



AGENDA PACKET



Tuesday, July 18, 2017 at 4:00 PM

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

WWW.BURLCOJIF.ORG

BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND
Hainesport Municipal Building
One Hainesport Center, Hainesport, NJ
Tuesday, July 18, 2017 – 4:00 PM

AGENDA

- I. Meeting called to order by Chairman
- II. Salute the Flag
- III. Statement of Compliance with Open Public Meetings Act
 - A. Notice of this meeting was given by:
 - 1. Sending sufficient notice herewith to the ***Burlington County Times***, Mount Holly, and ***Courier Post***, Cherry Hill NJ;
 - 2. Filing advance written notice of this meeting with the Clerks/Administrators of all member municipalities; and
 - 3. Posting notice on the public bulletin boards of all member municipalities of the BURLCOJIF.
- IV. Roll Call
 - A. Fund Commissioners
 - B. Fund Professionals
 - C. Risk Management Consultants
- V. Allow that this monthly meeting be conducted directly by the Fund Commissioners present with all matters to be decided upon by a combined majority vote of all Fund Commissioners – **Motion – All in Favor**
- VI. Approval of Minutes
 - A. Adoption of the **June 20, 2017** Meeting Minutes.....Pages 1-12
 - B. Adoption of the **June 20, 2017** Closed Session Minutes.....Handout

Motion to Adopt the above meeting minutes – **Motion – All in Favor**

The Closed Session Minutes shall not be released to the public until the reason(s) for their remaining confidential is no longer applicable and the Fund Solicitor has an opportunity to review them.
- VIII. Executive Director’s Report.....Pages 13-41
 - A. Lost Time Accident Frequency Reports.....Pages 16-17
 - B. Certificates of Insurance.....Pages 18-19
 - C. 2016 Safety Incentive Program Awards.....Page 20
 - D. 2017 Optional Safety Budget.....Page 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 Report.....Page 26
 - J. Regulatory Filing Checklists.....Pages 27-28
 - K. Capehart & Scatchard Updates.....Pages 29-36
 - L. Statutory Bond Status.....Page 37
 - M. Skateboard Park Approval Status.....Page 38
 - N. Renewing Members.....Page 39
 - O. Member Visitation

P.	Technology Risk Assessments.....	Pages 40-41
Q.	Website	
R.	New Member Activity	
IX.	Solicitor's Report	
X.	Safety Director's Report	
A.	Activity Report	Pages 42-48
B.	Bulletin: Short Term Stationary Work Zones.....	Pages 49-50
C.	Bulletin: Ladder Safety.....	Pages 51-52
D.	MSI: Crush Zone.....	Page 53
XI.	Claims Administrator's Report	
A.	Lessons Learned from Losses –July 2017.....	Page 54
XII.	Wellness Director Report	
A.	Monthly Activity Report.....	Page 55
B.	Corner Connection	Pages 56-59
C.	Exercise: Vacation Workout	Page 60
XIII.	Managed Health Care Report	
A.	Summary Report	Page 61
B.	Average Number of Days to Report a Claim.....	Page 62
C.	Transitional Duty Summary Report.....	Page 63
D.	PPO Savings & Penetration Reports.....	Pages 64-65
E.	Paid Provider by Specialty.....	Page 66
F.	Top 5 Provider by Specialty.....	Page 67
G.	Nurse Case Management Report.....	Page 68
XIV.	Treasurer's Report as of June 30, 2017	Pages 69-95
A.	Investment Report	
B.	Loss Run Payment Registers	
C.	Fund Status	
D.	Disbursements	
E.	Bill List - July	Page 96
F.	RMC Bill List.....	Page 97
G.	Motion to adopt the Payment Register & Bill List– Motion – Roll Call	
XV.	Committee Reports	
A.	Finance Committee Report	
1.	Budget Amendment – Public Hearing	
a.	2017 Budget Amendment Public Hearing – Motion to Open – All in Favor	
b.	2017 Budget Amendment Public Hearing – Motion to Close – All in Favor	
2.	2017 Amended Budget	Page 98
3.	2017 Amended Assessment Certification	Page 99
4.	Motion to Adopt the 2017 Amended Budget and the 2017 Amended Assessment Certification – Motion – Roll Call	
B.	Safety Committee Meeting Minutes – June 20, 2017.....	Pages 100-117
C.	Strategic Planning Committee Meeting Report – July 18, 2017.....	Verbal
XVI.	MEL/RCF/E-JIF Reports	
	Nothing to Report	

XVII. Miscellaneous Business

- A. Authorize to process and pay Fund Vendors in August 2017 – **Motion – Roll Call**
- B. PRIMA Conference Report – Rich Brooks; Florence Twp.....Pages 118-119
- C. Extension of the 2017 2nd Installment billing Due Date.....Discussion

**The next meeting will be held on Tuesday, September 19, 2017
at 4:00 PM at the Hainesport Municipal Building, One Hainesport Circle, Hainesport, NJ**
There is no August Meeting

XVIII. Meeting Open to Public Comment

- C. Motion to Open Meeting to Public Comment – **Motion - All in Favor**
- D. 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**

JUNE 20, 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, June 20, 2017 at 4:00PM, prevailing time. Chair Keller, **Springfield**, presiding. The meeting was called to order at 4:00PM.

FLAG SALUTE

STATEMENT OF COMPLIANCE WITH OPEN PUBLIC MEETING ACT

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

ROLL CALL

Amanda Somes, **Bass River Twp**
Grace Archer, **Bordentown City**
Glenn McMahon, **Chesterfield Twp**
Mike Templeton, **Delanco Twp**
Jeffrey Hatcher, **Delran Twp**
Gene DiFilippo, *Alternate*, **Edgewater Park Twp**
Patricia Hansell, **Fieldsboro Borough**
Richard Brook, **Florence Twp**
Mike Mansdoerfer, **Lumberton Twp**
Paula Kosko, **Hainesport Twp**
Kathy Burger, **Medford Twp**
Jerry Mascia, *Alternate*, **Mt. Laurel Township**
Mary Picariello, **North Hanover Twp**
John Gural, **Palmyra Borough**
Dennis Gonzalez, **Pemberton Township**
Meghan Jack, **Riverside Twp**
David Matchett, **Shamong**
J. Paul Keller, **Springfield Twp**
Doug Cramer, **Tabernacle Twp**
Maria Carrington, **Westampton Twp**
James Ingling, **Wrightstown Borough**

Absent Fund Commissioners were:

Rich Wolbert, **Beverly City**
Dean Buhner, **Bordentown Twp**
Mike Fitzpatrick, **Mansfield Twp**
Donna Mull, **Pemberton Borough**
Kathy Hoffman, **Southampton Twp**
Maryalice Brown, **Woodland Twp**

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*
Keith Hummel, Safety Director, *J.A. Montgomery Risk Control*
Rob Garish, Safety Director, *J.A. Montgomery Risk Control*
Chris Roselli, Claims Administrator, *Qual-Lynx*
Karen Beatty, *QualCare*
Debby Schiffer, *Wellness Director*

Also present were the following Risk Management Consultant agencies:

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

Absent Risk Management Consultant agencies were:

Hardenberg Insurance Group

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

CONDUCT OF MONTHLY MEETING

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

APPROVAL OF THE OPEN & CLOSED SESSION MINUTES

Chair Keller presented the meeting minutes of the May 16, 2017 meeting of the Fund, as found in the agenda packet, for approval.

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

Motion by Mr. McMahon, seconded by Ms. Jack, to approve the Open & Closed session meeting minutes of the May 16, 2017 meeting of the Fund as presented. Motion carried.

The Closed Session minutes of the May 16, 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 May 16, 2017 meeting were collected at this time.

EXECUTIVE DIRECTOR'S REPORT

Mr. Forlenza stated that the Executive Director's Report found in the agenda packet is self-explanatory; however, he wanted to highlight a few items 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. All encumbered funds must be claimed by February 1, 2018.

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. All encumbered funds must be claimed by February 1, 2018.

2017 Wellness Incentive Program Allowance – Mr. Forlenza stated that a report detailing the available balance for each member for the 2016 Wellness Incentive Program is included in the agenda packet. He stated that the deadline for claiming or encumbering the funds was November 30, 2017. All encumbered funds must be claimed by February 1, 2018.

EPL/Cyber Risk Management Budget – Mr. Forlenza stated that the JIF has budgeted **\$200** for each member to help offset employment practices and cyber security related expenses. This budget can be a valuable resource in addressing these areas of exposures. He noted to contact his office with any questions.

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. Members should review this list as some changes might have occurred at municipal reorganization meetings requiring new bonds to be issued.

Renewing Members – Mr. Forlenza stated that renewal letters were emailed to the twelve (12) members whose membership in the JIF is up for renewal on January 1, 2018. These members are: Bass River Township, Beverly City, Bordentown Township, Delran Township, Hainesport Township, Mount Laurel Township, North Hanover Township, Palmyra Borough, Riverside Township, Shamong Township, Springfield Township and Woodland Township. He stated that Bass River has approved and sent in their resolution and agreement for renewing their membership in the BURLCO JIF.

Member Visitation – Mr. Forlenza stated that a representative from his office has contacted the twelve (12) members up for renewal this year to schedule an appointment with the Fund Commissioner, Risk Management Consultant and members of the Governing Body. This meeting is a time to discuss the member's participation in the JIF and the many programs available.

Fireworks – MEL Bulletin 2017-8– Mr. Forlenza stated that the July 4th holiday is fast approaching and as a reminder, the coverage for fireworks displays is not automatic. He noted that to secure coverage, each town must comply with the terms and conditions outlined in the MEL Coverage Bulletin 2017-08. He told the members not to wait until the last minute as the Fund Underwriter needs time to review all documentation submitted to determine compliance.

Technology Risk Assessment – Mr. Forlenza stated that the Technology Risk Assessments conducted by Pivot Point Security have been completed. All reports have been delivered and a webinar is being scheduled so that common questions can be addressed. In addition, training, policies and procedures to address the greatest areas of need will be developed.

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

Phishing Posters – Mr. Forlenza stated that posters regarding “phishing” were distributed to the members at the meeting. He asked the members to hang the posters in their municipality. In addition, two (2) copies of the “Cyber Incident Road Map” were also included with the posters. These should be held by the Claim Coordinator and Fund Commissioner in case the town suffers a cyber incident.

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

SOLICITOR'S REPORT

Closed Cases – Mr. DeWeese reported that there was one (1) closed case(s) for the month of June, 2017.

Roberts vs. Township of Shamong

EPL/POL Defense Panel Breakfast – Mr. DeWeese stated that an EPL/POL Defense Panel Breakfast meeting was held on May 23, 2017. He stated that the meeting was well attended and great interaction took place which will assist in settling claims going forward.

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); *Training Seasonal Employees*.

MSI Training Programs – He noted that the upcoming MSI training programs for June, July and August 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 – June

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

Mr. Roselli stated that the Lesson from Losses for this month is on the “Going and Coming Rule”. He stated that the rule indicates that routine travel to and from work is not compensable. It is also called the “Premises Rule” and it states that “*Employment shall be deemed to commence when an employee arrives at the employer’s place of employment to report to work and shall terminate when the employee leaves the employer’s place of employment, excluding areas not under the control of the employer; provided, however, when the employee is required by the employer to be away from the employer’s place of employment, the employee shall be deemed to be in the course of employment when the employee is engaged in the direct performance of duties assigned or directed by the employer*”.

He stated that the key word is “away” from the employer’s place of employment. A simple way to think of a limitation on the special mission exception is the one is covered under Workers’ Compensation while doing authorized business. Is the employee traveling to or from an area where he or she is to perform their “prescribed job duties”? He noted that some deviations are acceptable, such as stopping to eat, smoke or attend to some human need. He noted that the NJ Supreme Court has ruled that the legal analysis to be applied to an accident to an on-premises employee is the same as that for an off-premises employee.

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 Medford, Tabernacle, Lumberton, Shamong and Southampton held a Joint Municipality Wellness Day on May 23, 2017. She noted that the attendance was not as high as hoped, considering the multiple municipalities involved, but those who participated were active and positive and the consensus was that they would like to do it again next year.
- Bordentown City, Delran, Edgewater Park and Palmyra all have presentations planned.
- Pemberton Township has two separate groups participating in a 12-week Wellness Challenge.
- Westampton is planning a Water Challenge.
- Firefighters Ad Hoc Committee – A copy of the May 16, 2017 meeting minutes were included in her report.
- ***June Wellness Newsletter*** - She noted that the June 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 May, 2017.

Lost Time v. Medical Only Cases

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

	<i>May</i>	<i>YTD</i>
<i>Lost Time</i>	0	8
<i>Medical Only</i>	10	46
<i>Report Only</i>	2	21
<i>Total Intakes</i>	12	75
<i>Report Only % of Total</i>	16.7%	28.0%
<i>Medical Only/Lost Time Ratio</i>	100:00	85:15
<i>Average Days to Report</i>	1.2	1.9

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>	485
<i>Transitional Duty Days Worked</i>	450
<i>% of Transitional Duty Days Worked</i>	92.8%
<i>Transitional Duty Days Not Accommodated</i>	35
<i>% of Transitional Duty Days Not Accommodated</i>	7.2%

PPO Penetration Report:

Ms. Beatty presented the PPO Penetration Report:

<i>PPO Penetration Rate</i>	<i>May</i>
<i>Bill Count</i>	115
<i>Original Provider Charges</i>	\$84,490
<i>Re-priced Bill Amount</i>	\$29,193
<i>Savings</i>	\$55,298
<i>% of Savings</i>	65.4%
<i>Participating Provider Penetration Rate - Bill</i>	98.3%

<i>Count</i>	
<i>Participating Provider Penetration Rate – Provider Charges</i>	98.3%
<i>EPO Provider Penetration Rate - Bill Count</i>	95.6%
<i>EPO Provider Penetration Rate – Provider Charges</i>	95.8%

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 **May 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 \$17,461.27. This generated an average annual yield of 1.19%. After including an unrealized net gain of \$14,776.58 in the asset portfolio, the yield was adjusted to 2.20% for this period. The total overview of the asset portfolio for the Fund shows an overall unrealized loss of \$109,914.84 as it relates to market value of \$14,862,161.18 vs. the amount invested. The current market value, however, when considering the total accrued income at month end is \$14,914,544.85.

Our asset portfolio with TD Wealth Management consists of eight (8) obligations with maturity greater than one year.

Receipt Activity for the Period

	Monthly	YTD
Subrogation Receipts	\$8,687.55	\$63,728.03
Overpayment Reimbursements	\$92.50	

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

During the reporting period, the Fund's "Cash Position" changed from an opening balance of \$17,734,676.37 to a closing balance of \$17,496,322.27 showing a decrease in the Fund of \$238,354.10.

Loss Run Payment Register – May, 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 \$175,874.49. The claim detail shows 198 claim payments issued.

Bill List – June, 2017

For the Executive Committee's consideration, Mr. Tontarski presented the ***June, 2017 Bill List*** in the amount of \$108,967.42.

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

ROLL CALL *Yeas*

Amanda Somes, **Bass River Twp**
Grace Archer, **Bordentown City**
Glenn McMahon, **Chesterfield Twp**
Mike Templeton, **Delanco Twp**
Jeffrey Hatcher, **Delran Twp**
Gene DiFilippo, **Alt, Edgewater Park**
Patricia Hansell, **Fieldsboro Borough**
Richard Brook, **Florence Twp**
Mike Mansdoerfer, **Lumberton Twp**
Paula Kosko, **Hainesport 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

FINANCE COMMITTEE – May 18, 2017

Mr. Hatcher stated that the Committee met and a copy of the meeting minutes is included in the agenda packet. He stated that there were three (3) items that needed approval at the meeting.

Resolution #2017-25 – Accepting the Annual Audit Report for the Period Ending December 31, 2016

Mr. Hatcher stated the BURLCO JIF's net statutory surplus as of December 31, 2016 is \$10,571,000.

Resolution #2017-26 – Authorizing the Transfer of the 2013 Fund Year to the Municipal Excess Liability Residual Claims Fund

Mr. Hatcher stated that it was recommended that a transfer of the 2013 Fund Year to the Municipal Excess Liability Residual Claims Fund and the Committee agreed.

Resolution #2017-27 – Authorizing the Transfer of \$120,000 from the 2016 Deductible line to the Property Funds Line

Mr. Hatcher stated that an interfund transfer of \$120,000 from the 2016 Deductible line to the 2016 Property line was recommended and the Committee agreed.

Chair entertained a motion to approve Resolution #2017-25, Resolution #2017-26 and Resolution #2017-27 as presented.

Motion by Ms. Jack, seconded by Mr. Cramer, to approve Resolution #2017-25 – Accepting the Annual Audit Report for the Period Ending December 31, 2016; Resolution #2017-26 – Authorizing the Transfer of the 2013 Fund Year to the Municipal Excess Liability Residual Claims Fund; Resolution #2017-27 – Authorizing the Transfer of \$120,000 from the 2016 Deductible line to the Property Funds Line as presented.

ROLL CALL *Yeas*

Amanda Somes, **Bass River Twp**
Grace Archer, **Bordentown City**
Glenn McMahon, **Chesterfield Twp**
Mike Templeton, **Delanco Twp**
Jeffrey Hatcher, **Delran Twp**
Gene DiFilippo, *Alt*, **Edgewater Park**
Patricia Hansell, **Fieldsboro Borough**
Richard Brook, **Florence Twp**
Mike Mansdoerfer, **Lumberton Twp**
Paula Kosko, **Hainesport 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.

SAFETY COMMITTEE – June 20, 2017

Mr. Cramer stated that the Committee met before today's meeting and a copy of the meeting minutes will be included in the July agenda packet. He highlighted the following items:

1st Quarter Safety Director's Loss Control Report

Mr. Cramer stated that the Committee reviewed the Safety Director's Loss Control Reports for the period January 1, 2017 through March 31, 2017.

JIF/MEL Loss Ratio Reports

Mr. Cramer stated that the Committee reviewed the JIF/MEL Loss Ratio reports as of March 31, 2017.

Membership Renewals

Mr. Cramer stated that the Committee reviewed the twelve (12) towns that are up for renewal in 2018 and reviewed the renewal inspections.

Regional Training Schedule

Mr. Cramer stated that the Committee reviewed the remaining regional training schedule for 2017. The Wellness Coordinator Training is scheduled for September 27, 2017.

PEOSHA Advisory Committee Updates

Mr. Cramer stated that the Committee reviewed the most frequent citations from January 1, 2017 through March 31, 2017.

MEL/RCF/E-JIF REPORT – June 1, 2017

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

RCF Committee Meeting – June 1, 2017

Mr. Matchett stated that the minutes were included in the agenda packet.

E-JIF Committee Meeting – June 1, 2017

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

MISCELLANEOUS BUSINESS

Next Meeting

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

PUBLIC COMMENT

Motion by Ms. Jack, seconded by Mr. McMahon, 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 #2017-28

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 Ms. Jack, seconded by Mr. Mascia, to Adopt **Resolution #2017-28**. 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 Ms. Jack, 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>General Liability</i>	<i>Property</i>
<i>2017094723</i>	<i>1222715</i>	<i>1264274</i>
<i>001138295</i>		
<i>001024472</i>		

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

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

ROLL CALL Yeas

Amanda Somes, **Bass River Twp**
Grace Archer, **Bordentown City**
Glenn McMahon, **Chesterfield Twp**
Mike Templeton, **Delanco Twp**
Jeffrey Hatcher, **Delran Twp**
Gene DiFilippo, *Alt*, **Edgewater Park**
Patricia Hansell, **Fieldsboro Borough**
Richard Brook, **Florence Twp**
Mike Mansdoerfer, **Lumberton Twp**
Paula Kosko, **Hainesport Twp**
Kathy Burger, **Medford Twp**
Jerry Mascia, *Alt*, **Mt. Laurel Township**
Mary Picariello, **North Hanover Twp**
John Gural, **Palmyra Borough**
Dennis Gonzalez, **Pemberton Township**
Meghan Jack, **Riverside Twp**
David Matchett, **Shamong**
J. Paul Keller, **Springfield Twp**
Doug Cramer, **Tabernacle Twp**
Maria Carrington, **Westampton Twp**
James Ingling, **Wrightstown Borough**

Nays: None
Abstain: None

Motion carried by unanimous vote.

AUTHORIZATION TO ABANDON SUBROGATION – APPROVAL

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

MOTION TO ADJOURN

Chair Keller entertained a motion to adjourn the June 20, 2017 meeting of the BURLCO JIF.

Motion by Ms. Jack, seconded by Mr. McMahon, to adjourn the June 20, 2017 meeting of the BURLCO JIF. All in favor. Motion carried.

The meeting was adjourned at 4:41pm.

Brenda Smith,
Recording Secretary for

MEGHAN JACK, SECRETARY



To: Fund Commissioners
From: Paul J. Miola, CPCU, ARM, Executive Director
Date: July 18, 2017
Re: **Executive Director's Report**

A. Lost Time Accident Frequency Report – (pg. 16-17)

The May 2017 Lost Time Accident Frequency Summary and the Statewide Recap for May 2017 are attached for your review

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

A summary of the Certificates of Insurance issued during June 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 May 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 May 31, 2017 was **\$10,995,810**.

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. 29-36)

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. 37)

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. 38)

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. Renewing Members (pg. 39)

Renewal letters were emailed to the twelve (12) members whose membership in the JIF is up for renewal on January 1, 2018. These members are: Bass River Township, Beverly City, Bordentown Township, Delran Township, Hainesport Township, Mount Laurel Township, North Hanover Township, Palmyra Borough, Riverside Township, Shamong Township, Springfield Township, and Woodland Township. Included in the mailing was a Resolution for Renewal of Membership in the Burlington County Municipal JIF, a Certification required under the Local Public Contracts Law, and an Agreement to Renew Membership in the Burlington County Municipal JIF. Please have the Resolution placed on your governing body's agenda and return both the Resolution and the Agreement to our office by August 18, 2017.

As of June 11, 2017 we have received Agreements and Resolutions from: Bass River Township, Palmyra Borough, and Riverside Township. We have received the Resolution only from Beverly City.

O. Member Visitation

Beginning last month, a Representative from our office, contacted 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 (pgs. 40-41)

The Technology Risk Assessments undertaken by Pivot Point Security have been completed. As of June 9, 2017, all of the member reports have been sent (hard copy & email) to the members. Two (2) identical webinars have been scheduled so that common member questions can be addressed. An email was sent on June 27th, 2017 to all Fund Commissioners, Clerks and RMCs to RSVP for either webinar scheduled on July 12 @ 3:00 pm or July 20 @ 9:00 am. 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 May 31, 2017										
MEMBER_ID	MEMBER	**	# CLAIMS FOR	Y.T.D. LOST TIME	2017 LOST TIME	2016 LOST TIME	2015 LOST TIME	MEMBER	TOTAL RATE	
		*	5/31/2017	ACCIDENTS	FREQUENCY	FREQUENCY	FREQUENCY		2017 - 2015	
1	75 BEVERLY		0	0	0.00	5.88	4.35	1 BEVERLY	4.14	
2	76 DELANCO		0	0	0.00	3.42	0.00	2 DELANCO	1.32	
3	77 DELRAN		0	0	0.00	0.00	1.91	3 DELRAN	0.83	
4	78 EDGEWATER PARK		0	0	0.00	2.86	2.56	4 EDGEWATER PARK	2.21	
5	80 HAINESPORT		0	0	0.00	0.00	1.68	5 HAINESPORT	0.72	
6	82 MANSFIELD TOWNSHIP B		0	0	0.00	0.00	0.00	6 MANSFIELD TOWNSHIP	0.00	
7	83 MEDFORD TOWNSHIP		0	0	0.00	1.56	1.25	7 MEDFORD TOWNSHIP	1.16	
8	84 RIVERSIDE		0	0	0.00	2.50	2.44	8 RIVERSIDE	2.05	
9	85 SHAMONG		0	0	0.00	0.00	0.00	9 SHAMONG	0.00	
10	86 TABERNACLE		0	0	0.00	0.00	1.68	10 TABERNACLE	0.74	
11	456 SPRINGFIELD		0	0	0.00	0.00	1.83	11 SPRINGFIELD	0.77	
12	531 CHESTERFIELD		0	0	0.00	0.00	1.57	12 CHESTERFIELD	0.79	
13	577 BASS RIVER		0	0	0.00	0.00	3.64	13 BASS RIVER	1.42	
14	589 BORDENTOWN CITY		0	0	0.00	1.36	1.34	14 BORDENTOWN CITY	1.06	
15	600 BORDENTOWN TOWNSHIP		0	0	0.00	2.80	0.00	15 BORDENTOWN TOWNSHIP	1.17	
16	601 NORTH HANOVER		0	0	0.00	1.98	0.00	16 NORTH HANOVER	0.77	
17	636 WRIGHTSTOWN		0	0	0.00	0.00	0.00	17 WRIGHTSTOWN	0.00	
18	642 PEMBERTON BOROUGH		0	0	0.00	2.00	2.13	18 PEMBERTON BOROUGH	1.75	
19	650 PALMYRA		0	0	0.00	0.00	1.44	19 PALMYRA	0.58	
20	651 WOODLAND		0	0	0.00	2.78	3.13	20 WOODLAND	2.41	
21	679 FIELDSBORO		0	0	0.00	0.00	0.00	21 FIELDSBORO	0.00	
22	576 MOUNT LAUREL		0	1	0.90	0.77	1.40	22 MOUNT LAUREL	1.06	
23	532 WESTAMPTON		0	1	1.96	5.26	3.33	23 WESTAMPTON	3.76	
24	81 LUMBERTON		0	1	2.36	1.16	1.27	24 LUMBERTON	1.45	
25	79 FLORENCE		0	1	2.46	3.14	1.13	25 FLORENCE	2.23	
26	208 PEMBERTON		0	2	2.66	7.67	5.32	26 PEMBERTON	5.74	
27	373 SOUTHAMPTON		0	1	2.76	0.00	1.21	27 SOUTHAMPTON	0.99	
Totals:				0	7	0.81	1.93	1.85	1.70	
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				May 30, 2016		1.13				

2017 LOST TIME ACCIDENT FREQUENCY ALL JIFs				
		May 31, 2017		
	2017	2016	2015	TOTAL
	LOST TIME	LOST TIME	LOST TIME	RATE *
FUND	FREQUENCY	FREQUENCY	FREQUENCY	2017 - 2015
BURLINGTON	0.81	1.93	1.85	1.70
N.J.U.A.	0.84	3.10	2.60	2.49
NJ PUBLIC HOUSING	1.09	1.91	2.01	1.82
MORRIS	1.14	1.87	2.00	1.80
ATLANTIC	1.22	3.02	2.67	2.52
CENTRAL	1.27	1.68	1.92	1.73
SUBURBAN MUNICIPAL	1.30	2.13	2.19	2.02
BERGEN	1.31	1.56	2.27	1.82
CAMDEN	1.57	1.35	2.55	1.78
SOUTH BERGEN	1.72	2.28	2.76	2.39
OCEAN	1.76	2.21	2.24	2.15
TRI-COUNTY	2.18	2.37	2.05	2.20
PROF MUN MGMT	2.30	1.97	3.81	2.77
SUBURBAN ESSEX	2.45	1.63	2.15	1.99
MONMOUTH	2.59	1.76	2.21	2.07
AVERAGE	1.57	2.05	2.35	2.08
* NOTE : lost days may include claims with reserves - where claimant may not yet have had lost time				

BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND

Certificate Of Insurance Monthly Report

Thursday, June 22, 2017

From 5/22/2017 To 6/21/2017

Holder (H) / Insured Name (I)	Holder / Insured Address	Holder Code	Description of Operations	Issue Date	Coverage
<u>BURLINGTON JIF</u>					
H- Riverdel Swim Club I- Delanco Township	200 Whittaker St., PO 263 Riverside, NJ 08075 770 Coopertown Road Delanco, NJ 08075	1205	Evidence of insurance as respects to Summer Camp Program run by the Delanco Township Recreation Department at the Riverdel Swim Club.	5/24/2017	GL EX WC
H- NJ Motor Vehicle Commission I- Township of Medford	225 East State St. PO Box 175 Trenton, NJ 08666 17 North Main Street Medford, NJ 08055	5623	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) Medford Police Personnel providing services to the NJDMV as part of a Homeland Security Initiative Grant.	6/14/2017	GL EX AU WC
H- Burlington County Emergency I- Township of Southampton	Services Training Center 53 Academy Drive Westhampton, NJ 08060 5 Retreat Road Southampton, NJ 08088	22283	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 fire fighter training during 2017.	6/2/2017	GL EX AU WC
H- Burlington County Board of Chosen Freeholders I- Township of Medford	Attn: Insurance & Risk Management Division 49 Rancocas Road PO Box 6000 Mt. Holly, NJ 08060-6000 17 North Main Street Medford, NJ 08055	24619	Certificate Holder is amended to be included as "additional insured" the person(s) or organization(s) as shown in the description section of this certificate of insurance for General Liability & Excess Liability pursuant to the terms, conditions, limitations, and exclusions of the JIF Casualty Insurance Policy (but only with respect to liability caused in whole or in part by the acts or omissions of the named insured) as respects to use of County Route 541 on Monday, May 29, 2017 from 11AM until 12PM for the Memorial Day Parade.	5/22/2017	GI EX
H- Vincent Fire Department I- Township of Southampton	16 Race Street Southampton, NJ 08088 5 Retreat Road Southampton, NJ 08088	24952	Evidence of Insurance as respects to Vincent Fire Department. JIF Blkt. Crime Policy #BUR170401-87, Policy Period 1/01/2017 to 1/01/2018, Coverage - \$50,000. MEL Crime Policy #MEL01170187, Policy Period 1/01/2017 to 1/01/2018, Coverage - \$950,000 Excess of \$50,000.	6/5/2017	GL EX AU PR PD POL

H- Beverly United Methodist Church I- Beverly City	133 Warren Street Beverly, NJ 08010 446 Broad Street Beverly, NJ 08010	25483	Beverly United Methodist Church the "parish" its Pastor, the Greater New Jersey Annual Conference and Bishop John Schol are 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 at 133 Warren St. for the annual Farmers Market beginning	6/5/2017 GL EX AU WC
H- Beverly United Methodist Church I- Beverly City	133 Warren Street Beverly, NJ 08010 446 Broad Street Beverly, NJ 08010	25483	Beverly United Methodist Church the "parish" its Pastor, the Greater New Jersey Annual Conference and Bishop John Schol are 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 at 133 Warren St. for the annual Farmers Market beginning June 2017 through October 2017.	6/5/2017 GL EX AU WC
H- Borough of Laurel Springs I- Township of Medford	135 Broadway Laurel Springs, NJ 08021 17 North Main Street Medford, NJ 08055	25540	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 the Laurel Springs Stage from pick-up on 6/29/2017	6/12/2017 GI EX
H- Township of Bass River I- Bass River Township	3 North Maple Avenue New Gretna, NJ 08224 3 North Maple Avenue New Gretna, NJ 08224	25556	Evidence of insurance as respects to Statutory Bond coverage for Albert Stanley - Tax Collector, effective 6/5/17.	6/13/2017 BOND
H- TAYLOR RENTALS I- Township of Mount Laurel	3531 RTE 38 MOUNT LAUREL, NJ 08054 100 Mount Laurel Road Mount Laurel, NJ 08054	25603	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) on all equipment rentals with value up to \$100,000.	6/19/2017 GI EX

Total # of Holders = 10

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

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					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							1,975.00							1,975.00	0.00	
Palmyra	1,975.00				1,975.00										1,975.00	0.00	
Pemberton Boro.	1,650.00			1,650.00											1,650.00	0.00	
Pemberton Twp.	2,600.00			2,600.00											2,600.00	0.00	
Riverside	1,975.00														0.00	1,975.00	
Shamong	1,650.00			1,650.00											1,650.00	0.00	
Southampton	1,975.00					1,975.00									1,975.00	0.00	
Springfield	1,650.00														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	\$1,975.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$31,175.00	\$21,650.00	

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							674.76								674.76	920.24
Palmyra	1,595.00															0.00	1,595.00
Pemberton Boro	995.00															0.00	995.00
Pemberton Twp.	4,645.00							1,409.93								1,409.93	3,235.07
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	\$2,084.69	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00		2,084.69	49,210.31

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						760.34									760.34	739.66	
Mount Laurel	1,500.00						1,046.25									1,046.25	453.75	
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		2,926.47	18,323.53	

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 :	July 6, 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 of 1st 2Mil/20% of 1st 250K
* Member does NOT participate in EPL coverage					

Burlington County Municipal Joint Insurance Fund 2017 EPL/CYBER Risk Management 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	Colleen Eckert, Clerk	N/A
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	Paula Kosko	Donna Kilburn
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, Administrator	Joseph Otto
Woodland Township	Maryalice Brown	Nancy Seeland
Wrightstown Borough	Freda Gorman	James Ingling, Fire Official

Burlington County Municipal Joint Insurance Fund

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BURLINGTON COUNTY MUNICIPAL FUND

FINANCIAL FAST TRACK REPORT

AS OF May 31, 2017

	<i>THIS MONTH</i>	<i>YTD CHANGE</i>	<i>PRIOR YEAR END</i>	<i>FUND BALANCE</i>
1. UNDERWRITING INCOME	652,252	3,248,050	97,390,677	100,638,727
2. CLAIM EXPENSES				
Paid Claims	166,987	746,098	36,644,799	37,390,897
Case Reserves	(118,253)	190,282	3,373,151	3,563,433
IBNR	236,427	532,105	1,881,327	2,413,432
Recoveries	-	-	-	-
TOTAL CLAIMS	285,160	1,468,485	41,899,277	43,367,763
3. EXPENSES				
Excess Premiums	198,827	994,133	25,558,997	26,553,130
Administrative	92,414	472,880	16,253,855	16,726,735
TOTAL EXPENSES	291,241	1,467,013	41,812,852	43,279,865
4. UNDERWRITING PROFIT (1-2-3)	75,851	312,551	13,678,548	13,991,099
5. INVESTMENT INCOME	32,238	111,606	3,528,083	3,639,689
6. DIVIDEND INCOME	0	0	561,740	561,740
7. STATUTORY PROFIT (4+5+6)	108,089	424,157	17,768,371	18,192,528
8. DIVIDEND	0	0	7,196,718	7,196,718
9. STATUTORY SURPLUS (7-8)	108,089	424,157	10,571,653	10,995,810

SURPLUS (DEFICITS) BY FUND YEAR

Closed	9,010	33,352	4,896,980	4,930,332
MEL JIF Retro	160	348	0	348
2013	4,076	(10,270)	1,875,885	1,865,615
2014	4,943	(215,861)	2,099,011	1,883,150
2015	4,210	71,390	928,045	999,435
2016	6,602	169,781	771,732	941,514
2017	79,088	375,417		375,417
TOTAL SURPLUS (DEFICITS)	108,089	424,157	10,571,653	10,995,810
TOTAL CASH				17,496,322

CLAIM ANALYSIS BY FUND YEAR

TOTAL CLOSED YEAR CLAIMS	(140)	(352)	30,178,025	30,177,673
FUND YEAR 2013				
Paid Claims	1,862	19,172	2,202,460	2,221,632
Case Reserves	(1,862)	(33,565)	407,812	374,248
IBNR	0	39,230	35,639	74,869
Recoveries	0	0	0	0
TOTAL FY 2013 CLAIMS	0	24,838	2,645,911	2,670,749
FUND YEAR 2014				
Paid Claims	32,759	163,310	1,537,800	1,701,110
Case Reserves	(30,768)	216,531	660,572	877,104
IBNR	(1,992)	(146,292)	163,503	17,211
Recoveries	0	0	0	0
TOTAL FY 2014 CLAIMS	(0)	233,549	2,361,875	2,595,425
FUND YEAR 2015				
Paid Claims	9,637	130,457	1,742,504	1,872,961
Case Reserves	(6,033)	(97,579)	1,252,507	1,154,928
IBNR	(3,604)	(102,328)	329,953	227,625
Recoveries	0	0	0	0
TOTAL FY 2015 CLAIMS	0	(69,450)	3,324,964	3,255,514
FUND YEAR 2016				
Paid Claims	23,464	214,377	984,011	1,198,388
Case Reserves	(28,976)	(154,356)	1,052,259	897,903
IBNR	5,513	(206,617)	1,352,232	1,145,615
Recoveries	0	0	0	0
TOTAL FY 2016 CLAIMS	0	(146,596)	3,388,502	3,241,906
FUND YEAR 2017				
Paid Claims	99,405	219,134		219,134
Case Reserves	(50,615)	259,251		259,251
IBNR	236,510	948,112		948,112
Recoveries	0	0		0
TOTAL FY 2017 CLAIMS	285,300	1,426,497		1,426,497
COMBINED TOTAL CLAIMS	285,160	1,468,485	41,899,277	43,367,763

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 June

ITEM	FILING STATUS
Meeting Minutes	7/19/17
Bylaws Amendments	N/A
Risk Management Program Changes	N/A
New Member Filings	N/A
Supplemental Assessments/Contributions	N/A
Budget Amendments (transfers, etc.)	N/A
Surplus Distribution (refunds/dividends)	N/A
Changes/Amendments/Additions to Service Providers	N/A
Executive Committee Changes	N/A

Burlington County Municipal Joint Insurance Fund

Annual Regulatory Filing Check List

Year: January 1, 2017 – December 31, 2017

ITEM	FILING STATUS
Ethics Filings (<i>Notification to FC's and Prof's</i>)	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	6/6/17
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	7/9/18	N/A	7/16/18	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	10/1/17	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	7/1/18	5/1/16	10/1/17	12/30/15
Managed Care - QualCare	X	7/1/18	N/A	10/1/17	N/A
Database Management - Exigis	X	3/31/18	NA	3/31/18	NA
Payroll Auditor - Bowman	X	8/1/17	N/A	8/1/17	N/A
Property Appraiser - AssetWorks	X	9/27/17	N/A	9/27/17	N/A
Safety Director - JA Montgomery	X	12/10/17	N/A	12/10/17	N/A
Underwriting Manager -Conner Strong	X	12/10/17	N/A	12/10/17	N/A
Treasurer - Tontarski	X	N/A	5/1/16	N/A	JIF
Recording Secretary – Brenda Smith	X	N/A	N/A	N/A	N/A
Website – Joyce Media	X	N/A	N/A	N/A	N/A
Wellness Director – Target Wellness	X	N/A	N/A	N/A	N/A

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A Capehart Scatchard Blog

Answers to Often Bewildering Questions about New Jersey Comp Settlements

John H. Geaney June 12, 2017 Awards 0 Comments

Clients often ask questions about the permanency phase of the New Jersey Workers' Compensation system. Frankly our system with respect to awards of permanent partial disability is so vastly different than those of neighboring states that it is no wonder there is confusion. Here are some of the questions this practitioner regularly receives.

Question (1): Why don't employers settle cases before a workers' compensation formal petition is filed? Wouldn't that be more proactive?

Answer: There are two statutory provisions that deal with this issue. The first is N.J.S.A. 34:15-22, which states that *"No agreement between an employee and his employer or insurance carrier for compensation shall operate as a bar to the formal determination of any controversy, unless such agreement has been approved by the commissioner (Judge of Compensation)."*

The second section is N.J.S.A. 34:15-50, which states *"Whenever an employer or his insurance carrier and an injured employee, or the dependents of the deceased employee, shall, by agreement, duly signed, settle upon and determine the compensation due to the injured employee . . . the employer or the insurance carrier shall forthwith file with the bureau a true copy of the agreement. The agreement shall not bind the employer or injured employee, or the dependents of a deceased employee, unless approved by the bureau."*

So the basic answer is that all agreements must be approved by a Judge of Compensation in New Jersey. If an employer and employee reach an agreement without such approval, the agreement is not valid and is not binding on the employee.

Question (2): When the petitioner's doctor estimate 60% permanent partial disability and the respondent's doctor estimates 5%, why not use the AMA Guidelines to the Evaluation of Permanent Impairment to resolve the dispute?

This question underscores a basic feature of the New Jersey system: we are one of only a few states where judges **do not** use the AMA Guides to the Evaluation of Permanent Impairment. This non-use of the AMA Guidelines is by tradition, not statute. There is no statutory prohibition against consulting the Guidelines to inform judges. In fact, it would be helpful if judges did utilize the AMA Guidelines where opinions on disability vary to a large extent. In respiratory claims the guidelines are extremely helpful in assessing permanency because spirometry and other pulmonary function testing are complicated to understand. For instance, the Guidelines provide certain norms for spirometric parameters like the FVC (forced vital capacity), FEV1 (forced

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

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

2,033 views | posted on December 29, 2016

expiratory volume in the first second) and FVC/FEV1 ratio. Using the AMA Guidelines would provide more uniform assessments and consistency in certain kinds of cases.

Question (3): What type of evidence matters most to the Judge of Compensation in arriving at an award of permanent partial disability?

Judges look for evidence in two broad categories: first proof of a *medical impairment*, and second, proof of *disability from such impairment*. An employee must prove an impairment under N.J.S.A. 34:15-36 by demonstrable objective evidence, but that alone is not enough. If a medical impairment exists but does not affect the employee in his work or non-work life, there is no disability. In this sense, "disability" is a broader concept than impairment. You need both.

The employee must demonstrate that the medical impairment reaches out and affects the employee in the activities of daily living or lessens the employee's ability to perform work in a material degree. So judges focus on objective medical evidence like MRI results, surgical studies, CT scans, x-ray results, and they pay close attention to how the medical impairment has affected the life of the employee. Has the employee had to give up certain sports or cut back on hobbies or activities that he or she used to enjoy? Has the employee had to reduce hours at work or has the injury caused a reduction in pay? This is the kind of evidence that the judge studies in order to evaluate the degree of permanent disability. That is also why every Judge of Compensation requires testimony to support an order approving settlement regarding the complaints of the employee and the impact on work or non-work activities.

Question (4): Why does surgery drive up the value of a workers' comp case? Isn't surgery supposed to make the employee better?

This is a complicated question. Yes we all know people who have had surgery and have been completely healed with little or no lasting restriction. Surgery is often incredibly effective. For instance, a football player with a severe meniscal tear could never return to football again without surgery. A pitcher without ulnar collateral ligament reconstruction, also known as Tommy John surgery, might never pitch again. That is exactly what happened to the great Dodger pitcher, Sandy Koufax, who retired young because there was no Tommy John surgery in the 1960s. Now many pitchers with Tommy John surgery return to pitching at the same high level as before the injury, albeit perhaps with some loss of velocity.

In New Jersey, workers' compensation practitioners are well aware that an employee has the potential to file a reopener petition should surgery be required in the future. The thinking is that if the injury does not require surgery now, it might not be as significant as it would be down the line when surgery will be required. Our statute under N.J.S.A. 34:15-27 permits the employee to reopen the case and seek additional treatment – often surgery – within two years of the last payment of compensation, as well as additional indemnity benefits. It is true that few if any claimants come to court and testify at settlement that their level of function is the same as they had before the work accident. If they did, they would not be entitled to permanency benefits. The expert for the claimant may point out that in spite of the surgical procedure, the employee has lost function post-surgery. The employee will testify to limitations in work or non-work functions. Hence, unoperated herniated discs are often valued lower than operated herniated discs because the condition has not reached a level requiring surgery.

It is also worth noting that there are many employees who have surgery who never file claim petitions because they feel they have fully recovered and have no complaints post-surgery. We don't see those cases but must remember that they do exist. Not all employees who suffer work injuries in New Jersey file claim petitions for permanency.

Categories:

ADA Awards Benefits 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 benefits Bias casual employment
claims compensation 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

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A Capehart Scatchard Blog

County GPS System Defeats Petitioner's Comp Claim on Appeal

John H. Geaney June 22, 2017 Key Defenses 0 Comments

A good Global Positioning System can make all the difference in certain kinds of cases. **Longstreet v. County of Mercer**, A-3361-152 (App. Div. June 20, 2017) illustrates how effective this technology can be for claims involving injuries while driving work vehicles.

The case involved a claim by a heavy equipment operator against the County of Mercer. Mr. Longstreet reported that he injured his arm when his road grader hit what petitioner believed was a manhole while snow plowing on January 27, 2015. He reported the incident several days later. Petitioner said he started his shift on January 26, 2015 at 7:00 p.m. and was supposed to end his shift at 3:30 p.m. on January 27, 2015. He began the shift loading salt, utilizing a front end loader and was then instructed to begin snow plow operations on grader #57 at midnight. Petitioner claimed the incident occurred during snow plowing at 4:00 a.m. on Nursery Road and that he brought the grader in to the County repair shop to have the blades changed.

The problem with petitioner's version was that the GPS showed that the vehicle petitioner said he was using to plow at 4:00 a.m. was idle from midnight to six a.m. A county witness testified that grader #57 was parked at the North Salt Dome at Mercer County Airport around midnight. Then it was moved around 2:00 a.m. to Interstate 95 where the vehicle remained stationary until 6:38 a.m. From 7:30 a.m. until 10:17 a.m., the grader was used only on four separate occasions on Nursery Road.

The County argued that the case must be dismissed because petitioner clearly could not have had an accident at 4:00 a.m. using grader #57 since the vehicle was not used at all until the morning hours, and then only briefly. During trial a repair order suddenly appeared for Grader #57. There was no repair time noted on the order. Witnesses at the County Garage could not recall fixing this vehicle that night, but the repair order referred to grader #57.

In spite of the overwhelming evidence that petitioner could not have been injured while using grader #57 at 4:00 a.m., the Judge of Compensation found the case compensable. The judge reasoned that it was possible that petitioner could have begun using Vehicle #57 at around midnight, switched to another vehicle after he brought grader #57 into the repair shop, and then got injured using this new vehicle. The Appellate Division rejected this reasoning since the record showed that petitioner was adamant that he only used one grader to plow, and that was grader #57. He never testified to using another grader, and he insisted that his injury happened in the dark of night at 4:00 a.m.. He also said that he used his personal vehicle to revisit the scene of the accident later in the morning around 10:00 a.m.

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2,033 views | posted on December 29, 2016

The Appellate Division reversed the ruling for petitioner and ordered a retrial of the case. The Court said that the ruling of the Judge of Compensation was without evidential support because the GPS system established beyond any doubt that petitioner was not using Grader #57 at 4:00 a.m. In fact, no one was using Grader #57 between midnight and 6:38 a.m. Petitioner could not have brought Grader #57 to the county shop until after 10:00 a.m. when the vehicle was no longer being used.

The case is fascinating because without the use of a GPS system, this case would have been found compensable, as it would have been merely an issue of credibility. The successful appeal in this case on behalf of the County of Mercer was handled by Capehart Shareholder Lora V. Northen, and her associate, John Pszwaro.

WC Question of the Week!

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

This week's question: An employee is injured in a work accident and loses three natural teeth. How many weeks of compensation is the employee entitled to and why?

Answers should be emailed to: SocialMedia@capehart.com

Good luck!

Share / Save

Tags: claims, GPS

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.

Categories:

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

Topics:

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Aggravation Airline Appellate
Division Arthritis Atlantic City Automobile
Accident benefits Bias casual employment
claims compensation 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
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The Critical Importance of a Thorough Supervisor's Report Form in Workers' Compensation

John H. Geaney June 29, 2017 Policy 0 Comments

In every state, two investigative forms have an enormous impact on helping employers save money and win cases in workers' compensation: first, a detailed Employee Accident Form filled out entirely by the injured employee and signed by the employee, and second, a detailed Supervisor's Report Form. This practitioner has tailored both forms for the use of firm clients. I have written extensively in the past about the enormous value of an effective Employee Accident Form, and this blog will explore why a Supervisor's Report Form also helps win cases and reduces workers' compensation costs. Clients who use both forms have enhanced their chances of prevailing geometrically.

Many employers traditionally have a combined one-page form for the supervisor to fill out one section and for the employee to fill out another section. Sometimes the supervisor writes what the employee tells him or her, and then the employee only signs the form. This is not effective in court because the employee can reject what the supervisor wrote as inaccurate. It is always better for the employee to complete the Employee Report in his or her own handwriting. It is also hard to tell if the supervisor is writing what he or she thinks or what he or she was told. The abbreviated Supervisor's Form will ask "*How did the accident happen?*" and the supervisor may write: "*Employee slipped on ice.*" Much later it may become clear to defense counsel that the supervisor really did not think this accident ever happened. He wrote just what the employee told him, but the form had no place for the supervisor to raise doubts. So cases get accepted, bills get paid, and surgery ensues when all of this should have been denied. In short, these abbreviated forms are like an appetizer to an entrée. You get much more out of two separate and detailed forms filled out as close as possible to the time of the incident.

So what makes an effective Supervisor's Report Form? To ask it another way, what information should an employer strive to obtain in a supervisor's form that will help prepare the defense of a workers' compensation claim and often help win the claim? In this practitioner's view, these are the essential elements in a powerful Supervisor's Report Form:

- Information that would determine if there is a notice defense or late reporting issue;
- Detailed information on the time, date and mechanism of injury;
- A list of witnesses to the incident, if any;
- Detailed information on what others saw or were told by the employee about the incident or accident;
- Specific information about the employee's job duties generally and on the date of the incident;

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7,581 views | posted on March 28, 2016



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

2,922 views | posted on October 21, 2013



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

2,905 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

2,033 views | posted on December 29, 2016

- Information on second jobs or other physical activities engaged in by the employee in the years prior to the incident or accident;
- Information on motor vehicle accidents, home injuries or sports injuries that the employee was involved in during the past few years;
- Information on whether the employee was offered or declined medical attention.

All of this information – and more — can be easily captured within two pages, and this approach can be used in any state. But in states like New Jersey, *where there are no depositions or interrogatories permitted in traumatic claims*, a comprehensive Supervisor's Report Form is imperative! This form and the Employee Accident Form will often be the only useful discovery that employer will ever get in many cases. For employers with a high volume of comp claims, using these two forms will consistently lead to success because patterns develop, and supervisors become more adept at understanding the workers' compensation process. The carrier, TPA, self-insured employer and defense counsel will be able to make intelligent decisions on whether to deny the claim or accept it, and if denied, how to win the case and not pay for unrelated surgery, lost time and permanency benefits.

There are no reliable statistics on how many comp claims involve some kind of legal issue as opposed to clearly witnessed accidents where there really are no issues other than the extent of permanency. This practitioner believes that perhaps fifty percent to two thirds of claims are unwitnessed or are questionable because the injured employee was known by the employer to have the health condition prior to the accident, or the mechanism of injury simply makes no sense. These are the kinds of claims that bedevil employers and can wreck budgets and explode reserves. Most employers know their employees pretty well and have an instinctive sense when there is something wrong with a claim. Defense attorneys get litigation files well after the claim occurs, and they pore over the supervisor's report form, only to conclude that there just is far too little information on the form to win the case. Memories fade quickly, and any claims professional or defense lawyer knows how hard it is to resurrect the facts of a claim with a supervisor or witness in a discussion that occurs 12 or 24 months later.

The solution is simple: require a few extra minutes to obtain a more detailed series of questions right up front. Some of the 22 questions on this practitioner's two-page form require simple yes or no answers, such as "*Did you personally observe the incident involving this employee?*" and "*To your knowledge, was this accident witnessed or unwitnessed?*" Some of the questions require a few sentences of description: for example, "*If you did not witness the incident but others told you about it, describe exactly what they told you, who spoke with you, and what that individual said.*"

How much does this cost to implement? The answer is it costs nothing. This is what it requires: an extra two or three minutes to complete over the traditional one page form. In exchange for an investment of two or three more minutes, employers get a useful form that paints a clear picture of whether the claim should be denied, whether there are strong defenses, and who the witnesses will be to help the employer win the case. It doesn't matter what state the employer is in, as this approach is universal. There is no training required for supervisors because this kind of supervisor's form must be self-explanatory and simple.

Clients of Capehart who are interested in reviewing this practitioner's Employee Accident Form or the Supervisor's Incident Report Form should contact the undersigned.

Categories:

ADA Awards Benefits 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 benefits Bias casual employment
claims compensation 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

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New Jersey WORKERS' COMP BLOG

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Seminars

About Capehart Scatchard

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A Capehart Scatchard Blog

Injury To Officer On Unscheduled Day Is Found Compensable Because Officer Was Not Just Picking Up Paycheck But Checking Scheduled Court Dates

John H. Geaney July 6, 2017 Compensability 0 Comments

In a surprising but unreported decision, the Appellate Division affirmed an award to a police officer who fell in the municipal parking lot on December 9, 2011 on a day when he was not supposed to be at work. The officer said he came to work to collect his paycheck and also to check his court schedule while he was there. The case is **Grawehr v. Township of East Hanover**, A-1686-15T3 (App. Div. June 29, 2017).

The accident involved a slip and fall on ice which led to shoulder surgery. The Township denied the claim since petitioner was not working that day, and no one asked him to come to work. The petitioner admitted that he was coming to work to get his paycheck, but he said that he also wanted to check his personal folder for any new subpoenas for scheduled court dates. There had been problems with police officers missing scheduled appearances due to a recent merger with the Township of Hanover. A township Lieutenant testified that it was not uncommon for the more diligent officers to come in on their days off to check on their court files.

Even though Officer Grawehr never failed to appear for court and had not been disciplined (unlike others) for failing to come to court, and even though the next court date was not until December 22, the Judge of Compensation found for petitioner and awarded petitioner 27.5% or \$41,187 for permanency and medical expenses. The Appellate Division affirmed. The theory of compensability in this case was the existence of a **mutual benefit** to the Township and the employee by these impromptu visits to the police department on days off. The Township denied that there was any benefit to it at all.

The "mutual benefit" theory has been questioned as recently as May 1, 2017 in **Liu v. 4D Security Solutions, Inc.**, A-3591-15T1 (App. Div. May 1, 2017). In that similarly unpublished case a different appellate panel found that the mutual benefit doctrine did **not** survive the 1980 amendments. That appellate panel rejected the doctrine completely just one month before this decision. The decision in *Grawehr* makes no mention of the *Liu* decision.

In *Grawehr*, the Appellate Division struggled mightily to find case law supporting the existence of a mutual benefit doctrine. The only case it cited was a pre-1980 case called **Salerno v. Micro Stamping Co.**, 136 N.J. Super. 172 (App. Div. 1975), where a heart attack experienced by a worker during contract negotiations on behalf of his union was found to be compensable. That case is not really a mutual benefit decision, and it would likely not meet the current law dealing with the requirements for compensability of

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heart attacks. In essence, the panel in *Grawehr* assumed the existence of the mutual benefit doctrine even though the issue was whether it exists at all.

It is clear that an injury that occurs when an employee comes into work simply to pick up a paycheck is not compensable. *Miller v. Saker Shoprite*, A-3746-13T2 (App. Div. November 13, 2015). In this practitioner's opinion, the *Grawehr* decision is open to criticism because the appellate panel never really found a case that supported the existence post 1980 of the mutual benefit doctrine in New Jersey. Interestingly, neither could the appellate panel in *Liu* cited above. This practitioner is aware of only two reported post-1980 decisions where the court based its decision on the existence of the mutual benefit doctrine. One case was *Daus v. Marble*, 270 N.J. Super. 241 (App. Div. 1994) and the other was *Mahon v. Reilly's Radio Cabs, Inc.*, 211 N.J. Super. 28 (App. Div. 1986). These cases were not mentioned in this matter or in *Liu*. We will need clarification from a future reported appellate division panel or the Supreme Court on whether the mutual benefit doctrine, as applied to trips to and from work, still exists – or exists in any other context.

This case illustrates the problem inherent in the mutual benefit doctrine when it is applied to cases involving trips to work on non-work days. The doctrine can be interpreted so broadly that it can create a massive end-around to the requirement that all accidents must meet the test of "in the course of employment." Anyone who comes into work to retrieve something and falls at work after hours or on days off can argue that there was a mutual benefit conferred on the employer by coming to work. Do both parties have to agree that there was a benefit? The township said there was no benefit in this case. It is an extremely subjective test. The obvious reason the claimant was coming to work in this case was to pick up his paycheck. But that activity alone is not compensable. Further, the next court date was 13 days away, so the decision in favor of compensability makes very little sense under any analysis.

