



AGENDA PACKET



Tuesday, April 18, 2017 at 4:00 PM

**Hainesport Municipal Building
One Hainesport Centre
Hainesport, NJ**

WWW.BURLCOJIF.ORG

BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND
Hainesport Municipal Building
One Hainesport Center, Hainesport, NJ
Tuesday, April 18, 2017 – 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. Allow that this monthly meeting be conducted directly by the Fund Commissioners present with all matters to be decided upon by a combined majority vote of all Fund Commissioners – **Motion – All in Favor**
- VI. Approval of Minutes
 - A. Adoption of the **March 21, 2017** Meeting Minutes.....Pages 1-12
 - B. Adoption of the **March 21, 2017** Closed Session Minutes.....Handout

Motion to Adopt the above meeting 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The Closed Session Minutes shall not be released to the public until the reason(s) for their remaining confidential is no longer applicable and the Fund Solicitor has an opportunity to review them.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 13-43
 - A. Lost Time Accident Frequency Reports.Page 17
 - B. Certificates of Insurance..... Pages 18-20
 - C. 2016 Safety Incentive Program Awards.....Page 21
 - D. 2017 Optional Safety BudgetPage 22
 - E. 2017 Wellness Incentive.....Page 23
 - F. Employment Practices Liability Coverage UpdatePage 24
 - G. EPL Allowance.....Page 25
 - H. EPL Helpline – Authorized Contact List.Page 26
 - I. Financial Fast Track Report Pages 27-28
 - J. Regulatory Filing Checklists Pages 29-30
 - K. Capehart & Scatchard Updates Pages 31-38
 - L. Statutory Bond StatusPage 39
 - M. Skateboard Park Approval Status..... ..Page 40
 - N. Annual Retreat Invite.....Page 41
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R.	Technology Risk Assessments	
S.	New Fund Commissioner Orientation	
T.	Website	
U.	New Member Activity	
IX.	Solicitor's Report	
A.	Resolution Authorizing the Release of Fund Year 2016 Closed Session Executive Committee Meeting Minutes – Motion – Roll Call	Pages 44-45
X.	Safety Director's Report	
A.	Activity Report.....	Pages 46-53
B.	Bulletin: Take your Daughters and Sons to Work Day.....	Pages 54-55
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F.	County Health Rankings & Roadmaps – 2016-2017.....	Pages 71-74
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C.	Transitional Duty Summary Report.....	Page 77
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A.	Investment Report	
B.	Loss Run Payment Registers	
C.	Fund Status	
D.	Disbursements	
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F.	Motion to adopt the Payment Register & Bill List– Motion – Roll Call	
XV.	Committee Reports	
A.	Strategic Planning Committee Meeting Minutes – March 16, 2017.....	Pages 111-116
1.	Motion to Adopt the Revised Employment Liability and Cyber Liability Risk Management Budget – Motion – All in Favor	Pages 117-118
B.	Safety Committee Meeting Minutes – March 21, 2017.....	Handout

XVI. MEL/RCF/E-JIF Reports

A. 2017 MEL Risk Management Consultant Accreditation Program.....Pages 119-120

XVII. Miscellaneous Business

Nothing to Report

<p>The next meeting will be held on Tuesday, May 16, 2017 @ 4:00 PM at the Hainesport Municipal Bldg, Hainesport, NJ</p>

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 2017- _____ 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 TOWNSHIP MUNICIPAL BUILDING
1 HAINESPORT CENTRE, RTE 537
HAINESPORT, NEW JERSEY**

MARCH 21, 2017

OPEN SESSION MINUTES

The meeting of the Burlington County Municipal Joint Insurance Fund (BURLCO JIF) was held at the Hainesport Township Municipal Building, 1 Hainesport Centre, Rte. 537, Hainesport, New Jersey, on Tuesday, March 21, 2017 at 4:00PM, prevailing time. Chair Keller, **Springfield**, presiding. The meeting was called to order at 4:00PM.

FLAG SALUTE

STATEMENT OF COMPLIANCE WITH OPEN PUBLIC MEETING ACT

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

ROLL CALL

Amanda Somes, **Bass River Twp**
Rich Wolbert, **Beverly City**
Grace Archer, **Bordentown City**
Dean Buhrer, **Bordentown Twp**
Glenn McMahon, **Chesterfield Twp**
Mike Templeton, **Delanco Twp**
Jeffrey Hatcher, **Delran Twp**
Patricia Hansell, **Fieldsboro Borough**
Richard Brook, **Florence Twp**
Mike Mansdoerfer, **Lumberton Twp**
Donna Kilburn, *Representing*, **Hainesport Twp**
Mike Fitzpatrick, **Mansfield Twp**
Kathy Burger, **Medford Twp**
Jerry Mascia, *Alternate*, **Mt. Laurel Township**
Mary Picariello, **North Hanover Twp**
John Gural, **Palmyra Borough**
Dennis Gonzalez, **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:

Linda Dougherty, **Edgewater Park Twp**
Donna Mull, **Pemberton Borough**
Kathy Hoffman, **Southampton Twp**
Maryalice Brown, **Woodland Twp**

Those also in attendance were:

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

Also present were the following Risk Management Consultant agencies:

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

Absent Risk Management Consultant agencies were:

Insurance Agency Mgmt

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

CONDUCT OF MONTHLY MEETING

Motion by Mr. McMahon, seconded by Ms. Jack, 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 OPEN & CLOSED SESSION MINUTES

Chair Keller presented the meeting minutes of the February 21, 2017 meeting of the Fund, as found in the agenda packet, for approval.

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

Motion by Mr. Cramer, seconded by Mr. McMahon, to approve the Open & Closed session meeting minutes of the February 21, 2017 meeting of the Fund as presented. Commissioner Jack abstained. Motion carried.

The Closed Session minutes of the February 21, 2017 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 February 21, 2017 meeting were collected at this time.

EXECUTIVE DIRECTOR'S REPORT

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

Lost Time Accident Frequency Report– Mr. Miola stated that the Lost Time Accident Frequency Summary and Statewide Recap for January, 2017 is included in his report.

Certificates of Insurance - Mr. Miola asked that the Certificates of Insurance issued for the month of February, 2017 be included as part of the minutes of today's meeting and are included in the agenda packet.

2016 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, 2017.

2017 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, 2017.

2017 Wellness Incentive Program Allowance – Mr. Miola stated that a report detailing the available balance for each member for the 2017 Wellness Incentive Program is included in the agenda packet. He stated that the deadline for claiming or encumbering these funds is November 30, 2017. All encumbered funds must be claimed by February 1, 2018.

He asked the members to claim these funds ASAP and not wait until the end of November, 2017.

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 had to 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 following local Reorganization Meetings. He noted the resolution for this is on the JIF website at www.burlcojif.org. Please contact the Executive Director's office with any questions.

Financial Fast Track – Mr. Miola noted that the Financial Fast Track Report for December, 2017 was included in his report. The JIF's surplus position as of December 31, 2017 was **\$10,570,666**.

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 at municipal reorganization meetings requiring new bonds to be issued.

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

Elected Officials Training – Mr. Miola reminded the members that 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. The sign-in sheets from the previous classes can be found on the JIF’s website. The last training date is scheduled on the following date:

March 29, 2017 - O’Connor’s American Bar & Grille, Eastampton

Inclement Weather Policy– Mr. Miola noted that the Fund adopted an Inclement Weather Policy, a copy of which is available on the JIF website (www.burlcojif.org). Should it be necessary to cancel a meeting, his office will attempt to contact the Fund Commissioners via e-mail, telephone contact or posting a message on the website. Members can also call 856-446-9148 for a pre-recorded message announcing the cancellation of a meeting.

Financial Disclosure Form – Mr. Miola stated that in 2014, the Division of Local Government Services implemented a new “online” process for completion and submission of Financial Disclosure forms. Each Fund Commissioner has a unique PIN# for which to file as their position of Fund Commissioner with the BURLCO JIF. He stated that newly appointed Fund Commissioners that have not received their PIN# yet should contact his office.

Property Appraisals – Mr. Miola stated that each member will receive a notification from his office asking that they review and update their property schedule located in the Exigis Exposure Data Management System. Once the members respond, those that are going to receive a physical appraisal this year will be contacted by the Fund Property Appraiser, ASSETWORKS, Those who are not receiving a physical inspection in 2017 will have their building and contents values trended accordingly.

2017 Safety Kickoff Breakfast – Save the Date – Mr. Miola stated that On April 4, 2017, the BURLCO JIF will hold its 26th Annual Safety Breakfast at Indian Springs Country Club in Marlton, New Jersey. The breakfast will begin at 8:30am. He noted that a “save the date” was emailed to all Safety Coordinators, Claims Coordinators, Fund Commissioners and Risk Management Consultants on January 11, 2017. The invitation and response forms were emailed out in early March.

Technology Risk Assessment – Mr. Miola stated that the Technology Risk Assessments conducted by Pivot Point Security are being completed. He noted that once they are complete, the individual member reports will be mailed to the Municipal Clerk, with an electronic copy of the report emailed to the Fund Commissioners and Risk Management Consultants. Also, a webinar will be scheduled so that members’ questions can be addressed. He noted that it is

anticipated that training and policies and procedures to address the greatest areas of exposure will need to be developed.

New Fund Commissioner Orientation – Mr. Miola stated that his office will be conducted a New Fund Commissioner Orientation training prior to the Executive Committee meeting on May 16, 2017 at 2:30PM at the Hainesport Municipal Building. An email notification with further details will be sent out to all Fund Commissioners and Risk Management Consultants in late April.

Website (www.burlcojif.org) – Mr. Miola noted that the JIF has a website that contains very useful information for the members:

- Directories
 - Fund Commissioners
 - Claims and Safety Contracts
 - Fund Professionals
- Coverage
 - Bulletins
 - Certificates of Insurance/ID Card Requests
 - Sample Indemnification Language
- Safety
 - Bulletins
 - Training Links

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

Closed Cases – Mr. DeWeese reported that there were two (2) closed case(s) for the month of March, 2017.

SAFETY DIRECTOR'S REPORT

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

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

Safety Director's Bulletins – He noted that there was one (1) bulletin(s); ***First Responders – Safe Lifting and Moving of Patients.***

MSI Training Programs – He noted that the upcoming MSI training programs for March, April and May, 2017 were included in the agenda packet. He noted that monthly reminders are being sent out via email. He asked the members to pre-register employees that are attending the training.

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

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

CLAIMS ADMINISTRATOR'S REPORT

Lessons Learned from Losses – March

Mr. Roselli provided the members with the *Lessons Learned from Losses* which was included in the agenda packet.

Mr. Roselli stated that the Lesson from Losses for this month is on Ladder Safety. He noted that according to the CDC, 43% of fatal falls in the last decade have involved a ladder. The four main types of ladder accidents are:

- Selecting the wrong type of ladder
- Using worn or damaged ladders
- Incorrect placement of ladders
- Incorrect use of ladders

Mr. Roselli noted that three (3) points of contact must be maintained at all times and a job should not be undertaken if it is meant for 2 or more people. Ask the question...."Is there other equipment on hand that is a safer option?"

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:

- Ms. Schiffer stated that Chesterfield, Bordentown City and Fieldsboro are planning to work together to offer their employees a Joint Municipality Wellness Day on April 26, 2017. Vendors have been invited and are responding.
- Ms. Schiffer stated that Medford, Tabernacle, Lumberton, Shamong and Southampton are planning to work together to offer their employees a Joint Municipality Wellness Day on May 23, 2017.
- Lumberton, Medford, Palmyra, Pemberton Township and Southampton all have presentations planned.
- Delanco has a Walking Challenge underway. They purchased pedometers for their employees.
- North Hanover and Lumberton have challenges planned in the future.
- 2017 Wellness Funds: Members should have received notification on their Wellness Funds for 2017. She asked the members to try to work together early in the year to allocate the funds.
- Firefighters Ad Hoc Committee – Meetings will be held quarterly. The next meeting is scheduled for May 16 2017.

- **March Wellness Newsletter** - She noted that the March Wellness Newsletter was included in her report.

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 *February 2017*.

Lost Time v. Medical Only Cases

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

	Feb	YTD
<i>Lost Time</i>	3	3
<i>Medical Only</i>	5	13
<i>Report Only</i>	5	8
<i>Total Intakes</i>	13	24
<i>Report Only % of Total</i>	38.5%	33.3%
<i>Medical Only/Lost Time Ratio</i>	63:37	81:09
<i>Average Days to Report</i>	1.2	5.1

Transitional Duty Report

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

Transitional Duty Summary Report	YTD
<i>Transitional Duty Days Available</i>	211
<i>Transitional Duty Days Worked</i>	107
<i>% of Transitional Duty Days Worked</i>	50.7%
<i>Transitional Duty Days Not Accommodated</i>	82
<i>% of Transitional Duty Days Not Accommodated</i>	38.9%

PPO Penetration Report:

Ms. Beatty presented the PPO Penetration Report:

PPO Penetration Rate	Feb
<i>Bill Count</i>	124
<i>Original Provider Charges</i>	\$218,192
<i>Re-priced Bill Amount</i>	\$64,073
<i>Savings</i>	\$154,118

<i>% of Savings</i>	<i>70.6%</i>
<i>Participating Provider Penetration Rate - Bill Count</i>	<i>92.7%</i>
<i>Participating Provider Penetration Rate – Provider Charges</i>	<i>96.3%</i>
<i>EPO Provider Penetration Rate - Bill Count</i>	<i>85.1%</i>
<i>EPO Provider Penetration Rate – Provider Charges</i>	<i>96.6%</i>

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 **February 28, 2017**, a copy of which was provided to the membership in the agenda packet.

Investment Interest

Interest received or accrued for the current month totaled \$11,777.02. This generated an average annual yield of .80%. After including an unrealized net gain of \$3,780.00 in the asset portfolio, the yield was adjusted to 1.06 % for this period. The total overview of the asset portfolio for the Fund shows an overall unrealized loss of \$133,980.00 as it relates to market value of \$8,866,020.00 vs. the amount invested.

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

Receipt Activity for the Period

	Monthly	YTD
Subrogation Receipts	\$2,156.70	\$2,493.70
Overpayment Reimbursements	\$256.60	
FY 2017 Premium Receipts	\$2,816,912.00	
FY 2017 Approp. Refund	\$885.00	

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

Delran Township	\$73,500.00
Chesterfield Township	\$1,045.00
Bordentown City	\$10,459.00

Cash Activity for the Period

During the reporting period, the Fund's "Cash Position" changed from an opening balance of \$16,651,255.59 to a closing balance of \$18,736,962.31 showing an increase in the Fund of \$2,085,706.72.

Loss Run Payment Register – February, 2017

Mr. Tontarski stated that report included in the agenda packet shows net claim activity during the reporting period for claims paid by the Fund and claims payable by the Fund at period end in the amount of \$148,945.71. The claim detail shows 221 claim payments issued.

Bill List – March, 2017

For the Executive Committee's consideration, Mr. Tontarski presented the ***March 2017 Bill List*** in the amount of \$83,487.92.

Chair Keller entertained a motion to approve the ***February, 2017 Loss Run Payment Register*** and the ***March 2017 Bill List*** as presented.

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

Motion by Ms. Jack, seconded by Mr. McMahon, to approve the ***February, 2017 Loss Run Payment Register*** and the ***March 2017 Bill List*** as presented.

ROLL CALL *Yeas*

Amanda Somes, **Bass River Twp**
Rich Wolbert, **Beverly City**
Grace Archer, **Bordentown City**
Dean Buhner, **Bordentown Twp**
Glenn McMahon, **Chesterfield Twp**
Mike Templeton, **Delanco Twp**
Jeffrey Hatcher, **Delran Twp**
Patricia Hansell, **Fieldsboro Borough**
Richard Brook, **Florence Twp**
Mike Mansdoerfer, **Lumberton Twp**
Donna Kilburn, **Rep, Hainesport Twp**
Mike Fitzpatrick, **Mansfield Twp**
Kathy Burger, **Medford Twp**
Jerry Mascia, **Alt, Mt. Laurel Township**
Mary Picariello, **North Hanover Twp**
John Gural, **Palmyra Borough**
Dennis Gonzalez, **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**

Nays: None

Abstain: None

Motion carried by unanimous vote.

COMMITTEE REPORTS

JOINT COVERAGE COMMITTEE – February 28, 2017

Cyber Liability Coverage

Motion by Mr. McMahon, seconded by Ms. Jack, authorizing the Executive Director to bind additional excess Cyber Liability Coverage limits from XL Catlin & Beazley Insurance. All in favor. Motion carried.

MEL/RCF/E-JIF REPORT

MEL Committee Meeting – March 1, 2017

Ms. Jack stated that the meeting minutes were included in the agenda packet. She noted that the MEL's surplus increased by \$6 million during 2016. The MEL's surplus stands at \$21 million.

EJIF Committee Meeting – March 1, 2017

Ms. Jack stated that the meeting minutes were included in the agenda packet and are self explanatory.

RCF Committee Meeting – March 1, 2017

Mr. Matchett stated that the meeting minutes were included in the agenda packet. He noted that the 2017 MEL & MR HIF Educational Seminar is scheduled for April 21, 2017, beginning at 9:00am at the National Conference Center in East Windsor, New Jersey. The seminar qualifies for an extensive list of continuing education credits. He noted that there is no fee for the seminar as it is open to Clerks, RMCs, CFO/CMF and CPWM's.

MISCELLANEOUS BUSINESS

Next Meeting

Chair Keller noted that the next meeting of the BURLCO JIF will take place on **Tuesday, April 18, 2017 at 4:00 PM** at the **Hainesport Municipal Building, Hainesport, NJ**.

PUBLIC COMMENT

Motion by Mr. McMahon, seconded by Ms. Jack, to open the meeting to the public. All in favor. Motion carried.

Chair Keller opened the meeting to the public for comment.

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

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

EXECUTIVE SESSION MEETING – Resolution #2017-20

Chair Keller 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. Cramer, seconded by Ms. Jack, to Adopt ***Resolution #2017-20***. 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 Keller 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 Keller asked for a motion for *Approval of Claims Payment* on the following claims as presented in Closed Session.

<i>Workers' Compensation</i>	<i>Property</i>
<i>2017094258</i>	<i>2017094537</i>
<i>001207890</i>	
<i>001246647</i>	
<i>001255153</i>	
<i>001255000</i>	
<i>001224714</i>	
<i>001241222</i>	

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

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

ROLL CALL *Yeas*

Amanda Somes, **Bass River Twp**
Rich Wolbert, **Beverly City**
Grace Archer, **Bordentown City**
Dean Buhner, **Bordentown Twp**
Glenn McMahon, **Chesterfield Twp**
Mike Templeton, **Delanco Twp**
Jeffrey Hatcher, **Delran Twp**

Patricia Hansell, **Fieldsboro Borough**
Richard Brook, **Florence Twp**
Mike Mansdoerfer, **Lumberton Twp**
Donna Kilburn, *Rep*, **Hainesport Twp**
Mike Fitzpatrick, **Mansfield Twp**
Kathy Burger, **Medford Twp**
Jerry Mascia, *Alt*, **Mt. Laurel Township**
Mary Picariello, **North Hanover Twp**
John Gural, **Palmyra Borough**
Dennis Gonzalez, **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**

Nays: None

Abstain: None

Motion carried by unanimous vote.

AUTHORIZATION TO ABANDON SUBROGATION – APPROVAL

There were (2) two abandonment of Subrogation claim(s) presented in Closed Session.

#001224714 - \$1,799.91

#001241222 - \$1,082.15

Motion by Mr. McMahon, seconded by Ms. Jack, to authorize the abandon subrogation as presented. All in favor. Motion carried.

MOTION TO ADJOURN

Chair Keller entertained a motion to adjourn the March 21, 2017 meeting of the BURLCO JIF.

Motion by Mr. McMahon, seconded by Ms. Jack, to adjourn the March 21, 2017 meeting of the BURLCO JIF. All in favor. Motion carried.

The meeting was adjourned at 4:46pm.

Brenda Smith,
Recording Secretary for

MEGHAN JACK, SECRETARY

To: Fund Commissioners
From: Paul J. Miola, CPCU, ARM, Executive Director
Date: April 21, 2017
Re: **Executive Director's Report**

A. Lost Time Accident Frequency Report – (pg. 17)

The February 2017 Lost Time Accident Frequency Summary and the Statewide Recap for the February 2017 is attached for your review.

B. Certificates of Insurance (pgs. 18-20)

A summary of the Certificates of Insurance issued during March 2017 are attached for your review.

C. 2016 Safety Incentive Program Awards (pg. 21)

A letter from our office describing how to collect your 2016 Safety Incentive Awards money was emailed out on or about March 10. 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, 2017. All encumbered funds have to be claimed by February 1, 2018.**

D. 2017 Optional Safety Budget (pg. 22)

A letter from our office describing how to collect your 2017 Optional Safety Budget allowance was e-mailed on or about January 24, 2017. A report detailing the available balances for each member is attached for your review. If you have any questions on how to collect your 2017 Optional Safety Budget allowance, please contact our office. **Please note that the deadline to claim or encumber these funds is November 30, 2017. All encumbered funds have to be claimed by February 1, 2018.**

E. 2017 Wellness Incentive Program Allowance (pg. 23)

A report detailing the available balance for each member for the 2017 Wellness Incentive Program is attached for your review. Instructions on claiming these funds were e-mailed to all members on or about January 27, 2017. If you have any questions on how to utilize your 2017 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, 2017. All encumbered funds must be claimed by February 1, 2018.**

F. Employment Practices Liability Coverage – (pg. 24)

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. 25)

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. 26)

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

I. Financial Fast Track Report (pgs. 27-28)

The Financial Fast Track Report as of January 31, 2017 and February 28, 2017 are attached for your review. The report is generated by PERMA and provides a "snapshot" of the JIF's financial status. The JIF's surplus position as of January 31, 2017 was \$10,436,002 and the JIF's surplus position as of February 28, 2017 was \$10,466,150

J. Regulatory Filing Checklists (pgs. 29-30)

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. 31-38)

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. 39)

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. 40)

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 **2017-09**, 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. Annual Retreat Invite (pg. 41)

The Annual Retreat will be held on May 4, 2017 at Café Madison, Riverside, NJ. A *Save the Date* was emailed to all Fund Commissioners and RMC's on April 21, 2017. The invite was emailed to all Fund Commissioners and RMC's on April 10, 2017. Please RSVP by April 28, 2017

O. Quarterly Attendance Record (pg. 42)

A report detailing attendance records through the first quarter of the 2017 Fund Year is attached for your review.

P. Elected Officials Training & Online Program (pgs.)

In conjunction with the ACM and TRICO JIFs, this year the Fund sponsored four Elected Officials training seminars. The MEL will reduce each member's 2017 Workers Compensation loss funding premium by \$250 for each municipal elected official who attended one of the training sessions. This credit is also 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. The sign-in sheets from December 7, 2016, January 31, February 16, and March 29, 2017 are posted on the JIF website. This completes the seminar series.

On April 4, 2017, the Fund emailed a notification to each member regarding the availability of an online Elected Officials presentation. Although this presentation is generic in nature, those Elected Officials that complete this training by May 1, 2017 will also qualify for the \$250 per attendee credit subject to the restrictions noted above. A copy of the instructions on how to access this training is included for your review.

Q. Financial Disclosure Statement

The Executive Director's office has received notification from the Division of Local Government Services of a delay in the start of the Annual "on line" process for completion and submission of Financial Disclosure Statement. It is anticipated that the online system will be available on or about April 13, 2017. Once we receive notification from the State, a notice will be sent to all Fund Commissioners reminding them of their obligation to include their position as a Fund Commissioner on their Annual Statement. Each Fund Commissioner has a unique PIN # for which to file as their position of Fund Commissioner with the JIF. Any newly appointed Fund Commissioner that has not yet received their PIN# from the Executive Director's office, or has any questions, should contact Kris Kristie at 856-446-9136.

R. Technology Risk Assessment

The Technology Risk Assessments undertaken by Pivot Point Security are being completed. Once complete, the individual member reports will then be mailed to the Municipal Clerk, with an electronic copy of the report emailed to the Fund Commissioners and Risk Management Consultant. At that time, a webinar will be scheduled so that common member questions can be addressed. In addition, it is anticipated that training and policies and procedures to address the greatest areas of need will be developed. In the meantime, please do not hesitate to contact the Executive Director's office if you have any questions.

S. New Fund Commissioner Orientation

We will be conducting New Fund Commissioner Orientation training prior to the Executive Committee Meeting on May 16, 2017 at 2:30 PM at Hainesport Municipal Building. An email notification with further details will be sent out to all Fund Commissioners and RMC's in late April.

T. WEBSITE (WWW.BURLCOJIF.ORG)

The JIF has a website that contains useful information for our members:

- Directories
 - Fund Commissioners
 - Claims and Safety Contacts
 - Fund Professionals
- Coverage
 - Bulletins
 - Certificates of Insurance/ID Card Requests
 - Sample Indemnification Language
- Safety
 - Bulletins
 - Training Links

And much, much more. Why not take a moment and explore our website!

U. New Member Activity

Nothing to Report.

Burleo JIF										
2017 LOST TIME ACCIDENT FREQUENCY										
DATA VALUED AS OF February 28, 2017										
MEMBER_ID	MEMBER	**	# CLAIMS FOR 2/28/2017	Y.T.D. LOST TIME ACCIDENTS	2017 LOST TIME FREQUENCY	2016 LOST TIME FREQUENCY	2015 LOST TIME FREQUENCY	MEMBER	TOTAL RATE 2017 - 2015	
1	75 BEVERLY	*	0	0	0.00	0.00	4.35	1 BEVERLY	2.31	
2	76 DELANCO		0	0	0.00	3.42	0.00	2 DELANCO	1.49	
3	77 DELRAN		0	0	0.00	0.00	1.91	3 DELRAN	0.92	
4	78 EDGEWATER PARK		0	0	0.00	2.86	2.56	4 EDGEWATER PARK	2.48	
5	80 HAINESPORT		0	0	0.00	0.00	1.68	5 HAINESPORT	0.81	
6	82 MANSFIELD TOWNSHIP B		0	0	0.00	0.00	0.00	6 MANSFIELD TOWNSHIP	0.00	
7	83 MEDFORD TOWNSHIP		0	0	0.00	1.56	1.25	7 MEDFORD TOWNSHIP	1.29	
8	84 RIVERSIDE		0	0	0.00	5.00	2.44	8 RIVERSIDE	3.42	
9	85 SHAMONG		0	0	0.00	0.00	0.00	9 SHAMONG	0.00	
10	86 TABERNACLE		0	0	0.00	0.00	1.68	10 TABERNACLE	0.85	
11	208 PEMBERTON		0	0	0.00	7.67	5.32	11 PEMBERTON	5.88	
12	373 SOUTHAMPTON		0	0	0.00	0.00	1.21	12 SOUTHAMPTON	0.55	
13	456 SPRINGFIELD		0	0	0.00	0.00	1.83	13 SPRINGFIELD	0.85	
14	531 CHESTERFIELD		0	0	0.00	0.00	1.57	14 CHESTERFIELD	0.89	
15	532 WESTAMPTON		0	0	0.00	4.21	3.33	15 WESTAMPTON	3.40	
16	577 BASS RIVER		0	0	0.00	0.00	3.64	16 BASS RIVER	1.60	
17	589 BORDENTOWN CITY		0	0	0.00	0.00	1.34	17 BORDENTOWN CITY	0.61	
18	600 BORDENTOWN TOWNSHIP		0	0	0.00	2.80	0.00	18 BORDENTOWN TOWNSHIP	1.30	
19	601 NORTH HANOVER		0	0	0.00	1.98	0.00	19 NORTH HANOVER	0.85	
20	636 WRIGHTSTOWN		0	0	0.00	0.00	0.00	20 WRIGHTSTOWN	0.00	
21	642 PEMBERTON BOROUGH		0	0	0.00	2.00	2.13	21 PEMBERTON BOROUGH	1.93	
22	650 PALMYRA		0	0	0.00	0.00	1.44	22 PALMYRA	0.65	
23	651 WOODLAND		0	0	0.00	2.78	3.13	23 WOODLAND	2.70	
24	679 FIELDSBORO		0	0	0.00	0.00	***	24 FIELDSBORO	0.00	
25	576 MOUNT LAUREL		1	1	2.25	0.77	1.40	25 MOUNT LAUREL	1.18	
26	81 LUMBERTON		1	1	5.91	1.16	1.27	26 LUMBERTON	1.65	
27	79 FLORENCE		1	1	6.15	3.14	1.13	27 FLORENCE	2.50	
Totals:			3	3	0.87	1.83	1.85		1.76	
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										
2016 Loss Time Accident										
Frequency as of February 28, 2016 1.25										

BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND

Certificate Of Insurance Monthly Report

Tuesday, March 21, 2017

From 2/22/2017 To 3/21/2017

Holder (H) / Insured Name (I)	Holder / Insured Address	Holder Code	Description of Operations	Issue Date	Coverag
<u>BURLINGTON JIF</u>					
H- Hainesport Board of Education I- Hainesport Township	211 Broad Street Hainesport, NJ 08036 One Hainesport Centre PO Box 477 Hainesport, NJ 08036	1441	Evidence of insurance as respects to The Township of Hainesport has a ground lease situated at Block 10, Lot 2.01, Hainesport, NJ 08036. The township has plans on building and using this land for a Pickleball Court.	3/13/2017	GI EX
H- Edgewater Park Board of Education I- Township of Edgewater Park	25 Washington Ave. Edgewater Park, NJ 08010 400 Delanco Road Edgewater, NJ 08010	1967	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) use of use of the Magowan Elementary School for Community Day, June 24, 2017.	2/28/2017	GL AU EX
H- Edgewater Park Board of Education I- Township of Edgewater Park	25 Washington Ave. Edgewater Park, NJ 08010 400 Delanco Road Edgewater, NJ 08010	1967	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) use of the township use of the Magowan Elementary School Cafeteria and Grounds for the Breakfast with the Bunny on April 8, 2017.	2/28/2017	GL AU EX
H- Edgewater Park Board of Education I- Township of Edgewater Park	25 Washington Ave. Edgewater Park, NJ 08010 400 Delanco Road Edgewater, NJ 08010	1967	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) use of use of the Ridgway Middle School Cafeteria and Stage Room for the elections on June 6, 2017 and November 7, 2017.	2/28/2017	GL AU EX

