy M. Weiler, Clerk
Hainesport Township	Leo Selb, Administrator	NA
Lumberton Township	Dawn Merriman	Stephanie Yurko
Mansfield Township	Linda Semus, Clerk	Bonnie Grouser, Treasurer
Medford Township	Dawn Bielec	Kathy Burger
Mount Laurel Township	Maureen Mitchell	Meredith Tomczyk
North Hanover Township	Cindy Dye	Mark Keubler, Police Chief
Palmyra Borough	John Gural, Administrator	Barbara Sheipe, RMC
Pemberton Borough	Donna Mull, Clerk	Kathy Smick, Deputy Clerk
Pemberton Township	Dennis Gonzalez	Michele Brown
Riverside Township	Meghan Jack, Administrator	Susan Dydek
Shamong Township	Susan Onorato, Clerk	Barbara Valenzano, Deputy Clerk
Southampton Township	Kathy Hoffman	Charles E. Oatman
Springfield Township	Paul Keller, Administrator	Patricia Clayton, Clerk
Tabernacle Township	Douglas Cramer	LaShawn Barber
Westampton Township	Maria Carrington Clerk/Administrator	Joseph Otto
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

**BURLINGTON COUNTY MUNICIPAL FUND
FINANCIAL FAST TRACK REPORT
AS OF August 31, 2016**

	<i>THIS MONTH</i>	<i>YTD CHANGE</i>	<i>PRIOR YEAR END</i>	<i>FUND BALANCE</i>
1. UNDERWRITING INCOME	657,310	5,225,397	89,593,541	94,818,938
2. CLAIM EXPENSES				
Paid Claims	189,072	1,689,895	33,708,459	35,871,465
Case Reserves	168,949	78,712	3,537,965	3,234,652
IBNR	(159,003)	(299,803)	2,525,234	2,134,344
Recoveries	-	-	-	-
TOTAL CLAIMS	199,019	1,468,803	39,771,658	41,240,461
3. EXPENSES				
Excess Premiums	187,698	1,501,587	23,282,694	24,784,281
Administrative	95,117	789,558	14,921,931	15,711,489
TOTAL EXPENSES	282,816	2,291,145	38,204,626	40,495,770
4. UNDERWRITING PROFIT (1-2-3)	175,476	1,465,448	11,617,258	13,082,706
5. INVESTMENT INCOME	(44,806)	16,577	3,581,433	3,598,010
6. DIVIDEND INCOME	0	0	561,740	561,740
7. STATUTORY PROFIT (4+5+6)	130,670	1,482,025	15,760,431	17,242,456
8. DIVIDEND	0	0	6,596,718	6,596,718
9. STATUTORY SURPLUS (7-8)	130,670	1,482,025	9,163,713	10,645,738

SURPLUS (DEFICITS) BY FUND YEAR

Closed	(16,917)	(134,848)	5,653,691	5,518,844
2013	(14,698)	180,450	1,616,233	1,796,683
2014	41,723	427,756	1,466,710	1,894,466
2015	31,819	281,119	427,079	708,197
2016	88,743	727,548		727,548
TOTAL SURPLUS (DEFICITS)	130,670	1,482,025	9,163,713	10,645,738
TOTAL CASH				17,251,013

CLAIM ANALYSIS BY FUND YEAR

TOTAL CLOSED YEAR CLAIMS	(35)	141,491	30,036,716	30,178,207
FUND YEAR 2013				
Paid Claims	38,746	412,565	1,718,562	2,131,127
Case Reserves	(23,216)	(456,994)	968,950	511,956
IBNR	(7,483)	(151,857)	224,532	72,675
Recoveries	0	0	0	0
TOTAL FY 2013 CLAIMS	8,048	(196,285)	2,912,044	2,715,758
FUND YEAR 2014				
Paid Claims	52,363	169,177	1,326,303	1,495,480
Case Reserves	(71,681)	(52,537)	803,382	750,845
IBNR	(30,162)	(540,841)	872,214	331,373
Recoveries	0	0	0	0
TOTAL FY 2014 CLAIMS	(49,479)	(424,201)	3,001,899	2,577,698
FUND YEAR 2015				
Paid Claims	31,558	466,359	1,155,381	1,621,740
Case Reserves	10,451	(41,161)	1,288,659	1,247,497
IBNR	(81,382)	(716,254)	1,376,960	660,706
Recoveries	0	0	0	0
TOTAL FY 2015 CLAIMS	(39,372)	(291,056)	3,820,999	3,529,943
FUND YEAR 2016				
Paid Claims	66,439	444,912		444,912
Case Reserves	253,395	724,354		724,354
IBNR	(39,976)	1,069,590		1,069,590
Recoveries	0	0		0
TOTAL FY 2016 CLAIMS	279,857	2,238,855		2,238,855
COMBINED TOTAL CLAIMS	199,019	1,468,803	39,771,658	41,240,461

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.

Per Executive Director, professional fees other than RMC Fees reflect paid amounts.

Burlington County Municipal Joint Insurance Fund

Monthly Regulatory Filing Checklist

Fund Year 2016 for the Month of September

ITEM	FILING STATUS
Meeting Minutes	10/19/16
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)	9/20/16
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, 2016 – December 31, 2016

ITEM	FILING STATUS
Ethics Filings (<i>Notification to FC's and Prof's</i>)	4/4/16
Renewal Resolutions and Indemnity & Trust Agreements	9/30/16
Budget and Actuarial Certification/Opinion Letter	1/4/16
Annual Assessments/Contributions	1/4/16
Supplemental Assessments/Contributions	N/A
Risk Management Program	1/26/16
Annual Certified Audit	6/30/16
List of Fund Commissioners & Executive Committee	1/26/16
Identity of Administrator	1/26/16
Identity of Treasurer	1/26/16
Excess Insurance /Group Purchase Insurance/Reinsurance Policies	MEL
Withdrawals	N/A
Exhibit A - Certification of JIF Fund Professionals	1/26/16
Exhibit B - Certification of JIF Data Forms	N/A
Exhibit D - New Member Filings	1/20/16
New Service Providers	1/26/16
Annual Reorganization Resolutions, including Cash Management Plan	1/26/16

Professionals	Contract	Gen Ins	Fidelity	E&O	Surety
Actuary – Actuarial Advantage	X	7/9/17	N/A	7/16/17	N/A
Administrative Consultant -PERMA	X	12/10/16	N/A	12/10/16	N/A
Administrator - AJG	X	10/1/17	JIF	9/1/17	N/A
Asset Manager -TD Bank	X	9/30/17	5/1/16	10/1/17	N/A
Attorney - DeWeese	X	9/1/16	N/A	9/1/16	N/A
Auditor - Bowman	X	8/1/17	N/A	8/1/16	N/A
Claims Administrator - Qual-Lynx	X	7/1/17	5/1/16	10/1/16	12/30/15
Managed Care - QualCare	X	7/1/17	N/A	10/1/16	N/A
Database Management - Exigis	X	3/31/17	NA	3/31/17	NA
Payroll Auditor - Bowman	X	8/1/17	N/A	8/1/16	N/A
Property Appraiser - AssetWorks	X	9/27/16	N/A	9/27/16	N/A
Safety Director - JA Montgomery	X	12/10/16	N/A	12/10/16	N/A
Underwriting Manager - Hrubash, Conner Strong	X	12/10/16	N/A	12/10/16	N/A
Treasurer - Tontarski	X	N/A	5/1/16	N/A	JIF
Recording Secretary – Brenda Smith	X	N/A	N/A	N/A	N/A
Website – Joyce Media	X	N/A	N/A	N/A	N/A
Wellness Director – Target Wellness	X	N/A	N/A	N/A	N/A

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Convent Found To Be Employer of Cook and Required To Reimburse Diocese for Medical and Temporary Disability Payments Voluntarily Paid by Diocese

John H. Geaney September 15, 2016 Compensability, Counsel Fees 0 Comments

Consider this situation: *Company A voluntarily pays approximately \$172,000 in medical and temporary disability benefits to Worker. Company A demands reimbursement from Company B believing that Company B is the true employer. Worker never files a claim petition against Company A or B. Can Company A file a claim petition in the name of Worker and recover from Company B all \$172,000 that Company A voluntarily paid?*

That is the issue in ***Diocese of Metuchen, a/s/o/ Elissa Martinez v. Sisters of the Immaculate Heart of Mary***, A-1441-14T4 (App. Div. Sept. 6, 2016). It is the most interesting decision in many decades to come out of New Jersey on the right of a company to seek reimbursement from another company in a non-PIP situation through the Division of Workers' Compensation.

Elissa Martinez was severely burned in the face, neck and torso while working as a cook at the convent of the Sisters of the Immaculate Heart of Mary (IHM). The convent, a high school, and an elementary school are part of the Immaculate Conception Church, all owned by the Diocese of Metuchen. Martinez was hired by the Mother Superior of IHM to cook for a net wage of \$175 per week by checks issued by IHM. The Mother Superior directed the activities of Martinez. IHM issued a W-2 tax form to Martinez but clearly believed that Martinez was an employee of the Diocese.

The financial relationship of the Sisters at IHM and the Diocese is unusual because the sisters take a vow of poverty. Hence, no individual sister receives a check. However, the Diocese pays a stipend for each sister to IHM, which then allocates an amount per month to the sisters of the convent for their living expenses. An extra stipend of \$600 per month also was paid to IHM by the high school and the elementary school. This stipend, however, was stopped after the accident to Martinez.

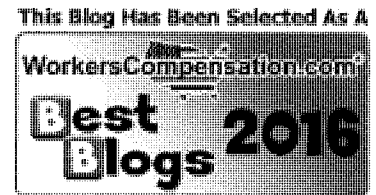
After Martinez's accident, IHM notified its workers' compensation carrier and the Diocese. The Diocese paid Martinez's medical and temporary disability benefits on a "charitable basis." Thereafter the Diocese demanded that IHM's workers' compensation carrier immediately assume responsibility for making all payments. When that did not happen, the Diocese filed a workers' compensation claim on Martinez's behalf under **N.J.S.A. 34:15-15.1** The Diocese denied that Martinez was its employee, and IHM also denied that Martinez was its employee.

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As part of the claim petition which the Diocese filed, a motion was also filed to require IHM's carrier to accept the claim and pay benefits. The medical provider, St. Barnabas Medical Center, also intervened seeking repayment of \$399,017 for in-patient hospital services paid to Martinez. The Judge of Compensation heard testimony and ordered IHM's carrier to reimburse the Diocese and pay outstanding medical bills, as well as make payment of \$50,000 for counsel fees and pay permanent disability benefits to Martinez. *It is important to note that Martinez herself never filed a claim petition in this case.*

The first issue which IHM raised was jurisdiction of the court to hear this case. The Appellate Division agreed with the Judge of Compensation that the Division had jurisdiction to handle a claim filed by one entity on behalf of a petitioner for reimbursement of benefits. That conclusion flowed from N.J.S.A. 34:15-15.1 which allows claims for reimbursement to be filed when benefits "have been paid by any person, organization or corporation on behalf of such petitioner." This provision is a little known part of the New Jersey Workers' Compensation Act:

Whenever the expenses of medical, surgical or hospital services, to which the petitioner would be entitled to reimbursement, if such petitioner had paid the same as provided in section 34:15-15 of the Revised Statutes, shall have been paid by any insurance company or other organization by virtue of any insurance policy, contract or agreement which may have been procured by or on behalf of such petitioner, or shall have been paid by any person, organization or corporation on behalf of such petitioner, the deputy directors or referees of the Division of Workmen's Compensation are authorized to incorporate in any award, order or approval of settlement, an order requiring the employer or his insurance carrier to reimburse such insurance company, corporation, person or organization in the amount of such medical, surgical or hospital services so paid on behalf of such petitioner.

The Appellate Division distinguished this sort of petition for reimbursement from a claim for contribution by one employer against the other, saying contribution claims like this are prohibited under the case of Conway v. Mr. Softee, Inc., 51 N.J. 254, 258 (1968). The difference in this case was, according to the Appellate Division, that "the Diocese did not file a claim on its own behalf, but rather, as permitted by the statute, filed the claim on behalf of Martinez." The Court said, "The claim in Conway was for contribution from the other employer, where the present claim is on behalf of the employee for reimbursement." In Conway, one employer tried to file a claim against another employer, and the Court said that cannot be done in the Division of Workers' Compensation.

The next issue that the Appellate Division decided concerned employment by IHM. It recited the two tests for employment, namely the "control" test, and the "relative nature of the work" test, and under both tests the Court found Martinez was an employee of IHM. *The decision does not make clear whether IHM argued that the Diocese was a "joint employer."* Presumably that argument was advanced, but one cannot tell from the Appellate Division decision. Control was established by the Mother Superior providing direction to Martinez. The relative nature of the work test was met because Martinez cooked daily meals for the sisters in the convent and worked exclusively for the sisters in the convent. She had no written agreement with the Diocese.

IHM also challenged the counsel fee award of \$50,000. For one thing, IHM argued that \$50,000 constituted more than 20% of the award. The Court noted that the Diocese

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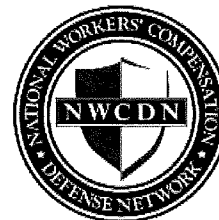
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had paid \$172,182 as of January 13, 2015, and St. Barnabas had a claim for \$399,017.

The Court said, that an award of \$50,000 was far less than twenty percent of the combined amount paid by the Diocese and the amount owed to St. Barnabas.



Interestingly, the Appellate Division reversed an award of permanency to Martinez because Martinez never filed a claim petition and the Judge never explained the basis for the award.

This case is one of a kind, and there are really no other non-PIP cases like it that have been reported. It is somewhat astonishing because the Diocese volunteered initially to pay medical bills without any court order or claim petition having been filed. Yet the Diocese managed to obtain full reimbursement after paying \$172,182 on a charitable basis by resort to filing a claim petition on behalf of the petitioner pursuant to N.J.S.A. 34:15-15.1. The language that the court focused on would suggest that employers can utilize this procedure rather easily: the standard set forth in the statute is *whether the petitioner would have been entitled to reimbursement had petitioner made the payments herself*.

Until this case, this particular statute has been used almost exclusively by PIP carriers to obtain reimbursement for medical bills and temporary disability benefits that PIP is required to pay under contract with rights over against the workers' compensation carrier for injuries arising out of and in the course of employment. Based on this case, this statute now has a much wider potential use than just PIP reimbursement actions.



Tags: claims by one employer against another employer

About the Author:

John H. Geaney, an executive committee member and shareholder with Capehart Scatchard, began an email newsletter entitled Currents in Workers' Compensation, ADA and FMLA in 2001 in order to keep clients and readers informed on leading developments in these three areas of law. Since that time he has written over 500 newsletter updates.



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Mr. Geaney represents employers in the defense of workers' compensation, ADA and FMLA matters. He is a Fellow of the College of Workers' Compensation Lawyers of the American Bar Association and is certified by the Supreme Court of New Jersey as a workers' compensation law attorney. He is one of two firm representatives to the National Workers' Compensation Defense Network. He has served on the Executive Committee of Capehart Scatchard for over ten (10) years.

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Understanding George v. Great Eastern Food Products

John H. Geaney September 20, 2016 Compensability 0 Comments

The case that generates more questions than any other in this practitioner's experience is **George v. Great Eastern Food Products, Inc.**, 44 N.J. 44 (1965) regarding idiopathic claims. This case comes into play any time that an employee falls for reasons unknown and suffers an injury caused by the fall itself. Countless employers have had situations where employees fall at work for no work-related reason, and the question is whether or not such a fall is compensable. The *George* case was decided by the New Jersey Supreme Court, and it has been the leading case on this particular type of claim since 1965.

The facts are very simple. Mr. George worked for Great Eastern and became dizzy at work probably related to some personal cardiovascular condition. That led him to fall to the concrete floor and fracture his skull. He died from the skull fracture, and his widow filed a dependency claim. Mr. George did not strike any object while falling, and he did not trip on anything. He simply fell onto a concrete floor from a standing position.

The lower courts found that this accident was *not* compensable based on a number of very old workers' compensation decisions. But the Supreme Court of New Jersey reversed in favor of the widow's dependency claim. The Supreme Court said that an employer takes the employee as he finds him. The Court added that an accident under the New Jersey Workers' Compensation Act occurs "*if either the circumstance causing the injury or the result on the employee's person was unlooked for, regardless of whether the inception or the underlying reason for the circumstance or result was personal or work connected.*"

The Court viewed both the circumstance causing the injury in this case (striking the floor) and the consequence upon the employee's person as unexpected events. Since an accident is by definition an unexpected event, the case was found compensable. The Court said, "*We also completely endorse the second necessary element . . . that such an unlooked-for mishap arises 'out of' the employment when it is due to a condition of the employment – i.e., a risk of this employment, and that the impact with the concrete floor here clearly meets that test.*"

The Supreme Court concluded with this comment; "*Of course, we do not mean to intimate that an employee is entitled to compensation for some idiopathic incident in and of itself, as, for example, where one suffers a none-work connected heart attack or convulsion at work and simply dies at his desk or machine or falls to the floor and suffers no injury from the impact.*" Thus the general rule that we do not pay for the underlying condition which caused the fall, but we do pay for the effects of the fall under the rule in *George*.

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Managed Healthcare Services Company Prevails In Nurse's ADA Claim

John H. Geaney September 27, 2016 ADA 1 Comment

Katherina Swank worked for CareSource Management Group (hereinafter CareSource) as a Registered Nurse (RN). CareSource provides managed healthcare services to Medicaid recipients. Her work involved case manager duties by telephone until CareSource initiated a new approach in 2011 to delivering managed care services to the Ohio Department of Job and Family Services, which mandated that CareSource employees meet face-to-face with certain high risk members of the community on at least a quarterly basis.

This face-to-face requirement posed a problem for Swank because she suffered from rheumatoid arthritis. She had intermittent difficulty with walking, lifting heavy items, and driving. She had a weakened immune system and was susceptible to illness. Because of these medical issues, CareSource had allowed Swank to begin working from home in 2009. When management contacted Swank in 2011 about the change in requiring face-to-face visits with members, Swank said that she had concerns about this, in particular having to drive a great deal as well as the impact on her autoimmune condition.

Swank sent a letter on November 14, 2011 to the Senior Vice President of Health Services stating that the new position "would be hazardous considering her current health condition." She elaborated that contact with high risk patients would be detrimental to her health. She met with management and stressed that long distance driving would also be a problem. CareSource suggested that Swank make an accommodation request.

Swank filled out an application for an accommodation and stated that she was "unable to tolerate being exposed to changes in weather conditions" and "unable to sit/stand for long periods of time." Her request was to be permitted to continue to work in an office setting. Her physician weighed in by saying that Swank would have "difficulty" performing some of the job duties of the new CMHR job position. Her doctor also said that during acute flare-ups of her rheumatoid arthritis, her medical condition would preclude her from traveling to and from work and from being at work.

Ten more conversations took place between the parties with no real progress. Ultimately Swank admitted that she could not perform the essential functions of the new CMHR position, and CareSource advised that it had no other position for her. The company then terminated her employment.

Swank sued under the ADA and contended that the company failed to make reasonable accommodation for her disability. The district court ruled for CareSource and the United States Sixth Circuit Court of Appeals affirmed the dismissal of Swank's case. The Court noted as follows:

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- There was evidence that Swank could not perform her job duties at all during flare-ups of her rheumatoid arthritis.
- The Court had a right to rely on statements by Swank's doctor that she was likely to have acute flare-ups even though Swank disagreed with her own doctor on this point
- Driving was an essential function of the CMHR position because driving was included in the "Work Environment/Physical Requirements" section of the job description, even if it was not mentioned in the CMHR heading as an essential job function.
- Making face-to-face visits with high risk patients was an essential job function

Swank also argued that the company should have considered reassigning her to a telephonic position in Dayton or Cleveland. The Court noted that at the time she raised this issue, there were no such positions available. Further, this would not have addressed Swank's restrictions against long distance driving. Lastly, one of the Cleveland positions would have required a promotion for Swank, and the Court noted that this is never required of an employer under the ADA.

The Court rejected the argument that Swank made a reasonable accommodation request:

"Swank failed to propose a reasonable accommodation that would have addressed her stated driving limitations. Swank contends that she proposed a reasonable accommodation because she 'sought to be assigned members in the geographic area of her home in order to limit driving long distances.' However, Swank testified that even if she were assigned members closer to her home, she still might have to sit in the car for long periods of time due to traffic or bad weather and still might experience flare-ups due to changes in the weather. Swank therefore agreed that assigning her members closer to her home would not adequately address her concerns. Accordingly, because Swank did not propose a reasonable accommodation to CareSource that would address her stated limitations, her interactive-process claim fails as a matter of law."

This case shows how important it is for an employer to ask an employee to outline in writing any health restrictions and make a specific request for accommodation. Here the plaintiff boxed herself in by listing so many restrictions that it would be nearly impossible for the company to find a job which would meet all the restrictions. When plaintiff tried to walk some of the restrictions back, contending that she was not really all that restricted, the employer correctly held her to her written representations and held her doctor to them as well. The case also shows how important it is to list the essential functions on a job description. It is worth the time to get the job description right, which CareSource did here in stating that driving and traveling were essential functions.

The case can be found at **[Katherina Swank v. CareSource Management Group Corporation](#)**, 32 AD Cases 1731 (6th Cir. 2016).



Tags: essential job functions, Reasonable Accommodation

About the Author:

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OSHA Attacks Employer Post-Accident Drug Testing Policies

John H. Geaney October 5, 2016 Uncategorized 0 Comments

Many employers have a policy of mandatory post-injury drug testing. Those policies must now be reconsidered and largely jettisoned. The underpinning of the new OSHA policy on drug testing is the belief that blanket post-injury drug testing policies deter proper reporting of injuries. On May 12, 2016 OSHA published new final rules against discrimination and injury and illness reporting. The new rule became effective August 10, 2016. The rule itself does not mention blanket drug testing policies, but the Comments to the rule make clear OSHA's position.

The way OSHA gets to drug testing is through Section 1904.35(b)(1)(iv) which prohibits an employer from discharging or discriminating against an employee for reporting a work-related injury or illness. While the evidence seems threadbare that employers retaliate against employees who report work injuries by requiring post-accident drug testing, employers have to deal with the new rule, like it or not.

Here is the new standard contained in the Comments to the rule. *"To strike the appropriate balance here, drug testing policies should limit post-incident testing to situations in which employee drug use is likely to have contributed to the incident, and for which the drug test can accurately identify impairment caused by drug use."* Employers rightly question how they will develop the expertise to know when drugs are contributing to an accident. The Comments suggest that it would not be reasonable to drug test an employee who reports a bee sting, a repetitive strain injury, or an injury caused by a lack of machine guarding or a machine or tool malfunction. That sort of testing, in the view of OSHA, "is likely only to deter reporting without contributing to the employer's understanding of why the injury occurred, or in any other way contributing to workplace safety."

Another harm that OSHA sees in drug testing is that it can be perceived as punitive or embarrassing to the employee and therefore likely to deter injury reporting. OSHA states that *"this final rule does not ban drug testing of employees. However, the final rule does prohibit employers from using drug testing (or the threat of drug testing) as a form of adverse action against employees who report injuries or illnesses."*

So how can an employer perform post-incident drug testing while at the same time convincing OSHA that it is not doing this to deter reporting of injuries or illnesses? OSHA says that drug testing which complies with a requirement of state or federal law or regulation is fine because the motive of the employer will be considered non-retaliatory. But those examples of drug testing do not address the issues most employers face.

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OSHA adds the following opaque comment: "Employers need not specifically suspect drug use before testing, but there should be a reasonable possibility that drug use by the reporting employee was a contributing factor to the reported injury or illness in order for an employer to require drug testing." What "reasonable possibility" means is anyone's guess at this point in time. Questions abound on how an employer will be able to acquire in the short window of time following an accident sufficient information to make a decision to drug test under the "reasonable possibility" standard? A huge percentage of workers' compensation accidents are unwitnessed, and drug use is widespread in our society generally. One can argue that there is always a reasonable possibility that drugs may be involved in work injuries, but clearly OSHA is looking for something beyond broad generalities like this. The Comments provide no examples of what OSHA is looking for. The likely effect of this rule will be to deter employers from drug testing after work injuries, and ultimately this will make workplaces and workers less safe.

Employer groups will surely challenge this rule in federal court. In the interim, employers should know that maximum penalties are now \$12,000 per violation and over \$120,000 for repeat violations. Given the new rule is now in effect, we recommend that employers, if they have not already done so, take a fresh look at their drug testing policies.



Tags: OSHA, Post-Accident Drug Testing

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Capehart Scatchard is a full service law firm with offices in Mt. Laurel and Trenton, New Jersey. The firm represents employers and businesses in a wide variety of

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577 BASS RIVER	BURL	Eileen Brower	Treasurer	42534
75 BEVERLY	BURL	Shari Lynn Phillip	Tax Collector	41760
75 BEVERLY	BURL	Yvonne Bullock	Treasurer / CFO Crime	41760
589 BORDENTOWN CITY	BURL	Caryn Hoyer	Tax Collector	42226
589 BORDENTOWN CITY	BURL	Margaret Peak	Treasurer/CFO-crime	41487
600 BORDENTOWN TOWNSHIP	BURL	Donna Muldrow	Treasurer	39877
600 BORDENTOWN TOWNSHIP	BURL	Jeffrey Elasser	Tax Collector	42217
531 CHESTERFIELD	BURL	Caryn M. Hoyer	Tax Collector	39629
531 CHESTERFIELD	BURL	Wendy Wulstein	Treasurer	40939
76 DELANCO	BURL	Robert L. Hudnell	Treasurer (CFO crime)	39083
76 DELANCO	BURL	Lynn A. Davis	Tax Collector	39083
77 DELRAN	BURL	Teresa A. Leisse	Treasurer	39083
77 DELRAN	BURL	Victoria Boras	Tax Collector	40721
679 FIELDSBORO	BURL	Lan Chen Shen	Tax Collector	42370
679 FIELDSBORO	BURL	Peter Federico	Treasurer	42370
80 HAINESPORT	BURL	Sharon A. Deviney	Tax Collector	39083
81 LUMBERTON	BURL	Robin D. Sarlo	Tax Collector	42370
82 MANSFIELD TOWNSHIP B	BURL	Elaine Fortin	Tax Collector	39083
82 MANSFIELD TOWNSHIP B	BURL	Joseph P Monzo	Treasurer (CFO)	39083
83 MEDFORD TOWNSHIP	BURL	Patricia Capasso	Tax Collector	41275
83 MEDFORD TOWNSHIP	BURL	Albert Stanley	Treasurer / CFO	42219
576 MOUNT LAUREL	BURL	Meredith Tomczyk	Treasurer / CFO Crime	40917
576 MOUNT LAUREL	BURL	Maureen Mitchell	Tax Collector	40938
576 MOUNT LAUREL	BURL	Karen Cohen	Library Treasurer	41654
601 NORTH HANOVER	BURL	Mary Alice Picariello	Tax Collector	39991
601 NORTH HANOVER	BURL	Joseph Greene	Treasurer	41393
650 PALMYRA	BURL	Tanyika Johns	Tax Collector	42370
642 PEMBERTON BOROUGH	BURL	Kathleen Smick	Tax Collector	41778
642 PEMBERTON BOROUGH	BURL	Donna Mull	Treasurer	40544
208 PEMBERTON	BURL	Alison Varrelmann - name cl	Tax Collector	42086
208 PEMBERTON	BURL	Robert Benick	Treasurer	41640
84 RIVERSIDE	BURL	Meghan O. Jack	Treasurer	41426
84 RIVERSIDE	BURL	Mindie Weiner	Tax Collector	42450
85 SHAMONG	BURL	Kathryn J. Taylor	Tax Collector	39083
85 SHAMONG	BURL	Christine Chambers	Treasurer(CFO Crime)	41967
373 SOUTHAMPTON	BURL	Nancy Gower	Treasurer (CFO Crime)	39083
373 SOUTHAMPTON	BURL	Melissa Chesla	Tax Collector	41883
456 SPRINGFIELD	BURL	Dianne Kelly	Treasurer/CFO	40179
456 SPRINGFIELD	BURL	Melissa Chesla	Tax Collector	41944
86 TABERNACLE	BURL	Kimberly Smith	Tax Collector	42461
532 WESTAMPTON	BURL	Robert L. Hudnell	Treasurer	39083
532 WESTAMPTON	BURL	Carol A. Brown-layou	Tax Collector	39083
651 WOODLAND	BURL	Kathleen Rosmando	Treasurer	41431
651 WOODLAND	BURL	Nancy Seeland	Tax Collector	42005
636 WRIGHTSTOWN	BURL	Lynn A. Davis	Tax Collector	40179
636 WRIGHTSTOWN	BURL	Ronald A. Ghrist	Treasurer	40179

**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			
Florence			
Hainesport			
Lumberton			
Mansfield			
Medford	Approved		Approved March 21, 2000
Mount Laurel			
North Hanover			
Palmyra	Approved		Did not qualify as a skate park for MEL underwriting purposes
Pemberton Boro.			
Pemberton Twp.			
Riverside			
Shamong			
Southampton			
Springfield			
Tabernacle			
Westampton			
Woodland			
Wrightstown			

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**Attention: Fund Commissioners &
Municipal Clerks**

Please share this information with your Elected Officials



**SAVE THE
DATE**

Elected Officials Liability Seminar

Wednesday, December 7, 2016 – Merighi’s Savoy Inn, Vineland

Tuesday, January 31, 2017 – Nicolosi’s Caterers, West Deptford

Thursday, February 16, 2017 – Merighi’s Savoy Inn, Vineland

Wednesday, March 29, 2017 – O’Connor’s, Eastampton

Registration 5:30 PM

Dinner 6:00 PM

**This is an opportunity to qualify for the \$250 credit
per Elected Official towards your municipality’s
2017 MEL Assessment.**

2016 ATTENDANCE REPORT - BURLCO JIF

Municipality	Last Name	Jan-16	Feb-16	Mar-16	Apr-16	May-16	Jun-16	Jul-16	Aug-16	Sep-16	Oct-16	Nov-16	Dec-16	# Attended	# Meetings	% Attended
(Meeting Occurred)		X	X	X	X	X	X	X		X						
Bass River	Somes/Ireton	P	X	P	X	P	X	P		P				5	8	63%
Beverly City	Wolbert/Snyder	P	P	P	X	P	P	P		P				7	8	88%
Bordentown City	Archer/Targonski	X	P	P	P	P	P	P		P				7	8	88%
Bordentown Twp.	Nucera/Buhrer	P	P	P	P	P	A	X		P				7	8	88%
Chesterfield Township	McMahon/Hoyer	P	P	P	P	X	P	P		P				7	8	88%
Delanco Township	Templeton/Bray	A	P	P	P	P	X	P		P				7	8	88%
Delran Township	Hatcher/Eggers	P	P	X	P	P	P	X		P				6	8	75%
Edgewater Park Twp.	Dougherty/DiFillippo	P	P	P	X	X	A	X		P				5	8	63%
Fieldsboro	Hansell, P./Hansell, D.	P	P	P	P	P	A	P		P				8	8	100%
Florence Township	Brook/Sahol	P	P	A	P	P	P	P		P				8	8	100%
Hainesport Township	Selb/Kilburn	X	P	P	A	P	P	P		P				7	8	88%
Lumberton Township	Mansdoerfer/Umba	P	P	P	P	P	P	P		P				8	8	100%
Mansfield Township	Fitzpatrick/Puglia	P	P	P	P	P	P	P		P				8	8	100%
Medford Township	Burger/Meder	P	P	P	P	P	P	P		P				8	8	100%
Mt. Laurel	Tomczyk/Mascia	P	P	A	X	A	A	P		A				7	8	88%
North Hanover	Picariello/Wells	X	P	P	X	X	P	P		X				4	8	50%
Palmyra Borough	Gural/Sheipe	P	P	A	P	P	A	A		P				8	8	100%
Pemberton Borough	Mull/Smick	X	X	X	X	X	X	X		P				1	8	13%
Pemberton Twp.	Gonzalez/Brown	P	X	P	P	P	P	X		P				6	8	75%
Riverside Township	Jack/Lewis	P	P	P	P	P	P	X		X				6	8	75%
Shamong Township	Matchett, David	P	P	P	P	P	P	P		P				8	8	100%
Southampton Township	Hoffman/Hannah	X	X	X	X	X	X	X		X				0	8	0%
Springfield Township	Keller/Sobotka	P	P	P	P	P	P	P		P				8	8	100%
Tabernacle Township	Cramer/Barber	P	P	P	P	P	P	P		P				8	8	100%
Westampton Township	Carrington	X	P	P	P	P	P	P		P				7	8	88%
Woodland Township	Brown/Seeland	X	X	X	X	X	X	X		X				0	8	0%
Wrightstown	Ingling/Gorman	P	P	P	P	X	P	P		P				7	8	88%
		20	22	23	19	20	22	19	0	23	0	0	0			78%
		74%	81%	85%	70%	74%	81%	70%	0%	85%	0%	0%	0%			

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Fund Commissioner in Attendance
 Alternate Fund Commissioner in Attendance
 Denotes attendance of a representative, not "officially" a Fund Commissioner at the time.
 No Representation from this Municipality

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

TO: Fund Commissioners, Safety Coordinators and Risk Managers
FROM: Timothy Sheehan, Associate Public Sector Director
DATE: September 30, 2016

Service Team:

Timothy Sheehan, Associate Public Sector Director tsheehan@jamontgomery.com Office: 856-552-6862 Cell: 609-352-6378	Mailing Address: 231 Main Street P. O. Box 2017, Toms River New Jersey 08754 Toll Free: 877-398-3046	John Saville, Consultant jsaville@jamontgomery.com Office: 732-736-5009 Cell: 609-330-4092
Karen La Sala Executive Assistant klasala@jamontgomery.com Office: 732-660-5006 Fax: 856-830-1496		Robert Holwitt, Consultant rholwitt@jamontgomery.com Office: 856-552-4624 Cell: 856-628-5705

SEPTEMBER ACTIVITIES

LOSS CONTROL SERVICES

- City of Beverly – Conducted a Loss Control Survey on September 21
- City of Bordentown – Conducted a Loss Control Survey on September 9
- Township of Delanco – Conducted a Loss Control Survey on September 13
- Township of Delran – Conducted a Loss Control Survey on September 29
- Township of Florence – Attended a Safety Committee meeting on September 13
- Township of Mansfield – Conducted a Loss Control Survey on September
- Township of Pemberton – Conducted a Loss Control Survey and attended a Safety Committee meeting on September 27
- Township of Shamong – Attended a Safety Committee meeting on September 22
- Township of Springfield – Conducted a Loss Control Survey on September 20
- Supervisor Incident Reports Received – 8

JIF MEETINGS ATTENDED

- Executive Committee/Executive Safety Committee – September 20

MEL VIDEO LIBRARY

The following members used the MEL Video Library during September. **Please note the new e-mail address: melvideolibrary@jamontgomery.com and telephone number: 856-552-4900. To either view the full video catalog or rent videos, use the above website or NJMEL.org.**

<u>Municipality</u>	<u># of Videos</u>
Township of Florence	2
Borough of Palmyra	1
Borough of Wrightstown	2

MEL MEDIA CATALOG

To view the entire updated MEL Media Catalog with 100 new DVD titles go to NJMEL.org, click on the Video button at the top of the page, then choose 'Order Conventional Videos'.

NEW SAFETY DIRECTOR'S BULLETINS AND NOTICES

Regional training announcements and Bulletins are distributed by e-mail to Fund Commissioners, Safety Coordinators and Risk Consultants.

Please access the BURLCO JIF (<http://www.burlcojif.org/>) to verify Fund Commissioners, Safety Coordinators and Risk Managers contact information is correct. If you find a discrepancy, please let us know.

The following Safety Director Bulletins and alerts were distributed by e-mail during September. If you are not receiving updates or would like to add other names to the distribution list, please let us know. If applicable, a copy or copies of the Safety Director's Bulletins are attached.

- Ø BURLCO JIF - Safety Director's Bulletin - Office Safety
- Ø BURLCO JIF - Safety Director's Bulletin - September is National Preparedness Month
- Ø BURLCO JIF - Did You Know? – MSI Training Schedule – October, November, December 2016
- Ø BURLCO JIF - Safety Director's Message - Bottled Eyewash Solution Recall
- Ø BURLCO JIF - Career Survival for Police Officers - October 7, 2016 and Reminder

UPCOMING EVENTS

- Executive Committee – October 18
- Regional Training – Career Survival for Police Officers – October 7

MSI TRAINING PROGRAMS

NOTE: We need to keep our list of MSI Training Administrators up-to-date. If there are any changes, deletions or if you need to add a new Training Administrator, please advise (klasala@jamontgomery.com).

Below are upcoming MSI training programs scheduled for October, November and December. ***Enrollment is required for all MSI classes.*** MSI classes are subject to cancellation or rescheduling at any time.

Members are reminded to log on to the www.njmel.org website, then click on the MSI logo to access the Learning Management System where you can enroll your employees and verify classes. Enrolling your staff ensures you will be notified of any schedule changes.