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Tags: mutual benefit, Mutual Benefit Doctrine

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.

Categories:

ADA Awards Benefits 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 benefits Bias casual employment
claims compensation 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

MEL STATUTORY BONDS as of 7/10/17

Member ID	Fund ID	Member Name	Applicant	Title	Effective Date
577	BURL	BASS RIVER	Albert Stanley	Tax Collector	06/05/17
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	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 Sq	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	Tara Krueger	Treasurer	04/17/17
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	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			

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BURLCOJIF

2018 Renewing Members

TOWN	RENEWAL / RESOLUTION / CONTRACT RECEIVED
Bass River Twp	06/13/2017
Beverly City	(Resolution Only)
Bordentown City	n/a
Bordentown Township	
Chesterfield Twp	n/a
Delanco Twp	n/a
Delran Twp	
Edgewater Park	n/a
Fieldsboro Borough	n/a
Florence Township	n/a
Hainesport Township	
Lumberton Township	n/a
Mansfield Township	n/a
Medford Township	n/a
Mount Laurel Township	
North Hanover Township	
Palmyra Borough	06/21/2017
Pemberton Borough	n/a
Pemberton Township	n/a
Riverside Township	07/10/2017
Shamong Township	
Southampton Township	n/a
Springfield Township	
Tabernacle Township	n/a
Westampton Township	n/a
Woodland Township	
Wrightstown Borough	n/a

Kristi Kristie

From: Kristi Kristie
Sent: Tuesday, June 27, 2017 1:13 PM
To: Amanda Somes; 'Amy Cosnoski'; 'Caryn Hoyer'; 'Colleen Eckert'; Debra Shaw-Blemings; 'Donna Mull'; 'Donna Snyder'; Doretha Jackson; 'Freda Gorman'; Grace Archer; 'Jamey Eggers'; 'Janice Lohr'; 'Kathy Burger'; 'Kathy Hoffman'; 'LaShawn Barber'; 'Linda Dougherty'; 'Linda Semus'; Marion Karp; Mary Picariello; Maryalice Brown; 'Meredith Tomczyk'; Nancy Erlston; Patrice Hansell; 'Patricia Clayton'; Susan Dydek; 'Susan Onorato'; 'Dave Matchett'; Dean Buhner; 'Dennis Gonzalez'; 'Doug Cramer'; 'Glenn McMahon'; 'James Ingling'; 'Jeff Hatcher'; 'John Gural'; Maria Carrington; Meghan Jack; Mike Fitzpatrick; 'Mike Mansdoerfer'; Mike Tempelton; 'Paul Keller'; Paula Kosko; 'Rich Wolbert'; Richard Brook (rbrook@florence-nj.gov); Bonnie Ridolfino; 'Brian Monaghan'; 'Chris Fifis'; 'Chris Powell'; George Gravenstine; Helen Goodwin; 'Ilene Laursen'; Mike Avalone; Steve Logue; 'Steve Walsh'; 'Tim Irons'
Cc: Paul Forlenza; Paul Miola; Sheila Ortiz; Megan Matro
Subject: BURLCO - Technology Risk Assessment Webinar(s) - RSVP

Good afternoon,

Please share this information with anyone you feel would like to participate in the Technology Risk Assessment Webinar(s).

As you are aware, over the past year, the JIFs have been working with Pivot Point Security in completing your Technology Risk Assessments. You should have recently received a copy of your member assessment via hard copy and email.

The assessments were completed for each member so that the JIFs have a better understanding of the use of technology by the member municipalities and where the JIFs need to focus their attention regarding the management of risk associated with the expanding use of technology.

To assist the members in reading, understanding, and addressing any findings in the report, the JIFs are holding two (2) webinars that will provide you and/or your IT personnel the opportunity to ask questions of Pivot Point regarding your Technology Risk Assessment. Each webinar is identical and open to any member of any JIF and will allow participants to ask questions about any issues raised in your report. Members should not be hesitant about participating in this webinar and asking questions about their specific report as the vast majority of members have the same exposures.

Depending on the number of participants and questions generated, the webinar should be approximately one hour long and you will need access to a phone and computer.

The webinars will be held on:

Wednesday, July 12 @ 3:00 PM

and

Thursday, July 20th @ 9:00 AM

Please RSVP via email to me at least 2 days prior to either webinar so I may keep an accurate count of attending member towns. I will then send out the sign-in instructions and call number the day prior to each webinar.

If you have any questions, please feel free to contact me!

Regards,
Kris

Kris Kristie

Senior Account Representative
Public Sector Practice

Arthur J. Gallagher & Co.
6000 Sagemore Drive, Suite 6203 | Marlton, NJ 08053
P: 856.446.9136 | F: 856.446.9149

www.ajg.com

Arthur J. Gallagher Risk Management Services, Inc.

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: July 6, 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

JUNE ACTIVITIES

LOSS CONTROL SERVICES

- City of Bordentown – Conducted a Loss Control Survey on June 5
- Township of Delanco – Conducted a Loss Control Survey on June 12
- Township of Delanco PD – Conducted a Loss Control Survey on June 15
- Township of Lumberton – Conducted a Loss Control Survey on June 14
- Township of Medford – Conducted a Loss Control Survey on June 1
- Township of Shamong – Conducted a Loss Control Survey on June 15

JIF MEETINGS ATTENDED

- Fund Commissioners Meeting – June 20
- BURLCO Executive Safety Committee Meeting – June 20
- Police Chief Ad Hoc Committee Meeting – June 22

MEL MEDIA LIBRARY

The following members used the MEL Media Library during June. **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.**

Municipality

of Videos

No videos were viewed during the month of June

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, and 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.burcojif.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 June. 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 Stationary Work Zones – June 5
- Ø BURLCO JIF - SD Message - Excited Delirium, Police Agency Considerations – June 12
- Ø BURLCO JIF - Reminder: Special Safety Recognition Award – June 13
- Ø BURLCO JIF - SD Bulletin - Ladder Safety – June 26

UPCOMING EVENTS

- Executive Committee Meeting – July 18

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 July, August and September 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
7/6/17	Township of Toms River	Seasonal (Summer) Employee Orientation-Evening	6:30 - 10:30 pm
7/10/17	Borough of Union Beach #2	Heavy Equipment Safety	8:30 - 11:30 am
7/12/17	Ocean County College #3	CDL-Drivers Safety Regulations	8:30 - 10:30 am
7/12/17	Ocean County College #3	Driving Safety Awareness	10:45 - 12:15 pm
7/12/17	Ocean County College #3	CDL-Supervisors Reasonable Suspicion	1:00 - 3:00 pm

DATE	LOCATION	TOPIC	TIME
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
7/14/17	Township of Hamilton #3	Ladder Safety/Walking Working Surfaces	8:30 - 10:30 am
7/14/17	Township of Hamilton #3	Fall Protection Awareness	10:45 - 12:45 pm
7/17/17	Borough of Magnolia	Sanitation/Recycling Safety	10:00 - 12:00 pm
7/18/17	Township of Florence	HazMat Awareness w/HazCom GHS	8:30 - 11:30 am
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
7/21/17	Township of Berlin #2	DDC-6	7:30 - 2:00 pm w/lunch brk
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
8/1/17	Township of Manchester	Fast Track to Safety	8:30 - 2:30 pm w/lunch brk
8/2/17	City of Burlington #2	LOTO	8:30 - 10:30 am
8/3/17	Borough of Clementon #3	Hazard ID/Job-Site Observation	8:30 - 10:30 am
8/3/17	Borough of Clementon #3	Accident Investigation	10:45 - 12:45 pm
8/3/17	Borough of Clementon #3	Toolbox Talks	1:30 - 3:00 pm
8/4/17	Borough of Audubon	HazCom w/GHS	1:00 - 2:30 pm
8/8/17	Township of Barnegat #1	Heavy Equipment Safety	9:00 - 11:00 am
8/9/17	Ocean County College #3	PPE	8:30 - 10:30 am

DATE	LOCATION	TOPIC	TIME
8/9/17	Ocean County College #3	Hearing Conservation	10:45 - 11:45 am
8/9/17	Ocean County College #3	Asbestos, Lead, Silica Regulatory Overview	12:00 - 1:00 pm
8/9/17	City of Millville #1	CDL-Drivers Safety Regulations	8:30 - 10:30 am
8/9/17	City of Millville #1	Driving Safety Awareness	10:45 - 12:15 pm
8/9/17	City of Millville #1	CDL-Supervisors Reasonable Suspicion	1:00 - 3:00 pm
8/10/17	City of Ventnor #1	DDC-6	9:00 - 3:30 pm w/lunch brk
8/11/17	Township of Colts Neck	LOTO	8:30 - 10:30 am
8/11/17	Township of Colts Neck	Shop & Tool Safety	10:45 - 11:45 am
8/11/17	Township of Colts Neck	HazCom w/GHS	12:30 - 2:00 pm
8/14/17	Township of Upper	Ladder Safety/Walking Working Surfaces	8:30 - 10:30 am
8/14/17	Township of Upper	Fall Protection Awareness	10:45 - 12:45 pm
8/15/17	Borough of Red Bank	Heavy Equipment Safety	8:00 - 11:00 am
8/16/17	Lower Township MUA	Heavy Equipment Safety	8:30 - 11:30 am
8/17/17	City of Ventnor #1	DDC-6	9:00 - 3:30 pm w/lunch brk
8/22/17	Township of Middletown #5	CMVO	8:30 - 12:30 pm
8/23/17	Ocean County College #3	Office Safety	8:30 - 10:30 am
8/23/17	Ocean County College #3	Employee Conduct/Violence Prevention	10:45 - 12:15 pm
8/23/17	Ocean County College #3	Driving Safety Awareness	1:00 - 2:30 pm
8/23/17	Township of Washington	LOTO	8:30 - 10:30 am
8/23/17	Township of Washington	Shop & Tool Safety	10:45 - 11:45 am
8/23/17	Township of Washington	HazCom w/GHS	12:30 - 2:00 pm
8/24/17	City of Burlington #2	Confined Space Awareness	8:30 - 9:30 am
8/24/17	Township of Pennsville #1	Seasonal (Autumn/Winter) PW Operations	8:30 - 11:30 am
8/30/17	Borough of Rumson #1	Seasonal (Autumn/Winter) PW Operations	8:30 - 11:30 am
9/11/17	Borough of Glassboro #1	Hearing Conservation	12:00 - 1:00 pm
9/11/17	Borough of Glassboro #1	Fire Safety	1:15 - 2:15 pm
9/12/17	Township of Barnegat #1	Jetter/Vacuum Safety	9:00 - 11:00 am
9/12/17	Township of Barnegat #1	Shop & Tool Safety	11:15 - 12:15 pm
9/12/17	Township of Voorhees #1	Fire Safety	9:00 - 10:00 am
9/12/17	Township of Voorhees #1	Fire Extinguisher	10:15 - 11:15 am
9/13/17	Two River Water Reclamation Authority	LOTO	8:30 - 10:30 am
9/13/17	Township of Florence	CDL-Drivers Safety Regulations	8:30 - 10:30 am
9/13/17	Township of Florence	Hearing Conservation	10:45 - 11:45 am
9/14/17	Township of Middletown #5	Seasonal (Autumn/Winter) PW Operations	8:30 - 11:30 am
9/14/17	Township of Middletown #5	Confined Space Awareness	12:00 - 1:00 pm
9/14/17	Township of Manchester	DDC-6	8:30 - 3:00 pm w/lunch brk

DATE	LOCATION	TOPIC	TIME
9/14/17	Township of Delran	Leaf Collection Safety	8:00 - 10:00 am
9/14/17	Township of Delran	Back Safety/Material Handling	10:15 - 11:15 am
9/15/17	Township of Little Egg Harbor #1	Landscape Safety	8:30 - 11:30 am
9/15/17	Township of Cherry Hill #4	LOTO	8:30 - 10:30 am
9/15/17	Township of Cherry Hill #4	Shop & Tool Safety	10:45 - 11:45 am
9/15/17	Township of Cherry Hill #4	HazCom w/GHS	12:30 - 2:00 pm
9/18/17	Township of Westampton	LOTO	8:30 - 10:30 am
9/18/17	Township of Upper	CDL-Drivers Safety Regulations	8:30 - 10:30 am
9/18/17	Township of Upper	Driving Safety Awareness	10:45 - 12:15 pm
9/18/17	Township of Upper	CDL-Supervisors Reasonable Suspicion	1:00 - 3:00 pm
9/19/17	Township of Voorhees #1	Driving Safety Awareness	9:00 - 10:30 am
9/19/17	Township of Voorhees #1	HazCom w/GHS	10:45 - 12:15 pm
9/19/17	City of Ocean City #1	Flagger/Work Zone	8:30 - 12:30 pm
9/20/17	Evesham Township MUA	Jetter/Vacuum Safety	8:30 - 10:30 am
9/20/17	Evesham Township MUA	CDL-Supervisors Reasonable Suspicion	10:45 - 12:45 pm
9/20/17	City of Millville #1	Hazard ID/Job-Site Observation	8:30 - 10:30 am
9/20/17	City of Millville #1	Accident Investigation	10:45 - 12:45 pm
9/20/17	City of Millville #1	Toolbox Talks	1:30 - 3:00 pm
9/21/17	Township of Middletown #5	HazMat Awareness w/HazCom GHS	8:30 - 11:30 am
9/21/17	Township of Middletown #5	Shop & Tool Safety	12:00 - 1:00 pm
9/21/17	Township of Winslow	Seasonal (Autumn/Winter) PW Operations	8:30 - 11:30 am
9/21/17	Township of Pennsville #1	HazMat Awareness w/HazCom GHS	8:30 - 11:30 am
9/21/17	Township of Pennsville #1	BBP	11:45 - 12:45 pm
9/22/17	Township of Little Egg Harbor #2	Snow Plow/Snow Removal	8:30 - 10:30 am
9/22/17	Township of Carneys Point #2	Fast Track to Safety	8:30 - 2:30 pm w/lunch brk
9/25/17	Borough of Glassboro #1	Leaf Collection Safety	8:00 - 10:00 am
9/26/17	Borough of Clementon #3	Leaf Collection	8:30 - 10:30 am
9/26/17	Borough of Clementon #3	Snow Plow/Snow Removal	10:45 - 12:45 pm
9/26/17	Borough of Clementon #3	BBP	1:30 - 2:30 pm
9/26/17	Borough of Avalon #4	Fall Protection Awareness	8:30 - 10:30 am
9/26/17	Borough of Avalon #4	Ladder Safety/Walking Surfaces	10:45 - 12:45 pm
9/26/17	Borough of Avalon #4	Confined Space Awareness	1:30 - 2:30 pm
9/27/17	Borough of Eatontown #2	Hearing Conservation	8:30 - 9:30 am
9/27/17	Borough of Eatontown #2	Fire Extinguisher	9:45 - 10:45 am
9/27/17	Borough of Eatontown #2	BBP	11:00 - 12:00 pm
9/27/17	Lower Township MUA	Fall Protection Awareness	8:30 - 10:30 am
9/27/17	Lower Township MUA	Hearing Conservation	10:45 - 11:45 am
9/28/17	Township of Long Beach #1	PPE	8:30 - 10:30 am

DATE	LOCATION	TOPIC	TIME
9/28/17	Township of Pemberton	Seasonal (Autumn/Winter) PW Operations	8:30 - 11:30 am
9/28/17	Township of Pemberton	Hearing Conservation	12:30 - 1:30 pm
9/29/17	Borough of Tinton Falls	Seasonal (Autumn/Winter) PW Operations	7:30 - 10:30 am

CEU's for Certified Publics Works Managers			
MSI Course	CEU's/Cat.	MSI Course	CEU's/Cat.
Accident Investigation	2 / M	Hazardous Materials Awareness w/ HazCom & GHS	3 / T
Advanced Safety Leadership	10 / M	Hazard Identification - Making Your Observations Count	1 / T,M
Asbestos, Lead & Silica Industrial Health Overview	1 / T,G	Hearing Conservation	1 / T,G
Back Safety / Material Handling	1 / T	Heavy Equipment Safety	1 / G - 2 / T
Bloodborne Pathogens Training	1 / G	Hoists, Cranes and Rigging	2 / T
Bloodborne Pathogens Train- the- Trainer	1 / T	Housing Authority Safety Awareness	3 / T
BOE Safety Awareness	3 / T	Jetter Safety	2 / T
CDL – Supervisors Reasonable Suspicion	2 / M	Landscape Safety	2 / T
CDL - Drivers' Safety Regulations	2 / G	Leaf Collection Safety Awareness	2 / T
Coaching the Maintenance Vehicle Operator	2 / T,M	Lockout Tagout	2 / T
Confined Space Entry – Permit Required	3.5 / T	Personal Protective Equipment (PPE)	2 / T
Confined Space Awareness	1 / T,G	Playground Safety	2 / T
Driving Safety Awareness	1.5 / T	Sanitation and Recycling Safety	2 / T
Employee Conduct and Violence in the Work Place	1.5 / E	Safety Committee Best Practices	1.5 / M
Excavation Trenching & Shoring	2 / T,M	Safety Coordinator's Skills Training	3 / M,G
Fall Protection Awareness	2 / T,M	Shop and Tool Safety	1 / T
Fast Track to Safety	4 / T	Seasonal Public Works Operations	3 / T
Fire Extinguisher	1 / T	Snow Plow Safety	2 / T
Fire Safety	.5/ T - .5/ G	Special Events Management	2 / M
Flagger / Workzone Safety	2 / T,M	Toolbox Talk Essentials	1 / M
HazCom with Globally Harmonized System	1 / T,G		
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			

June 2017

SHORT-TERM STATIONARY WORK ZONES



A short-term stationary work zone is defined by the 2009 edition of the Manual on Uniform Traffic Control Devices (MUTCD) as “daytime work that occupies a location for more than 1 hour within a single daylight period”. Typical tasks that last from one hour to one daytime work shift include: roadway paving, repairing ruptured underground water lines, repairing storm water catch basins, trimming roadside trees, and parking work vehicle(s) on the shoulder of the road for extended periods. This Bulletin will discuss the minimum traffic control planning and devices needed to safely guide motorists, bicyclists, and pedestrians around workers and work vehicles *during daylight hours*. Night operations require additional planning and devices that will not be discussed in this Bulletin.

Planning for effective temporary traffic control (TTC) begins with understanding the characteristics of the road being worked on. Factors include:

- Posted speed limit and the speed that can realistically be expected
- Traffic volume and volume variations during the day; such as morning and afternoon commutes, school hours, and possible lunch or shopping traffic
- Topography of the road; curves, hills, sun glare or shadows, street width, shoulder characteristics are a few factors that can impact the effectiveness of TTC plans

Using the local knowledge of the road and anticipated conditions, planners of TTC will develop a plan in accordance with the MUTCD for the 4 areas of a work zone:

- The *Advance Warning Area* is the section where motorists are informed they are approaching an area where work will impact the normal paths of travel. This is accomplished using typically one to three signs, possibly in conjunction with amber warning lights or arrow boards.
- The *Transition Area* contains devices that move traffic from the lane(s) in which work is being conducted into open lanes for traffic. For Short-term Stationary Work Zones, this would normally include a line of cones, called a Taper.
- The *Activity Area* includes space needed for the work to be completed, parking and moving space for work vehicles, staging areas for supplies and other materials, buffer spaces, and open lanes for traffic.
- The *Termination Area* is optional and should be utilized when motorists would benefit from a visual cue that they have passed the Activity Area and the original lane is now available.

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A flagging operation may also be necessary for One-Lane, Two-Way Traffic operations. Flaggers are needed when motorists can not safely determine on their own whether it is appropriate to proceed past workers in the shared lane. Conditions that would typically require flagging include work zones that are longer in length, on curves or hills, on roads with high volume of traffic or higher speed limits, and near intersections.

It is important to remember **only uniformed law enforcement officers can direct traffic against a traffic control signal**, such as a traffic light. Public works or utility workers can only flag to direct traffic in conjunction with traffic control signals.

This Bulletin provides a summary of the considerations and requirements for setting up a proper and effective temporary traffic control work zone. While New Jersey does not require certification for individuals who plan and set-up TTC, they must be trained and knowledgeable. The complete MUTCD should be available, either hard-copy or electronically. The official version of the MUTCD is available at https://mutcd.fhwa.dot.gov/pdfs/2009r1r2/pdf_index.htm. Part 6 - Temporary Traffic Control is the relevant section for working on a roadway. The MUTCD should be consulted before establishing a work zone. The 2009 edition has been adopted as the regulation for setting-up work zones on all public roadways.

The MEL Safety Institute (MSI) offers a 4-hour class, *Flagger and Work Zone Safety*, which uses lecture, work sheets, and a quiz to demonstrate training. It is offered around the State throughout the year. Visit <http://www.njmel.org/index.php/safety/mel-safety-institute> for a class calendar.

Rutgers University's Center for Advanced Infrastructure and Transportation offers several classes for temporary work zones and engineering issues. Visit their website, www.cait.rutgers.edu, for more information.

Summary for planning a Short-term Stationary Work Zone

- ☐ Review characteristics of the road where work will be conducted; included speed limit, traffic volume, curves and hills, and other visual obstructions.
- ☐ Determine how much of the roadway must be closed to traffic for work space, vehicle parking space, staging areas, and buffer zones. Calculate how many traffic cones will be needed by dividing the length of the area (in feet) by twice the speed limit. Load cones.
- ☐ Determine the proper taper(s) to close and re-open lanes in which work will be conducted. Calculate the lengths of the taper(s) using Tables 6C-3 and 6C-4 in the MUTCD. Calculate the number of traffic cones needed by dividing the lengths of the taper(s) (in feet) by the speed limit. Load cones.
- ☐ Determine the number and messages of advance warning signs. Determine sign spacing with Table 6C-1.
 - Will a "End Work Zone" sign be needed?
 - Will an Arrow Board be needed?
- ☐ Will a flagging operation be needed or is the Work Zone configured to permit traffic to self-regulate? If flagging will occur, load one or two STOP / SLOW paddles.
- ☐ Review the plan with workers who will be involved with the work being planned. Remind them to wear the proper level of ANSI high-visibility apparel and other personal protective equipment for the type of work being performed.
- ☐ Drive through the work zone before and during the work to verify TTC is effective.

Ladder Safety

Ladders are one of the most frequently used tools in the workplace and in the home. Familiarity can lead to underestimating the dangers associated with ladder use. According to a recent study by the Centers for Disease Control and Prevention (CDC), falls remain a leading cause of death and nearly half of those falls have been from ladders. When a task requires working above floor level, you need to decide whether to use a ladder or an elevated work platform. Factors to consider in making this decision include:

- The length of time the job will take
- Side-to-side movement of work
- Movement between work areas
- Two hands needed to do work

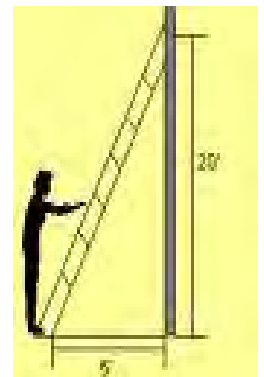
Use a ladder for jobs like wiring a security light or replacing a bulb, but consider using an elevated platform when you have to do strenuous work such as freeing a seized nut, installing a run of cable trays or removing a heavy object. Any sudden movement can cause you to lose your balance.

Twice as many falls occur while descending ladders compared to going up ladders. Managers must reinforce proper climbing body position and basic ladder safety policies:

- Make sure you have the right footwear. Footwear should be clean, in good condition and without dangling laces. Wear shoes with slip-resistant soles and minimum half inch heels.
- Do not hold objects in your hand when moving up or down, or stepping on or off a ladder. Attach objects to your tool belt or use a line after you get to your work spot.
- Always maintain 3-point contact when ascending or descending ladders. Hands should be slid along side rails so as to always be in contact with ladder. Extend arms and keep knees inside the rails when moving up or down ladder. Don't rush.
- Upon nearing the bottom, watch where you place your feet. Make sure you do not miss the lower rungs as you step off.

The main cause of falls from straight and extension ladders is sliding of the ladder base. For stepladders, the main cause is tipping sideways. Proper set-up and positioning should be emphasized as the main control against these hazards.

- Always inspect a ladder before you use it; recheck it if it has been unattended. Ensure that the feet of an extension ladder are set on firm, level surface.
- Extension and straight ladders must be set using the “**4:1 Rule**.” A field test for this is to stand with the balls of your feet against the inside of the rails. Extend your arms to shoulder height. The palms of your hands should be just inside the rails.
- The ladder should extend 3' (3 rungs) past the upper landing, such as a roof, for safe access.
- Do not overreach. Move the ladder so that you can keep your belt buckle (navel) inside the rails and both feet on the same rung throughout the task. Always face the ladder.
- Avoid working side-on from a stepladder, especially when drilling or applying force. Don't place a foot on another surface (window frame) to extend your reach.
- Ladders should be secured top and bottom, for all but the shortest-term tasks.



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Safe use of all types of ladders

- Do not use a ladder if you have a medical condition, or are taking medication that could affect your safety. Discuss any of these conditions with your supervisor.
- It is recommended only Type I, IA or IAA ladders be purchased by municipalities.
- Evaluate environmental conditions before and during tasks requiring the use of ladders. High winds, rain or ice, will dramatically increase the risk of using ladders. Decide if the work must be performed under these conditions and if so, take additional precautions.
- When working on or close to electrical equipment that is live or may become live, use ladders that will not conduct electricity, such as those with fiberglass side rails. Maintain a 10 foot clearance from overhead electrical wires, including the arc of the extended ladder.
- Do not place ladders in front of doorways, or at intersections of aisles, unless sufficient means to protect the worker and pedestrians have been established.
- Do not throw things from ladders. Keep the bottom of the ladder clear of debris.

Using an extension ladder

- Extension ladders are primarily for access to higher levels, and not as work platforms.
- If you must work from an extension ladder, consider using a fall protection system attached to a secure anchor point on the building, especially if pushing, pulling, or prying. And keep both feet on the same rung.
- Never work from any of the top 3 steps of a straight or extension ladder.
- Never move a ladder while someone is on it.
- Lower the top section of an extension ladder before you move it.



Using a step ladder

- Make sure the legs are fully open and the spreader bar is locked before you use. All four feet must be on the same level surface. Do not use a step ladder as a straight ladder or to access upper platforms.
- When working from a stepladder do not stand on the top step or cap plate.
- Do not stand on the back leg brace.



Inspection and maintenance of ladders

- Ladders must have a documented inspection “frequently” under OSHA regulations. Follow manufacturer’s recommendations.
- If a ladder is found to be defective, it must be clearly tagged “Dangerous-Do Not Use” and removed from service. Repairs must be made by a qualified technician.
- Ladders should be supported at multiple points when in storage.

Always Use the Right Ladder for the Job!

Some of the most severe accidents we see involve workers who are caught between moving and stationary objects.

The results can be devastating.

Don't Get Caught In The CRUSH ZONE

Make this course
part of your DPW training.

This course will raise awareness
about some of the most common

Crush Zone hazards faced by public employees.



Visit The MEL Safety Institute.

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

The MEL Safety Institute can be accessed by going to www.njmeh.org. Click on our logo.

How to Access Training Courses:

1. Go to NJMEL.org & click on the MSI logo at the top of the page.
2. Click on our logo.
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 "Crush Zone" 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.

LESSONS LEARNED FROM LOSSES MONTHLY NEWSLETTER - JULY 2017

Supervisor's Incident Report: Root Cause Analysis



Instructions for Supervisors:

The purpose of the Supervisor's Incident Report is to identify root causes and prevent future occurrences.

- Fact finding is the goal, not fault finding.
- We most often think about the content of the Supervisor's Incident Report as it relates to a Workers' Compensation claim, but it is also used to investigate Property, Automobile and General Liability Claims

When an Accident Occurs:

- Render any necessary medical assistance
- Take steps to secure the area
- Notify law enforcement if a motor vehicle or a crime is involved
- Take photos and preserve equipment involved in the accident
- Use the incident report form as a guide to identify ways to prevent future occurrences
- Prepare the report in sufficient detail so that the basic facts can be documented and corrective action(s) identified

Claim Example; a police officer was injured when he slipped and fell on ice on a commercial property causing serious injuries to both knees. The supervisor's incident report indicated the wrong address for the location of the loss and never advised us that there was video of the incident. Incorrect information was received from the Tax Collector's Office as a result of having the wrong address. This resulted in suit being filed against the wrong party. The Statute of Limitations tolled and we were unable to recover any portion of the \$28,000 paid in medical and indemnity benefits.

