



## **AGENDA PACKET**



**Tuesday, September 19, 2017 at 4:00 PM**

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

**[WWW.BURLCOJIF.ORG](http://WWW.BURLCOJIF.ORG)**

**BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND**  
**Hainesport Municipal Building**  
**One Hainesport Center, Hainesport, NJ**  
**Tuesday, September 19, 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 **July 18, 2017** Meeting Minutes.....Pages 1-14
  - B. Adoption of the **July 18, 2017** Closed Session Minutes.....Handout

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

The Closed Session Minutes shall not be released to the public until the reason(s) for their remaining confidential is no longer applicable and the Fund Solicitor has an opportunity to review them.
- VII. Executive Director's Report.....Pages 15- 64
  - A. Lost Time Accident Frequency Reports.....Pages 18-21
  - B. Certificates of Insurance..... Pages 22-23
  - C. 2016 Safety Incentive Program Awards.....Page 24
  - D. 2017 Optional Safety Budget.....Page 25
  - E. 2017 Wellness Incentive.....Page 26
  - F. Employment Practices Liability Coverage Update .....Pages 27-28
  - G. EPL/Cyber Risk Management Budget.....Page 29
  - H. EPL Helpline – Authorized Contact List.....Page 30
  - I. Financial Fast Track Report.....Pages 31-32
  - J. Regulatory Filing Checklists.....Pages 33-34
  - K. Capehart & Scatchard Updates.....Pages 35-57
  - L. Statutory Bond Status.....Pages 58-59
  - M. Skateboard Park Approval Status.....Page 60
  - N. Renewing Members.....Page 61
  - O. Qtrly Attendance.....Page 62
  - P. Elected Officials Training – Save the Dates.....Page 63

Q.	MEL Cyber Risk Management Program	
R.	Qual-Lynx Memo.....	Page 64
S.	Website	
T.	New Member Activity	
VII.	Solicitor's Report	
IX.	Safety Director's Report	
A.	Activity Report .....	Pages 65-72
B.	MSI Bulletin: Crossing Guard Safety.....	Pages 73-74
C.	MSI Bulletin: Ticks.....	Pages 75-76
D.	MSI Bulletin: Firefighters Fit for Duty.....	Pages 77-78
E.	MSI Bulletin: Preventing Heat Illness.....	Pages 79-80
F.	2018 MSI Class Request Announcement.....	Pages 81-98
X.	Claims Administrator's Report	
A.	Lessons Learned from Losses –September 2017.....	Page 99
XI.	Wellness Director Report	
A.	Monthly Activity Report.....	Pages 100-101
B.	Corner Connection .....	Pages 102-109
C.	Exercise of the Month: .....	Page 110
D.	Summer Safe Workout.....	Page 111
E.	How to get your team to use their vacation time.....	Pages 112-114
XII.	Managed Health Care Report	
A.	Summary Report .....	Page 115
B.	Average Number of Days to Report a Claim.....	Page 116
C.	Transitional Duty Summary Report.....	Page 117
D.	PPO Savings & Penetration Reports.....	Pages 118-120
E.	Paid Provider by Specialty.....	Page 121
F.	Top 5 Provider by Specialty.....	Page 122
G.	Nurse Case Management Report.....	Page 123
XIII.	Treasurer's Report as of August 31, 2017 .....	Pages 124- 170
A.	Investment Report	
B.	Loss Run Payment Registers	
C.	Fund Status	
D.	Disbursements	
E.	Ratification of August Bill List .....	Page 155
F.	September Bill List.....	Page 156
G.	Motion to approve the Payment Register & Bill Lists– <b>Motion – Roll Call</b>	

XIV. Committee Reports

- A. Strategic Planning Committee Meeting Minutes – July 18, 2017..... Pages 171-176
- B. Finance Committee Meeting Minutes – August 17, 2017.....Pages 177-196
  - 1. Resolution Authorizing Release of Surplus – **Motion – Roll Call**....Pages 197-198
  - 2. MEL Fiduciary Disclosure.....Page 199
- C. Safety Committee Meeting Report – September 19, 2017.....Verbal
  - 1. Resolution Amending Resolution 2017-03 and Authorizing an Amendment to the 2017 Right to Know Contract Between the BURLCOJIF and J.A. Montgomery – **Motion – Roll Call**.....Pages 200-201

XV. MEL/RCF/E-JIF Reports

- A. MEL Meeting Report – September 6, 2017 .....Handout
  - 1. MEL Bulletin: Hurricane Self –Deploy .....Page 202
  - 2. Hurricane Disaster Response .....Page 203-206
  - 3. MEL Bulletin: Optional Excess Land Use Coverage.....Page 207-209
  - 4. MEL Bulletin: POL/EPL Policy Form Change.....Page 210
- B. RCF Meeting Report – September 6, 2017.....Pages 211-213
- C. EJIF Meeting Report – September 6, 2017.....Pages 214-215
  - 1. Resolution to Renew Membership in the EJIF – **Motion – Roll Call**.....Pages 216-219

XVI. Miscellaneous Business

<p style="text-align: center;"><b>The next meeting will be held on Tuesday, October 17, 2017 at 4:00 PM at the Hainesport Municipal Building, One Hainesport Circle, Hainesport, NJ</b></p>
---

XVII. Meeting Open to Public Comment

- A. Motion to Open Meeting to Public Comment – **Motion - All in Favor**
- B. Motion to Close Meeting to Public Comment – **Motion - All in Favor**

XVIII. 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**

XIX. Approval of Claims Payments – **Motion – Roll Call**

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

XXI. 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**

**JULY 18, 2017**

***OPEN SESSION MINUTES***

---

The meeting of the Burlington County Municipal Joint Insurance Fund (BURLCO JIF) was held at the Hainesport Township Municipal Building, 1 Hainesport Centre, Rte. 537, Hainesport, New Jersey, on Tuesday, July 18, 2017 at 4:00PM, prevailing time. Chair Keller, **Springfield**, presiding. The meeting was called to order at 4:00PM.

***FLAG SALUTE***

***STATEMENT OF COMPLIANCE WITH OPEN PUBLIC MEETING ACT***

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

***ROLL CALL***

Rich Wolbert, **Beverly City**  
Grace Archer, **Bordentown City**  
Glenn McMahon, **Chesterfield Twp**  
Mike Templeton, **Delanco Twp**  
Jeffrey Hatcher, **Delran Twp**  
Gene DiFilippo, *Alternate*, **Edgewater Park Twp**  
Patricia Hansell, **Fieldsboro Borough**  
Richard Brook, **Florence Twp**  
Brandon Umba, *Alternate*, **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:

Amanda Somes, **Bass River Twp**  
Michael Theokas, **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*  
Chris Roselli, Claims Administrator, *Qual-Lynx*  
Karen Beatty, *QualCare*  
Debby Schiffer, *Wellness Director*

Also present were the following Risk Management Consultant agencies:

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

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

### ***APPROVAL OF THE OPEN & CLOSED SESSION MINUTES***

Chair Keller presented the meeting minutes of the June 20, 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. Gural, seconded by Mr. McMahon, to approve the Open & Closed session meeting minutes of the June 20, 2017 meeting of the Fund as presented. Motion carried.

The Closed Session minutes of the June 20, 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 June 20, 2017 meeting were collected at this time.

### ***EXECUTIVE DIRECTOR'S REPORT***

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

***Certificates of Insurance*** - Mr. Forlenza asked that the Certificates of Insurance issued for the month of June, 2017 be included as part of the meeting and was included in the agenda packet.

***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 was November 30, 2017.

***2017 Optional Safety Budget*** - Mr. Forlenza asked that all members review available balances for this program. He noted that the deadline to claim or encumber these funds was November 30, 2017.

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

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

***EPL/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](http://www.burlcojif.org). Please contact the Executive Director's office with any questions.

***Financial Fast Track*** – Mr. Forlenza noted that the Financial Fast Track Report for May, 2017 was included in his report. The JIF's surplus position as of May 31, 2017 was **\$10,995,810**.

***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.

***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.

***Technology Risk Assessment*** – Mr. Forlenza stated that the Technology Risk Assessments conducted by Pivot Point Security have been completed. All reports have been distributed to the members.

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

***MEL/JIF Loss Ratio Report*** – Mr. Forlenza stated that JIF/MEL Loss Ratio Reports valued as of June 30, 2017 were distributed to the Fund Commissioners and Risk Management Consultants at the meeting.

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 July, 2017.

### ***SAFETY DIRECTOR'S REPORT***

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

***MEL Video Library*** – He noted the email address: [melvideolibrary@jamontgomery.com](mailto:melvideolibrary@jamontgomery.com) and a new phone number: 856-552-4900. He noted that there are over 100 videos eligible to rent.

***Safety Director's Bulletins*** – He noted that there were two (2) bulletin(s); *Stationary Work Zones and Ladder Safety* distributed in the last month.

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

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

Mr. Roselli stated that the Lessons from Losses for this month is on the Supervisor's Incident Report. He stated that the purpose of the Supervisor's Incident Report is to identify root causes of claims and prevent future occurrences. He stated that the Supervisor's Incident Report is most often thought of as it relates to Workers Compensation claims but it is also used to investigate Property, Automobile and General Liability claims as well. He noted that when an accident occurs these steps should be taken:

- *Render any necessary medical assistance*
- *Take steps to secure the area*
- *Notify law enforcement if a motor vehicle or crime is involved*
- *Take photos and preserve equipment involved in the incident*
- *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*

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 Delran Twp, Edgewater Park, Palmyra Fire Department completed presentations in June. Florence and Bordentown City have presentations scheduled for July.
- Bordentown City, Delran, Edgewater Park and Palmyra all have presentations planned.
- Pemberton Township continues the two separate groups participating in a 12-week Wellness Challenge.
- Westampton's Water Challenge is ending
- Hainesport is interested in doing a different monthly challenge focusing on one of the following: sugar, fitness, water, veggies.
- Lumberton is looking to do a walking/step challenge this Fall and a Maintain Don't Gain over the holidays.
- Florence is continuing Maintain Don't Gain throughout the year.
- Firefighters Ad Hoc Committee – Next meeting is scheduled for September 19, 2017.
- **July Wellness Newsletter** - She noted that the July 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 June, 2017.

#### **Lost Time v. Medical Only Cases**

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

	<b><i>June</i></b>	<b><i>YTD</i></b>
<b><i>Lost Time</i></b>	<b><i>2</i></b>	<b><i>10</i></b>

<i>Medical Only</i>	<i>17</i>	<i>63</i>
<i>Report Only</i>	<i>4</i>	<i>25</i>
<i>Total Intakes</i>	<i>23</i>	<i>98</i>
<i>Report Only % of Total</i>	<i>17.4%</i>	<i>25.5%</i>
<i>Medical Only/Lost Time Ratio</i>	<i>89:11</i>	<i>86:14</i>
<i>Average Days to Report</i>	<i>2.0</i>	<i>2.2</i>

### ***Transitional Duty Report***

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

<b><i>Transitional Duty Summary Report</i></b>	<b><i>YTD</i></b>
<i>Transitional Duty Days Available</i>	<i>716</i>
<i>Transitional Duty Days Worked</i>	<i>583</i>
<i>% of Transitional Duty Days Worked</i>	<i>81.4%</i>
<i>Transitional Duty Days Not Accommodated</i>	<i>133</i>
<i>% of Transitional Duty Days Not Accommodated</i>	<i>18.6%</i>

### ***PPO Penetration Report:***

Ms. Beatty presented the PPO Penetration Report:

<b><i>PPO Penetration Rate</i></b>	<b><i>June</i></b>
<i>Bill Count</i>	<i>97</i>
<i>Original Provider Charges</i>	<i>\$68,182</i>
<i>Re-priced Bill Amount</i>	<i>\$17,179</i>
<i>Savings</i>	<i>\$51,004</i>
<i>% of Savings</i>	<i>74.8%</i>
<i>Participating Provider Penetration Rate - Bill Count</i>	<i>97.9%</i>
<i>Participating Provider Penetration Rate – Provider Charges</i>	<i>98.8%</i>
<i>EPO Provider Penetration Rate - Bill Count</i>	<i>94.1%</i>
<i>EPO Provider Penetration Rate – Provider Charges</i>	<i>98.6%</i>

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

### ***TREASURER'S REPORT***

Mr. Tontarski presented an overview of the Treasurer's Report for month ending **June 30, 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 \$17,034.05. This generated an average annual yield of 1.18%. After including an unrealized net loss of \$23,574.78 in the asset portfolio, the yield was 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 market value of \$14,838,586.40 vs. the amount invested. The 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 eight (8) obligations with maturity greater than one year.

#### **Receipt Activity for the Period**

	Monthly	YTD
Subrogation Receipts	\$5,266.21	\$68,994.24
Overpayment Reimbursements	\$150.41	

#### **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**

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.

#### ***Loss Run Payment Register – June, 2017***

Mr. Tontarski stated that his 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 \$138,312.34. The claim detail shows 163 claim payments issued.

#### ***Amended Bill List – July, 2017***

For the Executive Committee's consideration, Mr. Tontarski presented the ***July, 2017 amended Bill List*** in the amount of \$616,901.17.

#### ***RMC Bill List – July, 2017***

For the Executive Committee's consideration, Mr. Tontarski presented the ***July 2017 RMC List*** in the amount of \$109,573.00.

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

**ROLL CALL      Yeas**

Rich Wolbert, **Beverly City**  
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**  
Brandon Umba, *Alt*, **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***

Mr. Hatcher stated that the Finance Committee met and a copy of the meeting minutes are included in the agenda packet. He stated that there were two (2) items that needed approval today's meeting; an amendment to the 2017 Budget and approval of the Assessment Certification. Mr. Hatcher stated the 2017 Budget and Assessment Certification are being



amended to reflect changes in RMC fees, reductions to exposures in Mt. Laurel, MEL assessment changes, and the increase in Cyber Liability limits.

***2017 Budget Amendment Public Hearing – Open to Public***

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

There was no public comment.

***2017 Budget Amendment Public Hearing – Close to the Public***

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

***2017 Amended Budget and 2017 Assessment Certification***

Chair entertained a motion to approve the 2017 amended Budget and the 2017 amended Assessment Certification as presented.

Motion by Mr. McMahon, seconded by Ms. Jack, to approve the 2017 amended Budget and the 2017 amended Assessment Certification as presented.

<b>ROLL CALL</b>	<b>Yeas</b>	Rich Wolbert, <b>Beverly City</b>
		Grace Archer, <b>Bordentown City</b>
		Glenn McMahon, <b>Chesterfield Twp</b>
		Mike Templeton, <b>Delanco Twp</b>
		Jeffrey Hatcher, <b>Delran Twp</b>
		Gene DiFilippo, <i>Alt</i> , <b>Edgewater Park</b>
		Patricia Hansell, <b>Fieldsboro Borough</b>
		Richard Brook, <b>Florence Twp</b>
		Brandon Umba, <i>Alt</i> , <b>Lumberton Twp</b>
		Paula Kosko, <b>Hainesport Twp</b>
		Kathy Burger, <b>Medford Twp</b>
		Jerry Mascia, <i>Alt</i> , <b>Mt. Laurel Township</b>
		Mary Picariello, <b>North Hanover Twp</b>
		John Gural, <b>Palmyra Borough</b>
		Dennis Gonzalez, <b>Pemberton Township</b>
		Meghan Jack, <b>Riverside Twp</b>
		David Matchett, <b>Shamong</b>
		J. Paul Keller, <b>Springfield Twp</b>
		Doug Cramer, <b>Tabernacle Twp</b>
		Maria Carrington, <b>Westampton Twp</b>
		James Ingling, <b>Wrightstown Borough</b>

<b>Nays:</b>	None
<b>Abstain:</b>	None

Motion carried by unanimous vote.

***SAFETY COMMITTEE – June 20, 2017***

Mr. Cramer stated that the Committee met before the June Executive Committee meeting and a copy of the meeting minutes were included in the agenda packet. He noted that he provided a verbal report at the June Executive Committee meeting.

***STRATEGIC PLANNING COMMITTEE – July 18, 2017***

Ms. Burger stated that the Committee met before the meeting and a copy of the meeting minutes will be included in the September agenda packet. She highlighted the following items:

***AGRIP Conference***

Ms. Burger noted that there are slots still available for the Fall AGRIP Conference.

***Fund Commissioner Attendance***

Ms. Burger stated that the Committee discussed Fund Commissioner attendance and there will be further discussion at the Safety Committee meeting in September in regards to counting attendance in the SIP.

***December Executive Committee meeting***

Ms. Burger stated that the Committee is still looking at locations for the holiday meeting held in December.

***Executive Committee – Monthly meeting***

Ms. Burger stated that the monthly Executive Committee meeting will still be held at the Hainesport Municipal Building, however, the meeting time will change to 3:30PM.

***Cyber Technology Webinar***

Ms. Burger stated that a cyber technology webinar is scheduled for July 20, 2017.

***Annual Planning Retreat***

Ms. Burger stated that the annual Planning Retreat will be held on April 17, 2018. The Committee is still discussing topics for the retreat.

***MEL/RCF/E-JIF REPORT***

Nothing to report.

***MISCELLANEOUS BUSINESS***

***Next Meeting – No August meeting***

Chair Keller noted that the next meeting of the BURLCO JIF will take place on **Tuesday, September 19, 2017 at 4:00 PM** at the **Hainesport Municipal Building, Hainesport, NJ**.

***Fund Vendor Payments – August, 2017***

Motion by Ms. Jack, seconded by Mr. McMahon, to authorize the Fund Treasurer to process and pay Fund Vendors in August, 2017.

**ROLL CALL      Yeas**

Rich Wolbert, **Beverly City**  
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**  
Brandon Umba, *Alt*, **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.

***PRIMA Conference Report***

Fund Commissioners Brooks and Gonzalez attended the PRIMA Conference, their reports were included in the agenda packet and distributed at the meeting for the members to review.

***Extension of the 2017 2<sup>nd</sup> Installment Billing Due Date***

Chair Keller stated that due to the County's failure to adopt a budget in a timely manner, a discussion of an extension of the 2<sup>nd</sup> installment due date was necessary. After discussion, the consensus was to extend the due date for the second installment billing to September 15, 2017.

Motion by Ms. Jack, seconded by Mr. Cramer, to authorize the extension of the 2<sup>nd</sup> Installment Assessment due date to September 15, 2017.

**ROLL CALL      Yeas**

Rich Wolbert, **Beverly City**

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**  
Brandon Umba, *Alt*, **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.

### ***PUBLIC COMMENT***

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

Chair Keller opened the meeting to the public for comment.

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

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

### ***EXECUTIVE SESSION MEETING – Resolution #2017-29***

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. McMahon, to Adopt ***Resolution #2017-29***. All in favor. Motion carried.

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

***REOPEN PUBLIC PORTION OF THE MEETING***

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

Motion by Mr. McMahon, seconded by Mr. Mascia, 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.

<b><i>Workers' Compensation</i></b>	<b><i>Property</i></b>
001220582	2017097511
2017106585	
001227943	
001250034	
001224714	

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 following claims as discussed in *Closed Session, including the subrogation claim# Z07935.*

**ROLL CALL    *Yeas***

Rich Wolbert, **Beverly City**  
 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**  
 Brandon Umba, *Alt*, **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 July 18, 2017 meeting of the BURLCO JIF.

Motion by Ms. Jack, seconded by Mr. Cramer, to adjourn the July 18, 2017 meeting of the BURLCO JIF. All in favor. Motion carried.

The meeting was adjourned at 4:30pm.

---

Brenda Smith,  
*Recording Secretary for*

---

***MEGHAN JACK, SECRETARY***



To: Fund Commissioners  
From: Paul J. Miola, CPCU, ARM, Executive Director  
Date: September 19, 2017  
Re: **Executive Director's Report**

---

**A. Lost Time Accident Frequency Report – (pgs. 18-21)**

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

**B. Certificates of Insurance (pgs. 22-23)**

A summary of the Certificates of Insurance issued during July/August 2017 are attached for your review.

**C. 2016 Safety Incentive Program Awards (pg. 24)**

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. 25)**

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. 26)**

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 – (pgs. 27-28)**

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. 29)**

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. 30)**

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

**I. Financial Fast Track Report (pgs. 31-32)**

The Financial Fast Track Report as of June 30 and July 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 June 30, 2017 was \$11,289,908 and the JIF's surplus position as of July 31, 2017 was \$11,410,817

**J. Regulatory Filing Checklists (pgs. 33-34)**

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. 35-57)**

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 (pgs. 58-59)**

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. 60)**

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. 61)**

As of September 13<sup>th</sup>, 2017 we have received Agreements and Resolutions from: Bass River, Beverly, Bordentown Twp., Delran, North Hanover, Palmyra, Riverside, Springfield and Woodland. We are waiting on Agreement and Resolutions from: Hainesport, Mt. Laurel and Shamong.



**O. Quarterly Attendance (pg. 62)**

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

**P. Elected Officials – Save the Date (pg. 63)**

Again, this year, the Fund will be sponsoring Elected Officials training. The MEL will reduce each member's 2018 MEL Assessment by \$250 for each municipal elected official who attends one of the training sessions by March 31, 2018. This credit will also be extended to the member's CEO (i.e. Municipal Manager or Administrator) this year. The total credit is limited to 25% of a member's 2018 MEL Assessment. A Save the Date was emailed out to all Clerks, Fund Commissioners, and RMC's on or about September 7, 2017. Invitations/RSVP's for the sessions will be e-mailed to all Municipal Clerks and Fund Commissioners in late October. The trainings have been scheduled on the following dates:

December 7, 2017 - Merighi's Savoy Inn, Vineland  
January 30, 2018 - Nicolosi's Catering, West Deptford  
February 7, 2018 - Merighi's Savoy Inn, Vineland  
March 28, 2018 - O'Connor's American Bar & Grille, Eastampton

**Q. MEL Cyber Risk Management Program**

The MEL is in the process of developing a Cyber Risk Management Program that will be rolled out to all members later this fall. The program will incorporate employee training, the adoption and implementation of cyber related policies and procedures, and other software and hardware related compliance programs. Members who come into compliance with the program will have a reduced deductible for cyber related claims. Additional details on the program will be forthcoming. If you have any questions, please contact the Executive Director's office.

**R. Qual-Lynx Memo (pg. 64)**

A memorandum from Ann Noble, President and CEO of Qual-Lynx, in regards to her resignation as President of Qual Lynx and the new management team, is attached for your information.

**S. WEBSITE ([WWW.BURLCOJIF.ORG](http://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!

**S. New Member Activity**

Nothing to Report.

Burleo JIF										
2017 LOST TIME ACCIDENT FREQUENCY										
DATA VALUED AS OF June 30, 2017										
MEMBER_ID	MEMBER	**	# CLAIMS FOR	Y.T.D. LOST TIME ACCIDENTS	2017 LOST TIME FREQUENCY	2016 LOST TIME FREQUENCY	2015 LOST TIME FREQUENCY	MEMBER	TOTAL RATE	2017 - 2015
1	75 BEVERLY	*	0	0	0.00	5.88	4.35	1 BEVERLY	4.00	
2	76 DELANCO		0	0	0.00	3.42	0.00	2 DELANCO	1.28	
3	77 DELRAN		0	0	0.00	0.00	1.91	3 DELRAN	0.80	
4	78 EDGEWATER PARK		0	0	0.00	2.86	2.56	4 EDGEWATER PARK	2.13	
5	80 HAINESPORT		0	0	0.00	0.00	1.68	5 HAINESPORT	0.70	
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	1.13	
8	84 RIVERSIDE		0	0	0.00	2.50	2.44	8 RIVERSIDE	1.98	
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	0.71	
11	456 SPRINGFIELD		0	0	0.00	0.00	1.83	11 SPRINGFIELD	0.74	
12	531 CHESTERFIELD		0	0	0.00	0.00	1.57	12 CHESTERFIELD	0.76	
13	577 BASS RIVER		0	0	0.00	0.00	3.64	13 BASS RIVER	1.37	
14	600 BORDENTOWN TOWNSHIP		0	0	0.00	2.80	0.00	14 BORDENTOWN TOWNSHIP	1.13	
15	601 NORTH HANOVER		0	0	0.00	1.98	0.00	15 NORTH HANOVER	0.74	
16	636 WRIGHTSTOWN		0	0	0.00	0.00	0.00	16 WRIGHTSTOWN	0.00	
17	642 PEMBERTON BOROUGH		0	0	0.00	2.00	2.13	17 PEMBERTON BOROUGH	1.70	
18	651 WOODLAND		0	0	0.00	2.78	3.13	18 WOODLAND	2.33	
19	679 FIELDSBORO		0	0	0.00	0.00	***	19 FIELDSBORO	0.00	
20	576 MOUNT LAUREL		0	1	0.75	0.77	1.40	20 MOUNT LAUREL	1.03	
21	532 WESTAMPTON		0	1	1.63	5.26	3.33	21 WESTAMPTON	3.62	
22	81 LUMBERTON		0	1	1.97	1.16	1.27	22 LUMBERTON	1.39	
23	589 BORDENTOWN CITY		1	1	2.02	1.36	1.34	23 BORDENTOWN CITY	1.52	
24	79 FLORENCE		0	1	2.05	3.14	1.13	24 FLORENCE	2.15	
25	208 PEMBERTON		0	2	2.22	7.67	5.32	25 PEMBERTON	5.56	
26	373 SOUTHAMPTON		0	1	2.30	0.00	1.21	26 SOUTHAMPTON	0.95	
27	650 PALMYRA		1	1	2.78	0.00	1.44	27 PALMYRA	1.12	
Totals:			2	9	0.87	1.93	1.85		1.68	
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 June 29, 2016 1.04										

2017 LOST TIME ACCIDENT FREQUENCY ALL JIFs				
			June 30, 2017	
	2017	2016	2015	TOTAL
	LOST TIME	LOST TIME	LOST TIME	RATE *
FUND	FREQUENCY	FREQUENCY	FREQUENCY	2017 - 2015
MONMOUTH	2.90	1.76	2.21	2.14
SUBURBAN ESSEX	2.39	1.67	2.15	2.01
PROF MUN MGMT	2.16	2.08	3.81	2.77
TRI-COUNTY	2.06	2.37	2.05	2.18
OCEAN	1.88	2.21	2.24	2.16
SOUTH BERGEN	1.72	2.28	2.76	2.37
CENTRAL	1.50	1.70	1.95	1.78
SUBURBAN MUNICIPAL	1.48	2.13	2.19	2.03
NJ PUBLIC HOUSING	1.48	1.91	2.01	1.87
CAMDEN	1.38	1.35	2.55	1.74
ATLANTIC	1.34	3.07	2.67	2.52
BERGEN	1.18	1.56	2.27	1.78
MORRIS	1.15	1.87	2.00	1.78
N.J.U.A.	1.10	3.10	2.60	2.49
BURLINGTON	0.87	1.93	1.85	1.68
AVERAGE	1.64	2.07	2.35	2.09
* NOTE : lost days may include claims with reserves - where claimant may not yet have had lost time				

Burleo JIF										
2017 LOST TIME ACCIDENT FREQUENCY										
DATA VALUED AS OF July 31, 2017										
MEMBER_ID	MEMBER	**	# CLAIMS FOR	Y.T.D. LOST TIME	2017 LOST TIME	2016 LOST TIME	2015 LOST TIME	MEMBER	TOTAL RATE	
		*	7/31/2017	ACCIDENTS	FREQUENCY	FREQUENCY	FREQUENCY		2017 - 2015	
1	75 BEVERLY		0	0	0.00	5.88	4.35	1 BEVERLY	3.87	
2	76 DELANCO		0	0	0.00	3.42	0.00	2 DELANCO	1.23	
3	77 DELRAN		0	0	0.00	0.00	1.91	3 DELRAN	0.77	
4	78 EDGEWATER PARK		0	0	0.00	2.86	2.56	4 EDGEWATER PARK	2.06	
5	80 HAINESPORT		0	0	0.00	0.00	1.68	5 HAINESPORT	0.67	
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	1.09	
8	84 RIVERSIDE		0	0	0.00	2.50	2.44	8 RIVERSIDE	1.92	
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	0.68	
11	456 SPRINGFIELD		0	0	0.00	0.00	1.83	11 SPRINGFIELD	0.72	
12	531 CHESTERFIELD		0	0	0.00	0.00	1.57	12 CHESTERFIELD	0.74	
13	577 BASS RIVER		0	0	0.00	0.00	3.64	13 BASS RIVER	1.33	
14	600 BORDENTOWN TOWNSHIP		0	0	0.00	2.80	0.00	14 BORDENTOWN TOWNSHIP	1.09	
15	601 NORTH HANOVER		0	0	0.00	1.98	0.00	15 NORTH HANOVER	0.72	
16	636 WRIGHTSTOWN		0	0	0.00	0.00	0.00	16 WRIGHTSTOWN	0.00	
17	642 PEMBERTON BOROUGH		0	0	0.00	2.00	2.13	17 PEMBERTON BOROUGH	1.65	
18	651 WOODLAND		0	0	0.00	2.78	3.13	18 WOODLAND	2.25	
19	679 FIELDSBORO		0	0	0.00	0.00	***	19 FIELDSBORO	0.00	
20	576 MOUNT LAUREL		1	2	1.29	0.77	1.40	20 MOUNT LAUREL	1.14	
21	532 WESTAMPTON		0	1	1.40	5.26	3.33	21 WESTAMPTON	3.49	
22	81 LUMBERTON		0	1	1.69	1.16	1.27	22 LUMBERTON	1.34	
23	589 BORDENTOWN CITY		0	1	1.73	1.36	1.34	23 BORDENTOWN CITY	1.46	
24	79 FLORENCE		0	1	1.76	3.14	1.13	24 FLORENCE	2.08	
25	208 PEMBERTON		0	2	1.90	7.67	5.32	25 PEMBERTON	5.40	
26	373 SOUTHAMPTON		0	1	1.97	0.00	1.21	26 SOUTHAMPTON	0.92	
27	650 PALMYRA		0	1	2.38	0.00	1.44	27 PALMYRA	1.08	
Totals:			1	10	0.83	1.93	1.85		1.65	
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			July 30, 2016		1.16					