H- Burlington County I- Township of Pemberton	Board of Chosen Freeholders 49 Rancocas Rd. Mt. Holly, NJ 08060 500 Pemberton-Browns Mills Rd. Pemberton, NJ 08068	3642	Certificate Holder is amended to be included as "additional insured" the person(s) or organization(s) as shown in the description section of this certificate of insurance for General Liability & Excess Liability pursuant to the terms, conditions, limitations, and exclusions of the JIF Casualty Insurance Policy (but only with respect to liability caused in whole or in part by the acts or omissions of the named insured) as respects to use of county owned property adjacent to the Pemberton Township Municipal Building for a Farmers Market every Wednesday beginning June 2017 through September 2017.	3/3/2017 GL EX AU WC
H- Joint Base McGuire-Dix-Lakehurst I- Township of Mount Laurel	JBMDL, NJ 08641 Fort Dix, NJ 100 Mount Laurel Road Mount Laurel, NJ 08054	22845	Evidence of insurance with respects to the use of facilities Mt. Laurel Twp Police Training	2/24/2017 GL EX AU WC
H- Burlington County Board of Chosen Freeholders I- Township of Edgewater Park	Attn: Insurance & Risk Management Division 46 Rancocas Road PO Box 6000 Mt. Holly, NJ 08060-6000 400 Delanco Road Edgewater, NJ 08010	24535	Certificate Holder is amended to be included as "additional insured" the person(s) or organization(s) as shown in the description section of this certificate of insurance for General Liability & Excess Liability pursuant to the terms, conditions, limitations, and exclusions of the JIF Casualty Insurance Policy (but only with respect to liability caused in whole or in part by the acts or omissions of the named insured) as respects to the Memorial Day Parade	2/28/2017 GL AU EX
H- Haddontowne Swim Club I- North Hanover Township	60 Plymouth Drive Cherry Hill, NJ 08034 41 School House Road Jacobstown, NJ 08562	25015	Evidence of Insurance for North Hanover Township Summer Recreation program for trip to Haddontowne Swim Club.	2/24/2017 GL EX WC
H- Hainesport Township Board of Education I- Hainesport Township	211 Broad Street Hainesport, NJ 08036 One Hainesport Centre PO Box 477 Hainesport, NJ 08036	25092	Hainesport Township Board of Education 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) with respect to a ground lease situated at Block 10, Lot 2.01, Hainesport, NJ 08036 to the Township of Hainesport. The township has plans on building and using this land for a Pickleball Court.	3/13/2017 GI EX
H- Hainesport Township Board of Education I- Hainesport Township	211 Broad Street Hainesport, NJ 08036 One Hainesport Centre PO Box 477 Hainesport, NJ 08036	25092	Hainesport Township Board of Education 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) with respect to a ground lease situated at Block 10, Lot 2.01, Hainesport, NJ 08036 to the Township of Hainesport. (Cont'd Page 2)	3/13/2017 GI EX

H- Wells Fargo Equipment Finance, Inc. ISAOA	2700 S. Price Road, 3rd floor MAC3928-034 Chandler, AZ 85286	25095 Wells Fargo Equipment Finance Inc., ISAOA 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 \$ 69,010.59 Contract #0010441882400, 2014 Western Star, S#5KKAAVCY3EPFK0824 & Contract #0010441882400, Plow & Spreader	3/13/2017 GL EX AU PR PD
I- Township of Shamong	105 Willow Grove Road Shamong, NJ 08088		

Total # of Holders = 11

**Burlington County Municipal Joint Insurance Fund
2016 Safety Incentive Awards Distribution**

Member Municipality	Opening Balance	Jan 2017	Feb 2017	March 2017	April 2017	May 2017	June 2017	July 2017	Aug 2017	Sept 2017	Oct 2017	Nov 2017	Dec 2017	Paid in 2018	Total Paid	Remaining Balance	Encumb. Funds
Bass River	1,650.00			1,650.00											1,650.00	0.00	
Beverly	1,975.00														0.00	1,975.00	
Bordentown City	1,975.00														0.00	1,975.00	
Bordentown Twp	2,275.00														0.00	2,275.00	
Chesterfield	1,650.00														0.00	1,650.00	
Delanco	1,650.00				1,650.00										1,650.00	0.00	
Delran	2,275.00														0.00	2,275.00	
Edgewater	1,975.00														0.00	1,975.00	
Fieldsboro Boro	1,650.00				1,650.00										1,650.00	0.00	
Florence	2,275.00														0.00	2,275.00	
Hainesport	1,650.00			1,650.00											1,650.00	0.00	
Lumberton	2,275.00														0.00	2,275.00	
Mansfield	1,975.00														0.00	1,975.00	
Medford	2,600.00				2,600.00										2,600.00	0.00	
Mount Laurel	2,600.00			2,600.00											2,600.00	0.00	
North Hanover	1,975.00														0.00	1,975.00	
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														0.00	1,975.00	
Springfield	1,650.00														0.00	1,650.00	
Tabernacle	1,650.00														0.00	1,650.00	
Westampton	1,975.00														0.00	1,975.00	
Woodland	1,650.00														0.00	1,650.00	
Wrightstown	1,650.00				1,650.00										1,650.00	0.00	
Total By Line	\$52,825.00	\$0.00	\$0.00	\$11,800.00	\$9,525.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$21,325.00	\$31,500.00	

Must be Claimed or Encumbered by November 30, 2017. All Encumbered Claims Must be Claimed by February 1, 2018

Burlington County Municipal Joint Insurance Fund 2017 Optional Safety Budget																	
Member Municipality	Opening Balance	January 2017	February 2017	March 2017	April 2017	May 2017	June 2017	July 2017	August 2017	September 2017	October 2017	November 2017	December 2017	Paid 2018	Date of Encumbrance	Total Paid	Remaining Balance
Bass River	995.00															0.00	995.00
Beverly	1,595.00															0.00	1,595.00
Bordentown City	1,595.00															0.00	1,595.00
Bordentown Twp.	2,660.00															0.00	2,660.00
Chesterfield	995.00															0.00	995.00
Delanco	1,595.00															0.00	1,595.00
Delran	2,660.00															0.00	2,660.00
Edgewater Park	1,595.00															0.00	1,595.00
Fieldsboro	750.00															0.00	750.00
Florence	2,660.00															0.00	2,660.00
Hainesport	995.00															0.00	995.00
Lumberton	2,660.00															0.00	2,660.00
Mansfield	1,595.00															0.00	1,595.00
Medford	4,645.00															0.00	4,645.00
Mount Laurel	4,645.00															0.00	4,645.00
North Hanover	1,595.00															0.00	1,595.00
Palmyra	1,595.00															0.00	1,595.00
Pemberton Boro	995.00															0.00	995.00
Pemberton Twp.	4,645.00															0.00	4,645.00
Riverside	2,660.00															0.00	2,660.00
Shamong	995.00															0.00	995.00
Southampton	1,595.00															0.00	1,595.00
Springfield	995.00															0.00	995.00
Tabernacle	995.00															0.00	995.00
Westampton	1,595.00															0.00	1,595.00
Woodland	995.00															0.00	995.00
Wrightstown	995.00															0.00	995.00
Total By Line	51,295	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00		0.00	51,295.00

Must be Claimed or Encumbered by November 30, 2017. All Encumbered Claims Must be Claimed by February 1, 2018

Burlington County Municipal Joint Insurance Fund 2017 Wellness Incentive Program																		
Member Municipality	Opening Balance	January 2017	February 2017	March 2017	April 2017	May 2017	June 2017	July 2017	August 2017	September 2017	October 2017	November 2017	December 2017	Paid 2018	Date of Encumbrance	Total Paid	Remaining Balance	
Bass River	500.00															0.00	500.00	
Beverly	750.00															0.00	750.00	
Bordentown City	750.00															0.00	750.00	
Bordentown Twp.	1,000.00															0.00	1,000.00	
Chesterfield	500.00															0.00	500.00	
Delanco	750.00			393.90												393.90	356.10	
Delran	1,000.00															0.00	1,000.00	
Edgewater Park	750.00															0.00	750.00	
Fieldsboro	500.00															0.00	500.00	
Florence	1,000.00															0.00	1,000.00	
Hainesport	500.00															0.00	500.00	
Lumberton	1,000.00															0.00	1,000.00	
Mansfield	750.00															0.00	750.00	
Medford	1,500.00															0.00	1,500.00	
Mount Laurel	1,500.00															0.00	1,500.00	
North Hanover	750.00															0.00	750.00	
Palmyra	750.00															0.00	750.00	
Pemberton Boro	500.00				200.00											200.00	300.00	
Pemberton Twp.	1,500.00															0.00	1,500.00	
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															0.00	750.00	
Woodland	500.00															0.00	500.00	
Wrightstown	500.00															0.00	500.00	
Total By Line	\$21,250.00	\$0.00	\$0.00	\$393.90	\$200.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00		593.90	20,656.10	

Must be Claimed or Encumbered by November 30, 2017. All Encumbered Claims Must be Claimed by February 1, 2018

April 5, 2017

* Member does NOT participate in EPL coverage

Burlington County Municipal Joint Insurance Fund 2017 JIF EPL Training Budget															
Member Municipality	Opening Balance	January 2017	Feb 2017	March 2017	April 2017	May 2017	June 2017	July 2017	August 2017	September 2017	October 2017	November 2017	December 2017	Paid in 2018	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	\$0.00	\$0.00	\$0.00	\$0.00	\$5,400.00

Must be used by December 31, 2017

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	N/A	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	Tom Sahol, Asst. Twp Administrator
Hainesport Township	N/A	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

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BURLINGTON COUNTY MUNICIPAL FUND
FINANCIAL FAST TRACK REPORT
AS OF January 31, 2017

	<i>THIS MONTH</i>	<i>YTD CHANGE</i>	<i>PRIOR YEAR END</i>	<i>FUND BALANCE</i>
1. UNDERWRITING INCOME	639,042	639,042	97,390,677	98,029,719
2. CLAIM EXPENSES				
Paid Claims	145,831	145,831	36,644,799	36,790,630
Case Reserves	124,567	124,567	3,373,151	3,497,718
IBNR	237,067	237,067	1,881,327	2,118,394
Recoveries	-	-	-	-
TOTAL CLAIMS	507,465	507,465	41,899,277	42,406,742
3. EXPENSES				
Excess Premiums	198,827	198,827	25,558,997	25,757,824
Administrative	93,186	93,186	16,253,855	16,347,041
TOTAL EXPENSES	292,013	292,013	41,812,852	42,104,865
4. UNDERWRITING PROFIT (1-2-3)	(160,436)	(160,436)	13,678,548	13,518,112
5. INVESTMENT INCOME	24,785	24,785	3,528,083	3,552,868
6. DIVIDEND INCOME	0	0	561,740	561,740
7. STATUTORY PROFIT (4+5+6)	(135,651)	(135,651)	17,768,371	17,632,720
8. DIVIDEND	0	0	7,196,718	7,196,718
9. STATUTORY SURPLUS (7-8)	(135,651)	(135,651)	10,571,653	10,436,002

SURPLUS (DEFICITS) BY FUND YEAR

Closed	8,761	8,761	4,896,980	4,905,741
MEL JIF Retro	0	0	0	0
2013	3,623	3,623	1,875,885	1,879,508
2014	(208,657)	(208,657)	2,099,011	1,890,354
2015	(9,512)	(9,512)	928,045	918,533
2016	4,434	4,434	771,732	776,167
2017	65,699	65,699		65,699
TOTAL SURPLUS (DEFICITS)	(135,651)	(135,651)	10,571,653	10,436,002
TOTAL CASH				16,651,255

CLAIM ANALYSIS BY FUND YEAR

TOTAL CLOSED YEAR CLAIMS	0	0	30,178,025	30,178,025
FUND YEAR 2013				
Paid Claims	2,157	2,157	2,202,460	2,204,617
Case Reserves	1,065	1,065	407,812	408,877
IBNR	(3,222)	(3,222)	35,639	32,417
Recoveries	0	0	0	0
TOTAL FY 2013 CLAIMS	0	0	2,645,911	2,645,911
FUND YEAR 2014				
Paid Claims	40,064	40,064	1,537,800	1,577,864
Case Reserves	172,836	172,836	660,572	833,409
IBNR	0	0	163,503	163,503
Recoveries	0	0	0	0
TOTAL FY 2014 CLAIMS	212,900	212,900	2,361,875	2,574,775
FUND YEAR 2015				
Paid Claims	44,259	44,259	1,742,504	1,786,763
Case Reserves	(57,166)	(57,166)	1,252,507	1,195,341
IBNR	12,907	12,907	329,953	342,860
Recoveries	0	0	0	0
TOTAL FY 2015 CLAIMS	0	0	3,324,964	3,324,964
FUND YEAR 2016				
Paid Claims	57,728	57,728	984,011	1,041,739
Case Reserves	(15,019)	(15,019)	1,052,259	1,037,240
IBNR	(42,709)	(42,709)	1,352,232	1,309,523
Recoveries	0	0	0	0
TOTAL FY 2016 CLAIMS	0	0	3,388,502	3,388,502
FUND YEAR 2017				
Paid Claims	1,623	1,623		1,623
Case Reserves	22,850	22,850		22,850
IBNR	270,091	270,091		270,091
Recoveries	0	0		0
TOTAL FY 2017 CLAIMS	294,564	294,564		294,564
COMBINED TOTAL CLAIMS	507,465	507,465	41,899,277	42,406,742

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 FUND
FINANCIAL FAST TRACK REPORT
AS OF February 28, 2017

	<i>THIS MONTH</i>	<i>YTD CHANGE</i>	<i>PRIOR YEAR END</i>	<i>FUND BALANCE</i>
1. UNDERWRITING INCOME	652,252	1,291,294	97,390,677	98,681,971
2. CLAIM EXPENSES				
Paid Claims	146,533	292,364	36,644,799	36,937,163
Case Reserves	41,972	166,539	3,373,151	3,539,690
IBNR	163,008	400,075	1,881,327	2,281,402
Recoveries	-	-	-	-
TOTAL CLAIMS	351,513	858,978	41,899,277	42,758,255
3. EXPENSES				
Excess Premiums	198,827	397,653	25,558,997	25,956,650
Administrative	87,321	180,508	16,253,855	16,434,362
TOTAL EXPENSES	286,148	578,161	41,812,852	42,391,013
4. UNDERWRITING PROFIT (1-2-3)	14,591	(145,845)	13,678,548	13,532,703
5. INVESTMENT INCOME	15,557	40,342	3,528,083	3,568,425
6. DIVIDEND INCOME	0	0	561,740	561,740
7. STATUTORY PROFIT (4+5+6)	30,148	(105,503)	17,768,371	17,662,868
8. DIVIDEND	0	0	7,196,718	7,196,718
9. STATUTORY SURPLUS (7-8)	30,148	(105,503)	10,571,653	10,466,150

SURPLUS (DEFICITS) BY FUND YEAR

Closed	5,562	14,323	4,896,980	4,911,302
MEL JIF Retro	0	0	0	0
2013	2,248	5,871	1,875,885	1,881,756
2014	(54,469)	(263,126)	2,099,011	1,835,885
2015	2,272	(7,240)	928,045	920,805
2016	3,598	8,032	771,732	779,765
2017	70,938	136,637		136,637
TOTAL SURPLUS (DEFICITS)	30,148	(105,503)	10,571,653	10,466,150
TOTAL CASH				18,736,962

CLAIM ANALYSIS BY FUND YEAR

TOTAL CLOSED YEAR CLAIMS	(120)	(120)	30,178,025	30,177,905
FUND YEAR 2013				
Paid Claims	4,362	6,519	2,202,460	2,208,978
Case Reserves	4,954	6,019	407,812	413,831
IBNR	(9,315)	(12,537)	35,639	23,102
Recoveries	0	0	0	0
TOTAL FY 2013 CLAIMS	0	0	2,645,911	2,645,911
FUND YEAR 2014				
Paid Claims	20,696	60,760	1,537,800	1,598,560
Case Reserves	36,372	209,208	660,572	869,780
IBNR	0	0	163,503	163,503
Recoveries	0	0	0	0
TOTAL FY 2014 CLAIMS	57,068	269,968	2,361,875	2,631,844
FUND YEAR 2015				
Paid Claims	39,137	83,396	1,742,504	1,825,900
Case Reserves	(39,109)	(96,275)	1,252,507	1,156,232
IBNR	(28)	12,879	329,953	342,832
Recoveries	0	0	0	0
TOTAL FY 2015 CLAIMS	(0)	0	3,324,964	3,324,964
FUND YEAR 2016				
Paid Claims	60,652	118,379	984,011	1,102,390
Case Reserves	(44,901)	(59,920)	1,052,259	992,339
IBNR	(15,750)	(58,459)	1,352,232	1,293,773
Recoveries	0	0	0	0
TOTAL FY 2016 CLAIMS	0	0	3,388,502	3,388,502
FUND YEAR 2017				
Paid Claims	21,806	23,430		23,430
Case Reserves	84,657	107,507		107,507
IBNR	188,101	458,192		458,192
Recoveries	0	0		0
TOTAL FY 2017 CLAIMS	294,565	589,129		589,129
COMBINED TOTAL CLAIMS	351,513	858,978	41,899,277	42,758,255

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 2017 for the Month of March

ITEM	FILING STATUS
Meeting Minutes	4/19/17
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, 2017 – December 31, 2017

ITEM	FILING STATUS
Ethics Filings (<i>Notification to FC's and Prof's</i>)	
Renewal Resolutions and Indemnity & Trust Agreements	1/20/17
Budget and Actuarial Certification/Opinion Letter	12/22/16
Annual Assessments/Contributions	12/22/16
Supplemental Assessments/Contributions	N/A
Risk Management Program	1/20/17
Annual Certified Audit	
List of Fund Commissioners & Executive Committee	1/20/17
Identity of Administrator	1/20/17
Identity of Treasurer	1/20/17
Excess Insurance /Group Purchase Insurance/Reinsurance Policies	MEL
Withdrawals	N/A
Exhibit A - Certification of JIF Fund Professionals	1/20/17
Exhibit B - Certification of JIF Data Forms	N/A
Exhibit D - New Member Filings	N/A
New Service Providers	1/20/17
Annual Reorganization Resolutions, including Cash Management Plan	1/20/17

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	12/10/17	N/A	12/10/17	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	9/1/17	N/A	9/1/17	N/A
Auditor - Bowman	X	8/1/17	N/A	8/1/17	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	3/31/18	NA	3/31/18	NA
Payroll Auditor - Bowman	X	8/1/17	N/A	8/1/17	N/A
Property Appraiser - AssetWorks	X	9/27/17	N/A	9/27/17	N/A
Safety Director - JA Montgomery	X	12/10/17	N/A	12/10/17	N/A
Underwriting Manager -Conner Strong	X	12/10/17	N/A	12/10/17	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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A Capehart Scatchard Blog

Job Description Of Sales Person Did Not State Driving Was An Essential Function So Jury Must Decide Whether Company Should Accommodate Request for Driver

John H. Geaney March 17, 2017 Key Defenses 0 Comments

Employers must carefully view job descriptions because ADA law suits often turn on the wording of those job descriptions. In **Stephenson v. Pfizer**, 2016 U.S. App. LEXIS 3863 (4th Cir. 2016), a long-time sales person for Pfizer developed vision problems which disqualified her from driving. Stephenson had been an extremely successful sales representative who had been inducted into Pfizer's "Hall of Fame" for sales representatives. She would spend eight of her ten hours each day meeting with physicians in their offices to discuss the merits of certain pharmaceutical products. She had been doing this successfully since 1984, and Pfizer gave her a car to travel from her home to sales meetings.

In 2008 Stephenson developed a vision problem which caused her to lose 60% of the vision in her left eye. Nonetheless, she was able to drive without accommodations. However, in 2011 the condition afflicted her right eye as well, causing the loss of 60% of the vision in that eye and disqualifying her from driving. On October 27, 2011 Stephenson asked Pfizer to provide her with a driver to take her to sales meetings. She researched pricing estimates from potential drivers and shuttle services. Pfizer said that request was inherently unreasonable, and the company encouraged Stephenson to move to another position in the company which did not require driving. Stephenson declined that offer and brought suit under the ADA.

The Pfizer job description for sales representative did not specifically list driving as an essential job function. In spite of this, the district court granted summary judgment to Pfizer, ruling that driving was an essential function of the job whether or not it was included in the job description. The court rejected Stephenson's argument that travelling was really the essential function.

On appeal the Fourth Circuit Court of Appeals noted that the job description for Stephenson's position did not require that the sales rep have a driver's license. Discovery showed that there were postings for seven other similar positions in 2014; five postings did not mention possessing a driver's license while two did mention it.

The Appeals Court began by observing that the ADA does not require an employer to reassign any essential job function nor require the employer to hire another employee to make reasonable accommodation. However, the Court said that Stephenson was entitled to a trial in this case on the issue of whether driving was an essential job function. The Court said:

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2,360 views | posted on January 27, 2016



New Jersey Judge of Compensation Orders Employer To Pay Costs Of Medical Marijuana Program And Costs Of Filling Prescriptions

1,819 views | posted on December 29, 2016

If driving is an essential function of her sales position, Stephenson – who cannot drive no matter the accommodation – is not qualified under the ADA and her claim fails as a matter of law. On the record before us, however, summary judgment is not warranted because there is a genuine dispute of material fact as to whether the essential function at issue is driving or travelling. That factual issue is for a jury to resolve.

The Court explained that an employer must accommodate an employee with a disability who is qualified, which means one who is able to perform the essential functions of the job. So the threshold issue in this case came down to whether driving or travelling is an essential function. Had the employer included in Stephenson's job description a statement that driving was an essential job function along with the possession of a driver's license, there is no doubt that Pfizer would have won this case on appeal. Courts generally defer to the employer on what is or what is not an essential job function, but when an employer says one thing and the job description says another, that inconsistency hurts the employer's position.

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Tags: ADA law suits

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.



Mr. Geaney is the author of Geaney's New Jersey Workers' Compensation Manual for Practitioners, Adjusters & Employers. The manual is distributed by the New Jersey Institute for Continuing Legal Education (NJICLE). He also authored an ADA and FMLA manual as distributed by NJICLE. If you are interested in purchasing the manual, please contact NJICLE at 732-214-8500 or visit their website at www.njicle.com.

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

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Categories:

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casual employment Civil Suit Cohabitation
Common Law Marriage Dependency Benefits
Disability essential job functions
Fitness-for-Duty Examination
Fitness For Duty functional capacity exam
going and coming rule independent
contractor independent contractor
defense Jurisdiction Liens Light Duty
Martin v. Pollard Maximal Medical
Improvement Medical Marijuana medical
reimbursement Occupational
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A Capehart Scatchard Blog

The Going-And-Coming Rule And Multiple Employer Work Sites

John H. Geaney March 23, 2017 Key Defenses 0 Comments

An employee works regularly in Cherry Hill, N.J. but three or four times a year is required to work at the company's north Jersey location in Parsippany. On the way to the Parsippany office, the employee is in a car accident and suffers serious injuries. The employer gets the claim and confers with the carrier and defense counsel. The question is was the employee on a special mission or is this accident barred by the going-and-coming rule, now known as the premises rule?

This issue arises quite frequently in New Jersey workers' compensation. A technical reading of the law leads to the conclusion that the claim is barred. The employee is just on her way to work, even if it is not the normal place of employment. Counsel for the employee will argue that this does not seem fair at all, but as former Supervising Judge of Bergen County, The Honorable Ray A. Farrington, used to say, "Fair is a place where people come together to see who can grow the biggest watermelon. Let's see what the law says."

Here is what the statute has to say:

Employment shall be deemed to commence when an employee arrives at the employer's place of employment to report for work and shall terminate when the employee leaves the employer's place of employment, excluding areas not under the control of the employer; provided, however, when the employee is required by the employer to be away from the employer's place of employment, the employee shall be deemed to be in the course of employment when the employee is engaged in the direct performance of duties assigned or directed by the employer.

The key word in the statute as far as a special mission is concerned is "away" from the employer's place of employment. In this case, the employee is not required to be away from the place of employment at all. It is just a different place of employment. An employer could have multiple places of employment where an employee goes to work from time to time, and if that is the case, the employee's journey to these distant offices is not covered. It is only a special mission when the employee is required to be away from the place of employment.

This point was made by our Supreme Court in **Novis v. Rosenbluth Travel**, 138 N.J. 92 (1994). The petitioner in that case worked in the New Jersey office of the travel company but was sent to the branch office in Connecticut to work for a period of time. She stayed in a hotel in Connecticut and then commuted from the hotel to the branch office for several days. One of those days she got out of her car and slipped and fell on

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the sidewalk on property leading from the parking lot to the building containing the employer's branch office. The employer did not own or control the parking lot and denied the claim.

Petitioner argued that this was a special mission. She worked in New Jersey almost all the time and was sent to the branch office in another state to work for a short period of time. The Supreme Court disagreed with petitioner. It analogized her hotel to her home and held that the drive from her hotel to the branch office was her normal commute to work. Therefore her injury was not compensable because she had not yet arrived inside the work premises of the branch office.

This is the leading case in New Jersey for multiple employer work sites, and practitioners have both this case and the statutory language above for guidance on this increasingly common issue.

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Tags: premises rule

About the Author:

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Disability essential job functions
Fitness-for-Duty Examination
Fitness For Duty functional capacity exam
going and coming rule independent
contractor independent contractor
defense Jurisdiction Liens **Light Duty**
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Improvement Medical Marijuana medical
reimbursement Occupational
occupational stress PIP post-offer
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New Jersey WORKERS' COMP BLOG

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A Capehart Scatchard Blog

Employee With Work Injury Was Properly Denied Reasonable Accommodation Request

John H. Geaney March 30, 2017 Court Rulings 0 Comments

Kim Mason was injured on March 22, 2011 falling off her UPS delivery truck and injuring her wrist, requiring surgery. She reached maximal medical improvement in October 2011. Several months later she requested accommodations for her wrist disability under the ADA. Her surgeon completed a form which indicated that Mason could not perform all the functions of her current UPS driver position without certain accommodations. The doctor gave Mason a 25 pound lifting restriction with ability to lift 10 pounds occasionally.

Mason met with Human Resources regarding her accommodation request. She suggested that she could be accommodated by obtaining a position without the requirement of lifting heavy packages, noting management training and package center supervisor positions. She also identified other jobs like customer counter clerk, safety, and other less physical positions as suitable for her to perform. She noted that during her 17 years with UPS she had performed many of these jobs that she was asking to be considered for.

There was no question that Mason could not continue to perform her current job as a delivery truck driver because it involved heavy lifting. HR noted that Mason had the education, skills and experience to perform many of the jobs that she requested transfer to, but unfortunately there were no current openings. UPS has an ADA committee, and the committee made a final determination that there simply were no jobs available for Mason to perform. The company kept looking for union jobs during the next six months but none came open.

UPS employees who sought management positions in the company were required to go through the company's "Management Assessment and Promotion Process" or "MAPP." To initiate the process, the employee had to submit a written letter of interest to UPS, and this letter had to be submitted for every year that an employee wished to be considered for a management position. Letters of interest expired every December 31st. Once a letter is submitted, the employee's supervisor would conduct an initial assessment with scoring in a number of areas. If an employee passed the first phase, then there were additional steps for the MAPP process. This MAPP process became pivotal because two positions opened up at the Huntsville, Alabama location that did not require handling packages. They were not union positions but management positions. UPS notified Mason regarding these two open positions but Mason had not even started the MAPP process and was unavailable.

Thereafter Mason initiated the first phase of the MAPP process. Her supervisor gave her a score between two and three. A score of 3.5 was required to pass the initial

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Employee on Light Duty and Then Stop
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2,360 views | posted on January 27, 2016



New Jersey Judge of Compensation
Orders Employer To Pay Costs Of
Medical Marijuana Program And Costs
Of Filling Prescriptions

1,819 views | posted on December 29, 2016

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assessment, so Mason was never considered for promotion to a supervisory position in 2012.

From February 2012 to April 2013 several union job openings occurred at the Huntsville facility but all of them required physical functions far in excess of Mason's restrictions. Mason alleged that there were people doing some of these jobs who were receiving help in heavy lifting of packages, including the position of customer clerk. One employee (Ms. Pender) gave testimony that she did get assistance from others on the heavy lifting aspects of the job.

Mason sued under the ADA asserting that UPS failed to accommodate her disability. UPS moved to dismiss the case by arguing that Mason was not a qualified individual because she could not perform the essential functions of her job or the jobs she desired. The district court agreed, and Mason appealed to the Eleventh Circuit Court of Appeals. *The Court said that it was Mason's burden to identify the accommodation she needed and then show that it is reasonable.* The Court rejected Mason's argument that UPS should have considered her for a management position. *"The ADA does not mandate that employers promote disabled employees in order to accommodate them."* (citation omitted). Regarding Mason's argument that other employees would be available to help on the heavy lifting, the Court said:

Mason's restrictions would require her to leave every package weighing more than 25 pounds and some packages weighing between 10 and 25 pounds for other employees to deal with. Given that evidence in the record reflects that the Huntsville center is small and leanly staffed, and requires all employees to perform their functions, Pender's testimony is again insufficient to create a genuine factual dispute regarding the impact requiring another employee to assist Mason with any package weighing more than 25 pounds would have on the package center's operations. Thus, this requested accommodation is not reasonable.

In the end, the Court deferred to UPS's job descriptions on what the lifting requirements were for each job and how the Huntsville facility functioned. The Court found that Mason failed to prove she was a qualified individual, and therefore UPS had no duty to accommodate her disability. The case can be found at **Mason v. United Parcel Service Co. Inc.**, 2017 U.S. App. LEXIS 400 (11th Cir. 2017). It demonstrates several points: first, how easily a workers' compensation injury can lead to ADA litigation; second, how important job descriptions are in establishing essential functions of the job; third, if any employee cannot show he or she is qualified to do the job, there is no duty to accommodate.

NEW Contest! WC Question Of The Week!

Rules: Each week, John will ask a general workers' comp question. The first three readers who get the answer right will have their names put into a raffle. A winner will be drawn once a month.

This week's question: In New Jersey, only one person has a legal right to go into the exam room with the claimant for an IME. Who is that person?

Answers should be emailed to: SocialMedia@capehart.com

Good luck!

