



AGENDA PACKET



Tuesday, November 22, 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, November 22, 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 **October 18, 2016** Meeting – **Motion – All in Favor** Pages 1-15
- VII. Motion to adopt the **October 18, 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The Closed Session Minutes shall not be released to the public until the reason(s) for their remaining confidential is no longer applicable and the Fund Solicitor has an opportunity to review them.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 16- 44
 - A. Lost Time Accident Frequency Reports. Pages 19-20
 - B. Certificates of Insurance Pages 21-22
 - C. 2015 Safety Incentive Program Awards..... Page 23
 - D. 2016 Optional Safety Budget Page 24
 - E. 2016 Wellness Incentive..... Page 25
 - F. Employment Practices Liability Coverage Update Page 26
 - G. EPL Allowance..... Page 27
 - H. EPL Helpline – Authorized Contact List Page 28
 - I. Financial Fast Track Report Page 29
 - J. Regulatory Filing Checklists Pages 30-31
 - K. Capehart & Scatchard Updates Pages 32-40
 - L. Statutory Bond Status Page 41
 - M. Skateboard Park Approval Status..... Page 42
 - N. Elected Officials Training – Invite..... Pages 43-44
 - O. Dividend Distribution Notice
 - P. Inclement Weather Policy
 - Q. New Member Activity

| | | |
|-------|--|---------------|
| IX. | Solicitor’s Report | |
| X. | Safety Director’s Report | |
| | A. Activity Report..... | Pages 45-50 |
| | B. Bulletin: Leaf Collection..... | Pages 51-52 |
| | C. Bulletin: October is Fire Prevention Month..... | Pages 53-54 |
| XI. | Claims Administrator’s Report | |
| | A. Lessons Learned from Losses -November 2016..... | Page 55 |
| XII. | Wellness Director Report | |
| | A. Monthly Activity Report..... | Page 56 |
| | B. Corner Connection | Pages 57-59 |
| | C. Exercise: Increase Daily Activity..... | Page 60 |
| XIII. | Managed Health Care Report | |
| | A. Summary Report | Page 61 |
| | B. Average Number of Days to Report a Claim..... | Page 62 |
| | C. Transitional Duty Summary Report..... | Page 63 |
| | D. PPO Savings & Penetration Reports..... | Pages 64-65 |
| | E. Paid Provider by Specialty..... | Page 66 |
| | F. Top 5 Provider by Specialty..... | Page 67 |
| XIV. | Treasurer’s Report as of October 31, 2016 | Pages 68-98 |
| | A. Investment Report | |
| | B. Loss Run Payment Registers – Motion – Roll Call | |
| | C. Fund Status | |
| | D. Disbursements | |
| | E. Approval of November Bill List – Motion – Roll Call | Page 99 |
| XV. | Committee Reports | |
| | A. Finance Committee Meeting Minutes – October 11, 2016..... | Pages 100-106 |
| | B. Strategic Planning Committee Meeting Minutes – October 18,2016..... | Pages 107-111 |
| | C. Finance Committee Meeting Minutes - November 4, 2016..... | Handout |
| | 1. 2017 Budget | |
| | a. 2017 Budget Message..... | Pages 112-116 |
| | b. 2017 Budget Introduction – Motion to Introduce – Roll Call | Page 117 |
| | c. 2017 Assessment Certification - Motion to Introduce – Roll Call | Page 118 |
| | d. 2017 Assessment Allocation Strategy - Motion to Introduce– Roll Call | Pages 119-132 |
| | D. Nominating Committee Meeting Minutes – November 4, 2016..... | Pages 133-135 |
| | 1. 2017 Executive Committee Slate..... | Page 136 |
| XVI. | MEL/RCF/E-JIF Reports | |
| | A. MEL Report – October 19, 2016..... | Pages 137-146 |
| | B. RCF Report – October 19, 2016..... | Pages 147-149 |
| | C. EJIF Report – October 19, 2016..... | Pages 150-151 |
| | D. Resolution appointing the 2017 MEL/RCF/EJIF Representatives – Motion – Roll Call | Pages 152-153 |
| | E. Elected Officials Seminar at the League of Municipalities, AC..... | Pages 154-155 |

XVII. Miscellaneous Business

- A. Motion to Authorize the Executive Director’s Office to bind EPL/POL Coverage with QBE Insurance for the 2017 Fund Year – **Motion – All in Favor**
- B. Motion to Authorize the Executive Director’s Office to bind Volunteers Directors & Officers Coverage with QBE Insurance for the 2017 Fund Year – **Motion – All in Favor**
- C. Motion to Authorize the Executive Director’s Office to bind Cyber Liability Coverage with XL Insurance for the 2017 Fund Year – **Motion – All in Favor**
- D. Resolution supporting Senate Bill 2663 and Assembly Bill 4232 – **Motion – Roll Call**.....Page 156
- E. Resolution amending Resolution 2016-09 “adopting Fiscal Policies and Procedures” – **Motion – Roll Call**.....Page 157

**The next meeting will be held on Tuesday, December 20, 2016,
at 4:00 PM, Medford Public Safety Building, Union St, Medford, 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**

OCTOBER 18, 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, October 18, 2016 at 4:00PM, prevailing time. Chair Mansdoerfer, **Lumberton**, presiding. The meeting was called to order at 4:02PM.

STATEMENT OF COMPLIANCE WITH OPEN PUBLIC MEETING ACT

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

ROLL CALL

Rich Ireton, *Alternate*, **Bass River Twp**
Rich Wolbert, **Beverly City**
Grace Archer, **Bordentown City** (*arrived after rollcall*)
Frank Nucera, **Bordentown Twp** (*arrived after rollcall*)
Glenn McMahon, **Chesterfield Twp**
Jeffrey Hatcher, **Delran Twp**
Mike Templeton, **Delanco Twp**
Linda Dougherty, **Edgewater Park Twp**
Richard Brook, **Florence Twp**
Leo Selb, **Hainesport Twp**
Mike Mansdoerfer, **Lumberton Twp**
Mike Fitzpatrick, **Mansfield Twp**
Kathy Burger, **Medford Twp**
Meredith Tomczyk, **Mt. Laurel Twp**
Budd Wells, *Alternate*, **North Hanover Twp** (*arrived after rollcall*)
Michele Brown, *Alternate*, **Pemberton Township**
Meghan Jack, **Riverside Twp**
David Matchett, **Shamong**
J. Paul Keller, **Springfield Twp**
Doug Cramer, **Tabernacle Twp**
Maria Carrington, **Westampton Twp**
James Ingling, **Wrightstown Borough**

Absent Fund Commissioners were:

Patricia Hansell, **Fieldsboro Borough**
John Gural, **Palmyra Borough**
Donna Mull, **Pemberton Borough**
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
Bob Holwitt, 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
Conner Strong & Buckelew
EJA/Capacity Insurance
Hardenberg Insurance Group
Insurance Agency Mgmt.

Absent Risk Management Consultant agencies were:

CBIZ Benefits & Insurance Services
Model Consulting
The Barclay Group

CONDUCT OF MONTHLY MEETING

Motion by Ms. Jack, seconded by Mr. Cramer, 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 September 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. McMahon, to approve the meeting minutes of the September 20, 2016 meeting of the Fund as presented. Ms. Jack 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 September 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. Cramer, seconded by Mr. Hatcher, to approve the Closed Session minutes of the September 20, 2016 meeting of the Fund as presented. Ms. Jack abstained. Motion carried.

The Closed Session minutes of the September 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 September 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 August, 2016 were included in his report.

Certificates of Insurance - Mr. Miola asked that the Certificates of Insurance issued for the month of September, 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 any reimbursement requests 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 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 the upcoming reorganization process. He noted that the resolution to amend this list 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 August 31, 2016 was **\$10,645,738**.

Regulatory Filing Checklists - – Mr. Miola noted that there were 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.

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 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.

Elected Officials Training – 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. 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 – 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. 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

Quarterly Attendance– Mr. Miola stated that a report detailing attendance records through the third quarter of the 2016 Fund Year was included in his report. He asked the members to review the report and contact his office with any issues.

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 stated that there were two (2) closed case(s) since the last meeting.

McCarthy vs. Township of Westhampton
Abdul-Ali Muhammad vs. Township of Florence

Summary of General Liability files– Mr. DeWeese reported that there are 19 active General Liability claims.

Annual Workers Compensation Defense Panel Report – Mr. DeWesse stated that he sent this letter to the Finance Committee and they will be reviewing it at their next meeting.

Annual Evaluation of General Liability Defense Panel Report– Mr. DeWesse stated that he sent this letter to the Finance Committee and they will be reviewing it at their next meeting.

SAFETY DIRECTOR'S REPORT

Mr. Holwitt 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) bulletins; *Office Safety and September is National Preparedness Month*.

MSI Training Programs – He noted that the upcoming MSI training programs for October, November and December 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. Holwitt stated that a list of the MSI Training Administrators is included in his report. He asked the members to review the list and make sure the correct name is listed. Any questions contact his office.

Mr. Holwitt 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 being your own risk manager. He noted that building a culture of safety starts with the town's leadership and it must include all employees. They should be a legitimate concern and focus on the employee's health and well-being – this is accomplished by training and education as the job environment is always changing. He

suggested that every town hold regular safety meetings. He also noted that employees who walk around and check things can make a real difference.

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:

- Wellness Connection Newsletter for September, 2016 was included in the agenda packet as well as being posted to the JIF website.
- City of Beverly City: They had a Lunch and Learn with the Shoprite dieticians and it had good participation.
- Delanco Township: They are planning to have chair massages in November.
- Bordentown Township: They are planning a Lunch and Learn.
- Florence Township: They are promoting a walking club for after work Fridays and Mondays. They also will be offering their employees the chance to join Maintain Don't Gain beginning prior to Thanksgiving.
- Lumberton Township: They are planning an Employee Appreciation luncheon in December and planning an Employee Health Fair for October 27th.
- Medford Township: They will be offering their employees Reflexology and planning a presentation on Diabetes and Your Body for the firefighters.
- Pemberton Borough: They are planning a Lunch and Learn with the Shoprite dietitian on surviving the holidays. They also are offering a walking challenge to walk at least 5 miles a week.
- Pemberton Township: They held their annual Employee Health Fair on September 30th and there was a great turnout. They also offered a walking or water challenge to those interested and four participated.
- Riverside Township: They held their first Employee Health Fair on September 28th and they had great participation.
- Westhampton Township: They are starting a walking challenge and purchased pedometers for those who needed one. They are also planning a presentation on the Sitting Disease to help support movement throughout the day and increased the effort to walk.
- She reminded the members that the deadline for claiming or encumbering their Wellness funds is November 30, 2016. The final deadline to claim encumbered funds will be February 1, 2017.
- Ms. Schiffer stated that the Firefighters Ad Hoc Committee meetings will be cancelled for the remainder of the year due to low attendance. She noted that there is a program called the HERO program (**H**ealthy **E**mergency **R**esponse **O**rganization) and (3) three towns will be participating in this program. It is through the Virtua Fitness in Moorestown and is available to all members. It is an 8 week program which includes Health Risk assessments, pre-assessments, boot camp, 15 minute nutrition or wellness workshop at the end of each session and will end with a post assessment to see any improvement. It also includes usage of the facility for 8 weeks and will be governed by health and fitness professionals. She will keep the membership posted on the progress and hopes that it can be extended to other towns and JIFs.

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 *September, 2016*.

Lost Time v. Medical Only Cases

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

| | <i>Sept</i> | <i>YTD</i> |
|-------------------------------------|-------------|------------|
| <i>Lost Time</i> | 4 | 14 |
| <i>Medical Only</i> | 10 | 107 |
| <i>Report Only</i> | 4 | 50 |
| <i>Total Intakes</i> | 18 | 171 |
| <i>Report Only % of Total</i> | 22.2% | 29.2% |
| <i>Medical Only/Lost Time Ratio</i> | 71:29 | 88:12 |
| <i>Average Days to Report</i> | 1.3 | 2.4 |

Transitional Duty Report

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

| <i>Transitional Duty Summary Report</i> | <i>YTD</i> |
|---|-------------------|
| <i>Transitional Duty Days Available</i> | 2,287 |
| <i>Transitional Duty Days Worked</i> | 1,503 |
| <i>% of Transitional Duty Days Worked</i> | 65.7% |
| <i>Transitional Duty Days Not Accommodated</i> | 784 |
| <i>% of Transitional Duty Days Not Accommodated</i> | 34.3% |

PPO Penetration Report:

Ms. Beatty presented the PPO Penetration Report:

| <i>PPO Penetration Rate</i> | <i>Sept</i> |
|---|--------------------|
| <i>Bill Count</i> | 166 |
| <i>Original Provider Charges</i> | \$136,762 |
| <i>Re-priced Bill Amount</i> | \$54,507 |
| <i>Savings</i> | \$82,256 |
| <i>% of Savings</i> | 60.1% |
| <i>Participating Provider Penetration Rate - Bill Count</i> | 92.8% |

| | |
|---|-------|
| <i>Participating Provider Penetration Rate – Provider Charges</i> | 96.7% |
| <i>EPO Provider Penetration Rate - Bill Count</i> | 80.5% |
| <i>EPO Provider Penetration Rate – Provider Charges</i> | 89.2% |

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 **September 30, 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 \$11,446.91. This generated an average annual yield of .77%. After including an unrealized net gain of \$13,260.00 in the asset portfolio, the yield was 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 market value of \$10,978,770.00 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 | \$7,413.63 | \$166,365.23 |
| FY 2016 Appropriation Refund | \$153.00 | |
| FY 2016 Premium Assessments | \$1,415,982.00 | |

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 \$224,732.13. The claim detail for the 203 checks is 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

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.

Loss Run Payment Register

Chair Mansdoerfer entertained a motion to approve the ***September 2016 Loss Run Payment Register*** 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 ***September 2016 Loss Run Payment Register***.

| | | |
|------------------|--------------------|--|
| ROLL CALL | <i>Yeas</i> | Rich Ireton, <i>Alt</i> , Bass River Twp |
| | | Rich Wolbert, Beverly City |
| | | Grace Archer, Bordentown City |
| | | Frank Nucera, Bordentown Twp |
| | | Glenn McMahon, Chesterfield Twp |
| | | Jeffrey Hatcher, Delran Twp |
| | | Mike Templeton, Delanco Twp |
| | | Linda Dougherty, Edgewater Park Twp |
| | | Richard Brook, Florence Twp |
| | | Leo Selb, Hainesport Twp |
| | | Mike Mansdoerfer, Lumberton Twp |
| | | Mike Fitzpatrick, Mansfield Twp |
| | | Kathy Burger, Medford Twp |
| | | Meredith Tomczyk, Mt. Laurel Twp |
| | | Budd Wells, Alt , North Hanover |
| | | Michele Brown, Alt , Pemberton Twp |
| | | Meghan Jack, Riverside Twp |
| | | 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.

Bill List –October, 2016

For the Executive Committee’s consideration, Mr. Tontarski presented the ***October 2016 Bill List*** in the amount of \$565,970.74.

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

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

Motion by Mr. Hatcher, seconded by Ms. Jack, to approve the ***October 2016 Bill List*** totaling \$565,970.74.

ROLL CALL *Yeas*

Rich Ireton, *Alt*, **Bass River Twp**
Rich Wolbert, **Beverly City**
Grace Archer, **Bordentown City**
Frank Nucera, **Bordentown Twp**
Glenn McMahon, **Chesterfield Twp**
Jeffrey Hatcher, **Delran Twp**
Mike Templeton, **Delanco Twp**
Linda Dougherty, **Edgewater Park Twp**
Richard Brook, **Florence Twp**
Leo Selb, **Hainesport Twp**
Mike Mansdoerfer, **Lumberton Twp**
Mike Fitzpatrick, **Mansfield Twp**
Kathy Burger, **Medford Twp**
Meredith Tomczyk, **Mt. Laurel Twp**
Budd Wells, *Alt*, **North Hanover**
Michele Brown, *Alt*, **Pemberton Twp**
Meghan Jack, **Riverside Twp**
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

SAFETY COMMITTEE – September 20, 2016

Mr. Cramer stated that the Safety Committee met on September 20, 2016 and the minutes are included in the agenda packet. He provided the membership with a verbal report

FINANCE COMMITTEE – October 11, 2016

Mr. Hatcher stated that the Finance Committee met on October 11, 2016 and the minutes will be included in the November agenda packet. He stated that the Committee reviewed the 2017 Budget, Status of the MEL Budget, MEL Retro Program, EPL/POL Draft Budget, Assessment Allocation Strategy and Mount Laurel early renewal. He noted that there are (2) two items that will need to be approved at today's meeting.

Chair Mansdoefer stated that the first action item is the creation of the MEL Retrospective Account. Beginning with 2016, the MEL started a *Retrospective Program* where the Fund is billed 85% of the MEL workers compensation and liability loss funding to the MEL; however, the Fund is obligated to pay up to 100% of the total workers compensation and liability loss funding premium for a period of up to 10 years. The remaining 15% will be paid to the MEL if

paid claims exceed the initial 85% payment. This 15% will be set aside in the MEL retrospective Account.

Resolution 2016-34 Authorizing the Creation of the MEL Retrospective Account

Motion by Mr. Keller, seconded by Mr. McMahon, to adopt Resolution 2016-34, Authorizing the creation of the MEL Retrospective Account as presented.

| | | |
|------------------|--------------------|--|
| ROLL CALL | <i>Yeas</i> | Rich Ireton, <i>Alt</i> , Bass River Twp Rich Wolbert, Beverly City Grace Archer, Bordentown City Frank Nucera, Bordentown Twp Glenn McMahon, Chesterfield Twp Jeffrey Hatcher, Delran Twp Mike Templeton, Delanco Twp Linda Dougherty, Edgewater Park Twp Richard Brook, Florence Twp Leo Selb, Hainesport Twp Mike Mansdoerfer, Lumberton Twp Mike Fitzpatrick, Mansfield Twp Kathy Burger, Medford Twp Meredith Tomczyk, Mt. Laurel Twp Budd Wells, <i>Alt</i> , North Hanover Michele Brown, <i>Alt</i> , Pemberton Twp Meghan Jack, Riverside Twp 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.

Resolution 2016-35 Authorizing the Fund Chair and Fund Secretary to execute a 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 by Mr. McMahon, seconded by Mr. Keller, to adopt the Resolution 2016-35, Authorizing the Fund Chair and Fund Secretary to execute a 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 as presented.

| | | |
|------------------|--------------------|--|
| ROLL CALL | <i>Yeas</i> | Amanda Somes, Bass River Twp Rich Wolbert, Beverly City Grace Archer, Bordentown City |
|------------------|--------------------|--|

Glenn McMahon, **Chesterfield Twp**
Mike Templeton, **Delanco 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**
Meredith Tomczyk, **Mt. Laurel Twp**
Mary Picariello, **North Hanover Twp**
Scott Pearlman, *Alt*, **Palmyra Borough**
David Matchett, **Shamong**
J. Paul Keller, **Springfield Twp**
Doug Cramer, **Tabernacle Twp**
Donna Ryan, **Westampton Twp**
James Ingling, **Wrightstown Borough**

Nays: None
Abstain: None

Motion carried by unanimous vote.

STRATEGIC PLANNING COMMITTEE – October 18, 2016

Ms. Burger stated that the Strategic Planning Committee met before today's Executive Committee meeting and reviewed the Member Visitation program, Fund Commissioner Attendance, Draft of the 2016 Annual Reports, EPL/POL Plan of Risk Management, Elected Officials Training. She highlighted the following items:

2017 Membership Renewals

Ms. Burger stated that the committee discussed the 2017 membership renewals and there are no prospects for 2017.

PRIMA/AGRIP Conferences

Ms. Burger stated that the committee discussed the PRIMA/AGRIP conferences for 2017.

Technology Liability

Ms. Burger stated that the committee reviewed the cyber study being performed by Pivot Point. She noted that Lou Romero from Pivot Point will be coming around shortly to conduct onsite surveys.

BURLCO JIF 25th Anniversary

Ms. Burger stated that the committee discussed how to commemorate the 25th Anniversary of the Fund and are reviewing several ideas.

Executive Meeting Dates

Ms. Burger stated that the Executive meetings will remain the same; the second Tuesday of the month at 4:00pm.

December, 2016 Meeting

Ms. Burger stated that the committee decided that the December 20th Executive Committee meeting will be held at the Medford Public Safety Building and the holiday dinner meeting will follow at Braddock's Tavern in Medford, New Jersey.

MEL/RCF/E-JIF REPORT

No reports. Meetings will be held on October 19, 2016.

MISCELLANEOUS BUSINESS

Next Meeting

Chair Mansdoerfer noted that the next meeting of the BURLCO JIF will take place on **Tuesday, November 22, 2016 at 4:00 PM** at the **Hainesport Municipal Building, Hainesport, NJ.**

PUBLIC COMMENT

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

EXECUTIVE SESSION MEETING – Resolution #2016-36

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. Cramer, to adopt ***Resolution #2016-36***. 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 Ms. Jack, 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. McMahon, seconded by Mr. Cramer, to approve the following claims as discussed in *Closed Session*.

| <i>Workers' Compensation</i> | <i>Property</i> |
|------------------------------|-----------------|
| Z43893 | Z42521 |
| Z06458 | |
| Z44974 | |
| Z43826 | |
| X93980 | |
| Z44973 | |

ROLL CALL *Yeas*

- Rich Ireton, *Alt*, **Bass River Twp**
- Rich Wolbert, **Beverly City**
- Grace Archer, **Bordentown City**
- Frank Nucera, **Bordentown Twp**
- Glenn McMahon, **Chesterfield Twp**
- Mike Templeton, **Delanco Twp**
- Linda Dougherty, **Edgewater Park Twp**
- Richard Brook, **Florence Twp**
- Leo Selb, **Hainesport Twp**
- Mike Mansdoerfer, **Lumberton Twp**
- Mike Fitzpatrick, **Mansfield Twp**
- Kathy Burger, **Medford Twp**
- Budd Wells, *Alt*, **North Hanover**
- Michele Brown, *Alt*, **Pemberton Twp**
- Meghan Jack, **Riverside Twp**
- David Matchett, **Shamong**
- 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 no claim(s) presented for abandon subrogation.

MOTION TO ADJOURN

Chair Mansdoerfer entertained a motion to adjourn the October 18, 2016 meeting of the BURLCO JIF.

Motion by Ms. Jack, seconded by Mr. McMahon, to adjourn the October 18, 2016 meeting of the BURLCO JIF. All in favor. Motion carried.

The meeting was adjourned at 4:51 pm.

Brenda Smith,
Recording Secretary for

Paul Keller, SECRETARY



To: Fund Commissioners
From: Paul J. Miola, CPCU, ARM, Executive Director
Date: November 22, 2016
Re: **Executive Director's Report**

A. Lost Time Accident Frequency Report – (pgs. 19-20)

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

B. Certificates of Insurance (pgs. 21-22)

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

C. 2015 Safety Incentive Program Awards (pg. 23)

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 reminder email to claim any outstanding balances was e-mailed out on Monday, November 14, 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. 24)

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 reminder email to claim any outstanding balances was e-mailed out on Monday, November 14, 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. 25)

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. A reminder email to claim any outstanding balances was e-mailed out on Monday, November 14, 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 – (pg. 26)

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. 27)

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. 28)

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 (pg. 29)

The Financial Fast Track Report for September 30, 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 September 30, 2016 was \$10,634,097.

J. Regulatory Filing Checklists (pgs. 30-31)

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. 32-40)

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. 41)

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. 42)

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 – Invite (pg. 43-44)

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 were e-mailed to all Municipal Clerks and Fund Commissioners on or about November 1, 2016. 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

O. 2016 Dividend Distribution Notice

On or about November 9, 2016 each member eligible to receive a portion of this year’s dividend distribution should have received a notice via email from our office. Members were asked to complete the necessary paperwork directing how they would like to receive their portion of the dividend and return it to the Executive Director’s office no later than December 16, 2016. Any questions should be directed to Tracy Forlenza at 856-446-9143.

P. Inclement Weather Policy

Please note that the Fund has adopted an Inclement Weather Policy, a copy of which is available on the JIF website www.burlcojif.org. Should it become necessary to cancel a meeting, pursuant to the policy, the Executive Director’s office will attempt to contact the Fund Commissioners via e-mail, direct telephone contact or posting a message to the Fund’s website (www.burlcojif.org). In addition, members can also call 856-446-9148 for a pre-recorded message announcing the cancellation of a meeting.

Q. New Member Activity

Nothing to Report.

| Burloo JIF | | | | | | | | | |
|--|-------------------------|----|--------------|------------------|----------------|----------------|----------------|------------------------|-------------|
| 2016 LOST TIME ACCIDENT FREQUENCY | | | | | | | | | |
| DATA VALUED AS OF September 30, 2016 | | | | | | | | | |
| MEMBER_ID | MEMBER | ** | # CLAIMS FOR | Y.T.D. LOST TIME | 2016 LOST TIME | 2015 LOST TIME | 2014 LOST TIME | MEMBER | TOTAL RATE |
| | | * | 9/30/2016 | ACCIDENTS | FREQUENCY | FREQUENCY | FREQUENCY | | 2016 - 2014 |
| 1 | 75 BEVERLY | | 0 | 0 | 0.00 | 4.35 | 0.00 | 1 BEVERLY | 1.73 |
| 2 | 77 DELRAN | | 0 | 0 | 0.00 | 1.91 | 3.76 | 2 DELRAN | 2.11 |
| 3 | 80 HAINESPORT | | 0 | 0 | 0.00 | 1.68 | 0.00 | 3 HAINESPORT | 0.63 |
| 4 | 82 MANSFIELD TOWNSHIP B | | 0 | 0 | 0.00 | 0.00 | 1.02 | 4 MANSFIELD TOWNSHIP | 0.38 |
| 5 | 85 SHAMONG | | 0 | 0 | 0.00 | 0.00 | 0.00 | 5 SHAMONG | 0.00 |
| 6 | 86 TABERNACLE | | 0 | 0 | 0.00 | 1.68 | 0.00 | 6 TABERNACLE | 0.76 |
| 7 | 373 SOUTHAMPTON | | 0 | 0 | 0.00 | 1.21 | 0.00 | 7 SOUTHAMPTON | 0.44 |
| 8 | 456 SPRINGFIELD | | 0 | 0 | 0.00 | 1.83 | 1.71 | 8 SPRINGFIELD | 1.30 |
| 9 | 531 CHESTERFIELD | | 0 | 0 | 0.00 | 1.57 | 0.00 | 9 CHESTERFIELD | 0.64 |
| 10 | 577 BASS RIVER | | 0 | 0 | 0.00 | 3.64 | 0.00 | 10 BASS RIVER | 1.26 |
| 11 | 589 BORDENTOWN CITY | | 0 | 0 | 0.00 | 1.34 | 2.72 | 11 BORDENTOWN CITY | 1.48 |
| 12 | 601 NORTH HANOVER | | 0 | 0 | 0.00 | 0.00 | 0.00 | 12 NORTH HANOVER | 0.00 |
| 13 | 636 WRIGHTSTOWN | | 0 | 0 | 0.00 | 0.00 | 0.00 | 13 WRIGHTSTOWN | 0.00 |
| 14 | 650 PALMYRA | | 0 | 0 | 0.00 | 1.44 | 1.46 | 14 PALMYRA | 1.04 |
| 15 | 679 FIELDSBORO | | 0 | 0 | 0.00 | *** | *** | 15 FIELDSBORO | 0.00 |
| 16 | 576 MOUNT LAUREL | | 0 | 1 | 0.51 | 1.40 | 2.79 | 16 MOUNT LAUREL | 1.69 |
| 17 | 83 MEDFORD TOWNSHIP | | 0 | 1 | 1.04 | 1.25 | 2.22 | 17 MEDFORD TOWNSHIP | 1.60 |
| 18 | 81 LUMBERTON | | 0 | 1 | 1.54 | 0.00 | 0.00 | 18 LUMBERTON | 0.45 |
| 19 | 76 DELANCO | | 1 | 1 | 2.28 | 0.00 | 0.00 | 19 DELANCO | 0.57 |
| 20 | 642 PEMBERTON BOROUGH | | 0 | 1 | 2.67 | 4.26 | 4.26 | 20 PEMBERTON BOROUGH | 3.80 |
| 21 | 79 FLORENCE | | 1 | 2 | 2.79 | 1.13 | 2.23 | 21 FLORENCE | 2.00 |
| 22 | 532 WESTAMPTON | | 0 | 2 | 2.81 | 3.33 | 0.84 | 22 WESTAMPTON | 2.26 |
| 23 | 84 RIVERSIDE | | 0 | 1 | 3.33 | 2.44 | 4.76 | 23 RIVERSIDE | 3.54 |
| 24 | 651 WOODLAND | | 0 | 1 | 3.70 | 3.13 | 0.00 | 24 WOODLAND | 2.20 |
| 25 | 600 BORDENTOWN TOWNSHIP | | 2 | 2 | 3.73 | 0.00 | 2.86 | 25 BORDENTOWN TOWNSHIP | 2.07 |
| 26 | 78 EDGEWATER PARK | | 0 | 1 | 3.81 | 2.56 | 0.00 | 26 EDGEWATER PARK | 2.02 |
| 27 | 208 PEMBERTON | | 6 | 13 | 10.23 | 5.32 | 4.40 | 27 PEMBERTON | 6.03 |
| Totals: | | | 10 | 27 | 1.88 | 1.85 | 1.90 | | 1.88 |
| 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 September 30, 2015 1.84 | | | | | | | | | |

2016 LOST TIME ACCIDENT FREQUENCY ALL JIFs

| September 30, 2016 | | | | |
|---------------------------|---|---|---|---|
| FUND | 2016 LOST TIME FREQUENCY | 2015 LOST TIME FREQUENCY | 2014 LOST TIME FREQUENCY | TOTAL RATE * 2016 - 2014 |
| CAMDEN | 1.31 | 2.51 | 2.07 | 1.93 |
| MONMOUTH | 1.45 | 2.13 | 2.24 | 1.98 |
| BERGEN | 1.49 | 2.23 | 2.30 | 2.05 |
| CENTRAL | 1.50 | 1.85 | 2.52 | 2.02 |
| SUBURBAN ESSEX | 1.58 | 2.15 | 2.55 | 2.16 |
| PROF MUN MGMT | 1.66 | 3.70 | 2.37 | 2.64 |
| MORRIS | 1.69 | 2.01 | 2.01 | 1.93 |
| TRI-COUNTY | 1.70 | 1.93 | 2.09 | 1.93 |
| NJ PUBLIC HOUSING | 1.70 | 1.91 | 2.82 | 2.19 |
| SUBURBAN MUNICIPAL | 1.73 | 2.19 | 1.76 | 1.91 |
| BURLINGTON | 1.88 | 1.85 | 1.90 | 1.88 |
| SOUTH BERGEN | 2.06 | 2.73 | 2.46 | 2.45 |
| OCEAN | 2.08 | 2.07 | 2.39 | 2.19 |
| N.J.U.A. | 2.34 | 2.49 | 2.99 | 2.63 |
| ATLANTIC | 2.45 | 2.51 | 3.10 | 2.72 |
| AVERAGE | 1.78 | 2.28 | 2.37 | 2.17 |

* 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

Tuesday, October 25, 2016

From 9/26/2016 To 10/25/2016

| Holder (H) / Insured Name (I) | Holder / Insured Address | Holder Code | Description of Operations | Issue Date | Coverag |
|--|---|-------------|--|------------|----------------|
| <u>BURLINGTON JIF</u> | | | | | |
| H- Township of Bass River I- Bass River Township | 3 North Maple Avenue New Gretna, NJ 08224 3 North Maple Avenue New Gretna, NJ 08224 | 1346 | Evidence of insurance as respects to Statutory Bond Coverage for Eileen A. Brower, Treasurer, Effective 6/13/16. | 9/27/2016 | BOND |
| H- Borough of Sayreville AU PHYS I- Township of Westampton | 167 Main Street Sayreville, NJ 08872 710 Rancocas Road Westampton, NJ 08060 | 20900 | Evidence of insurance as respects to 1992 Peirce Fire Truck on loan. | 10/17/2016 | GL EX |
| H- Delran Township I- Delran Township | 900 Chester Ave Delran, NJ 08075 900 Chester Avenue Delran, NJ 08075-9703 | 21750 | 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 to Delran Fire District #1 participation in "Delran Day". | 9/26/2016 | GI EX |
| H- Red Dragon Canoe Club I- Township of Delanco EMS | 221 Edgewater Avenue Edgewater Park, NJ 08010 PO Box 5124 Delanco, NJ 08075 | 21756 | Evidence of insurance as respects to The Edgewater Park Recreation Committee is hosting Family Fun Day at the Red Dragon Canoe Club on Saturday, Oct 8th from 1:00PM to 4:00PM | 9/26/2016 | GL EX AU PHYS |
| H- Burlington Fire Company I- Township of Springfield | 1601 Burlington Bypass Burlington, NJ 08016 PO Box 119 Jobstown, NJ 08041 | 21759 | Evidence of insurance as respects to or use of Burlington Fire Company's smoke house for the Jacksonville Fire Co. Fire Prevention event to be held on Sunday, October 1, 2016. | 9/27/2016 | GL AU EX WC CR |
| H- SealMaster I- Township of Mansfield | 6853 Ruppsville Road Allentown, PA 18106 3135 Rt. 206 South Columbus, NJ 08022 | 21813 | 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 Rental of Make: Sealmaster, Model: Crack Pro260, Dry Weight: 5000Lbs, Replacement Value: \$55,000 Trailered Tandem Axle, 260 Gallon Diesel Fired Oil Jacketed Melter/Applicator. | 10/6/2016 | GL EX WC AU |
| H- Miller Auto Leasing Co I- Township of Lumberton | dba Miller Truck Leasing Co. & its Assigns 8124 Route 38 Lumberton, NJ 08048 PO Box 1860 Lumberton, NJ 08048 | 21841 | 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 all leased, rented or substituted vehicles. 2017 Isuzu VIN: JALC4W168G7001999, Value: \$61,250.00. | 10/6/2016 | GL EX AU PHYS |

| | | | | |
|--|---|-------|--|--------------------------|
| H- Eastampton Fire District | Eastampton Board of Fire Commissioners 788 Smithville21874 Rd Eastampton, NJ 08060 | | Evidence of insurance as respects to loaning a 1996 KME Structure Firetruck, more particularly, Engine 3412, to the Lumberton Fire Company. | 10/17/2016 GL EX WC AU |
| I- Township of Lumberton | PO Box 1860 Lumberton, NJ 08048 | | | |
| H- Leasing 2 Inc, and/or its' Assigns | 1720 West Cass Street Tampa, FL 33606-1230 | 21877 | 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 2016 Horton 553 ambulance remount on 2016 Ford E450 chassis, VIN: 1FDXE4FS5GDC55712, Value: \$110,737.54 | 10/18/2016 GL EX AU PHYS |
| I- Township of Shamong | 105 Willow Grove Road Shamong, NJ 08088 | | | |
| I- Township of Shamong | 105 Willow Grove Road Shamong, NJ 08088 | | 553 Ambulance remount on a Ford E450 Chassis | |
| H- Jacobstown Volunteer Fire Department GL EX WC AU | 86 Chesterfield Jacobstown Rd Wrightstown, NJ 08562 | 08562 | 21894 Evidence of insurance as respects Jacobstown Volunteer Fire Department is included under North Hanover Township's Insurance. | 10/20/2016 |
| I- North Hanover Township | 41 School House Road Jacobstown, NJ 08562 | | | |

Total # of Holders = 10

**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 | | | | | | | | | | | 588.99 | | | 588.99 | 1,686.01 | |
| 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 | \$588.99 | \$0.00 | \$0.00 | \$33,354.23 | \$17,820.77 | |

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 | | | | | | | | | | | 750.00 | | | | 750.00 | 0.00 |
| 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 | | | | | | | | | | | | | | 11/07/16 | 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 | | | | | | | | | | | 522.99 | | | | 522.99 | 227.01 |
| Florence | 2,000.00 | | | | | | | | | | | | | | | 0.00 | 2,000.00 |
| Hainesport | 750.00 | | | | | | | | | | | | | | | 750.00 | 0.00 |
| 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 | | | | | | | | | | | | 1,496.93 | | | 1,496.93 | 2,003.07 |
| 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 | \$3,249.33 | \$0.00 | \$0.00 | | 14,597.53 | 24,202.47 |

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 | | | | | | | | | | | | | | 11/08/16 | 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 | | | | | | | | | | | 200.00 | | | | 200.00 | 300.00 |
| Delanco | 750.00 | | | | | | | | | | 457.86 | | | | 11/07/16 | 457.86 | 292.14 |
| Delran | 1,000.00 | | | | | | | | | | | | | | | 0.00 | 1,000.00 |
| Edgewater Park | 750.00 | | | | | | | | | | | | | | | 0.00 | 750.00 |
| Fieldsboro | 500.00 | | | | | | | | | | | 500.00 | | | | 500.00 | 0.00 |
| 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 | | | | 220.00 | | | | 1,026.67 | 473.33 |
| 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 | | | 556.99 | | | | 1,049.06 | 450.94 |
| 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 | \$1,476.99 | \$0.00 | \$0.00 | | 4,934.21 | 16,315.79 |

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 : | September 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 |
| DELTRAN | 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 |

**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 | \$400.00 | \$0.00 | \$0.00 | \$4,800.00 |

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 September 30, 2016**

| | <i>THIS MONTH</i> | <i>YTD CHANGE</i> | <i>PRIOR YEAR END</i> | <i>FUND BALANCE</i> |
|---------------------------------------|-----------------------|-----------------------|---------------------------|-------------------------|
| 1. UNDERWRITING INCOME | 657,310 | 5,882,707 | 89,593,541 | 95,476,248 |
| 2. CLAIM EXPENSES | | | | |
| Paid Claims | 199,120 | 1,889,015 | 33,708,459 | 36,070,586 |
| Case Reserves | 88,885 | 167,597 | 3,537,965 | 3,323,537 |
| IBNR | 105,496 | (194,307) | 2,525,234 | 2,239,840 |
| Recoveries | - | - | - | - |
| TOTAL CLAIMS | 393,502 | 1,862,305 | 39,771,658 | 41,633,963 |
| 3. EXPENSES | | | | |
| Excess Premiums | 211,611 | 1,713,198 | 23,282,694 | 24,995,892 |
| Administrative | 88,545 | 878,104 | 14,921,931 | 15,800,035 |
| TOTAL EXPENSES | 300,157 | 2,591,302 | 38,204,626 | 40,795,927 |
| 4. UNDERWRITING PROFIT (1-2-3) | (36,348) | 1,429,100 | 11,617,258 | 13,046,358 |
| 5. INVESTMENT INCOME | 24,707 | 41,284 | 3,581,433 | 3,622,717 |
| 6. DIVIDEND INCOME | 0 | 0 | 561,740 | 561,740 |
| 7. STATUTORY PROFIT (4+5+6) | (11,641) | 1,470,385 | 15,760,431 | 17,230,815 |
| 8. DIVIDEND | 0 | 0 | 6,596,718 | 6,596,718 |
| 9. STATUTORY SURPLUS (7-8) | (11,641) | 1,470,385 | 9,163,713 | 10,634,097 |

SURPLUS (DEFICITS) BY FUND YEAR

| | | | | |
|---------------------------------|-----------------|------------------|------------------|-------------------|
| Closed | 9,255 | (125,592) | 5,653,691 | 5,528,099 |
| 2013 | 18,985 | 199,435 | 1,616,233 | 1,815,668 |
| 2014 | 3,978 | 431,734 | 1,466,710 | 1,898,444 |
| 2015 | 40,728 | 321,847 | 427,079 | 748,925 |
| 2016 | (84,587) | 642,961 | | 642,961 |
| TOTAL SURPLUS (DEFICITS) | (11,641) | 1,470,385 | 9,163,713 | 10,634,097 |
| TOTAL CASH | | | | 18,396,556 |

CLAIM ANALYSIS BY FUND YEAR

| | | | | |
|---------------------------------|-----------------|------------------|-------------------|-------------------|
| TOTAL CLOSED YEAR CLAIMS | (60) | 141,431 | 30,036,716 | 30,178,147 |
| FUND YEAR 2013 | | | | |
| Paid Claims | 42,344 | 454,909 | 1,718,562 | 2,173,471 |
| Case Reserves | (41,218) | (498,212) | 968,950 | 470,738 |
| IBNR | (16,540) | (168,397) | 224,532 | 56,135 |
| Recoveries | 0 | 0 | 0 | 0 |
| TOTAL FY 2013 CLAIMS | (15,414) | (211,699) | 2,912,044 | 2,700,344 |
| FUND YEAR 2014 | | | | |
| Paid Claims | 10,983 | 180,160 | 1,326,303 | 1,506,463 |
| Case Reserves | (7,738) | (60,275) | 803,382 | 743,107 |
| IBNR | (3,067) | (543,908) | 872,214 | 328,306 |
| Recoveries | 0 | 0 | 0 | 0 |
| TOTAL FY 2014 CLAIMS | 177 | (424,023) | 3,001,899 | 2,577,875 |
| FUND YEAR 2015 | | | | |
| Paid Claims | 45,701 | 512,060 | 1,155,381 | 1,667,441 |
| Case Reserves | (6,501) | (47,663) | 1,288,659 | 1,240,996 |
| IBNR | (76,143) | (792,397) | 1,376,960 | 584,563 |
| Recoveries | 0 | 0 | 0 | 0 |
| TOTAL FY 2015 CLAIMS | (36,943) | (327,999) | 3,820,999 | 3,493,000 |
| FUND YEAR 2016 | | | | |
| Paid Claims | 100,153 | 545,065 | | 545,065 |
| Case Reserves | 144,342 | 868,696 | | 868,696 |
| IBNR | 201,246 | 1,270,836 | | 1,270,836 |
| Recoveries | 0 | 0 | | 0 |
| TOTAL FY 2016 CLAIMS | 445,741 | 2,684,597 | | 2,684,597 |
| COMBINED TOTAL CLAIMS | 393,502 | 1,862,305 | 39,771,658 | 41,633,963 |

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 October

| ITEM | FILING STATUS |
|---|----------------------|
| Meeting Minutes | 11/22/16 |
| 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) | N/A |
| Changes/Amendments/Additions to Service Providers | N/A |
| Executive Committee Changes | N/A |

Burlington County Municipal Joint Insurance Fund

Annual Regulatory Filing Check List

Year: January 1, 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 | 10/1/17 | 12/30/15 |
| Managed Care - QualCare | X | 7/1/17 | N/A | 10/1/17 | 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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The Evolution of the Reconstructed Wage Rule in New Jersey

John H. Geaney October 12, 2016 Awards 0 Comments

What is a reconstructed work week and wage and why does it matter? Originally, this referred to a principle by which certain injured employees can seek recalculation of their work week, thereby increasing their wage and permanency rate at the time of settlement. For example, an employee works 20 hours per week earning \$20 per hour for a \$400 wage and a rate of \$280 for permanency. The employee is injured and is unable to work full-time in the future due to the effects of the injury. The court may recalculate the rate to \$560 per week instead of \$280 per week by reconstructing the work week and wage to a 40-hour week. In this example, reconstruction would mean wages of \$800 per week, which would in turn equate to \$560 per week for the permanency rate. Depending on the severity of the injury, that can double the permanency award.

The leading case remains *Katsoris v. South Jersey Pub. Co.*, 131 N.J. 535 (1993) but as indicated below, the principle of reconstructing a wage may be changing. In *Katsoris*, petitioner had two jobs. She was seriously injured delivering newspapers in her part-time job for the Atlantic City Press. She also had a full-time job as a secretary and was able to return to that job. She worked three hours per day, seven days per week, delivering newspapers. She received an award of 55% partial permanent disability, entitling her to 330 weeks of compensation. But the issue was which wage and rate should be used? The employer argued for use of her rate of \$106.97 per week, which would limit her award to \$35,300. Petitioner's attorney argued that she was entitled to reconstruction of her wage based on a 40-hour work week, thereby yielding a new rate of \$221 per week for a total award of \$72,930.

The Appellate Division ruled that no reconstruction should occur in this case. It said, *"The key to the availability of compensation based on a reconstructed work week for a part-time employee is not contemporaneous full-time employment but whether the disability represents a 'loss of earning capacity, i.e., a diminution of future earning power."* The court said that Ms. Katsoris only lost the ability to work her part-time job, not her full-time job and had not proved a diminution of future earning power.

Many practitioners translated the rule in *Katsoris* to mean that if the employee actually returns to work full time following the work accident, reconstruction of the work week and wages should *not* occur. That interpretation has now been called into question via the recent decision in *Dunkley v. Costco Wholesale Corp.*, No. A-3405-14T2 (App. Div. Sept. 30, 2016). Ms. Dunkley worked in the Costco member services department four hours per day, five days per week. She was laid off in 2008 but got rehired in 2009 on a part-time position in the food court, making pizza, lifting cooking equipment, working as a cashier, mopping, sweeping and removing containers of garbage. Before

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working at Costco in the 1990s, she worked as a nurse's aide until her license expired in 2000. Thereafter she worked as a home health aide until 2008.

On April 27, 2009, she slipped on a wet floor while cleaning at Costco, leading to surgery. On June 27, 2010, she injured herself again, sweeping the floor, requiring another surgery. In August 2011 Costco increased her working hours and she became fulltime in the member services department. She received an increase in her hourly wage, additional vacation time, and potential family benefits.

Petitioner argued that she was entitled to a reconstructed work week and wage because the injuries prevented her from performing duties required in her full-time position with Costco, including positions in the food court, kitchen, cashier, butcher and supervision. Her doctor testified that her injuries precluded certain full-time duties. The Judge of Compensation disagreed with petitioner and held that her wage should *not* be reconstructed. Petitioner appealed.

The Appellate Division did not decide the issue of reconstructed work week and wage, but it remanded the case because the court clearly disagreed with the reasoning of the Judge of Compensation that petitioner's wage should not be reconstructed on account of the fact that she earned a higher hourly wage after the accident than she was earning before the accident and was working full time. The Appellate Division sent the case back to the Judge of Compensation to make findings concerning whether the disabilities suffered in each work accident affected petitioner's future earning capacity or will have an impact on her probable future earnings. The court said "*contemporaneous full-time employment does not require rejection of a request for reconstruction of a part-time employee's work week.*"

It will be important for practitioners to see how courts deal with the proofs on this sort of issue. Bear in mind that most doctors in workers' compensation do not have a vocational background, nor do they necessarily know whether a work injury will likely impact the ability to do certain jobs that the employee does not have but could in theory have obtained but for the work accident. That sort of analysis requires a thorough understanding of various potential jobs, essential job functions of those jobs, and specific restrictions on the employee. FCEs would be helpful in this regard. Does the employee have to prove that she would have been just *eligible* for the higher paying positions or that she would have likely *obtained* those positions? How does one prove that one would have obtained a job that he or she never had before? Doesn't that depend on the employee's credentials and the assessment by the employer of more than just the employee's physical capacity? Would surveillance by the employer be relevant to show that the employee has more capacity than the expert for petitioner says the petitioner has? Presumably, yes. There are a lot of unanswered questions.

The *Dunkley* case is important, even if it is unreported, because it moves the focus from reconstructing the workweek to reconstructing wages of someone who is working fulltime and in fact has received a higher wage than the wage at the time of accident. Perhaps that was the original meaning in *Katsoris*, but if it was, it was unclear to most practitioners at that time. For a claimant who is now working fulltime (with a raise) to prove that but for the injury she would have earned more by obtaining other potential jobs can certainly involve a fair amount of speculation.

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Lyme Disease Qualifies As A Disability Under The New Jersey Law Against Discrimination

John H. Geaney October 19, 2016 ADA 0 Comments

In *Cook v. Gregory Press, Inc.*, 2016 N.J. Super. Unpub. LEXIS 1885 (App. Div. August 11, 2016), the Appellate Division reversed a trial court's dismissal of a plaintiff's disability discrimination case involving an employee eventually diagnosed with Lyme disease. The case involved Matthew Cook, who worked as a printing machine operator since 2002. In 2011, he began experiencing facial numbness, tingling in the hands, and neck pain. He saw a neurologist who thought he might have a demyelinating disease, recommending an MRI of the brain and spine.