2017 LOST TIME ACCIDENT FREQUENCY ALL JIFs				
		July 31, 2017		
FUND	2017 LOST TIME FREQUENCY	2016 LOST TIME FREQUENCY	2015 LOST TIME FREQUENCY	TOTAL RATE * 2017 - 2015
MONMOUTH	3.03	1.76	2.19	2.18
SUBURBAN ESSEX	2.34	1.67	2.15	2.01
PROF MUN MGMT	1.85	2.08	3.81	2.69
OCEAN	1.81	2.21	2.24	2.13
N.J.U.A.	1.79	3.15	2.60	2.63
TRI-COUNTY	1.77	2.37	2.05	2.10
NJ PUBLIC HOUSING	1.65	1.91	2.01	1.90
SOUTH BERGEN	1.57	2.28	2.76	2.32
ATLANTIC	1.54	3.09	2.67	2.53
CAMDEN	1.48	1.35	2.55	1.75
CENTRAL	1.44	1.70	1.95	1.76
SUBURBAN MUNICIPAL	1.39	2.13	2.19	2.00
BERGEN	1.16	1.56	2.27	1.76
MORRIS	1.10	1.89	2.00	1.75
BURLINGTON	0.83	1.93	1.85	1.65
AVERAGE	1.65	2.07	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

Monday, July 24, 2017

From 6/22/2017 To 7/21/2017

Holder (H) / Insured Name (I)	Holder / Insured Address	Holder Code	Description of Operations	Issue Date	Coverage
<b><u>BURLINGTON JIF</u></b>					
H- Mt. Laurel Twp Board of Education I- Township of Mount Laurel	330 Mt. Laurel Road Mt. Laurel, NJ 08054 100 Mount Laurel Road Mount Laurel, NJ 08054	1378	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) for recreation programs being held at the Mt. Laurel schools.	7/17/2017	GL EX AU WC
H- Morris County Public Safety Training Academy I- Township of Springfield	PO Box 900 Morristown, NJ 07960 2159 Jacksonville-Jobstown Road PO Box 119 Jobstown, NJ 08041	24326	Certificate Holder and County of Morris 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 police officer training	6/28/2017	GL EX WC PR
H- Township of Medford I- Township of Lumberton	17 North Main Street Medford, NJ 08055 34 Municipal Drive PO Box 1860 Lumberton, NJ 08048	24496	Evidence of insurance as respects to Borrowing a Variable Message Board from the Township of Medford from July 10, 2017 and returning it on July 12, 2017	7/7/2017	GL EX AU WC
H- Township of Medford I- Township of Lumberton	17 North Main Street Medford, NJ 08055 34 Municipal Drive PO Box 1860 Lumberton, NJ 08048	24497	JIF Blanket Crime – Evidence of Public Employee Dishonesty (Employees & Volunteers)-Coverage O; Forgery and Alteration-Coverage B; Theft, Disappearance and Destruction-Coverage C; Robbery and Safe Burglary-Coverage D and Computer Fraud with Funds Transfer-Coverage F. Coverage O includes Municipal Court employees not required by law to be individually bonded. Coverage O excludes all "Statutory" positions (those positions required by law to be individually bonded).	7/7/2017	GL EX AU WC
H- Township of Mount Laurel I- Township of Mount Laurel	100 Mount Laurel Road Mount Laurel, NJ 08054 100 Mount Laurel Road Mount Laurel, NJ 08054	24498	Evidence of insurance as respects to Statutory Bond coverage for Tara Krueger - Treasurer, effective 4/17/2017.	6/29/2017	BOND
H- SealMaster I- Delran Township	6853 Ruppsville Road Allentown, PA 18106 900 Chester Avenue Delran, NJ 08075-9703	25485	Certificate Holder is amended to be included as "additional insured" the person(s) or organization(s) as shown in the description section of this certificate of insurance for General Liability & Excess Liability & as "Loss Payee" ATIMA, for Property pursuant to the terms, conditions, limitations, and exclusions of the JIF Casualty and Property Insurance Policies (but only with respect to liability caused in whole or in part by the acts or omissions of the named insured) as respects rental of piece of equipment providing patching of roads.	7/10/2017	GL EX WC

H- MUO d/b/a Springfield Golf Center I- Township of Springfield	855 Jacksonville Road Mt. Holly, NJ 08060 25659 2159 Jacksonville-Jobstown Road PO Box 119 Jobstown, NJ 08041	Evidence of insurance as respects rental of golf carts for use at the Burlington County Farm Fair by the Jacksonville Volunteer Fire Co. from July 18, 2017 through July 22, 2017.	6/28/2017 GL EX WC PR
H- STATE OF NEW JERSEY  I- Township of Mount Laurel	DEPARTMENT OF ENVIORMENTAL PROTECTION 25685 401 east state street Mail code 401-07F PO BOX 402 TRENTON, NJ 08625 100 Mount Laurel Road Mount Laurel, NJ 08054	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)LEASE #09-169-009-01	6/28/2017 GL EX AU PR PD
H- County of Burlington  I- Township of Pemberton	Board of Chosen Freeholders Attn: Division of Insurance25735 & Risk Management 49 Rancocas Rd., PO Box 600 Mt. Holly, NJ 08060 500 Pemberton-Browns Mills Rd. Pemberton, NJ 08068	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 land located between Aspen Hill and the Pemberton Township Municipal Building for the 2017 National Night out event on August 1, 2017 by the Pemberton Township Police Department.	7/10/2017 GL EX AU WC
H- Camuto Group I- Township of Westampton	32 Springdale Road Westampton, NJ 08060 25771 710 Rancocas Road Westampton, NJ 08060	Evidence of Insurance.	7/13/2017 GL EX AU WC
H- County of Burlington  I- Bass River Township	Office of the Engineer 1900 Briggs Road Mt. Laurel, NJ 25775 08054 3 North Maple Avenue New Gretna, NJ 08224	Evidence of insurance with respects to the New Gretna Volunteer Fire Company holding a coin drop at the intersection of Route 679, New Gretna, NJ and Route 9, New Gretna, NJ on the following dates: 8/6/17, 9/3/17, and 10/1/17; alternate dates: 8/13/17, 9/10/17, and 10/8/17.	7/13/2017GL EX AU WC

***Total # of Holders = 11***

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	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								1,246.13						1,246.13	728.87	
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	\$1,246.13	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$32,421.13	\$20,403.87	
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									451.00						451.00	1,144.00
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	\$451.00	\$0.00	\$0.00	\$0.00	\$0.00		2,535.69	48,759.31

**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									33.00						33.00	467.00	
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								231.22							231.22	268.78	
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								573.45							573.45	426.55	
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	\$804.67	\$33.00	\$0.00	\$0.00	\$0.00	\$0.00		3,764.14	17,485.86	

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 :	August 16, 2017			
Total Participating Members	27			
Complaint	26			
Percent Compliant	96.30%			
		01/01/17	2017	
	Compliant	EPL	POL	Co-Insurance
Member Name	*	Deductible	Deductible	01/01/17
BASS RIVER	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
BEVERLY	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
BORDENTOWN CITY	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
BORDENTOWN TOWNSHIP	Yes	\$ 5,000	\$ 5,000	0%
CHESTERFIELD	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
DELANCO	Yes	\$ 20,000	\$ 20,000	20% of 1st 100K
DELRAN	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
EDGEWATER PARK	Yes	\$ 2,500	\$ 2,500	0%
FIELDSBORO	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
FLORENCE	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
HAINESPORT	Yes	\$ 2,500	\$ 2,500	0%
LUMBERTON	Yes	\$ 20,000	\$ 20,000	20% of 1st 100K
MANSFIELD TOWNSHIP B	Yes	\$ 2,500	\$ 2,500	0%
MEDFORD TOWNSHIP	Yes	\$ 75,000	\$ 75,000	20% of 1st 250K
MOUNT LAUREL	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
NORTH HANOVER	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
PALMYRA	Yes	\$ 20,000	\$ 20,000	0%
PEMBERTON	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
PEMBERTON BOROUGH	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
RIVERSIDE	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
SHAMONG	Yes	\$ 10,000	\$ 10,000	0%
SOUTHAMPTON	Yes	\$ 2,500	\$ 2,500	0%
SPRINGFIELD	Yes	\$ 7,500	\$ 7,500	20% of 1st 100K
TABERNACLE	Yes	\$ 10,000	\$ 10,000	0%
WESTAMPTON	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
WOODLAND	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
WRIGHTSTOWN	No	\$ 100,000	\$ 20,000	20% of 1st 2Mil/20% of 1st 250K POL
* Member does NOT participate in EPL coverage				

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

\* Member does NOT participate in EPL coverage

<b>Burlington County Municipal Joint Insurance Fund</b> <b>2017 EPL/CYBER Risk Management Budget</b>															
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	Joanne Robertson
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**

P.O. Box 489, Marlton, New Jersey 08053 · P: 856-446-9100 · F: 856-446-9149 · [www.burlcojif.org](http://www.burlcojif.org)

**BURLINGTON COUNTY MUNICIPAL FUND  
FINANCIAL FAST TRACK REPORT  
AS OF June 30, 2017**

	<i>THIS MONTH</i>	<i>YTD CHANGE</i>	<i>PRIOR YEAR END</i>	<i>FUND BALANCE</i>
1. <b>UNDERWRITING INCOME</b>	<b>652,252</b>	<b>3,900,302</b>	<b>97,390,677</b>	<b>101,290,978</b>
2. <b>CLAIM EXPENSES</b>				
Paid Claims	132,896	878,994	36,644,799	37,523,793
Case Reserves	149,339	339,622	3,373,151	3,712,773
IBNR	(245,776)	286,329	1,881,327	2,167,656
Recoveries	-	-	-	-
<b>TOTAL CLAIMS</b>	<b>36,459</b>	<b>1,504,944</b>	<b>41,899,277</b>	<b>43,404,222</b>
3. <b>EXPENSES</b>				
Excess Premiums	198,827	1,192,959	25,558,997	26,751,957
Administrative	116,327	589,207	16,253,855	16,843,062
<b>TOTAL EXPENSES</b>	<b>315,154</b>	<b>1,782,167</b>	<b>41,812,852</b>	<b>43,595,019</b>
4. <b>UNDERWRITING PROFIT (1-2-3)</b>	300,639	613,190	13,678,548	14,291,738
5. <b>INVESTMENT INCOME</b>	(6,541)	105,065	3,528,083	3,633,148
6. <b>DIVIDEND INCOME</b>	0	0	561,740	561,740
7. <b>STATUTORY PROFIT (4+5+6)</b>	<b>294,098</b>	<b>718,255</b>	<b>17,768,371</b>	<b>18,486,626</b>
8. <b>DIVIDEND</b>	0	0	7,196,718	7,196,718
9. <b>STATUTORY SURPLUS (7-8)</b>	<b>294,098</b>	<b>718,255</b>	<b>10,571,653</b>	<b>11,289,908</b>

***SURPLUS (DEFICITS) BY FUND YEAR***

Closed	(1,789)	31,564	4,896,980	4,928,543
MEL JIF Retro	(33)	315	0	315
2013	(1,922)	(12,191)	1,875,885	1,863,693
2014	(137,743)	(353,604)	2,099,011	1,745,407
2015	36,590	107,979	928,045	1,036,024
2016	165,380	335,161	771,732	1,106,894
2017	233,615	609,032		609,032
<b>TOTAL SURPLUS (DEFICITS)</b>	<b>294,098</b>	<b>718,255</b>	<b>10,571,653</b>	<b>11,289,908</b>
<b>TOTAL CASH</b>				<b>17,286,500</b>

***CLAIM ANALYSIS BY FUND YEAR***

<b>TOTAL CLOSED YEAR CLAIMS</b>	<b>(40)</b>	<b>(392)</b>	<b>30,178,025</b>	<b>30,177,633</b>
<b>FUND YEAR 2013</b>				
Paid Claims	36,411	55,583	2,202,460	2,258,042
Case Reserves	(38,377)	(71,942)	407,812	335,870
IBNR	3,049	42,279	35,639	77,918
Recoveries	0	0	0	0
<b>TOTAL FY 2013 CLAIMS</b>	<b>1,082</b>	<b>25,920</b>	<b>2,645,911</b>	<b>2,671,831</b>
<b>FUND YEAR 2014</b>				
Paid Claims	16,457	179,766	1,537,800	1,717,566
Case Reserves	(9,857)	206,675	660,572	867,247
IBNR	130,136	(16,156)	163,503	147,347
Recoveries	0	0	0	0
<b>TOTAL FY 2014 CLAIMS</b>	<b>136,736</b>	<b>370,285</b>	<b>2,361,875</b>	<b>2,732,161</b>
<b>FUND YEAR 2015</b>				
Paid Claims	30,524	160,981	1,742,504	1,903,485
Case Reserves	(48,905)	(146,485)	1,252,507	1,106,023
IBNR	(19,073)	(121,401)	329,953	208,552
Recoveries	0	0	0	0
<b>TOTAL FY 2015 CLAIMS</b>	<b>(37,454)</b>	<b>(106,904)</b>	<b>3,324,964</b>	<b>3,218,060</b>
<b>FUND YEAR 2016</b>				
Paid Claims	26,339	240,717	984,011	1,224,727
Case Reserves	(5,165)	(159,521)	1,052,259	892,738
IBNR	(188,569)	(395,186)	1,352,232	957,046
Recoveries	0	0	0	0
<b>TOTAL FY 2016 CLAIMS</b>	<b>(167,395)</b>	<b>(313,991)</b>	<b>3,388,502</b>	<b>3,074,511</b>
<b>FUND YEAR 2017</b>				
Paid Claims	23,205	242,339		242,339
Case Reserves	251,644	510,895		510,895
IBNR	(171,319)	776,793		776,793
Recoveries	0	0		0
<b>TOTAL FY 2017 CLAIMS</b>	<b>103,530</b>	<b>1,530,027</b>		<b>1,530,027</b>
<b>COMBINED TOTAL CLAIMS</b>	<b>36,459</b>	<b>1,504,944</b>	<b>41,899,277</b>	<b>43,404,222</b>

This report is based upon information which has not been audited nor certified by an actuary and as such may not truly represent the condition of the fund.

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

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

	<i>THIS MONTH</i>	<i>YTD CHANGE</i>	<i>PRIOR YEAR END</i>	<i>FUND BALANCE</i>
1. <b>UNDERWRITING INCOME</b>	<b>636,673</b>	<b>4,536,974</b>	<b>97,390,677</b>	<b>101,927,651</b>
2. <b>CLAIM EXPENSES</b>				
Paid Claims	116,703	995,697	36,644,799	38,054,285
Case Reserves	109,960	449,581	3,373,151	3,486,862
IBNR	28,343	314,672	1,881,327	2,118,081
Recoveries	-	-	-	-
<b>TOTAL CLAIMS</b>	<b>255,006</b>	<b>1,759,951</b>	<b>41,899,277</b>	<b>43,659,228</b>
3. <b>EXPENSES</b>				
Excess Premiums	206,147	1,399,107	25,558,997	26,958,104
Administrative	91,083	680,291	16,253,855	16,934,145
<b>TOTAL EXPENSES</b>	<b>297,230</b>	<b>2,079,397</b>	<b>41,812,852</b>	<b>43,892,249</b>
4. <b>UNDERWRITING PROFIT (1-2-3)</b>	<b>84,436</b>	<b>697,627</b>	<b>13,678,548</b>	<b>14,376,174</b>
5. <b>INVESTMENT INCOME</b>	<b>36,472</b>	<b>141,537</b>	<b>3,528,083</b>	<b>3,669,620</b>
6. <b>DIVIDEND INCOME</b>	<b>0</b>	<b>0</b>	<b>561,740</b>	<b>561,740</b>
7. <b>STATUTORY PROFIT (4+5+6)</b>	<b>120,909</b>	<b>839,164</b>	<b>17,768,371</b>	<b>18,607,535</b>
8. <b>DIVIDEND</b>	<b>0</b>	<b>0</b>	<b>7,196,718</b>	<b>7,196,718</b>
9. <b>STATUTORY SURPLUS (7-8)</b>	<b>120,909</b>	<b>839,164</b>	<b>10,571,653</b>	<b>11,410,817</b>

**SURPLUS (DEFICITS) BY FUND YEAR**

Closed	14,976	34,348	6,772,864	6,807,212
MEL JIF Retro	188	503	0	503
2014	5,691	(347,913)	2,099,011	1,751,098
2015	4,847	112,826	928,045	1,040,871
2016	6,237	341,399	771,732	1,113,131
2017	88,970	698,001		698,001
<b>TOTAL SURPLUS (DEFICITS)</b>	<b>120,909</b>	<b>839,164</b>	<b>10,571,653</b>	<b>11,410,817</b>
<b>TOTAL CASH</b>				<b>17,626,720</b>

**CLAIM ANALYSIS BY FUND YEAR**

<b>TOTAL CLOSED YEAR CLAIMS</b>	<b>0</b>	<b>25,528</b>	<b>32,823,936</b>	<b>32,849,463</b>
<b>FUND YEAR 2014</b>				
Paid Claims	15,665	195,431	1,537,800	1,733,231
Case Reserves	(12,590)	194,085	660,572	854,657
IBNR	(3,075)	(19,231)	163,503	144,272
Recoveries	0	0	0	0
<b>TOTAL FY 2014 CLAIMS</b>	<b>0</b>	<b>370,285</b>	<b>2,361,875</b>	<b>2,732,161</b>
<b>FUND YEAR 2015</b>				
Paid Claims	17,187	178,168	1,742,504	1,920,672
Case Reserves	(47,233)	(193,717)	1,252,507	1,058,790
IBNR	30,046	(91,355)	329,953	238,598
Recoveries	0	0	0	0
<b>TOTAL FY 2015 CLAIMS</b>	<b>0</b>	<b>(106,904)</b>	<b>3,324,964</b>	<b>3,218,060</b>
<b>FUND YEAR 2016</b>				
Paid Claims	29,253	269,969	984,011	1,253,980
Case Reserves	(13,397)	(172,918)	1,052,259	879,341
IBNR	(15,856)	(411,042)	1,352,232	941,190
Recoveries	0	0	0	0
<b>TOTAL FY 2016 CLAIMS</b>	<b>0</b>	<b>(313,991)</b>	<b>3,388,502</b>	<b>3,074,511</b>
<b>FUND YEAR 2017</b>				
Paid Claims	54,599	296,938		296,938
Case Reserves	183,179	694,074		694,074
IBNR	17,228	794,021		794,021
Recoveries	0	0		0
<b>TOTAL FY 2017 CLAIMS</b>	<b>255,006</b>	<b>1,785,033</b>		<b>1,785,033</b>
<b>COMBINED TOTAL CLAIMS</b>	<b>255,006</b>	<b>1,759,951</b>	<b>41,899,277</b>	<b>43,659,228</b>

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 August***

<b>ITEM</b>	<b>FILING STATUS</b>
Meeting Minutes	9/21/17
Bylaws Amendments	N/A
Risk Management Program Changes	N/A
New Member Filings	N/A
Supplemental Assessments/Contributions	N/A
Budget Amendments (transfers, etc.)	7/20/17
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**

<b>ITEM</b>	<b>FILING STATUS</b>
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

<b>Professionals</b>	<b>Contract</b>	<b>Gen Ins</b>	<b>Fidelity</b>	<b>E&amp;O</b>	<b>Surety</b>
<b>Actuary</b> – Actuarial Advantage	X	7/9/18	N/A	7/16/18	N/A
<b>Administrative Consultant</b> -PERMA	X	12/10/17	N/A	12/10/17	N/A
<b>Administrator</b> - AJG	X	10/1/17	JIF	9/1/17	N/A
<b>Asset Manager</b> -TD Bank	X	10/1/17	5/1/16	10/1/17	N/A
<b>Attorney</b> - DeWeese	X	9/1/17	N/A	9/1/17	N/A
<b>Auditor</b> - Bowman	X	8/1/17	N/A	8/1/17	N/A
<b>Claims Administrator</b> - Qual-Lynx	X	7/1/18	5/1/16	10/1/17	12/30/15
<b>Managed Care</b> - QualCare	X	7/1/18	N/A	10/1/17	N/A
<b>Database Management</b> - Exigis	X	3/31/18	NA	3/31/18	NA
<b>Payroll Auditor</b> - Bowman	X	8/1/17	N/A	8/1/17	N/A
<b>Property Appraiser</b> - AssetWorks	X	9/27/17	N/A	9/27/17	N/A
<b>Safety Director</b> - JA Montgomery	X	12/10/17	N/A	12/10/17	N/A
<b>Underwriting Manager</b> -Conner Strong	X	12/10/17	N/A	12/10/17	N/A
<b>Treasurer</b> - Tontarski	X	N/A	5/1/16	N/A	JIF
<b>Recording Secretary</b> – Brenda Smith	X	N/A	N/A	N/A	N/A
<b>Website</b> – Joyce Media	X	N/A	N/A	N/A	N/A
<b>Wellness Director</b> – Target Wellness	X	N/A	N/A	N/A	N/A

WELCOME TO JOHN GEANEY'S

New Jersey

## WORKERS' COMP BLOG

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

A Capehart Scatchard Blog

## Appellate Division Affirms Award of UPS Driver's Motion for Med and Temp

John H. Geaney July 13, 2017 Awards 0 Comments

Roy Hendrickson worked for thirty years at UPS. His first 19 years were as a package car driver making over 100 stops per day to deliver or pick up packages. He injured his back in 1992 but did not file a workers' compensation claim. In 2002 he injured his back lifting a heavy package, losing two months of work time. He was diagnosed with sprains, degenerative disc disease and stenosis. He received an award of 15% permanent partial disability. He reopened that claim in 2004, settling for 17.5% credit 15% for the prior award.

In 2006 Hendrickson began working as a feeder driver for UPS, driving tractor-trailers to New York City, the Meadowlands, Secaucus, Cranbury and locations in New England. He drove trucks without air ride suspensions, testifying that he felt shocks and vibrations over pot-hole ridden roads. He said this activity caused additional pain in his low back, requiring acupuncture treatment.

In 2008 Hendrickson also began working as a shifter driver, which required backing the truck into a trailer and "hitting the pin" to connect the two. He testified that every time he made the connection, around 75 times per day, there was an impact such that he felt as though he were being punched in the back.

In 2012 Hendrickson was at a mall and collapsed due to pain and numbness radiating down his legs from his low back. His chiropractor sent him for an MRI in August 2013, which showed herniated discs at L3-4 and L4-5 along with severe stenosis. His chiropractor refused to treat him after the MRI study, so Hendrickson saw a surgeon who recommended bilateral nerve blocks. When that failed to relieve his pain, Hendrickson opted for surgery in March 2014 to decompress the disc at L4-5. The surgery provided three months' relief, but a repeat MRI showed persistent disc herniation at L4-5 with impingement on the L5 nerve root. Hendrickson said he continued to work in pain but avoided any non-work activities that might increase his pain.

Hendrickson filed a Claim Petition and a Motion for Medical and Temporary Disability Benefits, asserting that UPS should pay for his back surgery and lost wages based on occupational injuries over the years. UPS opposed the motion and argued that the claim was time barred because the back problems stemmed from the 2002 trauma. That claim had not been reopened but once, concluding many years ago.

Petitioner produced testimony from Dr. Michael Cohen, who contended that petitioner's back problems were not the result of trauma suffered in 2002 but rather repetitive occupational stress over the years. Dr. Nirav Shah on behalf of UPS testified that petitioner suffered an injury to his back on April 16, 2014 from lifting packages.

Subscribe to receive blog updates and notifications.

your email address

Awarded Best Blog 2016!

This Blog Has Been Selected As A



enter search terms

### Most Popular Posts



Section 20 Settlement Versus Order Approving Settlement

9,272 views | posted on June 12, 2015



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

6,648 views | posted on March 28, 2016



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

3,173 views | posted on January 27, 2016



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

3,126 views | posted on October 21, 2013



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

2,131 views | posted on December 29, 2016



However, the record did not support Dr. Shah's assertion that there was a work accident on April 16, 2014. Dr. Shah testified that petitioner's back revealed multiple herniations that were the result of chronic degenerative changes in the spine. He said these changes progressed naturally, not from repetitive occupational exposures.

The Judge of Compensation found Dr. Cohen to be more persuasive than Dr. Shah. The judge credited petitioner's testimony that the 2006 transfer to feeder and shifter work worsened his spine condition. The judge noted that petitioner frequently bounced around in his truck when driving over potholes or bumps in the road. The judge further noted that the action of hitting the pin in connecting vehicles created a sensation of petitioner being hit in the low back. He found Dr. Cohen credible in explaining how driving a tractor trailer objectively worsened petitioner's low back. The Judge found Dr. Shah less than credible because in part Dr. Shah mistakenly believed there was a 2014 traumatic accident. The judge found that there was aggravation and acceleration of petitioner's spine from 2006 to 2013 caused by work.

UPS appealed and argued again that petitioner's claim petition was barred by the statute of limitations because everything went back to 2002 accident. The legal argument was interesting, pitting two major case precedents against each other. UPS argued that this was like the case of *Peterson v. Hermann Forwarding Co.*, 267 N.J. Super. 493 (App. Div. 1993), *certif. denied*, 135 N.J. 304 (1994). In that case a trauma occurred to a truck driver, whose back got progressively worse after the next five brief trucking jobs he worked, eventually leading to total disability. The Appellate Division placed responsibility in that case on the first employer with the traumatic event, stating that there was no objective proof of worsening over the next five employments. All of the occupational claims were dismissed.

Petitioner relied on the case of *Singletary v. WAWA*, 406 N.J. Super. 558 (App. Div. 2009). The rule in that case was that "*Very short periods of employment . . . may allow no reasonable inference of material contribution to disability. In contrast, long periods of physically taxing employment, such as the five years Singletary worked at WAWA after her December 2001 accident, may reasonably support a finding of material contribution of disability.*" The Appellate Division disagreed with UPS and concluded that petitioner's occupational exposure was largely responsible for causing petitioner's medical issues. Counsel for Hendrickson, Mr. Richard Schibell, Esq., contended that petitioner's back pain progressively worsened over the years due to ongoing stressors at work, and that there was no statute of limitations issue since petitioner was still being exposed to occupational injuries when he filed the claim petition.

The case can be found at *Hendrickson v. UPS*, A-3627-15T2 (App. Div. July 11, 2017). The case shows how an occupational orthopedic disease claim must be proved in order to prevail in workers' compensation. There must be detailed testimony by the employee or co-employees of credible physical stressors, and then credible medical testimony linking those physical stressors to the medical condition afflicting the claimant.

## 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 benefits  
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 accomodation Relative  
Nature of Work Test Reopener Section  
20 statute of limitations subrogation  
summary judgment Supreme Court  
Telecommuting temporary disability  
Temporary Disability Benefits The  
Second Injury Fund



# WELCOME TO JOHN GEANEY

## WORKERS' COMP BLOG

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

A Capehart Scatchard Blog

## Appellate Division Finds Employee Status, Not Casual Employee Or Independent Contractor Status

John H. Geaney July 18, 2017 Court Rulings 0 Comments

Michael Savio was injured on a job site on June 1, 2006. He stated that he worked for Matthew Giambri for four weeks on two job sites, pouring concrete on one site, and doing plumbing work on the other site. Giambri paid him \$150 per day to pour concrete; otherwise, he paid him \$100 to \$125 per day.

On the day of the accident, Giambri picked up Savio from his home and drove him to a job site. His job that day was to tear off siding on a home. Savio testified that Giambri pointed out what he had to do and then left. He said he had his own tools but there was no evidence that he used them on the job site. He brought no materials with him as everything he needed was there.

After Savio removed the siding, he descended from a ladder which broke, causing Savio to fall two-and-a-half stories and injure his spine. He treated for four years for the injury and was never able to resume construction work. Petitioner filed a petition asserting that he was employed by Giambri, and his employer asserted that he was an independent contractor or a casual employee and therefore not protected by workers' compensation laws.

The Judge of Compensation and the Appellate Division found that petitioner was an employee. The opinion of the Appellate Division is interesting because the court reviewed 12 factors outlined in the case of *Estate of Kotsovska, ex rel. Kotsovska v. Liebman*, 221 N.J. 568 (2015).

- The first factor is the employer's right to control the means and manner of work performance. The court found that there was evidence that Giambri provided instruction in what to do and how to remove the siding, as well as materials to do the job. The court felt it insignificant that Giambri left the work site while the siding was removed. The court also said that the "control" factor carries less weight than other factors;
- The court felt that the second and third factors had minimal significance in this case. They involve supervision necessary over the job and skills to perform the job. The court agreed with the Judge of Compensation that Savio had the skills and required little direction;
- The fourth factor pertains to who furnishes equipment, and this was clearly in Savio's favor;
- The fifth factor involves the length of time a worker performs duties for the alleged employer. In this case the court felt that four weeks was sufficient.
- The sixth factor relates to the method used to pay the alleged employee. Here Savio was paid by cash or personal check, and Giambri gave him a W-2 form at the end of the year. This also favored employment;

Subscribe to receive blog updates and notifications.

your email address

Awarded Best Blog 2016!



enter search terms

### Most Popular Posts



Section 20 Settlement Versus Order Approving Settlement

9,272 views | posted on June 12, 2015



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

8,649 views | posted on March 28, 2016



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

3,173 views | posted on January 27, 2016



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

3,126 views | posted on October 21, 2013



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

2,131 views | posted on December 29, 2016



- The seventh factor focuses on the manner in which the work relationship terminated. In this case the petitioner could not return to work because of his injury.
- The eighth, tenth, and eleventh factors pertain to benefits: annual leave, retirement benefits, and payment of Social Security taxes. There was no evidence in this case regarding these factors.
- The ninth factor focuses on whether the alleged employee's work is an integral part of the employer's business. **"Here, the judge found Giambri was a contractor who employed laborers to perform services on his behalf and, thus, the work Savio performed was an integral part of Giambri's business."**
- Lastly, the twelfth factor examines the intentions of the parties. The Appellate Division believed that there was a relationship consistent with an employer and employee, even if there was no documentation expressing intention.