Categories:

ADA Awards Claims
Compensability Controlling
Costs Counsel Fees Court Rulings EEOC
FMLA Key Defenses Medicare
Policy Subrogation Uncategorized

Topics:

Acceleration Accidental Disability Pension
Aggravation Airline **Appellate**
Division Arthritis Atlantic City Automobile
Accident Bias Cancer Capehart Scatchard Car Accident
casual employment Civil Suit Cohabitation
Common Law Marriage **Dependency Benefits**
Disability essential job functions
Fitness-for-Duty Examination
Fitness For Duty functional capacity exam
going and coming rule independent
contractor independent contractor
defense Jurisdiction Liens **Light Duty**
Martin v. Pollard Maximal Medical
Improvement Medical Marijuana medical
reimbursement Occupational
occupational stress PIP post-offer
medical examinations **Reasonable**
Accommodation reasonable
accommodation Relative Nature of Work
Test **Reopener** Section 20
subrogation Supreme Court
Telecommuting **The Second Injury**
Fund

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A Capehart Scatchard Blog

Petitioner's Expert's Findings in Physical Exam Constituted Objective Evidence to Support Increase on Reopener from 35% to 45%

John H. Geaney April 7, 2017 Awards 0 Comments

The New Jersey statute permits claimants who receive an order approving settlement to reopen claims for additional medical, temporary or permanent disability benefits.

In **Holowchuk v. O'Sullivan Menu Publishing**, A-5235-14T3 (App. Div. April 6, 2017), the petitioner, Robert Holowchuk, injured his low back lifting two, five gallon drums of chemicals in 2007. He received an award of 35% for herniated discs at L3-S1 with radiculopathy.

In 2013 Holowchuk moved to reopen his award of partial permanent disability. He testified at trial that he was unemployed for some time after the settlement but got a job in 2013 for seven months delivering small car parts. He was laid off from that job and then got another job working 30 hours a week using computer files to set up printing plates for press runs. He did very little lifting in that job. He testified that his sleep and marital relations both suffered and the numbness in his left foot spread to his entire foot and calf. He also said he regularly experienced a dropped left foot.

Petitioner's original expert reexamined petitioner and found on the physical exam increased lack of flexion and restriction on straight leg raising. The doctor noted a flattening of the normal curvature of the petitioner's spine and chronic spasm. She noted that the petitioner's lower lumbar musculature was harder than it was at the start of the examination. The doctor took note of petitioner's complaints that he could no longer do lifting, bending or twisting and would likely need ongoing pain management. *There was no mention of any comparison between old MRIs and new studies, leaving the reader to question whether any new studies were done.* As a result of her examination, petitioner's expert found an increase of 10% from 75% partial permanent disability to 85%.

Respondent's expert found no objective proof of worsening. He noted that petitioner had been recommended for potential surgery in 2013 but it did not take place. The respondent's doctor conceded that petitioner had 15 to 20 degrees less range of motion on the left in a straight leg raise compared to the last exam in 2010.

The Judge of Compensation awarded an increase to petitioner of 10%, which was the estimated increase from the expert for petitioner. For someone with maximum rates, that would amount to approximately \$43,000.

Respondent appealed and argued that there was no demonstrable objective evidence supporting an increased award. The Appellate Division noted petitioner's testimony that his pain was no longer stable and had sharpened and become more frequent. The

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Can an Employer Fire an Injured Employee on Light Duty and Then Stop Paying Temporary Disability Benefits?

2,360 views | posted on January 27, 2016



New Jersey Judge of Compensation Orders Employer To Pay Costs Of Medical Marijuana Program And Costs Of Filling Prescriptions

1,819 views | posted on December 29, 2016

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Court also noted the complaint about a dropped left foot. The most interesting part of the decision is the Appellate Court's acceptance of the argument that range of motion testing by petitioner's expert satisfied objective medical evidence:

Petitioner's expert found objective evidence to confirm those complaints, marked flattening of the lumbar curves, muscle spasm across the flanks, gluteal, posterior thigh and iliac crest areas on both sides and appreciable hardness of the muscles of petitioner's lower lumbar area following manipulation.

The Appellate Division noted that the Judge of Compensation refused to put this case through on a Section 20 basis. The Court affirmed the reasoning of the Judge of Compensation and held that the record supported the findings of the Judge of Compensation that the physical exam of petitioner's expert satisfied the *objective medical evidence requirement*.

The case challenges some prior unreported cases that seemed to suggest that range of motion testing is variable and not truly objective. Had there been subsequent MRIs that appeared identical to prior MRIs, it would have interesting to see whether the same result would have been reached.

[Share / Save](#)

Tags: Reopener

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.



Mr. Geaney is the author of Geaney's New Jersey Workers' Compensation Manual for Practitioners, Adjusters & Employers. The manual is distributed by the New Jersey Institute for Continuing Legal Education (NJICLE). He also authored an ADA and FMLA manual as distributed by NJICLE. If you are interested in purchasing the manual, please contact NJICLE at 732-214-8500 or visit their website at www.njicle.com.

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

A graduate of Holy Cross College summa cum laude, Mr. Geaney obtained his law degree from Boston College Law School. He has been named a "Super Lawyer" by his peers and Law and Politics. He serves as Vice President of the Friends of MEND, the fundraising arm of a local charitable organization devoted to promoting affordable housing.

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

Categories:

ADA Awards Claims
Compensability Controlling
Costs Counsel Fees Court Rulings EEOC
FMLA Key Defenses Medicare
Policy Subrogation Uncategorized

Topics:

Acceleration Accidental Disability Pension
Aggravation Airline **Appellate**
Division Arthritis Atlantic City Automobile
Accident Bias Cancer Capehart Scatchard Car Accident
casual employment Civil Suit Cohabitation
Common Law Marriage **Dependency Benefits**
Disability essential job functions
Fitness-for-Duty Examination
Fitness For Duty functional capacity exam
going and coming rule independent
contractor independent contractor
defense Jurisdiction Liens **Light Duty**
Martin v. Pollard Maximal Medical
Improvement Medical Marijuana medical
reimbursement Occupational
occupational stress PIP post-offer
medical examinations **Reasonable**
Accommodation reasonable
accommodation Relative Nature of Work
Test **Reopener** Section 20
subrogation Supreme Court
Telecommuting **The Second Injury**
Fund

MEL STATUTORY BONDS as of 4/1/17

Member ID	Fund ID	Member Name	Applicant	Title	Effective Date
577	BURL	BASS RIVER	Linda Eliason-Ash	Tax Collector	01/01/07
577	BURL	BASS RIVER	Eileen Brower	Treasurer	06/13/16
75	BURL	BEVERLY	Shari Lynn Phillip	Tax Collector	05/01/14
75	BURL	BEVERLY	Yvonne Bullock	Treasurer (CFO)	05/01/14
589	BURL	BORDENTOWN CITY	Caryn Hoyer	Tax Collector	08/10/15
589	BURL	BORDENTOWN CITY	Margaret Peak	Treasurer (CFO)	08/01/13
589	BURL	BORDENTOWN CITY	Jennifer M. Smith	Tax Collector	2/13/2017
600	BURL	BORDENTOWN TOWNSHIP	Donna Muldrow	Treasurer	03/05/09
600	BURL	BORDENTOWN TOWNSHIP	Jeffrey Elasser	Tax Collector	08/01/15
531	BURL	CHESTERFIELD	Caryn M. Hoyer	Tax Collector	06/30/08
531	BURL	CHESTERFIELD	Wendy Wulstein	Treasurer	01/31/12
76	BURL	DELANCO	Robert L. Hudnell	Treasurer (CFO)	01/01/07
76	BURL	DELANCO	Lynn A. Davis	Tax Collector	11/01/16
76	BURL	DELANCO	Jennifer Dellavalle	Tax Collector	11/01/16
77	BURL	DELRAN	Teresa A. Leisse	Treasurer	01/01/07
77	BURL	DELRAN	Victoria Boras	Tax Collector	06/27/11
679	BURL	FIELDSBORO	Lan Chen Shen	Tax Collector	01/01/16
679	BURL	FIELDSBORO	Peter Federico	Treasurer	01/01/16
80	BURL	HAINESPORT	Sharon A. Deviney	Tax Collector	01/01/07
81	BURL	LUMBERTON	Robin D. Sarlo	Tax Collector	01/01/16
81	BURL	LUMBERTON	Kimberly M. McGowan	Treasurer (CFO) (Lumberton Emergenc	09/01/16
82	BURL	MANSFIELD TOWNSHIP	Elaine Fortin	Tax Collector	01/01/07
82	BURL	MANSFIELD TOWNSHIP	Joseph P. Monzo	Treasurer (CFO)	01/01/07
83	BURL	MEDFORD TOWNSHIP	Patricia Capasso	Tax Collector	01/01/13
83	BURL	MEDFORD TOWNSHIP	Albert Stanley	Treasurer (CFO)	08/03/15
576	BURL	MOUNT LAUREL	Meredith Tomczyk	Treasurer (CFO)	01/09/12
576	BURL	MOUNT LAUREL	Kim Muchowski	Tax Collector	10/24/16
576	BURL	MOUNT LAUREL	Karen Cohen	Library Treasurer	01/15/14
601	BURL	NORTH HANOVER	Mary Alice Picariello	Tax Collector	06/27/09
601	BURL	NORTH HANOVER	Joseph Greene	Treasurer	04/29/13
650	BURL	PALMYRA	Tanyika Johns	Tax Collector	01/01/16
642	BURL	PEMBERTON BOROUGH	Kathleen Smick	Tax Collector	05/19/14
642	BURL	PEMBERTON BOROUGH	Donna Mull	Treasurer	01/01/11
208	BURL	PEMBERTON	Alison Varrelmann - name change	Tax Collector	03/23/15
208	BURL	PEMBERTON	Robert Benick	Treasurer	01/01/14
85	BURL	SHAMONG	Kathryn J. Taylor	Tax Collector	01/01/07
85	BURL	SHAMONG	Christine Chambers	Treasurer (CFO)	11/24/14
373	BURL	SOUTHAMPTON	Nancy Gower	Treasurer (CFO)	01/01/07
373	BURL	SOUTHAMPTON	Melissa Chesla	Tax Collector	09/01/14
456	BURL	SPRINGFIELD	Dianne Kelly	Treasurer (CFO)	01/01/10
456	BURL	SPRINGFIELD	Melissa Chesla	Tax Collector	11/01/14
86	BURL	TABERNACLE	Kimberly Smith	Tax Collector	04/01/16
532	BURL	WESTAMPTON	Robert L. Hudnell	Treasurer	01/01/07
532	BURL	WESTAMPTON	Carol A. Brown-layou	Tax Collector	01/01/07
651	BURL	WOODLAND	Kathleen Rosmando	Treasurer	06/06/13
651	BURL	WOODLAND	Nancy Seeland	Tax Collector	01/01/15
636	BURL	WRIGHTSTOWN	Ronald A. Ghrist	Treasurer	01/01/10
636	BURL	WRIGHTSTOWN	Jeffrey C. Elsasser	Tax Collector	11/01/16

Burlington County Municipal Joint Insurance Fund
Skateboard Park Approval Status

Member	Stage	Status	Notes
Municipality			
Bass River			
Beverly			
Bordentown City			
Bordentown Twp			
Chesterfield			
Delanco	Approved		Approved June 19, 2001
Delran			
Edgewater			
Florence			
Hainesport			
Lumberton			
Mansfield			
Medford	Approved		Approved March 21, 2000
Mount Laurel			
North Hanover			
Palmyra	Approved		Did not qualify as a skate park for MEL underwriting purposes
Pemberton Boro.			
Pemberton Twp.			
Riverside			
Shamong			
Southampton			
Springfield			
Tabernacle			
Westampton			
Woodland			
Wrightstown			

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Last Update: 4/7/2017

BURLCO JIF Annual Planning Retreat



All BURLCO JIF Fund Commissioners and/or Alternates, Safety Coordinators, Claims Coordinators, Fund Professionals and Risk Management Consultants are invited to attend.

Reminder:

Criteria for the 2017 SIP Program: Each member is required to send a delegate to at least “**one half-day session**” (*morning or afternoon*) of the *Annual Planning Retreat*.



Thursday, May 4, 2017

Café Madison, Riverside, NJ

Schedule

8:00 a.m.	Registration / Continental Breakfast
9:00 a.m.	Program begins Session 1
1:00 p.m.	Session 2 begins
4:00 p.m.	Program ends

[RSVP by Clicking
This Link](#)

RSVP by April 28, 2017

Should you have any questions or require any additional information, please do not hesitate to contact Sheila Ortiz at (856) 446-9137. We look forward to seeing you at the Retreat.

2016 ATTENDANCE REPORT - BURLCO JIF

Municipality	Last Name	Jan-17	Feb-17	Mar-17	Apr-17	May-17	Jun-17	Jul-17	Aug-17	Sep-17	Oct-17	Nov-17	Dec-17	# Attended	# Meetings	% Attended
(Meeting Occurred)		X	X	X												
Bass River	Somes/Ireton	A	P	P										3	3	100%
Beverly City	Wolbert/Snyder	P	P	P										3	3	100%
Bordentown City	Archer/Targonski	X	P	P										2	3	67%
Bordentown Twp.	Buhrer/Vail	A	P	P										3	3	100%
Chesterfield Township	McMahon/Hoyer	P	P	P										3	3	100%
Delanco Township	Templeton	A	A	P										3	3	100%
Delran Township	Hatcher	P	P	P										3	3	100%
Edgewater Park Twp.	Dougherty/DiFillippo	X	P	X										1	3	33%
Fieldsboro	Hansell, P./Hansell, D.	P	X	P										2	3	67%
Florence Township	Brook/Sahol	P	P	P										3	3	100%
Hainesport Township	Kosko/Kilburn	A	X	A										2	3	67%
Lumberton Township	Mansdoerfer/Umba	A	A	P										3	3	100%
Mansfield Township	Fitzpatrick/Puglia	P	P	P										3	3	100%
Medford Township	Burger/Meder	P	P	P										3	3	100%
Mt. Laurel	Tomczyk/Mascia	A	P	A										3	3	100%
North Hanover	Picariello/Wells	X	P	P										2	3	67%
Palmyra Borough	Gural/Pearlman	P	A	P										3	3	100%
Pemberton Borough	Mull/Villari	A	A	X										2	3	67%
Pemberton Twp.	Gonzalez/Brown	X	P	P										2	3	67%
Riverside Township	Jack/Lewis	P	X	P										2	3	67%
Shamong Township	Matchett	X	P	P										2	3	67%
Southampton Township	Hoffman/Hannah	X	X	X										0	3	0%
Springfield Township	Keller/Sobotka	P	P	P										3	3	100%
Tabernacle Township	Cramer/Barber	P	P	P										3	3	100%
Westampton Township	Carrington/Otto	X	P	P										2	3	67%
Woodland Township	Brown/Seeland	X	X	X										0	3	0%
Wrightstown	Ingling/Gorman	P	P	P										3	3	100%
		19	22	23	0	0	0	0	0	0	0	0	0			79%
		70%	81%	85%	0%	0%	0%	0%	0%	0%	0%	0%	0%			

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Fund Commissioner in Attendance

Alternate Fund Commissioner in Attendance

Denotes attendance of a representative, not "officially" a Fund Commissioner at the time.

No Representation from this Municipality

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2016 - 2017 Elected Officials Online Training

While we recommend that public officials attend a training class, the MEL is also making available an on-line training program for Elected Officials and Authority Commissioners to earn their \$250 training credit. Please follow the steps below to access the program. To receive credit, the program must be completed by May 1, 2017.

Step 1: Go to the MEL's website <http://njmel.org/>

Step 2: On the MEL homepage, click on the MSI logo at the top to access the MSI page.

Step 3: On the MSI page, click "MSI Login" to access the login page.

Step 4: Login to access the Welcome Page. If you have taken MSI classes in the past, enter your username and password. If you do not know your username/password, check with your Training Administrator or call the MSI Helpline listed below. If you are new, click "I am a new user." Complete the fields and you will receive a confirmation email with your username and password.

Step 5: On the Welcome Page, click on "MSI On-line Training Courses" on the lower right to access the course selection page.

Step 6: On the course selection page, click "Ethics in Local Government" on the left. Then click "enroll" on the right.

Step 7: The program will now thank you for enrolling. Hit "Click here" to go to your authorized course list.

Step 8: On your authorized course list, click "Ethics in Local Government" to access the course.

Step 9: When the course appears, click the start symbol in the middle of the screen to begin the course.

You must complete the entire program and the affidavit at the end of the program to receive credit. If you need additional assistance please call the MSI help line at (866) 661-5120 during business hours.

**BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND
RESOLUTION #2017-__**

**RESOLUTION AUTHORIZING THE RELEASE OF FUND YEAR 2016 CLOSED SESSION
EXECUTIVE COMMITTEE MEETING MINUTES AS RECOMMENDED BY THE FUND
SOLICITOR**

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

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

WHEREAS, the Burlington County Municipal Joint Insurance Fund is subject to the provisions of NJSA 10:4-6 the "Open Public Meetings Act"; and

WHEREAS, in 2016, the Executive Committee, during regularly scheduled meetings of the Fund, deemed it necessary to enter into a closed session to discuss matters affecting the safety and property of the public and to discuss pending or anticipated litigation and/or contract negotiations as authorized by NJSA10:4-12; and

WHEREAS, in accordance with NJSA10:4-14 minutes of these closed sessions were transcribed by the Fund Recording Secretary and approved by the Executive Committee; and

WHEREAS, in correspondence dated February 15, 2017, the Fund Recording Secretary requested that the Fund Solicitor review the closed session meeting minutes from Fund Year 2016 to make a determination as to whether any of these minutes could be released to the public; and

WHEREAS, in correspondence dated March 15, 2017, a copy of which is attached hereto and incorporated herein by reference, the Fund Solicitor has indicated that the 2016 Executive Committee Closed Session meeting minutes can released to the public with no redactions.

NOW THEREFORE BE IT FURTHER RESOLVED that the 2016 Executive Committee Closed Session meeting minutes are hereby released to the public; and

BE IT FURTHER RESOLVED that a copy of this Resolution be forwarded to the Fund Recording Secretary, Fund Solicitor, and Executive Director for their knowledge and action as required.

This Resolution was duly adopted by the Burlington County Municipal Joint Insurance Fund at a public meeting held on April 18, 2017.

BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND

Attest: _____
Meghan Jack, Secretary

By: _____
Paul Keller, Chairperson

Date: _____



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Facsimile: (609) 522-3003
www.DeWeeseLawFirm.com

March 15, 2017

Paul A. Forlenza, Deputy Executive Director
ARTHUR J. GALLAGHER
RISK MGT. SERVICES, INC.
P.O. Box 488
Marlton, NJ 08053
[via electronic mail]

RE: BURLCOJIF 2016 Closed Session Meeting Minutes

Dear Paul:

Please be advised that I have reviewed the Closed Session Meeting Minutes from the Fund Year 2016 (January through December) and based upon my review of those minutes, the minutes can be released.

If you have any questions, or need for additional information please do not hesitate to contact me.

Very truly yours,
THE DEWEESE LAW FIRM, P.C.

David S. DeWeese

DSD/b

cc: Paul J. Miola, Executive Director, BURLCOJIF
Alice Lihou, Vice President, Acct. Mgt., Qual-Lynx
Paul Keller, BURLCOJIF Fund Chair
Tracy Forlenza, Recording Secretary

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: April 3, 2017

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
Danielle Sanders Administrative Assistant dsanders@jamontgomery.com Office: 856-552-6898 Fax: 856-552-6899		Robert Garish Consultant rgarish@jamontgomery.com Office: 856-552-4650 Cell: 609-947-9719

MARCH ACTIVITIES

LOSS CONTROL SERVICES

- Township of Delran – Conducted a Loss Control Survey on March 9
- Township of North Hanover – Conducted a Loss Control Survey on March 9
- Township of Riverside – Conducted a Loss Control Survey on March 10

JIF MEETINGS ATTENDED

- Regional Training: Active Shooter in the Workplace – March 16
- Executive Safety Committee Meeting – March 21
- Fund Commissioners Meeting – March 21

MEL VIDEO LIBRARY

The following members used the MEL Video Library during March. **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>
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 March. 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.

- BURLCO JIF - Did You Know? – MSI Training Schedule , March 2017 – March 2
- BURLCO JIF - Regional Training- Active Shooter in the Workplace: Considerations for Municipalities – March 8
- BURLCO JIF - Safety Director Message - "Internet Purchase Exchange Zones" – March 13
- BURLCO JIF - SD Bulletin - Bring your Child to Work Day – March 20
- BURLCO JIF - Safety Director Message- Attention & Distraction Driver Training – March 27
- BURLCO JIF - Did You Know? – MSI Training Schedule, April 2017 – March 28
- BURLCO JIF – Safety Contract Reminder – March 30

UPCOMING EVENTS

- BURLCO Safety Breakfast – April 4
- Executive Committee – April 18
- DPW Supervisor Roundtable/ Roadway, Sign & Walkway Program – May 25

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 (afelip@jamontgomery.com).

Below are upcoming MSI training programs scheduled for April, May and June of 2017. ***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
4/3/17	Township of Stafford	CDL-Drivers Safety Regulations	8:30 - 10:30 am
4/3/17	Township of Stafford	Driving Safety Awareness	10:45 - 12:15 pm
4/3/17	Township of Stafford	CDL-Supervisors Reasonable Suspicion	1:00 - 3:00 pm

DATE	LOCATION	TOPIC	TIME
4/3/17	Township of Pemberton	Landscape Safety	8:00 - 11:00 am
4/4/17	Jackson Twp. MUA	Flagger/Work Zone	8:30 - 12:30 pm
4/4/17	Township of Voorhees #1	Driving Safety Awareness	9:00 - 10:30 am
4/4/17	Township of Voorhees #1	HazCom w/GHS	10:45 - 12:15 pm
4/4/17	City of Millville #1	Fast Track to Safety	8:30 - 2:30 pm w/lunch brk
4/5/17	Township of Burlington #3	BBP	8:00 - 9:00 am
4/5/17	Township of Burlington #3	Confined Space Awareness	9:15 - 10:15 am
4/5/17	City of Margate #4	Playground Safety Inspections	8:30 - 10:30 am
4/5/17	City of Margate #4	Sanitation/Recycling Safety	10:45 - 12:45 pm
4/6/17	Township of Middletown #5	Fall Protection Awareness	8:30 - 10:30 am
4/6/17	Township of Middletown #5	Asbestos, Lead, Silica Health Overview	10:45 - 11:45 am
4/6/17	Township of Middletown #5	Ladder Safety/Walking Surfaces	12:30 - 2:30 pm
4/6/17	Township of Winslow	LOTO	8:30 - 10:30 am
4/7/17	Township of Colts Neck	Fire Safety	8:30 - 9:30 am
4/7/17	Township of Colts Neck	Fire Extinguisher	9:45 - 10:45 am
4/7/17	Township of Colts Neck	Confined Space Awareness	11:00 - 12:00 pm
4/7/17	Township of Colts Neck	BBP	12:30 - 1:30 pm
4/7/17	Township of Willingboro	Flagger/Work Zone	8:30 - 12:30 pm
4/10/17	Borough of Glassboro #1	Driving Safety Awareness	8:00 - 9:30 am
4/10/17	Township of Hamilton #3	PPE	8:30 - 10:30 am
4/10/17	Township of Hamilton #3	Hearing Conservation	10:45 - 11:45 am
4/10/17	Township of Hamilton #3	Asbestos, Lead, Silica Regulatory Overview	12:00 - 1:00 pm
4/11/17	Township of Toms River #1	Employee Conduct/Violence Prevention	8:30 - 10:00 am
4/11/17	Logan Township MUA #1	Fire Safety	8:30 - 9:30 am
4/11/17	Logan Township MUA #1	Fire Extinguisher	9:45 - 10:45 am
4/12/17	Township of Lacey #4	PPE	8:30 - 10:30 am
4/12/17	Evesham Township MUA	PPE	8:30 - 10:30 am
4/12/17	Evesham Township MUA	Ladder Safety/Walking Surfaces	10:45 - 12:45 pm
4/12/17	City of Vineland	Excavation/Trenching/Shoring	8:30 - 12:30 pm
4/13/17	Borough of Beach Haven #1	Fast Track to Safety	8:30 - 2:30 pm w/lunch brk
4/13/17	Township of Pennsville #1	BBP	8:30 - 9:30 am
4/13/17	Township of Pennsville #1	Hearing Conservation	9:45 - 10:45 am
4/17/17	Middletown SA	HazCom w/GHS	8:30 - 10:00 am
4/17/17	Middletown SA	BBP	10:15 - 11:15 am
4/17/17	Township of Cherry Hill #4	Heavy Equipment	8:30 - 11:30 am
4/18/17	Borough of Clementon #3	Special Events Management	8:30 - 10:30 am
4/18/17	Borough of Clementon #3	Fire Safety	10:45 - 11:45 am
4/18/17	Borough of Clementon #3	Fire Extinguisher	12:00 - 1:00 pm
4/18/17	City of Brigantine #3	LOTO	8:30 - 10:30 am
4/18/17	City of Brigantine #3	HazCom w/GHS	10:45 - 12:15 pm
4/19/17	Western Monmouth UA	CSE-Permit Required w/Classroom Demo	8:30 - 12:30 pm
4/19/17	Township of Washington	Flagger/Work Zone	8:30 - 12:30 pm

DATE	LOCATION	TOPIC	TIME
4/19/17	Township of Galloway	Heavy Equipment Safety	9:00 - 12:00 pm
4/20/17	Township of Pemberton	Excavation/Trenching/Shoring	8:30 - 1:30 pm w/lunch brk
4/21/17	Township of Manchester	DDC-6	8:30 - 3:00 pm w/lunch brk
4/21/17	Township of Bordentown	Fast Track to Safety	8:30 - 2:30 pm w/lunch brk
4/24/17	Borough of Union Beach #2	PPE	8:30 - 10:30 am
4/24/17	Borough of Union Beach #2	HazCom w/GHS	10:45 - 12:15 pm
4/24/17	Township of Cherry Hill #4	Jetter/Vacuum Safety	8:30 - 10:30 am
4/24/17	Township of Upper	LOTO	8:30 - 10:30 am
4/24/17	Township of Upper	Shop & Tool Safety	10:45 - 11:45 am
4/24/17	Township of Upper	HazCom w/GHS	12:30 - 2:00 pm
4/25/17	Township of Toms River	Playground Safety Inspections	8:30 - 10:30 am
4/25/17	Township of Toms River	Sanitation/Recycling Safety	10:45 - 12:45 pm
4/25/17	Township of Washington	Landscape Safety	8:30 - 11:30 am
4/25/17	Township of Washington	Playground Safety Inspections	12:00 - 2:00 pm
4/25/17	City of Ocean City #1	Fall Protection Awareness	8:30 - 10:30 am
4/25/17	City of Ocean City #1	Back Safety/Material Handling	10:45 - 11:45 am
4/26/17	Borough of Lavallette #1	Excavation/Trenching/Shoring	8:30 - 12:30 pm
4/26/17	City of Burlington #2	HazMat Awareness w/HazCom	8:30 - 11:30 am
4/27/17	Township of Middletown #5	Landscape Safety	8:30 - 11:30 am
4/27/17	Township of Middletown #5	Playground Safety Inspections	12:00 - 2:00 pm
4/27/17	City of Vineland	Heavy Equipment	8:30 - 11:30 am
4/27/17	City of Vineland	Confined Space Awareness	11:45 - 12:45 pm
4/28/17	Township of Little Egg Harbor #1	Fast Track to Safety	8:30 - 2:30 pm w/lunch brk
4/28/17	Township of Evesham #4	Employee Conduct/Violence Prevention	8:30 - 10:00 am
4/28/17	Township of Evesham #4	Back Safety / Material Handling	10:15 - 11:15 am
4/28/17	Township of Evesham #4	Shop & Tool Safety	11:30 - 12:30 pm
5/1/17	Township of Toms River	Flagger/Work Zone	8:30 - 12:30 pm
5/1/17	Borough of Glassboro #1	Heavy Equipment Safety	12:00 - 3:00 pm
5/2/17	Township of Barnegat #1	Ladder Safety/Walking Surfaces	9:00 - 11:00 am
5/2/17	Borough of Clementon #3	Sanitation/Recycling Safety	8:30 - 10:30 am
5/2/17	Borough of Clementon #3	Back Safety/Material Handling	10:45 - 11:45 am
5/2/17	Borough of Clementon #3	BBP	12:00 - 1:00 pm
5/3/17	Borough of Eatontown #2	Landscape Safety	8:30 - 11:30 am
5/3/17	Borough of Eatontown #2	Shop & Tool Safety	11:45 - 12:45 pm
5/3/17	Western Monmouth UA	HazCom w/GHS	8:00 - 9:30 am
5/3/17	Western Monmouth UA	BBP	9:45 - 10:45 am
5/3/17	Western Monmouth UA	Fire Safety	11:00 - 12:00 pm
5/3/17	Western Monmouth UA	Fire Extinguisher	12:15 - 1:15 pm
5/3/17	Evesham Township MUA	Jetter/Vacuum Safety	8:30 - 10:30 am
5/3/17	City of Millville #1	HazMat Awareness w/HazCom GHS	8:30 - 11:30 am
5/3/17	City of Millville #1	BBP	11:45 - 12:45 pm