Before Cook went for the MRI, his home was damaged by Hurricane Irene, and he was out of work for almost a week making repairs. He was given a day off from work on September 9, 2011 to undergo the MRI, which showed myelitis. His doctor recommended next a spinal tap to determine whether he might have MS, Lyme disease, or a virus. His boss granted him time off to get the spinal tap but suggested that Cook really had nothing wrong with him. The boss said he thought his problem was stress from the flood. Cook responded that this would not explain a lesion on his spine.

The spinal tap occurred on September 16, 2011, and Cook experienced complications from the spinal tap, including dizziness and headaches. He stayed in bed all weekend but went to work on September 19, 2011. He found that his head was pounding as the day went on and he had to leave to go home. His doctor prescribed fioricet. He could not work the next day due to severe headaches and nausea. His doctor prescribed Prednisone to relieve inflammation, but that made him jittery. His doctor next faxed a note to Cook's supervisor saying that Cook needed to be out until released later in the week. Cook called his boss to ask for more time off, but his boss said that Cook better get back to work by Wednesday, September 21, 2011.

Cook did not feel well enough to return to work on September 21st but he did return anyway because he felt he had to. His head was pounding, and the loud noise from machines was aggravating his pain. He made a production mistake which delayed a printing job and wasted paper. His boss then proceeded to yell at him for the production mistake. Cook told his boss to stop yelling at him and then took off his headphones and threw them in a garbage can, walking away. His boss continued to yell at him, whereupon Cook told his boss that he would pay for the wasted paper but admonished his boss to stop yelling. The two men stared at each other, and then Cook walked away, telling his boss that all the yelling was aggravating his headache pain. Shortly thereafter, Cook was fired.

At some later point in time, Cook was diagnosed with Lyme disease and began intravenous therapy for 27 days. His doctor noted that the combination of Lyme disease and the effects of the spinal tap would naturally have an effect on Cook's ability to

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handle stress. Cook sued under the New Jersey Law Against Discrimination (NJLAD) for wrongful termination and failure to make reasonable accommodation.

The trial judge threw out Cook's case, finding that Cook was terminated for his bad attitude, not because of any disability. The judge also found that it not the responsibility of the company to initiate the interactive process where all the plaintiff says is that he has a headache.

The Appellate Division reversed for the following reasons. It said that the definition of disability under the NJLAD is much broader than the ADA. Under the NJLAD the plaintiff only has to show a physical or psychological condition which prevents the normal exercise of any bodily or mental function. One need not show a substantial limitation of a major life activity as is required under the ADA.

Under the court's analysis, Lyme disease is a serious condition which qualifies as a disability under the NJLAD. It said that Cook's doctor established that his patient had physical symptoms of Lyme disease while employed by Gregory Press. Because of his condition, Cook had to undergo medical testing that caused severe headaches and required steroid treatment, both of which affected Cook's ability to work. The court also found that a jury could infer that the employer was aware of this disability, that Cook requested a reasonable accommodation in the form of leave, and that he could have been reasonably accommodated. The court said:

Plaintiff requested and was granted time off for the MRI and spinal tap. Plaintiff told Jeffrey (supervisor) about the spinal tap, and Gregory (another supervisor) approached plaintiff prior to the procedure and, despite knowing of the lesion on plaintiff's spine, expressed his doubt there was anything wrong with plaintiff. Plaintiff returned to work on Monday with a severe headache, told Jeffrey about it, and Jeffrey permitted him to leave early. The next day, defendants received Dr. Monck's note advising plaintiff was under her care and had an exacerbation in his neurologic condition, side effects of the spinal tap, and could not return to work until later that week 'based on his recovery.' Plaintiff advised Jeffrey that he was on steroids, the headaches could last a week and asked for the rest of the week off. Jeffrey ordered plaintiff back to work without further investigation or inquiry. Believing he had no choice, plaintiff returned to work the rest of the week, still suffering a headache and the effects of the steroids, which attributed to the production mistake. We conclude a jury could reasonably infer from this evidence that defendants knew of plaintiff's disability, plaintiff requested a reasonable accommodation, plaintiff could have been reasonably accommodated, and defendants failed to make a good faith effort to provide a reasonable accommodation.

In New Jersey, it is rather easy for a plaintiff to prove a disability, so employers must take requests for time off work seriously when there are medical issues involved. The case is a primer for how an employer should not make termination decisions in a situation where an employee is having serious pain and symptoms from a cause as yet unknown. That the employer did not know plaintiff had Lyme disease at the time of firing was not a defense. The employer knew enough to realize that Cook may have a disability. The employer made a number of major mistakes in this case, first in pressuring the plaintiff to return to work before his doctor approved it, and second in engaging in a verbal confrontation while Cook was complaining that the yelling was aggravating the condition that he was treating for. It is also worth noting that the employer should not have speculated on the "real" problem that plaintiff was having, in suggesting his problems were related solely to stress. Lastly, the employer should have tried to engage in the interactive process before making the precipitous decision to fire Cook.

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Partial Responsibility for Parking Lot by Employer Results in Compensable Claim

John H. Geaney October 26, 2016 Compensability 0 Comments

In ***Giordano v. High Point Insurance Company***, No. A-4971-14T3 (App. Div. October 11, 2016), Michelle Giordano, an employee of High Point Insurance Company, was injured in a parking lot adjacent to a multi-tenant office building. After parking in the lot, she fell on twigs and debris, injuring her right shoulder. Her employer denied the claim based on the premises rule arguing that she was not at work until she got to the floor where her insurance company did business.

Giordano contended that High Point had 10 assigned parking spots in the lot in addition to another 12 parking spots for directors, management, and employees who won awards. There were other tenants in the building who also assigned marked parking spots to their employees. **The key fact in this case was that the lease made High Point partially responsible for maintenance costs of the parking lot.**

Giordano testified that High Point instructed other employees, like herself, to park in the spots that were "not marked." High Point did enforce the marked parking spots in the parking lot. Giordano observed that there was no other on-street or off-street parking for a mile.

The Judge of Compensation found for petitioner, and the Appellate Division affirmed. The Judge also awarded petitioner 15% permanent partial disability. High Point appealed and argued that the premises rule barred recovery. The court recited the main principle in parking lot cases. "The pivotal questions under the premises rule are (1) where was the situs of the accident, and (2) did the employer have control of the property on which the accident occurred." The Judge of Compensation noted that High Point instructed employees where to park and where not to park, and it could do so because of its responsibility under its lease.

The Appellate Division reviewed a number of leading cases in recent years on parking lot injuries. The court said that there was substantial proof that High Point had control over the parking lot. The company leased parking area in the parking lot from the landlord and for its employees and invitees. The court said that this set of facts is quite different from the *Hersh v. County of Morris* case where the Supreme Court found a county employee not covered for workers' compensation purposes on the way from the parking lot to work. Here High Point controlled a fairly large number of parking spaces. The court said, "Although High Point here did not add any special hazards by having employees park in the lot, it did control where employees parked by directing them to park in the spots that were not marked."

The only way to square this decision with the decision in *Hersh*, which went against the petitioner, is to focus on the partial responsibility of the employer High Point for the

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parking lot. The claimant here was actually not parking in the designated parking spaces but was still found to be covered for workers' compensation purposes. The claimant in *Hersh* did in fact park in the designated parking space that the County provided, but the county did not own or maintain the lot in question. It just leased certain spaces for its employees. The court seems to be saying that one does not use the "special hazard" test in the *Hersh* case where the employer has partial responsibility for maintenance of the parking lot.

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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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Director Wojtenko Issues Memo to All Attorneys on Strict Compliance with the Rules on Motions for Medical and Temporary Disability Benefits

John H. Geaney October 27, 2016 Policy 0 Comments

The Honorable Russell Wojtenko, Jr., Director and Chief Judge, issued a Memo effective October 21, 2016 to all workers' compensation attorneys advising that the administrative rules on motions for medical and temporary disability benefits will be strictly enforced. What this means to employers, carriers, third party administrators and practitioners is that motions for medical and temporary disability benefits must be handled right away and forwarded to counsel immediately. Otherwise respondents will lose motions based solely on failure to meet certain time deadlines noted below.

The Director's Memo cites N.J.A.C. 12:235-3.2, which says that "a respondent shall file an answer within 21 days of service of the motion or within 30 days after service of the claim petition, whichever is later."

"The respondent's exam shall be completed within 30 days of receipt of the motion and the report issued in not more than 35 days from receipt of the motion and shall not delay the start of the hearing of the motion except for good cause shown."

This is not a new rule. The prior rule was amended in 2002 to state exactly what the Director has quoted above. However, the rule has been seldom enforced since 2002 primarily because it is extremely difficult for respondents to get an exam within 30 days of the filing of the motion and still harder to get a report within 35 days of the filing of the motion. Some doctors will not schedule within 60 days, much less 30 days, and it often takes a doctor 10 to 14 days to issue a report.

The Director's memo concludes by stating, "The following requirements on motions for medical and temporary disability benefits shall be strictly enforced." We advise that carriers and third party administrators, when served with motions for medical and temporary disability benefits, must send such motions immediately to defense counsel. An answer must be filed within 21 days, unless the motion comes with the claim petition (in which case the time is extended to 30 days). The time is running from the date the carrier, third party administrator or self-insured receives the motion. If the carrier holds the motion for 10 days without acting on it, then there remain only 11 days to file an answer, 20 days to get the defense exam and only 25 days to obtain the report.

These timelines will be extremely problematic for all respondents statewide because treating and IME doctors can seldom find scheduling slots within a few weeks and then turn around a report in a few days. Because of these somewhat unrealistic timelines established in 2002, many employers will soon lose and pay orders on cases for which

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there were valid defenses. All employers, carriers, third party administrators and counsel should develop reliable methods to handle motions for medical and temporary disability benefits. A motion for medical and temporary disability benefits should be treated now like a 911 call.

Practitioners should bear in mind that the Director also reminded claimants' counsel that a valid motion must contain affidavits or certifications in support of the motion. The Memo adds that the motion should include reports of a physician, stating the medical diagnosis and the specific type of diagnostic study, referral to a specialist, or treatment sought. Motions which do not meet these requirements will be rejected. This is less onerous on petitioners and their counsel because a deficient motion can always be refiled later with adequate paperwork. But once an order is entered against respondent, the only route left to respondent is an appeal.

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CMS May Soon Adopt New And More Strict Guidelines On Approving Zero Allocation Medicare Set Asides

John H. Geaney October 31, 2016 Medicare 0 Comments

A number of prominent Medicare experts disseminated Legal Alerts last week to the effect that changes may be occurring with respect to the requirements for CMS to approve zero allocations. These changes would spell bad news in New Jersey for employers who want to settle disputed cases on a Section 20 basis. According to Martin Cassavoy of ISO Claims Partners in his October 27, 2016 News Alert, the Workers' Compensation Review Contractor (WCRC) has stated that CMS will soon require the following for approval of a zero allocation:

- The case or the body part in question has been denied throughout the case;
- There has been no medical or indemnity payment for the denied case or body part; and
- There is either a finding from a hearing by the Judge of Compensation relieving the carrier of liability or a report from the treating physician recommending no future treatment.

No official enactment of these requirements has occurred to date, but if this is the new approach that CMS is going to adopt, it will be very hard for employers to obtain zero set aside allocations in New Jersey and other states. Compensation judges in New Jersey have enormous caseloads. They have not historically been actively involved in ruling on Medicare issues. If a judge now has to determine that no compensable workers' compensation claim exists, that will create a long back-up of trials on cases that were formerly resolved simply and efficiently by way of Section 20 settlements.

Attorney Heather Schwartz Sanderson, Esq., Chief Legal Officer for Franco Signor, LLC., wrote in her Alert: "Our recommendation has always been where the workers' compensation claim is completely denied, no medicals have been paid, and the claim is settling on a compromise basis CMS approval is not recommended." Ms. Sanderson's statement makes sense since Medicare would have been and would continue to be the primary payor in this situation. Her reasoning is persuasive and should be considered by employers. She argues that there should be no allocation for future medical care in the above situation.

Our office will continue to update clients if these changes are adopted by CMS. Thanks to Marita Tortorelli, Assistant Vice President of PMA Insurance Companies for bringing this issue to the undersigned's attention.

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| 75 BEVERLY | BURL | Shari Lynn Phillip | Tax Collector | 5/1/2014 |
| 75 BEVERLY | BURL | Yvonne Bullock | Treasurer / CFO Crime | 5/1/2014 |
| 589 BORDENTOWN CITY | BURL | Caryn Hoyer | Tax Collector | 8/10/2015 |
| 589 BORDENTOWN CITY | BURL | Margaret Peak | Treasurer/CFO-crime | 8/1/2013 |
| 600 BORDENTOWN TOWNSHIP | BURL | Donna Muldrow | Treasurer | 3/5/2009 |
| 600 BORDENTOWN TOWNSHIP | BURL | Jeffrey Elasser | Tax Collector | 8/1/2015 |
| 531 CHESTERFIELD | BURL | Caryn M. Hoyer | Tax Collector | 6/30/2008 |
| 531 CHESTERFIELD | BURL | Wendy Wulstein | Treasurer | 1/31/2012 |
| 76 DELANCO | BURL | Robert L. Hudnell | Treasurer (CFO crime) | 1/1/2007 |
| 76 DELANCO | BURL | Lynn A. Davis | Tax Collector | 11/1/2016 |
| 76 DELANCO | BURL | Jennifer Dellavalle | Tax Collector | 11/1/2016 |
| 77 DELRAN | BURL | Teresa A. Leisse | Treasurer | 1/1/2007 |
| 77 DELRAN | BURL | Victoria Boras | Tax Collector | 6/27/2011 |
| 679 FIELDSBORO | BURL | Lan Chen Shen | Tax Collector | 1/1/2016 |
| 679 FIELDSBORO | BURL | Peter Federico | Treasurer | 1/1/2016 |
| 80 HAINESPORT | BURL | Sharon A. Deviney | Tax Collector | 1/1/2007 |
| 81 LUMBERTON | BURL | Robin D. Sarlo | Tax Collector | 1/1/2016 |
| 82 MANSFIELD TOWNSHIP B | BURL | Elaine Fortin | Tax Collector | 1/1/2007 |
| 82 MANSFIELD TOWNSHIP B | BURL | Joseph P Monzo | Treasurer (CFO) | 1/1/2007 |
| 83 MEDFORD TOWNSHIP | BURL | Patricia Capasso | Tax Collector | 1/1/2013 |
| 83 MEDFORD TOWNSHIP | BURL | Albert Stanley | Treasurer / CFO | 8/3/2015 |
| 576 MOUNT LAUREL | BURL | Meredith Tomczyk | Treasurer / CFO Crime | 1/9/2012 |
| 576 MOUNT LAUREL | BURL | Maureen Mitchell | Tax Collector | 1/30/2012 |
| 576 MOUNT LAUREL | BURL | Karen Cohen | Library Treasurer | 1/15/2014 |
| 601 NORTH HANOVER | BURL | Mary Alice Picariello | Tax Collector | 6/27/2009 |
| 601 NORTH HANOVER | BURL | Joseph Greene | Treasurer | 4/29/2013 |
| 650 PALMYRA | BURL | Tanyika Johns | Tax Collector | 1/1/2016 |
| 642 PEMBERTON BOROUGH | BURL | Kathleen Smick | Tax Collector | 5/19/2014 |
| 642 PEMBERTON BOROUGH | BURL | Donna Mull | Treasurer | 1/1/2011 |
| 208 PEMBERTON | BURL | Alison Varrelmann - name | Tax Collector | 3/23/2015 |
| 208 PEMBERTON | BURL | Robert Benick | Treasurer | 1/1/2014 |
| 84 RIVERSIDE | BURL | Meghan O. Jack | Treasurer | 6/1/2013 |
| 84 RIVERSIDE | BURL | Mindie Weiner | Tax Collector | 3/21/2016 |
| 85 SHAMONG | BURL | Kathryn J. Taylor | Tax Collector | 1/1/2007 |
| 85 SHAMONG | BURL | Christine Chambers | Treasurer(CFO Crime) | 11/24/2014 |
| 373 SOUTHAMPTON | BURL | Nancy Gower | Treasurer (CFO Crime) | 1/1/2007 |
| 373 SOUTHAMPTON | BURL | Melissa Chesla | Tax Collector | 9/1/2014 |
| 456 SPRINGFIELD | BURL | Dianne Kelly | Treasurer/CFO | 1/1/2010 |
| 456 SPRINGFIELD | BURL | Melissa Chesla | Tax Collector | 11/1/2014 |
| 86 TABERNACLE | BURL | Kimberly Smith | Tax Collector | 4/1/2016 |
| 532 WESTAMPTON | BURL | Robert L. Hudnell | Treasurer | 1/1/2007 |
| 532 WESTAMPTON | BURL | Carol A. Brown-layout | Tax Collector | 1/1/2007 |
| 651 WOODLAND | BURL | Kathleen Rosmando | Treasurer | 6/6/2013 |
| 651 WOODLAND | BURL | Nancy Seeland | Tax Collector | 1/1/2015 |
| 636 WRIGHTSTOWN | BURL | Lynn A. Davis | Tax Collector | 1/1/2010 |
| 636 WRIGHTSTOWN | BURL | Ronald A. Ghrist | Treasurer | 1/1/2010 |

**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 | | | |

C:\Users\kkristie\Documents\BURLCO\Exec Dir\Skateboard.xls\ACM

**Municipal
Joint Insurance
Fund** 

South Jersey Communities Securing Their Future
P. O. Box 530, Marlton, New Jersey 08053

To: Municipal Clerks
Fund Commissioners

From: Kris Kristie, Sr. Account Representative

Date: November 1, 2016

Re: Elected Officials Seminar

It is time once again to extend an invitation to the JIF Elected Officials for this year's training program. This year's program will focus on public official's liability; specifically, land use matters, as well as employment practices liability and ethics. The goal of this training is to make our Elected Officials aware of the potential impact of their actions on their municipality, and potential personal exposure, while acting in official capacity.

As in the past, the New Jersey Municipal Excess Liability Joint Insurance Fund (MEL) will reduce each member's 2017 MEL Loss Funding by \$250 for each municipal Elected Official who completes the course by May 1, 2017. This credit is also extended to the member's CEO (i.e. municipal manager/administrator). The maximum credit for each member is 25% of the member's 2017 MEL workers' compensation loss funding assessment.

The schedule of local Elected Official's training seminars is listed below. You are welcome to attend any of the sessions listed. To register, please complete the attached form and return it to Sheila Ortiz at our office.

Locally, the dates & location of this training is as follows:

Registration for all seminars is 5:30 PM – 6:00 PM. Seminars are from 6:00pm – 8:00 pm

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

Please feel free to contact my office if you have any questions.

cc: Risk Management Consultants

PLEASE RESPOND NO LATER THAN 2 WEEKS PRIOR TO ANY TRAINING DATE!

ELECTED OFFICIALS RISK MANAGEMENT SEMINAR

REGISTRATION FORM

Please Print

Course Date/Location: _____

Name: _____

Title: _____

Municipality: _____

Contact: _____

Phone Number: _____

Fax: _____

E-Mail: _____

Forward the completed form to:

Ms. Sheila Ortiz

Arthur J. Gallagher Risk Management Services

PO Box 530

Marlton, NJ 08053

E-Mail: Sheila_Ortiz@ajg.com

Fax: (856) 446-9149

**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: October 31, 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 Garish, Consultant rgarish@jamontgomery.com Office: 856-552-4650 Cell: 609-947-9719 |

OCTOBER ACTIVITIES

LOSS CONTROL SERVICES

- Township of Chesterfield - Conducted a Loss Control Survey on October 11
- Township of Mount Laurel – Conducted a Loss Control Survey on October 6
- Township of Riverside – Conducted a Loss Control Survey on October 26
- Township of Tabernacle – Conducted a Loss Control Survey on October 11

JIF MEETINGS ATTENDED

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

MEL VIDEO LIBRARY

The following members used the MEL Video Library during October. **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 | 1 |
| Borough of Palmyra | 1 |

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 October. 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 - Career Survival for Police Officers - October 7, 2016 – Reminder
- Ø BURLCO JIF - Safety Director's Bulletin - October is Fire Prevention Month
- Ø BURLCO JIF MSI Class Notice - Twp. of Westampton 10/18/16
- Ø BURLCO JIF - Career Survival for Police Officers - November 18, 2016
- Ø BURLCO JIF MSI Class Notice - Township of Tabernacle 10/24/16
- Ø BURLCO JIF - Safety Director's Bulletin - Leaf Collection Time
- Ø BURLCO JIF - Did You Know? – MSI Training Schedule – November, December 2016

UPCOMING EVENTS

- Executive Committee – November 22
- Regional Training - Career Survival for Police Officers - November 18, 2016
- Executive Safety Committee – December 20, 2016

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).

| MEMBER | DEPARTMENT | LAST NAME | FIRST NAME |
|---------------------|---------------------|---------------------------------|------------|
| BASS RIVER | BASS RIVER | IRETON (MEL_230798) | RICHARD |
| BASS RIVER | BASS RIVER | LAURSEN (MEL_rmcbassriver) | ILENE |
| BASS RIVER | BASS RIVER | SOMES (MEL_223459) | AMANDA |
| BEVERLY | BEVERLY | HENRY (MEL_rmcbeverly) | JOE |
| BEVERLY | BEVERLY | SNYDER (MEL_donnasnyder) | DONNA |
| BEVERLY | BEVERLY | WOLBERT (MEL_Rwolbert) | RICH |
| BORDENTOWN CITY | BORDENTOWN CITY | ARCHER (MEL_btowncityclerk) | GRACE |
| BORDENTOWN TOWNSHIP | BORDENTOWN TOWNSHIP | BUHRER (MEL_239232) | DEAN |
| BORDENTOWN TOWNSHIP | BORDENTOWN TOWNSHIP | NUCERA (MEL_239511) | FRANK |
| BORDENTOWN TOWNSHIP | BORDENTOWN TOWNSHIP | WOLVERTON (MEL_KimWolverton) | KIM |
| CHESTERFIELD | CHESTERFIELD | MCPMAHON (MEL_225155) | GLENN |
| DELANCO | _ALL | BRAY (MEL_nancybray) | NANCY |

| MEMBER | DEPARTMENT | LAST NAME | FIRST NAME |
|--------------------|----------------------|-------------------------------------|------------|
| DELANCO | _ALL | DISIBIO (MEL_mariedisibio) | MARIE |
| DELANCO | _ALL | TEMPLETON (MEL_mtempleton) | MICHAEL |
| DELTRAN | DELTRAN | DAVENPORT (MEL_hdavenport) | HOWARD |
| DELTRAN | DELTRAN | WALTER (MEL_203223) | KATHRYN |
| DELTRAN | DELTRAN | WILLIAMS (MEL_224165) | JEFFREY |
| DELTRAN | DELTRAN | WILLIAMS JR (MEL_JWilliams67) | JOHN |
| EDGEWATER PARK | EDGEWATER PARK | BERNARD (MEL_203243) | JAMES |
| EDGEWATER PARK | EDGEWATER PARK | DOUGHERTY (MEL_221938) | LINDA |
| FIELDSBORO | FIELDSBORO | HANSELL (MEL_phansell) | PATRICE |
| FLORENCE | FLORENCE | LEBAK (MEL_223038) | DAVID |
| HAINESPORT | HAINESPORT | SELB (MEL_leoselbjr) | LEO |
| LUMBERTON TOWNSHIP | ADMINISTRATION | UMBA (MEL_adminbumba) | BRANDON |
| LUMBERTON TOWNSHIP | LUMBERTON | FREEMAN (MEL_vickyfreeman) | VICKY |
| LUMBERTON TOWNSHIP | POLICE DEPT | DILORETO (MEL_ChiefDiLoreto) | ANTHONY |
| MANSFIELD TOWNSHIP | MANSFIELD TOWNSHIP B | SEMUS (MEL_221842) | LINDA |
| MEDFORD TOWNSHIP | MEDFORD TOWNSHIP | BURGER (MEL_202988) | KATHY |
| MEDFORD TOWNSHIP | MEDFORD TOWNSHIP | HENRY (MEL_rmcmedford) | JOE |
| MEDFORD TOWNSHIP | MEDFORD TOWNSHIP | PARKS (MEL_richardparks) | RICHARD |
| MOUNT LAUREL | EMS | STRINGFELLOW (MEL_jstringfellow) | JOSEPH |
| MOUNT LAUREL | MOUNT LAUREL | MILOSZAR (MEL_244587) | KIM |
| MOUNT LAUREL | MOUNT LAUREL | MORRISON (MEL_230297) | KEN |
| MOUNT LAUREL | POLICE DEPARTMENT | BASKAY (MEL_williamsbaskay) | WILLIAM |
| MOUNT LAUREL | PUBLIC WORKS | MASCIA (MEL_jerrymascia) | JERRY |
| NORTH HANOVER | NORTH HANOVER | PICARIELLO (MEL_MaryPicariello) | MARY |
| NORTH HANOVER | NORTH HANOVER | WELLS (MEL_BudWells) | BUD |
| PALMYRA | PALMYRA | KILMER (MEL_tracykilmer) | TRACY |
| PEMBERTON BOROUGH | PEMBERTON BOROUGH | MULL (MEL_djmull62) | DONNA |
| PEMBERTON TOWNSHIP | PEMBERTON TOWNSHIP | BROWN (MEL_221389) | MICHELE |
| PEMBERTON TOWNSHIP | PEMBERTON TOWNSHIP | HENRY (MEL_rmcpeberton) | JOE |
| PEMBERTON TOWNSHIP | PEMBERTON TOWNSHIP | TINNES (MEL_236194) | JOYCE |
| RIVERSIDE | RIVERSIDE | JACK (MEL_224349) | MEGHAN |
| RIVERSIDE | RIVERSIDE | WATERS (MEL_rmcriderside) | DONNA |
| SHAMONG | SHAMONG | ONORATO (MEL_221846) | SUSAN |
| SOUTHAMPTON | SOUTHAMPTON | HANNAH (MEL_shannah67) | SHERI |
| SOUTHAMPTON | SOUTHAMPTON | HENRY (MEL_rmcsouthampton) | JOE |
| SOUTHAMPTON | SOUTHAMPTON | OATMAN (MEL_216913) | CHARLES |
| SPRINGFIELD | SPRINGFIELD | BERCI (MEL_216415) | ROBERT |
| TABERNACLE | TABERNACLE | CRAMER (MEL_223311) | DOUGLAS |
| TABERNACLE | TABERNACLE | ZANE (MEL_kevinzane) | KEVIN |
| WESTAMPTON | WESTAMPTON | FERGUSON (MEL_fire1083bf) | BRIAN |
| WESTAMPTON | WESTAMPTON | HENRY (MEL_rmcwestampton) | JOE |
| WESTAMPTON | WESTAMPTON | KARP (MEL_mkarp1960) | MARION |
| WESTAMPTON | WESTAMPTON | WHITLEY (MEL_221204) | MELISSA |
| WOODLAND | WOODLAND | BROWN (MEL_Maryalice) | MARYALICE |
| WRIGHTSTOWN | WRIGHTSTOWN | GORMAN (MEL_fhgorman) | FREDA |
| WRIGHTSTOWN | WRIGHTSTOWN | INGLING (MEL_jamesingling) | JAMES |

Below are upcoming MSI training programs scheduled for 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 |
|----------|---------------------------------|--|----------------------------|
| 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 |
| 11/2/16 | Township of Ocean (Waretown) | Employee Conduct & Violence Prevention | 11:30 - 1:00 pm |
| 11/2/16 | Township of Mantua | LOTO | 8:30 - 10:30 am |
| 11/2/16 | Township of Mantua | HazCom w/GHS | 10:45 - 12:15 pm |
| 11/3/16 | Borough of Manasquan #3 | Seasonal (Autumn/Winter) PW Operations | 7:30 - 10:30 am |
| 11/3/16 | Township of Galloway #6 | DDC-6 | 8:30 - 3:00 pm w/lunch brk |
| 11/4/16 | Township of Jackson | Seasonal (Autumn/Winter) PW Operations | 8:00 - 11:00 am |
| 11/4/16 | Township of Aberdeen #2 | HazMat Awareness w/HazCom GHS | 11:00 - 2:00 pm |
| 11/4/16 | Township of Aberdeen #2 | BBP | 2:15 - 3:15 pm |
| 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 | Township of Ocean #2 (Oakhurst) | Flagger/Work Zone | 8:30 - 12:30 pm |
| 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 | Township of Freehold | Fire Extinguisher | 8:30 - 9:30 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 |
| 12/1/16 | Township of Aberdeen #2 | Jetter/Vacuum Safety | 1:30 - 3:30 pm |
| 12/2/16 | Borough of Tinton Falls | Fire Safety | 7:30 - 8:30 am |
| 12/2/16 | Borough of Tinton Falls | Fire Extinguisher | 8:45 - 9:45 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 |
| 12/9/16 | Township of Aberdeen #2 | Excavation/Trenching/Shoring | 11:30 - 3:30 pm |
| 12/12/16 | Borough of Glassboro #1 | Snow Plow/Snow Removal | 12:30 - 2:30 pm |

| Date | Location | Topic | Time |
|----------|-------------------------|---------------------------|------------------|
| 12/13/16 | Township of Evesham #5 | Shop & Tool Safety | 8:30 - 9:30 am |
| 12/13/16 | Township of Evesham #5 | Hearing Conservation | 9:45 - 10:45 am |
| 12/15/16 | Township of Evesham #4 | Shop & Tool Safety | 8:30 - 9:30 am |
| 12/15/16 | Township of Evesham #4 | Hearing Conservation | 9:45 - 10:45 am |
| 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 | | | |



Leaf Collection Time . . . An Important Reminder

Municipalities and public agencies collect leaves by a number of different means (leaf vacuums, front end loaders, bagged leaves, etc.) in an effort to improve safety and efficiency of the process. Any leaf collection operation exposes workers to hazards. Please consider the following tips to protect workers:

Department Leaders

- Perform a job hazard assessment on all leaf vacuum procedures and collection equipment.
- Thoroughly train all new employees prior to allowing them to operate any piece of equipment.
- Provide refresher training at the beginning of each leaf season for experienced workers. If the season is extended, provide additional training to reinforce safety procedures at regular intervals.
- Conduct Job Site Observations. Reinforce desirable behaviors and consistently correct unsafe actions.

Drivers

- Follow manufacturers' recommendations when operating leaf vacuuming equipment. Conduct pre-trip inspections of the truck and vacuum unit per manufacturers' recommendations and department policy.
- Never allow workers to ride on the yoke, or other areas not specifically designated for riders.
- Maintain visual contact of workers on foot when working close to the vehicle and while backing.
- Check both side mirrors frequently when backing.
- Use a reliable spotter positioned to see you and the blind spots behind your vehicle when backing.
- Stop the truck if the spotter must change positions and whenever visual contact is lost.
- Wear your seatbelt. Insist others in the cab wear theirs. Do not use your cell phone or otherwise become distracted. Stay alert of approaching motorists to possibly warn your crew members of danger.

Workers on foot

- Stay in mirrors or otherwise visible to driver. Remain clear of the rear of the vehicle when the backup lights or alarm are on.
- Be aware of crush zones. They include between moving vehicles and under raised loads.
- Use standard hand signals when acting as a spotter.
- Wear the required personal protective equipment. Remind co-workers to wear theirs.
- Stay alert to approaching motorists. Be prepared to warn co-workers. Have each others' backs.

The MEL offers a variety of educational resources to supplement your employee training program. They can be found by visiting the MEL website, www.njmel.org, and selecting the SAFETY tab.

- Select **Toolbox Talks** for 5-minute lesson plans on personal protective equipment, basic safety principles, avoiding crush zones, and hand signals for collecting leaves with vacuums, rear compactors, and front-end loaders.
 - New Toolbox Talks have been added for the leaf collection season.
- Choose **Videos** to access short Public Access movies on crush zone and back safety awareness. Members can also borrow videos from the MEL Media library. Click on the Catalogue icon to see the wide selection of general and leaf-collection-specific safety videos that are available.

This bulletin is intended for general information purposes only. It should not be construed as legal advice or legal opinion regarding any specific or factual situation. Always follow your organization's policies and procedures as presented by your manager or supervisor. For further information regarding this bulletin, contact your Safety Director at 877.398.3046.



Personal Protective Equipment for leaf vacuum operations must include:

- ANSI 107-2004 (or later) Class 2 or 3 high visibility apparel
- Hearing protection

The following is recommended depending on conditions:

- Work boots
- Tight-fitting protective eyewear
- Leather or similar work gloves
- Dust mask or N95 respirator. Workers who wear a filtering facepiece respirator on a voluntary basis must acknowledge Appendix D in OSHA's Respiratory Protection Standard.



Visibility of the workers on foot is a critical component for a safe operation. In the picture on the left, the worker is between the leaf vacuum and the truck and out of the driver's sight.

Drivers must maintain the proper distance from the curb to keep the vacuum hose operator as far as possible from the wheels of the truck or trailer.

Vacuum hose operators and workers on foot must be aware not to put themselves in a potential Crush Zone.



Leaf collection is a Mobile Work Zone. Establish traffic control according to the MUTCD. At a minimum, high intensity amber warning lights must be visible to motorists approaching from either direction.

Do not use directional arrows on 2-lane roadways.



Crush Zones are present in many leaf collection operations:
 Between and in front of moving vehicles
 Under raised loads and vehicle bodies

October is Fire Prevention Month

National Fire Prevention Week is observed during the week (from Sunday to Saturday) in which October 9 falls. In the United States, the first Presidential proclamation of Fire Prevention Week was made in 1925 by President Calvin Coolidge. For 2016, the National Fire Protection Association has declared the theme to be, **“Don’t Wait, Check the Date”**. Many homeowners do not realize the sensors in a smoke detector have a life expectancy of 10 years, and after 10 years the detector should be replaced.

Here is a short fire safety quiz to test your knowledge of fire prevention, fire protection, and fire safety:

1. How often should an ABC fire extinguisher in your home be replaced?

- a. 6 years
- b. 10 years
- c. Never, if not used

10 years

2. Why is Fire Prevention Week always the week of October 9th?

- a. To commemorate the Great Chicago Fire
- b. To commemorate the Great Roman Fire
- c. To commemorate the Triangle Shirtwaist Fire

Great Chicago Fire

3. True or False? Mrs. O’Leary’s cow started the Chicago Fire by kicking over a lantern in a barn?

Probably **FALSE**. Fire historians believe the fire started near the barn, but not **IN** the barn. They believe kids sneaking cigarettes behind the barn most likely started the fire.

4. Most fire deaths occur where?

- a. In motor vehicles
- b. In the home
- c. In the workplace
- d. In a place of assembly; restaurant, theater, casino, etc.

In the home

5. What age group has the greatest chance of dying in a fire in the home?

- a. Infants
- b. Pre-teen age children
- c. Young adults
- d. Adults
- e. Senior citizens

By far, the two age groups who are most likely to die in a fire at home are: Infants & Senior citizens

Fire safety is not just in the workplace. Homes – where are children and perhaps elderly parents are – represent a significant fire hazard to what and who we hold dear. Protect them by going home and doing these things tonight:

- Test your smoke detector by pushing the button. Check the date of manufacture. Replace if over 10 years old.
- Check your fire extinguisher’s date of manufacture. Replace if over 10 years old.
- Hold a fire drill with your family. Know two ways out. Know to call 9-1-1 from **OUTSIDE** the house.

Don't Wait — Check the Date!

Replace Smoke Alarms Every 10 Years



Fire Prevention Week
Oct. 9-15, 2016

Age matters when it comes to your smoke alarms.
Check the manufacture dates on your smoke alarms today!

| | | | |
|--|--|------------------------|--|
| <p>1 Remove the smoke alarm from the wall or ceiling.</p> | | <p>October 6, 2016</p> | <p>2 Look at the back of the alarm for the date of manufacture.</p> |
| <p>3 Smoke alarms should be replaced 10 years from the date of manufacture.</p> | | | <p>4 Put the alarm back on the ceiling or wall if it is less than 10 years old.</p> |



A closed door may slow the spread of smoke, heat and fire.



Test smoke alarms at least once a month by pushing the test button.



If the smoke alarm sounds, get outside and stay outside. Go to your outside meeting place.



Install smoke alarms in every bedroom, outside each separate sleeping area, and on every level of the home, including the basement. Larger homes may need more alarms. For the best protection, make sure all smoke alarms are interconnected. When one sounds, they all sound.



Call the fire department from a cellphone or a neighbor's phone. Stay outside until the fire department says it's safe to go back inside.

For more information about smoke alarms, visit usfa.fema.gov and firepreventionweek.org.

U.S. Fire Administration



NFPA is the official sponsor of Fire Prevention Week since 1922.

WORKERS' COMPENSATION 101

- The New Jersey Workers' Compensation Act provisions benefits to workers who are injured or contract a disease while in the course and scope of their employment regardless of their own negligence or that of a co-employee.
- Qual-Lynx adjusters work to confirm that there is an employment relationship, that the accident arose out of and in the course of employment and that there is a causal relationship of an injury or medical condition to an incident or exposure at the work place.
- Worker injuries account for over 75% of all of our claims
- Studies show that most injuries are preventable and can have a lifelong impact on the employee's work and home life.
- What we do after an employee is injured has a significant impact on the outcome.



WHAT CAN YOU DO?

- ü Report the claim as soon as possible to Qual-Lynx at 888-342-3839
- ü Maintain contact with the injured employee periodically which can help prevent them from getting an attorney.
- ü Investigate the accident promptly to help determine the root cause of the actions leading to the injury and secure any evidence or pictures. Any surveillance cameras or witnesses? Is there a 3rd party at fault (such as a faulty piece of equipment) that we can subrogate against to get money back for the JIF?
- ü Develop a Transitional Duty Policy which helps to reduce claim costs and raise employee morale.
- ü Make sure Supervisors Incident Report is completed and forwarded to Qual-Lynx

- q Employee claims to have hurt themselves while stepping down from a work truck. Supervisor's investigation of the area and photos taken led to questions about the claim and its compensability. This led to surveillance which called the injuries claimed into question. This is likely leading to a Section 20 settlement of the matter and greatly reduced claim costs
- q Employee claims to have fallen walking into the building carrying several cups of coffee. No one saw it happen, but several heard it happen. Those that heard the claimant fall did not think about it at the time, but when completing the supervisor's incident report thought it was odd that no coffee spilled and the claimant did not appear to have just fallen. The incident seemed a little odd which led to further investigation which ultimately led to a denial of the claim.

THINGS TO KEEP IN MIND

- Chainsaw Safety – njmel.org > safety > toolbox talks > Fall season > Chainsaw-General safety awareness
- Wood Chipper Safety – njmel.org > safety > toolbox talks > Fall season > Wood Chipper

NEXT MONTH

THE WONDERFUL WORLD OF SUBROGATION!!

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: November 22, 2016 at Hainesport Municipal Building
Contact Information: debby_schiffer@targetingwellness.com 856-322-1220

NOVEMBER ACTIVITIES & PLANNED EVENTS

City of Beverly City: Planning to have two educational workshops one of our Network Physical Therapy centers to provide training on proper lifting techniques and exercises to prevent injuries. One session for Police and the other for Administration and Public works. Also planning chair massage.

Delanco Township: Chair massages for November 18.

Edgewater Park Township: Planning to offer chair massages in November and presentation with ShopRite Dietitian at the end of the month. Also looking to do our initial weigh in for Maintain Don't Gain.

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: Held their 2nd Employee Health Fair on Oct 27th. Planning an Employee Appreciation luncheon in December with Chair massages.

Mansfield: They will be using their wellness funds to provide fruit for the various departments.

Medford Township: Offered all employees Reflexology in October with positive feedback. Scheduling to have Dr. Peak, local chiropractor in for Fire Department to give a presentation on the connection between back and brain problems.

Palmyra: Planning a grand re-opening of their Community Centers Fitness Room. Looking at having either a speaker or demonstration on the equipment they will have for employees to use on off time. Firefighters have a "weigh-out" at the end of the month. This was a yearlong challenge to see who could lose the most and keep it off.

Pemberton Borough: Lunch & Learn educational event with ShopRite Dietitian on holiday tips held Nov 3rd. Offered Reflexology to interested employees as well. Completed their walking challenge. Only two participated but that's still a success.

Pemberton Township: Working to organize an event for the Fire Department. Might be interested in doing the Virtua H.E.R.O.'s program first of the year.

Shamong: Used their wellness funds for reimbursing their employees for the purchase of any wellness service or product. They received positive feedback on this and most of the employees participated.

Southampton: Presenting on the "sitting disease" in November. Everyone is planning to bring a salad topping for a buffet lunch.

Westampton Township: Having good participation in their walking challenge started in October. All employees were able to get a pedometer if needed or use another tracking device to monitor steps. Presented an educational session on "the sitting disease" which actually helped motivate employees to take part in the walking challenge.

Wrightstown: 4 of their firefighters will be participating in the H.E.R.O.'s Program offered by the Virtua Center for HealthFitness. This will be an 8-week fitness and nutrition program held at their facility in Moorestown. A few firefighters from Palmyra and North Hanover will be joining them. A preliminary assessment was conducted for a baseline reading with a post-assessment done to observe any improvements from the program.

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 November 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) Diabetes awareness especially as it pertains to Pre-diabetes; 2) Alzheimer's Disease and ways to keep our memory skills active; 3) Preparing for big Thanksgiving dinner.

In addition, the Exercise of the Month focuses on ways to add daily physical activity to our lives at home and at work.

Fire Chiefs Association Conference: I will be attending the conference with Tracy Kilmer of Palmyra on November 19th. Handouts, brochures, BMI analysis and stretching demonstrations.

Wellness Corner Connection

Happy Thanksgiving!!

Diabetes

Keeping our Minds Active

Thanksgiving Temptation

Debby Schiffer, Wellness Director for BURLCO & TRICO JIFs

A Snapshot on Diabetes in the U.S.

Resource: Center for Disease Control and Prevention

DIABETES

29.1 MILLION

29.1 million people have diabetes



That's about 1 out of every 11 peoples

1 out of 4
Don't know they have diabetes



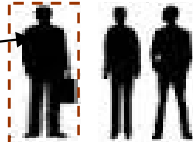
- ✓ Cinnamon is one of the oldest spices known to man.
- ✓ Two tea-spoons contain high-levels of manganese, fiber, potassium and calcium.
- ✓ It's a strong antioxidant.
- ✓ Using this spice to season foods high in carbohydrates will help reduce the foods impact on blood sugar levels.
- ✓ Cinnamon can help reduce blood sugar levels in those with Type 2 diabetes.
- ✓ It can also aid in the process



PREDIABETES

86 MILLION

More than 1 out of 3 adults have prediabetes



9 out of 10 people with prediabetes do not know they have it



Without weight loss and moderate physical activity, **15%-30%** of the people with pre-diabetes will develop type 2 diabetes **within 5 years**

1.7 MILLION

RISK FACTORS FOR TYPE 2:

People 20 years and older diagnosed in 2012

- Being overweight
- Having Family History
- Having Diabetes while pregnant

TYPES OF DIABETES

TYPE 1

BODY DOES NOT MAKE ENOUGH INSULIN (missing piece)



- Can develop at any age
- No known way to prevent it

More than **18,000 youth** diagnosed each year in 2008 and 2009



In adults, type 1 accounts for approximately 5% of all diagnosed cases of diabetes

TYPE 2

BODY CANNOT USE INSULIN PROPERLY (pieces don't fit)



- Can develop at any age
- Most cases can be prevented



Currently, at least **1 in 3 people** will develop the disease in their lifetime



More than **5,000 youth** diagnosed each year in 2008 and 2009

WHAT CAN YOU DO?

You can **prevent** or **delay** type 2 diabetes



Lose weight



Eat healthy



Be more active

You can **manage** diabetes



Work with Health Professionals



Eat healthy



Stay active

Improve Your Memory



Alzheimer's disease, a type of dementia, is an irreversible, progressive brain disease that affects approximately 5.4 million Americans (CDC "At a Glance 2016). It is the sixth leading cause of death among all adults and the fifth leading cause for those aged 65 or older. In more than 90% of the people with Alzheimer's, symptoms don't appear until after age 60. The incidence of the disease increases with age and doubles every 5 years beyond age 65.

The cause is not completely understood, but researchers believe they include a combination of the following: genetics, environmental and lifestyle factors. There are things we can do to help boost our memory and keep it strong for years to come.

There certainly is a lot more information that we need to commit to memory these days. How many different passwords do you need to remember? What about cell phone numbers, bank accounts, PIN numbers, including a code you many need to enter to just use the copy machine at work. This information overload could be causing some of our everyday lapses of memory —misplacing something or forgetting why you walked into a room. Although our lives are much more hectic (and distracted) we actually have the capacity to remember more than we do, according to Dr. Gary Small, MD, director of Memory & Aging Research Center at UCLA. We need to work on improving our attention!

HERE ARE A FEW THINGS YOU CAN DO TO HELP SHARPEN YOUR MEMORY SKILLS:

REPEAT YOURSELF

When you are introduced to someone new, why is it often so hard to remember their name? It's primarily because so much information is coming at you at once (what the person does, how many children they have, etc.) that you just didn't pay enough attention to learn their name in the first place. (Gene Smith, PhD at the MayoClinic). Repeat out loud the persons name. (Nice to meet you, Sally.) If you tend to walk into a room and forget what you needed. Repeat aloud "I'm getting the scissors." When you say it out loud, your brain will be able to focus on that task.

BITE OFF BIGGER PIECES

Since our brain can only process so much information at once, try to chunk bits of the information together. By repeating a phone number as "thirty-eight, twenty-seven" instead of "3, 8, 2, 7" you only have to remember two numbers instead of four. Or categorize a list: you need to buy ground beef, milk, lettuce, cereal and buns. You might think "dinner" (burgers, buns, lettuce) and "breakfast" (milk, cereal).

CREATE UNLIKELY CONNECTIONS

Wear your watch on the opposite wrist when you need to recall something. The oddity of not finding the watch where it should be will trigger a recall.

STOP TRYING SO HARD

Trying so hard to remember something will cause anxiety which distracts us, making it even harder to recall what we are trying to remember. Take a breath, and thinking of something else can help.

How Information Gets Stored:

Encoding-when you learn it

Consolidating-when it becomes fixed in long-term memory.

Retrieval-when you call it up.

Good Health Habits can boost your stages of memory!

Sleep on it

Sleep helps to knit all the memories of the day together.

Address your Stress

Stress releases cortisol. This hormone has been linked to memory impairment and a smaller hippocampus.

Practice paying attention

Notice the color tie your husband was wearing. What color hair did the cashier have?

Take a walk

Fitness improvement even if you have been sedentary most of your life can lead to an increased hippocampus.

Eat to your brain's content

Heart healthy=brain healthy too
Fish high in omega-3; walnuts; berries, especially blueberries.

Play mind games

Crossword puzzles, learning an instrument, another language, anything that requires working against the clock.

Hippocampus:

Region of the brain that controls learning and memory.

The larger this area is in your brain, the better able you are to form new memories.

Learning new things can generate new cell growth.

Test your memory: You need 30 minutes for this quiz. Set a timer for 2 minutes. Study the words listed. When time is up, put the words away and do something else for 20 minutes. Then see how many words you remember (in any order).

- Violin
- Balloon
- Stereo
- Building
- Strawberry
- Cradle
- Mast
- Lizard
- Teacher
- Oven

Stuff the Turkey Not Yourself

According to research, the average holiday dinner can be upwards of 3,000 calories. However, with all the appetizer nibbles and drinks, that can quickly elevate to a whopping 4,500 calories and 229 grams of fat!! That is equivalent to more than 2 1/4 times the average daily calorie intake and almost 3 1/2 times the fat—with 45% of calories from fat. The average person could consume enough fat in a holiday meal to equal 3 sticks of butter!



Many people figure the holiday is a time to enjoy so why worry about your weight. I agree, it's not a good time to try and lose weight but it doesn't mean you have to go crazy and eat everything in sight. Pay attention to where your calories are coming from. Try to make over part of the meal to be healthier. You can still enjoy the same dishes while reducing a bit of the calories using healthy, lower calorie ingredients.