The Appellate Division felt that the vast majority of these factors favored employment status and affirmed the decision of the Judge of Compensation. The case is very helpful in resolving disputes of this nature by providing a framework to analyze similar situations. It can be found at [Savio v. Giambri](#), A-0701-15T1 (App. Div. July 12, 2017).

#### WC Question of the Week!

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

**This week's question:** In cases of amputation of a body member, there is an additional percentage assessed as a "bonus" payable to the employee. What is that percentage, and is that percentage subject to counsel fees?

Answers should be emailed to: [SocialMedia@capehart.com](mailto:SocialMedia@capehart.com)

Good luck!

Share / Save ↕

#### 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](http://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

#### 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 benefits  
 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 statute of limitations subrogation  
 summary judgment Supreme Court  
 Telecommuting temporary disability  
 Temporary Disability Benefits The  
 Second Injury Fund



# WELCOME TO JOHN'S BLOG

## WORKERS' COMP BLOG

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

A Capehart Scatchard Blog

## New Jersey Supreme Court Rejects Summary Judgment for Hospital in Terminating Disabled Employee

John H. Geaney July 25, 2017 Court Rulings 0 Comments

Workers' compensation claims often lead to complex disability discrimination law suits, and the recent New Jersey Supreme Court case of **Grande v. Saint Clare's Health System** (A-67-15) (July 12, 2017) provides a good example of this. The case concerned the termination of a registered nurse by the hospital following a series of work-related injuries involving the nurse.

Maryanne Grande was employed by St. Clare's from 2000 to July 2010. Her job tending to stroke victims involved maintaining charts, administering medications, providing general care, assisting patients with daily living activities such as washing, bathing, dressing, walking, repositioning patients in bed, and guarding them against falls.

In August 2008, St. Clare's performed a job system analysis for various nursing positions, resulting in a description of the frequency that nurses performed certain tasks. In the year prior to the job analysis, Grande injured her left shoulder while repositioning a patient in bed. This led to surgery with a three month recovery period at home before returning on a light-duty basis, followed by full duty status in a month.

In May 2008, Grande was repositioning a patient in bed and felt pain in her right shoulder this time. An MRI showed no serious abnormality. But in November 2008, Grande reinjured her left shoulder again while lifting the legs of a 300-pound patient. She underwent a second surgery and returned to full duty approximately six months after the accident.

In February 2010, Grande was caring for an overweight patient. The patient began to fall, and Grande grabbed the patient's shoulders from behind, injuring her neck. She had surgery on her neck and was out of work four months. On her first day back to work, she left after four hours due to pain. Two weeks later she returned to full-time, light-duty work.

In early July 2010, Grande's physician, Dr. Joel Spielman, cleared her to return to full-duty work, but the hospital required her to attend an FCE. The FCE professionals understood that her job required her to push, pull and lift from waist to chest frequently (34-66% of the time). She was able to perform these functions occasionally (1-33% of the time). The report documented "mild residual functional issues" but concluded that **"it is improbable that this will significantly affect job performance ability."** Given the recent neck surgery, the FCE report suggested that Grande be permitted changes in activities during periods of prolonged or repetitive neck movements. Finally, the report suggested that Grande "seek appropriate assistance with heavier physical activities

Subscribe to receive blog updates and notifications.

your email address

Awarded Best Blog 2016!



enter search terms

### Most Popular Posts



Section 20 Settlement Versus Order Approving Settlement

9,272 views | posted on June 12, 2015



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

8,640 views | posted on March 28, 2016



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

3,173 views | posted on January 27, 2016



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

3,126 views | posted on October 21, 2013



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

2,131 views | posted on December 29, 2016



such as patient transfers, guarding ambulatory patients or handling loads" greater than 50 pounds. She was cleared for medium category work (occasional lift and work up to 50 pounds). The FCE report also deferred to Grande's treating physician, Dr. Spielman.

Dr. Spielman took contradictory positions in the case. As noted above, his first note approved full-duty return to work before any FCE was done. On July 21, 2010, following the FCE, Dr. Spielman approved Grande to return to work with restrictions as outlined in the FCE. He advised that Grande needed permanent restrictions of lifting up to 50 pounds occasionally and should transfer patients with assistance only.

The hospital proceeded to terminate Grande's employment because the hospital concluded that she could not perform the essential functions safely. Grande then saw Dr. Spielman again, and this time Dr. Spielman pivoted back to his original note, stating that Grande had no restrictions any longer. St. Clare's had already terminated Grande and refused to rehire her. The Court ignored Dr. Spielman's last note because it was issued after Grande had been fired.

Grande sued alleging discrimination based on disability under the New Jersey Law Against Discrimination. The trial court granted St. Clare's motion for summary judgement. A divided Appellate Division panel reversed. The New Jersey Supreme Court ultimately agreed with the Appellate Division. The Court examined the two main reasons that the hospital terminated Grande. First, the hospital argued that Grande had chronic and excessive absenteeism. In the prior three years, Grande had been out of work for about a year. But the Supreme Court noted that there were issues of fact whether Grande's absences were sufficiently "chronic and excessive."

The second reason advanced by St. Clare's was that the FCE supported its position that Grande could not safely perform the essential job functions. The Court rejected this as well, stating that there was no consistent understanding of the essential job functions. The 2008 St. Clare's Job Analysis showed that RNs must lift fifty pounds from waist to chest frequently (34% to 66% of the day). It also reflected that there was no activity that is performed at a frequency greater than 66% of the time.

The Court examined the FCE results carefully. It became apparent to the Court that there was an inconsistency between the 2008 Job Analysis and the testing standards of the FCE. **The 2008 Job Analysis required lifting 50 pounds from waist to chest frequently. The FCE understood that a nurse must lift 20 pounds constantly, 67% to 100% of the time. There was no requirement for constant lifting in the Job Analysis. Additionally, the FCE understood that there was an occasional requirement of lifting of up to 100 pounds, which did not appear in the Job Analysis at all.** In essence, the FCE assumed almost constant lifting, and sometimes at much higher weights, than the 2008 Job Analysis. The FCE referred to a job analysis received from the hospital, but it did not appear to be the 2008 Job Analysis. For her part, Grande said both the 2008 Job Analysis and the FCE criteria were wrong: she contended that the actual physical aspects of her job were less onerous and that she could do the job.

The Supreme Court also noted that the FCE cautioned that the results "may be compatible with mild residual functional issues," but "it is improbable that this will significantly affect job performance ability." This language did not support the termination of Grande at all. The FCE deferred to Dr. Spielman, who wrote his second report incorporating the conclusions of the FCE. In essence, Dr. Spielman embraced the FCE recommendations.

Finally, the Court noted that the hospital was concerned about Grande's potential to injure patients. She had never actually injured any patient when she was injured on the

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 benefits  
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 accomodation Relative  
Nature of Work Test Reopener Section  
20 statute of limitations subrogation  
summary judgment Supreme Court  
Telecommuting temporary disability  
Temporary Disability Benefits The  
Second Injury Fund



job previously, and the FCE report only recommended that Grande be assisted in lifting more than 50 pounds, notwithstanding that she was able to lift over 100 pounds during testing. St. Clare's produced no expert indicating that there was a material risk of harm to herself or patients if she returned to work.

The Supreme Court affirmed the dismissal of summary judgment for the hospital and remanded the case for trial. The case is of great importance because the use of FCEs is widespread in New Jersey in helping employers determine whether to return employees to work following work injuries or non-work medical conditions. **The issue in this case arises quite often, namely a disagreement over the essential job functions.** In this case the hospital did have a good job analysis, but somehow that requirements in the 2008 Job Analysis did not coincide with the requirements of the FCE. Further, the hospital seemed to have reached too far in concluding from the FCE that the employee could not do her job.

What should employers and FCE companies do when an employee disagrees with the essential functions? One idea is to have a document that clearly records the essential functions which has been signed off by the employer and the employee. Getting all parties on the same page would eliminate the main objection in countless situations over what is and what is not an essential job function. FCEs are extremely helpful because they provide scientific data on what an employee can physically do, but if the test does not replicate the job duties, then the test is invalid. More time should be put into confirming the essential functions and then confirming with the employee that he or she agrees with those functions. Creating a sound list of essential functions is critical, and there are companies who can visit work sites and document the essential functions.

#### Answers to July Comp Quizzes and Winner Announcement!

**First Quiz:** When you step into the petitioner's shoes and file the third party claim; or when there is no attorney's fee in the third party claim.

**Second Quiz:** The answer is 30% and it is not subject to counsel fees.

The winner for the month of July is Michele Bucek! Congratulations, Michele!

Thank you to everyone who participated!

Share / Save

Tags: summary judgment

#### 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

LexisNexis®



LexisNexis®



NWCDN Member





# WELCOME TO NEW JERSEY New Jersey WORKERS' COMP BLOG

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

A Capehart Scatchard Blog

## How Employers Can Reduce Permanency Awards In New Jersey At No Cost

John H. Geaney August 3, 2017 Awards 0 Comments

Permanency awards in the New Jersey Division of Workers' Compensation can amount to very significant dollars. An award of 40% partial permanent disability at 2017 rates amounts to \$114,720 – tax free. Furthermore, the case can be reopened within two years from the last date of payment for further permanency benefits. If the employee reopens the case and obtains another 10% hiking the 40% award to 50%, the employee will collect an additional \$64,680, again tax free. Usually the employee in New Jersey is back doing the same job but is eligible for a substantial permanency award because New Jersey (unlike Pennsylvania and New York) is not a state where proof of lost wages or earning capacity is required for permanency benefits. Rather, it is a loss of physical function state.

Many clients have asked what kind of evidence and testimony does a Judge of Compensation focus on to decide the appropriate percentage of disability. The answer is two-fold: first the judge will review the objective medical studies, i.e., MRI, CT scan, EMG, surgery records along with the medical IMEs from the opposing experts. Next, the judge will focus on the testimony of the claimant in court regarding the effect of the accident on his or her non-work activities or work activities. The claimant needs both to get an award. Assuming that the employee is back to work doing the very same job, the focus will exclusively be on the non-work activities that the employee can or cannot do.

So this is where employers can help themselves immensely. Consider that the testimony of the claimant in court may be that the employee can no longer play basketball, or go to the gym, or garden in a crouched position due to back pain even after surgery has occurred. Those are significant complaints to most judges. They are given at the time of settlement. Defense lawyers and adjusters do not know if these complaints are accurate. *Suppose, however, the employer is well aware that the employee is still playing basketball and going to the gym, and suppose the employer has communicated that valuable information to the carrier/TPA and defense counsel?* That information becomes crucial on cross examination of the petitioner by defense counsel. It raises issues of credibility and sharply reduces the value of the case because an award of permanent disability must be supported by proof of a material impact on work or non-work activities. Without that, no award can be entered.

Now consider an even greater service that employers can provide for themselves which will lead to enormous savings. As I have already indicated, there must be testimony by the claimant about proof of a material impact on non-work activities – or in rare cases, work activities. **The comparison is between the employee's level of activity before the accident and the level of activity at the time of the settlement.** The logic is the employee gets paid money because he or she used to be able to enjoy many things in life, and do many things, that he or she cannot do as a result of the accident. But how

Subscribe to receive blog updates and notifications.

your email address

Awarded Best Blog 2016!

This Blog Has Been Selected As A



enter search terms

### Most Popular Posts



Section 20 Settlement Versus Order Approving Settlement

9,272 views | posted on June 12, 2015



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

8,640 views | posted on March 28, 2016



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

3,173 views | posted on January 27, 2016



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

3,126 views | posted on October 21, 2013



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

2,131 views | posted on December 29, 2016



can employers establish the level of activity before the accident? If that could be established, wouldn't it make a huge difference in cases? Yes it would, and it is easy to establish the level of activity before an accident.

Here's the answer: employers can establish the pre-accident level of activity by use of an employee accident form, signed and filled out entirely by the employee, which asks the employee, among other questions, what recreational or social activities the employee has engaged in during the past few years. The form is also used to ask how the accident occurred, whether there were witnesses and other pertinent information. This form costs nothing at all but can save untold amounts of money for employers in negotiations and at settlement.

Suppose Claimant James Smith has a back injury on January 1, 2016 and fills out an employee accident form right away. To the question about prior recreational and social activities, the claimant says *"No sports at all. No gym activities. I only watch television."* At the time of settlement in August 2017, in order to support a substantial award, the employee testifies that **he can no longer lift weights in the gym, play basketball or do mountain biking.** Those are his three main complaints. The defense attorney, armed with the employee accident form, successfully cross examines the employee on his statement in the employee accident form filled out by the employee himself at the time of the injury! The lawyer enters that document into evidence to prove that this employee did not even play sports, did not belong to a gym, did not lift weights, and just watched TV by his own admission. Defense counsel has attacked the employee's credibility and now withdraws the settlement offer, arguing under *Perez v. Pantasote*, that there is no proof of a substantial impact on non-work activities. As noted above, no judge can approve a settlement no matter how much surgery has taken place without establishing a substantial impact on work or non-work activities.

These are winning techniques that quite literally cost nothing and take almost no time, and they can save enormous sums of money for employers. Whether your company has a carrier, or a TPA, or is self-insured, the message is simple: communicate the information your company has to your defense attorney and adjuster about activities that the employee is engaged in: hobbies, sports, gym memberships, and anything else along these lines. And use employee accident forms. The undersigned has a good one for Capehart clients. Unfortunately, most defense attorneys enter negotiations without having any idea what sports or recreational activities an employee engaged in pre-accident or engages in post-accident. The best and most useful information is almost always contained in the workplace itself through co-employees and supervisors, and that information, if extended to defense counsel, can completely change the outcome of any comp case to the benefit of the employer.


#### WC Question of the Week!

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

**This week's question:** In a dependency case, what is the age limit for a full time college student to obtain dependency benefits?

Answers should be emailed to: [SocialMedia@capehart.com](mailto:SocialMedia@capehart.com)

Good luck!

 Share / Save ↕

Tags: Permanency Awards

Categories:

ADA Awards <sup>Benefits</sup> 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 benefits  
 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 accomodation Relative  
 Nature of Work Test Reopener Section  
 20 statute of limitations subrogation  
 summary judgment Supreme Court  
 Telecommuting temporary disability  
 Temporary Disability Benefits The  
 Second Injury Fund



WELCOME TO JOHN SCATCHARD'S

## New Jersey WORKERS' COMP BLOG

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

A Capehart Scatchard Blog

# UPS Prevails By Means of Occupational Statute of Limitations Defense on Claim for Bilateral Knee Replacement Surgery

John H. Geaney August 10, 2017 Key Defenses 0 Comments

The best defense against an occupational disease claim is often the statute of limitations. That is how the employer won in [Mara v. United Parcel Service](#), A-3691-15T4 (App. Div. August 4, 2017).

The case involved a package car driver named Craig Mara who began working for UPS in 1983. He filed a claim petition in 2011 contending that his bilateral knee replacement surgery in 2010 was caused by decades of physical stressors on the job. He argued that he did not realize his knee condition was work related until after he had his surgery, and since he filed within two years of the surgery date, he argued that his filing was timely.

UPS countered with evidence that Mara knew his condition was related to his work in 2006. Mara had long-standing knee problems, including prior left knee surgery 10 years before he testified. His personal chiropractor, Dr. Ruth, had been treating Mara for knee pain since 2003 and told him that his condition was work related in 2006. He admitted in his testimony that he revealed to Dr. Ruth that driving at work and moving around at work caused him knee pain. He also told Dr. Ruth that his right knee was hurting due to work activities.

The Judge of Compensation found that petitioner's claim was not timely filed, and the Appellate Division affirmed. The Court said, "**Considerably more than two years prior to his 2011 petition, Mara was well aware that the problems in both his knees were work-related. Long before the 2010 knee replacements, the problem with at least one knee was sufficiently severe as to require surgery to repair a torn meniscus.**"

The Court also rejected petitioner's alternative argument that his employer lulled him into believing that his knee condition was work related by having the surgery paid for by employer sponsored health insurance. The Judge of Compensation correctly pointed out that the employer's health insurance was separate and distinct from its workers' compensation policy.

The case makes sense because it directly falls within the language of N.J.S.A. 34:15-34, which requires that a compensation petition must be filed "*within 2 years after the date on which the claimant first knew the nature of the disability and its relation to the employment.*" The defense was able to show both elements: that the petitioner knew the nature of his disability and thought the condition was work related. UPS was able to prove the defense through prior medical records, particularly prior chiropractic records. It is absolutely essential in occupational orthopedic claims that employers obtain prior

Subscribe to receive blog updates and notifications.

your email address

subscribe

Awarded Best Blog 2016!

This Blog Has Been Selected As A



enter search terms

search

## Most Popular Posts



Section 20 Settlement Versus Order Approving Settlement

9,272 views | posted on June 12, 2015



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

8,640 views | posted on March 28, 2016



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

3,173 views | posted on January 27, 2016



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

3,126 views | posted on October 21, 2013



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

2,131 views | posted on December 29, 2016



chiropractic, family doctor and prior orthopedic treatment records because those records often build the entire defense to the claim, just as in this matter.

#### 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:** There is one circumstance where an employee's workers' compensation award must be doubled by the Judge of Compensation. What is that circumstance?

Answers should be emailed to: [SocialMedia@capehart.com](mailto:SocialMedia@capehart.com)

Good luck!

Share / Save

**Tags:** occupational disease claim, statute of limitations

#### 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](http://www.njicle.com).

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

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

Capehart Scatchard is a full service law firm with offices in Mt. Laurel and Trenton, New Jersey. The firm represents employers and businesses in a wide variety of areas, including workers' compensation, civil litigation, labor, environmental, business, estates and governmental affairs.

More blog posts from John H. Geaney.

Categories:

ADA Awards 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 benefits  
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 accomodation Relative  
Nature of Work Test Reopener Section  
20 statute of limitations subrogation  
summary judgment Supreme Court  
Telecommuting temporary disability  
Temporary Disability Benefits The  
Second Injury Fund



WELCOME TO JOHN GEAFFEY'S

# New Jersey WORKERS' COMP BLOG

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

A Capehart Scatchard Blog

## Respondent's Decision Not To Produce Live Testimony Costs Dearly On Reopener Award

John H. Geaney August 15, 2017 Awards 0 Comments

There is a cardinal rule in workers' compensation trials that employers and defense counsel must follow: **never try a case on reports unless the exposure is minimal.** To put it another way, where the exposure is significant, the employer must bring in a medical witness for testimony and cross examine the petitioner's expert. The employer in **Roy v. Marsden & Sons Electric**, A-1324-15T1 (App. Div. August 9, 2017) violated that rule by trying the case on medical reports alone and paid the price.

The case involved a reopener of an award of 22.5% permanent partial disability or \$31,518. The initial award for an accident on July 26, 2011 was described as being **"for orthopedic and neurologic residuals of the lumbar spine for a compression fracture at L1 and L2 and for a bulging disc at L5-S1."** The reopener was timely filed, and petitioner saw Dr. John Gaffney for petitioner and Dr. Francis Meeteer for respondent for reevaluations.

Dr. Gaffney noted in his reexam that petitioner had difficulty transferring positions from a supine to sitting to standing position due to spinal pain. He found spasm and tenderness in the lumbar areas of the spine. He also found sensory deficit with pinprick into the bilateral extremities. He raised his estimate by 45% for residuals of a compression fracture of the superior endplate of L1, and compression fracture of the superior endplate of L2; **new progressive lumbar disc injury with bulging discs at L3-4 and L4-L5, and a disc osteophyte complex at L5-S1; persistent and progressive lumbar radiculopathy; lumbar fibromyositis syndrome; and chronic pain in the lumbar spine.** He related all of these findings to the original accident in 2011.

Dr. Meeteer for respondent had not seen petitioner originally. There is no explanation in the appellate division decision on why respondent chose not to use the original physician. Usually respondents return to the same physician on reopener exams. Dr. Meeteer found no spasm, no tenderness, and clinical tests were generally negative. In other words, the two experts had completely different findings. Dr. Meeteer estimated five percent permanent partial disability for a compression fracture at L1 and L5 and disc bulging of the low back.

Petitioner said at the initial 2012 hearing that he experienced a severe, stabbing pain in his back that radiated down to both feet lasting an hour. In the reopener hearing in 2015 he said that the radicular pain was there constantly. In 2012 the pain would awaken him from a night's sleep occasionally. By 2015 the pain woke him two or three times each night. In 2012 he could walk three miles and lift objects up to 30 to 40 pounds. In his 2015 testimony he could no longer walk long distances due to fear that he might not be able to walk back. He said he used a long shoe horn to put his shoes **46** because he

Subscribe to receive blog updates  
and notifications.

your email address

Awarded Best Blog 2016!

This Blog Has Been Selected As A



enter search terms

### Most Popular Posts



Section 20 Settlement Versus Order  
Approving Settlement

9,272 views | posted on June 12, 2015



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

8,640 views | posted on March 28, 2016



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

3,173 views | posted on January 27, 2016



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

3,126 views | posted on October 21, 2013



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

2,131 views | posted on December 29, 2016



could no longer bend down to do so. He seldom lifted objects weighing more than a grocery bag.

Petitioner did have treatment after the initial award. Dr. Joseph Zerbo prescribed a course of physical therapy and a work hardening program as well as an FCE which noted that petitioner could return to full-time work. He underwent an MRI on January 8, 2015 which revealed "internal disc derangement at L4-5 and L5-S1 producing discogenic syndrome." Dr. Zerbo noted that the compression fractures had healed satisfactorily. He recommended a lumbar fusion surgery which petitioner declined.

**The Judge of Compensation explained that both counsel had agreed to allow her to decide the case by submitting medical reports without live testimony from any physicians or experts.** She noted that the sole issue before her was whether there was an increase in petitioner's previous award and if so, in what degree. She also noted that petitioner was in obvious distress. She also observed that Dr. Gaffney saw petitioner in 2012 and that Dr. Meeteer had not seen him previously. She found Dr. Gaffney to be more credible partly because he had seen petitioner twice. She further noted that petitioner had seen Dr. Joseph Zerbo after the initial award for treatment. The Judge of Compensation awarded petitioner another 20% for a total of 42.5% or an increase from \$31,518 to \$121,125 or approximately \$89,607 in new money, almost four times the amount of the prior award.

Respondent appealed and argued principally that there were new findings on the MRI in 2015 that were not causally related to the original accident and that there was no credible medical evidence linking these findings to the original accident. Respondent also argued that there was no support for an increase of 20%. The Appellate Division flatly rejected these arguments precisely because respondent agreed to try the case on reports:

**... Respondent is critical of petitioner's expert's reports because the reports' explanations concerning the extent of petitioner's increased disability and the causal relation of that increase to the original accident does not contain sufficient elaboration. Yet, by agreeing to present the medical evidence in reports rather than by experts' testimony, respondent now criticizes the JOC for doing precisely what the parties tasked her with doing; namely, reviewing the documentary evidence as a whole and determining the credibility of conflicting reports based on all the documentary evidence as well as petitioner's testimony. That is precisely what the JOC did, and her findings are amply supported by the documentary evidence and petitioner's testimony.**

In short, the Appellate Division said that if you say you waive live testimony from the experts, you cannot effectively argue causation issues at trial or on appeal. You are limited to arguing whether there is evidence supporting additional disability. You need expert testimony to assist the trier of fact when it comes to causation issues. Judges are not doctors and cannot decide from paper evidence which findings are work related without live testimony on which to base their conclusion. That has always been the rule. It may cost one or two thousand dollars to produce a medical expert, but the benefit far outweighs the cost in almost every case. In this case respondent apparently had some legitimate arguments to make on causation but failed to bring in the experts to make those arguments.

Here the potential exposure was very high because the prior award was not far from the 30% level where awards become much more expensive in New Jersey. It turned out

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 benefits  
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 accomodation Relative  
Nature of Work Test Reopener Section  
20 statute of limitations subrogation  
summary judgment Supreme Court  
Telecommuting temporary disability  
Temporary Disability Benefits The  
Second Injury Fund



that the reopener award amounted to nearly four times as much money as the original award. The case was unusual in that petitioner never had major surgery and was able to work full time but obtained an award of 42.5%. The lesson is clear: **if a case is worth trying, it is worth bringing in the medical experts to testify.**

Share / Save

#### 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](http://www.njicle.com).

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

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

Capehart Scatchard is a full service law firm with offices in Mt. Laurel and Trenton, New Jersey. The firm represents employers and businesses in a wide variety of areas, including workers' compensation, civil litigation, labor, environmental, business, estates and governmental affairs.

More blog posts from John H. Geaney.

LexisNexis®



LexisNexis®



NWCDN Member



#### Post a Comment

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

Comment

Name \*



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

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

A Capehart Scatchard Blog

## How Employers Can Win Trials On Reopeners

John H. Geaney August 22, 2017 Awards 0 Comments

Last week I wrote about how employers should not handle reopener claims, namely trying them on reports without expert testimony. The case of **Kalucki v. United Parcel Service**, A-3486-15T3 (App. Div. August 15, 2017) demonstrates the winning strategy for employers to adopt in reopener claims.

The case involved an injury that took place many years ago to petitioner, who was a clerical worker for UPS. The most recent reopener award took place on June 24, 2009. Petitioner received two separate awards of disability. In one claim he received an award of 40% permanent partial disability for the left shoulder and neck subject to a credit of 37.5% for a prior compensation award. In the other claim petitioner received 17.5% of partial total for bilateral carpal tunnel syndrome subject to a credit of 15% for a prior carpal tunnel award. The petitioner then reopened both awards seeking an increase in both cases.

Petitioner testified at trial that his left shoulder and neck were more restricted, and it was painful to move his neck from side to side. He said he had problems laying on his left side. He experienced shoulder aches and numbness. He also said that he lost grip strength in his left hand.

Both parties brought in experts to testify. Petitioner's expert had examined him four times in the past. This expert was not a board certified orthopedic physician. The expert found tenderness and spasm in the left shoulder, limited range of motion, and tenderness in the wrists. The expert increased his estimate by 25% of the right hand, 25% of the left hand, and 30% in the neck. The overall disability estimates, when combined, exceeded 100%.

Respondent produced a board certified orthopedic physician who had examined petitioner once before in 2007. Respondent's physician actually ordered an x-ray of the shoulder and found no objective findings of any significant pathology in the shoulder or changes in the neck. In fact, the orthopedist said that petitioner's range of motion had improved from the time of the last exam. Overall petitioner had no increased disability with respect to the shoulder, neck or bilateral carpal tunnel. The expert did concede negative grip strength in the right hand, but he found no atrophy and no decreased sensation.

The Judge of Compensation ruled that there was no objective evidence of increased disability and dismissed the reopeners on the neck, shoulder and hands. He noted that the only evidence petitioner produced was subjective complaints. That did not meet the standard of **Perez v. Pantasote**, 95 N.J. 105 (1984). Significantly, the Judge observed that petitioner had not seen a doctor or received any treatment since the time of the last award. Further, petitioner was able to continue to perform his full-duty job without the

Subscribe to receive blog updates and notifications.

your email address

Awarded Best Blog 2016!

This Blog Has Been Selected As A



enter search terms

### Most Popular Posts



Section 20 Settlement Versus Order Approving Settlement

9,272 views | posted on June 12, 2015



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

8,640 views | posted on March 28, 2016



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

3,173 views | posted on January 27, 2016



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

3,126 views | posted on October 21, 2013



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

2,131 views | posted on December 29, 2016



need of any accommodations. Finally, the Judge stated that respondent's expert was more qualified than petitioner's expert. The Judge was critical of the petitioner's expert: **"The Court finds that claimant's expert's finding of an over 100 percent disability when combined, does not ring true based on petitioner's continued full-duty employment."**

Petitioner appealed the dismissal of the reopeners and argued that the Judge should not have given greater weight to respondent's doctor based on credentials. The Appellate Division disagreed and ruled that it was entirely appropriate for the Judge of Compensation to consider the added credentials of the respondent's doctor, based on his Board Certification, as a factor in credibility of the experts. The Appellate Division also commented that much of petitioner's testimony at trial on this reopener was exactly the same as what he testified to at the time of the prior award. The Appellate Division said, *"As just one example, claimant's expert testified that petitioner's range of motion in his neck on examination in 2011 was limited by twenty degrees, as compared with a higher limitation of twenty-five percent revealed on examination in 2007."* Finally, the Court commented that petitioner continued to work full-time and never even saw a physician for treatment since the time of the prior award, taking only over-the-counter medications since then.

For these reasons the Appellate Division affirmed the Judge of Compensation's dismissal of these claims. The case illustrates the proper way to handle a reopener claim. Respondent did everything right here, retaining a board certified orthopedic physician, comparing the complaints with those at the time of the prior settlement, and emphasizing the lack of objective evidence produced by petitioner. This case provides a textbook case on how reopener claims can be won by employers when handled wisely.

#### Answers to August Comp Quizzes and Winner Announcement!

**First Quiz:** The correct answer is age 23.

**Second Quiz:** When a minor under age 14 is injured or a minor between ages 14-18 is injured without having working papers, the award is doubled.

The winner for the month of August is Sheryl Breznicky! Congratulations, Sheryl!

Thank you to everyone who participated!

Share / Save

**Tags:** Reopener, Reopener Claims

#### 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

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 benefits  
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 statute of limitations subrogation  
summary judgment Supreme Court  
Telecommuting temporary disability  
Temporary Disability Benefits **The**  
**Second Injury Fund**



# WELCOME TO OUR BLOG

## WORKERS' COMP BLOG

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

A Capehart Scatchard Blog

## Court Rejects Argument that Level I and II Trauma Centers Deserve Special Fee Schedules in Comp

John H. Geaney August 24, 2017 Claims 0 Comments

In *University Physicians Associates v. Transport Drivers, Inc.*, A-3350-15T2 (App. Div. August 22, 2017), the Appellate Division considered an argument that Level I and II Trauma Centers should be given different treatment when it comes to billing along the lines that they receive under the fee schedule for No-Fault automobile policies.