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

Date	Location	Topic	Time
10/3/16	Township of Egg Harbor #5	CMVO	8:00 - 12:00 pm

Date	Location	Topic	Time
10/4/16	Township of Barnegat #1	Back Safety/Material Handling	9:00 - 10:00 am
10/4/16	Township of Barnegat #1	Asbestos, Lead, Silica Health Overview	10:15 - 11:15 am
10/4/16	Township of Barnegat #1	Fire Extinguisher	11:30 - 12:30 pm
10/4/16	Township of Winslow	HazMat Awareness w/HazCom GHS	8:00 - 11:00 am
10/4/16	Township of Winslow	Shop and Tool Safety	11:15 - 12:15 pm
10/4/16	Township of Harrison	CEVO-Police	8:30 - 12:30 pm
10/5/16	Township of Middletown #5	Seasonal (Autumn/Winter) PW Operations	8:30 - 11:30 am
10/5/16	Township of Burlington #3	Back Safety/Material Handling	8:00 - 9:00 am
10/5/16	Township of Burlington #3	Hearing Conservation	9:15 - 10:15 am
10/6/16	Township of Toms River	Fast Track to Safety	8:30 - 2:30 pm w/lunch brk
10/7/16	Township of Stafford	Snow Plow/Snow Removal	8:00 - 10:00 am
10/7/16	Township of Stafford	CDL-Drivers Safety Regulations	10:15 - 12:15 pm
10/7/16	City of Wildwood #3	Fast Track to Safety	8:30 - 2:30 pm w/lunch brk
10/11/16	Township of Washington	Seasonal (Autumn/Winter) PW Operations	8:30 - 11:30 am
10/12/16	Borough of Rumson #1	CDL-Drivers Safety Regulations	8:00 - 10:00 am
10/12/16	Borough of Rumson #1	Employee Conduct/Violence Prevention	10:15 - 11:45 am
10/14/16	Township of Jackson	LOTO	8:00 - 10:00 am
10/14/16	Township of Jackson	Fire Extinguisher	10:15 - 11:15 am
10/14/16	Borough of Willingboro #4	Seasonal (Autumn/Winter) PW Operations	8:00 - 11:00 am
10/14/16	Borough of Stone Harbor #1	CMVO	8:30 - 12:30 pm
10/17/16	Township of Manchester	Hazard ID: Making Your Observation Count	8:30 - 10:30 am
10/17/16	Merchantville-Pennsauken SA #2	DDC-6	8:30 - 3:00 pm w/lunch brk
10/17/16	Monroe Township MUA #1	Hoists, Cranes, Rigging Safety	8:30 - 10:30 am
10/18/16	Township of Middletown #5	Seasonal (Autumn/Winter) PW Operations	8:30 - 11:30 am
10/18/16	Township of Westampton	Fast Track to Safety	8:30 - 2:30 pm w/lunch brk
10/19/16	Ocean County College #3	DDC-6	10:00 - 4:30 pm w/lunch brk
10/19/16	Western Monmouth UA	Snow Plow/Snow Removal	8:30 - 10:30 am
10/19/16	Evesham Twp. MUA	Heavy Equipment	8:00 - 11:00 am
10/20/16	Borough of Union Beach	Sanitation/Recycling Safety	8:00 - 10:00 am
10/20/16	Borough of Union Beach	Shop & Tool Safety	10:15 - 11:15 am
10/20/16	Township of Harrison	CEVO-Police	8:30 - 12:30 pm
10/20/16	Township of Middle #3	Seasonal (Autumn/Winter) PW Operations	8:30 - 11:30 am
10/20/16	Borough of Stone Harbor #1	Fall Protection Awareness	1:00 - 3:00 pm
10/21/16	Borough of Shrewsbury	Hearing Conservation	8:30 - 9:30 am
10/21/16	Township of Evesham #4	Leaf Collection Safety	8:30 - 10:30 am
10/21/16	Township of Evesham #4	PPE	10:45 - 12:45 pm
10/21/16	Township of Mantua	Leaf Collection Safety	1:00 - 3:00 pm
10/21/16	Township of Carneys Point #2	PPE	8:30 - 10:30 am
10/21/16	Township of Carneys Point #2	Shop & Tool Safety	10:45 - 11:45 am
10/24/16	Township of Tabernacle #1	Hearing Conservation	8:30 - 9:30 am
10/24/16	Township of Tabernacle #1	BBP	9:45 - 10:45 am
10/24/16	Township of Upper	Seasonal (Autumn/Winter) PW Operations	8:30 - 11:30 am
10/25/16	City of Woodbury	Employee Conduct/Violence Prevention	1:30 - 3:00 pm
10/26/16	Township of Toms River	Snow Plow/Snow Removal	8:00 - 10:00 am
10/26/16	Township of Toms River	Fall Protection Awareness	10:15 - 12:15 pm
10/26/16	Township of Long Beach #1	Heavy Equipment Safety	8:00 - 11:00 am
10/27/16	Township of Delran	Snow Plow/Snow Removal	8:00 - 10:00 am
10/27/16	Township of Delran	Back Safety/Material Handling	10:15 - 11:15 am
10/28/16	Borough of Tinton Falls	Fire Safety	7:30 - 8:30 am
10/28/16	Borough of Tinton Falls	Fire Extinguisher	8:45 - 9:45 am
10/28/16	Borough of Stone Harbor #1	Ladder Safety/Walking Surfaces	8:00 - 10:00 am
10/28/16	Borough of Stone Harbor #1	LOTO	10:15 - 12:15 pm

Date	Location	Topic	Time
10/28/16	Borough of Stone Harbor #1	Back Safety/Material Handling	1:00 - 2:00 pm
10/31/16	Township of Ocean #2 (Oakhurst)	Back Safety/Material Handling	11:00 - 12:00 pm
11/1/16	Township of Barnegat #1	Snow Plow/Snow Removal	9:00 - 11:00 am
11/1/16	Township of Tabernacle #1	Flagger/Work Zone	8:30 - 12:30 pm
11/2/16	Borough of Lavallette #1	CDL-Supervisors Reasonable Suspicion	8:30 - 10:30 am
11/3/16	Borough of Manasquan #3	Seasonal (Autumn/Winter) PW Operations	7:30 - 10:30 am
11/4/16	Township of Jackson	Seasonal (Autumn/Winter) PW Operations	8:00 - 11:00 am
11/4/16	Monroe Township MUA #1	Jetter/Vacuum Safety	8:00 - 10:00 am
11/4/16	Monroe Township MUA #1	Confined Space Awareness	10:15 - 11:15 am
11/4/16	Monroe Township MUA #1	Hearing Conservation	11:30 - 12:30 pm
11/9/16	Two River Water Reclamation	Snow Plow/Snow Removal	8:30 - 10:30 am
11/9/16	Two River Water Reclamation	Back Safety/Material Handling	10:45 - 11:45 am
11/10/16	Township of Long Beach #1	HazMat Awareness w/HazCom GHS	8:00 - 11:00 am
11/10/16	Borough of Stone Harbor #1	PPE	1:00 - 3:00 pm
11/14/16	Borough of Matawan #1	Flagger/Work Zone	8:00 - 12:00 pm
11/15/16	Township of Toms River	Ladder Safety/Walking Surfaces	8:00 - 10:00 am
11/15/16	Township of Toms River	Shop & Tool Safety	10:15 - 11:15 am
11/15/16	Township of Elsinboro	HazMat Awareness w/HazCom GHS- Evening	6:30 - 10:30 pm
11/16/16	Ocean County College #3	Fall Protection Awareness	1:00 - 3:00 pm
11/16/16	Ocean County College #3	Fire Safety	3:15 - 4:15 pm
11/17/16	Township of Long Beach #1	Seasonal (Autumn/Winter) PW Operations	8:00 - 11:00 am
11/18/16	Borough of Beach Haven #1	PPE	8:30 - 10:30 am
11/18/16	Borough of Beach Haven #1	Fire Extinguisher	10:45 - 11:45 am
11/18/16	Borough of Berlin	Snow Plow/Snow Removal	8:30 - 10:30 am
11/18/16	Township of Middle #3	Jetter/Vacuum Safety	8:30 - 10:30 am
12/2/16	Borough of Stone Harbor #1	Excavation/Trenching/Shoring	8:30 - 12:30 pm
12/6/16	Township of Barnegat #1	CSE-Permit Required w/Classroom Demo	9:00 - 1:00 pm
12/7/16	Township of Long Beach #1	Flagger/Work Zone	8:00 - 12:00 pm
12/12/16	Borough of Glassboro #1	Snow Plow/Snow Removal	12:30 - 2:30 pm
12/16/16	Borough of Tinton Falls	Heavy Equipment Safety	7:30 - 10:30 am
12/16/16	Township of Bordentown	Shop & Tool Safety	11:00 - 12:00 pm
12/16/16	Township of Bordentown	Special Events Management	12:30 - 2:30 pm

CEU's for Certified Publics Works Managers			
MSI Course	CEU's/Cat.	MSI Course	CEU's/Cat.
Accident Investigation	2 / M	Hazard Identification - Making Your Observations Count	1 /T,M
Advanced Safety Leadership	10 / M	Hearing Conservation	1 /T,G
Asbestos, Lead & Silica Industrial Health Overview	1 /T,G	Heavy Equipment Safety	1 / G-2 / T
Back Safety / Material Handling	1 / T	Hoists, Cranes and Rigging	2 / T
Bloodborne Pathogens Training	1 / G	Housing Authority Safety Awareness	3 / T
Bloodborne Pathogens Train- the- Trainer	1 / T	Jetter Safety	2 / T
BOE Safety Awareness	3 / T	Landscape Safety	2 / T
CDL – Supervisors Reasonable Suspicion	2 / M	Leaf Collection Safety Awareness	2 / T
CDL - Drivers' Safety Regulations	2 / G	Lockout Tagout	2 / T
Coaching the Maintenance Vehicle Operator	2 /T,M	Personal Protective Equipment (PPE)	2 / T
Confined Space Entry – Permit Required	3.5 / T	Playground Safety	2 / T
Confined Space Awareness	1 /T,G	Sanitation and Recycling Safety	2 / T
Driving Safety Awareness	1.5 / T	Safety Committee Best Practices	1.5 / M
Employee Conduct and Violence in the Work Place	1.5 / E	Safety Coordinator's Skills Training	3 / M,G
Excavation Trenching & Shoring	2 /T,M	Shop and Tool Safety	1 / T
Fall Protection Awareness	2 /T,M	Seasonal Public Works Operations	3 / T
Fast Track to Safety	4 / T	Snow Plow Safety	2 / T
Flagger / Workzone Safety	2 /T,M	Special Events Management	2 / M
HazCom with Globally Harmonized System	1 /T,G	Toolbox Talk Essentials	1 / M
Hazardous Materials Awareness w/ HazCom & GHS	3 / T		
CEU's for Registered Municipal Clerks			
MSI Course	CEU's/Cat.	MSI Course	CEU's/Cat.
Asbestos, Lead & Silica Industrial Health Overview	1 / P	Hazard Identification - Making your Observations Count	2 / P
Bloodborne Pathogens Training	1 / P	Safety Committee Best Practices	1.5/ P
Employee Conduct and Violence in the Work Place	1.5 / E	Safety Coordinator's Skills Training	6/P
		Special Event Management	2 / P
TCH's For Water/ Wastewater			
MSI Course	TCH's/Cat.	MSI Course	TCH's/Cat.
Accident Investigation	1.5 / S	Hazardous Materials Awareness w/ HazCom & GHS	3 / S
Advanced Safety Leadership	10 / S	Heavy Equipment Safety	3 / S
Asbestos, Lead & Silica Industrial Health Overview	1 / S	Housing Authority Safety Awareness	3 / S
Back Safety / Material Handling	1 / S	Hazard Identification - Making your Observations Count	1.5 / S
Bloodborne Pathogens Training	1 / S	Hearing Conservation	1 / S
Bloodborne Pathogens Train- the- Trainer	2.5 / S	Hoists, Cranes and Rigging	2 / S
BOE Safety Awareness	3 / S	Jetter Safety	2 / S
CDL – Supervisors Reasonable Suspicion	1.5 / S	Ladder Safety/Walking Working Surfaces	2 / S
CDL - Drivers' Safety Regulations	2 / S	Landscape Safety	2 / S
Confined Space Awareness	1 / S	Leaf Collection Safety Awareness	2 / S
Confined Space Entry - Permit Required	3.5 / S	Lockout Tagout	2 / S
Defensive Driving-6-Hour	5.5 / S	Shop and Tool Safety	1 / S
Driving Safety Awareness	1.5 / S	Office Safety	2 / S
Excavation Trenching & Shoring	4 / S	Personal Protective Equipment (PPE)	2 / S
Fall Protection Awareness	2 / S	Safety Committee Best Practices	1.5 / S
Fast Track to Safety	5 / S	Safety Coordinator's Skills Training	5 / S
Fire Extinguisher	1 / S	Seasonal Public Works Operations	3 / S
Fire Safety	1 / S	Snow Plow Safety	2 / S
Flagger / Workzone Safety	2 / S	Special Event Management	2 / S
HazCom with Globally Harmonized System	1.5/ S	Toolbox Talk Essentials	1 / S
CEU's for Tax Collectors		CEU's for County/Municipal Finance Officers	
MSI Course	CEU's/Cat.	MSI Course	CEU's/Cat.
Employee Conduct and Violence in the Work Place	1.5 / E	Employee Conduct and Violence in the Work Place	1.5 / E
CEU's for Certified Recycling Professionals		CEU's for Qualified Purchasing Agents	
MSI Course	CEU's/Cat.	MSI Course	CEU's/Cat.
Fire Extinguisher Safety	1	Employee Conduct and Violence in the Work Place	1.5 / E
Hazard Recognition- Making your Observations Count	2		
Heavy Equipment	3		
Sanitation and Recycling Safety	2		
***Category			
E- Ethics			
T- Technical			
G- Governmental			
S- Safety			
P- Professional Development			
M- Management			

September 2016

September is National Preparedness Month



As public entity employers and employees, your communities rely on you for many essential services such as emergency response, snow plowing, and maintaining facilities in a ready and safe condition. With that role, comes great responsibility to ensure the agency's equipment and personnel are ready for a disaster or large-scale event. September is National Preparedness Month. **Preparedness starts with having a plan for the department, workers and their families while you restore your agency's services and facilities.** One of the lessons of Hurricane Katrina is that workers need to know their families and homes are taken care of

before they can focus on their own safety and the restoration of the community. This bulletin offers tips to prepare for severe weather events, such as snow storms and hurricanes.

Public Employers

Public agencies must make plans to prepare for severe weather events. While police, fire, public works, and other departments will be called upon, and must be prepared to assist their communities, they must also prepare for the possibility that they may also be affected by the event. Department leaders are reminded of their obligation to protect their own, so they can protect others. Now is the time to prepare your facility, equipment, personnel, and business infrastructure for the possibility that you will be the one in need. Consider the following steps:

Discuss claim reporting procedures with your risk manager. Make sure there is a clear reporting procedure from the person finding the storm damage, to the department's representative, to the Fund's Claim Representative. Work with your Risk Consultant to identify possible insurance gaps and discuss other areas of vulnerability.

Develop a Loss Management or Business Continuity Plan. Identify the department's critical functions and infrastructure. Create mutual aid pacts and vendor lists to provide those services, or replace affected infrastructure if lost to storm water or wind. Take pictures of building and essential equipment. Safeguard vital records.

Develop salvage response plans. Protect your property from further damage wherever possible by restoring fire-protection systems, repairing leaks, providing temporary support and restoring power.

Have a written plan for critical tasks as a storm is predicted to approach. If a facility is in a historically vulnerable area, consider relocating personnel and equipment before the storm hits.

Prepare facilities & grounds – Survey the grounds and exterior of the building for loose objects and properly secure. Tape or board up windows. Trim trees from building. Gather mitigation resources such as sandbags, food & water, personal sundry items plastic sheeting & duct tape, extra mops, squeegees, etc. Make sure gasoline or diesel generators' fuel tanks are full. Secure sheds and other outbuildings. Make sure utility shut-offs are labeled and locations are known by occupants.

Prepare equipment – Fill vehicle fuel tanks. Know where to get extra fuel if electric fuel pumps go down. Perform routine maintenance on saws, pumps, etc. Sharpen blades. Buy extras.

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Prepare your personnel – Workers must be trained to properly respond storm conditions. This is not part of normal job training and must be provided by employers. Encourage them to have Go Bags packed. As the storm nears, remind workers to sleep, eat, and hydrate themselves in preparation for potential extended and strenuous work periods.

Prepare workers’ families – Essential personnel cannot be available or effective if their families are not taken care of. Leaders must work with Administration, Human Resources, banks, Red Cross, etc. to make sure families are safely evacuated and cared for well ahead of the approaching storm.

Employees’ Homes

Like workplaces, the homes’ of public employees must also be ready for weather events when they may be called to duty, potentially for extended periods of time. The severe weather season starts with the Hurricane Season in June and continues through the winter snow season. During cool fall weather is a good time to prepare homes for the upcoming severe weather season.

Clean gutters and downspouts. Make sure drainage is provided from the downspouts to a safe location.

Get snow shovels out of storage and check they are in good shape. Purchase ice melt and replacement shovels now. If a snow service is contracted, verify service plan meets the family needs while the employee is away servicing the community.

Check and service home mechanical systems. This can include furnaces, emergency generators, and sump pumps. Look for tree limbs overhanging electrical supply wires to the home and have them cleared. Know where the shut-offs are. Label them and educate another responsible family member of their location and use.

Check insurance coverages. An agent can clearly explain coverages and exclusions. Ask some, “What if . . .” questions to check understanding. Make sure adult members of the household understand immediate payment procedures for home repairs or relocation for the family if something were to happen while you are unavailable.

Post important phone numbers and save them to cell phones of family members. Include friends, family, neighbors who can help in an emergency. Also, include emergency and routine service companies for furnace, electrical service, plumbing, etc.

When a severe weather event is forecasted:

- Order home heating or cooking fuel (such as oil or propane) deliveries
- Check flashlights and weather radio, and have spare batteries
- Survey the exterior of the home and secure loose items, such as lawn furniture and trash containers
- Keep cell phones fully charged

Employees’ Personal Vehicles

Most employees need to use their personal vehicles to get to work. After they leave, spouses and children may be using additional household cars to shop, go to school, etc. Personal vehicle and other vehicles in the household should be kept in good operating condition.

How old are the batteries? Are they ready for the coldest winter days, when you may be called in to plow streets?

Are the defroster and heater working properly? Are windshield wipers in good condition?

Add emergency equipment to vehicles; ice scraper, kitty litter / salt, blanket, flashlight, and snack food.

Have a conversation with other drivers in the household. Employees are most likely to have had some training and experience driving in inclement weather. Remind others, especially inexperienced drivers, of best practices when driving in storms, snow / ice, flooded roads, when to stay with vehicle and when to leave, etc.

When a severe weather event is forecasted:

- Fuel all vehicles
- Double-check the above list of items

Employees' Families

During inclement weather events, schools and daycare centers may be closed. If the spouse works, this can create a dilemma. Make multiple provisions for children, or other household members with supervision needs. Even if the spouse does not work, ensure you both have time to sleep while the children are being supervised.

When a severe weather event is forecasted:

- Make sure there is adequate food, including some that does not have to be heated, for a couple of days.
- Verify emergency contacts numbers and availability. Make back-up communication plans if primary contact numbers or cell systems are affected.
- Check supply of medications for family members. It may be difficult to get to an open and stocked pharmacy for a couple of days.
- Check critical medical supplies and equipment for family members. Oxygen and other healthcare deliveries may be delayed.

The Individual Employee

With the above preparations complete, employees should be able to concentrate on their welfare as they perform the difficult work of response and recovery from a large scale event. This is especially important because these tasks are unusual, which makes them more risky. They can go on for several extended shifts, making fatigue a factor, which again raises the risk. Employees need to be able to focus on their safety.

Recovery efforts, such as working in flood waters, may present health hazards different than routine duties. Keep your tetanus-diphtheria, influenza, and other vaccinations up to date.

When a severe weather event is forecasted:

- Inspect personal protective equipment. Replace missing or damaged gear. Pack spare gear and clothing.
- Get rest. New Jersey's Maggie's Law makes it a criminal offense if a driver is awake for longer than 24 hours and causes a traffic fatality.
- Eat a healthy, light meal. Pack snacks for the potential extended periods of work.
- Do not consume alcohol if there is a chance you will be called to respond.
- Pack personal medications and any special dietary needs. It may be difficult to break away from response / recovery efforts to take medications, etc.

There are several resources available:

OSHA provides a risk assessment matrix for hurricane response and recovery at www.osha.gov/SLTC/etools/hurricane/

FEMA also has several excellent resources for individuals and governmental agencies at www.ready.gov/business/index

The New Jersey Office of Emergency Management has resources for individuals and local governments at www.ready.nj.gov/

The American Red Cross provides tools, resources, and classes for families, workplaces, and community at www.redcross.org/

Safety in the Office Environment

Safety in the office environment is not automatic. It is easy to let your guard down in an air-conditioned, carpeted, and well-lit office. DON'T. While offices are safer than a water treatment plant, there are hazards that need to be addressed by office managers and office workers.

Avoiding slip – trip – fall injuries

S-T-F injuries are the most common and costly injuries to office workers. The Safety Director recommends work places be periodically inspected for hazardous conditions. Pay particular attention to:

- Surfaces of floors – Carpets can fray and lift up. Tiles can get slippery or loosen. Water can accumulate by doors, or in front of kitchen and bathroom sinks. Even the odd piece of paper left on the floor becomes a slip hazard.

Managers should establish a culture where conditions such as spilled water are handled immediately as an act of caring for coworkers and visitors. Provide warning signs and caution tape for when conditions cannot be corrected by office staff and must be reported to facilities. Follow-up on reported deficiencies so that they are not allowed to exist indefinitely.

- Objects on or near the floor – Look for typical objects that present trip hazards, such as electrical cords, open drawers or boxes and purses on the floor. Make it a habit to store these items in a place other than on the floor next to you, or in an aisle. Carrying large items in front of you can obstruct your view of the floor, further increasing the risk. Avoid this behavior and use a cart instead.
- Lighting – Poor lighting is a contributing factor in many slip and trip injuries. Stairwells are especially troublesome areas. It is not uncommon for facilities to reduce electrical bills by turning off some light fixtures in stairwells. The national standard for illumination in offices varies from 250 to 500 lumens, depending on the task. There are smartphone apps that can measure light levels to guide managers when additional lighting is needed.



Standing on chairs is a dangerous act. Get a ladder or step stool

Musculoskeletal injuries from lifting & carrying

Strains and sprains to shoulders, knees and backs are also among the most common injuries to office workers. The Safety Director recommends these best practices to protect workers when lifting and carrying objects:

- Managers have an obligation to discuss with workers their expectation of how much should be lifted and carried by office staff. Consider the weight, size and shape of the object, the height of the lift and the level the object will be placed down on. Use common lifts such as a box of computer paper, desktop printers, water jugs, etc. as examples of what should be attempted by office workers and when help should be requested. Make it clear that you WANT staff to ask for help with heavy or awkward objects, and EXPECT coworkers to help each others.

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- Mechanical aids to assist with lifting and carrying must be readily available. Hand trucks, carts, or even a chair with wheels can reduce the strain of carrying heavy objects. Or, make multiple trips. The closer the device is to the area, the more likely it will be used. Many injuries occur when a hand truck was present, but on the other side of the building or another floor. The answer is having multiple devices.
- Store heavier items on shelves that are at waist-height. Store lighter objects on the floor and top shelves. When accessing items from shelves that are over shoulder-height, use a rolling set of stairs instead of a ladder. Proper use of a ladder requires three-points-of-contact. Using two hands to lift an object from a shelf while standing on a ladder will always violate this basic safety rule.

Setting up your work station

Proper body mechanics can help improve productivity and reduce discomfort. The ideal desk / chair set-up replicates your neutral body posture. OSHA's Computer Station eTool gives the following guidelines to initially adjust your chair:

- *Hands, wrists, and forearms* are straight, in-line and roughly parallel to the floor.
- *Head* is level or bent slightly forward, facing forward, and balanced; generally in-line with the *torso*.
- *Shoulders* are relaxed and *upper arms* hang normally at the side of the body.
- *Elbows* stay in close to the body and are bent between 90° and 120°.
- *Feet* are fully supported by the floor or a footrest may be used if the desk height is not adjustable.
- *Back* is fully supported with appropriate lumbar support when sitting vertical or leaning back slightly.
- *Thighs and hips* are supported by a well-padded seat and generally parallel to the floor.
- *Knees* are about the same height as the hips with the *feet* slightly forward.

Once you have adjusted your chair to these generic guidelines, you may have to fine tune the adjustments to better suit YOUR neutral or relaxed posture. Consider these tips for setting up the top of your desk:

- *Monitors* are between 20 and 28 inches away, and the top of the screen is at or just below eye level. Place monitors perpendicular to windows to reduce glare.
- *Keyboards* should be directly in front of you and at a height where your shoulders are relaxed and your elbows are close to your body. Your wrists ought to be straight and in-line with your forearms. Padded supports can help achieve this alignment and to avoid resting hands or forearms on the edges of a desk.
- *Mouse / pointers* are positioned close to keyboard. Keyboard shortcuts can reduce the strain of reaching for pointers. Trackballs, touch pads, and finger tip joysticks offer opportunities to further reduce stresses of reaching and moving a traditional mouse.
- *Telephones* also need to be kept close to you to minimize reaching for the handset. If work requires significant time on the phone, or entering data onto a computer while on the phone, a headset or speaker will reduce shoulder and neck strain.

OSHA (www.osha.gov) and N.J. PEOSH / DOH (<http://www.state.nj.us/health/peosh/peoshvdt.shtml>) offer additional guidance. Even with perfectly adjusted and laid-out chairs and desks, workers are encouraged to periodically move from their desks for several seconds and stretch those static muscles.

Safety in an office setting is not automatic. It takes a commitment on the part of office managers, office workers, and facilities to create a place that is free of recognizable hazards to workers and visitors. Office managers are encouraged to do three things:

1. Talk to staff frequently about your expectations of creating a safe workplace and hold them accountable.
2. Conduct Job Site Observations. Office tasks can be made safer if we look for better alternatives.
3. Inspect your areas for undesirable conditions. Fix or report them and document your efforts.

BE YOUR OWN RISK MANAGER

- Risk Management is a tool to help control cost, balance your budget and keep your employees and others safe.
- Building a Culture of Safety starts with the town's leadership and it must include a "buy-in" from all employees.
- There must be legitimate concern and focus on the employee's health and well-being.
- This awareness must be accompanied by training and education as the job environment is always changing.
- Hold regular safety meetings.
- Walk around and check things out; a presence can make a difference.



Remember S.A.R.A

- § Scan – look for & identify exposures
- § Analyze – look for patterns
- § Response – rules, regs, policies
- § Assess - evaluate your progress

- ü Fire Chief overseeing 14 companies of firefighters fighting a structure fire in frigid temperatures with no injuries.
- ü Fundraiser by town and ambulance squad to help purchase power lift stretchers to make it easier and help prevent injuries lifting heavier patients
- ü Police Chief develops a crossing guard initiative involving high visibility uniforms, lighted paddles, annual training and reconfiguration of the walkway

COMING NEXT MONTH

Worker's Compensation 101

OTHER THINGS TO KEEP IN MIND:

*SAFE COLLECTING OF BRUSH ON ROADWAYS;
NJMEL.ORG > SAFETY > PUBLIC WORKS > COLLECTING
BRUSH ON ROADWAYS

*LEAF COLLECTION GENERAL SAFETY; NJMEL.ORG >
SAFETY > TOOLBOX TALKS > FALL SEASON > LEAF
COLLECTION GENERAL SAFETY

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: October 18, 2016 at Hainesport Municipal Building
Contact Information: debby_schiffer@targetingwellness.com 856-322-1220

OCTOBER ACTIVITIES & PLANNED EVENTS

City of Beverly City: Had good participation and positive feedback on our September Lunch and Learn with ShopRite Dietitians. Working on getting one of our Network Physical Therapy centers to provide training on proper lifting techniques and exercises to prevent injuries.

Bordentown Township: Working on arranging another Lunch & Learn for the 4th quarter. Details to follow.

Delanco Township: Set up Chair massages for November.

Edgewater Park Township: Planning to offer chair massages in November and presentation with ShopRite Dietitian.

Florence Township: Promoting walking by encouraging an after work walking club every Friday and Monday. End your week and start your week on the right foot. Will be offering employees the chance to join their "Maintain Don't Gain" challenge, starting prior to Thanksgiving.

Lumberton Township: Working on details for their October 27th Employee Health Fair. Planning an Employee Appreciation luncheon in December with Chair massages.

Medford Township: Planning to present "Diabetes and Your Body" to the Medford Firefighters. Open to all employees of the municipality. Offering all employees Reflexology in October as well.

Pemberton Borough: Planning Lunch & Learn educational event with ShopRite Dietitian on surviving the holidays. Offering Reflexology to interested employees. Offering a walking challenge encouraging employees to walk at least 5 miles a week through October.

Pemberton Township: Had their annual Employee Health Fair on Sept 30th. Great turn out from the employees! Flu shots and BP were offered. Also ended their "Slim Wars" which ran over the summer. 11 participated. Offered water challenge for those interested. 4 participated.

Riverside Township: Held first Employee Health Fair on Sept 28th at the Fire House. Really great participation from all departments, even Police represented!

Westampton Township: Starting a walking challenge in October. Purchased pedometers for those who need one. Planning a presentation on Sitting Disease to help support movement throughout the day and increased effort to walk.

Please note that the deadline to encumber or claim your **2016 Wellness Funds** is November 30th, 2016
The FINAL Date to claim encumbered Wellness Funds is February 1st, 2017

Wellness Connection Newsletter

The October Wellness Connection Newsletter has been sent via email and has been posted on the BURLCO JIF website. For your convenience, a copy has been included in your agenda packet. Topics include: 1) Slashing your risk of Cancer; 2) Healthy cooking swaps; 3) Preparing for flu season; 4) and the Nutritional Benefits of Beets
Also the Exercise of the Month focuses on the Tabata protocol.

Firefighters Ad Hoc Committee

- Our next meeting is scheduled for Oct 18th. Guest was Fitness Director from Virtua Center for HealthFitness in Moorestown. Offering their H.E.R.O. program to a group of firefighters interested. Palmyra and Wrightstown may be our first to try it out. Will be held at the Moorestown Fitness Facility. Details to follow.

How to stay healthy!



Health Benefits of Pumpkin Seeds

If you're in the mood for a chewy snack that doubles as a phenomenal health food, look no further than pumpkin seeds.

With a wide variety of nutrients ranging from magnesium and manganese to copper, protein and zinc, pumpkin seeds are nutritional powerhouses wrapped up in a very small package. They also contain plant compounds known as phytosterols and free-radical scavenging antioxidants, which can give your health an added boost.

Best of all, because pumpkin seeds are highly portable and require no refrigeration, they make an excellent snack to keep with you whenever you're on the go, or they can be used as a quick anytime snack at home, too.



Debby Schiffer, Wellness Director for BURLCO & TRICO

Slash Your Cancer Risk

Certain cancer-fighting foods and other healthy habits can dramatically lower your cancer risk.

First the good news, you probably won't get cancer!!! That is, if you have a healthy lifestyle. "As many as 70% of known causes of cancers are avoidable and related to lifestyle," says Thomas A. Sellers, PhD, associate director for cancer prevention and control at Moffitt Cancer Center in Tampa. Diet, exercise, and avoidance of tobacco products are, of course, your first line of defense, but recent research has uncovered many small, surprising ways you can weave even more disease prevention into your everyday life. Try these novel strategies and your risk of cancer could dwindle even more.

Filter your tap water—You'll reduce your exposure to known or suspected carcinogens and hormone-disrupting chemicals.

Stop topping your tank—So say the EPA and the President's Cancer Panel: Pumping one last squirt of gas into your car after the nozzle clicks off can spill fuel and foil the pump's vapor recovery system, designed to keep toxic chemicals such as cancer-causing benzene out of the air, where they can come in contact with your skin or get into your lungs.

Marinate meat first— If you do grill, add rosemary and thyme to your favorite marinade and soak meat for at least an hour before cooking. The antioxidant-rich spices can cut HCAs by as much as 87%, according to research at Kansas State University.

Water down your risk -Drinking plenty of water and other liquids may reduce the risk of bladder cancer by diluting the concentration of cancer-causing agents in urine and helping to flush them through the bladder faster. Drink at least 8 cups of liquid a day, suggests the American Cancer Society.

Load up on green greens— the darker the better for you

Snack on Brazilian Nuts—They're a stellar source of selenium, an antioxidant that lowers the risk of bladder cancer in women

Burn off your risk—Moderate exercise such as brisk walking 2 hours a week cuts risk of breast cancer 18%

Ask about breast density when you get your next mammogram

Block cancer with color—Choosing your outdoor outfit wisely may help protect against skin cancer.

Pick a doc with a past—Experience—lots of it—is critical when it comes to accurately reading mammograms

Eat clean foods— Buy meats free of antibiotics and added hormones. Try to purchase produce grown without pesticides and wash conventionally grown food thoroughly.

Up your calcium intake—Milk's main claim to fame may also help protect you from colon cancer

Commit to whole grains— We all know whole grains are better for you than whites. White breads, pasta, potatoes, and sugary pastries have a high glycemic load with may cause a higher risk for colorectal cancer.

Pay attention to pain—If you're experiencing a bloated belly, pelvic pain, and an urgent need to urinate, see your doctor.

Avoid unnecessary scans—CT scans are a great diagnostic tool, but they deliver much more radiation than x-rays and may be overused, says Barton Kamen, MD, PhD, chief medical officer for the Leukemia & Lymphoma Society. High doses of radiation can trigger leukemia, so make sure scans are not repeated if you see multiple doctors, and ask if another test, such as an ultrasound or MRI, could substitute.

Drop 10 pounds—Being overweight or obese accounts for 20% of all cancer deaths among women and 14% among men, notes the American Cancer Society. Even if you're not technically overweight, gaining just 10 pounds after the age of 30 increases your risk of developing breast, pancreatic, and cervical, among other cancers.



Diet and Physical Activity: What's the Cancer Connection?

Since October is **National Breast Cancer Awareness Month**, I wanted to highlight some fast facts about this cancer. Other than skin cancer, breast cancer is the most common cancer among American women.

Each year in the United States, more than 200,000 women get breast cancer and more than 40,000 women die from the disease.

Men also get breast cancer, but it is not very common. Less than 1% of breast cancers occur in men.

Most breast cancers are found in women who are 50 years old or older, but breast cancer also affects younger women. About 10% of all new cases of breast cancer in the United States are found in women younger than 45 years of age.

But my goal here is to help us realize that we do have some control and can reduce our chances of getting cancer by the lifestyle choices we make.

But how much do daily habits like diet and exercise affect your risk for cancer? Much more than you might think. Research has shown that poor diet and not being active are 2 key factors that can increase a person's cancer risk. The good news is that you do something about this.



Besides quitting smoking, some of the most important things you can do to help reduce your cancer risk are:

- Get to and stay at a healthy weight throughout life.
- Be physically active on a regular basis.
- Make healthy food choices with a focus on plant-based foods.

The evidence for this is strong. The World Cancer Research Fund estimates that about 20% of all cancers diagnosed in the US are related to body fatness, physical inactivity, excess alcohol consumption, and/or poor nutrition, and thus could also be prevented.

Control your weight

Getting to and staying at a healthy weight is important to reduce the risk of cancer and other chronic diseases, such as heart disease and diabetes. Being overweight or obese increases the risk of several cancers, including those of the breast (in women past menopause), colon and rectum, endometrium (the lining of the uterus), esophagus, pancreas, and kidney, among others.

Being overweight can increase cancer risk in many ways. One of the main ways is that excess weight causes the body to produce and circulate more estrogen and insulin, hormones that can stimulate cancer growth.



What is a healthy weight?

One way you can get an idea if you are in the ball park of a "healthy weight" is to check your Body Mass Index (BMI). There are online calculators you can use to find your score but these are not 100%. I would ask your doctor and then try to control your weight through a healthy, portion-controlled diet. Seek the help of a Registered Dietitian to help get you on track and stay the course. Check to see if your Health insurance will cover a set number of visits, or check out one of the ShopRite who offer FREE weight management through their in-store RD. If you aren't sure where to go, please contact me.

Bottom Line

Let's challenge ourselves to lose some extra pounds, increase our physical activity, make healthy food choices, limit alcohol, and look for ways to make our communities healthier places to live, work, and play.

Taking Steps to Good Health



Be more active

Watching how much you eat will help you control your weight. The other key is to be more physically active. Being active helps reduce your cancer risk by helping with weight control. It can also help improve your hormone levels and the way your immune system works.

More good news – physical activity helps you reduce your risk of heart disease and diabetes, too! So grab your athletic shoes and head out the door!

The latest recommendations for adults call for at least 150 minutes of moderate intensity or 75 minutes of vigorous intensity activity each week, or an equivalent combination, preferably spread throughout the week. This is over and above usual daily activities like using the stairs instead of the elevator at your office or doing housework. For kids, the recommendation is at least 60 minutes of moderate or vigorous intensity activity each day, with vigorous intensity activity occurring at least 3 days each week.

Moderate activities are those that make you breathe as hard as you would during a brisk walk. This includes things like walking, biking, dancing even housework and gardening. Vigorous activities make you use large muscle groups and make your heart beat faster, make you breathe faster and deeper, and also make you sweat.

It's also important to limit sedentary behavior such as sitting, lying down, watching television, or other forms of screen-based entertainment.

Being more physically active than usual, no matter what your level of activity, can have many health benefits.

Walk and Live Longer?

Increasing your steps per day from a sedentary level (under 5,000 steps) to 10,000 steps per day reduced mortality risk by 40%.

Adding 3,000 steps per day, the equivalent of 1.5 miles or walking for 30 minutes, reduced risk of a premature death by 12%.

Walking can protect your heart and circulatory system by raising your HDL, the good cholesterol, and keeping weight down. Walking can also contribute to "regularity" which in turn reduces the risk of colon cancer.

Using a pedometer, Fitbit or phone app can help motivate you to walk more.

www.verywell.com

Healthy Recipe Swaps



Healthy home cooking/baking and smart shopping puts you in control of what goes into your recipes and your body. Follow these healthy guidelines to update your eating style and improve your nutrition profile.

Cut down on saturated and trans fats by choosing non-tropical vegetable oils instead of foods rich in saturated fat or trans fat for cooking. These oils contain monounsaturated and polyunsaturated fats. Check the Nutrition Facts label and avoid foods with hydrogenated oils.

Buy low-sodium versions of common canned recipe ingredients like tuna, beans, tomatoes and other vegetables. If you can't find low-sodium or "no salt added," rinse the contents in a colander under water to wash away some of the salt.

Choose canned fruits packed in juice rather than syrup.

Use nonstick cooking spray instead of greasing bakeware with butter or shortening. And use it in skillet instead of butter for cooking.

Make your own salad dressings by mixing healthier kitchen oils (such as olive oil) with vinegar and herbs. You can also make healthier version of your favorite creamy dressings by blending low-fat sour cream or cottage cheese and low-fat buttermilk and adding fresh herbs like dill, tarragon or chives.