DATE	LOCATION	TOPIC	TIME
5/4/17	Borough of Point Pleasant Beach	Fire Safety	8:30 - 9:30 am
5/4/17	Borough of Point Pleasant Beach	Fire Extinguisher	9:45 - 10:45 am
5/4/17	Jackson Twp. BOFC #3	LOTO	8:30 - 10:30 am
5/4/17	Borough of Collingswood	Fast Track to Safety	8:30 - 2:30 pm w/lunch brk
5/5/17	Township of Colts Neck	Landscape Safety	8:30 - 11:30 am
5/5/17	Township of Colts Neck	Playground Safety Inspections	12:00 - 2:00 pm
5/5/17	Township of Berlin #2	Landscape Safety	8:30 - 11:30 am
5/5/17	Township of Berlin #2	Playground Safety Inspections	12:00 - 2:00 pm
5/8/17	Township of Stafford	PPE	8:30 - 10:30 am
5/8/17	Township of Stafford	Hearing Conservation	10:45 - 11:45 am
5/8/17	Township of Stafford	Asbestos, Lead, Silica Regulatory Overview	12:00 - 1:00 pm
5/8/17	Township of Manchester	Safety Coordinators Skills Training	8:30 - 3:00 pm w/lunch brk
5/8/17	Township of Florence	CSE-Permit Required w/Classroom Demo	8:30 - 12:30 pm
5/9/17	Jackson Twp. MUA	HazMat Awareness w/HazCom GHS	8:30 - 11:30 am
5/9/17	Township of Winslow	Ladder Safety/Walking Surfaces	8:30 - 10:30 am
5/9/17	Township of Winslow	Hearing Conservation	10:45 - 11:45 am
5/10/17	Borough of Lavallette #1	Flagger/Work Zone	8:30 - 12:30 pm
5/10/17	Township of Washington	CDL-Drivers Safety Regulations	8:30 - 10:30 am
5/10/17	Township of Washington	Driving Safety Awareness	10:45 - 12:15 pm
5/10/17	Township of Washington	CDL-Supervisors Reasonable Suspicion	1:00 - 3:00 pm
5/10/17	City of Vineland #1	Flagger/Work Zone	8:00 - 12:00 pm
5/11/17	Deptford Township MUA	LOTO	8:00 - 10:00 am
5/11/17	Deptford Township MUA	PPE	10:15 - 12:15 pm
5/11/17	Borough of Avalon #4	Excavation/Trenching/Shoring	8:30 - 12:30 pm
5/12/17	Township of Little Egg Harbor #1	Excavation/Trenching/Shoring	8:30 - 12:30 pm
5/12/17	Township of Willingboro	Landscape Safety	8:30 - 11:30 am
5/15/17	Township of Hazlet	Sanitation/Recycling Safety	8:30 - 10:30 am
5/15/17	Township of Hazlet	CDL-Driver Safety Regulations	10:45 - 12:45 pm
5/15/17	Township of Upper	Landscape Safety	8:30 - 11:30 am
5/15/17	Township of Upper	Playground Safety Inspections	12:00 - 2:00 pm
5/17/17	Western Monmouth UA	Jetter/Vacuum Safety	8:30 - 10:30 am
5/17/17	Township of Mantua	Sanitation/Recycling Safety	12:30 - 2:30 pm
5/17/17	City of Wildwood Crest #1	Driving Safety Awareness	10:00 - 11:30 am
5/17/17	City of Wildwood Crest #2	Back Safety/Material Handling	11:45 - 12:45 pm
5/18/17	Township of Ocean	Office Safety	8:30 - 10:30 am
5/19/17	Township of Cherry Hill #4	Fire Safety	8:30 - 9:30 am
5/19/17	Township of Cherry Hill #4	Fire Extinguisher	9:45 - 10:45 am
5/19/17	Township of Cherry Hill #4	Confined Space Awareness	11:00 - 12:00 pm
5/19/17	Township of Cherry Hill #4	BBP	12:30 - 1:30 pm
5/22/17	Township of Egg Harbor #5	Hoists, Cranes, Rigging Safety	8:30 - 10:30 am
5/22/17	Township of Egg Harbor #5	Hearing Conservation	10:45 - 11:45 am

DATE	LOCATION	TOPIC	TIME
5/23/17	Township of Manchester	Seasonal (Summer) Employee Orientation-Evening	6:30 - 10:30 pm
5/23/17	Brick Township MUA #2	Excavation/Trenching/Shoring	8:30 - 12:30 pm
5/23/17	Deptford Township MUA	HazMat Awareness w/HazCom GHS	8:00 - 11:00 am
5/23/17	Deptford Township MUA	Confined Space Awareness	11:15 - 12:15 pm
5/24/17	Two River Water Reclamation Authority	Forklift Train-the-Trainer	8:30 - 11:30 am
5/24/17	Township of Washington	BBP Administrator Training	8:30 - 10:30 am
5/24/17	City of Ventnor	LOTO	9:00 - 11:00 am
5/24/17	City of Ventnor	Confined Space Awareness	11:15 - 12:15 pm
5/25/17	Township of Middletown #5	Seasonal (Summer) Employee Orientation	8:30 - 12:30 pm
5/25/17	City of Somers Point #2	Forklift Operator Certification	8:30 - 3:00 pm w/lunch brk
5/25/17	Township of Pennsville #1	Driving Safety Awareness	8:30 - 10:00 am
5/25/17	Township of Pennsville #1	Fire Safety	10:15 - 11:15 am
5/31/17	Borough of Rumson #1	BBP	8:30 - 9:30 am
5/31/17	Borough of Rumson #1	Hearing Conservation	9:45 - 10:45 am
5/31/17	City of Ventnor	LOTO	9:00 - 11:00 am
5/31/17	City of Ventnor	Confined Space Awareness	11:15 - 12:15 pm
6/1/17	Township of Tabernacle #1	Fire Safety	8:30 - 9:30 am
6/1/17	Township of Tabernacle #1	Fire Extinguisher	9:45 - 10:45 am
6/2/17	Township of Little Egg Harbor #1	DDC-6	8:30 - 3:00 pm w/lunch brk
6/2/17	Township of Monroe #3	Fast Track to Safety	8:30 - 2:30 pm w/lunch brk
6/5/17	Borough of Tuckerton #2	Heavy Equipment Safety	8:30 - 11:30 am
6/6/17	Township of Barnegat #1	LOTO	9:00 - 11:00 am
6/6/17	Township of Barnegat #1	Driving Safety Awareness	11:15 - 12:45 pm
6/6/17	Township of Florence	HazMat Awareness w/HazCom GHS	8:30 - 11:30 am
6/7/17	Western Monmouth UA	Hoists, Cranes, Rigging Safety	8:30 - 10:30 am
6/7/17	Western Monmouth UA	Hearing Conservation	10:45 - 11:45 am
6/7/17	Western Monmouth UA	Back Safety/Material Handling	12:00 - 1:00 pm
6/7/17	Deptford Township MUA	Flagger/Work Zone	8:00 - 12:00 pm
6/7/17	Borough of Wildwood Crest #1	Sanitation/Recycling Safety	10:00 - 12:00 pm
6/7/17	Borough of Wildwood Crest #1	CDL-Drivers Safety Regulations	12:30 - 2:30 pm
6/8/17	Township of Middletown #5	DDC-6	8:30 - 3:00 pm w/lunch brk
6/8/17	Township of Tabernacle #1	Hoists, Cranes, Rigging Safety	8:30 - 10:30 am
6/9/17	Township of Colts Neck	Ladder Safety/Walking Working Surfaces	8:30 - 10:30 am
6/9/17	Township of Colts Neck	Fall Protection Awareness	10:45 - 12:45 pm
6/12/17	Township of Upper	CDL-Drivers Safety Regulations	8:30 - 10:30 am
6/12/17	Township of Upper	Driving Safety Awareness	10:45 - 12:15 pm
6/12/17	Township of Upper	CDL-Supervisors Reasonable Suspicion	1:00 - 3:00 pm
6/14/17	Ocean County College #3	CDL-Drivers Safety Regulations	8:30 - 10:30 am

DATE	LOCATION	TOPIC	TIME
6/14/17	Ocean County College #3	Driving Safety Awareness	10:45 - 12:15 pm
6/14/17	Ocean County College #3	CDL-Supervisors Reasonable Suspicion	1:00 - 3:00 pm
6/14/17	Borough of Magnolia #1	HazMat Awareness w/HazCom GHS-Evening	6:30 - 9:30 pm
6/14/17	Lower Township MUA	CMVO	8:30 - 12:30 pm
6/14/17	City of Ventnor	HazCom w/GHS	9:00 - 10:30 am
6/15/17	Township of Middletown #5	LOTO	8:30 - 10:30 am
6/15/17	Township of Middletown #5	Fire Extinguisher	10:45 - 11:45 am
6/15/17	Township of Middletown #5	Back Safety/Material Handling	12:00 - 1:00 pm
6/15/17	Township of Middletown #5	Employee Conduct/Violence Prevention	1:30 - 3:00 pm
6/16/17	Borough of Union Beach #2	Landscape Safety	8:30 - 11:30 am
6/16/17	Township of Cherry Hill #4	Landscape Safety	8:30 - 11:30 am
6/16/17	Township of Cherry Hill #4	Playground Safety Inspections	12:00 - 2:00 pm
6/19/17	Township of Hamilton #3	Fire Safety	8:30 - 9:30 am
6/19/17	Township of Hamilton #3	Fire Extinguisher	9:45 - 10:45 am
6/19/17	Township of Hamilton #3	Confined Space Awareness	11:00 - 12:00 pm
6/19/17	Township of Hamilton #3	BBP	12:30 - 1:30 pm
6/20/17	Borough of Red Bank	Flagger/Work Zone	8:00 - 12:00 pm
6/21/17	Township of Ocean	Fire Safety	8:30 - 9:30 am
6/21/17	Township of Ocean	Fire Extinguisher	9:45 - 10:45 am
6/21/17	Township of Ocean	Confined Space Awareness	11:00 - 12:00 pm
6/21/17	Township of Mantua	BBP	12:30 - 1:30 pm
6/21/17	Township of Mantua	Hearing Conservation	1:45 - 2:45 pm
6/21/17	City of Millville #1	Special Events Management	8:30 - 10:30 am
6/23/17	Township of Waterford	Fire Extinguisher	8:30 - 9:30 am
6/23/17	Township of Waterford	Back Safety/Material Handling	9:45 - 10:45 am
6/27/17	Borough of Clementon #3	CDL-Drivers Safety Regulations	8:30 - 10:30 am
6/27/17	Borough of Clementon #3	Driving Safety Awareness	10:45 - 12:15 pm
6/27/17	Borough of Clementon #3	CDL-Supervisors Reasonable Suspicion	1:00 - 3:00 pm
6/28/17	Ocean County College #3	Hazard ID/Job-Site Observation	8:30 - 10:30 am
6/28/17	Ocean County College #3	Accident Investigation	10:45 - 12:45 pm
6/28/17	Ocean County College #3	Toolbox Talks	1:30 - 3:00 pm
6/28/17	City of Burlington #2	Seasonal (Summer) Employee Orientation	8:30 - 12:30 pm
6/28/17	City of Ventnor	HazCom w/GHS	9:00 - 10:30 am
6/29/17	Jackson Twp. BOFC #3	PPE	8:30 - 10:30 am
6/29/17	Deptford Township MUA	Ladder Safety/Walking Surfaces	8:00 - 10:00 am
6/30/17	Borough of Tinton Falls	HazMat Awareness w/HazCom GHS	7:30 - 10:30 am
6/30/17	Township of Dennis	Fast Track to Safety	8:30 - 2:30 pm w/lunch brk

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			



Safety Director Bulletin

One in a series of safety bulletins from your Joint Insurance Fund

February 2017

Take Your Daughters and Sons to Work Day – Best Practices

The fourth Thursday of April is designated as Take Your Daughters and Sons to Work Day. Forbes magazine reports an estimated 37 million Americans in over 3.5 million workplaces participate each year. The day may include one-on-one job shadowing, facility visits and hands-on non-hazardous work experience. If you think that your kids are perfectly safe shadowing you at work for a day, think again. Safety incidents can, and have happened to children in the workplace.

Now is a good time to start planning to ensure a safe and successful event. The Safety Director offers the following suggestions and best practices:

- Develop a list of age-appropriate activities that relate to the type of work performed at your workplace. Safety must be a primary consideration, but some other thoughts include:
 - What age group or groups can be accommodated? Will you have a minimum age for participation? Consider time frames appropriate for the different age groups (2 hours for young children, 3-4 hours for older children, & 5-6 hours for teen-agers).
 - Can all departments participate? If a department can not, or will be severely limited by participating, can children from those departments attend elsewhere?
 - Consider that some children may attend over multiple years, can you, as host, vary the experience?
 - What can you do to make the experience interactive, while still maintaining a high level of safety for the children.
- Talk to other, similar workplaces to learn what went well and what they might have done differently.
- Have a written plan and schedule of activities. This will prevent freelancing by departments and will facilitate incorporating what was learned from one year into future events.
 - Start by asking yourself and the other sponsoring departments to define the goal of the event. Will it be all fun and games, or will there be an instructional, service, or safety-related component?

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.

- Create a factsheet that can be shared with participating parents and children concerning the ground rules of the event.
- Who will act as host / guide for the children? Each parent? A department representative who has been educated on the rules of the program? Someone else such as HR?
- Plan a strong and interesting welcome and closing for the children. Establish expectations of behavior and consequences for not meeting those expectations. Consider having the children sign a contract as a part of the day's events.
- Best Practices should include:
 - Establish a child to supervisor ratio that is appropriate for the work place being visited. Maintain a headcount of visitors in case of emergency.
 - Children should not be permitted around or to operate heavy machinery.
 - Children should not be permitted in the vicinity of chemicals more hazardous than household chemicals used at household levels.
 - Children should not be permitted in the vicinity of hazardous operations such as working at heights, with flame or flame-producing equipment, etc.
 - Children should not see confidential information such as criminal, driving, or medical records.
 - Provide properly-sized personal protective equipment for tours of areas such as garages.
 - Have a member of the department precede the tour and inspect the area for hazards and control any unacceptable conditions (slippery floors, etc.) or operations (such as welding). Remind the representatives the inspection is for CHILDREN, not the usual adult workforce.
 - Give a morning briefing to all workers of departments hosting children for the event, which includes 1) rules for the children, 2) an awareness of adult behaviors & language when children are present, and 3) an expectation of extra vigilance for safety concerns while having children in the work area.
 - Will pictures be taken? By who? Will there be any restrictions to taking picture of children and distribution / posting following the event?
 - Provide notices that the organization is participating in TYDSTWD, especially in areas where customers may be impacted with the presence / distraction of children.
 - Have each employee who wishes to bring a child to work sign an agreement with a clear explanation of permitted and non-permitted activities.
 - If the workplace can not be made safe and appropriate for children, consider hosting another activity; such as a picnic with lessons on the workplace, a poster contest, or work-related demonstrations / activities at an off-site and more appropriate facility.

ATTENTION & DISTRACTED DRIVING LOG ON INSTRUCTIONS



BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND

CLASS ID- MELJIF:BURLCOAD

Instructions for accessing the course are listed below.

1. Click on this link to access the Safety National Attention & Distraction course:
<http://serve.evoc101web.com>

2. Enter Your Specific Class ID

3. Create and Enter Your Student Number (Please do not use Social Security Numbers or personal information.) Recommended is use of an employee number, zip code, station number, or radio designation number, with the individual's three (3) LOWER CASE initials following. For example, 1234abc.

Individual trainees must use the same exact login information (Class ID, Student Number, first name and last name) each time they login in order for the bookmarking feature to work and produce an individual training record.

4. Enter First Name

5. Enter Last Name

6. If you forget or misplace your Class ID or Student Number, contact your representative for this project.

7. Complete the program. You must score a minimum of 80% to pass.

- Complete individually.
- When the program has been successfully completed, a link will appear that says "View Certificate". When clicked, a window will open with the certificate for printing.

8. Completion of a brief course evaluation at the end would be appreciated.

Contact person with any questions:

Robert Garish
J. A. Montgomery Risk Control
Risk Control Consultant
856-552-4650



**New Jersey
Safe Routes
to School
Resource Center**

**Crossing Guard
Program**



New Jersey Crossing Guard Training and Resources Program Train-the-Trainer Class

Are you currently working as a Police Traffic Safety Officer supervising School Crossing Guards?

If YES, please join us for a crossing guard training program.

TRAIN-THE-TRAINER DETAILS

When: Tuesday, April 18, 2017

Time: 8:30 a.m.– 12:30 p.m.

Where: Camden County College Police Academy
420 Woodbury Turnersville Road, Blackwood NJ 08012

About the Training:

The training will include discussion of crossing guard hiring, training, and supervising procedures, state and federal law and regulations, and hands-on practice to conduct similar training for crossing guards in your community.

This course is free to participants.

To register or for more information, **please contact Catherine Bull** at 848-932-2833; catherine.bull@ejb.rutgers.edu

Registration is limited, deadline: Tuesday, April 11, 2017

for more information on the New Jersey Crossing Guard Program, go to njcrossingguards.org

This training is sponsored by NJ Department of Transportation and NJ Division of Highway Traffic Safety with funding from the Federal Highway Administration, and by the New Jersey Excess Liability Joint Insurance Fund.



RUTGERS
Edward J. Bloustein School
of Planning and Public Policy



**New Jersey
Safe Routes
to School
Resource Center**

**Crossing Guard
Program**



New Jersey Crossing Guard Training and Resources Program Train-the-Trainer Class

Are you currently working as a Police Traffic Safety Officer supervising School Crossing Guards?

If YES, please join us for a crossing guard training program.

TRAIN-THE-TRAINER DETAILS

When: Thursday, June 1, 2017

Time: 8:30 a.m.– 12:30 p.m.

Where: Ocean County Police Academy
659 Ocean Avenue, Lakewood NJ 08701

About the Training:

The training will include discussion of crossing guard hiring, training, and supervising procedures, state and federal law and regulations, and hands-on practice to conduct similar training for crossing guards in your community.

This course is free to participants.

To register or for more information, **please contact Catherine Bull** at 848-932-2833; catherine.bull@ejb.rutgers.edu

Registration is limited, deadline: Thursday, May 25, 2017

for more information on the New Jersey Crossing Guard Program, go to njcrossingguards.org

This training is sponsored by NJ Department of Transportation and the NJ Division of Highway Traffic Safety with funding from the Federal Highway Administration, and by the New Jersey Excess Liability Joint Insurance Fund.



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Best Practices for Backing Vehicles Safely

Monthly Newsletter – April 2017

- Backing safely can be a simple operation with proper training, equipment and communication. We have seen a recent increase in the number of claims in which improper backing has caused an accident.
- These collisions are avoidable/preventable and while most only involve simple property damage, some lead to very serious injuries or even tragic fatalities
- The National Safety Council estimates that 1 out of 4 accidents involves improper backing.
- There are a number of things you can do to mitigate the hazards of backing vehicles.
- Use a spotter every time. Larger vehicles have larger blind spots. That is not always convenient for smaller vehicles.
- Install back-up sensors, cameras and warning chimes
- Make sure all back-up sensors, cameras and warning chimes are working correctly.
- The driver should do a walk around.
- Extend the painted lines further out to help guide the driver.
- http://www.njmel.org/images/Safety/Safety_Bulletins_Checklists/SD_Bulletin_Backing_Fire_Vehicles_Sep_2014.pdf



Examples;

- Volunteer fireman misjudged side clearance backing a fire truck into the station causing \$11,500 in damages.
- DPW employee backing a 21 person passenger bus into the DPW garage and scraped the side of the bus and the garage causing \$13,000 in damages combined.
- Fire truck was being backed into the fire station with the aerial platform still raised slightly. The red warning light on the dashboard gave an indication of the platform not being properly secured, but that was not seen. There was a spotter but the platform still made contact with the fire station causing damage to the platform and cab roof of the truck totaling \$42,000.



Qual-lynx.com

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: April 18, 2017 at Hainesport Municipal Building
Contact Information: debby_schiffer@targetingwellness.com 856-322-1220

APRIL ACTIVITY & PLANNED EVENTS

2017 Wellness Days:

Continue to plan two joint municipal wellness days. Vendors have been invited and are responding. Save the Date flyers have been distributed..

- 1) Chesterfield, Bordentown City, Fieldsboro (planned for April 26th)
- 2) Medford, Tabernacle, Lumberton, Shamong and Southampton (planned for May 23rd)

Presentations:

During the month of March, we had five (5) Presentation Workshops/Lunch & Learns. At this time, only one is scheduled for April:

Westampton – A Physical Therapist and Pilates instructor will discuss helpful tips and techniques to address posture, breathing for stress relief and self-care and awareness. This will follow nicely after my workshop on the "sitting disease".

Challenges underway:

Delanco – Walking Challenge (March 1-May1)

Southampton - 5-mile a week Challenge (March 27-May 1)

Edgewater Park and Florence – Yearlong Maintain Don't Gain Challenge

Yearly Incentive for Wellness Participation:

- Lumberton - Earn tickets for participating in various activities (including JIF safety training) throughout the year and earn for a chance to win prize at end of year

Other ideas:

- **Riverside Police Department** – looking to implement a Voluntary Fitness Incentive Program based on an annual voluntary fitness test. Incentive = comp time.
- **Several municipalities** are designating an area for wellness literature (monthly newsletter/exercise of the month, handouts, articles of interest, wellness books that can be borrowed, etc.
- **Mt. Laurel Safety Breakfast** – chair massages, Weight Watchers, and Wellness Director handouts "Meet and Greet"

Several meetings are planned for April with the goal of implementing events and initiatives for the remainder of the year.

April Wellness Connection Newsletter

- April is Stress Awareness Month so you will find some practical ways to handle daily stress. In addition, some super foods that are proven to help bring down those levels of cortisol.
- Spring is a great time to put a pep in your step. What a great time to try a new exercise or start walking! April 5th (that's this Wednesday) is National Walking Day. Encourage your employees to bring their sneakers to work and talk a walk during lunch.

- The sun feels great after the winter blues but proceed with caution. Check out some tips on protecting yourself against the harmful rays.
- Spring may also mean allergies for many of us. Find out how to "bet the blossoms" without medication.
- A simple weekday dinner and an appetizer you might just want to share at your Easter dinner!

Exercise of the Month: Last month, I targeted lower back pain exercises. This month the exercise targets the importance of having a strong core.

Reminder Fire Fighters Ad Hoc Committee – Meetings will be held Quarterly. First meeting was held on February 21st at 7pm at the Emergency Service Training Building in Westampton. Attendees from JIF: Medford, Southampton, Wrightstown. Minutes are included in this agenda packet. Next meeting scheduled for **May 16th**.

Upcoming Events:

May 4th BURLCO Retreat – I'll be giving a short progress report and speaking on "embracing the joy of movement".

September 27th Wellness Coordinator Training – if you don't already have someone assigned as your Wellness Coordinator, please try to do so by this event so the information can be shared with the appropriate representative for your town.

Comment:

I have noticed many positive changes among the municipalities in regards to healthier lifestyle changes. Thank you for your continued support in promoting wellness to your employees.

Wellness Corner Connection

Debby Schiffer, Wellness Director for BURLCO & TRICO

Tip 1: Reduce job stress by taking care of yourself

When stress at work interferes with your ability to perform in your job, manage your personal life, or adversely impacts your health, it's time to take action. Start by paying attention to your physical and emotional health. When your own needs are taken care of, you're stronger and more resilient to stress. The better you feel, the better equipped you'll be to manage work stress without becoming overwhelmed.

Tip 2: Reduce job stress by prioritizing and organizing

Time and Task Management skills can be learned and will help create balance in your schedule.

Tip 3: Reduce job stress by breaking bad habits

As you learn to manage your job stress and improve your work relationships, you'll have more control over your ability to think clearly and act appropriately. You will be able to break habits that add to your stress at work – and you'll even be able to change negative ways of thinking about things that only add to your stress.



Some Practical Ways To Handle Stress

We all feel stressed from time to time, it's inevitable. But if left unchecked, it can make it very difficult to live a happy life. It can lead to a number of major health problems, ranging from anxiety to severe depression and from mild acne to life-threatening heart attacks. Since April is National Stress-Awareness Month, I thought it would be a good time to highlight some positive ways we can respond to stress in our life and keep it in check.

The first thing you want to do is **figure out the cause of your stress**. Many times we feel overwhelmed by all the responsibilities coming at us but instead of feeling like you are dodging balls being thrown at you, identify what it is that you are stressed about. Is it a project at work, a dispute with a co-worker, unpaid bills, a fight with your spouse? If you can pinpoint the root of your anxiety, you are on your way to getting organized and taking back control.

Make up your mind to get and/or stay healthy. Taking control of your health can make a huge difference in how you deal and respond to stress. The best way to reclaim control of your life is by taking control of your body through exercise, nutritious food and recommended sleep.

Do what you love. It is much easier to handle pockets of stress when the rest of our lives are filled with activities you love. Find one hobby or two that enrich your life. What are you passionate about? If you aren't sure, than try different classes or activities and see what is meaningful and fulfilling.

Make a change. Sometimes just de-cluttering your desk or car can help. Plan a vacation. A change of scenery can really lift your spirits. Maybe when you come back, what was bothering you won't seem as big!

Focus on now! One of the biggest stressors for many people is *lack of time* or feeling you just can't get it all done! Staying focused on "now" is easier said than done. I know you have all heard the phrase "be mindful and stay in the moment". Stress is often heightened when we think about everything we need to get done, tomorrow, next week, next month...Instead focus on what needs to get done right now and then prioritize for the things to come. Try to focus, even for one minute, on right now. Perhaps close your eyes, and think of one positive phrase to say to yourself. It may just change your outlook. (*advice often given by "the Wingman", Michael Gross*). Don't worry or fear what might be, you are wasting precious time...now!

Set boundaries and keep them. If you're a people-pleaser like me, saying no feels like you're abandoning someone, have become a terrible person or are throwing all respect out the window. But of course that couldn't be further from the truth. Plus, those few seconds of discomfort are well worth avoiding the stress of taking on an extra activity or doing something that doesn't contribute value to your life. One thing I've noticed about productive, happy people is that they are very protective of their time.

Laugh! It's true, laughter really is the best medicine. Watch a funny show or video, tell a funny joke, or go to a card store and read through some funny cards. Whatever it takes, give yourself time for laughter each and every day.

Keep a happiness or gratitude journal. Every evening for the next 30 days spend a few minutes reflecting on the day you just experienced and list three to five things that made you smile that day. Research shows that doing so can actually help to increase your immune system.

Put a positive spin on it. If you are facing some challenges right now, do your best to think about it positively and then let that new positive mindset become your focal point. Change the word "worrying about..." to "caring about"...

Embrace mistakes or at least don't drown in perfectionism. Why do we put such pressure on ourselves (I too am guilty). It's exhausting and anxiety-provoking. Research shows that perfectionism hampers success and often leads to depression, anxiety, addiction and missed opportunities to be happy! Making a mistake can actually lead to growth. So happy with being perfectly imperfect!

Cheap Sunglasses



Okay, so maybe you won't find the lyrics to a famous ZZ Top song listed here, but it warrants "turning up the volume" and listening. Given the epidemic of skin cancer in this country, sun safety should now be an important part of our lives even in the winter. But it is especially important with the warmer weather approaching and more time expected outside! Some people think about sun protection only when they spend a day at the lake, beach or pool. But sun exposure adds up day after day, and it happens every time you are in the sun. **If you work outside, take note!** Sun safety should include methods of sun protection (which will help prevent skin cancers and premature aging) and methods of skin cancer detection.



There are many easy to use products that will help make your life sun safe. Sun protective clothing, including hats, sunglasses, sunscreens, umbrellas, sun shades, awnings, canopies, window film or UV film, all will help protect you from ultraviolet radiation. It is important, however, that you familiarize yourself with how to best combine sun protection methods, what the standards for sun protection apply to each product and how best to use each product. For example, **sun protective clothing should offer a UPF of 30+ and therefore block 97 percent of UV. Sunscreens are best if they are broad spectrum and have a SPF 30+. You should also know that all sunscreens should be applied 20 minutes before being exposed to the sun and should be reapplied every two hours while exposed.**

What to look for when you buy sunscreen:

- Pick a broad-spectrum sunscreen that protects against UV-A and UV-B rays and has a sun protection factor (SPF) of at least 15.
- Read product labels. Look for a waterproof brand if you will be sweating or swimming. Buy a non-stinging product or one specifically formulated for your face.
- Buy a brand that does not contain para-aminobenzoic acid (PABA) if you are sensitive to that ingredient.
- Try a sunscreen with different chemicals if your skin reacts badly to the one that you are using. Not all sunscreens have the same ingredients.
- Use a water-based sunscreen if you have oily skin or are prone to acne.
- Be aware that more expensive does not mean better. Although a costly brand might feel or smell better, it is not necessarily more effective than a cheaper product.
- Be aware of the expiration date because some sunscreen ingredients might degrade over time.



Superfoods for Stress Relief

When stress feels like it's piling up in your life, that snack from the vending machine may seem like a quick fix. Eating healthy takes preparation and when you are stressed who has time for that? Research has shown that the foods we eat could actually relieve your tension by stabilizing your blood sugar or, better yet, your emotional response.



"Green leafy vegetables like spinach contain folate, which produces dopamine, a pleasure-inducing brain chemical, helping you keep calm," says Heather Mangieri, RDN, a spokesperson for the Academy of Nutrition and Dietetics. A 2012 study in the *Journal of Affective Disorders* of 2,800 middle-aged and elderly people and found those who consumed the most folate had a lower risk of depression symptoms than those who took in the least.



"The omega-3 fatty acids in salmon have anti-inflammatory properties that may help counteract the negative effects of stress hormones (adrenaline and cortisol)," says Lisa Cimperman, RD, of the University Hospitals Case Medical Center and a spokesperson for the Academy of Nutrition and Dietetics.

Many of us are familiar with the food coma after Thanksgiving Day meals. Turkey breast contains tryptophan which is known to have a calming effect. Other foods high in tryptophan include nuts, seeds, tofu, fish, lentils, oats, beans and eggs.



According to MIT research, carbohydrates can help the brain make serotonin, the same substance regulated by antidepressants. But instead of reaching for a sugary dessert, go for complex carbs that won't contribute to



Ways To Get Hooked on Exercise



You know that exercise is good for your health. But there's always an excuse for dodging it – you're too busy, too tired, or just plain bored with exercise. It's time for a fresh approach. With a little extra motivation, you can create an exercise routine that you'll feel good about. Try these tips:

Set one small goal. Instead of this: "I'm going to exercise every day for an hour, count calories at every meal and lose 10 pounds in 30 days," start with one goal that's achievable. "I'm going to add 10 more minutes of exercise to my day." If you currently get no exercise, any improvement is a great start. Build on small successes by continuing to add more minutes to your exercise routine.

Sign up for a race. You don't have to be a runner to enter a 5K race. These events are a great way to get motivated to exercise and have fun with family and friends. You can get ready for the race at your own pace. You might start by walking for 20 minutes and gradually increase the intensity of your workout to alternate jogging and walking.

Make an exercise pact. Put your exercise plans in writing or post it on social media. It makes your commitment real, and people may even offer encouragement. Making a pact with a friend is even more powerful because there's someone to hold you accountable. Sign up for an exercise class together or schedule workouts on your calendar.