The case stemmed from an accident that took place on October 10, 2012 when a pallet dropped from a forklift and seriously injured Manuel Bonilla, a Transport employee. Bonilla was taken by ambulance to University Hospital, which is a Level 1 trauma center in Newark, N.J. There Dr. David Livingston, a general surgeon, performed a hip relocation procedure under conscious sedation. Two days later, Dr. Mark Adams, an orthopedic surgeon, performed an open reduction and internal fixation under general anesthesia to repair an acetabular fracture. Dr. Livingston billed \$10,343 for his services (\$952 for a consultation and \$9391 for the hip relocation), and Dr. Adams billed \$71,374 for his services.

Respondent's workers' compensation carrier paid for \$3,688.98 for the services of Dr. Livingston and \$24,234.50 for the services of Dr. Adams. The doctors had billed at the 95<sup>th</sup> percentile (meaning that on a scale of 100, only five doctors billed more for charges which prevail in the same community). The carrier reimbursed at the 75<sup>th</sup> percentile, which means they paid at a level that was higher than 75 of 100 doctors for charges which prevail in the same community.

The litigation began in the Division of Workers' Compensation with a Medical Claim Petition, but unlike 99% of such claims which normally settle, this case went to trial. Dr. Livingston and the hospital CFO testified. Respondent produced a Certified Coder on its behalf. The Judge of Compensation, The Honorable Nilda Hernandez, found for the carrier and dismissed the claim petition. University Physicians Associates appealed.

The Appellate Division noted that the Judge of Compensation expressed a valid rationale for her decision because respondent's witness, Sandra Corradi, was the vice president of a bill review company retained by respondent's insurer. She was truly an expert in coding and said that the industry standard of reimbursement is paid at the seventy-fifth percentile as indexed by FAIR Health for New Jersey. The Judge of Compensation noted that Dr. Livingston and the CEO were not expert coders. They did not provide data on what they were paid by Medicare or other systems.

The Appellate Division found the expertise of the coder to be compelling but also addressed the central argument of the University Physicians Associates, namely that the Court should follow No-Fault regulations which exempt trauma services at Level I and II from its fee schedule. One of the problems with this argument is that workers'

Subscribe to receive blog updates and notifications.

your email address

Awarded Best Blog 2016!

This Blog Has Been Selected As A



enter search terms

### Most Popular Posts



Section 20 Settlement Versus Order Approving Settlement

9,272 views | posted on June 12, 2015



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

8,640 views | posted on March 28, 2016



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

3,173 views | posted on January 27, 2016



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

3,126 views | posted on October 21, 2013



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

2,131 views | posted on December 29, 2016



compensation has no fee schedule to begin with in New Jersey. The Appellate Division also observed that even if the No-Fault law contains this exemption, all charges by Level 1 and II trauma hospitals must still be proven to be usual, customary and reasonable.

In this case, the Appellate Division affirmed the Judge of Compensation "[b]ecause the judge based her determination upon the usual fees and charges that prevail in New Jersey for similar physicians' and surgeons' services." The Appellate Division arguably did all parties a favor by so ruling, including hospitals. To do otherwise would have discouraged the use of Level I and II trauma centers as there would be very little predictability on costs if employers and carriers had to devise a completely different repricing approach for such centers.

[Share / Save](#)

**Tags:** Medical Claim Petition, No-Fault law

#### 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](http://www.njicle.com).

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

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

Capehart Scatchard is a full service law firm with offices in Mt. Laurel and Trenton, New Jersey. The firm represents employers and businesses in a wide variety of areas, including workers' compensation, civil litigation, labor, environmental, business, estates and governmental affairs.

More blog posts from John H. Geaney.

Categories:

ADA Awards 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 benefits  
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 statute of limitations subrogation  
summary judgment Supreme Court  
Telecommuting temporary disability  
Temporary Disability Benefits The  
Second Injury Fund

#### Post a Comment

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



WELCOME TO JOHN GEEHEE'S

## New Jersey WORKERS' COMP BLOG

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

A Capehart Scatchard Blog

# New York Staffing Company's Carrier Must Pay Workers' Comp for Injury In New Jersey Even Though the Policy Specified Solely New York Locations

John H. Geaney August 31, 2017 Key Defenses 0 Comments

Cases involving temporary staffing agencies and professional employer organizations often lead to unusual and complex legal issues in workers' compensation. The recent case of *Detres v. Workforce Logistics Corp.*, A-4963-15T1 (App. Div. August 25, 2017) illustrates this point quite well by delving deeply into coverage and conflicts of law issues in a very high exposure claim.

On October 18, 2013, Carlos Ariel Detres was injured seriously when struck by a truck while working for Buy Wise, which specialized in automotive parts distribution. He was a temporary worker provided by Workforce Logistics Corporation to Buy Wise. Detres was a New Jersey resident and was injured at the Buy Wise location in Jersey City. Detres filed a workers' compensation claim against both Buy Wise and Workforce Logistics Corporation. Workforce, which was insured in New York by Public Service Mutual Insurance Company, denied that the injury occurred in the course of employment. Its carrier, Public Service Mutual Insurance Company, asserted that its policy only applied to New York State locations. Buy Wise, which was insured by Hanover Insurance in New Jersey, denied that its policy applied to this accident, and pointed at Public Service.

How this tangled mess occurred went back to April 23, 2013 when Workforce applied for workers' compensation coverage to Public Service. The application only listed two locations in New York and never mentioned locations in New Jersey. The application also said that no employees "travel out of state" or "perform work for other businesses or subsidiaries," and that Workforce did not "lease employees to or from other employers." Relying on these representations, Public Service issued the workers' compensation policy from May 1, 2013 to May 1, 2014. Under the policy conditions, only the workplaces and locations listed in the policy were covered, and there was language that there was no "duty to defend a claim, proceeding, or suit that was not covered." It also said that New York law should apply.

The Judge of Compensation heard a great deal of complex testimony regarding the applicable policies. One key fact was that an agent for Workforce – after the accident with Detres – sent an email to an Office Manager with Workforce, informing him that there was no coverage for any New Jersey locations. Workforce's agent was concerned about other potential claims in New Jersey and suggested that the New Jersey location should be added to the policy. Eventually there was a request to add two New Jersey locations to Workforce's workers' compensation coverage effective December 16, 2013, which was several months after the accident to Detres. The premium was more than

Subscribe to receive blog updates and notifications.

your email address

subscribe

Awarded Best Blog 2016!

This Blog Has Been Selected As A



enter search terms

search

## Most Popular Posts



Section 20 Settlement Versus Order Approving Settlement

9,272 views | posted on June 12, 2015



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

8,640 views | posted on March 28, 2016



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

3,173 views | posted on January 27, 2016



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

3,126 views | posted on October 21, 2013



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

2,131 views | posted on December 29, 2016



doubled, and the policy was supposed to start December 16, 2013. However, the amended policy actually listed the same period as the original policy, namely May 1, 2013 to May 1, 2014 (during which time petitioner had his accident). There was no language limiting the effective date of the New Jersey locations to December 16, 2013.

In December 2015, Hanover Insurance and Buy Wise moved for a judgment that coverage must be provided either by Public Service or by the New Jersey Uninsured Employers' Fund. The Judge of Compensation eventually ruled that Public Service had to provide coverage for Detres's injury as well as providing legal representation for Workforce. The Judge focused on the fact that the New Jersey locations had been added and that they became part of the original policy dating back to May 1, 2013.

Public Service appealed and argued in part that New York law should be applied, and that the amendment to the policy in January 2014 should not be given retroactive effect. Public Service also argued that Workforce made several material misrepresentations to obtain coverage and therefore should not be given coverage.

The Appellate Division affirmed the decision of the Judge of Compensation on all points. The Court focused on the fact that the amendment to the policy adding two New Jersey locations was included in the original policy beginning on May 1, 2013. While Public Service produced emails showing that the amendment was only supposed to take effect in December 2013 (after the work accident), the Court said that the policy was clear and unambiguous in stating that it began on May 1, 2013. The Court also rejected the argument that Hanover Insurance, which insured Buy Wise at the New Jersey locations, should pay the claim.

The Court reviewed a little known provision on the New Jersey Workers' Compensation Act, N.J.S.A. 34:15-87, which states that if an insurer wants to restrict liability of the insurer to a specific location, it must ensure that there is concurrent separate insurance for other locations. The Court read this provision as meaning that Public Service was required to provide coverage to New Jersey's locations. The Court relied on **Lohmeyer v. Frontier Ins. Co.**, 294 N.J. Super. 547 (App. Div. 1996), *certif. denied*, 148 N.J. 461 (1997). That case held that a trainer thrown from a horse was entitled to coverage even though the stable where he worked was not specified in the stable's workers' compensation policy.

Public Service next raised potential fraud by its insured, Workforce, as a defense. It argued that Workforce misrepresented that it only did business in New York. The Court accepted that there were misrepresentations but said that there is no defense to coverage simply because the insured made untrue statements to the carrier.

Lastly, the Court rejected the argument that New York law should apply, not New Jersey law. The Court began by noting that ordinarily the choice of law made by the parties in a contract is followed, unless some other state has a more significant relationship. The Court also observed that New York law allows a workers' compensation carrier to exclude specific locations from a policy, but New Jersey law does not. In the end, the Court felt that New Jersey had a greater interest in resolving the dispute than New York because petitioner resides in New Jersey and was injured in New Jersey. **"While we acknowledge that two New York corporations entered into a contract for workers' compensation insurance coverage, and the original policy applied only to the New York locations, we are satisfied that application of New York law would be contrary to the fundamental policies and protections of New Jersey's Workers' Compensation Law."** The Court said that New Jersey had a strong interest in ensuring that an employer and its carrier cannot exclude certain locations from coverage.

## 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 benefits  
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 accomodation Relative  
Nature of Work Test Reopener Section  
20 statute of limitations subrogation  
summary judgment Supreme Court  
Telecommuting temporary disability  
Temporary Disability Benefits The  
Second Injury Fund



The Court added, **"Although both Workforce and Public Service are New York corporations, they purposefully availed themselves of New Jersey law by doing business in New Jersey and contracting for workers' compensation coverage of a New Jersey location."**

One question left unanswered is what would have happened if the Public Service policy amendment had correctly stated that its policy covering the two New Jersey locations had been changed to reflect the commencement date of December 2013. That may have made a significant difference to the Appellate Division. It is likely that it was an oversight to issue the amended policy using the same original policy dates, but in the end the Court held the carrier to the language of its policy.

The case is also helpful in realizing that misrepresentations by an insured to its carrier will not exculpate the carrier when a worker is injured. There may be civil remedies against the insured, but an employee is entitled to workers' compensation benefits because the employee had nothing to do with the misrepresentations.

#### 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:** What is the legal test for when recreational and social activities are covered under New Jersey compensation law?

Answers should be emailed to: [SocialMedia@capehart.com](mailto:SocialMedia@capehart.com)

Good luck!

Share / Save

**Tags:** coverage, New Jersey Workers' Compensation Act

#### 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](http://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.

LexisNexis®



LexisNexis®



NWCDN Member





WELCOME TO JOHN GEANEY'S

New Jersey

## WORKERS' COMP BLOG

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

A Capehart Scatchard Blog

## Township Prevails in Dismissing Occupational Psychiatric Claim of Former Police Officer

John H. Geaney   September 7, 2017   Claims   0 Comments

Occupational psychiatric claims, like all occupational claims, must be filed within time or be subject to the statute of limitations defense. The challenge is always whether the employer can prove that the employee knew the nature of his condition and its relationship to work. That was the issue in ***Bender v. Township of North Bergen***, A-1988-15T4 (App. Div. August 25, 2017) where the petitioner, a former police officer with 25 years of experience, filed an occupational psychiatric claim three years after he retired.

Officer Bender worked for the Township from 1979 to 2004 when he retired as a lieutenant. He testified that over the years he handled various gruesome assignments and suffered negative psychiatric consequences from his exposures. He consulted with Dr. Ausberto McKinney, the police department's physician, in 2002 before petitioner retired. Dr. McKinney referred petitioner to a psychiatrist, Dr. Mercedes Rudelli, who began to see him on a continuous basis. Petitioner testified that the work stress was a factor in his retirement. However, petitioner did not report the condition to the Township, nor file a claim petition until 2007. At that point he filed an occupational psychiatric claim and an occupational orthopedic claim.

The Township made a motion to dismiss the case based on the two-year statute of limitations, which requires a claimant in an occupational claim to file within *two years from when he knows the nature of the condition and its relationship to work*. The Judge of Compensation ruled in favor of the Township, dismissing both claims. Petitioner appealed and argued that there was no showing that petitioner knew that his condition was work related until he filed the claim petition. Petitioner also argued that the Judge of Compensation did not adequately explain why he dismissed the orthopedic claims.

The Appellate Division affirmed the decision of the Judge of Compensation. First, the Court explained what is not sufficient for an employer to prevail on the occupational statute of limitations. *"As this court has held, merely experiencing symptoms and receiving treatment for a work-related condition is not sufficient to trigger the statutory time limits."* The Court said that the petitioner *"must have knowledge that the condition rises to the level of a permanent disability, since only permanent disability is compensable."*

Having said that, the Court found it pivotal that petitioner himself testified that he was aware as early as 2002 of the relationship between his psychological symptoms and his employment. That was why he was treating with a psychiatrist. Petitioner had also filed claims in the past for various injuries, and the Court noted that petitioner was familiar with the workers' compensation process.

Subscribe to receive blog updates and notifications.

your email address

Awarded Best Blog 2016!

This Blog Has Been Selected As A



enter search terms

### Most Popular Posts



Section 20 Settlement Versus Order Approving Settlement

8,272 views | posted on June 12, 2015



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

8,640 views | posted on March 28, 2016



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

3,173 views | posted on January 27, 2016



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

3,126 views | posted on October 21, 2013



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

2,131 views | posted on December 29, 2016



Petitioner made a clever attempt to argue that the Township was aware that he was treating with its physician, who referred petitioner to a psychiatrist, and therefore the Township was actually in effect providing workers' compensation treatment through Dr. Rudelli, even though it was not being billed through workers' compensation. He argued that the two-year statutory period should therefore be tolled. The Court did not buy that argument, stating that petitioner was well aware from filing prior workers' compensation claims of the requirement to file a formal, written claim petition in a timely fashion.

Where the Appellate Division did agree with petitioner was that there was not sufficient rationale for a dismissal of the occupational claim petition. Petitioner argued that his orthopedic injuries were "insidiously progressive" and "did not manifest themselves until less than two years before the filing of the claim petition." The Appellate Division remanded this part of the case for further proofs on the issue of the statute of limitations on the orthopedic claims.

#### 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:** What is the time limit to file a claim petition in a traumatic claim?

Answers should be emailed to: [SocialMedia@capehart.com](mailto:SocialMedia@capehart.com)

Good luck!

Share / Save

**Tags:** Occupational Psychiatric Claim

#### 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](http://www.njicle.com).

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

A graduate of Holy Cross College summa cum laude, Mr. Geaney obtained his law degree from Boston College Law School. He has been named a "Super Lawyer" by

Categories:

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

Topics:

Acceleration Accidental Disability Pension  
 Aggravation Airline **Appellate**  
 Division <sup>Arthritis</sup> <sup>Atlantic City</sup> <sup>benefits</sup>  
 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 accomodation Relative  
 Nature of Work Test **Reopener** Section  
 20 statute of limitations subrogation  
 summary judgment Supreme Court  
 Telecommuting temporary disability  
 Temporary Disability Benefits The  
 Second Injury Fund

# MEL STATUTORY BONDS as of Aug. 1, 2017

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	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

# MEL STATUTORY BONDS as of 9/5/17

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	Sharon A. Deviney	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 Squad	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 Shinkunas	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**

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

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



# BURLCOJIF

## 2018 Renewing Members

<b>TOWN</b>	<b>RENEWAL / RESOLUTION / CONTRACT RECEIVED</b>
<b>Bass River Twp</b>	<b>06/13/2017</b>
<b>Beverly City</b>	<b>06/28/2017</b>
<b>Bordentown City</b>	<b>n/a</b>
<b>Bordentown Township</b>	<b>07/28/2017</b>
<b>Chesterfield Twp</b>	<b>n/a</b>
<b>Delanco Twp</b>	<b>n/a</b>
<b>Delran Twp</b>	<b>08/16/2017</b>
<b>Edgewater Park</b>	<b>n/a</b>
<b>Fieldsboro Borough</b>	<b>n/a</b>
<b>Florence Township</b>	<b>n/a</b>
<b>Hainesport Township</b>	
<b>Lumberton Township</b>	<b>n/a</b>
<b>Mansfield Township</b>	<b>n/a</b>
<b>Medford Township</b>	<b>n/a</b>
<b>Mount Laurel Township</b>	
<b>North Hanover Township</b>	<b>08/29/2017</b>
<b>Palmyra Borough</b>	<b>06/21/2017</b>
<b>Pemberton Borough</b>	<b>n/a</b>
<b>Pemberton Township</b>	<b>n/a</b>
<b>Riverside Township</b>	<b>07/10/2017</b>
<b>Shamong Township</b>	
<b>Southampton Township</b>	<b>n/a</b>
<b>Springfield Township</b>	<b>07/18/2017</b>
<b>Tabernacle Township</b>	<b>n/a</b>
<b>Westampton Township</b>	<b>n/a</b>
<b>Woodland Township</b>	<b>07/12/2017</b>
<b>Wrightstown Borough</b>	<b>n/a</b>

## 2017 BURLCO Meeting Attendance

Municipality	Name	Jan-17	Feb-17	Mar-17	Apr-17	May-17	Jun-17	Jul-17	Aug-17	Sep-17	Oct-17	Nov-17	Dec-17	# FC Attended	#ALT Attended	# Meetings	% FC Attended	%ALT Attended	Combined Attendance
(Mtg Occurred=Y)		Y	Y	Y	Y	Y	Y	Y								7			
Bass River	Somes/Ireton	ALT	FC	FC	N/A	FC	FC	N/A						4	1	7	57%	14%	71%
Beverly City	Wolbert/Snyder	FC	FC	FC	FC	FC	N/A	FC						6	0	7	86%	0%	86%
Bordentown City	Archer/Targonski	N/A	FC	FC	FC	FC	FC	FC						6	0	7	86%	0%	86%
Bordentown Twp.	Buhrer/Vail	ALT	FC	FC	N/A	FC	N/A	N/A						3	1	7	43%	14%	57%
Chesterfield Township	McMahon/Hoyer	FC	FC	FC	FC	FC	FC	FC						7	0	7	100%	0%	100%
Delanco Township	Templeton/Browne	ALT	ALT	FC	FC	FC	FC	FC						5	2	7	71%	29%	100%
Delran Township	Hatcher	FC	FC	FC	N/A	FC	FC	FC						6	0	7	86%	0%	86%
Edgewater Park Twp.	Dougherty/DiFillippo	N/A	FC	N/A	N/A	N/A	ALT	ALT						1	2	7	14%	29%	43%
Fieldsboro	Hansell, P./Hansell, D.	FC	N/A	FC	FC	FC	FC	FC						6	0	7	86%	0%	86%
Florence Township	Brook/Sahol	FC	FC	FC	FC	ALT	FC	FC						6	1	7	86%	14%	100%
Hainesport Township	Kosko/Kilburn	ALT	ALT	ALT	FC	FC	FC	FC						4	3	7	57%	43%	100%
Lumberton Township	Mansdoerfer/Umba	ALT	FC	FC	ALT	FC	FC	ALT						4	3	7	57%	43%	100%
Mansfield Township	Fitzpatrick/Puglia	FC	FC	FC	FC	FC	N/A	N/A						5	0	7	71%	0%	71%
Medford Township	Burger/Meder	FC	FC	FC	FC	FC	FC	FC						7	0	7	100%	0%	100%
Mt. Laurel	Tomczyk/Mascia	ALT	FC	ALT	ALT	N/A	ALT	ALT						1	5	7	14%	71%	86%
North Hanover	Picariello/Wells	N/A	FC	FC	FC	N/A	FC	FC						5	0	7	71%	0%	71%
Palmyra Borough	Gural/Pearlman	FC	ALT	FC	FC	N/A	FC	FC						5	1	7	71%	14%	86%
Pemberton Borough	Mull/Villari	ALT	ALT	N/A	FC	N/A	N/A	N/A						1	2	7	14%	29%	43%
Pemberton Twp.	Gonzalez/Brown	N/A	FC	FC	FC	FC	FC	FC						6	0	7	86%	0%	86%
Riverside Township	Jack/Lewis	FC	N/A	FC	FC	FC	FC	FC						6	0	7	86%	0%	86%
Shamong Township	Matchett	FC	FC	FC	FC	FC	FC	FC						6	0	7	86%	0%	86%
Southampton Township	Hoffman/Hannah	N/A	N/A	N/A	N/A	N/A	N/A	N/A						0	0	7	0%	0%	0%
Springfield Township	Keller/Sobotka	FC	FC	FC	FC	FC	FC	FC						7	0	7	100%	0%	100%
Tabernacle Township	Cramer/Barber	FC	FC	FC	FC	FC	FC	FC						7	0	7	100%	0%	100%
Westampton Township	Carrington/Otto	N/A	FC	FC	ALT	FC	FC	FC						5	1	7	71%	14%	86%
Woodland Township	Brown/Seeland	N/A	N/A	N/A	N/A	N/A	N/A	N/A						0	0	7	0%	0%	0%
Wrightstown	Ingling/Gorman	FC	FC	FC	N/A	FC	FC	FC						6	0	7	86%	0%	86%
27		20	23	23	20	20	21	21	27	27	27	27	27	125	22	189	66%	12%	78%
		74%	85%	85%	74%	74%	78%	78%	100%	100%	100%	100%	100%						

N/A	No representation for this municipality
FC	Fund Commissioner in attendance
ALT	Alt. Fund Commissioner in attendance

F:\DATA\Risk\EXCEL\BURLCO\2017\ATTEND BurCo17.xlsx\Mtg Attendance

# **Attention: Fund Commissioners & Municipal Clerks**

*Please share this information with your Elected Officials*



**SAVE THE  
DATE**

## **Elected Officials Liability Seminar**

**Thursday, December 7, 2017 – Merighi's Savoy Inn, Vineland**

**Tuesday, January 30, 2018 – Nicolosi's Caterers, West Deptford**

**Wednesday, February 7, 2018 – Merighi's Savoy Inn, Vineland**

**Wednesday, March 28, 2018 – O'Connor's, Eastampton**

**Registration 5:30 PM**

**Dinner 6:00 PM**

**This is an opportunity to qualify for the \$250 credit  
per Elected Official/Municipal Manager towards  
your municipality's 2018 MEL Assessment.\***

*\*Subject to cap set by the MEL*



June 23, 2017

Dear Valued Clients and Business Partners:

Back in March 2015, Cigna acquired QualCare Alliance Networks, Inc. (QANI). That agreement allowed us to enhance Cigna's broad and integrated portfolio of health-related products and services and national scale with QANI's capabilities and local provider relationships. QANI, now part of Cigna's portfolio, is positioned for a strong future.

A key component of QANI's success has been its Property and Casualty Division. This division has grown from a small workers' compensation network provider under QualCare to the fully integrated managed care and claims service organization, Qual-Lynx, as it is known today. Through periods of strong organic growth and business acquisitions, Qual-Lynx has become a prominent regional provider of property and casualty claims administration services that we can all be proud of. I have had the pleasure of leading a great team down this very rewarding path and through the transition into the Cigna organization.

I am now ready to turn the reigns over to a new leader. I will be leaving my role as President and CEO of Qual-Lynx effective July 10th to pursue my interests outside of the insurance industry. I will be staying on with Cigna, in a consultative role through October to help ensure a smooth transition for the Qual-Lynx team.

I would like to announce that **Alice Lihou** will assume responsibility for the day to day operations of Qual-Lynx, as Senior Vice President, Qual-Lynx Operations. Alice has been my right hand since the acquisition of Scibal Associates, Inc. in 2009. Alice is a seasoned claims professional with thirty years of experience in claims administration, account management and operations. Alice is well known and highly respected in the industry for her claims expertise, strategic thinking and strong client partnerships.

Alice will be supported by the following senior leaders:

**Kathy Kissane** - Assistant Vice President of Account Management. Kathy has over twenty-five years of experience in the insurance industry, including seventeen years with Qual-Lynx in claims and account management roles. Kathy is responsible for overall TPA account management, client retention and client satisfaction. She will also support TPA business development and sales.

**Eileen Luterzo** - Assistant Vice President of Workers' Compensation Clinical Services. Eileen has over twenty-one years of experience in workers' compensation case management including seven years running the day to day operations of the Qual-Lynx case management and claim intake unit.

**Steve McNamara** - Assistant Vice President of Client Services. Steve has thirteen years of experience in the managed care and related services industry. For Qual-Lynx, Steve has overall responsibility for managed care client services and business development.

The future for Qual-Lynx is very bright, especially given the extensive resources that the Cigna organization has brought to the company. Please join me in congratulating Alice and her leadership team as they forge ahead with new and exciting opportunities for Qual-Lynx.

Please feel free to contact me if you have any questions. I can be reached at 609-833-2088.

Sincerely,

Ann L. Noble  
President and CEO



## 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:** September 6, 2017

**Service Team:**

Keith Hummel Associate Director Public Sector Risk Control <a href="mailto:khummel@jamontgomery.com">khummel@jamontgomery.com</a> 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 <a href="mailto:jsaville@jamontgomery.com">jsaville@jamontgomery.com</a> Office: 732-736-5009 Cell: 609-330-4092
Danielle Sanders Administrative Assistant <a href="mailto:dsanders@jamontgomery.com">dsanders@jamontgomery.com</a> Office: 856-552-6898 Fax: 856-552-6899		Robert Garish Consultant <a href="mailto:rgarish@jamontgomery.com">rgarish@jamontgomery.com</a> Office: 856-552-4650 Cell: 609-947-9719

## **JULY AND AUGUST ACTIVITIES**

### **LOSS CONTROL SERVICES**

#### July

- Township of Bordentown Police Dept. – Conducted a Loss Control Survey on July 24
- Borough of Fieldsboro – Conducted a Loss Control Survey on July 14
- Township of Florence Police Dept. – Conducted a Loss Control Survey on July 18
- Borough of Pemberton – Conducted a Loss Control Survey on July 19
- Township of Pemberton Police Dept. - Conducted a Loss Control Survey on July 14
- Township of Southampton – Conducted a Loss Control Survey on July 10
- Township of Southampton – Conducted a Loss Control Survey on July 26

#### August

- Township of Bass River – Conducted a Loss Control Survey on August 8
- Township of Bordentown – Conducted a Loss Control Survey on August 11
- Township of Chesterfield – Conducted a Loss Control Survey on August 30
- Township of Hainesport – Conducted a Loss Control Survey on August 31
- Township of Lumberton – Conducted a Loss Control Survey on August 30
- Township of Medford – Conducted a Loss Control Survey on August 4
- Borough of Palmyra – Conducted a Loss Control Survey on August 11

### **JIF MEETINGS ATTENDED**

- Fund Commissioners Meeting – July 18

## **MEL MEDIA LIBRARY**

The following members used the MEL Media Library during July and August. **Please note the new e-mail address: [melvideolibrary@jamontgomery.com](mailto: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.**

<b><u>Municipality</u></b>	<b><u># of Videos</u></b>
Township of Delanco	2 (July)
Township of North Hanover	2 (August)
Township of Shamong	1 (August)

## **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.burlcojif.org/>) to verify Fund Commissioners, Safety Coordinators and Risk Managers contact information is correct. If you find a discrepancy, please let us know.

The following Safety Director Bulletins and alerts were distributed by e-mail during July and August. 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.

### **July**

- Ø BURLCO JIF - SD Message - Class III Officers, Police Agency Considerations – July 5
- Ø BURLCO JIF - 2018 Class Requests - Action Required If You Would Like To Host Classes in 2018 – July 10
- Ø BURLCO JIF - Did You Know? – MSI Training Schedule, August 2017 – July 24
- Ø BURLCO JIF - MSI Bulletin - Preventing Heat-Related Illnesses – July 24

### **August**

- Ø BURLCO JIF - MSI Bulletin - Resources for School Crossing Guard Safety Programs – August 7
- Ø BURLCO JIF - MSI Bulletin - Ticks & Tick-borne Diseases – August 10
- Ø BURLCO JIF - You're Invited: Police Chief AD-HOC Committee Meeting – August 14
- Ø BURLCO JIF - Regional Training - Wellness Coordinator Training on September 27 – August 23
- Ø BURLCO JIF - Did You Know? – MSI Training Schedule, September 2017 – August 24
- Ø BURLCO JIF - MSI Bulletin - Firefighter Fitness for Duty and Medical Evaluations – August 28
- Ø BURLCO JIF - You're Invited: Police Chief AD-HOC Committee Meeting – August 28

## **UPCOMING EVENTS**

- Police Ad Hoc Committee Meeting – September 12
- Executive Safety Committee Meeting – September 19
- Executive Committee Meeting – September 19
- Regional Training – Wellness Coordinator Training – September 27

## **MSI TRAINING PROGRAMS**

The opportunity to request to host 2018 MSI classes has been extended until September 29, 2017. There are more than 50 different instructor-led courses being offered for 2018, designed to meet the training needs of most public employees. The 2018 MSI Class Request Announcement with Request Form can be found on the MEL website at NJMEL.org, then by clicking on the MSI logo. Please send your 2018 course hosting requests before September 29<sup>th</sup>.

