



AGENDA PACKET



Tuesday, May 16, 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, May 16, 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 **April 18, 2017** Meeting Minutes.....Pages 1-13
 - B. Adoption of the **April 18, 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The Closed Session Minutes shall not be released to the public until the reason(s) for their remaining confidential is no longer applicable and the Fund Solicitor has an opportunity to review them.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 14-37
 - A. Lost Time Accident Frequency Reports.Page 17
 - B. Certificates of Insurance..... Pages 18-19
 - C. 2016 Safety Incentive Program Awards.....Page 20
 - D. 2017 Optional Safety BudgetPage 21
 - E. 2017 Wellness Incentive.....Page 22
 - F. Employment Practices Liability Coverage UpdatePage 23
 - G. EPL/Cyber Risk Management Budget.....Page 24
 - H. EPL Helpline – Authorized Contact List.....Page 25
 - I. Financial Fast Track ReportPage 26
 - J. Regulatory Filing ChecklistsPages 27-28
 - K. Capehart & Scatchard UpdatesPages 29-35
 - L. Statutory Bond StatusPage 36
 - M. Skateboard Park Approval Status.....Page 37
 - N. Financial Disclosure Form
 - O. Member Visitation
 - P. Technology Risk Assessments

- Q. Website
- R. New Member Activity
- IX. Solicitor's Report
- X. Safety Director's Report
 - A. Activity ReportPages 38-44
 - B. Bulletin: Benefits of CCV Lateral Sewer Lines.....Pages 45-46
 - C. Bulletin: Playground Inspection.....Page 47
 - D. MSI Training – Playground Safety.....Pages 48-49
 - E. Certified Playground Safety Course.....Pages 50-51
- XI. Claims Administrator's Report
 - A. Lessons Learned from Losses –May 2017.....Page 52
- XII. Wellness Director Report
 - A. Monthly Activity Report.....Pages 53-54
 - B. Corner ConnectionPages 55-59
 - C. Exercise: Strong LegsPage 60
- XIII. Managed Health Care Report
 - A. Summary ReportPage 61
 - B. Average Number of Days to Report a Claim.....Page 62
 - C. Transitional Duty Summary Report.....Page 63
 - D. PPO Savings & Penetration Reports.....Pages 64-65
 - E. Paid Provider by Specialty.....Page 66
 - F. Top 5 Provider by Specialty.....Page 67
 - G. Nurse Case Management Report.....Page 68
- XIV. Treasurer's Report as of April 30, 2017Pages 69-97
 - A. Investment Report
 - B. Loss Run Payment Registers
 - C. Fund Status
 - D. Disbursements
 - E. May Bill ListPage 98
 - F. Motion to adopt the Payment Register & Bill List– **Motion – Roll Call**
- XV. Committee Reports
 - A. Joint PAR/COI Sub- Committee Meeting Minutes – April 25, 2017.....Handout
- XVI. MEL/RCF/E-JIF Reports
 - A. 2017 MEL Risk Management Consultant Accreditation Program.....Pages 99-100
 - B. MEL Resolution: To extend the National Flood Insurance ProgramPages 101-102
- XVII. Miscellaneous Business

<p style="text-align: center;">The next meeting will be held on Tuesday, June 20, 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**

APRIL 18, 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, April 18, 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

Rich Wolbert, **Beverly City**
Grace Archer, **Bordentown City**
Glenn McMahon, **Chesterfield Twp**
Mike Templeton, **Delanco Twp**
Patricia Hansell, **Fieldsboro Borough**
Richard Brook, **Florence Twp**
Brandon Umba, *Alternate*, **Lumberton Twp**
Paula Kosko, **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**
Donna Mull, **Pemberton Borough**
Dennis Gonzalez, **Pemberton Township**
Meghan Jack, **Riverside Twp**
David Matchett, **Shamong**
J. Paul Keller, **Springfield Twp**
Doug Cramer, **Tabernacle Twp**
Joseph Otto, *Alternate*, **Westampton Twp**

Absent Fund Commissioners were:

Amanda Somes, **Bass River Twp**
Dean Buhrer, **Bordentown Twp**
Jeffrey Hatcher, **Delran Twp**
Linda Dougherty, **Edgewater Park Twp**
Kathy Hoffman, **Southampton Twp**
Maryalice Brown, **Woodland Twp**
James Ingling, **Wrightstown Borough**

Those also in attendance were:

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

Also present were the following Risk Management Consultant agencies:

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

Absent Risk Management Consultant agencies were:

AJM Insurance

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

CONDUCT OF MONTHLY MEETING

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

APPROVAL OF THE OPEN & CLOSED SESSION MINUTES

Chair Keller presented the closed session meeting minutes (handout) and open session meeting minutes, as found in the agenda packet, of the March 21, 2017 meeting of the Fund for approval.

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

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

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

EXECUTIVE DIRECTOR'S REPORT

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

2016 Safety Incentive Program Awards – Mr. Forlenza 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. Forlenza 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. Forlenza stated that a report detailing the available balance for each member for the 2016 Wellness Incentive Program was included in the agenda packet. Instructions on claiming the funds were emailed to all members on January 27, 2017. He stated that the deadline for claiming or encumbering the funds is November 30, 2017. All encumbered funds must be claimed by February 1, 2018.

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

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

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

Statutory Bond Status – Mr. Forlenza 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.

Annual Retreat Invite – Mr. Forlenza stated that the Annual Retreat will be held on May 4, 2017 at Café Madison in Riverside, New Jersey. The invite was mailed to all the Fund Commissioners and RMCs on April 10, 2017. He asked everyone to RSVP by April 28, 2017.

Quarterly Attendance Record – Mr. Forlenza stated that the a report detailing attendance records through the first quarter of 2017 Fund Year was included in the agenda packet for review.

Elected Officials Training – Mr. Forlenza stated that the Fund held 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 those training sessions. The total credit is limited to 25% of a member's Workers Compensation funding premium. The sign-in sheets are posted on the JF website.

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

Financial Disclosure Statement – Mr. Forlenza 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.

Technology Risk Assessment – Mr. Forlenza 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. At that time, 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 will need to be developed.

New Fund Commissioner Orientation – Mr. Forlenza stated that his office will be conducting 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.

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

SOLICITOR'S REPORT

Closed Cases – Mr. DeWeese reported that there were no closed case(s) for the month of April, 2017.

Resolution #2017-21 – Mr. DeWeese presented a Resolution Authorizing the Release of Fund Year 2016 Closed Session Executive Committee meeting minutes.

Chair Keller entertained a motion.

Motion by Mr. McMahon, seconded by Mr. Gural, to authorize the release of the Fund Year 2016 Closed Session Executive Committee meeting minutes as presented.

ROLL CALL *Yeas*

Rich Wolbert, **Beverly City**
Grace Archer, **Bordentown City**
Glenn McMahon, **Chesterfield Twp**
Mike Templeton, **Delanco Twp**
Patricia Hansell, **Fieldsboro Borough**
Richard Brook, **Florence Twp**
Brandon Umba, *Alt*, **Lumberton Twp**
Paula Kosko, **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**

Donna Mull, **Pemberton Borough**
Dennis Gonzalez, **Pemberton Township**
Meghan Jack, **Riverside Twp**
David Matchett, **Shamong**
J. Paul Keller, **Springfield Twp**
Doug Cramer, **Tabernacle Twp**
Joseph Otto, *Alt*, **Westampton Twp**

Nays: None
Abstain: None

Motion carried by unanimous vote.

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) issued since the last meeting; *Bring Your Child To Work Day*.

MSI Training Programs – He noted that the upcoming MSI training programs for April, May and June 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 – April

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

Mr. Roselli stated that the Lessons from Losses for this month is on Best Practices for Backing Up Vehicles. He noted that his office has seen an increase in the number of claims which involve improper backing up of vehicles. He noted that there are a number of things that can be done to mitigate the hazards of backing vehicles. They are:

- Use a spotter every time. Larger vehicles have larger blind spots.
- Install back-up sensors, camera and warning chimes.
- Make sure that all back up sensors, cameras and warning chimes are working correctly.
- The driver should do a walk around the vehicle.
- Extend the painted lines further out to help guide the driver.

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 from March 27 to May 1, 2017. They purchased pedometers for their employees.
- Southampton has a 5-mile a week Walking Challenge from March 27 to May 1, 2017.
- Edgewater Park and Florence have a yearlong Maintain Don't Gain Challenge.
- Firefighter Ad Hoc Committee – Meetings will be held quarterly. The next meeting is scheduled for May 16 2017.
- ***April 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 *March 2017*.

Lost Time v. Medical Only Cases

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

	<i>March</i>	<i>YTD</i>
<i>Lost Time</i>	<i>1</i>	<i>4</i>
<i>Medical Only</i>	<i>10</i>	<i>23</i>
<i>Report Only</i>	<i>7</i>	<i>15</i>
<i>Total Intakes</i>	<i>18</i>	<i>42</i>
<i>Report Only % of Total</i>	<i>38.9%</i>	<i>35.7%</i>
<i>Medical Only/Lost Time Ratio</i>	<i>91:09</i>	<i>85:15</i>
<i>Average Days to Report</i>	<i>1.4</i>	<i>3.5</i>

Transitional Duty Report

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

<i>Transitional Duty Summary Report</i>	<i>YTD</i>
<i>Transitional Duty Days Available</i>	<i>240</i>
<i>Transitional Duty Days Worked</i>	<i>183</i>
<i>% of Transitional Duty Days Worked</i>	<i>76.25%</i>
<i>Transitional Duty Days Not Accommodated</i>	<i>57</i>
<i>% of Transitional Duty Days Not Accommodated</i>	<i>23.75%</i>

PPO Penetration Report:

Ms. Beatty presented the PPO Penetration Report:

<i>PPO Penetration Rate</i>	<i>March</i>
<i>Bill Count</i>	<i>120</i>
<i>Original Provider Charges</i>	<i>\$202,223</i>
<i>Re-priced Bill Amount</i>	<i>\$89,630</i>
<i>Savings</i>	<i>\$112,603</i>
<i>% of Savings</i>	<i>55.7%</i>
<i>Participating Provider Penetration Rate - Bill Count</i>	<i>97.5%</i>
<i>Participating Provider Penetration Rate – Provider Charges</i>	<i>99.2%</i>
<i>EPO Provider Penetration Rate - Bill Count</i>	<i>91.9%</i>
<i>EPO Provider Penetration Rate – Provider Charges</i>	<i>95.0%</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 **March 31, 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 \$12,554.32. This generated an average annual yield of .81%. After including an unrealized net loss of \$1,250.00 in the asset portfolio, the yield was 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 market value of \$8,864,770.00 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	\$62.00	\$2,555.70
Overpayment Reimbursements	\$125.00	
FY 2017 Premium Receipts	\$186,629.00	
FY 2016 Approp. Refund	\$177.00	

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

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.

Loss Run Payment Register – March, 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 \$222,145.20. The claim detail shows 206 claim payments issued.

Bill List – April, 2017

For the Executive Committee's consideration, Mr. Tontarski presented the ***April, 2017 Bill List*** in the amount of \$808,677.57.

Chair Keller entertained a motion to approve the ***March, 2017 Loss Run Payment Register*** and the ***April 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 ***March, 2017 Loss Run Payment Register*** and the ***April 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

STRATEGIC PLANNING COMMITTEE – March 16, 2017

Ms. Burger stated that the Strategic Planning Committee met on March 16, 2017 and the meeting minutes were included in the agenda packet. She highlighted the following items:

Executive Committee Meeting Time Change

Ms. Burger noted that the Committee discussed changing the Executive Committee monthly meeting time from 4PM to 3:30PM to allow those that have a governing body meeting the evening of the third Tuesday of every month additional time to attend the JIF monthly meeting. She asked the members to consider how this change might impact them so that matter can be discussed later this year as they plan for 2018

Revised Employment Liability and Cyber Liability Risk Management Budget

Mr. Forlenza stated that over the past several years, the JIF has recognized an increased risk to its members from the increasing use of technology as well as employment practices and public official's activities. As a result, the JIF is looking to expand the proposed use of the existing EPL Program Budget to include cyber security related costs.

Motion by Mr. McMahon, seconded by Mr. Gural, to adopt the revised Employment Liability and Cyber Liability Risk Management Budget. All in favor. Motion carried.

SAFETY COMMITTEE – March 21, 2017

Mr. Cramer stated that the Safety Committee met on March 21, 2017 and the meeting minutes were included in the agenda packet for the members to review.

MEL/RCF/E-JIF REPORT

MEL Committee Meeting – March 1, 2017

Ms. Jack stated that the meeting minutes were included in the agenda packet.

EJIF Committee Meeting – March 1, 2017

Ms. Jack stated that the meeting minutes were included in the agenda packet.

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. The seminar qualifies for an extensive list of continuing credits.

MISCELLANEOUS BUSINESS

Next Meeting

Chair Keller noted that the next meeting of the BURLCO JIF will take place on **Tuesday, May 16, 2017 at 4:00 PM** at the **Hainesport Municipal Building, Hainesport, NJ.**

PUBLIC COMMENT

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

EXECUTIVE SESSION MEETING – Resolution #2017-22

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 #2017-22***. 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 Mr. McMahon, seconded by Mr. Cramer, 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>001210608</i>
<i>001188494</i>
<i>001226444</i>
<i>001220952</i>
<i>001251885</i>

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

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

ROLL CALL *Yeas*

Rich Wolbert, **Beverly City**
 Grace Archer, **Bordentown City**
 Glenn McMahon, **Chesterfield Twp**
 Mike Templeton, **Delanco Twp**
 Patricia Hansell, **Fieldsboro Borough**
 Richard Brook, **Florence Twp**
 Brandon Umba, *Alt*, **Lumberton Twp**
 Paula Kosko, **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**
 Donna Mull, **Pemberton Borough**
 Dennis Gonzalez, **Pemberton Township**
 Meghan Jack, **Riverside Twp**
 David Matchett, **Shamong**
 J. Paul Keller, **Springfield Twp**
 Doug Cramer, **Tabernacle Twp**
 Joseph Otto, *Alt*, **Westampton Twp**

Nays: None
Abstain: None

Motion carried by unanimous vote.

AUTHORIZATION TO ABANDON SUBROGATION – APPROVAL

There was no abandonment of Subrogation claim(s) presented in Closed Session.

Chair Keller asked for a motion to amend the proposed authority for claim# 001251885 to \$7,500.00.

Motion by Mr. Gural, seconded by Mr. McMahon, to amend the authority granted on Claim #001251885 to \$7,500 as presented.

ROLL CALL *Yeas*

Rich Wolbert, **Beverly City**
Grace Archer, **Bordentown City**
Glenn McMahon, **Chesterfield Twp**
Mike Templeton, **Delanco Twp**
Patricia Hansell, **Fieldsboro Borough**
Richard Brook, **Florence Twp**
Brandon Umba, *Alt*, **Lumberton Twp**
Paula Kosko, **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**
Donna Mull, **Pemberton Borough**
Dennis Gonzalez, **Pemberton Township**
Meghan Jack, **Riverside Twp**
David Matchett, **Shamong**
J. Paul Keller, **Springfield Twp**
Doug Cramer, **Tabernacle Twp**
Joseph Otto, *Alt*, **Westampton Twp**

Nays: None

Abstain: None

Motion carried by unanimous vote.

MOTION TO ADJOURN

Chair Keller entertained a motion to adjourn the April 18, 2016 meeting of the BURLCO JIF.

Motion by Mr. McMahon, seconded by Ms. Jack, to adjourn the April 18, 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: May 16, 2017
Re: **Executive Director's Report**

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

The March 2017 Lost Time Accident Frequency Summary is attached for your review.

B. Certificates of Insurance (pgs. 18-19)

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

C. 2016 Safety Incentive Program Awards (pg. 20)

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. 21)

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. 22)

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. 23)

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/Cyber Risk Management Budget (pg. 24)

The JIF has budgeted \$200 for each member to help offset employment practice and cyber security related expenses. This budget can be a valuable resource to members in addressing these areas of exposure. If you need additional information regarding this program, please contact our office.

H. EPL Helpline – Authorized Contact List (pg. 25)

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

I. Financial Fast Track Report (pg. 26)

The Financial Fast Track Report as of March 31, 2017 is attached for your review. The report is generated by PERMA and provides a "snapshot" of the JIF's financial status. The JIF's surplus position as of March 31, 2017 was **\$10,799,732.**

J. Regulatory Filing Checklists (pgs. 27-28)

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. 29-35)

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. 36)

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. 37)

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. 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. The online system was available starting April 13, 2017, and the deadline to file has been extended to May 30, 2017.

Financial Notice 2017-8 was emailed from the Executive Directors office on April 17, 2017 and 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.

O. Member Visitation

Beginning later this month, a Representative from our office, will be contacting those members up for renewal this year to schedule an appointment with the Fund Commissioner, Risk Management Consultant, and Representatives of the Governing Body. These appointments are an opportunity to discuss the member's participation in the JIF and the many programs available to them. The Executive Director's office believes it is very important for the decision makers in each member municipality to understand the value of JIF membership.

P. Technology Risk Assessment

The Technology Risk Assessments undertaken by Pivot Point Security are nearing completion. As of May 9, 2017, 23 of the 27 member reports have been sent (hard copy & email) to the members. Once all reports have been delivered, 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.

Q. 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!

R. New Member Activity

Nothing to Report.

Burleo JIF										
2017 LOST TIME ACCIDENT FREQUENCY										
DATA VALUED AS OF March 31, 2017										
			# CLAIMS	Y.T.D.	2017	2016	2015			TOTAL
		**	FOR	LOST TIME	LOST TIME	LOST TIME	LOST TIME			RATE
MEMBER_ID	MEMBER	*	3/31/2017	ACCIDENTS	FREQUENCY	FREQUENCY	FREQUENCY	MEMBER		2017 - 2015
1	75 BEVERLY			0	0.00	5.88	4.35	1 BEVERLY		4.44
2	76 DELANCO			0	0.00	3.42	0.00	2 DELANCO		1.43
3	77 DELRAN			0	0.00	0.00	1.91	3 DELRAN		0.88
4	78 EDGEWATER PARK			0	0.00	2.86	2.56	4 EDGEWATER PARK		2.38
5	80 HAINESPORT			0	0.00	0.00	1.68	5 HAINESPORT		0.78
6	82 MANSFIELD TOWNSHIP B			0	0.00	0.00	0.00	6 MANSFIELD TOWNSHIP		0.00
7	83 MEDFORD TOWNSHIP			0	0.00	1.56	1.25	7 MEDFORD TOWNSHIP		1.24
8	84 RIVERSIDE			0	0.00	2.50	2.44	8 RIVERSIDE		2.20
9	85 SHAMONG			0	0.00	0.00	0.00	9 SHAMONG		0.00
10	86 TABERNACLE			0	0.00	0.00	1.68	10 TABERNACLE		0.81
11	373 SOUTHAMPTON			0	0.00	0.00	1.21	11 SOUTHAMPTON		0.53
12	456 SPRINGFIELD			0	0.00	0.00	1.83	12 SPRINGFIELD		0.82
13	531 CHESTERFIELD			0	0.00	0.00	1.57	13 CHESTERFIELD		0.85
14	577 BASS RIVER			0	0.00	0.00	3.64	14 BASS RIVER		1.54
15	589 BORDENTOWN CITY			0	0.00	0.00	1.34	15 BORDENTOWN CITY		0.58
16	600 BORDENTOWN TOWNSHIP			0	0.00	2.80	0.00	16 BORDENTOWN TOWNSHIP		1.25
17	601 NORTH HANOVER			0	0.00	1.98	0.00	17 NORTH HANOVER		0.82
18	636 WRIGHTSTOWN			0	0.00	0.00	0.00	18 WRIGHTSTOWN		0.00
19	642 PEMBERTON BOROUGH			0	0.00	2.00	2.13	19 PEMBERTON BOROUGH		1.86
20	650 PALMYRA			0	0.00	0.00	1.44	20 PALMYRA		0.62
21	651 WOODLAND			0	0.00	2.78	3.13	21 WOODLAND		2.60
22	679 FIELDSBORO			0	0.00	0.00	***	22 FIELDSBORO		0.00
23	576 MOUNT LAUREL			0	1.50	0.77	1.40	23 MOUNT LAUREL		1.14
24	208 PEMBERTON			1	2.22	7.67	5.32	24 PEMBERTON		5.91
25	532 WESTAMPTON			1	3.27	4.21	3.33	25 WESTAMPTON		3.66
26	81 LUMBERTON			0	3.94	1.16	1.27	26 LUMBERTON		1.58
27	79 FLORENCE			0	4.10	3.14	1.13	27 FLORENCE		2.40
Totals:				2	5	0.97	1.83	1.85		1.74
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				March 30, 2016		1.04				

BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND

Certificate Of Insurance Monthly Report

Monday, April 24, 2017

From 3/22/2017 To 4/21/2017

Holder (H) / Insured Name (I)	Holder / Insured Address	Holder Code	Description of Operations	Issue Date	Coverag
<u>BURLINGTON JIF</u>					
H- Township of Tabernacle I- Township of Tabernacle	163 Carranza Road Tabernacle, NJ 08088 163 Carranza Road Tabernacle, NJ 08088	1364	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 Social Affair Permit for Pine Barrens Festival Fundraiser on July 24, 2017 to July 29, 2017. Township of Tabernacle should be named as additional insured with respect to liquor liability.	4/4/2017	GL EX AU WC
H- Riverside Board of Education I- Township of Riverside	112 East Washington Street Riverside, NJ 08075 PO Box 188 Riverside, NJ 08075	1499	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) elections held at the School District.	3/29/2017	GL EX AU WC
H- Mt. Laurel Fire District #1 I- Township of Westampton	69 Elbo Lane Mt. Laurel, NJ 08054 710 Rancocas Road Westampton, NJ 08060	18722	The Mt. Laurel Fire District #1, its officers, employees and agents are hereby 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 (SEE PAGE 2)	3/22/2017	GL EX AU WC