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

JULY ACTIVITY & PLANNED EVENTS

Completed Presentations in June:

Delran Twp – "Movement vs. Exercise: Combating the Sitting Disease" June
Edgewater Park- "Movement vs. Exercise: Combating the Sitting Disease" June
Palmyra Fire Dept - "Movement vs. Exercise: Combating the Sitting Disease" June

Scheduled for July:

Florence – ShopRite Dietitian to present
Bordentown City – scheduling a yoga demo Lunch & Learn for August

Challenges:

Pemberton Township – Continues - Two separate groups participating in a 12-week Wellness Challenge: Police and Administrative Staff. Employees earn points for doing different categories of exercise weekly (i.e. cardio, core or resistance training, stretching, etc). Earn 50 points = win a prize. Earn 100 points = win a prize.

Westampton – Water Challenge ending

Hainesport – Interested in doing a different monthly challenge focusing on one of the following: sugar, fitness, water, veggies. Start date to be determined.

Lumberton – Looking to do a walking/step challenge this Fall and a "Maintain don't Gain" over the holidays.

Florence – continuing "Maintain don't Gain" throughout year

North Hanover Fire Dept – starting their 6-week fitness challenge.

Fall Wellness Days so far: Pemberton Township – September; **Hainesport** - October

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. This month's "In the Spotlight".

July Wellness Connection Newsletter:

- Ways to stay healthy on your vacation AND still enjoy yourself
- Facts on how valuable Nature and the Great Outdoors can be for your overall well-being
- Homemade, chemical-free remedies to ward off mosquitoes
- Benefits of blueberries along with a simple blueberry guacamole for your summer bar-b-ques

The Exercise of the Month is a workout routine you can do while on vacation

Regional Training: Wellness Coordinator Workshop

Date: September 27th at 10am in Hainesport Township Court Room

Please be sure you have a Point Person that can attend.

Fire Fighters Ad Hoc Committee –The next meeting is scheduled for September 19th at the Emergency Service Training Center in Westampton at 7pm.

Wellness Corner Connection

Debby Schiffer, Wellness Director for BURLCO & TRICO

Enjoy Your Vacation While Staying Healthy

Some summertime quotes to think about:



"To plant a garden is to believe in tomorrow."
-Audrey Hepburn

"Friends, sun, sand, and sea, that sounds like a summer to me."
-Unknown

"Keep your face to the sun and you will never see the shadows."
-Helen Keller

"We might think we are nurturing our garden, but of course it is our garden that is really nurturing us."
-Jenny Uglow

"The tans will fade but the memories will last forever."
- Unknown



Over 50% of Americans plan to vacation during the months of July and August. This may be especially true for those of us who love the summer and the NJ Beaches! But wherever you may venture this summer, vacations are a great (and much needed) time to unwind, to celebrate, to rejuvenate, to visit new places and try new things. But it can be a very challenging time for those trying to eat healthy and maintain or lose weight. Following are a few tips from WebMD to help you stay on a healthy eating plan while on vacation and still enjoy yourself!

1. Resist the urge to splurge

According to a study led by Linda H. Clemens EdD, RD, of the Consumer Science and Education Department at the University of Memphis, women tend to splurge when they eat out, then eat normal amounts during their other meals that day. This means they end up with an abundance of calories and fat that day -- much more than the body needs! She makes a good point that eating out used to be a rare occasion and often considered a special treat. But nowadays, eating out is more the norm and for many a daily occurrence. What has happened to women *nutritionally* because of this trend to overindulge when we eat out? A study published in the Journal of the American Dietetic Association in 1999, researchers found that **the more often women ate out, the higher the total calories, grams of fat, and milligrams of sodium their diets contained.** Why? A large part of it is the portion sizes we are being served when we eat out. It's sometimes not *what* we eat but *how much* of it we are eating.

When ordering in a restaurant, order half-sized portions, share an entrée, take home leftovers, put half your meal in a "doggy bag" as soon as you get it, or order an appetizer as a meal. And don't be afraid to order it your way! Have all dressings and sauces "on the side" whenever possible. It will save you a ton of calories when you are in control.

2. Walking is your secret weapon

You are on vacation, after all, so don't feel you have to deprive yourself of enjoyable food. But whenever you can, walk! Take that stroll after dinner, swim in the beautiful hotel pool, get your kids up for an early morning hike. Whatever you choose, keep moving!

3. A Treat a Day

How do you pass up a delicious dessert? How do you resist stopping at Dairy Queen with your kids and having a Blizzard? The answer is: you don't have to. Just try to keep your treats to one a day (please also keep in mind the portion size—order a small). After that, opt to eat healthy choices the rest of the day.

4. Water is your best friend

Keep all systems going by drinking your daily water requirement. Traveling can dehydrate you, and so can being out in the sun more than your body is used to. If you can, stock your car, backpack, or hotel room with ice-cold bottles of water. Bring water everywhere you go.

5. Eat when you are hungry and stop when you are comfortable

It sounds simple, but many of us have gotten out of the habit of paying attention to whether we're truly, physically hungry. Eating opportunities and celebrations are all around us when we are vacationing, and we're in the "I'm on VACATION!" mindset. That's when we will be the most vulnerable to eating even if we aren't hungry and not stopping when we are comfortable.

6. Pack satisfying snacks

Don't rely on finding something on the way. Go prepared with snacks to curb off hunger until it's time for your meal so you don't just grab the first thing you see. If possible, pack fruit, trail mix, veggie chips, edamame (easy to prepare ahead of time and packed with protein), popcorn, nuts, you get the picture.

Choose your cocktails wisely

Pina Colada, 9 oz = 492 calories

Margarita, 4 oz = 232 calories

Cosmopolitan, 3 oz = 146 calories

Mojito, 6 oz = 143 calories

White Wine Spritzer, 6 oz (3 oz wine) = 73 calories



Resource: WebMD

Nature Is Good For Your Health...So Get Outside!

Research has proven that encounters with nature help alleviate mental fatigue by relaxing and restoring the mind. Some built environments, parks and green spaces provide settings for cognitive respite because they encourage social interaction and de-stressing through exercise or conversation, and provide calming settings. Having quality landscaping and vegetation in and around the places where people work and study is a good investment. Both visual access and being within green space helps to restore the mind's ability to focus. This can improve job and school performance, and help alleviate mental stress and illness.



With the celebration of 4th of July, it now is official...summertime is here!!! We all know that is goes fast so get enjoy it as much as you can. Spending time outside has tremendous benefits mentally and physically. According to the Harvard Health Letter, here are a few reason to get outdoors:

Raises your vitamin D levels—When sunlight hits your skin it begins a process that leads to the creation and activation of vitamin D. This vitamin has shown through studies to help fight certain conditions, from osteoporosis and cancer to depression and heart attacks. But it doesn't take much time in the sun to get the vitamin D that you need so don't overdo it! Unprotected exposure to the sun's ultraviolet (UV) rays can cause skin damage, eye damage, immune system suppression and skin cancer.

Likely to get more exercise—Spending time outside means less time in front of the television and computer. This could potentially results in more time moving!

Increases level of happiness—Light tends to elevate people's mood which is definitely available if you go outside. Physical activity has also shown to help people relax and cheer up and when we are outside we tend to be more active.

Concentration with improve—Children with ADHD seem to focus better after being outdoors. This could also work for adults. The next time you are feeling stressed or having trouble concentrating, just go outside for a few minutes. You may be pleasantly surprised at your improved clarity upon return to the task at hand.

Healing may improve—In one study, people recovering from spinal surgery experienced less pain and stress and took fewer pain medications when they were exposed to natural light. An older study showed that the view out the window (trees vs. a brick wall) helped recovery in the hospital.

Source: www.health.harvard.edu

Fast Facts About Nature

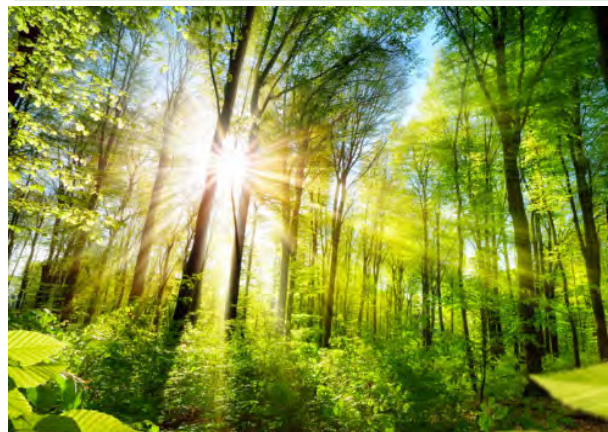
- Interacting with nature helps restore the mind from mental fatigue due to work, studies or stress. This contributes to improved performance and satisfaction.
- Urban nature, particularly in the form of parks and walkways, when incorporated into building design, can provide calming and inspiring environments and encourages learning, inquisitiveness, and alertness, resulting in higher productivity!
- Green spaces provide necessary places and opportunities for physical activity. Exercise improves cognitive function, learning, and memory.
- Outdoor activities can help lesson symptoms of Alzheimers, dementia, stress, and depression, and improve cognitive function in those recently diagnosed with breast cancer.
- Contact with nature helps children to develop cognitive, emotional, and behavioral connections to their nearby social and biophysical environments. Nature experiences are important for encouraging imagination and creativity, cognitive and intellectual development, and social relationships. Symptoms of ADD in children can be reduced through activity in green settings, thus "green time" can act as an effective supplement to traditional medicinal and behavioral treatments.

Source: *University of Washington*

7 Reasons To

Walk Outdoors

- To reduce the risk of glaucoma
- To build bone density
- To improve your blood pressure
- To relieve stress
- To lessen your temper or level of anger
- To improve heart health
- To relax your mind



Home Remedies to Ward Off Mosquitoes

On the previous page I highlight the health benefits being outdoors can provide. But one thing that could wreak havoc on these benefits are the tiny but mighty Mosquitoes! Not only are they annoying, they can cause some dangerous and even fatal diseases such as malaria, yellow fever, dengue, and chikungunya. There are a ton of mosquito repellents available that are filled with harsh chemicals, which are not only bad for you but the environment as well. If you are interested in naturally getting rid of these pests, check out Organicdailypost.com for some home remedies that work. Here are a few I selected to share.

Essential Oils

Lilac and Coconut Oils: Lilac has so many great qualities. It is anti-bacterial, anti-fungal, antiviral, and also has anti-protozoan properties. To get rid of mosquitoes, mix lilac oil and coconut oil in an even ratio and apply it all over your body. This will keep mosquitoes away from you for a minimum of eight hours.

Eucalyptus and Lemon Oils: Just mix these two oils together at an even ratio and apply it to your body to repel mosquitoes.

Lavender Oil: Lavender oil is more effective than any chemical out there. Mosquitoes can't tolerate the smell of lavender oil, so they will be instantly repelled. Spray it in your room or directly on your skin to make mosquitoes go away.

Tea Tree Oil: The anti-bacterial and anti-fungal features of tea tree oil work perfectly when it comes to fighting off mosquitoes. The strong odor of the tea tree oil keeps the mosquitoes away. Just mix a few drops of tea tree oil with a few drops of water and put this mixture on your face and other parts of your body.

Citronella Oil: This oil is the most effective when it comes to getting rid of mosquitoes. Apply it all over your body, or put a few drops of it in a candle when lighting it. Mosquitoes won't come near you at all.

Lemongrass Oil: This oil is known for driving mosquitoes away. It will be most effective if you add a few drops to a spray bottle full of water and spray it around your home.



Plant Remedies

Put any of these plants in your garden or on your patio this summer. Mosquitoes absolutely hate them!

And One Last Remedy!



Just fill a bowl with plain beer and place it in your home to repel mosquitoes. Be sure you leave it for the mosquitoes 😊

Don't allow stagnant water near your home because that is where mosquitoes breed.

Benefits of Blueberries

Now even more great reasons to enjoy blueberries! This little fruit softens dry skin, boosts your brain, and may even prevent cancer.

Resource: www.health.com

Skin Reviver:

Combine 2 cups brown sugar, 2 teaspoons puréed blueberries, and 3 tablespoons lemon juice. Blueberry's antioxidants soften skin, lemon juice brightens, and sugar exfoliates.

Bladder aid:

Blueberries, like cranberries, contain compounds that prevent bacteria from adhering to bladder walls, which helps ward off urinary-tract infections (UTI's), according to a Rutgers University study. If you get UTI's, toss a handful of blueberries into your a.m. smoothie.

Cancer blocker:

Blueberries' anthocyanins—which give them their blue hue—attack cancer-causing free radicals and can even block the growth of tumor cells, a University of Illinois at Urbana-Champaign study found. Eating just a half-cup a day (like in a slice of pie!) is all you need.

Brain food:

To work smarter, pack dried-blueberry trail mix for a snack. A study from the University of Reading and the Peninsula Medical School in England suggests that blueberries reverse age-related memory loss, thanks to its abundance of antioxidants called flavonoids.

Recipe Corner



Blueberry Guacamole



Creamy, sweet, spicy and perfectly dip-able, this blueberry guacamole has all the unique flavors of your favorite dip with a fruity kick. Add blueberry guacamole to tacos and quesadillas, for a super quick and easy to make meal or just add to a bowl and break out the tortilla chips for a party app that will have everyone fighting for the last bite!



Ingredients

- 1 teaspoon avocado oil
- 1/2 cup fire roasted corn
- 3 large avocado, diced
- 1/4 cup blueberries, plus 2 tablespoons for garnish
- 1 clove garlic, minced
- 1/4 red onion, diced
- 1 jalapeno, diced
- 6 cherry tomatoes, quartered
- 1 teaspoon red pepper flakes
- 1 lime, juiced
- 2 tablespoons chopped cilantro
- 2 tablespoons chopped basil
- Salt and pepper, to taste

Instructions

1. In a small skillet over medium heat, sauté corn in avocado oil until cooked through, about 3-5 minutes. Set aside to cool.
2. Meanwhile, add avocado and blueberries to a large glass bowl and mash with a fork until combined. Add the reserved corn and the remaining ingredients and mix well to combine. Garnish with blueberries.
3. Serve and enjoy—goes great with tortilla chips or as a topping for tacos.

Recipe taken from: <http://www.blueberrycouncil.org/blueberry-recipe/blueberry-guacamole/>

The earth has its music for those who will listen. And if you stop and look around, this life is pretty amazing! Enjoy all it has available to you.

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

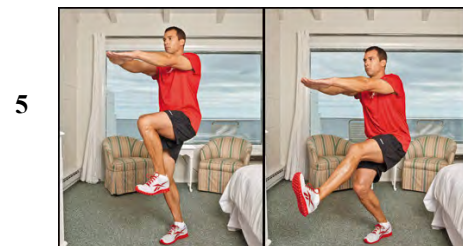
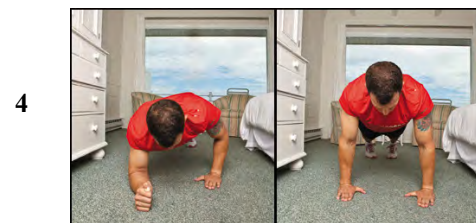
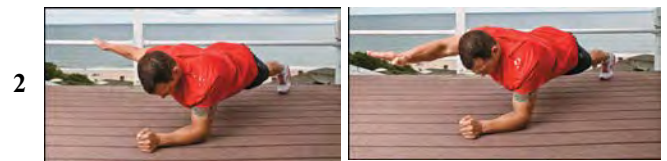
The Vacation Workout

Just because you're going on vacation doesn't mean you have to forgo your diet and workout regimen. Yes, a vacation is a break and a time to let loose. But when it comes to your hard-earned physique, a week's worth of binge-eating can do some serious damage.

Take some time out of your morning to do some of these bodyweight exercises (or do them all back-to-back as part of a full routine.) That way you won't completely derail your physique—even if you enjoy the occasional beer and get a little too gluttonous at the hotel's buffet.

Source: <http://www.mensfitness.com/training/workout-routines>

1. **Pushup:** Lower your body until your chest is about an inch above the floor. For a greater challenge, perform your push-ups on a bed.
2. **Seagull:** Get into push-up position and then bend your elbows 90 degrees so your forearms lie flat. Keeping your body in a straight line, reach one arm straight out to the side as you balance on the other. Then reach it forward. Continue for 15 seconds and then repeat on the other arm.
3. **High Five:** Lie on your back on the bed and plant your feet flat. Bridge your hips up so your butt is raised. Reach up with one arm alternately as if you're giving a high five. Keep your hips elevated.
4. **Plank-Up:** Get into the plank position (as described in the seagull). From there, move your arms to get into the top of a push-up position. Go back down to the plank and continue for 30 seconds.
5. **Single-Leg Squat:** Stand on one leg, brace your abs, and lower yourself into a squat, going as deeply as you can. Please keep both feet on the floor if you are new to squats. Keep your weight back onto your heels as you lower your body, as though sitting down in a chair.
6. **Rotating Toe Touch:** Stand with your legs wide apart and reach both arms out to your sides. Bend down and touch your left hand to your right foot, then come back up. Repeat for 30 seconds and then switch sides, touching your left foot with your right hand.
7. **Torque Lunge:** Get into a lunge position with your right leg forward and hold a pillow in your outstretched arms. Rotate your torso and arms as far as you can to the right; return to center. Repeat for 30 seconds and then switch legs and rotate to the left.



Disclaimer: If you are new to exercise or have any medical issues, please consult your doctor before trying these exercises.



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

Intake	June-17	June-16	2017 YTD	2016 YTD
# of New Claims Reported	23	24	98	90
# of Report Only	4	5	25	29
% Report Only	17.4%	20.8%	25.5%	32.2%
# of Medical Only	17	18	63	56
# of Lost Time	2	1	10	5
Medical Only to Lost Time Ratio	89:11	95:05	86:14	92:08
Average # of Days to Report a Claim	2.0	2.4	2.2	2.7

Nurse Case Management	June-17	June-16
# of Cases Assigned to Case Management	18	22
# of Cases >90 days	14	17

Savings	June-17	June-16	2017 YTD	2016 YTD
Bill Count	97	150	619	692
Provider Charges	\$68,182	\$107,932	\$738,442	\$878,775
Repriced Amount	\$17,179	\$42,318	\$269,327	\$396,853
Savings \$	\$51,004	\$65,614	\$469,115	\$481,848
% of Savings	74.8%	60.8%	63.5%	54.8%

Participating Provider Penetration Rate	June-17	June-16	2017 YTD	2016 YTD
Bill Count	97.9%	94.0%	96.8%	90.9%
Provider Charges	98.8%	89.7%	98.1%	91.5%

Exclusive Provider Panel Penetration Rate	June-17	June-16	2017 YTD	2016 YTD
Bill Count	94.1%	83.6%	90.0%	91.0%
Provider Charges	98.6%	84.6%	95.9%	93.3%

Transitional Duty Summary		2017 YTD	2016 YTD
% of Transitional Duty Days Worked		81.4%	50.1%
% of Transitional Duty Days Not Accommodated		18.6%	49.9%



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

	# Of Claims Reported	Average Days To Report
BASS RIVER TOWNSHIP	1	1.0
BEVERLY CITY	1	0.0
BORDENTOWN CITY	2	1.5
BORDENTOWN TOWNSHIP	4	0.8
CHESTERFIELD TOWNSHIP	1	0.0
DELANCO TOWNSHIP	2	1.5
DELRAN TOWNSHIP	1	2.0
EDGEWATER PARK TOWNSHIP	8	2.5
FLORENCE TOWNSHIP	1	1.0
LUMBERTON TOWNSHIP	7	3.9
MANSFIELD TOWNSHIP	2	0.5
MEDFORD TOWNSHIP	8	1.4
MOUNT LAUREL TOWNSHIP	11	2.8
PALMYRA BOROUGH	14	0.4
PEMBERTON BOROUGH	3	5.0
PEMBERTON TOWNSHIP	15	0.7
RIVERSIDE TOWNSHIP	4	1.3
SOUTHAMPTON TOWNSHIP	7	8.4
WESTAMPTON TOWNSHIP	6	2.8
Grand Total	98	2.2



**Burlington County Municipal JIF
Transitional Duty Summary Report
January 1, 2017 - June 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 Accommodatd
BORDENTOWN CITY	11	11	100.0%	0	0.0%
BORDENTOWN TOWNSHIP	29	29	100.0%	0	0.0%
CHESTERFIELD TOWNSHIP	5	5	100.0%	0	0.0%
DELANCO TOWNSHIP	31	31	100.0%	0	0.0%
DELRAN TOWNSHIP	181	181	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%
MANSFIELD TOWNSHIP	14	14	100.0%	0	0.0%
MOUNT LAUREL TOWNSHIP	18	18	100.0%	0	0.0%
NORTH HANOVER TOWNSHIP	10	10	100.0%	0	0.0%
PEMBERTON TOWNSHIP	214	201	93.9%	13	6.1%
SOUTHAMPTON TOWNSHIP	8	8	100.0%	0	0.0%
WESTAMPTON TOWNSHIP	98	0	0.0%	98	100.0%
Grand Total	716	583	81.4%	133	18.6%



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

	Bill Count	Provider Charges	Repriced Amount	\$ Savings	% Of Savings
Participating Provider	95	\$67,336	\$16,339	\$50,997	75.7%
Ortho/Neuro	20	\$19,746	\$3,501	\$16,245	82.3%
Physical Therapy	49	\$18,110	\$3,229	\$14,881	82.2%
Facility	4	\$15,732	\$4,758	\$10,974	69.8%
Occ Med/Primary Care	14	\$4,429	\$2,428	\$2,001	45.2%
Physicians Fees	5	\$4,134	\$1,205	\$2,929	70.8%
MRI/Radiology	1	\$3,724	\$750	\$2,974	79.9%
Anesthesiology	1	\$1,400	\$455	\$945	67.5%
Other	1	\$60	\$12	\$48	80.0%
Out Of Network	2	\$847	\$840	\$6	0.7%
Other	1	\$797	\$790	\$6	0.8%
Ortho/Neuro	1	\$50	\$50	\$0	0.0%
Grand Total	97	\$68,182	\$17,179	\$51,004	74.8%

Participating Provider Penetration Rate

Bill Count	97.9%
Provider Charges	98.8%

EPO Penetration Rate

Bill Count	94.1%
Provider Charges	98.6%



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

	Bill Count	Provider Charges	Repriced Amount	\$ Savings	% Of Savings
Participating Provider	599	\$724,528	\$259,026	\$465,502	64.2%
Facility	53	\$315,562	\$141,650	\$173,912	55.1%
Ortho/Neuro	103	\$224,967	\$55,947	\$169,020	75.1%
Physical Therapy	251	\$78,826	\$19,601	\$59,225	75.1%
Occ Med/Primary Care	96	\$26,132	\$15,155	\$10,978	42.0%
Physicians Fees	38	\$25,254	\$8,552	\$16,702	66.1%
Anesthesiology	13	\$22,804	\$6,552	\$16,252	71.3%
MRI/Radiology	20	\$18,385	\$5,229	\$13,155	71.6%
Other	8	\$7,860	\$4,871	\$2,989	38.0%
Occupational Therapy	17	\$4,737	\$1,468	\$3,269	69.0%
Out Of Network	20	\$13,914	\$10,301	\$3,613	26.0%
Other	13	\$11,683	\$9,103	\$2,580	22.1%
Ortho/Neuro	2	\$1,425	\$405	\$1,020	71.6%
Physical Therapy	3	\$666	\$666	\$0	0.0%
Physicians Fees	1	\$80	\$80	\$0	0.0%
MRI/Radiology	1	\$60	\$47	\$13	21.7%
Grand Total	619	\$738,442	\$269,327	\$469,115	63.5%

Participating Provider Penetration Rate

Bill Count 96.8%

Provider Charges 98.1%

EPO Penetration Rate

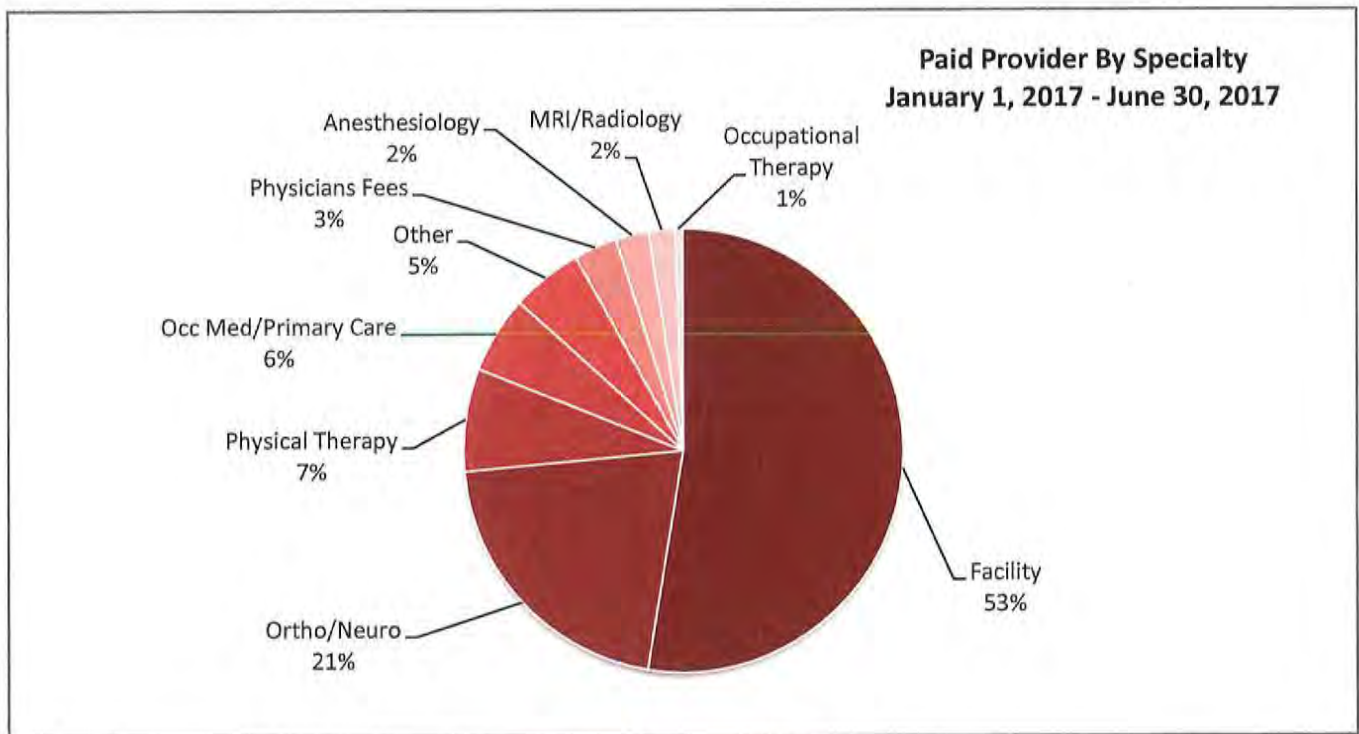
Bill Count 90.0%

Provider Charges 95.9%



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

	Repriced Amount
Facility	\$141,650
Ortho/Neuro	\$56,352
Physical Therapy	\$20,267
Occ Med/Primary Care	\$15,155
Other	\$13,974
Physicians Fees	\$8,632
Anesthesiology	\$6,552
MRI/Radiology	\$5,276
Occupational Therapy	\$1,468





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

	Bill Count	Provider Charges
Facility	25	\$220,409
COOPER HEALTH SYSTEMS	2	\$63,991
VIRTUA MEMORIAL HOSPITAL BURLINGTON COUNTY INC	18	\$52,408
PREMIER ORTHO ASSOC SURG	1	\$50,539
NORTHERN MONMOUTH REGIONAL SURG CTR	1	\$31,903
FELLOWSHIP SURGICAL CENTER, LLC	3	\$21,569
MRI/Radiology	21	\$18,445
ONE CALL MEDICAL, INC.	7	\$15,813
COOPER UNIVERSITY RADIOLOGY, PC	5	\$1,871
RADIOLOGY ASSOCIATES OF BURLINGTON COUNTY P A	6	\$611
SOUTH JERSEY RADIOLOGY ASSOCIATES PA	2	\$90
LOURDES IMAGING ASSOC, PA	1	\$60
Occ Med/Primary Care	90	\$24,508
VIRTUA AT WORK	40	\$9,548
U.S. HEALTHWORKS MEDICAL GROUP OF NEW JERSEY, P.C.	20	\$8,486
MEDEXPRESS URGENT CARE- NEW JERSEY, INC	15	\$2,811
RWJUH OCCUPATIONAL HEALTH	10	\$2,686
WORKNET OCCUPATIONAL MEDICINE	5	\$977
Occupational Therapy	17	\$4,737
NOVACARE REHABILITATION	17	\$4,737
Ortho/Neuro	64	\$211,526
PREMIER ORTHOPAEDIC ASSOCIATES OF SOUTHERN NJ	13	\$138,472
ORTHOPAEDIC INSTITUTE OF CENTRAL JERSEY	8	\$36,031
COASTAL SPINE, PC.	12	\$17,828
PREMIER ORTHOPEDIC OF SOUTH JERSEY	24	\$14,293
SPRAINS, STRAINS & FRACTURES	7	\$4,903
Physical Therapy	221	\$69,708
REHAB EXCELLENCE CENTER, LLC	100	\$23,400
TWIN BORO PHYSICAL THERAPY ASSOCS.	36	\$16,705
REHAB CONNECTION	56	\$15,715
BACHARACH INSTITUTE FOR REHABILITATION, INC	5	\$7,198
STRIVE PHYSICAL THERAPY AND SPORTS REHABILITATION LLC	24	\$6,690
Physicians Fees	25	\$23,106
EMERGENCY PHYSICIANS OF NEW JERSEY P A	12	\$12,418
EMERGENCY PHYSICIAN ASSOCIATES OF SOUTH JERSEY, PC	5	\$4,765
COASTAL SPINE, PC.	1	\$3,300
VIRTUA MEDICAL GROUP, PA	1	\$1,440
JEFFERSON UNIVERSITY PHYSICIANS	6	\$1,183



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	57	63						
Jennifer Hann												
Stephanie Dionisio	66	59	48	56	62	62						
Sharon Maurer	63	56	60	58	60	59						
Karen Kofoet	64	56	67	56	52	51						
Vineland & Other Accounts												
Patricia Henchy	55	61	53	49	50	51						
Team Leader												
Russel Bayer	21	32	30	0	19	16						
Total	332	321	322	275	300	302	0	0	0	0	0	0

July 9, 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 June 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 \$ 17,034.05. This generated an average annual yield of 1.18%. However, after including an unrealized net loss of \$23,574.78 in the asset portfolio, the yield is adjusted to -.45% for this period. The total overview of the asset portfolio for the fund shows an overall unrealized loss of \$133,489.62 as it relates to current market value of \$ 14,838,586.40 vs. the amount we have invested. This current market value, however, when considering the total accrued income at month end is \$14,852,388.13.