Look for whole grains and lower sodium when you buy things like bread, crackers, and snacks.

Choose poultry and fish and limit red meat. Always look for leaner pieces and trim away skin and visible fat before cooking.

When Baking:

Trade butter for avocado. This year when baking those holiday cookies, try this health enhancing trick: trade each tablespoon of butter in a recipe for half a tablespoon of avocado. It slashes calories, and still provides the satisfying texture we crave in desserts. You may want to use this trick in recipes with cocoa, which masks the color, although green is a holiday color!

Substitute white whole wheat flour or whole wheat pastry flour for all-purpose flour. Regular whole wheat could be too strong in flavor and texture.

Flu Season

Once again the flu season is upon us and every year you may ask the same question, "should I get the flu shot"?

Who should get vaccinated this season?

While it is recommended that everyone get a flu vaccine this season, it's especially important for some people to get vaccinated. Those people include the following:

People who are at high risk of developing serious complications (like pneumonia) if they get sick with the flu.

- People who have certain medical conditions including asthma, diabetes, and chronic lung disease.
- Pregnant women.
- People younger than 5 years (and especially those younger than 2), and people 65 years and older.

People who live with or care for others who are at high risk of developing serious complications (see list above).

- Household contacts and caregivers of people with certain medical conditions including asthma, diabetes, and chronic lung disease.
- Household contacts and caregivers of infants less than 6 months old.
- Health care personnel.

When will flu activity begin and when will it peak?

The timing of flu is very unpredictable and can vary from season to season. Flu activity most commonly peaks in the U.S. in January or February. However, seasonal flu activity can begin as early as October and continue to occur as late as May.

What should I do to prepare for this flu season?

CDC recommends a yearly flu vaccine for everyone 6 months of age and older as the first and most important step in protecting against this serious disease. While there are many different flu viruses, the flu vaccine is designed to protect against the three main flu strains that research indicates will cause the most illness during the flu season. Getting the flu vaccine as soon as it becomes available each year is always a good idea, and the protection you get from vaccination will last throughout the flu season.

Consult your physician if you have any questions as to whether the flu shot is necessary for you. Go to [Centers for Disease Control and Prevention](http://www.cdc.gov) for more information on this year's flu season.



What's The Nutritional Value



The Beet...you can't beat the benefits!!

Resource: www.mercola.com

Although beets have the highest sugar content of all vegetables, most people can safely eat beet roots a few times a week (and their greens in unlimited quantities), enjoying not only their sweet, earthy flavor but also their powerhouse nutrients that may improve your health in the following ways.

Lower Your Blood Pressure!!

Drinking beet juice may help to lower blood pressure in a matter of hours. One study found that drinking one glass of beet juice lowered systolic blood pressure by an average of 4-5 points. The benefit likely comes from the naturally occurring nitrates in beets, which are converted into nitric oxide in your body. Nitric oxide, in turn, helps to relax and dilate your blood vessels, improving blood flow and lowering blood pressure.

Anti-Cancer Properties

The powerful phytonutrients that give beets their deep crimson color may help to ward off cancer. Research has shown that beetroot extract reduced multi-organ tumor formations in various animal models when administered in drinking water, for instance, while beetroot extract is also being studied for use in treating human pancreatic, breast, and prostate cancers.

Save the Greens!!

If you simply throw away the green leafy tops to your beets, you're doing yourself a disservice, as these are among the healthiest part of the plant. Besides containing important nutrients like protein, phosphorus, zinc, fiber, vitamin B6, magnesium, potassium, copper, and manganese, beet greens also supply significant amounts of vitamin A, vitamin C, calcium, and iron. Beet greens actually have even more iron than spinach (another leafy green in the same botanical family) as well as a higher nutritional value overall than the beetroot itself. For more details, read "What Are Beet Greens Good For?" You may be surprised to learn, for instance, that research shows beet greens may:

- Help ward off osteoporosis by boosting bone strength
- Fight Alzheimer's disease
- Strengthen your immune system by stimulating the production of antibodies and white blood cells

If you've never tried beet greens before, don't let them intimidate you. They can be added raw to vegetable juice or sautéed lightly right along with other greens like spinach and Swiss chard.

Fight Inflammation

Beets are a unique source of betaine, a nutrient that helps protect cells, proteins, and enzymes from environmental stress. It's also known to help fight inflammation, protect internal organs, improve vascular risk factors, enhance performance, and likely help prevent numerous chronic diseases.

Rich in Valuable Nutrients and Fiber

Beets are high in immune-boosting vitamin C, fiber, and essential minerals like potassium (essential for healthy nerve and muscle function) and manganese (which is good for your bones, liver, kidneys, and pancreas). Beets also contain the B vitamin folate, which helps reduce the risk of birth defects.

Detoxification Support

The betalain pigments in beets support your body's Phase 2 detoxification process, which is when broken down toxins are bound to other molecules so they can be excreted from your body. Traditionally, beets are valued for their support in detoxification and helping to purify your blood and your liver.

Lemon-Herb Roasted Beets

From EatingWell.com

Roasting brings out the sweet flavor of beets. Golden beets look especially pretty when tossed with the fresh herb and lemon seasoning mix, but any type of beets will work in this recipe. If you're a lemon lover, be sure to add the squeeze of fresh lemon juice after the beets are roasted. Try it for yourself...it doesn't get any easier than this. And it's delicious!!!

Ingredients:

- 1 1/2 pounds beets, trimmed and cut into 1-inch pieces or wedges
- 4 teaspoons extra-virgin olive oil or canola oil
- 2 tablespoons chopped fresh or 2 tsp dried herbs, such as marjoram, oregano and/or rosemary
- 1 teaspoon freshly grated lemon zest
- 1/2 teaspoon salt
- 1/4 teaspoon freshly ground pepper
- 1 tablespoon lemon juice (optional)

Preparation:

1. Position rack in lower third of oven; preheat to 450 °F.
2. Combine oil, herbs, lemon zest, salt and pepper in a large bowl. Add beets; toss to coat with the seasoning mixture.
3. Spread the beets evenly on a rimmed baking sheet.
4. Roast, stirring once or twice, until the beets are tender and browned, 20 to 25 minutes. Toss the roasted vegetables with lemon juice, if using.



Cut Down on Dishes: A rimmed baking sheet is great for everything from roasting to catching accidental drips and spills. For effortless cleanup and to keep your baking sheets in tip-top shape, line them with a layer of parchment paper before each use.

Recipe Corner

Debby Schiffer, Wellness Director for BURLCO & TRICO JIF
 E-mail: debby_schiffer@targetingwellness.com
 Home Office: 856-322-1220 Cell: 856-520-9908

Strong is what happens when you run out of weak!



What Is A Tabata Workout and What Are It's Benefits?

Tabata is a high-intensity interval training style that was developed by Japanese professor Dr. Izumi Tabata to train Olympic speed skaters in the late 1990s. Today, the training style is applied to just about any move.

Easy to remember: 20 seconds of work, followed by 10 seconds of rest, and repeat.

The short rest intervals force the body to keep moving before it actually recovers from the previous set—and that's part of the reason why Tabata leads to significant aerobic and anaerobic gains.

Aerobic vs anaerobic – muscles react with or without oxygen

Aerobic is generally steady with an adequate fuel and oxygen to contract the muscles repeatedly without fatigue.

Anaerobic muscle cells must rely on other reactions that do not require oxygen to fuel the muscle contraction. ATP (adenosine triphosphate) supplies muscle cell with energy but only lasts a few seconds. The short rest will help to replenish some of the lost ATP but working at this high intensity will raise your metabolism and HR immediately.

Your body will have to work much harder to keep up. This will cause your heart to pump fast and your metabolism to jump, which you want if you are planning on losing weight. This is called the afterburn. This means your body will be burning fat for hours after.

But there's a catch: You have to push yourself—*really* push yourself all out. You won't reap the strength and cardio benefits from leisurely going through the movements

With that in mind, Tabata typically isn't a good idea for workout novices. If you haven't exercised in awhile or have any medical or physical concerns, ***please consult your physician before attempting a tabata or any exercise.*** You will not want to do this type of workout every day either. Since you will be trying to squeeze in as many reps as possible, you'll be moving fast—which can be an easy way to get injured if you're not careful. In the beginning, take the intensity down a notch until you are used to the moves and your body can keep up safely.

For more information on this or any other exercise, please email me at debby_schiffer@targetingwellness.com

TAKE IT ANYWHERE

tabata workout

cardio

20 seconds: burpees
10 seconds: rest
20 seconds: jump squats
10 seconds: rest
repeat for 4 minutes

strength

20 seconds: pushups
10 seconds: rest
20 seconds: alternating lunges
10 seconds: rest
repeat for 4 minutes

abs

20 seconds: plank
10 seconds: rest
20 seconds: bicycle crunches
10 seconds: rest
repeat for 4 minutes

Sugar Industry Quashed Link Between Sugar And Heart Disease Over 50 Years Ago, Says Report

Article can be found on: <http://www.forbes.com/sites/nancyhuehnergath/2016/09/12/sugar-industry-quashed-findings-linking-sugar-to-heart-disease-over-50-years-ago-says-report/#479e4db17ce0>

A startling new [report](#) published today in *JAMA Internal Medicine* found that more than 50 years ago, sugar industry-funded and guided research successfully suppressed findings linking sugar intake to an increased risk of heart disease.

The influential 1967 literature review, written by prominent nutrition researchers at the Harvard School of Public Health and published in the prestigious *New England Journal of Medicine*, determined that dietary cholesterol and saturated fat were risk factors for cardiovascular disease (CVD), while criticizing studies that linked sugar to CVD.

The researchers, D. Mark Hegsted and Robert McGandy, who were paid to write the review by the sugar industry's trade group, the Sugar Research Foundation (SRF), now known as the Sugar Association, did not reveal the SRF's funding and influence in shaping the review. The review recommended that Americans reduce their intake of dietary cholesterol and substitute polyunsaturated fat for saturated fat.

"The literature review helped shape not only public opinion on what causes heart problems but also the scientific community's view of how to evaluate dietary risk factors for heart disease," said lead author Cristin Kearns, DDS, MBA, of the University of California, San Francisco (UCSF). Kearns discovered industry documents in public archives that shed light on how the sugar industry wielded influence over the review.

The [paper published today](#) describes, in detail, how after a spate of research in the early 1960's linked heart disease to sugar consumption, a worried sugar industry, through the SRF, authorized and funded Project 226, a literature review of research on the risk factors for coronary heart disease. It also described how an SRF Vice President, John Hickson, repeatedly interacted with the researchers while they worked on the review, providing them with articles, receiving drafts and reminding them of the SRF's [objective](#) for funding the study:

Our particular interest had to do with that part of nutrition in which there are claims that carbohydrates in the form of sucrose make an inordinate contribution to the metabolic condition. (Hickson to Hegsted on July 30, 1965)

We are well aware of your particular interest in carbohydrate and will cover this as well as we can. (Hegsted's reply)

According to the [report](#), Hickson received a final draft of the literature review on October 25, 1966 and wrote to Hegsted on November 2nd, "Let me assure you this is quite what we had in mind and we look forward to its appearance in print."

“As the saying goes, he who pays the piper calls the tune,” said senior author Stanton A. Glantz, PhD, UCSF professor of medicine and director of the UCSF Center for Tobacco Control Research and Education. “There are all kinds of ways that you can subtly manipulate the outcome of a study, which industry is very well practiced at.”

The 1967 literature review paid for by the sugar industry still reflects its current position on sugar and heart disease. After the American Heart Association put out a [recommendation](#) last month that children ages 2 to 18 consume no more than six teaspoons of sugar daily, the Sugar Association [argued](#) vehemently against the advice and questioned the science behind the suggestion, stating that, “the added sugars dialogue has lost its scientific integrity.”

Industry funding of nutrition research has become a deep concern for nutrition experts as it has been found in several studies to [favor the funder's interests](#). Jim Krieger, MD, MPH, executive director of [Healthy Food America](#), pointed out that, “As recently as last year, [Coca-Cola KO +0.69%](#) was [exposed](#) paying researchers to make the claim that being physically active can mitigate the effects of excessive consumption of its products.”

Krieger’s concern is well founded. “There is now a considerable body of evidence linking added sugars to hypertension and cardiovascular disease,” said study co-author Laura Schmidt, PhD, who is also principal investigator on the UCSF-led [SugarScience](#) initiative. “Yet, health policy documents are still inconsistent in citing heart disease risk as a health consequence of added sugars consumption.”

In a newly published [commentary](#) that accompanies the paper, New York University nutrition professor Marion [Nestle](#) noted that the study authors, “have produced compelling evidence” that the SRF initiated, funded and influenced research “expressly to exonerate sugar as a major risk factor for coronary heart disease (CHD).”

Nestle expressed hope that the newly-discovered information about the sugar industry’s influence over the 1967 literature review will “serve as a warning... (about) the need to consider the harm to scientific credibility and public health when dealing with studies funded by food companies with vested interests in the results.”

“How many lives and dollars could have been saved...if the industry were not manipulating science in this way?” asked Krieger.

UPDATE 9/12: The Sugar Association posted a [statement](#) on the Kearns/JAMA Study. From the statement: We acknowledge that the Sugar Research Foundation should have exercised greater transparency in all of its research activities, however, when the studies in question were published funding disclosures and transparency standards were not the norm they are today. Beyond this, it is challenging for us to comment on events that allegedly occurred 60 years ago, and on documents we have never seen.

The Sugar Association also expressed concern for the “growing use of headline-baiting articles to trump quality scientific research – we’re disappointed to see a journal of JAMA’s stature being drawn into this trend.”

**Burlington County Municipal JIF
Managed Care Summary Report
2016**

Intake	September-16	September-15	2016 YTD	2015 YTD
# of New Claims Reported	18	12	171	172
# of Report Only	4	0	50	116
% Report Only	22.2%	0.0%	29.2%	67.4%
# of Medical Only	10	12	107	44
# of Lost Time	4	0	14	12
Medical Only to Lost Time Ratio	71:29	100:00	88:12	79:21
Average # of Days to Report a Claim	1.3	2.5	2.4	2.9

Nurse Case Management	September-16	September-15
# of Cases Assigned to Case Management	25	22
# of Cases >90 days	15	18

Savings	September-16	September-15	2016 YTD	2015 YTD
Bill Count	166	115	1345	1247
Provider Charges	\$136,762	\$63,715	\$1,355,013	\$1,288,925
Repriced Amount	\$54,507	\$25,789	\$587,969	\$500,276
Savings \$	\$82,256	\$37,079	\$766,760	\$784,973
% of Savings	60.1%	58.2%	56.6%	60.9%

Participating Provider Penetration Rate	September-16	September-15	2016 YTD	2015 YTD
Bill Count	92.8%	93.9%	91.6%	97.0%
Provider Charges	96.7%	90.5%	92.2%	90.8%

EPO Penetration Rate	September-16	September-15	2016 YTD	2015 YTD
Bill Count	80.5%	91.7%	86.8%	90.7%
Provider Charges	89.2%	98.2%	91.0%	86.8%

Transitional Duty Summary		2016 YTD	2015 YTD
% of Transitional Duty Days Worked		65.7%	67.7%
% of Transitional Duty Days Not Accommodated		34.3%	23.0%





**Burlington County Municipal JIF
Average Days To Report By JIF Member
January 1, 2016 - September 30, 2016**

	# Of Claims Reported	Average Days To Report
Bass River Township	1	15.0
Beverly City	5	1.8
Bordentown City	3	0.3
Bordentown Township	5	2.2
Chesterfield Township	1	0.0
Delanco Township	7	1.4
Delran Township	7	1.7
Edgewater Park Township	3	1.7
Florence Township	6	4.0
Hainesport Township	1	0.0
Lumberton Township	7	0.6
Mansfield Township	3	4.7
Medford Township	18	1.8
Mount Laurel Township	21	3.2
North Hanover Township	4	1.8
Palmyra Borough	12	2.2
Pemberton Borough	3	3.3
Pemberton Township	39	0.9
Riverside Township	5	19.8
Shamong Township	1	5.0
Southampton Township	4	3.0
Springfield Township	1	2.0
Tabernacle Township	4	0.3
Westampton Township	9	1.2
Woodland Township	1	1.0
Grand Total	171	2.4



Burlington County Municipal JIF
Transitional Duty Summary Report
January 1, 2016 - September 30, 2016

	Transitional Duty Days Available	Transitional Duty Days Worked	% Of Transitional Duty Days Worked	Transitional Duty Days Not Accommodated	% Of Transitional Duty Days Not Accommodated
BEVERLY CITY	27	27	100.0%	0	0.0%
BORDENTOWN CITY	109	105	96.3%	4	3.7%
BORDENTOWN TOWNSHIP	113	108	95.6%	5	4.4%
DELANCO TOWNSHIP	52	46	88.5%	6	11.5%
DELTRAN TOWNSHIP	242	130	53.7%	112	46.3%
EDGEWATER PARK TOWNSHIP	238	0	0.0%	238	100.0%
FLORENCE TOWNSHIP	6	0	0.0%	6	100.0%
MANSFIELD TOWNSHIP	9	9	100.0%	0	0.0%
MEDFORD TOWNSHIP	201	201	100.0%	0	0.0%
MOUNT LAUREL TOWNSHIP	23	18	78.3%	5	21.7%
PALMYRA BOROUGH	220	197	89.5%	23	10.5%
PEMBERTON BOROUGH	140	140	100.0%	0	0.0%
PEMBERTON TOWNSHIP	535	218	40.7%	317	59.3%
RIVERSIDE TOWNSHIP	201	201	100.0%	0	0.0%
WESTAMPTON TOWNSHIP	171	103	60.2%	68	39.8%
Grand Total	2287	1503	65.7%	784	34.3%



**Burlington County Municipal JIF
PPO Savings And Penetration Report
September 2016**

	Bill Count	Provider Charges	Repriced Amount	\$ Savings	% Of Savings
Participating Provider	154	\$132,194	\$51,271	\$80,923	61.2%
Facility	24	\$55,799	\$24,512	\$31,286	56.1%
Ortho/Neuro	36	\$45,643	\$16,298	\$29,345	64.3%
Physical Therapy	54	\$16,725	\$3,768	\$12,957	77.5%
Occ Med/Primary Care	24	\$7,248	\$4,192	\$3,056	42.2%
MRI/Radiology	6	\$2,806	\$1,043	\$1,763	62.8%
Physician Fees	5	\$2,009	\$748	\$1,261	62.7%
Anesthesia	1	\$1,250	\$415	\$835	66.8%
Occupational Therapy	4	\$715	\$295	\$420	58.7%
Out Of Network	12	\$4,569	\$3,235	\$1,333	29.2%
MRI/Radiology	2	\$2,707	\$1,545	\$1,162	42.9%
Physical Therapy	4	\$834	\$834	\$0	0.0%
Ortho/Neuro	2	\$412	\$313	\$99	24.0%
Physician Fees	2	\$318	\$318	\$0	0.0%
Other	2	\$297	\$225	\$72	24.3%
Grand Total	166	\$136,762	\$54,507	\$82,256	60.1%

Participating Provider Penetration Rate

Bill Count	92.8%
Provider Charges	96.7%

EPO Penetration Rate

Bill Count	80.5%
Provider Charges	89.2%



**Burlington County Municipal JIF
PPO Savings And Penetration Report
January 1, 2016 - September 30, 2016**

	Bill Count	Provider Charges	Repriced Amount	\$ Savings	% Of Savings
Participating Provider	1232	\$1,249,780	\$496,343	\$753,363	60.3%
Facility	102	\$629,735	\$290,030	\$339,705	53.9%
Ortho/Neuro	206	\$274,979	\$96,157	\$178,747	65.0%
Physical Therapy	540	\$170,776	\$35,629	\$135,147	79.1%
Occ Med/Primary Care	215	\$56,746	\$32,358	\$24,388	43.0%
MRI/Radiology	60	\$42,110	\$15,783	\$26,326	62.5%
Physician Fees	77	\$39,184	\$13,440	\$25,744	65.7%
Anesthesia	16	\$32,830	\$11,743	\$21,087	64.2%
Other	12	\$2,706	\$907	\$1,799	66.5%
Occupational Therapy	4	\$715	\$295	\$420	58.7%
Out Of Network	113	\$105,233	\$91,626	\$13,398	12.7%
Facility	3	\$37,072	\$35,568	\$1,504	4.1%
Other	30	\$27,392	\$19,093	\$8,299	30.3%
Physician Fees	19	\$11,705	\$10,002	\$1,703	14.5%
Ortho/Neuro	10	\$9,975	\$9,766	\$209	2.1%
Anesthesia	5	\$7,606	\$7,392	\$215	2.8%
Physical Therapy	37	\$6,304	\$6,095	\$0	0.0%
MRI/Radiology	9	\$5,179	\$3,711	\$1,468	28.3%
Grand Total	1345	\$1,355,013	\$587,969	\$766,760	56.6%

Participating Provider Penetration Rate

Bill Count 91.6%
Provider Charges 92.2%

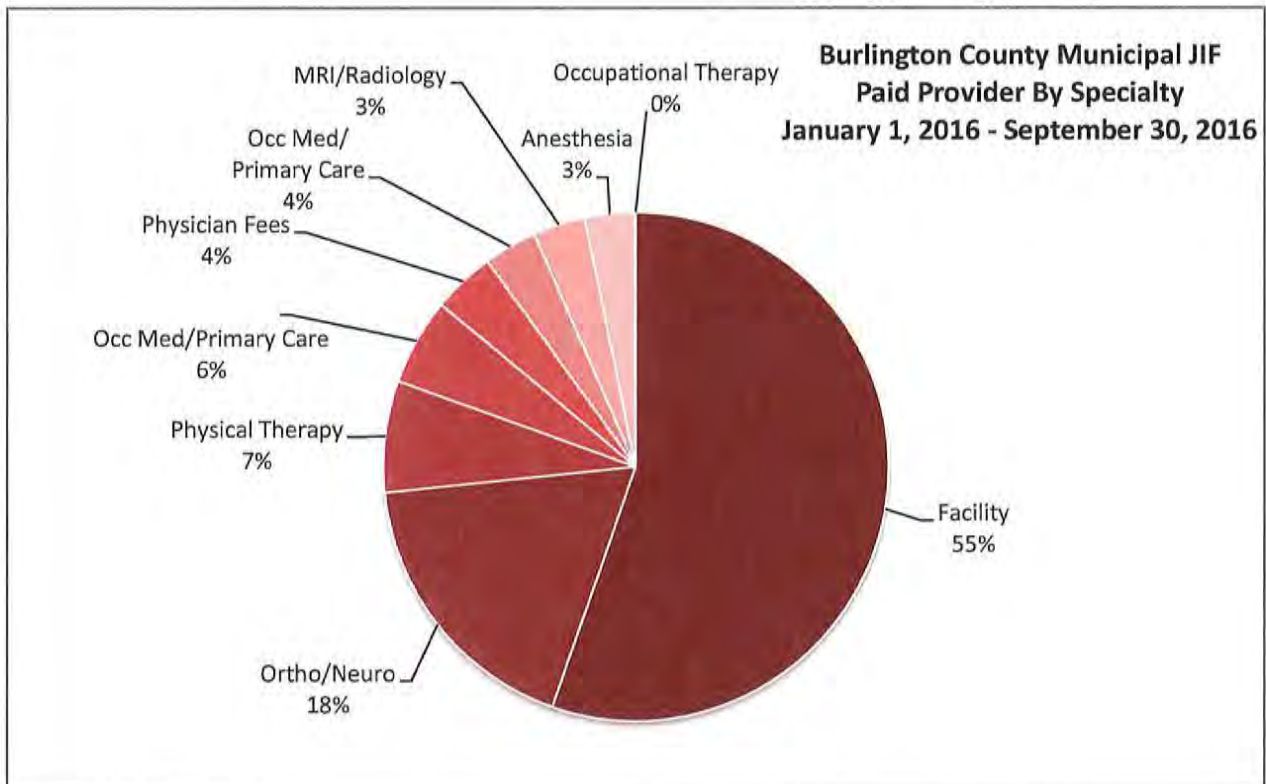
EPO Penetration Rate

Bill Count 86.8%
Provider Charges 91.0%



**Burlington County Municipal JIF
Paid Provider By Specialty
January 1, 2016 - September 30, 2016**

	<u>Repriced Amount</u>
Facility	\$325,599
Ortho/Neuro	\$105,923
Physical Therapy	\$41,723
Occ Med/Primary Care	\$32,358
Physician Fees	\$23,442
Other	\$20,000
MRI/Radiology	\$19,494
Anesthesia	\$19,135
Occupational Therapy	\$295





**Burlington County Municipal JIF
Top 5 Providers By Specialty
January 1, 2016 - September 30, 2016**

	Bill Count	Repriced Amount
Facility	43	\$226,152
VIRTUA HEALTH, INC.	17	\$113,127
PREMIER ORTHOPAEDIC ASSOCIATES SURGICAL CENTER	3	\$33,150
VIRTUA WEST JERSEY HEALTH, INC.	12	\$29,221
VIRTUA MEMORIAL HOSPITAL BURLINGTON COUNTY INC	10	\$27,097
NEW HANOVER REGIONAL MEDICAL CENTER	1	\$23,558
MRI/Radiology	52	\$18,636
ONE CALL MEDICAL, INC.	26	\$13,908
Jefferson University Radiology Associates, LLC	1	\$1,500
RADIOLOGY ASSOCIATES OF BURLINGTON COUNTY P A	23	\$1,462
OCM FN, LLC	1	\$1,396
RADIOLOGY ASSOCIATES OF NEW JERSEY	1	\$370
Occ Med/Primary Care	205	\$30,638
VIRTUA AT WORK	85	\$12,874
U.S. HEALTHWORKS MEDICAL GROUP OF NEW JERSEY, P.C.	46	\$8,112
RWJUHH OCCPATONAL HEALTH	37	\$4,434
MEDEXPRESS URGENT CARE-NEW JERSEY INC.	26	\$3,530
WORKNET OCCUPATIONAL MEDICINE	11	\$1,689
Occupational Therapy	4	\$295
RAINBOW REHAB, LLC	4	\$295
Ortho/Neuro	136	\$81,951
PREMIER ORTHOPAEDIC ASSOCIATES OF SOUTHERN NJ	21	\$30,068
ORTHOPAEDIC INSTITUTE OF CENTRAL JERSEY	14	\$19,161
PREMIER ORTHOPEDIC OF SOUTH JERSEY	43	\$17,485
HAND SURGERY AND REHABILITATION CENTER OF NJ, PA	57	\$7,638
CAROLINA SPORTS MEDICINE	1	\$7,600
Physical Therapy	446	\$29,413
REHAB CONNECTION	180	\$11,208
REHAB EXCELLENCE CENTER	108	\$6,873
HEARTLAND REHABILITATION SERVICES	68	\$4,311
HAMILTON PHYSICAL THERAPY SVCS, LLC	49	\$3,528
NOVACARE REHABILITATION	41	\$3,493

**Nurse Case Management Assignment Report
September 2016**

	Jan-16	Feb-16	Mar-16	Apr-16	May-16	Jun-16	Jul-16	Aug-16	Sep-16	Oct-16	Nov-16	Dec-16
ACM, BURLCO, TRICO, ACCASBO, BCIP, GCSSD												
Jennifer Hann	53	63	54	59	67	64	60	50	52			
Stephanie Dionisio	47	48	54	53	57	64	61	52	52			
Sharon Maurer	67	70	61	59	60	68	60	52	56			
Karen Kofoet	50	49	51	57	62	53	57	44	51			
Vineland & Other Accounts												
Patricia Henchy	44	41	53	45	41	50	48	44	45			
Team Leader												
Russel Bayer	29	24	19	35	20	28	23	20	14			
Total	290	295	292	308	307	327	309	262	270			

October 4, 2016

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 September 30, 2016 for Closed Fund Years 1991 to 2011, and Fund Years 2012, 2013, 2014, 2015 and 2016. 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 \$ 11,446.91. This generated an average annual yield of .77%. However, after including an unrealized net gain of \$ 13,260.00 in the asset portfolio, the yield is adjusted to 1.66% for this period. The total overview of the asset portfolio for the fund shows an overall unrealized loss of \$21,230.00 as it relates to current market value of \$10,978,770.00 vs. the amount we have invested.

Our asset portfolio with TD Wealth Management consists of 1 obligation with maturity less than one year and 2 obligations with maturity greater than one year.

RECEIPT ACTIVITY FOR THE PERIOD

Subrogation Receipts \$ 7,413.63 w/YTD Total of \$ 166,365.23 (detailed in my report)
FY 2016 Appropriation Refund \$153.00
FY 2016 Premium Assessments \$ 1,415,982.00

LOSS RUN PAYMENT REGISTER ACTIVITY FOR THE PERIOD:

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 \$ 224,732.13. The claims detail shows 203 claim payments issued and are categorized as follows:

Direct Loss Payments	\$ 180,471.31
Claim Expenses	9,663.57
Legal Defense Costs	34,597.25

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

Delran Township	\$93,726.00
Chesterfield Township	\$ 1,443.00
Bordentown City	\$10,484.00

CASH ACTIVITY FOR THE PERIOD:

The enclosed reconciliation report details that during the reporting period the Fund's "Cash Position" changed from an opening balance of \$ 17,251,013.06 to a closing balance of \$ 18,396,555.80 showing an increase in the fund of \$ 1,145,542.74. A detailed reconciliation of this change, including its affect on our banking instruments, is included in my report.

BILL LIST FOR THE PERIOD:

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/ Salvage Report
Calendar Year 2015**

DATE REC'D	CREDITED TO:	FILE NUMBER	CLAIMANT NAME	COV. TYPE	FUND YEAR	AMOUNT RECEIVED	RECEIVED Y.T.D.
1/5	DELANCO TOWNSHIP	X34461	DELANCO TOWNSHIP	PR	2012	35.00	
1/5	RIVERSIDE TWP.	X71864	HANS JAENSCH	WC	2013	845.60	
1/15	DELRAN TOWNSHIP	X30961	RYAN MATTHEWS	WC	2012	125.00	
1/19	WRIGHTSTOWN BORO	X06829	WRIGHTSTOWN BORO	PR	2010	50.00	
1/15	MEDFORD TWP.	Z00182	WILLIAM KNECHT	WC	2014	200.00	
TOTAL-JAN						1,255.60	
TOTAL-YTD							1,255.60
2/11	DELRAN TOWNSHIP	Z33435	DELRAN TOWNSHIP	PR	2016	950.37	
2/15	WESTAMPTON TWP.	X57755	RALPH LUTZ	WC	2013	8.00	
2/15	MEDFORD TWP.	Z00182	WILLIAM KNECHT	WC	2014	100.00	
2/15	MEDFORD TWP.	Z00182	ROBERT ZANE	WC	2014	100.00	
TOTAL-FEB						1,158.37	
TOTAL-YTD							2,413.97
3/1	NORTH HANOVER TWP.	Z32354	NORTH HANOVER TWP.	PR	2016	1,258.45	
3/15	WRIGHTSTOWN BORO	X06829	WRIGHTSTOWN BORO	PR	2010	50.00	
3/16	BORDENTOWN TWP.	Z34282	BORDENTOWN TWP.	PR	2016	3,168.70	
3/22	MEDFORD TWP.	Z00182	WILLIAM KNECHT	WC	2014	100.00	
3/22	MEDFORD TWP.	Z00182	ROBERT ZANE	WC	2014	100.00	
3/23	WESTAMPTON TWP.	Z25337	WESTAMPTON TWP.	PR	2015	6,745.60	
TOTAL-MAR						11,422.75	
TOTAL-YTD							13,836.72
4/15	WRIGHTSTOWN BORO	X06829	WRIGHTSTOWN BORO	PR	2010	25.00	
4/18	MEDFORD TWP.	Z00182	WILLIAM KNECHT	WC	2014	100.00	
4/18	MEDFORD TWP.	Z00182	ROBERT ZANE	WC	2014	100.00	
4/18	DELANCO TOWNSHIP	X34461	DELANCO TOWNSHIP	PR	2012	35.00	
4/21	WESTAMPTON TWP.	Z36386	WESTAMPTON TWP.	PR	2016	3,751.56	
4/21	BASS RIVER TWP.	Z32358	BASS RIVER TWP.	PR	2016	904.50	
TOTAL-APR						4,916.06	
TOTAL-YTD							18,752.78
5/13	WRIGHTSTOWN BORO	X06829	WRIGHTSTOWN BORO	PR	2010	25.00	
5/20	DELANCO TOWNSHIP	X34461	DELANCO TOWNSHIP	PR	2012	35.00	
5/20	MEDFORD TWP.	Z00182	WILLIAM KNECHT	WC	2014	100.00	
5/20	MEDFORD TWP.	Z00182	ROBERT ZANE	WC	2014	100.00	
5/25	MT. LAUREL TWP.	Z36775	MT. LAUREL TWP.	PR	2016	3,800.00	
TOTAL-MAY						4,060.00	
TOTAL-YTD							22,812.78
6/2	MT. LAUREL TWP.	Z36773	MT. LAUREL TWP.	PR	2016	1,324.53	
6/7	MEDFORD TWP.	X60450	LAWRENCE CROSS	WC	2013	26,304.39	
6/7	DELRAN TOWNSHIP	Z36920	DELRAN TOWNSHIP	PR	2016	3,608.30	
6/10	WRIGHTSTOWN BORO	X06829	WRIGHTSTOWN BORO	PR	2010	30.00	
6/14	PEMBERTON TOWNSHIP	Z39399	PEMBERTON TOWNSHIP	PR	2016	1,838.06	
6/16	DELRAN TOWNSHIP	X30961	RYAN MATTHEWS	WC	2012	62.50	
6/16	DELRAN TOWNSHIP	X30961	DENNIS ROONEY	WC	2012	62.50	
6/16	MEDFORD TWP.	Z00182	WILLIAM KNECHT	WC	2014	100.00	
6/16	MEDFORD TWP.	Z00182	ROBERT ZANE	WC	2014	100.00	
TOTAL-JUNE						33,430.28	
TOTAL-YTD							56,243.06
7/5	PALMYRA BOROUGH	Z47325	KRIS HANCOCK	WC	2012	28,852.30	
7/5	FLORENCE TWP.	Z37572	FLORENCE TWP.	PR	2016	4,015.36	
7/5	WESTAMPTON TWP.	Z35408	WESTAMPTON TWP.	PR	2016	1,800.00	
7/13	PEMBERTON TOWNSHIP	Z21771	ALISHA DELSOLE	WC	2015	72.89	
7/14	WRIGHTSTOWN BORO	X06829	WRIGHTSTOWN BORO	PR	2010	30.00	
7/19	MT. LAUREL TWP.	Z29788	MT. LAUREL TWP.	PR	2015	41,328.69	
7/19	WESTAMPTON TWP.	X57755	RALPH LUTZ	WC	2013	8.00	
TOTAL-JULY						76,107.24	
TOTAL-YTD							132,350.30
8/9	MT. LAUREL TWP.	Z36775	MT. LAUREL TWP.	PR	2016	21,250.00	
8/11	MEDFORD TWP.	Z36475	MEDFORD TWP.	PR	2016	1,116.30	
8/22	NORTH HANOVER TWP.	Z34450	NORTH HANOVER TWP.	PR	2016	4,200.00	
8/25	DELANCO TOWNSHIP	X34461	DELANCO TOWNSHIP	PR	2012	35.00	
TOTAL-AUG						26,601.30	
TOTAL-YTD							158,951.60
9/12	MT. LAUREL TWP.	Z39583	MT. LAUREL TWP.	PR	2016	7,353.63	
9/19	WRIGHTSTOWN BORO	X06829	WRIGHTSTOWN BORO	PR	2010	25.00	
9/21	DELANCO TOWNSHIP	X34461	DELANCO TOWNSHIP	PR	2012	35.00	
TOTAL-SEP						7,413.63	
TOTAL-YTD							166,365.23

**BURLINGTON COUNTY MUNICIPAL JIF
ACCOUNT RECONCILIATION ACTIVITY REPORT
FY 2016**

	<u>July</u>	<u>August</u>	<u>September</u>	<u>Year To Date Total</u>
Opening Balance for the Period:	16,004,445.16	17,036,492.15	17,251,013.06	
RECEIPTS:				
Interest Income (Cash)	1,092.97	-55,155.91	13,623.56	-1,434.33
Premium Assessment Receipts	1,850,270.00	552,285.00	1,415,982.00	7,293,959.50
Prior Yr. Premium Assessment Receipts	0.00	0.00	0.00	10,922.00
Subrogation & Reimb. Receipts:				
Fund Year 2016	5,815.36	26,566.30	7,353.63	60,339.76
Fund Year 2015	41,401.58	0.00	0.00	48,147.18
Fund Year 2014	0.00	0.00	379.50	18,764.91
Fund Year 2013	8.00	0.00	0.00	27,165.99
Fund Year 2012	28,852.30	35.00	35.00	29,277.30
Closed Fund Year	30.00	0.00	25.00	235.00
Total Subrogation & Reimb.Receipts	76,107.24	26,601.30	7,793.13	183,930.14
FY 2016 Appropriation Refunds	0.00	0.00	153.00	153.00
FY 2015 Appropriation Refunds	0.00	0.00	0.00	40.00
FY 2014 Appropriation Refunds	0.00	0.00	0.00	0.00
RCF Clsd Yr. Claims Reimbursement	0.00	0.00	0.00	2,686.27
Other	2,693.00	0.00	0.00	2,693.00
TOTAL RECEIPTS:	1,930,163.21	523,730.39	1,437,551.69	7,492,949.58
DISBURSEMENTS:				
Net Claim Payments:				
Fund Year 2016	102,543.37	93,005.32	107,506.60	605,404.46
Fund Year 2015	17,350.56	31,558.43	45,700.58	560,207.25
Fund Year 2014	18,377.34	52,363.37	11,362.19	181,739.32
Fund Year 2013	2,053.23	38,746.41	42,344.18	482,075.13
Fund Year 2012	20,911.88	32,860.76	16,108.58	267,362.53
Closed Fund Year	0.00	0.00	0.00	0.00
Total Net Claim Payments	161,236.38	248,534.29	223,022.13	2,096,788.69
Exp.& Admin Bill List Payments:				
Exp. & Cont. Charges FY 2016	213,938.30	73,991.21	67,945.49	936,715.48
Property Fund Charges FY 2016	0.00	0.00	0.00	0.00
M.E.L. Premium FY 2016	374,598.09	0.00	0.00	1,123,794.27
E-JIF. Premium FY 2016	129,492.36	0.00	0.00	258,984.73
EPL/POL Premium FY 2016	343.00	0.00	0.00	516,377.00
Exp. & Cont. Charges FY 2015	18,508.09	1,294.00	1,041.33	101,818.75
Property Fund Charges FY 2015	0.00	0.00	0.00	0.00
EPL/POL Premium FY 2015	0.00	0.00	0.00	0.00
M.E.L. Premium FY 2015	0.00	0.00	0.00	0.00
Exp. & Cont. Charges FY 2014	0.00	0.00	0.00	7,480.82
Exp. & Cont. Charges FY 2013	0.00	0.00	0.00	0.00
Exp. & Cont. Charges FY 2012	0.00	0.00	0.00	0.00
Closed Fund Year	0.00	0.00	0.00	22,529.00
Total Bill List Payments	736,879.84	75,285.21	68,986.82	2,967,700.05
Bank Analysis Fees	0.00	0.00	0.00	0.00
Other	0.00	0.00	0.00	0.00
TOTAL DISBURSEMENTS:	898,116.22	323,819.50	292,008.95	5,064,488.74
Closing Balance for the Period:	17,036,492.15	17,236,403.04	18,396,555.80	
Account Net Cash Change During the Period:				
Operating Account	1,030,263.54	308,038.18	1,133,080.33	-2,805,881.63
NJ Cash Management Account	2.00	-50,711.54	0.00	-50,687.54
Investment Account	0.00	-1,000,459.30	-502.59	-1,183,764.99
TD Wealth Management Account	0.00	944,530.00	13,260.00	6,468,795.00
Claims Imprest Account	1,781.45	-1,486.45	-295.00	0.00
Expense & Contingency Account	0.00	0.00	0.00	0.00
Total Change in Account Net Cash:	1,032,046.99	199,910.89	1,145,542.74	2,428,460.84
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
 CURRENT FUND YEAR