Exercise your own way. You don't have to go to the gym to exercise. Find an activity you enjoy – such as tennis, golf, kayaking or hiking. Or, add more movement to your day by walking, taking the stairs or playing in the park with your kids.

Get inspired by others. Read success stories and remind yourself that anything is possible. Make connections with people who encourage each other to exercise. Work with a personal trainer or join a running club for a boost of encouragement.

Benefits of walking

Walking, like other exercise, can help you achieve a number of important health benefits. Walking can help you:

- Lower low-density lipoprotein (LDL) cholesterol (the "bad" cholesterol)
- Raise high-density lipoprotein (HDL) cholesterol (the "good" cholesterol)
- Lower your blood pressure
- Reduce your risk of or manage type 2 diabetes
- Manage your weight
- Improve your mood
- Stay strong and fit

All it takes to reap these benefits is a routine of brisk walking. It doesn't get much simpler than that. And you can forget the "no pain, no gain" talk. Research shows that regular, brisk walking can reduce the risk of heart attack by the same amount as more vigorous exercise, such as jogging.



Focus on the benefits of Exercise... better health!

Give yourself a pep talk. "I can do this". Think positive!

April 5th, 2017 may be the "official" walking day but why not encourage your employees to walk more often throughout the month. Here are a few ideas:

Have a Walking Wednesday and ask your employees to bring their sneakers to work that day to encourage a lunchtime walk.

Start a Walking Challenge. Have your employees track either steps, distance or time walked and offer a chance for participants to win a small prize.

Map out the distance around your municipal grounds so folks know how far they can go in even 10 minutes.

Good health is the ultimate reward but it's up to you to take that first step!



Core exercises go way beyond doing countless ab crunches. "Your **core** is the central link in a chain connecting your upper and lower body" as stated in Harvard Health Publications. It is essential for 1) everyday activities, 2) on-the-job tasks, and 3) a healthy back. A strong core enhances balance and stability. It can help prevent falls and injuries during sports or daily activities. It also helps with posture relieving pressure off your spine and allowing you to breathe deeply.

Check out the Exercise of the Month for a core Pilates movement that's easy but so effective!

Source: www.health.harvard.edu

How To Ease Allergy Symptoms without Medication

Spring is a beautiful time of year with longer days, trees starting to bud, flowers popping through the earth, and birds singing. But for some, this is a time of sneezing, itchy eyes and scratchy throats. Allergies can really put a damper on this time of year! You can't control pollen, but you can control your diet. Simple changes in the foods you eat can help combat these allergy symptoms.

Use food to stay in balance: Allergies are immune system reactions run amok. Think about balancing your immune system rather than boosting it, as stimulation may inadvertently create a stronger allergic reaction. A helpful way to balance your immune system is to eliminate the dietary factors that may be compromising your immunity. Avoid foods that you may have sensitivities to, such as citrus, eggs, wheat and dairy, for a month before allergy season starts.

Avoid inflammatory foods It's also important to eat a clean diet: Limit inflammation-causing processed foods, avoid white flours and sugars, and opt for lean protein, leafy greens and colorful vegetables. Skip fried foods and focus on healthy fats, such as nuts and avocado, as well as flax and fish oils. Five portions of vegetables and fruits a day also help your body better handle allergies by supplying it with nutrients such as quercetin—which prevents the release of histamines, the chemicals in the cells that trigger allergies—and resveratrol, which fights inflammation.



Cure like with like Eating local bee pollen, available from health food stores and local beekeepers, is another way to improve your pollen tolerance. Start slowly (ideally during winter) with a few granules of pollen a day to make sure you have no strong allergic response, and then increase the amount to one or two teaspoons. Choose bee pollen with variable color strands—a range of color indicates a variety of plants—thus increasing the exposure your body can handle. (Local honeycomb works along the same lines; make sure you are not allergic to the comb itself by eating just a little bit in the beginning.)



Recipe Corner



Grilled Chicken and Strawberry Cobb Salad

Doesn't get much easier than this! Healthy, fresh and looks beautiful

Directions:

Whisk together olive oil, lime zest, lime juice, and honey. Season with salt and pepper and set aside. Place romaine in a large bowl and top with chicken, strawberries, feta, peas, avocado, and red onion. Season with salt and pepper to taste and drizzle with dressing. Toss and serve immediately.

Recipe from Country Living.

Ingredients:

- 1/4 c. extra virgin olive oil
- 2 tsp. lime zest
- 3 tbsp. lime juice
- 1 1/2 tsp honey
- Kosher salt
- Freshly ground black pepper
- 1 head Romaine lettuce, torn
- 2 chicken breasts, grilled and sliced
- 2 c. sliced strawberries
- 4 oz. crumbled feta cheese
- 1 c. cooked peas
- 1 avocado sliced
- 1/2 c. sliced red onion

Carrot Cake Cheese Ball to bring for Easter Dinner

1. Whisk cream cheese, honey, vanilla, cinnamon and salt in a medium bowl until combined. Stir in 1 cup carrot, pineapple and raisins.
2. Coat a large piece of plastic wrap with cooking spray. Scoop the cheese mixture onto it. Using the plastic wrap to help you, form the cheese mixture into a ball, then completely wrap in plastic. Refrigerate for at least 1 hour and up to 2 days.
3. Just before serving, combine pecans, coconut and the remaining 1/4 cup carrot in a small bowl. Turn the cheese ball out onto a serving plate and form into a carrot shape. Coat with the pecan mixture. Garnish with carrot greens, if desired.

Make Ahead Tip: Refrigerate for up to 2 days.

Ingredients:

- 8 ounces reduced-fat cream cheese (Neufchâtel), softened
- 2 tablespoons honey
- 1 teaspoon vanilla extract
- 1/2 teaspoon cinnamon
- 1/4 teaspoon salt
- 1 cup shredded carrot plus 1/4 cup, divided
- 1/2 cup diced pineapple
- 1/4 cup golden raisins
- 1/4 cup chopped toasted pecans
- 1/4 cup toasted unsweetened coconut flakes



Serving size: 2 Tbsp.
Per serving: 101 calories; 7 g fat(3 g sat); 1 g fiber; 9 g carb.

Recipe from EatingWell.com

Debby Schiffer, Wellness Director for BURLCO & TRICO JIF
Home Office: 856-322-1220 Cell: 856-520-9908

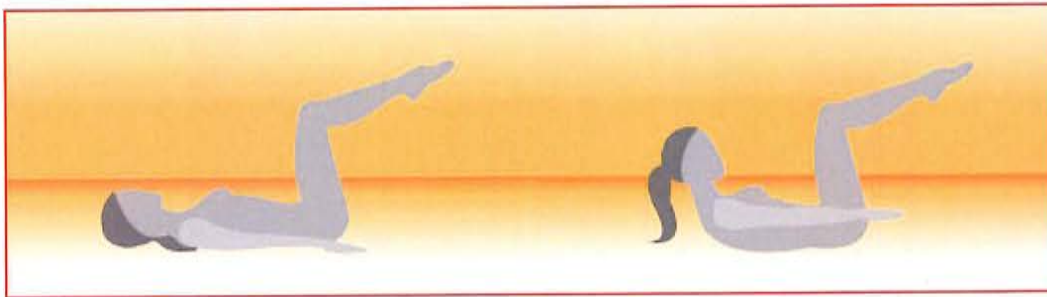


Happiness is like a butterfly: the more you chase it, the more it will elude you, but if you turn your attention to other things, it will come and sit softly on your shoulder.

Getting To The Core with The 100

Last month I showed you exercises for lower back pain. Back pain is a common side effect of a weak core. So here is an easy yet very effective Pilates move that anyone at any level can do. Pilates is more than a great core workout. It is a full-body form of exercise, so everything is targeted at once!

All you need is a mat.



At the core of every Pilates practice is 'The 100,' which is designed to get your blood pumping and warm you up. Struggling to make it to the end of this move? Make this a "50" instead. That means inhale for five counts and exhale for five counts. Do that five times. Focus on how much your abdominals are engaging and breathe.

How to: Draw both legs into your chest, hold on to your legs, curl your head and chest up to a tight ball

(a). Send your legs out to a tabletop position with your knee directly above your hip and shins parallel to floor. Hold on behind your thighs and actively curl up, deepening and hollowing out your abs

(b). Hover your arms right above your abdominal wall and start to pump your arms 6 to 8 inches up and down, taking deep breaths, inhaling for 5 counts, exhaling for 5 counts

(c). Repeat 10 times (or 5 times if you want to only do 50), without taking a break. Rest your head flat on the floor, rather than curling it up, if the move feels too difficult or place a rolled towel or yoga block under your head.

Check out <http://dailyburn.com/life/db/core-moves-beginner-pilates-workout/> for more!

Debby Schiffer Targeting Wellness in the Workplace, JIF Wellness Director
Email: debby_schiffer@targetingwellness.com



In the Spotlight

Florence Township

Weight loss is a challenge for many of us. And we all know that doing it alone is not easy or fun. The employees of Florence Township are working together to beat the battle of the bulge through a "Maintain Don't Gain" Challenge...for the year! Those who need to lose are encouraged to do so in a healthy way. Those who maintain also get the support of their co-workers. This is what Florence Township is doing:

- Initial cost to participate is \$1.00.
- At the end of every month, there is a weigh-in.
- Those who gain, contribute an extra \$1 per pound.
- Maintain and your name goes in for a drawing at the end of the year.
- Lose weight and your name goes in twice.

At the end of the year, there will be a drawing for all the monies collected plus \$75 gift card to a health-conscious local restaurant. Thank you Florence Township for encouraging your employees to get healthy!

Do you have a story you'd like me to share? Please email me at debby_schiffer@targetingwellness.com.



FIREFIGHTERS AD HOC COMMITTEE MEETING MINUTES

**February 21, 2017 at 7:00pm
Emergency Service Training Center
Westampton, New Jersey**

A Firefighters Ad Hoc Committee meeting of the Burlington County Municipal Joint Insurance Fund ('BURLCO') was held at the Emergency Service Training Center, Westampton, NJ on Tuesday, February 21, 2016.

Those in attendance were:

Jim Ingling, Fire Chief Borough of Wrightstown
Rob Dovi, Lieutenant Medford Fire Department
George Meredith, Fire Captain Burlington County and Beverly City
Keith Harrison, Jr., Deputy Fire Chief Vincentown (new participant)
Debby Schiffer, JIF Wellness Director

Absent: Tracy Kilmer, Safety Coordinator Palmyra Borough

These minutes do not necessarily represent the order in which items were discussed nor will it indicate exactly who delivered the information. It will be a summary of items addressed and any action plans for our future meetings.

Committee's Purpose and Meeting Goals:

To gather input from the Fire Chief's of Burlington County on specific issues and concerns they face as it pertains to the health and well-being of their firefighters. Goal is to bring resources and support on dealing with these issues realizing that changes need to be taken in a slow and non-invasive manner. Areas needing the Committees attention include but are not limited to: mental impact this line of work has on the well-being of our firefighters, challenges being faced pertaining to nutrition and physical activity.

Main Topic Discussed

Recap of H.E.R.O. Program Participation (2016)

Representative from Virtua Center for HealthFitness had attended our Sept 2016 meeting. The centers offer a physical fitness program geared towards first responders. Palmyra, Wrightstown and North Hanover Firefighters participated.

Offered Features:

8-week boot camp free access to fitness facility (Moorestown location).
Program to first responders with a boot camp workout aimed towards more functional movement.
Pre and post assessments offered to all participants. Not many took advantage of the post evaluation (4 out of 10) which hindered our analysis of program effectiveness. Going forward, emphasis will be placed on encouraging all participants to complete both assessments to allow for progress measurements. Measurement compares ones age

Chronological to Biological age meaning someone could be 40 years old but their health condition and risk factors could make them 60 years old.

Cost: Average about \$125/8 weeks. Wellness funds can be used to help offset the cost.

Comment: Participants need to contribute towards payment in order to increase accountability. Suggestion: 50% refunded from town if the person has 100% participation.

Moving forward: Would like to start another group by pulling together firefighters from various municipalities. Offer boot camp classes 1x or 2x week again with free access to the facility. Interested parties should contact a Committee member.

General Discussion and Comments:

We need to pull together to instill a healthier culture within the Fire Departments, providing guidance on making small changes that need to come from the Chief's down to the firefighters.

Recruitment: We need representation from more municipalities from all levels in order to achieve the objectives of this Committee (not just Chief's).

Communicate need to Firefighters Association: there seems to be disconnect among the different age groups within the departments possibly causing a low involvement in the Association. We need more involvement from the young firefighters.

Training/Fire 1 Classes:

More explanation is needed to emphasize the importance of having a physical fitness component to the training. Education on the cost of injuries and the statistics of fallen firefighters in the line of duty.

Are they really ready to be firefighters? An 18-year-old "kid" complains of chest pain after a training drill. Taken to ER. Next week, same thing happens. Doctor clears him, however, is this person really on the right path. We may need to rethink how we qualify someone to continue in the training and eliminate putting them and the association/Towns at risk for future liability.

Physicals: Attending physicians may not understand the job requirements for a firefighter, therefore, proper examinations are not provided.

- Someone at risk could be overlooked.
- Captain Buscio Program out of Deborah Heart & Lung, needs to be encouraged.
- Some firefighters may be in denial and "don't want to know". But they are compromising the safety of the entire team in addition to putting themselves in danger.

Disconnect: Young firefighters many not even know that there were firefighters in their own department that perished on duty. Once again the disconnect!

- Do we incorporate the use of SmartPhone Applications?
- Since many of our young firefighters utilize technology and social media, perhaps part of training and wellness reminders can be through Facebook or other means.

- Inquire about whether JIF would want to establish a Facebook page.
- Motivational messages could be sent.
- Safety Bulletins and Wellness Newsletters can be posted.

Suicide Prevention: County prosecutor's office is working on components of a suicide prevention program. Suicide is not just a Firefighter or Police or EMT problem...it's a First Responder Problem!

Stress Management: Firefighters live and breath what they do 24/7.

- They are constantly engrossed with no real outlet.
- Many are working several jobs to make ends meet. Have no benefits and are burning out putting themselves and others at risk.
- Offer a Spring Festival or Wellness Retreat – offer screenings through Deborah Heart & Lung, have demonstrations and team building activities. Discussion of possibly having something at Liberty Lake (Wrightstown Fire Chief to look into any cost and availability).

Challenges: Let's think about offering some good old-fashion competition.

- Older firefighters vs. younger firefighters.
- Pair up to establish team work.
- Have some challenges among the fire houses to earn "bragging rights" or something wellness related like a Fit Bit.
- Incorporate earning points for wellness participation just as points are earned for attending calls, drills and meeting nights

Next Meeting: May 16th at 7pm Emergency Training Center Westampton, NJ.

We hope you will show your support of protecting the health and well-being of your fire department by sending someone from your fire department to participate in this Committee meeting. Your Team, their loved ones and the Community will thank you for it.

	New Jersey	Burlington (BU) , NJ
Health Outcomes		11
Length of Life		12
Premature death	5,500	5,800
Quality of Life		11
Poor or fair health	15%	12%
Poor physical health days	3.2	3.0
Poor mental health days	3.4	3.4
Low birthweight	8%	8%
Health Factors		9
Health Behaviors		10
Adult smoking	14%	13%
Adult obesity**	26%	28%
Food environment index**	8.2	8.3
Physical inactivity**	23%	23%
Access to exercise opportunities	95%	85%
Excessive drinking	18%	20%
Alcohol-impaired driving deaths	24%	21%
Sexually transmitted infections**	336.0	314.7
Teen births	19	14
Clinical Care		8
Uninsured	13%	8%
Primary care physicians	1,170:1	1,180:1
Dentists	1,210:1	1,410:1
Mental health providers	580:1	310:1
Preventable hospital stays	50	57
Diabetes monitoring	85%	84%
Mammography screening	61%	64%
Social & Economic Factors		7
High school graduation**	90%	93%
Some college	67%	71%
Unemployment	5.6%	5.2%
Children in poverty	16%	10%
Income inequality	5.1	4.1
Children in single-parent households	30%	26%
Social associations	8.3	8.5
Violent crime**	280	159
Injury deaths	47	54
Physical Environment		16

	New Jersey	Burlington (BU), NJ
Air pollution - particulate matter	9.8	10.5
Drinking water violations		Yes
Severe housing problems	23%	16%
Driving alone to work	72%	83%
Long commute - driving alone	42%	41%

** Compare across states with caution
Note: Blank values reflect unreliable or missing data

2017

	New Jersey	Burlington (BU) , NJ
Health Outcomes		9
Length of Life		11
Premature death	5,500	5,700
Quality of Life		11
Poor or fair health	16%	11%
Poor physical health days	3.2	2.9
Poor mental health days	3.4	3.4
Low birthweight	8%	8%
Health Factors		7
Health Behaviors		8
Adult smoking	15%	14%
Adult obesity**	25%	27%
Food environment index**	8.2	8.2
Physical inactivity**	24%	24%
Access to exercise opportunities	95%	85%
Excessive drinking	17%	19%
Alcohol-impaired driving deaths	26%	22%
Sexually transmitted infections**	319.6	297.6
Teen births	20	15
Clinical Care		8
Uninsured	15%	10%
Primary care physicians	1,170:1	1,180:1
Dentists	1,220:1	1,410:1
Mental health providers	640:1	460:1
Preventable hospital stays	55	63
Diabetes monitoring	84%	84%
Mammography screening	61%	64%
Social & Economic Factors		7
High school graduation**	88%	92%
Some college	66%	70%
Unemployment	6.6%	6.3%
Children in poverty	16%	9%
Income inequality	5.1	4.0
Children in single-parent households	30%	26%
Social associations	8.3	8.5
Violent crime**	302	147
Injury deaths	42	47
Physical Environment		12

	New Jersey	Burlington (BU), NJ
Air pollution - particulate matter	11.3	11.3
Drinking water violations		Yes
Severe housing problems	23%	16%
Driving alone to work	72%	83%
Long commute - driving alone	42%	41%

** Compare across states with caution
Note: Blank values reflect unreliable or missing data

2016



**Burlington County Municipal JIF
Managed Care Summary Report
2017**

Intake	March-17	March-16	2017 YTD	2016 YTD
# of New Claims Reported	18	16	42	57
# of Report Only	7	3	15	20
% Report Only	38.9%	18.8%	35.7%	35.1%
# of Medical Only	10	13	23	35
# of Lost Time	1	0	4	2
Medical Only to Lost Time Ratio	91:09	100:00	85:15	95:05
Average # of Days to Report a Claim	1.4	2.3	3.5	1.7

Nurse Case Management	March-17	March-16	
# of Cases Assigned to Case Management	17	18	
# of Cases >90 days	14	14	

Savings	March-17	March-16	2017 YTD	2016 YTD
Bill Count	120	154	337	382
Provider Charges	\$202,233	\$273,165	\$486,824	\$468,095
Repriced Amount	\$89,630	\$138,811	\$183,613	\$23,990
Savings \$	\$112,603	\$134,354	\$303,210	\$228,192
% of Savings	55.7%	49.2%	62.3%	48.7%

Participating Provider Penetration Rate	March-17	March-16	2017 YTD	2016 YTD
Bill Count	97.5%	87.0%	95.3%	92.4%
Provider Charges	99.2%	82.8%	97.6%	88.8%

EPO Penetration Rate	March-17	March-16	2017 YTD	2016 YTD
Bill Count	91.9%	92.2%	85.2%	93.9%
Provider Charges	95.0%	84.8%	94.9%	89.9%

Transitional Duty Summary		2017 YTD	2016 YTD
% of Transitional Duty Days Worked		76.25%	54.4%
% of Transitional Duty Days Not Accommodated		23.75%	45.6%

Valued as of 4/3/2017



**Burlington County Municipal JIF
Average Days To Report By JIF Member
January 1, 2017 - March 31, 2017**

	# Of Claims Reported	Average Days To Report
BORDENTOWN CITY	1	2.0
BORDENTOWN TOWNSHIP	1	0.0
CHESTERFIELD TOWNSHIP	1	0.0
DELANCO TOWNSHIP	1	3.0
EDGEWATER PARK TOWNSHIP	2	0.0
FLORENCE TOWNSHIP	1	1.0
LUMBERTON TOWNSHIP	4	12.8
MEDFORD TOWNSHIP	2	3.5
MOUNT LAUREL TOWNSHIP	5	0.2
PALMYRA BOROUGH	9	0.3
PEMBERTON BOROUGH	3	5.0
PEMBERTON TOWNSHIP	4	0.5
RIVERSIDE TOWNSHIP	2	0.5
SOUTHAMPTON TOWNSHIP	5	11.6
WESTAMPTON TOWNSHIP	1	5.0
Grand Total	42	3.5



**Burlington County Municipal JIF
Transitional Duty Summary Report
January 1, 2017 - March 31, 2017**

	Transitional Duty Days Available	Transitional Duty Days Worked	% Of Transitional Duty Days Worked	Transitional Duty Days Not Accommodated	% Of Transitional Duty Days Not Accommodated
DELANCO TOWNSHIP	31	31	100.0%	0	0.0%
DELRAN TOWNSHIP	90	90	100.0%	0	0.0%
EDGEWATER PARK TOWNSHIP	11	11	100.0%	0	0.0%
FLORENCE TOWNSHIP	22	0	0.0%	22	100.0%
PEMBERTON TOWNSHIP	64	51	79.7%	13	20.3%
WESTAMPTON TOWNSHIP	22	0	0.0%	22	100.0%
Grand Total	240	183	76.25%	57	23.75%



**Burlington County Municipal JIF
PPO Savings And Penetration Report
March 2017**

	Bill Count	Provider Charges	Repriced Amount	\$ Savings	% Of Savings
Participating Provider	117	\$200,633	\$88,035	\$112,597	56.1%
Facility	10	\$140,599	\$66,633	\$73,966	52.6%
Ortho/Neuro	15	\$17,967	\$5,445	\$12,522	69.7%
Physical Therapy	38	\$14,601	\$4,114	\$10,487	71.8%
Physicians Fees	16	\$8,505	\$2,745	\$5,760	67.7%
Occ Med/Primary Care	21	\$7,400	\$3,936	\$3,464	46.8%
MRI/Radiology	7	\$5,811	\$2,809	\$3,002	51.7%
Anesthesia	2	\$2,400	\$780	\$1,620	67.5%
Occupational Therapy	6	\$1,685	\$528	\$1,157	68.7%
Other	2	\$1,665	\$1,046	\$619	37.2%
Out Of Network	3	\$1,600	\$1,595	\$6	0.3%
Other	3	\$1,600	\$1,595	\$6	0.3%
Grand Total	120	\$202,233	\$89,630	\$112,603	55.7%

Participating Provider Penetration Rate

Bill Count 97.5%

Provider Charges 99.2%

Exclusive Provider Panel Penetration Rate

Bill Count 91.9%

Provider Charges 95.0%



**Burlington County Municipal JIF
PPO Savings And Penetration Report
January 1, 2017 - March 31, 2017**

	Bill Count	Provider Charges	Repriced Amount	\$ Savings	% Of Savings
Participating Provider	321	\$475,202	\$174,800	\$300,402	63.2%
Facility	28	\$203,669	\$98,497	\$105,172	51.6%
Ortho/Neuro	50	\$173,332	\$38,522	\$134,810	77.8%
Physical Therapy	131	\$40,411	\$11,742	\$28,669	70.9%
Occ Med/Primary Care	51	\$14,702	\$8,277	\$6,426	43.7%
Physicians Fees	23	\$13,937	\$4,756	\$9,181	65.9%
Anesthesia	7	\$11,170	\$4,248	\$6,922	62.0%
MRI/Radiology	14	\$7,460	\$3,506	\$3,954	53.0%
Other	4	\$6,751	\$4,108	\$2,643	39.1%
Occupational Therapy	13	\$3,770	\$1,144	\$2,626	69.7%
Out Of Network	16	\$11,622	\$8,814	\$2,808	24.2%
Other	11	\$9,501	\$7,713	\$1,788	18.8%
Ortho/Neuro	1	\$1,375	\$355	\$1,020	74.2%
Physical Therapy	4	\$746	\$746	\$0	0.0%
Grand Total	337	\$486,824	\$183,613	\$303,210	62.3%

Participating Provider Penetration Rate

Bill Count 95.3%

Provider Charges 97.6%

EPO Penetration Rate

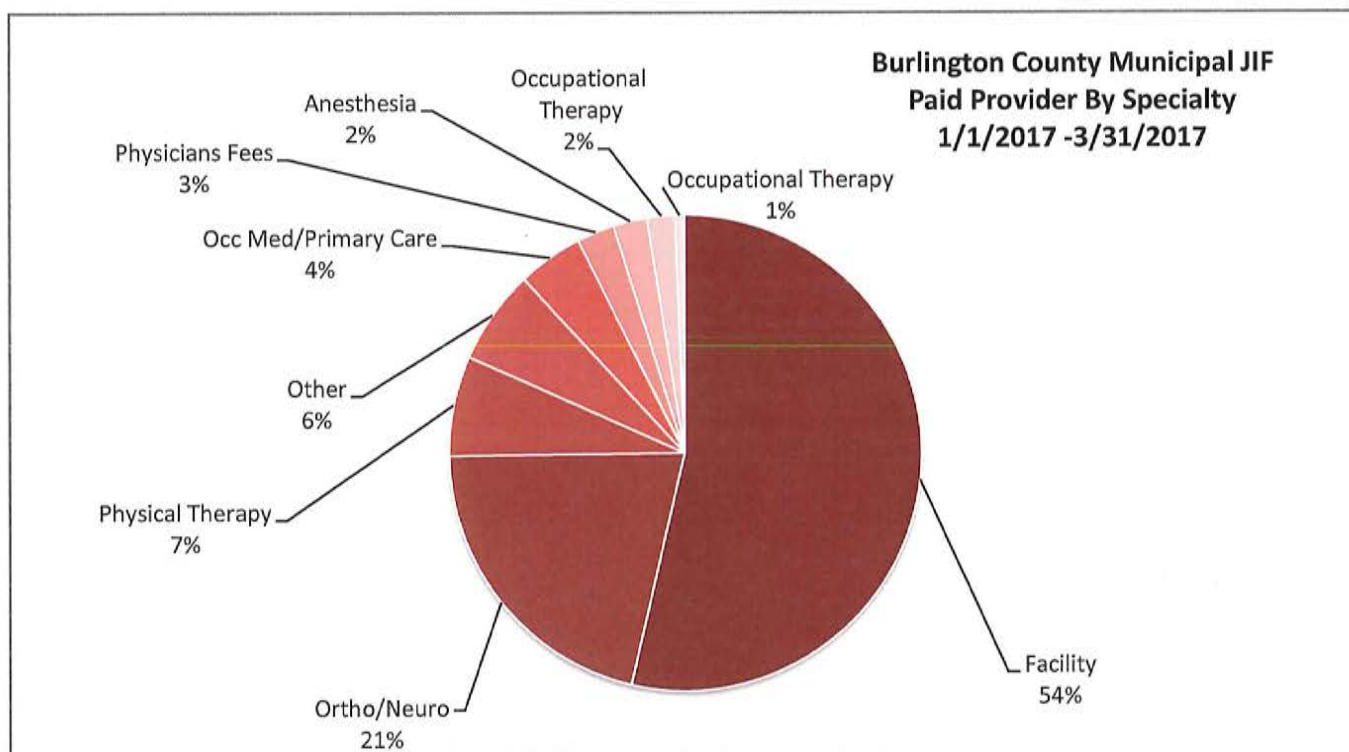
Bill Count 85.2%

Provider Charges 94.9%



**Burlington County Municipal JIF
Paid Provider By Specialty
January 1, 2017 - March 31, 2017**

	Repriced Amount
Facility	\$98,497.49
Ortho/Neuro	\$38,877.22
Physical Therapy	\$12,487.64
Other	\$11,821.00
Occ Med/Primary Care	\$8,276.50
Physicians Fees	\$4,755.56
Anesthesia	\$4,248.00
MRI/Radiology	\$3,506.03
Occupational Therapy	\$1,144.00





**Burlington County Municipal JIF
Top 5 Providers By Specialty
January 1, 2017 - March 31, 2017**

	Bill Count	Repriced Amount
Facility	20	\$90,493.61
COOPER HEALTH SYSTEMS	1	\$45,297.76
VIRTUA MEMORIAL HOSPITAL BURLINGTON COUNTY INC	14	\$25,043.20
PREMIER ORTHO ASSOC SURG	1	\$10,530.65
SUMMIT SURGICAL CENTER, LLC	1	\$5,590.00
FELLOWSHIP SURGICAL CENTER, LLC	3	\$4,032.00
MRI/Radiology	14	\$3,506.03
ONE CALL MEDICAL, INC.	4	\$2,015.00
COOPER UNIVERSITY RADIOLOGY, PC	4	\$1,321.92
RADIOLOGY ASSOCIATES OF BURLINGTON COUNTY P A	5	\$154.23
SOUTH JERSEY RADIOLOGY ASSOCIATES PA	1	\$14.88
Occ Med/Primary Care	47	\$7,562.37
U.S. HEALTHWORKS MEDICAL GROUP OF NEW JERSEY, P.C.	16	\$3,277.02
VIRTUA AT WORK	13	\$1,950.41
MEDEXPRESS URGENT CARE- NEW JERSEY, INC	8	\$949.60
WORKNET OCCUPATIONAL MEDICINE	5	\$757.37
RWJUHH OCCUPATIONAL HEALTH	5	\$627.97
Occupational Therapy	13	\$1,144.00
NOVACARE REHABILITATION	13	\$1,144.00
Ortho/Neuro	40	\$36,928.53
PREMIER ORTHOPAEDIC ASSOCIATES OF SOUTHERN NJ	6	\$24,611.42
PREMIER ORTHOPEDIC OF SOUTH JERSEY	19	\$5,834.38
ORTHOPAEDIC INSTITUTE OF CENTRAL JERSEY	6	\$2,638.35
COASTAL SPINE, PC.	4	\$2,172.24
HAND SURGERY AND REHABILITATION CENTER OF NEW JERSEY	5	\$1,672.14
Other	7	\$8,525.67
ORTHOFIX INC	1	\$3,045.00
PRIVATE DIAGNOSTIC CLINIC, PLLC	1	\$1,747.00
THE LUMBERTON EMERGENCY SQUAD INC.	2	\$1,608.00
MIDWEST MEDICAL DME ENTERPRISES	2	\$1,200.00
MEDEAST POST-OP AND SURGICAL	1	\$925.67
Physical Therapy	119	\$10,841.00
REHAB EXCELLENCE CENTER, LLC	70	\$5,007.00
BACHARACH INSTITUTE FOR REHABILITATION, INC	5	\$2,178.00
NOVACARE REHABILITATION	21	\$2,004.00
REHAB CONNECTION	12	\$860.00
HAMILTON PHYSICAL THERAPY SVCS, LLC	11	\$792.00
Physicians Fees	13	\$3,928.93
EMERGENCY PHYSICIANS OF NEW JERSEY P A	7	\$1,547.69
COASTAL SPINE, PC.	1	\$900.00
VIRTUA MEDICAL GROUP, PA	1	\$748.54
EMERGENCY PHYSICIAN ASSOCIATES OF SOUTH JERSEY, PC	2	\$431.20
COOPER UNIVERSITY TRAUMA PHYSICIANS., PC	2	\$301.50



**Nurse Case Management Assignment Report
2017**

	Jan-17	Feb-17	Mar-17	Apr-17	May-17	Jun-17	Jul-17	Aug-17	Sep-17	Oct-17	Nov-17	Dec-17
ACM, BURLCO, TRICO, ACCASBO, BCIP, GCSSD												
Jennifer Hann	63	57	64									
Stephanie Dionisio	66	59	48									
Sharon Maurer	63	56	60									
Karen Kofoet	64	56	67									
Vineland & Other Accounts												
Patricia Henchy	55	61	53									
Team Leader												
Russel Bayer	21	32	30									
Total	332	321	322	0	0	0	0	0	0	0	0	0

April 7, 2017

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 March 31, 2017 for Closed Fund Years 1991 to 2012, and Fund Years 2013, 2014, 2015, 2016 and 2017. 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 \$ 12,554.32. This generated an average annual yield of .81%. However, after including an unrealized net loss of \$1,250.00 in the asset portfolio, the yield is adjusted to .73% for this period. The total overview of the asset portfolio for the fund shows an overall unrealized loss of \$135,230.00 as it relates to current market value of \$ 8,864,770.00 vs. the amount we have invested.