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

RECEIPT ACTIVITY FOR THE PERIOD

Subrogation Receipts \$ 5,266.21 w/YTD Total \$ 68,994.24 (detailed in my report)
Overpayment Reimbursements \$ 150.41

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 \$ 138,312.34. The claims detail shows 163 claim payments issued.

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

Delran Township	\$73,698.00
Chesterfield Township	\$ 1,049.00
Bordentown City	\$22,545.00

CASH ACTIVITY FOR THE PERIOD:

The enclosed reconciliation report details that during the reporting period the Fund's "Cash Position" changed from an opening balance of \$ 17,496,322.27 to a closing balance of \$ 17,286,500.32 showing a decrease in the fund of \$ 209,821.95. 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 HERKOPERC	WC	2016	50.00	
4/15	EDGEWATER PARK	Z42992	MARK HERKOPERC	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
5/1	PEMBERTON TOWNSHIP	Z31745	ANTHONY LUSTER	WC	2015	23.00	
5/9	WESTAMPTON TWP.	Z46123	WESTAMPTON TWP.	PR	2016	5,868.30	
5/11	PEMBERTON BOROUGH	Z49725	PEMBERTON BOROUGH	PR	2016	300.00	
5/12	WRIGHTSTOWN BORO	X06829	WRIGHTSTOWN BORO	PR	2010	40.00	
5/12	PEMBERTON TOWNSHIP	Z31745	ANTHONY LUSTER	WC	2015	48.00	
5/17	EDGEWATER PARK	Z42992	MARK HERKOPERC	WC	2016	50.00	
5/22	DELRAN TOWNSHIP	X30961	RYAN MATTHEWS	WC	2012	70.00	
5/22	DELRAN TOWNSHIP	X30961	DENNIS ROONEY	WC	2012	70.05	
5/23	DELANCO TOWNSHIP	X34461	DELANCO TOWNSHIP	PR	2012	105.00	
5/24	RIVERSIDE TOWNSHIP	Z45790	RIVERSIDE TOWNSHIP	PR	2016	2,113.00	
TOTAL-MAY						8,687.35	
TOTAL-YTD							63,728.03
6/2	MOUNT LAUREL TWP.	2017098364	MOUNT LAUREL TWP.	PR	2017	3,200.00	
6/13	MOUNT LAUREL TWP.	2017098364	MOUNT LAUREL TWP.	PR	2017	1,600.00	
6/20	WESTAMPTON TWP.	Z36669	ANDREW EINSTEIN	WC	2016	330.21	
6/20	RIVERSIDE TOWNSHIP	Z17890	MICHAEL MEGARA	WC	2015	50.00	
6/21	WRIGHTSTOWN BORO	X06829	WRIGHTSTOWN BORO	PR	2010	40.00	
6/21	PEMBERTON TOWNSHIP	Z31745	ANTHONY LUSTER	WC	2015	46.00	
TOTAL-JUNE						5,266.21	
TOTAL-YTD							68,994.24

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

	<u>April</u>	<u>May</u>	<u>June</u>	<u>Year To Date Total</u>
Opening Balance for the Period:	18,623,288.24	17,734,676.37	17,496,322.07	
RECEIPTS:				
Interest Income (Cash)	-11,483.42	55,725.24	32,041.19	97,930.10
Premium Assessment Receipts	0.00	0.00	0.00	3,557,514.99
Prior Yr. Premium Assessment Receipts	0.00	0.00	0.00	0.00
Subrogation & Reimb. Receipts:				
Fund Year 2017	0.00	0.00	4,800.00	4,800.00
Fund Year 2016	52,435.98	8,331.30	461.72	63,594.70
Fund Year 2015	19.00	71.00	114.90	204.90
Fund Year 2014	0.00	92.50	0.00	217.50
Fund Year 2013	100.00	0.00	0.00	108.00
Closed Fund Year	30.00	285.05	40.00	537.05
Total Subrogation & Reimb. Receipts	52,584.98	8,779.85	5,416.62	69,462.15
FY 2017 Appropriation Refunds	0.00	0.00	0.00	200.00
FY 2016 Appropriation Refunds	0.00	0.00	0.00	1,062.00
Late Payment Penalties	0.00	0.00	0.00	0.00
RCF Clsd Yr. Claims Reimbursement	0.00	0.00	0.00	0.00
RCF Claims Reimbursement	0.00	0.00	0.00	0.00
Other	0.00	0.00	0.00	0.00
TOTAL RECEIPTS:	41,101.56	64,505.09	37,457.81	3,726,169.24
DISBURSEMENTS:				
Net Claim Payments:				
Fund Year 2017	18,494.39	99,405.31	28,004.95	247,138.96
Fund Year 2016	65,503.66	31,795.07	26,801.20	304,311.34
Fund Year 2015	17,535.48	9,707.76	30,639.07	161,186.04
Fund Year 2014	15,280.95	32,851.85	16,456.62	179,983.83
Fund Year 2013	4,221.38	1,861.50	36,410.50	55,690.70
Closed Fund Year	0.00	0.00	0.00	0.00
Total Net Claim Payments	121,035.86	175,621.49	138,312.34	948,310.87
Exp. & Admin Bill List Payments:				
Exp. & Cont. Charges FY 2018	0.00	0.00	0.00	0.00
Exp. & Cont. Charges FY 2017	122,558.75	71,854.37	95,086.42	574,300.31
Property Fund Charges FY 2017	0.00	0.00	0.00	0.00
E-JIF Premium FY 2017	0.00	0.00	0.00	130,719.82
M.E.L. Premium FY 2017	396,515.32	0.00	0.00	793,030.64
POL/EPL Policy Premium FY 2017	274,694.50	4,382.00	0.00	550,537.00
Exp. & Cont. Charges FY 2016	14,025.00	51,001.53	13,881.00	120,225.06
Property Fund Charges FY 2016	0.00	0.00	0.00	0.00
M.E.L. Premium FY 2016	0.00	0.00	0.00	0.00
Exp. & Cont. Charges FY 2015	0.00	0.00	0.00	22,413.64
Exp. & Cont. Charges FY 2014	0.00	0.00	0.00	0.00
Other	0.00	0.00	0.00	0.00
Closed Fund Year	884.00	0.00	0.00	884.00
Total Bill List Payments	808,677.57	127,237.90	108,967.42	2,192,110.47
Net Bank Services Fees	0.00	0.00	0.00	0.00
Other	0.00	0.00	0.00	0.00
TOTAL DISBURSEMENTS:	929,713.43	302,859.39	247,279.76	3,140,421.34
Closing Balance for the Period:	17,734,676.37	17,496,322.07	17,286,500.12	
Account Net Cash Change During the Period:				
Operating Account	-6,871,654.44	-292,242.13	-205,256.17	-3,255,358.13
NJ Cash Management Account	0.00	0.00	0.00	0.00
Investment Account	427.97	39,111.25	19,000.00	-2,098,299.37
Asset Management Account	5,982,614.60	14,776.58	-23,574.78	5,989,896.40
Claims Imprest Account	0.00	0.00	0.00	-50,000.00
Expense & Contingency Account	0.00	0.00	9.00	-491.00
Total Change in Account Net Cash:	-888,611.87	-238,354.30	-209,821.95	585,747.90
Proof:	0.00	0.00	0.00	

SUMMARY OF CASH AND INVESTMENT INSTRUMENTS
BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND
ALL FUND YEARS COMBINED
CURRENT MONTH
CURRENT FUND YEAR

June
2017

	Description:	Instrument #1	Instr #2	Instr #3	Instr #4	Instr #5	Instr #6	Instr #7	Instr #8	Instr #9
	ID Number:	OPER. ACCOUNT	NJ CASH MGMNT	INVEST. ACCT.	ASSET MGR.	CLAIMS ACCO	ADMIN. EXP.	OPERATING ACC	CLAIMS AACCO	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	\$17,496,322.24	9.31323E-09	1.16415E-10	39539.22	14862161.18	-2.32831E-10	0	2493621.84	100000	1000
Opening Interest Accrual Balance	\$52,383.67	0	0	0	52383.67	0	0	0	0	0
1 Interest Accrued and/or Interest Cost	\$15,418.06	\$0.00	\$0.00	\$0.00	\$15,418.06	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
2 Interest Accrued - discounted Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
3 (Amortization and/or Interest Cost)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
4 Accretion	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
5 Interest Paid - Cash Instr.s	\$1,615.99	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$1,615.99	\$0.00	\$0.00
6 Interest Paid - Term Instr.s	\$54,000.00	\$0.00	\$0.00	\$0.00	\$54,000.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
7 Unrealized Gain (Loss)	(\$23,574.78)	\$0.00	\$0.00	\$0.00	(\$23,574.78)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
8 Net Investment Income	(\$6,540.73)	\$0.00	\$0.00	\$0.00	(\$8,156.72)	\$0.00	\$0.00	\$1,615.99	\$0.00	\$0.00
9 Deposits - Purchases	\$376,705.38	\$0.00	\$0.00	\$54,000.00	\$35,000.00	\$0.00	\$0.00	\$40,416.62	\$138,312.34	\$108,976.42
10 (Withdrawals - Sales)	(\$618,568.52)	\$0.00	\$0.00	(\$35,000.00)	(\$89,000.00)	\$0.00	\$0.00	(\$247,288.76)	(\$138,312.34)	(\$108,967.42)
Ending Cash & Investment Balance	\$17,286,500.31	\$0.00	\$0.00	\$58,539.22	\$14,838,586.40	(\$0.00)	\$0.00	\$2,288,365.69	\$100,000.00	\$1,009.00
Ending Interest Accrual Balance	\$13,801.73	\$0.00	\$0.00	\$0.00	\$13,801.73	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Plus Outstanding Checks	\$63,967.72	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$28,430.47	\$35,537.25
(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	\$17,350,468.03	\$0.00	\$0.00	\$58,539.22	\$14,838,586.40	(\$0.00)	\$0.00	\$2,288,365.69	\$128,430.47	\$36,546.25
Annualized Rate of Return This Month	-0.45%	0.00%	0.00%	0.00%	-0.66%	0.00%			0.00%	

Investment Income Allocation

		Prop	Liab	Auto	WC	Ded	Cont	EJIF	MEL	Admin	Total
2017	Opening Cash & Investment Balance	25,059.00	(342,462.53)	56,118.54	858,835.27	241,718.57	49,114.31	(11,881.93)	278,813.37	233,661.40	\$1,388,976.00
	Opening Interest Accrual Balance	\$197.49	\$9.52	\$120.52	\$1,954.83	\$519.11	\$105.48	\$5.29	\$1,075.66	\$821.26	\$4,809.14
	1 Interest Accrued and/or Interest Cost	\$21.49	\$0.00	\$48.12	\$736.45	\$207.27	\$42.12	\$0.00	\$239.08	\$200.36	\$1,494.89
	2 Interest Accrued - discounted Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	3 (Amortization and/or Interest Cost)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	4 Accretion	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	5 Interest Paid - Cash Instr.s	\$2.25	\$0.00	\$5.04	\$77.19	\$21.72	\$4.41	\$0.00	\$25.06	\$21.00	\$156.68
	6 Interest Paid - Term Instr.s	\$203.59	\$9.81	\$124.24	\$2,015.15	\$535.12	\$108.73	\$5.46	\$1,108.85	\$846.60	\$4,957.53
	7 Unrealized Gain (Loss)	(\$32.86)	\$0.00	(\$73.58)	(\$1,126.05)	(\$316.93)	(\$64.40)	\$0.00	(\$365.56)	(\$306.36)	(\$2,285.74)
	8 Net Investment Income	(\$9.12)	\$0.00	(\$20.41)	(\$312.42)	(\$87.93)	(\$17.87)	\$0.00	(\$101.42)	(\$85.00)	(\$634.17)
	9 Interest Accrued - Net Change	(\$182.10)	(\$9.81)	(\$76.12)	(\$1,278.70)	(\$327.85)	(\$66.62)	(\$5.46)	(\$869.77)	(\$646.23)	(\$3,462.65)
	Ending Cash & Investment Balance	\$19,146.07	(\$342,952.72)	\$56,174.24	\$843,182.51	\$241,958.49	\$49,163.06	(\$11,876.47)	\$279,581.71	\$139,136.21	\$1,273,513.10
	Ending Interest Accrual Balance	\$15.39	(\$0.29)	\$44.40	\$676.13	\$191.25	\$38.86	(\$0.16)	\$205.89	\$175.02	\$1,346.50

		Prop	Liab	Auto	WC	Ded	Cont	EJIF	MEL	Admin	Total
2016	Opening Cash & Investment Balance	15,496.74	1,032,163.05	108,722.27	1,407,755.75	552,587.69	106,779.88	15,966.92	(129,622.69)	427,221.62	\$3,537,071.23
	Opening Interest Accrual Balance	\$20.13	\$2,480.20	\$312.76	\$4,324.07	\$1,600.24	\$302.66	\$33.79	\$335.86	\$1,330.67	\$10,740.37
	1 Interest Accrued and/or Interest Cost	\$13.29	\$885.07	\$93.23	\$1,207.14	\$473.84	\$91.56	\$13.69	\$0.00	\$366.34	\$3,144.17
	2 Interest Accrued - discounted Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	3 (Amortization and/or Interest Cost)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	4 Accretion	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	5 Interest Paid - Cash Instr.s	\$1.39	\$92.77	\$9.77	\$126.52	\$49.66	\$9.60	\$1.44	\$0.00	\$38.40	\$329.54
	6 Interest Paid - Term Instr.s	\$20.75	\$2,556.72	\$322.41	\$4,457.49	\$1,649.61	\$312.00	\$34.84	\$346.22	\$1,371.73	\$11,071.78
	7 Unrealized Gain (Loss)	(\$20.32)	(\$1,353.31)	(\$142.55)	(\$1,845.76)	(\$724.52)	(\$140.00)	(\$20.93)	\$0.00	(\$560.15)	(\$4,807.55)
	8 Net Investment Income	(\$5.64)	(\$375.47)	(\$39.55)	(\$512.10)	(\$201.02)	(\$38.84)	(\$5.81)	\$0.00	(\$155.41)	(\$1,333.84)
	9 Interest Accrued - Net Change	(\$7.46)	(\$1,671.65)	(\$229.18)	(\$3,250.35)	(\$1,175.77)	(\$220.44)	(\$21.15)	(\$346.22)	(\$1,005.39)	(\$7,927.61)
	Ending Cash & Investment Balance	\$15,498.56	\$1,032,081.43	\$108,911.90	\$1,385,532.32	\$553,562.45	\$106,961.47	\$15,982.26	(\$129,276.47)	\$414,190.60	\$3,503,444.52
	Ending Interest Accrual Balance	\$12.67	\$808.55	\$83.58	\$1,073.72	\$424.46	\$82.22	\$12.65	(\$10.36)	\$325.28	\$2,812.77

		Prop	Liab	Auto	WC	Ded	Cont	EJIF	MEL	Admin	Total
2015	Opening Cash & Investment Balance	152,433.18	479,335.49	87,804.93	850,974.24	392,184.15	100,252.52	42.00	114,775.21	198,478.45	\$2,376,280.17
	Opening Interest Accrual Balance	\$351.57	\$1,394.53	\$251.82	\$2,543.48	\$1,218.09	\$287.53	\$0.09	\$329.15	\$585.35	\$6,961.61
	1 Interest Accrued and/or Interest Cost	\$130.71	\$411.03	\$75.29	\$729.71	\$336.30	\$85.97	\$0.04	\$98.42	\$170.19	\$2,037.65
	2 Interest Accrued - discounted Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	3 (Amortization and/or Interest Cost)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	4 Accretion	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	5 Interest Paid - Cash Instr.s	\$13.70	\$43.08	\$7.89	\$76.48	\$35.25	\$9.01	\$0.00	\$10.32	\$17.84	\$213.57
	6 Interest Paid - Term Instr.s	\$362.42	\$1,437.56	\$259.59	\$2,621.96	\$1,255.67	\$296.41	\$0.09	\$339.30	\$603.41	\$7,176.42
	7 Unrealized Gain (Loss)	(\$199.86)	(\$628.48)	(\$115.12)	(\$1,115.75)	(\$514.21)	(\$131.45)	(\$0.06)	(\$150.49)	(\$260.23)	(\$3,115.64)
	8 Net Investment Income	(\$55.45)	(\$174.37)	(\$31.94)	(\$309.56)	(\$142.67)	(\$36.47)	(\$0.02)	(\$41.75)	(\$72.20)	(\$864.43)
	9 Interest Accrued - Net Change	(\$231.71)	(\$1,026.54)	(\$184.30)	(\$1,892.26)	(\$919.38)	(\$210.44)	(\$0.06)	(\$240.88)	(\$433.22)	(\$5,138.77)
	Ending Cash & Investment Balance	\$152,609.44	\$473,361.84	\$87,957.29	\$828,858.59	\$392,960.86	\$100,426.49	\$42.04	\$114,974.34	\$198,839.47	\$2,350,030.36
	Ending Interest Accrual Balance	\$119.86	\$368.00	\$67.52	\$651.22	\$298.71	\$77.09	\$0.03	\$88.26	\$152.13	\$1,822.84

		Prop	Liab	Auto	WC	Ded	Cont	EJIF	MEL	Admin	Total
2014	Opening Cash & Investment Balance	69,220.77	397,879.98	62,241.21	1,180,835.81	575,659.70	89,768.57	0.15	171,648.85	220,889.96	\$2,768,145.00
	Opening Interest Accrual Balance	\$198.55	\$1,226.72	\$203.06	\$3,487.22	\$1,651.16	\$257.48	\$0.00	\$492.34	\$634.73	\$8,151.26
	1 Interest Accrued and/or Interest Cost	\$59.36	\$341.18	\$53.37	\$1,012.56	\$493.62	\$76.98	\$0.00	\$147.19	\$189.41	\$2,373.67
	2 Interest Accrued - discounted Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	3 (Amortization and/or Interest Cost)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	4 Accretion	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	5 Interest Paid - Cash Instr.s	\$6.22	\$35.76	\$5.59	\$106.13	\$51.74	\$8.07	\$0.00	\$15.43	\$19.85	\$248.79
	6 Interest Paid - Term Instr.s	\$204.67	\$1,264.57	\$209.33	\$3,594.82	\$1,702.11	\$265.43	\$0.00	\$507.53	\$654.32	\$8,402.77
	7 Unrealized Gain (Loss)	(\$90.76)	(\$521.68)	(\$81.61)	(\$1,548.24)	(\$754.77)	(\$117.70)	(\$0.00)	(\$225.06)	(\$289.62)	(\$3,629.43)
	8 Net Investment Income	(\$25.18)	(\$144.74)	(\$22.64)	(\$429.55)	(\$209.41)	(\$32.66)	\$0.00	(\$62.44)	(\$80.35)	(\$1,006.97)
	9 Interest Accrued - Net Change	(\$145.32)	(\$923.39)	(\$155.95)	(\$2,582.26)	(\$1,208.49)	(\$188.45)	(\$0.00)	(\$360.34)	(\$464.91)	(\$6,029.10)
	Ending Cash & Investment Balance	\$69,340.90	\$384,348.51	\$62,374.52	\$1,180,842.01	\$576,658.78	\$89,924.37	\$0.15	\$171,946.75	\$221,274.51	\$2,756,710.50
	Ending Interest Accrual Balance	\$53.23	\$303.33	\$47.11	\$904.96	\$442.68	\$69.03	\$0.00	\$132.00	\$169.83	\$2,122.15

		Prop	Liab	Auto	WC	Ded	Cont	EJIF	MEL	Admin	Total
2013	Opening Cash & Investment Balance	82,458.14	342,061.17	182,628.83	963,155.91	354,024.10	60,818.09	(79.83)	251,567.92	71,268.88	\$2,307,903.21
	Opening Interest Accrual Balance	\$236.49	\$988.00	\$387.84	\$2,773.28	\$1,153.05	\$174.44	(\$0.00)	\$721.57	\$237.17	\$6,671.84
	1 Interest Accrued and/or Interest Cost	\$70.71	\$293.32	\$156.60	\$825.90	\$303.57	\$52.15	\$0.00	\$215.72	\$61.11	\$1,979.08
	2 Interest Accrued - discounted Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	3 (Amortization and/or Interest Cost)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	4 Accretion	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	5 Interest Paid - Cash Instr.s	\$7.41	\$30.74	\$16.41	\$86.56	\$31.82	\$5.47	\$0.00	\$22.61	\$6.41	\$207.43
	6 Interest Paid - Term Instr.s	\$243.79	\$1,018.49	\$399.80	\$2,858.85	\$1,188.63	\$179.83	\$0.00	\$743.83	\$244.49	\$6,877.71
	7 Unrealized Gain (Loss)	(\$108.11)	(\$448.49)	(\$239.45)	(\$1,262.83)	(\$464.18)	(\$79.74)	\$0.00	(\$329.84)	(\$93.44)	(\$3,026.09)
	8 Net Investment Income	(\$30.00)	(\$124.43)	(\$66.44)	(\$350.37)	(\$128.78)	(\$22.12)	\$0.00	(\$91.51)	(\$25.93)	(\$839.58)
	9 Interest Accrued - Net Change	(\$173.08)	(\$725.17)	(\$243.20)	(\$2,032.95)	(\$885.06)	(\$127.68)	\$0.00	(\$528.12)	(\$183.37)	(\$4,898.63)
	Ending Cash & Investment Balance	\$82,601.23	\$342,661.91	\$182,805.59	\$928,427.99	\$354,780.37	\$60,923.64	(\$79.83)	\$252,004.52	\$71,426.33	\$2,275,551.75
	Ending Interest Accrual Balance	\$63.41	\$262.83	\$144.64	\$740.33	\$268.00	\$46.77	(\$0.00)	\$193.45	\$53.79	\$1,773.22

		Prop	Liab	Auto	WC	Ded	Cont	EJIF	MEL	Admin	Total
Closed	Opening Cash & Investment Balance	369.85	30.80	19.67	296.28	101.53	10.13	0.32	32.34	5,026,221.16	\$5,027,082.08
	Opening Interest Accrual Balance	\$16.83	\$28.95	\$18.48	\$142.00	\$95.43	\$9.52	\$0.30	\$30.39	\$14,515.22	\$14,857.11
	1 Interest Accrued and/or Interest Cost	\$0.32	\$0.03	\$0.02	\$0.25	\$0.09	\$0.01	\$0.00	\$0.03	\$4,309.95	\$4,310.69
	2 Interest Accrued - discounted Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	3 (Amortization and/or Interest Cost)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	4 Accretion	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	5 Interest Paid - Cash Instr.s	\$0.03	\$0.00	\$0.00	\$0.03	\$0.01	\$0.00	\$0.00	\$0.00	\$451.73	\$451.81
	6 Interest Paid - Term Instr.s	\$17.35	\$29.84	\$19.06	\$146.38	\$98.37	\$9.81	\$0.31	\$31.33	\$14,963.09	\$15,315.54
	7 Unrealized Gain (Loss)	(\$0.48)	(\$0.04)	(\$0.03)	(\$0.39)	(\$0.13)	(\$0.01)	(\$0.00)	(\$0.04)	(\$6,590.08)	(\$6,591.21)
	8 Net Investment Income	(\$0.13)	(\$0.01)	(\$0.01)	(\$0.11)	(\$0.04)	\$0.00	\$0.00	(\$0.01)	(\$1,828.39)	(\$1,828.70)
	9 Interest Accrued - Net Change	(\$17.03)	(\$29.81)	(\$19.04)	(\$146.13)	(\$98.28)	(\$9.80)	(\$0.31)	(\$31.30)	(\$10,653.14)	(\$11,004.85)
	Ending Cash & Investment Balance	\$426.75	\$60.60	\$38.70	\$442.30	\$199.78	\$19.93	\$0.63	\$63.63	\$5,035,045.91	\$5,036,298.23
	Ending Interest Accrual Balance	(\$0.20)	(\$0.87)	(\$0.55)	(\$4.13)	(\$2.86)	(\$0.28)	(\$0.01)	(\$0.91)	\$3,862.08	\$3,852.27



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

Account Number	120882-000
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As of June 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

1431203 02 T 4526 000173788 0001N

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

Important Information

Account Number	120882-000
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As of June 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.

The Securities and Exchange Commission (SEC) has amended a rule that will shorten the settlement cycle for securities transactions that include stocks, bonds, municipal securities, exchange-traded funds, certain mutual funds, and limited partnerships that trade on an exchange, from trade date plus three (T+3) to trade date plus two (T+2) business days. On September 5, 2017, Wilmington Trust will begin complying with the new rule. Please contact your Relationship Manager with any questions.