**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 September, October and November 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](http://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	DATE
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	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
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 #2	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

DATE	LOCATION	TOPIC	DATE
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
9/28/17	Township of Middletown #5	CMVO	8:30 - 12:30 pm
9/28/17	Township of Pemberton	Seasonal (Autumm/Winter) PW	8:30 - 11:30 am

DATE	LOCATION	TOPIC	DATE
		Operations	
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
9/29/17	Township of Little Egg Harbor #2	DDC-6	8:30 - 3:00 pm w/lunch brk
10/2/17	Borough of Magnolia	Back Safety/Material Handling	10:00 - 11:00 am
10/2/17	Borough of Magnolia	BBP	11:15 - 12:15 pm
10/3/17	Borough of Bradley Beach	PPE	8:30 - 10:30 am
10/3/17	Township of Winslow	HazMat Awareness w/HazCom GHS	8:30 - 11:30 am
10/3/17	City of Brigantine #3	Flagger/Work Zone	8:30 - 12:30 pm
10/4/17	Borough of Lavallette #1	Heavy Equipment Safety	8:30 - 11:30 am
10/4/17	Borough of Lavallette #1	Shop & Tool Safety	11:45 - 12:45 pm
10/4/17	Lower Township MUA	CMVO	8:30 - 12:30 pm
10/4/17	Township of Middle #3	Fast Track to Safety	8:30 - 2:30 pm w/lunch brk
10/5/17	Township of Toms River	Leaf Collection Safety	8:30 - 10:30 am
10/5/17	Borough of Avalon #4	PPE	8:30 - 10:30 am
10/5/17	Borough of Avalon #4	Hearing Conservation	10:45 - 11:45 am
10/5/17	Borough of Avalon #4	Fire Extinguisher	12:30 - 1:30 pm
10/5/17	Borough of Avalon #4	Shop & Tool Safety	1:45 - 2:45 pm
10/6/17	Township of Delran	Hoists, Cranes, Rigging Safety	8:00 - 10:00 am
10/6/17	Township of Willingboro	Ladder Safety/Walking Surfaces	8:30 - 10:30 am
10/6/17	Township of Willingboro	Shop & Tool Safety	10:45 - 11:45 am
10/10/17	Borough of Clementon #3	PPE	8:30 - 10:30 am
10/10/17	Borough of Clementon #3	Hearing Conservation	10:45 - 11:45 am
10/10/17	Borough of Clementon #3	Asbestos, Lead, Silica Regulatory Overview	12:00 - 1:00 pm
10/11/17	Ocean County College #3	Fast Track to Safety	8:30 - 2:30 pm w/lunch brk
10/11/17	City of Margate #4	Flagger/Work Zone	8:30 - 12:30 pm
10/12/17	Township of Middletown #5	Excavation/Trenching/Shoring	8:30 - 12:30 pm
10/12/17	City of Wildwood #3	Hazard ID: Making Your Observation Count	8:30 - 10:30 am
10/12/17	City of Wildwood #3	Accident Investigation	10:45 - 12:45 pm
10/12/17	City of Wildwood #3	Tool Box Talks Essentials	1:30 - 3:00 pm
10/13/17	Borough of Union Beach #2	CMVO	8:30 - 12:30 pm
10/13/17	Township of Tabernacle #1	BBP	8:30 - 9:30 am
10/13/17	Township of Tabernacle #1	Hearing Conservation	9:45 - 10:45 am
10/16/17	Township of Stafford	Fire Safety	8:30 - 9:30 am
10/16/17	Township of Stafford	Fire Extinguisher	9:45 - 10:45 am
10/16/17	Township of Stafford	Confined Space Awareness	11:00 - 12:00 pm
10/16/17	Township of Stafford	BBP	12:30 - 1:30 pm



DATE	LOCATION	TOPIC	DATE
10/17/17	Borough of Red Bank	Jetter/Vacuum Safety	8:00 - 10:00 am
10/17/17	Borough of Red Bank	PPE	10:15 - 12:15 pm
10/17/17	Township of Westampton	Fast Track to Safety	8:30 - 2:30 pm w/lunch brk
10/17/17	City of Ocean City #1	Employee Conduct/Violence Prevention	8:30 - 10:00 am
10/17/17	City of Ocean City #1	Office Safety	10:15 - 12:15 pm
10/18/17	Township of Lacey #4	Seasonal (Autumn/Winter) PW Operations	8:30 - 11:30 am
10/18/17	Township of Burlington #3	Hearing Conservation	8:00 - 9:00 am
10/18/17	Township of Burlington #3	Shop & Tool Safety	9:15 - 10:15 am
10/18/17	City of Millville #1	Leaf Collection	8:30 - 10:30 am
10/18/17	City of Millville #1	Snow Plow/Snow Removal	10:45 - 12:45 pm
10/18/17	City of Millville #1	BBP	1:30 - 2:30 pm
10/19/17	Township of Middletown #5	Seasonal (Autumn/Winter) PW Operations	8:30 - 11:30 am
10/19/17	Township of Middletown #5	Tool Box Talks	12:00 - 1:30 pm
10/19/17	Township of Winslow	Fall Protection Awareness	8:00 - 10:00 am
10/19/17	Township of Winslow	CDL-Driver Safety Regulations	10:15 - 12:15 pm
10/20/17	Township of Ocean (Waretown)	HazMat Awareness w/HazCom GHS	8:30 - 11:30 am
10/20/17	Township of Evesham #4	Snow Plow/Snow Removal	8:30 - 10:30 am
10/23/17	Middletown SA	LOTO	8:30 - 10:30 am
10/23/17	Township of Hamilton #3	LOTO	8:30 - 10:30 am
10/23/17	Township of Hamilton #3	Shop & Tool Safety	10:45 - 11:45 am
10/23/17	Township of Hamilton #3	HazCom w/GHS	12:45 - 2:15 pm
10/24/17	Township of Long Beach #1	Excavation/Trenching/Shoring	8:30 - 12:30 pm
10/24/17	Township of East Greenwich #2	Snow Plow/Snow Removal-Evening	7:00 - 9:00 pm
10/24/17	Borough of Avalon #4	Heavy Equipment Safety	8:30 - 11:30 am
10/24/17	Borough of Avalon #4	Snow Plow/Snow Removal	12:00 - 2:00 pm
10/25/17	City of Burlington #2	Seasonal (Autumn/Winter) PW Operations	8:30 - 12:30 pm
10/25/17	Township of Galloway	DDC-6	8:30 - 3:00 pm w/lunch brk
10/26/17	Borough of Deal #2	Seasonal (Autumn/Winter) PW Operations	7:30 - 10:30 am
10/26/17	Township of Florence	HazMat Awareness w/HazCom GHS	8:30 - 11:30 am
10/27/17	Borough of Tinton Falls	Fire Safety	7:30 - 8:30 am
10/27/17	Borough of Tinton Falls	Fire Extinguisher	8:45 - 9:45 am
10/27/17	Township of Mantua	Leaf Collection Safety	12:30 - 2:30 pm
11/1/17	Township of Washington	Fire Safety	8:30 - 9:30 am
11/1/17	Township of Washington	Fire Extinguisher	9:45 - 10:45 am
11/1/17	Township of Washington	Confined Space Awareness	11:00 - 12:00 pm
11/1/17	Township of Washington	BBP	12:30 - 1:30 pm

<b>DATE</b>	<b>LOCATION</b>	<b>TOPIC</b>	<b>DATE</b>
11/2/17	Township of Manchester	BBP Administrator Training	8:30 - 10:30 am
11/2/17	City of Margate #4	PPE	8:30 - 10:30 am
11/2/17	City of Margate #4	Shop & Tool Safety	10:45 - 11:45 am
11/2/17	Township of Pennsville #1	HazMat Awareness w/HazCom GHS	8:30 - 11:30 am
11/2/17	Township of Pennsville #1	BBP	11:45 - 12:45 pm
11/3/17	City of Sea Isle City #2	LOTO	8:30 - 10:30 am
11/10/17	Township of Colts Neck	CDL-Drivers Safety Regulations	8:30 - 10:30 am
11/10/17	Township of Colts Neck	Driving Safety Awareness	10:45 - 12:15 pm
11/10/17	Township of Colts Neck	CDL-Supervisors Reasonable Suspicion	1:00 - 3:00 pm
11/14/17	Borough of Clementon #3	Fast Track to Safety	8:30 - 2:30 pm w/lunch brk
11/15/17	Township of Burlington #3	CDL-Drivers Safety Regulations	8:00 - 10:00 am
11/15/17	City of Burlington #2	PPE	11:00 - 1:00 pm
11/17/17	Township of Long Beach #1	LOTO	8:30 - 10:30 am
11/17/17	Township of Long Beach #1	Hearing Conservation	10:45 - 11:45 am
11/28/17	Township of Elsinboro	HazMat Awareness w/HazCom GHS- Evening	6:30 - 10:30 pm
11/29/17	Township of Mantua	Snow Plow/Snow Removal	12:30 - 2:30 pm

CEU's for Certified Publics Works Managers			
MSI Course	CEU's/Cat.	MSI Course	CEU's/Cat.
Accident Investigation	2 / M	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			



August 2017

## **Resources for School Crossing Guard Safety Programs**

For police departments and crossing guards across New Jersey, August marks the start of the new school year. While children hurry to squeeze in more vacation, traffic safety officers hurry to inspect school zones and train crossing guards. The position of School Crossing Guard continues to be one of the most dangerous occupations in local government. Over the last decade, the accident rate for crossing guards has increased 65%. The Safety Director would like to remind our members of the available risk control resources to prepare for the coming school year.

### **MEL WEBSITE** [www.njmel.org](http://www.njmel.org)

A good place to start is by visiting the MEL homepage. Under the SAFETY drop-down menu, chose CROSSING GUARDS.

Each year should begin with a review of the town's Crossing Guard policies and procedures, and a survey of guard posts for visual obstructions and glare. The MEL has developed two checklists to assist towns in their evaluations. They can be found on the bottom of the page, titled *Annual Crossing Guard Program Review*.

August is a good time to ramp up community awareness programs to safeguard the school crossing guard and the children they protect. Two videos are available for presentations to parent groups or other community gatherings:

- *Pedestrian Safety* – a 20-minute video discussing strategies a community can use to protect pedestrians
- *School Zone Safety* – an 11-minute video focusing on establishing effective controls in school zones

Also available on the page is a pamphlet titled, *Community Safety Leadership Guide for Crossing Guards* which offers guidance on establishing a Citizens Public Safety Advisory Committee, traffic calming strategies, physical qualifications for crossing guards and a sample press release.

Crossing guard training is the third activity that occurs during the month of August. Training for each school crossing guard should consist of at least two hours of annual classroom instruction and should include information on traffic control methods and the duties and responsibilities of adult school crossing guards. The MEL offers a model lesson plan to assist training officers. Select the *Annual Crossing Guard Training Plan* link on the page.

Informal training, or coaching, should occur during the year. Refer to the *Crossing Guard Job Site Observation* form which lists the best practices and common hazards to consider when making observations. It is a straight forward tool to document the police department's coaching efforts. Experienced guards should be observed at least once during each term. Less experienced guards, or posts with complex traffic situations, should be observed several times. The *Job Site Observation form* is posted on the MEL website.

At the bottom of the page, you will also find a quick link to the many resources available at the *Rutgers Crossing Guard Project*.

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

### Key Points to Emphasize During Training and Job Site Observations:

#### Do:

- The acceptable technique for guards to use in stopping traffic is the “gap” method which requires waiting for an adequate spacing [gap] between a line of cars. This method is safer because it allows the guard more time to enter the roadway and initiate a stop of traffic.
- Proceed cautiously into the crosswalk as you alert motorists to stop. The guard should attempt to make eye contact with the approaching driver. This eye contact is important because it re-enforces the guard’s intention to the driver and helps assure that the guard has been seen by the driver. A driver not paying attention to the surroundings will usually not make this eye contact, thus alerting the guard that the driver may not be prepared to stop.
- Be alert. Don’t assume a vehicle will stop just because you’re holding a STOP sign. Watch out for passing or turning vehicles.
- Be aware that larger vehicles require longer distances to stop safely. Give vehicles more time to stop during wet and icy conditions.
- Hold up your STOP sign until you and the children have cleared the crosswalk.
- Use hand signals for motorists and verbal signals for children.

#### Don’t:

- Direct traffic (Unless specifically trained to do so)
- Override a traffic signal

### **N.J. Safe Routes to School & Crossing Guards** [www.njcrossingguards.org](http://www.njcrossingguards.org)

Rutgers University along with the New Jersey Department of Transportation and Division of Highway Traffic Safety with funding from the MEL developed a comprehensive risk control plan and a list of resources to protect children and school crossing guards.

The Rutgers University’s Bloustein School of Planning and Public Policy and Civic Eye Collaborative created the training video, *Crosswalk Heroes*, to teach best practices and techniques for crossing children. The video can be shown during training sessions by selecting the blue VIDEOS tab from the above website.

Under the LAWS AND GUIDANCE tab are links to the *Manual on Uniform Traffic Control Devices* (MUTCD), N.J. PEOSHA Department of Health standards, the “Stop and Stay Stopped” Law, and N.J.S.A. Titles 39 and 40A statutes pertaining to crossing guards and school zones.

Requirements in the MUTCD and N.J.S.A. 40A:9-154.3 require guards to wear ANSI 107-2004 (or later) Class 2 or 3 high visibility apparel, a badge, and an identifying uniform and hat. They must use a retroreflective STOP paddle. Whistles are also considered a best practice to gain the attention of children at noisy intersections. Along with whistles, towns are also encouraged to consider high visibility gloves and even traction cleats as slips and falls are the leading type of injury to crossing guards.

Under the TOOLS tab you can find a sample job description with medical examination recommendations, a model policy and the *Crossing Guard Training Manual*.

Police departments must take a leadership role in addressing pedestrian safety. Consistent enforcement of traffic and pedestrian safety laws can reduce accidents. Communities should have a reputation for strictly enforcing traffic laws such as speeding as well as distracted and impaired driving.





August 2017

## Ticks & Tick-borne Diseases

2017 is proving to be a very bad year for tick-bites. And we should have seen it coming!

It started two years ago in 2015 with an unusually large abundance of acorns here in New Jersey and the whole Northeast. Oak trees go through a boom-and-bust cycle with acorn production. The reason for 'mast years' or years when an immense amount of tree-nuts are produced, is largely unknown.

Trees in an area synchronize their mast years. One theory suggests with so many acorns falling, it is impossible for all to be consumed. Therefore, leftover acorns are able to take up roots and propagate. During non-mast years, animals that feed on acorns such as birds, mice, and squirrels decline. But the population of mice and other rodents boom following a mast year, as it did in 2016. The increase in host animals then leads to a boom in their parasites, the lowly tick. The tick has a two-year life cycle. The bigger concern is not the adult ticks which died off in the spring 2017, but the newly formed nymph ticks that acquired the Lyme disease pathogen when they feasted on mouse blood as larvae during the Fall of 2016 and are now looking for new hosts in 2017. Rising temperatures and relatively mild winters allow adult and nymph ticks to be more active year-round.

The three most common ticks in New Jersey are the dog tick, the deer tick and the lone star tick. The three species can range in size from a poppy seed as a nymph, to about ¼ inch as an adult. Ticks in the State can carry a variety of diseases. While Lyme disease is the most prevalent tick-borne disease, according to the State Department of Health (<http://www.state.nj.us/health/cd/documents/tick%20brochure%202017%20final.pdf>) there are several other tick-borne diseases that are present in New Jersey:

- The black-legged deer tick can carry Lyme disease, anaplasmosis, babesiosis, and Powassan disease.
- The American dog tick can transmit Rocky Mountain spotted fever and tularemia.
- The lone star tick can transmit ehrlichiosis, tularemia and STARI.

**Lyme disease** bacteria are carried by the white-footed mouse. Ticks acquire them by feeding on mouse blood and can then transmit the bacteria to other animals and humans. Like many Northeast states, New Jersey has a higher rate of the disease than national rate.

If Lyme is detected early, the disease can be treated successfully with antibiotics. If left untreated, it can lead to serious heart and nervous system problems. Other long-term effects include chronic headaches or stomach problems, memory loss, stiffness of joints and speech impairment. Early symptoms of Lyme disease include:

- A bullseye shaped rash at the site of the bite that appears about a week later.
- Severe headaches and neck stiffness.
- Joint and nerve pain.

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

## **PREVENTION STRATEGIES FOR EMPLOYERS & EMPLOYEES**

### **Employers**

- Decrease tick population around your facilities such as public works buildings, lift stations, and recreational buildings by removing leaf litter and mowing, or even removing, grass and brush from around buildings.
- Use an exterminating service to control rodents.
- Discourage deer and other animal activity in proximity of facilities (ex. - do not feed wildlife).
- Encourage workers to wear long sleeves and long pants when assigning work in areas likely to hold ticks. Consider making lockers available for employees to store spare clothes. Don't forget summer employees.
- Consider making insecticide wipes available.
- Consider providing workers with protective clothing pre-treated with permethrin. Professionally pre-treated clothing may offer more effective and longer protection than over-the-counter products.
- Offer employee training and morning reminders when applicable. Links have been provided at the end of the Bulletin for handouts.

### **Employees**

- Educate yourself on tick behavior and identification. Avoid areas where ticks are more likely. Use the middle of trails or work from mowed areas when possible.
- Wear light-colored clothing. This makes ticks easy to spot before they find a place to bite you. This includes long-sleeved shirts and long pants. Tuck pant legs into shoes or socks, and shirt tails into pants.
  - For employees who may wear short pants, consider having a spare pair of long pants in your locker or vehicle.
  - At home, put clothes in the dryer on HIGH heat for 10 - 15 minutes to kill ticks, then launder. Ticks are very sensitive to dryness. Washing, even in hot water, will not kill them reliably.
- Use insect repellent which contains 20 – 50 % DEET, picaridin, or IR 3535 on exposed skin and outer clothing. Spray the inside surfaces of pant legs also. Re-apply as directed by the product's label.
- Consider treating clothing with Permethrin. This can remain effective through several washings.
- Showering at the end of the day to wash off residual insecticide and unattached ticks, and to check yourself for attached ticks. Use a mirror if needed. It takes more than 24 hours for a tick to infect you with the above diseases.
- If you do find a tick, remove it properly.
  - Using fine-tipped tweezers, grasp the tick firmly as close to your skin as possible.
  - With a steady motion, pull the tick from your skin. Do not jerk; this may rip the tick in half.
    - Do not use petroleum jelly, hot matches, nail polish remover or similar products.
  - Wash the area with soap and warm water.
  - If possible, retain the tick for identification.

Employees should immediately report tick bites to their employer and follow instructions. Closely monitor your health for rash, fever, headache, joint or muscle pains, or swollen lymph nodes that may develop within 30 days of a tick bite.



August 2017

### **Firefighter Fitness for Duty and Medical Evaluations**

Fire service leaders are challenged by several different types and levels of medical evaluations. This Bulletin will address many frequently asked questions and seek to offer some guidance on the topic.

NJPEOSH NJAC 12:100-10.4 provides the minimum physical fitness standard for non-industrial firefighters in New Jersey. It reads:

*(a) The employer shall assure that employees who are expected to do interior structural firefighting are physical capable of performing duties, which may be assigned to them during emergencies*

*1. Prior to appointment as a structural firefighter, all individuals shall have successfully passed a medical evaluation, which meets the Medical Evaluation Protocol required under the Respiratory Protection Standard, 29 CFR 1910.134. Failure to pass said examination shall exclude the individual from serving as a structural firefighter.*

The employer is commonly the municipality or fire district, and NJPEOSH considers both career and volunteer firefighters as 'employees' under the regulation. In the regulation, NJPEOSH adopts 29 CFR 1910.134(e) which provides the rules for the Medical Evaluation Protocol under OSHA's Respiratory Protection Standard. Major requirements of OSHA's medical evaluation procedure include:

*(e)(1) The employer shall provide a medical evaluation to determine the employee's ability to use a respirator, before the employee is fit tested or required to use the respirator in the workplace.*

*(e)(2)(ii) The medical evaluation shall obtain the information requested by the questionnaire in Sections 1 and 2, Part A of Appendix C.*

*(e)(3) The employer shall ensure that a follow-up medical examination is provided for an employee who gives a positive response to any question among questions 1 through 8 in Section 2, Part A of Appendix C or whose initial medical examination demonstrates the need for a follow-up medical examination. The follow-up medical examination shall include any medical tests, consultations, or diagnostic procedures that the physician or other licensed health care professional (PLHCP) deems necessary to make a final determination.*

To summarize, OSHA requires employees who may wear a respirator to complete the questionnaire provided in Appendix C one time when first becoming an interior firefighter. A medical examination is only required for affirmative responses to certain answers on Section 2 of the questionnaire, or if the PLHCP determines a full examination or additional testing is warranted because of answers on any section of the questionnaire. When reviewing the questionnaire, it is important that the PLHCP be made fully aware of the physiological stresses placed upon the firefighter when wearing a SCBA when fighting a fire.

*(e)(5)(i) The healthcare provider administering the medical questionnaire and examination must be provided with information on the type and weight of the respirator (SCBA), expected physical effort, protective clothing that will also be worn, and environmental conditions when the respirator will be worn. The healthcare provider must also be given a copy of the written respiratory protection program and the OSHA 1910.134 Standard.*

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





(e)(7) *At a minimum, the employer shall provide additional medical evaluations that comply with the requirements of this section if: i) an employee reports medical signs or symptoms that are related to ability to use a respirator; (ii) the PLHCP, supervisor, or the respirator program administrator informs the employer that an employee needs to be reevaluated; (iii) Information from the respiratory protection program, including observations made during fit testing and program evaluation, indicates a need for employee reevaluation; or (iv) a change occurs in workplace conditions (e.g., physical work effort, protective clothing, temperature) that may result in a substantial increase in the physiological burden placed on an employee.*

There is not a provision in the OSHA Respiratory Protection Standard for periodic medical re-evaluations. Once the initial questionnaire / medical evaluation is completed, it is incumbent upon the firefighter or fire officer to disclose one of the above conditions and initiate a fitness examination. Fire service leaders may consider requiring firefighters complete the questionnaire as part of their PEOSH-required annual respirator fit test. There are some options to consider:

- Will the questionnaire be used strictly as a reminder for firefighters to report new or developing medical conditions? If so, leaders should also remind firefighters of how to disclose medical information in a confidential manner. Questionnaires should be considered confidential medical records.
- Or, will the questionnaire be reviewed as a matter of policy each year by a PLHCP

The Safety Director asks fire service leaders to consider the following:

- OSHA writes minimum safety standards for industrial settings. The conditions an industrial worker wears a respirator is significantly different than the conditions while fighting a fire.
- The physiological stresses upon a firefighter wearing a SCBA fighting a fire are significantly different than the stresses experienced by an industrial wearer of a respirator.
- Heart attacks and strokes are the most common cause of line of duty deaths of firefighters.

**The Safety Director and the MEL join with the NFPA to encourage fire service and municipal leaders to require comprehensive annual medical evaluations of all firefighters who may perform interior structural firefighting.** The MEL website ([www.njmel.org](http://www.njmel.org)) offers *Guidelines for Firefighter Physical Examinations* under the Safety Tab. The guide discusses the challenges when instituting annual medical examinations for the fire service, and offers actionable recommendations. The guide references NFPA Standard 1582: Standard on Comprehensive Occupations Medical Program for Fire Departments. While New Jersey is not an 'OSHA State', NFPA 1582 is a national consensus standard and should be considered when developing an occupational medical program for your firefighters.

A good starting point is *A Gift from Captain Buscio* program. It was founded by the wife of a Jersey City firefighter who died suddenly of a heart attack. The program offers confidential, comprehensive cardiovascular and pulmonary evaluations with no out-of-pocket cost to all firefighters and fire officers. Annual examinations are provided by board certified cardiologists and pulmonologists from Cardio Pulmonary Diagnostic, LLC (Newark, NJ) or Deborah Heart and Lung Center (Browns Mills, NJ). The program is accessed by individual firefighters, not the fire department, and results are only released to the firefighter. Examinations are focused on cardiovascular disease and not the full range of conditions recommended under NFPA 1582. However, the confidentiality and no-cost are easily offered benefits to initiate annual medical evaluations.

Firefighters are an important part of every community. Annual physical examinations and early detection of treatable conditions are the best way to make sure they are there when needed, fit and ready to protect lives and property in the community.

July 2017

## **Preventing Heat-Related Illnesses – A Team Approach**



Working outdoors in high heat conditions can pose a number of hazards to workers. Even healthy adults can be affected. A coordinated team approach is the best strategy to protect workers from heat-related illnesses and injuries.

### **Managers and Supervisors**

- Monitor the weather forecast and anticipated workload. Plan the most strenuous work for early in the day when temperatures are milder. Gradually acclimatize workers to higher temperatures. Keep a closer watch on new and seasonal employees. Older persons are also more susceptible to heat illnesses.
- Talk to staff frequently about your commitment to protecting them from the dangers of over-exposure to heat and sun. Remind them of your specific expectations on especially hot and humid days. Have a program that integrates increasing levels of safeguards as the Heat Index reaches higher temperatures.

• Provide additional provisions for water, ice, shade, and other safeguards. Rotate personnel in and out of jobs with the highest heat or sun exposures. Train workers on heat illnesses and first aid measures.

- Investigate and evaluate new technologies such as cooling apparel, misters, and similar devices.

### **Employees**

- Monitor the weather forecast. Know what to expect with regards to temperature and humidity.
- Come to work prepared. Eat a lighter than normal breakfast. Consider fruit instead of heavy breakfast sandwiches. Limit coffee and substitute juice and water. Drink water every 15 minutes, even if you are not yet thirsty.
- Dress wisely. Wear a hat and light-colored clothing of a breathable fabric, like cotton.
- Pace yourself. Work at a steady pace. Breaks should include time out of heat and direct sunlight. Find shady locations or use vehicles with air conditioning.
- Monitor yourself for signs of overexposure.

### **Co-workers**

- Keep an eye on your teammates. Watch them for signs of overexposure. If you see something, say something to the worker or the supervisor. In extreme cases, you may have to call 9-1-1.

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

## Signs and Symptoms of Heat Illnesses

**Sunburn** should be avoided because it damages the skin. Although the discomfort is usually minor and healing often occurs in about a week, extensive or severe sunburn can lead to a systemic condition often referred to as sun poisoning which may require medical attention.

- Symptoms of sunburn are well known: the skin becomes red, painful, and hot after sun exposure.
- Possible blistering

Treatment: Cool the skin with water or cold compresses. Do not use butter, vinegar or other home remedies. A topical analgesic may be used AFTER removing all the heat from the affected area. If blisters do form, do not break. Lightly cover them for comfort. Avoid repeated sun exposure.

**Heat cramps** are the first signs of heat-related illnesses. Left untreated, they can lead to heat exhaustion or heat stroke. Muscular spasms occur from dehydration or when the body loses electrolytes during profuse sweating or when inadequate electrolytes are taken into the body. Proper acclimatization is an effective prevention strategy.

- Heat cramps usually begin in the arms, legs or abdomen.

Treatment for heat cramps is to rest in a cool place, drink water or a sports drink, and stretch and gently rub the cramp. Do not massage the cramp. This can break blood vessels.

**Heat exhaustion** is a warning sign and prompt actions can avert a medical emergency.

- Clammy skin; pale, cold, and sweaty
- Weakness or light-headedness. Fainting is possible.
- Fast but weak pulse
- Nausea or possible vomiting

Treatment: Move the patient to a cool place. Lie down or sit in a semi-reclined position. Apply cool compresses, especially to head / neck, and then other parts of the body as possible. Sip water.

Victims should recover after 10-15 minutes of treatment. Consider calling 9-1-1 if conditions persist.

**Heat stroke** is serious medical emergency, and can be life-threatening if not recognized and treated quickly.

- Hot, red, and dry (or only moist) skin
- Elevated body temperature (over 103° F)
- Fast but strong pulse
- Possible semi-consciousness or unconsciousness

Treatment: call 9-1-1. The brain has lost its ability to regulate body temperature. The emergency care of heat stroke is to cool the body as quickly as possible. One of the best methods for cooling the body during a heat emergency is to wrap the patient in cool, wet sheets. Re-wet the sheets often. Do not give anything to drink.

Visit the OSHA website ([www.osha.gov](http://www.osha.gov)) for additional resources. NIOSH is a second excellent resource ([www.cdc.gov/niosh/](http://www.cdc.gov/niosh/)). They have produced a Heat App and a Fast Fact card for employers and employees





To: Safety Coordinators, Fund Commissioners, RMC's, Exec. Directors  
From: Susan Kopec, Training and Administration Associate Director  
Date: August 31, 2017  
Re: 2018 MSI Class Requests – TO BE SCHEDULED FOR JANUARY THROUGH DECEMBER  
*Request Deadline Extended to September 29, 2017*

We are pleased to present the 2018 MEL Safety Institute Course Catalog and request form.

Please review the attached 2018 Course Catalog.

The Catalog includes a list of individual classes that you can request to host at your site. We remind you that host locations must guarantee at least **15 participants who must be pre-registered through the Learning Management System at least 15 working days prior to the date of the class**. Classes with fewer than 15 registered participants seven days before the scheduled training date are subject to cancellation. **Host classrooms must comfortably seat at least 50 students** (some classes require tables and chairs), accommodate audio-visual presentations, and have adequate parking nearby.

**Submit requests for the classes you would like to host in 2018 on the attached Class Request Form. Fax all requests to 856-552-4741 prior to September 29, 2017.** If you are not interested in hosting classes, no further action is needed. Should you need assistance or to confirm receipt, contact Andrea Felip at 856-552-4740. Submitting a request does not guarantee that the class will be scheduled at your location. We try to accommodate requests by offering a good distribution of classes throughout the State to maximize the available MSI resources.

To help you decide what training is needed for your employees, visit the MEL homepage at <http://njmel.org/> and click on the MSI symbol at the top of the page. You will find the **Training Needs Assessment Guide**, in a simple question and answer format. You can also review the course descriptions under the Work Place Colleges or review the attached Course Catalog. If you need help, please contact your Safety Consultant or the MSI Help Line at: (866) 661-5120.

The MEL Safety Institute recognizes the need to provide assistance for individuals with disabilities. If you have employees who may need special assistance such as sign interpretative services employers may requests assistance when the courses are confirmed. The MSI will work with your municipality / entity to make reasonable accommodations for training sessions.