Here are a few tips from the American Heart Association:

- Do not starve yourself all day in preparation for this one meal. Eat a healthy balanced breakfast and lunch.
- Eat lower-fat and reduced-calorie foods for days in advance of the holiday feast, and for days after.
- Prepare for handling your worst temptations; if you want both pecan and pumpkin pie, take a tiny slice of each, instead of a full serving.
- If cooking, provide low-fat foods, or ask if you can bring a low-fat dish.

Steps to help control overeating:

- Put your fork down and take a sip of water between bites to slow you down.
- Wait at least 20 minutes before going back for seconds (or thirds) or getting dessert

Plan a Turkey Burn:

- Getting in some exercise that day will help burn off some of those extra calories consumed and will help you feel less lethargic
- Enter a Turkey Trot or jog around your neighborhood—60 minutes of jogging burns about 477 calories (one slice of pecan pie)
- Sixty minutes of Zumba—540 calories (takes care of sweet potato casserole and cranberry sauce)
- An hour of tossing the football around with family—160 calories (there goes the turkey!)

Resource: Academy of Nutrition and Dietetics

Sweet Potato Clean Eating Brownies Recipe

Thought this might be a nice treat on Thanksgiving! I haven't tried it yet but it looks delicious! Recipe taken from www.cleaneatingrecipes.com

Recipe Corner

One of the healthiest vegetables we eat!!

Vitamin A, Vitamin C, Manganese, Fiber, B vitamins, Potassium and even iron

Ingredients:

- | | |
|--|----------------------------|
| 1 medium sweet potato, baked, skin removed (about 1 cup in volume) | 2/3 cup Raw Cacao powder |
| 3 eggs | 1/2 teaspoon sea salt |
| 1/3 cup coconut oil | 1 teaspoon baking powder |
| 1/2 cup honey | 1 cup dark chocolate chips |
| 1 1/2 teaspoons vanilla extract | 1/2 cup coconut milk |
| 3/4 cup spelt flour | |



Directions:

1. Preheat the oven to 350 degrees. Coat a 9x13 baking pan with olive oil spray.
2. Place the cooked sweet potato flesh, eggs, coconut oil, honey, and vanilla extract in the base of a food processor.
3. Process until smooth, scraping down the sides as needed.
4. In a mixing bowl, combine the spelt flour, cacao powder, salt, and baking powder.
5. Add to the food processor and process just until combined, scraping down the sides as needed.
6. Scrape the batter into the prepared pan and bake in the preheated oven for 15-17 minutes, or until a toothpick inserted in the center comes out clean. Be careful to not over-bake these, they are best removed when just set.
7. Remove the brownies and let cool completely.
8. In a microwave safe bowl, add the chocolate chips and 1/4 cup of the coconut milk.
9. Microwave for 45 seconds.
10. Whisk the melted chocolate and coconut milk together until smooth.
11. Add in the remaining 1/4 cup coconut milk and whisk until smooth. Let set at room temperature for 30-45 minutes, or until cooled and thickened.
12. Frost the brownies with the ganache and cut into squares. Store covered at room temperature or in the refrigerator.

One of the deep secrets of life is that all that is really worth the doing is what we do for others.

Debby Schiffer, Wellness Director for BURLCO & TRICO JIF

E-mail: debby_schiffer@targetingwellness.com

Home Office: 856-322-1220

Cell: 856-520-9908



50 Ways to Increase Your Daily Physical Activity

Tone-and-Tighten.com

- ✓ 1. Go for a walk on your lunch break
2. Go for a bike ride
3. Park further away from the store so you have to walk more
- ✓ 4. Take the stairs
5. Go jogging
6. Play with your kids at the park
7. Do a 10 minute workout during your favorite sitcom
8. Walk the dog, don't just watch the dog walk
9. Do seated crunches at every red light
10. Kick a soccer ball with the kids after dinner
- ✓ 11. Stand up and do 10 squats every hour while at work
- ✓ 12. Walk the stairs on your lunch hour
13. Do 50 jumping jacks
14. Do a workout video
15. Go bowling
16. Go up and down the stairs at every commercial break
17. Do 20 push-ups
18. Go rollerblading/skating
19. Go swimming
20. Go on a hike
21. Do some yardwork
22. Go to the beach
23. Do 10 calf raises on every curb/sidewalk you have to step onto/over
- ✓ 24. Use a different bathroom in your building (bonus if it's on another floor!)
25. Yoga
26. Play with your kids at the playground
27. Mow the lawn
28. Clean your house
29. Wash your car by hand
30. Dance!
31. Jump on a trampoline
32. Go golfing
33. Shoot some hoops (basketball)
34. Go ice skating
35. Play actively with your pet
36. Home repair
37. Plant a garden
- ✓ 38. Start a morning walk group
39. Get off the bus/train one stop early and walk to your destination
40. Play tennis
- ✓ 41. Walk around while on a phone call
42. Go to the farmer's market (more walking than grocery store)
43. Go shopping (hope my wife doesn't see this one!)
- ✓ 44. Schedule fitness time and put it on your calendar
45. Family picnic and take a soccer ball, football, frisbee, etc
- ✓ 46. Stand up/pace during phone calls
47. Play tag
- ✓ 48. Replace coffee break with 10-minute walk
49. Squat, don't bend, when cleaning up
50. Most importantly: HAVE FUN!

Debbly Schiffer, JIF Wellness Director
856-322-1220 Email: debby_schiffer@targetingwellness.com

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

| Intake | October-16 | October-15 | 2016 YTD | 2015 YTD |
|-------------------------------------|-------------------|-------------------|-----------------|-----------------|
| # of New Claims Reported | 22 | 10 | 193 | 182 |
| # of Report Only | 1 | 4 | 51 | 48 |
| % Report Only | 4.5% | 40.0% | 26.4% | 26.4% |
| # of Medical Only | 18 | 5 | 125 | 121 |
| # of Lost Time | 3 | 1 | 17 | 13 |
| Medical Only to Lost Time Ratio | 86:14 | 83:17 | 88:12 | 90:10 |
| Average # of Days to Report a Claim | 1.0 | 1.9 | 2.3 | 2.9 |

| Nurse Case Management | October-16 | October-15 |
|--|-------------------|-------------------|
| # of Cases Assigned to Case Management | 16 | 19 |
| # of Cases >90 days | 10 | 16 |

| Savings | October-16 | October-15 | 2016 YTD | 2015 YTD |
|------------------|-------------------|-------------------|-----------------|-----------------|
| Bill Count | 118 | 139 | 1463 | 1501 |
| Provider Charges | \$94,163 | \$197,979 | \$1,449,176 | \$1,550,619 |
| Repriced Amount | \$43,162 | \$62,536 | \$631,131 | \$588,602 |
| Savings \$ | \$51,000 | \$135,442 | \$817,761 | \$957,494 |
| % of Savings | 54.2% | 68.4% | 56.4% | 61.7% |

| Participating Provider Penetration Rate | October-16 | October-15 | 2016 YTD | 2015 YTD |
|--|-------------------|-------------------|-----------------|-----------------|
| Bill Count | 91.5% | 90.6% | 91.6% | 96.1% |
| Provider Charges | 96.3% | 96.4% | 92.5% | 91.5% |

| EPO Penetration Rate | October-16 | October-15 | 2016 YTD | 2015 YTD |
|-----------------------------|-------------------|-------------------|-----------------|-----------------|
| Bill Count | 89.9% | 90.7% | 87.0% | 90.8% |
| Provider Charges | 86.7% | 96.6% | 90.7% | 88.6% |

| Transitional Duty Summary | 2016 YTD | 2015 YTD |
|--|-----------------|-----------------|
| % of Transitional Duty Days Worked | 68.7% | 66.4% |
| % of Transitional Duty Days Not Accommodated | 31.3% | 33.6% |





**Burlington County Municipal JIF
Average Days To Report By JIF Member
January 1, 2016 - October 31, 2016**

| | # Of Claims Reported | Average Days To Report |
|-------------------------|-----------------------------|-------------------------------|
| Bass River Township | 1 | 15.0 |
| Beverly City | 6 | 1.5 |
| Bordentown City | 3 | 0.3 |
| Bordentown Township | 5 | 2.2 |
| Chesterfield Township | 1 | 0.0 |
| Delanco Township | 8 | 1.3 |
| Delran Township | 8 | 2.0 |
| Edgewater Park Township | 5 | 1.8 |
| Florence Township | 8 | 3.0 |
| Hainesport Township | 1 | 0.0 |
| Lumberton Township | 7 | 0.6 |
| Mansfield Township | 4 | 3.5 |
| Medford Township | 18 | 1.8 |
| Mount Laurel Township | 25 | 3.0 |
| North Hanover Township | 4 | 1.8 |
| Palmyra Borough | 13 | 2.2 |
| Pemberton Borough | 3 | 3.3 |
| Pemberton Township | 45 | 0.9 |
| Riverside Township | 6 | 16.5 |
| Shamong Township | 1 | 5.0 |
| Southampton Township | 4 | 3.0 |
| Springfield Township | 1 | 2.0 |
| Tabernacle Township | 5 | 0.2 |
| Westampton Township | 10 | 1.1 |
| Woodland Township | 1 | 1.0 |
| Grand Total | 193 | 2.3 |



**Burlington County Municipal JIF
Transitional Duty Summary Report
January 1, 2016 - October 31, 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 | 58 | 58 | 100.0% | 0 | 0.0% |
| BORDENTOWN CITY | 94 | 90 | 95.7% | 4 | 4.3% |
| BORDENTOWN TOWNSHIP | 134 | 129 | 96.3% | 5 | 3.7% |
| DELANCO TOWNSHIP | 78 | 72 | 92.3% | 6 | 7.7% |
| DELTRAN TOWNSHIP | 273 | 161 | 59.0% | 112 | 41.0% |
| EDGEWATER PARK TOWNSHIP | 268 | 55 | 20.5% | 213 | 79.5% |
| FLORENCE TOWNSHIP | 99 | 0 | 0.0% | 99 | 100.0% |
| MANSFIELD TOWNSHIP | 9 | 9 | 100.0% | 0 | 0.0% |
| MEDFORD TOWNSHIP | 216 | 216 | 100.0% | 0 | 0.0% |
| MOUNT LAUREL TOWNSHIP | 26 | 21 | 80.8% | 5 | 19.2% |
| PALMYRA BOROUGH | 217 | 194 | 89.4% | 23 | 10.6% |
| PEMBERTON BOROUGH | 151 | 151 | 100.0% | 0 | 0.0% |
| PEMBERTON TOWNSHIP | 531 | 243 | 45.8% | 288 | 54.2% |
| RIVERSIDE TOWNSHIP | 208 | 208 | 100.0% | 0 | 0.0% |
| WESTAMPTON TOWNSHIP | 205 | 123 | 60.0% | 82 | 40.0% |
| WOODLAND TOWNSHIP | 106 | 106 | 100.0% | 0 | 0.0% |
| Grand Total | 2673 | 1836 | 68.7% | 837 | 31.3% |



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

| | Bill Count | Provider Charges | Repriced Amount | \$ Savings | % Of Savings |
|-------------------------------|------------|------------------|-----------------|-----------------|--------------|
| Participating Provider | 108 | \$90,696 | \$39,809 | \$50,887 | 56.1% |
| Anesthesia | 2 | \$6,888 | \$1,977 | \$4,911 | 71.3% |
| Facility | 7 | \$42,478 | \$19,073 | \$23,405 | 55.1% |
| MRI/Radiology | 5 | \$4,759 | \$1,605 | \$3,154 | 66.3% |
| Occ Med/Primary Care | 18 | \$5,715 | \$3,146 | \$2,569 | 45.0% |
| Occupational Therapy | 3 | \$590 | \$190 | \$400 | 67.8% |
| Ortho/Neuro | 25 | \$16,632 | \$9,405 | \$7,227 | 43.5% |
| Other | 1 | \$152 | \$74 | \$78 | 51.1% |
| Physical Therapy | 43 | \$10,910 | \$2,955 | \$7,955 | 72.9% |
| Physician Fees | 4 | \$2,573 | \$1,385 | \$1,188 | 46.2% |
| Out Of Network | 10 | \$3,466 | \$3,353 | \$113 | 3.3% |
| MRI/Radiology | 2 | \$1,480 | \$1,467 | \$13 | 0.9% |
| Ortho/Neuro | 1 | \$215 | \$175 | \$40 | 18.6% |
| Other | 1 | \$835 | \$775 | \$60 | 7.2% |
| Physical Therapy | 2 | \$469 | \$469 | \$0 | 0.0% |
| Physician Fees | 4 | \$467 | \$467 | \$0 | 0.0% |
| Grand Total | 118 | \$94,163 | \$43,162 | \$51,000 | 54.2% |

Participating Provider Penetration Rate

| | |
|------------------|-------|
| Bill Count | 91.5% |
| Provider Charges | 96.3% |

EPO Penetration Rate

| | |
|------------------|-------|
| Bill Count | 89.9% |
| Provider Charges | 86.7% |



**Burlington County Municipal JIF
PPO Savings And Penetration Report
January 1, 2016 - October 31, 2016**

| | Bill Count | Provider Charges | Repriced Amount | \$ Savings | % Of Savings |
|-------------------------------|-------------------|-------------------------|------------------------|-------------------|---------------------|
| Participating Provider | 1340 | \$1,340,477 | \$536,152 | \$804,250 | 60.0% |
| Facility | 109 | \$672,213 | \$309,103 | \$363,110 | 54.0% |
| Ortho/Neuro | 231 | \$291,611 | \$105,562 | \$185,974 | 63.8% |
| Physical Therapy | 583 | \$181,686 | \$38,584 | \$143,102 | 78.8% |
| Occ Med/Primary Care | 233 | \$62,460 | \$35,504 | \$26,956 | 43.2% |
| MRI/Radiology | 65 | \$46,869 | \$17,388 | \$29,480 | 62.9% |
| Physician Fees | 81 | \$41,757 | \$14,825 | \$26,932 | 64.5% |
| Anesthesia | 18 | \$39,718 | \$13,720 | \$25,998 | 65.5% |
| Other | 13 | \$2,858 | \$981 | \$1,877 | 65.7% |
| Occupational Therapy | 7 | \$1,305 | \$485 | \$820 | 62.8% |
| Out Of Network | 123 | \$108,699 | \$94,979 | \$13,511 | 12.4% |
| Facility | 3 | \$37,072 | \$35,568 | \$1,504 | 4.1% |
| Other | 31 | \$28,227 | \$19,868 | \$8,359 | 29.6% |
| Physician Fees | 23 | \$12,172 | \$10,469 | \$1,703 | 14.0% |
| Ortho/Neuro | 11 | \$10,190 | \$9,941 | \$249 | 2.4% |
| Anesthesia | 5 | \$7,606 | \$7,392 | \$215 | 2.8% |
| Physical Therapy | 39 | \$6,773 | \$6,564 | \$0 | 0.0% |
| MRI/Radiology | 11 | \$6,659 | \$5,178 | \$1,481 | 22.2% |
| Grand Total | 1463 | \$1,449,176 | \$631,131 | \$817,761 | 56.4% |

Participating Provider Penetration Rate

| | |
|-------------------------|--------------|
| Bill Count | 91.6% |
| Provider Charges | 92.5% |

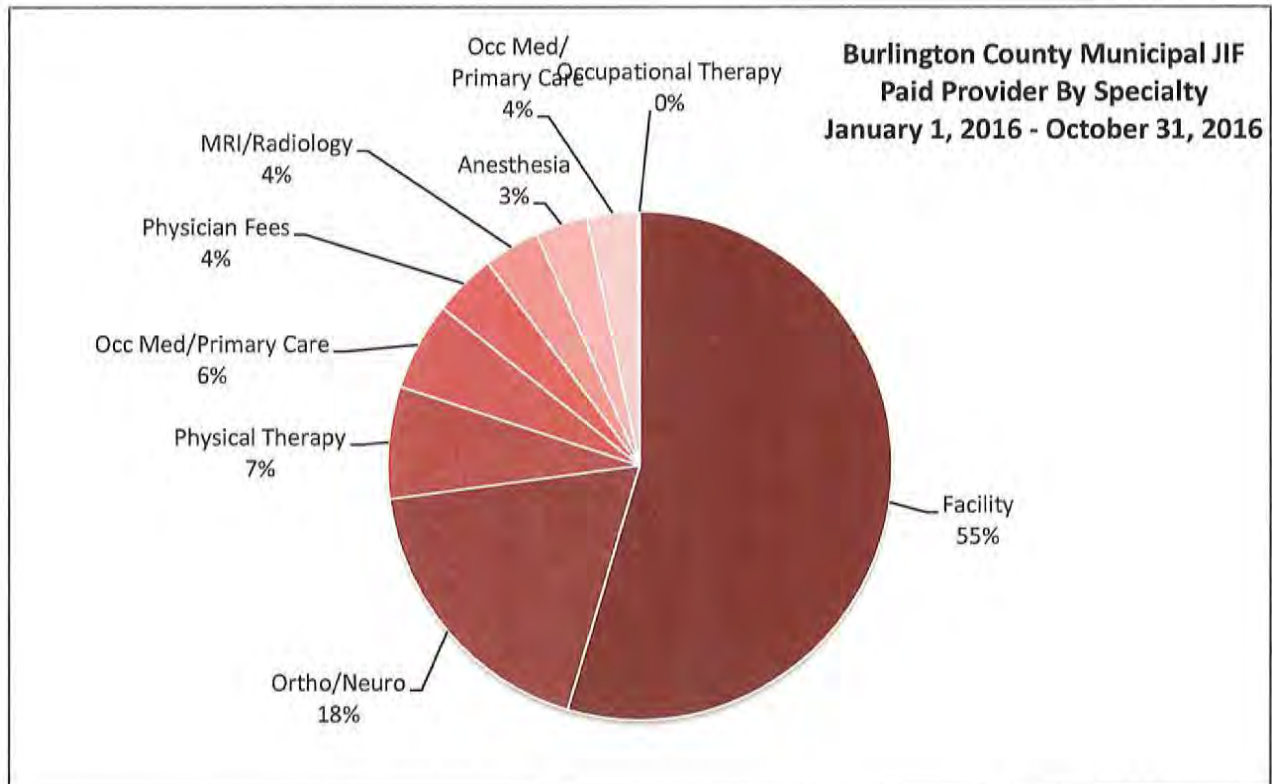
EPO Penetration Rate

| | |
|-------------------------|--------------|
| Bill Count | 87.0% |
| Provider Charges | 90.7% |



**Burlington County Municipal JIF
Paid Provider By Specialty
January 1, 2016 - October 31, 2016**

| | <u>Repriced Amount</u> |
|----------------------|------------------------|
| Facility | \$344,671 |
| Ortho/Neuro | \$115,503 |
| Physical Therapy | \$45,147 |
| Occ Med/Primary Care | \$35,504 |
| Physician Fees | \$25,294 |
| MRI/Radiology | \$22,566 |
| Anesthesia | \$21,111 |
| Other | \$20,849 |
| Occupational Therapy | \$485 |





**Burlington County Municipal JIF
Top 5 Providers By Specialty
January 1, 2016 - October 31, 2016**

| | Bill Count | Repriced Amount |
|--|-------------------|------------------------|
| Facility | 47 | \$229,923 |
| VIRTUA HEALTH, INC. | 17 | \$113,127 |
| PREMIER ORTHOPAEDIC ASSOCIATES SURGICAL CENTER | 4 | \$34,950 |
| VIRTUA WEST JERSEY HEALTH, INC. | 12 | \$29,221 |
| VIRTUA MEMORIAL HOSPITAL BURLINGTON COUNTY INC | 11 | \$27,443 |
| NORTHERN MONMOUTH REGIONAL SURG CTR | 3 | \$25,183 |
| MRI/Radiology | 63 | \$21,658 |
| ONE CALL MEDICAL, INC. | 31 | \$15,513 |
| OCM FN, LLC | 2 | \$2,792 |
| JEFFERSON UNIVERSITY RADIOLOGY ASSOCIATES | 1 | \$1,500 |
| RADIOLOGY ASSOCIATES OF BURLINGTON COUNTY P A | 23 | \$1,462 |
| LOURDES IMAGING ASSOCIATES, PA | 6 | \$391 |
| Occ Med/Primary Care | 226 | \$34,169 |
| VIRTUA AT WORK | 91 | \$13,774 |
| U.S. HEALTHWORKS MEDICAL GROUP OF NEW JERSEY, P.C. | 51 | \$9,350 |
| RWJUH OCCUPATIONAL HEALTH | 38 | \$4,521 |
| MEDEXPRESS URGENT CARE-NEW JERSEY INC. | 32 | \$4,490 |
| WORKNET OCCUPATIONAL MEDICINE | 14 | \$2,034 |
| Occupational Therapy | 7 | \$485 |
| RAINBOW REHAB, LLC | 7 | \$485 |
| Ortho/Neuro | 170 | \$91,509 |
| PREMIER ORTHOPAEDIC ASSOCIATES OF SOUTHERN NJ | 21 | \$30,068 |
| PREMIER ORTHOPEDIC OF SOUTH JERSEY | 47 | \$21,453 |
| ORTHOPAEDIC INSTITUTE OF CENTRAL JERSEY | 17 | \$19,950 |
| HAND SURGERY AND REHABILITATION CENTER OF NJ, PA | 84 | \$12,439 |
| CAROLINA SPORTS MEDICINE | 1 | \$7,600 |
| Physical Therapy | 487 | \$32,215 |
| REHAB CONNECTION | 186 | \$11,634 |
| REHAB EXCELLENCE CENTER | 136 | \$8,745 |
| HEARTLAND REHABILITATION SERVICES | 68 | \$4,311 |
| HAMILTON PHYSICAL THERAPY SVCS, LLC | 56 | \$4,032 |
| NOVACARE REHABILITATION | 41 | \$3,493 |

November 2, 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 October 31, 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 \$ 11,900.70. This generated an average annual yield of .79%. However, after including an unrealized net loss of \$ 28,330.00 in the asset portfolio, the yield is adjusted to -1.09% for this period. The total overview of the asset portfolio for the fund shows an overall unrealized loss of \$49,560.00 as it relates to current market value of \$10,950,440.00 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 \$ 1,791.29 w/YTD Total of \$ 168,156.52 (detailed in my report)
Overpayment Reimbursements \$ 227.50
FY 2016 Premium Assessments \$ 62,185.00

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 \$ 179,710.61. The claims detail shows 185 claim payments issued and are categorized as follows:

| | |
|----------------------|---------------|
| Direct Loss Payments | \$ 160,192.46 |
| Claim Expenses | 5,610.70 |
| Legal Defense Costs | 13,907.45 |

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

| | |
|-----------------------|-------------|
| Delran Township | \$93,583.00 |
| Chesterfield Township | \$ 1,046.00 |
| Bordentown City | \$10,468.00 |

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 \$ 18,396,555.80 to a closing balance of \$ 17,687,565.61 showing a decrease in the fund of \$ 708,990.19. 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 RECD | 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 |
| 10/7 | MEDFORD TWP. | Z23926 | MARK HUNSINGER | WC | 2015 | 1,583.29 | |
| 10/19 | WRIGHTSTOWN BORO | X06829 | WRIGHTSTOWN BORO | PR | 2010 | 25.00 | |
| 10/21 | DELRAN TOWNSHIP | Z32558 | KEVIN PFEFFER | WC | 2016 | 148.00 | |
| 10/24 | DELANCO TOWNSHIP | X34461 | DELANCO TOWNSHIP | PR | 2012 | 35.00 | |
| TOTAL-OCT | | | | | | 1,791.29 | |
| TOTAL-YTD | | | | | | | 168,156.52 |

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

| | <u>August</u> | <u>September</u> | <u>October</u> | <u>Year To Date Total</u> |
|--|---------------|------------------|----------------|-------------------------------|
| Opening Balance for the Period: | 17,036,492.15 | 17,251,013.06 | 18,396,555.80 | |
| RECEIPTS: | | | | |
| Interest Income (Cash) | -55,155.91 | 13,623.56 | -27,512.63 | -28,946.96 |
| Premium Assessment Receipts | 552,285.00 | 1,415,982.00 | 62,185.00 | 7,356,144.50 |
| Prior Yr. Premium Assessment Receipts | 0.00 | 0.00 | 0.00 | 10,922.00 |
| Subrogation & Reimb. Receipts: | | | | |
| Fund Year 2016 | 26,566.30 | 7,353.63 | 148.00 | 60,487.76 |
| Fund Year 2015 | 0.00 | 0.00 | 1,583.29 | 49,730.47 |
| Fund Year 2014 | 0.00 | 379.50 | 50.00 | 18,814.91 |
| Fund Year 2013 | 0.00 | 0.00 | 0.00 | 27,165.99 |
| Fund Year 2012 | 35.00 | 35.00 | 212.50 | 29,489.80 |
| Closed Fund Year | 0.00 | 25.00 | 25.00 | 260.00 |
| Total Subrogation & Reimb.Receipts | 26,601.30 | 7,793.13 | 2,018.79 | 185,948.93 |
| FY 2016 Appropriation Refunds | 0.00 | 153.00 | 0.00 | 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 | 0.00 | 0.00 | 0.00 | 2,693.00 |
| TOTAL RECEIPTS: | 523,730.39 | 1,437,551.69 | 36,691.16 | 7,529,640.74 |
| DISBURSEMENTS: | | | | |
| Net Claim Payments: | | | | |
| Fund Year 2016 | 93,005.32 | 107,506.60 | 125,783.37 | 731,187.83 |
| Fund Year 2015 | 31,558.43 | 45,700.58 | 38,634.16 | 598,841.41 |
| Fund Year 2014 | 52,363.37 | 11,362.19 | 10,756.20 | 192,495.52 |
| Fund Year 2013 | 38,746.41 | 42,344.18 | 4,536.88 | 486,612.01 |
| Fund Year 2012 | 32,860.76 | 16,108.58 | 0.00 | 267,362.53 |
| Closed Fund Year | 0.00 | 0.00 | 0.00 | 0.00 |
| Total Net Claim Payments | 248,534.29 | 223,022.13 | 179,710.61 | 2,276,499.30 |
| Exp.& Admin Bill List Payments: | | | | |
| Exp. & Cont. Charges FY 2016 | 73,991.21 | 67,945.49 | 85,664.70 | 1,022,380.18 |
| Property Fund Charges FY 2016 | 0.00 | 0.00 | 0.00 | 0.00 |
| M.E.L. Premium FY 2016 | 0.00 | 0.00 | 0.00 | 1,123,794.27 |
| E-JIF. Premium FY 2016 | 0.00 | 0.00 | 0.00 | 258,984.73 |
| EPL/POL Premium FY 2016 | 0.00 | 0.00 | 0.00 | 516,377.00 |
| Exp. & Cont. Charges FY 2015 | 1,294.00 | 1,041.33 | 5,098.91 | 106,917.66 |
| 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 | 475,207.13 | 497,736.13 |
| Total Bill List Payments | 75,285.21 | 68,986.82 | 565,970.74 | 3,533,670.79 |
| Bank Analysis Fees | 0.00 | 0.00 | 0.00 | 0.00 |
| Other | 0.00 | 0.00 | 0.00 | 0.00 |
| TOTAL DISBURSEMENTS: | 323,819.50 | 292,008.95 | 745,681.35 | 5,810,170.09 |
| Closing Balance for the Period: | 17,236,403.04 | 18,396,555.80 | 17,687,565.61 | |
| Account Net Cash Change During the Period: | | | | |
| Operating Account | 308,038.18 | 1,133,080.33 | -680,660.19 | -3,486,541.82 |
| NJ Cash Management Account | -50,711.54 | 0.00 | 0.00 | -50,687.54 |
| Investment Account | -1,000,459.30 | -502.59 | 0.00 | -1,183,764.99 |
| TD Wealth Management Account | 944,530.00 | 13,260.00 | -28,330.00 | 6,440,465.00 |
| Claims Imprest Account | -1,486.45 | -295.00 | 0.00 | 0.00 |
| Expense & Contingency Account | 0.00 | 0.00 | 0.00 | 0.00 |
| Total Change in Account Net Cash: | 199,910.89 | 1,145,542.74 | -708,990.19 | 1,719,470.65 |
| 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

October
 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 ACCOUNT | | 0 |
| | Maturity (Yrs) | 0 | 0 | 0 | 0 | 0 | 0 |
| | Purchase Yield: | 0 | 0 | 0 | 0 | 0 | 0 |
| TOTAL for All Accts & instruments | | | | | | | |
| Opening Cash & Investment Balance | \$18,396,555.48 | 7273449.44 | 1.16415E-10 | 93836.04 | 10978770 | 50000 | 500 |
| Opening Interest Accrual Balance | \$36,952.77 | 0 | 0 | 0 | 36952.77 | 0 | 0 |
| 1 Interest Accrued and/or Interest Cost | \$11,083.33 | \$0.00 | \$0.00 | \$0.00 | \$11,083.33 | \$0.00 | \$0.00 |
| 2 Interest Accrued - discounted Instr.s | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| 3 (Amortization and/or Interest Cost) | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| 4 Accretion | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| 5 Interest Paid - Cash Instr.s | \$817.37 | \$817.37 | \$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 |
| 7 Unrealized Gain (Loss) | (\$28,330.00) | \$0.00 | \$0.00 | \$0.00 | (\$28,330.00) | \$0.00 | \$0.00 |
| 8 Net Investment Income | (\$16,429.30) | \$817.37 | \$0.00 | \$0.00 | (\$17,246.67) | \$0.00 | \$0.00 |
| 9 Deposits - Purchases | \$844,119.62 | \$98,438.27 | \$0.00 | \$0.00 | \$0.00 | \$179,710.61 | \$565,970.74 |
| 10 (Withdrawals - Sales) | (\$1,525,597.18) | (\$779,915.83) | \$0.00 | \$0.00 | \$0.00 | (\$179,710.61) | (\$565,970.74) |
| Ending Cash & Investment Balance | \$17,687,565.29 | \$6,592,789.25 | \$0.00 | \$93,836.04 | \$10,950,440.00 | \$50,000.00 | \$500.00 |
| Ending Interest Accrual Balance | \$48,036.10 | \$0.00 | \$0.00 | \$0.00 | \$48,036.10 | \$0.00 | \$0.00 |
| Plus Outstanding Checks | \$102,747.51 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$94,301.01 | \$8,446.50 |
| (Less Deposits in Transit) | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| Balance per Bank | \$17,790,312.80 | \$6,592,789.25 | \$0.00 | \$93,836.04 | \$10,950,440.00 | \$144,301.01 | \$8,946.50 |

Investment Income Allocation

| | Prop | Liab | Auto | WC | Ded | Cont | EJIF | MEL | Admin | Total |
|---|-------------|---------------|--------------|----------------|--------------|-------------|---------------|--------------|--------------|----------------|
| 2016 Opening 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 |
| Opening 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 |
| 1 Interest Accrued and/or Interest Cost | \$52.67 | \$0.00 | \$62.51 | \$1,054.42 | \$324.65 | \$54.91 | \$0.00 | \$537.31 | \$270.54 | \$2,357.00 |
| 2 Interest Accrued - discounted Instr.s | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| 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 | \$3.88 | \$0.00 | \$4.61 | \$77.76 | \$23.94 | \$4.05 | \$0.00 | \$39.63 | \$19.95 | \$173.82 |
| 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) | (\$134.62) | \$0.00 | (\$159.78) | (\$2,695.19) | (\$829.83) | (\$140.36) | \$0.00 | (\$1,373.41) | (\$691.51) | (\$6,024.70) |
| 8 Net Investment Income | (\$78.07) | \$0.00 | (\$92.66) | (\$1,563.01) | (\$481.24) | (\$81.40) | \$0.00 | (\$796.48) | (\$401.03) | (\$3,493.88) |
| 9 Interest Accrued - Net Change | \$52.67 | \$0.00 | \$62.51 | \$1,054.42 | \$324.65 | \$54.91 | \$0.00 | \$537.31 | \$270.54 | \$2,357.00 |
| Ending Cash & Investment Balance | \$60,840.43 | (\$42,039.04) | \$104,756.80 | \$1,700,639.64 | \$551,170.48 | \$93,226.45 | (\$15,938.94) | \$921,793.70 | \$381,621.77 | \$3,756,071.29 |
| Ending Interest Accrual Balance | \$102.77 | \$0.04 | \$203.77 | \$3,570.84 | \$1,074.01 | \$181.66 | \$0.02 | \$1,278.32 | \$663.88 | \$7,075.32 |

| | Prop | Liab | Auto | WC | Ded | Cont | EJIF | MEL | Admin | Total |
|---|---------------|--------------|-------------|----------------|--------------|--------------|-------------|--------------|--------------|----------------|
| 2015 Opening 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 |
| Opening 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 |
| 1 Interest Accrued and/or Interest Cost | \$0.00 | \$292.63 | \$52.04 | \$617.64 | \$351.37 | \$59.43 | \$0.00 | \$67.65 | \$139.14 | \$1,579.90 |
| 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 | \$21.58 | \$3.84 | \$45.55 | \$25.91 | \$4.38 | \$0.00 | \$4.99 | \$10.26 | \$116.51 |
| 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 | (\$747.98) | (\$133.03) | (\$1,578.73) | (\$898.13) | (\$151.91) | \$0.00 | (\$172.93) | (\$355.65) | (\$4,038.37) |
| 8 Net Investment Income | \$0.00 | (\$433.77) | (\$77.15) | (\$915.55) | (\$520.85) | (\$88.10) | \$0.00 | (\$100.29) | (\$206.25) | (\$2,341.96) |
| 9 Interest Accrued - Net Change | \$0.00 | \$292.63 | \$52.04 | \$617.64 | \$351.37 | \$59.43 | \$0.00 | \$67.65 | \$139.14 | \$1,579.90 |
| Ending Cash & Investment Balance | (\$47,948.85) | \$492,589.64 | \$87,610.76 | \$1,002,666.46 | \$591,482.26 | \$100,044.89 | (\$40.61) | \$113,885.90 | \$229,122.90 | \$2,569,413.35 |
| Ending Interest Accrual Balance | (\$2.00) | \$1,365.72 | \$241.17 | \$3,032.24 | \$1,627.12 | \$275.22 | (\$0.00) | \$305.79 | \$674.64 | \$7,519.91 |

| | Prop | Liab | Auto | WC | Ded | Cont | EJIF | MEL | Admin | Total |
|---|-------------|--------------|-------------|----------------|--------------|-------------|----------|--------------|--------------|----------------|
| 2014 Opening 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 |
| Opening 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 |
| 1 Interest Accrued and/or Interest Cost | \$41.05 | \$278.30 | \$52.86 | \$757.45 | \$341.37 | \$53.23 | \$0.00 | \$101.79 | \$132.46 | \$1,758.51 |
| 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 | \$3.03 | \$20.52 | \$3.90 | \$55.86 | \$25.18 | \$3.93 | \$0.00 | \$7.51 | \$9.77 | \$129.69 |
| 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) | (\$104.92) | (\$711.36) | (\$135.13) | (\$1,936.11) | (\$872.57) | (\$136.07) | (\$0.00) | (\$260.18) | (\$338.57) | (\$4,494.92) |
| 8 Net Investment Income | (\$60.85) | (\$412.54) | (\$78.36) | (\$1,122.80) | (\$506.03) | (\$78.91) | \$0.00 | (\$150.89) | (\$196.35) | (\$2,606.72) |
| 9 Interest Accrued - Net Change | \$41.05 | \$278.30 | \$52.86 | \$757.45 | \$341.37 | \$53.23 | \$0.00 | \$101.79 | \$132.46 | \$1,758.51 |
| Ending Cash & Investment Balance | \$69,099.43 | \$466,559.72 | \$88,980.61 | \$1,266,289.03 | \$574,650.63 | \$89,611.21 | \$0.15 | \$171,347.95 | \$222,975.40 | \$2,949,514.13 |
| Ending Interest Accrual Balance | \$190.00 | \$1,312.31 | \$256.14 | \$3,596.16 | \$1,580.04 | \$246.40 | \$0.00 | \$471.15 | \$613.04 | \$8,265.25 |

| | Prop | Liab | Auto | WC | Ded | Cont | EJIF | MEL | Admin | Total |
|---|-------------|--------------|----------------|--------------|--------------|-------------|-----------|--------------|--------------|----------------|
| 2013 Opening 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 |
| Opening 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 |
| 1 Interest Accrued and/or Interest Cost | \$48.90 | \$213.50 | \$0.00 | \$589.03 | \$385.33 | \$36.07 | \$0.00 | \$149.18 | \$69.68 | \$1,491.68 |
| 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 | \$3.61 | \$15.75 | \$0.00 | \$43.44 | \$28.42 | \$2.66 | \$0.00 | \$11.00 | \$5.14 | \$110.01 |
| 6 Interest Paid - Term Instr.s | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| 7 Unrealized Gain (Loss) | (\$124.99) | (\$545.73) | \$0.00 | (\$1,505.61) | (\$984.93) | (\$92.19) | \$0.00 | (\$381.32) | (\$178.10) | (\$3,812.87) |
| 8 Net Investment Income | (\$72.48) | (\$316.48) | \$0.00 | (\$873.14) | (\$571.19) | (\$53.46) | \$0.00 | (\$221.14) | (\$103.28) | (\$2,211.18) |
| 9 Interest Accrued - Net Change | \$48.90 | \$213.50 | \$0.00 | \$589.03 | \$385.33 | \$36.07 | \$0.00 | \$149.18 | \$69.68 | \$1,491.68 |
| Ending Cash & Investment Balance | \$82,312.94 | \$357,406.56 | (\$177,689.10) | \$989,009.65 | \$648,646.08 | \$60,711.47 | (\$79.83) | \$251,126.91 | \$117,290.89 | \$2,328,735.57 |
| Ending Interest Accrual Balance | \$226.96 | \$1,064.11 | \$0.99 | \$2,805.63 | \$1,783.78 | \$166.94 | (\$0.00) | \$690.53 | \$319.13 | \$7,058.07 |

| | Prop | Liab | Auto | WC | Ded | Cont | EJIF | MEL | Admin | Total |
|---|-------------|--------------|--------------|--------------|--------------|-------------|------------|--------------|-------------|----------------|
| 2012 Opening 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 |
| Opening 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 |
| 1 Interest Accrued and/or Interest Cost | \$53.93 | \$104.06 | \$60.94 | \$469.78 | \$314.61 | \$31.37 | \$1.00 | \$100.20 | \$48.29 | \$1,184.19 |
| 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 | \$3.98 | \$7.67 | \$4.49 | \$34.64 | \$23.20 | \$2.31 | \$0.07 | \$7.39 | \$3.56 | \$87.33 |
| 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) | (\$137.86) | (\$265.99) | (\$155.78) | (\$1,200.79) | (\$804.16) | (\$80.20) | (\$2.56) | (\$256.11) | (\$123.44) | (\$3,026.89) |
| 8 Net Investment Income | (\$79.95) | (\$154.26) | (\$90.34) | (\$696.37) | (\$466.36) | (\$46.51) | (\$1.48) | (\$148.53) | (\$71.59) | (\$1,755.37) |
| 9 Interest Accrued - Net Change | \$53.93 | \$104.06 | \$60.94 | \$469.78 | \$314.61 | \$31.37 | \$1.00 | \$100.20 | \$48.29 | \$1,184.19 |
| Ending Cash & Investment Balance | \$90,826.57 | \$175,176.19 | \$102,589.15 | \$790,984.06 | \$529,599.20 | \$52,814.41 | \$1,682.94 | \$168,668.47 | \$81,295.64 | \$1,993,636.63 |
| Ending Interest Accrual Balance | \$249.52 | \$555.60 | \$282.09 | \$2,189.74 | \$1,456.24 | \$145.22 | \$4.63 | \$463.79 | \$223.54 | \$5,570.37 |

| | Prop | Liab | Auto | WC | Ded | Cont | EJIF | MEL | Admin | Total |
|---|----------|--------|--------|--------|--------|--------|--------|--------|----------------|----------------|
| Closed Opening 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 |
| Opening 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 |
| 1 Interest Accrued and/or Interest Cost | \$0.14 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$2,711.91 | \$2,712.05 |
| 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 | \$0.01 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$200.00 | \$200.01 |
| 6 Interest Paid - Term Instr.s | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| 7 Unrealized Gain (Loss) | (\$0.36) | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | (\$6,931.89) | (\$6,932.25) |
| 8 Net Investment Income | (\$0.21) | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | (\$4,019.99) | (\$4,020.19) |
| 9 Interest Accrued - Net Change | \$0.14 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$2,711.91 | \$2,712.05 |
| Ending Cash & Investment Balance | \$259.43 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$4,089,935.21 | \$4,090,194.64 |
| Ending Interest Accrual Balance | \$0.55 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$12,546.62 | \$12,547.17 |



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

FINANCIAL STATEMENT FOR THE PERIOD
10/01/16 THROUGH 10/31/16

ACCOUNT MANAGER:
JASON J. WALLACH

201-574-4836

PORTFOLIO MANAGER:
JASON WALLACH

MR THOMAS TONTARSKI
10796 MALLARD POINT ROAD
CHESTERTOWN MD 21620



TABLE OF CONTENTS

ACCOUNT NO. 65-P143-01-2

BURLINGTON COUNTY MUNICIPAL JIF
INVESTMENT MANAGEMENT

| | PAGE |
|--|------|
| STATEMENT OF CHANGES IN NET ASSETS | 1 |
| PORTFOLIO SUMMARY | 2 |
| BOND MATURITY SUMMARY | 3 |
| PORTFOLIO APPRAISAL | 4 |



STATEMENT OF CHANGES IN NET ASSETS
FOR PERIOD 10/01/16 THRU 10/31/16

ACCOUNT NO. 65-P143-01-2

BURLINGTON COUNTY MUNICIPAL JIF
INVESTMENT MANAGEMENT

BEGINNING TOTAL PORTFOLIO AS OF 10/01/16 11,015,722.77

TRANSACTION ACTIVITY

CHANGE IN UNREALIZED CAPITAL GAIN/LOSS

UNREALIZED GAIN/LOSS CURRENT PERIOD 49,560.00-

UNREALIZED GAIN/LOSS PRIOR PERIOD 21,230.00-

NET CHANGE ----- 28,330.00-

ACCRUED INCOME RECONCILIATION

ENDING INTEREST ACCRUAL BALANCE 48,036.10

BEGINNING INTEREST ACCRUAL BALANCE 36,952.77

CHANGE IN INCOME ACCRUAL ----- 11,083.33

TOTAL TRANSACTIONS ----- 17,246.67-

ENDING TOTAL PORTFOLIO AS OF 10/31/16 ----- 10,998,476.10

TOTAL PORTFOLIO VALUE INCLUDES ASSET MARKET VALUE PLUS ACCRUED INCOME



PORTFOLIO SUMMARY
AS OF 10/31/16

PAGE 2

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 | 10,950,440.00 | 100.00 | 133,000 | 1.2 |
| CASH AND EQUIVALENTS | .00 | .00 | | | |
| | ----- | ----- | ----- | | ----- |
| | 11,000,000.00 | 10,950,440.00 | 100.00 | | 1.2 |



PORTFOLIO SUMMARY
AS OF 10/31/16

PAGE 3

ACCOUNT NO. 65-P143-01-2

BURLINGTON COUNTY MUNICIPAL JIF
INVESTMENT MANAGEMENT

BOND MATURITY SUMMARY

| | RANGE | PAR VALUE | MARKET VALUE |
|------------------------|-------|--------------|-----------------|
| DEBT OBLIGATIONS | | | |
| 0 - 30 DAYS | | 2,000,000 | 2,001,060.00 |
| GREATER THAN 2 YEARS | | 9,000,000 | 8,949,380.00 |
| | | ----- | ----- |
| TOTAL DEBT OBLIGATIONS | | 11,000,000 | 10,950,440.00 |
| | | ----- | ----- |
| TOTAL | | 11,000,000 | 10,950,440.00 |



PORTFOLIO APPRAISAL
AS OF 10/31/16

PAGE 4

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 MONTH OR LESS | | | | | | | |
| 2,000,000 | 3134G5-A4-7 FHLMC .65% 12/20/2016 DTD 06/30/2014 CALLABLE | 4,369.44 | 2,001,060.00 2,000,000.00 | 1,060.00 | 100.053 2,000,000.00 | 18.27 | .6 |
| | TOTAL 1 MONTH OR LESS | 4,369.44 | 2,001,060.00 2,000,000.00 | 1,060.00 | 2,000,000.00 | 18.27 | 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 | 2,266.66 | 996,100.00 1,000,000.00 | 3,900.00- | 99.610 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 | 41,400.00 | 7,953,280.00 8,000,000.00 | 46,720.00- | 99.416 8,000,000.00 | 72.63 | 1.3 |



PORTFOLIO APPRAISAL
AS OF 10/31/16

PAGE 5

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 | 43,666.66 | 8,949,380.00 9,000,000.00 | 50,620.00- | 9,000,000.00 | 81.73 | 1.3 |
| | TOTAL DEBT OBLIGATIONS | 48,036.10 | 10,950,440.00 11,000,000.00 | 49,560.00- | 11,000,000.00 | 100.00 | 1.2 |
| | NET ASSETS | 48,036.10 | 10,950,440.00 11,000,000.00 | 49,560.00- | 11,000,000.00 | 100.00 | 1.2 |
| | TOTAL SECURITIES CURRENTLY HELD | | 10,998,476.10 | | | | |