Our asset portfolio with Wilmington/Trust consists of 2 obligations with maturity greater than one year.

RECEIPT ACTIVITY FOR THE PERIOD

Subrogation Receipts \$ 62.00 w/YTD Total \$ 2,555.70 (detailed in my report)
Overpayment Reimbursements \$ 125.00
FY 2017 Premium Receipts \$ 186,629.00
FY 2016 Approp. Refund \$ 177.00

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 \$ 222,145.20. The claims detail shows 206 claim payments issued.

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

Delran Township	\$73,506.00
Chesterfield Township	\$ 1,046.00
Bordentown City	\$10,479.00

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 \$ 18,736,962.31 to a closing balance of \$ 18,623,288.43 showing a decrease in the fund of \$ 113,673.88. 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 2017**

DATE REC'D	CREDITED TO:	CLAIM/ FILE NUMBER	CLAIMANT NAME	COV. TYPE	FUND YEAR	AMOUNT RECEIVED	RECEIVED Y.T.D.
1/5	MOUNT LAUREL TWP.	1264498	MOUNT LAUREL TWP.	PR	2016	125.00	
1/9	DELRAN TOWNSHIP	Z32558	KEVIN PFEFFER	WC	2016	204.00	
1/9	WESTAMPTON TWP.	X57755	RALPH LUTZ	WC	2013	8.00	
TOTAL-JAN						337.00	
TOTAL-YTD							337.00
2/1	WRIGHTSTOWN BORO	X06829	WRIGHTSTOWN BORO	PR	2010	50.00	
2/1	DELRAN TOWNSHIP	Z32558	KEVIN PFEFFER	WC	2016	227.30	
2/1	WESTAMPTON TWP.	Z36669	ANDREW EINSTEIN	WC	2016	100.00	
2/2	PEMBERTON TOWNSHIP	Z39400	PEMBERTON TOWNSHIP	PR	2016	1,709.40	
2/16	DELANCO TOWNSHIP	X34461	DELANCO TOWNSHIP	PR	2012	70.00	
TOTAL-FEB						2,156.70	
TOTAL-YTD							2,493.70
3/17	WRIGHTSTOWN BORO	X06829	WRIGHTSTOWN BORO	PR	2010	62.00	
TOTAL-MAR						62.00	
TOTAL-YTD							2,555.70

**BURLINGTON COUNTY MUNICIPAL JIF
ACCOUNT RECONCILIATION ACTIVITY REPORT
FY 2017**

	<u>January</u>	<u>February</u>	<u>March</u>	<u>Year To Date Total</u>
Opening Balance for the Period:	16,700,752.22	16,651,255.59	18,736,962.31	
RECEIPTS:				
Interest Income (Cash)	14,785.77	5,557.02	1,304.30	21,647.09
Premium Assessment Receipts	553,974.00	2,816,911.99	186,629.00	3,557,514.99
Prior Yr. Premium Assessment Receipts	0.00	0.00	0.00	0.00
Subrogation & Reimb. Receipts:				
Fund Year 2017	0.00	0.00	0.00	0.00
Fund Year 2016	329.00	2,036.70	0.00	2,365.70
Fund Year 2015	0.00	0.00	0.00	0.00
Fund Year 2014	0.00	0.00	125.00	125.00
Fund Year 2013	8.00	0.00	0.00	8.00
Closed Fund Year	0.00	120.00	62.00	182.00
Total Subrogation & Reimb. Receipts	337.00	2,156.70	187.00	2,680.70
FY 2017 Appropriation Refunds	200.00	0.00	0.00	200.00
FY 2016 Appropriation Refunds	0.00	885.00	177.00	1,062.00
Late Payment Penalties	0.00	0.00	0.00	0.00
RCF Clsd Yr. Claims Reimbursement	0.00	0.00	0.00	0.00
RCF Claims Reimbursement	0.00	0.00	0.00	0.00
Other	0.00	0.00	0.00	0.00
TOTAL RECEIPTS:	569,296.77	2,825,510.71	188,297.30	3,583,104.78
DISBURSEMENTS:				
Net Claim Payments:				
Fund Year 2017	1,623.48	21,806.37	77,804.46	101,234.31
Fund Year 2016	58,056.90	62,688.23	59,466.28	180,211.41
Fund Year 2015	44,258.92	39,137.06	19,907.75	103,303.73
Fund Year 2014	40,063.72	20,696.48	54,634.21	115,394.41
Fund Year 2013	2,165.00	4,361.57	6,670.75	13,197.32
Closed Fund Year	0.00	0.00	0.00	0.00
Total Net Claim Payments	146,168.02	148,689.71	218,483.45	513,341.18
Exp. & Admin Bill List Payments:				
Exp. & Cont. Charges FY 2018	0.00	0.00	0.00	0.00
Exp. & Cont. Charges FY 2017	71,270.25	141,842.60	71,687.92	284,800.77
Property Fund Charges FY 2017	0.00	0.00	0.00	0.00
E-JIF Premium FY 2017	0.00	130,719.82	0.00	130,719.82
M.E.L. Premium FY 2017	396,515.32	0.00	0.00	396,515.32
POL/EPL Policy Premium FY 2017	0.00	271,460.50	0.00	271,460.50
Exp. & Cont. Charges FY 2016	3,189.81	26,327.72	11,800.00	41,317.53
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	0.00
Exp. & Cont. Charges FY 2015	1,650.00	20,763.64	0.00	22,413.64
Exp. & Cont. Charges FY 2014	0.00	0.00	0.00	0.00
Other	0.00	0.00	0.00	0.00
Closed Fund Year	0.00	0.00	0.00	0.00
Total Bill List Payments	472,625.38	591,114.28	83,487.92	1,147,227.58
Net Bank Services Fees	0.00	0.00	0.00	0.00
Other	0.00	0.00	0.00	0.00
TOTAL DISBURSEMENTS:	618,793.40	739,803.99	301,971.37	1,660,568.76
Closing Balance for the Period:	16,651,255.59	18,736,962.31	18,623,288.24	
Account Net Cash Change During the Period:				
Operating Account	2,137,450.37	2,081,929.72	-105,585.48	4,113,794.61
NJ Cash Management Account	0.00	0.00	0.00	0.00
Investment Account	-2,150,000.00	0.00	-6,838.59	-2,156,838.59
Asset Management Account	13,550.00	3,780.00	-1,250.00	16,080.00
Claims Imprest Account	-49,997.00	-3.00	0.00	-50,000.00
Expense & Contingency Account	-500.00	0.00	0.00	-500.00
Total Change in Account Net Cash:	-49,496.63	2,085,706.72	-113,674.07	1,922,536.02

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 April
CURRENT FUND YEAR 2017

	Description:	Instrument #1	Instr #2	Instr #3	Instr #4	Instr #5	Instr #6	Instr #7	Instr #8	Instr #9
	ID Number:	OPER.	ACCOUN	NJ CASH	MGMN	INVEST.	ACCT.	ASSET MGR.	CLAIMS ACCOUN	ADMIN. EXP.
	Maturity (Yrs)	0		0		0		0		0
	Purchase Yield:	0		0		0		0		0
	TOTAL for All Accts & instruments									
Opening Cash & Investment Balance	\$18,623,288.43	9.31323E-09	1.16415E-10	-1.48248E-10	8864770	-2.32831E-10	0	9657518.43	100000	1000
Opening Interest Accrual Balance	\$36,666.67	0	0	0	36666.67	0	0	0	0	0
1 Interest Accrued and/or Interest Cost	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
2 Interest Accrued - discounted Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
3 (Amortization and/or Interest Cost)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
4 Accretion	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
5 Interest Paid - Cash Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
6 Interest Paid - Term Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
7 Unrealized Gain (Loss)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
8 Net Investment Income	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
9 Deposits - Purchases	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
10 (Withdrawals - Sales)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Ending Cash & Investment Balance	\$18,623,288.43	\$0.00	\$0.00	(\$0.00)	\$8,864,770.00	(\$0.00)	\$0.00	\$9,657,518.43	\$100,000.00	\$1,000.00
Ending Interest Accrual Balance	\$36,666.67	\$0.00	\$0.00	\$0.00	\$36,666.67	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Plus Outstanding Checks	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
(Less Deposits in Transit)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Balance per Bank	\$18,623,288.43	\$0.00	\$0.00	(\$0.00)	\$8,864,770.00	(\$0.00)	\$0.00	\$9,657,518.43	\$100,000.00	\$1,000.00
Annualized Rate of Return This Month	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%		0.00%	0.00%	0.00%

Investment Income Allocation												AMOUNT	REVISED TOTAL FOR INTEREST CALCULATION
		Prop	Liab	Auto	WC	Ded	Cont	EJIF	MEL	Admin	Total		
2017	Opening Cash & Investment Balance	89,826.75	(60,797.83)	56,017.94	907,550.59	241,550.91	49,026.26	(11,893.63)	674,552.57	427,416.35	\$2,373,249.91		
	Opening Interest Accrual Balance	\$0.00	\$0.00	\$0.00	\$0.00	\$1,443.02	\$0.00	\$0.00	\$0.00	\$0.00	\$1,443.02	\$0.00	\$1,443.02
	1 Interest Accrued and/or Interest Cost					\$0.00					\$0.00		
	2 Interest Accrued - discounted Instr.s					\$0.00					\$0.00		
	3 (Amortization and/or Interest Cost)					\$0.00					\$0.00		
	4 Accretion					\$0.00					\$0.00		
	5 Interest Paid - Cash Instr.s					\$0.00					\$0.00		
	6 Interest Paid - Term Instr.s					\$0.00					\$0.00		
	7 Unrealized Gain (Loss)					\$0.00					\$0.00		
	8 Net Investment Income	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00		
	9 Interest Accrued - Net Change	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00		
	Ending Cash & Investment Balance	\$89,826.75	(\$60,797.83)	\$56,017.94	\$907,550.59	\$241,550.91	\$49,026.26	(\$11,893.63)	\$674,552.57	\$427,416.35	\$2,373,249.91		
	Ending Interest Accrual Balance	\$0.00	\$0.00	\$0.00	\$0.00	\$1,443.02	\$0.00	\$0.00	\$0.00	\$0.00	\$1,443.02		

		Prop	Liab	Auto	WC	Ded	Cont	EJIF	MEL	Admin	Total	AMOUNT	REVISED TOTAL FOR INTEREST CALCULATION
2016	Opening Cash & Investment Balance	(128,984.88)	(49,718.64)	103,960.12	1,402,782.88	553,424.54	92,962.66	(15,938.92)	565,395.87	167,121.14	\$2,691,004.77		
	Opening Interest Accrual Balance	\$24.44	(\$0.00)	\$44.81	\$664.37	\$5,294.65	\$40.13	(\$0.00)	\$434.66	\$125.52	\$6,628.57	(\$0.00)	\$6,628.57
	1 Interest Accrued and/or Interest Cost					\$0.00					\$0.00		
	2 Interest Accrued - discounted Instr.s					\$0.00					\$0.00		
	3 (Amortization and/or Interest Cost)					\$0.00					\$0.00		
	4 Accretion					\$0.00					\$0.00		
	5 Interest Paid - Cash Instr.s					\$0.00					\$0.00		
	6 Interest Paid - Term Instr.s					\$0.00					\$0.00		
	7 Unrealized Gain (Loss)					\$0.00					\$0.00		
	8 Net Investment Income	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00		
	9 Interest Accrued - Net Change	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00		
	Ending Cash & Investment Balance	(\$128,984.88)	(\$49,718.64)	\$103,960.12	\$1,402,782.88	\$553,424.54	\$92,962.66	(\$15,938.92)	\$565,395.87	\$167,121.14	\$2,691,004.77		
	Ending Interest Accrual Balance	\$24.44	(\$0.00)	\$44.81	\$664.37	\$5,294.65	\$40.13	(\$0.00)	\$434.66	\$125.52	\$6,628.57		

		Prop	Liab	Auto	WC	Ded	Cont	EJIF	MEL	Admin	Total	AMOUNT	REVISED TOTAL FOR INTEREST CALCULATION
2015	Opening Cash & Investment Balance	(47,998.85)	487,597.57	87,438.47	863,759.92	593,517.70	99,847.95	(40.61)	113,653.66	197,206.74	\$2,394,982.55		
	Opening Interest Accrual Balance	(\$2.00)	\$180.16	\$32.56	\$340.31	\$4,463.89	\$37.20	(\$0.00)	\$42.89	\$81.58	\$5,176.59		(\$2.00) \$5,178.59
	1 Interest Accrued and/or Interest Cost					\$0.00					\$0.00		
	2 Interest Accrued - discounted Instr.s					\$0.00					\$0.00		
	3 (Amortization and/or Interest Cost)					\$0.00					\$0.00		
	4 Accretion					\$0.00					\$0.00		
	5 Interest Paid - Cash Instr.s					\$0.00					\$0.00		
	6 Interest Paid - Term Instr.s					\$0.00					\$0.00		
	7 Unrealized Gain (Loss)					\$0.00					\$0.00		
	8 Net Investment Income	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00		
	9 Interest Accrued - Net Change	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00		
	Ending Cash & Investment Balance	(\$47,998.85)	\$487,597.57	\$87,438.47	\$863,759.92	\$593,517.70	\$99,847.95	(\$40.61)	\$113,653.66	\$197,206.74	\$2,394,982.55		
	Ending Interest Accrual Balance	(\$2.00)	\$180.16	\$32.56	\$340.31	\$4,463.89	\$37.20	(\$0.00)	\$42.89	\$81.58	\$5,176.59		

		Prop	Liab	Auto	WC	Ded	Cont	EJIF	MEL	Admin	Total	AMOUNT	REVISED TOTAL FOR INTEREST CALCULATION
2014	Opening Cash & Investment Balance	68,963.31	418,828.32	61,951.64	1,201,728.02	577,172.54	89,434.68	0.15	171,010.41	222,536.08	\$2,811,625.15		
	Opening Interest Accrual Balance	\$25.70	\$167.62	\$31.09	\$463.44	\$5,087.65	\$33.33	\$0.00	\$63.72	\$82.93	\$5,955.48		\$0.00 \$5,955.48
	1 Interest Accrued and/or Interest Cost					\$0.00					\$0.00		
	2 Interest Accrued - discounted Instr.s					\$0.00					\$0.00		
	3 (Amortization and/or Interest Cost)					\$0.00					\$0.00		
	4 Accretion					\$0.00					\$0.00		
	5 Interest Paid - Cash Instr.s					\$0.00					\$0.00		
	6 Interest Paid - Term Instr.s					\$0.00					\$0.00		
	7 Unrealized Gain (Loss)					\$0.00					\$0.00		
	8 Net Investment Income	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00		
	9 Interest Accrued - Net Change	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00		
	Ending Cash & Investment Balance	\$68,963.31	\$418,828.32	\$61,951.64	\$1,201,728.02	\$577,172.54	\$89,434.68	\$0.15	\$171,010.41	\$222,536.08	\$2,811,625.15		
	Ending Interest Accrual Balance	\$25.70	\$167.62	\$31.09	\$463.44	\$5,087.65	\$33.33	\$0.00	\$63.72	\$82.93	\$5,955.48		

		Prop	Liab	Auto	WC	Ded	Cont	EJIF	MEL	Admin	Total	AMOUNT	REVISED TOTAL FOR INTEREST CALCULATION
2013	Opening Cash & Investment Balance	82,151.46	341,829.20	(177,688.04)	964,477.63	650,502.11	60,591.88	(79.83)	250,632.22	135,943.64	\$2,308,360.27		
	Opening Interest Accrual Balance	\$30.57	\$125.10	(\$0.07)	\$351.85	\$4,445.28	\$22.58	(\$0.00)	\$93.39	\$55.66	\$5,124.36		(\$0.07) \$5,124.43
	1 Interest Accrued and/or Interest Cost					\$0.00					\$0.00		
	2 Interest Accrued - discounted Instr.s					\$0.00					\$0.00		
	3 (Amortization and/or Interest Cost)					\$0.00					\$0.00		
	4 Accretion					\$0.00					\$0.00		
	5 Interest Paid - Cash Instr.s					\$0.00					\$0.00		
	6 Interest Paid - Term Instr.s					\$0.00					\$0.00		
	7 Unrealized Gain (Loss)					\$0.00					\$0.00		
	8 Net Investment Income	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00		
	9 Interest Accrued - Net Change	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00		
	Ending Cash & Investment Balance	\$82,151.46	\$341,829.20	(\$177,688.04)	\$964,477.63	\$650,502.11	\$60,591.88	(\$79.83)	\$250,632.22	\$135,943.64	\$2,308,360.27		
	Ending Interest Accrual Balance	\$30.57	\$125.10	(\$0.07)	\$351.85	\$4,445.28	\$22.58	(\$0.00)	\$93.39	\$55.66	\$5,124.36		

		Prop	Liab	Auto	WC	Ded	Cont	EJIF	MEL	Admin	Total	AMOUNT	REVISED TOTAL FOR INTEREST CALCULATION
Closed	Opening Cash & Investment Balance	91,148.15	174,910.43	102,387.06	789,441.75	536,136.38	52,710.37	1,679.62	168,336.22	4,127,315.61	\$6,044,065.59		
	Opening Interest Accrual Balance	\$33.92	\$59.74	\$38.15	\$293.08	\$10,374.57	\$19.64	\$0.63	\$62.73	\$1,456.18	\$12,338.64		\$0.00 \$12,338.64
	1 Interest Accrued and/or Interest Cost					\$0.00					\$0.00		
	2 Interest Accrued - discounted Instr.s					\$0.00					\$0.00		
	3 (Amortization and/or Interest Cost)					\$0.00					\$0.00		
	4 Accretion					\$0.00					\$0.00		
	5 Interest Paid - Cash Instr.s					\$0.00					\$0.00		
	6 Interest Paid - Term Instr.s					\$0.00					\$0.00		
	7 Unrealized Gain (Loss)					\$0.00					\$0.00		
	8 Net Investment Income	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00		
	9 Interest Accrued - Net Change	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00		
	Ending Cash & Investment Balance	\$91,148.15	\$174,910.43	\$102,387.06	\$789,441.75	\$536,136.38	\$52,710.37	\$1,679.62	\$168,336.22	\$4,127,315.61	\$6,044,065.59		
	Ending Interest Accrual Balance	\$33.92	\$59.74	\$38.15	\$293.08	\$10,374.57	\$19.64	\$0.63	\$62.73	\$1,456.18	\$12,338.64		

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

Current Fund Year: 2017 Month Ending: April										
	Prop	Liab	Auto	WC	Ded	Cont	EJIF	MEL	Admin	TOTAL
OPEN BALANCE	155,105.94	1,312,649.05	234,067.19	6,129,740.79	3,152,304.18	444,573.80	(26,273.22)	1,943,580.95	5,277,539.56	18,623,288.24
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	0.00	0.00	0.00	0.00	0.00
Invest Pymnts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
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	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
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	155,105.94	1,312,649.05	234,067.19	6,129,740.79	3,152,304.18	444,573.80	(26,273.22)	1,943,580.95	5,277,539.56	18,623,288.24

Report Month: April

Balance Differences

Opening Balances:	Opening Balances are equal	\$0.00
Imprest Transfers:	Imprest Totals are equal	\$0.00
Investment Balances:	Investment Payment Balances are equal	\$0.00
	Investment Adjustment Balances are equal	\$0.00
Ending Balances:	Ending Balances are equal	\$0.00
Accrual Balances:	Accrual Balances are equal	\$0.00

Claims Transaction Status:

Allocation variance 1:	Daily xactions add to monthly totals	0.00
Allocation variance 2:	Monthly transactions and allocation totals are equal	0.00
Allocation variance 3:	Treasurer/TPA net payments NOT equ	Max/Mi 6,977,717.37 / 0.00
Pre-existing variance:	Prior period unreconciled variance exis	Max/Mi 1,831,050.92 / (0.00)



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

FINANCIAL STATEMENT FOR THE PERIOD
03/01/17 THROUGH 03/31/17

MR THOMAS TONTARSKI
10796 MALLARD POINT ROAD
CHESTERTOWN MD 21620



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ACCOUNT NO. 65-P143-01-2

BURLINGTON COUNTY MUNICIPAL JIF
INVESTMENT MANAGEMENT

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TRANSACTION LEDGER.	3



STATEMENT OF CHANGES IN NET ASSETS
FOR PERIOD 03/01/17 THRU 03/31/17

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ACCOUNT NO. 65-P143-01-2

BURLINGTON COUNTY MUNICIPAL JIF
INVESTMENT MANAGEMENT

BEGINNING TOTAL PORTFOLIO AS OF 03/01/17 8,892,686.66

TRANSACTION ACTIVITY

NON-CASH ASSET CHANGES 9,000,000.00-

CHANGE IN UNREALIZED CAPITAL GAIN/LOSS

UNREALIZED GAIN/LOSS CURRENT PERIOD .00

UNREALIZED GAIN/LOSS PRIOR PERIOD 133,980.00-

NET CHANGE ----- 133,980.00

ACCRUED INCOME RECONCILIATION

ENDING INTEREST ACCRUAL BALANCE .00

BEGINNING INTEREST ACCRUAL BALANCE 26,666.66

CHANGE IN INCOME ACCRUAL ----- 26,666.66-

TOTAL TRANSACTIONS ----- 8,892,686.66-

ENDING TOTAL PORTFOLIO AS OF 03/31/17 ----- .00

TOTAL PORTFOLIO VALUE INCLUDES ASSET MARKET VALUE PLUS ACCRUED INCOME



PORTFOLIO APPRAISAL
AS OF 03/31/17

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ACCOUNT NO. 65-P143-01-2

BURLINGTON COUNTY MUNICIPAL JIF
INVESTMENT MANAGEMENT

PAR VALUE/ NO. SHARES	CUSIP/ DESCRIPTION	TOTAL ACCRUED INTEREST	MARKET VALUE ACQUISITION COST	UNREALIZED GAIN/LOSS	MARKET PRICE CURRENT BOOK	% OF PORTFOLIO	PURCHASE YIELD
CASH & EQUIVALENTS							
CASH							
0	INCOME CASH	.00	.00	.00	.000 .00		
0	PRINCIPAL CASH	.00	.00	.00	.000 .00		
	TOTAL CASH	.00	.00	.00	.00	.00	0.0
	TOTAL CASH & EQUIVALENTS	.00	.00 .00	.00	.00	.00	0.0
	NET ASSETS	.00	.00 .00	.00	.00	.00	0.0
TOTAL SECURITIES CURRENTLY HELD			.00				



TRANSACTION LEDGER
FOR PERIOD 03/01/17 THRU 03/31/17

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ACCOUNT NO. 65-P143-01-2

BURLINGTON COUNTY MUNICIPAL JIF
INVESTMENT MANAGEMENT

TRADE DATE	SETTLEMENT DATE	TRANSACTION	CUSIP	CASH	COST	SHARES/ PAR VALUE
03/21/17	03/21/17	DELIVERED TO BURLINGTON COUNTY MUNICIPAL JIF PER REQUEST 8000000 PAR VALUE FHLB 1.35% 12/13/2019 DTD 06/13/2016 CALLABLE 12/13/2016	3130A8-FB-4	.00	8,000,000.00-	8,000,000.000
03/21/17	03/21/17	DELIVERED TO BURLINGTON COUNTY MUNICIPAL JIF PER REQUEST 1000000 PAR VALUE FHLMC 1.2% 05/23/2019 DTD 08/23/2016 CALLABLE 11/23/2016	3134GA-AR-5	.00	1,000,000.00-	1,000,000.000
TOTAL TRANSACTIONS				----- .00	----- 9,000,000.00-	

ALL FUND YEARS COMBINED
FOR MONTH ENDED 3/31/2017
CURRENT MONTH

Burlington County Municipal
Joint Insurance Fund
120882-000
BURLCO JIF

		Source
Opening Cash & Investment Balance (Market Value)	\$0.00	Last Months Ending Cash & Investment Balance from last months cheat sheet
Opening Interest Accrual Balance	\$0.00	Last Months Ending Interest Accrual Balance from last months cheat sheet
1 Interest Accrued	\$36,666.67	Formula - (Ending Interest Accrued Balance) LESS (Opening Interest Accrued Balance) PLUS (Coupon Interest received) (see formula in cell) LESS Interest Purchased
2		
3 Accretion, Amortization, Realized G/L and Interest Costs	\$0.00	Formula - see cell (do not override)
4		
5 Dividend Received	\$0.00	Dividend received on Money Market Funds from OLS Report
6 Interest Received	\$0.00	Coupon Interest received from OLS report
7 Unrealized Gain (Loss)	(\$135,230.00)	This months Ending Unrealized Gain/(Loss) LESS Last months Ending Unrealized Gain/(Loss) from OLS Reports
8 Net Investment Income	(\$98,563.33)	Formula - see cell (do not override)
9 Transfers In ("Deposits")	\$9,000,000.00	Cash receipts or wires miscellaneous from OLS Report
10 Transfers Out ("Withdrawals")	\$0.00	Cash disbursements miscellaneous from OLS Report
Ending Cash & Investment Balance (Market Value)	\$8,864,770.00	Formula - see cell (do not override) (Must equal Total Principal portfolio(s) PLUS Total Income portfolio(s) from OLS Report))
Ending Interest Accrual Balance	\$36,666.67	This months ending Accrued Income from OLS Report
Numbers in blue require input	\$8,864,770.00	Control - Total Principal Portfolio(s) PLUS Total Income Portfolio(s) from OLS Report

SUMMARY OF CASH TRANSACTIONS										
FUND YEAR 2017										
Month Ending:	April									
	Prop	Liab	Auto	WC	Ded	Cont	EJIF	MEL	Admin	TOTAL
OPEN BALANCE	89,826.75	(60,797.83)	56,017.94	907,550.59	241,550.91	49,026.26	(11,893.63)	674,552.57	427,416.35	2,373,249.91
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					0.00
Invest Pymnts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Invest	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
EXPENSES										0.00
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	89,826.75	(60,797.83)	56,017.94	907,550.59	241,550.91	49,026.26	(11,893.63)	674,552.57	427,416.35	2,373,249.91

SUMMARY OF CASH TRANSACTIONS										
FUND YEAR 2016										
Month Ending:	April									
	Prop	Liab	Auto	WC	Ded	Cont	EJIF	MEL	Admin	TOTAL
OPEN BALANCE	(128,984.88)	(49,718.64)	103,960.12	1,402,782.88	553,424.54	92,962.66	(15,938.92)	565,395.87	167,121.14	2,691,004.77
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					0.00
Invest Pymnts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Invest	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
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	(128,984.88)	(49,718.64)	103,960.12	1,402,782.88	553,424.54	92,962.66	(15,938.92)	565,395.87	167,121.14	2,691,004.77

SUMMARY OF CASH TRANSACTIONS										
FUND YEAR		2015								
Month Ending:	April									
	Prop	Liab	Auto	WC	Ded	Cont	EJIF	MEL	Admin	TOTAL
OPEN BALANCE	(47,998.85)	487,597.57	87,438.47	863,759.92	593,517.70	99,847.95	(40.61)	113,653.66	197,206.74	2,394,982.55
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					0.00
Invest Pymnts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Invest	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
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	(47,998.85)	487,597.57	87,438.47	863,759.92	593,517.70	99,847.95	(40.61)	113,653.66	197,206.74	2,394,982.55

SUMMARY OF CASH TRANSACTIONS										
FUND YEAR		2014								
Month Ending:	April									
	Prop	Liab	Auto	WC	Ded	Cont	EJIF	MEL	Admin	TOTAL
OPEN BALANCE	68,963.31	418,828.32	61,951.64	1,201,728.02	577,172.54	89,434.68	0.15	171,010.41	222,536.08	2,811,625.15
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					0.00
Invest Pymnts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Invest	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
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	68,963.31	418,828.32	61,951.64	1,201,728.02	577,172.54	89,434.68	0.15	171,010.41	222,536.08	2,811,625.15

SUMMARY OF CASH TRANSACTIONS											
FUND YEAR		2013									
Month Ending:		April									
		Prop	Liab	Auto	WC	Ded	Cont	EJIF	MEL	Admin	TOTAL
OPEN BALANCE		82,151.46	341,829.20	(177,688.04)	964,477.63	650,502.11	60,591.88	(79.83)	250,632.22	135,943.64	2,308,360.27
RECEIPTS											
	Assessments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Refunds	0.00	0.00	0.00	0.00						0.00
	Invest Pymnts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Subtotal Invest	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
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		82,151.46	341,829.20	(177,688.04)	964,477.63	650,502.11	60,591.88	(79.83)	250,632.22	135,943.64	2,308,360.27

SUMMARY OF CASH TRANSACTIONS											
FUND YEAR		Closed									
Month Ending:		April									
		Prop	Liab	Auto	WC	Ded	Cont	EJIF	MEL	Admin	TOTAL
OPEN BALANCE		91,148.15	174,910.43	102,387.06	789,441.75	536,136.38	52,710.37	1,679.62	168,336.22	4,127,315.61	6,044,065.59
RECEIPTS											
	Assessments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Refunds	0.00	0.00	0.00	0.00						0.00
	Invest Pymnts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Subtotal Invest	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
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		91,148.15	174,910.43	102,387.06	789,441.75	536,136.38	52,710.37	1,679.62	168,336.22	4,127,315.61	6,044,065.59

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

Month
Current Fund Year

March
2017

Policy Year	Coverage	1.	2.	3.	4.	5.	6.	7.	8.
		Calc. Net Paid Thru Last Month	Monthly Net Paid March	Monthly Recoveries March	Calc. Net Paid Thru March	TPA Net Paid Thru March	Variance To Be Reconciled	Delinquent Unreconciled Variance From	Change This Month
2017	Prop	14,033.05	12,812.03	0.00	26,845.08	26,845.08	0.00	0.00	0.00
	Liab	0.00	2,978.13	0.00	2,978.13	2,978.13	0.00	0.00	0.00
	Auto	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	WC	9,396.80	62,014.30	0.00	71,411.10	71,411.10	0.00	0.00	0.00
	Total	23,429.85	77,804.46	0.00	101,234.31	101,234.31	0.00	0.00	0.00
2016	Prop	328,827.45	27,005.00	0.00	355,832.45	355,832.45	(0.00)	(0.00)	0.00
	Liab	17,036.18	898.19	0.00	17,934.37	17,934.37	0.00	0.00	0.00
	Auto	13,047.72	0.00	0.00	13,047.72	13,047.72	0.00	0.00	0.00
	WC	743,478.83	31,563.09	0.00	775,041.92	775,041.92	(0.00)	0.00	(0.00)
	Total	1,102,390.18	59,466.28	0.00	1,161,856.46	1,161,856.46	(0.00)	(0.00)	(0.00)
2015	Prop	297,303.75	0.00	0.00	297,303.75	297,303.75	0.00	0.00	0.00
	Liab	30,313.17	(762.50)	0.00	29,550.67	29,550.67	(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	1,458,690.74	20,670.25	0.00	1,479,360.99	1,479,360.99	0.00	0.00	0.00
	Total	1,825,900.04	19,907.75	0.00	1,845,807.79	1,845,807.79	(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	117,057.56	24,969.30	0.00	142,026.86	142,026.86	0.00	0.00	0.00
	Auto	47,865.09	24,867.95	0.00	72,733.04	72,733.04	0.00	0.00	0.00
	WC	1,217,775.86	4,796.96	125.00	1,222,447.82	1,222,447.82	(0.00)	(0.00)	0.00
	Total	1,598,660.61	54,634.21	125.00	1,653,169.82	1,653,169.82	(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	232,179.37	5,970.75	0.00	238,150.12	238,150.12	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	1,481,455.25	700.00	0.00	1,482,155.25	1,482,155.25	(0.00)	(0.00)	0.00
	Total	2,208,978.24	6,670.75	0.00	2,215,648.99	2,215,648.99	(0.00)	(0.00)	0.00
TOTAL		6,759,358.92	218,483.45	125.00	6,977,717.37	6,977,717.37	(0.00)	(0.00)	(0.00)



BURLINGTON COUNTY J.I.F.