September
 2016

	Description:	Instrument #1	Instr #2	Instr #3	Instr #4	Instr #5	Instr #6	Instr #7	
	ID Number:	MASTER ACCOUNT	NJ CASH	MGMN INVEST.	ACCT. ASSET MGR.	CLAIMS ACC			0 0
	Maturity (Yrs)	0	0	0	0	0	0	0	0
	Purchase Yield:	0	0	0	0	0	0	0	0
	TOTAL for All								
	Accts & instruments								
Opening Cash & Investment Balance	\$17,251,012.73	6140369.1	1.16415E-10	94338.63	10965510	50295	500	0	0
Opening Interest Accrual Balance	\$25,869.43	0	0	0	25869.43	0	0	0	0
1 Interest Accrued and/or Interest Cost	\$11,083.34	\$0.00	\$0.00	\$0.00	\$11,083.34	\$0.00	\$0.00	\$0.00	\$0.00
2 Interest Accrued - discounted Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
3 (Amortization and/or Interest Cost)	\$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
5 Interest Paid - Cash Instr.s	\$363.57	\$866.16	\$0.00	(\$502.59)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
6 Interest Paid - Term Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
7 Unrealized Gain (Loss)	\$13,260.00	\$0.00	\$0.00	\$0.00	\$13,260.00	\$0.00	\$0.00	\$0.00	\$0.00
8 Net Investment Income	\$24,706.91	\$866.16	\$0.00	(\$502.59)	\$24,343.34	\$0.00	\$0.00	\$0.00	\$0.00
9 Deposits - Purchases	\$1,715,642.08	\$1,423,928.13	\$0.00	\$0.00	\$0.00	\$222,727.13	\$68,986.82	\$0.00	\$0.00
10 (Withdrawals - Sales)	(\$583,722.90)	(\$291,713.95)	\$0.00	\$0.00	\$0.00	(\$223,022.13)	(\$68,986.82)	\$0.00	\$0.00
Ending Cash & Investment Balance	\$18,396,555.48	\$7,273,449.44	\$0.00	\$93,836.04	\$10,978,770.00	\$50,000.00	\$500.00	\$0.00	\$0.00
Ending Interest Accrual Balance	\$36,952.77	\$0.00	\$0.00	\$0.00	\$36,952.77	\$0.00	\$0.00	\$0.00	\$0.00
Plus Outstanding Checks	\$40,242.52	\$0.00	\$0.00	\$0.00	\$0.00	\$39,409.52	\$833.00	\$0.00	\$0.00
(Less Deposits in Transit)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Balance per Bank	\$18,436,798.00	\$7,273,449.44	\$0.00	\$93,836.04	\$10,978,770.00	\$89,409.52	\$1,333.00	\$0.00	\$0.00

Investment Income Allocation

		Prop	Liab	Auto	WC	Ded	Cont	EJIF	MEL	Admin	Total
2016	Opening Cash & Investment Balance	54,935.07	(137,143.36)	82,710.88	1,445,082.60	440,639.86	74,531.00	(64,777.34)	511,391.53	253,424.40	\$2,660,794.64
	Opening Interest Accrual Balance	\$15.67	\$0.04	\$89.41	\$1,610.45	\$473.12	\$80.02	\$0.02	\$420.40	\$234.46	\$2,923.59
	1 Interest Accrued and/or Interest Cost	\$34.44	\$0.00	\$51.85	\$905.97	\$276.25	\$46.73	\$0.00	\$320.61	\$158.88	\$1,794.73
	2 Interest Accrued - discounted Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	3 (Amortization and/or Interest Cost)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	4 Accretion	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	5 Interest Paid - Cash Instr.s	\$1.13	\$0.00	\$1.70	\$29.72	\$9.06	\$1.53	\$0.00	\$10.52	\$5.21	\$58.87
	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
	7 Unrealized Gain (Loss)	\$41.20	\$0.00	\$62.04	\$1,083.89	\$330.50	\$55.90	\$0.00	\$383.57	\$190.08	\$2,147.20
	8 Net Investment Income	\$76.77	\$0.00	\$115.59	\$2,019.58	\$615.82	\$104.16	\$0.00	\$714.70	\$354.17	\$4,000.80
	9 Interest Accrued - Net Change	\$34.44	\$0.00	\$51.85	\$905.97	\$276.25	\$46.73	\$0.00	\$320.61	\$158.88	\$1,794.73
	Ending Cash & Investment Balance	\$88,788.12	(\$44,511.24)	\$105,378.62	\$1,777,590.11	\$547,306.84	\$92,572.94	(\$17,993.52)	\$905,822.75	\$456,082.63	\$3,911,037.25
	Ending Interest Accrual Balance	\$50.11	\$0.04	\$141.26	\$2,516.42	\$749.37	\$126.75	\$0.02	\$741.01	\$393.34	\$4,718.32

		Prop	Liab	Auto	WC	Ded	Cont	EJIF	MEL	Admin	Total
2015	Opening Cash & Investment Balance	(47,948.85)	495,151.22	87,672.39	1,083,899.06	591,898.35	100,115.27	(40.61)	113,966.02	235,427.10	\$2,660,139.95
	Opening Interest Accrual Balance	(\$2.00)	\$762.67	\$134.16	\$1,735.08	\$904.67	\$153.02	(\$0.00)	\$166.69	\$387.90	\$4,242.20
	1 Interest Accrued and/or Interest Cost	\$0.00	\$310.43	\$54.96	\$679.53	\$371.08	\$62.77	\$0.00	\$71.45	\$147.60	\$1,697.81
	2 Interest Accrued - discounted Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	3 (Amortization and/or Interest Cost)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	4 Accretion	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	5 Interest Paid - Cash Instr.s	\$0.00	\$10.18	\$1.80	\$22.29	\$12.17	\$2.06	\$0.00	\$2.34	\$4.84	\$55.69
	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
	7 Unrealized Gain (Loss)	\$0.00	\$371.39	\$65.76	\$812.98	\$443.96	\$75.09	\$0.00	\$85.48	\$176.58	\$2,031.25
	8 Net Investment Income	\$0.00	\$692.00	\$122.53	\$1,514.81	\$827.21	\$139.92	\$0.00	\$159.27	\$329.02	\$3,784.75
	9 Interest Accrued - Net Change	\$0.00	\$310.43	\$54.96	\$679.53	\$371.08	\$62.77	\$0.00	\$71.45	\$147.60	\$1,697.81
	Ending Cash & Investment Balance	(\$47,948.85)	\$493,326.29	\$87,739.95	\$1,041,240.26	\$592,354.48	\$100,192.42	(\$40.61)	\$114,053.84	\$234,567.20	\$2,615,484.98
	Ending Interest Accrual Balance	(\$2.00)	\$1,073.09	\$189.13	\$2,414.61	\$1,275.75	\$215.78	(\$0.00)	\$238.14	\$535.50	\$5,940.01

		Prop	Liab	Auto	WC	Ded	Cont	EJIF	MEL	Admin	Total
2014	Opening Cash & Investment Balance	69,148.04	472,831.17	89,906.81	1,282,060.95	575,054.88	89,674.25	0.15	171,468.48	223,132.26	\$2,973,276.99
	Opening Interest Accrual Balance	\$105.60	\$737.58	\$146.91	\$2,034.95	\$878.15	\$136.95	\$0.00	\$261.86	\$340.69	\$4,642.69
	1 Interest Accrued and/or Interest Cost	\$43.35	\$296.43	\$56.37	\$803.77	\$360.52	\$56.22	\$0.00	\$107.50	\$139.89	\$1,864.04
	2 Interest Accrued - discounted Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	3 (Amortization and/or Interest Cost)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	4 Accretion	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	5 Interest Paid - Cash Instr.s	\$1.42	\$9.72	\$1.85	\$26.37	\$11.83	\$1.84	\$0.00	\$3.53	\$4.59	\$61.15
	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
	7 Unrealized Gain (Loss)	\$51.86	\$354.65	\$67.44	\$961.62	\$431.32	\$67.26	\$0.00	\$128.61	\$167.36	\$2,230.12
	8 Net Investment Income	\$96.64	\$660.81	\$125.65	\$1,791.75	\$803.67	\$125.32	\$0.00	\$239.64	\$311.84	\$4,155.31
	9 Interest Accrued - Net Change	\$43.35	\$296.43	\$56.37	\$803.77	\$360.52	\$56.22	\$0.00	\$107.50	\$139.89	\$1,864.04
	Ending Cash & Investment Balance	\$69,201.33	\$469,170.80	\$89,122.09	\$1,276,944.98	\$575,498.03	\$89,743.35	\$0.15	\$171,600.62	\$223,304.21	\$2,964,585.56
	Ending Interest Accrual Balance	\$148.95	\$1,034.01	\$203.28	\$2,838.71	\$1,238.67	\$193.17	\$0.00	\$369.36	\$480.58	\$6,506.73

		Prop	Liab	Auto	WC	Ded	Cont	EJIF	MEL	Admin	Total
2013	Opening Cash & Investment Balance	83,370.07	381,805.72	(177,689.10)	1,011,410.07	649,102.38	60,754.18	(79.83)	251,303.57	117,373.40	\$2,377,350.46
	Opening Interest Accrual Balance	\$125.80	\$611.24	\$0.99	\$1,582.52	\$991.51	\$92.78	(\$0.00)	\$383.79	\$175.87	\$3,964.51
	1 Interest Accrued and/or Interest Cost	\$52.27	\$239.37	\$0.00	\$634.09	\$406.94	\$38.09	\$0.00	\$157.55	\$73.59	\$1,601.89
	2 Interest Accrued - discounted Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	3 (Amortization and/or Interest Cost)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	4 Accretion	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	5 Interest Paid - Cash Instr.s	\$1.71	\$7.85	\$0.00	\$20.80	\$13.35	\$1.25	\$0.00	\$5.17	\$2.41	\$52.55
	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
	7 Unrealized Gain (Loss)	\$62.53	\$286.38	\$0.00	\$758.61	\$486.86	\$45.57	\$0.00	\$188.49	\$88.04	\$1,916.48
	8 Net Investment Income	\$116.51	\$533.59	\$0.00	\$1,413.50	\$907.16	\$84.91	\$0.00	\$351.21	\$164.04	\$3,570.91
	9 Interest Accrued - Net Change	\$52.27	\$239.37	\$0.00	\$634.09	\$406.94	\$38.09	\$0.00	\$157.55	\$73.59	\$1,601.89
	Ending Cash & Investment Balance	\$82,434.32	\$359,932.00	(\$177,689.10)	\$993,013.25	\$649,602.59	\$60,801.00	(\$79.83)	\$251,497.23	\$117,463.85	\$2,336,975.31
	Ending Interest Accrual Balance	\$178.06	\$850.61	\$0.99	\$2,216.60	\$1,398.45	\$130.87	(\$0.00)	\$541.34	\$249.46	\$5,566.39

		Prop	Liab	Auto	WC	Ded	Cont	EJIF	MEL	Admin	Total
2012	Opening Cash & Investment Balance	90,820.46	176,820.13	102,661.32	805,938.34	529,971.75	52,851.56	1,684.12	168,787.12	81,352.83	\$2,010,887.63
	Opening Interest Accrual Balance	\$138.64	\$340.68	\$156.79	\$1,214.70	\$809.38	\$80.72	\$2.57	\$257.77	\$124.24	\$3,125.49
	1 Interest Accrued and/or Interest Cost	\$56.94	\$110.85	\$64.36	\$505.27	\$332.26	\$33.13	\$1.06	\$105.82	\$51.00	\$1,260.69
	2 Interest Accrued - discounted Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	3 (Amortization and/or Interest Cost)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	4 Accretion	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	5 Interest Paid - Cash Instr.s	\$1.87	\$3.64	\$2.11	\$16.57	\$10.90	\$1.09	\$0.03	\$3.47	\$1.67	\$41.35
	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
	7 Unrealized Gain (Loss)	\$68.12	\$132.62	\$77.00	\$604.50	\$397.51	\$39.64	\$1.26	\$126.60	\$61.02	\$1,508.28
	8 Net Investment Income	\$126.93	\$247.12	\$143.47	\$1,126.34	\$740.66	\$73.86	\$2.35	\$235.89	\$113.69	\$2,810.32
	9 Interest Accrued - Net Change	\$56.94	\$110.85	\$64.36	\$505.27	\$332.26	\$33.13	\$1.06	\$105.82	\$51.00	\$1,260.69
	Ending Cash & Investment Balance	\$90,925.45	\$175,434.51	\$102,740.43	\$791,972.71	\$530,380.16	\$52,892.29	\$1,685.42	\$168,917.19	\$81,415.52	\$1,996,363.68
	Ending Interest Accrual Balance	\$195.58	\$451.53	\$221.15	\$1,719.96	\$1,141.64	\$113.85	\$3.63	\$363.59	\$175.24	\$4,386.18

		Prop	Liab	Auto	WC	Ded	Cont	EJIF	MEL	Admin	Total
Closed	Opening Cash & Investment Balance	209.62	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4,568,353.77	\$4,568,563.39
	Opening Interest Accrual Balance	\$0.28	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$6,970.66	\$6,970.94
	1 Interest Accrued and/or Interest Cost	\$0.13	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$2,864.05	\$2,864.18
	2 Interest Accrued - discounted Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	3 (Amortization and/or Interest Cost)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	4 Accretion	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	5 Interest Paid - Cash Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$93.95	\$93.95
	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
	7 Unrealized Gain (Loss)	\$0.16	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$3,426.52	\$3,426.68
	8 Net Investment Income	\$0.29	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$6,384.52	\$6,384.81
	9 Interest Accrued - Net Change	\$0.13	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$2,864.05	\$2,864.18
	Ending Cash & Investment Balance	\$234.78	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$4,571,874.24	\$4,572,109.02
	Ending Interest Accrual Balance	\$0.41	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$9,834.71	\$9,835.12



BURLINGTON COUNTY MUNICIPAL JIF
INVESTMENT MANAGEMENT
ACCOUNT NO. 65-P143-01-2

FINANCIAL STATEMENT FOR THE PERIOD
09/01/16 THROUGH 09/30/16

ACCOUNT MANAGER:
JASON J. WALLACH

201-574-4836

PORTFOLIO MANAGER:
JASON WALLACH

MR THOMAS TONTARSKI
10796 MALLARD POINT ROAD
CHESTERTOWN MD 21620



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BURLINGTON COUNTY MUNICIPAL JIF
INVESTMENT MANAGEMENT

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PORTFOLIO APPRAISAL	4



STATEMENT OF CHANGES IN NET ASSETS
FOR PERIOD 09/01/16 THRU 09/30/16

ACCOUNT NO. 65-P143-01-2

BURLINGTON COUNTY MUNICIPAL JIF
INVESTMENT MANAGEMENT

BEGINNING TOTAL PORTFOLIO AS OF 09/01/16		10,991,379.43
TRANSACTION ACTIVITY		
CHANGE IN UNREALIZED CAPITAL GAIN/LOSS		
UNREALIZED GAIN/LOSS CURRENT PERIOD	21,230.00-	
UNREALIZED GAIN/LOSS PRIOR PERIOD	34,490.00-	
NET CHANGE	-----	13,260.00
ACCRUED INCOME RECONCILIATION		
ENDING INTEREST ACCRUAL BALANCE	36,952.77	
BEGINNING INTEREST ACCRUAL BALANCE	25,869.43	
CHANGE IN INCOME ACCRUAL	-----	11,083.34
TOTAL TRANSACTIONS	-----	24,343.34
ENDING TOTAL PORTFOLIO AS OF 09/30/16		----- 11,015,722.77
TOTAL PORTFOLIO VALUE INCLUDES ASSET MARKET VALUE PLUS ACCRUED INCOME		



PORTFOLIO SUMMARY
AS OF 09/30/16

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ACCOUNT NO. 65-P143-01-2

BURLINGTON COUNTY MUNICIPAL JIF
INVESTMENT MANAGEMENT

	TOTAL COST	TOTAL MARKET	% OF MKT VAL	ESTIMATED ANN INCOME	PURCH YLD
FIXED INCOME SECURITIES					
GOVERNMENT OBLIGATIONS	11,000,000.00	10,978,770.00	100.00	133,000	1.2
CASH AND EQUIVALENTS	.00	.00			
	-----	-----	-----		-----
	11,000,000.00	10,978,770.00	100.00		1.2



PORTFOLIO SUMMARY
AS OF 09/30/16

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ACCOUNT NO. 65-P143-01-2

BURLINGTON COUNTY MUNICIPAL JIF
INVESTMENT MANAGEMENT

BOND MATURITY SUMMARY

	RANGE	PAR VALUE	MARKET VALUE
DEBT OBLIGATIONS			
1 - 3 MONTHS		2,000,000	2,001,400.00
GREATER THAN 2 YEARS		9,000,000	8,977,370.00
		-----	-----
TOTAL DEBT OBLIGATIONS		11,000,000	10,978,770.00
		-----	-----
TOTAL		11,000,000	10,978,770.00



PORTFOLIO APPRAISAL
AS OF 09/30/16

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ACCOUNT NO. 65-P143-01-2

BURLINGTON COUNTY MUNICIPAL JIF
INVESTMENT MANAGEMENT

PAR VALUE/ NO. SHARES	CUSIP/ DESCRIPTION	TOTAL ACCRUED INTEREST	MARKET VALUE ACQUISITION COST	UNREALIZED GAIN/LOSS	MARKET PRICE CURRENT BOOK	% OF PORTFOLIO	PURCHASE YIELD
CASH & EQUIVALENTS							
CASH							
0	INCOME CASH	.00	.00	.00	.000 .00		
0	PRINCIPAL CASH	.00	.00	.00	.000 .00		
	TOTAL CASH	.00	.00	.00	.00	.00	0.0
	TOTAL CASH & EQUIVALENTS	.00	.00 .00	.00	.00	.00	0.0
DEBT OBLIGATIONS							
1 - 3 MONTHS							
2,000,000	3134G5-A4-7 FHLMC .65% 12/20/2016 DTD 06/30/2014 CALLABLE	3,286.11	2,001,400.00 2,000,000.00	1,400.00	100.070 2,000,000.00	18.23	.6
	TOTAL 1 - 3 MONTHS	3,286.11	2,001,400.00 2,000,000.00	1,400.00	2,000,000.00	18.23	0.7
GREATER THAN 2 YEARS							
1,000,000	3134GA-AR-5 FHLMC 1.2% 05/23/2019 DTD 08/23/2016 CALLABLE 11/23/2016	1,266.66	998,970.00 1,000,000.00	1,030.00-	99.897 1,000,000.00	9.10	1.2
8,000,000	3130A8-FB-4 FHLB 1.35% 12/13/2019 DTD 06/13/2016 CALLABLE 12/13/2016	32,400.00	7,978,400.00 8,000,000.00	21,600.00-	99.730 8,000,000.00	72.67	1.3



PORTFOLIO APPRAISAL
AS OF 09/30/16

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ACCOUNT NO. 65-P143-01-2

BURLINGTON COUNTY MUNICIPAL JIF
INVESTMENT MANAGEMENT

PAR VALUE/ NO. SHARES	CUSIP/ DESCRIPTION	TOTAL ACCRUED INTEREST	MARKET VALUE ACQUISITION COST	UNREALIZED GAIN/LOSS	MARKET PRICE CURRENT BOOK	% OF PORTFOLIO	PURCHASE YIELD
	TOTAL GREATER THAN 2 YEARS	33,666.66	8,977,370.00 9,000,000.00	22,630.00-	9,000,000.00	81.77	1.3
	TOTAL DEBT OBLIGATIONS	36,952.77	10,978,770.00 11,000,000.00	21,230.00-	11,000,000.00	100.00	1.2
	NET ASSETS	36,952.77	10,978,770.00 11,000,000.00	21,230.00-	11,000,000.00	100.00	1.2
	TOTAL SECURITIES CURRENTLY HELD		11,015,722.77				

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

Current Fund Year: 2016										
Month Ending: September										
	Prop	Liab	Auto	WC	Ded	Cont	EJIF	MEL	Admin	TOTAL
OPEN BALANCE	250,534.41	1,389,464.88	185,262.30	5,628,391.02	2,786,667.22	377,926.26	(63,213.51)	1,216,916.72	5,479,063.76	17,251,013.06
RECEIPTS										
Assessments	43,720.32	93,249.62	22,624.50	420,846.27	106,327.41	17,984.50	46,783.82	394,037.13	270,408.43	1,415,982.00
Refunds	7,413.63	0.00	0.00	379.50	0.00	0.00	0.00	0.00	0.00	7,793.13
Invest Pymnts	230.02	1,176.43	279.69	4,337.35	2,147.47	291.24	1.30	937.78	4,222.28	13,623.56
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Invest	230.02	1,176.43	279.69	4,337.35	2,147.47	291.24	1.30	937.78	4,222.28	13,623.56
Other *	0.00	153.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	153.00
TOTAL	51,363.97	94,579.05	22,904.19	425,563.12	108,474.88	18,275.74	46,785.12	394,974.91	274,630.71	1,437,551.69
EXPENSES										
Claims Transfers	18,263.23	30,691.57	874.50	173,192.83	0.00	0.00	0.00	0.00	0.00	223,022.13
Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	68,986.82	68,986.82
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	18,263.23	30,691.57	874.50	173,192.83	0.00	0.00	0.00	0.00	68,986.82	292,008.95
END BALANCE	283,635.15	1,453,352.36	207,291.99	5,880,761.31	2,895,142.10	396,202.00	(16,428.39)	1,611,891.63	5,684,707.65	18,396,555.80

Report Month: September

		Balance Differences
Opening Balances:	Opening Balances are equal	\$0.00
Imprest Transfers:	Imprest Totals are equal	\$0.00
Investment Balances:	Investment Payment Balances are equal	\$0.00
	Investment Adjustment Balances are equal	\$0.00
Ending Balances:	Ending Balances are equal	\$0.00
Accural Balances:	Accural Balances are equal	\$0.00
 Claims Transaction Status:		
Allocation variance 1:	Daily xactions add to monthly totals	0.00
Allocation variance 2:	Variance between monthly total and allocation	(25.00)
Allocation variance 3:	Treasurer/TPA net payments NC Max/Min	0.00 / (235.00)
Pre-existing variance:	Prior period unreconciled varian Max/Min	0.00 / (210.00)

SUMMARY OF CASH TRANSACTIONS										
FUND YEAR	2016									
Month Ending:	September									
	Prop	Liab	Auto	WC	Ded	Cont	EJIF	MEL	Admin	TOTAL
OPEN BALANCE	54,935.07	(137,143.36)	82,710.88	1,445,082.60	440,639.86	74,531.00	(64,777.34)	511,391.53	253,424.40	2,660,794.64
RECEIPTS										
Assessments	43,720.32	93,249.62	22,624.50	420,846.27	106,327.41	17,984.50	46,783.82	394,037.13	270,408.43	1,415,982.00
Refunds	7,353.63	0.00	0.00	0.00						7,353.63
Invest Pymnts	42.33	0.00	63.74	1,113.61	339.57	57.44	0.00	394.09	195.29	2,206.07
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Invest	42.33	0.00	63.74	1,113.61	339.57	57.44	0.00	394.09	195.29	2,206.07
Other *	0.00	153.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	153.00
TOTAL	51,116.28	93,402.62	22,688.24	421,959.88	106,666.98	18,041.94	46,783.82	394,431.22	270,603.72	1,425,694.70
EXPENSES										
Claims Transfers	17,263.23	770.50	20.50	89,452.37	0.00	0.00	0.00	0.00	0.00	107,506.60
Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	67,945.49	67,945.49
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	17,263.23	770.50	20.50	89,452.37	0.00	0.00	0.00	0.00	67,945.49	175,452.09
END BALANCE	88,788.12	(44,511.24)	105,378.62	1,777,590.11	547,306.84	92,572.94	(17,993.52)	905,822.75	456,082.63	3,911,037.25

SUMMARY OF CASH TRANSACTIONS										
FUND YEAR	2015									
Month Ending:	September									
	Prop	Liab	Auto	WC	Ded	Cont	EJIF	MEL	Admin	TOTAL
OPEN BALANCE	(47,948.85)	495,151.22	87,672.39	1,083,899.06	591,898.35	100,115.27	(40.61)	113,966.02	235,427.10	2,660,139.95
RECEIPTS										
Assessments	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
Invest Pymnts	0.00	381.57	67.56	835.28	456.13	77.15	0.00	87.82	181.43	2,086.94
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Invest	0.00	381.57	67.56	835.28	456.13	77.15	0.00	87.82	181.43	2,086.94
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	0.00	381.57	67.56	835.28	456.13	77.15	0.00	87.82	181.43	2,086.94
EXPENSES										
Claims Transfers	0.00	2,206.50	0.00	43,494.08	0.00	0.00	0.00	0.00	0.00	45,700.58
Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,041.33	1,041.33
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	0.00	2,206.50	0.00	43,494.08	0.00	0.00	0.00	0.00	1,041.33	46,741.91
END BALANCE	(47,948.85)	493,326.29	87,739.95	1,041,240.26	592,354.48	100,192.42	(40.61)	114,053.84	234,567.20	2,615,484.98

SUMMARY OF CASH TRANSACTIONS										
FUND YEAR 2014										
Month Ending:	September									
	Prop	Liab	Auto	WC	Ded	Cont	EJIF	MEL	Admin	TOTAL
OPEN BALANCE	69,148.04	472,831.17	89,906.81	1,282,060.95	575,054.88	89,674.25	0.15	171,468.48	223,132.26	2,973,276.99
RECEIPTS										
Assessments	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	379.50						379.50
Invest Pymnts	53.29	364.37	69.28	987.98	443.15	69.10	0.00	132.14	171.95	2,291.26
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Invest	53.29	364.37	69.28	987.98	443.15	69.10	0.00	132.14	171.95	2,291.26
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	53.29	364.37	69.28	1,367.48	443.15	69.10	0.00	132.14	171.95	2,670.76
EXPENSES										
Claims Transfers	0.00	4,024.74	854.00	6,483.45	0.00	0.00	0.00	0.00	0.00	11,362.19
Expenses	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
TOTAL	0.00	4,024.74	854.00	6,483.45	0.00	0.00	0.00	0.00	0.00	11,362.19
END BALANCE	69,201.33	469,170.80	89,122.09	1,276,944.98	575,498.03	89,743.35	0.15	171,600.62	223,304.21	2,964,585.56

SUMMARY OF CASH TRANSACTIONS										
FUND YEAR 2013										
Month Ending:	September									
	Prop	Liab	Auto	WC	Ded	Cont	EJIF	MEL	Admin	TOTAL
OPEN BALANCE	83,370.07	381,805.72	(177,689.10)	1,011,410.07	649,102.38	60,754.18	(79.83)	251,303.57	117,373.40	2,377,350.46
RECEIPTS										
Assessments	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
Invest Pymnts	64.25	294.23	0.00	779.41	500.21	46.82	0.00	193.66	90.45	1,969.03
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Invest	64.25	294.23	0.00	779.41	500.21	46.82	0.00	193.66	90.45	1,969.03
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	64.25	294.23	0.00	779.41	500.21	46.82	0.00	193.66	90.45	1,969.03
EXPENSES										
Claims Transfers	1,000.00	22,167.95	0.00	19,176.23	0.00	0.00	0.00	0.00	0.00	42,344.18
Expenses	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
TOTAL	1,000.00	22,167.95	0.00	19,176.23	0.00	0.00	0.00	0.00	0.00	42,344.18
END BALANCE	82,434.32	359,932.00	(177,689.10)	993,013.25	649,602.59	60,801.00	(79.83)	251,497.23	117,463.85	2,336,975.31

SUMMARY OF CASH TRANSACTIONS										
FUND YEAR	2012									
Month Ending:	September									
	Prop	Liab	Auto	WC	Ded	Cont	EJIF	MEL	Admin	TOTAL
OPEN BALANCE	90,820.46	176,820.13	102,661.32	805,938.34	529,971.75	52,851.56	1,684.12	168,787.12	81,352.83	2,010,887.63
RECEIPTS										
Assessments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Refunds	35.00	0.00	0.00	0.00	0.00					35.00
Invest Pymnts	69.99	136.26	79.11	621.07	408.41	40.73	1.30	130.07	62.69	1,549.63
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Invest	69.99	136.26	79.11	621.07	408.41	40.73	1.30	130.07	62.69	1,549.63
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	104.99	136.26	79.11	621.07	408.41	40.73	1.30	130.07	62.69	1,584.63
EXPENSES										
Claims Transfers	0.00	1,521.88	0.00	14,586.70	0.00	0.00	0.00	0.00	0.00	16,108.58
Expenses	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
TOTAL	0.00	1,521.88	0.00	14,586.70	0.00	0.00	0.00	0.00	0.00	16,108.58
END BALANCE	90,925.45	175,434.51	102,740.43	791,972.71	530,380.16	52,892.29	1,685.42	168,917.19	81,415.52	1,996,363.68

SUMMARY OF CASH TRANSACTIONS										
FUND YEAR	Closed									
Month Ending:	September									
	Prop	Liab	Auto	WC	Ded	Cont	EJIF	MEL	Admin	TOTAL
OPEN BALANCE	209.62	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4,568,353.77	4,568,563.39
RECEIPTS										
Assessments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Refunds	25.00	0.00	0.00	0.00	0.00					25.00
Invest Pymnts	0.16	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3,520.47	3,520.63
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Invest	0.16	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3,520.47	3,520.63
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	25.16	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3,520.47	3,545.63
EXPENSES										
Claims Transfers	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
END BALANCE	234.78	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4,571,874.24	4,572,109.02

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

Month **September**
Current Fund Year **2016**

Policy Year	Coverage	1.	2.	3.	4.	5.	6.	7.	8.
		Calc. Net Paid Thru Last Month	Monthly Net Paid September	Monthly Recoveries September	Calc. Net Paid Thru September	TPA Net Paid Thru September	Variance To Be Reconciled	Delinquent Unreconciled Variance From	Change This Month
2016	Prop	126,548.51	17,263.23	7,353.63	136,458.11	136,458.11	0.00	0.00	0.00
	Liab	7,861.23	770.50	0.00	8,631.73	8,631.73	0.00	0.00	0.00
	Auto	11,066.98	20.50	0.00	11,087.48	11,087.48	0.00	0.00	0.00
	WC	299,435.01	89,452.37	0.00	388,887.38	388,887.38	0.00	0.00	0.00
	Total	444,911.73	107,506.60	7,353.63	545,064.70	545,064.70	0.00	0.00	0.00
2015	Prop	297,253.75	0.00	0.00	297,253.75	297,253.75	0.00	0.00	0.00
	Liab	23,299.27	2,206.50	0.00	25,505.77	25,505.77	(0.00)	(0.00)	0.00
	Auto	39,592.38	0.00	0.00	39,592.38	39,592.38	0.00	0.00	0.00
	WC	1,261,594.73	43,494.08	0.00	1,305,088.81	1,305,088.81	0.00	0.00	0.00
	Total	1,621,740.13	45,700.58	0.00	1,667,440.71	1,667,440.71	(0.00)	(0.00)	0.00
2014	Prop	215,962.10	0.00	0.00	215,962.10	215,962.10	(0.00)	(0.00)	0.00
	Liab	89,236.53	4,024.74	0.00	93,261.27	93,261.27	0.00	0.00	0.00
	Auto	45,002.34	854.00	0.00	45,856.34	45,856.34	0.00	0.00	0.00
	WC	1,145,379.35	6,483.45	379.50	1,151,483.30	1,151,483.30	0.00	0.00	0.00
	Total	1,495,580.32	11,362.19	379.50	1,506,563.01	1,506,563.01	(0.00)	(0.00)	0.00
2013	Prop	168,044.74	1,000.00	0.00	169,044.74	169,044.74	0.00	0.00	0.00
	Liab	199,025.38	22,167.95	0.00	221,193.33	221,193.33	0.00	(0.00)	0.00
	Auto	326,298.88	0.00	0.00	326,298.88	326,298.88	0.00	0.00	0.00
	WC	1,437,757.61	19,176.23	0.00	1,456,933.84	1,456,933.84	(0.00)	(0.00)	0.00
	Total	2,131,126.61	42,344.18	0.00	2,173,470.79	2,173,470.79	(0.00)	(0.00)	0.00
2012	Prop	136,244.20	0.00	35.00	136,209.20	136,209.20	(0.00)	(0.00)	0.00
	Liab	358,772.72	1,521.88	0.00	360,294.60	360,294.60	0.00	0.00	0.00
	Auto	22,781.50	0.00	0.00	22,781.50	22,781.50	0.00	0.00	0.00
	WC	1,297,893.42	14,586.70	0.00	1,312,480.12	1,312,480.12	(0.00)	0.00	(0.00)
	Total	1,815,691.84	16,108.58	35.00	1,831,765.42	1,831,765.42	(0.00)	(0.00)	(0.00)
TOTAL		7,509,050.63	223,022.13	7,768.13	7,724,304.63	7,724,304.63	(0.00)	(0.00)	(0.00)