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

| Current Fund Year: 2016 | | | | | | | | | | |
|--------------------------------|-------------------|---------------------|-------------------|---------------------|---------------------|-------------------|--------------------|------------------|---------------------|----------------------|
| Month Ending: October | | | | | | | | | | |
| | Prop | Liab | Auto | WC | Ded | Cont | EJIF | MEL | Admin | TOTAL |
| OPEN 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) | ##### | 5,684,707.65 | 18,396,555.80 |
| RECEIPTS | | | | | | | | | | |
| Assessments | 1,920.04 | 4,095.20 | 993.59 | 18,482.10 | 4,669.53 | 789.82 | 2,054.58 | 17,304.74 | 11,875.40 | 62,185.00 |
| Refunds | 60.00 | 0.00 | 0.00 | 1,958.79 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 2,018.79 |
| Invest Pymnts | (488.25) | (2,205.54) | (566.87) | (8,659.18) | (4,262.98) | (583.39) | (2.48) | (2,373.44) | (8,370.50) | (27,512.63) |
| Invest Adj | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Subtotal Invest | (488.25) | (2,205.54) | (566.87) | (8,659.18) | (4,262.98) | (583.39) | (2.48) | (2,373.44) | (8,370.50) | (27,512.63) |
| Other * | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| TOTAL | 1,491.79 | 1,889.66 | 426.72 | 11,781.71 | 406.55 | 206.43 | 2,052.10 | 14,931.30 | 3,504.90 | 36,691.16 |
| EXPENSES | | | | | | | | | | |
| Claims Transfers | 29,736.99 | 5,548.95 | 1,470.49 | 142,954.18 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 179,710.61 |
| Expenses | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 565,970.74 | 565,970.74 |
| Other * | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| TOTAL | 29,736.99 | 5,548.95 | 1,470.49 | 142,954.18 | 0.00 | 0.00 | 0.00 | 0.00 | 565,970.74 | 745,681.35 |
| END BALANCE | 255,389.95 | 1,449,693.07 | 206,248.22 | 5,749,588.84 | 2,895,548.65 | 396,408.43 | (14,376.29) | ##### | 5,122,241.81 | 17,687,565.61 |

| Report Month: <u>October</u> | | | |
|-------------------------------------|---|----------------------------|------------------------|
| | | Balance Differences | |
| Opening Balances: | Opening Balances are equal | | \$0.00 |
| Imprest Transfers: | Imprest Totals are equal | | \$0.00 |
| Investment Balances: | Investment Payment Balances are NOT equal | | \$0.00 |
| | Investment Adjustment Balances are equal | | \$0.00 |
| Ending Balances: | Ending Balances are equal | | \$0.00 |
| Accrual Balances: | Accrual Balances are equal | | \$0.00 |
| | | | |
| Claims Transaction Status: | | | |
| Allocation variance 1: | Daily xactions add to monthly totals | | 0.00 |
| Allocation variance 2: | Variance between monthly total and allocation t | | (25.00) |
| Allocation variance 3: | Treasurer/TPA net payments N | Max/Min | 0.00 / (260.00) |
| Pre-existing variance: | Prior period unreconciled varian | Max/Min | 0.00 / (235.00) |

| SUMMARY OF CASH TRANSACTIONS | | | | | | | | | | |
|-------------------------------------|------------------|--------------------|-------------------|---------------------|-------------------|------------------|--------------------|-------------------|-------------------|---------------------|
| FUND YEAR | 2016 | | | | | | | | | |
| Month Ending: | October | | | | | | | | | |
| | Prop | Liab | Auto | WC | Ded | Cont | EJIF | MEL | Admin | TOTAL |
| OPEN 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 |
| RECEIPTS | | | | | | | | | | |
| Assessments | 1,920.04 | 4,095.20 | 993.59 | 18,482.10 | 4,669.53 | 789.82 | 2,054.58 | 17,304.74 | 11,875.40 | 62,185.00 |
| Refunds | 0.00 | 0.00 | 0.00 | 148.00 | | | | | | 148.00 |
| Invest Pymnts | (130.74) | 0.00 | (155.17) | (2,617.43) | (805.89) | (136.31) | 0.00 | (1,333.79) | (671.56) | (5,850.89) |
| Invest Adj | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Subtotal Invest | (130.74) | 0.00 | (155.17) | (2,617.43) | (805.89) | (136.31) | 0.00 | (1,333.79) | (671.56) | (5,850.89) |
| Other * | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| TOTAL | 1,789.30 | 4,095.20 | 838.42 | 16,012.67 | 3,863.64 | 653.51 | 2,054.58 | 15,970.95 | 11,203.84 | 56,482.11 |
| EXPENSES | | | | | | | | | | |
| Claims Transfers | 29,736.99 | 1,623.00 | 1,460.24 | 92,963.14 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 125,783.37 |
| Expenses | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 85,664.70 | 85,664.70 |
| Other * | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| TOTAL | 29,736.99 | 1,623.00 | 1,460.24 | 92,963.14 | 0.00 | 0.00 | 0.00 | 0.00 | 85,664.70 | 211,448.07 |
| END BALANCE | 60,840.43 | (42,039.04) | 104,756.80 | 1,700,639.64 | 551,170.48 | 93,226.45 | (15,938.94) | 921,793.70 | 381,621.77 | 3,756,071.29 |

| SUMMARY OF CASH TRANSACTIONS | | | | | | | | | | |
|-------------------------------------|--------------------|-------------------|------------------|---------------------|-------------------|-------------------|----------------|-------------------|-------------------|---------------------|
| FUND YEAR | 2015 | | | | | | | | | |
| Month Ending: | October | | | | | | | | | |
| | Prop | Liab | Auto | WC | Ded | Cont | EJIF | MEL | Admin | TOTAL |
| OPEN 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 |
| 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 | 1,583.29 | | | | | | 1,583.29 |
| Invest Pymnts | 0.00 | (726.40) | (129.19) | (1,533.18) | (872.22) | (147.53) | 0.00 | (167.94) | (345.39) | (3,921.85) |
| 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 | (726.40) | (129.19) | (1,533.18) | (872.22) | (147.53) | 0.00 | (167.94) | (345.39) | (3,921.85) |
| Other * | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| TOTAL | 0.00 | (726.40) | (129.19) | 50.11 | (872.22) | (147.53) | 0.00 | (167.94) | (345.39) | (2,338.56) |
| EXPENSES | | | | | | | | | | |
| Claims Transfers | 0.00 | 10.25 | 0.00 | 38,623.91 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 38,634.16 |
| Expenses | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 5,098.91 | 5,098.91 |
| Other * | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| TOTAL | 0.00 | 10.25 | 0.00 | 38,623.91 | 0.00 | 0.00 | 0.00 | 0.00 | 5,098.91 | 43,733.07 |
| END BALANCE | (47,948.85) | 492,589.64 | 87,610.76 | 1,002,666.46 | 591,482.26 | 100,044.89 | (40.61) | 113,885.90 | 229,122.90 | 2,569,413.35 |

| SUMMARY OF CASH TRANSACTIONS | | | | | | | | | | |
|-------------------------------------|------------------|-------------------|------------------|---------------------|-------------------|------------------|-------------|-------------------|-------------------|---------------------|
| FUND YEAR | 2014 | | | | | | | | | |
| Month Ending: | October | | | | | | | | | |
| | Prop | Liab | Auto | WC | Ded | Cont | EJIF | MEL | Admin | TOTAL |
| OPEN 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 |
| 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 | 50.00 | | | | | | 50.00 |
| Invest Pymnts | (101.90) | (690.83) | (131.23) | (1,880.25) | (847.40) | (132.14) | 0.00 | (252.67) | (328.81) | (4,365.23) |
| Invest Adj | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Subtotal Invest | (101.90) | (690.83) | (131.23) | (1,880.25) | (847.40) | (132.14) | 0.00 | (252.67) | (328.81) | (4,365.23) |
| Other * | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| TOTAL | (101.90) | (690.83) | (131.23) | (1,830.25) | (847.40) | (132.14) | 0.00 | (252.67) | (328.81) | (4,315.23) |
| EXPENSES | | | | | | | | | | |
| Claims Transfers | 0.00 | 1,920.25 | 10.25 | 8,825.70 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 10,756.20 |
| 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 | 1,920.25 | 10.25 | 8,825.70 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 10,756.20 |
| END BALANCE | 69,099.43 | 466,559.72 | 88,980.61 | 1,266,289.03 | 574,650.63 | 89,611.21 | 0.15 | 171,347.95 | 222,975.40 | 2,949,514.13 |

| SUMMARY OF CASH TRANSACTIONS | | | | | | | | | | |
|-------------------------------------|------------------|-------------------|---------------------|-------------------|-------------------|------------------|----------------|-------------------|-------------------|---------------------|
| FUND YEAR | 2013 | | | | | | | | | |
| Month Ending: | October | | | | | | | | | |
| | Prop | Liab | Auto | WC | Ded | Cont | EJIF | MEL | Admin | TOTAL |
| OPEN 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 |
| 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 | (121.38) | (529.99) | 0.00 | (1,462.17) | (956.51) | (89.53) | 0.00 | (370.32) | (172.96) | (3,702.86) |
| Invest Adj | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Subtotal Invest | (121.38) | (529.99) | 0.00 | (1,462.17) | (956.51) | (89.53) | 0.00 | (370.32) | (172.96) | (3,702.86) |
| Other * | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| TOTAL | (121.38) | (529.99) | 0.00 | (1,462.17) | (956.51) | (89.53) | 0.00 | (370.32) | (172.96) | (3,702.86) |
| EXPENSES | | | | | | | | | | |
| Claims Transfers | 0.00 | 1,995.45 | 0.00 | 2,541.43 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 4,536.88 |
| 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 | 1,995.45 | 0.00 | 2,541.43 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 4,536.88 |
| END BALANCE | 82,312.94 | 357,406.56 | (177,689.10) | 989,009.65 | 648,646.08 | 60,711.47 | (79.83) | 251,126.91 | 117,290.89 | 2,328,735.57 |

| SUMMARY OF CASH TRANSACTIONS | | | | | | | | | | |
|------------------------------|-----------|------------|------------|------------|------------|-----------|----------|------------|-----------|--------------|
| FUND YEAR | 2012 | | | | | | | | | |
| Month Ending: | October | | | | | | | | | |
| | Prop | Liab | Auto | WC | Ded | Cont | EJIF | MEL | Admin | TOTAL |
| OPEN 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 |
| 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 | 177.50 | | | | | | 212.50 |
| Invest Pymnts | (133.88) | (258.32) | (151.28) | (1,166.15) | (780.96) | (77.88) | (2.48) | (248.72) | (119.88) | (2,939.55) |
| Invest Adj | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Subtotal Invest | (133.88) | (258.32) | (151.28) | (1,166.15) | (780.96) | (77.88) | (2.48) | (248.72) | (119.88) | (2,939.55) |
| Other * | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| TOTAL | (98.88) | (258.32) | (151.28) | (988.65) | (780.96) | (77.88) | (2.48) | (248.72) | (119.88) | (2,727.05) |
| 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 | 90,826.57 | 175,176.19 | 102,589.15 | 790,984.06 | 529,599.20 | 52,814.41 | 1,682.94 | 168,668.47 | 81,295.64 | 1,993,636.63 |

| SUMMARY OF CASH TRANSACTIONS | | | | | | | | | | |
|------------------------------|---------|------|------|------|------|------|------|------|--------------|--------------|
| FUND YEAR | Closed | | | | | | | | | |
| Month Ending: | October | | | | | | | | | |
| | Prop | Liab | Auto | WC | Ded | Cont | EJIF | MEL | Admin | TOTAL |
| OPEN 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 |
| 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 | | | | | | 25.00 |
| Invest Pymnts | (0.35) | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | (6,731.90) | (6,732.25) |
| Invest Adj | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Subtotal Invest | (0.35) | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | (6,731.90) | (6,732.25) |
| Other * | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| TOTAL | 24.65 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | (6,731.90) | (6,707.25) |
| 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 | 475,207.13 | 475,207.13 |
| 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 | 475,207.13 | 475,207.13 |
| END BALANCE | 259.43 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 4,089,935.21 | 4,090,194.64 |

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

Month **October**
Current Fund Year **2016**

| Policy Year | Coverage | 1. | 2. | 3. | 4. | 5. | 6. | 7. | 8. |
|--------------|--------------|--------------------------------|--------------------------|----------------------------|-----------------------------|---------------------------|---------------------------|---------------------------------------|-------------------|
| | | Calc. Net Paid Thru Last Month | Monthly Net Paid October | Monthly Recoveries October | Calc. Net Paid Thru October | TPA Net Paid Thru October | Variance To Be Reconciled | Delinquent Unreconciled Variance From | Change This Month |
| 2016 | Prop | 136,458.11 | 29,736.99 | 0.00 | 166,195.10 | 166,195.10 | 0.00 | 0.00 | (0.00) |
| | Liab | 8,631.73 | 1,623.00 | 0.00 | 10,254.73 | 10,254.73 | 0.00 | 0.00 | 0.00 |
| | Auto | 11,087.48 | 1,460.24 | 0.00 | 12,547.72 | 12,547.72 | 0.00 | 0.00 | 0.00 |
| | WC | 388,887.38 | 92,963.14 | 148.00 | 481,702.52 | 481,702.52 | 0.00 | 0.00 | 0.00 |
| | Total | 545,064.70 | 125,783.37 | 148.00 | 670,700.07 | 670,700.07 | 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 | 25,505.77 | 10.25 | 0.00 | 25,516.02 | 25,516.02 | (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 | 1,305,088.81 | 38,623.91 | 1,583.29 | 1,342,129.43 | 1,342,129.43 | 0.00 | 0.00 | 0.00 |
| | Total | 1,667,440.71 | 38,634.16 | 1,583.29 | 1,704,491.58 | 1,704,491.58 | (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 | 93,261.27 | 1,920.25 | 0.00 | 95,181.52 | 95,181.52 | 0.00 | 0.00 | 0.00 |
| | Auto | 45,856.34 | 10.25 | 0.00 | 45,866.59 | 45,866.59 | 0.00 | 0.00 | 0.00 |
| | WC | 1,151,483.30 | 8,825.70 | 50.00 | 1,160,259.00 | 1,160,259.00 | 0.00 | 0.00 | 0.00 |
| | Total | 1,506,563.01 | 10,756.20 | 50.00 | 1,517,269.21 | 1,517,269.21 | (0.00) | (0.00) | 0.00 |
| 2013 | Prop | 169,044.74 | 0.00 | 0.00 | 169,044.74 | 169,044.74 | 0.00 | 0.00 | 0.00 |
| | Liab | 221,193.33 | 1,995.45 | 0.00 | 223,188.78 | 223,188.78 | 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 | 1,456,933.84 | 2,541.43 | 0.00 | 1,459,475.27 | 1,459,475.27 | (0.00) | (0.00) | 0.00 |
| | Total | 2,173,470.79 | 4,536.88 | 0.00 | 2,178,007.67 | 2,178,007.67 | (0.00) | (0.00) | 0.00 |
| 2012 | Prop | 136,209.20 | 0.00 | 35.00 | 136,174.20 | 136,174.20 | (0.00) | (0.00) | 0.00 |
| | Liab | 360,294.60 | 0.00 | 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 | 1,312,480.12 | 0.00 | 177.50 | 1,312,302.62 | 1,312,302.62 | (0.00) | (0.00) | 0.00 |
| | Total | 1,831,765.42 | 0.00 | 212.50 | 1,831,552.92 | 1,831,552.92 | (0.00) | (0.00) | 0.00 |
| TOTAL | | 7,724,304.63 | 179,710.61 | 1,993.79 | 7,902,021.45 | 7,902,021.45 | (0.00) | (0.00) | (0.00) |

ACCOUNT:039
PERIOD:10/2016

BURLINGTON COUNTY J.I.F.

BANK-> CB039 7855199878
BURLINGTON CO. JIF - CB

RUN DATE: 11/02/2016 PAGE 1
RUN TIME: 12:00:01

| CHECK NUMBER | ORDER | | | | | | | | | | POLICY | | |
|--------------|--------|----------------------|-----------|---|-----|-------|----|-----|---------|----------|--------|----------|---------------|
| DATE | CHECK# | PAYEE | IRS# | BATCH# | GRP | FILE# | CL | COV | CLIENT# | AMOUNT | DOL | YR | LOCATION |
| 10/03/16 | 622914 | ADMINISTRATIVE CLAIM | 043174375 | 0256117_027_Z45444_01_WC_MED_MCO00161796. | | | | | | 3.00 | EXP | 9/21/16 | 16 02279106NJ |
| 10/03/16 | 622915 | TAYLOR DARIN CLAIM S | 113752574 | 0256117_011_Z42454_01_PR_B/C_MEDFORD_TWP | | | | | | 808.25 | EXP | 7/25/16 | 16 011-9015NJ |
| 10/03/16 | 622916 | ISO SERVICES, INC. | 133973142 | 0256117_011_Z44750_01_GL_PPBI | | | | | | 10.25 | EXP | 8/02/14 | 14 011-7720NJ |
| 10/03/16 | 622917 | ISO SERVICES, INC. | 133973142 | 0256117_001_X75208_01_WC_MED_MCO00126640. | | | | | | 10.25 | EXP | 10/14/13 | 13 001-7720NJ |
| 10/03/16 | 622917 | ISO SERVICES, INC. | 133973142 | 0256117_029_X86793_01_WC_MED_MCO00133178. | | | | | | 10.25 | EXP | 3/09/14 | 14 299-7720NJ |
| 10/03/16 | 622917 | ISO SERVICES, INC. | 133973142 | 0256117_007_Z12001_01_WC_MED_MCO00146666. | | | | | | 10.25 | EXP | 2/28/15 | 15 007-7720NJ |
| 10/03/16 | 622917 | ISO SERVICES, INC. | 133973142 | 0256117_005_Z44731_01_WC_MED_MCO00161568. | | | | | | 10.25 | EXP | 9/07/16 | 16 005-7720NJ |
| 10/03/16 | 622917 | ISO SERVICES, INC. | 133973142 | 0256117_029_Z44973_01_WC_MED_MCO00161640. | | | | | | 10.25 | EXP | 9/08/16 | 16 299-5509NJ |
| 10/03/16 | 622917 | ISO SERVICES, INC. | 133973142 | 0256117_029_Z44974_01_WC_MED_MCO00161656. | | | | | | 10.25 | EXP | 9/14/16 | 16 299-5509NJ |
| | | | | | | | | | | 61.50 | TOTAL | CHECK#: | 622917 |
| 10/03/16 | 622918 | ISO SERVICES, INC. | 133973142 | 0256117_006_Z44690_02_GL_PI | | | | | | 10.25 | EXP | 6/10/16 | 16 006-9102NJ |
| 10/03/16 | 622918 | ISO SERVICES, INC. | 133973142 | 0256117_006_Z44690_03_GL_PI | | | | | | 10.25 | EXP | 6/10/16 | 16 006-9102NJ |
| | | | | | | | | | | 20.50 | TOTAL | CHECK#: | 622918 |
| 10/03/16 | 622919 | ISO SERVICES, INC. | 133973142 | 0256117_006_Z44690_01_GL_BI | | | | | | 10.25 | EXP | 6/10/16 | 16 006-9102NJ |
| 10/03/16 | 622919 | ISO SERVICES, INC. | 133973142 | 0256117_022_Z44901_01_GL_BI | | | | | | 10.25 | EXP | 7/01/16 | 16 039-5509NJ |
| | | | | | | | | | | 20.50 | TOTAL | CHECK#: | 622919 |
| 10/03/16 | 622920 | PETER ELEUTERI | | 0256117_022_X65024_01_WC_IND_MCO00121327. | | | | | | 1,003.84 | LOSS | 6/05/13 | 13 022-9403NJ |
| 10/03/16 | 622921 | STRIVE PHYSICAL THER | 201901714 | 0256117_018_Z41585_01_WC_MED_MCO00160474. | | | | | | 63.00 | LOSS | 7/08/16 | 16 018-7711NJ |
| 10/03/16 | 622921 | STRIVE PHYSICAL THER | 201901714 | 0256117_005_Z43893_01_WC_MED_MCO00161288. | | | | | | 63.00 | LOSS | 8/22/16 | 16 005-7720NJ |
| 10/03/16 | 622921 | STRIVE PHYSICAL THER | 201901714 | 0256117_005_Z43893_01_WC_MED_MCO00161288. | | | | | | 63.00 | LOSS | 8/22/16 | 16 005-7720NJ |
| | | | | | | | | | | 189.00 | TOTAL | CHECK#: | 622921 |
| 10/03/16 | 622922 | SPRAINS, STRAINS & F | 202684057 | 0256117_018_Z42687_01_WC_MED_MCO00160822. | | | | | | 193.74 | LOSS | 7/30/16 | 16 018-7720NJ |
| 10/03/16 | 622923 | PEMBERTON TOWNSHIP | 216007467 | 0256117_029_Z27950_01_WC_IND_MCO00155146. | | | | | | 1,512.46 | LOSS | 10/13/15 | 15 299-5509NJ |
| 10/03/16 | 622924 | PEMBERTON TOWNSHIP | 216007467 | 0256117_029_Z40242_01_WC_IND_MCO00159985. | | | | | | 1,742.00 | LOSS | 6/14/16 | 16 299-7720NJ |
| 10/03/16 | 622925 | PEMBERTON TOWNSHIP | 216007467 | 0256117_029_Z40242_01_WC_IND_MCO00159985. | | | | | | 497.71 | LOSS | 6/14/16 | 16 299-7720NJ |
| 10/03/16 | 622926 | PEMBERTON TOWNSHIP | 216007467 | 0256117_029_Z44145_01_WC_IND_MCO00161393. | | | | | | 1,742.00 | LOSS | 8/27/16 | 16 299-7720NJ |
| 10/03/16 | 622927 | PEMBERTON TOWNSHIP | 216007467 | 0256117_029_Z44973_01_WC_IND_MCO00161640. | | | | | | 1,202.12 | LOSS | 9/08/16 | 16 299-5509NJ |
| 10/03/16 | 622928 | PEMBERTON TOWNSHIP | 216007467 | 0256117_029_Z44974_01_WC_IND_MCO00161656. | | | | | | 1,433.00 | LOSS | 9/14/16 | 16 299-5509NJ |
| 10/03/16 | 622929 | BURLINGTON COUNTY OR | 222164284 | 0256117_029_Z44145_01_WC_MED_MCO00161393. | | | | | | 219.26 | LOSS | 8/27/16 | 16 299-7720NJ |
| 10/03/16 | 622930 | HAND SURGERY AND REH | 222545917 | 0256117_001_Z44514_01_WC_MED_MCO00161524. | | | | | | 235.50 | LOSS | 9/02/16 | 16 001-7720NJ |
| 10/03/16 | 622931 | ORTHOPAEDIC INSTITUT | 222984213 | 0256117_029_Z37736_03_WC_MED_MCO00159189. | | | | | | 609.92 | LOSS | 4/21/16 | 16 299-7720NJ |
| 10/03/16 | 622931 | ORTHOPAEDIC INSTITUT | 222984213 | 0256117_029_Z37736_03_WC_MED_MCO00159189. | | | | | | 6,357.60 | LOSS | 4/21/16 | 16 299-7720NJ |
| 10/03/16 | 622931 | ORTHOPAEDIC INSTITUT | 222984213 | 0256117_029_Z43826_01_WC_MED_MCO00161277. | | | | | | 309.52 | LOSS | 8/22/16 | 16 299-9403NJ |
| | | | | | | | | | | 7,277.04 | TOTAL | CHECK#: | 622931 |
| 10/03/16 | 622932 | QUALCARE, INC. | 223129563 | 0256117_020_Z45619_01_WC_MED_MCO00161841. | | | | | | 486.00 | LOSS | 9/27/16 | 16 020-7720NJ |
| 10/03/16 | 622932 | QUALCARE, INC. | 223129563 | 0256117_029_Z45680_01_WC_MED_MCO00161852. | | | | | | 486.00 | LOSS | 9/27/16 | 16 299-5509NJ |
| | | | | | | | | | | 972.00 | TOTAL | CHECK#: | 622932 |
| 10/03/16 | 622933 | ONE CALL MEDICAL, IN | 223218521 | 0256117_014_Z42992_01_WC_MED_MCO00160947. | | | | | | 485.00 | LOSS | 8/04/16 | 16 014-7720NJ |
| 10/03/16 | 622934 | U.S. HEALTHWORKS MED | 223511182 | 0256117_011_Z44444_01_WC_MED_MCO00161498. | | | | | | 79.00 | LOSS | 9/02/16 | 16 011-9403NJ |
| 10/03/16 | 622935 | PREMIER SURGICAL CEN | 223717100 | 0256117_020_Z40839_01_WC_MED_MCO00160216. | | | | | | 896.00 | LOSS | 6/26/16 | 16 020-7720NJ |
| 10/03/16 | 622936 | CMN OCCUPATIONAL MED | 223722118 | 0256117_004_X79192_01_WC_MED_MCO00128911. | | | | | | 211.00 | LOSS | 12/11/13 | 13 004-5509NJ |
| 10/03/16 | 622937 | NOVACARE REHABILITAT | 232736153 | 0256117_007_Z34049_01_WC_MED_MCO00158010. | | | | | | 88.00 | LOSS | 2/06/16 | 16 007-7728NJ |
| 10/03/16 | 622938 | DAVID S. DEWEESE | 272802400 | 0256117_011_Z43538_01_GL_POL | | | | | | 750.00 | LGL | 8/15/16 | 16 011-9410NJ |
| 10/03/16 | 622939 | PREMIER ORTHOPAEDIC | 300028744 | 0256117_014_Z42992_01_WC_MED_MCO00160947. | | | | | | 88.09 | LOSS | 8/04/16 | 16 014-7720NJ |
| 10/03/16 | 622940 | WORKNET OCCUPATIONAL | 364553140 | 0256117_005_Z43893_01_WC_MED_MCO00161288. | | | | | | 84.87 | LOSS | 8/22/16 | 16 005-7720NJ |
| 10/03/16 | 622941 | THE DEWEESE LAW FIRM | 455564717 | 0256117_011_Z00182_01_WC_MED_MCO00140164. | | | | | | 150.00 | EXP | 9/16/14 | 14 011-7720NJ |
| 10/03/16 | 622942 | AFFANATO MARUT, LLC | 463266146 | 0256117_001_Z16103_01_WC_IND_MCO00148754. | | | | | | 385.00 | LGL | 4/20/15 | 15 001-5509NJ |
| 10/03/16 | 622943 | STONERIVER PHARMACY | 621770924 | 0256117_029_Z31745_02_WC_MED_MCO00157266. | | | | | | 219.05 | LOSS | 12/19/15 | 15 299-7720NJ |
| 10/03/16 | 622943 | STONERIVER PHARMACY | 621770924 | 0256117_011_Z44601_01_WC_MED_MCO00161540. | | | | | | 29.23 | LOSS | 9/07/16 | 16 011-7711NJ |
| | | | | | | | | | | 248.28 | TOTAL | CHECK#: | 622943 |
| 10/03/16 | 622944 | MEDFORD TOWNSHIP | 999999999 | 0256117_011_Z42454_01_PR_B/C_MEDFORD_TWP | | | | | | 397.67 | LOSS | 7/25/16 | 16 011-9015NJ |

ACCOUNT:039 BURLINGTON COUNTY J.I.F.
PERIOD:10/2016

BANK-> CB039 7855199878
BURLINGTON CO. JIF - CB

RUN DATE: 11/02/2016 PAGE 2
RUN TIME: 12:00:01

| CHECK NUMBER ORDER | | | | | | | | | | | POLICY | |
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| 10/10/16 | 622945 | ADMINISTRATIVE CLAIM | 043174375 | 0256199_029_Z44973_01_WC_MED_MCO00161640. | | | | | | 3.00 | EXP | 9/08/16 16 299-5509NJ |
| 10/10/16 | 622945 | ADMINISTRATIVE CLAIM | 043174375 | 0256199_029_Z44974_01_WC_MED_MCO00161656. | | | | | | 3.00 | EXP | 9/14/16 16 299-5509NJ |
| | | | | | | | | | | 6.00 | TOTAL | CHECK#: 622945 |
| 10/10/16 | 622946 | CHIRO & REHAB EXERCI | 043588851 | 0256199_020_X87209_01_GL_BI | | | | | | 115.50 | EXP | 2/20/14 14 020-5509NJ |
| 10/10/16 | 622947 | ISO SERVICES, INC. | 133973142 | 0256199_020_Z45336_01_GL_BI | | | | | | 10.25 | EXP | 9/20/16 16 020-5509NJ |
| 10/10/16 | 622948 | ISO SERVICES, INC. | 133973142 | 0256199_011_Z45192_01_GL_PPPI | | | | | | 10.25 | EXP | 6/20/16 16 011-7720NJ |
| 10/10/16 | 622949 | ISO SERVICES, INC. | 133973142 | 0256199_007_Z00696_01_WC_MED_MCO00140498. | | | | | | 10.25 | EXP | 9/23/14 14 007-7720NJ |
| 10/10/16 | 622949 | ISO SERVICES, INC. | 133973142 | 0256199_003_Z45109_01_WC_MED_MCO00161691. | | | | | | 10.25 | EXP | 9/15/16 16 003-7720NJ |
| 10/10/16 | 622949 | ISO SERVICES, INC. | 133973142 | 0256199_006_Z45177_01_WC_MED_MCO00161711. | | | | | | 10.25 | EXP | 9/15/16 16 006-9420NJ |
| 10/10/16 | 622949 | ISO SERVICES, INC. | 133973142 | 0256199_011_Z45256_01_WC_MED_MCO00161731. | | | | | | 10.25 | EXP | 9/19/16 16 011-7720NJ |
| | | | | | | | | | | 41.00 | TOTAL | CHECK#: 622949 |
| 10/10/16 | 622950 | PIETRAS, SARACINO, S | 141872046 | 0256199_029_Z00184_01_WC_IND_MCO00140162. | | | | | | 519.25 | LGL | 9/17/14 14 299-5509NJ |
| 10/10/16 | 622950 | PIETRAS, SARACINO, S | 141872046 | 0256199_007_Z00696_01_WC_IND_MCO00140498. | | | | | | 743.00 | LGL | 9/23/14 14 007-7720NJ |
| 10/10/16 | 622950 | PIETRAS, SARACINO, S | 141872046 | 0256199_014_Z32232_01_WC_IND_MCO00157415. | | | | | | 642.50 | LGL | 12/31/15 15 014-7720NJ |
| | | | | | | | | | | 1,904.75 | TOTAL | CHECK#: 622950 |
| 10/10/16 | 622951 | MARK LOVELAND | | 0256199_020_X97521_01_WC_IND_MCO00138828. | | | | | | 2,472.00 | LOSS | 8/07/14 14 020-5509NJ |
| 10/10/16 | 622952 | TROY CHENIER | | 0256199_011_X96603_01_WC_IND_MCO00138394. | | | | | | 1,101.20 | LOSS | 7/24/14 14 011-7720NJ |
| 10/10/16 | 622953 | REHAB EXCELLENCE CEN | 201407772 | 0256199_003_Z44443_01_WC_MED_MCO00161492. | | | | | | 90.00 | LOSS | 8/30/16 16 003-7720NJ |
| 10/10/16 | 622953 | REHAB EXCELLENCE CEN | 201407772 | 0256199_003_Z44443_01_WC_MED_MCO00161492. | | | | | | 63.00 | LOSS | 8/30/16 16 003-7720NJ |
| 10/10/16 | 622953 | REHAB EXCELLENCE CEN | 201407772 | 0256199_003_Z44443_01_WC_MED_MCO00161492. | | | | | | 63.00 | LOSS | 8/30/16 16 003-7720NJ |
| | | | | | | | | | | 216.00 | TOTAL | CHECK#: 622953 |
| 10/10/16 | 622954 | STRIVE PHYSICAL THER | 201901714 | 0256199_005_Z43893_01_WC_MED_MCO00161288. | | | | | | 63.00 | LOSS | 8/22/16 16 005-7720NJ |
| 10/10/16 | 622954 | STRIVE PHYSICAL THER | 201901714 | 0256199_005_Z43893_01_WC_MED_MCO00161288. | | | | | | 63.00 | LOSS | 8/22/16 16 005-7720NJ |
| | | | | | | | | | | 126.00 | TOTAL | CHECK#: 622954 |
| 10/10/16 | 622955 | SPRAINS, STRAINS & F | 202684057 | 0256199_018_Z42687_01_WC_MED_MCO00160822. | | | | | | 803.77 | LOSS | 7/30/16 16 018-7720NJ |
| 10/10/16 | 622956 | VIRTUA AT WORK | 210634562 | 0256199_026_Z42563_01_WC_MED_MCO00160777. | | | | | | 166.95 | LOSS | 7/26/16 16 026-7711NJ |
| 10/10/16 | 622957 | VIRTUA AT WORK | 210634562 | 0256199_029_Z44973_01_WC_MED_MCO00161640. | | | | | | 166.95 | LOSS | 9/08/16 16 299-5509NJ |
| 10/10/16 | 622958 | OUR LADY OF LOURDES, | 210635001 | 0256199_005_Z43893_01_WC_MED_MCO00161288. | | | | | | 143.15 | LOSS | 8/22/16 16 005-7720NJ |
| 10/10/16 | 622959 | BORDENTOWN TOWNSHIP | 216000365 | 0256199_023_Z44445_01_WC_IND_MCO00161491. | | | | | | 1,671.58 | LOSS | 9/01/16 16 023-7720NJ |
| 10/10/16 | 622960 | FLORENCE TOWNSHIP | 216000623 | 0256199_005_Z34871_01_WC_IND_MCO00158209. | | | | | | 1,742.00 | LOSS | 2/19/16 16 005-7720NJ |
| 10/10/16 | 622961 | FLORENCE TOWNSHIP | 216000623 | 0256199_005_Z43893_01_WC_IND_MCO00161288. | | | | | | 1,742.00 | LOSS | 8/22/16 16 005-7720NJ |
| 10/10/16 | 622962 | RIVERSIDE TOWNSHIP | 216001068 | 0256199_007_Z12001_01_WC_IND_MCO00146666. | | | | | | 2,687.14 | LOSS | 2/28/15 15 007-7720NJ |
| 10/10/16 | 622963 | PEMBERTON TOWNSHIP | 216007467 | 0256199_029_Z37736_03_WC_IND_MCO00159189. | | | | | | 1,742.00 | LOSS | 4/21/16 16 299-7720NJ |
| 10/10/16 | 622964 | PEMBERTON TOWNSHIP | 216007467 | 0256199_029_Z43826_01_WC_IND_MCO00161277. | | | | | | 1,317.80 | LOSS | 8/22/16 16 299-9403NJ |
| 10/10/16 | 622965 | RECONSTRUCTIVE ORTHO | 222159534 | 0256199_007_Z34049_01_WC_MED_MCO00158010. | | | | | | 109.30 | LOSS | 2/06/16 16 007-7728NJ |
| 10/10/16 | 622966 | BURLINGTON COUNTY OR | 222164284 | 0256199_029_Z44145_01_WC_MED_MCO00161393. | | | | | | 145.00 | LOSS | 8/27/16 16 299-7720NJ |
| 10/10/16 | 622967 | HAND SURGERY AND REH | 222545917 | 0256199_011_Z39621_01_WC_MED_MCO00159818. | | | | | | 68.00 | LOSS | 6/02/16 16 011-7720NJ |
| 10/10/16 | 622968 | HAND SURGERY AND REH | 222545917 | 0256199_026_Z21880_01_WC_MED_MCO00151892. | | | | | | 68.00 | LOSS | 7/13/15 15 026-7720NJ |
| 10/10/16 | 622968 | HAND SURGERY AND REH | 222545917 | 0256199_026_Z21880_01_WC_MED_MCO00151892. | | | | | | 68.00 | LOSS | 7/13/15 15 026-7720NJ |
| 10/10/16 | 622968 | HAND SURGERY AND REH | 222545917 | 0256199_026_Z21880_01_WC_MED_MCO00151892. | | | | | | 68.00 | LOSS | 7/13/15 15 026-7720NJ |
| 10/10/16 | 622968 | HAND SURGERY AND REH | 222545917 | 0256199_029_Z42838_01_WC_MED_MCO00160879. | | | | | | 58.51 | LOSS | 8/02/16 16 299-5509NJ |
| 10/10/16 | 622968 | HAND SURGERY AND REH | 222545917 | 0256199_001_Z44514_01_WC_MED_MCO00161524. | | | | | | 200.00 | LOSS | 9/02/16 16 001-7720NJ |
| | | | | | | | | | | 462.51 | TOTAL | CHECK#: 622968 |
| 10/10/16 | 622969 | QUALCARE, INC. | 223129563 | 0256199_007_Z45836_01_WC_MED_MCO00161916. | | | | | | 486.00 | LOSS | 10/01/16 16 007-7720NJ |
| 10/10/16 | 622969 | QUALCARE, INC. | 223129563 | 0256199_004_Z45924_01_WC_MED_MCO00161935. | | | | | | 486.00 | LOSS | 9/30/16 16 004-7720NJ |
| 10/10/16 | 622969 | QUALCARE, INC. | 223129563 | 0256199_005_Z45983_01_WC_MED_MCO00161962. | | | | | | 486.00 | LOSS | 10/04/16 16 005-7720NJ |
| 10/10/16 | 622969 | QUALCARE, INC. | 223129563 | 0256199_005_Z46040_01_WC_MED_MCO00161977. | | | | | | 486.00 | LOSS | 10/06/16 16 005-7520NJ |
| 10/10/16 | 622969 | QUALCARE, INC. | 223129563 | 0256199_029_Z46107_01_WC_MED_MCO00161990. | | | | | | 486.00 | LOSS | 10/06/16 16 299-7720NJ |
| | | | | | | | | | | 2,430.00 | TOTAL | CHECK#: 622969 |
| 10/10/16 | 622970 | ONE CALL MEDICAL, IN | 223218521 | 0256199_014_Z42992_01_WC_MED_MCO00160947. | | | | | | 75.00 | LOSS | 8/04/16 16 014-7720NJ |
| 10/10/16 | 622970 | ONE CALL MEDICAL, IN | 223218521 | 0256199_029_Z43826_01_WC_MED_MCO00161277. | | | | | | 485.00 | LOSS | 8/22/16 16 299-9403NJ |

ACCOUNT:039
 PERIOD:10/2016

BURLINGTON COUNTY J.I.F.

BANK-> CB039 7855199878
 BURLINGTON CO. JIF - CB

RUN DATE: 11/02/2016 PAGE 3
 RUN TIME: 12:00:01

| CHECK NUMBER ORDER | | | | | | | | | | | POLICY | | |
|--------------------|--------|----------------------|-----------|-----------------------|-----|-------|--------------|-----|---------|----------|--------|----------|---------------|
| DATE | CHECK# | PAYEE | IRS# | BATCH# | GRP | FILE# | CL | COV | CLIENT# | AMOUNT | DOL | YR | LOCATION |
| 10/10/16 | 622970 | ONE CALL MEDICAL, IN | 223218521 | 0256199_011_Z44083_01 | WC | MED | MCO00161375. | | | 485.00 | LOSS | 8/25/16 | 16 011-7720NJ |
| | | | | | | | | | | 1,045.00 | TOTAL | CHECK#: | 622970 |
| 10/10/16 | 622971 | REHAB CONNECTION | 223235862 | 0256199_029_Z37789_01 | WC | MED | MCO00159214. | | | 63.00 | LOSS | 4/20/16 | 16 299-8810NJ |
| 10/10/16 | 622971 | REHAB CONNECTION | 223235862 | 0256199_029_Z37789_01 | WC | MED | MCO00159214. | | | 63.00 | LOSS | 4/20/16 | 16 299-8810NJ |
| 10/10/16 | 622971 | REHAB CONNECTION | 223235862 | 0256199_029_Z37789_01 | WC | MED | MCO00159214. | | | 63.00 | LOSS | 4/20/16 | 16 299-8810NJ |
| | | | | | | | | | | 189.00 | TOTAL | CHECK#: | 622971 |
| 10/10/16 | 622972 | LOURDES IMAGING ASSO | 223473330 | 0256199_005_Z43893_01 | WC | MED | MCO00161288. | | | 71.00 | LOSS | 8/22/16 | 16 005-7720NJ |
| 10/10/16 | 622973 | U.S. HEALTHWORKS MED | 223511182 | 0256199_027_Z42920_01 | WC | MED | MCO00160926. | | | 311.84 | LOSS | 8/02/16 | 16 02277720NJ |
| 10/10/16 | 622973 | U.S. HEALTHWORKS MED | 223511182 | 0256199_011_Z43681_01 | WC | MED | MCO00161203. | | | 79.00 | LOSS | 8/15/16 | 16 011-7580NJ |
| 10/10/16 | 622973 | U.S. HEALTHWORKS MED | 223511182 | 0256199_011_Z44444_01 | WC | MED | MCO00161498. | | | 370.57 | LOSS | 9/02/16 | 16 011-9403NJ |
| | | | | | | | | | | 761.41 | TOTAL | CHECK#: | 622973 |
| 10/10/16 | 622974 | ADVOCARE GERIACARE | 223537011 | 0256199_014_Z42992_01 | WC | MED | MCO00160947. | | | 181.80 | LOSS | 8/04/16 | 16 014-7720NJ |
| 10/10/16 | 622975 | ATLAS SPINE | 271540633 | 0256199_029_Z27950_01 | WC | MED | MCO00155146. | | | 124.55 | LOSS | 10/13/15 | 15 299-5509NJ |
| 10/10/16 | 622976 | WORKNET OCCUPATIONAL | 364553140 | 0256199_005_Z43893_01 | WC | MED | MCO00161288. | | | 84.87 | LOSS | 8/22/16 | 16 005-7720NJ |
| 10/10/16 | 622977 | WORKNET OCCUPATIONAL | 364553140 | 0256199_005_Z44731_01 | WC | MED | MCO00161568. | | | 131.30 | LOSS | 9/07/16 | 16 005-7720NJ |
| 10/10/16 | 622978 | RAINBOW REHAB, LLC | 383754601 | 0256199_029_Z42838_01 | WC | MED | MCO00160879. | | | 85.00 | LOSS | 8/02/16 | 16 299-5509NJ |
| 10/10/16 | 622978 | RAINBOW REHAB, LLC | 383754601 | 0256199_029_Z42838_01 | WC | MED | MCO00160879. | | | 70.00 | LOSS | 8/02/16 | 16 299-5509NJ |
| 10/10/16 | 622978 | RAINBOW REHAB, LLC | 383754601 | 0256199_029_Z42838_01 | WC | MED | MCO00160879. | | | 50.00 | LOSS | 8/02/16 | 16 299-5509NJ |
| 10/10/16 | 622978 | RAINBOW REHAB, LLC | 383754601 | 0256199_029_Z42838_01 | WC | MED | MCO00160879. | | | 70.00 | LOSS | 8/02/16 | 16 299-5509NJ |
| | | | | | | | | | | 275.00 | TOTAL | CHECK#: | 622978 |
| 10/10/16 | 622979 | KEPLAN,LEAMAN AND WO | 455337944 | 0256199_014_Z18330_01 | GL | PPBI | | | | 750.10 | EXP | 5/14/13 | 13 014-7720NJ |
| 10/10/16 | 622980 | MEDEXPRESS URGENT CA | 455388778 | 0256199_027_Z40027_01 | WC | MED | MCO00159917. | | | 160.00 | LOSS | 6/08/16 | 16 02275509NJ |
| 10/10/16 | 622981 | EMERGENCY PHYSICIANS | 462911982 | 0256199_023_Z44445_01 | WC | MED | MCO00161491. | | | 275.24 | LOSS | 9/01/16 | 16 023-7720NJ |
| 10/10/16 | 622982 | AFFANATO MARUT, LLC | 463266146 | 0256199_004_Z06458_01 | WC | IND | MCO00143858. | | | 287.50 | LGL | 12/22/14 | 14 004-7580NJ |
| 10/10/16 | 622982 | AFFANATO MARUT, LLC | 463266146 | 0256199_029_Z40242_01 | WC | IND | MCO00159985. | | | 157.50 | LGL | 6/14/16 | 16 299-7720NJ |
| | | | | | | | | | | 445.00 | TOTAL | CHECK#: | 622982 |
| 10/10/16 | 622983 | NOVAK TRIAL SERVICES | 464603728 | 0256199_003_X63546_01 | GL | PPBI | | | | 445.00 | EXP | 5/14/13 | 13 003-7720NJ |
| 10/10/16 | 622984 | DJO LLC | 522165554 | 0256199_029_Z37736_03 | WC | MED | MCO00159189. | | | 74.12 | LOSS | 4/21/16 | 16 299-7720NJ |
| 10/10/16 | 622985 | STONERIVER PHARMACY | 621770924 | 0256199_029_Z08990_02 | WC | MED | MCO00145050. | | | 102.05 | LOSS | 1/16/15 | 15 299-7720NJ |
| 10/10/16 | 622985 | STONERIVER PHARMACY | 621770924 | 0256199_029_Z27950_01 | WC | MED | MCO00155146. | | | 123.89 | LOSS | 10/13/15 | 15 299-5509NJ |
| | | | | | | | | | | 225.94 | TOTAL | CHECK#: | 622985 |
| 10/10/16 | 622986 | HAMILTON PHYSICAL TH | 743145890 | 0256199_023_Z36227_01 | WC | MED | MCO00158693. | | | 72.00 | LOSS | 3/21/16 | 16 023-5509NJ |
| 10/10/16 | 622986 | HAMILTON PHYSICAL TH | 743145890 | 0256199_023_Z36227_01 | WC | MED | MCO00158693. | | | 72.00 | LOSS | 3/21/16 | 16 023-5509NJ |
| 10/10/16 | 622986 | HAMILTON PHYSICAL TH | 743145890 | 0256199_023_Z36227_01 | WC | MED | MCO00158693. | | | 72.00 | LOSS | 3/21/16 | 16 023-5509NJ |
| 10/10/16 | 622986 | HAMILTON PHYSICAL TH | 743145890 | 0256199_023_Z36227_01 | WC | MED | MCO00158693. | | | 72.00 | LOSS | 3/21/16 | 16 023-5509NJ |
| | | | | | | | | | | 288.00 | TOTAL | CHECK#: | 622986 |
| 10/10/16 | 622987 | REHAB EXCELLENCE CTR | 820553728 | 0256199_029_Z40242_01 | WC | MED | MCO00159985. | | | 63.00 | LOSS | 6/14/16 | 16 299-7720NJ |
| 10/10/16 | 622987 | REHAB EXCELLENCE CTR | 820553728 | 0256199_029_Z40242_01 | WC | MED | MCO00159985. | | | 63.00 | LOSS | 6/14/16 | 16 299-7720NJ |
| | | | | | | | | | | 126.00 | TOTAL | CHECK#: | 622987 |
| 10/17/16 | 622988 | MRO | 010661910 | 0256286_011_Z39621_01 | WC | MED | MCO00159818. | | | 100.00 | EXP | 6/02/16 | 16 011-7720NJ |
| 10/17/16 | 622989 | COASTAL SPINE, PC. | 010767058 | 0256286_023_Z44445_01 | WC | MED | MCO00161491. | | | 170.84 | LOSS | 9/01/16 | 16 023-7720NJ |
| 10/17/16 | 622990 | ADMINISTRATIVE CLAIM | 043174375 | 0256286_014_Z42992_01 | WC | MED | MCO00160947. | | | 3.00 | EXP | 8/04/16 | 16 014-7720NJ |
| 10/17/16 | 622991 | ADMINISTRATIVE CLAIM | 043174375 | 0256286_029_Z44145_01 | WC | MED | MCO00161393. | | | 3.00 | EXP | 8/27/16 | 16 299-7720NJ |
| 10/17/16 | 622992 | ISO SERVICES, INC. | 133973142 | 0256286_029_Z45457_01 | GL | BI | | | | 10.25 | EXP | 8/08/16 | 16 299-5509NJ |
| 10/17/16 | 622993 | ISO SERVICES, INC. | 133973142 | 0256286_029_Z14682_01 | WC | MED | MCO00148067. | | | 10.25 | EXP | 3/31/15 | 15 299-7720NJ |
| 10/17/16 | 622993 | ISO SERVICES, INC. | 133973142 | 0256286_027_Z45444_01 | WC | MED | MCO00161796. | | | 10.25 | EXP | 9/21/16 | 16 02279106NJ |
| 10/17/16 | 622993 | ISO SERVICES, INC. | 133973142 | 0256286_020_Z45619_01 | WC | MED | MCO00161841. | | | 10.25 | EXP | 9/27/16 | 16 020-7720NJ |
| 10/17/16 | 622993 | ISO SERVICES, INC. | 133973142 | 0256286_029_Z45680_01 | WC | MED | MCO00161852. | | | 10.25 | EXP | 9/27/16 | 16 299-5509NJ |
| | | | | | | | | | | 41.00 | TOTAL | CHECK#: | 622993 |
| 10/17/16 | 622994 | ISO SERVICES, INC. | 133973142 | 0256286_011_Z31149_01 | GL | PPPI | | | | 10.25 | EXP | 12/04/15 | 15 011-7720NJ |
| 10/17/16 | 622994 | ISO SERVICES, INC. | 133973142 | 0256286_001_Z45563_01 | GL | PPPI | | | | 10.25 | EXP | 8/23/16 | 16 001-7720NJ |
| | | | | | | | | | | 20.50 | TOTAL | CHECK#: | 622994 |

ACCOUNT:039
PERIOD:10/2016

BURLINGTON COUNTY J.I.F.