	Course Description	Target Audience
<b>Accident Investigation</b>	<b>2 hours</b> - This course leads the student through the three step process of 1) collecting good information of the incident, 2) identifying the root cause and contributing factors and 3) creating an action plan to incorporate what was learned from the investigation. .	<b>Recommended upon initial assignment</b> This course is strongly recommended for persons involved with incident investigation and analysis, including supervisors, managers and safety coordinators, accident review committee members, and those in safety leadership roles.  Continuing Educational Approvals: CPWM - 2.0 Management CEU Credits Water/Wastewater - 1.5 Hrs. Safety TCH
<b>Asbestos, Lead and Silica Industrial Health Overview</b>  <b>REVISED</b> to include OSHA's new Silica rule.	<b>1 hour</b> - This course is a primer on the regulations and restrictions for workers who perform tasks that could potentially expose them to asbestos, silica, or lead.  Please note:, there are specific requirements for persons who perform housekeeping operations in areas that contain or presumed to contain asbestos. This class does not meet the OSHA Asbestos Awareness training requirement.	<b>Recommended upon initial assignment and refresher training as needed</b> for employees and supervisors who perform housekeeping or maintenance in areas which may have asbestos containing materials (ACM) or presumed asbestos containing materials (PACM), and products that may contain silica or lead.  Continuing Education Approvals: CPWM 1.0 Technical CEU Credits CPWM 1.0 Government CEU Credits RMC 1.0 Professional Development CEU Credits Water/Wastewater 1.0 Safety TCH
<b>Back Safety / Material Handling</b>  <b>Also available through MSI On-line learning</b>	<b>1 hour</b> - This course reviews the structure of the spine and common back injury mechanisms. Students will be given the opportunity to discuss common manual labor tasks and best practices to minimize stress on the body.	<b>Recommended upon initial assignment and refresher training as needed</b> for employees and supervisors who are involved in manual material handling.  Continuing Education Approvals: Water/Wastewater - 1.0 Safety TCH CPWM - 1.0 Technical CEU Credit
<b>Bloodborne Pathogens</b>  <b>Also available through MSI On-line learning, and "Fast Track to Safety" days</b>	<b>1 hour</b> - This course reviews the requirements of OSHA's Bloodborne Pathogen Standard and common applications to tasks performed by public employees.  Course requires follow up action by employers. Employers must explain safeguards specific to the individual work places to complete annual training.	<b>Required upon initial assignment and annual retraining</b> for those employees who come into contact with blood or bodily fluids. This typically includes staff that collects trash, clean restrooms, handles raw sewage, and <u>must</u> perform first aid as part of their job duties.  Continuing Education Approvals: CPWM - 1.0 Government CEU Credits RMC - 1.0 Professional Development Water/Wastewater - 1.0 Safety TCH

<b>Bloodborne Pathogens Administrator Training</b>  <b>Limited Offering</b> <b>Please let us know if you would like to host</b>	<b>2 hours</b> - This course prepares the attendee to fulfill the role of the Bloodborne Pathogen Administrator for their organization. Course objectives are to discuss key elements of the OSHA Standard and the role of the local Program Administrator, including hazard determination, written policies, reporting potential exposures, and evaluating training programs.	<b>Recommended upon initial assignment</b> for employees and supervisors who desire to conduct annual retraining.  Continuing Education Approvals: CPWM - 1.0 Technical CEU Credit CPWM - 1.0 Management CEU Credit Water/Wastewater - pending
<b>CDL – Drivers’ Safety Regulations</b>  <b>Members requesting this class are encouraged to invite their HR / Personnel representative to attend.</b>	<b>2 hours</b> - Drivers and mechanics of commercial motor vehicles face significant regulations which exceed those of drivers of passenger cars. The Federal Motor Carrier Safety Act requires employers to train Commercial Driver’s License holders on the regulations concerning drug and alcohol testing, driver and vehicle disqualification, and other safety issues. HR and Personnel representatives may benefit from this discussion  This class will review the five types of drug and alcohol testing, medical qualification, and the effects of fatigue for drivers. Vehicle issues such as pre-trip inspection, licensing, and safe operation will also be covered.	<b>Required (49 CFR Part 40) upon initial assignment and periodic retraining</b> for drivers who hold a Commercial Drivers License (CDL).  Also, suggested for supervisors, Human Resource Officers, and truck mechanics.  Continuing Education Approvals: CPWM - 2.0 Government CEU Credits Water/Wastewater - 2.0 Safety TCH
<b>CDL – Supervisors’ Reasonable Suspicion</b>  <b>This class is workbook based and requires a classroom with tables and chairs.</b>	<b>2 hours</b> - The Federal Motor Carrier Safety Act requires supervisors of Commercial Motor Vehicle drivers be trained on how to detect and approach a driver suspected of being under the influence of alcohol or controlled substances.  This class will review the requirements of the Federal regulations, indicators of this misuse in the workplace, how to approach a driver, and the documentation needed.	<b>Regulatory (49 CFR Part 40) upon initial assignment and periodic retraining</b> for immediate supervisors of drivers with Commercial drivers License (CDL).  Also, suggested for department heads and Human Resources / Personnel representatives  Continuing Education Approvals: (Initial Training) CPWM- 2.0 Management CEU Credits (Initial Training) Water/Wastewater 1.5 Safety TCH
<b>Coaching the Emergency Vehicle Operator (CEVO) - Police, Fire or EMS</b>  Please indicate whether you are requesting CEVO for police officers, firefighters, or ambulance drivers.  <b>This class is workbook based and requires a classroom with tables and chairs.</b> <b>**We ask that the host location provide TV and DVD player for the CEVO courses.</b>	<b>4 hours</b> - Driving an emergency vehicle, whether it’s a police car, fire truck or ambulance, is a dangerous activity. The CEVO programs are customized to each type of vehicle. The program addresses the unique hazards associated with emergency responses and the defensive measures to be used while operating these vehicles.  The hazards include the use of emergency warning lights and sirens, along with the reactions of other drivers to the warning devices. Proper procedures and measures are presented for dealing with the various situations and conditions encountered on the road.	<b>Recommended upon initial assignment and retraining as needed</b> for police, fire, and emergency medical personnel.



<p><b>Coaching the Maintenance Vehicle Operator (CMVO)</b></p> <p><i>This class is workbook based and requires a classroom with tables and chairs.</i></p> <p><i>**We ask that the host location provide a TV and DVD player for this CMVO course.</i></p>	<p><b>4 hours</b> - This Coaching program is customized to address the unique hazards associated with larger maintenance vehicles, along with the safety considerations while operating these vehicles.</p> <p>These specific hazards deal directly with the large size and weight of the vehicles, traveling at slow speeds, and frequent stopping, as well as the use of warning lights and the reactions of other drivers to the warning devices. Proper procedures and measures are presented for dealing with the various situations and conditions encountered on the road.</p>	<p><b>Recommended upon initial assignment and retraining as needed</b> for personnel who operate large maintenance vehicles such sweepers, dump trucks, backhoes, and front-end loaders.</p> <p>Continuing Education Approvals: CPWM - 2.0 Technical CEU Credits CPWM - 2.0 Management CEU Credits</p>
<p><b>Coaching the School Bus Driver</b></p> <p><i>This class is workbook based and requires a classroom with tables and chairs.</i></p> <p><i>**We ask that the host location provide a TV and DVD player for this course.</i></p>	<p><b>4 hours</b> - Coaching The School Bus Driver encourages drivers to analyze and discuss safe driving issues, capitalizing and building on their driving experience.</p> <p>The program specifically focuses on defensive driving techniques related to school bus drivers.</p>	<p><b>Recommended upon initial assignment and retraining as needed</b> for personnel who drive school buses.</p>
<p><b>Confined Space Awareness Training</b></p>	<p><b>1 hour</b> - <u>This class is intended for workers who either do not enter confined spaces or who may only enter a non-permit confined space.</u> Confined spaces have the potential to contain hazardous atmospheres or other life threatening conditions.</p> <p>The class defines a confined space and discusses the application of the definition to typical conditions found in public work places. Students will be made aware of the potential hazards of entering a confined space.</p>	<p><b>Required upon initial assignment and retraining as needed</b> for personnel who are not authorized to enter confined spaces.</p> <p><i>This class is <u>not</u> intended to train workers who enter confined spaces as part of their job duties.</i></p> <p>Continuing Education Approvals: CPWM - 1.0 Government CEU Credit CPWM - 1.0 Technical CEU Credit Water/Wastewater - 1.0 Safety TCH</p>
<p><b>Confined Space Entry with Equipment Demonstration in Classroom</b></p>	<p><b>4 hours</b> - <u>This class is intended for workers who enter permit-required and non-permit confined spaces.</u> A review of the OSHA standards that will have an impact on confined space entry. Discussion will include the definition of confined space, a thorough review of hazards and ways to identify and evaluate hazards, personal protective equipment, entry procedures and entry permits. Training includes an equipment demonstration.</p> <p>Host member must provide air monitoring equipment, ventilation equipment, harnesses &amp; tripod.</p> <p><b>*Maximum class size is 15 students.</b></p>	<p><b>Required upon initial assignment and retraining as needed</b> for personnel who enter non-permit or permit-required confined spaces.</p> <p><i>This class may <u>not</u> satisfy all the required training requirements of OSHA 1910.146. Additional performance and rescue operation evaluations may be required, depending on job duties of personnel who enter confined spaces.</i></p> <p>Continuing Education Approvals: CPWM - 3.5 Technical CEU Water/Wastewater - 3.5 Safety TCH</p>

<p><b>DDC-6 Defensive Driving</b></p> <p><i>This class is workbook based and requires a classroom with tables and chairs.</i></p> <p><i>**We ask that the host location provide a TV and DVD player for this Defensive Driving course.</i></p>	<p><b>6 hours</b> - This course created by the NJ State Safety Council will review the hazards encountered on the road by drivers every day, including those created by road conditions, weather, traffic, and the actions of other drivers. Defensive driving training can greatly reduce the likelihood of your drivers being involved in a collision, by providing them with the knowledge needed to recognize hazardous conditions and take actions to avoid collisions. Successful completion of this course may entitle the driver to a discount on the base rate for their liability and collision coverage's on their personal auto insurance.</p> <p><b>*Strict maximum class size of 35 students.</b></p>	<p><b>Recommended upon initial assignment and retraining as needed</b> for personnel who drive both municipal and their own vehicles to perform work tasks.</p> <p>Continuing Education Approvals: Water/Wastewater - 5.5 Safety TCH</p>
<p><b>Driving Safety Awareness</b></p>	<p><b>1.5 hours</b> - This class is directed at employees who drive cars or light trucks on behalf of an employer. The tremendous loss potential of motor vehicle accidents is explained including property damage, auto liability and employee injury.</p> <p>Topics include hydroplaning, the effects of excessive speed, and inclement weather. Distracted driving, the effects of fatigue and alcohol on driver performance and the practice of defensive driving are discussed. Through class participation, the concept of reaction time and stopping distances are presented.</p>	<p><b>Recommended upon initial assignment and retraining as needed</b></p> <p>Continuing Education Approvals: CPWM - 1.5 Technical CEU Credits Water/Wastewater - 1.5 Safety TCH</p>
<p><b>Employee Conduct and Violence Prevention in the Workplace</b></p>	<p><b>1.5 hours</b> - This course describes basic employee conduct in the work place. It reviews what is and is not acceptable conduct in the workplace. It also addresses violence in the work place. Specifically, the four types of work place violence, how to recognize the warning signs, and presents coping strategies including de-escalation methods.</p>	<p><b>Recommended upon initial assignment and retraining as needed</b></p> <p>The course is excellent training for those who deal with the public.</p> <p>Continuing Education Approvals: CPWM - 1.5 Ethics CEU Credits RMC - 1.5 Ethics CEU Credits CTC - 1.5 Ethics CEU Credits CMFO/CCFO - 1.5 Ethics CEU Credits QPA - 1.5 Ethics CEU Credits</p>

<b>Excavation, Trenching and Shoring</b>  <i>This class requires a classroom with tables and chairs.</i>	<b>4 hours</b> - The types and hazards of excavation and trenches will be reviewed. Topics include an employer assigned Competent Person, soil analysis and the types and characteristics of soil. Equipment and protective systems such as trench boxes and built-in-place shoring will be discussed. This standard applies to all open excavations made in the earth's surface, including trenches that create a hazard to near-by workers.	<b>Required upon initial assignment and retraining as needed</b> for workers with the potential to enter excavations and trenches, including Building & Grounds, Public Works, or Water / Wastewater Utility staffs.  Continuing Education Approvals: CPWM - 2.0 Technical CEU Credits CPWM - 2.0 Management CEU Credits Water/Wastewater- 4.0 Safety TCH
<b>Fall Protection Awareness</b>	<b>2 hours</b> - This course discusses where fall protection is needed and presents the different options for safeguarding workers. The focus is on specific fall hazards in common operations and how employees should protect themselves from falls. The course emphasizes rules for working safely at heights and various types of fall protection systems.	<b>Required upon initial assignment and retraining as needed</b> for workers who are exposed to falls of 4 feet or more. This may include Public Works and Utilities (falls into pits).  Continuing Education Approvals: Water/Wastewater - 2.0. Safety TCH
<b>Fast Track to Safety</b>  <i>Limited Offering</i>  <i>Please let us know if you would like to host. Host town must provide facility that holds a minimum of 75 attendees.</i>	<b>5 hours</b> - Fast Track to Safety is a full day session that includes five topics created to meet many of your regulatory training needs in one day. Sessions include refresher training in BBP, Hazard Communication / RTK, Fire Safety, PPE and Workplace Violence Awareness.  Full day participation is required to receive certificate of completion.	<b>Required annual retraining</b> for Public Works, Recreation, or Utility workers who are potentially exposed to bodily fluids, chemicals, and have fire safety responsibilities  Continuing Education Approvals: CPWM - 4.0 Technical CEU Credits Water/Wastewater - 5.0 Safety TCH
<b>Fire Extinguisher Safety</b>	<b>1 hour</b> - Employers who designate employees fight small incipient fires must provide fire extinguisher training. Topics include matching the fire extinguishers to the 5 classes of fires, the limitations of fire extinguishers, and the proper use and inspection of extinguishers.	<b>Required upon initial assignment and annual refresher</b> for Public Works, Utility and others who have been designated by the employer to use an extinguisher.  Continuing Education Approvals: CPWM – 1.0 Technical CEU Credits Water/Wastewater - 1.0 Safety TCH
<b>Fire Safety</b>  <i>Also available through MSI On-line learning, and “Fast Track to Safety” days</i>	<b>1 hour</b> - This class discusses the fire triangle as a visual representation of control measures to prevent fires. This class will also cover worker’s responses to fire and other workplace emergencies.  Employers will need to explain safeguards specific to the individual work places.	<b>Required for all workers upon initial assignment and annual refresher</b> Training must reflect only the duties and responsibilities of the employee.  Continuing Education Approvals: CPWM – 0.5 Technical & 0.5 Governmental CEU Credits Water/Wastewater - 1.0 Safety TCH



<b>Flagger and Work Zone Safety</b>  <i>This class is workbook based and requires a classroom with tables and chairs.</i>	<b>4 hours</b> - Students will review the requirements of the Manual on Uniform Traffic Control Devices and discuss how the requirements impact work zones that occur on or near roadways. Various scenarios will be discussed along with the proper traffic control measures for each situation.  <b>*Maximum class size is 25 students.</b>	<b>Required upon initial assignment and retraining as needed</b> for workers who plan, set-up, or work within roadway work zones.  Continuing Education Approvals: CPWM - 2.0 Technical & 2Management. CEU Credits Water/Wastewater - 2.0 Safety TCH
<b>Fleet Mechanic Safety Awareness for Supervisors</b> <b>NEW for 2018</b> <b>Limited offerings</b>  <b>Please let us know if you would like to host this program.</b>	<b>Half day program aimed at fleet supervisors and lead mechanics. Program will include</b> broad understanding of types of injuries and illnesses sustained by mechanics in municipal garages and an outline of safety and environmental topics that need to be covered with all shop employees.	<b>Watch for course announcements</b>  Continuing Education Approvals: <b>To be determined</b>
<b>Forklift Operator Certification</b>  <b>Certification for host employees only</b>	<b>Up to 6 hours – This program is intended for trained and experienced forklift operators.</b> This class is not an initial or remedial operator training program. A classroom session which reviews best practices for forklift operation will be followed by certification demonstration of skills.  Host location must provide forklift in good operating condition and space for challenge course. Certification will be for a single operator on a single vehicle. <b>Maximum 10 students. Highly recommended that a supervisory representative also attend the Train- the Trainer program for subsequent refresher training.</b>	<b>Required for all workers upon initial assignment and 3-year re-certification.</b> OSHA requires employers ensure that each operator is competent to operate a powered industrial truck, documented by training and evaluation by a qualified person.  Continuing Education Approvals: CPWM - 2.0 Technical CEU Credits Water/Wastewater -2.0 Safety TCH
<b>Forklift Operator Evaluation Train-the-Trainer</b>	<b>3 hours</b> - Employers must provide evaluations for their forklift operators every 3 years. This class will prepare <u>experienced and qualified forklift operators</u> to conduct in-house evaluations for their forklift operators. Attendees will be provided with course materials necessary to run a refresher class and certify skill performance.  Host location must provide forklift in good operating condition and space for challenge course. Visiting evaluators can not be certified on host's vehicles.	<b>Required upon initial assignment as an employer evaluator.</b>

<p><b>Hazard Communication / Globally Harmonized System (GHS)</b></p> <p><i>Also available through MSI On-line learning, and "Fast Track to Safety" days</i></p>	<p><b>1.5 hours</b> - This course will meet the general training requirements for RTK, HazCom and GHS. Content includes understanding labels, using safety data sheets and basic chemical terminology. The rights and responsibilities of employees are also reviewed.</p> <p>Employers will need to explain safeguards specific to the individual work places.</p>	<p><b>Required upon initial assignment and retraining every second year</b> for workers who work with chemicals as part of their work assignments.</p> <p>Continuing Education Approvals: CPWM - 1.0 Technical CEU Credits CPWM - 1.0 Governmental CEU Credits Water/Wastewater – 1.5 Safety TCH</p>
<p><b>HazMat Awareness with Hazard Communication / Globally Harmonized System (GHS)</b></p>	<p><b>3 hours</b> - This is a chemical safety course for employees who work with hazardous chemicals in their work place (HazCom), and may also discover or respond to chemical emergencies outside of their workplace (HazMat).</p> <p>This course reviews the definition of hazardous substances, the risks associated with them in the workplace and at an incident. Training will cover recognition and identification of hazardous substances in an emergency, the role of the first responder, &amp; HazCom / GHS / Right to Know rules.</p>	<p><b>Required for all workers upon initial assignment and annual refresher</b> for employees who can be reasonably expected to discover a chemical release and those who respond to chemical releases in a supporting role. This typically includes employees of Public Works, Utilities, Police, and EMS.</p> <p>Continuing Education Approvals: CPWM - 3.0 Technical CEU Credits Water/Wastewater - 3 Safety TCH</p>
<p><b>Hazard Identification - Making Your Observations Count</b></p>	<p><b>2 hours</b> - Department supervisors have the responsibility of monitoring the actions of their employees and work places for hazards that may cause injury or harm.</p> <p>This program discusses the self-evaluation process of work places for common hazards created by the building, machinery or processes, and employee activities. The class will also provide an overview of the workplace observation process, sample formats to record the observations and ways to document corrective actions.</p>	<p><b>Recommended upon initial assignment and retraining as needed</b> for employees who conduct facility inspections or Job Site Observations for their department or agency</p> <p>Continuing Education Approvals: CPWM - 1.0. Technical CEU Credits CPWM - 1.0 Management CEU Credits Water/Wastewater - 1.5 Safety TCH RMC - 2.0 Professional Development CEU Credits</p>
<p><b>Hearing Conservation</b></p>	<p><b>1 hour</b> - The Hearing Protection Standard will be reviewed, along with specific examples of what constitutes excessive noise exposures. Various types of hearing protective devices will be discussed, along with the advantages and disadvantages of each.</p>	<p><b>Required for all workers upon initial assignment and annual refresher</b> for employees who are part of the employer's Hearing Conservation Program.</p> <p><b>Recommended</b> for employees who are exposed to loud noises, but not in the Hearing Conservation Program.</p> <p>Continuing Education Approvals: CPWM - 1.0 Government CEU Credits CPWM - 1.0 Technical CEU Credit Water/Wastewater - 1.0 Safety TCH</p>

<b>Heavy Equipment Safety</b>	<b>3 hours</b> - The operation of dump trucks, loaders, backhoes, bucket trucks and other specialized equipment is a hazardous exposure for municipalities and public authorities. This program will provide the attendees with the knowledge and skills needed to understand the safe and effective operation of specialized equipment in the workplace, the proper use of the equipment, vehicle capacities and limitations, and procedures for safe operation.	<b>Recommended upon initial assignment and retraining as needed</b> for employees who operate construction and maintenance vehicles.  Continuing Education Approvals: CPWM - 2.0 Technical CEU Credits CPWM - 1.0 Governmental CEU Credits Water/Wastewater - 3.0 Safety TCH
<b>Hoists, Cranes and Rigging</b>  <b>Limited Offering</b> <b>Please indicate if you would like to host this class.</b> <b>Dates and locations to be announced.</b>	<b>2 hours</b> - Moving heavy objects requires knowledge of hoisting and rigging. This session will cover DOT regulations on hoist equipment, sling types, and equipment inspection. Basic rigging techniques will be discussed with emphasis on operations such as moving pipe, moving road plates and lifting large or bulky equipment such as pumps or hydrants.	<b>Required for all workers upon initial assignment and refresher training every 3 years</b> for employees who use auto cranes, chain hoists, and similar lifting equipment.  Continuing Education Approvals: CPWM - 2.0 Technical CEU Credits Water/Wastewater - 2.0 Safety TCH
<b>Housing Authority Safety Awareness Training for Facility Maintenance Personnel</b>	<b>3 hours</b> - This class provides students with a discussion of the hazards and hazard control tactics associated with general housing maintenance, grounds keeping (from lawn maintenance to snow removal) and custodial tasks. The core class covers the fundamentals of Machinery, Tools and Equipment, Back Care and Safe Lifting, Slips and Falls, HazCom, Fire Safety and Blood Borne Pathogens. Additional classes may be needed for those whose work involves potential asbestos contact, electrical safety, Lock Out Tag Out and Confined Space Entry.	<b>Required for all workers upon initial assignment and annual refresher</b> for employees who are potentially exposed to blood or bodily fluids and hazardous chemicals and who play a role in the employer's fire prevention, LOTO, or confined space programs.  Continuing Education Approvals: CPWM - 3.0 Technical CEU Credits Water/Wastewater - 3.0 Safety TCH
<b>Housing Authority Sensibility #1 - Employee Conduct and Violence in the Workplace</b>	<b>1.5 hours</b> - This is the first of a three-part series on workplace violence, conflict resolution and stress management.  This course describes basic employee conduct in the work place. It reviews what is and is not acceptable conduct in the workplace regarding harassment and other civil rights issues. It also addresses violence in the work place. Specifically, the four types of work place violence, how to recognize the warning signs, and coping strategies including violence de-escalation methods.	<b>Recommended upon initial assignment and retraining as needed</b>  The course is excellent for those who deal with the public.



<b>Housing Authority Sensibility #2 - Conflict Resolution</b>	<b>2 hours</b> - In this course you will learn strategies for effectively resolving typical conflict situations you encounter on and off the job. Students will learn steps to de-escalate and resolve conflict, as well as how to use skills such as assertiveness and listening effectively. This course is interactive and there are skill building exercises included.	<b>Recommended upon initial assignment and retraining as needed</b>  The course is excellent for those who deal with the public.
<b>Housing Authority Sensibility #3 - Stress and Stress Management</b>	<b>1 hour</b> - This course presents an overview of the types of stress that we face at home and at work. This class gives advice on how to deal with stress in today's high speed world. This course is interactive and participants will have hands on experience in stress reduction techniques.  *Maximum 35 Attendees	<b>Recommended upon initial assignment and retraining as needed</b>
<b>Jetter / Vacuum Safety Awareness</b>	<b>2 hours</b> - The general hazards of working in and around wastewater and sewage will be reviewed. The hazards created by operating vacuum and jetting equipment will be discussed, as well as the safety considerations for each.  Employers will need to explain safeguards specific to their individual work places.	<b>Recommended upon initial assignment and retraining as needed</b> for employees who use vacuum or jetting equipment as part of their job duties.  Continuing Education Approvals: CPWM - 2.0 Technical CEU Credits Water/Wastewater - 2.0 Safety TCH
<b>Ladder Safety / Walking &amp; Working Surfaces</b>	<b>2 hours</b> - The objectives of the course are to familiarize participants with OSHA walking / working surface requirements. Requirements include how to safeguard openings and slip-fall prevention from walking areas such as stairs and skylights. The course shows the various types of ladders and scaffolds, and how to use them safely.	<b>Recommended upon initial assignment and retraining as needed</b> for employees who use ladders and portable scaffolds  Continuing Education Approvals: Water/Wastewater - 2.0. Safety TCH
<b>Landscape Safety</b>	<b>3 hours</b> - This course covers several of the most commonly used types of landscape equipment: mowers and tractors, chainsaws, chippers, stump grinders, and utility vehicles. The course objective is to present the safety considerations for landscape equipment, processes, and chemicals. <b><i>Content may be adapted to particular needs of participants.</i></b>	<b>Recommended upon initial assignment and retraining as needed</b> for employees who operate landscape equipment. This may include employees of Public Works, Building & Grounds, and Utilities.  Continuing Education Approvals: CPWM 2.0 Technical CEU Credits Water/Wastewater - 2.0 Safety TCH

<b>Leaf Collection Safety Awareness</b>	<b>2 hours</b> - A review of the hazards of collecting leaves, including working on roadways, noise, moving machinery, and muscle strains. The class covers various methods of leaf pick-up, including leaf vacuums, claw attachments, and bagged leaf collections. Students will review safeguards for each method.	<b>Recommended upon initial assignment and retraining as needed</b> for employees who collect leaves on roadways. This may include employees of Public Works, and Building & Ground.  Continuing Education Approvals: CPWM - 2.0 Technical CEU Credits Wastewater - 2.0 Safety TCH
<b>Lock Out / Tag Out (Control of Hazardous Energy)</b>	<b>2 hours</b> - The OSHA standard and the need to identify various types of energy, as well as the need to develop shutdown and lockout procedures for each piece of equipment will be reviewed. Examples of safety measures and the various types of lockout devices will also be discussed. This class will also review the basics of electrical safety and the hazards associated with electrical and other energy sources.  Employers will need to explain safeguards specific to their individual work places.	<b>Required upon initial assignment and retraining as needed</b> for workers who participate in the employer's Lock Out / Tag Out Program  Continuing Education Approvals: CPWM - 2.0 Technical CEU Credits Water/Wastewater - 2.0 Safety TCH
<b>Office Safety</b>  <i>Also available through MSI On-line learning</i>	<b>2 hours</b> - This course will review the main hazards that are faced in the office setting such as electrical hazards, workstation ergonomics, slips/trips & falls, emergencies and hazard communication as it pertains to office environments.	<b>Recommended upon initial assignment and retraining as needed</b> for employees who work in office settings.  Continuing Education Approvals: Water/Wastewater - 2.0 Safety TCH
<b>Personal Protective Equipment</b>  <i>Also available through "Fast Track to Safety" days</i>	<b>2 hours</b> - The OSHA hazard assessment process to identify the hazards associated with each type job will be reviewed to identify the need for PPE, and determine the type of PPE needed. Various types of PPE will be discussed, and how to choose the most appropriate style for protection.	<b>Recommended upon initial assignment and retraining as needed</b> for supervisors and employees who use or specify PPE  Continuing Education Approvals: CPWM - 2.0 Technical CEU Credits Water/Wastewater - 2.0 Safety TCH
<b>Playground Safety Inspections</b>  <i>Also available through MSI On-line learning</i>	<b>2 hours</b> - This class provides attendees with a survey of the playground environment, types of injuries, the nomenclature of the individual pieces of equipment and the application of the inspection criteria. Photos will illustrate the concerns or provide illustration of the criteria. Includes a brief description of the test kit tools and recommended action plan for compliance with NJ playground regulations.	<b>Recommended upon initial assignment and retraining as needed</b> for employees who inspect, maintain or repair public playgrounds.  Continuing Education Approvals: CPWM - 2.0 Technical CEU Credit

<b>Safety Committee Best Practices</b>	<p><b>1.5 hours</b> - The foundation of an effective safety program is involvement of both management and employees in an effective safety committee.</p> <p>This program will present the steps to develop and run an effective safety committee. Topics will include: designing and planning your committee, choosing members for your committee, the role of the committee members, effective meeting strategies, and establishing goals and objectives for the safety committee.</p>	<p><b>Recommended upon initial assignment to a Safety Committee</b></p> <p>Continuing Education Approvals:  CPWM - 1.5 Management CEU Credits  RMC – 1.5 Professional Development CEU Credits  Water/Wastewater - 1.5 Safety TCH</p>
<b>Safety Coordinators' Skills Training</b>  <b>Limited Offering</b>  <i>This class requires a classroom with tables and chairs.</i>	<p><b>6 hours</b> - This is a nuts and bolts primer for new Safety Coordinators, or experienced coordinators who wish to refresh their skills. Topics include: 1) team building and holding effective meetings, 2) conducting Job Site Observations and facility inspections, 3) accessing the MSI and other training resources, and 4) coordinating an accident / injury investigation process. Attendees will leave with a strong understanding of the MEL / JIF system and how each entity's safety program fits into the system.</p>	<p><b>Recommended upon initial assignment</b></p> <p>Continuing Education Approvals:  CPWM - 3.0 Management CEU  CPWM - 3.0 Government CEU Credits  RMC - 6.0 Professional Development CEU Credits  Water/Wastewater- 5 Safety TCH</p>
<b>Sanitation and Recycling Safety</b>	<p><b>2 hours</b> - This course will discuss various topics relating to Sanitation Safety for solid waste and recyclable collection crews including the review of appropriate personal protective equipment, safe operating procedures, proper lifting techniques, proper driving techniques, rider positions, effective route layout and relevant provisions of the MUTCD pertaining to traffic safety.</p>	<p><b>Recommended upon initial assignment and retraining as needed</b> for employees who collect solid waste (trash or recycling) on community streets.</p> <p>Continuing Education Approvals:  CPWM - 2.0 Technical CEU Credits</p>
<b>Schools: Chemical Lab Safety for Science Teachers</b>	<p><b>1 hour</b> - This program focuses on the exposures to both teachers and students from work in chemistry labs.</p> <p>Topics include a review of chemical safety, available emergency equipment such as showers, appropriate personal protective equipment, effective experiment planning and the vital importance of prudent chemical storage.</p>	<p><b>Required for all workers upon initial assignment and annual refresher</b> for employees who are potentially exposed to blood or bodily fluids and hazardous chemicals and who play a role in the employer's fire prevention, LOTO, or confined space programs.</p>