H- Cinnaminson Township I- Borough of Palmyra	1621 Riverton Rd. Cinnaminson, NJ 20 W. Broad St. Palmyra, NJ 08065	21027	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 premises by the Palmyra Fire Department for training at the Cinnaminson Fire Department.	4/11/2017 GI EX
H- New Jersey Transit I- Township of Pemberton	Lean Holder One Penn Plaza East Newark, NJ 07105 500 Pemberton-Browns Mills Rd. Pemberton, NJ 08068	25150	Certificate Holder is amended to be included as "additional insured" the person(s) or organization(s) as shown in the description section of this certificate of insurance for General Liability & Excess Liability & as "Loss Payee" ATIMA, for Property pursuant to the terms, conditions, limitations, and exclusions of the JIF Casualty and Property Insurance Policies (but only with respect to liability caused in whole or in part by the acts or omissions of the named insured) with respect to Grant NJ-16-008 (FY'11) for use of NJT Vehicle ID 16-1795, a (16) passenger/(2) Mobility Device Bus, VIN #1FDFF4FS0GDC56777, valued at \$58,089.00. Thirty days written notice of change or cancellation.	3/28/2017 GL AU EX
H- Township of Medford I- Township of Lumberton	91 Union Street, Suite #102 Medford, NJ 08055 34 Municipal Drive PO Box 1860 Lumberton, NJ 08048	25160	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) with respect to use of their shooting range for the Lumberton Township Police.	3/28/2017 GI EX
H- Burlington County I- Township of Mansfield	Board of Chosen Freeholders 49 Rancocas Road, PO Box 6000 Mount Holly, NJ 08060 Attn: Insurance & Risk Management Division 3135 Rt. 206 South Columbus, NJ 08022	25169	Evidence of insurance as respects "Road Occupancy" for the Field Day Parade on Saturday, June 10th, 2017.	3/29/2017 GL EX AU WC
H- Hainesport Township School I- Hainesport Township	PO Box 538 211 Broad Street Hainesport, NJ 0803 One Hainesport Centre PO Box 477 Hainesport, NJ 08036	25213	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 the 2017 Summer Recreation Program from July 3-27, 2017.	4/10/2017 GL EX WC
H- SOUTH JERSEY CHILD CARE CORP I- Township of Mount Laurel	4518 CHURCH STREET MOUNT LAUREL, NJ 0805425224 100 Mount Laurel Road Mount Laurel, NJ 08054		Evidence of Insurance as respects the Lightbridge Academy Grand Opening on 4/22/2017.	4/13/2017 GL EX AU WC

Total # of Holders = 9

**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					1,650.00									1,650.00	0.00	
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					2,275.00									2,275.00	0.00	
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					1,975.00									1,975.00	0.00	
Springfield	1,650.00														0.00	1,650.00	
Tabernacle	1,650.00														0.00	1,650.00	
Westampton	1,975.00					1,975.00									1,975.00	0.00	
Woodland	1,650.00														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	\$7,875.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$29,200.00	\$23,625.00	

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	275.98										475.98	24.02	
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					250.00										250.00	500.00	
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	\$525.98	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00		1,119.88	20,130.12	

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

MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND				
EMPLOYMENT PRACTICES COMPLIANCE STATUS - Burlco JIF				
Data Valued As of :	May 3, 2017			
Total Participating Members	27			
Complaint	26			
Percent Compliant	96.30%			
		01/01/17	2017	
	Compliant	EPL	POL	Co-Insurance
Member Name	*	Deductible	Deductible	01/01/17
BASS RIVER	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
BEVERLY	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
BORDENTOWN CITY	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
BORDENTOWN TOWNSHIP	Yes	\$ 5,000	\$ 5,000	0%
CHESTERFIELD	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
DELANCO	Yes	\$ 20,000	\$ 20,000	20% of 1st 100K
DELRAN	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
EDGEWATER PARK	Yes	\$ 2,500	\$ 2,500	0%
FIELDSBORO	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
FLORENCE	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
HAINESPORT	Yes	\$ 2,500	\$ 2,500	0%
LUMBERTON	Yes	\$ 20,000	\$ 20,000	20% of 1st 100K
MANSFIELD TOWNSHIP B	Yes	\$ 2,500	\$ 2,500	0%
MEDFORD TOWNSHIP	Yes	\$ 75,000	\$ 75,000	20% of 1st 250K
MOUNT LAUREL	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
NORTH HANOVER	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
PALMYRA	Yes	\$ 20,000	\$ 20,000	0%
PEMBERTON	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
PEMBERTON BOROUGH	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
RIVERSIDE	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
SHAMONG	Yes	\$ 10,000	\$ 10,000	0%
SOUTHAMPTON	Yes	\$ 2,500	\$ 2,500	0%
SPRINGFIELD	Yes	\$ 7,500	\$ 7,500	20% of 1st 100K
TABERNACLE	Yes	\$ 10,000	\$ 10,000	0%
WESTAMPTON	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
WOODLAND	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
WRIGHTSTOWN	No	\$ 100,000	\$ 20,000	20% of 1st 2Mil/20% of 1st 250K POL
* 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

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

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

	<i>THIS MONTH</i>	<i>YTD CHANGE</i>	<i>PRIOR YEAR END</i>	<i>FUND BALANCE</i>
1. UNDERWRITING INCOME	652,252	1,943,546	97,390,677	99,334,223
2. CLAIM EXPENSES				
Paid Claims	218,296	510,660	36,644,799	37,155,460
Case Reserves	84,100	250,639	3,373,151	3,623,790
IBNR	(263,319)	136,756	1,881,327	2,018,083
Recoveries	-	-	-	-
TOTAL CLAIMS	39,077	898,055	41,899,277	42,797,333
3. EXPENSES				
Excess Premiums	198,827	596,480	25,558,997	26,155,477
Administrative	92,071	272,578	16,253,855	16,526,433
TOTAL EXPENSES	290,897	869,058	41,812,852	42,681,910
4. UNDERWRITING PROFIT (1-2-3)	322,277	176,433	13,678,548	13,854,980
5. INVESTMENT INCOME	11,304	51,646	3,528,083	3,579,730
6. DIVIDEND INCOME	0	0	561,740	561,740
7. STATUTORY PROFIT (4+5+6)	333,582	228,079	17,768,371	17,996,450
8. DIVIDEND	0	0	7,196,718	7,196,718
9. STATUTORY SURPLUS (7-8)	333,582	228,079	10,571,653	10,799,732

SURPLUS (DEFICITS) BY FUND YEAR

Closed	3,373	17,696	4,896,980	4,914,675
MEL JIF Retro	54	54	0	54
2013	(23,451)	(17,580)	1,875,885	1,858,305
2014	38,134	(224,992)	2,099,011	1,874,019
2015	70,898	63,658	928,045	991,703
2016	148,713	156,746	771,732	928,478
2017	95,861	232,498		232,498
TOTAL SURPLUS (DEFICITS)	333,582	228,079	10,571,653	10,799,732
TOTAL CASH				18,623,288

CLAIM ANALYSIS BY FUND YEAR

TOTAL CLOSED YEAR CLAIMS	(62)	(182)	30,178,025	30,177,843
FUND YEAR 2013				
Paid Claims	6,671	13,189	2,202,460	2,215,649
Case Reserves	(6,671)	(652)	407,812	407,160
IBNR	24,837	12,300	35,639	47,939
Recoveries	0	0	0	0
TOTAL FY 2013 CLAIMS	24,837	24,837	2,645,911	2,670,748
FUND YEAR 2014				
Paid Claims	54,509	115,269	1,537,800	1,653,069
Case Reserves	(73,373)	135,835	660,572	796,408
IBNR	(17,555)	(17,555)	163,503	145,948
Recoveries	0	0	0	0
TOTAL FY 2014 CLAIMS	(36,418)	233,550	2,361,875	2,595,425
FUND YEAR 2015				
Paid Claims	19,908	103,304	1,742,504	1,845,808
Case Reserves	9,633	(86,642)	1,252,507	1,165,866
IBNR	(98,992)	(86,113)	329,953	243,840
Recoveries	0	0	0	0
TOTAL FY 2015 CLAIMS	(69,451)	(69,451)	3,324,964	3,255,513
FUND YEAR 2016				
Paid Claims	59,466	177,846	984,011	1,161,856
Case Reserves	91,849	31,929	1,052,259	1,084,188
IBNR	(297,912)	(356,371)	1,352,232	995,861
Recoveries	0	0	0	0
TOTAL FY 2016 CLAIMS	(146,596)	(146,596)	3,388,502	3,241,906
FUND YEAR 2017				
Paid Claims	77,804	101,234		101,234
Case Reserves	62,661	170,168		170,168
IBNR	126,303	584,495		584,495
Recoveries	0	0		0
TOTAL FY 2017 CLAIMS	266,768	855,897		855,897
COMBINED TOTAL CLAIMS	39,077	898,055	41,899,277	42,797,333

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 April

ITEM	FILING STATUS
Meeting Minutes	5/18/17
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
Financial Disclosure Statement (<i>Notification to FC's and Prof's</i>)	4/18/17
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

WELCOME TO JOHN GEANEY'S

New Jersey WORKERS' COMP BLOG

[About the Authors](#) [Seminars](#) [About Capehart Scatchard](#) [Contact Us](#)

A Capehart Scatchard Blog

Petitioner Had No Duty To Intervene In Altercation, Traumatic Brain Injury Following Wrestling Incident Not Compensable

John H. Geaney April 17, 2017 Compensability 0 Comments

The recent case of ***Benimadho v. Somerville Borough Fire Department***, A-2351-15T3 (App. Div. April 10, 2017) is fascinating because it draws a line between horseplay, which is ordinarily compensable, and conduct that goes beyond what the employer approves when an employee is away from the normal place of employment.

The case involved a serious brain injury to a young man, Jamie Benimadho, a volunteer firefighter with the Somerville Fire Department (SFD). Mr. Benimadho, the petitioner, drove to the Somerset County Emergency Services Training Academy (SCESTA) for a scheduled test, along with other volunteer firefighters. When he got there, he saw a fellow volunteer, Darin Watkins, putting Watkins' cousin, Kenneth Wise, in a headlock from which Wise could not get free. Petitioner knew that Watkins frequently wrestled and "roughhoused" with his peers, including his cousin. Watkins was actually not punching his cousin or slamming him into objects, but petitioner considered this a "violent altercation," not horseplay. Petitioner approached Watkins and his cousin, Wise, and told Watkins to "stop it." Petitioner then pushed Watkins off his cousin and then grabbed Watkins around the waist.

At this point Watkins released his cousin and then proceeded to put petitioner in a headlock. Watkins asked petitioner whether he was done. Petitioner nodded and said, "I'm good," and petitioner lightly punched Watkins in the ribs to signify submission. Watkins released petitioner, but when petitioner stood up, he seemed to pass out and then fell backward. Watkins tried to grab petitioner's waist to hold him up, but he failed to stop petitioner's fall onto asphalt. Petitioner suffered a skull fracture, subarachnoid hemorrhage, subdural hemorrhage, and a traumatic brain injury.

Petitioner testified at trial that he intervened between the two cousins "*because like being a firefighter, like, that's what you're supposed to do, protect the citizens.*" He also said he was trying to enforce the SCESTA rule against horseplay. Another volunteer firefighter, Cody Hresan, testified that he did not consider Watkins' headlock with his cousin to be bullying but did feel it was too aggressive. Hresan also told Watkins to "calm down."

Petitioner filed for workers' compensation and the Judge of Compensation ruled the injury not compensable. The court noted that the SCESTA Rules and Regulations contain a prohibition against "abusive, profane or obscene language or behavior, [and] horseplay or any disturbance during class." The SFD mission statement said that the goal of the organization was to protect the lives and property of the citizens of Somerville.

Subscribe to receive blog updates and notifications.

your email address

subscribe

Awarded Best Blog 2016!

This Blog Has Been Selected As A



enter search terms

search

Most Popular Posts



Section 20 Settlement Versus Order Approving Settlement

7,568 views | posted on June 12, 2015



Answers to Common Questions Regarding Partial Permanent Disability Awards in New Jersey

6,590 views | posted on March 28, 2016



Employer Is Entitled to Reimbursement of Lien Even If Comp Case Is Ultimately Found Not Compensable

2,714 views | posted on October 21, 2013



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

2,572 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

1,915 views | posted on December 29, 2016

Petitioner argued that he felt that the mission statement impelled him to stop bullying and felt that he did not need permission from his employer to intervene in a situation like this. He admitted that no one told him to intervene and that he had broken up fights before joining the SFD.

Another volunteer firefighter, Joseph Stitley, testified that he had not been taught that breaking up fights was part of the job. The mother of Mr. Wise, who had been first placed in a headlock, testified that petitioner tried to save her son's life. Several other witnesses on the scene thought the whole affair was horseplay.

The Judge reasoned that petitioner's activities were not the type that he was assigned or directed to engage in by the fire company. The Judge noted that the New Jersey Statute at N.J.S.A. 34:15-36 provides that when one is away from the employer's place of employment, an employee is only covered when he or she is engaged in the direct performance of duties assigned by the employer. The Judge concluded that petitioner's intervention in what he perceived was a bullying incident was not an activity assigned or directed by the employer. Petitioner testified that he has intervened in the past in non-work situations to prevent bullying. He himself did not present this as a horseplay case, although others on the scene viewed it as horseplay.

On appeal, the Court studied the rule in *Jumpp v. City of Ventnor*, 351 N.J. Super. 44 (App. Div. 2002), *aff'd*, 177 N.J. 470 (2003). In that case the Court noted that someone who engages in a personal errand or activity (picking up personal mail along his work route) is not engaged in the direct performance of duties assigned by the employer. The Appellate Division said:

There was nothing in either the SCESTA rules or the SFD mission statement that authorized, let alone directed, petitioner to intervene in a physical altercation, even if he perceived the altercation as a bullying incident. The testimony provided adequate support for the finding that petitioner was engaged in a 'personal activity' rather than 'in the direct performance of duties assigned or directed by the employer.

The Court affirmed the dismissal of this case. The case is interesting because it focused on the language in Section 36 for what constitutes work when one is away from the normal work site. It is unclear whether the Court was saying that the horseplay rule does not apply when one is away from the normal work site. In New Jersey, horseplay is *compensable* as to the victim. N.J.S.A. 34:15-7.1. That section reads:

An accident to an employee causing his injury or death, suffered while engaged in his employment but resulting from horseplay or skylarking on the part of a fellow employee, not instigated or taken part in by the employee who suffers the accident, shall be construed to have arisen out of and in the course of employment of such employee and shall be compensable under the act. . . .

The Appellate Division decision did not address the horseplay statute. If the Court had viewed Watkins' activity as horseplay, the conclusion might have been different. The Judge of Compensation put emphasis on the fact that petitioner had no duty to intervene in the activities that Watkins and Wise were engaged in. She also emphasized that their activity was contrary to the Department Rules. In other words, she focused on the language of Section 36 dealing with activity away from the normal place of employment. There was really no discussion of whether this case fits the horseplay statute, namely whether petitioner engaged in conduct "not instigated or taken part in by the employee who suffers the accident." Even if the case had been viewed as

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 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
Mutual Benefit Doctrine Occupational
occupational stress PIP post-offer
medical examinations Reasonable
Accommodation reasonable
accommodation Relative Nature of Work
Test Reopener Section 20
subrogation Supreme Court
Telecommuting temporary disability
Temporary Disability Benefits The
Second Injury Fund

WELCOME TO JOHN GEANEY'S
New Jersey
WORKERS' COMP BLOG

[About the Authors](#) [Seminars](#) [About Capehart Scatchard](#) [Contact Us](#)

A Capehart Scatchard Blog

Appellate Division Holds That New York Worker Who Accepted A Job Offer While In New Jersey Was Hired In New Jersey Conferring Jurisdiction In New Jersey

John H. Geaney April 20, 2017 Court Rulings 0 Comments

When an employee returns to work following a work injury, in many states that ends the workers' compensation case, but not in New Jersey. In our state, that just moves the case to the final stage of permanency benefits for loss of function of the body member. The availability of loss of function awards following temporary and medical benefits explains why so many workers whose injuries occur in other states try hard to file a claim petition in New Jersey.

New Jersey, like all states, has rules on when someone who is injured in another state can file a petition in the New Jersey Division of Workers' Compensation. The rules on jurisdiction are well explained in the recent reported decision in [Williams v. Raymours Furniture Co., Inc.](#), A-3450-15T4 (App. Div. April 19, 2017).

The case involved an injury to Keith Williams in the State of New York. Williams lived in New Jersey but worked in Suffern, New York in a warehouse. He tripped over a hand truck in 2014 in the New York warehouse, fracturing his elbow. The New York Workers' Compensation Board directed the employer to provide medical treatment and indemnity benefits. When these benefits ended, Williams filed a claim petition in New Jersey for partial permanent disability benefits based on loss of function in the arm.

Raymours Furniture Company answered the claim by denying jurisdiction in New Jersey. Williams moved to strike the defense of lack of jurisdiction, but the Judge of Compensation ruled in favor of Raymours Furniture. The Judge noted that the accident happened in New York State, and petitioner always worked in New York State.

Williams appealed to the Appellate Division and argued that he was hired in New Jersey and lived in New Jersey. He pointed out that Raymours Furniture had called him at his home some time ago in Paterson, New Jersey to offer him a job as a warehouse worker. *Williams accepted the offer during the phone call while he was in his home in Paterson.* Williams therefore argued that New Jersey did have jurisdiction to entertain his permanency claim petition.

The Appellate Division agreed with Williams and reversed. The Court noted that New Jersey recognizes jurisdiction when an injury occurs in New Jersey, when the employment takes place in New Jersey or when the employee is hired in New Jersey. In this case the Court concluded that Williams was hired in New Jersey under the basic law of contracts. An offer was made and it was accepted in New Jersey when Williams agreed to take the job. That phone call established the place of contract in New Jersey.

Subscribe to receive blog updates and notifications.

your email address

subscribe

Awarded Best Blog 2016!

This Blog Has Been Selected As A



enter search terms

search

Most Popular Posts



Section 20 Settlement Versus Order Approving Settlement

7,568 views | posted on June 12, 2015



Answers to Common Questions Regarding Partial Permanent Disability Awards in New Jersey

6,500 views | posted on March 28, 2016



Employer Is Entitled to Reimbursement of Lien Even If Comp Case Is Ultimately Found Not Compensable

2,714 views | posted on October 21, 2013



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

2,572 views | posted on January 27, 2016



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

1,915 views | posted on December 29, 2016

Further, Williams lived in New Jersey, so these two contacts with the state were sufficient for New Jersey jurisdiction.

There are many claims like this in New Jersey where the claim was accepted and paid in New York or Pennsylvania, only for the claimant to file a formal claim petition in New Jersey after the end of medical and temporary disability benefits. This is permitted so long as New Jersey has jurisdiction over the case. The receipt of permanency benefits is not considered a duplicate of temporary disability benefits because they are completely different benefits: temporary disability based on wage loss, and permanency benefits based on loss of function.

[Share / Save](#)

Tags: Jurisdiction, partial permanent disability benefits, permanency claim petition, temporary disability, Temporary Disability Benefits

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 areas, including workers' compensation, civil litigation, labor, environmental, business, estates and governmental affairs.

More blog posts from John H. Geaney.

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 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
Mutual Benefit Doctrine Occupational
occupational stress PIP post-offer
medical examinations Reasonable
Accommodation reasonable
accommodation Relative Nature of Work
Test Reopener Section 20
subrogation Supreme Court
Telecommuting temporary disability
Temporary Disability Benefits The
Second Injury Fund

Post a Comment

Your email address will not be published. Required fields are marked *

A Capehart Scatchard Blog

Court of Appeals Affirms Termination of Employee Based on Employee's Own Doctor Report

John H. Geaney April 27, 2017 Court Rulings 0 Comments

Walter Aston worked for Tapco International for 20 years as a shipping and receiving clerk, display builder and a maintenance worker. He suffered a heart attack in May 2010. The company granted 12 weeks of FMLA leave as well as an additional 14 weeks of short-term disability leave. The company policy was not to hold positions open for employees who are unable to return to work after their 26 weeks of absence.

Aston asked his doctor, Dr. Karabajakian, to complete a short-term pay extension form on November 4, 2010. The doctor noted that Aston would have an impending implantable cardioverter defibrillator surgery and could not return to work until January 1, 2011. However, Dr. Karabajakian checked "ok" next to all the job functions listed on page one of the job description with the exception of an inability to lift more than 30 pounds of weight. Dr. Karabajakian later testified in his deposition that when he filled out this note, he neither knew nor spoke to Aston about the amount of time Aston engaged in different job activities.

Tapco's HR Director got the note and read about the impending surgery, which involved implanting a device to prevent sudden death. The HR Director, Ms. Brisson, told Aston that the company had pretty much decided to terminate his employment. Brisson told Aston to take long-term disability and noted that the company would not likely return him to work with medical restrictions.

After hearing this, Aston contacted Dr. Karabajakian and advised him that he was going to lose his job if the doctor did not give him a full duty return-to-work note. Dr. Karabajakian then turned around and wrote a completely different note stating that Aston could return to work immediately with only a 30 pound lifting restriction. Aston then called work and said he would be returning to the company on November 22, 2010.

The HR Director called Aston back and said the company was going to terminate him because the job would be too much for him to handle. The company had decided that long-term disability was the best choice for Aston. On the following Monday, when Aston intended to return to work, Brisson called Aston and told him that his position had been terminated. They followed up that with a note stating that Aston was being dismissed for failure to return for work full duty.

On May 31, 2012, eighteen months later, the company wrote to Aston offering reinstatement on a full-time basis with a few additional duties. Aston rejected the offer and sued under the ADA. The District Court ruled for Tapco, and Aston appealed.

The Sixth Circuit Court of Appeals commented that Aston had been unable to perform his job from May 23, 2010 until January 2011.

Subscribe to receive blog updates and notifications.

your email address

subscribe

Awarded Best Blog 2016!

This Blog Has Been Selected As A



enter search terms

search

Most Popular Posts



Section 20 Settlement Versus Order Approving Settlement

7,568 views | posted on June 12, 2015



Answers to Common Questions Regarding Partial Permanent Disability Awards in New Jersey

6,500 views | posted on March 28, 2016



Employer Is Entitled to Reimbursement of Lien Even If Comp Case Is Ultimately Found Not Compensable

2,714 views | posted on October 21, 2013



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

2,572 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

1,915 views | posted on December 29, 2016

Here, Aston's own doctor advised Tapco of Aston's impending ICD and later testified that the standing, walking, bending, climbing, and reaching demands of Aston's job extended beyond Aston's physical capability and that Aston would not have been able to perform nearly half his duties had he returned to work on January 1, 2011. Therefore, had Aston returned to work on January 1, 2011 with or without accommodation, he would have been incapable of meaningfully completing any of the physical labor his job required of him.

The Court added that the relevant time frame in determining disability discrimination is at the time of discharge. The Court reviewed the deposition of plaintiff's doctor, who indicated that the standing, walking, bending, climbing and reaching demands of Aston's job were beyond his capacity as of November 2010. It ruled that since Aston was not able to perform the essential functions at that time, the discharge was not discriminatory.