BANK-> CB039 7855199878
BURLINGTON CO. JIF - CB

RUN DATE: 11/02/2016 PAGE 4
RUN TIME: 12:00:01

| DATE | CHECK# | PAYEE | IRS# | BATCH# | GRP | FILE# | CL | COV | CLIENT# | AMOUNT | DOL | YR | LOCATION |
|----------|--------|----------------------|-----------|-----------------------|-----|-------|--------------|-----|---------|----------|-------|----------|---------------|
| 10/17/16 | 622995 | PIETRAS, SARACINO, S | 141872046 | 0256286_029_X81101_01 | WC | IND | MCO00130037. | | | 234.50 | LGL | 1/09/14 | 14 299-5509NJ |
| 10/17/16 | 622995 | PIETRAS, SARACINO, S | 141872046 | 0256286_020_X89608_01 | WC | IND | | | | 1,673.00 | LGL | 4/09/14 | 14 020-9403NJ |
| 10/17/16 | 622995 | PIETRAS, SARACINO, S | 141872046 | 0256286_022_X93980_01 | WC | IND | MCO00137248. | | | 516.50 | LGL | 6/18/14 | 14 039-9403NJ |
| 10/17/16 | 622995 | PIETRAS, SARACINO, S | 141872046 | 0256286_022_X93980_01 | WC | IND | MCO00137248. | | | 686.50 | LGL | 6/18/14 | 14 039-9403NJ |
| 10/17/16 | 622995 | PIETRAS, SARACINO, S | 141872046 | 0256286_020_X96468_01 | WC | IND | | | | 411.50 | LGL | 1/30/14 | 14 020-9403NJ |
| 10/17/16 | 622995 | PIETRAS, SARACINO, S | 141872046 | 0256286_029_Z10793_01 | WC | IND | MCO00146027. | | | 343.50 | LGL | 2/17/15 | 15 299-7720NJ |
| 10/17/16 | 622995 | PIETRAS, SARACINO, S | 141872046 | 0256286_020_Z12998_01 | WC | IND | MCO00147236. | | | 445.50 | LGL | 3/10/15 | 15 020-9403NJ |
| 10/17/16 | 622995 | PIETRAS, SARACINO, S | 141872046 | 0256286_029_Z14898_01 | WC | IND | MCO00148220. | | | 167.00 | LGL | 4/01/15 | 15 299-5509NJ |
| 10/17/16 | 622995 | PIETRAS, SARACINO, S | 141872046 | 0256286_029_Z31745_02 | WC | IND | MCO00157266. | | | 1,138.00 | LGL | 12/19/15 | 15 299-7720NJ |
| 10/17/16 | 622995 | PIETRAS, SARACINO, S | 141872046 | 0256286_007_Z34049_01 | WC | IND | MCO00158010. | | | 193.50 | LGL | 2/06/16 | 16 007-7728NJ |
| 10/17/16 | 622995 | PIETRAS, SARACINO, S | 141872046 | 0256286_011_Z39621_01 | WC | IND | MCO00159818. | | | 910.20 | LGL | 6/02/16 | 16 011-7720NJ |
| | | | | | | | | | | 6,719.70 | TOTAL | CHECK#: | 622995 |
| 10/17/16 | 622996 | CHRISTOPHE KNIGHT | | 0256286_014_Z32232_01 | WC | IND | MCO00157415. | | | 912.00 | LOSS | 12/31/15 | 15 014-7720NJ |
| 10/17/16 | 622997 | RONALD BROCK | | 0256286_007_Z34049_01 | WC | IND | MCO00158010. | | | 5,336.00 | LOSS | 2/06/16 | 16 007-7728NJ |
| 10/17/16 | 622998 | STRIVE PHYSICAL THER | 201901714 | 0256286_018_Z41585_01 | WC | MED | MCO00160474. | | | 63.00 | LOSS | 7/08/16 | 16 018-7711NJ |
| 10/17/16 | 622998 | STRIVE PHYSICAL THER | 201901714 | 0256286_005_Z43893_01 | WC | MED | MCO00161288. | | | 63.00 | LOSS | 8/22/16 | 16 005-7720NJ |
| 10/17/16 | 622998 | STRIVE PHYSICAL THER | 201901714 | 0256286_005_Z43893_01 | WC | MED | MCO00161288. | | | 63.00 | LOSS | 8/22/16 | 16 005-7720NJ |
| 10/17/16 | 622998 | STRIVE PHYSICAL THER | 201901714 | 0256286_005_Z43893_01 | WC | MED | MCO00161288. | | | 63.00 | LOSS | 8/22/16 | 16 005-7720NJ |
| 10/17/16 | 622998 | STRIVE PHYSICAL THER | 201901714 | 0256286_011_Z44083_01 | WC | MED | MCO00161375. | | | 63.00 | LOSS | 8/25/16 | 16 011-7720NJ |
| 10/17/16 | 622998 | STRIVE PHYSICAL THER | 201901714 | 0256286_011_Z44083_01 | WC | MED | MCO00161375. | | | 63.00 | LOSS | 8/25/16 | 16 011-7720NJ |
| 10/17/16 | 622998 | STRIVE PHYSICAL THER | 201901714 | 0256286_023_Z44445_01 | WC | MED | MCO00161491. | | | 63.00 | LOSS | 9/01/16 | 16 023-7720NJ |
| 10/17/16 | 622998 | STRIVE PHYSICAL THER | 201901714 | 0256286_023_Z44445_01 | WC | MED | MCO00161491. | | | 90.00 | LOSS | 9/01/16 | 16 023-7720NJ |
| | | | | | | | | | | 531.00 | TOTAL | CHECK#: | 622998 |
| 10/17/16 | 622999 | SPRAINS, STRAINS & F | 202684057 | 0256286_027_Z39453_01 | WC | MED | MCO00159775. | | | 797.35 | LOSS | 5/27/16 | 16 02278810NJ |
| 10/17/16 | 622999 | SPRAINS, STRAINS & F | 202684057 | 0256286_018_Z41585_01 | WC | MED | MCO00160474. | | | 193.74 | LOSS | 7/08/16 | 16 018-7711NJ |
| | | | | | | | | | | 991.09 | TOTAL | CHECK#: | 622999 |
| 10/17/16 | 623000 | VIRTUA AT WORK | 210634562 | 0256286_011_Z44601_01 | WC | MED | MCO00161540. | | | 166.95 | LOSS | 9/07/16 | 16 011-7711NJ |
| 10/17/16 | 623000 | VIRTUA AT WORK | 210634562 | 0256286_011_Z44601_01 | WC | MED | MCO00161540. | | | 95.40 | LOSS | 9/07/16 | 16 011-7711NJ |
| 10/17/16 | 623000 | VIRTUA AT WORK | 210634562 | 0256286_029_Z44974_01 | WC | MED | MCO00161656. | | | 208.80 | LOSS | 9/14/16 | 16 299-5509NJ |
| | | | | | | | | | | 471.15 | TOTAL | CHECK#: | 623000 |
| 10/17/16 | 623001 | BACHARACH INSTITUTE | 210634964 | 0256286_029_Z37736_03 | WC | MED | MCO00159189. | | | 198.00 | LOSS | 4/21/16 | 16 299-7720NJ |
| 10/17/16 | 623002 | FLORENCE TOWNSHIP | 216000623 | 0256286_005_Z34871_01 | WC | IND | MCO00158209. | | | 1,742.00 | LOSS | 2/19/16 | 16 005-7720NJ |
| 10/17/16 | 623003 | PEMBERTON TOWNSHIP | 216007467 | 0256286_029_Z27950_01 | WC | IND | MCO00155146. | | | 864.26 | LOSS | 10/13/15 | 15 299-5509NJ |
| 10/17/16 | 623004 | PEMBERTON TOWNSHIP | 216007467 | 0256286_029_Z31745_02 | WC | IND | MCO00157266. | | | 1,710.00 | LOSS | 12/19/15 | 15 299-7720NJ |
| 10/17/16 | 623005 | PEMBERTON TOWNSHIP | 216007467 | 0256286_029_Z44145_01 | WC | IND | MCO00161393. | | | 1,742.00 | LOSS | 8/27/16 | 16 299-7720NJ |
| 10/17/16 | 623006 | PEMBERTON TOWNSHIP | 216007467 | 0256286_029_Z44973_01 | WC | IND | MCO00161640. | | | 1,202.12 | LOSS | 9/08/16 | 16 299-5509NJ |
| 10/17/16 | 623007 | PEMBERTON TOWNSHIP | 216007467 | 0256286_029_Z44974_01 | WC | IND | MCO00161656. | | | 1,433.00 | LOSS | 9/14/16 | 16 299-5509NJ |
| 10/17/16 | 623008 | EDGEWATER PARK TOWNS | 216008505 | 0256286_014_Z42992_01 | WC | IND | MCO00160947. | | | 373.25 | LOSS | 8/04/16 | 16 014-7720NJ |
| 10/17/16 | 623009 | EDGEWATER PARK TOWNS | 216008505 | 0256286_014_Z42992_01 | WC | IND | MCO00160947. | | | 1,244.29 | LOSS | 8/04/16 | 16 014-7720NJ |
| 10/17/16 | 623010 | TRENTON ORTHOPAEDIC | 221897695 | 0256286_023_Z36227_01 | WC | MED | MCO00158693. | | | 137.38 | LOSS | 3/21/16 | 16 023-5509NJ |
| 10/17/16 | 623011 | CAPEHART & SCATCHARD | 221908951 | 0256286_018_Z12675_01 | WC | IND | MCO00147000. | | | 175.00 | LGL | 3/07/15 | 15 018-7711NJ |
| 10/17/16 | 623011 | CAPEHART & SCATCHARD | 221908951 | 0256286_029_Z14682_01 | WC | IND | MCO00148067. | | | 187.50 | LGL | 3/31/15 | 15 299-7720NJ |
| 10/17/16 | 623011 | CAPEHART & SCATCHARD | 221908951 | 0256286_011_Z16537_01 | WC | IND | MCO00148999. | | | 400.00 | LGL | 4/24/15 | 15 011-7711NJ |
| | | | | | | | | | | 762.50 | TOTAL | CHECK#: | 623011 |
| 10/17/16 | 623012 | NEW JERSEY HEALTHCAR | 221948732 | 0256286_029_Z37736_03 | WC | MED | MCO00159189. | | | 1,478.51 | LOSS | 4/21/16 | 16 299-7720NJ |
| 10/17/16 | 623013 | QUAL-LYNX | 222483867 | 0256286_029_Z31745_01 | WC | MED | MCO00157266. | | | 75.00 | EXP | 12/19/15 | 15 299-7720NJ |
| 10/17/16 | 623013 | QUAL-LYNX | 222483867 | 0256286_005_Z43893_01 | WC | MED | MCO00161288. | | | 75.00 | EXP | 8/22/16 | 16 005-7720NJ |
| | | | | | | | | | | 150.00 | TOTAL | CHECK#: | 623013 |
| 10/17/16 | 623014 | HAND SURGERY AND REH | 222545917 | 0256286_029_Z44974_01 | WC | MED | MCO00161656. | | | 201.91 | LOSS | 9/14/16 | 16 299-5509NJ |
| 10/17/16 | 623015 | ORTHOPAEDIC INSTITUT | 222984213 | 0256286_024_Z34515_01 | WC | MED | MCO00158129. | | | 336.15 | LOSS | 2/15/16 | 16 024-7720NJ |
| 10/17/16 | 623016 | QUALCARE, INC. | 223129563 | 0256286_029_Z46107_02 | WC | MED | MCO00161990. | | | 486.00 | LOSS | 10/06/16 | 16 299-7720NJ |

ACCOUNT:039 BURLINGTON COUNTY J.I.F.
PERIOD:10/2016

BANK-> CB039 7855199878
BURLINGTON CO. JIF - CB

RUN DATE: 11/02/2016 PAGE 5
RUN TIME: 12:00:01

| CHECK NUMBER ORDER | DATE | CHECK# | PAYEE | IRS# | BATCH# | GRP | FILE# | CL | COV | CLIENT# | AMOUNT | DOL | YR | LOCATION |
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| | 10/17/16 | 623016 | QUALCARE, INC. | 223129563 | 0256286_029_Z46107_03_WC_MED_MCO00161990. | | | | | | 486.00 | LOSS | 10/06/16 | 16 299-7720NJ |
| | 10/17/16 | 623016 | QUALCARE, INC. | 223129563 | 0256286_029_Z46107_04_WC_MED_MCO00161990. | | | | | | 486.00 | LOSS | 10/06/16 | 16 299-7720NJ |
| | 10/17/16 | 623016 | QUALCARE, INC. | 223129563 | 0256286_029_Z46107_05_WC_MED_MCO00161990. | | | | | | 486.00 | LOSS | 10/06/16 | 16 299-7720NJ |
| | | | | | | | | | | | 1,944.00 | TOTAL | CHECK#: | 623016 |
| | 10/17/16 | 623017 | GARDEN STATE ORTHOPE | 223182607 | 0256286_011_Z44083_01_WC_MED_MCO00161375. | | | | | | 203.53 | LOSS | 8/25/16 | 16 011-7720NJ |
| | 10/17/16 | 623017 | GARDEN STATE ORTHOPE | 223182607 | 0256286_011_Z44083_01_WC_MED_MCO00161375. | | | | | | 59.80 | LOSS | 8/25/16 | 16 011-7720NJ |
| | | | | | | | | | | | 263.33 | TOTAL | CHECK#: | 623017 |
| | 10/17/16 | 623018 | KINEMATIC CONSULTANT | 223211494 | 0256286_029_Z27950_01_WC_MED_MCO00155146. | | | | | | 720.00 | LOSS | 10/13/15 | 15 299-5509NJ |
| | 10/17/16 | 623018 | KINEMATIC CONSULTANT | 223211494 | 0256286_007_Z34049_01_WC_MED_MCO00158010. | | | | | | 720.00 | LOSS | 2/06/16 | 16 007-7728NJ |
| | 10/17/16 | 623018 | KINEMATIC CONSULTANT | 223211494 | 0256286_029_Z40242_01_WC_MED_MCO00159985. | | | | | | 720.00 | LOSS | 6/14/16 | 16 299-7720NJ |
| | | | | | | | | | | | 2,160.00 | TOTAL | CHECK#: | 623018 |
| | 10/17/16 | 623019 | ONE CALL MEDICAL, IN | 223218521 | 0256286_024_Z34515_01_WC_MED_MCO00158129. | | | | | | 485.00 | LOSS | 2/15/16 | 16 024-7720NJ |
| | 10/17/16 | 623020 | REHAB CONNECTION | 223235862 | 0256286_029_Z37789_01_WC_MED_MCO00159214. | | | | | | 63.00 | LOSS | 4/20/16 | 16 299-8810NJ |
| | 10/17/16 | 623021 | U.S. HEALTHWORKS MED | 223511182 | 0256286_011_Z44083_01_WC_MED_MCO00161375. | | | | | | 197.00 | LOSS | 8/25/16 | 16 011-7720NJ |
| | 10/17/16 | 623022 | EMERGENCY PHYSICIAN, | 223586506 | 0256286_001_Z43892_01_WC_MED_MCO00161305. | | | | | | 275.24 | LOSS | 8/23/16 | 16 001-7720NJ |
| | 10/17/16 | 623023 | REHAB EXCELLENCE CEN | 223748553 | 0256286_014_Z42992_01_WC_MED_MCO00160947. | | | | | | 90.00 | LOSS | 8/04/16 | 16 014-7720NJ |
| | 10/17/16 | 623023 | REHAB EXCELLENCE CEN | 223748553 | 0256286_014_Z42992_01_WC_MED_MCO00160947. | | | | | | 63.00 | LOSS | 8/04/16 | 16 014-7720NJ |
| | | | | | | | | | | | 153.00 | TOTAL | CHECK#: | 623023 |
| | 10/17/16 | 623024 | RAYMOND & COLEMAN, L | 223820929 | 0256286_004_Z11006_01_GL_PPPI | | | | | | 1,774.00 | LGL | 8/28/14 | 14 004-7720NJ |
| | 10/17/16 | 623025 | DEBORAH HEART AND LU | 231550955 | 0256286_011_Z20598_01_WC_MED_MCO00151352. | | | | | | 192.78 | LOSS | 6/24/15 | 15 011-9430NJ |
| | 10/17/16 | 623026 | ATLANTIC SECURITY IN | 233024656 | 0256286_011_Z24118_01_WC_MED_MCO00152966. | | | | | | 401.50 | EXP | 8/15/15 | 15 011-7720NJ |
| | 10/17/16 | 623027 | LEO PETETTI, LLC. | 270005874 | 0256286_003_Z45148_01_PR_COL_DELANCO_TWP | | | | | | 35.00 | EXP | 9/15/16 | 16 003-7720NJ |
| | 10/17/16 | 623028 | THE DEWEESE LAW FIRM | 455564717 | 0256286_026_Z15704_01_WC_MED_MCO00148579. | | | | | | 150.00 | EXP | 1/16/15 | 15 026-7711NJ |
| | 10/17/16 | 623029 | AFFANATO MARUT, LLC | 463266146 | 0256286_029_X65465_01_WC_IND_MCO00121619. | | | | | | 137.50 | LGL | 6/08/13 | 13 299-7720NJ |
| | 10/17/16 | 623030 | STONERIVER PHARMACY | 621770924 | 0256286_011_Z39621_01_WC_MED_MCO00159818. | | | | | | 23.65 | LOSS | 6/02/16 | 16 011-7720NJ |
| | 10/17/16 | 623030 | STONERIVER PHARMACY | 621770924 | 0256286_018_Z41585_01_WC_MED_MCO00160474. | | | | | | 88.57 | LOSS | 7/08/16 | 16 018-7711NJ |
| | | | | | | | | | | | 112.22 | TOTAL | CHECK#: | 623030 |
| | 10/17/16 | 623031 | LUMBERTONW TOWNSHIP | 999999999 | 0256286_012_Z40051_01_PR_I/M_LUMBERTON_TW | | | | | | 395.00 | LOSS | 6/08/16 | 16 012-5509NJ |
| | 10/17/16 | 623032 | TOWNSHIP OF DELANCO | 999999999 | 0256286_003_Z45148_01_PR_COL_DELANCO_TWP | | | | | | 1,087.62 | LOSS | 9/15/16 | 16 003-7720NJ |
| | 10/24/16 | 623033 | COASTAL SPINE, PC. | 010767058 | 0256370_023_Z44445_01_WC_MED_MCO00161491. | | | | | | 156.60 | LOSS | 9/01/16 | 16 023-7720NJ |
| | 10/24/16 | 623034 | ISO SERVICES, INC. | 133973142 | 0256370_004_X84222_02_AL_BI | | | | | | 10.25 | EXP | 2/03/14 | 14 004-5509NJ |
| | 10/24/16 | 623035 | ISO SERVICES, INC. | 133973142 | 0256370_029_Z33469_01_GL_PPPI | | | | | | 10.25 | EXP | 7/26/14 | 14 299-7720NJ |
| | 10/24/16 | 623036 | ISO SERVICES, INC. | 133973142 | 0256370_029_Z14898_01_WC_MED_MCO00148220. | | | | | | 10.25 | EXP | 4/01/15 | 15 299-5509NJ |
| | 10/24/16 | 623036 | ISO SERVICES, INC. | 133973142 | 0256370_013_Z15055_01_WC_MED | | | | | | 10.25 | EXP | 12/29/14 | 14 013-9403NJ |
| | 10/24/16 | 623036 | ISO SERVICES, INC. | 133973142 | 0256370_007_Z45836_01_WC_MED_MCO00161916. | | | | | | 10.25 | EXP | 10/01/16 | 16 007-7720NJ |
| | 10/24/16 | 623036 | ISO SERVICES, INC. | 133973142 | 0256370_004_Z45924_01_WC_MED_MCO00161935. | | | | | | 10.25 | EXP | 9/30/16 | 16 004-7720NJ |
| | 10/24/16 | 623036 | ISO SERVICES, INC. | 133973142 | 0256370_005_Z45983_01_WC_MED_MCO00161962. | | | | | | 10.25 | EXP | 10/04/16 | 16 005-7720NJ |
| | | | | | | | | | | | 51.25 | TOTAL | CHECK#: | 623036 |
| | 10/24/16 | 623037 | ISO SERVICES, INC. | 133973142 | 0256370_011_X69109_01_GL_BI | | | | | | 10.25 | EXP | 5/02/13 | 13 011-5509NJ |
| | 10/24/16 | 623037 | ISO SERVICES, INC. | 133973142 | 0256370_011_Z41852_01_GL_BI | | | | | | 10.25 | EXP | 4/16/16 | 16 011-5509NJ |
| | 10/24/16 | 623037 | ISO SERVICES, INC. | 133973142 | 0256370_027_Z45862_01_GL_BI | | | | | | 10.25 | EXP | 8/07/16 | 16 02275509NJ |
| | | | | | | | | | | | 30.75 | TOTAL | CHECK#: | 623037 |
| | 10/24/16 | 623038 | JOSIAH MURPHY | | 0256370_027_Z30453_01_WC_IND_MCO00156655. | | | | | | 5,472.00 | LOSS | 11/22/15 | 15 02277720NJ |
| | 10/24/16 | 623039 | REHAB EXCELLENCE CEN | 201407772 | 0256370_003_Z44443_01_WC_MED_MCO00161492. | | | | | | 63.00 | LOSS | 8/30/16 | 16 003-7720NJ |
| | 10/24/16 | 623039 | REHAB EXCELLENCE CEN | 201407772 | 0256370_003_Z44443_01_WC_MED_MCO00161492. | | | | | | 63.00 | LOSS | 8/30/16 | 16 003-7720NJ |
| | 10/24/16 | 623039 | REHAB EXCELLENCE CEN | 201407772 | 0256370_003_Z44443_01_WC_MED_MCO00161492. | | | | | | 63.00 | LOSS | 8/30/16 | 16 003-7720NJ |
| | 10/24/16 | 623039 | REHAB EXCELLENCE CEN | 201407772 | 0256370_003_Z44443_01_WC_MED_MCO00161492. | | | | | | 63.00 | LOSS | 8/30/16 | 16 003-7720NJ |
| | 10/24/16 | 623039 | REHAB EXCELLENCE CEN | 201407772 | 0256370_003_Z44443_01_WC_MED_MCO00161492. | | | | | | 63.00 | LOSS | 8/30/16 | 16 003-7720NJ |
| | 10/24/16 | 623039 | REHAB EXCELLENCE CEN | 201407772 | 0256370_003_Z44443_01_WC_MED_MCO00161492. | | | | | | 63.00 | LOSS | 8/30/16 | 16 003-7720NJ |
| | 10/24/16 | 623039 | REHAB EXCELLENCE CEN | 201407772 | 0256370_003_Z44443_01_WC_MED_MCO00161492. | | | | | | 63.00 | LOSS | 8/30/16 | 16 003-7720NJ |
| | 10/24/16 | 623039 | REHAB EXCELLENCE CEN | 201407772 | 0256370_003_Z44443_01_WC_MED_MCO00161492. | | | | | | 63.00 | LOSS | 8/30/16 | 16 003-7720NJ |
| | 10/24/16 | 623039 | REHAB EXCELLENCE CEN | 201407772 | 0256370_003_Z45109_01_WC_MED_MCO00161691. | | | | | | 90.00 | LOSS | 9/15/16 | 16 003-7720NJ |
| | | | | | | | | | | | 531.00 | TOTAL | CHECK#: | 623039 |

ACCOUNT:039 BURLINGTON COUNTY J.I.F.
PERIOD:10/2016

BANK-> CB039 7855199878
BURLINGTON CO. JIF - CB

RUN DATE: 11/02/2016 PAGE 6
RUN TIME: 12:00:01

| CHECK NUMBER ORDER | | | | | | | | | | POLICY | | | |
|--------------------|--------|-----------------------|-----------|---|-----|-------|----|-----|---------|----------|-------|----------|---------------|
| DATE | CHECK# | PAYEE | IRS# | BATCH# | GRP | FILE# | CL | COV | CLIENT# | AMOUNT | DOL | YR | LOCATION |
| 10/24/16 | 623040 | STRIVE PHYSICAL THER | 201901714 | 0256370_005_Z43893_01_WC_MED_MCO00161288. | | | | | | 63.00 | LOSS | 8/22/16 | 16 005-7720NJ |
| 10/24/16 | 623040 | STRIVE PHYSICAL THER | 201901714 | 0256370_011_Z44083_01_WC_MED_MCO00161375. | | | | | | 63.00 | LOSS | 8/25/16 | 16 011-7720NJ |
| | | | | | | | | | | 126.00 | TOTAL | CHECK#: | 623040 |
| 10/24/16 | 623041 | PREMIER ORTHOPEDIC O | 202803117 | 0256370_029_Z37789_01_WC_MED_MCO00159214. | | | | | | 69.76 | LOSS | 4/20/16 | 16 299-8810NJ |
| 10/24/16 | 623041 | PREMIER ORTHOPEDIC O | 202803117 | 0256370_020_Z40839_01_WC_MED_MCO00160216. | | | | | | 69.76 | LOSS | 6/26/16 | 16 020-7720NJ |
| | | | | | | | | | | 139.52 | TOTAL | CHECK#: | 623041 |
| 10/24/16 | 623042 | VIRTUA AT WORK | 210634562 | 0256370_011_Z44601_01_WC_MED_MCO00161540. | | | | | | 95.40 | LOSS | 9/07/16 | 16 011-7711NJ |
| 10/24/16 | 623043 | BORDENTOWN TWP EMS | 216000365 | 0256370_023_Z44445_01_WC_MED_MCO00161491. | | | | | | 775.00 | LOSS | 9/01/16 | 16 023-7720NJ |
| 10/24/16 | 623044 | FLORENCE TOWNSHIP | 216000623 | 0256370_005_Z43893_01_WC_IND_MCO00161288. | | | | | | 1,742.00 | LOSS | 8/22/16 | 16 005-7720NJ |
| 10/24/16 | 623045 | FLORENCE TOWNSHIP | 216000623 | 0256370_005_Z45983_01_WC_IND_MCO00161962. | | | | | | 1,742.00 | LOSS | 10/04/16 | 16 005-7720NJ |
| 10/24/16 | 623046 | PEMBERTON TOWNSHIP | 216007467 | 0256370_029_Z31745_02_WC_IND_MCO00157266. | | | | | | 1,710.00 | LOSS | 12/19/15 | 15 299-7720NJ |
| 10/24/16 | 623047 | PEMBERTON TOWNSHIP | 216007467 | 0256370_029_Z37736_03_WC_IND_MCO00159189. | | | | | | 1,742.00 | LOSS | 4/21/16 | 16 299-7720NJ |
| 10/24/16 | 623048 | PEMBERTON TOWNSHIP | 216007467 | 0256370_029_Z43826_01_WC_IND_MCO00161277. | | | | | | 1,317.80 | LOSS | 8/22/16 | 16 299-9403NJ |
| 10/24/16 | 623049 | BURLINGTON COUNTY OR | 222164284 | 0256370_029_Z44145_01_WC_MED_MCO00161393. | | | | | | 2,500.00 | LOSS | 8/27/16 | 16 299-7720NJ |
| 10/24/16 | 623050 | TERRENCE W. MURPHY, | 222474273 | 0256370_029_Z31745_02_WC_MED_MCO00157266. | | | | | | 498.00 | LOSS | 12/19/15 | 15 299-7720NJ |
| 10/24/16 | 623051 | HAND SURGERY AND REH | 222545917 | 0256370_026_Z21880_01_WC_MED_MCO00151892. | | | | | | 48.00 | LOSS | 7/13/15 | 15 026-7720NJ |
| 10/24/16 | 623051 | HAND SURGERY AND REH | 222545917 | 0256370_026_Z21880_01_WC_MED_MCO00151892. | | | | | | 68.00 | LOSS | 7/13/15 | 15 026-7720NJ |
| 10/24/16 | 623051 | HAND SURGERY AND REH | 222545917 | 0256370_026_Z21880_01_WC_MED_MCO00151892. | | | | | | 68.00 | LOSS | 7/13/15 | 15 026-7720NJ |
| 10/24/16 | 623051 | HAND SURGERY AND REH | 222545917 | 0256370_018_Z42687_01_WC_MED_MCO00160822. | | | | | | 201.91 | LOSS | 7/30/16 | 16 018-7720NJ |
| 10/24/16 | 623051 | HAND SURGERY AND REH | 222545917 | 0256370_001_Z44514_01_WC_MED_MCO00161524. | | | | | | 108.32 | LOSS | 9/02/16 | 16 001-7720NJ |
| | | | | | | | | | | 494.23 | TOTAL | CHECK#: | 623051 |
| 10/24/16 | 623052 | ORTHOPAEDIC INSTITUT | 222984213 | 0256370_024_Z34515_01_WC_MED_MCO00158129. | | | | | | 351.03 | LOSS | 2/15/16 | 16 024-7720NJ |
| 10/24/16 | 623053 | ORTHOPAEDIC INSTITUT | 222984213 | 0256370_029_Z43826_01_WC_MED_MCO00161277. | | | | | | 101.85 | LOSS | 8/22/16 | 16 299-9403NJ |
| 10/24/16 | 623054 | QUALCARE, INC. | 223129563 | 0256370_001_Z47149_01_WC_MED_MCO00162102. | | | | | | 486.00 | LOSS | 10/15/16 | 16 001-7720NJ |
| 10/24/16 | 623054 | QUALCARE, INC. | 223129563 | 0256370_014_Z47150_01_WC_MED_MCO00162100. | | | | | | 486.00 | LOSS | 10/13/16 | 16 014-5509NJ |
| 10/24/16 | 623054 | QUALCARE, INC. | 223129563 | 0256370_018_Z47151_01_WC_MED_MCO00162119. | | | | | | 486.00 | LOSS | 10/17/16 | 16 018-7711NJ |
| 10/24/16 | 623054 | QUALCARE, INC. | 223129563 | 0256370_027_Z48613_01_WC_MED_MCO00162146. | | | | | | 486.00 | LOSS | 10/15/16 | 16 02279420NJ |
| | | | | | | | | | | 1,944.00 | TOTAL | CHECK#: | 623054 |
| 10/24/16 | 623055 | REHAB CONNECTION | 223235862 | 0256370_029_Z37789_01_WC_MED_MCO00159214. | | | | | | 63.00 | LOSS | 4/20/16 | 16 299-8810NJ |
| 10/24/16 | 623055 | REHAB CONNECTION | 223235862 | 0256370_029_Z37789_01_WC_MED_MCO00159214. | | | | | | 111.00 | LOSS | 4/20/16 | 16 299-8810NJ |
| | | | | | | | | | | 174.00 | TOTAL | CHECK#: | 623055 |
| 10/24/16 | 623056 | U.S. HEALTHWORKS MED | 223511182 | 0256370_011_Z44601_01_WC_MED_MCO00161540. | | | | | | 135.00 | LOSS | 9/07/16 | 16 011-7711NJ |
| 10/24/16 | 623057 | CMN OCCUPATIONAL MED | 223722118 | 0256370_004_X79192_01_WC_MED_MCO00128911. | | | | | | 175.00 | LOSS | 12/11/13 | 13 004-5509NJ |
| 10/24/16 | 623058 | REHAB EXCELLENCE CEN | 223748553 | 0256370_014_Z42992_01_WC_MED_MCO00160947. | | | | | | 63.00 | LOSS | 8/04/16 | 16 014-7720NJ |
| 10/24/16 | 623058 | REHAB EXCELLENCE CEN | 223748553 | 0256370_014_Z42992_01_WC_MED_MCO00160947. | | | | | | 63.00 | LOSS | 8/04/16 | 16 014-7720NJ |
| 10/24/16 | 623058 | REHAB EXCELLENCE CEN | 223748553 | 0256370_014_Z42992_01_WC_MED_MCO00160947. | | | | | | 63.00 | LOSS | 8/04/16 | 16 014-7720NJ |
| | | | | | | | | | | 189.00 | TOTAL | CHECK#: | 623058 |
| 10/24/16 | 623059 | PROFESSIONAL SERVICE | 231893623 | 0256370_011_Z20598_01_WC_MED_MCO00151352. | | | | | | 74.73 | LOSS | 6/24/15 | 15 011-9430NJ |
| 10/24/16 | 623060 | EXAMWORKS, INC. | 261114252 | 0256370_004_Z15990_01_WC_MED | | | | | | 1,210.00 | EXP | 3/31/15 | 15 004-8810NJ |
| 10/24/16 | 623061 | DAVID S. DEWEESE | 272802400 | 0256370_011_Z46090_01_GL_POL | | | | | | 750.00 | LGL | 6/20/16 | 16 011-7720NJ |
| 10/24/16 | 623062 | KEPLAN, LEAMAN AND WO | 455337944 | 0256370_003_X63546_01_GL_PPBI | | | | | | 698.60 | EXP | 5/14/13 | 13 003-7720NJ |
| 10/24/16 | 623063 | MEDEXPRESS URGENT CA | 455388778 | 0256370_003_Z45109_01_WC_MED_MCO00161691. | | | | | | 160.00 | LOSS | 9/15/16 | 16 003-7720NJ |
| 10/24/16 | 623063 | MEDEXPRESS URGENT CA | 455388778 | 0256370_003_Z45109_01_WC_MED_MCO00161691. | | | | | | 160.00 | LOSS | 9/15/16 | 16 003-7720NJ |
| | | | | | | | | | | 320.00 | TOTAL | CHECK#: | 623063 |
| 10/24/16 | 623064 | EMRG PHY ASSOC OF S | 462911982 | 0256370_028_Z41892_01_WC_MED_MCO00160577. | | | | | | 663.00 | LOSS | 7/17/16 | 16 02289430NJ |
| 10/24/16 | 623065 | STONERIVER PHARMACY | 621770924 | 0256370_020_Z40839_01_WC_MED_MCO00160216. | | | | | | 55.27 | LOSS | 6/26/16 | 16 020-7720NJ |
| 10/24/16 | 623065 | STONERIVER PHARMACY | 621770924 | 0256370_020_Z40839_01_WC_MED_MCO00160216. | | | | | | 47.10 | LOSS | 6/26/16 | 16 020-7720NJ |
| | | | | | | | | | | 102.37 | TOTAL | CHECK#: | 623065 |
| 10/24/16 | 623066 | HAMILTON PHYSICAL TH | 743145890 | 0256370_023_Z36227_01_WC_MED_MCO00158693. | | | | | | 72.00 | LOSS | 3/21/16 | 16 023-5509NJ |
| 10/24/16 | 623066 | HAMILTON PHYSICAL TH | 743145890 | 0256370_023_Z36227_01_WC_MED_MCO00158693. | | | | | | 72.00 | LOSS | 3/21/16 | 16 023-5509NJ |
| 10/24/16 | 623066 | HAMILTON PHYSICAL TH | 743145890 | 0256370_023_Z36227_01_WC_MED_MCO00158693. | | | | | | 72.00 | LOSS | 3/21/16 | 16 023-5509NJ |
| | | | | | | | | | | 216.00 | TOTAL | CHECK#: | 623066 |

ACCOUNT:039 BURLINGTON COUNTY J.I.F.
PERIOD:10/2016

BANK-> CB039 7855199878
BURLINGTON CO. JIF - CB

RUN DATE: 11/02/2016 PAGE 7
RUN TIME: 12:00:01

| CHECK NUMBER | ORDER | | | | | | | | | | POLICY | | |
|--------------|--------|------------------------|-----------|---|-----|-------|----|-----|---------|-----------|--------|----------|---------------|
| DATE | CHECK# | PAYEE | IRS# | BATCH# | GRP | FILE# | CL | COV | CLIENT# | AMOUNT | DOL | YR | LOCATION |
| 10/24/16 | 623067 | REHAB EXCELLENCE CTR | 820553728 | 0256370_029_Z31745_02_WC_MED_MCO00157266. | | | | | | 63.00 | LOSS | 12/19/15 | 15 299-7720NJ |
| 10/24/16 | 623067 | REHAB EXCELLENCE CTR | 820553728 | 0256370_029_Z31745_02_WC_MED_MCO00157266. | | | | | | 63.00 | LOSS | 12/19/15 | 15 299-7720NJ |
| 10/24/16 | 623067 | REHAB EXCELLENCE CTR | 820553728 | 0256370_029_Z31745_02_WC_MED_MCO00157266. | | | | | | 90.00 | LOSS | 12/19/15 | 15 299-7720NJ |
| | | | | | | | | | | 216.00 | TOTAL | CHECK#: | 623067 |
| 10/24/16 | 623068 | HAINESPORT TOWNSHIP | 999999999 | 0256370_006_Z42521_01_PR_B/C_HAINESPORT_T | | | | | | 25,900.45 | LOSS | 7/25/16 | 16 006-9015NJ |
| 10/24/16 | 623069 | THOMAS LEE | 999999999 | 0256370_020_Z44321_01_AL_PD | | | | | | 710.24 | LOSS | 8/26/16 | 16 020-9420NJ |
| 10/24/16 | 623070 | TOWNSHIP OF RIVERSID | 999999999 | 0256370_007_Z45790_01_PR_COL | | | | | | 1,113.00 | LOSS | 9/29/16 | 16 007-7715NJ |
| 10/31/16 | 623071 | ISO SERVICES, INC. | 133973142 | 0256457_004_Z11006_01_GL_PPPI | | | | | | 10.25 | EXP | 8/28/14 | 14 004-7720NJ |
| 10/31/16 | 623072 | ISO SERVICES, INC. | 133973142 | 0256457_005_Z46040_01_WC_MED_MCO00161977. | | | | | | 10.25 | EXP | 10/06/16 | 16 005-7520NJ |
| 10/31/16 | 623072 | ISO SERVICES, INC. | 133973142 | 0256457_029_Z46107_01_WC_MED_MCO00161990. | | | | | | 10.25 | EXP | 10/06/16 | 16 299-7720NJ |
| 10/31/16 | 623072 | ISO SERVICES, INC. | 133973142 | 0256457_029_Z46107_02_WC_MED_MCO00161990. | | | | | | 10.25 | EXP | 10/06/16 | 16 299-7720NJ |
| 10/31/16 | 623072 | ISO SERVICES, INC. | 133973142 | 0256457_029_Z46107_03_WC_MED_MCO00161990. | | | | | | 10.25 | EXP | 10/06/16 | 16 299-7720NJ |
| 10/31/16 | 623072 | ISO SERVICES, INC. | 133973142 | 0256457_029_Z46107_05_WC_MED_MCO00161990. | | | | | | 10.25 | EXP | 10/06/16 | 16 299-7720NJ |
| | | | | | | | | | | 51.25 | TOTAL | CHECK#: | 623072 |
| 10/31/16 | 623073 | ISO SERVICES, INC. | 133973142 | 0256457_018_Z39535_01_GL_BI | | | | | | 10.25 | EXP | 3/15/16 | 16 018-5509NJ |
| 10/31/16 | 623073 | ISO SERVICES, INC. | 133973142 | 0256457_024_Z46238_01_GL_BI | | | | | | 10.25 | EXP | 9/30/16 | 16 024-9410NJ |
| | | | | | | | | | | 20.50 | TOTAL | CHECK#: | 623073 |
| 10/31/16 | 623074 | KEVIN ZERR | | 0256457_029_Z09592_01_WC_IND_MCO00145313. | | | | | | 9,616.50 | LOSS | 1/30/15 | 15 299-5509NJ |
| 10/31/16 | 623075 | PETER ELEUTERI | | 0256457_022_X65024_01_WC_IND_MCO00121327. | | | | | | 1,003.84 | LOSS | 6/05/13 | 13 022-9403NJ |
| 10/31/16 | 623076 | NORTHERN MONMOUTH RE | 201026094 | 0256457_029_Z37736_03_WC_MED_MCO00159189. | | | | | | 7,786.00 | LOSS | 4/21/16 | 16 299-7720NJ |
| 10/31/16 | 623077 | STRIVE PHYSICAL THER | 201901714 | 0256457_011_Z44083_01_WC_MED_MCO00161375. | | | | | | 63.00 | LOSS | 8/25/16 | 16 011-7720NJ |
| 10/31/16 | 623078 | PREMIER ORTHO. OF SO | 202803117 | 0256457_029_Z37789_01_WC_MED_MCO00159214. | | | | | | 7.69 | LOSS | 4/20/16 | 16 299-8810NJ |
| 10/31/16 | 623079 | PREMIER ORTHOPEDIC O | 202803117 | 0256457_020_Z40839_01_WC_MED_MCO00160216. | | | | | | 3,820.99 | LOSS | 6/26/16 | 16 020-7720NJ |
| 10/31/16 | 623080 | VIRTUA AT WORK | 210634562 | 0256457_029_Z45680_01_WC_MED_MCO00161852. | | | | | | 166.95 | LOSS | 9/27/16 | 16 299-5509NJ |
| 10/31/16 | 623081 | VIRTUA MEMORIAL HOSP | 210634562 | 0256457_029_Z43826_01_WC_MED_MCO00161277. | | | | | | 345.80 | LOSS | 8/22/16 | 16 299-9403NJ |
| 10/31/16 | 623082 | FLORENCE TOWNSHIP | 216000623 | 0256457_005_Z34871_01_WC_IND_MCO00158209. | | | | | | 1,742.00 | LOSS | 2/19/16 | 16 005-7720NJ |
| 10/31/16 | 623083 | PEMBERTON TOWNSHIP | 216007467 | 0256457_029_Z44973_01_WC_IND_MCO00161640. | | | | | | 1,202.12 | LOSS | 9/08/16 | 16 299-5509NJ |
| 10/31/16 | 623084 | PEMBERTON TOWNSHIP | 216007467 | 0256457_029_Z44974_01_WC_IND_MCO00161656. | | | | | | 1,433.00 | LOSS | 9/14/16 | 16 299-5509NJ |
| 10/31/16 | 623085 | STATE SHORTHAND REPO | 222088894 | 0256457_029_Z09592_01_WC_MED_MCO00145313. | | | | | | 90.00 | EXP | 1/30/15 | 15 299-5509NJ |
| 10/31/16 | 623086 | QUALCARE, INC. | 223129563 | 0256457_015_Z48876_01_WC_MED_MCO00162217. | | | | | | 486.00 | LOSS | 10/22/16 | 16 015-7520NJ |
| 10/31/16 | 623086 | QUALCARE, INC. | 223129563 | 0256457_020_Z48877_01_WC_MED_MCO00162214. | | | | | | 486.00 | LOSS | 10/20/16 | 16 020-7520NJ |
| 10/31/16 | 623086 | QUALCARE, INC. | 223129563 | 0256457_020_Z48878_01_WC_MED_MCO00162215. | | | | | | 486.00 | LOSS | 10/21/16 | 16 020-7520NJ |
| 10/31/16 | 623086 | QUALCARE, INC. | 223129563 | 0256457_020_Z49062_01_WC_MED_MCO00162274. | | | | | | 486.00 | LOSS | 10/27/16 | 16 020-7520NJ |
| | | | | | | | | | | 1,944.00 | TOTAL | CHECK#: | 623086 |
| 10/31/16 | 623087 | ONE CALL MEDICAL, IN | 223218521 | 0256457_029_Z43826_01_WC_MED_MCO00161277. | | | | | | 75.00 | LOSS | 8/22/16 | 16 299-9403NJ |
| 10/31/16 | 623088 | ADVOCARE HERITAGE FA | 223537011 | 0256457_029_Z44973_01_WC_MED_MCO00161640. | | | | | | 237.20 | LOSS | 9/08/16 | 16 299-5509NJ |
| 10/31/16 | 623089 | MARSHALL, DENNEHEY, WA | 231724150 | 0256457_011_X77649_01_GL_BI | | | | | | 91.50 | LGL | 8/18/13 | 13 011-5509NJ |
| 10/31/16 | 623090 | M. JODY WHITEHOUSE M | 261540860 | 0256457_029_Z08990_02_WC_MED_MCO00145050. | | | | | | 140.00 | LOSS | 1/16/15 | 15 299-7720NJ |
| 10/31/16 | 623091 | JENNIFER KELLY, PHD, | 261880319 | 0256457_026_Z15704_01_WC_MED_MCO00148579. | | | | | | 300.00 | LOSS | 1/16/15 | 15 026-7711NJ |
| 10/31/16 | 623092 | PREMIER ORTHO ASSOCS | 263527324 | 0256457_029_Z31745_02_WC_MED_MCO00157266. | | | | | | 1,800.00 | LOSS | 12/19/15 | 15 299-7720NJ |
| 10/31/16 | 623093 | STAN R. GREGORY | 460843120 | 0256457_029_Z09592_01_WC_IND_MCO00145313. | | | | | | 2,735.00 | LOSS | 1/30/15 | 15 299-5509NJ |
| 10/31/16 | 623094 | STAN R. GREGORY | 460843120 | 0256457_029_Z09592_01_WC_IND_MCO00145313. | | | | | | 475.00 | LOSS | 1/30/15 | 15 299-5509NJ |
| 10/31/16 | 623095 | AFFANATO MARUT, LLC | 463266146 | 0256457_029_Z09592_01_WC_IND_MCO00145313. | | | | | | 187.50 | LGL | 1/30/15 | 15 299-5509NJ |
| 10/31/16 | 623096 | STONERIVER PHARMACY | 621770924 | 0256457_023_Z36227_01_WC_MED_MCO00158693. | | | | | | 551.84 | LOSS | 3/21/16 | 16 023-5509NJ |
| 10/31/16 | 623096 | STONERIVER PHARMACY | 621770924 | 0256457_029_Z45680_01_WC_MED_MCO00161852. | | | | | | 42.01 | LOSS | 9/27/16 | 16 299-5509NJ |
| | | | | | | | | | | 593.85 | TOTAL | CHECK#: | 623096 |
| 10/31/16 | 623097 | EBIX, INC | 770021975 | 0256457_014_Z32232_01_WC_MED_MCO00157415. | | | | | | 1.75 | EXP | 12/31/15 | 15 014-7720NJ |
| 10/31/16 | 623097 | EBIX, INC | 770021975 | 0256457_029_Z33679_01_WC_MED_MCO00157905. | | | | | | 1.75 | EXP | 2/01/16 | 16 299-7720NJ |
| 10/31/16 | 623097 | EBIX, INC | 770021975 | 0256457_018_Z40688_01_WC_MED_MCO00160153. | | | | | | 1.75 | EXP | 6/22/16 | 16 018-7720NJ |
| 10/31/16 | 623097 | EBIX, INC | 770021975 | 0256457_016_Z41727_01_WC_MED_MCO00160524. | | | | | | 1.75 | EXP | 7/14/16 | 16 016-5509NJ |
| 10/31/16 | 623097 | EBIX, INC | 770021975 | 0256457_028_Z41892_01_WC_MED_MCO00160577. | | | | | | 1.75 | EXP | 7/17/16 | 16 02289430NJ |