Check Register Report

Bank Account : 120036703 BANK OF AMERICA, 1578001174 BANK OF AMERICA, 7855199878 BURLINGTON CNTY JIF , 1000398298 BURLINGTON CTY JIF I, 6478283 COMMERCE BANK, N.A., 4122338809 WELLS FARGOAccount

Processed Date: Mar 1, 2017 - Mar 31, 2017

Instance Type: All

Coverage : All , Claimant Type: All

Check Number	Check Date	Claimant Name	Claimant (Case) Type	Payee Name	QL File / Claim Number	Loss Date	Payment Amount	Policy Year	Exp./Legal
10116	3/6/2017	Combined		MARSHALL, DENNEHEY, WARNER,			\$7,918.20		
		Cremer, Marian	BODILY INJURY [Expired]		Z03405/001214987	10/9/2014	\$6,568.20	2014/2014	Legal
		Wilson, Carmella	BODILY INJURY [Expired]		X89679/001201011	3/27/2014	\$1,350.00	2014/2014	Legal
10117	3/6/2017	Urtasun, Amaya	INDEMNITY	JENNIFER KELLY, PHD, LLC	Z12001/001223718	2/28/2015	\$175.00	2015/2015	Loss
10118	3/6/2017		PUB OFF PI	DAVID S. DEWEESE	- - /2017092945	1/16/2017	\$750.00	2017/2017	Legal
10119	3/6/2017	Weil, Eric	MEDICAL ONLY	THE DEWEESE LAW FIRM	Z29160/001241222	11/2/2015	\$150.00	2015/2015	Expense
10120	3/6/2017	Combined		AFFANATO MARUT, LLC			\$429.47		
		Lloyd, Matthew	INDEMNITY		Z42687/001255000	7/30/2016	\$150.00	2016/2016	Legal
		Cestare, Vincent	INDEMNITY		Z40242/001252526	6/14/2016	\$141.97	2016/2016	Legal
		Schoen, Daniel	INDEMNITY		Z16103/001227943	4/20/2015	\$137.50	2015/2015	Legal
10121	3/6/2017		1ST PARTY COLL PD	GREYSTONE APPRAISALS, LLC	- - /2017094537	2/10/2017	\$110.00	2017/2017	Expense
10122	3/6/2017	Combined		PIETRAS, SARACINO, SMITH, & MEEK			\$881.18		
		Willhouse, Dyllon	INDEMNITY		Z45109/001257432	9/15/2016	\$569.68	2016/2016	Legal
		Allison, Clifford	INDEMNITY		X83699/001194915	2/5/2014	\$311.50	2014/2014	Legal
10123	3/6/2017	Murphy, Josiah	INDEMNITY	CAPEHART & SCATCHARD, PA.	Z30453/001242537	11/22/2015	\$679.00	2015/2015	Legal
10124	3/6/2017	Murphy, Josiah	INDEMNITY	CAPEHART & SCATCHARD, PA.	Z30453/001242537	11/22/2015	\$394.50	2015/2015	Legal
10125	3/6/2017	Young, Brian	INDEMNITY	CAPEHART & SCATCHARD, PA.	Z34871/001247013	2/19/2016	\$85.00	2016/2016	Legal
10126	3/6/2017	Combined		NEW JERSEY IME ASSOCIATES, LLC			\$1,400.00		
		Dipalma, Donna	INDEMNITY		Z37789/001250034	4/20/2016	\$700.00	2016/2016	Expense
		Amaro, Luis	INDEMNITY		X77538/001188494	10/22/2013	\$700.00	2013/2013	Expense
10127	3/6/2017	Chenier, Troy	INDEMNITY	TROY CHENIER	X96603/001208170	7/24/2014	\$1,101.20	2014/2014	Loss
10128	3/6/2017	Loveland, Mark	INDEMNITY	MARK LOVELAND	X97521/001209085	8/7/2014	\$2,472.00	2014/2014	Loss
10129	3/6/2017	Hernandez, David	INDEMNITY	DAVID HERNANDEZ	MLT-Z16537/001228378	4/24/2015	\$979.20	2015/2015	Loss
10130	3/6/2017	Young, Brian	INDEMNITY	FLORENCE TOWNSHIP	Z34871/001247013	2/19/2016	\$1,742.00	2016/2016	Loss
10131	3/6/2017	Matthews, Daniel	INDEMNITY	PEMBERTON TOWNSHIP	MLT-Z31745/001243852	12/19/2015	\$1,587.86	2015/2015	Loss
10132	3/6/2017	Marshall, Charles	INDEMNITY	FLORENCE TOWNSHIP	- - /2017093868	2/1/2017	\$1,024.00	2017/2017	Loss
10133	3/6/2017	Willhouse, Dyllon	INDEMNITY	COASTAL SPINE, PC.	Z45109/001257432	9/15/2016	\$900.00	2016/2016	Loss
10134	3/6/2017	Stephenson, Christopher	INDEMNITY	MEDEAST POST-OP AND, SURGICAL	MLT-Z37736/001250033	4/21/2016	\$925.67	2016/2016	Loss
10135	3/6/2017	Shields, Raymond	MEDICAL ONLY	VIRTUA MEMORIAL HOSPITAL BURLINGTON COUNTY INC	MLT-2017091194/2017091226	12/16/2016	\$1,491.00	2016/2016	Loss

BURLINGTON COUNTY J.I.F.

Check Register Report

Bank Account : 120036703 BANK OF AMERICA, 1578001174 BANK OF AMERICA, 7855199878 BURLINGTON CNTY JIF , 1000398298 BURLINGTON CTY JIF I, 6478283 COMMERCE BANK, N.A., 4122338809 WELLS FARGOAccount

Processed Date: Mar 1, 2017 - Mar 31, 2017

Instance Type: All

Coverage : All , Claimant Type: All

Check Number	Check Date	Claimant Name	Claimant (Case) Type	Payee Name	QL File / Claim Number	Loss Date	Payment Amount	Policy Year	Exp./Legal
10136	3/6/2017	Lucas, Brittany	MEDICAL ONLY	VIRTUA AT WORK	-- /2017093602	1/31/2017	\$166.95	2017/2017	Loss
10137	3/6/2017	Stephenson, Christopher	INDEMNITY	ORTHOPAEDIC INSTITUTE OF CENTRAL JERSEY	MLT-Z37736/001250033	4/21/2016	\$271.23	2016/2016	Loss
10138	3/6/2017	Workman, Darlene	MEDICAL ONLY	U.S. HEALTHWORKS MEDICAL GROUP OF NEW JERSEY, P.C.	-- /2017092875	1/23/2017	\$591.00	2017/2017	Loss
10139	3/6/2017	Mcguigan, Mark	INDEMNITY	PROFESSIONAL SERVICE FUND	Z20598/001232500	6/24/2015	\$14.95	2015/2015	Loss
10140	3/6/2017	Brock, Ronald	INDEMNITY	NovaCare Rehabilitation	Z34049/001246179	2/6/2016	\$88.00	2016/2016	Loss
10141	3/6/2017	Tantum, Gregory	MEDICAL ONLY	Thomas Jefferson University Hospital	Z49177/001263719	10/30/2016	\$575.50	2016/2016	Loss
10142	3/6/2017	Herkoperec, Mark	INDEMNITY	PREMIER ORTHOPAEDIC ASSOCIATES OF SOUTHERN NJ	Z42992/001255304	8/4/2016	\$162.43	2016/2016	Loss
10143	3/6/2017	Marshall, Charles	INDEMNITY	WORKNET OCCUPATIONAL MEDICINE	-- /2017093868	2/1/2017	\$375.81	2017/2017	Loss
10144	3/6/2017	Difilippo, Gene	MEDICAL ONLY	MEDEXPRESS URGENT CARE- NEW JERSEY, INC	-- /2017092846	1/23/2017	\$112.80	2017/2017	Loss
10145	3/6/2017	Morrison, Kenneth	MEDICAL ONLY	EMERGENCY PHYSICIANS OF NEW JERSEY P A	Z48878/001263406	10/21/2016	\$176.35	2016/2016	Loss
10146	3/6/2017	Matthews, Daniel	INDEMNITY	REHAB EXCELLENCE CTR- VOORHEES LLC	MLT-Z31745/001243852	12/19/2015	\$252.00	2015/2015	Loss
10147	3/6/2017	Matthews, Daniel	INDEMNITY	PREMIER ORTHO ASSOCSURG	MLT-Z31745/001243852	12/19/2015	\$10,530.65	2015/2015	Loss
10148	3/6/2017	Taylor, Cory	MEDICAL ONLY	THE LUMBERTON EMERGENCY SQUAD INC.	-- /2017093496	12/16/2016	\$804.00	2016/2016	Loss
10149	3/6/2017	Pettit, Shane	MEDICAL ONLY	QUALCARE, INC.	-- /2017095893	2/27/2017	\$486.00	2017/2017	Loss
10150	3/13/2017	Kerr, William	INDEMNITY	ESSEX NEUROLOGICAL ASSOC. P.A.	Z09086/001220784	1/26/2015	\$550.00	2015/2015	Loss
10151	3/13/2017	Combined		RAYMOND & COLEMAN, LLP			\$8,992.00		
		Scheps, Susan	BODILY INJURY [Expired]		Z11074/001222784	11/22/2014	\$1,833.50	2014/2014	Legal
		Shumway-Tunney, Kathy	BODILY INJURY [Expired]		X88228/001199544	3/1/2014	\$1,187.75	2014/2014	Legal
		Mccarthy, Morgan	BODILY INJURY [Expired]		X74731/001185576	6/1/2013	\$95.25	2013/2013	Legal
		Boll, Katherine	BODILY INJURY [Expired]		MLT-X69109/001179822	5/2/2013	\$5,875.50	2013/2013	Legal
10152	3/13/2017	Combined		MARSHALL, DENNEHEY, WARNER,			\$2,437.85		
		Angelini, Jeffrey	BODILY INJURY [Expired]		X96249/001207807	6/7/2014	\$791.11	2014/2014	Legal
		Bozarth, Robert	BODILY INJURY [Expired]		X90339/001201736	3/8/2014	\$765.49	2014/2014	Legal
		West, Shona	BODILY INJURY [Expired]		X87209/001198508	2/20/2014	\$881.25	2014/2014	Legal
10153	3/13/2017		BLDG/CONTENT	MCBREARTY & ASSOCIATES, INC.	-- /2017095016	2/9/2017	\$664.40	2017/2017	Expense
10154	3/13/2017	Brock, Ronald	INDEMNITY	RECONSTRUCTIVE ORTHOPAEDIC ASSOCIATES, II, P.C.	Z34049/001246179	2/6/2016	\$1,500.00	2016/2016	Loss
10155	3/13/2017	Mcveigh, Shawn	MEDICAL ONLY	THE DEWEESE LAW FIRM	Z24118/001236123	8/15/2015	\$150.00	2015/2015	Expense
10156	3/13/2017	Buttacavoli, Anthony	MEDICAL ONLY	AVIA PARTNERS, INC.	Z49269/001263813	10/28/2016	\$104.08	2016/2016	Loss



BURLINGTON COUNTY J.I.F.

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Processed Date: Mar 1, 2017 - Mar 31, 2017

Instance Type: All

Coverage : All , Claimant Type: All

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10157	3/13/2017	Combined		PIETRAS, SARACINO, SMITH, & MEEK			\$648.45		
		Kerr, William	INDEMNITY		Z09086/001220784	1/26/2015	\$330.95	2015/2015	Legal
		Shinn, Robert	INDEMNITY		X86793/001198083	3/9/2014	\$317.50	2014/2014	Legal
10158	3/13/2017	Bartleson, Brian	INDEMNITY	CAPEHART & SCATCHARD, PA.	Z14682/001226444	3/31/2015	\$237.50	2015/2015	Legal
10159	3/13/2017	Davis, Matthew	INDEMNITY	CAPEHART & SCATCHARD, PA.	Z12675/001224387	3/7/2015	\$87.50	2015/2015	Legal
10160	3/13/2017	Graham, Ella	BODILY INJURY [Expired]	CAPEHART & SCATCHARD, PA.	MLT-X84222/001195460	2/3/2014	\$2,761.20	2014/2014	Legal
10161	3/13/2017	Applegate, Derrick	BODILY INJURY [Expired]	CAPEHART & SCATCHARD, PA.	X83437/001194650	1/10/2014	\$106.75	2014/2014	Legal
10162	3/13/2017		GL PROPERTY DAMAGE	PHOENIX LOSS CONTROL	-- /2017089654	11/14/2016	\$1,314.07	2016/2016	Loss
10163	3/13/2017	Knight, Christophe	INDEMNITY	CHRISTOPHE KNIGHT	Z32232/001244342	12/31/2015	\$428.95	2015/2015	Loss
10164	3/13/2017	Martinez, Victoria	INDEMNITY	VICTORIA MARTINEZ	-- /2017094258	2/7/2017	\$1,792.00	2017/2017	Loss
10165	3/13/2017	Hunt, Tiffany	INDEMNITY	WESTAMPTON TOWNSHIP	Z47151/001260212	10/17/2016	\$872.68	2016/2016	Loss
10166	3/13/2017	Micciche, Kathy	INDEMNITY	LUMBERTON TOWNSHIP	-- /2017094723	2/13/2017	\$873.16	2017/2017	Loss
10167	3/13/2017	Martinez, Victoria	INDEMNITY	COOPER UNIVERSITY TRAUMA PHYSICIANS., PC	-- /2017094258	2/7/2017	\$301.50	2017/2017	Loss
10168	3/13/2017	Hunt, Tiffany	INDEMNITY	REHAB EXCELLENCE CENTER - MT LAUREL	Z47151/001260212	10/17/2016	\$279.00	2016/2016	Loss
10169	3/13/2017	Combined		PREMIER ORTHOPEDIC OF SOUTH JERSEY			\$583.86		
		Hunt, Tiffany	INDEMNITY		Z47151/001260212	10/17/2016	\$444.34	2016/2016	Loss
		Knight, Christophe	INDEMNITY		Z32232/001244342	12/31/2015	\$69.76	2015/2015	Loss
		Boral, George	INDEMNITY		X94202/001205758	6/23/2014	\$69.76	2014/2014	Loss
10170	3/13/2017	Hofstein, Joshua	MEDICAL ONLY	VIRTUA MEMORIAL HOSPITAL BURLINGTON COUNTY INC	Z49062/001263604	10/27/2016	\$1,491.00	2016/2016	Loss
10171	3/13/2017	Combined		VIRTUA AT WORK			\$317.63		
		Micciche, Kathy	INDEMNITY		-- /2017094723	2/13/2017	\$222.23	2017/2017	Loss
		Pachuta, Daniel	MEDICAL ONLY		-- /2017090236	12/15/2016	\$95.40	2016/2016	Loss
10172	3/13/2017	Brettell, Richard	MEDICAL ONLY	RWJUHH OCCUPATIONAL HEALTH	-- /2017094102	2/6/2017	\$219.05	2017/2017	Loss
10173	3/13/2017	Willhouse, Dyllon	INDEMNITY	LOURDES ANESTHESIA ASSOC PA	Z45109/001257432	9/15/2016	\$455.00	2016/2016	Loss
10174	3/13/2017	Martinez, Victoria	INDEMNITY	TARIQ S. SIDDIQI, MD	-- /2017094258	2/7/2017	\$311.49	2017/2017	Loss
10175	3/13/2017	Everett, James	INDEMNITY	KINEMATIC CONSULTANTS, INC.	Z44974/001257299	9/14/2016	\$120.00	2016/2016	Loss
10176	3/13/2017	Micciche, Kathy	INDEMNITY	ONE CALL MEDICAL, INC.	-- /2017094723	2/13/2017	\$970.00	2017/2017	Loss
10177	3/13/2017	Herrmann, Jeffrey	MEDICAL ONLY	U.S. HEALTHWORKS MEDICAL GROUP OF NEW JERSEY, P.C.	-- /2017094269	2/6/2017	\$517.29	2017/2017	Loss
10178	3/13/2017	Upton, Keith	MEDICAL ONLY	EMERGENCY PHYSICIAN, ASSOCIATES OF SOUTH	Z45924/001258252	9/30/2016	\$176.35	2016/2016	Loss



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Processed Date: Mar 1, 2017 - Mar 31, 2017
 Instance Type: All
 Coverage : All , Claimant Type: All

Check Number	Check Date	Claimant Name	Claimant (Case) Type	Payee Name	QL File / Claim Number	Loss Date	Payment Amount	Policy Year	Exp./Legal
				JERSEY, PC					
10179	3/13/2017	Brock, Ronald	INDEMNITY	NovaCare Rehabilitation	Z34049/001246179	2/6/2016	\$352.00	2016/2016	Loss
10180	3/13/2017	Mcguigan, Mark	INDEMNITY	LOURDES CARDIOLOGY SERVICES, PC	Z20598/001232500	6/24/2015	\$103.06	2015/2015	Loss
10181	3/13/2017	Combined		PREMIER ORTHOPAEDIC ASSOCIATES OF SOUTHERN NJ			\$1,377.89		
		Herkoperec, Mark	INDEMNITY		Z42992/001255304	8/4/2016	\$88.09	2016/2016	Loss
		Stephenson, Christopher	INDEMNITY		MLT-Z37736/001250033	4/21/2016	\$1,289.80	2016/2016	Loss
10182	3/13/2017	Pachuta, Daniel	MEDICAL ONLY	HAMILTON PHYSICAL THERAPY SVCS, LLC	- - /2017090236	12/15/2016	\$216.00	2016/2016	Loss
10183	3/13/2017	Matthews, Daniel	INDEMNITY	REHAB EXCELLENCE CTR- VOORHEES LLC	MLT-Z31745/001243852	12/19/2015	\$315.00	2015/2015	Loss
10184	3/13/2017	Earley, Robert	INDEMNITY	LABCORP OF AMERICA HOLDINGS	Z42838/001255153	8/2/2016	\$133.00	2016/2016	Loss
10185	3/13/2017	Murphy, Kevin	MEDICAL ONLY	QUALCARE, INC.	- - /2017096283	3/2/2017	\$486.00	2017/2017	Loss
10186	3/20/2017	Combined		ADMINISTRATIVE CLAIM SERVICES			\$9.00		
		Micciche, Kathy	INDEMNITY		- - /2017094723	2/13/2017	\$3.00	2017/2017	Expense
		Martinez, Victoria	INDEMNITY		- - /2017094258	2/7/2017	\$3.00	2017/2017	Expense
		Marshall, Charles	INDEMNITY		- - /2017093868	2/1/2017	\$3.00	2017/2017	Expense
10187	3/20/2017		PERSONAL INJURY	PARKER MCCAY	Z49442/001263986	10/31/2016	\$1,265.62	2016/2016	Legal
10188	3/20/2017	Libbin, Andrew	MEDICAL ONLY	ARS	Z28528/001240583	10/17/2015	\$1,161.00	2015/2015	Loss
10189	3/20/2017	Decamp, Donald	BODILY INJURY [Expired]	RAYMOND & COLEMAN, LLP	X97112/001208676	6/19/2014	\$2,807.25	2014/2014	Legal
10190	3/20/2017	Luis, Jason	INDEMNITY	EXAMWORKS, INC.	Z33508/001245633	1/27/2016	\$110.00	2016/2016	Loss
10191	3/20/2017	Graham, Ella	BODILY INJURY [Expired]	Ella Graham and Swartz Culleton, PC Inc., her attorneys	MLT-X84222/001195460	2/3/2014	\$22,000.00	2014/2014	Loss
10192	3/20/2017	Combined		DAVID S. DEWEESE			\$1,500.00		
		Furey, Matthew	PUB OFF PI		- - /2017096616	1/23/2017	\$750.00	2017/2017	Legal
		Drangula, Michelle	PUB OFF PI		- - /2017096620	1/21/2017	\$750.00	2017/2017	Legal
10193	3/20/2017	Martinez, Victoria	INDEMNITY	STONERIVER PHARMACY SOLUTIONS	- - /2017094258	2/7/2017	\$215.38	2017/2017	Loss
10194	3/20/2017	D'Alonzo, Philip	INDEMNITY	CAPEHART & SCATCHARD, PA.	X97182/001208748	8/2/2014	\$525.00	2014/2014	Legal
10195	3/20/2017	Hunter, Edward	INDEMNITY	EDWARD HUNTER	Z21880/001233855	7/13/2015	\$912.00	2015/2015	Loss
10196	3/20/2017	Santiago, Victor	INDEMNITY	NORTH HANOVER TOWNSHIP	Z34515/001246647	2/15/2016	\$1,742.00	2016/2016	Loss
10197	3/20/2017	Shepard, Joan	INDEMNITY	PEMBERTON TOWNSHIP	- - /2017092093	1/12/2017	\$1,024.00	2017/2017	Loss
10198	3/20/2017	Hunt, Tiffany	INDEMNITY	REHAB EXCELLENCE CENTER - MT LAUREL	Z47151/001260212	10/17/2016	\$378.00	2016/2016	Loss
10199	3/20/2017	Combined		STRIVE PHYSICAL THERAPY AND SPORTS			\$532.00		



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				REHABILITATION LLC					
		Martinez, Victoria	INDEMNITY		-- /2017094258	2/7/2017	\$153.00	2017/2017	Loss
		Herrmann, Jeffrey	MEDICAL ONLY		-- /2017094269	2/6/2017	\$379.00	2017/2017	Loss
10200	3/20/2017	Schwalbe, Matthew	MEDICAL ONLY	VIRTUA MEMORIAL HOSPITAL BURLINGTON COUNTY INC	Z40113/001252395	6/5/2016	\$1,491.00	2016/2016	Loss
10201	3/20/2017	Smith, Brian	MEDICAL ONLY	VIRTUA AT WORK	-- /2017094450	2/9/2017	\$272.65	2017/2017	Loss
10202	3/20/2017	Brettell, Richard	MEDICAL ONLY	ROBERT WOOD JOHNSON, UNIVERSITY	-- /2017094102	2/6/2017	\$152.90	2017/2017	Loss
10203	3/20/2017	Stephenson, Christopher	INDEMNITY	BACHARACH INSTITUTE FOR REHABILITATION, INC	MLT-Z37736/001250033	4/21/2016	\$1,683.00	2016/2016	Loss
10204	3/20/2017	Brock, Ronald	INDEMNITY	RECONSTRUCTIVE ORTHOPEDICS P A	Z34049/001246179	2/6/2016	\$218.60	2016/2016	Loss
10205	3/20/2017	Stephenson, Christopher	INDEMNITY	ORTHOPAEDIC INSTITUTE OF CENTRAL JERSEY	MLT-Z37736/001250033	4/21/2016	\$2,086.40	2016/2016	Loss
10206	3/20/2017	Difilippo, Gene	MEDICAL ONLY	ONE CALL MEDICAL, INC.	-- /2017092846	1/23/2017	\$485.00	2017/2017	Loss
10207	3/20/2017	Difilippo, Gene	MEDICAL ONLY	REHAB CONNECTION	-- /2017092846	1/23/2017	\$90.00	2017/2017	Loss
10208	3/20/2017	Combined		U.S. HEALTHWORKS MEDICAL GROUP OF NEW JERSEY, P.C.			\$779.09		
		Bell, Brian	MEDICAL ONLY		-- /2017094473	2/10/2017	\$659.09	2017/2017	Loss
		Herrmann, Jeffrey	MEDICAL ONLY		-- /2017094269	2/6/2017	\$120.00	2017/2017	Loss
10209	3/20/2017	Bell, Brian	MEDICAL ONLY	DISABATINO PHYSICAL THERAPY	-- /2017094473	2/10/2017	\$153.00	2017/2017	Loss
10210	3/20/2017	Hunt, Tiffany	INDEMNITY	PREMIER SURGICAL CENTER, LLC	Z47151/001260212	10/17/2016	\$4,002.00	2016/2016	Loss
10211	3/20/2017	Mcguigan, Mark	INDEMNITY	PROFESSIONAL SERVICE FUND	Z20598/001232500	6/24/2015	\$140.32	2015/2015	Loss
10212	3/20/2017	Brock, Ronald	INDEMNITY	NovaCare Rehabilitation	Z34049/001246179	2/6/2016	\$88.00	2016/2016	Loss
10213	3/20/2017	Young, Brian	INDEMNITY	JEFFERSON UNIVERSITY PHYSICIANS	Z34871/001247013	2/19/2016	\$201.21	2016/2016	Loss
10214	3/20/2017	Willhouse, Dyllon	INDEMNITY	FELLOWSHIP SURGICALCENTER, LLC	Z45109/001257432	9/15/2016	\$1,344.00	2016/2016	Loss
10215	3/20/2017	Marshall, Charles	INDEMNITY	WORKNET OCCUPATIONAL MEDICINE	-- /2017093868	2/1/2017	\$88.26	2017/2017	Loss
10216	3/20/2017	Difilippo, Gene	MEDICAL ONLY	MEDEXPRESS URGENT CARE- NEW JERSEY, INC	-- /2017092846	1/23/2017	\$112.80	2017/2017	Loss
10217	3/20/2017	Combined		EMERGENCY PHYSICIANS OF NEW JERSEY P A			\$451.59		
		Silk, Jason	MEDICAL ONLY		Z49529/001264074	11/6/2016	\$275.24	2016/2016	Loss
		Hunt, Tiffany	MEDICAL ONLY		Z43894/001256218	8/19/2016	\$176.35	2016/2016	Loss
10218	3/20/2017	Martinez, Victoria	INDEMNITY	COOPER UNIVERSITY RADIOLOGY, PC	-- /2017094258	2/7/2017	\$1,321.92	2017/2017	Loss
10219	3/20/2017	Martinez, Victoria	INDEMNITY	COOPER SURGICAL ASSOCIATES P A	-- /2017094258	2/7/2017	\$210.24	2017/2017	Loss
10220	3/20/2017	Hustus, Anna	INDEMNITY	QUALCARE, INC.	-- /2017096601	3/2/2017	\$486.00	2017/2017	Loss