The Court also commented that Tapco had a reasonable basis to question Dr. Karabajakian's initial note saying that Aston could return to work on January 1, 2011. "Just a few weeks before terminating Aston, Dr. Karabajakian informed Tapco of another impending major medical procedure that Aston needed to undergo. This would doubtlessly require additional time for recuperation. Aston had already been on an extended 26-week leave, once before, in 2006, and, at the time of his termination, Aston was on his second leave of unknown duration, despite the request for return on January 1, 2011." The Court said that Tapco had already provided a substantial leave to plaintiff and therefore additional leave would be an unreasonable accommodation.

The case is instructive on a number of levels. For one thing, the case illustrates a fairly common scenario in which a treating doctor reverses himself on a fitness assessment for no apparent reason. In this case, the reason for the reversal became apparent later in testimony, namely a phone call from the employee saying he was about to lose his job. Second, the case shows that employers have a reasonable basis to terminate when an employee simply cannot return to work and perform the essential job functions even after a period of substantial leave. The case can be found at [Aston v. Tapco International Corporation](#), 631 Fed. Appx. 292 (6th Cir. 2015).

Answers to April Comp Quizzes and Winner Announcement!

First Quiz: The only individual recognized in the New Jersey statute with permission to attend an IME is the injured worker's personal physician.

Second Quiz: In addition to causation and liability, the other two bases for a Section 20 are jurisdiction and dependency.

The winner for the month of April is Bill McGuane! He answered both questions correctly. Congratulations, Bill!

Thank you to everyone who participated!

Share / Save

Tags: disability discrimination

About the Author:

John H. Geaney, an executive committee member and shareholder with Capehart Scatchard, began an email newsletter entitled Currents in Workers' Compensation,

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 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
Mutual Benefit Doctrine Occupational
occupational stress PIP post-offer
medical examinations **Reasonable**
Accommodation reasonable
accommodation Relative Nature of Work
Test Reopener Section 20
subrogation Supreme Court
Telecommuting temporary disability
Temporary Disability Benefits **The**
Second Injury Fund

WELCOME TO JOHN GEANEY'S

New Jersey

WORKERS' COMP BLOG

[About the Authors](#)[Seminars](#)[About Capehart Scatchard](#)[Contact Us](#)

A Capehart Scatchard Blog

Court Rejects "On Call" Status As Justification For Alleged Work-Related Injury In Museum

John H. Geaney May 2, 2017 Court Rulings 0 Comments

Bo Liu worked for 4D Security Solutions, Inc. as an engineer. He was sent to test the company's hardware and software at an army base in the United Arab Emirates (UAE). He worked alone on the base and after hours he would upload data to 4D in the United States using a company-issued Blackberry. One of his job requirements was to respond to inquiries from 4D's employees in the United States.

Not long after his arrival in the UAE, Liu decided to visit a local museum because he had no "field work" to do on Friday, December 2, 2011. He was "on call" in the event that an employee in the United States might need assistance. He took his Blackberry with him while touring the museum. He testified that he visited the museum because he felt he needed to get to know the people and the culture he was working in. He did not recall getting any messages from the United States while he was there. After two hours in the museum, he fell and underwent surgery in the UAE. He filed a claim petition for workers' compensation benefits.

The Judge of Compensation dismissed the petition because *N.J.S.A. 34:15-36* provides that one who is on a special mission is only covered when performing the duties assigned or directed by the employer. Liu was merely touring a museum when he fell. On appeal, Liu raised two arguments for the first time: namely that he was "on call" and therefore working while in the museum, and secondly that he was covered because of the "mutual benefit" doctrine.

The Appellate Division noted that the only cases supporting petitioner regarding the "on-call" argument were pre-1979 decisions. The Court noted that the 1979 Amendments were designed to limit compensation to accidents occurring "*when the employee is engaged in the direct performance of duties assigned or directed by the employer.*" The Court observed that there was no evidence that US employees were trying to reach Liu while he was in the museum.

As for the "mutual benefit" doctrine, the Court commented that Liu failed to raise this issue below but even so, the Court said that there is no post-1979 decision that has applied this doctrine. The Court also said, "*More importantly, Liu's personal belief that a museum visit would help him understand the UAE's history and culture so he could work better with those around him falls far short of demonstrating 4D would necessarily derive any tangible benefit from the museum visit.*"

For these reasons the Appellate Division affirmed the dismissal of this case. This case can be found at [Liu v. 4D Security Solutions, Inc.](#), A-3591-15T1 (App. Div. May 1, 2017).

Subscribe to receive blog updates and notifications.

your email address

subscribe

Awarded Best Blog 2016!

This Blog Has Been Selected As A



enter search terms

search

Most Popular Posts



Section 20 Settlement Versus Order Approving Settlement

7,568 views | posted on June 12, 2015



Answers to Common Questions Regarding Partial Permanent Disability Awards in New Jersey

6,500 views | posted on March 28, 2016



Employer Is Entitled to Reimbursement of Lien Even If Comp Case Is Ultimately Found Not Compensable

2,714 views | posted on October 21, 2013



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

2,572 views | posted on January 27, 2016



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

1,915 views | posted on December 29, 2016

MEL STATUTORY BONDS as of 5/2/17

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 Emergency S	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
84	BURL	RIVERSIDE	Meghan O. Jack	Treasurer	06/01/13
84	BURL	RIVERSIDE	Mindie Weiner	Tax Collector	03/21/16
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			

F:\DATA\Risk\EXCEL\BURLCO\2017\[2017 Skateboard status.xls]ACM

BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND SAFETY DIRECTOR'S REPORT

TO: Fund Commissioners, Safety Coordinators and Risk Managers

FROM: Robert Garish, Senior Risk Control Consultant

DATE: May 8, 2017

Service Team:

Keith Hummel Associate Director Public Sector Risk Control khummel@jamontgomery.com Office: 856-552-6862 Fax: 856-552-6863	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

APRIL ACTIVITIES

LOSS CONTROL SERVICES

- Township of Chesterfield – Conducted a Loss Control Survey – April 13
- Borough of Palmyra – Conducted a Loss Control Survey on April 7
- Township of Springfield – Conducted a Loss Control Survey on April 13

JIF MEETINGS ATTENDED

- BURLCO Safety Breakfast – April 4
- Fund Commissioners Meeting – April 18

MEL MEDIA LIBRARY

The following members used the MEL Media Library during April. **Please note the new e-mail address:** melvideolibrary@jamontgomery.com and telephone number: 856-552-4900. To either view the full media 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 April. If you are not receiving updates or would like to add other names to the distribution list, please let us know. If applicable, a copy or copies of the Safety Director's Bulletins are attached.

- Ø BURLCO JIF - SD Bulletin - Comprehensive Playground Inspection Program – April 3
- Ø BURLCO JIF - SD Bulletin CCV Lateral Sewer Lines, April 2017 – April 12
- Ø BURLCO JIF - Safety Director Message - Online Camp Counselor Training Programs – April 17
- Ø BURLCO JIF - Message from the Safety Director – MEL Leadership Skills – April 18
- Ø BURLCO JIF - Did You Know? – MSI Training Schedule, May 2017 – April 25
- Ø BURLCO JIF - Regional Training- Roadway, Sign & Walkway Program – April 26
- Ø BURLCO JIF - NEW CLASS - Leadership Training for Senior Managers Notice and Registration – April 26

UPCOMING EVENTS

- New Fund Commissioner Orientation – May 16
- Executive Committee – May 16
- Regional Training - 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 May, June and July 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
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

DATE	LOCATION	TOPIC	TIME
5/2/17	Borough of Clementon #3	BBP	12:00 - 1:00 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
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
5/9/17	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	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	Borough of Eatontown #2	Landscape Safety	8:30 - 11:30 am
5/17/17	Borough of Eatontown #2	Shop & Tool Safety	11:45 - 12:45 pm
5/17/17	Township of Mantua	Sanitation/Recycling Safety	12:30 - 2:30 pm

DATE	LOCATION	TOPIC	TIME
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 (Waretown)	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	BBP	11:00 - 12:00 pm
5/19/17	Township of Cherry Hill #4	Confined Space Awareness	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
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	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	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 Manchester	Flagger/Work Zone	8:30 - 12:30 pm
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	Borough of Lavallette #1	Flagger/Work Zone	8:30 - 12:30 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

DATE	LOCATION	TOPIC	TIME
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
6/14/17	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
6/21/17	Township of Ocean (Waretown)	Fire Safety	8:30 - 9:30 am
6/21/17	Township of Ocean (Waretown)	Fire Extinguisher	9:45 - 10:45 am
6/21/17	Township of Ocean (Waretown)	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
6/21/17	City of Sea Isle City #1	CEVO-EMS-Evening	4:00 - 8:00 pm
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

DATE	LOCATION	TOPIC	TIME
7/6/17	Township of Toms River	Seasonal (Summer) Employee Orientation-Evening	6:30 - 10:30 pm
7/6/17	City of Ventnor	Flagger / Work Zone	9:00 - 1:00 pm
7/10/17	Borough of Union Beach #2	Heavy Equipment Safety	8:30 - 11:30 am
7/11/17	Borough of Clementon #3	Hazard ID/Job-Site Observation	8:30 - 10:30 am
7/11/17	Borough of Clementon #3	Accident Investigation	10:45 - 12:45 pm
7/11/17	Borough of Clementon #3	Toolbox Talks	1:30 - 3:00 pm
7/12/17	City of Millville #1	Office Safety	8:30 - 10:30 am
7/12/17	City of Millville #1	Employee Conduct/Violence Prevention	10:45 - 12:15 pm
7/12/17	City of Millville #1	Driving Safety Awareness	1:00 - 2:30 pm
7/13/17	Township of Toms River	Seasonal (Summer) Employee Orientation-Evening	6:30 - 10:30 pm
7/13/17	City of Ocean City #1	Seasonal (Summer) Employee Orientation	8:30 - 12:30 pm
7/13/17	City of Ocean City #1	BBP	1:00 - 2:00 pm
7/14/17	Township of Washington	PPE	8:30 - 10:30 am
7/14/17	Township of Washington	Hearing Conservation	10:45 - 11:45 am
7/14/17	Township of Washington	Asbestos, Lead, Silica Regulatory Overview	12:00 - 1:00 pm
7/17/17	Borough of Magnolia	Sanitation/Recycling Safety	10:00 - 12:00 pm
7/17/17	Township of Hamilton #3	Ladder Safety/Walking Working Surfaces	8:30 - 10:30 am
7/17/17	Township of Hamilton #3	Fall Protection Awareness	10:45 - 12:45 pm
7/19/17	Two River Water Reclamation Authority	Jetter/Vacuum Safety	8:30 - 10:30 am
7/19/17	Lower Township MUA	LOTO	8:30 - 10:30 am
7/21/17	Township of Mantua	Employee Conduct/Violence Prevention	12:30 - 2:00 pm
7/21/17	Township of Mantua	Back Safety/Material Handling	2:15 - 3:15 pm
7/24/17	Township of Upper	PPE	8:30 - 10:30 am
7/24/17	Township of Upper	Hearing Conservation	10:45 - 11:45 am
7/24/17	Township of Upper	Asbestos, Lead, Silica Regulatory Overview	12:00 - 1:00 pm
7/25/17	Township of Washington	Ladder Safety/Walking Working Surfaces	8:30 - 10:30 am
7/25/17	Township of Washington	Fall Protection Awareness	10:45 - 12:45 pm
7/26/17	Ocean County College #3	Sanitation/Recycling Safety	8:30 - 10:30 am
7/26/17	Ocean County College #3	Back Safety/Material Handling	10:45 - 11:45 am
7/26/17	Ocean County College #3	BBP	12:00 - 1:00 pm
7/26/17	City of Ventnor	Flagger / Work Zone	9:00 - 1:00 pm

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

April 2017

The Benefits of Closed-Circuit Videoing Lateral Sewer Lines



Many times when a resident reports a sewer back-up they assume it is from the main connection. Utility Authorities and municipal sewer departments may respond to the sewer back-up by replacing the house connection from the main line to a little behind the curb.

While this action will most likely resolve the current sewer back-up, the question is, will this prevent it from happening again and address the real cause?

Closed-Circuit Video (CCV) of lateral sewer lines can identify the cause of the back-up and responsibility by determining if the back-up was from the main or lateral lines. Throughout the years if there have been multiple sewer back-up claims at the same residence and the lateral lines were videoed after the first back-up, the cause and responsibility could have been properly determined, thus possibly eliminating additional claims in the future.

An additional benefit of using the CCV during the preliminary investigation of a back-up is that the utility authority or municipal sewer departments can identify the most affordable repair solution possible.

The photo shown above was obtained from a municipality that responded to a sewer back-up at a residential home for the second time in two years. It was the contention of the resident that grease accumulation was the result of the main back-up. After the second repair, the municipal sewer department videoed the lateral line and proved that the grease accumulation was the result of the actions of the resident. The six inch house lateral sewer line was over 90% blocked by grease accumulation. The photo taken by CCV was provided to the resident and the municipal sewer departments informed them they would not be responsible for any future blockages caused by the resident.

It is important to note that the authority / municipality will need to acquire written permission from the homeowner to video the house lateral line from the inside the home to the street (curb). The release should include wording to the effect "For work performed on behalf of homeowner" and a disclaimer in the event something happens to the authority / municipal equipment while on the private property. The release form should be reviewed by legal counsel before being used by the authority or municipal sewer department.

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.

Public Service Announcement to Prevent Sewer Backups in the Home

The majority of sewer back-ups into a home are caused from improper disposal of waste into toilets and drains. The following items should NOT be discarded into toilets or drains: fats, oils, or grease from cooking, solid food particles, diapers, baby wipes, feminine hygiene products, and paper towels. These items do not break down in the sewer pipes and will cause back-ups into homes. The improper disposal of these items will create serious maintenance and health issues for the homeowner and also for the public wastewater collection and treatment systems.

When fats, oils, or grease are poured down a sink, these products will solidify once they have cooled down in the sewer pipes and will cause a blockage. If you think running hot water in the sink will help disperse this matter, you're wrong! Hot water may get this matter out of your sink drain, but as soon as the water cools down, these products will solidify in your sewer pipes. This build-up will restrict flow and accumulate in the pipes, where in combination with other materials that shouldn't be flushed will cause sewerage to back up into a home and often cause blockages in the main sewer system located in the street.

Residents should be aware that some of these products are labeled as "Flushable", are only assumed to be. A vast majority of these products do not break down in the same manner as toilet paper and create problems in households and the collection system, pumping stations, and wastewater treatment facilities.

April 2017

Comprehensive Playground Inspection Programs

As spring approaches, it is a great time inspect playgrounds and to review your Playground Maintenance Program. A complete Program consists of visual inspections at three basic frequencies.

Annual Audit

A comprehensive playground risk management program starts with an annual audit. An audit consists of inventorying and examining each piece of playground and ancillary equipment, the park grounds and structures, and perimeter streets. We recommend pictures be taken to document the number and condition of each piece of playground equipment and surrounding areas.

Periodic (weekly to monthly) Inspections

Spring is the time to ramp-up the inspection program's frequency rate. The frequency of a playground's inspection is determined by several factors; season, how many children use it, harsh environments, neighborhood demographics, age of equipment, history of damage, and more. Owners of playground equipment should have a written policy that defines inspection frequency.

Use a checklist. A sample checklist is on the MEL website (www.njmel.org). A checklist offers the advantage of documenting what was inspected and found to be in satisfactory condition. Only reporting deficiencies leaves the worker who completed the report open to questions of what things were or were not inspected (months or years later). Remember the rule of documentation, "If it is not written down, it did not happen".

Daily Inspections

Workers are in the parks almost every day; cutting grass, picking up trash, or even just driving by on way to other assignments. Workers must be trained to visually check the playground equipment and grounds for obvious problems such as broken equipment, graffiti, etc. This quick check does not require paperwork, unless a deficiency is found. Workers should also be instructed to immediately correct conditions that can be fixed, or report conditions as soon as possible. Playground owners should also have a written policy on how workers are to document their corrective actions or reports.

Playgrounds will of course require maintenance and repairs from time to time. Even routine maintenance activities such as replenishing mulch or closing the gaps on S-hooks should be documented. Playground owners should have a 'paper trail' of work performed by employees. Repairs to playground equipment will also need to be documented. Repairs should be with manufacturer's parts. Hardware should be tamper-resistant.

Spring is also a good time to review your policies with employees who will be in and around playgrounds. Hold a Toolbox Talk to remind them how to record actions they took to immediately correct a deficient condition and how to report conditions that will need to be repaired by others. A Toolbox Talk is included to assist with educating employees.

We also want to remind our members of three other resources;

1. The MSI has a Playground Safety Inspector class. Check the website for a class near you.
2. The MSI has a new online Playground Inspection class. We have included a Discussion Guide so that it can be presented to a group of Recreation or Public Works employees.
3. Your Safety Consultant is ready to assist with any aspect of your program.

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.



Recording / Reporting Playground Deficiencies

Toolbox Talk Lesson Plan

The conditions of our playgrounds and parks are important to the residents of our community. Let's take a moment to discuss the policies and procedures we have in place.

Our playgrounds are inspected **[INSERT FREQUENCY]** by **[INSERT DEPARTMENT OR NAME OF INDIVIDUAL]**. But we are in or driving past playgrounds and parks almost every day. We can have a bigger impact on the appearance of our parks and playgrounds than any one else. I want to review this department's policies if you see problems in our parks. This includes:

- Damaged playground equipment
- Broken glass
- Graffiti
- **[ADD ADDITIONAL OR LOCAL CONCERNS]**

If you are in a park, cutting grass or collecting trash, etc., and see a condition that you can correct such as:

- Mulch around playground equipment that has been significantly kicked out such as under swings
- Objects, such as tables or toys, that have been moved into the fall zones of playground equipment
- Swings over the top of the swing set
- A loose or broken component that can be quickly fixed, tightened, etc.

Our policy is to take care of it right then and record it **[HOW - write it down where, call it in to who, etc.]**. If you take 5 minutes to rake mulch back under the swings or sweep up broken glass, which is better than leaving it and having a child injured. The department wants you to take that 5 minutes, but we need to document it.

If you see a condition that will require lengthy repairs, or will need to order parts, such as:

- Broken railings
- Damaged tables

A condition that can be expected to cause injury to a child should be called in immediately to **[WHO]**. If the condition is severe enough stay there until we can make it safe. If it is not an imminent hazard, and you have a cone or CAUTION tape, we would expect you to secure the scene as best you can.

If you see conditions such as:

- Arson
- Intentional damage
- Significant graffiti
- Any other criminal activity

Call **[WHO – department and / or the police on their non-emergency number]**.

Do you have any questions?

This lesson plan is intended for general information purposes. 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.



Before they climb, swing, slide, dig or bounce, make sure it's safe!

National Playground Safety Week is the last week in April

**For employees who work in or around playgrounds,
the MEL Safety Institute offers**

Playground Safety for DPW / Recreation Maintenance Staff

If you have playgrounds, you know injuries happen.

In fact, each year over 200,000 injuries occur.

Let's do all we can to prevent injuries and promote safety.

**This course teaches how most playground injuries occur
and covers the strategies to prevent them.**

Visit The MEL Safety Institute.

Questions? Contact the MSI Help Line (866) 661-5120.

The MSI Safety Institute can be accessed anytime by going
to www.njmel.org. Look for our logo.



How to Access Training Courses:

1. Go to NJMEL.org and click on the MSI logo at the top of the page
2. Click on "MSI Login"
3. 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'll receive a confirmation email with your username and password.
4. Once logged in, click on "MSI On-Line Training Courses."
5. Choose the "Playground Safety for DPW/Rec Maintenance Staff" course.
6. Click enroll
7. Choose "Click Here" to go to your authorized course list.
8. Click the program name to launch the course.
9. Click Start to begin.
10. Upon completion of the course and questions you will navigate to the "Student Center" tab to print your Certificate of Completion. Learning Transcripts are automatically updated in the MSI Learning Management System.



CERTIFIED PLAYGROUND SAFETY INSPECTORS COURSE AND EXAM

April 26-28, 2017
Mercer County Park Boathouse
334 South Post Road
West Windsor, NJ 08550



**Certified
Playground
Safety Inspector**

Why This Course Is Important To YOU:

According to the Consumer Products Safety Commission, each year more than 200,000 children go to hospital emergency rooms with playground-related injuries. Of these, 70% of the injuries occur at public parks and schoolyards when the child falls from the equipment onto the ground.

New Jersey State Law adopted the playground safety guidelines of the United States Consumer Product Safety Commission as detailed in the "Handbook for Public Playground Safety" (Pub. No. 325). These guidelines were adopted by reference as the Playground Safety Subcode for New Jersey and govern design, installation, inspection and maintenance of playgrounds and playground equipment. These guidelines apply to **all** public playgrounds in the state of New Jersey and are **mandatory**.

How does your playground measure up?

How many preventable injuries occur in your parks, school yards, or facilities?

What This Course Will Provide YOU:

The Certified Playground Safety Inspectors (CPSI) Course and Exam, hosted by the New Jersey Recreation and Park Association and sponsored by the National Recreation and Park Association, is the most comprehensive and up-to-date training program on playground safety issues including hazard identification, equipment specifications, surfacing requirements and risk management methods.

The course provides advanced reading and twelve (12) hours of training that will prepare you to take the Certified Playground Safety Inspector Exam at the culmination of the certification course. Certification, with passage of the exam, is good for three years.

Who Should Attend?

- Park & Recreation Supervisors & Administrators
- Safety Engineers
- School/Park Maintenance Staff
- Board & Commission Members
- School Officials
- Health Inspectors
- Insurance Agents
- Public Works Personnel
- Playground Manufacturers
- Engineers & Architectural Firms
- Playground Equipment Representatives
- Risk Managers

Playground Operators In:

- Parks
- Schools
- Summer Camps
- Day Care Centers
- Hotels/Resorts
- Homeowners Associations
- Apartment Communities
- YMCA/YWCA
- Boys & Girls Clubs
- Police Athletic Leagues
- Park & Playground Designers
- Community Volunteers



Photo Courtesy of Liberty Parks and Playgrounds

Class size is limited to 80

Participants will receive resource materials with:

- ASTM F1487 Standard Consumer Safety Performance Specifications of Playgrounds for Public Use
- U.S. Consumer Product Safety Commission Handbook for Public Playground Safety
- 1.5 Continuing Education Units through NRPA



National Playground Safety Institute Playground Safety Inspectors Certification Course & Exam

Sponsored by the New Jersey Recreation and Park Association

Course Schedule:

Wednesday, April 26, 2017 8:00 am – 5:00 pm

- Introduction to NPSI & History
- Injury Statistics
- Hazard Identification
- Safety Surfacing & Use Zones

Thursday, April 27, 2017 8:00 am – 5:00 pm

- Playground Safety Management
- Playground Equipment Accessibility
- Maintenance Procedures & Standards
- On-Site Playground Inspection & Audit Exercise
- Final Question & Answer Session
- Exam Preparation

Friday, April 28, 2017

- Exam Check In 8:30 am.
- Exam Start As seating is completed

Location: Mercer County Park Boathouse
334 South Post Road
West Windsor, NJ 08550

Fees:

National Playground Safety Institute Registration
(includes: resource materials, breaks, & lunch daily)

___ NJRPA/NRPA Members	\$400
___ Non-Members	\$500
___ Exam Fee	\$125

(Optional, but required if you wish to be recognized as a Certified Playground Safety Inspector)

Total Fee \$_____

*Participants registering after March 3, 2017 must pay an additional \$35.00 fee for the overnight shipping of resource materials. NOTE: TWO forms of ID are REQUIRED for exam admission.