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CHECK NUMBER	ORDER										POLICY		
DATE	CHECK#	PAYEE	IRS#	BATCH#	GRP	FILE#	CL	COV	CLIENT#	AMOUNT	DOL	YR	LOCATION
9/02/16	622711	LABORATORY CORPORATI	133757370	0255784_026_Z21880_01	WC	MED	MCO00151892.			258.00	LOSS	7/13/15	15 026-7720NJ
9/02/16	622712	ISO SERVICES, INC.	133973142	0255784_001_X28844_01	WC	MED	MCO00102829.			10.25	EXP	4/29/12	12 001-7720NJ
9/02/16	622712	ISO SERVICES, INC.	133973142	0255784_029_Z10793_01	WC	MED	MCO00146027.			10.25	EXP	2/17/15	15 299-7720NJ
										20.50	TOTAL	CHECK#:	622712
9/02/16	622713	PETER ELEUTERI		0255784_022_X65024_01	WC	IND	MCO00121327.			1,003.84	LOSS	6/05/13	13 022-9403NJ
9/02/16	622714	PIETRAS, SARACINO, S	141872046	0255784_029_X99453_01	WC	IND	MCO00139759.			275.00	LGL	9/07/14	14 299-7720NJ
9/02/16	622714	PIETRAS, SARACINO, S	141872046	0255784_004_Z12832_01	WC	IND	MCO00146999.			571.50	LGL	3/07/15	15 004-5509NJ
										846.50	TOTAL	CHECK#:	622714
9/02/16	622715	EDWARD HUNTER		0255784_026_Z21880_01	WC	IND	MCO00151892.			2,198.56	LOSS	7/13/15	15 026-7720NJ
9/02/16	622716	KEVIN LEFFERTS		0255784_004_Z12832_01	WC	IND	MCO00146999.			5,731.00	LOSS	3/07/15	15 004-5509NJ
9/02/16	622717	RADIOLOGY ASSOCIATES	202226053	0255784_027_Z42037_01	WC	MED	MCO00160611.			370.00	LOSS	7/18/16	16 02275509NJ
9/02/16	622718	VIRTUA AT WORK	210634562	0255784_029_Z30283_01	WC	MED	MCO00156562.			130.40	LOSS	11/18/15	15 299-7720NJ
9/02/16	622719	VIRTUA AT WORK	210634562	0255784_018_Z42687_01	WC	MED	MCO00160822.			166.95	LOSS	7/30/16	16 018-7720NJ
9/02/16	622719	VIRTUA AT WORK	210634562	0255784_029_Z42921_01	WC	MED	MCO00160910.			166.95	LOSS	8/02/16	16 299-5509NJ
										333.90	TOTAL	CHECK#:	622719
9/02/16	622720	WESTAMPTON TOWNSHIP	210733189	0255784_018_Z40538_01	WC	MED	MCO00160097.			686.40	LOSS	6/21/16	16 018-5509NJ
9/02/16	622721	BORDENTOWN TOWNSHIP	216000365	0255784_023_Z36227_01	WC	IND	MCO00158693.			1,270.34	LOSS	3/21/16	16 023-5509NJ
9/02/16	622722	PEMBERTON TOWNSHIP	216007467	0255784_029_Z27950_01	WC	IND	MCO00155146.			1,512.46	LOSS	10/13/15	15 299-5509NJ
9/02/16	622723	PEMBERTON TOWNSHIP	216007467	0255784_029_Z27950_01	WC	IND	MCO00155146.			1,512.46	LOSS	10/13/15	15 299-5509NJ
9/02/16	622724	PEMBERTON TOWNSHIP	216007467	0255784_029_Z37736_03	WC	IND	MCO00159189.			1,742.00	LOSS	4/21/16	16 299-7720NJ
9/02/16	622725	PEMBERTON TOWNSHIP	216007467	0255784_029_Z40242_01	WC	IND	MCO00159985.			1,742.00	LOSS	6/14/16	16 299-7720NJ
9/02/16	622726	PEMBERTON TOWNSHIP	216007467	0255784_029_Z42838_01	WC	IND	MCO00160879.			1,687.08	LOSS	8/02/16	16 299-5509NJ
9/02/16	622727	PEMBERTON TOWNSHIP	216007467	0255784_029_Z42838_01	WC	IND	MCO00160879.			1,687.08	LOSS	8/02/16	16 299-5509NJ
9/02/16	622728	PEMBERTON TOWNSHIP	216007467	0255784_029_Z42838_01	WC	IND	MCO00160879.			843.54	LOSS	8/02/16	16 299-5509NJ
9/02/16	622729	EDGEWATER PARK TOWNS	216008505	0255784_014_Z42992_01	WC	IND	MCO00160947.			1,742.00	LOSS	8/04/16	16 014-7720NJ
9/02/16	622730	KENNEDY UNIVERSITY H	221773439	0255784_027_Z42037_01	WC	MED	MCO00160611.			4,266.29	LOSS	7/18/16	16 02275509NJ
9/02/16	622731	RADIOLOGY ASSOCIATES	221968836	0255784_018_Z42687_01	WC	MED	MCO00160822.			15.93	LOSS	7/30/16	16 018-7720NJ
9/02/16	622732	LOURDES ANESTHESIA A	222041639	0255784_026_Z21880_01	WC	MED	MCO00151892.			585.00	LOSS	7/13/15	15 026-7720NJ
9/02/16	622733	STATE SHORTHAND REPO	222088894	0255784_004_Z12832_01	WC	MED	MCO00146999.			90.00	EXP	3/07/15	15 004-5509NJ
9/02/16	622734	HEARTLAND REHABILITA	222137595	0255784_029_Z27950_01	WC	MED	MCO00155146.			63.00	LOSS	10/13/15	15 299-5509NJ
9/02/16	622734	HEARTLAND REHABILITA	222137595	0255784_029_Z27950_01	WC	MED	MCO00155146.			63.00	LOSS	10/13/15	15 299-5509NJ
9/02/16	622734	HEARTLAND REHABILITA	222137595	0255784_029_Z27950_01	WC	MED	MCO00155146.			63.00	LOSS	10/13/15	15 299-5509NJ
										189.00	TOTAL	CHECK#:	622734
9/02/16	622735	DELTRAN EMERGENCY SQU	222281898	0255784_003_Z40024_01	WC	MED	MCO00159899.			841.40	LOSS	6/07/16	16 003-8810NJ
9/02/16	622736	QUALCARE, INC.	223129563	0255784_011_Z44083_01	WC	MED	MCO00161375.			486.00	LOSS	8/25/16	16 011-7720NJ
9/02/16	622736	QUALCARE, INC.	223129563	0255784_029_Z44145_01	WC	MED	MCO00161393.			486.00	LOSS	8/27/16	16 299-7720NJ
										972.00	TOTAL	CHECK#:	622736
9/02/16	622737	REHAB CONNECTION	223235862	0255784_004_X23574_01	WC	MED	MCO00100387.			63.00	LOSS	3/16/12	12 004-7580NJ
9/02/16	622737	REHAB CONNECTION	223235862	0255784_004_X23574_01	WC	MED	MCO00100387.			63.00	LOSS	3/16/12	12 004-7580NJ
										126.00	TOTAL	CHECK#:	622737
9/02/16	622738	JOEL B. GLASS, MD	223403151	0255784_024_X21107_01	WC	MED	MCO00098740.			145.00	LOSS	2/16/12	12 024-7720NJ
9/02/16	622738	JOEL B. GLASS, MD	223403151	0255784_024_X21107_01	WC	MED	MCO00098740.			150.00	LOSS	2/16/12	12 024-7720NJ
										295.00	TOTAL	CHECK#:	622738
9/02/16	622739	OUR LADY OF LOURDES	223612265	0255784_029_Z42274_01	WC	MED	MCO00160707.			1,218.06	LOSS	7/24/16	16 299-9430NJ
9/02/16	622740	PROFESSIONAL SERVICE	231893623	0255784_028_Z41892_01	WC	MED	MCO00160577.			12.34	LOSS	7/17/16	16 02289430NJ
9/02/16	622741	LEONARD, SCIOLLA, HU	232222265	0255784_004_Z12832_01	WC	IND	MCO00146999.			1,910.00	LOSS	3/07/15	15 004-5509NJ
9/02/16	622742	NOVACARE REHABILITAT	232736153	0255784_007_Z34049_01	WC	MED	MCO00158010.			88.00	LOSS	2/06/16	16 007-7728NJ
9/02/16	622743	ATLAS SPINE	271540633	0255784_029_Z27950_01	WC	MED	MCO00155146.			124.55	LOSS	10/13/15	15 299-5509NJ
9/02/16	622744	PREMIER ORTHOPAEDIC	300028744	0255784_029_Z40242_01	WC	MED	MCO00159985.			25.00	LOSS	6/14/16	16 299-7720NJ
9/02/16	622745	THE DEWEESE LAW FIRM	455564717	0255784_011_X99053_01	WC	MED	MCO00139513.			150.00	EXP	8/25/14	14 011-7720NJ
9/02/16	622746	AFFANATO MARUT, LLC	463266146	0255784_029_X65465_01	WC	IND	MCO00121619.			140.00	LGL	6/08/13	13 299-7720NJ

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9/02/16	622746	AFFANATO MARUT, LLC	463266146	0255784_004_X79192_01_WC_IND_MCO00128911.						152.50	LGL	12/11/13 13 004-5509NJ
9/02/16	622746	AFFANATO MARUT, LLC	463266146	0255784_029_Z09592_01_WC_IND_MCO00145313.						202.50	LGL	1/30/15 15 299-5509NJ
										495.00	TOTAL	CHECK#: 622746
9/02/16	622747	REHAB EXCELLENCE CTR	820553728	0255784_029_Z40242_01_WC_MED_MCO00159985.						63.00	LOSS	6/14/16 16 299-7720NJ
9/02/16	622747	REHAB EXCELLENCE CTR	820553728	0255784_029_Z40242_01_WC_MED_MCO00159985.						63.00	LOSS	6/14/16 16 299-7720NJ
9/02/16	622747	REHAB EXCELLENCE CTR	820553728	0255784_029_Z40242_01_WC_MED_MCO00159985.						63.00	LOSS	6/14/16 16 299-7720NJ
9/02/16	622747	REHAB EXCELLENCE CTR	820553728	0255784_029_Z40242_01_WC_MED_MCO00159985.						63.00	LOSS	6/14/16 16 299-7720NJ
										252.00	TOTAL	CHECK#: 622747
9/02/16	622748	SPRINGFIELD TOWNSHIP	999999999	0255784_017_X62596_01_PR_COL_SPRINGFIELD_						1,000.00	LOSS	4/28/13 13 017-9420NJ
9/12/16	622749	COASTAL SPINE, PC.	010767058	0255863_029_Z27950_01_WC_MED_MCO00155146.						800.00	LOSS	10/13/15 15 299-5509NJ
9/12/16	622750	ADMINISTRATIVE CLAIM	043174375	0255863_003_Z44443_01_WC_MED_MCO00161492.						3.00	EXP	8/30/16 16 003-7720NJ
9/12/16	622750	ADMINISTRATIVE CLAIM	043174375	0255863_023_Z44445_01_WC_MED_MCO00161491.						3.00	EXP	9/01/16 16 023-7720NJ
										6.00	TOTAL	CHECK#: 622750
9/12/16	622751	ISO SERVICES, INC.	133973142	0255863_004_X79726_01_WC_MED_MCO00129294.						9.75	EXP	12/18/13 13 004-8810NJ
9/12/16	622751	ISO SERVICES, INC.	133973142	0255863_020_Z40838_01_WC_MED_MCO00160215.						9.75	EXP	6/02/16 16 020-5509NJ
										19.50	TOTAL	CHECK#: 622751
9/12/16	622752	ISO SERVICES, INC.	133973142	0255863_027_X47325_01_WC_MED_MCO00111952.						10.25	EXP	11/12/12 12 02279106NJ
9/12/16	622752	ISO SERVICES, INC.	133973142	0255863_023_Z43589_01_WC_MED_MCO00161114.						10.25	EXP	8/14/16 16 023-7720NJ
9/12/16	622752	ISO SERVICES, INC.	133973142	0255863_011_Z43681_01_WC_MED_MCO00161203.						10.25	EXP	8/15/16 16 011-7580NJ
9/12/16	622752	ISO SERVICES, INC.	133973142	0255863_020_Z43682_01_WC_MED_MCO00161217.						10.25	EXP	8/18/16 16 020-7720NJ
9/12/16	622752	ISO SERVICES, INC.	133973142	0255863_029_Z43826_01_WC_MED_MCO00161277.						10.25	EXP	8/22/16 16 299-9403NJ
9/12/16	622752	ISO SERVICES, INC.	133973142	0255863_001_Z43892_01_WC_MED_MCO00161305.						10.25	EXP	8/23/16 16 001-7720NJ
9/12/16	622752	ISO SERVICES, INC.	133973142	0255863_005_Z43893_01_WC_MED_MCO00161288.						10.25	EXP	8/22/16 16 005-7720NJ
9/12/16	622752	ISO SERVICES, INC.	133973142	0255863_018_Z43894_01_WC_MED_MCO00161307.						10.25	EXP	8/19/16 16 018-7711NJ
										82.00	TOTAL	CHECK#: 622752
9/12/16	622753	PIETRAS, SARACINO, S	141872046	0255863_024_X22770_01_WC_IND_MCO00099809.						566.50	LGL	3/03/12 12 024-7720NJ
9/12/16	622753	PIETRAS, SARACINO, S	141872046	0255863_020_X96458_01_WC_IND						872.50	LGL	10/30/13 13 020-9403NJ
9/12/16	622753	PIETRAS, SARACINO, S	141872046	0255863_017_Z09086_01_WC_IND_MCO00145104.						771.00	LGL	1/26/15 15 017-7720NJ
9/12/16	622753	PIETRAS, SARACINO, S	141872046	0255863_020_Z17845_01_WC_IND						895.50	LGL	3/31/15 15 020-9403NJ
										3,105.50	TOTAL	CHECK#: 622753
9/12/16	622754	MARK LOVELAND		0255863_020_X97521_01_WC_IND_MCO00138828.						2,472.00	LOSS	8/07/14 14 020-5509NJ
9/12/16	622755	TROY CHENIER		0255863_011_X96603_01_WC_IND_MCO00138394.						1,101.20	LOSS	7/24/14 14 011-7720NJ
9/12/16	622756	EDWARD HUNTER		0255863_026_Z21880_01_WC_IND_MCO00151892.						1,710.00	LOSS	7/13/15 15 026-7720NJ
9/12/16	622757	STRIVE PHYSICAL THER	201901714	0255863_020_Z40839_01_WC_MED_MCO00160216.						90.00	LOSS	6/26/16 16 020-7720NJ
9/12/16	622758	VERITEXT CORP	203132569	0255863_012_Z03405_01_GL_BI						616.11	EXP	10/09/14 14 012-5509NJ
9/12/16	622759	VERITEXT CORP	203132569	0255863_013_Z04784_01_GL_PI						410.90	EXP	5/31/12 12 013-9430NJ
9/12/16	622760	DANIEL MATTHEWS		0255863_029_X71979_01_WC_IND_MCO00124808.						943.64	LOSS	9/05/13 13 299-7720NJ
9/12/16	622761	VIRTUA WEST JERSEY H	210634532	0255863_029_Z42838_01_WC_MED_MCO00160879.						95.40	LOSS	8/02/16 16 299-5509NJ
9/12/16	622762	VIRTUA AT WORK	210634562	0255863_029_Z39142_01_WC_MED_MCO00159645.						248.80	LOSS	5/21/16 16 299-7720NJ
9/12/16	622763	ROBERT WOOD JOHNSON,	210634572	0255863_023_Z43589_01_WC_MED_MCO00161114.						175.53	LOSS	8/14/16 16 023-7720NJ
9/12/16	622764	WESTAMPTON TOWNSHIP	210733189	0255863_018_Z41585_01_WC_IND_MCO00160474.						1,742.00	LOSS	7/08/16 16 018-7711NJ
9/12/16	622765	FLORENCE TOWNSHIP	216000623	0255863_005_Z34871_01_WC_IND_MCO00158209.						1,742.00	LOSS	2/19/16 16 005-7720NJ
9/12/16	622766	PEMBERTON TOWNSHIP	216007467	0255863_029_Z37736_03_WC_IND_MCO00159189.						1,742.00	LOSS	4/21/16 16 299-7720NJ
9/12/16	622767	PEMBERTON TOWNSHIP	216007467	0255863_029_Z40242_01_WC_IND_MCO00159985.						1,742.00	LOSS	6/14/16 16 299-7720NJ
9/12/16	622768	PEMBERTON TOWNSHIP	216007467	0255863_029_Z43826_01_WC_IND_MCO00161277.						1,317.80	LOSS	8/22/16 16 299-9403NJ
9/12/16	622769	CAPEHART & SCATCHARD	221908951	0255863_014_Z18330_01_GL_PPBI						9,200.00	LGL	5/14/13 13 014-7720NJ
9/12/16	622770	CAPEHART & SCATCHARD	221908951	0255863_011_X97182_01_WC_IND_MCO00138644.						161.00	LGL	8/02/14 14 011-7720NJ
9/12/16	622770	CAPEHART & SCATCHARD	221908951	0255863_018_Z12675_01_WC_IND_MCO00147000.						207.00	LGL	3/07/15 15 018-7711NJ
9/12/16	622770	CAPEHART & SCATCHARD	221908951	0255863_011_Z16537_01_WC_IND_MCO00148999.						138.00	LGL	4/24/15 15 011-7711NJ
										506.00	TOTAL	CHECK#: 622770
9/12/16	622771	HEARTLAND REHABILITA	222137595	0255863_029_Z27950_01_WC_MED_MCO00155146.						63.00	LOSS	10/13/15 15 299-5509NJ

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9/12/16	622772	RECONSTRUCTIVE ORTHO	222159534	0255863_007_Z34049_01_WC_MED_MCO00158010.						109.30	LOSS	2/06/16 16 007-7728NJ
9/12/16	622773	QUAL-LYNX	222483867	0255863_029_Z40242_01_WC_MED_MCO00159985.						75.00	EXP	6/14/16 16 299-7720NJ
9/12/16	622773	QUAL-LYNX	222483867	0255863_018_Z41585_01_WC_MED_MCO00160474.						75.00	EXP	7/08/16 16 018-7711NJ
										150.00	TOTAL	CHECK#: 622773
9/12/16	622774	ORTHOPAEDIC INSTITUT	222984213	0255863_029_Z37736_03_WC_MED_MCO00159189.						162.96	LOSS	4/21/16 16 299-7720NJ
9/12/16	622775	SOUTH JERSEY SPORTS	222984704	0255863_027_Z39453_01_WC_MED_MCO00159775.						73.90	LOSS	5/27/16 16 02278810NJ
9/12/16	622776	QUALCARE, INC.	223129563	0255863_003_Z44443_01_WC_MED_MCO00161492.						486.00	LOSS	8/30/16 16 003-7720NJ
9/12/16	622776	QUALCARE, INC.	223129563	0255863_011_Z44444_01_WC_MED_MCO00161498.						486.00	LOSS	9/02/16 16 011-9403NJ
9/12/16	622776	QUALCARE, INC.	223129563	0255863_023_Z44445_01_WC_MED_MCO00161491.						486.00	LOSS	9/01/16 16 023-7720NJ
9/12/16	622776	QUALCARE, INC.	223129563	0255863_001_Z44514_01_WC_MED_MCO00161524.						486.00	LOSS	9/02/16 16 001-7720NJ
9/12/16	622776	QUALCARE, INC.	223129563	0255863_011_Z44601_01_WC_MED_MCO00161540.						486.00	LOSS	9/07/16 16 011-7711NJ
										2,430.00	TOTAL	CHECK#: 622776
9/12/16	622777	REHAB CONNECTION	223235862	0255863_004_X23574_01_WC_MED_MCO00100387.						111.00	LOSS	3/16/12 12 004-7580NJ
9/12/16	622778	JOEL B. GLASS MD	223403151	0255863_024_X21107_01_WC_MED_MCO00098740.						165.00	LOSS	2/16/12 12 024-7720NJ
9/12/16	622779	I.C.U. INVESTIGATION	223492387	0255863_024_Z34515_01_WC_MED_MCO00158129.						525.00	EXP	2/15/16 16 024-7720NJ
9/12/16	622780	U.S. HEALTHWORKS MED	223511182	0255863_027_Z42920_01_WC_MED_MCO00160926.						79.00	LOSS	8/02/16 16 02277720NJ
9/12/16	622781	EMERGENCY PHYSICIAN,	223586506	0255863_026_Z42563_01_WC_MED_MCO00160777.						428.63	LOSS	7/26/16 16 026-7711NJ
9/12/16	622782	OUR LADY OF LOURDES	223612265	0255863_029_Z42838_01_WC_MED_MCO00160879.						1,316.73	LOSS	8/02/16 16 299-5509NJ
9/12/16	622783	NOVACARE REHABILITAT	232736153	0255863_007_Z34049_01_WC_MED_MCO00158010.						88.00	LOSS	2/06/16 16 007-7728NJ
9/12/16	622783	NOVACARE REHABILITAT	232736153	0255863_007_Z34049_01_WC_MED_MCO00158010.						88.00	LOSS	2/06/16 16 007-7728NJ
										176.00	TOTAL	CHECK#: 622783
9/12/16	622784	LITIGATION SOLUTIONS	260289782	0255863_011_Z16537_01_WC_MED_MCO00148999.						374.50	EXP	4/24/15 15 011-7711NJ
9/12/16	622785	EXAMWORKS, INC.	261114252	0255863_018_Z12675_01_WC_MED_MCO00147000.						1,210.00	EXP	3/07/15 15 018-7711NJ
9/12/16	622786	HEART CARE SPECIALIS	270309548	0255863_023_Z36227_01_WC_MED_MCO00158693.						14.95	LOSS	3/21/16 16 023-5509NJ
9/12/16	622787	KEPLAN,LEAMAN AND WO	455337944	0255863_003_X63546_01_GL_PPBI						465.15	EXP	5/14/13 13 003-7720NJ
9/12/16	622787	KEPLAN,LEAMAN AND WO	455337944	0255863_003_X63546_01_GL_PPBI						412.45	EXP	5/14/13 13 003-7720NJ
										877.60	TOTAL	CHECK#: 622787
9/12/16	622788	AFFANATO MARUT, LLC	463266146	0255863_027_X47325_01_WC_IND_MCO00111952.						190.00	LGL	11/12/12 12 02279106NJ
9/12/16	622788	AFFANATO MARUT, LLC	463266146	0255863_004_Z06458_01_WC_IND_MCO00143858.						427.50	LGL	12/22/14 14 004-7580NJ
										617.50	TOTAL	CHECK#: 622788
9/12/16	622789	MEDFORD TOWNSHIP	999999999	0255863_011_Z44050_01_PR_COL						279.50	LOSS	8/23/16 16 011-7720NJ
9/19/16	622790	COASTAL SPINE, PC.	010767058	0255951_029_Z27950_01_WC_MED_MCO00155146.						126.12	LOSS	10/13/15 15 299-5509NJ
9/19/16	622791	ADMINISTRATIVE CLAIM	043174375	0255951_029_Z42838_01_WC_MED_MCO00160879.						3.00	EXP	8/02/16 16 299-5509NJ
9/19/16	622792	ADMINISTRATIVE CLAIM	043174375	0255951_005_Z43893_01_WC_MED_MCO00161288.						3.00	EXP	8/22/16 16 005-7720NJ
9/19/16	622793	ISO SERVICES, INC.	133973142	0255951_003_Z44011_01_GL_BI						10.25	EXP	5/27/16 16 003-7539NJ
9/19/16	622794	ISO SERVICES, INC.	133973142	0255951_007_Z43945_01_GL_PPBI						10.25	EXP	5/28/16 16 007-7720NJ
9/19/16	622795	ISO SERVICES, INC.	133973142	0255951_011_Z44083_01_WC_MED_MCO00161375.						10.25	EXP	8/25/16 16 011-7720NJ
9/19/16	622795	ISO SERVICES, INC.	133973142	0255951_029_Z44145_01_WC_MED_MCO00161393.						10.25	EXP	8/27/16 16 299-7720NJ
										20.50	TOTAL	CHECK#: 622795
9/19/16	622796	ISO SERVICES, INC.	133973142	0255951_005_Z36277_01_AL_BI						10.25	EXP	3/19/16 16 005-7720NJ
9/19/16	622796	ISO SERVICES, INC.	133973142	0255951_005_Z36277_02_AL_BI						10.25	EXP	3/19/16 16 005-7720NJ
										20.50	TOTAL	CHECK#: 622796
9/19/16	622797	JOHN SNOOK		0255951_022_Z08889_01_WC_IND_MCO00144980.						13,680.00	LOSS	1/18/15 15 039-5509NJ
9/19/16	622798	PIETRAS, SARACINO, S	141872046	0255951_020_X83699_01_WC_IND_MCO00131570.						315.00	LGL	2/05/14 14 020-5509NJ
9/19/16	622798	PIETRAS, SARACINO, S	141872046	0255951_029_X85347_01_WC_IND_MCO00132440.						408.50	LGL	2/22/14 14 299-9102NJ
9/19/16	622798	PIETRAS, SARACINO, S	141872046	0255951_029_X86793_01_WC_IND_MCO00133178.						196.50	LGL	3/09/14 14 299-7720NJ
										920.00	TOTAL	CHECK#: 622798
9/19/16	622799	CHRISTOPHE KNIGHT		0255951_014_Z32232_01_WC_IND_MCO00157415.						2,052.00	LOSS	12/31/15 15 014-7720NJ
9/19/16	622800	DANIEL SCHOEN		0255951_001_Z16103_01_WC_IND_MCO00148754.						912.00	LOSS	4/20/15 15 001-5509NJ
9/19/16	622801	GARY PETRONI		0255951_020_X31734_01_WC_IND_MCO00105120.						9,739.00	LOSS	5/22/12 12 020-9403NJ
9/19/16	622802	GARY PETRONI		0255951_020_X67678_01_WC_IND_MCO00122850.						3,089.85	LOSS	7/11/13 13 020-5509NJ

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DATE	CHECK#	PAYEE	IRS#	BATCH#	GRP	FILE#	CL	COV	CLIENT#	AMOUNT	DOL	YR LOCATION
9/19/16	622803	GARY PETRONI		0255951_020_X67678_01_WC_IND_MCO00122850.						6,000.00	LOSS	7/11/13 13 020-5509NJ
9/19/16	622804	BRIAN YOUNG		0255951_005_Z34871_01_WC_MED_MCO00158209.						81.81	LOSS	2/19/16 16 005-7720NJ
9/19/16	622805	PREMIER ORTHOPEDIC O	202803117	0255951_003_Z39004_01_WC_MED_MCO00159614.						69.76	LOSS	5/15/16 16 003-7720NJ
9/19/16	622806	PREMIER ORTHOPEDIC O	202803117	0255951_003_Z39004_01_WC_MED_MCO00159614.						314.71	LOSS	5/15/16 16 003-7720NJ
9/19/16	622807	PREMIER ORTHOPEDIC O	202803117	0255951_004_X23574_01_WC_MED_MCO00100387.						69.76	LOSS	3/16/12 12 004-7580NJ
9/19/16	622808	VERITEXT CORP	203132569	0255951_012_Z03405_01_GL_BI						627.88	EXP	10/09/14 14 012-5509NJ
9/19/16	622809	HOLMAN FORD LINCOLN	210610247	0255951_004_Z42377_01_PR_COL_DELRAN_TWP						580.53	LOSS	7/24/16 16 004-7720NJ
9/19/16	622810	VIRTUA AT WORK WASHI	210634532	0255951_029_Z44145_01_WC_MED_MCO00161393.						214.62	LOSS	8/27/16 16 299-7720NJ
9/19/16	622811	VIRTUA WEST JERSEY H	210634532	0255951_029_Z42274_01_WC_MED_MCO00160707.						1,078.70	LOSS	7/24/16 16 299-9430NJ
9/19/16	622812	VIRTUA MEMORIAL HOSP	210634562	0255951_018_Z42687_01_WC_MED_MCO00160822.						1,491.00	LOSS	7/30/16 16 018-7720NJ
9/19/16	622813	VIRTUA MEMORIAL HOSP	210634562	0255951_018_Z43894_01_WC_MED_MCO00161307.						1,491.00	LOSS	8/19/16 16 018-7711NJ
9/19/16	622814	VIRTUA AT WORK	210634562	0255951_018_Z42687_01_WC_MED_MCO00160822.						95.40	LOSS	7/30/16 16 018-7720NJ
9/19/16	622814	VIRTUA AT WORK	210634562	0255951_029_Z43826_01_WC_MED_MCO00161277.						166.95	LOSS	8/22/16 16 299-9403NJ
9/19/16	622814	VIRTUA AT WORK	210634562	0255951_029_Z43826_01_WC_MED_MCO00161277.						186.15	LOSS	8/22/16 16 299-9403NJ
										448.50	TOTAL CHECK#:	622814
9/19/16	622815	DELANCO TOWNSHIP	216000519	0255951_003_Z44443_01_WC_IND_MCO00161492.						1,368.72	LOSS	8/30/16 16 003-7720NJ
9/19/16	622816	FLORENCE TOWNSHIP	216000623	0255951_005_Z34871_01_WC_IND_MCO00158209.						1,742.00	LOSS	2/19/16 16 005-7720NJ
9/19/16	622817	FLORENCE TOWNSHIP	216000623	0255951_005_Z43893_01_WC_IND_MCO00161288.						1,742.00	LOSS	8/22/16 16 005-7720NJ
9/19/16	622818	RIVERSIDE TOWNSHIP	216001068	0255951_007_Z12001_01_WC_IND_MCO00146666.						1,710.00	LOSS	2/28/15 15 007-7720NJ
9/19/16	622819	PEMBERTON TOWNSHIP	216007467	0255951_029_Z27950_01_WC_IND_MCO00155146.						1,512.46	LOSS	10/13/15 15 299-5509NJ
9/19/16	622820	TRENTON ORTHOPAEDIC	221897695	0255951_023_Z36227_01_WC_MED_MCO00158693.						2,749.38	LOSS	3/21/16 16 023-5509NJ
9/19/16	622820	TRENTON ORTHOPAEDIC	221897695	0255951_023_Z36227_01_WC_MED_MCO00158693.						109.98	LOSS	3/21/16 16 023-5509NJ
										2,859.36	TOTAL CHECK#:	622820
9/19/16	622821	RADIOLOGY ASSOCIATES	221968836	0255951_018_Z43894_01_WC_MED_MCO00161307.						11.87	LOSS	8/19/16 16 018-7711NJ
9/19/16	622822	RADIOLOGY ASSOCIATES	221968836	0255951_029_Z43826_01_WC_MED_MCO00161277.						15.93	LOSS	8/22/16 16 299-9403NJ
9/19/16	622822	RADIOLOGY ASSOCIATES	221968836	0255951_029_Z43826_01_WC_MED_MCO00161277.						19.87	LOSS	8/22/16 16 299-9403NJ
										35.80	TOTAL CHECK#:	622822
9/19/16	622823	SMITH, MAGRAM, BERENAT	222026357	0255951_020_X31734_01_WC_IND_MCO00105120.						2,615.00	LOSS	5/22/12 12 020-9403NJ
9/19/16	622824	SMITH, MAGRAM, BERENAT	222026357	0255951_020_X67678_01_WC_IND_MCO00122850.						1,500.00	LOSS	7/11/13 13 020-5509NJ
9/19/16	622825	SMITH, MAGRAM, BERENAT	222026357	0255951_020_X67678_01_WC_IND_MCO00122850.						507.65	LOSS	7/11/13 13 020-5509NJ
9/19/16	622826	LOURDES ANESTHESIA A	222041639	0255951_029_Z27950_01_WC_MED_MCO00155146.						325.00	LOSS	10/13/15 15 299-5509NJ
9/19/16	622827	STATE SHORTHAND REPO	222088894	0255951_020_X31734_01_WC_MED_MCO00105120.						90.00	EXP	5/22/12 12 020-9403NJ
9/19/16	622827	STATE SHORTHAND REPO	222088894	0255951_020_X67678_01_WC_MED_MCO00122850.						120.00	EXP	7/11/13 13 020-5509NJ
										210.00	TOTAL CHECK#:	622827
9/19/16	622828	HEARTLAND REHABILITA	222137595	0255951_029_Z27950_01_WC_MED_MCO00155146.						63.00	LOSS	10/13/15 15 299-5509NJ
9/19/16	622828	HEARTLAND REHABILITA	222137595	0255951_029_Z27950_01_WC_MED_MCO00155146.						63.00	LOSS	10/13/15 15 299-5509NJ
9/19/16	622828	HEARTLAND REHABILITA	222137595	0255951_029_Z27950_01_WC_MED_MCO00155146.						63.00	LOSS	10/13/15 15 299-5509NJ
9/19/16	622828	HEARTLAND REHABILITA	222137595	0255951_029_Z27950_01_WC_MED_MCO00155146.						63.00	LOSS	10/13/15 15 299-5509NJ
										252.00	TOTAL CHECK#:	622828
9/19/16	622829	HAND SURGERY AND REH	222545917	0255951_026_Z21880_01_WC_MED_MCO00151892.						68.00	LOSS	7/13/15 15 026-7720NJ
9/19/16	622830	HAND SURGERY AND REH	222545917	0255951_026_Z21880_01_WC_MED_MCO00151892.						68.00	LOSS	7/13/15 15 026-7720NJ
9/19/16	622830	HAND SURGERY AND REH	222545917	0255951_026_Z21880_01_WC_MED_MCO00151892.						228.02	LOSS	7/13/15 15 026-7720NJ
9/19/16	622830	HAND SURGERY AND REH	222545917	0255951_026_Z21880_01_WC_MED_MCO00151892.						63.22	LOSS	7/13/15 15 026-7720NJ
9/19/16	622830	HAND SURGERY AND REH	222545917	0255951_029_Z42838_01_WC_MED_MCO00160879.						199.56	LOSS	8/02/16 16 299-5509NJ
										558.80	TOTAL CHECK#:	622830
9/19/16	622831	QUALCARE, INC.	223129563	0255951_005_Z44731_01_WC_MED_MCO00161568.						486.00	LOSS	9/07/16 16 005-7720NJ
9/19/16	622831	QUALCARE, INC.	223129563	0255951_029_Z44973_01_WC_MED_MCO00161640.						486.00	LOSS	9/08/16 16 299-5509NJ
9/19/16	622831	QUALCARE, INC.	223129563	0255951_029_Z44974_01_WC_MED_MCO00161656.						486.00	LOSS	9/14/16 16 299-5509NJ
										1,458.00	TOTAL CHECK#:	622831
9/19/16	622832	ONE CALL MEDICAL, IN	223218521	0255951_027_Z39453_01_WC_MED_MCO00159775.						485.00	LOSS	5/27/16 16 02278810NJ
9/19/16	622832	ONE CALL MEDICAL, IN	223218521	0255951_018_Z42687_01_WC_MED_MCO00160822.						485.00	LOSS	7/30/16 16 018-7720NJ
										970.00	TOTAL CHECK#:	622832

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DATE	CHECK#	PAYEE	IRS#	BATCH#	GRP	FILE#	CL	COV	CLIENT#	AMOUNT	DOL	YR LOCATION
9/19/16	622833	ALL RISK RESTORATION	223287082	0255951_020_Z39583_01_PR_B/C_MT_LAUREL_TW						8,053.63	LOSS	5/31/16 16 020-8838NJ
9/19/16	622834	U.S. HEALTHWORKS MED	223511182	0255951_027_Z42920_01_WC_MED_MCO00160926.						316.84	LOSS	8/02/16 16 02277720NJ
9/19/16	622835	CAPITAL HEALTH SYSTE	223548695	0255951_023_Z36227_01_WC_MED_MCO00158693.						1,075.90	LOSS	3/21/16 16 023-5509NJ
9/19/16	622836	OUR LADY OF LOURDES	223612265	0255951_026_Z42563_01_WC_MED_MCO00160777.						996.30	LOSS	7/26/16 16 026-7711NJ
9/19/16	622837	OUR LADY OF LOURDES	223612265	0255951_005_Z43893_01_WC_MED_MCO00161288.						253.40	LOSS	8/22/16 16 005-7720NJ
9/19/16	622838	REHAB EXCELLENCE CEN	223748553	0255951_007_Z00696_01_WC_MED_MCO00140498.						63.00	LOSS	9/23/14 14 007-7720NJ
9/19/16	622839	MARSHALL, DENNEHEY, WA	231724150	0255951_012_Z03405_01_GL_BI						2,500.00	LGL	10/09/14 14 012-5509NJ
9/19/16	622840	MCBREARTY & ASSOCIAT	232095018	0255951_020_Z39583_01_PR_B/C_MT_LAUREL_TW						1,235.00	EXP	5/31/16 16 020-8838NJ
9/19/16	622841	NOVACARE REHABILITAT	232736153	0255951_007_Z34049_01_WC_MED_MCO00158010.						88.00	LOSS	2/06/16 16 007-7728NJ
9/19/16	622841	NOVACARE REHABILITAT	232736153	0255951_007_Z34049_01_WC_MED_MCO00158010.						88.00	LOSS	2/06/16 16 007-7728NJ
										176.00	TOTAL	CHECK#: 622841
9/19/16	622842	LEO PETETTI, LLC.	270005874	0255951_015_Z43871_01_PR_COL_TABERNACLE_T						425.00	EXP	8/22/16 16 015-5509NJ
9/19/16	622843	LOURDES CARDIOLOGY S	274357794	0255951_011_Z20598_01_WC_MED_MCO00151352.						132.10	LOSS	6/24/15 15 011-9430NJ
9/19/16	622844	PREMIER ORTHOPAEDIC	300028744	0255951_027_Z30453_01_WC_MED_MCO00156655.						88.09	LOSS	11/22/15 15 02277720NJ
9/19/16	622844	PREMIER ORTHOPAEDIC	300028744	0255951_014_Z42992_01_WC_MED_MCO00160947.						347.42	LOSS	8/04/16 16 014-7720NJ
										435.51	TOTAL	CHECK#: 622844
9/19/16	622845	THE RAWLINGS COMPANY	311563156	0255951_020_X31734_01_WC_MED_MCO00105120.						1,604.69	LOSS	5/22/12 12 020-9403NJ
9/19/16	622846	WORKNET OCCUPATIONAL	364553140	0255951_005_Z43893_01_WC_MED_MCO00161288.						128.55	LOSS	8/22/16 16 005-7720NJ
9/19/16	622846	WORKNET OCCUPATIONAL	364553140	0255951_005_Z43893_01_WC_MED_MCO00161288.						255.10	LOSS	8/22/16 16 005-7720NJ
										383.65	TOTAL	CHECK#: 622846
9/19/16	622847	CROSS KEYS URGENT CA	452761645	0255951_011_Z44083_01_WC_MED_MCO00161375.						295.00	LOSS	8/25/16 16 011-7720NJ
9/19/16	622848	MEDEXPRESS URGENT CA	455388778	0255951_004_Z39706_01_WC_MED_MCO00159827.						160.00	LOSS	6/02/16 16 004-9106NJ
9/19/16	622849	MEDEXPRESS URGENT CA	455388778	0255951_014_Z42992_01_WC_MED_MCO00160947.						160.00	LOSS	8/04/16 16 014-7720NJ
9/19/16	622850	MEDEXPRESS URGENT CA	455388778	0255951_014_Z42992_01_WC_MED_MCO00160947.						160.00	LOSS	8/04/16 16 014-7720NJ
9/19/16	622851	BRIAN K ZELL, MD, LL	474439434	0255951_012_Z03405_01_GL_BI						250.00	EXP	10/09/14 14 012-5509NJ
9/19/16	622852	STONERIVER PHARMACY	621770924	0255951_029_Z27950_01_WC_MED_MCO00155146.						123.89	LOSS	10/13/15 15 299-5509NJ
9/19/16	622852	STONERIVER PHARMACY	621770924	0255951_029_Z33679_01_WC_MED_MCO00157905.						27.95	LOSS	2/01/16 16 299-7720NJ
9/19/16	622852	STONERIVER PHARMACY	621770924	0255951_023_Z36227_01_WC_MED_MCO00158693.						551.84	LOSS	3/21/16 16 023-5509NJ
										703.68	TOTAL	CHECK#: 622852
9/19/16	622853	REHAB EXCELLENCE CTR	820553728	0255951_029_Z40242_01_WC_MED_MCO00159985.						63.00	LOSS	6/14/16 16 299-7720NJ
9/19/16	622853	REHAB EXCELLENCE CTR	820553728	0255951_029_Z40242_01_WC_MED_MCO00159985.						63.00	LOSS	6/14/16 16 299-7720NJ
9/19/16	622853	REHAB EXCELLENCE CTR	820553728	0255951_029_Z40242_01_WC_MED_MCO00159985.						63.00	LOSS	6/14/16 16 299-7720NJ
9/19/16	622853	REHAB EXCELLENCE CTR	820553728	0255951_029_Z40242_01_WC_MED_MCO00159985.						63.00	LOSS	6/14/16 16 299-7720NJ
9/19/16	622853	REHAB EXCELLENCE CTR	820553728	0255951_029_Z40242_01_WC_MED_MCO00159985.						63.00	LOSS	6/14/16 16 299-7720NJ
9/19/16	622853	REHAB EXCELLENCE CTR	820553728	0255951_029_Z40242_01_WC_MED_MCO00159985.						63.00	LOSS	6/14/16 16 299-7720NJ
9/19/16	622853	REHAB EXCELLENCE CTR	820553728	0255951_029_Z40242_01_WC_MED_MCO00159985.						63.00	LOSS	6/14/16 16 299-7720NJ
										441.00	TOTAL	CHECK#: 622853
9/19/16	622854	TOWNSHIP OF TABERNAC	999999999	0255951_015_Z43871_01_PR_COL_TABERNACLE_T						3,095.17	LOSS	8/22/16 16 015-5509NJ
9/26/16	622855	ISO SERVICES, INC.	133973142	0256033_029_X90339_01_GL_BI						10.25	EXP	3/08/14 14 299-5509NJ
9/26/16	622856	ISO SERVICES, INC.	133973142	0256033_003_X63445_01_WC_MED_MCO00120462.						10.25	EXP	5/14/13 13 003-7720NJ
9/26/16	622856	ISO SERVICES, INC.	133973142	0256033_029_X71979_01_WC_MED_MCO00124808.						10.25	EXP	9/05/13 13 299-7720NJ
9/26/16	622856	ISO SERVICES, INC.	133973142	0256033_020_X89608_01_WC_MED						10.25	EXP	4/09/14 14 020-9403NJ
9/26/16	622856	ISO SERVICES, INC.	133973142	0256033_018_Z12675_01_WC_MED_MCO00147000.						10.25	EXP	3/07/15 15 018-7711NJ
9/26/16	622856	ISO SERVICES, INC.	133973142	0256033_020_Z12998_01_WC_MED_MCO00147236.						10.25	EXP	3/10/15 15 020-9403NJ
9/26/16	622856	ISO SERVICES, INC.	133973142	0256033_003_Z44443_01_WC_MED_MCO00161492.						10.25	EXP	8/30/16 16 003-7720NJ
9/26/16	622856	ISO SERVICES, INC.	133973142	0256033_011_Z44444_01_WC_MED_MCO00161498.						10.25	EXP	9/02/16 16 011-9403NJ
9/26/16	622856	ISO SERVICES, INC.	133973142	0256033_023_Z44445_01_WC_MED_MCO00161491.						10.25	EXP	9/01/16 16 023-7720NJ
9/26/16	622856	ISO SERVICES, INC.	133973142	0256033_001_Z44514_01_WC_MED_MCO00161524.						10.25	EXP	9/02/16 16 001-7720NJ
9/26/16	622856	ISO SERVICES, INC.	133973142	0256033_011_Z44601_01_WC_MED_MCO00161540.						10.25	EXP	9/07/16 16 011-7711NJ
										102.50	TOTAL	CHECK#: 622856
9/26/16	622857	ISO SERVICES, INC.	133973142	0256033_014_Z01345_01_GL_PPPI						10.25	EXP	9/29/14 14 014-7720NJ