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DETAIL	
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continued

Account Number **120882-000**

*As of June 30, 2017***S u b j e c t A c c o u n t (s)**

ACCOUNT NUMBER	ACCOUNT NAME
120882-000	BURLINGTON COUNTY MUNICIPAL JIF

Summary of Investments

Account Number **120882-000**

As of June 30, 2017

Page 1 of 6

PORTFOLIO	INVESTMENT CATEGORY	MARKET VALUE (M/V) As of 5/31/2017	% OF M/V	MARKET VALUE (M/V) As of 6/30/2017	% OF M/V
PRINCIPAL PORTFOLIO(S)					
	U.S. TREASURY OBLIGATIONS				
	U.S. TREASURY BONDS AND NOTES	\$5,968,281.18	40.16	\$5,957,746.40	40.15
	TOTAL U.S. TREASURY OBLIGATIONS	5,968,281.18	40.16	5,957,746.40	40.15
	U.S. GOVERNMENT AGENCIES				
	GOVERNMENT AGENCY BONDS/NOTES	8,893,880.00	59.84	8,880,840.00	59.85
	TOTAL U.S. GOVERNMENT AGENCIES	8,893,880.00	59.84	8,880,840.00	59.85
TOTAL PRINCIPAL PORTFOLIO(S)		14,862,161.18	100.00	14,838,586.40	100.00
	TOTAL ACCRUED INCOME	52,383.67		13,801.73	
	TOTAL MARKET VALUE WITH ACCRUED INCOME	14,914,544.85		14,852,388.13	

Summary of Activity

Account Number **120882-000**

June 1, 2017 through June 30, 2017

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	CASH	CASH MANAGEMENT
PRINCIPAL		
OPENING BALANCES:	0.00	0.00
RECEIPTS		
Transfers/Additions	35,000.00	0.00
Interest	54,000.00	0.00
TOTAL RECEIPTS	89,000.00	0.00
DISBURSEMENTS		
Other Disbursements	(89,000.00)	0.00
TOTAL DISBURSEMENTS	(89,000.00)	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 June 30, 2017

Page 3 of 6

	<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	\$997,380.00	6.72	\$999,179.69	(\$1,799.69)	\$846.99	\$10,000.00	1.00
	UNITED STATES TREASURY NOTES	99.7380		99.92				1.29
	DTD 05/31/2013 1.000% 05/31/2018							
	CUSIP 912828VE7 RATING AAA							
2018	1,000,000.0000	995,160.00	6.71	997,812.50	(2,652.50)	846.99	10,000.00	1.00
	UNITED STATES TREASURY NOTES	99.5160		99.78				1.34
	DTD 11/30/2016 1.000% 11/30/2018							
	CUSIP 912828U40 RATING AAA							
2019	1,000,000.0000	989,450.00	6.67	992,304.69	(2,854.69)	846.99	10,000.00	1.01
	UNITED STATES TREASURY NOTES	98.9450		99.23				1.45
	DTD 11/30/2012 1.000% 11/30/2019							
	CUSIP 912828UB4 RATING AAA							
2019	1,000,000.0000	990,740.00	6.68	993,164.07	(2,424.07)	1,117.53	8,750.00	0.88
	UNITED STATES TREASURY NOTES	99.0740		99.32				1.38
	DTD 05/15/2016 0.875% 05/15/2019							
	CUSIP 912828R44 RATING AAA							
2020	1,000,000.0000	995,200.00	6.71	998,359.37	(3,159.37)	1,164.62	13,750.00	1.38
	UNITED STATES TREASURY NOTES	99.5200		99.84				1.54
	DTD 05/31/2013 1.375% 05/31/2020							
	CUSIP 912828VF4 RATING AAA							
2020	998,000.0000	989,816.40	6.67	991,255.70	(1,439.30)	2,311.94	13,722.50	1.39
	UNITED STATES TREASURY NOTES	99.1800		99.32				1.63
	DTD 10/31/2015 1.375% 10/31/2020							
	CUSIP 912828L99 RATING AAA							
TOTAL U.S. TREASURY OBLIGATIONS		5,957,746.40	40.15	5,972,076.02	(14,329.62)	7,135.06	66,222.50	1.11

continued

Investment Detail

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

Page 4 of 6

	<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	\$7,888,160.00	53.16	\$8,000,000.00	(\$111,840.00)	\$5,400.00	\$108,000.00	1.37
	FEDERAL HOME LOAN BANK	98.6020		100.00				1.94
	DTD 06/13/2016 1.350% 12/13/2019							
	CALLABLE							
	CUSIP 3130A8FB4 RATING AAA							
2019	1,000,000.0000	992,680.00	6.69	1,000,000.00	(7,320.00)	1,266.67	12,000.00	1.21
	FEDERAL HOME LOAN MORTGAGE CORP	99.2680		100.00				1.59
	MEDIUM TERM NOTE							
	DTD 08/23/2016 1.200% 05/23/2019							
	CALLABLE							
	CUSIP 3134GAAR5 RATING AAA							
TOTAL U.S. GOVERNMENT AGENCIES		8,880,840.00	59.85	9,000,000.00	(119,160.00)	6,666.67	120,000.00	1.35
TOTAL PRINCIPAL PORTFOLIO(S)		14,838,586.40	100.00	14,972,076.02	(133,489.62)	13,801.73	186,222.50	1.25
TOTAL ACCRUED INCOME		13,801.73						
TOTAL MARKET VALUE WITH ACCRUED INCOME		14,852,388.13						

Activity Detail

Account Number **120882-000**

June 1, 2017 through June 30, 2017

Page 5 of 6

DATE	TYPE	QUANTITY DESCRIPTION	CASH	CASH MANAGEMENT
PRINCIPAL				
OPENING BALANCES:			0.00	0.00
6/6/2017	TRANSFER/ADDITION	CASH RECEIPT ACH TRANSFER FROM CHECKING 9871761863	35,000.00	
	OTHER DISBURSEMENT	CASH DISBURSEMENT MISCELLANEOUS - WIRE PAID TO Burlington County Muni JIF Drawdown of funds Burlington County Muni JIF INVESTORS BANK 1000398255	(35,000.00)	
6/13/2017	INTEREST	CASH RECEIPT OF INTEREST EARNED ON FHLB 1.350% 12/13/19 AT \$0.006750 /SHARE ON 8000000 PAR VALUE DUE 2017-06-13	54,000.00	
	OTHER DISBURSEMENT	CASH DISBURSEMENT MISCELLANEOUS - ACH-CHK PAID TO M&T BANK BURLINGTON COUNTY MUNICIPAL JIF	(54,000.00)	
CLOSING BALANCES:			0.00	0.00



Other Information

120882-000 BURLINGTON COUNTY MUNICIPAL JIF

As of June 30, 2017

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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: June										
	Prop	Liab	Auto	WC	Ded	Cont	EJIF	MEL	Admin	TOTAL
OPEN BALANCE	345,037.68	1,909,007.96	497,535.45	5,261,853.26	2,116,275.74	406,743.50	4,047.63	687,215.00	6,268,606.05	17,496,322.27
RECEIPTS										
Assessments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Refunds	4,840.00	18.90	0.00	557.72	0.00	0.00	0.00	0.00	0.00	5,416.62
Invest Pymnts	631.18	3,567.35	726.79	9,268.53	3,844.99	675.46	21.15	2,079.48	11,226.26	32,041.19
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Invest	631.18	3,567.35	726.79	9,268.53	3,844.99	675.46	21.15	2,079.48	11,226.26	32,041.19
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	5,471.18	3,586.25	726.79	9,826.25	3,844.99	675.46	21.15	2,079.48	11,226.26	37,457.81
EXPENSES										
Claims Transfers	10,885.91	23,032.64	0.00	104,393.79	0.00	0.00	0.00	0.00	0.00	138,312.34
Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	108,967.42	108,967.42
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	10,885.91	23,032.64	0.00	104,393.79	0.00	0.00	0.00	0.00	108,967.42	247,279.76
END BALANCE	339,622.95	1,889,561.57	498,262.24	5,167,285.72	2,120,120.73	407,418.96	4,068.78	689,294.48	6,170,864.89	17,286,500.32

Report Mon June

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 exist	(40.00)
Allocation variance 3:	Treasurer/TPA net payments NOT eq	Max/Min ##### / (0.00)
Pre-existing variance:	Prior period unreconciled variance exi	Max/Min ##### / (0.00)

SUMMARY OF CASH TRANSACTIONS										
FUND YEAR 2017										
Month Ending:	June									
	Prop	Liab	Auto	WC	Ded	Cont	EJIF	MEL	Admin	TOTAL
OPEN BALANCE	25,059.00	(342,462.53)	56,118.54	858,835.27	241,718.57	49,114.31	(11,881.93)	278,813.37	233,661.40	1,388,976.00
RECEIPTS										
Assessments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Refunds	4,800.00	0.00	0.00	0.00						4,800.00
Invest Pymnts	172.98	9.81	55.70	966.28	239.92	48.75	5.46	768.34	561.23	2,828.47
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Invest	172.98	9.81	55.70	966.28	239.92	48.75	5.46	768.34	561.23	2,828.47
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	4,972.98	9.81	55.70	966.28	239.92	48.75	5.46	768.34	561.23	7,628.47
EXPENSES										0.00
Claims Transfers	10,885.91	500.00	0.00	16,619.04	0.00	0.00	0.00	0.00	0.00	28,004.95
Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	95,086.42	95,086.42
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	10,885.91	500.00	0.00	16,619.04	0.00	0.00	0.00	0.00	95,086.42	123,091.37
END BALANCE	19,146.07	(342,952.72)	56,174.24	843,182.51	241,958.49	49,163.06	(11,876.47)	279,581.71	139,136.21	1,273,513.10

SUMMARY OF CASH TRANSACTIONS										
FUND YEAR 2016										
Month Ending:	June									
	Prop	Liab	Auto	WC	Ded	Cont	EJIF	MEL	Admin	TOTAL
OPEN BALANCE	15,496.74	1,032,163.05	108,722.27	1,407,755.75	552,587.69	106,779.88	15,966.92	(129,622.69)	427,221.62	3,537,071.23
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	461.72						461.72
Invest Pymnts	1.82	1,296.18	189.63	2,738.25	974.76	181.59	15.34	346.22	849.98	6,593.77
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Invest	1.82	1,296.18	189.63	2,738.25	974.76	181.59	15.34	346.22	849.98	6,593.77
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	1.82	1,296.18	189.63	3,199.97	974.76	181.59	15.34	346.22	849.98	7,055.49
EXPENSES										
Claims Transfers	0.00	1,377.80	0.00	25,423.40	0.00	0.00	0.00	0.00	0.00	26,801.20
Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	13,881.00	13,881.00
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	0.00	1,377.80	0.00	25,423.40	0.00	0.00	0.00	0.00	13,881.00	40,682.20
END BALANCE	15,498.56	1,032,081.43	108,911.90	1,385,532.32	553,562.45	106,961.47	15,982.26	(129,276.47)	414,190.60	3,503,444.52

SUMMARY OF CASH TRANSACTIONS										
FUND YEAR 2015										
Month Ending:	June									
	Prop	Liab	Auto	WC	Ded	Cont	EJIF	MEL	Admin	TOTAL
OPEN BALANCE	152,433.18	479,335.49	87,804.93	850,974.24	392,184.15	100,252.52	42.00	114,775.21	198,478.45	2,376,280.17
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	18.90	0.00	96.00						114.90
Invest Pymnts	176.26	852.17	152.36	1,582.70	776.71	173.97	0.04	199.13	361.02	4,274.36
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Invest	176.26	852.17	152.36	1,582.70	776.71	173.97	0.04	199.13	361.02	4,274.36
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	176.26	871.07	152.36	1,678.70	776.71	173.97	0.04	199.13	361.02	4,389.26
EXPENSES										
Claims Transfers	0.00	6,844.72	0.00	23,794.35	0.00	0.00	0.00	0.00	0.00	30,639.07
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	6,844.72	0.00	23,794.35	0.00	0.00	0.00	0.00	0.00	30,639.07
END BALANCE	152,609.44	473,361.84	87,957.29	828,858.59	392,960.86	100,426.49	42.04	114,974.34	198,839.47	2,350,030.36

SUMMARY OF CASH TRANSACTIONS										
FUND YEAR 2014										
Month Ending:	June									
	Prop	Liab	Auto	WC	Ded	Cont	EJIF	MEL	Admin	TOTAL
OPEN BALANCE	69,220.77	397,879.98	62,241.21	1,180,835.81	575,659.70	89,768.57	0.15	171,648.85	220,889.96	2,768,145.00
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	120.13	778.65	133.31	2,152.70	999.08	155.80	0.00	297.90	384.55	5,022.12
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Invest	120.13	778.65	133.31	2,152.70	999.08	155.80	0.00	297.90	384.55	5,022.12
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	120.13	778.65	133.31	2,152.70	999.08	155.80	0.00	297.90	384.55	5,022.12
EXPENSES										
Claims Transfers	0.00	14,310.12	0.00	2,146.50	0.00	0.00	0.00	0.00	0.00	16,456.62
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	14,310.12	0.00	2,146.50	0.00	0.00	0.00	0.00	0.00	16,456.62
END BALANCE	69,340.90	384,348.51	62,374.52	1,180,842.01	576,658.78	89,924.37	0.15	171,946.75	221,274.51	2,756,710.50

SUMMARY OF CASH TRANSACTIONS										
FUND YEAR 2013										
Month Ending:	June									
	Prop	Liab	Auto	WC	Ded	Cont	EJIF	MEL	Admin	TOTAL
OPEN BALANCE	82,458.14	342,061.17	182,628.83	963,155.91	354,024.10	60,818.09	(79.83)	251,567.92	71,268.88	2,307,903.21
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	143.09	600.74	176.76	1,682.58	756.27	105.55	0.00	436.60	157.45	4,059.04
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Invest	143.09	600.74	176.76	1,682.58	756.27	105.55	0.00	436.60	157.45	4,059.04
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	143.09	600.74	176.76	1,682.58	756.27	105.55	0.00	436.60	157.45	4,059.04
EXPENSES										
Claims Transfers	0.00	0.00	0.00	36,410.50	0.00	0.00	0.00	0.00	0.00	36,410.50
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	36,410.50	0.00	0.00	0.00	0.00	0.00	36,410.50
END BALANCE	82,601.23	342,661.91	182,805.59	928,427.99	354,780.37	60,923.64	(79.83)	252,004.52	71,426.33	2,275,551.75

SUMMARY OF CASH TRANSACTIONS										
FUND YEAR Closed										
Month Ending:	June									
	Prop	Liab	Auto	WC	Ded	Cont	EJIF	MEL	Admin	TOTAL
OPEN BALANCE	369.85	30.80	19.67	296.28	101.53	10.13	0.32	32.34	5,026,221.16	5,027,082.08
RECEIPTS										
Assessments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Refunds	40.00	0.00	0.00	0.00						40.00
Invest Pymnts	16.90	29.80	19.03	146.02	98.25	9.80	0.31	31.29	8,824.75	9,176.15
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Invest	16.90	29.80	19.03	146.02	98.25	9.80	0.31	31.29	8,824.75	9,176.15
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	56.90	29.80	19.03	146.02	98.25	9.80	0.31	31.29	8,824.75	9,216.15
EXPENSES										
Claims Transfers	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
END BALANCE	426.75	60.60	38.70	442.30	199.78	19.93	0.63	63.63	5,035,045.91	5,036,298.23

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

Month June
Current Fund Year 2017

Policy Year	Coverage	1.	2.	3.	4.	5.	6.	7.	8.
		Calc. Net Paid Thru Last Month	Monthly Net Paid June	Monthly Recoveries June	Calc. Net Paid Thru June	TPA Net Paid Thru June	Variance To Be Reconciled	Delinquent Unreconciled Variance From	Change This Month
2017	Prop	91,780.28	10,885.91	4,800.00	97,866.19	97,866.19	0.00	0.00	0.00
	Liab	5,587.38	500.00	0.00	6,087.38	6,087.38	0.00	0.00	0.00
	Auto	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	WC	121,766.35	16,619.04	0.00	138,385.39	138,385.39	0.00	0.00	0.00
	Total	219,134.01	28,004.95	4,800.00	242,338.96	242,338.96	0.00	0.00	0.00
2016	Prop	307,278.88	0.00	0.00	307,278.88	307,278.88	0.00	0.00	0.00
	Liab	24,119.12	1,377.80	0.00	25,496.92	25,496.92	0.00	0.00	0.00
	Auto	13,057.97	0.00	0.00	13,057.97	13,057.97	0.00	0.00	0.00
	WC	853,931.94	25,423.40	461.72	878,893.62	878,893.62	0.00	0.00	0.00
	Total	1,198,387.91	26,801.20	461.72	1,224,727.39	1,224,727.39	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	39,788.07	6,844.72	18.90	46,613.89	46,613.89	(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	1,496,276.83	23,794.35	96.00	1,519,975.18	1,519,975.18	0.00	0.00	0.00
	Total	1,872,961.03	30,639.07	114.90	1,903,485.20	1,903,485.20	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	164,601.61	14,310.12	0.00	178,911.73	178,911.73	(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	1,247,913.37	2,146.50	0.00	1,250,059.87	1,250,059.87	(0.00)	(0.00)	0.00
	Total	1,701,210.12	16,456.62	0.00	1,717,666.74	1,717,666.74	(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	239,206.12	0.00	0.00	239,206.12	239,206.12	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	1,487,082.13	36,410.50	0.00	1,523,492.63	1,523,492.63	(0.00)	(0.00)	0.00
	Total	2,221,631.87	36,410.50	0.00	2,258,042.37	2,258,042.37	(0.00)	(0.00)	0.00
TOTAL		7,213,324.94	138,312.34	5,376.62	7,346,260.66	7,346,260.66	(0.00)	(0.00)	0.00



BURLINGTON COUNTY J.I.F.

Check Register Report

Bank Account : ALL

Processed Date: Jun 1, 2017 - Jun 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
10475	6/5/2017	BODILY INJURY [Expired]	MARSHALL, DENNEHEY, WARNER,	X98885/001210439	7/23/2014	\$2,675.20	2014/2014	Legal
10476	6/5/2017	BODILY INJURY [Expired]	Brian K Zell, MD, LLC	X98885/001210439	7/23/2014	\$1,000.00	2014/2014	Expense
10477	6/5/2017	INDEMNITY	M. JODY WHITEHOUSE MD LLC	Z12001/001223718	2/28/2015	\$140.00	2015/2015	Loss
10478	6/5/2017		AFFANATO MARUT, LLC			\$726.50		
		INDEMNITY		Z42687/001255000	7/30/2016	\$137.50	2016/2016	Legal
		INDEMNITY		Z42328/001254635	7/18/2016	\$264.00	2016/2016	Legal
		INDEMNITY		Z16103/001227943	4/20/2015	\$325.00	2015/2015	Legal
10479	6/5/2017	INDEMNITY	STONERIVER PHARMACY SOLUTIONS	Z20598/001232500	6/24/2015	\$855.02	2015/2015	Loss
10480	6/5/2017	BODILY INJURY [Expired]	SENTRY COURT REPORTING & LITIGATION SERVICE LLC	X90339/001201736	3/8/2014	\$1,040.50	2014/2014	Expense
10481	6/5/2017		PIETRAS, SARACINO, SMITH, & MEEK			\$971.00		
		INDEMNITY		Z45109/001257432	9/15/2016	\$249.50	2016/2016	Legal
		INDEMNITY		Z09086/001220784	1/26/2015	\$405.00	2015/2015	Legal
		INDEMNITY		X86793/001198083	3/9/2014	\$316.50	2014/2014	Legal
10482	6/5/2017	POLICE PROF PI	CAPEHART & SCATCHARD, PA.	Z45192/001257517	6/20/2016	\$643.50	2016/2016	Legal
10483	6/5/2017	GL PROPERTY DAMAGE	WILLIAM JONES	-- /2017095387	12/1/2016	\$577.55	2016/2016	Loss
10484	6/5/2017	INDEMNITY	JOSEPH KACZOREK	-- /2017099773	4/10/2017	\$1,792.00	2017/2017	Loss
10485	6/5/2017	INDEMNITY	WESTAMPTON TOWNSHIP	Z47151/001260212	10/17/2016	\$872.68	2016/2016	Loss
10486	6/5/2017	INDEMNITY	COASTAL SPINE, PC.	Z45109/001257432	9/15/2016	\$800.00	2016/2016	Loss
10487	6/5/2017		PREMIER ORTHOPEDIC OF SOUTH JERSEY			\$405.84		
		INDEMNITY		-- /2017094723	2/13/2017	\$336.08	2017/2017	Loss
		INDEMNITY		Z47151/001260212	10/17/2016	\$69.76	2016/2016	Loss
10488	6/5/2017	INDEMNITY	RECONSTRUCTIVE ORTHOPEDICS P A	Z34049/001246179	2/6/2016	\$300.00	2016/2016	Loss
10489	6/5/2017	INDEMNITY	TWIN BORO PHYSICAL THERAPY ASSOCS,	Z34515/001246647	2/15/2016	\$63.00	2016/2016	Loss
10490	6/5/2017	INDEMNITY	ORTHOPAEDIC INSTITUTE OF CENTRAL JERSEY	Z34515/001246647	2/15/2016	\$628.86	2016/2016	Loss
10491	6/5/2017		REHAB CONNECTION			\$420.00		
		INDEMNITY		-- /2017099403	4/6/2017	\$210.00	2017/2017	Loss
		INDEMNITY		Z37789/001250034	4/20/2016	\$210.00	2016/2016	Loss
10492	6/5/2017	INDEMNITY	REHAB EXCELLENCE CENTER, LLC	Z47151/001260212	10/17/2016	\$504.00	2016/2016	Loss
10493	6/5/2017	INDEMNITY	FELLOWSHIP SURGICALCENTER, LLC	Z45109/001257432	9/15/2016	\$1,344.00	2016/2016	Loss
10494	6/5/2017		PREMIER ORTHOPAEDIC ASSOCIATES OF SOUTHERN NJ			\$176.18		



BURLINGTON COUNTY J.I.F.

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Bank Account : ALL

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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		Z42992/001255304	8/4/2016	\$88.09	2016/2016	Loss
		INDEMNITY		MLT-Z37736/001250033	4/21/2016	\$88.09	2016/2016	Loss
10495	6/12/2017	INDEMNITY	RALPH G. CATALDO, DO, PA	X77538/001188494	10/22/2013	\$600.00	2013/2013	Loss
10496	6/12/2017	PERSONAL INJURY	PARKER MCCAY	Z49442/001263986	10/31/2016	\$156.75	2016/2016	Legal
10497	6/12/2017	INDEMNITY	STATE SHORTHAND REPORTING SERV	X77538/001188494	10/22/2013	\$90.00	2013/2013	Expense
10498	6/12/2017	INDEMNITY	JACOBS, SCHWALBE & PETRUZZELLI	X77538/001188494	10/22/2013	\$5,940.00	2013/2013	Loss
10499	6/12/2017	POLICE PROF PI	RAYMOND & COLEMAN, LLP	Z11006/001222715	8/28/2014	\$5,341.75	2014/2014	Legal
10500	6/12/2017		MARSHALL, DENNEHEY, WARNER,			\$3,777.67		
		PERSONAL INJURY		Z17324/001229173	2/3/2015	\$1,525.00	2015/2015	Legal
		BODILY INJURY [Expired]		X89679/001201011	3/27/2014	\$2,252.67	2014/2014	Legal
10501	6/12/2017	MEDICAL ONLY	RECORD REPRODUCTION SERVICES	-- /2017098392	1/16/2017	\$10.00	2017/2017	Expense
10502	6/12/2017		EXAMWORKS, INC.			\$2,090.00		
		INDEMNITY		Z08889/001220582	1/18/2015	\$1,045.00	2015/2015	Expense
		INDEMNITY		X75208/001186073	10/14/2013	\$1,045.00	2013/2013	Expense
10503	6/12/2017	INDEMNITY	AFFANATO MARUT, LLC	Z44145/001256470	8/27/2016	\$515.00	2016/2016	Legal
10504	6/12/2017		STONERIVER PHARMACY SOLUTIONS			\$729.40		
		INDEMNITY		Z20598/001232500	6/24/2015	\$256.60	2015/2015	Loss
		INDEMNITY		MLT-Z08990/001221727	1/16/2015	\$472.80	2015/2015	Loss
10505	6/12/2017		PIETRAS, SARACINO, SMITH, & MEEK			\$4,713.00		
		INDEMNITY		Z34515/001246647	2/15/2016	\$467.50	2016/2016	Legal
		INDEMNITY		Z27950/001239995	10/13/2015	\$1,008.50	2015/2015	Legal
		INDEMNITY		Z12001/001223718	2/28/2015	\$505.00	2015/2015	Legal
		INDEMNITY		Z08889/001220582	1/18/2015	\$789.00	2015/2015	Legal
		INDEMNITY		X85347/001196610	2/22/2014	\$830.00	2014/2014	Legal
		INDEMNITY		X77538/001188494	10/22/2013	\$1,113.00	2013/2013	Legal
10506	6/12/2017	INDEMNITY	NEW JERSEY IME ASSOCIATES, LLC	X83699/001194915	2/5/2014	\$1,000.00	2014/2014	Expense
10507	6/12/2017	INDEMNITY	LUIS AMARO	X77538/001188494	10/22/2013	\$27,301.00	2013/2013	Loss
10508	6/12/2017	INDEMNITY	PETER DELAGARZA	Z33679/001245810	2/1/2016	\$999.00	2016/2016	Loss
10509	6/12/2017	COMPREHENSIVE	CHESTERFIELD TOWNSHIP	-- /2017102784	5/12/2017	\$1,678.65	2017/2017	Loss
10510	6/12/2017	INDEMNITY	NORTH HANOVER TOWNSHIP	Z34515/001246647	2/15/2016	\$1,742.00	2016/2016	Loss



BURLINGTON COUNTY J.I.F.

Check Register Report

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

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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
10511	6/12/2017		INLAND MARINE	DELANCO TOWNSHIP	-- /2017092428	1/7/2017	\$889.21	2017/2017	Loss
10512	6/12/2017		INDEMNITY	PREMIER ORTHOPEDIC OF SOUTH JERSEY	Z37789/001250034	4/20/2016	\$69.76	2016/2016	Loss
10513	6/12/2017		MEDICAL ONLY	RWJUHH OCCUPATIONAL HEALTH	-- /2017102452	5/12/2017	\$144.87	2017/2017	Loss
10514	6/12/2017		INDEMNITY	TWIN BORO PHYSICAL THERAPY ASSOCS,	Z34515/001246647	2/15/2016	\$252.00	2016/2016	Loss
10515	6/12/2017			REHAB CONNECTION			\$1,067.00		
			INDEMNITY		-- /2017099403	4/6/2017	\$68.00	2017/2017	Loss
			MEDICAL ONLY		-- /2017092846	1/23/2017	\$348.00	2017/2017	Loss
			INDEMNITY		Z37789/001250034	4/20/2016	\$210.00	2016/2016	Loss
			INDEMNITY		Z30453/001242537	11/22/2015	\$441.00	2015/2015	Loss
10516	6/12/2017		INDEMNITY	JEFFERSON UNIVERSITY PHYSICIANS	Z34871/001247013	2/19/2016	\$100.30	2016/2016	Loss
10517	6/12/2017		MEDICAL ONLY	VIRTUA MEDICAL GROUP, PA	-- /2017101434	5/2/2017	\$95.40	2017/2017	Loss
10518	6/12/2017		MEDICAL ONLY	PREMIER ORTHOPAEDIC ASSOCIATES OF SOUTHERN NJ	-- /2017092846	1/23/2017	\$88.09	2017/2017	Loss
10519	6/12/2017		MEDICAL ONLY	MEDEXPRESS URGENT CARE- NEW JERSEY, INC	-- /2017101895	5/8/2017	\$160.00	2017/2017	Loss
10520	6/12/2017			EMERGENCY PHYSICIANS OF NEW JERSEY P A			\$624.33		
			MEDICAL ONLY		Z45836/001258164	10/1/2016	\$275.24	2016/2016	Loss
			INDEMNITY		Z22383/001234375	7/16/2015	\$349.09	2015/2015	Loss
10521	6/12/2017			QUALCARE, INC.			\$3,888.00		
			MEDICAL ONLY		-- /2017104360	6/2/2017	\$486.00	2017/2017	Loss
			MEDICAL ONLY		-- /2017104474	6/2/2017	\$486.00	2017/2017	Loss
			MEDICAL ONLY		-- /2017104131	6/1/2017	\$486.00	2017/2017	Loss
			MEDICAL ONLY		-- /2017104167	6/1/2017	\$486.00	2017/2017	Loss
			MEDICAL ONLY		-- /2017104004	5/30/2017	\$486.00	2017/2017	Loss
			MEDICAL ONLY		-- /2017103974	5/29/2017	\$486.00	2017/2017	Loss
			MEDICAL ONLY		-- /2017104233	5/27/2017	\$486.00	2017/2017	Loss
			MEDICAL ONLY		-- /2017103515	5/20/2017	\$486.00	2017/2017	Loss
10522	6/19/2017		INDEMNITY	CAPEHART & SCATCHARD, PA.	Z30453/001242537	11/22/2015	\$39.00	2015/2015	Legal
10523	6/19/2017		INDEMNITY	JOSEPH KACZOREK	-- /2017099773	4/10/2017	\$1,792.00	2017/2017	Loss
10524	6/19/2017		BODILY INJURY [Expired]	Annette Witaszek	-- /2017102832	1/4/2017	\$500.00	2017/2017	Loss
10525	6/19/2017		INDEMNITY	WESTAMPTON TOWNSHIP	Z47151/001260212	10/17/2016	\$872.68	2016/2016	Loss



BURLINGTON COUNTY J.I.F.