No refunds will be made once text resource materials have been shipped. If you do not cancel by March 27, 2017 or do not attend you are responsible for the full payment.

TRANSFER POLICY

Registrants may transfer to a later CPSI Course and Exam hosted in New Jersey. A \$135.00 transfer fee shall apply.

Questions? Please call NJRPA at 609-356-0480.

Promotional Support Provided By:



Photo Courtesy of General Recreation, Inc.

CPSI Registration Form – April 2017

Name: _____ Organization: _____ Title: _____

Address: _____ City: _____ State: _____ Zip Code: _____
Street

Phone: _____ Email: _____ Dietary Restrictions: _____

Mail or email this form along with payment to: New Jersey Recreation and Park Association
1 Wheeler Way, Princeton, NJ 08540
rbenerofe@njrpa.org

PAYMENT METHOD:

Please make checks/money orders payable to NJRPA

() Check/Money Order# _____

Total Amount \$ _____

() Purchase Order # _____

() Credit Card# _____ () Visa () Master Card Exp. Date _____

Signature _____

SURVEILLANCE

Monthly Newsletter – May 2017

- Workers' Compensation fraud costs top out at \$7.2 billion per year nationally. (claimsjournal.com)
- Surveillance can be an expensive, but it is an invaluable tool.
- Social Media can help by identifying the claimant or documenting the activities of the claimant.
- Hours spent waiting for a claimant to be spotted can increase costs, but a thorough investigation completed prior to surveillance can cut costs.
- Any suspicions that arise, where the cause of the claim or cause of the injuries become questionable, should be reported to our office as soon as possible.



Examples

- Business Administrator brings upcoming vacation of injured employee to our attention. Surveillance of the employee lifting luggage, running errands and preparing to go away allows us to Section 20 the claim saving almost \$11,000 in related costs.
- Business Administrator advises us that the employee is rumored to be working a second job. Surveillance found the employee working as a siding contractor. This information was shared with the treating physician who discharged him and returned him to work. The claim was settled via Section 20, saving over \$26,000 in permanency awards and \$4,600 in continuing wage replacement.
- Employee's supervisor informs us that the employee has a catering business and the fellow employees feel that the claimant appears to be in pain when they are around her, but, from a distance, she does not appear to be in pain. Surveillance found the employee attending festivals with her food cart. She was seen lifting cases of drinks and food. This case has yet to settle, but the surveillance should allow it to resolve under a Section 20.

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: May 16, 2017 at Hainesport Municipal Building
Contact Information: debby_schiffer@targetingwellness.com 856-322-1220

MAY ACTIVITY & PLANNED EVENTS

2017 Wellness Days:

Successfully carried out our first multi-Municipal Employee Health Fair

1) Chesterfield, Bordentown City, Fieldsboro (held on April 26th) – offered also to the Seniors of these three towns. Had 9 vendors participate with several door prizes being offered. Pedometers handed out to the first 25 participants. Brochures were printed along with “score cards” attendees were asked to complete as they walked around visiting the tables. This was entered for a door prize. About 40 people visited.

2) Next event will be May 23rd: Medford, Tabernacle, Lumberton, Shamong and Southampton

Presentations:

Westampton – A Physical Therapist and Pilates instructor discussed 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”.

Beverly City – Scheduled to present at the May council meeting on the benefits of having a worksite wellness program.

Edgewater Park- Planning “Sitting Disease” presentation for June

Challenges:

Delanco – Completed their Walking Challenge (March 1-May1) Reward ceremony including water ice will be held in May.

Southampton – Planning to start a Maintain Don't Gain in June until end of year.

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

Westampton – Planning a Water Challenge for June

Pemberton Borough – 150-minutes a Week Challenge (focus on any cardio exercise)

Mt. Laurel Safety Breakfast – attended with a table of handouts and information to share. They offered chair massages, Weight Watchers, and healthy smoothie prepared on-site by b.good (out of Marlton).

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:

- **Delanco Police Department** – interested in having Dr. Sigafos in to offer several presentations on Stress management for the Police officers.
- **North Hanover Fire Department** – Interested in starting a fitness program. Working together on the details.
- **Pemberton Borough** – Offered chair massages

May Wellness Connection Newsletter

This month there are two Health Observance which have been targeted: Better Sleep and Healthy Vision.

- In this newsletter, I touch on the connection of sleep deprivation and cognitive performance. There are suggestions on ways to improve sleep that you may want to try.
- With technology being such a huge part of our lives today, I wanted to focus on the effects of "blue lighting" and things we need to keep in mind to protect against eyestrain while using our devices.
- Many of you have expressed an interest in doing a water challenge. I have included some highlights on the importance of water in our body and encourage everyone to promote drinking water even if you don't run a challenge.
- Lastly, the wonderful uses for avocado as an alternative to butter and other fats. I included two recipes, one that includes a seasonal vegetable right now...asparagus and the other recipe is a dessert containing our featured produce pick, the avocado. Enjoy!

Exercise of the Month is a workout you can do at home. It's straight forward but if you have any questions on form or how to modify a move, please reach out to me.

Reminder Fire Fighters Ad Hoc Committee – Meeting scheduled for May 16th at the Emergency Service Training Center in Westampton at 7pm.

May 4th BURLCO Retreat – Thank you very much for all your participation in our prompt-to "rectangular table" discussion. As a reminder of the question that was posed: With all barriers removed, ***What small changes can you implement within your municipality, starting now, that will shift the work culture towards a culture supporting wellness?*** Here is a summary your responses:

- Important to assign a "point person" within your municipality to handle wellness
- Offer mini-wellness fairs
- Offer chair massages
- Incorporate healthy lunches – i.e. vegetable pizza, fruit, salad options to show you don't have to cut out the "good stuff"
- Set up more frequent presenters on various topics (including Debby)
- Offer incentives to encourage participation – using the wellness funds
- Encourage Water Breaks and actually text the PW Manager as a reminder.
- Discourage eating lunch at their desk
- Encourage movement throughout the day. Show exercises that can be done while working
- Just say "no" to sabotaging co-workers J
- Stay persistence and keep encouraging the message of wellness
- Perhaps invest in one or two standing desks
- Explain importance to the Governing body to get their buy-in
- Offer free programs – "Free for Me!"
- Offer a healthy lunch once a month

Wellness Corner Connection

Debby Schiffer, Wellness Director for BURLCO & TRICO

Are You Sleep Deprived? Effect on Cognitive Performance

We are all familiar with the recurring pattern of the sleep-wake cycle, comprising of cycles of alternating sleep and wake over a period of 24 hours (in normal circumstances).

Sleep pressure and sleepiness, however, often vary during this 24-hour cycle. Sometimes we feel sleepy during the day, sometimes we have trouble falling asleep at night, sometimes we wake up too early and can't get back to sleep afterwards.

Such fluctuations can be explained by the interaction between the homeostatic and the circadian rhythm.

Homeostatic Process: is simple, the longer you are awake the higher the sleep demand will become.

However, just because the body demands sleep, it requires **the circadian rhythm** to actually allow us to fall asleep. Often referred to as the "body clock", the circadian rhythm is a cycle that tells our bodies when to sleep, rise, & eat, regulating many physiological processes. This "clock" is also affected by environmental cues like sunlight, and temperature.



With the many demands we place on ourselves to *get it all done in a day*, we are experiencing "prolonged wakefulness" according to studies done by NCBI (National Center for Biotechnology Information). Sleep deprivation (SD) can have a huge impact on our attention span and working memory, but it also impedes our long-term memory and decision-making skills. For those professions (Police, Fire, EMS) requiring working at night, SD is crucial. The need for sleep varies significantly based on the individual. The average sleep length is between 7 and 8.5 hours. Sleep is necessary for body restoration. Sleep loss activates the sympathetic nervous system which is the same response developed during "Fight or Flight". This increased level of the stress hormone, cortisol, can lead to a rise in blood pressure, can impair our immune responses as well as our metabolism which can cause insulin resistance (an extreme condition in which cells fail to respond normally to insulin in our bodies which could lead to high levels of blood sugar and diabetes).

According to the MayoClinic, there are a few things you can do to improve your chances of a good night sleep:

- Stick to a sleep schedule—Go to bed and get up the same time every day, even on the weekends. I know it's tempting to "sleep in" on your day off but staying consistent will reinforce the sleep-wake cycle (see side bar for more details) and help promote better sleep at night.
- Pay attention to what you eat and drink—Don't go to bed hungry or stuffed. Limit how much you drink to minimize the middle of the night trips to the toilet. Avoid nicotine, caffeine and alcohol (at first you may feel sleepy from the alcohol, but it can disrupt your sleep later in the night.)
- Create a bedtime pattern—which will alert your body it's time for bed. Maybe a warm bath or shower, reading a book, or listening to soothing music. Beware of watching TV or electronic devices which stimulates your brain to be alert. Plus you probably have been on your computer all day...give yourself (and your eyes) a break.
- Create a comfortable room for sleep—Keep it cool, dark and quiet. Consider room-darkening shades, earplugs, a fan, eye mask, especially if you are on shift work.
- Include some physical activity in your day—30 minutes most days of the week is recommended by the AHA.
- Try to manage stress—Get organized, try meditation, write down your "to-do" list so you can get tomorrow off your mind.

Block your clock so you don't keep glancing at it and cause your mind to race with thoughts.

Sleep with a pillow between your legs to minimize back pain

Seal your mattress from allergy causing triggers. Air-tight, plastic, dust-proof covers work best.

Get out in bright light for 5 to 30 minutes as soon as you get out of bed to help get your body ready to go!

Warm milk or chamomile tea really does help you sleep.

Sources: Alhala, P. and Polo-Kantola, P. (2007) Sleep Deprivation: Impact on cognitive performance. NCBI. Retrieved from <https://www.ncbi.nlm.nih.gov/pmc/articles/PMC2656292/>

MayoClinic. (2014). Sleep tips: 7 steps to better sleep. Retrieved from <http://www.mayoclinic.org/healthy-lifestyle/adult-health/in-depth/sleep/art-20048379>

Blaht, W. (2016). 20 Tips for Better Sleep. WebMD

Unplug From The Dangers of Technology

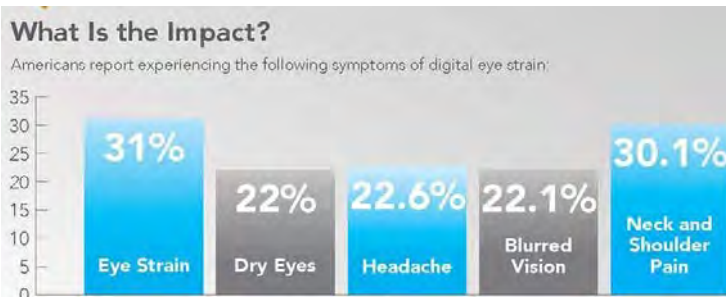
Too much screen time can hurt your health! More than 87 percent of Americans report using digital devices for more than two hours per day, and 52.2 percent report using two digital devices simultaneously. Here are a few tips to avoid letting your gadgets get the best of you.

Desktop and Laptop Computers:

Hunching over a computer monitor for extended periods can result in eye and vision problems, like eyestrain, blurred vision and dry eyes. It can also cause headaches, and neck and shoulder pain.

What to do?

- 1. Set up your workstation properly.** Adjust your chair, monitor and keyboard for your height and optimal viewing distance. When you sit at your computer, your eyes should either gaze at the top of the screen or directly in the center.
- 2. Reduce glare.** Adjust your monitor to avoid glare from windows or overhead lighting.
- 3. Practice good posture.** Don't hunch your shoulders or cradle a phone in your neck while typing. Practice sitting up straight, stretching your shoulders and back at least every hour, and use a phone support or headset to avoid neck strain.
- 4. Take regular breaks.** Try the 20-20-20 rule. Take a 20-second break every 20 minutes to focus your eyes on an object at least 20 feet away.



Smartphone or tablet

Frequent use can lead to throbbing hand, finger and thumb pain. It can also cause text neck, an injury that's caused by constantly looking down at your device.

What to do?

- 1. Raise up your device.** Keep devices at a comfortable distance just below eye level to avoid putting pressure on your neck.
- 2. Stretch it out.** Relieve muscle tightness by looking up and arching your upper back.
- 3. Flex your fingers.** Try these exercises (hold each position for 5 to 10 seconds and repeat 10 times).
 - Extend and flex wrists forward and backward
 - Rotate forearms so palms face up and then down
 - Make a fist, then spread your fingers out

Video gaming

Too much video gaming can lead to repetitive stress injuries in your wrist, hand and thumb that can make it difficult to grasp objects. It can also cause headaches and eyestrain, back pain and sleep disturbances.

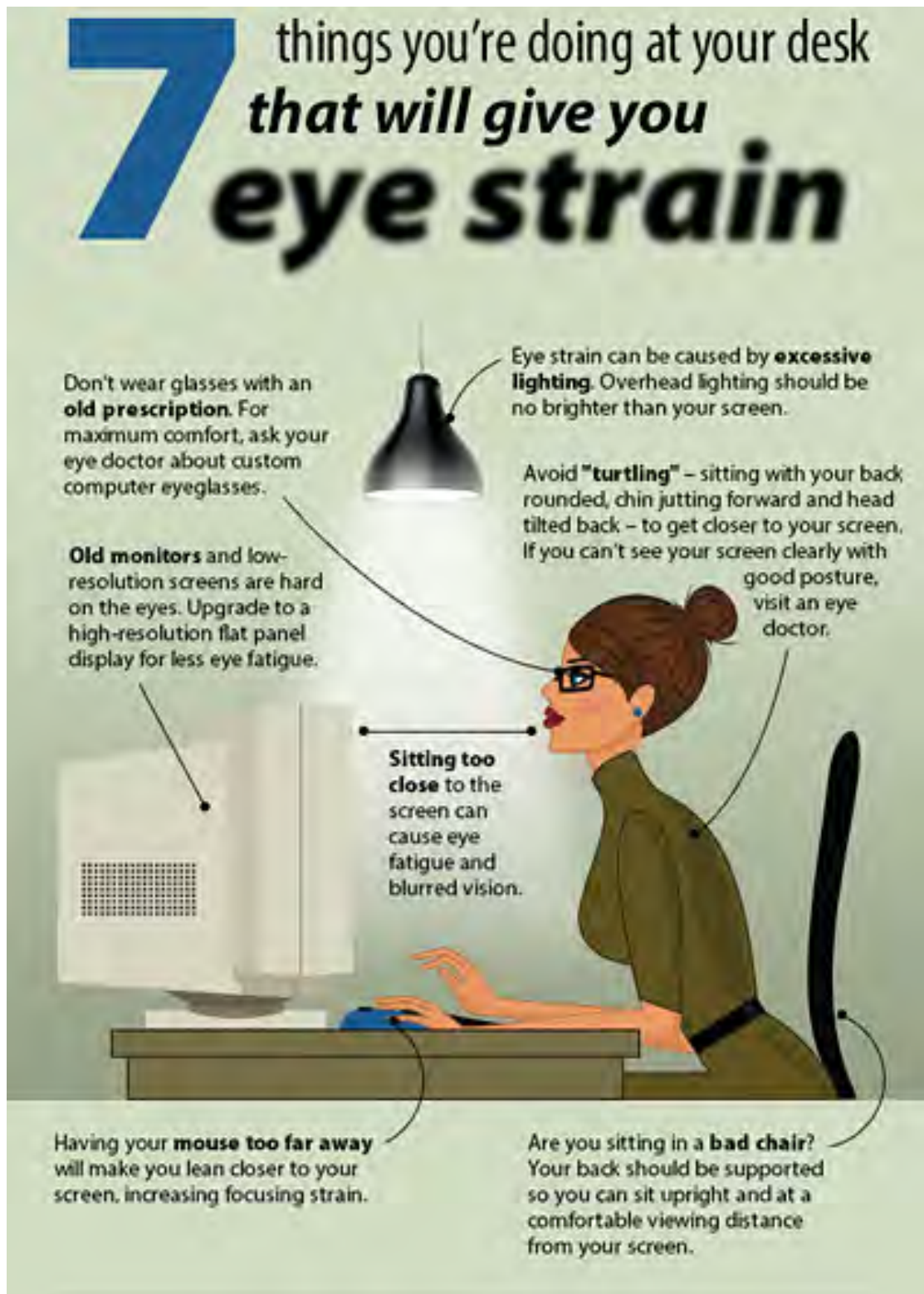
What to do?

- 1. Set time limits.** Take a break every 30 minutes to get up and move around.
- 2. Stop playing** if you're experiencing pain in your hands or thumbs.
- 3. Unplug for a good night's sleep.** Turn off video games at least one hour before bedtime.

Americans are becoming increasingly digitized, with more of our daily tasks moving online. For example:



Sources: The Vision Council



What is Blue Light Exposure?

Aside from sunlight, digital screens – like those of TVs, computer or laptops, smart phones and tablets – are the most common source of individuals' blue light exposure. Blue light can penetrate deep into the eye and studies suggest that there may be a connection between exposure to blue light and:

- Damage to the retina
- Long-term vision problems such as age-related macular degeneration (AMD) and cataracts
- Suppressing the natural release of melatonin and increasing alertness to the brain, disrupting sleep (More than 80 percent of Americans report using digital devices in the hour before going to sleep)

Avoid "computer stare": It's easy to forget to blink when looking at a computer screen. Remember to blink often and fully to keep your eyes moist and comfortable.

A Body of Water

Next to air and a nerve supply, water is probably the single most important thing that you can put into your body. Every system in the body uses water to function properly, and a lack of water can show itself in a variety of ways.

Many conditions that afflict the body are aggravated by lack of sufficient water intake, including headaches and migraines, fatigue, muscle spasm, digestive disorders, mood swings, and generalized pain.

Our bodies have been referred to as "hairy bags of water" for good reason. On average water comprises about 60% of our bodyweight and a reduction in water volume can throw the body out of its delicate balance. We continually lose water through several processes; primarily breathing, sweating, and urination. Therefore, in order to maintain sufficient water levels it is essential that we replenish what is lost.

Although there is some debate as to how much water we should ingest, a good general rule of thumb is to drink eight 8 ounce glasses per day. This will vary depending upon factors such as your activity level, the temperature, and your level of health, but on average is enough to keep most of us hydrated. Another mention is to drink half of your weight in ounces. For example, if you weigh 150lbs, you should drink 75oz. of water a day. For many that might be difficult to achieve.

Follow these tips to keep you healthy and hydrated:

- Keep a water bottle with you at all times. A good quality stainless steel bottle can be used indefinitely.
- Filter your water. To reap the healthy benefits of water, it is essential to filter out the chlorine, heavy metals, harmful microorganisms and other contaminants.
- Take frequent sips. To avoid dehydration drink frequently through the day rather than wait until you are overwhelmed by thirst.
- Eat plenty of foods that are high in water content, such as fresh fruits and vegetables.
- Increase your water intake during exercise, especially in hot weather.
- Try to drink two glasses between each meal and one during your meal if possible.



The Miracle That Is **WATER**

What does water do for the human body?

Water slows down the aging process and makes skin smooth

75%
of Americans are chronically dehydrated!



Dehydration taxes the heart by causing it to pump faster to get sufficient oxygen to your muscles.

Water lessens addictive urges, including caffeine, alcohol and certain drugs

Water prevents loss of memory as you age

Water is essential for the body to sweat and release toxins.

Water allows red blood cells to carry oxygen more efficiently, resulting in better muscular function and increased mental acuity

Without the flow of water, there is insufficient water to remove waste and toxins through your stool

Water allows for efficient cell repair

Water lubricates joints and lessens discomfort from arthritis or back pain

A University of Washington study discovered that one glass of water stopped hunger pangs for almost **100%** of studied dieters

Visit <http://dish.allrecipes.com/fresh-ideas-for-making-infused-water/> for ideas on infused water!

Water cleanses toxic waste from various parts of the body and carries it to the liver and kidney for removal

The Lesson to be Learned? Drink More **WATER!**

Avocado As A Healthy Substitute

Try using avocados as a healthy alternative to butter, mayonnaise, sour cream, cream cheese, cheese, onion dip, etc! Add a twist and nutritional boost to your eating routine by substituting avocado for popular ingredients that you use in your daily meals. Avocados are loaded with nutrients and healthy fats, and there are many ways to work them into your diet or use them as a substitute while cooking. Consider using avocados instead of mayonnaise in your tuna fish, in your brownies instead of butter, and tossed in your salads as an alternative to heavy dressing. There are many benefits to using avocado as a healthy substitute for butter, mayonnaise and many other ingredients. These benefit include adding 20 vitamins and minerals to your diet and boosting the nutrition uptake of other foods eaten along with avocado.

Here's the skinny—take a look at how avocados compare to common ingredients:

SPREAD AND DIP		NUTRITIONAL COMPARISON			
	Fresh Avocado	Butter, Salted	Sour Cream, Cultured	Cheddar Cheese	Mayonnaise, with salt
Portion (1-ounce)	2 Tbsp. or 2-3 thin slices	2 Tbsp.	2 Tbsp.	1 slice	2 Tbsp.
Calories	50	204	60	114	109
Total Fat (g)	4.5	23	6	9.4	9.4
Sat Fat (g)	0.5	14.6	3.7	6	1.4
Cholesterol (mg)	0	61	13	30	7
Sodium (mg)	0	164	15	176	199

Avocados are a great way to lower calories in baked goods when substituted for butter. When you bake, substitute half the amount of butter in your recipe for mashed avocado. This will not only lower the calorie content, but also yield a softer, chewier final product, where the taste of avocado is indistinguishable.