<b>Schools: Safety Awareness Training for School Custodians / Facilities Management</b>	<b>3 hours</b> - This class provides attendees with a discussion of the hazards and hazard control tactics associated with general school maintenance, grounds keeping (from lawn maintenance to snow removal) and custodial tasks. The core class covers the fundamentals of Machinery, Tools and Equipment, Back Care and Safe Lifting, Slips and Falls, HazCom, Fire Safety and Blood Borne Pathogens. Additional classes may be needed for those whose work involves potential asbestos contact, electrical safety, Lock Out Tag Out and Confined Space Entry.	<b>Required for all workers upon initial assignment and annual refresher</b> for employees who are potentially exposed to blood or bodily fluids and hazardous chemicals and who play a role in the employer's fire prevention, LOTO, or confined space programs.  Continuing Education Approvals: CPWM - 3.0 Technical CEU Credits Water/Wastewater - 3.0 Safety TCH
<b>Seasonal (Autumn/Winter) Public Works Operations</b>  <i>(Combined Leaf Collection and Snow Plow Safety)</i>	<b>3 hours</b> - This course will discuss various topics related to both leaf collection and snow plowing. They are combined in this single class to encourage participation by both employees and supervisors.  Topics include fatigue, noise, and hazards of machinery. Main topics including the review of: safe operating procedures, ergonomic considerations, proper driving techniques, review of the various types of equipment, appropriate personal protective equipment, effective route layout and relevant provisions of the MUTCD pertaining to mobile work zones.	<b>Recommended upon initial assignment and retraining as needed</b> for employees who operate both leaf vacuums and snow plows.  Continuing Education Approvals: CPWM - 3.0 Technical CEU Credits Water/Wastewater - 3.0 Safety TCH
<b>Seasonal (Summer) Employee Orientation</b>	<b>4 hours</b> - This class is for seasonal/part-time workers employed by municipalities. Also good for supervisors responsible for training seasonal/ part time workers.  Class will cover the exposures that employees may encounter, including an overview of outdoor safety, youth employment rules, heat stress, PPE, HazCom, bloodborne pathogens and employment practices. The presentation will also include videos on the various topics.	<b>Recommended upon initial assignment</b> for new or returning seasonal employees.
<b>Shop and Tool Safety</b>	<b>1 hour</b> - The OSHA standard relating to machine guarding will be reviewed. The emphasis of the class is on the safe use of common hand and power tools, ranging from chisels to circular saws to jack hammers.	<b>Recommended upon initial assignment and retraining as needed</b> for employees who use hand & power tools.  Continuing Education Approvals: CPWM - 1.0 Technical CEU Credit Water/Wastewater - 1.0 Safety TCH



<b>Snow Plow / Snow Removal Safety</b>	<p><b>2 hours</b> - The hazards of icy road surfaces, low visibility and objects being obstructed by snow can create a hazardous situation for the operators of snow plows.</p> <p>This program will review the hazards associated with the operation of snowplows, snow blowers and shoveling snow. Proper planning and safety measures are presented in this program.</p>	<p><b>Recommended upon initial assignment and retraining as needed</b> for supervisors and employees who plow snow on city streets</p> <p>Continuing Education Approvals: CPWM - 2.0 Technical CEU Credits Water/Wastewater - 2.0 Safety TCH</p>
<b>Special Event Management</b>	<p><b>2 hours</b> - This presentation will focus on issues and exposures created by special events. Proper planning procedures will be reviewed, and many hazard and liability considerations will be discussed.</p> <p>The goal of the program will be to allow the attendees to coordinate the planning process and preparations for special events.</p>	<p><b>Recommended upon initial assignment and retraining as needed</b> for employees who plan special events.</p> <p>Continuing Education Approvals: CPWM - 2.0 Management CEU Credits RMC - 2.0 Professional Development CEU Credits Wastewater - 2.0 Safety TCH</p>
<b>Toolbox Talk Essentials</b>	<p><b>1.5 hours</b> - For staff members who present tool box talks as part of their department safety training program.</p>	<p>Suggested for safety coordinators, supervisors, managers and those in safety leadership roles.</p> <p>Continuing Education Approvals: CPWM - 1 Management CEU Credit Water/Wastewater -1.0 Safety TCH</p>

## MSI Online Courses

Online courses are also available. They can be completed on an individual employee basis or as department-level group training. Unless noted in the description, these self-directed courses are about ½ hour in length and are complete with a short quiz at the conclusion.

To access the classes, users must log in to the MSI website at <http://firstnetcampus.com/meljif/entities/mel/logon.htm>

1. If you have taken MSI classes in the past, enter your username and password. If you do not know your username/password, check with your Training Administrator or call the MSI Helpline listed below. If you are new, click "I am a new user." Complete the fields and you will receive a confirmation email with your username and password.
2. Once logged in, click on "MSI On-Line Training Courses."
3. Choose the course you would like to complete. Click enroll.
4. Choose "Click Here" to go to your authorized course list.
5. Click the program name to launch the course. Click Start to begin.
6. 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.

Note: Please see MSI website instructions for running online training in a group setting, have group participation recorded in transcripts, and receive certificates.

Course Title	Course Description
<b>Aquatic Safety for Camp Counselors</b> <b>Part of Camp Counselor Suite</b>	As a counselor you have a crucially important role in protecting kids during swim time this summer. This pool safety training contains footage of an actual drowning and explains how counselors can work together to make swim time safe all summer long.
<b>Avoid Back Pain</b>	This course reviews the structure of the back and common mechanisms of injuries to the back. Course discusses common manual labor tasks and best practices to minimize stress on the body.
<b>Bloodborne Pathogens</b>	This course reviews the requirements of the OSHA Bloodborne Pathogen Standard and common applications to tasks performed by public employees. To complete training employers will need to review the local exposure control plan and identify local contacts and specific steps to be taken to in the event of an exposure incident.
<b>Bullying Prevent at Camp</b> <b>Part of Camp Counselor Suite</b>	This course will teach you what bullying is, what the consequences could be, and how to identify, stop and prevent bullying.
<b>Child Sexual Abuse Prevention at Camp</b> <b>Part of Camp Counselor Suite</b>	This course will teach you how to identify red flags warning signs of abuse and methods to protect campers from peer-to-peer sexual abuse and adult-to-child sexual abuse.

<b>Crossing Guard Training</b>	'Street Smart is Street Safe' discusses the basic principles School Crossing Guards need to protect children and themselves. The program is designed to be a part of an initial training program as well as a refresher course for experienced crossing guards.
<b>Crush Zone Training</b>	Too many accidents involve workers who are caught between moving and stationary objects and the results have been devastating. This course will raise awareness about some of the most common 'Crush Zone' hazards faced by public employees.
<b>Cyber Security</b>	Cyber Crime now poses a constant and serious threat to the security of government, corporations and individuals. The highly sophisticated, deceptive methods of cyber criminals put our confidential information, finances, and very ability to function at risk. Following the five simple steps presented in this program will go a long way to protecting you and the organizations so essential to our safety, financial security, and way of life.
<b>Driving – Emergencies &amp; Natural Disasters</b>	In this course, host and cartoonist Bruce Blitz will depict a variety of potentially dangerous situations while offering insights that just might save your life when driving in an emergency or natural disaster
<b>Driving – Urban Driving</b>	Join host Bruce Blitz as he “draws” you into an entertaining and educational look at driving in the urban environment. Topics include following distances and distracted driving.
<b>Fire Safety</b>	This class discusses common control measures to prevent fires and worker’s responses to fire and other workplace emergencies. Employers will need to explain safeguards specific to the individual work places to fulfill training requirements.
<b>Hazard Communication / Globally Harmonized System (GHS)</b>	This course will meet the general training requirements for RTK, HazCom and GHS. Content includes understanding labels, using safety data sheets and basic chemical terminology. The rights and responsibilities of employees are also reviewed. Employers will need to explain safeguards specific to their individual work place.
<b>New Employee Safety Orientation, Part 1</b>	This program discusses our commitment to the health and safety of all employees and the public served by local government. The presentation details the core values of trust, care, knowledge and communication as well as the ‘no tolerance’ policy towards harassment and discrimination.
<b>New Employee Safety Orientation, Part 2</b>	This program continues the discussion in Part 1 about the health and safety of public employees. In this presentation, employees are introduced to safety guidelines for working around blood, chemicals, and machinery. The course also includes safety lessons on two of the most common injuries to municipal employees: strains to the back and slip-trip & falls.
<b>Office Safety</b>	This course will review the main hazards that are faced in the office setting such as electrical hazards, workstation set up and design, slips/trips & falls, emergencies and hazard communication as it pertains to office environments
<b>Playground Safety for Camp Counselors Part of Camp Counselor Suite</b>	This course will teach you how most playgrounds injuries occur and the strategies you can use to prevent them from happening at your camp.
<b>Playground Safety Inspections for Public Works or Recreation Departments</b>	This 10 minute course will show how to identify potential hazards and how to correct them, ensuring that playgrounds are safe for all children.

<b>Safe Patient Lifting for Emergency Responders</b>	This class will discuss body mechanics and other considerations for police, fire, and emergency medical responders when they lift and carry patients.
<b>(The) Professional Lifeguard</b> <b>Part of Camp Counselor Suite</b>	The Professional Lifeguard training helps guards understand their responsibilities and the practical application of their skills on the pool deck. Guards will understand the following key lifeguard attributes upon completion: rescue ready, positioned to protect, singularly focused, aggressively scanning and protecting everyone.
<b>Trip and Transportation Safety</b> <b>Part of Camp Counselor Suite</b>	This 10 minute training will help you plan and prepare for all off site adventures to make them memorable, safe and fun.

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



# 2018 MSI Class Request

## For January 1, 2018 – December 31, 2018

**All requests to host classes MUST be received by August 31, 2017**

(Requests received after August 31, 2017 will be put on a waitlist for scheduling upon availability)

Member Name: \_\_\_\_\_  
 (Name of Municipality, Authority, School District, County, etc)

Name of JIF: \_\_\_\_\_  
 (Joint Insurance Fund)

County: \_\_\_\_\_

Requestor's Name: \_\_\_\_\_

Title: \_\_\_\_\_

Phone Number: (\_\_\_\_\_) \_\_\_\_\_

Fax Number: (\_\_\_\_\_) \_\_\_\_\_

E-mail Address: \_\_\_\_\_

Class Name	Desired Month	Other considerations (Day of week, time of day preference - An attempt will be made to accommodate preferences as best we can)	Number of Attendees
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____

In requesting a class, your Municipality, Authority, School District, County, etc. will be considered the Host member. With that you are agreeing to:

- **Enroll 15+ participants at least 15 working days prior to the date of the class.** You can enroll participants for any class as soon as the calendar is posted on the MSI Learning Management System.
- Provide a training room to accommodate the class. Typically, the maximum class size is 50. **We ask that the facility have a screen or blank wall suitable for projecting slides and a TV and VCR available for all Driver Safety classes.** The class will appear on the MSI calendar and open enrollments will be accepted to supplement enrollments up to the maximum class size.

**Fax all requests to 856-552-4741 and call to confirm receipt at 856-552-4740.**

# LESSONS LEARNED FROM LOSSES

MONTHLY NEWSLETTER – September 2017

## **HURRICANE PREPAREDNESS**

- Make sure flood policies are in place on buildings that are in a flood zone. Discuss with RMC.
- Appoint someone to be the point person for a catastrophic event. This person should be the person that acts to gather information about damages in the municipality and communicates with insurance claims personnel and FEMA personnel.
- Take pictures of all damages to buildings, building contents and vehicles.
- Make sure the titles and keys to any damaged vehicles are kept in one place.
- Report the claim to our office as soon as possible.
- Report the claim to FEMA as soon as possible and understand FEMA “mitigation”.
- Keep all receipts and rental agreements.

***\*Mitigation from FEMA can take the form of a payment for preventative measures that ensure a similar cause of loss and damage does not occur in the future. If you have any damage at all, report it to FEMA after you report it to us.***

***\*A town had just discovered and reported damage to a building one year after Superstorm Sandy hit the area. This greatly increased the time it took to settle that town's claim. Appointing a “point” person can ensure a quicker resolution to a town's insurance and FEMA claims.***



## **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: Sept 19, 2017 at Hainesport Municipal Building  
Contact Information: [debby\\_schiffer@targetingwellness.com](mailto:debby_schiffer@targetingwellness.com) 856-322-1220

### SEPTEMBER ACTIVITIES & PLANNED EVENTS

#### Wellness Events or Planning Meetings

##### *Held in August:*

Palmyra	Florence
Bass River	Delanco
Woodland	Medford
Shamong	Westampton

##### *September Scheduled To-date:*

Lumberton	N. Hanover
Pemberton Borough	Delanco
Pemberton Township	Chesterfield
Tabernacle	

##### **Ideas Tabled or Planned Utilizing Wellness Funds or At No Cost:**

- Purchasing of various books on wellness topics to start a Wellness "Library" for Employees
- Having a bulletin board to post wellness newsletter, articles, recipes, motivational posters
- Incentives for participating in a Smoking Cessation Program plus quitting for set time after cessation
- Incentives for participation in a Fitness Program (6 week Boot Camp)
- Water Bottles to promote drinking more water (even bottled water for Public Workers to have on-site)
- Lunch boxes to promote healthy lunch options
- Chair massages for Employee appreciation
- Meditation workshops to help manage stress
- Reimbursement for wellness services/products – Weight Watchers fee, exercise equipment, computer reading glasses, Community 5/K race registration fee, etc.
- Standing Desk/Active Sitting Discs
- Healthy food options during lunch & learns, employee appreciation, meetings
- Fresh Fruit for the departments
- Earn points for prize by participating in various activities throughout the year

##### **Scheduled and Special Events –**

- "Movement vs Exercise" presentation – Lumberton
- Benefits of Acupuncture – Pemberton Twp
- ShopRite Dietitian (healthy lunch options/effects of energy drinks)– North Hanover
- Smoking Cessation for Mansfield Twp Fire Department. Working with a Tobacco Quit Representative who can offer grant coverage to participants.
- Stress Management Sessions for Delanco and neighboring municipalities – Lunch & Learn event for Police Department offered by Dr. Sigafos, Clinical Psychologist.

**Mini-health Fair – Palmyra – August 29**

**Fall Wellness Days so far: Pemberton Township – September 29; Hainesport - October 18**

**September Wellness Connection Newsletter:**

Focus this month is on Healthy Aging:

- Tips to age gracefully
- Why it's important to take your designated breaks and vacation
- Ways to keep your lungs healthy and young
- Fall fitness – what better time than now to get active
- Sleep and Effects on Aging

**Recipe:** Salmon Rosti (a Swiss dish of grated potatoes formed into a small flat cake and fried.)

**Exercise of the Month:** Back to School means “new” beginnings. Importance of incorporating flexibility into your routine.

**Regional Training:** Wellness Coordinator Workshop

Date: September 27<sup>th</sup> 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 19<sup>th</sup> at the Emergency Service Training Center in Westampton at 7pm. Guest attendee: Patty Davidson of Qual-Lynx to talk about various workers comp claims among our firefighters.



August 2017



Laughing lowers levels of stress hormones and strengthens the immune system.

Your body uses 300 muscles to balance itself while standing still.

The benefits of exercise are more than just for weight management. Exercise also combats stress, promotes better sleep, and activates the immune system.

Research has shown that when people exercise by walking, they walk 30% longer if they walk to music.

Drinking water before and after a spa treatment reduces soreness and helps to flush the body of toxins released from the muscles.



# Wellness Corner Connection

Debby Schiffer, Wellness Director for BURLCO & TRICO

## KEEP SUMMER HEALTHY

### Take Advantage Of Summer Goodness



**Want to shape up your eating habits over the summer? With an abundance of fruits and vegetables, there is no time like the present.**

Even though summertime cooks outs could bring some temptations that could hit your waistline, there are so many delicious and healthy variations you can bring to your traditional meals that will not only keep your pallet satisfied but also keep you from adding a notch on your belt.

Maybe you've decided to cut back a little on the hot dogs, peel the fatty skin off your barbecued chicken and limit mayo-laden macaroni and potato salads. Will this be enough to shape up your summertime eating habits? Cutting back on high-fat meats and mayo-drenched salads is a good place to start. But along with limiting certain foods, it's just as important to think about what to add to your meal plan. To make healthy eating habits stick, it's better to think more about enjoying your food and less about what to avoid. Here are some ideas to whet your appetite that won't expand your waistline.

#### Make simple substitutions

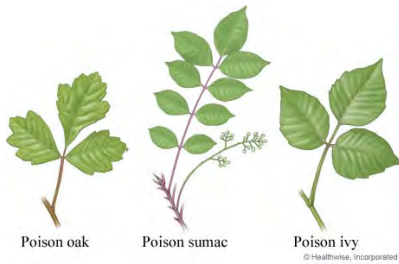
- Breaking an unhealthy food habit doesn't mean you have to make radical changes or follow complicated recipes.
- Exchange artery-clogging creamy sauces and dressings with marinades or dressings made with olive oil or canola oil (heart-healthy fats) and herbs.
- Instead of serving a classic potato salad with creamy mayo, try steaming new potatoes and drizzling them with olive oil, garlic powder and chopped chives.
- Look for chicken or turkey sausages to grill instead of pork. They taste delicious and often offer great savings on fat and calories.
- Use wholesome barley or quinoa for a grain-based salad instead of pasta or potatoes. Add lots of raw, cut-up veggies, such as red peppers, carrots, red onion and celery.
- Go for sorbets and fruits instead of heavy cakes if you crave dessert.
- Drink plenty of water in lieu of sports/energy drinks and sodas.
- Downsize what you put on your plate. Fill two-thirds of it with fruits, vegetables and grains, and one-third with poultry, fish or meat. Use a smaller plate and fill it up once.

#### Take advantage of the season

Summer is prime time for the best fruits and vegetables.

- Try grilling vegetables, such as pearl onions, mushrooms, zucchini and bell peppers. Most vegetables can be grilled by cutting them into bite size pieces and threading onto skewers. Grilled fruit kabobs are also a great summertime dessert!
- Buy fresh herbs (or maybe you grew your own!). They can bring out the flavor in food. If you have extra, chop them up, put them in an ice-cube tray and fill it with water. Once the herbs freeze, pop them out and put them in a plastic bag. Defrost by running them under hot water. Or if you froze mint, drop it into a glass of water to add some flavor!
- At your next barbecue, skip the chips and serve crunchy carrot sticks, bell pepper strips and broccoli with a low-fat dip.
- Head to the beach with a veggie-filled picnic lunch. In addition to turkey or roast beef on whole wheat bread, pack fruits and vegetables such as baby carrots, cherry tomatoes, grapes, plums blueberries and cherries.
- If you are going camping or hiking, unsweetened dried fruits, such as cranberries, raisins, apricots and figs, are easy to tote in your backpack and can provide quick "pick me up" energy.
- Avoid food dyes and excess sugar and make your own frozen fruit pops at home. Freeze 100 percent fruit juice in small paper cups (add diced-up fruit to the juice before freezing for extra fiber and nutrients). Insert wooden sticks when the juice is slushy enough to hold the stick upright. When the juice is frozen solid, peel the paper off and serve.
- Keep containers of fruits and vegetables washed and cut into bite-size pieces in the refrigerator. Have them as snacks instead of chips and cookies.

## Natural Remedies for Poison Ivy



Last month I shared some natural remedies to ward off those annoying mosquitoes. This month I wanted to target another nuisance...poison ivy. Poison ivy rash occurs when the plant toxin, urushiol (one of the deadliest natural poisons on the planet) comes into contact with human skin. It is a condition characterized by swelling, blisters, pain and an amazing amount of itching.

Besides intense itching and pain, the effects of rubbing up against this poisonous plant may also manifest as red bumps, intense sensations of burning and irritation, as well as fever. If you have ever come into contact with this plant and developed a reaction as described, it can be pretty intense. I recall as a child seeing my sister get this irritant in her eyes! The symptoms can appear within a few hours or can take up to seven to tens day after the original contact with the plant.

Poison ivy rash can then spread rapidly during the first three days, especially when you scratch the affected area. And while poison ivy is usually a mild condition, it can cause great suffering if left untreated.

Luckily, just as nature as cursed us with this annoying leaf, nature can also provide many natural remedies for poison ivy. Here are a few that I discovered on [Global Healing Center.com](http://GlobalHealingCenter.com):



### Baking Soda Baths & Pastes

Found in most kitchens, common baking soda is a great natural remedy for the itchiness associated with a poison ivy rash. To help relieve itching, place 1/2 a cup of baking soda in a bath tub filled with warm water. You can also mix 3 teaspoons of baking soda with one teaspoon of water and mix until it forms a paste. Apply this paste to the infected area to relieve itching and irritation that's associated with a poison ivy rash.

### Oatmeal Paste

Cook a small amount of oatmeal and apply it directly to the skin as a paste. Make sure to cook it very thick so that the paste will stick to the skin. Some sources recommend putting the oatmeal on the skin while it is very warm, as the heat from the oatmeal will eventually cool, leaving the skin dry and relieved. Make sure not to apply the oatmeal when it is too hot, as this can easily burn the skin. You may also try mixing in a teaspoon of baking soda, for an extra itch-relieving effect.

### Organic Apple Cider Vinegar

Apply a teaspoon of organic apple cider vinegar directly to the infected skin. Apple Cider Vinegar has a toxin-pulling action that helps suck the poison out of the pores. You can also create a warm vinegar compress using a thin cotton towel. Reapply to the skin as needed.



### Aloe Vera Gel

An ancient curative remedy for the skin, aloe vera can be used directly on the infected area. You can buy a high-quality organic version at most health-food stores, or even better, buy a plant and use the gel from inner flesh of the leaves. External use of organic aloe vera juice may also help, but is not as effective as the gel.

### Organic Goldenseal

Mix a small amount of powdered goldenseal root with a small amount of hot water. Rub this paste on the affected skin to help reduce the chances of infection. For quickest results, try drinking goldenseal tea or taking a goldenseal supplement. This remedy can also help with poison oak.

### Himalayan Crystal Salt

Remember, poison ivy is a condition that causes the skin to become wet and red. Salt is an excellent natural remedy, as it is drying for the skin, and will pull both the excess water and the poison from the body. Make a paste using (purified) water and Himalayan Salt. You can also take a warm salt bath. I'd recommend putting a cup of Himalayan Crystal Salt into the bath tub and soak in it for at least 20 minutes.



### Witch Hazel

Dabbing a small amount of witch hazel tonic on the infected area offers both cleansing and itch-relief. Witch hazel can be found at most drugstores.

### Banana Peel

It may sound strange, but many old-wives tales swear by the power of a banana peel for poison ivy. Simply rub the inside of a banana peel on the affected area. This is possibly related to the cooling effect the banana peel has on the rash.



### Cucumber

This green veggie is very cooling. Making a cucumber paste and applying it to the skin helps bring soothing relief to heated itching. For easy itch relief, slice a piece of a cucumber off and let it dry on the affected area.

### Watermelon Rind

Similar to the cooling cucumber, watermelon is also cold on the skin and can help provide itch relief for the poison ivy rash..

Source: Group, Dr. Edward. (Feb 25, 2016). 10 Natural Remedies for Poison Ivy. Global Healing Center Live Healthy.

## What Drives Us To Eat?

**How would you answer this question: “why do we eat?”** The response may seem obvious—to obtain the energy we need to support our everyday activities and to promote our survival. Yet many of the food choices we make today would suggest another answer. Many of our choices now actually threaten our health and well being. Often the reason we eat has nothing to do with hunger or sustenance but rather with taste.

**Our daily food choices are influenced by our environment and social situations:** our budget, sleep schedules, stress levels and the amount of time we actually have to prepare and eat a meal. Our ancestors ate to have the energy to continue hunting and gathering food. Their level of expenditure typically exceeded their consumption. That is not the case today. Advances in agriculture have provided the opportunity to grow massive quantities of food with far less effort than before. **PLUS many food items are now highly processed with a scientifically** perfected combination of tasty ingredients and as well as chemicals. This fact is cause to make us angry that we have **fallen victim to this “producing equation game”** the food industry is playing with our well-being! They are creating and marketing (heavily) food and beverage products that are **engineered to be both desirable and inexpensive** (Avena, 2015).

Overeating and obesity are on the rise in the U.S. as well as around the world. We are all aware of this and so many of us are **struggling on a daily basis to get to a healthier weight**, most times to little or no avail. **Why?** When food is produced in such a way that the balance of salt, sugar and fat make the pleasurable aspect of it a powerful motivator of choice and gluttony. This is why we so often eat past the point of satisfaction and eat highly palatable foods like cupcakes and candy bars that aren't filling. Unfortunately, our natural inclination to consume these types of foods conflict with the many influences in our modern food environment—convenience, cost, social influences just to name a few.

**Given these facts, are we doomed to forever fight the losing battle of weight gain and overeating?** The answer is a definite NO! There is one thing that you will need to do that is easier said than done. **That is “mindful eating”.**

### Does this sound familiar?

You've been working at your computer for several hours on a very time sensitive project. You've been holding off, waiting for the delicious taste of \_\_\_\_ (you fill in the blank here). Bag of chips from the vending machine? Candy from a co-workers candy jar? Donuts waiting in the employee lounge? You take the first bite. Yummy!! Second bite...still yummy but a little less so. Then your focus goes back to your computer. Before long you look down and that snack is gone but you really don't even recall finishing it. Disappointment and discontent set in. You might say “That's gone but I'm still not satisfied. I'll just get one more. Now the internal critic voice pipes up saying “What are you doing? One was enough. Aren't you trying to lose weight/eat better/stop grazing/etc.?”

Thus begins the struggle over the simple, biologically natural, pleasurable act of eating.

**How is it that food and eating have become such a common source of unhappiness?** And why has it occurred in a country with an abundance of food? The fundamental reason for our imbalance with food and eating is that we've forgotten how to be present as we eat. We eat mindlessly.

**What is Mindfulness?** It is deliberately paying attention, being fully aware of what is happening both inside and outside yourself—in your body, your heart and your mind—and outside yourself in terms of your environment (availability, financial, social pressures). Mindfulness is awareness *without criticism or judgment* (Bayes, 2009). This last phrase is very important because we do not want to compare ourselves to anyone or judge ourselves. We simply want to start “teaching ourselves” to be in tune with our thoughts and the sensations involved in the act of eating.

Therefore, **Mindful Eating** means paying attention to the experience of eating and drinking. Paying attention to the colors, smells, textures, flavors, temperatures, and even the sounds (crunch!) of our food. Pay attention to the body, where in the body do you feel hungry? Is it in your stomach or head? What does feeling half-full really feel like?

### Pick your mindful eating homework:

- (1) Try taking the first four sips of a cup of hot tea or coffee with full attention.
- (2) If you are reading and eating, try alternating these activities, not doing both at once. Read a page, then put the book down and eat a few bites, savoring the tastes, then read another page, and so on.
- (3) At family meals, you might ask everyone to eat in silence for the first few minutes, thinking about the many people who brought the food to your plates.
- (4) Try eating one meal a week mindfully, alone and in silence. Be creative. For example, could you eat lunch behind a closed office door, or on a park bench or even alone in our car?

Without judgment or criticism, pay attention to when your mind gets pulled away from the act of eating. Watch for impulses that may arise after you've taken a few sips or bites...do your eyes go back to your computer, are you reaching for your phone, a book, turning on the TV, calling someone...you get the picture. Are we setting ourselves up for mindless eating?

We'll begin to notice how eating affects our mood and how our emotions like anxiety and stress influence our eating habits. By practicing mindful eating we will start to regain the sense of ease and freedom with eating that we had in childhood. It is our natural birthright.

Old habits of eating and not paying attention are not easy to change. Don't try to make drastic changes all at once. Lasting change takes time, and is built on many small changes. Start simple. Start with one of these suggestions.

**MINDFUL EATING changes everything and gives you back control!**

### Resources:

Bayes, J. (Feb 5, 2009). Mindful Eating. Psychology Today. Retrieved from <https://www.psychologytoday.com/blog/mindful-eating/200902/mindful-eating>  
Avena, N (Jun 17, 2015). Why Do We Eat? Psychology Today. Retrieved from <https://www.psychologytoday.com/blog/food-junkie/201506/why-do-we-eat>

## ZUCCHINI ROLLATINI

Recipe  
Corner

Summer zucchini...yummy!! Here is a cheesy, Zucchini Rollatini that sounds delicious and is loaded with veggie-goodness. I haven't tried this yet but I definitely will. If you do, let me know if you enjoyed it. Grilling the zucchini is supposed to make it more pliable for rolling. Also helps to reduce the wateriness and mushiness of the zucchini when baking it.

### Ingredients:

- 2 large (14 oz each) zucchini, cut lengthwise into 12 (1/4-inch thick) slices
- 1/2 teaspoon kosher salt
- fresh black pepper, to taste
- 1 cup quick marinara sauce
- 1 large egg
- 2/3 cup part skim ricotta cheese
- 1/2 cup grated Pecorino Romano cheese, plus more for serving
- 1/4 cup chopped basil
- 1 garlic clove, minced
- 3/4 cup (3 oz) shredded mozzarella



### NUTRITION INFORMATION

Yield: 3 servings, Serving Size: 4 rolls

- **Amount Per Serving:**
- Smart Points: 8
- Points +: 8
- Calories: 318
- Total Fat: 17.5g
- Saturated Fat: g
- Cholesterol: 113mg
- Sodium: 998mg
- Carbohydrates: 18.5g
- Fiber: 5g
- Sugar: 9g
- Protein: 21g

### Directions:

1. Preheat the oven to 400F. Spread 1/4 cup marinara sauce on the bottom of a 13 x 9-inch baking dish.
2. Cut the zucchini lengthwise, into 1/4-inch thick slices until you have a total of 12 slices about the same size. It's easiest to do this with a mandolin.
3. Season both sides of the zucchini with 1/2 tsp salt and pepper, then grill on a grill pan over high heat to help dry out the zucchini, until pliable and grill marks form, but not fully cooked, about 2 minutes on each side.
4. In a medium bowl, beat the egg then mix together with ricotta, Pecorino Romano, basil, garlic, 1/8 tsp salt and 1/8 tsp pepper.
5. Spread the ricotta mixture (about 1 1/2 tablespoons each) evenly onto each zucchini slice, spreading to cover.
6. Roll up slices and arrange them each seam side down in the prepared dish. Top each with 1 tbsp marinara sauce and 1 tbsp mozzarella cheese and tightly cover with foil.
7. Bake 20 minutes, or until the cheese is hot and melted.