ACCOUNT:039 BURLINGTON COUNTY J.I.F.
 PERIOD:10/2016

BANK-> CB039 7855199878
 BURLINGTON CO. JIF - CB

RUN DATE: 11/02/2016 PAGE 8
 RUN TIME: 12:00:01

| CHECK NUMBER ORDER | | | | | | | | | | | | POLICY | | |
|--------------------|--------|-----------------|-----------|---|-----|-------|----|-----|---------|--------|-------|----------|---------------|--|
| DATE | CHECK# | PAYEE | IRS# | BATCH# | GRP | FILE# | CL | COV | CLIENT# | AMOUNT | DOL | YR | LOCATION | |
| 10/31/16 | 623097 | EBIX, INC | 770021975 | 0256457_029_Z42273_01_WC_MED_MCO00160701. | | | | | | 1.75 | EXP | 7/25/16 | 16 299-5509NJ | |
| 10/31/16 | 623097 | EBIX, INC | 770021975 | 0256457_026_Z42563_01_WC_MED_MCO00160777. | | | | | | 1.75 | EXP | 7/26/16 | 16 026-7711NJ | |
| 10/31/16 | 623097 | EBIX, INC | 770021975 | 0256457_013_Z42772_01_WC_MED_MCO00160865. | | | | | | 1.75 | EXP | 7/28/16 | 16 013-9015NJ | |
| 10/31/16 | 623097 | EBIX, INC | 770021975 | 0256457_029_Z42838_01_WC_MED_MCO00160879. | | | | | | 1.75 | EXP | 8/02/16 | 16 299-5509NJ | |
| 10/31/16 | 623097 | EBIX, INC | 770021975 | 0256457_023_Z43589_01_WC_MED_MCO00161114. | | | | | | 1.75 | EXP | 8/14/16 | 16 023-7720NJ | |
| 10/31/16 | 623097 | EBIX, INC | 770021975 | 0256457_011_Z43681_01_WC_MED_MCO00161203. | | | | | | 1.75 | EXP | 8/15/16 | 16 011-7580NJ | |
| 10/31/16 | 623097 | EBIX, INC | 770021975 | 0256457_018_Z43894_01_WC_MED_MCO00161307. | | | | | | 1.75 | EXP | 8/19/16 | 16 018-7711NJ | |
| 10/31/16 | 623097 | EBIX, INC | 770021975 | 0256457_003_Z44443_01_WC_MED_MCO00161492. | | | | | | 1.75 | EXP | 8/30/16 | 16 003-7720NJ | |
| 10/31/16 | 623097 | EBIX, INC | 770021975 | 0256457_011_Z44444_01_WC_MED_MCO00161498. | | | | | | 1.75 | EXP | 9/02/16 | 16 011-9403NJ | |
| 10/31/16 | 623097 | EBIX, INC | 770021975 | 0256457_011_Z44444_01_WC_MED_MCO00161498. | | | | | | 1.75 | EXP | 9/02/16 | 16 011-9403NJ | |
| 10/31/16 | 623097 | EBIX, INC | 770021975 | 0256457_023_Z44445_01_WC_MED_MCO00161491. | | | | | | 1.75 | EXP | 9/01/16 | 16 023-7720NJ | |
| 10/31/16 | 623097 | EBIX, INC | 770021975 | 0256457_001_Z44514_01_WC_MED_MCO00161524. | | | | | | 1.75 | EXP | 9/02/16 | 16 001-7720NJ | |
| 10/31/16 | 623097 | EBIX, INC | 770021975 | 0256457_011_Z44601_01_WC_MED_MCO00161540. | | | | | | 1.75 | EXP | 9/07/16 | 16 011-7711NJ | |
| 10/31/16 | 623097 | EBIX, INC | 770021975 | 0256457_011_Z44601_01_WC_MED_MCO00161540. | | | | | | 1.75 | EXP | 9/07/16 | 16 011-7711NJ | |
| 10/31/16 | 623097 | EBIX, INC | 770021975 | 0256457_005_Z44731_01_WC_MED_MCO00161568. | | | | | | 1.75 | EXP | 9/07/16 | 16 005-7720NJ | |
| 10/31/16 | 623097 | EBIX, INC | 770021975 | 0256457_005_Z44731_01_WC_MED_MCO00161568. | | | | | | 1.75 | EXP | 9/07/16 | 16 005-7720NJ | |
| 10/31/16 | 623097 | EBIX, INC | 770021975 | 0256457_029_Z44973_01_WC_MED_MCO00161640. | | | | | | 1.75 | EXP | 9/08/16 | 16 299-5509NJ | |
| 10/31/16 | 623097 | EBIX, INC | 770021975 | 0256457_029_Z44974_01_WC_MED_MCO00161656. | | | | | | 1.75 | EXP | 9/14/16 | 16 299-5509NJ | |
| 10/31/16 | 623097 | EBIX, INC | 770021975 | 0256457_003_Z45109_01_WC_MED_MCO00161691. | | | | | | 1.75 | EXP | 9/15/16 | 16 003-7720NJ | |
| 10/31/16 | 623097 | EBIX, INC | 770021975 | 0256457_006_Z45177_01_WC_MED_MCO00161711. | | | | | | 1.75 | EXP | 9/15/16 | 16 006-9420NJ | |
| 10/31/16 | 623097 | EBIX, INC | 770021975 | 0256457_006_Z45177_01_WC_MED_MCO00161711. | | | | | | 1.75 | EXP | 9/15/16 | 16 006-9420NJ | |
| 10/31/16 | 623097 | EBIX, INC | 770021975 | 0256457_011_Z45256_01_WC_MED_MCO00161731. | | | | | | 1.75 | EXP | 9/19/16 | 16 011-7720NJ | |
| 10/31/16 | 623097 | EBIX, INC | 770021975 | 0256457_011_Z45256_01_WC_MED_MCO00161731. | | | | | | 1.75 | EXP | 9/19/16 | 16 011-7720NJ | |
| 10/31/16 | 623097 | EBIX, INC | 770021975 | 0256457_027_Z45444_01_WC_MED_MCO00161796. | | | | | | 1.75 | EXP | 9/21/16 | 16 02279106NJ | |
| 10/31/16 | 623097 | EBIX, INC | 770021975 | 0256457_020_Z45619_01_WC_MED_MCO00161841. | | | | | | 1.75 | EXP | 9/27/16 | 16 020-7720NJ | |
| 10/31/16 | 623097 | EBIX, INC | 770021975 | 0256457_029_Z45680_01_WC_MED_MCO00161852. | | | | | | 1.75 | EXP | 9/27/16 | 16 299-5509NJ | |
| 10/31/16 | 623097 | EBIX, INC | 770021975 | 0256457_007_Z45836_01_WC_MED_MCO00161916. | | | | | | 1.75 | EXP | 10/01/16 | 16 007-7720NJ | |
| 10/31/16 | 623097 | EBIX, INC | 770021975 | 0256457_004_Z45924_01_WC_MED_MCO00161935. | | | | | | 1.75 | EXP | 9/30/16 | 16 004-7720NJ | |
| 10/31/16 | 623097 | EBIX, INC | 770021975 | 0256457_005_Z45983_01_WC_MED_MCO00161962. | | | | | | 1.75 | EXP | 10/04/16 | 16 005-7720NJ | |
| 10/31/16 | 623097 | EBIX, INC | 770021975 | 0256457_005_Z46040_01_WC_MED_MCO00161977. | | | | | | 1.75 | EXP | 10/06/16 | 16 005-7520NJ | |
| | | | | | | | | | | 61.25 | TOTAL | CHECK#: | 623097 | |
| 10/31/16 | 623098 | RANDI KIRSHBAUM | 999999999 | 0256457_020_Z44762_01_AL_PD | | | | | | 750.00 | LOSS | 9/09/16 | 16 020-7715NJ | |

ACCOUNT TOTALS: # OF CHECKS: 185

179710.61
 160192.46 LOSS PYMT
 5610.70 EXPENSE
 13907.45 LEGAL

CHECKS SPOILED: # OF VOIDS.:

ACCOUNT:039 BURLINGTON COUNTY J.I.F.
VALUED AS OF: 10/01/2016 THRU 10/31/2016
POLICY PERIOD: 00/00/0000 TO 00/00/0000

RUN DATE: 11/02/2016 PAGE 1
RUN TIME: 12:00:02

BANK-> CB039 7855199878
BURLINGTON CO. JIF - CB

| 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 | |
| 7/18/2016 622416 BROWN & CONNERY # 49872 027 X47325 01 HANCOCK ,KRIS | REIM 10/05/2016 | 177.50- | 241.50 | LGL | 10/05/2016 | 2012 | 02-27-9106 | NJ |
| | | | | | 11/12/2012 | | WCIND 039 | |
| 8/08/2016 622534 LISA MULLEN CK # 166 029 Z41217 01 SORRENTINO ,JAMES | REIM 10/10/2016 | 78.55- | 100.00 | EXP | 10/10/2016 | 2016 | 29-9--7720 | NJ |
| | | | | | 03/13/2016 | | GLPPBI 039 | |
| 8/08/2016 622534 LISA MULLEN-REVERSED-NO DATE 029 Z41217 01 SORRENTINO ,JAMES | REIM 10/10/2016 | 78.55 | 21.45 | EXP | 10/10/2016 | 2016 | 29-9--7720 | NJ |
| | | | | | 03/13/2016 | | GLPPBI 039 | |
| 8/29/2016 622670 JAMES EVERETT 029 Z00184 01 EVERETT ,JAMES | REIM 10/18/2016 | 50.00- | 1,259.38 | LOS | 10/18/2016 | 2014 | 29-9--5509 | NJ |
| | | | | | 09/17/2014 | | WCIND 039 | |

| | POSTED TOTAL | PRIOR CHECKS | CURRENT CHECKS |
|----------------------------|--------------|--------------|----------------|
| LOSS ADJS: | 50.00- | 50.00- | |
| LEGAL....: | 177.50- | 177.50- | |
| ACCOUNT TOTALS: # OF ADJS: | 4 227.50- | 227.50- | |

ACCOUNT:039 BURLINGTON CO. JIF - CB
VALUED AS OF: 10/01/2016 THRU 10/31/2016

RUN DATE: 11/02/2016 PAGE 1
RUN TIME: 12:00:02

| CHECK DATE/NUMBER | ENTRY | CHECK AMT | CHK DATE | PLCY | LOCATION |
|--|-----------------|-----------|-----------------|--------|-------------------|
| GROUP FILE ID CLAIMANT NAME | DATE | | LOSS DATE | YEAR | TYPE COVR |
| 10/18/2016 001191 SUBROGATION BAP' 003 X34461 02 DELANCO , | SUBR 10/24/2016 | 35.00 | 2012 07/10/2012 | 00-3-- | 5509 NJ PRCOL |
| 10/04/2016 31653552 SUBROGATION BAP 004 Z32558 01 PFEFFER ,KEVIN | SUBR 10/21/2016 | 148.00 | 2016 01/08/2016 | 00-4-- | 7720 NJ WCMED |
| 9/16/2016 417131 SUBROGATION BAP 011 Z23926 01 HUNSINGER ,MARK | SUBR 10/07/2016 | 1,583.29 | 2015 08/12/2015 | 01-1-- | 7720 NJ WCMED |
| 10/04/2016 31653553 SUBROGATION BAP 025 X06829 01 WRIGHTSTOWN , | SUBR 10/19/2016 | 25.00 | 2010 08/15/2010 | 02-5-- | 9410 NJ PRM/SI |
| 10/09/2016 473462209 SUBROGATION BAP 029 Z00184 01 EVERETT ,JAMES | SUBR 10/18/2016 | 50.00 | 2014 09/17/2014 | 29-9-- | 5509 NJ WCIND |
| 10/09/2016 473462209 BAP 029 Z00184 01 EVERETT ,JAMES | SUBR 10/18/2016 | 50.00- | 2014 09/17/2014 | 29-9-- | 5509 NJ WCIND |

| | | | | |
|-------------------|----------------------------|---|--------------|----------|
| RECOVERIES | ACCOUNT TOTALS: # OF CHKS: | 6 | POSTED TOTAL | 1,791.29 |
| EXCESS RECOVERIES | ACCOUNT TOTALS: # OF CHKS: | | | |

ACCOUNT:039 BURLINGTON CO. JIF - CB
 VALUED AS OF: 10/01/2016 THRU 10/31/2016

RUN DATE: 11/02/2016 PAGE 1
 RUN TIME: 12:00:02

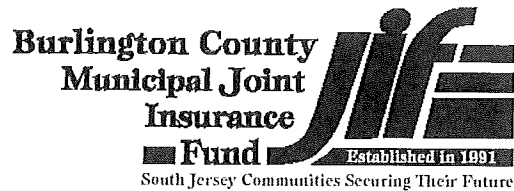
| LOSS YEAR | FILE TYPE | DESCRIPTION | GROUP | RECOVERY |
|---|-----------|----------------------|-------|----------|
| Period Beginning: 01 01 2010 Ending...: 12 31 2010 | PR | PROPERTY | 029 | 25.00 |
| Period Beginning: 01 01 2012 Ending...: 12 31 2012 | PR | PROPERTY | 029 | 35.00 |
| Period Beginning: 01 01 2014 Ending...: 12 31 2014 | WC | WORKERS COMPENSATION | 029 | |
| Period Beginning: 01 01 2015 Ending...: 12 31 2015 | WC | WORKERS COMPENSATION | 029 | 1,583.29 |
| Period Beginning: 01 01 2016 Ending...: 12 31 2016 | WC | WORKERS COMPENSATION | 029 | 148.00 |
| EXCESS TOTALS: | | | | |
| RECOVERY TOTALS: | | | | 1,791.29 |
| TOTALS: | | | | 1,791.29 |

BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND

BILL LIST - NOVEMBER 2016

| | Payable to: | FY 2017 | FY 2016 | FY 2015 | JIF Appropriation | Description |
|----|--|-----------------|--------------------|-----------------|--------------------------------|---|
| 1 | Arthur J. Gallagher Risk Management Services, Inc. | | 27,901.00 | | Prof Services/Administration | Nov 2016 Fees |
| 2 | Arthur J. Gallagher Risk Management Services, Inc. | | 293.83 | | Misc/Postage/Copies/Faxes | Oct 2016 Expenses |
| 3 | Arthur J. Gallagher Risk Management Services, Inc. | | 142.05 | | Police Defense & Training/EPL | Reim for Janet Pfeiffer hotel 3x- pd PF Amex (Doubletree Suites-split by 3) |
| 4 | The DeWeese Law Firm, P.C. | | 5,027.00 | | Prof Services/Attorney | Nov 2016 Fees |
| 5 | Qual-Lynx | | 16,445.00 | | Prof Services/Claims Admin. | Nov 2016 Fees |
| 6 | Brenda Smith | | 353.00 | | Misc/Recording Secretary | Nov 2016 Fees |
| 7 | J. A. Montgomery Risk Control Services | | 9,442.00 | | Prof Services/Safety Director | Nov 2016 Fees |
| 8 | Tom Tontarski | | 877.00 | | Prof Services/Treasurer | Nov 2016 Fees |
| 9 | Conner Strong & Buckelew | | 633.00 | | Prof Services/Underwriting Mgr | Nov 2016 Fees |
| 10 | Joyce Media | | 225.00 | | Misc/JIF Website | Nov 2016 Fees |
| 11 | Debby Schiffer | | 2,386.00 | | Wellness Program | Nov 2016 Fees |
| 12 | Consolidated Services Group, Inc | | 21.69 | | Misc/Record Retention Service | Inv#0692736-IN;storage 3rd qtr storage |
| 13 | Iron Mountain | | 55.28 | | Misc/Record Retention Service | Inv#NCU4365;storage 11/1-31/16; service 9/28-10/25/16 |
| 14 | Merighi's Savoy Inn | | 1,034.97 | | Police Defense & Training/EPL | 10/20 Conflict Res Sem; Pfeiffer; AM/PM session; split by 3 |
| 15 | Nicolosi's Catering | | 658.50 | | Police Defense & Training/EPL | 10/19 Conflict Res Sem; Pfeiffer; AM/PM session; split by 3 |
| 16 | O'Connor's American Bar & Grille | | 597.37 | | Police Defense & Training/EPL | 10/21 Conflict Res Sem; Pfeiffer; AM/PM session; split by 3 |
| 17 | Janet Pfeiffer | | 33.89 | | Police Defense & Training/EPL | 10/19-21/16 travel expenses (3 day, 2 sessions) split with 2 others |
| 18 | Postmaster | 280.00 | | | Misc/Postage/Copies/Faxes | PO Box 489; Annual fee: 11/30/2016-11/30/2017 |
| 19 | Bass River Township | | 750.00 | | Optional Safety Budget | Reimb for safety equipment |
| 20 | City of Bordentown | | 200.00 | | Police Defense & Training/EPL | EPL reim - employee handbook review |
| 21 | Township of Chesterfield | | 200.00 | | Wellness Program | Table cloth for fall festival |
| 22 | Borough of Fieldsboro | | 500.00 | | Wellness Program | Fitbit; walking shoes; healthy snacks |
| 23 | Borough of Fieldsboro | | 522.99 | | Optional Safety Budget | Reimb safety items |
| 24 | Hainesport Township | | 479.41 | | Optional Safety Budget | Reimb safety items |
| 25 | Lumberton Township | | | 588.99 | Safety Incentive Program | Reimb safety items |
| 26 | Township of Medford | | 200.00 | | Police Defense & Training/EPL | EPL reim - employee handbook review |
| 27 | Township of Medford | | 220.00 | | Wellness Program | Reflexology clinic |
| 28 | Pemberton Township | | 556.99 | | Wellness Program | Reflexology clinic; chair massages; weight chall prizes |
| 29 | Pemberton Township | | 1,496.93 | | Optional Safety Budget | Reimb safety items |
| | TOTAL | \$280.00 | \$71,252.90 | \$588.99 | | |

| | |
|----------------------------|--------------------|
| JIF BILL LIST TOTAL | \$72,121.89 |
|----------------------------|--------------------|



*Finance Committee Meeting
Tuesday, October 11, 2016
Delran Municipal Building*

A meeting of the Burlington County Municipal Joint Insurance Fund Finance Committee was held on Tuesday, October 11, 2016 at 2:00 pm at Delran Municipal Building, Delran, NJ.

Jeff Hatcher, *Committee Chair, Delran Township*
Richard Brook, **Florence Township**
Mike Mansdoerfer, *Fund Chair, Lumberton Township*
Kathy Burger, **Medford Township**
Meredith Tomczyk, **Mt. Laurel Township**
John Gural, **Palmyra Borough**
Dave Matchett, **Shamong Township**
Paul J. Miola, CPCU, ARM, Executive Director, *AJGRMS*
Paul A. Forlenza, Deputy Executive Director, *AJGRMS*
Jodi Palmeri, Sr. Financial Analyst, *AJGRMS*
Tracy Forlenza, Financial Analyst, *AJGRMS*

Those unable to attend were:

Linda Dougherty, **Edgewater Township**
J. Paul Keller, **Springfield Township**

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

2016 Retrospective Member Analysis – 09/30/16

Ms. Palmeri provided the Committee with an update as to the performance of the candidates participating in the Retrospective Program valued as of 09/30/16. She noted that the members participating in the program are sent quarterly updates to inform them of their performance and potential additional assessments.

Ms. Palmeri reviewed Bordentown City noting their participation in the Program in 2013 and 2015. She explained that their total paid claims have exceeded their minimum loss funding in Fund Year 2013, have a loss ratio of 201.6%, and the City have been invoiced the full amount of \$29,395 with all payments received. She also stated that the JIF has absorbed an additional \$95,982 which is in excess of the contract maximum loss funding requirement for the City for that year. She noted that although the City's 2015 loss ratio is 221.6%, their total paid claims have not exceeded their minimum loss funding in this Fund Year, so they have not been invoiced for 2015.

Ms. Palmeri reviewed Bordentown Township noting their participation in the Program in 2013. She explained that the Township's total paid claims exceeded their minimum loss funding in this Fund Year, have a loss ratio of 392.9%, and they have been invoiced \$32,507 with most of the amount due being received. She also stated that the JIF has absorbed an additional \$367,394 which is in excess of the contract maximum loss funding requirement for the Township for that year. She stated that page 2 of the agenda is a payment log noting that the

Fund Treasurer is working with the Township to collect the outstanding payments and penalty fees due to late payment of invoices.

Ms. Palmeri reviewed Chesterfield Township noting their participation in the Program in 2013 with a loss ratio of 0.0%. She further noted that Chesterfield Township participated in the 2012 Program and is paying their invoices. She stated that the last payment of \$395 was transferred from their share of the AELCF and the payment log will be updated.

Ms. Palmeri reviewed North Hanover Township noting their participation in the Program in 2013. She stated their loss ratio is 33.4%.

Ms. Palmeri also reported that there were no participants in the Retrospective Program in 2014.

Return of Surplus Resolutions

Ms. Palmeri stated that the Resolution authorizing the release of surplus was presented and approved at the September Executive Committee meeting. She noted that the necessary worksheets supporting the surplus release were filed with the State and dividend notices will be sent to the members following the 30 day waiting period.

Calendar of Events

Ms. Palmeri informed the Committee that Exigis was slightly delayed transferring their exposure data to the MEL as they were developing a new export layout to encompass certain MEL exposure items to insure a uniform transfer of exposure data. She stated that all other processes for the Budget, Renewal, and Reorganization are on target and that each of the process timelines will be updated accordingly as various tasks are completed.

2017 Draft Budget

Ms. Palmeri stated that nothing has changed in the loss funding portion of the budget and there were no changes in the operating expenses since the Committee's last review of the draft budget.

MEL Financial Fast Track (FFT) as of June 30, 2016

Ms. Palmeri noted that the MEL's FFT report valued as of June 30, 2016, is included in the agenda. She reported that the MEL's surplus position as of June 30, 2016 is \$16,677,496 which has improved \$2.5 million this year.

Budget - Excess Premiums

Ms. Palmeri budgeted a 2.5% increase in the MEL Excess WC & Liability line; 18% increase in the MEL Property line; and kept the fidelity line flat. She also noted a 5.0% increase in the EPL/POL Premium line.

2017 MEL Draft Budget

Ms. Palmeri reviewed the 2017 Draft MEL Budget broken out by line of coverage on page 6 of the agenda. She noted that this budget assumes flat exposures growth for 2017, resulting in a 0.6% increase. She highlighted line item 4; *Excess Property to 500K* which is increasing 12.7%. She reminded the members that effective January 1, 2017; all JIFs will have a minimum of a \$100k SIR for Property claims. She noted that the MEL will then self-insure, at a minimum, the next \$400,000 of each claim.

MEL 2017 Retro Program

Ms. Palmeri informed the Committee that the MEL will continue to experience rate member JIFs and utilize a *Retrospective Program* for all the JIFs. She noted that the Burlco JIF is a good performer; therefore, they will receive an experience rating .982 applied to their MEL WC & Liability claims funding for 2017.

Ms. Palmeri continued noting that effective January 1, 2017; the JIFs will be billed for 85% of WC & GL loss funding, but will be liable up to the 100% of the loss funding obligation for 10 years. She stated that by fully funding this potential exposure, this money will be in the budget and no additional assessments will be needed. She further stated that if the money is not paid out after 10 years; it will be returned to the members as a proportionate share similar to surplus release.

2017 EPL/POL Draft Premium

Ms. Palmeri directed the members to page 7 of the agenda packet outlining the EPL/POL Premium adjustments. She noted that the statewide EPL/POL premium is increasing 5%; however, each JIF's performance will dictate their increase above or below the 5% increase. She commented that the BURLCO JIF's loss ratio is 50.79% so according to the rate table, the increase will be 4%. She noted that the JIF budget only indicates a 3.82% increase because the VDO and Cyber, which are included in this line item, are remaining unchanged from 2016 so the savings are recognized.

Ms. Palmeri noted that in years past her office has applied the JIF Philosophy (apply increases/decrease to EPL line based on performance) to the EPL/POL line. She explained that this year, the new carrier presented a recommendation on premium changes for 2017. She noted that the recommendation from the carrier includes a -1.5% decrease for good performers and all poor performing members seeing an increase to make up the premium balance. Ms. Palmeri then directed the Committee to page 8 & 9 included in the agenda packet. She noted that the difference between the premiums recommended by the carrier and those developed by her office using the Fund's process are very close suggesting that the members are accurately priced. Ms. Palmeri noted that her office is looking for direction if the Committee wishes to continue to use the current JIF philosophy in determining member's EPL/POL assessment or begin utilizing the carrier's recommendations. Mr. Forlenza stated his concern that if the JIF moves to using the carrier premiums it will not allow the JIF to temper a poor performing member as the JIF normally has in the past. The Committee discussed the two options and agreed to remain with the current JIF philosophy utilizing the presented performance layer ratios. Mr. Mansdoerfer commented that using the carriers numbers goes against the JIF philosophy; to not be individually priced. The Committee agreed to stay with the current JIF philosophy.

EPL/POL Deductibles/Co-insurance

Ms. Palmeri then reviewed a spreadsheet included in the agenda packet that contains the proposed member deductibles & coinsurance requirements for 2017. She noted that the only proposed change is for Pemberton Township who has a number of claims in the past 18 months. Currently, Pemberton Township has a \$10,000 deductible with \$100,000 co-insurance requirement. The carrier is proposing to remove their buy down options, thus increasing their deductible to \$20,000 with a \$250,000 co-insurance requirement.

Finally, Ms. Palmeri noted letters will be sent to any member whose deductibles or co-insurance is changing. The members will be notified of these changes by mid-late November to be effective for January 1, 2017.

Proposed Surcharge for Non-Compliant Members

Ms. Palmeri reminded members that the MEL EPL/POL Risk Management Plan checklist was due October 1st of this year. She noted that compliant members either stayed with standard deductibles/co-insurance or will continue with lower requirements if purchased; however, any non-compliant member will now have a minimum \$100,000 deductible and 20% coinsurance requirement of the first \$2 million in losses. She noted that currently the non-compliant members are Bass River, Fieldsboro, Lumberton, Mt. Laurel, Pemberton Twp, Southampton, and Wrightstown. The MEL has stated that once a member becomes compliant, the deductible and coinsurance requirements revert to the standard levels effective the date the checklist is approved by the MEL. She further stated that from October 1, 2016 through December 31, 2016, these members can have their checklist's approved with no penalties because it is prior to the start of the policy date.

She noted that her office recently discussed the lack of incentive to submit materials by October 1, 2016. She stated that one idea that was discussed was that any checklist approved after October 1, 2016, but prior to the policy date of January 1, 2017; receive a 20% surcharge with the standard deductible and co-insurance terms for January 1, 2017. She commented that this provides an incentive to meet the October 1, 2016 deadline. Ms. Palmeri explained; however, that this cannot be retroactively applied to non-compliant members as the members were not notified of the potential penalty. She stated that if the JIF announces this provision now, the Fund could implement such a policy for January 1, 2017. She noted that all the non-compliant members who do not submit their checklist prior to January 1, will have a 20% surcharge for 2017 built into their premiums. If they submit the checklist before October 1, 2017, the members will not have a surcharge in 2018. Mr. Hatcher inquired if a non-compliant member has a claim between now and the end of year is there a surcharge. Mr. Forlenza stated that a surcharge would not apply if they meet the January 1, 2017 deadline. Ms. Palmeri also reported that any surcharges collected will be placed in the JIF's Contingency line item held until released as surplus. Following a brief discussion, the Committee agreed to move forward with the 20% surcharge. Mr. Miola noted that his office will email the Fund Commissioner, copying the RMC so they would be sufficiently notified. The Committee agreed to this idea as well.

2017 EJIF Premium

Ms. Palmeri directed the members to the EJIF budget on page 13 of the agenda. She reported that the 0.9% increase was accounted for in the 2017 BURLCO JIF Draft budget. Mr. Matchett inquired when, if ever, the BURLCO JIF would get a dividend from the EJIF. Ms. Palmeri stated that State regulations pertaining to the EJIF do not allow the release of surplus form non-administrative line items for a minimum of 10 years.

Assessment Strategy Scenarios

Ms. Palmeri then directed the Committee to the handout of the *Assessment Allocation Strategy* which should be behind tab (7) and an excerpt on the Committee discussed at their last meeting. She asked if the Committee still wishes to continue utilizing Anomaly Losses in the assessment strategy. Ms. Palmeri reminded the Committee that an Anomaly Loss is defined as

one claim that accounts for at least 50% of the overall net incurred losses over the past 6 years. The Committee agreed to continue utilizing Anomaly Losses.

Ms. Palmeri then reviewed the three (3) options with the members noting the differences in the percentages in the non-renewing members. Ms. Palmeri noted that all three options have a 5% increase for the Retro Assessment Program while the renewing members stratifications do not change ranging from -6.65% to -20.0%. She stated that Option 1 has a minimum of -2.5% for good performing members with a maximum of 4% increase for poor performing members. She stated Option 2 has a minimum of -3.0% for good performing members with a maximum of 5% increase for poor performing members. She stated Option 3 has a minimum of -4.0% for good performing members with a maximum of 6% increase for poor performing members. She reminded the members that this increase/decrease only pertains to the loss funding portion of the members' assessment.

Ms. Palmeri reviewed the breakout per member on the following pages. She reported to the Committee that Bordentown City and Bordentown Township are the members with a six year average loss ratio above 100%. Mr. Matchett inquired if either would be placed on a *Retrospective Program*. She noted that Bordentown Township will be on the program; however, Bordentown City does not meet both of the criteria set forth in the program. Following a brief discussion on the Options, the Committee agreed to proceed with Assessment Strategy Option 1 with Anomaly Losses and \$100,000 Property SIR.

Mt. Laurel Renewal

Ms. Palmeri reminded the members that her office has met with Mt. Laurel to discuss the possibility of an early renewal effective 1/1/2017 which will assist in balancing out the amount of member assessments that renew each year in the three year renewal cycle. She explained that should Mt. Laurel renew early with the Fund, the Township would go through the Revaluation Program which would result in a 17% loss funding reduction for 2017. She reported that if Mt. Laurel does not renew early, and the Fund utilizes Option 2, the loss funding would be \$660,683 which is a 2% reduction. She then recommended that should Mt. Laurel not renew early that the difference of \$101,125 in loss funding be placed in the Loss Fund Contingency line.

Ms. Palmeri explained that placing this difference in the Loss Fund Contingency line will allow the Fund to use these funds to offset any difference between what the Actuary removes from the loss funding budget and what Mt. Laurel contributes to the loss funding budget. She explained that assuming the Actuary loss funding valuation does not change from \$584,405 and assuming the 17% (\$548,367) loss funding reduction carries over the remaining members would have an additional \$36,038 to absorb which could be offset with the 2017 Loss Fund Contingency of \$101,125. Mr. Miola stated that this protects the Fund and assumes Mt. Laurel qualifies for a similar reduction next year assuming their loss ratio, etc. remain consistent.

Mr. Forlenza then explained that he presented the early renewal proposal to Mt. Laurel for review prior to their scheduled meeting in September. The proposal included the terms that were discussed with and approved by the Committee (17% reduction). He noted that Mt. Laurel responded to the proposal indicating that the proposed reduction was not sufficient as they were looking for \$180,000 loss funding reduction. Mr. Forlenza noted that the proposal was based on the Actuary's recommendations with the approval of the Finance Committee. He is unsure as to how the Township developed the \$180,000 figure. Ms. Palmeri stated that if the JIF were to provide Mt. Laurel with a \$180,000 reduction, the other members would need to make up the difference and the other renewing members (Medford Township) would need to

receive the same reduction. Mr. Forlenza noted that Mt. Laurel contacted him and is looking for the best offer the JIF is willing to provide. He further stated that he does not feel comfortable going beyond the 17% and noted that the Actuary believes that all remaining members are accurately priced. Mr. Mansdoerfer agreed that if the members are accurately priced then that is the best offer.

Mr. Forlenza then reviewed the options from the Committee's last meeting noting the 17% loss funding reduction, a "good performing" Retrospective Program which the Finance Committee opted against, and an individual SIR which was not presented after further discussion. Ms. Palmeri directed the members to page 15 of the agenda packet which breakouts different SIR options (\$0, \$50k and \$100k) and reviewed each scenario. She reminded the Committee that Mt. Laurel's proportionate share of dividend releases from years when they carry an SIR will be reduced. She further noted the following additional considerations: no aggregate protection and no RCF for the claims that fall under their SIR. In addition, Mt. Laurel would need to create an insurance commission, pay their entire share of their SIR before JIF/MEL pays anything, and the additional TPA fees some of which would be annual reoccurring fees. She noted that page 17 provides a breakout of claims funding recommendations assuming different SIR options.

Ms. Tomczyk asked if the Committee would be willing to increase the loss funding reduction beyond \$117,000. The Committee discussed the possibility of increasing the reduction; however, Mr. Brook and Mr. Matchett reminded the Committee that when Mt. Laurel was a poor performer the JIF stood by them. Mr. Matchett asked if Mt. Laurel's Council understood that they could not join any other MEL affiliated JIFs for three years if they left the BURLCO JIF. Ms. Tomczyk stated that she informed her Council of this policy.

Mr. Forlenza informed the Committee that he asked Mr. Mansdoerfer to attend the Mt. Laurel meeting because this proposal is from the Finance Committee and the Fund and should be received in this manner. Mr. Brook agreed and suggested that if Mt. Laurel has actuarial figures that differ from the JIF's actuarial figures, they should be provided to the Fund for review, but for right now, the recommended reduction, is the JIF's Finance Committee's final and best offer based on the JIF's actuarial numbers. He noted that the more the numbers are manipulated to meet an individual's demands, the more difficult it will be to run the JIF. The Committee noted that they do not want to get into the practice of negotiating with members when they are renewing. The Committee decided that they would offer Mt. Laurel the figures originally presented. Ms. Tomczyk noted that she will provide her council with this information and update the Committee accordingly.

Ms. Tomczyk inquired if it was possible to increase the 2016 dividend release. The Committee discussed this and decided that they did not wish to change their documented practices regarding the release of surplus. Ms. Tomczyk thanked the Committee for their consideration.

Miscellaneous

MEL Retro Closed Year Account Draft Resolution

Ms. Palmeri reviewed the draft resolution on page 18 of the agenda. She noted that this resolution allows the creation of a new Closed Years account to hold the excess funding for potential MEL Retrospective payments. She stated that this would be tracked by Fund Year, by member, similar to the Closed Years Account. She explained again that pursuant to the

MEL Retrospective Program, the Fund will be billed at 85% of the workers' compensation and liability loss funding, but the Fund is liable up to 100% of the workers' compensation and liability loss funding for Fund Year 2016. As a result, the Fund wants to place any remaining funding for the 2016 Fund Year into this new account should it be needed in the future.

Ms. Palmeri noted the after the Retrospective Program term of 10 years runs out, the remaining funds will be distributed back to the members based upon their percentage of the MEL loss funding assessment for that year. Ms. Palmeri further stated that after the account is created, the 2016 excess funds will be transferred into this account with an interfund transfer in November or December. Mr. Forlenza commented that Mr. DeWeese reviewed this resolution with minimal changes. The Committee approved the resolution for presentation at the October Executive Committee meeting.

Transition of Banking and Asset Managers Draft Resolution

Mr. Forlenza reminded the Committee that they have discussed switching banking and asset manager services to Investor's Bank for banking and Wilmington Trust for asset management. He noted a draft resolution is on page 20 of the agenda packet for the Committee's review.

Mr. Forlenza reported that this resolution authorizes chair and secretary to execute a contract with Investor's bank and establish an account with M&T Bank, corporate owner of Wilmington Trust, to be used as a clearing account for any proceeds from any transactions with Wilmington Trust noting that this should meet the GUDPA requirements.

Mr. Forlenza stated that the Fund Treasurer recommends opening the account by January 1, 2017 and moving out of TD Bank completely by March 31, 2017. He suggested having the signature cards ready for the December Executive meeting. He also noted that the Committee should discuss who can be a designated signature on the accounts. Mr. Forlenza explained that all signatories are designated by resolution at the Reorganization meeting.

Ms. Palmeri noted that if approved by this Committee, a resolution would be presented to the Executive Committee in October, authorizing these accounts to be established by January 1, 2017 and the transition of these services. Following a brief conversation, the Committee agreed.

Next Meeting Date

Ms. Palmeri noted the next meeting would consist of final assessment allocation strategy, final budget, final EPL Allocation and MEL & EJIF assessments. The next meeting will be Friday, November 4, 2016 at 9:30am via conference call.

Seeing no other business, the meeting was adjourned at 3:10 PM.

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***Strategic Planning Committee Meeting Minutes
October 18, 2016 at 2:30 pm
Hainesport Municipal Building
Hainesport, NJ***

A meeting of the Burlington County Municipal Joint Insurance Fund's Strategic Planning Committee was held on October 18, 2016 at 2:30pm in Hainesport, NJ. Those in attendance were:

Kathy Burger, *Chair, Medford Township*
Glenn McMahon, *Chesterfield Township*
Mike Mansdoerfer, *Lumberton Township*
Dave Matchett, *Shamong Township*
Paul Forlenza, Deputy Executive Director, *Arthur J. Gallagher Risk Management Services*
Sheila Ortiz, Account Representative, *Arthur J. Gallagher Risk Management Services*

Unable to attend:

John Gural, **Palmyra Borough**

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

I. Minutes of the July 19, 2016 Meeting

Mr. Forlenza noted the minutes from the July 19, 2016 were emailed to the Committee on October 5, 2016, and he will be discussing some of the follow-up items from that meeting at today's meeting.

II. Membership Renewals

Mr. Forlenza noted that all members up for renewal effective January 1, 2017 have renewed their membership with the Fund and Ms. Ortiz filed the agreements with DOBI & DCA on September 29, 2016.

Mr. Forlenza provided an update to the Committee on the status of Mount Laurel and the Fund's offer to renew their membership early to better align the amount of annual assessment renewing each year. He explained that the Finance Committee met last week and approved a proposal that he sent to Ms. Tomczyk on Friday, October 15, 2016.

Mr. Forlenza stated that the proposal outlined four (4) different scenarios. He then briefly described each scenario that he provided to Mount Laurel. Below are the proposals:

- *No early renewal and the impact on Mt. Laurel's 2017 assessment*
- *Early Renewal – Mt. Laurel goes through the Fund's Revaluation process the Finance Committee utilizes on an annual basis for renewing members to ensure they are accurately price. This process would save Mount Laurel approximately \$130,000 in loss funding & operating costs for 2017.*

- *Mt. Laurel takes on a \$50,000 Self Insured Retention (SIR) for Property, Liability & Workers Compensation claims*
- *Mt. Laurel takes on a \$100,000 Self Insured Retention (SIR) for Property, Liability & Workers Compensation claims*

Mr. Forlenza indicated that the proposal for Mount Laurel included what their obligations would be with the Fund in a SIR program. The proposal also included recommendations as to what the Township should budget to cover the claims within their SIR based upon their losses. The Actuary also provided a report outlining their losses and recommended funding.

Mr. Forlenza stated that he received an e-mail this morning from Ms. Tomczyk requesting additional information from the Fund to assist in making a decision. Mr. Forlenza stated that some of the information being requested is already in the possession of the Township, while some of the information he either doesn't have or doesn't understand what is actually being requested. A group discussion ensued.

Following a lengthy discussion, the Committee asked the Executive Director's office to respond to Ms. Tomczyk's e-mail by specifying that the additional information that she is requesting is included in the JIF audits and the Plan of Risk Management. Ms. Burger commented that there is an obligation to respond to the e-mail accordingly. Mr. Forlenza stated that he will provide Ms. Tomczyk with the requested information.

Mr. Forlenza also mentioned that Mount Laurel has inquired about the possibility of leaving the JIF a year early; however, he is not concerned with this possibility as the Township understands their contractual obligation to the Fund.

Mr. Forlenza noted that he and Ms. Palmeri were scheduled to visit Mount Laurel on October 24th; however he stated that he received notice that Mount Laurel would like them to attend their November 14th Council Meeting. Mr. Forlenza indicated that neither he nor Ms. Palmeri are available the evening of November 14th to attend the meeting. Ms. Burger recommended that Mr. Forlenza respond back to Mount Laurel indicating that he would like to meet with the Council; however, there is a conflict in scheduling for November 14th. The Committee agreed with Ms. Burger. Mr. Forlenza stated that he is confident that he will be able to schedule a mutually convenient date to meet and answer any questions the Council might have regarding the proposal.

III. Membership Visitation Program

Mr. Forlenza stated that he has completed visits to most of the renewing towns. He noted some towns, when contacted for a visit, stated they did not require one. Those towns that did not require a visit were sent copies of the Membership Updates and asked that they please distribute to the members of the Governing Body.

IV. Membership Growth

Mr. Forlenza indicated that there are no prospects for 2017.

V. December Executive Committee Meeting/Holiday Dinner Meeting

Mr. Forlenza indicated that the December Dinner Meeting will be held on December 20, 2016. He mentioned that the Executive Committee Meeting will be held at the Medford Public Safety Building at 4:00pm and the Dinner Meeting will begin at 5:15pm. Ms. Burger stated that the Medford Public Safety Building has been reserved. The meeting location was re-advertised on August 15, 2016.

Mr. Forlenza stated that the dinner meeting location will be Braddock's Tavern in Medford. He mentioned that the Fund Professionals will jointly sponsor the cocktail hour.

VI. *Executive Committee Meetings*

Mr. Forlenza asked the Committee if they would like to continue to have our monthly Executive Committee meeting at the Hainesport Municipal Building on the 3rd Tuesday of each month at 4:00pm. The Committee agreed.

VII. *Fund Commissioner Attendance*

Mr. Forlenza referred the Committee to page two (2) of the agenda packet to review the attendance spreadsheet for the Executive Committee meetings. He noted that at the Committee's last meeting, the attendance report was through June and the Committee asked him to send letters to Pemberton Borough, Southampton and Woodland.

Mr. Forlenza mentioned that he had a visit with Southampton Township to discuss their attendance. He recommended at the meeting that the Township appoint a representative that would be able to attend the Executive Committee Meetings on a regular basis.

Mr. Forlenza then mentioned that he had a discussion with Steve Walsh, Pemberton Borough's RMC in regards to their attendance. He also recommended that the Borough consider appointing someone other than Ms. Mull that would be able to attend the meetings.

Mr. Forlenza indicated that he had a conversation with Woodland Township during their renewal visit last year in this regard. He made a recommendation to the Committee that he would like to send a letter to Pemberton Borough, Southampton and Woodland later this month or in early November. In the letter, he will ask the governing body to consider appointing a new Fund Commissioner at their re-org meeting that would be able to attend regularly scheduled meetings. The Committee agreed with Mr. Forlenza's recommendation.

VIII. *2016 ELECTED OFFICIALS TRAINING*

Mr. Forlenza directed the Committee to a *Save the Date* for the Elected Officials Training that will be held in conjunction with the ACM & TRICO JIFs. Invitations for the sessions will be e-mailed to all Municipal Clerks and Fund Commissioners in early November. The trainings have been scheduled on the following dates:

- 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*

Mr. Forlenza indicated that the MEL's Elected Officials Training Script is geared toward "Ethics" for the third year in a row. He would like to remove a portion of the "Ethics" material and add in a section on *Land Use and EPL* related issues. Mr. Forlenza asked the Committee for authorization to engage a Land Use Attorney to be a speaker at the Elected Officials Trainings. He also asked the Committee for authorization to reach out to Armando Riccio, an attorney who specializes in EPL related matters to also present. The Committee authorized the Executive Director's office to engage these two attorneys to present at the Elected Officials Training.

IX. Conferences

Mr. Forlenza stated that the Fall AGRIP Conference had just taken place in Denver, October 2-5, 2016. He noted that Richard Brook attended. He also stated that Mr. Brook will provide the members with a report.

Mr. Forlenza pointed out that for 2017 the JIF has budgeted four (4) positions to attend the upcoming conferencea:

PRIMA: June 4-7, 2017 in Phoenix, AZ
AGRIP: Spring Conference | March 5-8 in Orlando, FL
Fall Conference | October 1-4 in Baltimore, MD

Mr. Forlenza stated that email notifications will be sent to those with the highest priority to attend these conferences in January 2017.

X. 2016 Annual Reports

Mr. Forlenza noted that the 2016 Annual Reports “draft” is complete and will be distributed in December. Each town will receive eight (8) copies.

XI. Technology Liability

Mr. Forlenza noted that the Technology Risk Audits (GAP) visits are currently in progress in the TRICO JIF. He mentioned that Lou Romero from Pivot Point is about two weeks out from scheduling the BURLCO JIF audits. Mr. Forlenza stated that following the scheduled visit, each member will receive a report for each individual town that outlines all the risks and threat levels associated with the specific town. He indicated that he met with Mr. Romero last week and asked him to restructure the member report to include an Executive Summary in the beginning of the report that the members will understand.

Once the members receive their reports which should be in the November / December timeframe, the next step for the Fund would be to develop model policies and procedures as well as training for the members. Mr. Forlenza indicated that his office will receive an Executive Summary Report on all of the members that will highlight the most common risks the towns are facing. He noted for this summary will be used as a mechanism to develop training to our members.

Mr. Forlenza also noted that there are funds in the 2017 budget for “intrusion testing” should the Fund decide to move in that direction.

XII. EPL/POL Plan of Risk Management

Mr. Forlenza referred the Committee to page four (4) of the agenda packet to a copy of the latest listing of the MELs Employment Practices Compliance Status for the BURLCO JIF valued as of October 6, 2016. He noted that the following towns have submitted their 2017-2018 checklist: Chesterfield, Mansfield, Pemberton Borough, Shamong, Westampton, and Woodland.

Mr. Forlenza mentioned that there are a few towns that are listed on this report as not being in compliance; however, they have submitted their checklists since October 6th. He indicated that he will reach out to Cate Kiernan from PERMA for an updated list.

Mr. Forlenza then noted that the Finance Committee discussed and approved a 20% surcharge for those towns that are non-compliant by January 1, 2017.

XIII. EPL Helpline & Hotline

Mr. Forlenza reported that he is currently working on the revisions for the EPL Helpline & Hotline. He added that he is working on combining both programs as one resource.

XIV. BURLCOJIF 25th Anniversary

Mr. Forlenza referred the Committee to page five (5) of the agenda to discussions that took place at the last meeting. He noted that this Committee asked the Executive Director's office to research having a local deli deliver food to each municipality as a way of celebrating the Fund's 25th Anniversary. Ms. Ortiz mentioned that she reached out to Primo's Hoagies and they will only deliver within a one (1) mile radius.

As a result, Mr. Forlenza recommended allotting funds from the contingency line of the budget to reimburse each town for a "thank you" luncheon. He noted that his office could send out an announcement to the members in the early part of next year with a \$10 per person allotment. The Committee agreed with this expenditure.

Mr. Forlenza then mentioned that a resolution "celebrating" the 25th anniversary will be provided to all the JIF members, along with the "hourglass" with the JIF Municipal Logo and the 25th Anniversary Insignia.

Mr. Forlenza then asked the Committee if they had any other ideas how they would like to commemorate this milestone. The Committee agreed with the reimbursement of a luncheon, resolution and the hourglass for the members.

Mr. Miola suggested the development of a press release for the BURLCO JIF's 25th Anniversary to highlight the accomplishments.

XV. Annual Planning Retreat

Mr. Forlenza reminded the Committee that at their last meeting, they agreed to hold the 2017 Annual Planning Retreat on Thursday, May 4, 2017 at Café Madison, Riverside, NJ. He also noted that the Committee decided not to hold the Fund Professional sponsors Cocktail Reception following the retreat. In place of the reception, a longer lunch and heavier lunch will be served.

XVI. Next Meeting

Mr. Forlenza stated that the next meeting will be held in March of 2017 with the date and location to be determined after the Fund Reorganizes. The Committee Agreed.

There being no further business, the meeting adjourned 3:26 PM.

File: BURLCO/2016/Strategic Planning Committee Tab: 10/18/2016
 BURLCO/Gen/Strategic Planning Committee Tab: 10/18/2016



FUND YEAR 2017 DRAFT BUDGET

The attached \$7,580,488 JIF, MEL, EPL/POL and E-JIF budget represents a 0.81% decrease over last year's combined annualized budget of \$7,642,271. As in past years, individual member assessments will fluctuate above or below the estimated range based on member claims experience as outlined in the JIF Assessment Allocation Policy. The 2017 draft JIF budget of \$4,927,615 represents a decrease of 2.48% (-\$125,247) over last year's \$5,052,862 annualized budget. Budgeted loss funds decreased by \$143,025 (-3.78%). Operating Expenses increased \$17,778 (1.40%) over 2016, while the excess premiums, inclusive of the MEL, EPL/POL and E-JIF policies, are projected at \$2,652,873 in comparison to \$2,589,409 for 2016, an increase of \$63,284 (2.45%).

Revaluation Program

Beginning with Fund Year 2011, the Finance Committee implemented a program that allows the Fund to lower a good performing member's loss funding budget if they have been a "net giver" to the Fund over the most recent six-year period. The reasons for this review included ever-increasing pressure on the loss fund budget, tighter municipal budgets, and outside competition due to a prolonged soft insurance market. This program is thoroughly explained in the attached *Assessment Allocation Policy*. Each year, the Finance Committee reviews renewing members' pricing to make sure their assessment accurately reflects their loss exposure to the Fund. This Revaluation program continued in the development of the 2017 Budget.

Retrospective Assessment Program

Beginning in 2011, the Finance Committee also introduced a *Retrospective Assessment Program* that identifies members that are the driving force behind the Loss Funding increases year to year and removes the risk they place on the Fund by placing these members in a min/max loss-funding contract. This program is thoroughly explained in the attached *Assessment Allocation Policy*.

The one member (Bordentown Township) in the *Retrospective Assessment Program* for 2017 received a 5% increase in their minimum loss-funding assessment. The differential between the minimum loss funding increase (5%) and the maximum assessment increase (as determined by the Finance Committee) becomes the sole obligation of this member should their claims costs exceed the minimum loss funding level.

BUDGET FACTORS

Loss Funds

Loss Funds represent money used for the payment of member claims.

Each summer, the Fund Actuary, Actuarial Advantage, reviews member exposures and loss experience and projects the total incurred claims for the Fund Year ahead. For Fund Year 2017, the Actuary recommended a 4.1% decrease in the overall loss funding budget utilizing anticipated exposure growth of 0% for Auto & General Liability and Workers' Compensation and 4% for Property coupled with an anticipated decrease in overall claims frequency.