Check Register Report

Bank Account : ALL

Processed Date: Jun 1, 2017 - Jun 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
10526	6/19/2017		MEDICAL ONLY	STRIVE PHYSICAL THERAPY AND SPORTS REHABILITATION LLC	-- /2017100711	4/22/2017	\$342.00	2017/2017	Loss
10527	6/19/2017		INDEMNITY	PREMIER ORTHOPEDIC OF SOUTH JERSEY	Z47151/001260212	10/17/2016	\$107.25	2016/2016	Loss
10528	6/19/2017			VIRTUA MEMORIAL HOSPITAL BURLINGTON COUNTY INC			\$3,102.00		
			MEDICAL ONLY		-- /2017102323	5/10/2017	\$1,551.00	2017/2017	Loss
			MEDICAL ONLY		-- /2017100374	4/18/2017	\$1,551.00	2017/2017	Loss
10529	6/19/2017		MEDICAL ONLY	RWJUHH OCCUPATIONAL HEALTH	-- /2017102452	5/12/2017	\$144.87	2017/2017	Loss
10530	6/19/2017		INDEMNITY	TRENTON ORTHOPAEDIC GROUP PA	-- /2017099773	4/10/2017	\$163.25	2017/2017	Loss
10531	6/19/2017		INDEMNITY	LOURDES ANESTHESIA ASSOC PA	Z45109/001257432	9/15/2016	\$455.00	2016/2016	Loss
10532	6/19/2017		INDEMNITY	TWIN BORO PHYSICAL THERAPY ASSOCS,	Z34515/001246647	2/15/2016	\$252.00	2016/2016	Loss
10533	6/19/2017		INDEMNITY	HAND SURGERY AND REHABILITATION CENTER OF NEW JERSEY	Z45983/001258311	10/4/2016	\$156.00	2016/2016	Loss
10534	6/19/2017		INDEMNITY	ONE CALL MEDICAL, INC.	-- /2017094723	2/13/2017	\$750.00	2017/2017	Loss
10535	6/19/2017			REHAB CONNECTION			\$329.00		
			MEDICAL ONLY		-- /2017101895	5/8/2017	\$140.00	2017/2017	Loss
			INDEMNITY		Z30453/001242537	11/22/2015	\$189.00	2015/2015	Loss
10536	6/19/2017		MEDICAL ONLY	EMERGENCY PHYSICIAN, ASSOCIATES OF SOUTH JERSEY, PC	-- /2017099009	3/31/2017	\$427.60	2017/2017	Loss
10537	6/19/2017			PONZIO ORTHOPEDICS,, PC			\$183.86		
			MEDICAL ONLY		-- /2017100711	4/22/2017	\$91.93	2017/2017	Loss
			INDEMNITY		-- /2017099403	4/6/2017	\$91.93	2017/2017	Loss
10538	6/19/2017		INDEMNITY	PROFESSIONAL SERVICE FUND	Z20598/001232500	6/24/2015	\$53.14	2015/2015	Loss
10539	6/19/2017			VIRTUA MEDICAL GROUP, PA			\$1,443.39		
			MEDICAL ONLY		-- /2017104004	5/30/2017	\$166.95	2017/2017	Loss
			MEDICAL ONLY		-- /2017104233	5/27/2017	\$166.95	2017/2017	Loss
			MEDICAL ONLY		-- /2017103515	5/20/2017	\$166.95	2017/2017	Loss
			MEDICAL ONLY		-- /2017101434	5/2/2017	\$95.40	2017/2017	Loss
			MEDICAL ONLY		-- /2017096283	3/2/2017	\$166.95	2017/2017	Loss
			INDEMNITY		Z42838/001255153	8/2/2016	\$680.19	2016/2016	Loss
10540	6/19/2017		INDEMNITY	QUEST DIAGNOSTICS	-- /2017094723	2/13/2017	\$12.07	2017/2017	Loss



BURLINGTON COUNTY J.I.F.

Check Register Report

Bank Account : ALL

Processed Date: Jun 1, 2017 - Jun 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
10541	6/19/2017	MEDICAL ONLY	MEDEXPRESS URGENT CARE- NEW JERSEY, INC	-- /2017101895	5/8/2017	\$112.80	2017/2017	Loss
10542	6/19/2017	MEDICAL ONLY	MEDEXPRESS URGENT CARE-NEW JERSEY INC.	-- /2017099895	4/12/2017	\$160.00	2017/2017	Loss
10543	6/19/2017	MEDICAL ONLY	ENDEAVOR EMERGENCY SQUAD, INC.	-- /2017099895	4/12/2017	\$790.30	2017/2017	Loss
10544	6/26/2017	POLICE PROF PI	PARKER MCCAY	-- /2017098437	8/27/2015	\$5,319.72	2015/2015	Legal
10545	6/26/2017	INDEMNITY	STATE SHORTHAND REPORTING SERV	MLT-Z08990/001220683	1/16/2015	\$90.00	2015/2015	Expense
10546	6/26/2017	POLICE PROF PI	RAYMOND & COLEMAN, LLP	Z11006/001222715	8/28/2014	\$2,000.00	2014/2014	Legal
10547	6/26/2017	INDEMNITY	STOPPER LOPEZ, LLC	MLT-Z08990/001220683	1/16/2015	\$3,000.00	2015/2015	Loss
10548	6/26/2017	COMPREHENSIVE	GREYSTONE APPRAISALS, LLC	-- /2017096803	3/7/2017	\$150.00	2017/2017	Expense
10549	6/26/2017		PIETRAS, SARACINO, SMITH, & MEEK			\$1,173.50		
		INDEMNITY		MLT-Z08990/001220683	1/16/2015	\$852.00	2015/2015	Legal
		INDEMNITY		X75209/001186074	10/13/2013	\$321.50	2013/2013	Legal
10550	6/26/2017	INDEMNITY	NEW JERSEY IME ASSOCIATES, LLC	Z43893/001256217	8/22/2016	\$700.00	2016/2016	Expense
10551	6/26/2017	INDEMNITY	THOMAS STEWART	MLT-Z08990/001220683	1/16/2015	\$12,000.00	2015/2015	Loss
10552	6/26/2017	INDEMNITY	GIANCARLO BRUZZESE	Z40839/001253132	6/26/2016	\$10,208.00	2016/2016	Loss
10553	6/26/2017	INDEMNITY	DAVID HERNANDEZ	MLT-Z16537/001228378	4/24/2015	\$979.20	2015/2015	Loss
10554	6/26/2017	COMPREHENSIVE	MEDFORD TOWNSHIP	-- /2017096803	3/7/2017	\$8,168.05	2017/2017	Loss
10555	6/26/2017	INDEMNITY	NORTH HANOVER TOWNSHIP	Z34515/001246647	2/15/2016	\$1,742.00	2016/2016	Loss
10556	6/26/2017	INDEMNITY	TARIQ S. SIDDIQI, MD	-- /2017094723	2/13/2017	\$115.70	2017/2017	Loss
10557	6/26/2017	MEDICAL ONLY	OUR LADY OF LOURDES MEDICAL CENTER	-- /2017104360	6/2/2017	\$312.00	2017/2017	Loss
10558	6/26/2017	MEDICAL ONLY	VIRTUA MEDICAL GROUP, PA	-- /2017104167	6/1/2017	\$166.95	2017/2017	Loss
Total for BURLINGTON COUNTY J.I.F.		\$138,312.34	Total for BURLINGTON COUNTY J.I.F.		\$138,312.34			

Number of Checks:	84	First Check Number:	10475
Number of Payments:	163	Last Check Number:	10558
Expense Payments:	\$6,170.50		
Legal Payments:	\$28,052.59		
Loss Payments:	\$104,089.25		

BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND

BILL LIST - JULY 2017

	Payee	FY 2017	FY 2016	JIF Appropriation	Description
1	The Actuarial Advantage	1,966.00		Prof Services/Administration	May 2017 Fees
2	Arthur J. Gallagher Risk Management Services, Inc.	28,398.00		Prof Services/Administration	July 2017 Fees
3	Arthur J. Gallagher Risk Management Services, Inc.	206.40		Misc/Postage/Copies/Faxes	June 2017 postage/copies expenses
4	Arthur J. Gallagher Risk Management Services, Inc.	39.61		Misc/Office Supplies	Envelopes for cyber posters; PF amex
5	The DeWeese Law Firm, P.C.	5,417.00		Prof Services/Attorney	July 2017 Fees
6	Qual-Lynx	16,414.00		Prof Services/Claims Admin.	July 2017 Fees
7	Brenda Smith	360.00		Misc/Recording Secretary	July 2017 Fees
8	J. A. Montgomery Risk Control Services	9,841.00		Prof Services/Safety Director	July 2017 Fees
9	Tom Tontarski	894.00		Prof Services/Treasurer	July 2017 Fees
10	Conner Strong & Buckelew	633.00		Prof Services/Underwriting Mgr	July 2017 Fees
11	Conner Strong & Buckelew	94.92		Misc/Meeting Expense/Dinner Mtg	Refreshments for active shooter training: 3/16/17
12	Joyce Media	225.00		Misc/JIF Website	June 2017 Fees
13	Debby Schiffer	2,421.00		Wellness Program	June 2017 Fees
14	AssetWORKS, Inc	14,494.00		Prof Services/Prop. Appraiser	Final payment plus unscheduled properties
15	MEL JIF	292,925.36		MEL	3rd Installmt 2017 Assmt
16	MEL JIF	1,553.43		Faithful Performance/Fidelity Bond	3rd Installmt 2017 Assmt
17	MEL JIF	102,036.21		Property Claims and Premium	3rd Installmt 2017 Assmt
18	EJIF	130,719.78		EJIF	2nd installment 2017 assessment
19	ARC Reprographics	506.09		Misc/Printing	Inv#270402,270406,270467,270552 Phising Posters and renewal visits
20	Courier Post	98.64		Misc/Legal Notices	7/2/17 Budget Hearing-July
21	Courier Times	163.52		Misc/Legal Notices	7/2/17 Budget Hearing-July; Ad#7137464
22	Flemings Steakhouse	337.00		Misc/Meeting Expense/Dinner Mtg	5/23/17 Defense Panel Breakfast mtg
23	Iron Mountain	58.30		Misc/Record Retention Service	#NZA9390 Storage 7/1-7/31; Service 5/24-6/27/17
24	North Hanover Township	674.76		Optional Safety Budget	Reimbursement for safety items
25	North Hanover Township		1,975.00	Safety Incentive Program	Employee Appreciation dinner
26	Pemberton Borough	186.14		Contingency	Anniversary lunch
27	Pemberton Township	734.35		Contingency	Anniversary lunch
28	Pemberton Township		1,000.00	Safety Incentive Program	Special SIP award - police dept
29	Pemberton Township	1,409.93		Optional Safety Budget	Safety equipment
30	Dennis Gonzalez	1,118.73		Misc/PRIMA/AGRIP	Hotel, food, expenses
	TOTAL	\$613,926.17	\$2,975.00		

JIF BILL LIST TOTAL	\$616,901.17
RMC BILL LIST TOTAL	\$109,573.00
GRAND TOTAL BILL LIST	\$726,474.17

BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND

RMC BILL LIST (2nd installments) - JULY 2017

	Payable to:	FY 2017	Appropriation	Description
1	Assured Partners	5,591.00	Risk Management Consultants	2nd installment payment -Westampton Township
2	CBIZ Benefits & Insurance	11,289.00	Risk Management Consultants	2nd installment payment -Bordentown Township
3	Connor Strong & Buckelew	1,956.00	Risk Management Consultants	2nd installment payment -Bass River Township
4	EJA/Capacity Insurance	25,411.00	Risk Management Consultants	2nd installment payment - Bordentown City, Chesterfield, Delanco, Fieldsboro, North Hanover, Pemberton Boro, Springfield, Woodland, Wrightstown
5	Hardenbergh Insurance Group	42,649.00	Risk Management Consultants	2nd installment payment -Beverly, Medford, Palmyra Borough, Pemberton Twp, Southampton
6	Insurance Agency Management	22,677.00	Risk Management Consultants	2nd installment payment -Edgewater Pk, Hainesport, Lumberton Twp, Mansfield Twp, Shamong, Tabenacle
	RMC BILL LIST TOTAL	\$ 109,573.00		

BUDGET HEARING NOTICE

Notice is hereby given that the Burlington County Municipal Joint Insurance Fund (BURLCO JIF) will conduct a public hearing on its proposed 2017 Budget Amendment. The hearing will be held as part of the BURLCO JIF's regularly scheduled July Executive Committee meeting. The meeting will be held on Tuesday, July 18, 2017 at 4:00 PM at the Hainesport Township Municipal Building, 1 Hainesport Centre, Rte 537, Hainesport, New Jersey.

The proposed 2017 Budget Amendment is as follows:

	ADOPTED 2017	EPL/POL	OPERATING EXPENSE ADJ	MEL ADJ	Mt Laurel PAWS 01/01/17	RMC	PROPOSED AMENDMENT JULY 2017
PROPERTY (\$100K SIR)	256,700						256,700
GENERAL LIABILITY	470,050						470,050
AUTO LIABILITY	123,250						123,250
WORKERS' COMPENSATION	2,153,900				(739)		2,153,161
DEDUCTIBLE	530,873						530,873
LOSS FUND CONTINGENCY	107,867						107,867
TOTAL LOSS FUNDS	3,642,640				(739)		3,641,901
Operating Budget/Member Benefits	1,284,975		(8,764)				1,276,211
SUBTOTAL	4,927,615		(8,764)		(739)		4,918,112
MEL Excess WC & Liability	1,415,869			(1,428)	(609)		1,413,832
MEL Excess Property	437,216				(9)		437,207
EPL/POL Premium	503,466	3,380	8,326				515,172
EPL/POL Commission – AJG	17,351	117	219				17,687
EPL/POL Commission – Conner Strong	17,351	117	219				17,687
EPL/POL Surcharge	180						180
Environmental JIF	261,440						261,440
Risk Management Consultants	246,715	215		(57)		(27,874)	218,999
TOTAL JIF BUDGET	7,827,203	3,829		(1,485)	(1,357)	(27,874)	7,800,316

Minutes shall be kept and provided as required by statute and shall be available to the public pursuant to the requirements of said law.

BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND

Arthur J. Gallagher Risk Management Services, Inc., Executive Director/Administrator

<p align="center">BURLCO JIF - 2017 Budget Amended Assessment Certification</p>
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Bass River Township	65,903
Beverly City	236,906
Bordentown City	287,252
Bordentown Township	377,831
Chesterfield Township	144,603
Delanco Township	141,046
Delran Township	549,373
Edgewater Park Township	216,202
Fieldsboro Borough	28,000
Florence Township	405,931
Hainesport Township	125,703
Lumberton Township	326,736
Mansfield Township	262,130
Medford Township	805,574
Mount Laurel Township	1,220,913
North Hanover Township	158,137
Palmyra Borough	263,838
Pemberton Borough	112,436
Pemberton Township	908,956
Riverside Township	272,056
Shamong Township	72,599
Southampton Township	186,196
Springfield Township	93,952
Tabernacle Township	134,408
Westampton Township	282,724
Woodland Township	76,649
Wrightstown Borough	44,261
27	7,800,316



EXECUTIVE SAFETY COMMITTEE MEETING

Tuesday, June 20, 2017

Hainesport Municipal Building

Hainesport, NJ

An Executive Safety Committee meeting of the Burlington County Municipal Joint Insurance Fund ("BURLCO JIF") was held at the Hainesport Municipal Building, Hainesport, NJ on Tuesday, June 20, 2017. The meeting was called to order at 2:00 PM.

Those in attendance were:

Doug Cramer, *Chair*, **Tabernacle Township**
Amanda Somes, **Bass River Township**
Grace Archer, **Bordentown City**
Mike Templeton, **Delanco Township**
Patrice Hansell, **Fieldsboro Borough**
Maria Carrington, **Westampton Township**
James Ingling, **Wrightstown Borough**
Steve Walsh, **EJA/Capacity Insurance**
Joe Henry, **Hardenbergh Insurance**
Mike Avalone, **Conner Strong & Buckelew**
Keith Hummel, Public Entity Assistant Director, **J. A. Montgomery Risk Control**
John Saville, Lead Consultant, **J. A. Montgomery Risk Control**
Rob Garish, Consultant, **J. A. Montgomery Risk Control**
Debby Schiffer, **Wellness Director**
Paul A. Forlenza, Deputy Executive Director, **Arthur J. Gallagher & Co.**
Sheila Ortiz, Account Representative, **Arthur J. Gallagher & Co.**

Those not in attendance were:

Richard Wolbert, **Beverly City**
Dean Buhner, **Bordentown Township**
Mike Fitzpatrick, **Mansfield Township**
Maryalice Brown, **Woodland Township**
Brian Monaghan, **Insurance Agency Management**
Paul J. Miola, CPCU, ARM, Executive Director, **Arthur J. Gallagher & Co.**

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

I. MINUTES OF MARCH 21, 2017 SAFETY MEETING – (E-mailed 06/07/2017)

Mr. Cramer stated that the March 21, 2017 Executive Safety Committee Meeting Minutes were e-mailed to all Committee members along with today's meeting notice.

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

II. 1ST QUARTER SAFETY DIRECTOR'S LOSS CONTROL REPORT – (E-mailed 06/07/2017)

The 1st Quarter Safety Director's Loss Control Report was e-mailed to the Committee on June 7, 2017. Mr. Garish then distributed and briefly reviewed the report with the Committee.

Mr. Garish mentioned that the Safety Director's contract calls for a minimum of 64 loss control visits to the members of the BURLCO JIF, as of March 31, 2017, 9 of the 27 members have been visited at least once so far this year. He noted that two (2) members had a double visit due to certain circumstances.

Mr. Garish reported that the 12 members were reviewed for renewal effective 1/1/2018 including Bass River, Beverly, Bordentown Township, Delran, Hainesport, Mount Laurel, North Hanover, Palmyra, Riverside, Shamong, Springfield and Woodland. These surveys will be discussed later in today's agenda.

Mr. Garish reported that as of March 3, 2017 all but three members have submitted their signed Safety Contract and Safety Meeting Schedules. He then responded that since the report was created the member towns have submitted their Safety Contracts.

Mr. Garish highlighted that for 2017, an additional element was added to the SIP to encourage members of Fire, Police and EMS Departments to enroll in and complete "Safe Patient Lifting for Emergency Responders" on-line training program. He noted that Pemberton Township and Mansfield completed the training. Mr. Garish stated there were a few small towns that completed the training; however, he has not received sign-in sheets from those sessions.

Mr. Garish mentioned the Safety Director's office is working in collaboration with the Executive Director's office on new ideas for the 2018 Annual Safety Breakfast program.

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

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

III. SAFETY INTERVENTION / MONITORING

Mr. Forlenza asked J. A. Montgomery if there were any candidates for *Safety Intervention or Monitoring*. Mr. Garish indicated that there were no candidates at this time.

Mr. Forlenza then referred the Committee to an excerpt from the last Executive Safety Committee Meeting on page one (1) of the agenda packet. He noted that the excerpted language was in regards to Pemberton Township and placing them on the Safety Director's "watch list" pending updated metric data from Qual-Lynx. There were concerns about the Township's losses in 2016.

Pemberton Township

Mr. Garish reported that Pemberton Township's loss ratio's in 2015 & 2016 are above 100%; however, there six-year average loss ratio is below 100%. He noted that since 2013, the Township has had 108 workers compensation claims. He noted that their losses are being generated from the Police and Public Works Departments.

Mr. Garish recommended keeping Pemberton Township on their "watch list" to monitor their progress.

Mr. Forlenza asked if there were any other members of concern. Mr. Saville commented that there are no other members of concern at this time.

IV. MEMBERSHIP RENEWALS

Mr. Garish reported that each year the Safety Director is tasked with conducting surveys for each renewing member early in the year during a normally scheduled Loss Control Visit. He noted that the renewal surveys were conducted on all twelve (12) renewing member municipalities.

Mr. Saville then referred the Committee to a handout to review the Renewal Survey Summaries. He briefly reviewed the summary sheets with the Committee noting that all members up for renewal are recommended for renewal with the Fund.

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

V. JIF LOSS RATIO REPORTS – March 31, 2017

Mr. Forlenza directed the Committee to a copy of the *JIF Six Year Average Loss Ratio* reports valued as of March 31, 2017, which was included in the agenda packet. The report reflects a six-year period for Fund Years 2011-2016. Mr. Forlenza noted that the six-year average loss ratio for the BURLCO JIF is 66.2%. He noted that these ratios represent incurred losses, which is money paid on known claims, and money set aside to be paid on those known claims, versus loss funding in each members assessment to pay claims within the JIFs self-insured retention. Mr. Forlenza then briefly reviewed the reports with the Committee.

Mr. Forlenza stated that this data is used to create the Loss Ratio Snapshots, which were distributed to the membership at the April Executive Committee Meeting.

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

VI. MEL LOSS RATIO REPORTS – March 31, 2017

Mr. Forlenza then directed the Committee to a copy of the *MEL Six Year Average Loss Ratio* reports that were included in the agenda packet. The report reflects a six-year average period for Fund Years 2011-2016 valued as of March 31, 2017. He indicated that this report includes incurred losses vs. loss funding for Excess Liability, Property & Workers Compensation losses within the MEL's SIR. Mr. Forlenza noted that overall the six-year average loss ratio for the MEL is 10.3%. He then reviewed the MEL Loss Ratio Reports with the Committee.

Mr. Forlenza mentioned that the JIF, MEL and EPL/POL Loss Ratio Snapshots were distributed at the April Executive Committee Meeting.

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

VII. REGIONAL TRAINING SCHEDULE

Mr. Garish referred the Committee to pages 18-19 of the agenda packet to review an Evaluation Survey from the Active Shooter Training that was held on March 16, 2017 at the Hainesport Municipal Building. He noted that there were 37 attendees with 33 evaluations completed. Overall, the session was very well attended. He then reviewed the Evaluation Survey from the Roadway, Sign and Walkway Program that was held on May 25, 2017 at the Bordentown Township Community Center. Again, the session was very well attended.

Mr. Garish reviewed the remaining Regional Training Courses as follows:

- **Wellness Coordinator Training (Debby Schiffer & Valerie Smith):** Training will be held on September 27, 2017 from 9:00am – 11:00am at the Hainesport Municipal Building. The target audience is Wellness Coordinators.

- **Risk Management Program for First Line Supervisors:** Mr. Garish mentioned that Chief Hummell will be presenting this course in the Fall. Location and time is TBD.

VIII. SAFETY DIRECTOR'S BULLETIN

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

- *Bring your Child to Work Day*
- *Comprehensive Playground Inspection Program*
- *CCV Lateral Sewer Lines*
- *Training Summer / Seasonal Employees*
- *Short Term Stationary Work Zones*

Mr. Garish mentioned that Mr. Ruprecht from his office is in the process of developing the following Safety Director's Bulletins: *Golf Cart Safety* and *Firefighters – Best Practices*.

Mr. Forlenza referred the Committee to pages 36-38 to an email from Mr. Gural from Palmyra Borough in regards to a golf cart accident. The email depicts the description of an incident that occurred in Palmyra. He noted that the Fund is beginning to see a trend of incidents involving golf carts. Mr. Forlenza mentioned there was a significant claim in Westampton involving a golf cart.

Mr. Saville indicated that his office is in the process of developing a packet for distribution that will include a policy, training program, and toolbox talks regarding utility vehicles.

IX. SAFETY DIRECTOR'S MESSAGES

Mr. Garish referred the Committee to pages 39-45 of the agenda packet to the *Safety Director's Messages* that were e-mailed to the members since the Committee's last meeting:

- *Excited Delirium Memorandum*
- *Online Camp Counselor Training Program*
- *Spring Cleaning*

Mr. Hummel indicated that the Law Enforcement Community has been faced with a controversial condition known as "Excited Delirium". He noted that individuals suffering from this condition, which is usually from a drug induced condition, demonstrate a combination of delirium, anxiety, hallucinations, speech disturbances, disorientation, violent and bizarre behavior, insensitivity to pain, elevated body temperature, and superhuman strength. Mr. Hummel mentioned that there are two (2) Liability Drug Epidemic cases; as a result, he is asking that Law Enforcement take precautionary measures of this ongoing epidemic.

Mr. Hummel stated that they are currently asking the Police, Fire, and EMS personnel to address by creating a policy that would handle the epidemic. He stated that these individuals do not feel pain and are non-compliant. Once these individuals are cuffed law enforcement agencies are being instructed to have them receive immediate medical assistance. Mr. Hummel stated that the Court Systems will be reviewing the time line of events of the incident. He indicated most times, there is a delay in medical treatment. As a result, Mr. Hummell mentioned that training will be developed for the Law Enforcement Agencies in all the three JIFs.

X. MEL SAFETY INSTITUTE

Mr. Garish reported that all Training Administrator have been appointed in each town.

MEL Leadership Institute

Mr. Garish referred the Committee to pages 46-48 to the MEL Leadership Skills Training for New Supervisors correspondence and the class schedule. He noted that this is a three-day course designated to help supervisors become a better at their jobs by strengthening important management skills. Mr. Garish stated that the Northfield session was cancelled due to low attendance. The next session will be taking part in the northern part of the state.

Mr. Garish then mentioned that there is a “new” MEL Leadership Skills Training for Senior Managers. He indicated that the first session began today with no members from the BURLCO JIF enrolled.

Online Training

Mr. Garish reported that the Auto Mechanic online training is coming along. He noted that Joe Murraci has met with a few of the larger members that have Fleet Maintenance Programs to assist in developing the training. Mr. Garish stated that correspondence was sent to supervisors requesting their feedback on their everyday issues that should be addressed. He indicated that the goal is have the program implemented by the Fall.

Mr. Garish reported that since the beginning of the year there were 167 instructor led attendees and 157 online classes taken by the BURLCO JIF members. He then mentioned that the following members completed the “*Safe Patient Lifting for Emergency Responders*” on-line training program:

- Pemberton Township – used 80
- Mansfield – used 43
- Medford Township – used 33
- Lumberton – used 18
- Delanco – used 12

Mr. Garish noted that there were seven (7) towns that completed the online training program. However, the numbers from Hainesport and Mount Laurel have not been reviewed.

Additional Topics

Mr. Garish mentioned that Susan Kopec and other members from our office are currently in the process of updating the “*Next Gen System*”. He noted that he will keep the Committee informed on their progress.

XI. S:ERVE

Mr. Garish discussed S:ERVE, the online training program sponsored by Safety National available for Police, Fire, and EMS. He indicated that his office continues to promote this program to the members. He noted that he is the contact person for S:ERVE. Mr. Garish further noted that the second part of the program *Attention & Distraction Driver Training Announcement* was e-mailed on March 27, 2017. He noted that the video is approximately 40 minutes in length. Mr. Garish mentioned that another announcement was sent out regarding *Safety: Emergency Responder Vehicle Education* on February 13, 2017.