Ribboned Asparagus and Quinoa Salad

Recipe Corner



Recipe from cookieandkate.com

1. Cook the quinoa (I like to make extra for more salads and for breakfast, 1 cup of dry quinoa yields over 3 cups cooked quinoa). Combine rinsed quinoa with twice as much water in a saucepan. Bring to a boil, cover and reduce heat to a simmer. Cook for 15 minutes or until water is absorbed, remove from heat and fluff with a fork.
2. Shave the asparagus with a vegetable peeler. To do so, hold the touch end of the asparagus against a cutting board, and peel from the tough end toward the tip. (See tips above)
3. Toast the pine nuts. I prefer to do this in a skillet over medium heat, stirring often, but you may get more even results by baking at 350 degrees for 5 to 10 minutes (stirring often). I use the skillet method because I tend to get distracted and forget about them in the oven! You want the pine nuts well toasted, meaning golden but not burnt.
4. Zest the lemon (if desired) and slice it in half.
5. In a bowl, combine cooked quinoa and shaved asparagus. Squeeze in most of the juice of half a lemon (add more to taste later) and a good drizzle of olive oil. Sprinkle with sea salt and ground black pepper and toss to coat. Sprinkle with pine nuts. Use your vegetable peeler to shave Parmesan directly onto the salad. Don't skimp on the cheese! Top with lemon zest. If necessary, add more lemon juice, olive oil, or salt and pepper to taste.

INGREDIENTS

- 3/4 to 1 cup cooked quinoa (see step 1 below)
- 6 to 7 stalks of asparagus (almost a handful)
- 1 small lemon
- olive oil (the good stuff), to taste
- Sea salt, to taste
- Black pepper, to taste
- 2 tablespoons pine nuts
- 1 to 2 ounces Parmesan, shaved

CHOCOLATE AVOCADO PUDDING/MOUSSE

This recipe was given to me to try. I have since made it over and over again and absolutely LOVE it!! If you like pudding or mousse, you will enjoy this! And it's so simple! Top with sliced banana or drizzle of peanut butter.

Blend all ingredients together in a food processor or blender.

- 2 small/medium very ripe bananas
- 1 avocado
- 6 pitted medjool dates
- 2 heaping Tablespoons almond or peanut butter
- 2 Tablespoons cocoa powder
- 1/2 teaspoon vanilla
- 4 Tablespoons of water

I put mine in the freezer just to give it a jump start on getting cold. It's fine to keep in the refrigerator.

Top 5 Reasons To Substitute With Avocados:

1. Avocados are packed with vitamins and minerals.
2. Avocado oils help reduce cholesterol and fight against heart disease.
3. Avocados contain heart-healthy monounsaturated fat. This kind of fat can lower LDL (bad) cholesterol and maintain HDL (good) cholesterol, while decreasing belly fat.
4. Avocados reduce your intake of unhealthy calories. For example, a 3.5 oz. serving of avocado contains 14.66 g of fat, while the same size serving of butter contains 81 g of fat. By substituting avocado for butter in your baking you are greatly reducing your calorie intake.
5. Convenient availability of hand-picked fruit available in stores and produce vendors.

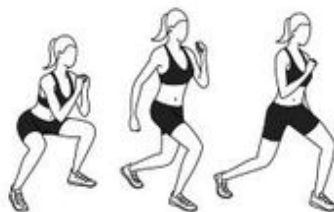
Other Seasonal Veggies in May:

Okra
Zucchini
Rhubarb
Artichokes
Asparagus
Spring peas
Broccoli
Lettuce



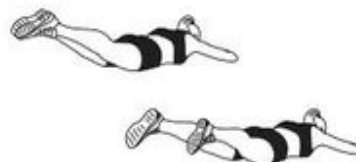
Easy Exercises for Strong Legs

flutter kick squats



3sets 45sec

heel beats



3sets 60sec

bear squats



3sets 60sec

diamond kicks



3sets 60sec

plie squat calf raise



3sets 45sec

front and back lunges



3sets 30sec + 30sec

wall sit



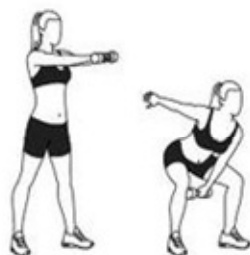
3sets 45sec

quick feet



3sets 45sec

alternating dumbbell swing



3sets 60sec

touch and hop



3sets 30sec + 30sec

It is recommended that you consult your physician or other health care professional if you are new to exercise or unsure if you are medically able to perform these exercises. Listen to your body and be sure to modify any shown exercise. Start off by only completing one set and progress to the recommended three sets as you get stronger and more comfortable with the movements.

For details on how to do each of the exercises, visit <https://www.spotebi.com/workout-routines/skinny-legs-workout-slim-toned-legs-for-summer/>

Be sure to start off with a Warm up (about 5 minutes) and end with Stretches (about 5 minutes). Examples also shown on the above mentioned website.

Contact me with any questions: debby_schiffer@targetingwellness.com



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

Intake	April-17	April-16	2017 YTD	2016 YTD
# of New Claims Reported	20	19	62	76
# of Report Only	4	5	19	25
% Report Only	20.0%	26.3%	30.6%	32.9%
# of Medical Only	14	11	35	46
# of Lost Time	2	3	8	5
Medical Only to Lost Time Ratio	88:12	79:21	81:19	90:10
Average # of Days to Report a Claim	0.4	0.9	2.3	1.5

Nurse Case Management	April-17	April-16	
# of Cases Assigned to Case Management	14	18	
# of Cases >90 days	13	15	

Savings	April-17	April-16	2017 YTD	2016 YTD
Bill Count	70	149	407	531
Provider Charges	\$103,295	\$204,923	\$590,119	\$673,018
Repriced Amount	\$39,342	\$83,434	\$222,955	\$323,337
Savings \$	\$63,953	\$121,414	\$367,164	\$349,606
% of Savings	61.9%	59.2%	62.2%	51.9%

Participating Provider Penetration Rate	April-17	April-16	2017 YTD	2016 YTD
Bill Count	100.0%	84.6%	96.1%	90.2%
Provider Charges	100.0%	93.3%	98.0%	90.2%

Exclusive Provider Panel Penetration Rate	April-17	April-16	2017 YTD	2016 YTD
Bill Count	98.1%	84.7%	87.3%	91.3%
Provider Charges	99.8%	96.7%	95.6%	92.8%

Transitional Duty Summary		2017 YTD	2016 YTD
% of Transitional Duty Days Worked		84.90%	47.7%
% of Transitional Duty Days Not Accommodated		15.10%	52.3%

Valued as of 5/2/2017



**Burlington County Municipal JIF
Average Days To Report By JIF Member
January 1, 2017 - April 30, 2017**

	# Of Claims Reported	Average Days To Report
BASS RIVER TOWNSHIP	1	1.0
BEVERLY CITY	1	0.0
BORDENTOWN CITY	1	2.0
BORDENTOWN TOWNSHIP	1	0.0
CHESTERFIELD TOWNSHIP	1	0.0
DELANCO TOWNSHIP	2	1.5
EDGEWATER PARK TOWNSHIP	5	0.0
FLORENCE TOWNSHIP	1	1.0
LUMBERTON TOWNSHIP	4	12.6
MEDFORD TOWNSHIP	5	1.6
MOUNT LAUREL TOWNSHIP	7	0.1
PALMYRA BOROUGH	11	0.4
PEMBERTON BOROUGH	2	2.0
PEMBERTON TOWNSHIP	10	0.6
RIVERSIDE TOWNSHIP	3	0.3
SOUTHAMPTON TOWNSHIP	6	9.6
WESTAMPTON TOWNSHIP	1	5.0
Grand Total	62	2.3



**Burlington County Municipal JIF
Transitional Duty Summary Report
January 1, 2017 - April 30, 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
CHESTERFIELD TOWNSHIP	5	5	100.0%	0	0.0%
DELANCO TOWNSHIP	31	31	100.0%	0	0.0%
DELRAN TOWNSHIP	120	120	100.0%	0	0.0%
EDGEWATER PARK TOWNSHIP	11	11	100.0%	0	0.0%
FLORENCE TOWNSHIP	22	0	0.0%	22	100.0%
LUMBERTON TOWNSHIP	64	64	100.0%	0	0.0%
MOUNT LAUREL TOWNSHIP	17	17	100.0%	0	0.0%
PEMBERTON TOWNSHIP	110	97	88.2%	13	11.8%
SOUTHAMPTON TOWNSHIP	8	8	100.0%	0	0.0%
WESTAMPTON TOWNSHIP	28	0	0.0%	28	100.0%
Grand Total	416	353	84.9%	63	15.1%



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

	Bill Count	Provider Charges	Repriced Amount	\$ Savings	% Of Savings
Participating Provider	70	\$103,295	\$39,342	\$63,953	61.9%
Facility	7	\$54,015	\$22,974	\$31,042	57.5%
Ortho/Neuro	11	\$22,251	\$9,762	\$12,489	56.1%
Physical Therapy	29	\$9,002	\$1,901	\$7,101	78.9%
MRI/Radiology	2	\$6,126	\$448	\$5,678	92.7%
Physicians Fees	6	\$4,591	\$1,607	\$2,984	65.0%
Anesthesia	2	\$4,054	\$956	\$3,098	76.4%
Occ Med/Primary Care	11	\$3,107	\$1,662	\$1,445	46.5%
Other	2	\$149	\$31	\$118	79.2%
Grand Total	70	\$103,295	\$39,342	\$63,953	61.9%

Participating Provider Penetration Rate

Bill Count	100.0%
Provider Charges	100.0%

Exclusive Provider Panel Penetration Rate

Bill Count	98.1%
Provider Charges	99.8%



**Burlington County Municipal JIF
PPO Savings And Penetration Report
January 1, 2017 - April 30, 2017**

	Bill Count	Provider Charges	Repriced Amount	\$ Savings	% Of Savings
Participating Provider	391	\$578,497	\$214,141	\$364,356	63.0%
Facility	35	\$257,685	\$121,471	\$136,213	52.9%
Ortho/Neuro	61	\$195,583	\$48,285	\$147,299	75.3%
Physical Therapy	160	\$49,413	\$13,643	\$35,770	72.4%
Physicians Fees	29	\$18,528	\$6,363	\$12,165	65.7%
Occ Med/Primary Care	62	\$17,809	\$9,939	\$7,871	44.2%
Anesthesia	9	\$15,224	\$5,204	\$10,020	65.8%
MRI/Radiology	16	\$13,586	\$3,954	\$9,632	70.9%
Other	6	\$6,899	\$4,139	\$2,760	40.0%
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	407	\$590,119	\$222,955	\$367,164	62.2%

Participating Provider Penetration Rate

Bill Count	96.1%
Provider Charges	98.0%

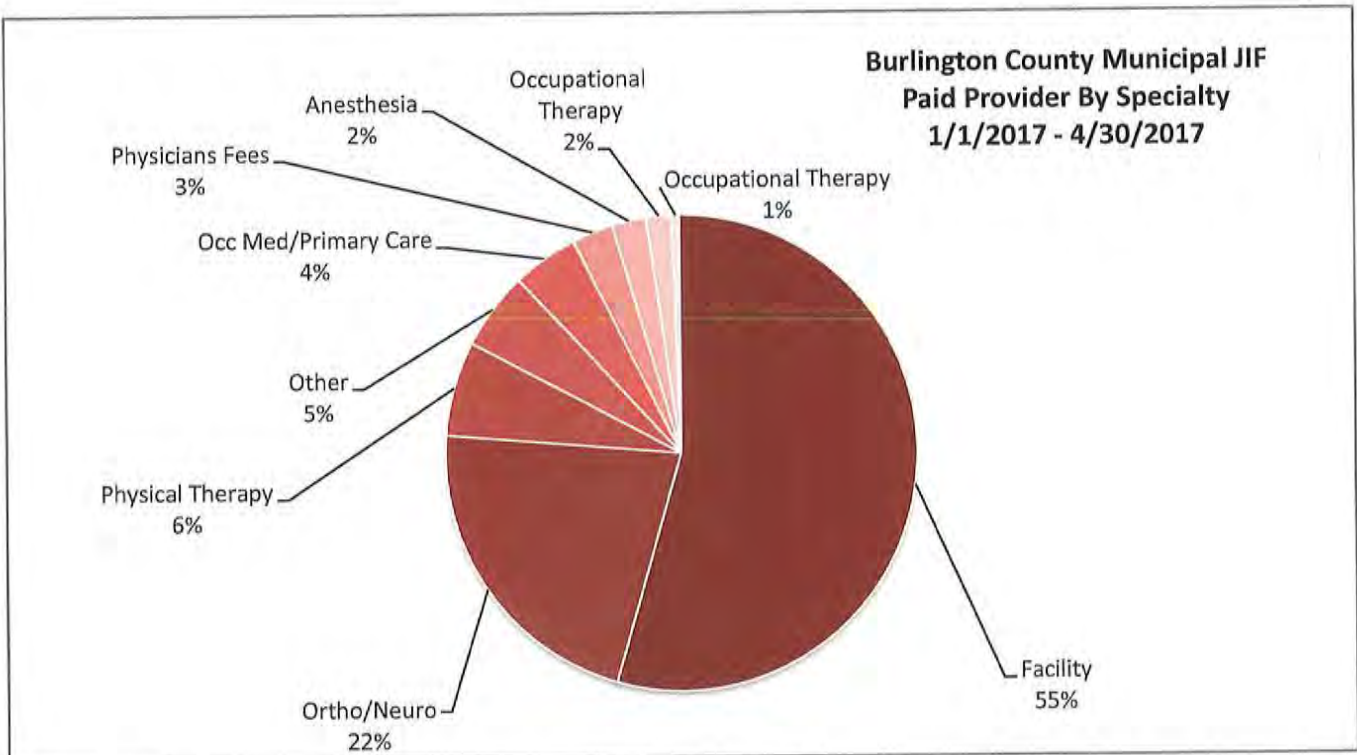
EPO Penetration Rate

Bill Count	87.3%
Provider Charges	95.6%



**Burlington County Municipal JIF
Paid Provider By Specialty
January 1, 2017 - April 30, 2017**

	Repriced Amount
Facility	\$121,471.35
Ortho/Neuro	\$48,639.65
Physical Therapy	\$14,388.64
Other	\$11,851.93
Occ Med/Primary Care	\$9,938.58
Physicians Fees	\$6,362.66
Anesthesia	\$5,204.42
MRI/Radiology	\$3,953.78
Occupational Therapy	\$1,144.00





**Burlington County Municipal JIF
Top 5 Providers By Specialty
January 1, 2017 - April 30, 2017**

	Bill Count	Repriced Amount
Facility	20	\$101,936.87
COOPER HEALTH SYSTEMS	1	\$45,297.76
VIRTUA MEMORIAL HOSPITAL BURLINGTON COUNTY INC	15	\$26,534.20
NORTHERN MONMOUTH REGIONAL SURG CTR	1	\$11,042.00
PREMIER ORTHO ASSOC SURG	1	\$10,530.65
SUMMIT SURGICAL CENTER, LLC	2	\$8,532.26
MRI/Radiology	16	\$3,953.78
ONE CALL MEDICAL, INC.	5	\$2,442.88
COOPER UNIVERSITY RADIOLOGY, PC	4	\$1,321.92
RADIOLOGY ASSOCIATES OF BURLINGTON COUNTY P A	6	\$174.10
SOUTH JERSEY RADIOLOGY ASSOCIATES PA	1	\$14.88
Occ Med/Primary Care	55	\$8,795.15
U.S. HEALTHWORKS MEDICAL GROUP OF NEW JERSEY, P.C.	18	\$3,517.02
VIRTUA AT WORK	15	\$2,265.61
RWJUHJ OCCUPATIONAL HEALTH	8	\$1,145.55
MEDEXPRESS URGENT CARE- NEW JERSEY, INC	9	\$1,109.60
WORKNET OCCUPATIONAL MEDICINE	5	\$757.37
Occupational Therapy	13	\$1,144.00
NOVACARE REHABILITATION	13	\$1,144.00
Ortho/Neuro	45	\$44,863.41
PREMIER ORTHOPAEDIC ASSOCIATES OF SOUTHERN NJ	6	\$24,611.42
ORTHOPAEDIC INSTITUTE OF CENTRAL JERSEY	7	\$7,475.78
PREMIER ORTHOPEDIC OF SOUTH JERSEY	19	\$5,834.38
COASTAL SPINE, PC.	8	\$3,782.05
SPRAINS, STRAINS & FRACTURES	5	\$3,159.78
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	135	\$11,915.00
REHAB EXCELLENCE CENTER, LLC	81	\$5,700.00
BACHARACH INSTITUTE FOR REHABILITATION, INC	5	\$2,178.00
NOVACARE REHABILITATION	21	\$2,004.00
STRIVE PHYSICAL THERAPY AND SPORTS REHABILITATION LLC	16	\$1,173.00
REHAB CONNECTION	12	\$860.00
Physicians Fees	18	\$5,255.16
EMERGENCY PHYSICIANS OF NEW JERSEY P A	9	\$2,423.14
COASTAL SPINE, PC.	1	\$900.00
VIRTUA MEDICAL GROUP, PA	1	\$748.54
EMERGENCY PHYSICIAN ASSOCIATES OF SOUTH JERSEY, PC	3	\$662.48
JEFFERSON UNIVERSITY PHYSICIANS	4	\$521.00



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	63	57	64	56								
Jennifer Hann	66	59	48	56								
Stephanie Dionisio	63	56	60	58								
Sharon Maurer	64	56	67	56								
Karen Kofoet												
Vineland & Other Accounts	55	61	53	49								
Patricia Henchy	21	32	30	0								
Team Leader Russel Bayer	332	321	322	275	0	0	0	0	0	0	0	0
Total												

May 6, 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 April 30, 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 \$ 17,182.37. This generated an average annual yield of 1.13%. However, after including an unrealized net gain of \$10,538.58 in the asset portfolio, the yield is adjusted to 1.83% for this period. The total overview of the asset portfolio for the fund shows an overall unrealized loss of \$124,691.42 as it relates to current market value of \$ 14,847,384.60 vs. the amount we have invested. This current market value, however, when considering the total accrued income at month end is \$14,923,255.63.

Our asset portfolio with Wilmington/Trust consists of 8 obligations with maturity greater than one year.

RECEIPT ACTIVITY FOR THE PERIOD

Subrogation Receipts \$ 52,484.98 w/YTD Total \$ 55,040.68 (detailed in my report)
Overpayment Reimbursements \$ 100.00

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 \$ 121,720.74. The claims detail shows 195 claim payments issued.

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

Delran Township	\$73,625.00
Chesterfield Township	\$ 1,047.00
Bordentown City	\$22,500.00

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 \$ 18,623,288.24 to a closing balance of \$ 17,734,676.37 showing a decrease in the fund of \$ 888,611.87. 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
4/3	TABERNACLE	Z43871	TABERNACLE	PR	2016	4,095.17	
4/3	PEMBERTON TOWNSHIP	Z31745	ANTHONY LUSTER	WC	2015	9.50	
4/3	PEMBERTON TOWNSHIP	Z31745	DANIEL MATTHEWS	WC	2015	9.50	
4/5	MEDFORD TOWNSHIP	Z44050	MEDFORD TOWNSHIP	PR	2016	1,279.50	
4/9	EDGEWATER PARK	Z42992	MARK HERKOPEREC	WC	2016	50.00	
4/15	EDGEWATER PARK	Z42992	MARK HERKOPEREC	WC	2016	50.00	
4/19	WESTAMPTON TWP.	Z46123	WESTAMPTON TWP.	PR	2016	11,259.56	
4/19	WESTAMPTON TWP.	Z46123	WESTAMPTON TWP.	PR	2016	35,701.75	
4/25	WRIGHTSTOWN BORO	X06829	WRIGHTSTOWN BORO	PR	2010	30.00	
TOTAL-APR						52,484.98	
TOTAL-YTD							55,040.68

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

	<u>January</u>	<u>February</u>	<u>March</u>	<u>April</u>	<u>Year To Date Total</u>
Opening Balance for the Period:	16,700,752.22	16,651,255.59	18,736,962.31	18,623,288.24	
RECEIPTS:					
Interest Income (Cash)	14,785.77	5,557.02	1,304.30	-11,483.42	10,163.67
Premium Assessment Receipts	553,974.00	2,816,911.99	186,629.00	0.00	3,557,514.99
Prior Yr. Premium Assessment Receipts	0.00	0.00	0.00	0.00	0.00
Subrogation & Reimb. Receipts:					
Fund Year 2017	0.00	0.00	0.00	0.00	0.00
Fund Year 2016	329.00	2,036.70	0.00	52,435.98	54,801.68
Fund Year 2015	0.00	0.00	0.00	19.00	19.00
Fund Year 2014	0.00	0.00	125.00	0.00	125.00
Fund Year 2013	8.00	0.00	0.00	100.00	108.00
Closed Fund Year	0.00	120.00	62.00	30.00	212.00
Total Subrogation & Reimb.Receipts	337.00	2,156.70	187.00	52,584.98	55,265.68
FY 2017 Appropriation Refunds	200.00	0.00	0.00	0.00	200.00
FY 2016 Appropriation Refunds	0.00	885.00	177.00	0.00	1,062.00
Late Payment Penalties	0.00	0.00	0.00	0.00	0.00
RCF Clsd Yr. Claims Reimbursement	0.00	0.00	0.00	0.00	0.00
RCF Claims Reimbursement	0.00	0.00	0.00	0.00	0.00
Other	0.00	0.00	0.00	0.00	0.00
TOTAL RECEIPTS:	569,296.77	2,825,510.71	188,297.30	41,101.56	3,624,206.34

DISBURSEMENTS:

Net Claim Payments:

Fund Year 2017	1,623.48	21,806.37	77,804.46	18,494.39	119,728.70
Fund Year 2016	58,056.90	62,688.23	59,466.28	65,503.66	245,715.07
Fund Year 2015	44,258.92	39,137.06	19,907.75	17,535.48	120,839.21
Fund Year 2014	40,063.72	20,696.48	54,634.21	15,280.95	130,675.36
Fund Year 2013	2,165.00	4,361.57	6,670.75	4,221.38	17,418.70
Closed Fund Year	0.00	0.00	0.00	0.00	0.00
Total Net Claim Payments	146,168.02	148,689.71	218,483.45	121,035.86	634,377.04

Total Net Claim Payments

Exp.& Admin Bill List Payments:

Exp. & Cont. Charges FY 2018	0.00	0.00	0.00	0.00	0.00
Exp. & Cont. Charges FY 2017	71,270.25	141,842.60	71,687.92	122,558.75	407,359.52
Property Fund Charges FY 2017	0.00	0.00	0.00	0.00	0.00
E-JIF Premium FY 2017	0.00	130,719.82	0.00	0.00	130,719.82
M.E.L. Premium FY 2017	396,515.32	0.00	0.00	396,515.32	793,030.64
POL/EPL Policy Premium FY 2017	0.00	271,460.50	0.00	274,694.50	546,155.00
Exp. & Cont. Charges FY 2016	3,189.81	26,327.72	11,800.00	14,025.00	55,342.53
Property Fund Charges FY 2016	0.00	0.00	0.00	0.00	0.00
M.E.L. Premium FY 2016	0.00	0.00	0.00	0.00	0.00
Exp. & Cont. Charges FY 2015	1,650.00	20,763.64	0.00	0.00	22,413.64
Exp. & Cont. Charges FY 2014	0.00	0.00	0.00	0.00	0.00
Other	0.00	0.00	0.00	0.00	0.00
Closed Fund Year	0.00	0.00	0.00	884.00	884.00
Total Bill List Payments	472,625.38	591,114.28	83,487.92	808,677.57	1,955,905.15
Net Bank Services Fees	0.00	0.00	0.00	0.00	0.00
Other	0.00	0.00	0.00	0.00	0.00
TOTAL DISBURSEMENTS:	618,793.40	739,803.99	301,971.37	929,713.43	2,590,282.19

Closing Balance for the Period:

16,651,255.59	18,736,962.31	18,623,288.24	17,734,676.37
---------------	---------------	---------------	---------------

Account Net Cash Change During the Period:

Operating Account	2,137,450.37	2,081,929.72	-105,585.48	-6,871,654.44	-2,757,859.83
NJ Cash Management Account	0.00	0.00	0.00	0.00	0.00
Investment Account	-2,150,000.00	0.00	-6,838.59	427.97	-2,156,410.62
Asset Management Account	13,550.00	3,780.00	-1,250.00	5,982,614.60	5,998,694.60
Claims Imprest Account	-49,997.00	-3.00	0.00	0.00	-50,000.00
Expense & Contingency Account	-500.00	0.00	0.00	0.00	-500.00
Total Change in Account Net Cash:	-49,496.63	2,085,706.72	-113,674.07	-888,611.87	1,033,924.15

Proof: **0.00** **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.	OPERATING AC	CLAIMS ACCOU	ADMIN. EXPENS
	Maturity (Yrs)	0	0	0	0	0	0	0	0	0
	Purchase Yield:	0	0	0	0	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	\$39,204.36	\$0.00	\$0.00	\$0.00	\$39,204.36	\$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)	(\$27,496.01)	\$0.00	\$0.00	\$0.00	(\$27,496.01)	\$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	\$5,474.02	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$5,474.02	\$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)	\$10,538.58	\$0.00	\$0.00	\$0.00	\$10,538.58	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
8 Net Investment Income	\$27,720.95	\$0.00	\$0.00	\$0.00	\$22,246.93	\$0.00	\$0.00	\$5,474.02	\$0.00	\$0.00
9 Deposits - Purchases	\$12,981,870.44	\$0.00	\$0.00	\$6,000,000.00	\$5,999,572.03	\$0.00	\$0.00	\$52,584.98	\$121,035.86	\$808,677.57
10 (Withdrawals - Sales)	(\$13,858,998.89)	\$0.00	\$0.00	(\$5,999,572.03)	\$0.00	\$0.00	\$0.00	(\$6,929,713.43)	(\$121,035.86)	(\$808,677.57)
Ending Cash & Investment Balance	\$17,734,676.57	\$0.00	\$0.00	\$427.97	\$14,847,384.60	(\$0.00)	\$0.00	\$2,785,864.00	\$100,000.00	\$1,000.00
Ending Interest Accrual Balance	\$75,871.03	\$0.00	\$0.00	\$0.00	\$75,871.03	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Plus Outstanding Checks	\$81,833.60	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$38,301.13	\$43,532.47
(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	\$17,816,510.17	\$0.00	\$0.00	\$427.97	\$14,847,384.60	(\$0.00)	\$0.00	\$2,785,864.00	\$138,301.13	\$44,532.47
Annualized Rate of Return This Month	1.83%	0.00%	0.00%	0.00%	2.25%	0.00%		1.06%	0.00%	0.00%

Investment Income Allocation

		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
	1 Interest Accrued and/or Interest Cost					\$5,016.19					\$5,016.19
	2 Interest Accrued - discounted Instr.s					\$0.00					\$0.00
	3 (Amortization and/or Interest Cost)					(\$3,518.11)					(\$3,518.11)
	4 Accretion					\$0.00					\$0.00
	5 Interest Paid - Cash Instr.s					\$700.40					\$700.40
	6 Interest Paid - Term Instr.s					\$0.00					\$0.00
	7 Unrealized Gain (Loss)					\$1,348.41					\$1,348.41
	8 Net Investment Income	\$0.00	\$0.00	\$0.00	\$0.00	\$3,546.89	\$0.00	\$0.00	\$0.00	\$0.00	\$3,546.89
	9 Interest Accrued - Net Change	\$0.00	\$0.00	\$0.00	\$0.00	\$5,016.19	\$0.00	\$0.00	\$0.00	\$0.00	\$5,016.19
	Ending Cash & Investment Balance	\$90,511.63	(\$336,273.08)	\$56,017.94	\$889,152.07	\$240,081.61	\$49,026.26	(\$11,893.63)	\$278,037.25	\$304,857.60	\$1,559,517.65
	Ending Interest Accrual Balance	\$0.00	\$0.00	\$0.00	\$0.00	\$6,459.21	\$0.00	\$0.00	\$0.00	\$0.00	\$6,459.21

		Prop	Liab	Auto	WC	Ded	Cont	EJIF	MEL	Admin	Total
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
	1 Interest Accrued and/or Interest Cost					\$5,917.94					\$5,917.94
	2 Interest Accrued - discounted Instr.s					\$0.00					\$0.00
	3 (Amortization and/or Interest Cost)					(\$4,150.55)					(\$4,150.55)
	4 Accretion					\$0.00					\$0.00
	5 Interest Paid - Cash Instr.s					\$826.31					\$826.31
	6 Interest Paid - Term Instr.s					\$0.00					\$0.00
	7 Unrealized Gain (Loss)					\$1,590.81					\$1,590.81
	8 Net Investment Income	\$0.00	\$0.00	\$0.00	\$0.00	\$4,184.51	\$0.00	\$0.00	\$0.00	\$0.00	\$4,184.51
	9 Interest Accrued - Net Change	\$0.00	\$0.00	\$0.00	\$0.00	\$5,917.94	\$0.00	\$0.00	\$0.00	\$0.00	\$5,917.94
	Ending Cash & Investment Balance	(\$86,244.53)	(\$53,597.54)	\$103,949.87	\$1,350,864.00	\$551,691.11	\$92,962.66	(\$15,938.92)	\$565,395.87	\$153,096.14	\$2,662,178.66
	Ending Interest Accrual Balance	\$24.44	(\$0.00)	\$44.81	\$664.37	\$11,212.60	\$40.13	(\$0.00)	\$434.66	\$125.52	\$12,546.51

Investment Income Allocation

		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
	1 Interest Accrued and/or Interest Cost					\$5,016.19					\$5,016.19
	2 Interest Accrued - discounted Instr.s					\$0.00					\$0.00
	3 (Amortization and/or Interest Cost)					(\$3,518.11)					(\$3,518.11)
	4 Accretion					\$0.00					\$0.00
	5 Interest Paid - Cash Instr.s					\$700.40					\$700.40
	6 Interest Paid - Term Instr.s					\$0.00					\$0.00
	7 Unrealized Gain (Loss)					\$1,348.41					\$1,348.41
	8 Net Investment Income	\$0.00	\$0.00	\$0.00	\$0.00	\$3,546.89	\$0.00	\$0.00	\$0.00	\$0.00	\$3,546.89
	9 Interest Accrued - Net Change	\$0.00	\$0.00	\$0.00	\$0.00	\$5,016.19	\$0.00	\$0.00	\$0.00	\$0.00	\$5,016.19
	Ending Cash & Investment Balance	\$90,511.63	(\$336,273.08)	\$56,017.94	\$889,152.07	\$240,081.61	\$49,026.26	(\$11,893.63)	\$278,037.25	\$304,857.60	\$1,559,517.65
	Ending Interest Accrual Balance	\$0.00	\$0.00	\$0.00	\$0.00	\$6,459.21	\$0.00	\$0.00	\$0.00	\$0.00	\$6,459.21

		Prop	Liab	Auto	WC	Ded	Cont	EJIF	MEL	Admin	Total
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
	1 Interest Accrued and/or Interest Cost					\$5,917.94					\$5,917.94
	2 Interest Accrued - discounted Instr.s					\$0.00					\$0.00
	3 (Amortization and/or Interest Cost)					(\$4,150.55)					(\$4,150.55)
	4 Accretion					\$0.00					\$0.00
	5 Interest Paid - Cash Instr.s					\$826.31					\$826.31
	6 Interest Paid - Term Instr.s					\$0.00					\$0.00
	7 Unrealized Gain (Loss)					\$1,590.81					\$1,590.81
	8 Net Investment Income	\$0.00	\$0.00	\$0.00	\$0.00	\$4,184.51	\$0.00	\$0.00	\$0.00	\$0.00	\$4,184.51
	9 Interest Accrued - Net Change	\$0.00	\$0.00	\$0.00	\$0.00	\$5,917.94	\$0.00	\$0.00	\$0.00	\$0.00	\$5,917.94
	Ending Cash & Investment Balance	(\$86,244.53)	(\$53,597.54)	\$103,949.87	\$1,350,864.00	\$551,691.11	\$92,962.66	(\$15,938.92)	\$565,395.87	\$153,096.14	\$2,662,178.66
	Ending Interest Accrual Balance	\$24.44	(\$0.00)	\$44.81	\$664.37	\$11,212.60	\$40.13	(\$0.00)	\$434.66	\$125.52	\$12,546.51

		Prop	Liab	Auto	WC	Ded	Cont	EJIF	MEL	Admin	Total
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
	1 Interest Accrued and/or Interest Cost					\$5,098.60					\$5,098.60
	2 Interest Accrued - discounted Instr.s					\$0.00					\$0.00
	3 (Amortization and/or Interest Cost)					(\$3,575.91)					(\$3,575.91)
	4 Accretion					\$0.00					\$0.00
	5 Interest Paid - Cash Instr.s					\$711.91					\$711.91
	6 Interest Paid - Term Instr.s					\$0.00					\$0.00
	7 Unrealized Gain (Loss)					\$1,370.56					\$1,370.56
	8 Net Investment Income	\$0.00	\$0.00	\$0.00	\$0.00	\$3,605.16	\$0.00	\$0.00	\$0.00	\$0.00	\$3,605.16
	9 Interest Accrued - Net Change	\$0.00	\$0.00	\$0.00	\$0.00	\$5,098.60	\$0.00	\$0.00	\$0.00	\$0.00	\$5,098.60
	Ending Cash & Investment Balance	\$82,151.46	\$341,829.20	(\$177,688.04)	\$960,356.25	\$649,008.67	\$60,591.88	(\$79.83)	\$250,632.22	\$135,943.64	\$2,302,745.45
	Ending Interest Accrual Balance	\$30.57	\$125.10	(\$0.07)	\$351.85	\$9,543.88	\$22.58	(\$0.00)	\$93.39	\$55.66	\$10,222.96

		Prop	Liab	Auto	WC	Ded	Cont	EJIF	MEL	Admin	Total
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
	1 Interest Accrued and/or Interest Cost					\$12,395.29					\$12,395.29
	2 Interest Accrued - discounted Instr.s					\$0.00					\$0.00
	3 (Amortization and/or Interest Cost)					(\$8,693.45)					(\$8,693.45)
	4 Accretion					\$0.00					\$0.00
	5 Interest Paid - Cash Instr.s					\$1,730.73					\$1,730.73
	6 Interest Paid - Term Instr.s					\$0.00					\$0.00
	7 Unrealized Gain (Loss)					\$3,332.00					\$3,332.00
	8 Net Investment Income	\$0.00	\$0.00	\$0.00	\$0.00	\$8,764.57	\$0.00	\$0.00	\$0.00	\$0.00	\$8,764.57
	9 Interest Accrued - Net Change	\$0.00	\$0.00	\$0.00	\$0.00	\$12,395.29	\$0.00	\$0.00	\$0.00	\$0.00	\$12,395.29
	Ending Cash & Investment Balance	\$91,178.15	\$174,910.43	\$102,387.06	\$789,441.75	\$532,505.65	\$52,710.37	\$1,679.62	\$168,336.22	\$4,126,431.61	\$6,039,580.86
	Ending Interest Accrual Balance	\$33.92	\$59.74	\$38.15	\$293.08	\$22,769.87	\$19.64	\$0.63	\$62.73	\$1,456.18	\$24,733.93



Rodney Square North
1100 North Market Street
Wilmington DE 19890-0001

Account Number	120882-000
-----------------------	-------------------

As of April 30, 2017

Statement of Account

WILMINGTON TRUST, NA
AS INVESTMENT MANAGER UNDER AGREEMENT
DATED 3/6/17 FOR BURLINGTON COUNTY
MUNICIPAL JOINT INSURANCE FUND

If you have questions regarding this statement, please
contact the appropriate individual(s) noted below. You
may also write to the address appearing above.

Account Administrator: SUSAN T. O'NEAL 302-636-6448
Portfolio Manager: ZLA E. QASIM 302-651-8413

1430416 02 T 4482 000148788 0001N

THOMAS J. TONTARSKI
10796 MALLARD POINT ROAD
CHESTERTOWN, MD 21620

Important Information

Account Number	120882-000
-----------------------	-------------------

As of April 30, 2017

The market value and estimated income information contained in this statement reflect market quotations at the close of your statement period and may not reflect current values. This statement should not be used to prepare tax documents. Information for tax reporting purposes will be reflected in your annual Wilmington Trust Tax Information Letter. Please contact your relationship manager if you have any questions.

Table of Contents

	PAGE
SUMMARY	
Investment	1
Activity	2
DETAIL	
Investment	3
Activity	5

Subject Account(s)

ACCOUNT NUMBER	ACCOUNT NAME
120882-000	BURLINGTON COUNTY MUNICIPAL JIF

Summary of Investments

Account Number **120882-000**

As of April 30, 2017

Page 1 of 7

PORTFOLIO	INVESTMENT CATEGORY	MARKET VALUE (M/V) As of 3/31/2017	% OF M/V	MARKET VALUE (M/V) As of 4/30/2017	% OF M/V
PRINCIPAL PORTFOLIO(S)					
	U.S. TREASURY OBLIGATIONS				
	U.S. TREASURY BONDS AND NOTES	\$0.00	0.00	\$5,964,534.60	40.17
	TOTAL U.S. TREASURY OBLIGATIONS	0.00	0.00	5,964,534.60	40.17
	U.S. GOVERNMENT AGENCIES				
	GOVERNMENT AGENCY BONDS/NOTES	8,864,770.00	100.00	8,882,850.00	59.83
	TOTAL U.S. GOVERNMENT AGENCIES	8,864,770.00	100.00	8,882,850.00	59.83
TOTAL PRINCIPAL PORTFOLIO(S)		8,864,770.00	100.00	14,847,384.60	100.00
	TOTAL ACCRUED INCOME	36,666.67		75,871.03	
	TOTAL MARKET VALUE WITH ACCRUED INCOME	8,901,436.67		14,923,255.63	

Summary of Activity

Account Number **120882-000**

April 1, 2017 through April 30, 2017

Page 2 of 7

	CASH	CASH MANAGEMENT
PRINCIPAL		
OPENING BALANCES:	0.00	0.00
RECEIPTS		
Transfers/Additions	5,999,572.03	0.00
TOTAL RECEIPTS	5,999,572.03	0.00
DISBURSEMENTS		
Purchases	(5,972,076.02)	0.00
Other Disbursements	(27,496.01)	0.00
TOTAL DISBURSEMENTS	(5,999,572.03)	0.00
CASH MANAGEMENT ACTIVITY		
Cash Management Purchases	0.00	0.00
Cash Management Sales	0.00	0.00
NET CASH MANAGEMENT	0.00	0.00
CLOSING BALANCES:	0.00	0.00

Investment Detail

Account Number **120882-000**
As of April 30, 2017

Page 3 of 7

	<u>QUANTITY</u> <u>DESCRIPTION</u>	<u>MARKET VALUE (M/V)</u> <u>MARKET UNIT PRICE</u>	<u>%M/V</u>	<u>FEDERAL TAX COST</u> <u>AVERAGE UNIT COST</u>	<u>UNREALIZED</u> <u>GAIN/(LOSS)</u>	<u>ACCRUED</u> <u>INCOME</u>	<u>ESTIMATED</u> <u>ANNUAL INCOME</u>	<u>YIELD (%)</u> <u>YTM (%)</u>
PRINCIPAL PORTFOLIO(S)								
U.S. TREASURY OBLIGATIONS								
2018	1,000,000.0000	\$998,280.00	6.72	\$999,179.69	(\$899.69)	\$4,175.82	\$10,000.00	1.00
	UNITED STATES TREASURY NOTES	99.8280		99.92				1.16
	DTD 05/31/2013 1.000% 05/31/2018							
	CUSIP 912828VE7 RATING AAA							
2018	1,000,000.0000	996,480.00	6.71	997,812.50	(1,332.50)	4,175.82	10,000.00	1.00
	UNITED STATES TREASURY NOTES	99.6480		99.78				1.22
	DTD 11/30/2016 1.000% 11/30/2018							
	CUSIP 912828U40 RATING AAA							
2019	1,000,000.0000	990,740.00	6.67	992,304.69	(1,564.69)	4,175.82	10,000.00	1.01
	UNITED STATES TREASURY NOTES	99.0740		99.23				1.36
	DTD 11/30/2012 1.000% 11/30/2019							
	CUSIP 912828UB4 RATING AAA							
2019	1,000,000.0000	991,720.00	6.68	993,164.07	(1,444.07)	4,036.60	8,750.00	0.88
	UNITED STATES TREASURY NOTES	99.1720		99.32				1.29
	DTD 05/15/2016 0.875% 05/15/2019							
	CUSIP 912828R44 RATING AAA							
2020	1,000,000.0000	996,600.00	6.71	998,359.37	(1,759.37)	5,741.76	13,750.00	1.38
	UNITED STATES TREASURY NOTES	99.6600		99.84				1.49
	DTD 05/31/2013 1.375% 05/31/2020							
	CUSIP 912828VF4 RATING AAA							
2020	998,000.0000	990,714.60	6.67	991,255.70	(541.10)	6,898.54	13,722.50	1.39
	UNITED STATES TREASURY NOTES	99.2700		99.32				1.59
	DTD 10/31/2015 1.375% 10/31/2020							
	CUSIP 912828L99 RATING AAA							
TOTAL U.S. TREASURY OBLIGATIONS		5,964,534.60	40.17	5,972,076.02	(7,541.42)	29,204.36	66,222.50	1.11

continued

Investment Detail

Account Number **120882-000**
As of April 30, 2017

Page 4 of 7

<u>QUANTITY</u> <u>DESCRIPTION</u>		<u>MARKET VALUE (M/V)</u> <u>MARKET UNIT PRICE</u>	<u>%M/V</u>	<u>FEDERAL TAX COST</u> <u>AVERAGE UNIT COST</u>	<u>UNREALIZED</u> <u>GAIN/(LOSS)</u>	<u>ACCRUED</u> <u>INCOME</u>	<u>ESTIMATED</u> <u>ANNUAL INCOME</u>	<u>YIELD (%)</u> <u>YTM (%)</u>
PRINCIPAL PORTFOLIO(S)								
U.S. GOVERNMENT AGENCIES								
2019	8,000,000.0000	\$7,888,800.00	53.13	\$8,000,000.00	(\$111,200.00)	\$41,400.00	\$108,000.00	1.37
	FEDERAL HOME LOAN BANK	98.6100		100.00				1.89
	DTD 06/13/2016 1.350% 12/13/2019							
	CALLABLE							
	CUSIP 3130A8FB4 RATING AAA							
2019	1,000,000.0000	994,050.00	6.70	1,000,000.00	(5,950.00)	5,266.67	12,000.00	1.21
	FEDERAL HOME LOAN MORTGAGE CORP	99.4050		100.00				1.49
	MEDIUM TERM NOTE							
	DTD 08/23/2016 1.200% 05/23/2019							
	CALLABLE							
	CUSIP 3134GAAR5 RATING AAA							
TOTAL U.S. GOVERNMENT AGENCIES		8,882,850.00	59.83	9,000,000.00	(117,150.00)	46,666.67	120,000.00	1.35
TOTAL PRINCIPAL PORTFOLIO(S)		14,847,384.60	100.00	14,972,076.02	(124,691.42)	75,871.03	186,222.50	1.25
TOTAL ACCRUED INCOME		75,871.03						
TOTAL MARKET VALUE WITH ACCRUED INCOME		14,923,255.63						

Activity Detail

Account Number **120882-000**
April 1, 2017 through April 30, 2017

Page 5 of 7

DATE	TYPE	QUANTITY	DESCRIPTION	CASH	CASH MANAGEMENT
PRINCIPAL					
OPENING BALANCES:				0.00	0.00
4/21/2017	TRANSFER/ADDITION		CASH RECEIPT ACH TRANSFER FROM CHECKING 9871761863	5,000,000.00	
	TRANSFER/ADDITION		CASH RECEIPT ACH TRANSFER FROM CHECKING 9871761863	1,682.51	
	PURCHASE	1,000,000.0000	PURCHASED 1000000 PAR VALUE OF U.S. TREASURY NOTES 0.875% 5/15/19 AT 99.3164 TRADE DATE 2017-04-21 SETTLEMENT DATE 2017-04-21	(993,164.07)	
	OTHER DISBURSEMENT		PAID ACCRUED INTEREST ON PURCHASE OF U.S. TREASURY NOTES 0.875% 5/15/19	(3,794.89)	
	PURCHASE	1,000,000.0000	PURCHASED 1000000 PAR VALUE OF U.S. TREASURY NOTES 1.000% 5/31/18 AT 99.918 TRADE DATE 2017-04-21 SETTLEMENT DATE 2017-04-21	(999,179.69)	
	OTHER DISBURSEMENT		PAID ACCRUED INTEREST ON PURCHASE OF U.S. TREASURY NOTES 1.000% 5/31/18	(3,901.10)	
	PURCHASE	1,000,000.0000	PURCHASED 1000000 PAR VALUE OF U.S. TREASURY NOTES 1.000% 11/30/18 AT 99.7813 TRADE DATE 2017-04-21 SETTLEMENT DATE 2017-04-21	(997,812.50)	
	OTHER DISBURSEMENT		PAID ACCRUED INTEREST ON PURCHASE OF U.S. TREASURY NOTES 1.000% 11/30/18	(3,901.10)	
	PURCHASE	1,000,000.0000	PURCHASED 1000000 PAR VALUE OF U.S. TREASURY NOTES 1.000% 11/30/19 AT 99.2305 TRADE DATE 2017-04-21 SETTLEMENT DATE 2017-04-21	(992,304.69)	
	OTHER DISBURSEMENT		PAID ACCRUED INTEREST ON PURCHASE OF U.S. TREASURY NOTES 1.000% 11/30/19	(3,901.10)	
	PURCHASE	1,000,000.0000	PURCHASED 1000000 PAR VALUE OF U.S. TREASURY NOTES 1.375% 5/31/20 AT 99.8359 TRADE DATE 2017-04-21 SETTLEMENT DATE 2017-04-21	(998,359.37)	

continued

Activity Detail

Account Number **120882-000**

April 1, 2017 through April 30, 2017

Page 6 of 7

DATE	TYPE	QUANTITY	DESCRIPTION	CASH	CASH MANAGEMENT
4/21/2017	OTHER DISBURSEMENT		PAID ACCRUED INTEREST ON PURCHASE OF U.S. TREASURY NOTES 1.375% 5/31/20	(5,364.01)	
4/24/2017	TRANSFER/ADDITION		CASH RECEIPT ACH TRANSFER FROM CHECKING 9871761863	997,889.52	
	PURCHASE	998,000.0000	PURCHASED 998000 PAR VALUE OF U.S. TREASURY NOTES 1.375% 10/31/20 AT 99.3242 TRADE DATE 2017-04-24 SETTLEMENT DATE 2017-04-24	(991,255.70)	
	OTHER DISBURSEMENT		PAID ACCRUED INTEREST ON PURCHASE OF U.S. TREASURY NOTES 1.375% 10/31/20	(6,633.81)	
CLOSING BALANCES:				0.00	0.00



Other Information

120882-000 BURLINGTON COUNTY MUNICIPAL JIF

As of April 30, 2017

Page 7 of 7

To the extent Wilmington Trust has custody of assets but no investment authority over your account, you have the right at any time to receive, at no additional cost to you, written confirmations of securities transactions that occur in your account. These confirmations will be mailed to you in the timeframe required by applicable regulations. Even if you previously waived your right to receive these confirmations, you may at anytime ask to receive such confirmations going forward.