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CHECK NUMBER	ORDER										POLICY	
DATE	CHECK#	PAYEE	IRS#	BATCH#	GRP	FILE#	CL	COV	CLIENT#	AMOUNT	DOL	YR LOCATION
9/26/16	622857	ISO SERVICES, INC.	133973142	0256033_022_Z13242_01_GL_PPPI						10.25	EXP	3/11/15 15 039-7720NJ
										20.50	TOTAL	CHECK#: 622857
9/26/16	622858	ISO SERVICES, INC.	133973142	0256033_003_Z01235_01_GL_PPBI						10.25	EXP	9/29/14 14 003-7720NJ
9/26/16	622858	ISO SERVICES, INC.	133973142	0256033_003_Z25778_01_GL_PPBI						10.25	EXP	6/19/15 15 003-7720NJ
										20.50	TOTAL	CHECK#: 622858
9/26/16	622859	STEPHEN ERMI		0256033_022_X86251_01_WC_IND_MCO00132906.						900.00	LOSS	3/03/14 14 039-5509NJ
9/26/16	622860	PIETRAS, SARACINO, S	141872046	0256033_018_X28846_01_WC_IND_MCO00102781.						292.00	LGL	4/29/12 12 018-7711NJ
9/26/16	622861	NEW JERSEY SURGERY C	161666417	0256033_023_Z36227_01_WC_MED_MCO00158693.						5,650.00	LOSS	3/21/16 16 023-5509NJ
9/26/16	622862	STRIVE PHYSICAL THER	201901714	0256033_020_Z40839_01_WC_MED_MCO00160216.						63.00	LOSS	6/26/16 16 020-7720NJ
9/26/16	622862	STRIVE PHYSICAL THER	201901714	0256033_020_Z40839_01_WC_MED_MCO00160216.						63.00	LOSS	6/26/16 16 020-7720NJ
9/26/16	622862	STRIVE PHYSICAL THER	201901714	0256033_020_Z40839_01_WC_MED_MCO00160216.						63.00	LOSS	6/26/16 16 020-7720NJ
9/26/16	622862	STRIVE PHYSICAL THER	201901714	0256033_020_Z40839_01_WC_MED_MCO00160216.						63.00	LOSS	6/26/16 16 020-7720NJ
9/26/16	622862	STRIVE PHYSICAL THER	201901714	0256033_020_Z40839_01_WC_MED_MCO00160216.						63.00	LOSS	6/26/16 16 020-7720NJ
9/26/16	622862	STRIVE PHYSICAL THER	201901714	0256033_020_Z40839_01_WC_MED_MCO00160216.						63.00	LOSS	6/26/16 16 020-7720NJ
9/26/16	622862	STRIVE PHYSICAL THER	201901714	0256033_018_Z41585_01_WC_MED_MCO00160474.						63.00	LOSS	7/08/16 16 018-7711NJ
9/26/16	622862	STRIVE PHYSICAL THER	201901714	0256033_018_Z41585_01_WC_MED_MCO00160474.						63.00	LOSS	7/08/16 16 018-7711NJ
9/26/16	622862	STRIVE PHYSICAL THER	201901714	0256033_018_Z41585_01_WC_MED_MCO00160474.						63.00	LOSS	7/08/16 16 018-7711NJ
9/26/16	622862	STRIVE PHYSICAL THER	201901714	0256033_018_Z41585_01_WC_MED_MCO00160474.						63.00	LOSS	7/08/16 16 018-7711NJ
9/26/16	622862	STRIVE PHYSICAL THER	201901714	0256033_018_Z41585_01_WC_MED_MCO00160474.						90.00	LOSS	7/08/16 16 018-7711NJ
9/26/16	622862	STRIVE PHYSICAL THER	201901714	0256033_018_Z41585_01_WC_MED_MCO00160474.						63.00	LOSS	7/08/16 16 018-7711NJ
9/26/16	622862	STRIVE PHYSICAL THER	201901714	0256033_018_Z41585_01_WC_MED_MCO00160474.						63.00	LOSS	7/08/16 16 018-7711NJ
9/26/16	622862	STRIVE PHYSICAL THER	201901714	0256033_005_Z43893_01_WC_MED_MCO00161288.						90.00	LOSS	8/22/16 16 005-7720NJ
9/26/16	622862	STRIVE PHYSICAL THER	201901714	0256033_011_Z44083_01_WC_MED_MCO00161375.						90.00	LOSS	8/25/16 16 011-7720NJ
										1,026.00	TOTAL	CHECK#: 622862
9/26/16	622863	SPRAINS, STRAINS & F	202684057	0256033_018_Z41585_01_WC_MED_MCO00160474.						791.00	LOSS	7/08/16 16 018-7711NJ
9/26/16	622863	SPRAINS, STRAINS & F	202684057	0256033_018_Z41585_01_WC_MED_MCO00160474.						193.74	LOSS	7/08/16 16 018-7711NJ
										984.74	TOTAL	CHECK#: 622863
9/26/16	622864	PREMIER ORTHOPEDIC O	202803117	0256033_029_Z37789_01_WC_MED_MCO00159214.						69.76	LOSS	4/20/16 16 299-8810NJ
9/26/16	622864	PREMIER ORTHOPEDIC O	202803117	0256033_029_Z37789_01_WC_MED_MCO00159214.						69.76	LOSS	4/20/16 16 299-8810NJ
9/26/16	622864	PREMIER ORTHOPEDIC O	202803117	0256033_020_Z40839_01_WC_MED_MCO00160216.						134.38	LOSS	6/26/16 16 020-7720NJ
										273.90	TOTAL	CHECK#: 622864
9/26/16	622865	VERITEXT CORP	203132569	0256033_013_Z04784_01_GL_PI						614.63	EXP	5/31/12 12 013-9430NJ
9/26/16	622866	VIRTUA WEST JERSEY H	210634532	0256033_020_Z40839_01_WC_MED_MCO00160216.						1,491.00	LOSS	6/26/16 16 020-7720NJ
9/26/16	622867	VIRTUA WEST JERSEY H	210634532	0256033_018_X75209_01_WC_MED_MCO00126629.						2,404.50	LOSS	10/13/13 13 018-9102NJ
9/26/16	622868	VIRTUA AT WORK	210634562	0256033_029_Z43826_01_WC_MED_MCO00161277.						95.40	LOSS	8/22/16 16 299-9403NJ
9/26/16	622869	RWJUHH OCCUPATIONAL	210634572	0256033_023_Z44445_01_WC_MED_MCO00161491.						87.37	LOSS	9/01/16 16 023-7720NJ
9/26/16	622870	WESTAMPTON TOWNSHIP	210733189	0256033_018_Z41585_01_WC_IND_MCO00160474.						871.00	LOSS	7/08/16 16 018-7711NJ
9/26/16	622871	FLORENCE TOWNSHIP	216000623	0256033_005_Z43893_01_WC_IND_MCO00161288.						1,742.00	LOSS	8/22/16 16 005-7720NJ
9/26/16	622872	PEMBERTON TOWNSHIP	216007467	0256033_029_Z31745_02_WC_IND_MCO00157266.						1,710.00	LOSS	12/19/15 15 299-7720NJ
9/26/16	622873	PEMBERTON TOWNSHIP	216007467	0256033_029_Z37736_03_WC_IND_MCO00159189.						1,742.00	LOSS	4/21/16 16 299-7720NJ
9/26/16	622874	PEMBERTON TOWNSHIP	216007467	0256033_029_Z43826_01_WC_IND_MCO00161277.						1,317.80	LOSS	8/22/16 16 299-9403NJ
9/26/16	622875	PEMBERTON TOWNSHIP	216007467	0256033_029_Z44145_01_WC_IND_MCO00161393.						1,742.00	LOSS	8/27/16 16 299-7720NJ
9/26/16	622876	CAPEHART & SCATCHARD	221908951	0256033_015_X83437_01_AL_BI						854.00	LGL	1/10/14 14 015-7711NJ
9/26/16	622877	CAPEHART & SCATCHARD	221908951	0256033_027_Z17324_01_GL_PI						600.00	LGL	2/03/15 15 02279410NJ
9/26/16	622878	CAPEHART & SCATCHARD	221908951	0256033_014_Z18330_01_GL_PPBI						1,543.00	LGL	5/14/13 13 014-7720NJ
9/26/16	622879	CAPEHART & SCATCHARD	221908951	0256033_020_X67678_01_WC_IND_MCO00122850.						387.50	LGL	7/11/13 13 020-5509NJ
9/26/16	622880	CAPEHART & SCATCHARD	221908951	0256033_020_X67678_01_WC_IND_MCO00122850.						310.50	LGL	7/11/13 13 020-5509NJ
9/26/16	622880	CAPEHART & SCATCHARD	221908951	0256033_020_X67678_01_WC_IND_MCO00122850.						414.00	LGL	7/11/13 13 020-5509NJ
										724.50	TOTAL	CHECK#: 622880
9/26/16	622881	TERRENCE W. MURPHY,	222474273	0256033_020_Z40839_01_WC_MED_MCO00160216.						581.00	LOSS	6/26/16 16 020-7720NJ
9/26/16	622881	TERRENCE W. MURPHY,	222474273	0256033_020_Z40839_01_WC_MED_MCO00160216.						415.00	LOSS	6/26/16 16 020-7720NJ
										996.00	TOTAL	CHECK#: 622881

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CHECK NUMBER	ORDER										POLICY		
DATE	CHECK#	PAYEE	IRS#	BATCH#	GRP	FILE#	CL	COV	CLIENT#	AMOUNT	DOL	YR	LOCATION
9/26/16	622882	HAND SURGERY AND REH	222545917	0256033_026_Z21880_01_WC_MED_MCO00151892.						68.00	LOSS	7/13/15	15 026-7720NJ
9/26/16	622883	TARIQ S. SIDDIQI, MD	222833407	0256033_020_Z40839_01_WC_MED_MCO00160216.						115.70	LOSS	6/26/16	16 020-7720NJ
9/26/16	622883	TARIQ S. SIDDIQI, MD	222833407	0256033_020_Z40839_01_WC_MED_MCO00160216.						115.70	LOSS	6/26/16	16 020-7720NJ
9/26/16	622883	TARIQ S. SIDDIQI, MD	222833407	0256033_020_Z40839_01_WC_MED_MCO00160216.						311.49	LOSS	6/26/16	16 020-7720NJ
										542.89	TOTAL	CHECK#:	622883
9/26/16	622884	QUALCARE, INC.	223129563	0256033_003_Z45109_01_WC_MED_MCO00161691.						486.00	LOSS	9/15/16	16 003-7720NJ
9/26/16	622884	QUALCARE, INC.	223129563	0256033_006_Z45177_01_WC_MED_MCO00161711.						486.00	LOSS	9/15/16	16 006-9420NJ
9/26/16	622884	QUALCARE, INC.	223129563	0256033_011_Z45256_01_WC_MED_MCO00161731.						486.00	LOSS	9/19/16	16 011-7720NJ
9/26/16	622884	QUALCARE, INC.	223129563	0256033_027_Z45444_01_WC_MED_MCO00161796.						486.00	LOSS	9/21/16	16 02279106NJ
										1,944.00	TOTAL	CHECK#:	622884
9/26/16	622885	ONE CALL MEDICAL, IN	223218521	0256033_020_Z40839_01_WC_MED_MCO00160216.						1,450.00	LOSS	6/26/16	16 020-7720NJ
9/26/16	622886	REHAB CONNECTION	223235862	0256033_029_Z37789_01_WC_MED_MCO00159214.						63.00	LOSS	4/20/16	16 299-8810NJ
9/26/16	622886	REHAB CONNECTION	223235862	0256033_029_Z37789_01_WC_MED_MCO00159214.						63.00	LOSS	4/20/16	16 299-8810NJ
9/26/16	622886	REHAB CONNECTION	223235862	0256033_029_Z37789_01_WC_MED_MCO00159214.						63.00	LOSS	4/20/16	16 299-8810NJ
9/26/16	622886	REHAB CONNECTION	223235862	0256033_029_Z37789_01_WC_MED_MCO00159214.						63.00	LOSS	4/20/16	16 299-8810NJ
9/26/16	622886	REHAB CONNECTION	223235862	0256033_029_Z37789_01_WC_MED_MCO00159214.						111.00	LOSS	4/20/16	16 299-8810NJ
9/26/16	622886	REHAB CONNECTION	223235862	0256033_029_Z37789_01_WC_MED_MCO00159214.						63.00	LOSS	4/20/16	16 299-8810NJ
9/26/16	622886	REHAB CONNECTION	223235862	0256033_029_Z37789_01_WC_MED_MCO00159214.						63.00	LOSS	4/20/16	16 299-8810NJ
9/26/16	622886	REHAB CONNECTION	223235862	0256033_029_Z37789_01_WC_MED_MCO00159214.						63.00	LOSS	4/20/16	16 299-8810NJ
9/26/16	622886	REHAB CONNECTION	223235862	0256033_029_Z37789_01_WC_MED_MCO00159214.						63.00	LOSS	4/20/16	16 299-8810NJ
9/26/16	622886	REHAB CONNECTION	223235862	0256033_029_Z37789_01_WC_MED_MCO00159214.						63.00	LOSS	4/20/16	16 299-8810NJ
9/26/16	622886	REHAB CONNECTION	223235862	0256033_029_Z37789_01_WC_MED_MCO00159214.						63.00	LOSS	4/20/16	16 299-8810NJ
9/26/16	622886	REHAB CONNECTION	223235862	0256033_029_Z37789_01_WC_MED_MCO00159214.						63.00	LOSS	4/20/16	16 299-8810NJ
9/26/16	622886	REHAB CONNECTION	223235862	0256033_029_Z37789_01_WC_MED_MCO00159214.						63.00	LOSS	4/20/16	16 299-8810NJ
9/26/16	622886	REHAB CONNECTION	223235862	0256033_029_Z37789_01_WC_MED_MCO00159214.						63.00	LOSS	4/20/16	16 299-8810NJ
9/26/16	622886	REHAB CONNECTION	223235862	0256033_029_Z37789_01_WC_MED_MCO00159214.						63.00	LOSS	4/20/16	16 299-8810NJ
9/26/16	622886	REHAB CONNECTION	223235862	0256033_029_Z37789_01_WC_MED_MCO00159214.						63.00	LOSS	4/20/16	16 299-8810NJ
9/26/16	622886	REHAB CONNECTION	223235862	0256033_029_Z37789_01_WC_MED_MCO00159214.						63.00	LOSS	4/20/16	16 299-8810NJ
9/26/16	622886	REHAB CONNECTION	223235862	0256033_029_Z37789_01_WC_MED_MCO00159214.						63.00	LOSS	4/20/16	16 299-8810NJ
9/26/16	622886	REHAB CONNECTION	223235862	0256033_029_Z37789_01_WC_MED_MCO00159214.						63.00	LOSS	4/20/16	16 299-8810NJ
9/26/16	622886	REHAB CONNECTION	223235862	0256033_029_Z37789_01_WC_MED_MCO00159214.						63.00	LOSS	4/20/16	16 299-8810NJ
9/26/16	622886	REHAB CONNECTION	223235862	0256033_029_Z37789_01_WC_MED_MCO00159214.						111.00	LOSS	4/20/16	16 299-8810NJ
9/26/16	622886	REHAB CONNECTION	223235862	0256033_029_Z37789_01_WC_MED_MCO00159214.						63.00	LOSS	4/20/16	16 299-8810NJ
										1,278.00	TOTAL	CHECK#:	622886
9/26/16	622887	LOURDES IMAGING ASSO	223473330	0256033_001_Z39802_01_WC_MED_MCO00159844.						45.00	LOSS	6/03/16	16 001-7720NJ
9/26/16	622888	U.S. HEALTHWORKS MED	223511182	0256033_020_Z43682_01_WC_MED_MCO00161217.						278.63	LOSS	8/18/16	16 020-7720NJ
9/26/16	622889	U.S. HEALTHWORKS MED	223511182	0256033_011_Z43681_01_WC_MED_MCO00161203.						212.86	LOSS	8/15/16	16 011-7580NJ
9/26/16	622889	U.S. HEALTHWORKS MED	223511182	0256033_011_Z43681_01_WC_MED_MCO00161203.						120.00	LOSS	8/15/16	16 011-7580NJ
										332.86	TOTAL	CHECK#:	622889
9/26/16	622890	OUR LADY OF LOURDES	223612265	0256033_001_Z43892_01_WC_MED_MCO00161305.						624.67	LOSS	8/23/16	16 001-7720NJ
9/26/16	622891	PREMIER SURGICAL CEN	223717100	0256033_020_Z40839_01_WC_MED_MCO00160216.						4,002.00	LOSS	6/26/16	16 020-7720NJ
9/26/16	622892	RAYMOND & COLEMAN, L	223820929	0256033_011_X69109_01_GL_BI						1,877.00	LGL	5/02/13	13 011-5509NJ
9/26/16	622893	MARSHALL, DENNEHEY, WA	231724150	0256033_027_Z17324_01_GL_PI						1,586.00	LGL	2/03/15	15 02279410NJ
9/26/16	622894	MARSHALL, DENNEHEY, WA	231724150	0256033_001_Z18329_01_GL_PPBI						7,792.75	LGL	5/14/13	13 001-7720NJ
9/26/16	622895	NOVACARE REHABILITAT	232736153	0256033_007_Z34049_01_WC_MED_MCO00158010.						88.00	LOSS	2/06/16	16 007-7728NJ
9/26/16	622896	JEFFERSON UNIVERSITY	232809585	0256033_005_Z34871_01_WC_MED_MCO00158209.						149.80	LOSS	2/19/16	16 005-7720NJ
9/26/16	622897	THOMAS JEFFERSON UNI	232829095	0256033_005_Z34871_01_WC_MED_MCO00158209.						1,038.00	LOSS	2/19/16	16 005-7720NJ
9/26/16	622897	THOMAS JEFFERSON UNI	232829095	0256033_005_Z34871_01_WC_MED_MCO00158209.						1,038.00	LOSS	2/19/16	16 005-7720NJ
9/26/16	622897	THOMAS JEFFERSON UNI	232829095	0256033_005_Z34871_01_WC_MED_MCO00158209.						535.50	LOSS	2/19/16	16 005-7720NJ
										2,611.50	TOTAL	CHECK#:	622897
9/26/16	622898	LEO PETETTI, LLC.	270005874	0256033_003_Z45148_01_PR_COL_DELANCO_TWP						95.00	EXP	9/15/16	16 003-7720NJ
9/26/16	622899	FELLOWSHIP SURGICALC	270755532	0256033_029_Z27950_01_WC_MED_MCO00155146.						870.00	LOSS	10/13/15	15 299-5509NJ
9/26/16	622900	DAVID S. DEWEESE	272802400	0256033_029_Z43539_01_GL_POL						750.00	LGL	8/10/16	16 299-9410NJ
9/26/16	622901	PREMIER ORTHOPAEDIC	300028744	0256033_029_Z40242_01_WC_MED_MCO00159985.						102.80	LOSS	6/14/16	16 299-7720NJ

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CHECK NUMBER	ORDER										POLICY	
DATE	CHECK#	PAYEE	IRS#	BATCH#	GRP	FILE#	CL	COV	CLIENT#	AMOUNT	DOL	YR LOCATION
9/26/16	622901	PREMIER ORTHOPAEDIC	300028744	0256033_014_Z42992_01_WC_MED_MCO00160947.						88.09	LOSS	8/04/16 16 014-7720NJ
										190.89	TOTAL	CHECK#: 622901
9/26/16	622902	WORKNET OCCUPATIONAL	364553140	0256033_005_Z43893_01_WC_MED_MCO00161288.						128.55	LOSS	8/22/16 16 005-7720NJ
9/26/16	622903	RAINBOW REHAB, LLC	383754601	0256033_029_Z42838_01_WC_MED_MCO00160879.						70.00	LOSS	8/02/16 16 299-5509NJ
9/26/16	622903	RAINBOW REHAB, LLC	383754601	0256033_029_Z42838_01_WC_MED_MCO00160879.						70.00	LOSS	8/02/16 16 299-5509NJ
9/26/16	622903	RAINBOW REHAB, LLC	383754601	0256033_029_Z42838_01_WC_MED_MCO00160879.						70.00	LOSS	8/02/16 16 299-5509NJ
										210.00	TOTAL	CHECK#: 622903
9/26/16	622904	JEFFERSON UNVIVERSIT	412043518	0256033_005_Z34871_01_WC_MED_MCO00158209.						1,500.00	LOSS	2/19/16 16 005-7720NJ
9/26/16	622905	KEPLAN,LEAMAN AND WO	455337944	0256033_001_Z18329_01_GL_PPBI						412.45	EXP	5/14/13 13 001-7720NJ
9/26/16	622905	KEPLAN,LEAMAN AND WO	455337944	0256033_001_Z18329_01_GL_PPBI						465.15	EXP	5/14/13 13 001-7720NJ
										877.60	TOTAL	CHECK#: 622905
9/26/16	622906	MEDEXPRESS URGENT CA	455388778	0256033_003_Z36866_01_WC_MED_MCO00158909.						160.00	LOSS	2/29/16 16 003-7720NJ
9/26/16	622907	MEDEXPRESS URGENT CA	455388778	0256033_004_Z39706_01_WC_MED_MCO00159827.						160.00	LOSS	6/02/16 16 004-9106NJ
9/26/16	622908	EMERGENCY PHYSICIANS	462911982	0256033_007_Z34049_01_WC_MED_MCO00158010.						176.35	LOSS	2/06/16 16 007-7728NJ
9/26/16	622909	COOPER UNIVERSITY RA	510483383	0256033_018_Z41585_01_WC_MED_MCO00160474.						25.20	LOSS	7/08/16 16 018-7711NJ
9/26/16	622910	ZANARAS REPORTING &	510620006	0256033_013_Z04784_01_GL_PI						496.35	EXP	5/31/12 12 013-9430NJ
9/26/16	622911	HAMILTON PHYSICAL TH	743145890	0256033_023_Z36227_01_WC_MED_MCO00158693.						72.00	LOSS	3/21/16 16 023-5509NJ
9/26/16	622911	HAMILTON PHYSICAL TH	743145890	0256033_023_Z36227_01_WC_MED_MCO00158693.						72.00	LOSS	3/21/16 16 023-5509NJ
9/26/16	622911	HAMILTON PHYSICAL TH	743145890	0256033_023_Z36227_01_WC_MED_MCO00158693.						72.00	LOSS	3/21/16 16 023-5509NJ
										216.00	TOTAL	CHECK#: 622911
9/26/16	622912	EBIX, INC	770021975	0256033_020_X30668_01_WC_MED_MCO00104201.						1.75	EXP	5/15/12 12 020-9403NJ
9/26/16	622912	EBIX, INC	770021975	0256033_009_Z02348_01_WC_MED_MCO00141520.						1.75	EXP	10/16/14 14 009-9430NJ
9/26/16	622912	EBIX, INC	770021975	0256033_009_Z02348_02_WC_MED_MCO00141520.						1.75	EXP	10/16/14 14 009-9430NJ
9/26/16	622912	EBIX, INC	770021975	0256033_003_Z39004_01_WC_MED_MCO00159614.						1.75	EXP	5/15/16 16 003-7720NJ
9/26/16	622912	EBIX, INC	770021975	0256033_029_Z39142_01_WC_MED_MCO00159645.						1.75	EXP	5/21/16 16 299-7720NJ
9/26/16	622912	EBIX, INC	770021975	0256033_027_Z39453_01_WC_MED_MCO00159775.						1.75	EXP	5/27/16 16 02278810NJ
9/26/16	622912	EBIX, INC	770021975	0256033_011_Z39621_01_WC_MED_MCO00159818.						1.75	EXP	6/02/16 16 011-7720NJ
9/26/16	622912	EBIX, INC	770021975	0256033_004_Z39706_01_WC_MED_MCO00159827.						1.75	EXP	6/02/16 16 004-9106NJ
9/26/16	622912	EBIX, INC	770021975	0256033_001_Z39802_01_WC_MED_MCO00159844.						1.75	EXP	6/03/16 16 001-7720NJ
9/26/16	622912	EBIX, INC	770021975	0256033_012_Z40026_01_WC_MED_MCO00159889.						1.75	EXP	6/07/16 16 012-5509NJ
9/26/16	622912	EBIX, INC	770021975	0256033_027_Z40027_01_WC_MED_MCO00159917.						1.75	EXP	6/08/16 16 02275509NJ
9/26/16	622912	EBIX, INC	770021975	0256033_029_Z40170_01_WC_MED_MCO00159973.						1.75	EXP	6/12/16 16 299-8810NJ
9/26/16	622912	EBIX, INC	770021975	0256033_018_Z40538_01_WC_MED_MCO00160097.						1.75	EXP	6/21/16 16 018-5509NJ
9/26/16	622912	EBIX, INC	770021975	0256033_020_Z40838_01_WC_MED_MCO00160215.						1.75	EXP	6/02/16 16 020-5509NJ
9/26/16	622912	EBIX, INC	770021975	0256033_007_Z40985_01_WC_MED_MCO00160273.						1.75	EXP	6/27/16 16 007-5509NJ
9/26/16	622912	EBIX, INC	770021975	0256033_020_Z41073_01_WC_MED_MCO00160294.						1.75	EXP	6/29/16 16 020-5509NJ
9/26/16	622912	EBIX, INC	770021975	0256033_020_Z41201_01_WC_MED_MCO00160340.						1.75	EXP	6/13/16 16 020-9102NJ
9/26/16	622912	EBIX, INC	770021975	0256033_023_Z41202_01_WC_MED_MCO00160328.						1.75	EXP	7/01/16 16 023-7715NJ
9/26/16	622912	EBIX, INC	770021975	0256033_020_Z41353_01_WC_MED_MCO00160385.						1.75	EXP	7/05/16 16 020-7715NJ
9/26/16	622912	EBIX, INC	770021975	0256033_029_Z41984_01_WC_MED_MCO00160597.						1.75	EXP	7/19/16 16 299-9015NJ
9/26/16	622912	EBIX, INC	770021975	0256033_027_Z42037_01_WC_MED_MCO00160611.						1.75	EXP	7/18/16 16 02275509NJ
9/26/16	622912	EBIX, INC	770021975	0256033_029_Z42273_01_WC_MED_MCO00160701.						1.75	EXP	7/25/16 16 299-5509NJ
9/26/16	622912	EBIX, INC	770021975	0256033_029_Z42274_01_WC_MED_MCO00160707.						1.75	EXP	7/24/16 16 299-9430NJ
9/26/16	622912	EBIX, INC	770021975	0256033_029_Z42274_01_WC_MED_MCO00160707.						1.75	EXP	7/24/16 16 299-9430NJ
9/26/16	622912	EBIX, INC	770021975	0256033_018_Z42328_01_WC_MED						1.75	EXP	7/18/16 16 018-7711NJ
9/26/16	622912	EBIX, INC	770021975	0256033_018_Z42328_01_WC_MED						1.75	EXP	7/18/16 16 018-7711NJ
9/26/16	622912	EBIX, INC	770021975	0256033_026_Z42563_01_WC_MED_MCO00160777.						1.75	EXP	7/26/16 16 026-7711NJ
9/26/16	622912	EBIX, INC	770021975	0256033_029_Z42564_01_WC_MED_MCO00160785.						1.75	EXP	7/26/16 16 299-9015NJ
9/26/16	622912	EBIX, INC	770021975	0256033_029_Z42564_01_WC_MED_MCO00160785.						1.75	EXP	7/26/16 16 299-9015NJ
9/26/16	622912	EBIX, INC	770021975	0256033_018_Z42687_01_WC_MED_MCO00160822.						1.75	EXP	7/30/16 16 018-7720NJ
9/26/16	622912	EBIX, INC	770021975	0256033_013_Z42772_01_WC_MED_MCO00160865.						1.75	EXP	7/28/16 16 013-9015NJ

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CHECK NUMBER ORDER												POLICY		
DATE	CHECK#	PAYEE	IRS#	BATCH#	GRP	FILE#	CL	COV	CLIENT#	AMOUNT	DOL	YR	LOCATION	
9/26/16	622912	EBIX, INC	770021975	0256033	029	Z42838	01	WC	MED	MCO00160879.	1.75	EXP	8/02/16 16 299-5509NJ	
9/26/16	622912	EBIX, INC	770021975	0256033	027	Z42920	01	WC	MED	MCO00160926.	1.75	EXP	8/02/16 16 02277720NJ	
9/26/16	622912	EBIX, INC	770021975	0256033	029	Z42921	01	WC	MED	MCO00160910.	1.75	EXP	8/02/16 16 299-5509NJ	
9/26/16	622912	EBIX, INC	770021975	0256033	029	Z42921	01	WC	MED	MCO00160910.	1.75	EXP	8/02/16 16 299-5509NJ	
9/26/16	622912	EBIX, INC	770021975	0256033	014	Z42992	01	WC	MED	MCO00160947.	1.75	EXP	8/04/16 16 014-7720NJ	
9/26/16	622912	EBIX, INC	770021975	0256033	023	Z43589	01	WC	MED	MCO00161114.	1.75	EXP	8/14/16 16 023-7720NJ	
9/26/16	622912	EBIX, INC	770021975	0256033	011	Z43681	01	WC	MED	MCO00161203.	1.75	EXP	8/15/16 16 011-7580NJ	
9/26/16	622912	EBIX, INC	770021975	0256033	020	Z43682	01	WC	MED	MCO00161217.	1.75	EXP	8/18/16 16 020-7720NJ	
9/26/16	622912	EBIX, INC	770021975	0256033	029	Z43826	01	WC	MED	MCO00161277.	1.75	EXP	8/22/16 16 299-9403NJ	
9/26/16	622912	EBIX, INC	770021975	0256033	001	Z43892	01	WC	MED	MCO00161305.	1.75	EXP	8/23/16 16 001-7720NJ	
9/26/16	622912	EBIX, INC	770021975	0256033	005	Z43893	01	WC	MED	MCO00161288.	1.75	EXP	8/22/16 16 005-7720NJ	
9/26/16	622912	EBIX, INC	770021975	0256033	018	Z43894	01	WC	MED	MCO00161307.	1.75	EXP	8/19/16 16 018-7711NJ	
9/26/16	622912	EBIX, INC	770021975	0256033	011	Z44083	01	WC	MED	MCO00161375.	1.75	EXP	8/25/16 16 011-7720NJ	
9/26/16	622912	EBIX, INC	770021975	0256033	029	Z44145	01	WC	MED	MCO00161393.	1.75	EXP	8/27/16 16 299-7720NJ	
										78.75	TOTAL	CHECK#:	622912	
9/26/16	622913	TOWNSHIP OF DELANCO	999999999	0256033	003	Z45148	01	PR	COL	DELANCO_TWP	3,499.40	LOSS	9/15/16 16 003-7720NJ	

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 180471.31 LOSS PYMT
 9663.57 EXPENSE
 34597.25 LEGAL

CHECKS SPOILED: # OF VOIDS.:

ACCOUNT:039 BURLINGTON COUNTY J.I.F.
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CHECK GROUP	DATE/NUMBER	ADJUSTMENT	DESCRIPTION	ENTRY	ADJUST	CHECK AMT	ADJ DATE	PLCY	LOCATION
FILE ID	CLAIMANT NAME	DATE	AMOUNT	ADJUSTED	LOSS DATE	YEAR	COVR	ACNT	
12/23/2013 020	617137 X31734 01	PAYMENT PETRONI ,GARY	MOVED TO/FROM FILE	TRFR	9/15/2016	322.00-	LGL	9/15/2016 05/22/2012	2012 02-0--9403 WCIND 039
12/23/2013 020	617137 X67678 01	PAYMENT PETRONI ,GARY	MOVED TO/FROM FILE	TRFR	9/15/2016	322.00	LGL	9/15/2016 07/11/2013	2013 02-0--5509 WCIND 039
3/10/2014 020	617596 X31734 01	PAYMENT PETRONI ,GARY	MOVED TO/FROM FILE	TRFR	9/15/2016	512.00-	LGL	9/15/2016 05/22/2012	2012 02-0--9403 WCIND 039
3/10/2014 020	617596 X67678 01	PAYMENT PETRONI ,GARY	MOVED TO/FROM FILE	TRFR	9/15/2016	512.00	LGL	9/15/2016 07/11/2013	2013 02-0--5509 WCIND 039
3/10/2014 020	617596 X67678 01	PAYMENT PETRONI ,GARY	MOVED TO/FROM FILE	TRFR	9/15/2016	512.00-	LGL	9/15/2016 07/11/2013	2013 02-0--5509 WCIND 039
3/10/2014 020	617596 X31734 01	PAYMENT PETRONI ,GARY	MOVED TO/FROM FILE	TRFR	9/15/2016	512.00	LGL	9/15/2016 05/22/2012	2012 02-0--9403 WCIND 039
5/11/2015 020	619993 X31734 01	PAYMENT PETRONI ,GARY	MOVED TO/FROM FILE	TRFR	9/15/2016	241.50-	LGL	9/15/2016 05/22/2012	2012 02-0--9403 WCIND 039
5/11/2015 020	619993 X67678 01	PAYMENT PETRONI ,GARY	MOVED TO/FROM FILE	TRFR	9/15/2016	241.50	LGL	9/15/2016 07/11/2013	2013 02-0--5509 WCIND 039
10/05/2015 020	620856 X31734 01	PAYMENT PETRONI ,GARY	MOVED TO/FROM FILE	TRFR	9/15/2016	345.00-	LGL	9/15/2016 05/22/2012	2012 02-0--9403 WCIND 039
10/05/2015 020	620856 X67678 01	PAYMENT PETRONI ,GARY	MOVED TO/FROM FILE	TRFR	9/15/2016	345.00	LGL	9/15/2016 07/11/2013	2013 02-0--5509 WCIND 039
11/02/2015 020	621003 X31734 01	PAYMENT PETRONI ,GARY	MOVED TO/FROM FILE	TRFR	9/15/2016	391.00-	LGL	9/15/2016 05/22/2012	2012 02-0--9403 WCIND 039
11/02/2015 020	621003 X67678 01	PAYMENT PETRONI ,GARY	MOVED TO/FROM FILE	TRFR	9/15/2016	391.00	LGL	9/15/2016 07/11/2013	2013 02-0--5509 WCIND 039
6/13/2016 005	622257 X92636 01	CAPEHART & YOUNG ,BRIAN	SCATCHARD #12656	REIM	9/01/2016	379.50-	LGL	9/01/2016 05/31/2014	2014 00-5--7720 WCIND 039
7/18/2016 018	622430 Z41585 01	PAYMENT IANNACONE ,BRYAN	MOVED TO/FROM SITE	TRFR	9/09/2016	486.00-	LOS	9/09/2016 07/08/2016	2016 01-8--9430 WCIND 039
7/18/2016 018	622430 Z41585 01	PAYMENT IANNACONE ,BRYAN	MOVED TO/FROM SITE	TRFR	9/09/2016	486.00	LOS	9/09/2016 07/08/2016	2016 01-8--7711 WCIND 039
7/25/2016 018	622456 Z41585 01	PAYMENT IANNACONE ,BRYAN	MOVED TO/FROM SITE	TRFR	9/09/2016	1,742.00-	LOS	9/09/2016 07/08/2016	2016 01-8--9430 WCIND 039
7/25/2016 018	622456 Z41585 01	PAYMENT IANNACONE ,BRYAN	MOVED TO/FROM SITE	TRFR	9/09/2016	1,742.00	LOS	9/09/2016 07/08/2016	2016 01-8--7711 WCIND 039