XII. POLICE TOPICS

Accreditation & Re-Accreditation Update

Mr. Forlenza referred the Committee to pages 55-61 of the agenda packet to review those agencies that are either accredited or are going through the Accreditation / Reaccreditation process as of October 13, 2016. He indicated that he continues to promote the Police Accreditation and Reaccreditation program. Mr. Forlenza indicated as a follow-up from the last Executive Safety meeting it was noted that Mr. Fitzpatrick, Fund Commissioner for Mansfield Township indicated that his town had been accredited; however, the report indicates otherwise. He noted that he reached out to Harry Delgado last week and he is aware that Mansfield was not listed on the report along with a few other towns. Mr. Forlenza stated that Mr. Delgado is currently in the process of having the list update along with a format change.

SLEO Training

Mr. Forlenza mentioned that the SLEO Training has been completed and several BURLCO Police Departments sent officers through the training. The sessions were held on May 15th, 16th and May 23rd. He indicated that he will continue to promote this training in the future.

Police Ad Hoc Committee

Mr. Garish mentioned that the Police Ad Hoc Committee meeting was held on February 24, 2017 in the Marlton Office. The minutes from the meeting are located on pages 62-66 of the agenda. He noted that there were 14 attendees.

He noted that the next Police Ad Hoc Committee Meeting will be held on June 22, 2017 at 9:00am in the CSB Marlton Office.

XIII. MEL SAFETY & EDUCATION MEETING

Mr. Forlenza referred the Committee to page 67 to the meeting minutes from the last MEL Safety & Education Meeting that was held on April 7, 2017. He noted that the meeting minutes are self-explanatory and provides the Committee with an idea as to what the MEL is working on from a "statewide" perspective.

Mr. Forlenza mentioned that the next MEL Safety & Education Meeting was supposed to be scheduled for June; however, the longtime Chair of the Committee has retired effective June 1st. As a result, the MEL is working on a replacement Chair in order to schedule the next MEL Safety & Education Meeting.

XIV. PEOSHA ADVISORY COMMITTEE UPDATES

Mr. Saville mentioned that he attended the April 27th PEOSH Advisory Committee meeting. He then highlighted the *Top 10 Cited Standards for January 1, 2017 through March 31, 2017* with the Committee. The report was included on page 73 of the agenda packet.

Mr. Saville reported that there were a total of 46 written citations for failure to maintain NJOSH 300 Logs. He mentioned that in some cases the citation is written for not knowing where the logs are kept. Therefore, it is important to let the employee's know where the 300 logs are located should PEOSH visit.

Mr. Saville then mentioned that 27 written citations were distributed for the General Duty Clause: Overhead Doors w/o Reverse/Stop Mechanism and No Vehicle Lift Inspections.

Mr. Saville stated that part of PEOSHA's five (5) year strategic plan will focus on Public Works, Fire Departments, Water Treatment Plants and Public Nursing Homes. In addition, PEOSHA will be focusing on the Trenching Standards and Trench Safety. PEOSHA conducted 62 inspections and collected over \$15,000 in fines for the quarter.

Mr. Saville mentioned that PEOSH recently removed the "trans filling station" citation. He noted that the citation will no longer be written by PEOSHA as they realized it should have never been written. PEOSH was citing towns for an obscure suggestion that appeared in a Compressed Gas Association pamphlet.

Mr. Saville indicated that PEOSH is providing a new break out version that focuses on specific areas of concern.

Central Drop Box Proposal

Mr. Forlenza referred the Committee to page 76 of the agenda packet to an e-mail from Joanne Hall from J. A. Montgomery. He noted that the e-mail is self-explanatory; however, he explained that during 2016 chemical inventories, J. A. Montgomery made a spot check of Central Files of members for the BURLCO JIF. The e-mail mentions the following items were lacking; hazard communication, safety data sheets, and poster, along with training record deficiencies. Mr. Forlenza stated that to help rectify these deficiencies, an addition service, which is referred to as "*Central File Drop Box*" has been developed that can be included within the 2017 RTK service contract. Mr. Forlenza indicated that the 2017 survey is conducted in the summer of 2018; however, it is budgeted in the 2017 Fund Year. The Fund budgets a certain amount of funding based upon a "Not to Exceed" proposal that was provided by J. A. Montgomery in the summer of 2016. He stated that there is a per member fee of \$300 for accessibility to the program that would be payable to J.A. Montgomery as part of their RTK contract with the Fund. Mr. Forlenza mentioned that the 2017 RTK service contract can be amended should the Committee agree to this expense.

Ms. Carrington indicated that it was mentioned to her that the Safety Director's office would provide the member town with a CD that contained a listing of chemical inventories. Mr. Saville stated that it would not be possible to provide this information to each individual town via a CD. Discussion ensued.

Following a brief discussion, the Committee authorized the expenditure and the contract amendment. Mr. Forlenza stated that his office will work with J. A. Montgomery in this regard.

XV. WELLNESS INITIATIVE

Ms. Schiffer briefed the Committee on her recent activities with the membership.

May Wellness Day Recap:

Ms. Schiffer mentioned that on May 23rd Chesterfield, Bordentown City, Medford, Tabernacle, Lumberton, Shamong and Southampton successfully carried out their second multi – Municipal Employee Health Fair. Overall, the Health Fair was an excellent event with a variety of vendors that participated. She noted that a Mammogram Van was utilized for this event. Attendance was not as high as the towns have hoped given the multiple municipalities. Ms. Schiffer stated those

who participated were active and positive in responses. The consensus is that the towns would like to do this again next year with some new ideas.

Presentations

Ms. Schiffer mentioned that since the last meeting she conducted the following activities:

Completed the following presentations in June:

- **Bordentown City** - Chair Yoga demonstration
- **Delran Township** – “Movement vs. Exercise: Combating the Sitting Disease”
- **Edgewater Park Township** – “Movement vs. Exercise: Combating the Sitting Disease”
- **Palmyra Fire Department** – “Movement vs. Exercise: Combating the Sitting Disease”

Challenges

- **Delanco Township** – Completed their “walking challenge” with 19 participants
- **Pemberton Borough** - Cardio Challenge with four (4) participants
- **Pemberton Township** – Two separate groups participating in a 12-week Wellness Challenge: Police and Administrative Staff. Employees earn pints for doing different categories of exercise weekly (i.e. cardio, core or resistance training, stretching, etc.) Earn 50 points = win a prize / Earn 100 = drawing for a “Ninja Blender”
- **Westampton Township** – Drinking Water Challenge
- **Florence Township** – Maintain Don’t Gain Challenge. Ms. Schiffer indicated that they had 21 participants; four (4) maintained their weight within a pound, 11 lost a total of 55 pounds, (6) gained weight totaling 2.4 pounds.

Yearly Incentive Wellness Participation

- **Lumberton** – Earn tickets for participating in various activities (including JIF safety training) throughout the year and earn a chance to win a prize at the end of the year. This month’s “In the Spotlight”.

Other Ideas

- Delanco Police Department - interested in having Dr. Sigafos a former Police Officer to offer several presentations on Stress Management for the Police Officers. Ms. Schiffer noted that Delanco has coordinated with Dr. Sigafos to conduct five (5) separate sessions for the employees. The Township has opened up the seminar to other neighboring municipalities.
- North Hanover Fire Department – will be holding a six (6) week Boot Camp for the Fire Staff. It will be held once a week beginning in July. Working with the Fire Department on the details. Ms. Schiffer is scheduled to meet with a Personal Trainer from local fitness center to determine a possible “game plan”.
- Mansfield Fire Department – Possibly interested in offering a smoking cessation class. Ms. Schiffer has reached out to the American Lung Association.

Ms. Schiffer mentioned that there were three (3) municipalities that participated in a “needs assessment” which is encouraged to complete once every year.

FIREFIGHTER AD HOC COMMITTEE

Ms. Schiffer mentioned that the last Firefighter Ad Hoc Committee meeting was held on May 16, 2017. She indicated that the meeting minutes will be included in the July Executive Committee Meeting agenda packet.

Ms. Schiffer reported that there were representatives from Medford, Wrightstown, Vincentown, Beverly City and North Hanover attended the Firefighter Ad Hoc Committee Meeting.

Ms. Schiffer recommended a possible Regional Training for 2018. She mentioned that a Fire Chief from this JIF attended a one-day/eight (8) hour course entitled "25 to Survive – Reducing Residential Injury" seminar. The presenters are a Fire Captain from Fairfax County and Fire Chief from NY City. The cost of the seminar is \$3,200 to present up to 150 people. This seminar focuses on the impact of a residential area that would increase Fire Fighters risk for injury. Ms. Schiffer commented that the TRICO JIF is interested in this seminar; however, a central location would need to be reserved. She asked the Committee for their feedback on how to proceed.

Mr. Forlenza commented that this seminar could be added as part of the 2018 Regional Training Program. He noted that if there are expenditures of dollars, funds are available in the budget for various safety trainings. He recommended that Ms. Schiffer coordinate with Mr. Garish from the Safety Director's office, and his office can coordinate the facilities.

Ms. Schiffer mentioned that the next Fire Fighter Ad Hoc Committee meeting will take place on September 19th at the Emergency Service Training Center in Westampton at 7pm. She indicated that Patty Davidson from Qual-Lynx will be the guest speaker to discuss workers compensation.

Wellness Incentive Budget

Mr. Forlenza referred the Committee to page 77 of the agenda to the Wellness Incentive Budget Program member balance spreadsheet for 2017. He indicated that the deadline to encumber or claim funds is on November 30, 2017. The final date to claim or encumbered funds is February 1, 2018.

XVI. OPTIONAL SAFETY BUDGET

Mr. Forlenza stated that the member balances for the Optional Safety Budget are located on page 78 of the agenda packet. The available balances for the 2017 Optional Safety Budget are made part of the agenda packet and presented to the members on a monthly basis in the Executive Director's Report. The deadline to encumber or claim funds is November 30, 2016. The final date to claim encumbered funds is February 1, 2017.

XVII. SAFETY INCENTIVE PROGRAM

Mr. Forlenza directed the Committee to a spreadsheet on page 79 of the agenda packet. The deadline to encumber or claim funds is November 30, 2017. The final date to claim encumbered funds is February 1, 2018

Congratulatory Letter / Award Letter

Mr. Forlenza mentioned that the congratulatory and award letters were e-mailed on March 1, 2017 following the Safety Breakfast.

Special Recognition Letters

Mr. Forlenza mentioned that the Special Recognition Award Letter were mailed to the recipients on April 20, 2017.

XVIII. 2017 SAFETY KICKOFF BREAKFAST

Mr. Forlenza mentioned that the 2017 Safety Kickoff Breakfast was held on April 4, 2017 at Indian Springs Country Club, Marlton, NJ. Mr. Forlenza stated that he has already confirmed the speaker for 2018.

XIX. NEXT MEETING

Mr. Forlenza indicated that the next meeting will take place on September 19, 2017 at 2:00pm at Hainesport's Municipal Building. The last meeting is scheduled for December 19, 2017. The Committee agreed.

There being no further business, the meeting adjourned at 3:32 p.m.

File: BURLCO/2017/Safety Committee
BURLCO/GEN/Safety Committee

Tab 06/20/2017
Tab: 06/20/2017

**2017 First Quarter
Safety Director's Report**

For:

**BURLINGTON COUNTY MUNICIPAL
JOINT INSURANCE FUND**

Prepared by:

J. A. Montgomery Risk Control

231 Main Street

P.O. Box 2017

Toms River, New Jersey 08754

April 24, 2017

BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND

2017 FIRST QUARTER SAFETY DIRECTOR’S REPORT

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EXECUTIVE SUMMARY

2017 Contract Status

The First Quarter Safety Director's Report covers service activities provided during January, February and March 2017. The annual Safety Director's contract for J. A. Montgomery Risk Control calls for a minimum of 64 loss control visits to the members of the Burlington County Municipal Joint Insurance Fund, and completion of the Right to Know Inventory and Labeling Surveys. As of March 31, 2017, 13 of the 64 planned visits have been completed. Nine of the members have been visited at least once so far this year.

Twelve members will be reviewed for renewal in 2018 including Bass River, Beverly, Bordentown Twp., Delran, Hainesport, Mount Laurel, North Hanover, Palmyra, Riverside, Shamong, Springfield and Woodland. These surveys will be completed during the second quarter and a summary of findings will be presented at the June Executive Safety Committee Meeting. During the surveys all municipal operations were reviewed, buildings more than 50 + years old were visited and the following elements were reviewed: SIP participation, progress on Suggestions for Improvement, any unusual exposures and comments on their loss metrics.

Summary of Members Visited:

- Township of Mount Laurel – Conducted a Loss Control Survey on January 12
- Township of Mount Laurel – Conducted a Loss Control Survey on January 31
- Township of Tabernacle – Conducted a Loss Control Survey on January 10
- Township of Bass River – Conducted a Loss Control Survey on February 6
- Township of Bordentown – Conducted a Loss Control Survey on February 1
- Township of Pemberton – Conducted a Loss Control Survey on February 13
- Township of Beverly-Conducted a Loss Control Survey on March 29
- Township of Delran – Conducted a Loss Control Survey on March 9
- Township of Hainesport-Conducted a Loss Control Survey on March 31
- Township of North Hanover – Conducted a Loss Control Survey on March 9
- Township of Riverside – Conducted a Loss Control Survey on March 10

Regional Training:

- **OSHA Record Keeping Webinar** began in January, 2017
- **The Safety Coordinator/ Claims Coordinator Round Table** was held on February 23, 2017. There were twenty seven members represented.
- **Active Shooter Regional Training** was held on March 16, 2017. Fifteen member towns were in attendance.
- **DPW Supervisor RSW Regional Training** was held on May 25, 2017. 11 member towns were in attendance.

Additional Service Activities

- Preparation and distribution of 2017 Safety Incentive Program by e-mail and posting to the burlcojif.org website
- Summary of 2016 SIP participation and selection of “Special Recognition Award Winners.”
- Preparation of Annual Safety Kickoff Breakfast program, success stories and awards.
- Preparation of Safety Director’s Annual Report and Loss Analysis Report presented at the March Executive Safety Committee Meeting.
- Police Chief Ad Hoc Committee Meeting were held February 24, 2017.
- Safety Awards Kickoff Breakfast held April 4, 2017.
- Participation in MEL Safety & Ed Committee meeting held on January 27, 2017.

Safety Monitoring and Intervention Activity

The Safety Monitoring program is designed to identify members in need of extra attention. There are NO members of the BURLCO JIF on Safety Intervention or Monitoring at this time. J. A. Montgomery Risk Control will continue to monitor the loss ratios, LTAF rates and participation of all members in the safety programs.

2017 Safety Incentive Program Update

The continuing theme for the Safety Incentive Program is “Changing the Way We Think about Safety.” To make substantive changes in behavior, we need to have both a “Top Down” and “Grassroots” program. Our model is based on the four values of Trust, Care, Knowledge, and Communication which are demonstrated through the best practices and demonstration of commitment.

- As of March 31, all but three members have submitted the signed safety contracts and Safety Committee meeting schedules.

- Member towns are expected to actively participate in all aspects of the program. Safety records are kept at the workplace and maintained by the Safety Coordinator. Once or twice a year the safety records will be reviewed on site by the safety consultants.
- Activities in the safety program are grouped as the “6 C’s” of Commitment, Controlling Hazards, Continuing Education, Communication, Coaching and Claims Management.
- During on-site record checks, all elements of the program are reviewed. We will work with members to secure a commitment of participation for any areas that are found to be lacking during the review. It is expected that written documentation will be available for review (Safety Committee Minutes, hazard inspections, training records, job site observations, roadway sign and walkway logs, etc.)
- All safety elements are scored equally and full participation requires that there be activity and significant demonstration of commitment in all aspects of the program to qualify for a Safety Incentive Award.
- For 2017, an additional element was added to encourage members of Fire, Police and EMS Departments enroll in and complete “*Safe Patient Lifting for Emergency Responders*” on-line training program.
- Members will either qualify or not qualify (Pass or Fail) for a Safety Incentive Award. There are no qualification tiers.

SECOND QUARTER SERVICE ACTIVITIES

The following specific activities are planned for April, May and June 2017:

- Distribution of Safety Director Bulletins.
- Complete renewal surveys with twelve members renewing in 2018.
- Promote the use of the Supervisor’s Investigation report as a tool to encourage better accident investigations.
- Promote Wellness initiatives and encourage members to find ways to integrate health and wellness activities into their programs.
- Conduct a Police Chief Ad Hoc Committee Meeting in June and will follow up on MEL JIF plan to develop a statewide initiative to address police injuries.
- Promote and present Regional Training.
- Begin 2017 RTK Chemical Inventory and Labeling Surveys.
- The Safety Director’s Office is working in collaboration with the Executive Director’s office on new ideas for the 2018 Annual Safety Breakfast program.

Appendix A: 2017 Loss Control Management Report

Burlington County Municipal Joint Insurance Fund															
Loss Control Management Report - Contract Period 1/1/2017 to 12/31/2017															
2017 Visit Schedule															
Member	St	REN	Service Consultat	Consultant Projected visits	special focus	Law Enforceme	1st visi	2nd visi	3rd visi	4th vis	Total Projected Visits	Completed Visits #	Remaining Visits #	Comments	2017 Safety Contract
Bass River	S	REN	JS	2	Acc Review	0					2	0	2		1/9/2017
Beverly	M	REN	JS	2	Acc Review	0	3/29				2	1	1	3/29 LCR-Renewal;	4/5/2017
Bordentown City	M		JS	2		0					2	0	2		1/16/2017
Bordentown Twp	L	REN	JS	2	RTK	1	2/1	2/1			3	2	1	2/1 LCR-Renewal;	3/30/2017
Chesterfield	S		JS	2		0	4/13				2	1	1	4/13 LCR	3/31/2017
Delanco	S		JS	1	RTK	1					2	0	2		1/17/2017
Delran	L	REN	JS	2		1	3/9	3/9			3	2	1	3/9 LCR-Renewal;	3/14/2017
Edgewater Park	M		JS	2		0					2	0	2		2/2/2017
Fieldsboro	S		JS	2		0					2	0	2		1/24/2017
Florence	L		JS	2	Acc Review	1					3	0	3		1/17/2017
Hainesport	S	REN	JS	2		0	3/31				2	1	1	3/31 LCR-Renewal;	1/20/2017
Lumberton	L		JS	3	Acc Review	0					3	0	3		3/31/2017
Mansfield	M		JS	2		0					2	0	2		1/13/2017
Medford	XL		JS	3		1					4	0	4		1/23/2017
Mount Laurel	XL	REN	JS	4		0	1/12	1/31	1/31		4	3	1	1/12 LCR; 1/31 LCR-Renewal;	2/1/2017
North Hanover	M	REN	JS	1		0	3/9				1	1	0	3/9 LCR-Renewal;	3/23/2017
Palmyra	M	REN	JS	1		1	4/7				2	1	1	4/7 LCR-Renewal;	1/19/2017
Pemberton Boro	S		JS	1	Acc Review	0					1	0	1		1/30/2017
Pemberton Twp	XL		RG	3	RTK	1	2/13				4	1	3	2/13 LCR	4/10/2017
Riverside	M	REN	JS	3		0	3/10				3	1	2	3/10 LCR	3/31/2017
Shamong	S	REN	JS	2	RTK	0					2	0	2		2/2/2017
Southampton	M		RG	3		0					3	0	3		4/24/2017
Springfield	S	REN	JS	2	Acc Review	0	4/13				2	1	1	4/13 LCR-Renewal	3/9/2017
Tabernacle	S		JS	2		0	1/10				2	1	1	1/10 LCR	3/29/2017
Westampton	M		JS	1		0					1	0	1		1/20/2017
Woodland	S	REN	JS	2	RTK	0					2	0	2		4/24/2017
Wrightstown	S		JS	2	RTK	0					2	0	2		3/2/2017
XXDiscretionary			JS	1		0					1	0	1		
xxxTOTAL				57		7					64	16	48		

Appendix B: 2017 Regional Training Attendance

Burlington County Municipal Joint Insurance Fund									
Loss Control Management Report - Contract Period 1/1/2017 to 12/31/2017									
2017 Regional Training Attendance									
	Size	Safety/Claims Coordinators' RT 2/23/17	Active Shooter 3/16/17	DPW Supervisor RT/Roadway, Sign & Walkway Program 5/25/17	Wellness Coordinator Training September, 2017	Cyber Risk Management TBD		Annual Retreat	Total Reg Train
Bass River	S	1	1						
Beverly	M	1	1						
Bordentown City	M	1		1					
Bordentown Twp	L	1							
Chesterfield	S	1	1						
Delanco	S	1	1						
Delran	L	1	1	1					
Edgewater Park	M	1	1						
Fieldsboro	S	1							
Florence	L	1	1	1					
Hainesport	S	1	1	1					
Lumberton	L	1							
Mansfield	M	1	1						
Medford	XL	1	1	1					
Mount Laurel	XL	1							
North Hanover	M	1	1						
Palmyra	M	1		1					
Pemberton Boro	S	1		1					
Pemberton Twp	XL	1							
Riverside	M	1		1					
Shamong	S	1	1	1					
Southampton	M	1	1						
Springfield	S	1							
Tabernacle	S	1	1	1					
Westampton	M	1	1						
Woodland	S	1							
Wrightstown	S	1		1					
Members represented		27	15	11	0	0			

Appendix C: 2017 Regional Training Plan

Burlington County Municipal Joint Insurance Fund

2017 Regional Training Plan

#1 Topic: Safety Coordinator/Claims Coordinator Round Table

Date: February 23, 2017 10:30 – 12 Noon (Safety Coordinators) Lunch 12-1:45 PM, 12:45-2:00 PM (Claims)

Location: Indian Springs Country Club 115 South Elwood Road, Marlton, NJ 08053

Target Audience: Safety Coordinators, Claims Coordinator's Risk Consultants and other interested persons

We will review on-line resources available at the MEL / JIF website, such as the Supervisor's Investigation Report, the MSI Learning Management System, and an overview of the 2016 Safety Incentive Program and Regional training plan for the year. Qual-Lynx will discuss claims management.

#2 Topic: Active Shooter (Edwin Moore)

Date/Time: March 16, 2017 / 10:00 AM

Location: Hainesport Municipal Building

Target Audience: All Non Sworn Police Personnel

This special program will be presented by Edwin Moore from the Department of Homeland Security. It will define considerations for employees in planning for, preventing, responding to and recovering from an active shooter incident.

#3 Topic: DPW Supervisor Roundtable / Roadway, Sign and Walkway Program (John Saville)

Date/Time: 5/25/2017

Location: Bordentown Township Community Center

Target Audience: Public Works Superintendents, Supervisors, Safety Coordinators & Other Interested Persons

How can good inspection records help prevent incidents and reduce litigation costs? Having an effective Roadway, Sign and Walkway (RSW) inspection program is one of the key components in protecting Title 59 Immunities. Good inspection reports are often successfully used to help defend liability cases. During this workshop, we will review best practices for inspection, records, referrals and documentation. Sample report formats will be available and there will be time for questions and tips from other members. We will also have input from our JIF Solicitor on the importance of documentation to help mitigate liability claims.

#4 Topic: Wellness Coordinator Training (Valerie Smith & Debbie Schiffer)

Date/Time: September 27, 2017 / 10:00 AM

Location: Hainesport Municipal Building

Target Audience: Wellness Coordinators

#5 Topic: Cyber Risk Management (Pivot Point)

Date/Time: TBD

Location: TBD

Target Audience: All Personnel

#5 Topic: Career Survival for First Line Supervisors

Date/Time: TBD

Location: TBD

Target Audience: First Line Police Supervisors

Attendance at Regional Training programs counts toward successful participation in the 2017 Safety Incentive Program.

TO: BURLCO JIF COMMISSIONERS
FROM: RICHARD A. BROOK, FUND COMMISSIONER
DATE: July 7, 2017
RE: PRIMA CONFERENCE REPORT

This is my report concerning the PRIMA conference that I recently attended on behalf of the BURLCO JIF. I attended the following sessions during the conference:

- § The Twelve Rules For Pursuing Personal Excellence
- § The Power Grid
- § Is This Pop Warner, Or The Super Bowl...The Average Joe Principle
- § Pool Management: What Makes It Work?
- § Do We Need To Keep This? : Understanding Spoliation of Evidence
- § Engaging Your Community: Addressing Safety and Liability Concerns While Improving Customer Relationships
- § Predictable is Preventable: Understanding Real Risk Management
- § Your Employee Has Blown the Whistle: Now What Do You Do
- § Lessons From a Black Swan & Other Odd Ducks
- § People of Action Don't Have Time to Think

The presentations and seminars at PRIMA always offer a wide variety of topics that impact all of us in the public sector. From pooling, risk control, workers compensation, risk management and human resources, the conference allows attendees to learn on many levels, and also to appreciate the overall management team and members of the BURLCO JIF.

From my viewpoint, some of the seminars hit on important aspects of why the BURLCO JIF is a success. The first presenter was Mr. Randy Anderson and he discussed the inter-connected nature of why customer service, striving for personal excellence, humility, safety, reducing risks, setting goals and employee retention are generally indicators of a successful organization. He stressed the importance of some things that are elementary, and yet at times forgotten. For example, remembering not to always be in a combative mode; reminding ourselves about the importance of listening; accepting personal responsibility and not missing an opportunity to make a difference in someone else's life.

The seminar on Pool Management: What Makes it Work was presented by Paul Miola and Paul Forlenza. The members of the BURLCO JIF reading this memo are very familiar with efforts of Paul and Paul, their staff and the professionals who comprise the BURLCO JIF. To sit and listen to them talk about what makes a JIF work was enlightening even though I have known them both for quite a few years. Paul and Paul talked about striving to "recognize situations that might impact members before they occur". They touched on "new exposures coming down the road" and why they believe one of their key missions is to continually evolve and improve so that they can best service members in their respective JIF's. All in all, it was a reminder that the Joint Insurance Fund experience has been an unquestionable success and that its future success rests with the qualities of the professionals who push us to be better, and within all of us who are constantly pressing forward to achieve goals that are imbedded in the success of any organization that can endure the tests of time.

Three of the seminars that were especially pertinent in the moment to me as an administrator were the ones involving spoliation of evidence, engaging your community and dealing with an employee and the sequence of events related to someone who exposes a legitimate problem. There is a balance we all try to maintain in running a local government, and these particular seminars highlight the challenges that must be addressed on an ongoing basis.

We all come across instances where it is vital to preserve evidence or potential evidence in a legal proceeding or claim. Learning to think ahead about potential claims and evidence (videos, tapes, vehicles, pictures, reports, etc.) relating to those claims is critical. Identifying items or signs that “trigger” the need to preserve evidence is imperative. Failing to do so could be disastrous in seeking a successful outcome in litigation.

What was most interesting to me about the seminar that addressed community relations is that we are experiencing times that I have rarely seen in dealing with the public on a regular basis. Our environment as stewards of public entities is changing, and not always in the most logical or common sense manner. A “culture of civility” is sometimes obliterated in an instant without warning or reason. Social media can bring out the best in many people, but it also has created a culture that is sometimes undeniably uncivil, complicated and erratic. Thus, the challenges persist and grow even more in scope for all of us in the public sector. When it comes to engaging the community, I agree with the speaker who espoused the philosophy that says don’t push reasonable people away. Focus on engaging the community will result in dividends over time, and treating the public with respect and civility counteracts the other non-civil tendencies that sometimes impede our way through a complex world.

The class on dealing with so-called whistleblowers is very pertinent to our everyday duties. We all want to encourage the reporting of misconduct, inappropriate behavior or wrongdoing. Then comes the question of how to proceed during an investigation while maintaining the integrity of the communications, and interacting with the person who was conscientious enough to come to us in the first place. The seminar covered the common mistakes that derail legitimate complaints and issues that need to be addressed within an organization. In addition, we covered the role a supervisor must play not only in the investigation, but also in the handling of claims while maintaining a forthright interpersonal professional relationship with the person or individuals that raised the organizational problem.

Finally, the last speaker was Ed Hochuli from the NFL. Most will recognize Mr. Hochuli as an NFL referee, but he is also an attorney. Here is a person who understands the intensity of pressure. Every play of every game is reviewed by his peers and graded. Mr. Hochuli talked about failure being a part of life, and the importance of learning from failure. He touched on positive motivation, accepting responsibility, not making excuses, improving our actual listening skills and keys to achieving a true team in an organization.

Thank you for the opportunity to attend the PRIMA conference.