Please contact your relationship manager if you wish to have written trade confirmations mailed to you.

**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	52,365.98	0.00	0.00	219.00	0.00	0.00	0.00	0.00	0.00	52,584.98
Invest Pymnts	0.00	0.00	0.00	0.00	16,012.60	0.00	0.00	0.00	0.00	16,012.60
Invest Adj	0.00	0.00	0.00	0.00	(27,496.02)	0.00	0.00	0.00	0.00	(27,496.02)
Subtotal Invest	0.00	0.00	0.00	0.00	(11,483.42)	0.00	0.00	0.00	0.00	(11,483.42)
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	52,365.98	0.00	0.00	219.00	(11,483.42)	0.00	0.00	0.00	0.00	41,101.56
EXPENSES										
Claims Transfers	8,910.75	25,651.80	10.25	86,463.06	0.00	0.00	0.00	0.00	0.00	121,035.86
Expenses	0.00	274,694.50	0.00	0.00	0.00	0.00	0.00	396,515.32	137,467.75	808,677.57
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	8,910.75	300,346.30	10.25	86,463.06	0.00	0.00	0.00	396,515.32	137,467.75	929,713.43
END BALANCE	198,561.17	1,012,302.75	234,056.94	6,043,496.73	3,140,820.76	444,573.80	(26,273.22)	1,547,065.63	5,140,071.81	17,734,676.37

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:	Variance between monthly total and allocation total e>	(30.00)	
Allocation variance 3:	Treasurer/TPA net payments NOT equ	Max/Mi 1,831,020.92	/ (0.00)
Pre-existing variance:	Prior period unreconciled variance exis	Max/Mi 1,831,050.92	/ (0.00)

**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	52,365.98	0.00	0.00	219.00	0.00	0.00	0.00	0.00	0.00	52,584.98
Invest Pymnts	0.00	0.00	0.00	0.00	16,012.60	0.00	0.00	0.00	0.00	16,012.60
Invest Adj	0.00	0.00	0.00	0.00	(27,496.02)	0.00	0.00	0.00	0.00	(27,496.02)
Subtotal Invest	0.00	0.00	0.00	0.00	(11,483.42)	0.00	0.00	0.00	0.00	(11,483.42)
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	52,365.98	0.00	0.00	219.00	(11,483.42)	0.00	0.00	0.00	0.00	41,101.56
EXPENSES										
Claims Transfers	8,910.75	25,651.80	10.25	86,463.06	0.00	0.00	0.00	0.00	0.00	121,035.86
Expenses	0.00	274,694.50	0.00	0.00	0.00	0.00	0.00	396,515.32	137,467.75	808,677.57
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	8,910.75	300,346.30	10.25	86,463.06	0.00	0.00	0.00	396,515.32	137,467.75	929,713.43
END BALANCE	198,561.17	1,012,302.75	234,056.94	6,043,496.73	3,140,820.76	444,573.80	(26,273.22)	1,547,065.63	5,140,071.81	17,734,676.37

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:	Variance between monthly total and allocation total e>	(30.00)	
Allocation variance 3:	Treasurer/TPA net payments NOT equ	Max/Mi 1,831,020.92	/ (0.00)
Pre-existing variance:	Prior period unreconciled variance exis	Max/Mi 1,831,050.92	/ (0.00)

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	19.00						19.00
Invest Pymnts	0.00	0.00	0.00	0.00	2,046.36	0.00	0.00	0.00	0.00	2,046.36
Invest Adj	0.00	0.00	0.00	0.00	(3,513.91)	0.00	0.00	0.00	0.00	(3,513.91)
Subtotal Invest	0.00	0.00	0.00	0.00	(1,467.55)	0.00	0.00	0.00	0.00	(1,467.55)
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	19.00	(1,467.55)	0.00	0.00	0.00	0.00	(1,448.55)
EXPENSES										
Claims Transfers	0.00	10,237.40	0.00	7,298.08	0.00	0.00	0.00	0.00	0.00	17,535.48
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	10,237.40	0.00	7,298.08	0.00	0.00	0.00	0.00	0.00	17,535.48
END BALANCE	(47,998.85)	477,360.17	87,438.47	856,480.84	592,050.15	99,847.95	(40.61)	113,653.66	197,206.74	2,375,998.52

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
Invest Pymnts	0.00	0.00	0.00	0.00	2,355.12	0.00	0.00	0.00	0.00	2,355.12
Invest Adj	0.00	0.00	0.00	0.00	(4,044.09)	0.00	0.00	0.00	0.00	(4,044.09)
Subtotal Invest	0.00	0.00	0.00	0.00	(1,688.97)	0.00	0.00	0.00	0.00	(1,688.97)
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	(1,688.97)	0.00	0.00	0.00	0.00	(1,688.97)
EXPENSES										
Claims Transfers	0.00	10,754.75	0.00	4,526.20	0.00	0.00	0.00	0.00	0.00	15,280.95
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	10,754.75	0.00	4,526.20	0.00	0.00	0.00	0.00	0.00	15,280.95
END BALANCE	68,963.31	408,073.57	61,951.64	1,197,201.82	575,483.57	89,434.68	0.15	171,010.41	222,536.08	2,794,655.23

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	100.00						100.00
Invest Pymnts	0.00	0.00	0.00	0.00	2,082.47	0.00	0.00	0.00	0.00	2,082.47
Invest Adj	0.00	0.00	0.00	0.00	(3,575.91)	0.00	0.00	0.00	0.00	(3,575.91)
Subtotal Invest	0.00	0.00	0.00	0.00	(1,493.44)	0.00	0.00	0.00	0.00	(1,493.44)
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	100.00	(1,493.44)	0.00	0.00	0.00	0.00	(1,393.44)
EXPENSES										
Claims Transfers	0.00	0.00	0.00	4,221.38	0.00	0.00	0.00	0.00	0.00	4,221.38
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	4,221.38	0.00	0.00	0.00	0.00	0.00	4,221.38
END BALANCE	82,151.46	341,829.20	(177,688.04)	960,356.25	649,008.67	60,591.88	(79.83)	250,632.22	135,943.64	2,302,745.45

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	30.00	0.00	0.00	0.00						30.00
Invest Pymnts	0.00	0.00	0.00	0.00	5,062.72	0.00	0.00	0.00	0.00	5,062.72
Invest Adj	0.00	0.00	0.00	0.00	(8,693.45)	0.00	0.00	0.00	0.00	(8,693.45)
Subtotal Invest	0.00	0.00	0.00	0.00	(3,630.73)	0.00	0.00	0.00	0.00	(3,630.73)
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	30.00	0.00	0.00	0.00	(3,630.73)	0.00	0.00	0.00	0.00	(3,600.73)
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	884.00	884.00
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	884.00	884.00
END BALANCE	91,178.15	174,910.43	102,387.06	789,441.75	532,505.65	52,710.37	1,679.62	168,336.22	4,126,431.61	6,039,580.86

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

Month April
Current Fund Year 2017

Policy Year	Coverage	1.	2.	3.	4.	5.	6.	7.	8.
		Calc. Net Paid Thru Last Month	Monthly Net Paid April	Monthly Recoveries April	Calc. Net Paid Thru April	TPA Net Paid Thru April	Variance To Be Reconciled	Delinquent Unreconciled Variance From	Change This Month
2017	Prop	26,845.08	(684.88)	0.00	26,160.20	26,160.20	0.00	0.00	0.00
	Liab	2,978.13	780.75	0.00	3,758.88	3,758.88	0.00	0.00	0.00
	Auto	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	WC	71,411.10	18,398.52	0.00	89,809.62	89,809.62	0.00	0.00	0.00
	Total	101,234.31	18,494.39	0.00	119,728.70	119,728.70	0.00	0.00	0.00
2016	Prop	355,832.45	9,595.63	52,335.98	313,092.10	313,092.10	0.00	(0.00)	0.00
	Liab	17,934.37	3,878.90	0.00	21,813.27	21,813.27	0.00	0.00	0.00
	Auto	13,047.72	10.25	0.00	13,057.97	13,057.97	0.00	0.00	0.00
	WC	775,041.92	52,018.88	100.00	826,960.80	826,960.80	(0.00)	(0.00)	0.00
	Total	1,161,856.46	65,503.66	52,435.98	1,174,924.14	1,174,924.14	(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	29,550.67	10,237.40	0.00	39,788.07	39,788.07	(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	1,479,360.99	7,298.08	19.00	1,486,640.07	1,486,640.07	0.00	0.00	0.00
	Total	1,845,807.79	17,535.48	19.00	1,863,324.27	1,863,324.27	(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	142,026.86	10,754.75	0.00	152,781.61	152,781.61	0.00	0.00	0.00
	Auto	72,733.04	0.00	0.00	72,733.04	72,733.04	0.00	0.00	0.00
	WC	1,222,447.82	4,526.20	0.00	1,226,974.02	1,226,974.02	(0.00)	(0.00)	0.00
	Total	1,653,169.82	15,280.95	0.00	1,668,450.77	1,668,450.77	(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	238,150.12	0.00	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	1,482,155.25	4,221.38	100.00	1,486,276.63	1,486,276.63	(0.00)	(0.00)	0.00
	Total	2,215,648.99	4,221.38	100.00	2,219,770.37	2,219,770.37	(0.00)	(0.00)	0.00
TOTAL		6,977,717.37	121,035.86	52,554.98	7,046,198.25	7,046,198.25	(0.00)	(0.00)	0.00



BURLINGTON COUNTY J.I.F.

Check Register Report

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

Processed Date: Apr 1, 2017 - Apr 30, 2017
 Instance Type: All
 Coverage : All , Claimant Type: All

Check Number	Check Date	Claimant (Case) Type	Payee Name	QL File / Claim Number	Loss Date	Payment Amount	Policy Year	Exp./Legal
10245	4/3/2017	INDEMNITY	PREMIER ORTHOPEDIC OF SOUTH JERSEY	Z37789/001250034	4/20/2016	\$500.00	2016/2016	Loss
10246	4/3/2017	1ST PARTY COLL PD	HAINESPORT ENTERPRISES, INC.	Z46123/001258451	10/8/2016	\$6,075.63	2016/2016	Loss
10247	4/3/2017	INDEMNITY	KINEMATIC CONSULTANTS, INC	MLT-Z31745/001243852	12/19/2015	\$720.00	2015/2015	Expense
10248	4/3/2017		MARSHALL, DENNEHEY, WARNER,			\$10,251.50		
		BODILY INJURY [Expired]		Z03405/001214987	10/9/2014	\$10,129.50	2014/2014	Legal
		BODILY INJURY [Expired]		X96249/001207807	6/7/2014	\$122.00	2014/2014	Legal
10249	4/3/2017	INDEMNITY	LITIGATION SOLUTIONS, LLC	- - /2017096774	9/8/2016	\$350.00	2016/2016	Expense
10250	4/3/2017	INDEMNITY	M. JODY WHITEHOUSE MD LLC	MLT-Z08990/001221727	1/16/2015	\$140.00	2015/2015	Loss
10251	4/3/2017	INDEMNITY	JENNIFER KELLY, PHD, LLC	MLT-Z08990/001221727	1/16/2015	\$150.00	2015/2015	Loss
10252	4/3/2017	1ST PARTY COLL PD	LEO PETETTI, LLC.	Z49725/001264274	11/10/2016	\$220.00	2016/2016	Expense
10253	4/3/2017	INDEMNITY	STONERIVER PHARMACY SOLUTIONS	Z20598/001232500	6/24/2015	\$97.22	2015/2015	Loss
10254	4/3/2017	PERSONAL INJURY	NJ STENO LLC	Z17324/001229173	2/3/2015	\$362.90	2015/2015	Expense
10255	4/3/2017	INDEMNITY	CAPEHART & SCATCHARD, PA.	Z34871/001247013	2/19/2016	\$253.00	2016/2016	Legal
10256	4/3/2017	MEDICAL ONLY	THE SIMONS GROUP, LLC	Z31187/001243292	12/7/2015	\$135.00	2015/2015	Expense
10257	4/3/2017	INDEMNITY	DANIEL MATTHEWS	X71979/001182771	9/5/2013	\$4,046.38	2013/2013	Loss
10258	4/3/2017	GL PROPERTY DAMAGE	KEITH KEEFER	Z40442/001252730	6/9/2016	\$1,000.00	2016/2016	Loss
10259	4/3/2017	INDEMNITY	TROY CHENIER	X96603/001208170	7/24/2014	\$1,101.20	2014/2014	Loss
10260	4/3/2017	INDEMNITY	MARK LOVELAND	X97521/001209085	8/7/2014	\$2,018.00	2014/2014	Loss
10261	4/3/2017	INDEMNITY	FLORENCE TOWNSHIP	Z34871/001247013	2/19/2016	\$1,742.00	2016/2016	Loss
10262	4/3/2017	INDEMNITY	NORTH HANOVER TOWNSHIP	Z34515/001246647	2/15/2016	\$1,742.00	2016/2016	Loss
10263	4/3/2017	INDEMNITY	FLORENCE TOWNSHIP	Z34871/001247013	2/19/2016	\$1,742.00	2016/2016	Loss
10264	4/3/2017	INDEMNITY	COASTAL SPINE, PC.	Z45109/001257432	9/15/2016	\$83.27	2016/2016	Loss
10265	4/3/2017	INDEMNITY	NORTHERN MONMOUTH REGIONAL SURG CTR	Z34515/001246647	2/15/2016	\$11,042.00	2016/2016	Loss
10266	4/3/2017	INDEMNITY	STRIVE PHYSICAL THERAPY AND SPORTS REHABILITATION LLC	- - /2017094258	2/7/2017	\$126.00	2017/2017	Loss
10267	4/3/2017	MEDICAL ONLY	VIRTUA MEMORIAL HOSPITAL BURLINGTON COUNTY INC	Z40688/001252983	6/22/2016	\$1,491.00	2016/2016	Loss
10268	4/3/2017	MEDICAL ONLY	RWJUHH OCCUPATIONAL HEALTH	Z50187/001264740	11/21/2016	\$287.37	2016/2016	Loss
10269	4/3/2017	INDEMNITY	NEW JERSEY HEALTHCARE SPECIALISTS PC	Z34515/001246647	2/15/2016	\$956.42	2016/2016	Loss
10270	4/3/2017	INDEMNITY	TWIN BORO PHYSICAL THERAPY ASSOCS,	Z34515/001246647	2/15/2016	\$63.00	2016/2016	Loss
10271	4/3/2017	INDEMNITY	TARIQ S. SIDDIQI, MD	- - /2017094258	2/7/2017	\$115.70	2017/2017	Loss
10272	4/3/2017	INDEMNITY	ORTHOPAEDIC INSTITUTE OF CENTRAL JERSEY	Z34515/001246647	2/15/2016	\$4,837.43	2016/2016	Loss
10273	4/3/2017		U.S. HEALTHWORKS MEDICAL GROUP OF NEW JERSEY, P.C.			\$240.00		



BURLINGTON COUNTY J.I.F.

Check Register Report

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

Processed Date: Apr 1, 2017 - Apr 30, 2017

Instance Type: All

Coverage : All , Claimant Type: All

Check Number	Check Date	Claimant (Case) Type	Payee Name	QL File / Claim Number	Loss Date	Payment Amount	Policy Year	Exp./Legal
		MEDICAL ONLY		- - /2017094473	2/10/2017	\$120.00	2017/2017	Loss
		MEDICAL ONLY		- - /2017094269	2/6/2017	\$120.00	2017/2017	Loss
10274	4/3/2017	INDEMNITY	LOURDES CARDIOLOGY SERVICES, PC	Z20598/001232500	6/24/2015	\$91.93	2015/2015	Loss
10275	4/3/2017	INDEMNITY	QUEST DIAGNOSTICS	Z42838/001255153	8/2/2016	\$20.93	2016/2016	Loss
10276	4/3/2017		QUALCARE, INC.			\$1,458.00		
		MEDICAL ONLY		- - /2017098554	3/27/2017	\$486.00	2017/2017	Loss
		MEDICAL ONLY		- - /2017098439	3/26/2017	\$486.00	2017/2017	Loss
		MEDICAL ONLY		- - /2017098392	1/16/2017	\$486.00	2017/2017	Loss
10277	4/10/2017		MARSHALL, DENNEHEY, WARNER,			\$1,692.75		
		POLICE PROF PI		- - /2017088680	11/18/2016	\$427.00	2016/2016	Legal
		PERSONAL INJURY		Z17324/001229173	2/3/2015	\$762.50	2015/2015	Legal
		BODILY INJURY [Expired]		MLT-X90386/001201785	2/23/2014	\$503.25	2014/2014	Legal
10278	4/10/2017	INDEMNITY	ATLANTIC SECURITY INTERNATL.	Z17845/001229701	3/31/2015	\$300.00	2015/2015	Expense
10279	4/10/2017	PUB OFF PI	DAVID S. DEWEESE	- - /2017098547	1/18/2017	\$750.00	2017/2017	Legal
10280	4/10/2017		AFFANATO MARUT, LLC			\$661.00		
		INDEMNITY		Z43893/001256217	8/22/2016	\$307.50	2016/2016	Legal
		INDEMNITY		Z40242/001252526	6/14/2016	\$178.50	2016/2016	Legal
		INDEMNITY		X79192/001190182	12/11/2013	\$175.00	2013/2013	Legal
10281	4/10/2017		STONERIVER PHARMACY SOLUTIONS			\$318.45		
		INDEMNITY		- - /2017094258	2/7/2017	\$24.29	2017/2017	Loss
		INDEMNITY		MLT-Z08990/001221727	1/16/2015	\$294.16	2015/2015	Loss
10282	4/10/2017		PIETRAS, SARACINO, SMITH, & MEEK			\$3,736.00		
		INDEMNITY		Z42992/001255304	8/4/2016	\$444.50	2016/2016	Legal
		INDEMNITY		Z34049/001246179	2/6/2016	\$508.00	2016/2016	Legal
		INDEMNITY		MLT-Z31745/001243852	12/19/2015	\$482.50	2015/2015	Legal
		INDEMNITY		Z14898/001226664	4/1/2015	\$293.50	2015/2015	Legal
		INDEMNITY		Z12998/001224714	3/10/2015	\$373.50	2015/2015	Legal



BURLINGTON COUNTY J.I.F.

Check Register Report

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

Processed Date: Apr 1, 2017 - Apr 30, 2017

Instance Type: All

Coverage : All , Claimant Type: All

Check Number	Check Date	Claimant (Case) Type	Payee Name	QL File / Claim Number	Loss Date	Payment Amount	Policy Year	Exp./Legal
		INDEMNITY		Z10793/001222507	2/17/2015	\$288.50	2015/2015	Legal
		INDEMNITY		Z07935/001219616	1/11/2015	\$1,058.50	2015/2015	Legal
		INDEMNITY		Z00696/001212273	9/23/2014	\$287.00	2014/2014	Legal
10283	4/10/2017	INDEMNITY	CAPEHART & SCATCHARD, PA.	Z12675/001224387	3/7/2015	\$75.00	2015/2015	Legal
10284	4/10/2017	INDEMNITY	DAVID HERNANDEZ	MLT-Z16537/001228378	4/24/2015	\$979.20	2015/2015	Loss
10285	4/10/2017	1ST PARTY COLL PD	TABERNACLE TOWNSHIP	Z43871/001256195	8/22/2016	\$1,000.00	2016/2016	Loss
10286	4/10/2017	INDEMNITY	WESTAMPTON TOWNSHIP	- - /2017090591	12/21/2016	\$643.84	2016/2016	Loss
10287	4/10/2017	INDEMNITY	WESTAMPTON TOWNSHIP	Z47151/001260212	10/17/2016	\$872.68	2016/2016	Loss
10288	4/10/2017	INDEMNITY	COASTAL SPINE, PC.	Z45109/001257432	9/15/2016	\$1,443.27	2016/2016	Loss
10289	4/10/2017	INDEMNITY	COOPER UNIVERSITY TRAUMA PHYSICIANS., PC	- - /2017094258	2/7/2017	\$113.40	2017/2017	Loss
10290	4/10/2017	INDEMNITY	REHAB EXCELLENCE CENTER - MT LAUREL	Z47151/001260212	10/17/2016	\$252.00	2016/2016	Loss
10291	4/10/2017		STRIVE PHYSICAL THERAPY AND SPORTS REHABILITATION LLC			\$226.00		
		INDEMNITY		- - /2017094258	2/7/2017	\$126.00	2017/2017	Loss
		MEDICAL ONLY		- - /2017094269	2/6/2017	\$100.00	2017/2017	Loss
10292	4/10/2017	MEDICAL ONLY	VIRTUA AT WORK	- - /2017096283	3/2/2017	\$95.40	2017/2017	Loss
10293	4/10/2017	MEDICAL ONLY	ROBERT WOOD JOHNSON, UNIVERSITY	- - /2017097562	3/15/2017	\$5,496.00	2017/2017	Loss
10294	4/10/2017	INDEMNITY	TWIN BORO PHYSICAL THERAPY ASSOCS,	Z34515/001246647	2/15/2016	\$126.00	2016/2016	Loss
10295	4/10/2017	INDEMNITY	TARIQ S. SIDDIQI, MD	- - /2017094723	2/13/2017	\$311.49	2017/2017	Loss
10296	4/10/2017	INDEMNITY	SUMMIT SURGICAL CENTER, LLC	Z42838/001255153	8/2/2016	\$2,942.26	2016/2016	Loss
10297	4/10/2017	INDEMNITY	REHAB EXCELLENCE CTR- VOORHEES LLC	MLT-Z31745/001243852	12/19/2015	\$315.00	2015/2015	Loss
10298	4/10/2017		QUALCARE, INC.			\$1,458.00		
		MEDICAL ONLY		- - /2017099258	4/4/2017	\$486.00	2017/2017	Loss
		MEDICAL ONLY		- - /2017099009	3/31/2017	\$486.00	2017/2017	Loss
		MEDICAL ONLY		- - /2017098774	3/30/2017	\$486.00	2017/2017	Loss
10299	4/17/2017	INDEMNITY	LAW OFFICES OF WILLIS & GRESEK	Z33679/001245810	2/1/2016	\$2,644.00	2016/2016	Loss
10300	4/17/2017	INDEMNITY	ADMINISTRATIVE CLAIM SERVICES	- - /2017096601	3/2/2017	\$3.00	2017/2017	Expense
10301	4/17/2017	INDEMNITY	CMN OCCUPATIONAL MEDICINE, LLC	X99053/001210608	8/25/2014	\$1,020.00	2014/2014	Loss
10302	4/17/2017	INDEMNITY	STATE OF NEW JERSEY	Z44974/001257299	9/14/2016	\$3.07	2016/2016	Expense
10303	4/17/2017	INDEMNITY	GUY J. RENZI & ASSOCIATES	Z33508/001245633	1/27/2016	\$30.00	2016/2016	Expense
10304	4/17/2017	1ST PARTY COLL PD	I.C.U. INVESTIGATIONS, INC.	Z49725/001264274	11/10/2016	\$300.00	2016/2016	Expense



BURLINGTON COUNTY J.I.F.