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CHECK GROUP	DATE/NUMBER	ADJUSTMENT	DESCRIPTION	ENTRY	ADJUST	CHECK AMT	ADJ DATE	PLCY	LOCATION		
FILE ID	CLAIMANT NAME	DATE	AMOUNT	ADJUSTED	LOSS DATE	YEAR	COVR	ACNT			
018	8/01/2016 622489 Z41585 01	PAYMENT MOVED TO/FROM SITE IANNACONE ,BRYAN	TRFR	9/09/2016	10.25-	EXP	9/09/2016 07/08/2016	2016	01-8--9430 WCMED 039	NJ	
018	8/01/2016 622489 Z41585 01	PAYMENT MOVED TO/FROM SITE IANNACONE ,BRYAN	TRFR	9/09/2016	10.25	EXP	9/09/2016 07/08/2016	2016	01-8--7711 WCMED 039	NJ	
018	8/08/2016 622539 Z41585 01	PAYMENT MOVED TO/FROM SITE IANNACONE ,BRYAN	TRFR	9/09/2016	1,742.00-	LOS	9/09/2016 07/08/2016	2016	01-8--9430 WCIND 039	NJ	
018	8/08/2016 622539 Z41585 01	PAYMENT MOVED TO/FROM SITE IANNACONE ,BRYAN	TRFR	9/09/2016	1,742.00	LOS	9/09/2016 07/08/2016	2016	01-8--7711 WCIND 039	NJ	
018	8/15/2016 622564 Z41585 01	PAYMENT MOVED TO/FROM SITE IANNACONE ,BRYAN	TRFR	9/09/2016	3.00-	EXP	9/09/2016 07/08/2016	2016	01-8--9430 WCMED 039	NJ	
018	8/15/2016 622564 Z41585 01	PAYMENT MOVED TO/FROM SITE IANNACONE ,BRYAN	TRFR	9/09/2016	3.00	EXP	9/09/2016 07/08/2016	2016	01-8--7711 WCMED 039	NJ	
018	8/22/2016 622623 Z41585 01	PAYMENT MOVED TO/FROM SITE IANNACONE ,BRYAN	TRFR	9/09/2016	166.95-	LOS	9/09/2016 07/08/2016	2016	01-8--9430 WCMED 039	NJ	
018	8/22/2016 622623 Z41585 01	PAYMENT MOVED TO/FROM SITE IANNACONE ,BRYAN	TRFR	9/09/2016	166.95	LOS	9/09/2016 07/08/2016	2016	01-8--7711 WCMED 039	NJ	
026	8/22/2016 622627 Z21880 01	VOID CHECK PER:ADJ KK HUNTER ,EDWARD	ADJS	9/09/2016	1,710.00-	1,710.00	LOS	9/09/2016 07/13/2015	2015	02-6--7720 WCIND 039	NJ
018	8/29/2016 622671 Z41585 01	PAYMENT MOVED TO/FROM SITE IANNACONE ,BRYAN	TRFR	9/09/2016	246.96-	LOS	9/09/2016 07/08/2016	2016	01-8--9430 WCMED 039	NJ	
018	8/29/2016 622671 Z41585 01	PAYMENT MOVED TO/FROM SITE IANNACONE ,BRYAN	TRFR	9/09/2016	246.96	LOS	9/09/2016 07/08/2016	2016	01-8--7711 WCMED 039	NJ	
018	8/29/2016 622674 Z41585 01	PAYMENT MOVED TO/FROM SITE IANNACONE ,BRYAN	TRFR	9/09/2016	1,929.75-	LOS	9/09/2016 07/08/2016	2016	01-8--9430 WCMED 039	NJ	
018	8/29/2016 622674 Z41585 01	PAYMENT MOVED TO/FROM SITE IANNACONE ,BRYAN	TRFR	9/09/2016	1,929.75	LOS	9/09/2016 07/08/2016	2016	01-8--7711 WCMED 039	NJ	
018	8/29/2016 622680 Z41585 01	PAYMENT MOVED TO/FROM SITE IANNACONE ,BRYAN	TRFR	9/09/2016	95.40-	LOS	9/09/2016 07/08/2016	2016	01-8--9430 WCMED 039	NJ	
018	8/29/2016 622680 Z41585 01	PAYMENT MOVED TO/FROM SITE IANNACONE ,BRYAN	TRFR	9/09/2016	95.40	LOS	9/09/2016 07/08/2016	2016	01-8--7711 WCMED 039	NJ	
018	8/29/2016 622682 Z41585 01	PAYMENT MOVED TO/FROM SITE IANNACONE ,BRYAN	TRFR	9/09/2016	1,742.00-	LOS	9/09/2016 07/08/2016	2016	01-8--9430 WCIND 039	NJ	
018	8/29/2016 622682 Z41585 01	PAYMENT MOVED TO/FROM SITE IANNACONE ,BRYAN	TRFR	9/09/2016	1,742.00	LOS	9/09/2016 07/08/2016	2016	01-8--7711 WCIND 039	NJ	

LR0504035

QUAL-LYNX

ADJUSTMENT REGISTER

ACCOUNT:039 BURLINGTON COUNTY J.I.F.
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CHECK DATE/NUMBER	ADJUSTMENT	DESCRIPTION	ENTRY	ADJUST	CHECK AMT	ADJ DATE	PLCY	LOCATION
GROUP	FILE ID	CLAIMANT NAME	DATE	AMOUNT	ADJUSTED	LOSS DATE	YEAR	COVR ACNT
8/29/2016 018	622707 Z41585 01	PAYMENT MOVED TO/FROM SITE IANNACONE ,BRYAN	TRFR	9/09/2016	1.75-	EXP 07/08/2016	2016	01-8--9430 NJ WCMED 039
8/29/2016 018	622707 Z41585 01	PAYMENT MOVED TO/FROM SITE IANNACONE ,BRYAN	TRFR	9/09/2016	1.75	EXP 07/08/2016	2016	01-8--7711 NJ WCMED 039

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LEGAL....:	379.50-	379.50-	
ACCOUNT TOTALS: # OF ADJS:	2 2,089.50-	2,089.50-	

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RECOVERY REGISTER

ACCOUNT:039 BURLINGTON CO. JIF - CB
VALUED AS OF: 9/01/2016 THRU 9/30/2016

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CHECK DATE/NUMBER	ENTRY	CHECK AMT	CHK DATE	PLCY	LOCATION
GROUP FILE ID CLAIMANT NAME	DATE		LOSS DATE	YEAR	TYPE COVR
9/18/2016 001188 SUBROGATION BAP 003 X34461 02 DELANCO ,	SUBR 9/21/2016	35.00	2012 07/10/2012	00-3--	5509 NJ PRCOL
8/26/2016 198519401 SUBROGATION BAP 020 Z39583 01 MT LAUREL TWP ,	SUBR 9/12/2016	7,353.63	2016 05/31/2016	02-0--	8838 NJ PRB/C
9/02/2016 31644249 SUBROGATION BAP 025 X06829 01 WRIGHTSTOWN ,	SUBR 9/19/2016	25.00	2010 08/15/2010	02-5--	9410 NJ PRM/SI

RECOVERIES	ACCOUNT TOTALS: # OF CHKS:	3	7,413.63
EXCESS RECOVERIES	ACCOUNT TOTALS: # OF CHKS:		

ACCOUNT:039 BURLINGTON CO. JIF - CB
VALUED AS OF: 9/01/2016 THRU 9/30/2016

RUN DATE: 10/02/2016 PAGE 1
RUN TIME: 53:54

LOSS YEAR	FILE TYPE	DESCRIPTION	GROUP	RECOVERY
Period Beginning: 01 01 2010 Ending...: 12 31 2010	PR	PROPERTY	025	25.00
Period Beginning: 01 01 2012 Ending...: 12 31 2012	PR	PROPERTY	025	35.00
Period Beginning: 01 01 2016 Ending...: 12 31 2016	PR	PROPERTY	025	7,353.63
EXCESS TOTALS:				
RECOVERY TOTALS:				7,413.63
TOTALS:				7,413.63

BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND

BILL LIST - OCTOBER 2016

	Payable to:	FY 2016	FY 2015	Closed Yrs	JIF Appropriation	Description
1	The Actuarial Advantage	5,872.00			Prof Services/Actuary	July and August 2016 Fees-Final pymt
2	PERMA	6,713.50			Prof Services/Admin. Consultant	Oct/Nov/Dec 2016 Fees-Final pymt
3	Arthur J. Gallagher Risk Management Services, Inc.	27,901.00			Prof Services/Administration	Oct 2016 Fees
4	Arthur J. Gallagher Risk Management Services, Inc.	187.84			Misc/Postage/Copies/Faxes	Sept 2016 Expenses
5	Arthur J. Gallagher Risk Management Services, Inc.	585.65			Wellness Program	Reim for wellness posters/materials- pd PF Amex (positive promotions-split with Trico)
6	The DeWeese Law Firm, P.C.	5,027.00			Prof Services/Attorney	Oct 2016 Fees
7	Qual-Lynx	16,445.00			Prof Services/Claims Admin.	Oct 2016 Fees
8	Brenda Smith	353.00			Misc/Recording Secretary	Oct 2016 Fees
9	Iron Mountain	55.28			Misc/Record Retention Service	Inv#NAH5167;storage 10/1-31/16; service 8/24-9/27/16
10	J. A. Montgomery Risk Control Services	9,442.00			Prof Services/Safety Director	Oct 2016 Fees
11	Tom Tontarski	877.00			Prof Services/Treasurer	Oct 2016 Fees
12	Conner Strong & Buckelew	633.00			Prof Services/Underwriting Mgr	Oct 2016 Fees
13	Joyce Media	225.00			Misc/JIF Website	Oct 2016 Fees
14	Debby Schiffer	2,386.00			Wellness Program	Oct 2016 Fees
15	MEL RCF			475,207.13	Transfer to RCF	Transfer of FY 2012 to RCF
16	ARC Reprographics	284.92			Misc/Printing	Inv#268172, 74, 75; Mt. Laurel, Mansfield, Southampt
17	Pfeiffer Power Seminars, LLC	900.00			Police Defense & Training/EPL	10/19-21 (3 day, 2 sessions) split with 2 others
18	City of Beverly	941.36			Optional Safety Budget	Reimb for safety vests, whistles, raincoats
19	Delanco Township	457.86			Wellness Program	Fitbit; lunch and learn
20	Delran Township	2,000.00			Optional Safety Budget	Reimb safety items
21	Delran Township		2,275.00		Safety Incentive Program	Reimb safety items
22	Edgewater Township	1,200.00			Optional Safety Budget	Reimb safety items
23	Edgewater Township		223.91		Safety Incentive Program	Reimb safety items
24	Hainesport Township	270.59			Optional Safety Budget	Reimb safety items
25	Hainesport Township	500.00			Wellness Program	Employee water bottles
26	Mount Laurel Township	909.66			Optional Safety Budget	safety repairs to paws
27	Mount Laurel Township		2,600.00		Safety Incentive Program	safety repairs to paws
28	Palmyra Borough	200.00			Police Defense & Training/EPL	EPL hotline
29	Richard Brook	1,297.04			Misc/PRIMA/AGRIP	AGRIP travel expenses 10/1-5/16
	TOTAL	\$85,664.70	\$5,098.91	\$475,207.13		
JIF BILL LIST TOTAL		\$565,970.74				

*Safety Committee Meeting Minutes
September 20, 2016 at 2:00pm
Hainesport Municipal Building
Hainesport, New Jersey*

An Executive Safety Committee meeting of the Burlington County Municipal Joint Insurance Fund (“BURLCO”) was held at the Hainesport Municipal Building, Hainesport, New Jersey September 20, 2016. The meeting was called to order at 2:06 pm.

Those in attendance were:

Doug Cramer, *Chair*, **Tabernacle Township**
Amanda Somes, **Bass River**
Richard Wolbert, **Beverly City**
Grace Archer, **Bordentown City**
Frank Nucera, **Bordentown Township**
Mike Templeton, **Delanco Township**
Patrice Hansell, **Fieldsboro Borough**
James Ingling, **Wrightstown Borough**
Steve Walsh, **EJA / Capacity Insurance**
Bonnie Ridolfino, **Hardenbergh Insurance**
Cindy Lisa, **Hardenbergh Insurance**
Mike Avalone, **Conner Strong & Buckelew**
Brian Monaghan, **Insurance Agency Management**
Tim Sheehan, *Sr. Consultant*, **J. A. Montgomery Risk Control**
John Saville, *Public Sector Assistant Director*, **Consultant, J. A. Montgomery Risk Control**
Robert Garish, *Consultant*, **J. A. Montgomery Risk Control**
Paul J. Miola, CPCU, ARM, Executive Director, **Arthur J. Gallagher & Co.**
Paul A. Forlenza, *Deputy Executive Director*, **Arthur J. Gallagher & Co.**
Sheila Ortiz, *Account Representative*, **Arthur J. Gallagher & Co.**
Debby Schiffer, **Wellness Coordinator**

Those not in attendance were:

Mary Picariello, **North Hanover Township**
Kathy Hoffman, **Southampton Township**
Maryalice Brown, **Woodland Township**
Craig Greenwood, **The Barclay Group**

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

I. MINUTES OF JUNE 21, 2016 MEETING

Mr. Forlenza stated that the June 21, 2016 Executive Safety Committee Meeting minutes were e-mailed to all Committee members on September 2, 2016 with the meeting notice for today.

II. AMENDED SAFETY COMMITTEE CHARTER

Mr. Forlenza mentioned that the amended Safety Committee Charter was attached to the meeting minutes from the June 21, 2016 Executive Safety Committee Meeting and was approved at the July Executive Committee Meeting.

III. SEMI – ANNUAL SAFETY DIRECTOR'S LOSS CONTROL REPORT (E-mailed 9/4/2015)

The Safety Director's Semi-Annual report was e-mailed to the Committee on September 4, 2016. Mr. Sheehan handed out an abridged version for the Committee's review. He briefly reviewed the report with the Committee.

Mr. Avalone commented there are a significant number of claims that are falling under the "NOC" (*Not Otherwise Classified*) line as total number of claims and total incurred. Mr. Miola mentioned that this has been an ongoing concern of his; therefore, he reached out to Qual-Lynx this morning regarding developing a report that would differentiate the loss cause of a claim. Mr. Miola reported that a meeting has been scheduled with J. A. Montgomery (Loss Control), Qual-Lynx (Claims), and the Executive Director's office to narrow down how/where the claim trends are being generated. Discussion ensued.

Following a brief overview, Mr. Sheehan highlighted the Safety Director's *2016 Safety Initiatives* beginning on page 18 of the Loss Control Report.

Mr. Templeton asked if Debby Schiffer, Wellness Director could conduct a *Lunch and Learn* that would focus on lifting claims as noted on Service Initiative #4 included in Safety Director's Semi-Annual Loss Control Report. Ms. Schiffer responded that she could conduct a *Lunch and Learn* to any member, however the right audience needs to be present.

Mr. Miola mentioned that the MEL provided additional funding to support the hiring of "real" actors to develop the *Safe Patient Lifting Video* that is currently available on the MSI website. Ms. Schiffer commented that regular exercises can help alleviate any injury.

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

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

IV. SAFETY INTERVENTION/MONITORING

Mr. Forlenza asked if there were any candidates for Safety Intervention / Monitoring. Mr. Sheehan responded that there are no candidates for Safety Intervention / Monitoring at this time.

Mr. Saville also noted that there are no members currently on his "watch list".

V. MEMBERSHIP RENEWALS

Mr. Forlenza indicated that all Renewal Resolutions and Agreements have been received for those members that are renewing effective January 1, 2017.

VI. BURLCO JIF LOSS RATIO REPORTS – June 30, 2016

Mr. Forlenza directed the Committee to a copy of the BURLCO JIF *Six Year Average Loss Ratio* reports valued as of June 30, 2016 for Fund Years 2010 – 2015 included in the agenda packet. Mr. Forlenza noted that the six-year average loss ratio for the BURLCO JIF is 66.7%. He noted that this figure represents the total incurred losses versus the portion of each member's assessment used to pay claims within the Fund's SIR. Mr. Forlenza briefly reviewed the following reports included in the agenda packet:

Loss Ratio Summary FY 2010 – FY 2015 - Incurred v. Loss Funds as of June 30, 2016

Incurred v. Loss Funds as of 06/30/16 – Fund Year 2010– 2015 – By Town, By LOC
Incurred v. Loss Funds as of 06/30/16 – Fund Year 2014 – By Town, By LOC
Incurred v. Loss Funds as of 06/30/16 – Fund Year 2013 – By Town, By LOC
Incurred v. Loss Funds as of 06/30/16 – Fund Year 2012 – By Town, By LOC
Incurred v. Loss Funds as of 06/30/16 – Fund Year 2011 – By Town, By LOC
Incurred v. Loss Funds as of 06/30/16 – Fund Year 2010 – By Town, By LOC

Mr. Forlenza noted that this data is used to create the *Loss Ratio Snapshots* that were distributed to all members and Risk Management Consultants at the July Executive Committee Meeting.

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

VII. MEL LOSS RATIO REPORTS – June 30, 2016

Mr. Forlenza directed the Committee to a copy of the BURLCO JIF *MEL Six Year Average Loss Ratio* reports valued as of June 30, 2016 that were included in the agenda packet. The report reflects a six-year period for Fund Years 2010– 2015. He noted that this figure represents the total incurred losses versus the portion of each member’s MEL Assessment used to pay claims within the MEL’s SIR. Mr. Forlenza indicated that the MEL’s Pure Loss Ratio (Incurred vs. Loss Funds) as of June 30, 2016 is 6.2%.

Mr. Forlenza indicated that once again this year the MEL would be placing each member JIF in a Retrospective Program. Because of the JIF’s good performance, the MEL will apply an experience factor of -7.5% to the JIF’s loss funding assessment in 2017. In addition, the Fund will only be required to pay 85% of the MEL loss funding assessment. Any additional funding required above the 85% figure is capped at 100% of the original 2017 loss funding assessment. He noted that the MEL is not distributing dividends for 2017.

Mr. Forlenza noted that this data is used to create the *Loss Ratio Snapshots* that were distributed to all members and Risk Management Consultants at the July Executive Committee Meeting.

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

VIII. REGIONAL TRAINING SCHEDULE

Mr. Sheehan reviewed the 2016 Regional Training as follows:

- **PEOSH Inspection Process:** Training took place on June 8, 2016 at the Bordentown Township Senior Center. There were 24 members’ towns in attendance; with 16 evaluations submitted. Overall, the training received good feedback.
- **Career Survival Training:** This training will be held on November 18, 2016; details to follow.
- **Active Shooter Awareness:** the date for this training is TBD. Mr. Sheehan will follow – up with a date.
- **Dealing with Difficult People:** Sessions will be held on October 19-21, 2016. All sessions are all identical with AM/PM sessions over three days. The invitation was e-mailed to all members on September 8, 2016. The target audience is for all employees.

2017 Regional Training Schedule

Mr. Sheehan indicated that his office is currently working on the 2017 Regional Training Schedule. Mr. Forlenza asked the Committee if they have any suggested topics for the 2017 Regional Training Schedule. Discussion Ensued.

Following a brief discussion, the Committee suggested the following Regional Training Topics:

- Cyber Risk Management
- Wellness Coordinator Training (this training would give the members new resources for wellness)
- Roadway, Sign and Walkway Program
- DPW Supervisors Roundtable

Mr. Forlenza asked the Committee to send any additional suggested Regional Training topics to Mr. Sheehan or himself. He stated that a draft 2017 Regional Training schedule will be presented at the December meeting for the Committee's approval.

IX. SAFETY DIRECTOR'S BULLETIN

Mr. Garish directed the Committee to a copy of the five (5) Safety Director Bulletins that have been distributed since their last meeting:

- *Summertime & High Visibility*
- *Ladder Safety*
- *Resources for School Crossing Guard Safety Programs*
- *Office Safety*
- *September is National Preparedness Month*

Mr. Garish mentioned that October is Fire Safety Month; therefore, a Safety Bulletin will be distributed to the members.

X. SAFETY DIRECTOR'S MESSAGES

Mr. Garish mentioned that the following correspondence was e-mailed to members since the Committee's last meeting:

- Zika Virus
- Transition to Electronic Distribution - Loss Control Reports (LCR's)
- Seat Belts Save Lives

XI. MEL SAFETY INSTITUTE

Training Administrators

Mr. Sheehan mentioned that all members with the exception of one (1) has appointed a Training Administrators for the MEL Safety Institute. The report is included in the Safety Director's Report on a Quarterly basis.

MEL Leadership Program

Mr. Sheehan reported that there is currently one (1) *Safety Leadership Program* taking place. He noted there is one (1) additional session that will take place in Beechwood, NJ. Mr. Sheehan mentioned that a BURLCO member has registered for the next session.

Mr. Sheehan indicated that the dates for the 2017 sessions have not been determined at this time.

Online Training – Auto Mechanics

Mr. Garish mentioned that Joe Murraci from his north Jersey office is organizing the Auto Mechanic online training. He noted that there have been discussions to change the proposed online training to a Regional Training for more "hands on" experience. Mr. Garish stated that Mr.

Murraci is working with a mechanic with over 20 years of experience to build this training. The logistics are currently in progress.

XII. S:ERVE

Mr. Garish discussed S: ERVE, the online training program sponsored by Safety National, which is available to Police, Fire and EMS. He indicated that they continue to promote this program to the members.

Mr. Garish mentioned there are two separate modules; one is the Distracted Driver Module that takes approximately 30 minutes, and the second module is an Intersection Analysis Course that takes approximately 1 hour and 30 minutes to complete. He noted a certificate is available to print upon completion of both modules.

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

XIII. POLICE TOPICS

Accreditation Update / Re-Accreditation Update

Mr. Forlenza referred the Committee to pages 35-36 of the agenda packet to review those agencies that are either accredited or going through Accreditation / Reaccreditation process as of June 9, 2016.

Command Staff Training

Mr. Forlenza mentioned that retired Police Chief Denis Connell annually conducts Command Staff Training sessions that he opens up to any command staff in Burlington County. He indicated that the JIF will continue to provide a \$100 stipend per attendee to offset the cost to this program to members.

Police Ad Hoc Committee

Mr. Sheehan mentioned that the minutes from the Police Ad Hoc Committee meeting were included on pages 37-43 of the agenda packet. The next meeting is scheduled for December 9, 2016 in Marlton, NJ.

XIV. MEL SAFETY & EDUCATION COMMITTEE MEETINGS

Mr. Miola referred the Committee to pages 43-48 to the meeting minutes from the last MEL Safety & Education Meeting that was held on July 26, 2016. He noted that the meeting minutes were self-explanatory and provides the Committee an idea as to what the MEL is working on from a "statewide" perspective.

Mr. Miola indicated that the MEL Safety and Education Committee is made up of all Executive Safety Committee Chairs from each local Joint Insurance Fund. He noted that representatives are able to call into the meetings via tele-conference. Mr. Miola indicated that he will ensure that a conference call number is available for the next meeting.

The next MEL Safety & Education Committee Meeting is scheduled for October 12, 2016.

XV. PEOSHA ADVISORY COMMITTEE UPDATES

Mr. Saville referred the Committee to pages 49-50 of the agenda packet. He then highlighted the *15 most frequently cited standards for period of April 1, 2016 through June 30, 2016* with the Committee.

Mr. Saville mentioned that PEOSHA's focus is still geared toward the Public Works Departments along with the Water & Sewer Departments. He also mentioned that OSHA sent a Bulletin that would disallow safety incentive programs that reward employees individually for not having claims. Mr. Miola commented that PEOSHA's concern is that people would be afraid to report an injury or a claim, as they would not want to jeopardize their incentive.

Mr. Saville indicated that the electronic reporting requirement for injuries has been suspended in the public sector due to incapability of OSHA's systems until further notice. He then mentioned that there will be a presentation on the *Traffic Incident Management System* where NJDOT offers guidelines for First Responders for setting up roadway detours. Mr. Saville stated that he has been invited to sit on the committee that will be in charge of developing the guidelines for First Responders. The meeting is set to be scheduled sometime at the end of this month.

XVI. NATIONAL SAFETY MONTH – JUNE 2016

Mr. Forlenza mentioned that June was National Safety Month. He indicated that Safety Banners were distributed to members at the June Executive Committee Meeting. Along with the "A Moment Can Change Your Life", posters distributed to the members in June.

Ms. Ridolfino commented that she has seen the banners displayed at a few member towns. She then asked if the JIF could highlight those members that have displayed the Safety Banners. Mr. Miola suggested that members take a photo of their banners displayed in the town and send to our office to have added to the JIF website. Mr. Forlenza also suggested that the Loss Control Consultants could also take a photo during their visits to have them posted to the website. The Committee Agreed.

XVII. WELLNESS INITIATIVE

Ms. Schiffer briefed the Committee on her recent activities.

- Beverly City – Planning a Lunch and Learn with ShopRite Dietitians on September 21st.
- Bordentown City – Conducted a session on making healthier selections when ordering at WAWA. Employees submitted sandwich choices and together they went through WAWA's nutritional website to discover ways of improving choices. Healthy tips and suggestions were shared. Food items highlighting these healthier suggestions were offered for lunch.
- Bordentown Township – Offered end-of-summer Lunch and Learn with Mayor as guest cook; she prepared some vegan dishes to share with the employees. Chairs massages were also offered.
- Delanco – Lunch and Learn scheduled with Shoprite dietitian for September 8th.
- Florence – offered employees the opportunity to submit ideas and suggestions through Employee Interest Survey. 19 surveys were returned. Events and activities will be decided upon based on results.
- Lumberton – Planning to offer a Walking Challenge
- Medford – Organizing a monthly guest speaker for the remainder of the year for the full time career Firefighters. In August, Dr. Maderno spoke on Natural solutions to Sleep Problems. A Shoprite Dietician is scheduled to speak at the end of this month.
- Palmyra Fire Department – Ms. Schiffer presented her Diabetes and Your Body workshop on August 29th with 29 Firefighters present. Positive feedback was received. Activities for Municipal administrative staff will be addressed for Fall implementation.
- Southampton – offered a 10 minutes Reflexology session with Halo Wellness on August 19th. Everyone who participated enjoyed the experience.

- Tabernacle – Final weigh in for their “Healthy Weight for Life” challenge will take place during their Employee Health Fair.
- Westampton – Planning to offer a Walking Challenge, and as a kick off Ms. Schiffer will conduct her Sitting Disease presentation. Westampton has ordered pedometers for their employees and will be using their Wellness Funds for prizes.
- Fall Employee Health Fairs – the following municipalities are planning their health fair: Bordentown Township / Chesterfield / Fieldsboro are looking to do their first joint Wellness Day, Lumberton Township is planning for the end of October, Pemberton Township planning for September 30th, and Riverside Township is planning for September 28th.

Fire Fighters Ad Hoc Committee

Ms. Schiffer reported that she met with Virtua and they are willing to develop a special health program for the Burlington County Fire Departments. The program would offer the firefighters an onsite flexibility analysis, etc. She mentioned that Virtua would be the guest speaker at tonight’s Fire Fighters Ad Hoc Committee.

Ms. Schiffer mentioned that she was asked to have a wellness table display at the Fire Chiefs Association Conference that is scheduled for the end of November. She noted that Tracy Kilmer from Palmyra Borough will be present to assist her with the handouts.

Ms. Schiffer also mentioned that she was recently a presenter at the Municipal Clerks Association Conference of Gloucester County held on September 9th. She presented “Techniques to Manage Stress”; credits were awarded for those in attendance.

Wellness Incentive Program Budget

Mr. Forlenza directed the Committee to a copy of the 2016 Wellness Incentive Program Budget Balance spreadsheet include in the agenda packet on page 51. He reminded the Committee that the deadline to claim or encumber these funds is November 30, 2016. Mr. Forlenza also noted that all encumbered funds must be claimed by February 1, 2017. He indicated that this is also included in the Executive Committee agenda packet on a monthly basis.

Ms. Schiffer indicated that a few municipalities have been using these funds to offset the cost for Lunch and Learns, pedometers, fruit from a neighboring farm over the summer and handouts to provide to the employees.

XVIII. OPTIONAL SAFETY BUDGET

Mr. Forlenza directed the Committee to a copy of the 2016 Optional Safety Budget Balance spreadsheet included in the agenda packet on page 52. He reminded the Committee that the deadline to claim or encumber these funds is November 30, 2016. Mr. Forlenza noted that all encumbered funds must be claimed by February 1, 2017. He indicated that this is also included in the Executive Committee agenda packet on a monthly basis.

XIX. SAFETY INCENTIVE PROGRAM

Mr. Forlenza directed the Committee to a spreadsheet on page 53 of the agenda packet. He noted the deadline to encumber or claim funds is November 30, 2016. The final date to claim encumbered funds is February 1, 2017.

Mr. Forlenza mentioned that reminder letters will be e-mailed to the members in early November for each of these programs where members have balances.

2016 Program

Outstanding Suggestions for Improvement

Mr. Forlenza indicated that *Outstanding Suggestions for Improvement* that are over two (2) years of age will be reviewed at the December Meeting.

Special Recognition Award Nominations

Mr. Sheehan mentioned that a reminder regarding the *Special Recognition Award* Nominations will be sent to all members shortly.

2017 Proposed Revisions

Mr. Forlenza indicated that proposed revisions to the 2017 Program will be reviewed at the December Meeting.

XX. 2017 SAFETY & WELLNESS CALENARS

Mr. Forlenza indicated that it has been the Fund's practice to order calendars for the Fund members. He noted that his office would like to continue to split the purchase between Wellness Calendar and Safety Calendars for 2017. The cost would be approximately \$1,200. Mr. Forlenza then asked the Committee for their approval of this expenditure. The Committee authorized the purchase of the Wellness and Safety Calendars for 2017.

Ms. Schiffer mentioned that she has been asked by some members if there are posters that would focus on "fast food" healthier options. Mr. Forlenza indicated that each individual town can use their Wellness funds to purchase these types of posters. Mr. Cramer suggested that Ms. Schiffer research the cost and send a memo to the members. He stated that it would give the member town an option if they would like to use their funds to purchase these types of posters. The Committee agreed with Mr. Cramer's suggestion.

XXI. 2017 SAFETY KICKOFF BREAKFAST

Mr. Forlenza asked the Committee if they would still like to hold the 2017 Safety Kickoff Breakfast at Indian Springs. Discussion ensued.

Following a group discussion, the Committee agreed to hold the Safety Kickoff Breakfast at Indian Springs, as they are conducive to our needs. In addition, his office will schedule the breakfast on Tuesday, April 4, 2017. The Committee agreed.

Mr. Forlenza mentioned that the Budget, Award and Size Category's for the 2016 Program will be finalized at the December meeting.

Mr. Forlenza then asked the Committee if they would like to continue to hold the Claims Coordinator and Safety Coordinator Training in February separate from the Safety Kickoff Breakfast. The Committee agreed to have the same format that was done earlier this year.

XXII. NEXT MEETING

The next Executive Safety Committee Meeting will take place on December 20, 2016 at 2:00 pm at the Medford Public Safety Building. Mr. Miola mentioned that the meeting location has changed due to the location of this year's Holiday Dinner Meeting. The Committee Agreed.

There being no further business, the meeting adjourned at 3:33pm.

File: BURLCO/2016/Safety Committee
BURLCO/GEN/Safety Committee

Tab: 09/20/2016
Tab: 09/20/2016

**2016 Semi-Annual
Safety Director's Report**

For:

**Burlington County Municipal
Joint Insurance Fund**

Prepared by:

J. A. Montgomery Risk Control

231 Main Street

P.O. Box 2017

Toms River, New Jersey 08754

877-398-3046

August 6, 2016

Burlington County Municipal Joint Insurance Fund
2016 Semi-Annual Safety Director's Report

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EXECUTIVE SUMMARY

2016 CONTRACT STATUS

The 2016 Safety Director's contract calls for a minimum of 64 loss control visits to the 26 members of the Burlington County Municipal Joint Insurance Fund. As of June 30, 2016, 28 of the proposed 64 visits have been completed. Renewal surveys have been completed for the six members that will be renewing in 2017. Right to Know Inventory surveys are in the process of being completed for all members. Refer to the Management Report in Appendix A for additional details. The Safety Director Service team consists of Tim Sheehan, Safety Director, and service consultants John Saville, with support from Robert Holwitt and Robert Garish. The team is administratively supported by Karen La Sala. Training support is administered by the MSI Learning Management System staff, including Susan Kopec, Andrea Felip and Natalie Dougherty.

SAFETY MONITORING AND INTERVENTION

The Safety Director reviews loss metrics (LTAF Rate, Loss Ratio Reports), training participation and SIP involvement on a quarterly basis. Members who show any deterioration in their results are brought to the attention of the Executive Safety Committee. We are happy to report that no members of the Burlington JIF are on Safety Monitoring or Intervention at this time.

REGIONAL TRAINING

Two Regional Training programs have been held so far this year and two more are planned for the remainder of the year.

- **The Safety/Claims Coordinator Round Table:** was held on February 4, 2016. We reviewed on-line resources available at the MEL / JIF website, such as the Supervisor's Investigation Report, the MSI Learning Management System, and an overview of the 2016 Safety Incentive Program and Regional training plan for the year. Qual-Lynx discussed the claims management process.
- **PEOSH Inspection Process:** was held on June 8, 2016. During the 2016 PEOSH Update we discussed the PEOSH Organization, inspection procedures, types of violations, penalty calculations, emphasis programs, safety alerts, the top 10 most common hazards found in NJ public sector facilities, an overview of PEOSH Cooperative Programs and what to do when PEOSH visits your location.

- **Dealing with Difficult People:** To be held October 21, 2016.
- **Career Survival for Police Officers/ Guest Speaker Chief Keith Hummel (Ret.):** To be held on November 18, 2016 at the Hainesport Municipal Building.
- **Active Shooter Awareness:** TBD
- **EPL/POL Plan of Risk Management**
The Safety Director's Office participated in eight training sessions for Managers Supervisors, and Police Command Staff as part of the compliance requirements for the 2017-2018 Employment Practices Risk Control Program.

POLICE ACTIVITIES

The Police Chief Ad Hoc Committee met on January 15, 2016, and June 17, 2016. The purpose of the Ad Hoc meetings are to review Accreditation, Training and other risk management issues related to law enforcement.

Training for Special Officers was presented at the Atlantic and Cape May County Police Academies. Course was taught by Ret. Chief Denis Connell from Clark, NJ.

RENEWAL SURVEYS

Six members were reviewed for renewal: Bordentown City, Lumberton, Mansfield, Medford, Pemberton Borough and Southampton. During the surveys all municipal operations were reviewed, buildings more than 50 + years old were visited and the following elements were reviewed: SIP participation, progress on Suggestions for Improvement, any unusual exposures and comments on their loss metrics. Results were summarized and reported at the June Executive Safety Committee meeting. Although there were some unique exposures identified, none of the conditions found presented concerns with the desirability of these members for renewal.

2016 MID-YEAR SUMMARY OF SIP PARTICIPATION

2016 Mid-Year Results																			
SIP Elements	Commitment & Accountability				Controlling Hazards			Continuing Education			Communication		Coaching		Claims Management			Health & Wellness	JIF Planning Retreat
	Safety on the Agenda	Signed the Contract	Police Participation	Showed Change the culture video	Inspections	Hazard Correction SFI	Roadway Sign & walkway	MSI or other major Training	Training Admin Assigned	Tool Box Talks	Safety Committee	Daily Contact	Coaching	JSO	Transitional Duty	Accident Review	Claims Management		
Bass River	Y	Y	NA	NA	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y		
Beverly	Y	Y		NA	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y		
Bordentown City	Y	Y	Y	NA	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y		
Bordentown Twp	Y	Y	Y	NA	Y	Y	Y	Y	Y	Y	Y	Y	Y	UK	Y	Y	Y		
Chesterfield	Y	Y	Y	NA	Y	Y	Y	Y	Y	Y	Y	Y	Y	UK	Y	Y	Y		
Delanco	Y	Y	Y	NA	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y		
Delran	Y	Y	Y	NA	Y	Y	Y	Y	Y	Y	Y	Y	Y	NW	Y	Y	Y		
Edgewater Park	Y	Y	Y	NA	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y		
Fieldsboro	UK	Y	NA	NA	NW	N	NW	N	Y	N	N	Y	NA	Y	N	NA	Y		
Florence	Y	Y	Y	NA	Y	Y	Y	Y	Y	Y	Y	Y	Y	NW	Y	Y	Y		
Hainesport	Y	Y	NA	NA	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y		
Lumberton	Y	Y	Y	NA	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y		
Mansfield	Y	Y	Y	NA	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y		
Medford	Y	Y	Y	NA	Y	Y	Y	Y	Y	X	Y	Y	Y	Y	Y	Y	Y		
Mount Laurel	Y	Y	Y	NA	Y	Y	Y	Y	Y	X	Y	Y	Y	Y	Y	Y	Y		
North Hanover	Y	Y	Y	NA	NW	Y	Y	NA	Y	Y	Y	Y	Y	Y	UK	Y	Y		
Palmyra	Y	Y	Y	NA	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y		
Pemberton Boro	Y	Y	Y	NA	Y	Y	Y	Y	Y	X	Y	Y	Y	Y	Y	Y	Y		
Pemberton Twp	Y	Y	Y	NA	Y	Y	Y	Y	Y	Y	Y	Y	Y	NW	Y	Y	Y		
Riverside	Y	Y	Y	NA	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y		
Shamong	Y	Y	NA	NA	Y	Y	Y	Y	Y	Y	Y	Y	Y	UK	Y	Y	Y		
Southampton	Y	Y	Y	NA	Y	Y	Y	Y	Y	Y	Y	Y	Y	UK	Y	Y	Y		
Springfield	Y	Y	NW	NA	NW	Y	Y	NA	Y	Y	Y	Y	NA	Y	UK		UK		
Tabernacle	Y	Y	NA	NA	Y	Y	Y	Y	Y	Y	Y	Y	Y	UK	Y	Y	Y		
Westampton	Y	Y	Y	NA	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y		
Woodland	UK	UK	NA	NA	UK	Y	Y	UK	Y	UK		Y	Y		UK	NA	UK		
Wrightstown	Y	Y	NA	NA	Y	Y	Y	Y	Y	Y	Y	Y	Y	UK	Y	Y	Y		

Y = YES N - No Evidence UK = Unknown NW = Needs Work NA = Not applicable

* OLD JSO FORMAT ** Not All DEPARTMENTS

As part of the 2016 Safety Incentive Program, member towns are expected to actively participate in **all aspects** of the program. Safety records are maintained in the workplace by the Safety Coordinator. Safety records are reviewed on site during Loss Control surveys.