Some of the key factors affecting the loss funding portion of the budget are as follows:

1. **Workers' Compensation** loss funding decreased 3.26% (-\$72,638). Over the past several years, the Fund has implemented a number of cost control measures that have helped to stem the increase in workers' compensation claims. Cost control measures include monitoring the number of days it takes each member to report a claim, the use of transitional duty days, and the use of the Fund's managed care EPO. Each of these items is tracked and reported to the membership on a monthly basis. 2017 also marks the fifth year that the Fund has invested in a Wellness Program. Numerous national studies indicate that healthy employees are less likely to suffer a workers' compensation claim; and, when they are injured, the injury is less severe and the employee recovers faster. In addition, the Fund has recognized a decrease in its lost time accident frequency over the past several years. This trend is an indication that the Fund's emphasis on safety training and management of claims is paying off; however, the Fund is aware that medical and wage inflation continues to put pressure on the workers' compensation claims costs and the Fund budget.
2. **General Liability** loss funding decreased 7.97% (-\$40,715). The reduction is a credit to the members who are making good use of the various liability risk control programs offered by the Fund. In addition, the Fund continues to encourage its members to include model indemnification, defense, and hold harmless language in all municipal contracts including inter-local service agreements. Fund members also have access to a TULIP (Tenant User Liability Insurance Program) that allows private users of municipal facilities to secure short term, low cost, liability insurance policies over the internet. These policies automatically name the municipality as an *Additional Insured* and provide an added layer of protection to the members. Our claims adjusters are continuing to do a fine job in investigating, settling, and defending liability claims brought against our members. In addition, the Fund's defense attorneys continue to be successful in defending our members in these matters. Finally, it should be noted that the total number of active liability claims remains low in comparison to prior years indicating that the Fund's risk management programs and aggressive defense of claims is paying off.
3. **Auto Liability** loss funding, while not a major component of Loss Funds, is increasing 2.84% (\$3,405). As accidents involving police vehicles continue to be a major factor driving this line of coverage, the Safety Director and Fund members continue to monitor and control this risk. The Safety Director is continuing to develop additional strategies to help reduce accidents.
4. **Property** loss funding is decreasing 6.84% (-\$18,834). After several years of increases in this line of coverage, the Fund is recognizing a small reduction in this area for 2017. Over the past several years, the Fund has seen an increase in the number of property claims exceeding the Fund's SIR and hitting the MEL and excess layer. The Excess Property carrier, Zurich, initially proposed a 30% rate increase for 2017; however, reduced it to a 4.1% increase due to all MEL affiliated JIFs increasing their SIR to \$100K and the MEL increasing their retention to \$400K allowing Zurich to attach at \$500K.
5. **Other Loss Funding Budget Changes** – The Committee opted to remove the Loss Fund Contingency line of \$100,147 for 2017 as it was originally intended to be a short-term budget "stability" placement. However, as Mount Laurel was offered the opportunity to renew early (2017 rather than 2018), the potential savings (\$107,867) for the Township from the *Revaluation Program*, should they renew early, was placed in the Loss Fund Contingency line. Should Mount Laurel opt to renew early, the \$107,867 will be removed via budget amendment.

Workers' Compensation

For the past ten years, the insurance industry as a whole has experienced some troubling trends in workers' compensation that has had an impact on local Joint Insurance Funds and the MEL. These trends include increased medical costs, indemnity costs, and an expanding definition of compensability. Each of these has contributed to the skyrocketing cost of workers' compensation claims. Generally, the Fund has not experienced a material increase in the frequency of workers' compensation claims during this period; and, remarkably, the severity of the claims has reduced over the short term.

This recent trend is an indicator of our members' continuing efforts to report claims on a timely basis, utilize transitional duty programs, and strengthen their safety programs to stem the rising costs of workers' compensation claims; however, the Fund is constantly searching for additional methods to curb these costs. As mentioned earlier, effective May 1, 2012, the Fund appointed a Wellness Director who is working with the members to develop or enhance existing municipal Wellness Programs. So far, the Wellness Director has been well received by the members as she assists them in developing local wellness programs. Beginning in 2016, the Finance Committee has also included funding for a *Wellness Incentive Program* that will provide funding for local wellness initiatives.

Operating Expenses

The operating expense portion of the budget has increased by \$17,778 (1.40%) and is comprised of the costs required to operate the Fund. Funding for all other professional fees averaged an increase of 2.00%. It is noteworthy to point out that the Fund's operating expenses represent approximately 16% of the combined JIF, MEL, and EPL/POL budget, which is significantly below the typical 30-40% insurance industry-operating ratio and well below the 20% average operating expense ratios for pools nationwide.

MEL

The JIF participates in the Municipal Excess Liability Joint Insurance Fund to provide catastrophic protection over its local loss fund budget. For 2017, the MEL Budget is projected to increase by 0.6% prior to exposure growth. A copy of the proposed 2017 MEL Budget and rate table is enclosed.

The MEL has implemented a Retrospective Program on all member JIFs in addition to an experience rating process based on the prior ten years MEL experience for WC and Liability claims funding. As the BURLCO JIF has been a net "giver" from the MEL over the prior ten years, the JIF will have an experience rating of .982 applied to their WC and Liability claims funding. Under the Retrospective Program, each JIF will be invoiced 85% of WC and Liability claims funding while being contractually bound to a value (100% to 125%) based on the prior ten years MEL experience. Each JIF will be contractually bound to the Retrospective Program for the respective Fund Year for ten (10) years. Again, as the BURLCO JIF has been a net giver to the MEL over the prior ten years, the maximum obligation under the Retrospective Program is 100%. The Finance Committee has opted to fund this line up to 100% of the maximum obligation and transfer any potential liability into the MEL Retrospective Claims Fund Account recently authorized by the BURLCO JIF.

Overall, the net impact on the MEL Assessment produces a budget increase of \$38,837 (2.14%).

EPL

Effective January 1, 2016, the JIF entered into a contract for EPL/POL Coverage with QBE Insurance. The proposal from QBE was for two (2) years (2016 & 2017) and included a guaranteed 5% statewide rate increase for 2017.

Texas Underwriters (an intermediary for QBE) allocated the 5% increase for 2017 on a JIF by JIF basis utilizing five and a half years' experience valued as of June 30, 2016. The relatively "breakeven"

performance by the BURLCO JIF members in the EPL/POL line of coverage resulted in a premium increase of 4%. The basis by which the premium is allocated across the membership has been left up to the Fund; although the insurer must approve the allocation process and member assessments. Over the past several years, the Fund's Finance Committee has phased in a process in which the member's EPL premiums will be determined based upon their performance resulting in member EPL premiums ranges from a decrease of 0.5% to an increase of 12.0%.

In developing the 2017 POL premiums, the Committee applied EPL premium increase to the existing POL rate and applied it to the member population as utilized by the MEL.

Volunteer, Directors and Officers Liability Coverage remains with QBE at expiring rates.

Cyber Liability Coverage (a \$690 per Member fee) will remain with XL Insurance with a 15% rate increase for 2017 based on prior experience.

The Fund also implemented a 20% surcharge for all members who are non-compliant with the MEL EPL/POL Plan of Risk Management Program as of January 1, 2017. The surcharge affects one member resulting in a \$180 budget line item.

All of the above factors results in an overall increase of 4.27% or \$20,598 in the EPL/POL premium for 2017.

E-JIF

Effective January 1, 2006, the JIF became a member of the Environmental Risk Management Joint Insurance Fund (E-JIF). The E-JIF provides its members with a defined Environmental Liability coverage package along with strong risk management programs and other member services including educational and training seminars. The E-JIF rate for 2017 is relatively flat over 2016 with an increase of \$2,455 (0.95%) over 2015. E-JIF assessments are allocated based upon a member's population.

Risk Management Consultant Fees

Members of the Fund contract independently with their respective Risk Management Consultant. The fees associated with these services are built into member assessments and the expense is passed through the Fund budget.

FUND YEAR 2017 BUDGET

The attached draft budget is being submitted for your review and consideration. A Public Hearing on the Budget will be held at the December 20, 2016 Executive Committee meeting.

FUND YEAR 2017 ASSESSMENT STRATEGY

Each year the Finance Committee refines the process by which member assessments are determined to make sure that members are paying their equitable share of the overall Fund Budget. Details outlining the process are documented in the *2017 Assessment Allocation Strategy*. The Finance Committee will make its final 2017 assessment allocation recommendation at the November Executive Committee Meeting. The 2017 JIF loss funding assessments, which is the largest single component of a member's annual assessment, range from decreases of -20% for renewing members with a six year average loss ratio below 30%, to a decrease of 6.65% for new members (less than three years) with no experience with the BURLCO JIF, and an increase of 4% for those members with a six year average loss ratios above 150%. Member(s) in the Retrospective Program (Bordentown Township) will receive a 5% increase in their loss funding assessment.

The member Assessment Certification for the 2017 Fund Year is attached to this Budget Message for your review. We will ask the Fund to certify the assessments at the December Executive Committee meeting.

MEL/RCF DIVIDENDS

As members are aware, the MEL will not release a dividend this year. This is due to the continued strain on the MEL's surplus resulting from Public Officials and Employment Practices Liability losses prior to the program being transitioned to the commercial insurance market and an increase in the number of claims that exceed local Funds' SIRs.

JIF DIVIDENDS

The Finance Committee made a recommendation to release varying amounts of surplus from Fund Years 2002 through 2012. In arriving at the amount of surplus to be released, the Finance Committee continued its practice of examining the financial development of the most current years so as to guarantee future consistent releases of surplus to the membership while providing a cushion against unforeseen events. After examining its current surplus position, the Committee recommended a release of \$600,000, which is \$50,000 more than released last year. In taking this approach, the Committee is confident that the JIF will have a safety cushion against unforeseen events and will be able to release consistent amounts of surplus for years to come. Following the Finance Committee's recommendation, the Executive Committee authorized the release of JIF surplus at its September 2016 Executive Committee meeting. Members again have the option to take the JIF dividend in the form of a check, have it credited to their Fund Year 2017 JIF/MEL/EPL-POL/E-JIF assessment, apply the funds to the Aggregate Excess Loss Contingency Fund, or apportion the funds to one or more of the available options.

File: BURLCO/2017/Budget Development
BURLCO/2017/Budget

Tab: Budget Message
Tab: Budget Message

**BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND
FUND YEAR 2017 BUDGET
\$300K SIR (WC/GL/AL) - \$100K SIR (PR)**

| | ANNUALIZED 2016 | PROPOSED 2017 | CHANGE \$ | CHANGE % |
|---|--------------------|------------------|------------------|----------------|
| PROPERTY | 275,537 | 256,700 | (18,837) | -6.84% |
| GENERAL LIABILITY | 510,765 | 470,050 | (40,715) | -7.97% |
| AUTO LIABILITY | 119,845 | 123,250 | 3,405 | 2.84% |
| WORKERS' COMPENSATION | 2,226,538 | 2,153,900 | (72,638) | -3.26% |
| DEDUCTIBLE | 552,833 | 530,873 | (21,960) | -3.97% |
| LOSS FUND CONTINGENCY | 100,147 | 107,867 | 7,720 | 7.71% |
| TOTAL CLAIM LOSS FUNDS | 3,785,665 | 3,642,640 | (143,025) | -3.78% |
| CLAIMS ADMINISTRATION | 197,105 | 201,047 | 3,942 | 2.00% |
| SAFETY PROGRAMS | 155,943 | 156,270 | 327 | 0.21% |
| - Optional Safety Budget | 51,295 | 51,295 | - | 0.00% |
| - Safety Incentive Program | 61,967 | 61,967 | - | 0.00% |
| - Training | 42,681 | 43,008 | 327 | 0.77% |
| - Police Defense & Training / EPL | 26,347 | 26,347 | - | 0.00% |
| - Right to Know | 16,334 | 16,661 | 327 | 2.00% |
| PROFESSIONAL SERVICES | 259,333 | 272,162 | 12,829 | 4.95% |
| - Actuary | 23,762 | 24,118 | 356 | 1.50% |
| - Administrative Consultant | 26,146 | 26,669 | 523 | 2.00% |
| - Attorney | 60,217 | 65,000 | 4,783 | 7.94% |
| - Auditor | 17,700 | 18,050 | 350 | 1.98% |
| - Safety Director | 113,542 | 120,000 | 6,458 | 5.69% |
| - Treasurer | 10,519 | 10,729 | 210 | 2.00% |
| - Underwriting Manager | 7,447 | 7,596 | 149 | 2.00% |
| ADMINISTRATION | 334,095 | 340,777 | 6,682 | 2.00% |
| CLAIMS AUDITOR | 5,275 | 5,275 | - | 0.00% |
| EXPOSURE DATA MGMT SYSTEM | 8,680 | 10,000 | 1,320 | 15.21% |
| PAYROLL AUDITOR | 8,370 | 8,550 | 180 | 2.15% |
| PROPERTY APPRAISER | 28,072 | 25,000 | (3,072) | -10.94% |
| RISK CONTROL CONTINGENCY | 125,000 | 100,000 | (25,000) | -20.00% |
| WELLNESS PROGRAM | 61,720 | 60,000 | (1,720) | -2.79% |
| CONTINGENCY | 31,864 | 51,819 | 19,955 | 62.63% |
| MISCELLANEOUS | 51,739 | 54,075 | 2,335 | 4.51% |
| - Annual Planning Retreat | 3,500 | 5,000 | 1,500 | 42.85% |
| - Fidelity Bond (Admin/TPA/Treasurer) | 1,200 | 1,200 | 0 | 0.00% |
| - JIF Website | 4,000 | 4,000 | (0) | 0.00% |
| - Legal Notices | 1,800 | 1,800 | 0 | 0.00% |
| - Meeting Expense/Dinner Meeting | 2,000 | 2,500 | 500 | 25.03% |
| - Office Supplies | 2,300 | 2,300 | (0) | 0.00% |
| - Other | 10,000 | 10,000 | (0) | 0.00% |
| - Performance Bond (TPA) | 1,000 | 750 | (250) | -24.98% |
| - Postage/Copies/Fax | 3,200 | 3,200 | - | 0.00% |
| - PRIMA/AGRIP Conference | 12,000 | 12,000 | (0) | 0.00% |
| - Printing | 6,000 | 6,000 | 0 | 0.01% |
| - Record Retention Service | 500 | 1,000 | 500 | 100.05% |
| - Recording Secretary | 4,240 | 4,325 | 85 | 2.00% |
| TOTAL EXPENSES | 1,267,197 | 1,284,975 | 17,778 | 1.40% |
| SUB TOTAL JIF BUDGET | 5,052,862 | 4,927,615 | (125,247) | -2.48% |
| MUNICIPAL EXCESS LIABILITY JIF | 1,814,248 | 1,853,085 | 38,837 | 2.14% |
| - MEL Excess WC & Liability | 1,415,869 | 1,415,869 | - | 0.00% |
| - MEL Excess Property | 398,379 | 437,216 | 38,837 | 9.75% |
| - Property | 388,373 | 427,210 | 38,837 | 10.00% |
| - Fidelity | 10,006 | 10,006 | - | 0.00% |
| EPL/POL PREMIUM | 482,868 | 503,466 | 20,598 | 4.27% |
| EPL/POL COMMISSION - AJG | 16,654 | 17,351 | 697 | 4.19% |
| EPL/POL COMMISSION - CONNER STRONG | 16,654 | 17,351 | 697 | 4.19% |
| EPL/POL SURCHARGE | - | 180 | 180 | 100.00% |
| ENVIRONMENTAL JIF | 258,985 | 261,440 | 2,455 | 0.95% |
| SUB TOTAL PREMIUMS | 2,589,409 | 2,652,873 | 63,464 | 2.45% |
| SUB TOTAL JIF & EXCESS BUDGET | 7,642,271 | 7,580,488 | (61,783) | -0.81% |
| RISK MANAGEMENT CONSULTANTS | 247,200 | 246,715 | (485) | -0.20% |
| TOTAL JIF BUDGET | 7,889,471 | 7,827,203 | (62,268) | -0.79% |

**BURLCO JIF - 2017 Budget
Assessment Certification**

| | |
|--------------------------------|------------------|
| Bass River Township | 65,903 |
| Beverly City | 236,906 |
| Bordentown City | 285,783 |
| Bordentown Township | 374,369 |
| Chesterfield Township | 144,603 |
| Delanco Township | 141,046 |
| Delran Township | 549,373 |
| Edgewater Park Township | 217,687 |
| Fieldsboro Borough | 28,000 |
| Florence Township | 405,931 |
| Hainesport Township | 125,703 |
| Lumberton Township | 326,736 |
| Mansfield Township | 262,130 |
| Medford Township | 805,574 |
| Mount Laurel Township | 1,253,441 |
| North Hanover Township | 158,137 |
| Palmyra Borough | 263,838 |
| Pemberton Borough | 112,436 |
| Pemberton Township | 908,956 |
| Riverside Township | 272,056 |
| Shamong Township | 72,232 |
| Southampton Township | 186,196 |
| Springfield Township | 93,477 |
| Tabernacle Township | 133,055 |
| Westampton Township | 282,724 |
| Woodland Township | 76,649 |
| Wrightstown Borough | 44,261 |
| 27 | 7,827,203 |

BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND

ASSESSMENT ALLOCATION STRATEGY

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

Adopted: Fall 1993
Revised: Fall 1996
Re-Adopted: Fall 2003 - 2009
Revised: Fall 2010
Re-Adopted: Fall 2011 - 2012
Revised: Fall 2012 - 2013
Re-Adopted: Fall 2013
Revised: Fall 2014 - 2015
Re-Adopted: Fall 2016

BUDGET DEVELOPMENT

BUDGET PROCESS

The BURLCO JIF budget process begins in June each year when the RMCs are asked to update their member **exposures** (e.g. insurable property values, vehicle lists, appropriations, payrolls, etc.). This data is required by the Actuary in order to calculate the **loss fund** demands for the new budget year. Beginning with the 2011 Renewal process, the Fund implemented an on-line exposure data management system that provides members and their Risk Management Consultants with real time direct access to their exposure data. The system allows members to update their exposure data throughout the year and complete the Annual Renewal Process in a fraction of the time compared to prior years. The system also allows Fund Professionals direct access to the exposure information and will increase the accuracy of the Fund's Underwriting data.

In July, all vendors are invited to submit renewal proposals for the coming Fund Year. The Finance Committee reviews these proposals for acceptance, negotiation, and/or other action. The Finance Committee then makes their recommendation regarding contract renewal to the Executive Committee.

BUDGET COMPONENTS

The budget consists of five (5) major categories that are described below:

A. **Loss Funds** - Portion of budget developed by an actuarial review based upon the JIF's aggregate exposures, claims history, and risk factors. Takes into account all costs associated with the payment of members' claims on an accrual basis. The JIF fully funds losses to "Ultimate" expected payout.

B. **Operating Expenses** - Pays all expenses associated with operating the Fund. Includes all contract vendors such as claims adjustment, attorney, safety, actuary, auditor, etc. and contemplates miscellaneous meeting, administrative, and contingency expenses.

C. **EPL/POL Premiums** – In recognition of the ongoing statewide poor loss experience for members in the Employment Practices Liability line of coverage, in the Fall of 2010, the MEL, who had previously provided this coverage, decided to place this coverage in the commercial market. While the MEL acts as the lead negotiator with the commercial market to provide uniform coverage terms on

behalf of the MEL affiliated JIF's, the Fund Administrator will bind the coverage on behalf of the Fund. The premium for this coverage will be collected as part of each member's assessment and will be paid directly to the commercial insurer by the JIF.

D. MEL Assessment – The JIF belongs to the Municipal Excess Liability Joint Insurance Fund (MEL). The MEL provides excess property, liability and workers' compensation coverage beyond the JIF SIR. This budget item is developed by the MEL and transmitted to the JIF in November.

E. E-JIF Assessment – The JIF is a member of the Environmental Risk Management Joint Insurance Fund (E-JIF). The E-JIF provides first and third party liability coverage to its members. The E-JIF provides training and strong risk management programs in the area of environmental hazards. E-JIF assessments are based upon a per capita rate.

ASSESSMENT ALLOCATION STRATEGY

Once the JIF budget is developed, a formula for allocating individual members' shares must be developed. For an assessment allocation formula to be successful it must be easily understood, easy to administer, and perceived as fair and equitable by the members. The Finance Committee meets each year and establishes the formula that will be used.

The JIF currently uses a loss ratio methodology to allocate the annual budget. Each member's expiring assessment is adjusted by a set percentage that correlates to a range of loss ratios. Loss ratio is defined as the ratio that loss dollars incurred bears to the member loss fund contributions. During the Fall of 2010, the Fund Administrator and Actuary recommended utilizing a six-year average loss ratio rather than the three-year average loss ratio used in prior years to depict a better overall picture of a member's Loss Ratio performance. The six-year loss ratio (excluding the current year), valued as of June 30th of the current year, is used in the formula for determining a member's percentage increase in loss funds for the upcoming year. Members with lower loss ratios will receive a lower percentage increase than members with higher loss ratios. This percentage will vary each year based upon the percentage increase in the JIF budget. Members with less than three years' experience may receive an increase equivalent to the overall JIF budget increase. An anomaly loss, which is one loss that accounts for more than 50% of a member's total losses for the six-year period would have their proposed assessment dropped by one category. Members with anomaly losses are usually small members and the reduction of a single category does not have an impact on the assessment strategy.

Beginning with Fund Year 2011, the Fund implemented a Reward/Revaluation Program for Renewing Members who over the past six years (excluding the current year) have been a net giver to the Fund. This concept is more fully discussed on **pages 6, 7 and 8.**

Also beginning with Fund Year 2011, the Finance Committee opted to introduce a *Retrospective Assessment Program* that identifies those members that are the driving force behind the Loss Funding increases year to year and remove the risk they place on the Fund by capping these members in a min/max contract. This concept is more fully discussed on **pages 6, 7 and 8.**

In the Fall of 2016, the Finance Committee determined that Bordentown Township met the established criteria for a Retrospective Assessment Program and will be placed on the Program for the 2017 Fund Year.

The following table is indicative of the current strategy:

| 6 Year Average Loss Ratio | | Increase in Loss Funds | Members Affected |
|--|---------------|------------------------|------------------|
| RETRO ASSESSMENT PROGRAM | | 5.00% | 1 |
| ABOVE | 150% | 4.00% | 1 |
| BETWEEN | 115% and 150% | 2.00% | 1 |
| BETWEEN | 90% and 115% | 0.50% | 4 |
| NEW MEMBERS LESS THAN 3 YEARS | | -6.65% | 1 |
| BETWEEN | 60% and 90% | 0.00% | 5 |
| BETWEEN | 30% and 60% | -1.50% | 6 |
| BELOW | 30% | -2.50% | 4 |
| RENEWING MEMBERS WITH LR BETWEEN 60% & 90% | | -6.65% | 0 |
| RENEWING MEMBERS < 6 Yrs WITH LR BETWEEN 30% & 60% | | -8.50% | 1 |
| RENEWING MEMBERS WITH LR BETWEEN 30% & 60% | | -17.50% | 1 |
| RENEWING MEMBERS BELOW 30% | | -20.00% | 2 |
| | | | 27 |

Risk Management Consulting Fees are negotiated individually by each member and are added to the member's assessment after the above factors are applied.

The following pages present a history of past Assessment Allocation Strategies.

THE EARLY YEARS - EQUALIZATION

During its early years, the JIF allocated assessments using a simple formula called "**equalization**". Under this scenario each member's renewal assessment rose by

approximately the same amount as the JIF budget regardless of changes in their operations or their claims experience. Many pools use this approach during their formative years and the BURLCO JIF was no exception.

EXPOSURES - In comparing the JIF's membership data over time, however, it became apparent that some members' exposures were changing at a different rate than others. For example, a growing municipality may have had to build a new municipal building, while another member eliminated their entire police department. The result was that growing members received subsidies at the expense of the other members. This concept is more fully discussed on **pages 11, 12 and 13**.

EXPERIENCE - A review of the members' claims histories also revealed the potential for inequities. One member, for example, may have incurred a relatively low ratio of claims compared to their budgeted assessment while others incurred higher claims ratios. Clearly, the “**Equalization**” strategy offered no inducement to control losses and, in fact, may have rewarded members with poor experience. **Pages 13** more fully discusses this topic.

After several years of “**Equalization**” the Finance Committee realized that if this strategy continued, inequities would develop and the JIF could lose members. Unfortunately, the first to leave the JIF would be those members whose good experience was subsidizing the JIF.

1993 - COMBINED ALLOCATION STRATEGY

In 1992, after reviewing all of the above facts, the Finance Committee recommended that an Assessment Allocation Strategy be adopted which incorporated both an Exposure Allocation and Experience Rating strategy taking all of the above factors into consideration. This strategy took effect with the 1993 Fund Year.

1997 - EXPERIENCE BASED ALLOCATION STRATEGY

In the Fall of 1996, the Finance Committee again examined the relationship between members' assessments and their claims experience. The Committee agreed that the Combined Allocation strategy did not place enough weight upon a members' claims history. The Committee therefore recommended that a more simplified assessment allocation method be adopted in which members' renewal assessments are modified based upon their preceding three full years' claims experience. The Finance Committee recommended that the chart, which appears on **page 13**, be simplified and that members' **overall** three-year claims experience be used in lieu of individual lines of coverage. That is the strategy in effect today.

2006 – MODEL OPERATING EXPENSES

In the fall of 2005, the Finance Committee examined the way JIF Operating Expenses were allocated to the members. While the above “Experience Based Allocation Strategy” appeared equitable, it was recognized that members’ share of JIF Operating Expenses should not be affected by their loss ratio. Therefore, in consultation with the Fund Administrator, The Finance Committee adopted an Assessment Allocation Strategy that applies the above “Experience Based Allocation Formula to **LOSS FUNDS ONLY** and proposes that a members’ Operating Expenses be allocated more in line with their actual cost to the Fund. Therefore, those expenses that are directly attributable to a member (Direct Expenses) e.g. Optional Safety Budget, EPL Consulting Service, Loss Control Service, etc. will be charged to a member’s assessment. Those expenses that cannot be directly attributable to a member (Indirect Expenses) such as Actuarial Fees, Claims Audit Fees, Financial Audit Fees, etc. shall be charged to a member’s assessment in the same proportion that their Loss Fund Contributions, Property Values, or Payroll figures, whichever bases is most appropriate, bear to the entire JIF. Thus, if a member contributes 5% to the JIF Loss Fund budget, they will receive a 5% share of a specified JIF indirect Operating Expense.

2011 – SIX-YEAR LOSS RATIO, REWARD / REVALUATION PROGRAM & RETRO ASSESSMENT PROGRAM

In the fall of 2010, the Finance Committee undertook an in depth analysis to determine whether the Three Year Average loss ratio was still a good indicator of a member’s exposure to the Fund. The Fund Actuary reviewed the current process utilized to decide member loss funding assessments and rendered an opinion that even though the Three Year loss ratio was a good indicator of a member’s overall performance the utilization of a longer time period, six or nine years, would be a more accurate indicator of a member’s long term performance in the Fund. Based upon this analysis, the Finance Committee decided to utilize a six year average loss ratio when determining the Fund’s Assessment Allocation Strategy and adjustments to member’s assessments on an annual basis.

In conjunction with this change, the Finance Committee also decide to implement a program that allows the Fund to reduce a good performing member’s loss funding budget if they have been a “net giver” to the Fund over the same six year period. Beginning with the 2011 Fund Year, the Finance Committee examined each member during their Renewing Year to make sure that their assessment accurately reflects their exposure to the Fund. In cases where a good performing member is a net giver to the Fund over the preceding six year period (not inclusive of the current year), the Finance Committee will consider reducing the member’s loss funding assessment to better reflect their exposure to the Fund. The Finance Committee recognizes that

failure to provide financial relief to the good performing members will cause them to become over assessed and an attractive member to a competing Fund. The Fund recognizes that if good members leave the Fund a greater financial burden will be placed on the remaining members. This process continues to repeat itself until all the good members have left the Fund leaving the Fund with only poor performing members resulting in “adverse selection.” This program allows for the Fund to remain competitive in the pricing of the good performing members.

Beginning in Fund Year 2011, the Finance Committee also opted to introduce a *Retrospective Assessment Program* that identifies those members that are the driving force behind the Loss Funding increases year to year and remove the risk they place on the Fund by capping these members in a min/max contract.

Each year the Fund performs an analysis of the each member’s performance over the prior three and six year periods to determine those members that are having the greatest negative impact on the Fund’s surplus position. Once these members are identified, the Fund Actuary re-prices these members as if they were stand-alone members in the Fund. The Fund can then reduce the amount of the Loss Funding Budget by the difference between the member’s loss funding assessment and the Actuary’s loss funding assessment or a percentage amount as determined by the Finance Committee. Each remaining member of the Fund is then slotted into their appropriate assessment increase/decrease category based upon their performance.

Those members in the *Retrospective Assessment Program* are then given an increase equal to the increase in the loss funding budget had they remained in the original loss funding formula. The difference between the Actuary’s stand-alone pricing, or a percentage amount as determined by the Committee, and the poor performer(s) pricing with the standard increase becomes the obligation of the poor performing member(s) should the funding be needed to offset losses incurred by this member. Members participating in the *Retrospective Assessment Program* are required to adopt a resolution and accompanying Policy Endorsement that outlines the member’s minimum and maximum loss funding allocation under the program.

Those members in the *Retrospective Assessment Program* have their incurred losses evaluated at 18, 30, and 42 months after the inception of the Fund Year to determine if they are obligated to pay any of the additional loss funding between the amount they originally contributed to the Fund and their maximum loss funding assessment as determined by the Finance Committee. Any additional loss funding due from a member enrolled in this program can be billed to the member at any time following the conclusion of the Fund Year. All additional loss funds due and owing under this program must be paid to the Fund at the time the Fund transfers the obligations of the Fund Year to the Residual Claims Fund or the member leaves the Fund.

The *Retrospective Assessment Program* benefits both the good and poor performing members of the Fund. Poor performing members benefit in that they are able to spread potentially large increases in loss funding over a number of years easing a potential burden on their local budget, providing them time to address claims and loss issues, and providing a financial incentive to improve their performance. Good performing members of the Fund also benefit in that they are no longer supplementing the poor performing members since the Actuary reduces the loss funding budget by the total amount between the minimum and maximum obligations of those members in the *Retrospective Assessment Program*. As a result, the assessment allocation strategy for the good performing members is lower than it would be if the poor performing members were included in the strategy.

2012 – EXCESS PROPERTY PREMIUM ALLOCATION

The Finance Committee undertook an in depth analysis of the allocation of Excess Property Premiums. Excess Property Premiums have been included in the JIF Loss Funding portion of the budget; so therefore, members receive a proportionate share of the Excess Property Premiums based on their proportionate share of the JIF Loss Funding Budget. During the analysis, significant variances arose when comparing the Excess Property Premiums to those determined by the MEL (rate times exposure based). In preparation for the 2012 Budget, the Finance Committee opted to remove the Excess Property from the Loss Funding portion of the Budget and include it with the Excess Coverage. In doing so, the Finance Committee elected to transition from the proportionate share allocation to the MEL allocation by utilizing one fourth of the MEL Premium and allocating the remaining funds based on a proportionate share of Loss Funds (as done in years past). It will take four years to transition to the MEL's allocation process.

2013 – EXCESS PREMIUM ALLOCATION

Beginning in 2013, the MEL will implement several changes to how excess premiums are calculated. Population is used by the MEL as the basis for the allocation of Liability premiums. Beginning in 2013, the MEL will phase in changes in population from the 2000 census to the 2010 census data over a three year period (1/3 - 1/3 - 1/3). The BURLCO JIF members experienced an increase in population of 5.54% which will have an impact on member assessments. Also, beginning in 2013, the MEL will begin experience rating member JIFs based upon the JIF's performance over the prior five years at the MEL level. As the BURLCO JIF has been a net giver to the MEL over the prior five years, the JIF will see a reduction in their MEL Assessment prior to the impact of the 2014 rate changes. The implementation of an experience factor is subject to review on an annual basis.

2016 – 2017 - EXCESS PREMIUM ALLOCATION

Beginning in 2016, the MEL implemented a Retrospective Program on all JIFs in the MEL System in addition to continuing to experience rate JIFs based on the prior ten years' MEL experience for WC and Liability claims funding. As the BURLCO JIF has been a net giver to the MEL over the prior ten years, the JIF will see an experience rating reduction in their WC and Liability claims funding (0.955 for 2016, 0.982 for 2017). Under the Retrospective Program, each JIF will be invoiced 85% of WC and Liability claims funding while being contractually bound to a value (100% to 125%) based on the prior ten years' MEL experience. Each JIF will be contractually bound to the Retrospective Program for the respective Fund Year for ten (10) years. As the BURLCO JIF has been a net giver to the MEL over the prior ten years, the maximum obligation under the Retrospective Program is 100%. The Finance Committee has opted to fully fund this line and transfer any potential liability into a MEL Retrospective Account in the BURLCO JIF.

2013 - 2014 - EPL/POL PREMIUM ALLOCATION

Due to the deteriorating performance in this line of coverage over the prior six years, the MEL, on behalf of its member JIF's, negotiated EPL/POL coverage with a private insurer. As part of this negotiation, the JIF secured a premium guarantee for Fund Years 2011 and 2012 based upon the 2010 member assessments.

In prior years, the MEL allocated member premiums strictly as a rate (police vs. non-police) multiplied by employee counts. However, members that were poor performers in this line of coverage were surcharged by the MEL. These surcharges carried through to the specific members during the 2011-2012 JIF Premium lock with the private insurer. For the 2013 Fund Year, in an effort to transition to a process that emphasized recent claims experience, the Finance Committee decided to allocate fifty percent (50%) of the JIF premium across the membership based on a rate (police vs. non-police) multiplied by employee counts and the remaining fifty percent (50%) allocated based on the member's six year loss experience. For the 2014 Fund Year, the Finance Committee allocated twenty-five percent (25%) of the JIF premium across the membership based on a rate (police vs. non-police) multiplied by employee counts and the remaining fifty percent (75%) allocated based on the member's six year loss experience. For the 2015 Fund Year, the Finance Committee fully transitioned to an allocation based on the member's six year loss experience.

In 2013, the private insurer offered a two year renewal (2013-2014) on a JIF by JIF basis allowing the JIF to allocate the premiums across the membership. The 2013 and 2014 JIF Premium was based on 75% of the prior year Premium, 12.5% on performance from the prior five years and 12.5% exposure growth in employee

counts. All specific member surcharges were removed; however, the JIF is still responsible for the overall JIF premium inclusive of the surcharge amount. In an attempt to bring equity to the process by which member EPL/POL premiums are determined, the Finance Committee requested that the private insurer provide the Committee with rates for population, and employee counts along with other mediating factors that should be applied depending on population sizes, performance, etc. The Committee applied the formulas provided by the private insurer noting some significant changes in assessments from 2012 to 2013. In an attempt to smooth out the impact of this transition in the way member premiums are determined, the Committee decided to apply this process over a two year period. The additional funds needed to allow this two year transition were garnered by applying a surcharge to any Member with a loss ratio over 150%.

Finally, it should be noted that beginning in 2013 Volunteer, Directors and Officers Liability Coverage was added to the EPL/POL policy along with a Premium for Cyber Liability (a per Member fee).

2015 - EPL/POL PREMIUM ALLOCATION

The Fund's overall 2015 EPL/POL Premiums were determined based upon the member's performance from January 1, 2011 through June 30, 2014. The basis by which the premium is allocated across the membership has been left up to the Fund; although the insurer must approve the allocation process. As noted above, the Committee has been phasing in a process in which the Member's EPL premiums will be determined based upon their performance. The 2015 Fund Year is the first year the Committee used the members' performance only to allocate EPL premium increases.

In developing the 2015 POL premiums, the Committee utilized the existing POL rate as previously established, applied a 10% rate increase and applied it to the member population as utilized by the MEL.

2016 – 2017 - EPL/POL PREMIUM ALLOCATION

Following a 21% statewide increase in 2015, the private insurer sought a 15% rate increase for 2016. Based upon the proposed rate increase, a recent acquisition of the insurer by a larger insurance company, and the loss of key personnel involved in their pool business, the MEL decided to look at other coverage options for 2016

In recognition of these factors, in the Fall of 2015, the MEL decided to place this coverage with QBE Insurance as the key personnel who implemented the pool program in 2011 are currently working for QBE. QBE has a contractual relationship

with Texas Underwriters and utilize the same TPA, Summit Risk, which results in no changes for the JIF Members except the carrier.

The Fund's EPL/POL Premiums were determined based upon the JIF's performance from January 1, 2011 through June 30 of the preceding year. The basis by which the premium is allocated across the membership has been left up to the Fund; although the insurer must approve the allocation process. As noted above, the Committee allocates the Member's EPL premiums based upon their performance. It should be noted that the Fund's overall Assessment for EPL/POL coverage will increase 4% in 2017 due to the JIF's relatively "breakeven" performance recognized in this line of coverage.

In developing the POL premiums, the Committee utilized the existing POL rate as previously established, applied the current JIF rate increase, and applied it to the member population as utilized by the MEL.

It is important to note that Volunteer's Directors and Officers coverage was moved to QBE Insurance effective January 1, 2016 while the Cyber Liability Coverage remains with the current insurer.

EXPOSURE ALLOCATION STRATEGY

An "exposure" unit is a measure of the magnitude of a loss exposure. For example property values are a measure of the risk of fire. The greater a member's property values, the greater the potential loss.

Appropriations, on the other hand, are traditionally viewed as the measure of liability risk for municipalities. The greater the appropriations, the more activities there are and the higher the likelihood of injury and thus the more likely a law suit to develop.

The exposure unit, therefore, serves as a yardstick to measure the cost of risk and can be easily measured and utilized used to allocate assessment contributions.

The JIF self insures four areas of risk:

1. Property
2. Liability
3. Automobile
4. Workers' Compensation

Each of these areas of risk is easily measured through the use of exposure units.

PROPERTY

The Finance Committee recommended that total insurable values be used to allocate property insurance costs. Neither the actuary nor the excess carriers differentiate between buildings, contents, equipment, etc. and we have seen no trend in our losses to weight any one item more heavily than the other. The following example describes how the formula actually works.

Example: If the JIF members have a total of \$100,000,000 in insurable property values and member "A" has \$10,000,000 in insurable values then Member "A" will be allocated 10% of the property loss funds.

LIABILITY

In allocating liability costs, the Finance Committee elected to use appropriations. Both the actuary and other JIFs rate on this basis. Neither the actuary nor other JIFs charge for any special exposures such as Police, Fire, etc. Our review of liability claims supports this approach.

Example: If the JIF members have total appropriations of \$100,000,000 and member "A" has appropriations of \$5,000,000 then member "A" will be allocated 5% of the liability loss funds.

AUTOMOBILE

In this area, vehicle counts were used. Again, neither the actuary nor the excess carriers differentiate between types of vehicles. Our instinct tells us that police cars should have a greater potential for loss, however, further analyses indicates that this affects the potential *value* of the loss not the *frequency*, and is therefore more of an issue for the excess carrier than it is for us.

Example: If the JIF members own 500 vehicles and member "A" owns 25 vehicles then member "A" will be allocated 5% of the automobile loss funds.

WORKERS' COMPENSATION

Traditionally, workers' compensation payrolls have been separated into categories of employment with different rates for each; "police", "Clerical, etc. Our analyses and recommendation was to support this more traditional approach. The Committee, therefore decided to accept the Workers' Compensation Rating bureau "relativities"

and assign these weights to the workers' compensation assessment allocation formula.

Example: If the "Manual" Workers' Compensation premium for the JIF as a whole is \$2,000,000 and member "A" has a "Manual" Workers' Compensation premium of \$200,000 then member "A" will be allocated 10% of the workers' compensation loss funds.

EXPERIENCE RATING

For any assessment allocation to be successful it must recognize the potential for some members to incur more claims than others relative to their assessments. Addressing this issue can eliminate the problems associated with the perception that the Fund is subsidizing some members' claims experience at the expense of others.

One method, studied by the Fund, is a simplified experience-rating program that does not impose harsh penalties on members but recognizes adverse claims experience over time. This is accomplished through the application of an experience adjustment factor. The experience adjustment factor is determined from a chart that lists the appropriate factor for a given loss ratio in each line of coverage offered by the JIF. The experience adjustment factor is applied to the member's assessment by line of coverage. The chart below illustrates this concept:

| Line of Coverage | Assessment | Experience Factor | Modified Assessment |
|------------------|-------------|-------------------|---------------------|
| Property | \$ 2,500.00 | .90 | \$ 2,250.00 |
| Liability | \$15,000.00 | .95 | \$14,250.00 |
| Automobile | \$12,000.00 | .94 | \$11,280.00 |
| Workers' Comp. | \$20,000.00 | 1.02 | \$20,400.00 |
| Total | \$49,500.00 | N/A | \$48,180.00 |

Since it takes several years for claims to develop to their full potential the committee may decide to defer experience rating on members until they have been in the JIF for three full years.

OPERATING EXPENSE ALLOCATION

The JIF's operating expenses are broken down into two categories:

- A. Allocated - These expenses can be directly attributed to a specific member's participation in the JIF. An example of this type of

expense is the Safety Director who charges a fee based upon the size of the member.

- B. Unallocated - These expenses that cannot be directly attributable to a member (Indirect Expenses) shall be charged to a member's assessment in the same proportion that a member's individual exposure relates to the Fund total. Examples of exposure data that are used to distribute unallocated operating expenses across the membership include Loss Fund Contributions, Property Values, and Payroll figures, whichever basis is most appropriate. Thus, if a member has 5% of the total property values for the Fund, this member will pay 5% of the total property appraisal costs for that year.

Under this assessment strategy, the JIF charges allocated operating expenses directly to the members. Unallocated expenses are spread across the membership based upon the individual member's share of the exposure to the total for the Fund.

RISK MANAGEMENT CONSULTING FEES

Risk Management Consulting Fees are negotiated individually by each member and are added to the members' assessment after all of the above factors and the Cap Strategy (described below) are applied.

CAP STRATEGY

The Finance Committee realized that one of the major reasons member municipalities formed a JIF was to avoid the harsh cycles associated with the traditional insurance market. Without some type of capping mechanism in place, members' assessments could swing wildly from one year to the next. That is why a capping strategy was developed.

A capping strategy begins with a decision to set an upward percentage limit on the amount of any individual member's assessment increase. Naturally, the imposition of a cap on individual members' assessments will create some compression within the overall assessment allocation strategy. This must be addressed in order for the sum of the members' assessments to equal the budget figure for the JIF. In some cases this could mean that a member whose assessment formula results in a decrease could actually receive a modest increase in their assessment. The trade-off in this scenario is that all members know that they are being protected from large increases should their experience turn sour in a particular year.



NOMINATING COMMITTEE MEETING MINUTES

November 4, 2016 at 1:30 pm via conference call

A meeting of the Nominating Committee of the Burlington County Municipal Joint Insurance Fund was held on Friday, November 4, 2016 at 1:30pm via conference call.

Those in attendance were

Kathy Burger, **Medford Township**, *Past Fund Chair*
Richard Brook, **Florence Township**, *Rep. Finance Committee*
Dave Matchett, **Shamong Township**, *Rep, Strategic Planning Committee (alternate)*
Paul A. Forlenza, Deputy Executive Director, **Arthur J. Gallagher Risk Mgmt. Svcs.**
Sheila Ortiz, Account Rep, **Arthur J. Gallagher Risk Mgmt. Svcs.**

Those not in attendance were:

Mike Templeton, Rep, *Safety Committee*
Leo Selb, **Hainesport**, *Rep, Coverage Committee*
Glenn McMahon, **Chesterfield Township**, *Rep, Strategic Planning Committee*
Paul J. Miola, CPCU, ARM, Executive Director, **Arthur J. Gallagher Risk Mgmt. Svcs.**

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

The meeting was called into order at 1:41 P.M.

I. Nominating Committee Meeting Minutes of November 5, 2015

Mr. Forlenza directed the Committee to the minutes of the November 5, 2015 meeting located in the *Appendix* of the agenda packet. He explained that the minutes provide a narrative of the process that the Committee followed last year in developing the 2016 Executive Committee slate.

II. Nominating Committee Charter, Adopted April 15, 2008

Mr. Forlenza directed the Committee to a copy of the Committee Charter contained in the agenda packet. He explained that the Charter outlined the process that the Fund has been following for the past few years in regards to developing a slate of candidates for the Executive Committee. Mr. Forlenza asked the Committee if they had any suggested changes to the Nominating Committee Charter.

Ms. Burger commented that since there are only three (3) Fund Commissioner's present on today's Nominating Committee Meeting conference call she suggested revising the "Attendance" section of the Nominating Committee Charter. Mr. Forlenza indicated that his office will review the Charter with the Strategic Planning Committee next year in light of Ms. Burger's concerns. The Committee

agreed. Mr. Forlenza then asked the Committee if they wanted to move forward with today's meeting considering the lack of attendees. The Committee members present indicated they would move forward with the meeting.

A. Selection of a Committee Chair

Mr. Brook volunteered to Chair the Committee and present the Committee's report at November's Executive Committee meeting.

III. Executive Committee Election Process

Mr. Forlenza directed the Committee to the Executive Committee Election process timeline included in the agenda packet. Mr. Forlenza indicated that normally, a Nomination Slate is presented to the membership at the November Executive Committee meeting. The election of the 2017 Executive Committee members and Alternates will take place at the January 2017 Reorganization meeting.

Mr. Forlenza asked the Committee to review the Fund Commissioner History and Executive Committee and Sub-Committee attendance records located in the Agenda Packet. Mr. Forlenza explained that ideally individuals selected to serve on the Executive Committee should have a strong attendance record at Fund meetings as well as their assigned Sub-Committee meetings. In addition, the Committee should consider that the individuals nominated to sit on the Executive Committee, might eventually move up into the Secretary and Fund Chair positions.

Mr. Forlenza then explained that several years ago, the Fund began a process of nominating the same individual to sit as the Fund Chair for two (2) consecutive years. He noted that Mr. Mansdoerfer is just completing his second year as Fund Chair. He further noted that the Fund Secretary and remaining members of the Executive Committee have had consistent attendance at meetings and are active members of the Fund.

Mr. Forlenza then asked Committee members for their recommendation and/or suggestions for the 2017 slate. A discussion ensued amongst the Committee regarding the need to move some of the "newer" Fund Commissioners onto and further up the Executive Committee allowing them to become more involved in the Fund's operations. The Committee also felt this would allow some of the longer term Fund Commissioners the opportunity to step back. The Committee also felt strongly that should there be a need, the longer term Fund Commissioners will still be available to assist in the governance of the Fund. Following this discussion, the Committee recommended moving several of the Executive Committee and Alternates into different positions based upon their prior discussions.

The Committee recommended the following "draft" Nomination Slate for 2017:

Chair: Paul Keller, **Springfield Township**

Secretary: Meghan Jack, **Riverside Township**

Executive Committee Members:

Glenn McMahon, **Chesterfield Township (#1)**

Meredith Tomczyk, **Mount Laurel Twp. (#2)**

| | | |
|---------------------------------|---|-------------|
| | John Gural, Palmyra Borough | (#3) |
| | Dennis Gonzalez, Pemberton Township | (#4) |
| | Doug Cramer, Tabernacle Township | (#5) |
| Executive Committee Alternates: | Mike Templeton, Delanco Township | (#1) |
| | James Ingling, Wrightstown Borough | (#2) |
| | Richard Wolbert, Beverly City | (#3) |
| | Dave Matchett, Shamong Township | (#4) |
| | Jeffrey Hatcher, Delran Township | (#5) |
| | Mike Mansdoerfer, Lumberton Township | (#6) |
| | Richard Brook, Florence Township | (#7) |

Mr. Brook stated he would contact the “draft” slate of candidates for the 2017 Executive Committee and Alternates to be sure they are comfortable taking on the position for which they have been nominated before presenting this slate to the entire membership at the November 22, 2016 Executive Committee Meeting along with the minutes of today’s meeting. Any Fund Commissioner that is unwilling to serve can have their name removed from the slate with all remaining members moving up one position to fill the vacancy. Mr. Brook and the Committee agreed.