Check Register Report

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

Processed Date: Apr 1, 2017 - Apr 30, 2017
 Instance Type: All
 Coverage : All , Claimant Type: All

Check Number	Check Date	Claimant (Case) Type	Payee Name	QL File / Claim Number	Loss Date	Payment Amount	Policy Year	Exp./Legal
10305	4/17/2017		ISO SERVICES, INC.			\$379.25		
		INDEMNITY		- - /2017096601	3/2/2017	\$10.25	2017/2017	Expense
		MEDICAL ONLY		- - /2017096283	3/2/2017	\$10.25	2017/2017	Expense
		MEDICAL ONLY		- - /2017095893	2/27/2017	\$10.25	2017/2017	Expense
		INDEMNITY		- - /2017094723	2/13/2017	\$10.25	2017/2017	Expense
		MEDICAL ONLY		- - /2017094473	2/10/2017	\$10.25	2017/2017	Expense
		MEDICAL ONLY		- - /2017094450	2/9/2017	\$10.25	2017/2017	Expense
		INDEMNITY		- - /2017094258	2/7/2017	\$10.25	2017/2017	Expense
		MEDICAL ONLY		- - /2017094102	2/6/2017	\$10.25	2017/2017	Expense
		MEDICAL ONLY		- - /2017094269	2/6/2017	\$10.25	2017/2017	Expense
		INDEMNITY		- - /2017093868	2/1/2017	\$10.25	2017/2017	Expense
		MEDICAL ONLY		- - /2017093602	1/31/2017	\$10.25	2017/2017	Expense
		BODILY INJURY [Expired]		- - /2017093748	1/24/2017	\$10.25	2017/2017	Expense
		MEDICAL ONLY		- - /2017092846	1/23/2017	\$10.25	2017/2017	Expense
		MEDICAL ONLY		- - /2017092875	1/23/2017	\$10.25	2017/2017	Expense
		BODILY INJURY [Expired]		- - /2017096184	1/22/2017	\$10.25	2017/2017	Expense
		INDEMNITY		- - /2017092093	1/12/2017	\$10.25	2017/2017	Expense
		BODILY INJURY [Expired]		- - /2017093757	1/7/2017	\$10.25	2017/2017	Expense
		INDEMNITY		- - /2017090591	12/21/2016	\$10.25	2016/2016	Expense
		MEDICAL ONLY		- - /2017090323	12/19/2016	\$10.25	2016/2016	Expense
		MEDICAL ONLY		MLT-2017091194/ 2017091194	12/16/2016	\$10.25	2016/2016	Expense
		MEDICAL ONLY		MLT-2017091194/ 2017091202	12/16/2016	\$10.25	2016/2016	Expense
		MEDICAL ONLY		MLT-2017091194/ 2017091226	12/16/2016	\$10.25	2016/2016	Expense
		MEDICAL ONLY		- - /2017093496	12/16/2016	\$10.25	2016/2016	Expense



BURLINGTON COUNTY J.I.F.

Check Register Report

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

Processed Date: Apr 1, 2017 - Apr 30, 2017

Instance Type: All

Coverage : All , Claimant Type: All

Check Number	Check Date	Claimant (Case) Type	Payee Name	QL File / Claim Number	Loss Date	Payment Amount	Policy Year	Exp./Legal
		MEDICAL ONLY		- - /2017090236	12/15/2016	\$10.25	2016/2016	Expense
		BODILY INJURY [Expired]		- - /2017091126	12/15/2016	\$10.25	2016/2016	Expense
		MEDICAL ONLY		- - /2017089797	12/13/2016	\$10.25	2016/2016	Expense
		BODILY INJURY [Expired]		- - /2017093751	12/5/2016	\$10.25	2016/2016	Expense
		MEDICAL ONLY		- - /2017089227	12/3/2016	\$10.25	2016/2016	Expense
		MEDICAL ONLY		- - /2017088707	11/24/2016	\$10.25	2016/2016	Expense
		MEDICAL ONLY		- - /2017088844	11/23/2016	\$10.25	2016/2016	Expense
		MEDICAL ONLY		- - /2017088719	11/23/2016	\$10.25	2016/2016	Expense
		BODILY INJURY [Expired]		Z47181/001260243	10/15/2016	\$10.25	2016/2016	Expense
		BODILY INJURY [Expired]		- - /2017089009	9/16/2016	\$10.25	2016/2016	Expense
		GL PROPERTY DAMAGE		- - /2017090380	9/15/2016	\$10.25	2016/2016	Expense
		BODILY INJURY [Expired]		- - /2017093630	9/15/2016	\$10.25	2016/2016	Expense
		INDEMNITY		- - /2017096774	9/8/2016	\$10.25	2016/2016	Expense
		MEDICAL ONLY		- - /2017089123	10/15/2015	\$10.25	2015/2015	Expense
10306	4/17/2017		PIETRAS, SARACINO, SMITH, & MEEK			\$730.17		
		INDEMNITY		Z33679/001245810	2/1/2016	\$425.00	2016/2016	Legal
		INDEMNITY		Z33508/001245633	1/27/2016	\$305.17	2016/2016	Legal
10307	4/17/2017	INDEMNITY	EDWARD HUNTER	Z21880/001233855	7/13/2015	\$912.00	2015/2015	Loss
10308	4/17/2017	INDEMNITY	PETER DELAGARZA	Z33679/001245810	2/1/2016	\$2,218.00	2016/2016	Loss
10309	4/17/2017	INDEMNITY	FLORENCE TOWNSHIP	Z43893/001256217	8/22/2016	\$1,742.00	2016/2016	Loss
10310	4/17/2017	INDEMNITY	NORTH HANOVER TOWNSHIP	Z34515/001246647	2/15/2016	\$1,742.00	2016/2016	Loss
10311	4/17/2017	1ST PARTY COLL PD	MEDFORD TOWNSHIP	Z44050/001256376	8/23/2016	\$1,000.00	2016/2016	Loss
10312	4/17/2017	INDEMNITY	PEMBERTON TOWNSHIP	MLT-Z37736/001250033	4/21/2016	\$622.14	2016/2016	Loss
10313	4/17/2017	INDEMNITY	FLORENCE TOWNSHIP	Z34871/001247013	2/19/2016	\$1,742.00	2016/2016	Loss
10314	4/17/2017		STRIVE PHYSICAL THERAPY AND SPORTS REHABILITATION LLC			\$189.00		
		INDEMNITY		- - /2017094258	2/7/2017	\$126.00	2017/2017	Loss
		MEDICAL ONLY		- - /2017094269	2/6/2017	\$63.00	2017/2017	Loss



BURLINGTON COUNTY J.I.F.

Check Register Report

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

Processed Date: Apr 1, 2017 - Apr 30, 2017
 Instance Type: All
 Coverage : All , Claimant Type: All

Check Number	Check Date	Claimant (Case) Type	Payee Name	QL File / Claim Number	Loss Date	Payment Amount	Policy Year	Exp./Legal
10315	4/17/2017	MEDICAL ONLY	RWJUHH OCCUPATIONAL HEALTH	-- /2017097562	3/15/2017	\$144.87	2017/2017	Loss
10316	4/17/2017	MEDICAL ONLY	RADIOLOGY ASSOCIATES OF BURLINGTON COUNTY P A	-- /2017089227	12/3/2016	\$19.87	2016/2016	Loss
10317	4/17/2017	INDEMNITY	TWIN BORO PHYSICAL THERAPY ASSOCS,	Z34515/001246647	2/15/2016	\$252.00	2016/2016	Loss
10318	4/17/2017	MEDICAL ONLY	OUR LADY OF LOURDES MEDICAL CENTER	-- /2017097649	3/17/2017	\$312.00	2017/2017	Loss
10319	4/17/2017	INDEMNITY	JEFFERSON UNIVERSITY PHYSICIANS	-- /2017090591	12/21/2016	\$295.04	2016/2016	Loss
10320	4/17/2017	INDEMNITY	Thomas Jefferson University Hospital	-- /2017090591	12/21/2016	\$1,268.50	2016/2016	Loss
10321	4/17/2017	MEDICAL ONLY	VIRTUA MEDICAL GROUP, PA	-- /2017097630	3/20/2017	\$166.95	2017/2017	Loss
10322	4/17/2017	MEDICAL ONLY	EMERGENCY PHYSICIANS OF NEW JERSEY P A	-- /2017097562	3/15/2017	\$454.35	2017/2017	Loss
10323	4/17/2017	INDEMNITY	VIRTUA MEDICAL GROUP, PA	-- /2017096601	3/2/2017	\$166.95	2017/2017	Loss
10324	4/17/2017		QUALCARE, INC.			\$1,944.00		
		MEDICAL ONLY		-- /2017099895	4/12/2017	\$486.00	2017/2017	Loss
		MEDICAL ONLY		-- /2017099790	4/10/2017	\$486.00	2017/2017	Loss
		INDEMNITY		-- /2017099773	4/10/2017	\$486.00	2017/2017	Loss
		INDEMNITY		-- /2017099403	4/6/2017	\$486.00	2017/2017	Loss
10325	4/24/2017	INDEMNITY	LAW OFFICES OF WILLIS & GRESEK	Z33679/001245810	2/1/2016	\$2,062.00	2016/2016	Loss
10326	4/24/2017	BODILY INJURY [Expired]	PARKER MCCAY	MLT-Z41852/001254160	4/16/2016	\$2,400.65	2016/2016	Legal
10327	4/24/2017	INDEMNITY	STONERIVER PHARMACY SOLUTIONS	Z20598/001232500	6/24/2015	\$353.82	2015/2015	Loss
10328	4/24/2017		PIETRAS, SARACINO, SMITH, & MEEK			\$1,595.74		
		INDEMNITY		Z44974/001257299	9/14/2016	\$570.50	2016/2016	Legal
		INDEMNITY		Z40839/001253132	6/26/2016	\$1,025.24	2016/2016	Legal
10329	4/24/2017	PERSONAL INJURY	CAPEHART & SCATCHARD, PA.	Z17324/001229173	2/3/2015	\$4,985.25	2015/2015	Legal
10330	4/24/2017	PERSONAL INJURY	CAPEHART & SCATCHARD, PA.	Z17324/001229173	2/3/2015	\$4,126.75	2015/2015	Legal
10331	4/24/2017	INDEMNITY	EDWARD HUNTER	Z21880/001233855	7/13/2015	\$228.00	2015/2015	Loss
10332	4/24/2017	INDEMNITY	MARK LOVELAND	X97521/001209085	8/7/2014	\$100.00	2014/2014	Loss
10333	4/24/2017	1ST PARTY COLL PD	WESTAMPTON TOWNSHIP	Z46123/001258451	10/8/2016	\$1,000.00	2016/2016	Loss
10334	4/24/2017	INDEMNITY	WESTAMPTON TOWNSHIP	Z47151/001260212	10/17/2016	\$872.68	2016/2016	Loss
10335	4/24/2017	INDEMNITY	COASTAL SPINE, PC.	Z43893/001256217	8/22/2016	\$83.27	2016/2016	Loss
10336	4/24/2017	INDEMNITY	REHAB EXCELLENCE CENTER - MT LAUREL	Z47151/001260212	10/17/2016	\$126.00	2016/2016	Loss
10337	4/24/2017	INDEMNITY	STRIVE PHYSICAL THERAPY AND SPORTS REHABILITATION LLC	-- /2017094258	2/7/2017	\$100.00	2017/2017	Loss
10338	4/24/2017		SPRAINS, STRAINS & FRACTURES			\$2,772.30		



BURLINGTON COUNTY J.I.F.

Check Register Report

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

Processed Date: Apr 1, 2017 - Apr 30, 2017
 Instance Type: All
 Coverage : All , Claimant Type: All

Check Number	Check Date	Claimant (Case) Type	Payee Name	QL File / Claim Number	Loss Date	Payment Amount	Policy Year	Exp./Legal
		INDEMNITY		- - /2017094723	2/13/2017	\$1,860.28	2017/2017	Loss
		MEDICAL ONLY		- - /2017092846	1/23/2017	\$912.02	2017/2017	Loss
10339	4/24/2017	MEDICAL ONLY	VIRTUA AT WORK	Z45619/001257950	9/27/2016	\$219.80	2016/2016	Loss
10340	4/24/2017	MEDICAL ONLY	RWJUHH OCCUPATIONAL HEALTH	- - /2017097562	3/15/2017	\$85.34	2017/2017	Loss
10341	4/24/2017	INDEMNITY	TWIN BORO PHYSICAL THERAPY ASSOCS,	Z34515/001246647	2/15/2016	\$126.00	2016/2016	Loss
10342	4/24/2017	INDEMNITY	TARIQ S. SIDDIQI, MD	- - /2017094258	2/7/2017	\$115.70	2017/2017	Loss
10343	4/24/2017	MEDICAL ONLY	ONE CALL MEDICAL, INC.	- - /2017092846	1/23/2017	\$427.88	2017/2017	Loss
10344	4/24/2017	MEDICAL ONLY	EMERGENCY PHYSICIAN, ASSOCIATES OF SOUTH JERSEY, PC	- - /2017088707	11/24/2016	\$231.28	2016/2016	Loss
10345	4/24/2017	MEDICAL ONLY	VIRTUA MEDICAL GROUP, PA	- - /2017097630	3/20/2017	\$95.40	2017/2017	Loss
10346	4/24/2017	MEDICAL ONLY	MEDEXPRESS URGENT CARE- NEW JERSEY, INC	- - /2017097487	3/14/2017	\$160.00	2017/2017	Loss
10347	4/24/2017	INDEMNITY	EMERGENCY PHYSICIANS OF NEW JERSEY P A	Z45983/001258311	10/4/2016	\$421.10	2016/2016	Loss
10348	4/24/2017	INDEMNITY	DJO LLC	Z34515/001246647	2/15/2016	\$10.00	2016/2016	Loss
10349	4/24/2017		QUALCARE, INC.			\$1,453.00		
		MEDICAL ONLY		MLT-2017100510/ 2017100510	4/19/2017	\$486.00	2017/2017	Loss
		MEDICAL ONLY		MLT-2017100510/ 2017100511	4/19/2017	\$481.00	2017/2017	Loss
		MEDICAL ONLY		- - /2017100374	4/18/2017	\$486.00	2017/2017	Loss
Total for BURLINGTON COUNTY J.I.F.		\$121,720.74		Total for BURLINGTON COUNTY J.I.F.		\$121,720.74		

Number of Checks:	105	First Check Number:	10245
Number of Payments:	195	Last Check Number:	10349
Expense Payments:	\$2,803.22		
Legal Payments:	\$31,257.81		
Loss Payments:	\$87,659.71		

BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND

BILL LIST - MAY 2017

Payee	FY 2017	FY 2016	JIF Appropriation	Description
Arthur J. Gallagher Risk Management Services, Inc.	28,398.00		Prof Services/Administration	May 2017 Fees
Arthur J. Gallagher Risk Management Services, Inc.	199.90		Misc/Postage/Copies/Faxes	April 2017 postage/copies expenses
Arthur J. Gallagher Risk Management Services, Inc.	12.07		Safety Incentive Program	remaining Prizes for safety breakfast 4/4/17
Arthur J. Gallagher Risk Management Services, Inc.	60.80		Misc/Office Supplies	Binders Inc/DP Amex (AJG)-finance binders
Arthur J. Gallagher Risk Management Services, Inc.	307.52		Misc/Annual Planning Retreat	Binders Inc/DP Amex (AJG)-planning retreat binder
The DeWeese Law Firm, P.C.	5,417.00		Prof Services/Attorney	May 2017 Fees
Qual-Lynx	16,414.00		Prof Services/Claims Admin.	May 2017 Fees
Brenda Smith	360.00		Misc/Recording Secretary	May 2017 Fees
J. A. Montgomery Risk Control Services	9,841.00		Prof Services/Safety Director	May 2017 Fees
J. A. Montgomery Risk Control Services		15,780.53	Right to Know	RTK inventory and labels 2016
Tom Tontarski	894.00		Prof Services/Treasurer	May 2017 Fees
Conner Strong & Buckelew	633.00		Prof Services/Underwriting Mgr	May 2017 Fees
Joyce Media	225.00		Misc/JIF Website	May 2017 Fees
Debby Schiffer	2,421.00		Wellness Program	May 2017 Fees
APEX Insurance Services, C/O Beazley	4,382.00		EPL/POL Policy - Excess Insurance	Cyber EXCESS Policy - 2nd of 2; Inv#3161933 Policy#W1E255170101
ARC Reprographics	1,060.17		Misc/Annual Planning Retreat	Inv#; retreat binders inserts
Consolidated Service Group	21.69		Misc/Record Retention Service	Inv#705094-1st Qtr billing
Courier Post	49.36		Misc/Legal Notices	4/28 sunshine notice for 5/18 fin. Comm mtg
Iron Mountain	142.64		Misc/Record Retention Service	#NRT5395/NTS2597 Storage 4/1-5/31; Service 2/22-4/25
The Madison	4,098.00		Misc/Annual Planning Retreat	5/4/17 Annual planning retreat F/B/G
Merighi's Savoy Inn	127.21		Misc/Meeting Expense/Dinner Mtg	4/25 Joint PAR/COI Comm mtg
OfficeMax Contract, Inc	40.61		Misc/Office Supplies	PO#183001606; finance binder tabs
Pivot Point Security		27,346.00	Contingency	Inv#2788; final installment for cyber audits
Michael J. Ward, LLC	167.00		Police Defense & Training/EPL	3/29/17 Elected Officials training
Township of Chesterfield		1,650.00	Safety Incentive Program	Claimed as direct check for safety
Lumberton Township		2,275.00	Safety Incentive Program	Claimed as direct check for safety
Pemberton Borough	275.98		Wellness Program	Chair massage and cardio challenge prize
Southampton Township		1,975.00	Safety Incentive Program	Claimed as direct check for safety
Westampton Township		1,975.00	Safety Incentive Program	Claimed as direct check for safety
Westampton Township	250.00		Wellness Program	Wellness Speaker
Richard Brook	438.42		Misc/PRIMA/AGRIP	Airfare for PRIMA
TOTAL	\$76,236.37	\$51,001.53		

JIF BILL LIST TOTAL	\$127,237.90
----------------------------	---------------------



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

RESOLUTION TO URGE REPRESENTATIVES FROM THE STATE OF NEW JERSEY TO
SUPPORT THE LEGISLATIVE ACTION TO RE-AUTHORIZE AND EXTEND THE NATIONAL
FLOOD INSURANCE PROGRAM ("NFIP")

WHEREAS, floods are the most common and most destructive natural disasters in the United States; and

WHEREAS, the National Flood Insurance Act authorizes a National Flood Insurance Program ("NFIP"); and

WHEREAS, the NFIP is a Federal program created by Congress to mitigate future flood losses nationwide and to provide access to affordable, federally backed flood insurance protection for property owners; and

WHEREAS, the NFIP is designed to provide an insurance alternative to disaster assistance to meet the escalating costs of repairing damage to buildings and their contents caused by floods; and

WHEREAS, New Jersey is fourth in the nation in the number of NFIP policies enforced and third in total value of claims paid; and

WHEREAS, five hundred and fifty-two communities in New Jersey participate as members of the NFIP which amounts to over 230,000 policies enforced throughout the State of New Jersey; and

WHEREAS, the NFIP maintains a significant role in providing financial protection against flood events to New Jersey residents; and

WHEREAS, the NFIP is set to expire on September 30, 2017; and

WHEREAS, the expiration of this program could cause catastrophic loss of insurance coverage against flooding which is the number one cause of loss of property throughout the United States; and

WHEREAS, in the event the program were to expire, the consequences in the form of disruption of coverage and the potential financial burdens to residents throughout the State of New Jersey will be of great economic significance; and

WHEREAS, the purpose of this Resolution is to urge the (INSERT NAME OF MUNICIPALITY) Federal Representatives to support the extension of the NFIP which promotes the public health, safety and general welfare and minimizes public and private losses due to flooding events in the State of New Jersey

NOW, THEREFORE, BE IT RESOLVED, that (INSERT NAME OF MUNICIPALITY) hereby urges its Federal Legislators and Representatives to take any and all necessary action to insure that the National Flood Insurance Program is extended beyond the September 30, 2017 expiration date.

BE IT FURTHER RESOLVED, that a copy of this Resolution shall be forwarded to (INSERT NAME OF MUNICIPALITY) Federal Legislators and Representatives.