Each member is required to send a delegate to at least one half-day session of the Annual Planning Retreat, which was held on April 26, 2016. We were pleased to see that 96% of the members sent delegates to the Planning Retreat.

During on site record checks, all elements of the program are reviewed. We work with members to secure a commitment of participation for any areas that are found to be lacking during the review. Members make written documentation available for review, such as Safety Committee Minutes, hazard inspections, training records, job site observations, etc. Over the past few years we have made a concerted effort to improve the quality and detail included in the Job Site Observation reports. Once completed, a narrative observation report can serve as a training document to orient new workers to specific job tasks. Photos enhance the report. Many members have embraced the new format.

All safety elements are scored and full participation requires that there be activity and significant demonstration of commitment in all aspects of the program to qualify for a Safety Incentive Award. Note: Training participation based on MSI, Regional Training and participation in locally presented technical training.

MSI TRAINING PARTICIPATION AND APPOINTMENT OF TRAINING ADMINISTRATORS

Through June 30, 2016, Burlco JIF members have participated in 474 total Instructor Led Learning Events through the MSI. One member does not have a Training Administrator assigned.

In addition to traditional instructor led training, the employees from the following nine municipalities have participated in 199 on-line classes: Bass River, Bordentown Township, Delran, Lumberton, Mansfield, Medford Township, Mount Laurel, North Hanover, and Pemberton Twp.

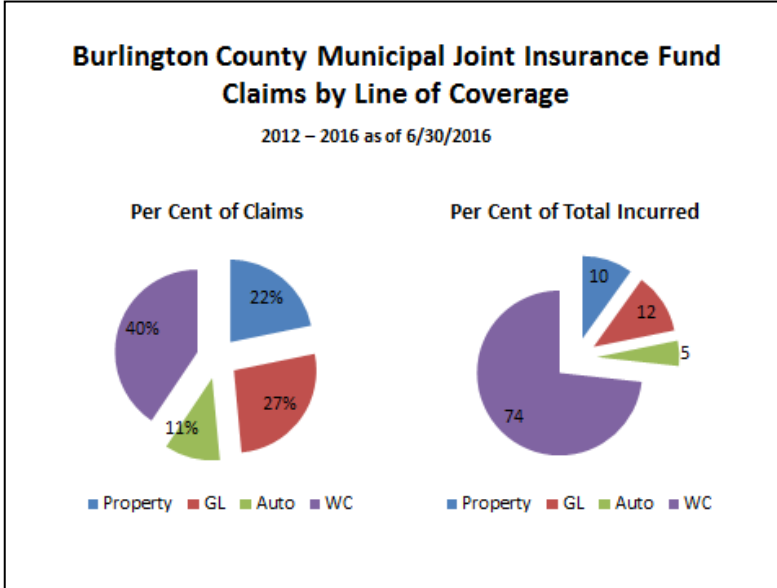
Currently, there are 22 on line programs offered through the MSI Learning Management System with the addition of Safe Patient Lifting. Current available courses are:

- Avoid Back Pain
- Bloodborne Pathogens
- Crossing Guard Training
- Crush Zone
- Cyber Security
- Fire Safety
- Hazard Communication & the Globally Harmonized System
- New Employee Safety Orientation
- New Employee Safety Orientation - Part 2
- Office Safety - Perils and Pitfalls
- Playground Safety for DPW/Rec Maintenance
- Rights & Duties of an Employee in Local Government
- Risk Management for Officials in Local Government
- Safe Patient Lifting for Emergency Responders

- Survival Driving - Emergencies and Natural Disasters
- Survival Driving - Urban Driving
- Aquatic Safety for Camp Counselors
- Bullying Prevention at Camp
- Child Sexual Abuse Prevention at Camp
- Playground Safety for Camp Counselors
- The Professional Lifeguard
- Trip and Transportation Safety

MID YEAR LOSS ANALYSIS

TRENDS BY LINE OF COVERAGE



MID YEAR SNAPSHOT

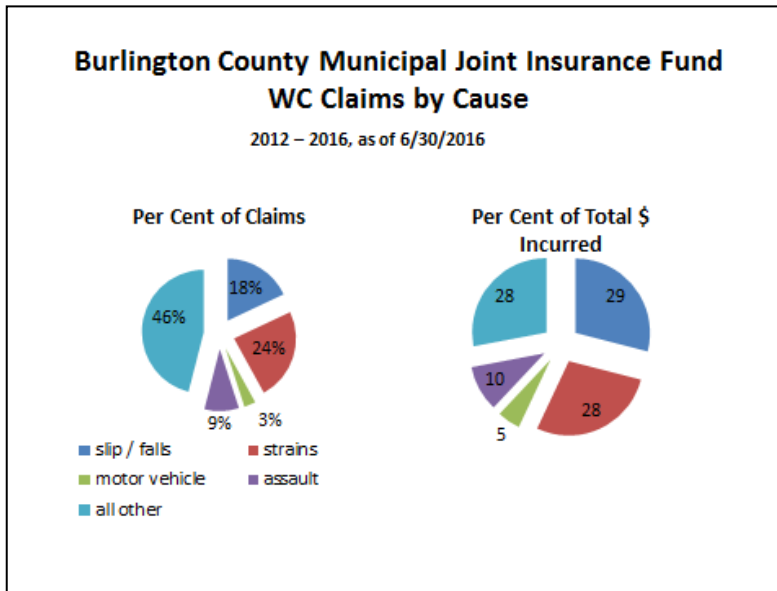
COMPARISON OF MID-YEAR CLAIM FREQUENCY BY LINE OF COVERAGE					
Line of Coverage	Mid Year Claim Frequency				
	FY 2012	FY 2013	FY 2014	FY 2015	FY 2016
Property	26	40	46	47	50
General Liability	22	24	51	39	40
Auto Liability	15	16	25	24	23
Workers Comp	71	72	79	90	74
Total Mid-Year Claims	134	152	201	200	187

The LTAF rate was the lowest among all JIFs measured as of June 30, 2016. The rate is significantly lower than the MEL average.

TRENDS BY MEMBER: WC Losses by Member 2012 – 2016

BURLINGTON MUNICIPAL JOINT INSURANCE FUND				
Claims by Member				
Member Name	Total Fund Years 2012 - 2016			
	# Claims	Total Incurred	% of Total	Average Cost per
BASS RIVER	8	\$ 30,233	0.39%	\$ 3,779
BEVERLY	19	\$ 206,212	2.65%	\$ 10,853
BORDENTOWN CITY	28	\$ 753,218	9.66%	\$ 26,901
BORDENTOWN TOWNSHIP	31	\$ 342,590	4.39%	\$ 11,051
CHESTERFIELD	6	\$ 47,755	0.61%	\$ 7,959
DELANCO	13	\$ 182,934	2.35%	\$ 14,072
DELTRAN	55	\$ 867,746	11.13%	\$ 15,777
EDGEWATER PARK	17	\$ 127,991	1.64%	\$ 7,529
FIELDSBORO	-	\$ -	0.00%	\$ -
FLORENCE	27	\$ 229,025	2.94%	\$ 8,482
HAINESPORT	20	\$ 68,910	0.88%	\$ 3,445
LUMBERTON	24	\$ 99,360	1.27%	\$ 4,140
MANSFIELD TOWNSHIP B	24	\$ 126,658	1.62%	\$ 5,277
MEDFORD TOWNSHIP	62	\$ 830,139	10.65%	\$ 13,389
MOUNT LAUREL	99	\$ 1,004,000	12.88%	\$ 10,141
NORTH HANOVER	11	\$ 303,366	3.89%	\$ 27,579
PALMYRA	21	\$ 232,635	2.98%	\$ 11,078
PEMBERTON	86	\$ 1,254,950	16.10%	\$ 14,592
PEMBERTON BOROUGH	17	\$ 92,052	1.18%	\$ 5,415
RIVERSIDE	32	\$ 350,445	4.50%	\$ 10,951
SHAMONG	4	\$ 16,901	0.22%	\$ 4,225
SOUTHAMPTON	12	\$ 28,678	0.37%	\$ 2,390
SPRINGFIELD	6	\$ 84,696	1.09%	\$ 14,116
TABERNACLE	7	\$ 12,372	0.16%	\$ 1,767
WESTAMPTON	43	\$ 453,276	5.81%	\$ 10,541
WOODLAND	6	\$ 47,693	0.61%	\$ 7,949
WRIGHTSTOWN	-	\$ -	0.00%	\$ -
Total All Members	<u>679</u>	<u>\$ 7,795,606</u>	<u>100.00%</u>	<u>\$ 255,169</u>

TRENDS BY CAUSE OF LOSS: WC 2012 - 2016



The table below shows the WC trends by cause (2012 – 2016 YTD). The largest category of claims as a percentage of costs is falls, followed closely by strains including lifting, carrying, jumping and twisting. Lifting is the primary loss cause in this category. Other significant loss categories are followed by assaults and motor vehicle incidents.

The most significant loss sources in terms of frequency and severity are;

- Strains :24% frequency; 28% of cost
- Fall or Slip From: 18 % frequency; 29% of cost
- Robbery / Criminal Assault: 9% frequency; 10 % cost.
- Motor Vehicle accidents: 3 % frequency; 5 % of cost; average cost per claim more than \$26,000.

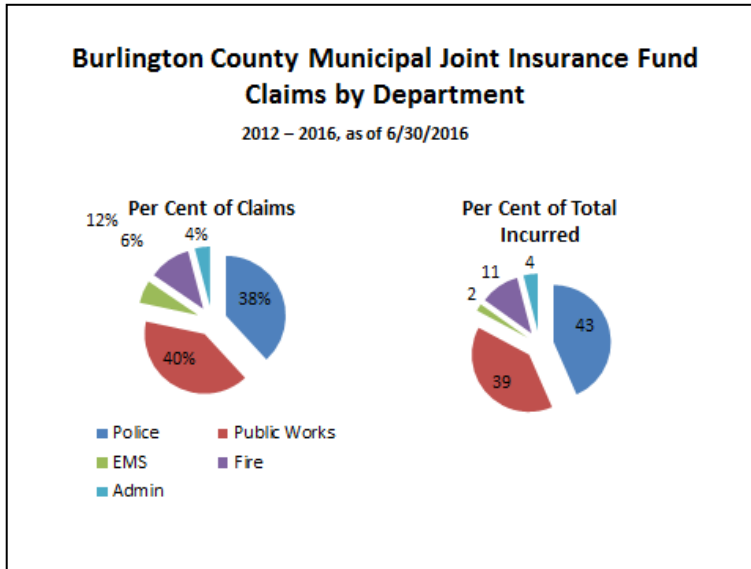
BURLINGTON MUNICIPAL JOINT INSURANCE FUND
WORKERS' COMPENSATION CLAIMS : FUND YEARS 2012 - 2016

Claims by Loss Cause

Loss Cause/	Total Fund Years 2012 - 2016			
	# Claims	Total Incurred	% of Total	Average Cost per Claim
Burns or Scald - Heat or Cold Exposure	22	\$ 441,535	5.66%	\$ 20,070
Caught In Or Between	14	\$ 94,223	1.21%	\$ 6,730
Cut, Puncture, Scrape Injured By	37	\$ 102,919	1.32%	\$ 2,782
Fall Or Slip From	75	\$ 1,162,181	14.91%	\$ 15,496
Motor Vehicle	11	\$ 93,139	1.19%	\$ 8,467
Strain or Injured By	124	\$ 1,862,742	23.89%	\$ 15,022
Striking Against Or Stepping On	14	\$ 122,411	1.57%	\$ 8,744
Struck or Injured By	98	\$ 694,900	8.91%	\$ 7,091
Contact With Electric Current	-	\$ -	0.00%	\$ -
Animal, Insect, Plant (Poison Ivy Etc.)	60	\$ 126,874	1.63%	\$ 2,115
Explosion Or Flare Back	1	\$ 2,514	0.03%	\$ 2,514
Foreign Body In Eye	20	\$ 40,646	0.52%	\$ 2,032
Robbery Or Criminal Assault	65	\$ 843,616	10.82%	\$ 12,979
Repetitive Motion	14	\$ 173,495	2.23%	\$ 12,393
Cumulative (All Other) - Latex	12	\$ 282,543	3.62%	\$ 23,545
Other Misc. Cause - Disease Exposure	10	\$ 14,010	0.18%	\$ 1,401
NOC	102	\$ 1,737,859	22.29%	\$ 17,038
Total All Loss Causes	<u>679</u>	<u>\$ 7,795,606</u>	<u>99.98%</u>	<u>\$ 11,481</u>

TRENDS BY DEPARTMENT

Police make up 38% of the frequency and 43% of the incurred losses. Public Works make up 39% of frequency and 39% of incurred losses. These two departments make up the thrust of our service initiatives and training



BURLINGTON MUNICIPAL JOINT INSURANCE FUND				
WORKERS' COMPENSATION CLAIMS : FUND YEARS 2012 - 2016				
Claims by Department				
	Total Fund Years 2012 - 2016			
Department Name	# Claims	Total Incurred	% of Total	Average Cost per Claim
Administration	28	\$ 340,323	4.37%	\$ 12,154
EMS				
Paid	22	\$ 83,303	1.07%	\$ 3,787
Volunteer	20	\$ 101,989	1.31%	\$ 5,099
Subtotal EMS	42	\$ 185,292	2.38%	\$ 4,412
Fire				
Paid	25	\$ 266,163	3.41%	\$ 10,647
Volunteer	53	\$ 580,767	7.45%	\$ 10,958
Subtotal Fire	78	\$ 846,930	10.86%	\$ 10,858
Municipal				
Library	3	\$ 5,363	0.07%	\$ 1,788
Subtotal Municipal	3	\$ 5,363	0.07%	\$ 1,788
Police				
Police	253	\$ 3,246,066	41.64%	\$ 12,830
Police Off Duty	3	\$ 91,600	1.18%	\$ 30,533
Crossing Guards	-	\$ -	0.00%	\$ -
Subtotal Police	256	\$ 3,337,665	42.81%	\$ 13,038
Public Works				
Building Dept	6	\$ 83,453	1.07%	\$ 13,909
Garbage Removal	40	\$ 402,133	5.16%	\$ 10,053
Parks & Recreation	7	\$ 338,197	4.34%	\$ 48,314
Sewage Dept	13	\$ 418,240	5.37%	\$ 32,172
Street Maintenance/Cleaning	191	\$ 1,731,473	22.21%	\$ 9,065
Water Dept	6	\$ 4,491	0.06%	\$ 749
Subtotal Public Works	264	\$ 3,005,125	38.55%	\$ 11,383
NOC				
Subtotal NOC	8	\$ 74,907	0.96%	\$ 9,363
Total All Departments	679	\$ 7,795,606	100.00%	\$ 11,481

GENERAL LIABILITY CLAIMS

For the five year period (2012 - 2016), General Liability incidents, represent 27% of total claim frequency and 12% of total incurred costs. GL mid-year metrics show the following trends.

- Claim count shows an unexplained uptick in 2014
- Annual appropriations – unexplained variations; increase in 2014 is questioned
- GL Claims per appropriations - appears to be trending in the right direction.

General Liability Metrics					
Claim Frequency	2012	2013	2014	2015	2016
Total Number of Claims	93	81	128	99	40
Annual Appropriations	\$132,082,026	\$162,206,670	\$206,025,518	\$156,917,544	\$817,689,308
# of Claims per Million \$ of Appropriations	0.70	0.50	0.62	0.63	0.05

The table below shows the General Liability experience (2012 – 2016 YTD) by Cause. The most significant loss sources in terms of cost were Falls (20%); Police Professional (29%), Damaged or Injured (18%), and Motor Vehicle (26 %).

BURLINGTON MUNICIPAL JOINT INSURANCE FUND					
GENERAL LIABILITY CLAIMS : FUND YEARS 2012 - 2016					
Claims by Loss Cause					
Loss Cause/	# Claims	Total Fund Years 2012 - 2016			
		Total Incurred	% of Total	Average Cost per Claim	
Falls	72	\$ 250,615	20.29%	\$ 3,481	
Damaged or Injured By	146	\$ 225,972	18.30%	\$ 1,548	
Police Professional	81	\$ 363,109	29.40%	\$ 4,483	
M/V Collision w/Another Vehicle					
Motor Vehicle All Other	102	\$ 316,363	25.61%	\$ 3,102	
NOC	23	\$ 52,497	4.25%	\$ 2,282	
Total All Loss Causes	<u>441</u>	<u>\$ 1,235,093</u>	<u>99.99%</u>	<u>\$ 2,801</u>	

AUTO LIABILITY CLAIMS

For the five year period (2012 - 2016), Auto Liability claims, represent 11% of total claim frequency and 5% of total incurred costs. Auto liability mid-year metrics show the following trends.

- Number of claims showed a blip in 2014, but downward trend otherwise.
- Number of vehicles showed decrease in 2014.
- Auto claims per 100 vehicles showed uptick in 2014.

Auto Liability Metrics					
Claim Frequency	2012	2013	2014	2015	2016
Total Number of Claims	33	30	49	40	23
Number of Vehicles	913	1,113	1,071	1,084	776
# of Claims per 100 Vehicles	3.61	2.70	4.58	3.69	2.96

The table below shows the Auto Liability experience (2012 - 2016 YTD). The average cost per claim was \$2,802. The most significant types of incidents in terms of severity were rear-enders and intersection incidents; Backing and collision with fixed object were the most frequent types of incidents.

BURLINGTON MUNICIPAL JOINT INSURANCE FUND					
AUTO LIABILITY CLAIMS : FUND YEARS 2012 - 2016					
Claims by Loss Cause					
	Total Fund Years 2012 - 2016				
Loss Cause/	# Claims	Total Incurred	% of Total	Average Cost per Claim	
Damaged or Injured By	12	\$ 22,036	4.49%	\$ 1,836	
M/V Collision w/Another Vehicle					
Rear Ended	28	\$ 325,126	66.29%	\$ 11,612	
Pass, Turn, Lane Change	7	\$ 2,015	0.41%	\$ 288	
Backing up	34	\$ 19,551	3.99%	\$ 575	
Intersection	18	\$ 49,293	10.05%	\$ 2,739	
All Other	29	\$ 26,869	5.48%	\$ 927	
MV Collision W/ Fixed Object	40	\$ 29,520	6.02%	\$ 738	
Motor Vehicle All Other	5	\$ 16,019	3.27%	\$ 3,204	
NOC	2	\$ -	0.00%	\$ -	
Total All Loss Causes	<u>175</u>	<u>\$ 490,429</u>	<u>100.00%</u>	<u>\$ 2,802</u>	

PROPERTY CLAIMS

For the five year period (2012 - 2016), Property claims, represent 22% of total claim frequency and 10% of total incurred costs. Property mid-year metrics show the following trends.

- Property claims have been trending upward for the past four years, and the trend appears to be continuing in the current year. The number of property claims tracks directly with Auto liability frequency.

Property Metrics					
Claim Frequency	2012	2013	2014	2015	2016
Total Number of Claims	62	74	86	90	50

The most significant property losses arise from physical damage / motor vehicle claims, which represent 51% of incurred losses. Traditional perils (wind, lightning, flood, fire & explosion, vandalism and theft represent (24%) of the claim frequency. The same service initiatives identified under auto losses apply to the physical damage components of these claims.

BURLINGTON MUNICIPAL JOINT INSURANCE FUND				
PROPERTY CLAIMS : FUND YEARS 2012 - 2016				
Claims by Loss Cause				
Loss Cause/	Total Fund Years 2012 - 2016			
	# Claims	Total Incurred	% of Total	Average Cost per Claim
Wind Damage	2	\$ 2,500	0.23%	\$ 1,250
Lightening	8	\$ 35,229	3.29%	\$ 4,404
Flooding	1	\$ -	0.00%	\$ -
Fire/Explosion	5	\$ 128,342	11.97%	\$ 25,668
Vandalism	2	\$ 550	0.05%	\$ 275
Theft	6	\$ 9,439	0.88%	\$ 1,573
Damaged or Injured By	95	\$ 350,813	32.73%	\$ 3,693
M/V Collision w/Another Vehicle				
Rear Ended	35	\$ 70,863	6.61%	\$ 2,025
Pass, Turn, Lane Change	35	\$ 79,214	7.39%	\$ 2,263
Backing up	36	\$ 12,573	1.17%	\$ 349
Intersection	11	\$ 33,727	3.15%	\$ 3,066
All Other	81	\$ 170,639	15.92%	\$ 2,107
MV Collision W/ Fixed Object	42	\$ 177,073	16.52%	\$ 4,216
Motor Vehicle All Other	-	\$ -	0.00%	\$ -
NOC	2	\$ 101	0.01%	\$ 50
Total All Loss Causes	362	\$ 1,071,904	100.00%	\$ 2,961
* See attached schedule for break down to provide more specific cause categories				

ONGOING 2016 SAFETY INITIATIVES

Service Initiative #1: Service Direction: The thrust of our service efforts are directed at Workers' Compensation exposures. We continue to support claims mitigation and reduction efforts, especially focusing on Accident Investigation and promoting the transitional duty initiatives of the JIF.

Service Initiative #2: Member Evaluations

- We continue to monitor the WC metrics through the "Watch List" to identify members that may show deteriorating loss experience. Members that show worsening loss metrics may be placed on Safety Monitoring, a process which initiates greater attention from the Safety Director office. Members that show significant deterioration or unwillingness to address exposures may be placed on "Safety Intervention" to enlist the assistance of other Fund members and JIF professionals.
- The Safety Director's office identifies and reviews members on "Watch," "Monitoring," and "Intervention" during every Executive Safety Committee meeting.

Service Initiative #3: Accident Investigation is one of the key components in preventing future incidents. One of our key elements in the 2016 service plan is to identify members with high WC frequency and work with these members on their accident investigation programs. We have identified six members in terms of frequency for special emphasis in 2016:

- Each of these members will receive a focused survey visit to address WC accident experience. We will review 5 years of loss experience, identify departments with the highest frequency rates, review recent investigation reports and review procedures and conduct at least one on-site investigation with the safety coordinator. If needed, we will meet with the safety committee and conduct an accident investigation workshop.
- Our goal from this process will be to see 1) increased utilization of the accident investigation program; 2) more meaningful and substantive accident investigation findings; 3) clearer understanding on the part of the member towns on how to use the JIF accident investigation resources, including on-line reports, root cause analysis worksheet and the expertise of Loss Control consultants.

Service Initiative #4: Focus on most frequent injury types. Strains, falls and motor vehicle incidents are the most frequent and severe types of injuries. Several actions could be taken to improve this experience:

- Promote new MSI online training for Safe Patient Lifting.
- Reinforce during daily safety briefings between employees and supervisors.
- Evaluate every lift. Is there a method to lift / move the material to eliminate or limit manual handling? Is there a mechanical aid to lessen musculoskeletal strain potential? Can workers be added or re-positioned to promote better body mechanics?
- Encourage workers to engage in pre-lift stretches. Promote wellness initiatives.
- Prevent winter slips and falls: Snow removal and salting on walkways and parking lots should be thorough, and repeated as necessary to account for melting-refreezing cycles
- Personnel in the field should be encouraged to take additional precautions during winter months. Evaluate providing removable shoe cleats for certain tasks.
- Effective self-inspections can identify snow removal and housekeeping concerns. They should be done frequently, and especially during inclement weather.
- Provide adequate (3-step length), walk off mats at entrances and clean or replace regularly, to minimize carryover of moisture into the building.
- Provide boot/shoe cleaner brushes at entrances frequented by field personnel.
- Reinforce three-points-of-contact when using ladders, stairs, and entering / exiting vehicles.
- Defensive driving habits must be consistently emphasized. Offer Defensive Driving Course, Driver Awareness, S:ERVE or CEVO presentation.

Service Initiative #5: General Liability Exposures. Focus on most frequent GL Claim types. Several actions could be taken to improve this experience:

- Motor vehicle incidents and fall related claims can be mitigated with strong Roadway Sign and Walkway programs.
- Falls can also be mitigated with some of the same strategies noted under Workers Comp above.
- There is a correlation between Police accreditation and reduced Police Professional Liability claims. Police accreditation is encouraged.

Service Initiative #6: Motor Vehicle Exposures. Focus on most costly types of claims, especially intersection pedestrian, backing and collision with fixed objects. Several actions could be taken to improve this experience:

- Backing incidents - Encourage the use of spotters and new technologies like cameras and alarm sensors.
- Intersection claims are a concern, especially to first responders. Fire, Police and EMS Departments are encouraged to take part in the on-line training offered by S:ERVE on avoiding intersection accidents. These types of claims tend to be frequent and costly.
- Collision with fixed objects and Rear-end accidents – Emphasize the importance of maintaining proper following distance, 3 -second rule. Always wear seat belts and avoid cell phone use while driving. Develop a cell phone policy and train all employees on its major requirements. Encourage the new Driver Safety Awareness program as remedial training for anyone involved in accidents.

Service Initiative #7: Safety program best practices and Safety Incentive Program. Encourage all members to show significant demonstration of participation in each of the areas:

- Commitment and Accountability;
- Controlling hazards;
- Continuing Education and Training;
- Communication;
- Coaching;
- Claims Management.

Service Initiative# 8 – Special Focus on Police Departments

- Police Ad Hoc Committee - The purpose of the meetings is to review Accreditation, training, and other risk management issues related to law enforcement.
- Uniform consulting plan for law enforcement agencies to address specific risks that are exclusive to the law enforcement community.

Service Initiative #9 – Special Focus on Public Works Departments

- Encourage more meaningful Job Site Observations and daily crew meetings for the DPW
- Continue to develop Tool-Box-Talk outlines for MSI classes to assist supervisors in providing specific safety refresher in the years between mandated MSI training.
- Encourage the use of training resources, including MSI, online and regional training workshops.

PLANNED SERVICE ACTIVITIES FOR Q3 AND Q4

- Work with Police Departments to continue training for Class II new graduates
- Present suggested revisions for 2017 Safety Program to JIF Executive Safety Committee – Continue 2016 emphasis on police.
- Review Suggestions for Improvement; identify any important suggestions that are more than two years old.
- Work closely with members with above average frequency / LTAF rates
- Facilitate Police Chief Ad Hoc Committee meeting.
- Summarize mid year participation in the Safety Incentive Program; feedback is provided to the members at the time of their reviews.
- Promote nomination of “Special Recognition Award Winners.”
- Distribution of Safety Director Bulletins and notices.
- Participate in the Annual Planning retreat, fund commissioner meetings and all JIF related activities.

SERVICE PLAN CONSIDERATIONS FOR 2016

- Continue new theme and format for Safety Kick off events
- Develop communication strategy to support annual theme.
- Revisit the low attendance at Regional Training sessions.
- Get “back to basics” with Safety Coordinator Round Table, DPW Round Table, and Police Command Staff Training event
- Coordinate services with Wellness Director

APPENDIX A: 2016 LOSS CONTROL MANAGEMENT REPORT

Burlington County Municipal Joint Insurance Fund Loss Control Management Report - Contract Period 1/1/2016 to 12/31/2016

2016 Visit Schedule

Member	St	REN	Service Consultar	Projected visits	special focus	1st visi	2nd visi	3rd visi	4th visi	Projected Visits	Completed Visits #	Remaining Visits #	Comments
Bass River	S		JS	2	RTK	4/29				2	1	1	4/29 LCR /RTK
Beverly	M		JS	2		5/24				2	1	1	5/24 SIP Review/LCR
Bordentown City	M	REN	JS	2	Acc Review	2/3				2	1	1	2/3 Renewal
Bordentown Twp	L		JS	3		4/15				3	1	2	4/15 LCR/SIP Review
Chesterfield	S		JS	2	RTK	4/29				2	1	1	4/29 LCR/RTK
Delanco	S		JS	2	Acc Review	3/31	6/29			2	2	0	3/31 SCM; 6/29 SCM
Delran	L		JS	3	RTK	4/20				3	1	2	4/20 SIP/RTK Review
Edgewater Park	M		JS	2	Acc Review	5/24				2	1	1	5/24 LCR/SIP Review
Fieldsboro	S		JS	2	RTK	6/27				2	1	1	6/27 RTK/LCR
Florence	L		JS	3		7/26				3	1	2	7/26 LCR
Hainesport	S		JS	2	RTK	6/6				2	1	1	6/6 RTK Review
Lumberton	L	REN	JS	3		2/3	2/3			3	2	1	2/3 Renewal
Mansfield	M	REN	JS	2	Acc Review	4/11				2	1	1	4/11 Renewal
Medford	XL	REN	JS	4	RTK	3/25	3/25			4	2	2	3/25 Renewal
Mount Laurel	XL		JS	4	RTK	1/14				4	0	4	1/14 LCR/SCM
North Hanover	M		JS	1	Acc Review	6/20				1	1	0	6/20 LCR
Palmyra	M		JS	2	Acc Review	2/12				2	1	1	2/12 SCM
Pemberton Boro	S	REN	JS	1	RTK	2/3				1	1	0	2/3 Renewal
Pemberton Twp	XL		RH	4						4	0	4	
Riverside	M		JS	3		6/30				3	1	2	6/30 LCR
Shamong	S		JS	2		6/13				2	1	1	6/13 SIP/LCR
Southampton	M	REN	RH	3		4/21				3	1	2	4/21 Renewal
Springfield	S		JS	2		6/20				2	1	1	6/20 LCR
Tabernacle	S		JS	2	RTK	3/8				2	1	1	3/8 SCM
Westampton	M		JS	1	RTK	7/7				1	1	0	7/7 SIP/LCR
Woodland	S		JS	2						2	0	2	
Wrightstown	S		JS	2		6/22				2	1	1	6/22 SIP/LCR
XXDiscretionary			JS	1						1	0	1	
xxxTOTAL				64						64	27	37	
xx Renewal for Large and Extra-Large members counts as two visits													

APPENDIX B: 2016 REGIONAL TRAINING ATTENDANCE

Burlington County Municipal Joint Insurance Fund								
Loss Control Management Report - Contract Period 1/1/2016 to 12/31/2016								
2016 Regional Training Attendance								
	Size	Safety/Claims Coordinators' RT 2/4/16	PEOSH Inspection 6/8/16				Annual Retreat	Total Reg Train
Bass River	S	1	1					
Beverly	M	1	1					
Bordentown City	M	1	1					
Bordentown Twp	L	1						
Chesterfield	S	1						
Delanco	S	1						
Delran	L	1	1					
Edgewater Park	M	1						
Fieldsboro	S	1						
Florence	L	1	1					
Hainesport	S	1	1					
Lumberton	L	1						
Mansfield	M	1						
Medford	XL	1	1					
Mount Laurel	XL	1	1					
North Hanover	M							
Palmyra	M	1	1					
Pemberton Boro	S	1						
Pemberton Twp	XL	1						
Riverside	M	1	1					
Shamong	S	1	1					
Southampton	M	1						
Springfield	S	1						
Tabernacle	S	1	1					
Westampton	M	1	1					
Woodland	S	1						
Wrightstown	S	1	1					
Members represented		26	14					

**BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND
RESOLUTION #2016-___**

**RESOLUTION AUTHORIZING THE CREATION OF THE MUNICIPAL EXCESS LIABILITY
JOINT INSURANCE FUND RETROSPECTIVE 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, pursuant to NJAC 11:15-2.23, the FUND has previously established a Closed Years Account to hold surplus funds from Fund Years that have been transferred to the Residual Claims Fund Joint Insurance Fund (RCFJIF); and

WHEREAS, beginning with Fund Year 2016, the Municipal Excess Liability Joint Insurance Fund (MEL JIF) implemented a Retrospective Program in which the FUND is participating; and

WHEREAS, pursuant to terms of the MEL JIF Retrospective Program, the FUND must pay the MEL JIF an amount equal to 85% of the workers' compensation and liability loss funding as determined by the MEL JIF based upon the exposures of the FUND; and

WHEREAS, pursuant to terms of the MEL JIF Retrospective Program, the FUND is obligated to pay the MEL JIF up to a maximum of 100% of the workers' compensation and liability loss funding should at any point over the next 10 years the MEL JIF pays more than the 85% of the workers' compensation and liability loss funding for claims occurring in the Fund Year covered by the MEL JIF Retrospective Program; and

WHEREAS, in anticipation that the FUND might have to provide additional funding to the MEL JIF should the MEL JIF make payments on FUND claims that exceed 85% of loss funding for the Fund Year covered by the MEL JIF Retrospective Program, the Fund has budgeted additional loss funds above the 85% obligation for this purpose in the Fund Year Budget covered by the MEL JIF Retrospective Program; and

WHEREAS, since the FUND transfers its liabilities for open FUND claims inclusive of established reserves on those claims and IBNR to the RCFJIF 42 months following the close of the Fund Year with the balance of cash being transferred to the FUND's Closed Years Account, it is recommended that the FUND establish an independent account to hold the additional budgeted funds potentially due to the MEL pursuant to the MEL JIF Retrospective Program separate from the FUND's Closed Years Account.

NOW THEREFORE BE IT RESOLVED, by the Commissioners of the Burlington County Municipal Joint Insurance Fund that the Fund Treasurer is hereby authorized to establish a MEL JIF Retrospective Account; and

BE IT FURTHER RESOLVED, that available funds from remaining balances from the MEL JIF line item of the Fund Year Budget in Fund Years when the FUND is participating in the MEL JIF Retrospective Program may be transferred in to the MEL JIF Retrospective Account as authorized by Resolution of the FUND; and

BE IT FURTHER RESOLVED, the FUND Treasurer and FUND Auditor 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, and the FUND Auditor for their attention and action.

This Resolution was duly adopted by the Burlington County Municipal Joint Insurance Fund at a public meeting held on October 18, 2016.

BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND

Attest: _____
Paul Keller, Secretary

By: _____
Mike Mansdoerfer, Chairperson

Date: _____

**BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND
RESOLUTION #2016-___**

**RESOLUTION AUTHORIZING THE FUND CHAIR AND FUND SECRETARY TO EXECUTE A
CONTRACT WITH INVESTOR'S BANK FOR BANKING SERVICES AND WILMINGTON
TRUST FOR ASSET MANAGEMENT SERVICES AND AUTHORIZING THE FUND
TREASURER TO OPEN AN ACCOUNT WITH M & T BANK**

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

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

WHEREAS, in June of 2015 the Municipal Excess Liability Joint Insurance Fund (MEL JIF) issued a Request for Proposals (RFP) for Banking and Asset Management Services for the MEL JIF, Residual Claims Fund (RCF), and Environmental Risk Management Joint Insurance Fund (EJIF); and

WHEREAS, the RFP included a provision that allowed Joint Insurance Funds that are members of the MEL JIF to benefit from any proposal accepted by the MEL JIF as a result of the issuance of the RFP; and

WHEREAS, in response to the issuance of the RFP, the MEL JIF received proposals from various banks and asset management firms including Investor's Bank for banking services and Wilmington Trust for asset management services; and

WHEREAS, after careful consideration of all proposals received, the MEL JIF, RCF, and EJIF decided it was in these funds' best interest to enter into a contract with Investor's Bank for banking services and Wilmington Trust for asset management services; and

WHEREAS, several MEL JIF funds have engaged the services of Investor's Bank and Wilmington Trust since the award of contract by the NJ MEL; and

WHEREAS, the proposals received from Investor's Bank and Wilmington Trust were reviewed and evaluated by the FUND Treasurer and Finance Committee taking into consideration, among other factors, compensating balance requirements, guaranteed interest rates, services to be provided, and investment structure; and

WHEREAS, after careful consideration it is the recommendation of the FUND Treasurers, Finance Committee Chair, and the Executive Director's office that the Executive Committee of the Burlington County Municipal Joint Insurance Fund authorize the Fund Chair and Secretary to execute a contract with Investor's Bank for banking services and Wilmington Trust for asset management services in accordance with their July 21, 2015 proposal to the NJ MEL; and

WHEREAS, because Wilmington Trust does not currently hold a Governmental Unit Deposit Protection Act (GUDPA) Certificate issued by the State Department of Banking & Insurance it is necessary for the FUND to authorize the FUND Treasurer to open an account at M & T Bank, corporate owner of Wilmington Trust, to ensure the FUND's compliance with this act;

NOW THEREFORE BE IT RESOLVED, by the Commissioners of the Burlington County Municipal Joint Insurance Fund that the Fund Chair and Secretary are hereby authorized to execute a contract with Investor's Bank for banking services and Wilmington Trust for asset management services in accordance with their July 21, 2015 proposal to the NJ MEL; and

BE IT FURTHER RESOLVED, by the Commissioners of the Burlington County Municipal Joint Insurance Fund that the FUND Treasurer is hereby authorized to open an account with M & T Bank, corporate owner of Wilmington Trust, for the purpose of holding any proceeds from the FUND's

transactions with Wilmington Trust so as to guarantee that the FUND is in compliance with the GUDPA; and

BE IT FURTHER RESOLVED, that the Executive Director's office shall secure copies of the GUDPA Certificates issued by the NJ Department of Banking and Insurance for Investor's Bank and M & T Bank, with the understanding that no funds shall be deposited with Wilmington Trust until the GUDPA Certificate for M & T Bank has been provided; and

BE IT FURTHER RESOLVED, that the Fund Chair, Fund Secretary, Executive Director, Deputy Executive Director, and Fund Treasurer are hereby authorized to execute any required documentation in the furtherance of the services to be provided through the execution of the aforementioned contracts; and

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

This Resolution was duly adopted by the Burlington County Municipal Joint Insurance Fund at a public meeting held on October 18, 2016.

BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND

Attest: _____
Paul Keller, Secretary

By: _____
Mike Mansdoerfer, Chairperson

Date:_____