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10221	3/27/2017	Steinberg, Hayley	POLICE PROF BI	PARKER MCCAY	Z44750/001257068	8/2/2014	\$4,784.75	2014/2014	Legal
10222	3/27/2017	Cremer, Marian	BODILY INJURY [Expired]	Brian K Zell, MD, LLC	Z03405/001214987	10/9/2014	\$4,000.00	2014/2014	Expense
10223	3/27/2017	Filippine, David	INDEMNITY	ATLANTIC SECURITY INTERNATL.	Z07935/001219616	1/11/2015	\$253.00	2015/2015	Expense
10224	3/27/2017		1ST PARTY COLL PD	HOLMAN RETAIL HOLDINGS LLC	-- /2017094537	2/10/2017	\$8,011.75	2017/2017	Loss
10225	3/27/2017		1ST PARTY COLL PD	LEO PETETTI, LLC.	Z49725/001264274	11/10/2016	\$580.00	2016/2016	Expense
10226	3/27/2017	Combined		STONERIVER PHARMACY SOLUTIONS			\$330.68		
		Smith, Brian	MEDICAL ONLY		-- /2017094450	2/9/2017	\$13.48	2017/2017	Loss
		Hale, Gregory	INDEMNITY		MLT-Z08990/001221727	1/16/2015	\$317.20	2015/2015	Loss
10227	3/27/2017	Snook, John	INDEMNITY	PIETRAS, SARACINO, SMITH, & MEEK	Z08889/001220582	1/18/2015	\$234.00	2015/2015	Legal
10228	3/27/2017		BLDG/CONTENT	PEMBERTON TWP	-- /2017095016	2/9/2017	\$3,341.00	2017/2017	Loss
10229	3/27/2017	Bacino, Stacy	GL PROPERTY DAMAGE	STACY BACINO	-- /2017095259	1/24/2017	\$228.13	2017/2017	Loss
10230	3/27/2017	Murphy, Josiah	INDEMNITY	JOSIAH MURPHY	Z30453/001242537	11/22/2015	\$228.00	2015/2015	Loss
10231	3/27/2017		1ST PARTY COLL PD	RIVERSIDE TWP	-- /2017097664	3/14/2017	\$684.88	2017/2017	Loss
10232	3/27/2017		1ST PARTY COLL PD	Pemberton Boro/ Pemberton Twp./ State of NJ/ Goodwill Fire Co.	Z49725/001264274	11/10/2016	\$26,425.00	2016/2016	Loss
10233	3/27/2017	Markelwith, Charles	GL PROPERTY DAMAGE	CHARLES MARKELWITH	-- /2017093769	1/12/2017	\$500.00	2017/2017	Loss
10234	3/27/2017	Hunt, Tiffany	INDEMNITY	WESTAMPTON TOWNSHIP	Z47151/001260212	10/17/2016	\$872.68	2016/2016	Loss
10235	3/27/2017	Martinez, Victoria	INDEMNITY	COOPER HEALTH SYSTEMS	-- /2017094258	2/7/2017	\$45,297.76	2017/2017	Loss
10236	3/27/2017	Micciche, Kathy	INDEMNITY	RADIOLOGY ASSOCIATES OF BURLINGTON COUNTY P A	-- /2017094723	2/13/2017	\$31.86	2017/2017	Loss
10237	3/27/2017	Earley, Robert	INDEMNITY	LOURDES ANESTHESIA ASSOC PA	Z42838/001255153	8/2/2016	\$325.00	2016/2016	Loss
10238	3/27/2017	Santiago, Victor	INDEMNITY	TWIN BORO PHYSICAL THERAPY ASSOCS,	Z34515/001246647	2/15/2016	\$216.00	2016/2016	Loss
10239	3/27/2017	Martinez, Victoria	INDEMNITY	TARIQ S. SIDDIQI, MD	-- /2017094258	2/7/2017	\$115.70	2017/2017	Loss
10240	3/27/2017	Bell, Brian	MEDICAL ONLY	U.S. HEALTHWORKS MEDICAL GROUP OF NEW JERSEY, P.C.	-- /2017094473	2/10/2017	\$229.98	2017/2017	Loss
10241	3/27/2017	Knight, Christophe	INDEMNITY	EMERGENCY PHYSICIAN, ASSOCIATES OF SOUTH JERSEY, PC	Z32232/001244342	12/31/2015	\$254.85	2015/2015	Loss
10242	3/27/2017	Barna Jr, Gregory	MEDICAL ONLY	JEFFERSON UNIVERSITY PHYSICIANS	-- /2017090591	12/21/2016	\$24.75	2016/2016	Loss
10243	3/27/2017	Santiago, Victor	INDEMNITY	HOME CARE CONNECT LLC	Z34515/001246647	2/15/2016	\$657.54	2016/2016	Loss
10244	3/27/2017	Combined		QUALCARE, INC.			\$2,430.00		
		King, Aaron	MEDICAL ONLY		-- /2017097630	3/20/2017	\$486.00	2017/2017	Loss
		Clear, Trevor	MEDICAL ONLY		-- /2017097649	3/17/2017	\$486.00	2017/2017	Loss



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		Foley Iii, Edward	MEDICAL ONLY		- - /2017097562	3/15/2017	\$486.00	2017/2017	Loss
		Defranco, Anthony	MEDICAL ONLY		- - /2017097487	3/14/2017	\$486.00	2017/2017	Loss
		Raphjen, Michael	MEDICAL ONLY		- - /2017097693	12/16/2016	\$486.00	2016/2016	Loss
Total for BURLINGTON COUNTY J.I.F.			\$222,145.20	Total for BURLINGTON COUNTY J.I.F.				\$222,145.20	

Number of Checks:	129	First Check Number:	10116
Number of Payments:	206	Last Check Number:	10244
Expense Payments:	\$7,316.40		
Legal Payments:	\$37,525.22		
Loss Payments:	\$177,303.58		

BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND

BILL LIST - APRIL 2017

	Payee	FY 2017	FY 2016	Closed Yrs	JIF Appropriation	Description
1	The Actuarial Advantage	6,845.00			Prof Services/Actuary	Jan & Feb 2017 Fees
2	Arthur J. Gallagher Risk Management Services, Inc.	28,398.00			Prof Services/Administration	March 2017 Fees
3	Arthur J. Gallagher Risk Management Services, Inc.	226.54			Misc/Postage/Copies/Faxes	Feb 2017 postage/copies expenses
4	Arthur J. Gallagher Risk Management Services, Inc.	309.46			Safety Incentive Program	Prizes for safety breakfast 4/4/17
5	The DeWeese Law Firm, P.C.	5,417.00			Prof Services/Attorney	March 2017 Fees
6	Qual-Lynx	16,414.00			Prof Services/Claims Admin.	March 2017 Fees
7	Brenda Smith	360.00			Misc/Recording Secretary	March 2017 Fees
8	J. A. Montgomery Risk Control Services	9,841.00			Prof Services/Safety Director	March 2017 Fees
9	Tom Tontarski	894.00			Prof Services/Treasurer	March 2017 Fees
10	Conner Strong & Buckelew	633.00			Prof Services/Underwriting Mgr	March 2017 Fees
11	Joyce Media	236.00			Misc/JIF Website	March 2017 Fees plus domain renewal for forum
12	Debby Schiffer	2,421.00			Wellness Program	March 2017 Fees
13	Bowman & Company LLP		4,500.00		Prof Services/Auditor	Progress bill for 2016 audit
14	Bowman & Company LLP	4,275.00			Prof Services/Claims Auditor	Progress bill for 2016 WC payroll audit
15	Exigis LLC	3,301.00			Exposure Data Mgmt System	Annual project fees 1st of 2
16	APEX Insurance Services, C/O QBE Insurance	5,514.00			EPL/POL Policy - Excess Insurance	VDO Policy - 2nd of 2; Inv#3135994; Policy#QVC01005-01
17	APEX Insurance Services, C/O QBE Insurance	255,483.50			EPL/POL Policy - Excess Insurance	EPL/POL Policy - 2nd of 2; Inv#3001098; Policy#QJC01005-01
18	APEX Insurance Services, C/O XL Insurance	9,315.00			EPL/POL Policy - Excess Insurance	Cyber Policy - 2nd of 2; Inv#3012914; Policy#MTP0039483-04
19	APEX Insurance Services, C/O Beazley	4,382.00			EPL/POL Policy - Excess Insurance	Cyber EXCESS Policy - 1st of 2; Inv#3161933 Policy#W1E255170101
20	MEL JIF	292,925.68			MEL	2nd Installmt 2017 Assmt
21	MEL JIF	102,036.21			Property Claims and Premium	2nd Installmt 2017 Assmt

22	MEL JIF	1,553.43			Faithful Performance/Fidelity Bond	2nd Installmt 2017 Assmt
23	4imprint, Inc.	88.25			Safety Incentive Program	sticky pads for JIF safety breakfast; Inv#5301440
24	AGRIP	1,679.88			Misc/PRIMA/AGRIP	Member dues Customer #1216 5/1/17-4/30/18
25	Arc Reprographics	130.70			Police Defense & Training/EPL	Inv#269721; Elected officials HO 3/29/17
26	Arc Reprographics	283.00			Safety Incentive Program	Inv#269795; safety breakfast ho 4/3/17
27	Marco's Inc	3,327.05			Safety Incentive Program	4/4/17 safety breakfast FBG
28	OfficeMax Contract, Inc	60.35			Safety Incentive Program	Inv#340777; safety breakfast -folders, labes, frames split 241.39
29	O'Connor's American Bar and Grille	1,205.78			Police Defense & Training/EPL	3/29/17 EO seminar (split 4,823.10) FBG
30	Paper Direct Inc	95.24			Safety Incentive Program	Inv#8815957; certificate paper; safety bkist (split)
31	Paul's Custom Awards and Trophies Inc	521.50			Safety Incentive Program	Inv#36566; awards for safety breakfast
32	Armando Riccio, LLC	166.00			Police Defense & Training/EPL	3/29/17 Elected Officials training
33	Delanco Township		1,650.00		Safety Incentive Program	Claimed as direct check for safety
34	Borough of Fieldsboro		1,650.00		Safety Incentive Program	Claimed as direct check for safety
35	Township of Medford		2,600.00		Safety Incentive Program	Claimed as direct check for safety
36	Borough of Palmyra		1,975.00		Safety Incentive Program	Claimed as direct check for safety
37	Pemberton Borough	200.00			Wellness Program	Fitness challenge prizes
38	Woodland Township			884.00	Closed Years-Return of Surplus	Dividend check
39	Wrightstown Borough		1,650.00		Safety Incentive Program	Claimed as direct check for safety
40	CBIZ Benefits & Insurance	11,082.00			Risk Management Consultants	First installment - Bordentown Twp
41	Hardenbergh Insurance Group	19,837.00			Risk Management Consultants	First installment - Beverly, Medford, Southampton
42	Insurance Agency Mangement	4,311.00			Risk Management Consultants	First installment - Edgewater Park
	TOTAL	\$793,768.57	\$14,025.00	\$884.00		

JIF BILL LIST TOTAL	\$808,677.57
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***Strategic Planning Committee
Thursday, March 16, 2017 @ 2:30 PM
Medford Public Safety Building
Medford, NJ***

A meeting of the Burlington County Municipal Joint Insurance Fund's Strategic Planning Committee was held on Thursday, March 16, 2017 at 2:30 PM at the Medford Public Safety Building, Medford, NJ. The meeting began at 2:36 PM.

Those in attendance were:

Kathy Burger, Chair, **Medford Township**
Glenn McMahon, **Chesterfield Township**
John Gural, **Palmyra Borough**
Dave Matchett, **Shamong Township**
Doug Cramer, **Tabernacle Township**
Paul J. Miola, CPCU, ARM, Executive Director, **Arthur J. Gallagher & Co.**
Paul Forlenza, Deputy Executive Director, **Arthur J. Gallagher & Co.**
Sheila Ortiz, Account Representative, **Arthur J. Gallagher & Co.**

Unable to attend:

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

I. Committee Charters – e-mailed – March 2, 2017

Mr. Forlenza referred the Committee members to a copy of the Strategic Planning Committee Charter included in the agenda packet. He noted that his office places the Committee's Charter on the first agenda of the year for the Committee's review to ensure that the roles and responsibilities of the Committee are accurate.

He then asked the members to notify him or the Committee Chair if they have any other suggested changes. Any suggested changes will be placed on the Committee's next agenda for consideration.

II. 2017 Membership Renewals

Mr. Forlenza directed the Committee to a set of charts in the agenda packet depicting the twelve (12) renewing members Six Year Average Loss Ratio (2010-2015) valued as of December 31, 2016.

Mr. Forlenza reviewed the Six Year Average Loss Ratio of each of the renewing members, noting that all of renewing members with the exception of Bordentown Township, North Hanover Township, Delran Township, Shamong Township and Springfield Township and Mansfield Township had a Six Year Average Loss Ratio below 100%.

Mr. Forlenza stated that the Safety Director is in the process of completing the Renewal Survey for each of these members. The Safety Director will provide a report at the June Executive Safety Committee on all of the renewing members. Mr. Forlenza stated that he does not anticipate any

issues with any of the renewing members that would cause the Fund not to offer them a three year renewal in the Fund effective January 1, 2018.

Renewal realignment

Mr. Forlenza reminded the Committee that this time last year there were discussions to offer Mount Laurel an early renew in the Fund effective January 1, 2017 and then Medford Township in 2018. He noted that with these changes it would allow the Fund to even out the amount of assessment renewing each year. Unfortunately, Mount Laurel did not accept the Fund's offer to renew early in the Fund. Mr. Forlenza explained that he presented the Fund's offer to put Mount Laurel through the Fund's Renewal Revaluation one year early to the Township Council; however, the Council felt that the resulting savings were not significant enough to justify an early renewal with the Fund. Mr. Forlenza stated that Mount Laurel will go through the Renewal Revaluation Program this year as scheduled and will be notified of their 2018 loss funding allocation later this Spring. Mr. Forlenza stated that he will keep this Committee informed as to the Township's status.

Ms. Burger indicated that Medford Township is still willing to renew early in 2018. She noted that she has had discussions with her Council Members and they understand what the Fund is trying to accomplish. Mr. Forlenza thanked Ms. Burger and indicated that once he knows Mt. Laurel's status his office will reevaluate the assessment renewal to determine the best way to level out the amount of assessment renewing each year.

Membership Visitation Program

Mr. Forlenza noted that the *Membership Visitation Program* has been in place for several years. He indicated that between Mr. Miola and himself they attempt to visit each of the renewing members. Mr. Forlenza stated that they normally attend a municipal governing body meeting. He further stated that he will give the town the option to have the JIF Renewal visit; however, in cases where the Executive Director's office feels there are issues in the town to "strongly encourage or force" the visit.

Mr. Forlenza indicated that it has been his office's practice, that those members that are not up for renewal will receive their snapshots later in the summer.

MEL Marketing Program

Mr. Miola explained that the MEL has engaged two firms to assist them in "rebranding" the MEL so that members understand the MEL and the many programs and member benefits available. He stated that the MEL is working with these firms to develop marketing materials and conduct interviews with different Fund Commissioner from around the State to ascertain their opinions about the MEL. Mr. Matchett suggested the development of a DVD, "What is the MEL?" for those members that are not familiar with the MEL. Mr. Miola stated that he will keep this Committee informed on their progress.

III. Membership Growth

Mr. Forlenza stated that currently he has no prospects for 2018. Mr. Forlenza indicated that he will keep this Committee informed as to any potential new members.

IV. 2017 Conference

Mr. Forlenza stated that the PRIMA Conference for 2017 will be held in Phoenix, AZ on June 4-7, 2017. Mr. Gonzalez and Mr. Brook have registered for the conference. He indicated that there is one (1) more position available to attend. Mr. Forlenza stated that if anyone is interested in attending to please contact him directly.

Mr. Forlenza stated that in January e-mail correspondence was sent to members, with first priority to attend, the two (2) AGRIP conferences this year. He noted that there were no attendees for the spring conference. The AGRIP Fall conference will be held on October 1-4, 2017 in Baltimore, MD.

Mr. Forlenza indicated that discussions took place last year as to whether the Fund would allow for additional positions, as airfare is not required to attend the conference which greatly reduces the per attendee cost. He asked the Committee if they are comfortable advertising additional positions to the members. The Committee agreed to open up additional positions for the AGRIP Fall Conference.

V. Membership – Professional Organizations

Mr. Forlenza stated that the Fund will be renewing membership with PRIMA this month and AGRIP will be renewed in April. He noted that membership provides a great deal of information, such as having access to PRIMA talk and their websites. The Committee agreed with renewing these memberships.

VI. Fund Commissioner Orientation

Mr. Forlenza mentioned that Fund Commissioner Orientations will be held on May 16, 2017 from 1:30 – 3:30 pm in Hainesport, NJ prior to the JIF Executive Committee Meeting. He explained that the format would be the same as last year.

Mr. Forlenza mentioned that he will show a “JIF 101” PowerPoint Presentation and then review the May Agenda Packet so the Fund Commissioner would be more familiar with the discussions/decisions that take place during the monthly Executive JIF Meetings.

VII. Fund Commissioner Attendance

Mr. Forlenza referred the Committee to the 2016 Executive Committee attendance report included in the agenda packet. The Committee briefly reviewed the attendance of each member against the Funds’ recommended attendance guidelines of 75% overall attendance with the 50% attendance by the Fund Commissioner. Discussion ensued.

After a brief discussion, the Committee agreed that the Executive Director’s office should send a letter to Southampton Township & Woodland Township regarding the Fund’s concerns with their attendance. The Committee also asked the Executive Director’s office to discuss the importance of attending the monthly JIF meetings during any renewal visits.

Ms. Burger suggested incentivizing the members that attend the Monthly JIF meeting with extra SIP funds for their participation. She asked that Mr. Cramer (Safety Committee Chair) discuss this suggestion with the Safety Committee at their next Meeting.

VIII. Elected Officials Training

Mr. Forlenza mentioned to the Committee that the last Elected Officials Training sessions will be held on March 29, 2017 at O'Connors. Mr. Forlenza mentioned that the sign in sheets from the previous trainings as well as the *League of Municipalities* session are available on the JIF website.

Mr. Forlenza noted that his office was recently made aware of the availability of a generic Elected Officials Training Program available from the MEL. As has been the Fund's past practice when notified of an online training, he is recommending that the notice of this training be sent out after the March 29th session so as to avoid those who have registered for this event not attending the training and the Fund being forced to pay for non-attendees. The Committee agreed.

IX. Technology Risk Assessments

Mr. Forlenza reported that a Pivot Point has a few BURLCO members left to visit. He anticipates that reports will be distributed over the next 4-6 weeks in time for the Annual Planning Retreat. He noted that Mr. Romero and Mr. Verry from Pivot Point will also be presenting their findings during the Annual Planning Retreat. In addition, once all of the reports have been distributed, a conference call/webinar will be held to give the members a better understanding on how the report should be read. Mr. Forlenza stated that Mr. Romero and Mr. Verry will explain the most common exposures they have seen across the membership as discovered during their visits to each BURLCO JIF member.

X. EPL Hotline Program

Mr. Forlenza stated that at the Committee's last meeting there were discussions regarding revising the existing program to allow Cyber Security costs to be eligible expenses. He then referred the Committee to pages 5-6 of the agenda packet to a "draft" *Employment Liability & Cyber Liability Risk Management Budget Instructions*.

Mr. Forlenza stated that currently towns can use the \$200 annual allotment for EPL related expenses; however, there are member members that still do not utilize the funds available to them. As a result, Mr. Forlenza would like to expand the use of these funds to Cyber Security related expenses. He asked the Committee to review the *Employment Liability & Cyber Liability Risk Management Budget Instructions* and provide any recommendations to him. Mr. Forlenza stated that if the Committee approves; the revised program will then be attached to the minutes of today's meeting for adoption at the Executive Committee Meeting. The Committee approved the EPL Hotline Program incorporating Cyber Security expenses.

Mr. Forlenza also stated that he will be sending out a notice to all members regarding the continued access that each member has to Joe Betley & Armando Riccio for EPL related questions. He noted that although most members have designated an attorney for employment related questions, some members might still wish to utilize these attorneys. He noted that the hourly rate will increase to \$100 per hour for the use of these attorneys via the Hotline.

Mr. Forlenza then mentioned that he will ask the Finance Committee to consider increasing the per member funding from \$200 to perhaps \$400-\$500 in 2018. The Committee Agreed.

XI. Executive Committee Meeting Times & Locations

Mr. Forlenza directed the Committee to page 7 of the agenda packet to a listing of the proposed meeting dates for 2018. He noted that the meetings will be held at the Hainesport Municipal Building, on the Third Tuesday of every month, at 4:00pm with no August Meeting.

Ms. Burger suggested that the meeting time be changed from 4:00pm to 3:30pm to allow those members that have a governing body meeting the evening of the third Tuesday of every month additional time to attend the JIF monthly meeting. Discussion ensued.

Following a brief discussion, the Committee agreed to propose the 3:30pm Executive Committee Meeting start time. Ms. Burger stated that she would bring this matter up for discussion with the membership at the April Executive Committee meeting.

XII. December Dinner Meeting

Mr. Forlenza stated that the 2016 December Dinner Meeting was held at Braddock's in Medford, NJ. He stated that the event cost the Fund \$900; with 29 attendees including 12 towns. Mr. Forlenza mentioned a few locations the Fund has held the dinners over the past few years. He then asked the Committee for their recommendation as to where to hold the 2017 December Dinner Meeting. Discussion ensued.

Following a brief discussion, the Committee asked the Executive Director's office to research a new location for the 2017 December Dinner Meeting and report back at the next meeting.

XIII. Annual Reports

Mr. Forlenza indicated that his office utilized the consolidated format for the 2016 Annual Report which cost the Fund \$1,645 for 225 copies. He asked the Committee if they are comfortable using the existing format for 2017's report. The Committee Agreed to keep the same format as was used in 2016 for the 2017 reports.

XIV. JIF Records Retention

Mr. Forlenza reminded the Committee of the ongoing issue with the State regarding the destruction of records requests. He noted that the State never incorporated JIFs as public entities when developing the Artemis System. Mr. Forlenza stated that recently he spoke with representatives of the State Records Council who have indicated they will be updating Artemis to include JIF's; however, this could take several months. In the meantime, the State will accept paper record destruction forms from the JIFs until the Artemis System is updated.

XV. BURLCO JIF 25th Anniversary

Mr. Forlenza referred the Committee to an excerpt on page eight (8) of the agenda to discussions that took place at the last meeting. He noted that the 25th Anniversary Resolutions were e-mailed to all JIF members. Mr. Forlenza indicated that the "hourglasses" were purchased for each member and will be distributed at the March Executive Committee meeting.

Mr. Forlenza stated that this Committee decided last year to reimburse each town for a "thank you" luncheon. He then referred the Committee to page nine (9) to a breakdown that includes a formula that would distribute enough funds to each individual town to purchase lunch for their

employees. Mr. Forlenza reviewed the spreadsheet with the Committee. He referred the Committee to a “draft” memorandum on pages 10-11 that would be distributed to the individual towns depicting their amount they have been awarded or their “thank you” luncheon.

Following a brief review, Mr. Forlenza asked the Committee for their authorization for this expenditure of approximately \$21,000.00. The Committee agreed with this expenditure.

XVI. Annual Planning Retreat

Mr. Forlenza referred the Committee to a “draft” agenda on pages 12-14 of the agenda packet. He then reviewed each section of the “draft” agenda explaining the topics to be discussed, issues to be explored, and who would be presenting the material. Mr. Forlenza commented that pursuant to the Committee’s request, lunch will be extended from 12-1:15pm.

Mr. Forlenza asked the Committee if they are okay with the “draft” agenda as presented today. The Committee approved the Retreat Agenda.

XVII. Next Meeting

Mr. Forlenza indicated that the next meeting is scheduled for April 18th to review the final agenda; however if the Committee is okay with the agenda as presented today it might not be necessary to hold the meeting on April 18th. The Committee agreed that it is not necessary to hold a meeting in April.

Mr. Forlenza stated that he would like to schedule a meeting in early July to review results from the Annual Planning Retreat evaluation with the Committee. The Committee agreed to hold a July meeting.

Mr. Forlenza then noted the last meeting of the year is scheduled for October 17, 2017.

The meeting concluded at 3:42 pm

File: BURLCO/2017/Strategic Planning Committee
BURLCO/Gen/Strategic Planning Committee

Tab: 03/16/2017
Tab: 03/16/2017



EMPLOYMENT LIABILITY & CYBER LIABILITY RISK MANAGEMENT BUDGET INSTRUCTIONS

INTRODUCTION

Over the past several years, the JIF has recognized an increased risk to its members in the area of employment practices and public official's activities as well as the growing use of technology. While these risks have grown, the municipal resources available to prevent or mitigate this exposure have continued to shrink. As a result of this situation, the JIF has made funding available to assist member municipalities in addressing these risks before claims occur.

EMPLOYMENT PRACTICES/PUBLIC OFFICIALS

Today, employees have a greater awareness of their legal rights making it more difficult for JIF members to avoid lawsuits as a result of their employment-related decisions. Consequently, members must protect themselves through the adoption and regular updating of employment related policies and procedures, the periodic training of employees, timely investigation of employee complaints, and the professional fees associated with these activities.

To help members offset the costs of these activities; the JIF will reimburse certain employment related expenses. Examples of reimbursable expenses include:

- Attorney fees for employment related legal advice
- Attorney fees for the updating of employment policies & procedures
- Employment related training
- Fees associated with arbitration/mediation and other mitigation processes

CYBER OR TECHNOLOGY RISKS

With the increasing use of technology by municipalities coupled with the increasing responsibility to comply with new information security requirements, it is imperative that members keep their networks secure through the updating of security hardware and software and the testing of these systems. In addition, members must adopt policies and procedures on the use of technology and continually train their employees on compliance with these guidelines.

To help members offset the costs of these expenses; the JIF will reimburse certain technology risk related expenses. Examples of reimbursable expenses include:

- Security enhancing software
- Security enhancing hardware
- IT training related to network security
- Network security testing
- Development of technology risk related policies & procedures

FUNDING AVAILABLE TO MEMBERS

The JIF has budgeted \$200.00 per member per year for reimbursement of the expenses described above. Members are free to use this funding for any combination of the expenses described above.

EXPENSE REIMBURSEMENT REQUESTS

Members seeking reimbursement of EPL related expenses must complete and submit a BURLCO JIF voucher, along with detailed supporting documentation, to the Fund Administrator's office by December 31st of the year in which the expense was incurred to be considered for reimbursement. Reimbursements will be made to the member following the Executive Committee Meeting in which the payment is authorized. Any requests for reimbursements that are deemed by the Fund Administrator's Office as non EPL related will be forwarded to the EPL/Cyber Liability Committee for final determination of payment.

MEMBER CONCERNS

If, at any time, a member has questions or concerns about the handling of an issue, time spent to address the issue, billing, accessibility to the Consulting Attorney, suggestions for improvement, etc., the member is encouraged to contact the Fund Administrator's office for assistance at (856) 446-9100.



Municipal Excess Liability Joint Insurance Fund

9 Campus Drive, Suite 216
Parsippany, New Jersey 07054-4412
Tel (201) 881-7632
Fax (201) 881-7633

2017 MEL Risk Management Consultant Accreditation Program

The MEL is instituting a Risk Management Consultant (RMC) accreditation program to recognize the MEL's numerous experienced RMCs and train new staff. Producers who complete this program may use the designation "MEL Accredited Risk Management Consultant". To achieve accreditation, a RMC must complete the four all day sessions that will be conducted over a six month period. (See attached agenda). Each session will be held twice – once in Jamesburg at the Forsgate County Club (Exit 8A) and once at the Conner Strong and Buckelew Headquarters facility in Marlton (Exit 4). The program is also eligible for producer continuing education credits. The fee is a nominal \$500 payable to the Municipal Excess Liability Joint Insurance Fund. You will be billed after you register.

REGISTRATION: RSVP by Friday, May 12

Name: _____ Title: _____ Organization: _____

Address: _____

Seven digit P/C Insurance Producer License # _____

Phone: _____ cell: _____ e-mail: _____

E-mail or fax registrations to Joeen Ciannella, PERMA: (201) 881-7633 jciannella@permainc.com

Circle preferred class dates for each session:

- Session One: (May 19 in Jamesburg) or (June 2 in Marlton)
- Session Two: (June 16 in Jamesburg) or (June 23 in Marlton)
- Session Three: (September 7 in Jamesburg) or (September 8 in Marlton)
- Session Four: (October 20 in Jamesburg) or (October 27 in Marlton)

E-mail registrations to jciannella@permainc.com

MEL Producer Accreditation Program

Agenda

Session One (May 19 in Jamesburg or June 2 in Marlton)

- Basic risk management for local government (9:00 - 10:15): Dave Grubb
- Governance of a local governmental entity i.e. municipal government 101 (10:30 - 12:00): Robert Landolfi, Paul Shives, Chuck Cuccia, Bob Shannon
- Governance and operation of a Joint Insurance Fund (1:00 - 2:45): Cate Kiernan, Pauline Kontomanolis, Paul Forlenza, Joe Hrubash
- Local Government Ethics Act (3:00 - 4:00): Russ Huntington

Session Two (June 16 in Jamesburg or June 23 in Marlton)

- Title 59: The New Jersey Tort Claims Act (9:00 - 10:30): Chris Botta, Robyn Walcott
- General and Auto Liability Coverage (10:45 - 12:00): Ed Cooney
- The NJ Workers Compensation Law (1:00 - 2:30): Stephanie Ganey
- Employee Safety (2:45 - 4:00): Joanne Hall, Dave McHale, Don Ruprecht

Session Three (September 7 in Jamesburg or September 8 in Marlton)

- Public officials liability including land use liability (9:00 – 9:50): Heather Steinmiller, Fred Semrau
- Employment Practices Liability (10:00 – 10:50): Richard Pevner, Dave Grubb
- Cyber Liability & Coverage (11:00 – 12:00) Marc Pfeiffer, Ed Cooney, Paul Forlenza
- Property coverages (1:00 - 2:30): Ezio Altamura, Mike Avalone, Frank Covelli
- Environmental liability and coverage (2:45 - 4:00): Steve Sacco, Peter King

Session Four (October 20 in Jamesburg or October 27 in Marlton)

- Surety bonds & crime coverage (9:00 - 9:50): Joe Hrubash, Ed Cooney
- Community Safety Issues (10:00 – 10:50): Joanne Hall, Dave Grubb
- Legislative issues (11:00 – 12:00): Richard Hirsch, Paul Forlenza, Paul Bent
- Health insurance funds (HIFs) (1:00 – 2:00): Paul Laracy, Dave Vozza
- Responsibilities and challenges of a risk management consultant (2:15 – 4:00): Mike Avalone, Ezio Altamura, Frank Covelli, Chuck Casagrande