There being no further business, the meeting was adjourned at 2:02 PM

File: BURLCO/2016/Nominating Committee
BURLCO/Nominating Committee

Tab: 11/04/2016
Tab: 11/04/2016



2017 NOMINATION SLATE

Chair: **Paul Keller**, Springfield Township

Secretary: **Meghan Jack**, Riverside Township

Executive Committee: **Glenn McMahon**, Chesterfield Township
Meredith Tomczyk, Mt. Laurel Township
John Gural, Palmyra Borough
Dennis Gonzalez, Pemberton Township
Douglas Cramer, Tabernacle Township

Alternates: #1 **Mike Templeton**, Delanco Township
#2 **James Ingling**, Wrightstown Borough
#3 **Rich Wolbert**, Beverly City
#4 **David Matchett**, Shamong Township
#5 **Jeffrey Hatcher**, Delran Township
#6 **Michael Mansdoerfer**, Lumberton Township
#7 **Richard Brook**, Florence Township



Municipal Excess Liability Joint Insurance Fund

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

Date: October 19, 2016
To: Burlington County Municipal Joint Insurance Fund
From: Commissioner Jack
Subject: October MEL Report

2017 Rate Table & Budget – Board of Fund Commissioners introduced a 2017 Rate Table and a 2017 Budget - reflecting an overall increase of .6% when applying the 2016 exposures and limits against the 2016 rate table to provide a comparison. Public Hearing scheduled for Wednesday, November 16, 2016 at 5:00 pm in Room 305 at the Atlantic City Convention Center.

Management Committee: Minutes of the Committee’s September 6th and September 28th distributed to the Board. Committee also met just prior to the Fund Commissioner meeting and agreed to schedule interviews with the three firms that responded to the Fund’s RFQ for Marketing Consultant. Brown & Brown, Acrisure LLC & Brown and Princeton Strategic Communications responded to RFQ.

Emergency Cleanup and Restoration Services: In 2015, the MEL advertised an RFQ to add qualified vendors for Emergency Cleanup and Restoration Services and have since periodically updated the existing list that is posted to the MEL webpage. Board approved the addition of Harrison Restoration dba Servpro Nutley Bloomfield to the list.

Safety & Education Committee: Committee’s minutes of its October 12th submitted for information. Board accepted the Committee’s recommendation and approved an expenditure of \$2,400 to begin to use First Net’s (Learning Management System) NextGen to add “branding” for each JIF and a “Quick Course” program to be implemented in January of 2016.

Legislative Committee: The committee is scheduled to meet on November 16th during the NJSLOM convention. Committee Chairman said S2663 (Sweeney) and A4234 (Burzichelli) have been introduced in the legislature. Bills would allow certain joint insurance funds to invest in bonds of state and federal agencies and to form a joint cash management plan and investment program. The Board adopted a Resolution in support of the bills and will also ask

local JIFs to adopt similar resolutions. Executive Director asked Commissioners to contact their legislators to express support for the bill.

30th Anniversary: 2017 marks the 30th anniversary of the Municipal Excess Liability Joint Insurance Fund; copies of a brochure announcing this and other achievements is being distributed to members.

RCF Report: The RCF met on September 7, 2016 and introduced the amended 2016 Budget and the 2017 Proposed Budget. The public hearing on the RCF budget will be held on October 19, 2016 at 10:30 AM in the Forsgate Country Club. A copy of Commissioner Cottman's report on the RCF Board's September meeting was distributed for information.

Claims Committee: Minutes of the Claims Review Committee's September were submitted to Fund Commissioners. Committee will meet immediately following the Board meeting.

Underwriting: Underwriting Manager said the 2017 renewal is progressing favorably and has almost concluded.

OPRA – Fund Attorney said he and Brad Stokes of Perma, have been working well together in responding to OPRA requests.

| MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND | | | | |
|---|------------|------------|-----------|--------|
| 2017 BUDGET FOR RATE DEVELOPMENT | | | | |
| MUNICIPALITIES ONLY - CURRENT DATA | | | | |
| | A | B | B-A | B-A |
| | BUDGET | BUDGET | | |
| APPROPRIATIONS | 2016 RATES | 2017 RATES | \$ | % |
| I. CLAIMS AND EXCESS INSURANCE PREMIUMS | MUNIS ONLY | MUNIS ONLY | CHANGE | CHANGE |
| CLAIMS | | | | |
| Excess Liability: | | | | |
| 1 To 500K | 2,523,640 | 2,523,640 | 0 | 0.0% |
| 2 1.25MIL Ex 500K | 3,332,119 | 3,332,119 | (0) | 0.0% |
| 3 Excess WC | 7,869,811 | 7,279,575 | (590,236) | -7.5% |
| 4 Excess Property to 500K* | 2,098,446 | 2,365,680 | 267,234 | 12.7% |
| 5 Aggregate Excess LFC | 15,435 | 15,435 | - | 0.0% |
| 6 JIF Faithful Performance Bond | 181,884 | 181,884 | - | 0.0% |
| 7 Statutory Bonds | 283,000 | 283,000 | - | 0.0% |
| 8 Sub Total | 16,304,335 | 15,981,333 | (323,002) | -2.0% |
| 9 PREMIUMS | | | | |
| 10 3.25MIL ex 1.75 MIL | 4,780,635 | 4,876,248 | 95,613 | 2.0% |
| 11 Optional Excess Liability | 1,853,189 | 1,853,189 | (0) | 0.0% |
| 12 Optional Excess POL/EPL | 838,099 | 838,099 | 0 | 0.0% |
| 13 Excess WC | 2,527,306 | 2,464,124 | (63,183) | -2.5% |
| 14 Excess Property | 6,458,631 | 6,725,632 | 267,001 | 4.1% |
| 15 Boiler and Machinery | 562,926 | 562,926 | - | 0.0% |
| 16 Loss Fund Contingency | 397,510 | 397,510 | - | 0.0% |
| 17 Sub Total | 17,218,297 | 17,517,728 | 299,431 | 1.7% |
| 18 Total Claims & Premiums | 33,522,632 | 33,499,061 | (23,571) | -0.1% |
| 19 | | | | |
| 20 II. EXPENSES | | | | |
| 21 Claims Adjustment | 990,422 | 1,010,231 | 19,808 | 2.0% |
| 22 Property Adjustment | 160,000 | 163,200 | 3,200 | 2.0% |
| 23 Administration | 982,676 | 1,002,330 | 19,654 | 2.0% |
| 24 Loss Fund Management | 147,900 | 150,858 | 2,958 | 2.0% |
| 25 Actuary | 48,170 | 49,133 | 963 | 2.0% |
| 26 Attorney | 43,352 | 44,219 | 867 | 2.0% |
| 27 Deputy Attorney | 1,446 | 1,475 | 29 | 2.0% |
| 28 Attorney - OPRA | 16,320 | 16,646 | 326 | 2.0% |
| 29 Auditor | 27,625 | 28,178 | 553 | 2.0% |
| 30 Treasurer | 24,424 | 24,912 | 488 | 2.0% |
| 31 Underwriting Manager | 508,472 | 518,641 | 10,169 | 2.0% |
| 32 Reinsurance Manager | 293,622 | 299,494 | 5,872 | 2.0% |
| 33 Safety and Education Committee | 194,275 | 194,275 | - | 0.0% |
| 34 Computer Services | 138,010 | 138,010 | - | 0.0% |
| 35 Legislative Committee | 26,409 | 26,409 | - | 0.0% |
| 36 Internal Audit Committee | 57,856 | 57,856 | - | 0.0% |
| 37 Strategic Planning Committee | 28,928 | 28,928 | - | 0.0% |
| 38 Coverage Committee | 38,318 | 38,318 | - | 0.0% |
| 39 Communications Committee | 119,079 | 119,079 | - | 0.0% |
| 40 Misc Expense | (347,915) | (147,915) | 200,000 | 57.5% |
| 41 Subtotal | 3,499,389 | 3,764,278 | 264,889 | 8% |
| 42 | | | | |
| 43 MEL Safety Institute | 902,123 | 902,123 | - | 0.0% |
| 44 Total Appropriations | 37,924,144 | 38,165,461 | 241,318 | 0.6% |

| MEL RATE TABLE | | | | | | | | |
|-------------------------|-----------------|---------------------------------------|-------------|-----|-----------------------------|----------|-----------|---------|
| MUNICIPALITIES/PREMIUMS | | | RATING BASE | | 2016 | 2017 | CHANGE \$ | CHANGE% |
| AL/GL | CLAIMS | Layer: | | | | | | |
| | | 0 EX 500K | (1) | (1) | - | - | - | |
| | | 100K EX 400K | (1) | (1) | 0.1878 | 0.18785 | - | 0.0% |
| | | 150K EX 350K | (1) | (1) | 0.3820 | 0.38199 | - | 0.0% |
| | | 200K EX 300K | (1) | (1) | 0.5618 | 0.56175 | - | 0.0% |
| | | 250K EX 250K | (1) | (1) | 0.7415 | 0.74151 | - | 0.0% |
| | | 300K EX 200K | (1) | (1) | 1.0336 | 1.03362 | - | 0.0% |
| | | 1.25MIL EX 500K | (1) | (1) | 0.8539 | 0.85386 | - | 0.0% |
| LFC | | Clash Coverage/LFC | (1) | (1) | 0.0874 | 0.087372 | - | 0.0% |
| AL/GL | PREMIUMS | 3.25 MIL EX 1.75 MIL | (1) | (1) | 1.1047 | 1.126765 | 0.0221 | 2.0% |
| | | | | | SUBJECT TO MINIMUM PREMIUMS | | | |
| AL/GL | OPTIONAL EXCESS | | | | | | | |
| | | 2 MIL EX 5 MIL | (1) | (1) | 0.1650 | 0.1650 | - | 0.0% |
| | | 5 MIL EX 5 MIL | (1) | (1) | 0.3327 | 0.3327 | - | 0.0% |
| | | 10 MIL EX 5 MIL | (1) | (1) | 0.4977 | 0.4977 | - | 0.0% |
| | | 15 MIL EX 5 MIL | (1) | (1) | 0.5890 | 0.5890 | - | 0.0% |
| | | | | | SUBJECT TO MINIMUM PREMIUMS | | | |
| POL | OPTIONAL EXCESS | | | | | | | |
| | | 1MIL EX 2MIL | (1) | (1) | 0.0571 | 0.0571 | - | 0.0% |
| | | 2MIL EX 2MIL | (1) | (1) | 0.0946 | 0.0946 | - | 0.0% |
| | | 3MIL EX 2MIL | (1) | (1) | 0.1217 | 0.1217 | - | 0.0% |
| | | 4MIL EX 2MIL | (1) | (1) | 0.1436 | 0.1436 | - | 0.0% |
| | | 8MIL EX 2MIL | (1) | (1) | 0.2872 | 0.2872 | - | 0.0% |
| WC | CLAIMS | Layer: | | | | | | |
| | | | | | | | | |
| | | | | | FY2016 | FY2017 | | |
| | | 1800K EX 200K | (3) | (3) | 0.00507 | 0.004687 | (0.0004) | -7.5% |
| | | 1750K EX 250K | (3) | (3) | 0.00437 | 0.004043 | (0.0003) | -7.5% |
| | | 1,700K X 300K | | | 0.00363 | 0.003354 | (0.0003) | -7.5% |
| | | 1650K EX 350K | | | 0.00319 | 0.002955 | (0.0002) | -7.5% |
| | | 1600K X 400 | | | 0.00295 | 0.002729 | (0.0002) | -7.5% |
| | | 1550K X 450 | | | 0.00263 | 0.002429 | (0.0002) | -7.5% |
| | | 1500k EX 500k | | | 0.00227 | 0.002103 | (0.0002) | -7.5% |
| | | 1450k EX 550k | | | | | | |
| | | 1400k EX 600k | | | 0.00118 | 0.001177 | - | 0.0% |
| | | 1350k EX 650k | | | | | | |
| | | 1300k EX 700k | | | | | | |
| | | 1250k EX 750k | | | 0.00133 | 0.001333 | - | 0.0% |
| | PREMIUM | | (3) | (3) | 0.000989 | 0.000964 | (0.0000) | -2.5% |
| PROPERTY | CLAIMS | Property 200K Ex 50K | (4) | (4) | 0.0209 | 0.0238 | 0.0029 | 13.9% |
| | | Property 150K Ex 100K | (4) | (4) | 0.010 | 0.0117 | 0.0014 | 13.6% |
| | | Property 100K Ex 150K | (4) | (4) | | 0.0058 | 0.0058 | |
| | | Property 50K Ex 200K | (4) | (4) | | 0.0023 | 0.0023 | |
| | | Property 250K Ex 250K | (4) | (4) | 0.005 | 0.0115 | 0.0063 | 119.6% |
| | PREMIUM | Excess Property | (4) | (4) | 0.0644 | 0.0671 | 0.0027 | 4.1% |
| | | Boiler and Machinery | (4) | (4) | 0.0056 | 0.0056 | - | 0.0% |
| | | Faithful Performance Bond | (2) | (2) | 6.3405 | 6.3405 | - | 0.0% |
| | | | | | 0.0548 | 0.0548 | | |
| EXPENSE FACTOR | | | | | 0.0965 | 0.0965 | - | 0.0% |
| MSI | | | | | 26.01 | 29.09 | 3.0800 | 11.8% |
| | | (1) Rate per capita (2010 Census) | | | | | | |
| | | (2) Rate per employee | | | | | | |
| | | (3) Rate per \$100 payroll | | | | | | |
| | | (4) Rate per \$100 value | | | | | | |
| | | DATA FOR SP EXPOSURES DISTRIBUTION | | | | | | |
| | | SPECIAL EXPOSURES: | | | | | | |
| | | WATER UTILITY | | | 0.01120 | 0.01120 | - | 0.00% |
| | | ELECTRIC UTILITY(1) Payroll to 1MIL | | | 0.01955 | 0.01955 | - | 0.00% |
| | | ELECTRIC UTILITY(2) Payroll over 1MIL | | | 0.00200 | 0.00200 | - | 0.00% |
| | | 50K EX 150K | | | 0.00% | | | |
| | | 300K EX 200K | | | 67.85% | | | |
| | | 500K EX 500K | | | 32.15% | | | |
| | | | | | 100.00% | | | |

Municipal Excess Liability Joint Insurance Fund

A RESOLUTION SUPPORTING S-2663 and A-4234

Whereas: Almost all local units of government and Boards of Education in New Jersey secure insurance through governmental entities known as joint insurance funds (hereinafter JIFs),

Whereas: Existing law limits JIFs to investments otherwise authorized for local governmental entities and Boards of Education,

Whereas: Insurance mechanisms such as JIFs have a very different cash flow needs than local government and Boards of Education,

Whereas: Existing law greatly limits the potential investment earnings, currently less than 1% on investments of approximately \$1 billion,

Whereas: S-2663 and A-4234 would permit JIFs to invest in debt obligations of any governmental entity established under the laws of the State of New Jersey and federal agencies or governmental corporations,

Whereas: While the range of investments permitted by S-2663 and A-4234 is still very conservative, it would save the taxpayers at least \$10 million per year,

Whereas: S-2663 and A-4234 would also reduce interest expense for local units of government and boards of education by creating an additional purchaser of their bonds, and

Whereas: S-2663 and A-4234 would also permit JIFs to join together and create a joint investment and cash management program further increasing investment income.

NOW THEREFORE BE IT RESOLVED by the Board of Fund Commissioners of the Municipal Excess Liability Joint Insurance Fund (hereinafter MEL) that:

1. The MEL urges the Legislature to adopt S-2663 and A-4234,
2. The MEL urges its member JIFs and member local units and BOEs to adopt the attached resolution
3. A copy of this resolution shall be sent to all legislators as well as the Governor, Commissioner of the Department of Banking and Insurance and the Commissioner of the Department of Community Affairs.

SENATE, No. 2663

STATE OF NEW JERSEY

217th LEGISLATURE

INTRODUCED OCTOBER 7, 2016

Sponsored by:

Senator STEPHEN M. SWEENEY

District 3 (Cumberland, Gloucester and Salem)

SYNOPSIS

Allows certain joint insurance funds to invest in bonds of State and federal agencies and to form joint cash management and investment programs.

CURRENT VERSION OF TEXT

As introduced.

An Act concerning certain joint insurance funds and amending and supplementing P.L.1983, c.372 and P.L. 1983, c.108.

Be It Enacted by the Senate and General Assembly of the State of New Jersey:

1. Section 3 of P.L.1983, c.372 (C.40A:10-38) is amended to read as follows:

3. a. The commissioners of a joint insurance fund shall have the powers and authority granted to commissioners of individual local insurance funds under the provisions of subsections a., b., c., and e. of N.J.S.40A:10-10.

b. The commissioners may invest and reinvest the funds, including workers' compensation funds, as authorized under the provisions of subsection b. of N.J.S.40A:10-10. The commissioners may, subject to the cash management plan of the joint insurance fund adopted pursuant to N.J.S.40A:5-14, delegate any of the functions, powers and duties relating to the investment and reinvestment of these funds, including the purchase, sale or exchange of any investments, securities or funds to an investment or asset manager. Any transfer of investment power and duties made pursuant to this subsection shall be detailed in a written contract for services between the joint insurance fund and an investment or asset manager. The contract shall be filed with the Commissioner of Banking and Insurance and the Commissioner of Community Affairs. Compensation under such an arrangement shall not be based upon commissions related to the purchase, sale or exchange of any investments, securities or funds. In addition to the types of securities in which the joint insurance fund may invest pursuant to section 8 of P.L.1977, c.396 (C.40A:5-15.1), a joint insurance fund may invest in debt obligations of any governmental entity established under the laws of the State of New Jersey and federal agencies or government corporations.

c. The commissioners may transfer moneys held in the fund to the Director of the Division of Investment in the Department of the Treasury for investment on behalf of the fund, pursuant to the written directions of the commissioners, signed by an authorized officer of the joint insurance

fund, or any investment or asset manager designated by them. The commissioners shall provide a written notice to the director detailing the extent of the authority delegated to the investment or asset manager so designated to act on behalf of the joint insurance fund. Moneys transferred to the director for investment shall be invested subject to section 8 of P.L.1977, c.396 (C.40A:5-15.1), and in accordance with the standards governing the investment of other funds which are managed under the rules and regulations of the State Investment Council. In addition to the types of securities in which the joint insurance fund may invest pursuant to section 8 of P.L.1977, c.396 (C.40A:5-15.1), a joint insurance fund may invest in debt obligations of federal agencies or government corporations with maturities not to exceed 10 years from the date of purchase, excluding mortgage backed or derivative obligations, provided that the investments are purchased through the Division of Investment and are invested consistent with the rules and regulations of the State Investment Council.

d. Moneys transferred to the director for investment may not thereafter be withdrawn except: (1) pursuant to the written directions of the commissioners signed by an authorized officer of the joint insurance fund, or any investment or asset manager designated by them; (2) upon withdrawal or expulsion of a member local unit from the fund; (3) termination of the fund; or (4) in specific amounts in payment of specific claims, administrative expenses or member dividends upon affidavit of the director or other chief executive officer of the joint insurance fund.

e. The commissioners or the executive board, as the case may be, of any joint insurance fund established pursuant to the provisions of this act shall be subject to and operate in compliance with the provisions of the "Local Fiscal Affairs Law" (N.J.S.40A:5-1 et seq.), the "Local Public Contracts Law," P.L.1971, c.198 (C.40A:11-1 et seq.) and such other rules and regulations as govern the custody, investment and expenditure of public funds by local units.

(cf: P.L.1995, c.374, s.1)

2. (New section) Notwithstanding the provisions of any other law to the contrary, and in addition to the powers otherwise conferred by law, the commissioners of a joint insurance fund established pursuant to P.L.1983, c.372 (C.40A:10-36 et seq.), and the trustees of a joint insurance fund established pursuant to P.L.1983, c.108 (C.18A:18B-1 et seq.) may amend the plan of risk management of their respective funds to participate in a joint cash management and investment program with other joint insurance funds similarly established pursuant to P.L.1983, c.372 (C.40A:10-36 et seq.), and P.L.1983, c.108 (C.18A:18B-1 et seq.). The joint insurance funds participating in this program shall jointly file a cash management plan for prior approval by the Commissioner of Banking and Insurance and the Commissioner of Community Affairs and shall comply with all provisions of P.L.1983, c.372 (C.40A:10-36 et seq.) and P.L.1983, c.108 (C.18A:18B-1 et seq.), as appropriate.

3. Section 4 of P.L.1983, c.108 (C.18A:18B-4) is amended to read as follows:

4. Bylaws of the group; trustees; powers.

a. The bylaws of any school board insurance group shall:

(1) Set forth a statement of purposes of the group;

(2) Set forth provisions for organization of the group, including governance by a board of trustees;

(3) Provide for the delivery of a risk management program in conjunction with any joint self-insurance fund or funds which the board of trustees shall establish. The risk management program shall include, but not be limited to:

- (a) the perils of liabilities to be insured against;
 - (b) limits of coverage, whether self-insurance, direct insurance purchased from a commercial carrier or reinsurance;
 - (c) the amount of risk to be retained by the fund;
 - (d) the amount of reserves to be established;
 - (e) the proposed method of assessing contributions to be paid by each member of the fund;
 - (f) procedures governing loss adjustment and legal fees;
 - (g) coverage to be purchased from a commercial insurer, if any;
 - (h) reinsurance to be purchased, if any, and the amount of premium therefor; and
 - (i) such other procedures and information as the commissioner may require by rule or regulation;
- (4) Set forth procedures to enforce the collection of any contributions or payments in default;
- (5) Set forth membership standards as required in section 3 of P.L.1983, c.108 (C.18A:18B-3);
- (6) Require that, for each joint self-insurance fund, a contract or contracts of specific and aggregate excess insurance or reinsurance is maintained;
- (7) Set forth procedures for:
- (a) Withdrawal from the group and a fund by a member;
 - (b) Termination of the group or fund and disposition of assets; and
 - (c) Determining the obligations, if any, of a member in the event that the group is unable to pay indemnification obligations and expenses payable from a fund administered by it;
- (8) Require an annual certified audit to be prepared and filed with the commissioner;
- (9) Require that any joint self-insurance fund or funds be developed and operated in accordance with accepted and sound actuarial practices;
- (10) Provide that any expenditure of moneys in a fund be in furtherance of the purpose of the fund;
- (11) Set forth other provisions as desired for operation and governance of the group;
- (12) Provide for expulsion of a member; and
- (13) Comply with any requirement established by the commissioner by rule or regulation.

b. The bylaws of a group shall provide for governance of the group by a board of trustees selected in accordance with the provisions of the bylaws. The bylaws shall provide for trustee powers and duties and shall include, but not be limited to, the following powers of the board of trustees:

- (1) To determine and establish contributions and rates, loss reserves, surplus, limits of coverage, limits of excess or reinsurance, coverage documents, dividends and other financial and operating policies of the group or fund;
- (2) To invest moneys held in trust under any fund in investments which are approved for investment by regulation of the State Investment Council for surplus moneys of the State or, at the discretion of the board, to transfer moneys held in trust under any fund to the Director of the Division of Investment in the Department of the Treasury for investment on behalf of the board in accordance with the standards governing the investment of other funds which are managed under the rules and regulations of the State Investment Council. However, any moneys transferred to the director for investment may not thereafter be withdrawn except upon withdrawal of a member from the group or a fund or termination of the group or a fund or in specific amounts in payment of specific claims, administrative expenses or member dividends upon affidavit of the director or other chief executive officer of the group. In addition to the types of securities in which the joint insurance fund may otherwise invest, a joint insurance fund may invest in debt obligations of any governmental entity established under the laws of the State of New Jersey and federal agencies or government corporations;
- (3) To purchase, acquire, hold, lease, sell and convey real and personal property, all of which property shall be exempt from taxation under chapter 4 of Title 54, Taxation, of the Revised Statutes;
- (4) To collect and disburse all money due to or payable by the group, or authorize such collection and disbursement;
- (5) To enter into contracts with other persons or with public bodies of this State for any professional, administrative or other services as may be necessary to carry out the purposes of the group or any fund;
- (6) To purchase and serve as the master policyholders if desired, for any insurance, including excess or reinsurance;
- (7) To prepare, or cause to be prepared, a risk management program for the joint insurance group;
- (8) As the need arises, from time to time, to amend the bylaws or risk management program of the fund; except that no such amendment shall take effect until approved in the following manner:
 - (a) The trustees shall file with the commissioner, for his approval: a copy of any amendment to the bylaws of the fund, upon approval by resolution of three-fourths of the member school boards or in such other manner as established by the fund and approved by the commissioner; or any amendment to the risk management program, upon adoption by the trustees.
 - (b) Within 60 days of receipt, the commissioner shall either approve or disapprove any amendment to the bylaws or risk management program. If the commissioner fails to either approve or disapprove the amendment within that 60 day period, the amendment shall be deemed approved;
 - (c) If any amendment is disapproved, the commissioner shall set forth, in writing, the reasons for disapproval. Upon the receipt of the notice of disapproval, the trustee of the affected joint

insurance fund may request a public hearing. The public hearing shall be convened by the commissioner in a timely manner;

(d) Within 90 days after the effective date of any amendment to the bylaws, a member school board which did not approve the amendment may withdraw from the fund, except that it shall remain liable for its share of any claim or expense incurred by the fund during its period of membership;

(9) To do all other things necessary and proper to carry out the purposes for which the group is established.

(cf: P.L.1995, c.74, s.2)

4. (New section) Notwithstanding the provisions of any other law to the contrary, and in addition to the powers otherwise conferred by law, the trustees of a joint insurance fund established pursuant to P.L.1983, c.108 (C.18A:18B-1 et seq.) and the commissioners of a joint insurance fund established pursuant to P.L.1983, c.372 (C.40A:10-36 et seq.), may amend the plan of risk management of their respective funds to participate in a joint cash management and investment program with other joint insurance funds similarly established pursuant to P.L.1983, c.108 (C.18A:18B-1 et seq.) and P.L.1983, c.372 (C.40A:10-36 et seq.). The joint insurance funds participating in this program shall jointly file a cash management plan for prior approval by the Commissioner of Banking and Insurance and the Commissioner of Community Affairs and shall comply with all provisions of P.L.1983, c.108 (C.18A:18B-1 et seq.) and P.L.1983, c.372 (C.40A:10-36 et seq.), as appropriate.

5. This act shall take effect immediately.

STATEMENT

This bill authorizes certain joint insurance funds to invest in bonds of local units and other New Jersey and federal governmental agencies.

Specifically, the bill amends current law to allow both local unit joint insurance funds, and board of education joint insurance funds, all commonly referred to as "JIFs," to invest in bonds of any governmental entity established under State law, or of any federal agencies or government corporations. It is anticipated that this expansion of the types of bonds in which these JIFs may invest will increase the yield that the JIFs may realize, while still limiting their investments to very safe instruments.

The bill also allows the local unit and board of education joint insurance funds to amend their respective risk management plans to form joint cash management and investment programs. This change will give these JIFs the ability to increase investment yield by reducing the amount of assets that must be held in short term instruments to cover their cash flow needs.



Municipal Excess Liability Residual Claims Fund

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

October 19, 2016

Memo to: Burlington County Municipal Joint Insurance Fund
From: Commissioner_Matchett
Re: Topics Discussed at the RCF October Meeting

2016 Budget Amendment: Following the public hearing, the Board of Fund Commissioners reviewed and adopted the amended Fund Year 2016 budget which reflected the transfer of Fund Year 2012 from the local JIFs as of 6/30/16.

2017 Budget: Following the public hearing, the Board of Fund Commissioners reviewed and adopted the 2017 Budget. Under the conditions of the Fund, the 2017 expenses cannot be charged directly to the contingency reserve established in the 2016 amended budget. In September, the Board adopted a resolution declaring some of this contingency as a surplus to offset the 2017 expenses.

Investments: In September, a meeting was held with representatives from the Senate Majority Leader's office to discuss legislative initiatives that would expand the MEL's investment opportunities to improve yield.

Subsequent to that meeting, two proposed legislative bills S-2663 (Sweeney) & A-4234 (Burzichelli) were introduced on October 7, 2016 to their respective review committees. These bills will allow certain joint insurance funds to invest in bonds of municipalities, state and federal agencies and may include the formation of joint cash management and investment programs. The Board of Fund Commissioners adopted a resolution in support of these legislative bills.

Claims Committee: The Claims Review Committee submitted the minutes of its September 7, 2016 meeting and the committee met again before the RCF Board October meeting.

A claims audit is being conducted on randomly selected files spanning the period from 1998-2012. The audit is expected to be completed over the next few weeks; a report of the results will be provided upon conclusion.

Next Meeting: The next meeting of the RCF is the 2017 Reorganization scheduled for Wednesday January 4, 2017 at 10:30AM at the Forsgate CC, Jamesburg, NJ.

| MUNICIPAL EXCESS LIABILITY RESIDUAL CLAIMS FUND | | | |
|--|----------------|-------------------|-------------------|
| 2016 AMENDED BUDGET | | | |
| | 2016 | 2016 | \$ |
| | BUDGET | Revised Budget | CHANGE |
| APPROPRIATIONS | | | |
| MEL | 281,965 | 12,529,816 | 12,247,851 |
| BMEL | 0 | 0 | 0 |
| ATLANTIC | 44,299 | 1,396,177 | 1,351,878 |
| BERGEN | 12,375 | 189,923 | 177,548 |
| BURLCO | 18,530 | 493,737 | 475,207 |
| CAMDEN | 21,307 | 772,357 | 751,050 |
| MONMOUTH | 24,436 | 719,181 | 694,745 |
| MORRIS | 18,593 | 1,339,560 | 1,320,967 |
| NJUA | 15,267 | 402,799 | 387,532 |
| OCEAN (incl Brick) incremental inr | 74,929 | 1,692,036 | 1,617,107 |
| PMM | 7,681 | 206,565 | 198,884 |
| SOUTH BERGEN | 19,870 | 1,178,155 | 1,158,285 |
| SUBURBAN ESSEX | 19,345 | 293,839 | 274,494 |
| TRICO | 27,747 | 762,865 | 735,118 |
| SUBURBAN MUNICIPAL | 3,134 | 194,386 | 191,252 |
| CENTRAL JERSEY | 60,774 | 1,983,177 | 1,922,403 |
| NJPHA | 14,747 | 481,825 | 467,078 |
| TOTAL | 665,000 | 24,636,399 | 23,971,399 |
| MUNICIPAL EXCESS LIABILITY RESIDUAL CLAIMS FUND | | | |
| 2016 AMENDED BUDGET | | | |
| | | | |
| | | | |
| | 2016 PROPOSED | 2016 | |
| | BUDGET | Revised Budget | |
| APPROPRIATIONS | | | |
| CLAIMS | 0 | 23,361,399 | 23,361,399 |
| REINSURANCE PREMIUMS | 65,000 | 65,000 | 0 |
| LOSS FUND CONTINGENCY | 0 | 610,000 | 610,000 |
| SUBTOTAL LOSS FUND | 65,000 | 24,036,399 | 23,971,399 |
| EXPENSES | | | |
| ADMINISTRATOR | 190,167 | 190,167 | 0 |
| DEPUTY ADMINISTRATOR | 64,688 | 64,688 | 0 |
| ATTORNEY | 39,370 | 39,370 | 0 |
| CLAIMS SUPERVISION & AUDIT | 56,912 | 56,912 | 0 |
| TREASURER | 36,963 | 36,963 | 0 |
| AUDITOR | 21,835 | 21,835 | 0 |
| ACTUARY | 38,981 | 38,981 | 0 |
| MISCELLANEOUS | 22,813 | 22,813 | 0 |
| SUBTOTAL | 471,729 | 471,729 | 0 |
| EXPENSE CONTINGENCY | 128,271 | 128,271 | 0 |
| SUBTOTAL EXPENSES | 600,000 | 600,000 | 0 |
| TOTAL BUDGET | 665,000 | 24,636,399 | 23,971,399 |

| MUNICIPAL EXCESS LIABILITY RESIDUAL CLAIMS FUND | | | | |
|--|------------------------|----------------------|---------------|---------------|
| 2017 ADOPTED BUDGET | | | | |
| | 2016 ANNUALIZED | 2017 PROPOSED | \$ | % |
| | BUDGET | BUDGET | CHANGE | CHANGE |
| APPROPRIATIONS | | | | |
| CLAIMS | 0 | 0 | 0 | |
| REINSURANCE PREMIUMS | 65,000 | 78,000 | 13,000 | 20% |
| LOSS FUND CONTINGENCY | 0 | 0 | | |
| SUBTOTAL LOSS FUND | 65,000 | 78,000 | 13,000 | 20% |
| EXPENSES | | | | |
| ADMINISTRATOR | 190,167 | 193,970 | 3,803 | 2% |
| DEPUTY ADMINISTRATOR | 64,688 | 65,982 | 1,294 | 2% |
| ATTORNEY | 39,370 | 40,157 | 787 | 2% |
| CLAIMS SUPERVISION & AUDIT | 56,912 | 58,050 | 1,138 | 2% |
| TREASURER | 36,963 | 37,702 | 739 | 2% |
| AUDITOR | 21,835 | 22,272 | 437 | 2% |
| ACTUARY | 38,981 | 39,761 | 780 | 2% |
| MISCELLANEOUS | 22,813 | 23,835 | 1,022 | 4% |
| SUBTOTAL | 471,729 | 481,729 | 10,000 | 2% |
| EXPENSE CONTINGENCY | 128,271 | 128,271 | 0 | 0% |
| SUBTOTAL EXPENSES | 600,000 | 610,000 | 10,000 | 2% |
| TOTAL BUDGET | 665,000 | 688,000 | 23,000 | 3.5% |



**New Jersey Municipal Environmental
Risk Management Fund**

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

DATE: October 19, 2016
TO: Burlington County Municipal Joint Insurance Fund
FROM: Commissioner Brook
SUBJECT: Summary of Topics Discussed at E-JIF Meeting

2017 BUDGET - At the September Executive Committee meeting, the Fund introduced a budget for fund year 2017. In accordance with the regulations, the budget was advertised in the Fund's official newspaper and sent to each member. The Public Hearing for the budget was held at this meeting. For reference, a copy of the budget, as introduced, follows this report.

A motion to adopt a budget for the New Jersey Municipal Environmental Risk Management Fund Joint Insurance Fund as presented for fund year 2017 and to certify annual assessments, based upon the adopted 2017 budget for member Joint Insurance Funds was approved.

EJIF DIVIDEND - The request for approval of the EJIF's \$550,000 dividend was filed with the State on September 23, 2016. We await their approval.

JIF LEGISLATION - The Executive Committee adopted Resolution 24-16 supporting Senate Bill S-2663 and Assembly Bill A-4234 which allows certain joint insurance funds to invest in bonds of State and federal agencies and to form joint cash management and investment programs.

STORAGE TANK POLICY - The Storage Tank Policy has been revised and sent to the excess carrier's coverage counsel for their review. Subsequent to review, the fund professionals will perform their own final analysis.

EXCESS INSURANCE - Negotiations have commenced concerning next year's excess coverage. Additional limits of \$9 Million and \$10 Million (currently \$8 Million) are being explored and quotes will be provided during the November meeting.

NEXT MEETING- The next meeting of the EJIF is scheduled for November 16, 2016 at the Sheraton Hotel, across from the AC convention center at 12 noon.

| NEW JERSEY MUNICIPAL ENVIRONMENTAL RISK MANAGEMENT FUND | | | | |
|---|------------------|------------------|----------------|--------------|
| 2017 BUDGET BASED ON 2010 CENSUS | | | | |
| 10/19/2016 14:11 | | | | |
| | 2016 | 2017 | | |
| | TOTAL | TOTAL | CHANGE | CHANGE |
| I. Claims and Excess Insurance | | | \$ | % |
| Claims | | | | |
| 1 Non-Site Specific | 385,675 | 341,896 | (43,779) | -11.4% |
| 2 Site Specific | 336,967 | 376,604 | 39,637 | 11.8% |
| 3 Legal Defense | 1,135,151 | 1,130,967 | (4,184) | -0.4% |
| 4 Superfund Buyout | 648,372 | 652,758 | 4,386 | 0.7% |
| 5 LFC | 14,569 | 14,569 | - | 0.0% |
| 6 Total Loss Fund | 2,520,733 | 2,516,794 | (3,939) | -0.2% |
| 7 | | | | |
| 8 II. Expenses, Fees & Contingency | | | | |
| 9 Professional Services | | | | |
| 10 Actuary | 61,702 | 61,702 | - | 0.0% |
| 11 Attorney | 72,828 | 74,285 | 1,457 | 2.0% |
| 12 Auditor | 15,339 | 15,646 | 307 | 2.0% |
| 13 Executive Director | 249,332 | 254,318 | 4,987 | 2.0% |
| 14 Treasurer | 18,919 | 19,297 | 378 | 2.0% |
| 15 Lobbyist | 45,000 | 45,000 | - | 0.0% |
| 16 Underwriting Managers | 212,969 | 217,229 | 4,259 | 2.0% |
| 17 Environmental Services | 408,790 | 416,965 | 8,176 | 2.0% |
| 18 Claims Administration | 25,168 | 25,671 | 503 | 2.0% |
| 19 | | | | |
| 20 Subtotal - Contracted Prof Svcs | 1,110,046 | 1,130,113 | 20,067 | 1.8% |
| 21 | | | | |
| 22 Non-Contracted Services | | | | |
| 23 Postage | 5,473 | 5,473 | - | 0.0% |
| 24 Printing | 4,250 | 4,250 | - | 0.0% |
| 25 Telephone | 2,423 | 2,423 | - | 0.0% |
| 26 Expenses contingency | 15,834 | 15,834 | - | 0.0% |
| 27 Member Testing | 8,233 | 8,233 | - | 0.0% |
| 28 | | | | |
| 29 Subtotal - Non-contracted svcs | 36,213 | 36,213 | - | 0.0% |
| 30 | | | | |
| 31 Subtotal-Contracted/Non-contra | 1,146,259 | 1,166,326 | 20,067 | 1.8% |
| 32 | | | | |
| 33 Excess Aggregate Insurance | 530,235 | 551,444 | 21,209 | 4.0% |
| 34 | | | | |
| 35 General Contingency | 72,310 | 73,756 | 1,446 | 2.0% |
| 36 | | | | |
| 37 Total Exp, Fees & Contingency | 1,748,804 | 1,791,526 | 42,722 | 2.4% |
| 38 | | | | |
| 39 TOTAL JIF APPROPRIATIONS | 4,269,537 | 4,308,320 | 38,783 | 0.9% |

BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND

RESOLUTION 2016-_____

APPOINTING MEGHAN JACK AS THE FUND'S REPRESENTATIVE TO THE MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND, DAVID MATCHETT AS THE FUND'S REPRESENTATIVE TO THE RESIDUAL CLAIMS JOINT INSURANCE FUND AND RICHARD BROOK AS THE FUND'S REPRESENTATIVE, AND DAVID MATCHETT AS THE ALTERNATE REPRESENTATIVE, TO THE NEW JERSEY MUNICIPAL ENVIRONMENTAL RISK MANAGEMENT FUND FOR THE 2017 FUND YEAR

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

Whereas, the Burlington County Municipal Joint Insurance Fund is a member of the Municipal Excess Liability Joint Insurance Fund, the Residual Claims Joint Insurance Fund and the New Jersey Municipal Environmental Risk Management Fund; and

Whereas, as a member of each of these Funds, the Burlington County Municipal Joint Insurance Fund actively participates in the meetings and operations of each of these Funds through the appointment of a representative to each Fund; and

Whereas, the appointment of the representative to each of these Fund's is at the discretion of the Chair of the Burlington County Municipal Joint Insurance Fund; and

Whereas, Meghan Jack, Fund Commissioner from the Township of Riverside, has served as the Burlington County Municipal Joint Insurance Fund's Representative to the Municipal Excess Liability Joint Insurance Fund during the 2016 Fund Year; and

Whereas, David Matchett, Fund Commissioner from the Township of Shamong, has served as the Burlington County Municipal Joint Insurance Fund's Representative to the Residual Claims Joint Insurance Fund during the 2016 Fund Year; and

Whereas, Richard Brook, Fund Commissioner from the Township of Florence, has served as the Burlington County Municipal Joint Insurance Fund's Representative to the New Jersey Environmental Risk Management Fund during the 2016 Fund Year; and

Whereas, David Matchett, Fund Commissioner from the Township of Shamong, has served as the Burlington County Municipal Joint Insurance Fund's Alternate Representative to the New Jersey Environmental Risk Management Fund during the 2016 Fund Year; and

Whereas, the Fund Chair has determined that it is in the best interest of the Burlington County Municipal Joint Insurance Fund to reappoint Ms. Jack as the Fund's Representative to the Municipal Excess Liability Joint Insurance Fund, and reappoint Mr. Matchett as the Fund's Representative to the Residual Claims Joint Insurance Fund; and Mr. Brook as the Fund's Representative to the New Jersey Environmental Risk Management Fund with David Matchett as the Alternate Representative.

Now, Therefore, be it Resolved by the Fund Commissioners of the Burlington County Municipal Joint Insurance Fund that Meghan Jack, Fund Commissioner from the Township of Riverside, is hereby

reappointed as the Burlington County Municipal Joint Insurance Fund's Representative to the Municipal Excess Liability Joint Insurance Fund; and

Be it Further Resolved that David Matchett, Fund Commissioner from the Township of Shamong, is hereby reappointed as the Burlington County Municipal Joint Insurance Fund's Representative to the Residual Claims Joint Insurance Fund; and

Be it Further Resolved that Richard Brook from the Township of Florence is hereby reappointed as the Burlington County Municipal Joint Insurance Fund's Representative to the New Jersey Environmental Risk Management Fund and David Matchett from the Township of Shamong as the Alternate Representative; and

Be it Further Resolved that each of these appointments shall be effective January 1, 2017; and

Be it Further Resolved that a fully executed copy of this resolution be forwarded to the Municipal Excess Liability Joint Insurance Fund, Residual Claims Joint Insurance Fund and the New Jersey Environmental Risk Management Fund

This resolution was duly adopted by the Burlington County Municipal Joint Insurance Fund at a public meeting held on November 22, 2016.

BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND

By: _____
CHAIRPERSON

Attest: _____
SECRETARY

Date: _____



Municipal Excess Liability Joint Insurance Fund

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

October 27, 2016

Memo to: Member Municipalities & Authorities
Municipal Excess Liability Joint Insurance Fund

From: David N. Grubb, Executive Director

Re: Elected Officials' Training Seminars at the 2016 League of Municipalities Conference

This year's elected officials training program will focus on **Ethics for Local Government Officials**.

As in the past, the MEL will reduce each member's 2017 workers' compensation claims premium by \$250 for each municipal elected official and authority commissioner who completes the course by May 1, 2017. The credit will continue to be extended to the member's CEO (i.e. municipal manager/administrator or authority executive director). The maximum credit is 25% of the member's workers' compensation claims fund.

Below are the two Elected Official's training seminars to be held at the 2016 League of Municipalities conference. We will continue to add classes throughout the fall and winter throughout the state. Please visit our web-site www.njmel.org for updates.

2016/2017 ELECTED/APPOINTED OFFICIALS LIABILITY SEMINARS
Atlantic City-NJ

November 15, 2016– Tuesday, 3:45 PM, Palladium C - Caesars, Atlantic City

November 16, 2016 –Wednesday, 3:45 PM Atlantic City Convention Center Room 302
(Title of course is *Annual Risk Management Seminar*)

Pre-registration is not required.

REGISTRATION FORM

Course Date/Location:

November 15, 2016 Tuesday, 3:45 PM, Palladium C - Caesars, Atlantic City

November 16, 2016 Wednesday, 3:45 PM, Atlantic City Convention Center Room 302

| Name | Title |
|------|-------|
| | |
| | |
| | |
| | |
| | |
| | |

Municipality or Authority: _____

Contact (in case of cancellation) _____

Phone Number: _____

E-Mail: _____

Forward the completed form one of two ways:

Fax: (201) 881-7633

Email: jainet@permainc.com

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

RESOLUTION SUPPORTING SENATE BILL 2663 and ASSEMBLY BILL 4234

WHEREAS, almost all local units of government and Boards of Education in New Jersey secure insurance through governmental entities known as Joint Insurance Funds (hereinafter JIFs); and

WHEREAS, existing law limits JIFs to investments otherwise authorized for local governmental entities and Boards of Education; and

WHEREAS, insurance mechanisms such as JIFs have different cash flow needs than local government and Boards of Education; and

WHEREAS, existing law greatly limits the potential investment earnings, currently less than 1% on investments of approximately \$1 billion; and

WHEREAS, S-2663 and A-4234 would permit JIFs to invest in debt obligations of any governmental entity established under the laws of the State of New Jersey and federal agencies or governmental corporations; and

WHEREAS, while the range of investments permitted by S-2663 and A-4234 is still very conservative, it would save the taxpayers at least \$10 million per year; and

WHEREAS, S-2663 and A-4234 would also reduce interest expense for local units of government and Boards of Education by creating an additional purchaser of their bonds; and

WHEREAS, S-2663 and A-4234 would also permit JIFs to join together and create a joint investment and cash management program further increasing investment income.

NOW THEREFORE BE IT RESOLVED by the Burlington County Municipal Joint Insurance Fund (hereinafter FUND) that:

1. The FUND urges the Legislature to adopt S-2663 and A-4234,
2. The FUND urges its members to adopt a resolution supporting this Legislation
3. A copy of this resolution shall be sent to all area legislators as well as the Governor, Commissioner of the Department of Banking and Insurance and the Commissioner of the Department of Community Affairs.

This Resolution was duly adopted by the Burlington County Municipal Joint Insurance Fund at a public meeting held on November 22, 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 AMENDING RESOLUTION 2016-05 “ADOPTING FISCAL POLICIES
& PROCEDURES – DESIGNATION OF DEPOSITORY, SIGNATORIES,
INVESTMENTS, & CASH MANAGEMENT PLAN”**

WHEREAS, the Executive Committee of the Burlington County Municipal Joint Insurance Fund (BURLCO JIF) adopted Resolution 2016-05 “Adopting Fiscal Policies & Procedures – Designation of Depositories, Signatories, Investments, & Cash Management Plan” on January 19, 2016; and

WHEREAS, Resolution 2016-05 specifically designated TD Bank as the BURLCO JIF’s primary depository for 2016; and

WHEREAS, at its meeting of October 18, 2016, the Executive Committee approved Resolution 2016-35 Authorizing the Fund Chair & Fund Secretary to execute a contract with Investor’s Bank for Banking Services, Wilmington Trust as Asset Manager, and authorized the Fund Treasurer to establish an account at M & T Bank to hold investment proceeds if necessary; and

WHEREAS, in accordance with Resolution 2016-35, the Fund Treasurer has begun the process of opening new accounts with Investor’s Bank and M&T/Wilmington Trust; and

WHEREAS, in order to effectuate the transition of banking activities from TD Bank to Investor’s Bank effective January 1, 2017, it is necessary to amend Resolution 2016-05 to designate Investor’s Bank and M&T/Wilmington Trust as a primary depository for the BURLCO JIF; and

WHEREAS, the transition of the BURLCO JIF Claims Account from TD Bank to Investors Bank requires the designation of the Fund Treasurer as an Administrator of the BURLCO JIF Claims Account.

NOW THEREFORE BE IT RESOLVED by the Burlington County Municipal Joint Insurance Fund that Resolution 2016-05 is hereby amended to designate Investor’s Bank and M&T/Wilmington Trust as a primary depository for the BURLCO JIF, and to designate the Fund Treasurer as a signatory on all accounts; and

BE IT FURTHER RESOLVED that the Fund Treasurer is hereby designated as an Administrator of the BURLCO JIF Claims Account; and

BE IT FURTHER RESOLVED that a copy of this Resolution be provided to the Fund Administrator, Fund Treasurer, Claims Administrator, and Fund Solicitor for their information and necessary action.

This Resolution was duly adopted by the Burlington County Municipal Joint Insurance Fund at a public meeting held on November 22, 2016.

BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND

Attest: _____
Paul Keller, Secretary

By: _____
Mike Mansdoerfer, Chairperson

Date: _____