## Quick Marinara Sauce

### Ingredients:

- 1 tsp olive oil
- 2 cloves garlic, smashed
- 28 oz can crushed tomatoes
- 1 small bay leaf
- 1 tsp oregano
- 2 tbsp chopped fresh basil
- salt and fresh pepper to taste

### Directions:

1. In a medium pot, heat olive oil over medium heat.
2. Add garlic and saute until golden, being careful not to burn.
3. Add crushed tomatoes, salt, pepper, oregano, and bay leaf. Stir and reduce heat to low.
4. Cover and let simmer about 15 – 20 minutes.
5. Remove from heat and add fresh basil.



### NUTRITION INFORMATION

Yield: 6 servings, Serving Size: 1/2 cup

- **Amount Per Serving:**
- Smart Points: 0
- Points +: 1
- Calories: 53
- Total Fat: 1g
- Saturated Fat: 0.1g
- Cholesterol: 0mg
- Sodium: 282mg
- Carbohydrates: 9.5g
- Fiber: 0.2g
- Sugar: 4.5g

Recipe from: [www.skinnytaste.com](http://www.skinnytaste.com)

*Everyday you are writing your life's story. Make it a story you are proud to tell. You can only do that if you are mindful of the moments we are living.*



# Wellness Corner Connection

**Debby Schiffer, Wellness Director for BURLCO & TRICO JIFs**

## September is Healthy Aging Month: Reinvent Yourself

Think it's too late to "reinvent" yourself? It's never too late to start a new hobby, passion, or adventure. Learning something new is a vital way of staying young! September is Healthy Aging Month, an annual health observance that reminds us of the positive aspects of growing older that we can actually influence. Use this month to take stock in where you've been, what you really would like to do without using your age as an excuse. Make a list that is based on heart-felt desires and thoughts, no-holds-barred!

Here's some things that may seem trivial or obvious but are often ignored:

### Healthy Aging Month

*The population of older adults in the U.S. is growing rapidly; approximately 20% of Americans will be aged 65 years or older by 2030 (or 1 in 5 adults). (CDC)*

*Depression is the most prevalent mental health problem among older adults. It often adversely affects the course and complicates the treatment of other chronic diseases.*

*Staying physically active can help older adults maintain a healthy weight, remain strong and mobile and avoid depression.*

*Helping older adults find programs to keep them physically active can also help with social and emotional support, both key components in mobility and longevity.*

Know that you are the perfect age. Each year is special and precious, for you shall only live it once. *Be comfortable with growing older.*

— LOUISE HAY



**How's your smile?** Research shows people who smile more often are happier. Your teeth are just as important to your good health as the rest of your body. Not only is it the first thing people notice, but good oral health is a gateway to your overall well-being. (Tip: Go to the dentist regularly and look into teeth whitening. Nothing says old more than yellowing teeth!)

**Be positive in your conversations** and your actions every day. When you catch yourself complaining, check yourself right there and change the conversation to something positive. (Tip: Sometimes you have to turn off the local news.)

**Start walking** not only for your health but to see the neighbors. Have a dog? You'll be amazed how the dog can be a conversation starter. (Tip: If you don't have time for a dog, go to your local animal shelter and volunteer. You will be thrilled by the puppy love!)

**Lonely?** Stop brooding and complaining about having no friends or family. Do something about it now. Right this minute. Pick up the phone, landline, or cell and make a call to do one or more of the following: Volunteer your time, take a class, invite someone to meet for lunch, brunch, dinner, or coffee. (Tip: Volunteer at the local public school to stay in touch with younger people and to keep current on trends, take a computer class or a tutorial session at your cell phone store to keep up with technology, choose a new person every week for your dining out.)

**Don't act your age.** Think back to your best year so far. Were you 25? 40? Picture yourself at that age again and be it! Some may say this is denial or irresponsible. But according to Healthy Aging, it's positive thinking and goes a long way toward feeling better about yourself and your life!

**Walk like a vibrant, healthy person.** Analyze your gait. Do you walk slowly because you have just become lazy or, perhaps, have a fear of falling? (Tip: Make a conscious effort to take big strides, walk with your heel first, and wear comfortable shoes more often especially to work.)

**Stand up straight!** You can knock off the appearance of a few extra years with this trick your mother kept trying to tell you. Look at yourself in the mirror. Are you holding your stomach in, have your shoulders back, chin up? Check out how much better your neck looks! Fix your stance and practice it every day, all day until it is natural. You will look great and feel better. (Tip: Your waistline will look trimmer if you follow this advice.)

## Give Yourself a Break

How many of you take your allocated breaks throughout the workday? For that matter, how many of you actually take your lunch...not eating in front of your computer? What if you could re-energize, ease stress, and boost your willpower in just 10 minutes, would you do it? Studies have shown that just by taking a break, you can improve your overall well-being! A rested mind is actually more likely to conform to healthy habits. If you struggle with weight or stress management, take note...are you bypassing your breaks in order to get more done? This method may be backfiring in more ways than one. Stop what you are doing, turn off your phone and make a conscious effort to make this happen. Here are a few ways to do

**Go ahead and try it.** Taking breaks is useful, not wasteful.

When you return to what you were doing, you'll be more re-freshed and ready to dig in. Better focus and attention will lead to better results, too.

**Estimate your own battery life.** When you schedule your day, consider when your body and brain will need a reboot. Say you're working on a big project. Schedule a break for every 2 hours of focused attention. More frequent mini-breaks may be even better. Do you tend to get sleepy around 3pm? Plan to take a short walk around your building, step outside and takes a few deep breaths or do a few stretches...you'll feel invigorated!

**Cut the cord.** Constantly checking email after you leave the office? How about when you're on vacation? A recent survey revealed that 23% of Americans check email or voice mail while on vacation.

Letting work interrupt your personal time isn't good for your emotional health or your personal relationships. Take time to separate from the office and relax. If you absolutely must check your emails while away because of your title, try to allocate a specific time during your day or week to do so...give yourself a set time to connect but then allow yourself the rest of time for you and your family!

**Get away, often.** It's a fact: People who take vacations have lower stress, less risk of heart disease, a better outlook on life, and more motivation to achieve goals.

It doesn't have to be 2 weeks in Europe, either. Just 24 hours away, and you'll reap the benefits.

Even better, the biggest boost in happiness comes from planning the vacation. You can feel the effects up to 8 weeks before your trip. And when you're done with that retreat, start planning the next one. Simply having something to look forward to can be rewarding.

### Are you vacation deprived?

How many of you have allowed time off to either roll over until the next year or worse yet, lose them? Why? Do you feel you don't deserve to take a vacation that no doubt you worked hard to earn? Doesn't your family and YOU deserve some R&R to re-energize?

The top three reasons why survey respondents did not fully use vacation days were as follows:

- They needed to schedule vacation time in advance (14%)
- They were too busy at work to get away (11%)
- They got money back for unused vacation days (10%)

Is getting that money back worth the negative effects you are putting on your health (which could cost you those dollars plus more in a few years due to the stress and burnout from NOT taking vacation.) Do you get the picture?

Regarding being too busy or feeling you'll only come back to an avalanche of work that will take weeks to catch up on, I read an article from the Harvard Business Review that had a few good tips that might help you. Consider sharing these with your supervisor when you plan your next vacation:

- Schedule an extra day or half day to catch up. Leave your "back up" person covering for you while you go through your emails and voice messages. Set your Out of Office reply on for that time.
- If possible, work from home the first day back to assist with overcoming jet lag or tackling mountains of laundry.

Vacations are a great way to increase your creativity and promotes insight which may help with a new project upon your return.

Managers reading this newsletter, please try and encourage your team to use the time coming to them. If you do support it but many are still not taking the time, find out why. This should throw up a flag of concern because a well-rested employee is a healthier employee who will be able to bring their best to the workplace. In the end, everyone benefits!

Vacations are good for your people, for your team, and for your organization. But somehow vacations have become counter-cultural within our hyper-busy workplaces. As manager or supervisor, you have a opportunity to reverse this disturbing trend before it does real damage to your business and your people.

**Not what I had  
in mind!** ☹️



"Good news — we created an app that allows you to go on vacation without actually leaving the office!"

Resource: [WebMD](#) and Harvard Business Review

## Love Your Lungs!

We often talk about our “heart health” but often don’t consider the important role our lungs play in keeping us strong and well. It’s not until we experience problems breathing that we take notice. But the truth is, like the rest of our body, our lungs need daily care and attention.

Breathing feeds oxygen to every cell in the body. Without sufficient oxygen, people are more prone to health problems, including respiratory illnesses, chronic obstructive pulmonary disease and even heart disease.

But ordinary, everyday breathing isn’t enough to keep the oxygen flowing through the body at peak levels, experts at Rush University Medical Center say. “Lungs at rest and during most daily activities are only at 50% of their capacity,” says Jennifer M. Ryan, PT, MS, DPT, CCS, a certified specialist in cardiovascular and pulmonary physical therapy. “Like the rest of your body, lungs thrive on movement and activity.”

Since regular day-to-day activity doesn’t help you use your lungs to full capacity, you need to challenge the lungs with more intense activity. “And to help counteract the build-up of toxins and tar in the lungs caused by environmental pollutants, allergens, dust and cigarette smoke, you need to help your lungs cleanse themselves,” Ryan explains. My newsletters are all about providing you with tips and ideas to improve your overall well-being. Here are some things to keep in mind for improving your lung health, one key component of healthy aging!

**Diaphragmatic breathing.** Among the many things you can do to keep your lungs functioning properly are some simple breathing techniques. Diaphragmatic breathing uses the awareness of the diaphragm muscle, which separates the organs in the abdomen from the lungs. Sit quietly for a few minutes and focus on pushing out your belly as you take in a deep breath, then pull in your belly as you exhale. Do this a few times throughout your day. It actually is a great way to release stress and lower your blood pressure.

**Counting on your breath.** You can also increase your lung capacity by increasing the length of your inhalations and exhalations. Start by counting how long a natural breath takes. If it takes to the count of five to inhale it should take to the count of five to exhale. You’ll want them to be of equal length. Once you’ve discovered the count for your average breath, add one more count to each inhale and exhale until you can comfortably extend the length of time it takes to fill and empty your lungs. The point is to avoid straining or being uncomfortable.

**Making room.** Watch your posture. Since the lungs are soft structures, they only take up the room that you make for them. Make an effort to occasionally sit tall and reach overhead, to make more room for your lungs. A simple technique for giving your lungs even more room is leaning back slightly in a stable chair, lifting the chest and opening the front of your body as you breathe deeply.

**Staying hydrated.** Getting enough water is as important for the lungs as it is for the rest of the body. Staying well hydrated by taking in fluids (especially water) throughout the day helps keep the mucosal linings in the lungs thin which helps the lungs function better.

**A laughing matter.** Laughing is a great exercise to work the abdominal muscles and increase lung capacity. It also clears out your lungs by forcing enough stale air out that it allows fresh air to enter into more areas of the lung. Now that’s something to laugh about!

**Be active.** It seems we always come back to this—physical activity is vital for every aspect of your health!! Regular moderately intense activity is great for the lungs, and when you increase your daily activity you get three things done at once: healthy lungs, a healthier heart and a better mood. Aim for at least 20 minutes of consistent, moderately intense movement daily, like a brisk walk or bike ride, most days of the week. (Source: Rush University – HealthSmart)

## Fall Fitness



Are you the type to put off making any “plans” to change until New Year’s Eve? Why wait until December 31st to set your sights on getting fit and healthier? Fall is a perfect time to get started and maybe create good habits now that will carry you through the holiday season.

With the changing of seasons comes a renewed time to rethink and restart. It can be a treat for the senses with the crisp air, apple picking, pumpkin carving, gorgeous canopy of fall foliage and the crunch of leaves underfoot as you explore some wonderful nature trails.

Walking, hiking, and cycling are all awesome activities for the fall and great ways to get and stay in shape. Try kayaking or canoeing at a near by lake. It’s an excellent upper body and core workout.

Maybe sign up to take a class at your community college. Learn to paint, or cook, or dance! Think outside the box and whenever you can, just think OUTSIDE!!!!

The first step to getting anywhere is deciding you’re no longer willing to stay where you are.

## Too Little Sleep May Accelerate Aging

Regularly catching only a few hours of sleep can hinder metabolism and hormone production in a way that is similar to the effects of aging and the early stages of diabetes. Chronic sleep loss may speed the onset or increase the severity of age-related conditions such as type 2 diabetes, high blood pressure, obesity, and memory loss. The researchers showed that just one week of sleep deprivation altered subject's hormone levels and their capacity to metabolize carbohydrates. People who trade sleep for work or play may get used to it and feel less fatigued.

During sleep-deprivation, the researchers found, the men's blood sugar levels took 40% longer to drop following a high-carbohydrate meal, compared with the sleep-recovery period. Their ability to secrete and respond to the hormone insulin, which helps regulate blood sugar, dropped by 30%. These changes echo the effects of insulin resistance, a precursor to type 2 diabetes. In addition, the sleep-deprived men had higher nighttime concentrations of the hormone cortisol, which also helps regulate blood sugar, and lower levels of thyroid-stimulating hormone. These raised cortisol levels mimic levels that are often seen in older people, and may be involved in age-related insulin resistance and memory loss.

Resource: mercola.com

## Salmon Rosti

Since the theme of this month's newsletter has been "healthy aging", I selected a recipe that is supposed to have brain-boosting effects. Adding omega-3-rich ingredients, such as oily fish, to your diet, as well as iron-rich foods such as beans, and water-rich foods such as leafy salad greens, can support healthy cognitive function. Try this healthy salmon recipe for a brain-boosting, simple dinner.

Convenient frozen hash browns and flaked salmon come together for a twist on this traditional Swiss favorite. We love the creamy dill sauce, but a dollop of ketchup is tasty too. Serve with: Steamed green beans tossed with sliced scallions, Dijon mustard and lemon juice.

### Ingredients:

- 2 6- to 7-ounce cans boneless, skinless wild Alaskan salmon, drained
- ½ cup finely chopped red onion
- 2 large eggs plus 1 large egg white, lightly beaten
- 1 tablespoon whole-grain mustard
- 3 tablespoons chopped fresh dill or 3 teaspoons dried, divided
- ½ teaspoon freshly ground pepper
- ¼ teaspoon salt
- 4 cups frozen hash-brown shredded potatoes (about 12 ounces)
- 2 tablespoons extra-virgin olive oil, divided
- ½ cup reduced-fat sour cream
- 1 tablespoon capers, rinsed and chopped
- 1 teaspoon lemon juice



### Preparation:

1. Combine salmon, onion, eggs and egg white, mustard, 2 tablespoons fresh dill (or 2 teaspoons dried), pepper and salt in a large bowl. Add potatoes and stir to combine.
2. Preheat oven to 200°F.
3. Heat 1 tablespoon oil in a large nonstick skillet over medium heat until shimmering. Fill a 1-cup measure two-thirds full with the salmon mixture and firmly pack it down. Unmold into the pan and pat to form a 3-inch cake. Repeat, making 3 more cakes. Cover and cook until browned on the bottom, 3 to 5 minutes. Gently turn over and cook, covered, until crispy on the other side, 3 to 5 minutes more. Transfer the cakes to a baking dish; keep warm in the oven. Wipe out the skillet and cook 4 more cakes with the remaining 1 tablespoon oil and the remaining salmon mixture.
4. Combine sour cream, capers, lemon juice and the remaining dill in a small bowl. Serve the salmon cakes with the dill sauce.

### Nutrition Information:

Serving size: 2 rösti (salmon cakes)

Per serving: 318 calories; 18 g fat(5 g sat); 2 g fiber; 19 g carbohydrates; 21 g protein; 23 mcg folate; 130 mg cholesterol; 1 g sugars; 0 g added sugars; 380 IU vitamin A; 10 mg vitamin C; 59 mg calcium; 2 mg iron; 569 mg sodium; 609 mg potassium

Carbohydrate Servings: 1½

Exchanges: 1 starch, 2½ lean meat, 2 fat

Recipe from [www.eatingwell.com](http://www.eatingwell.com)

**Debby Schiffer, Wellness Director for BURLCO & TRICO JIF**

**E-mail: [debby\\_schiffer@targetingwellness.com](mailto:debby_schiffer@targetingwellness.com)**

**Home Office: 856-322-1220**

**Cell: 856-520-9908**

The key to the future in an aging society is not found in increasing just our life span; we need to increase our health span at the same time. *Quote by: Chuck Norris*



# Exercise of the Month

## -September-

Back to school! This month marks a "beginning" for many people. If you have not been getting in as many workouts a week as you should, now is the time to pick up the intensity again. September's exercise of the month features exercises for flexibility. Flexibility prevents injury to the muscles, and also enhances your workout, so make sure to perform flexibility exercises daily. Do not "bounce" while you are stretching, and hold the position for 30-45 seconds.

### Exercise Description:

Standing quad stretch

### Instructions:

1. Standing with a shoulder width stance and hang onto an object for support.
2. Bring one foot up and grab with your hand.
3. Pull your foot up until you feel a stretch on the front of your thigh.
4. Hold for the prescribed time and repeat with the other leg.



### Exercise Description:

Supine Hamstring Stretch

### Instructions:

1. Lie on back and place rope or towel over the foot. Other leg should remain flat on floor at all times.
2. Slowly straighten knee until stretch is felt in back of thigh.
3. Hold for 20-30 seconds. Repeat as prescribed.
4. Remember to keep the low back straight to isolate stretch in hamstring.



### Exercise Description:

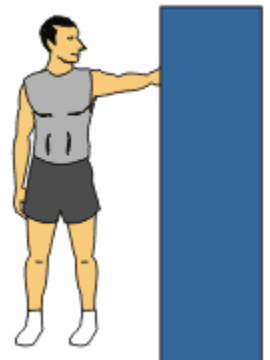
Chest (wall)

### Instructions:

Place an outstretched arm against a wall or doorway and lean forward with that shoulder.

You should feel a stretch in your chest when you lean forward. Hold for the recommended number of seconds.

Repeat with the other arm.



# 5 Tips for a safe **Summer Workout**



## **Pick the right time**

Exercise in the morning or evening when temperatures are usually cooler.



## **Wear the right clothing**

Loose, breathable clothing that prevents chafing will help keep your body cool.



## **Avoid Extreme Temperature Change**

Don't go right from the heat to a cold room. Take the time to properly cool down.



## **Slow Down**

Extreme heat is not the time to go for your personal best. Don't push yourself.



## **Water, Water, Water!**

Staying properly hydrated before, during and after your workout is critical to avoiding injury or heat related illness.



**Always consult your doctor before exercising if you have health issues that could be complicated by heat exposure.**

WORK-LIFE BALANCE

# How to Get Your Team to Use Their Vacation Time

by Liane Davey

AUGUST 04, 2017



Photo by Vicko Mozara

poorly of them for taking their full vacation.

Evidence is piling up that vacations are good for business. Not only does taking vacation contribute to enhanced productivity but it also immunizes our teams against the toxic negative attitudes that can be contagious in the workplace. So if vacation has such a good ROI, why are people taking less and less of it? In one study, researchers found that employees fear that their manager will think less of them for taking vacation. Yup, they are blaming you (what's new?). To change this worrisome trajectory, you need to get creative about how to get your team members to take vacation.

First, make the business case. Use a few minutes in a team meeting to share some of the research on the benefits of vacation. A 2015 HBR article by Ron Friedman is a treasure trove of facts about the benefits to reaction time, creativity, and engagement. The article also highlights the risks of foregoing vacation in terms of impulsiveness, poor concentration, and negativity. Hearing these statistics will help disabuse your team of the notion that you'll think

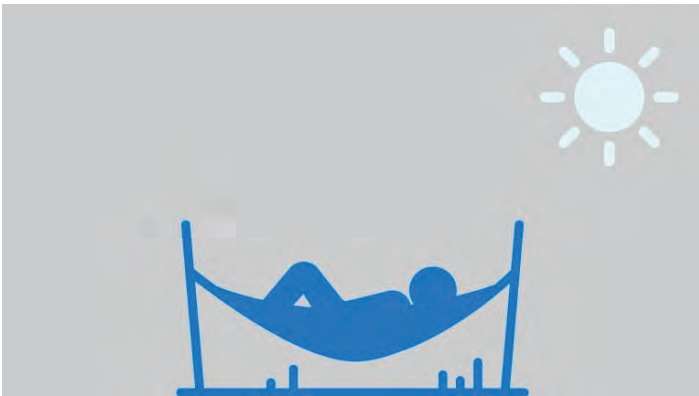


As with anything that matters in the workplace, the key to vacation compliance is to measure it and manage it. Keep track of how many vacation days employees have taken, and give periodic updates. Ideally, work it into performance planning at the beginning of the year. (Research has shown that vacations planned more than a month in advance are restorative, whereas the stress of vacations booked at the last minute can negate the positive impacts of the time off.) If getting employees to use their full vacation allotment is going to be a challenge, make the tracking public to increase the positive peer pressure. You can even use visible symbols (such as stars or checkmarks) to subtly associate completed vacation with success.

---

## YOU AND YOUR TEAM SERIES

### Time Off



#### The Data-Driven Case for Vacation

by Shawn Achor and Michelle Gielan

#### Stop Putting Off Fun for After You Finish All Your Work

by Ed O'Brien

#### How to Negotiate for Vacation Time

by Deborah M. Kolb and Sharon M. Brady

---

For some people, not taking vacation is actually a selfish move. They find it incredibly arduous to prepare everything for their absence and conclude that it's just not worth it. It's your role to make preparing for vacation as smooth and seamless as possible. Over the long term, establishing backups for each role and codifying processes through knowledge management make it easier for any one person to be away with the confidence that their job will be in good hands. In the short term, provide a template that allows the person to document their ongoing activities or projects and assign someone to cover each aspect. Start this conversation a couple of weeks before vacation so that as many tasks as possible can be wrapped up before the vacation begins. A smooth getaway this year will increase the likelihood that the person will take more vacation next year.

But what you do to encourage people to take vacation can all be for naught if you reinforce the wrong behavior during vacation. Be explicit with your team about what you mean when you say "vacation." Make it clear before the employee leaves that you don't want them checking email or voicemail. Where possible, exclude them from email recipient lists. Instead, save a list of things that came up during the vacation that you want to cover when they return. If you want to get tough, don't allow a day to be used as vacation if they're in contact with the office.



Although it makes sense to unplug while on vacation, many employees fear the avalanche of emails that awaits them when they return. Another secret to increasing the use and quality of vacation time is to make returning from vacation much less painful. Ideally, schedule a day or a half day for the person to catch up. Leave the other employees covering the role in place as though the vacation were one day longer. (If you use out-of-office auto-replies, set the return date to the next business day to give yourself one day of slack.) If you have flexibility as a manager, allow the person to work from home on the first day back to assist with overcoming jet lag or tackling mountains of laundry. Small gestures that create a little breathing room at the end of a vacation will ensure that you don't erode the vacation's benefits by noon on the first day back.

One of those benefits that you'll want to capitalize on is the time for the brain to focus on other things. This resting phase allows for consolidation of all the information that has been packed in over the year. Changing gears also promotes insight and creativity. Take advantage of that creativity by scheduling an extra-long meeting with the person a few days after vacation. Lavishing them with some attention will reinforce their choice to take vacation and will also provide a chance to have a unique kind of conversation. This meeting is an opportune time to talk about process improvements, challenging stakeholder issues, or career development, all of which will feel more manageable after a vacation.

Even if you try all the proactive strategies in the world, some of your team might still be leaving vacation unused. Don't ignore it. Make missed vacation a subject for feedback and a topic in development discussions. Try something like, "I notice you have seven unused vacation days. I checked, and this is the third year in a row you haven't taken all of your vacation. I'm concerned about your ability to bring your best if you're not getting an opportunity to fully unplug. When are you going to schedule those days?" If that doesn't work, up the ante: "This is now affecting how I think about your performance and your promotion potential."

Now, before you start implementing any of these strategies with your team, stop and check your own vacation balance. If you aren't modeling the use of real, full, disconnected vacations, you can't expect it from anyone who works for you. If you're one of the vacation violators, be honest about it. Opening up about why you haven't been taking vacation and what you're going to do to change that might help others get there with you.

Vacations are good for your people, for your team, and for your organization, but somehow vacations have become counter-cultural within our hyper-busy workplaces. You have a responsibility to reverse this disturbing trend before it does real damage to your business and your people.



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

<b>Intake</b>	<b>July-17</b>	<b>July-16</b>	<b>August-17</b>	<b>August-16</b>	<b>2017 YTD</b>	<b>2016 YTD</b>
# of New Claims Reported	16	19	14	20	128	153
# of Report Only	7	7	4	5	35	46
% Report Only	43.8%	36.8%	28.6%	25.0%	27.3%	30.1%
# of Medical Only	8	10	8	13	79	97
# of Lost Time	1	2	2	2	14	10
Medical Only to Lost Time Ratio	89:11	83:17	80:20	87:13	85:15	91:09
Average # of Days to Report a Claim	3.6	3.4	2.1	1.4	2.6	2.6

<b>Nurse Case Management</b>	<b>July-17</b>	<b>July-16</b>	<b>August-17</b>	<b>August-16</b>		
# of Cases Assigned to Case Management	16	20	18	22		
# of Cases >90 days	15	16	14	14		

<b>Savings</b>	<b>July-17</b>	<b>July-16</b>	<b>August-17</b>	<b>August-16</b>	<b>2017 YTD</b>	<b>2016 YTD</b>
Bill Count	147	137	142	200	908	1179
Provider Charges	\$78,758	\$53,169	\$155,399	\$178,374	\$972,599	\$1,218,251
Repriced Amount	\$28,819	\$21,825	\$53,898	\$72,466	\$352,043	\$533,462
Savings \$	\$49,939	\$31,344	\$101,502	\$105,698	\$620,556	\$684,504
% of Savings	63.4%	59.0%	65.3%	59.3%	63.8%	56.2%

<b>Participating Provider Penetration Rate</b>	<b>July-17</b>	<b>July-16</b>	<b>August-17</b>	<b>August-16</b>	<b>2017 YTD</b>	<b>2016 YTD</b>
Bill Count	98.0%	90.5%	93.7%	92.0%	96.5%	91.4%
Provider Charges	97.7%	89.9%	75.9%	94.8%	94.5%	91.7%

<b>Exclusive Provider Panel Penetration Rate</b>	<b>July-17</b>	<b>July-16</b>	<b>August-17</b>	<b>August-16</b>	<b>2017 YTD</b>	<b>2016 YTD</b>
Bill Count	95.5%	79.3%	88.6%	86.0%	90.8%	87.7%
Provider Charges	97.8%	79.6%	92.6%	92.4%	95.7%	91.3%

<b>Transitional Duty Summary</b>		<b>2017 YTD</b>	<b>2016 YTD</b>
% of Transitional Duty Days Worked		81.2%	60.9%
% of Transitional Duty Days Not Accommodated		18.8%	39.1%



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

	# Of Claims Reported	Average Days To Report
BASS RIVER TOWNSHIP	1	1.0
BEVERLY CITY	1	0.0
BORDENTOWN CITY	3	1.0
BORDENTOWN TOWNSHIP	4	0.8
CHESTERFIELD TOWNSHIP	1	0.0
DELANCO TOWNSHIP	4	2.5
DELTRAN TOWNSHIP	3	1.0
EDGEWATER PARK TOWNSHIP	9	2.7
FLORENCE TOWNSHIP	2	1.5
HAINESPORT TOWNSHIP	2	9.0
LUMBERTON TOWNSHIP	9	6.4
MANSFIELD TOWNSHIP	3	1.0
MEDFORD TOWNSHIP	10	1.8
MOUNT LAUREL TOWNSHIP	17	2.5
PALMYRA BOROUGH	16	0.3
PEMBERTON BOROUGH	3	5.0
PEMBERTON TOWNSHIP	21	2.1
RIVERSIDE TOWNSHIP	5	1.0
SOUTHAMPTON TOWNSHIP	8	7.5
WESTAMPTON TOWNSHIP	6	2.8
<b>Grand Total</b>	<b>128</b>	<b>2.6</b>





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

	<b>Transitional Duty Days Available</b>	<b>Transitional Duty Days Worked</b>	<b>% Of Transitional Duty Days Worked</b>	<b>Transitional Duty Days Not Accommodated</b>	<b>% Of Transitional Duty Days Not Accommodated</b>
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	281	281	100.0%	0	0.0%
EDGEWATER PARK TOWNSHIP	39	11	28.2%	28	71.8%
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	120	120	100.0%	0	0.0%
NORTH HANOVER TOWNSHIP	35	35	100.0%	0	0.0%
PEMBERTON TOWNSHIP	283	270	95.4%	13	4.6%
SOUTHAMPTON TOWNSHIP	8	8	100.0%	0	0.0%
WESTAMPTON TOWNSHIP	140	0	0.0%	140	100.0%
<b>Grand Total</b>	<b>1082</b>	<b>879</b>	<b>81.2%</b>	<b>203</b>	<b>18.8%</b>





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

	Bill Count	Provider Charges	Repriced Amount	\$ Savings	% Of Savings
<b>Participating Provider</b>	<b>144</b>	<b>\$76,919</b>	<b>\$27,011</b>	<b>\$49,908</b>	<b>64.9%</b>
Facility	6	\$23,841	\$9,599	\$14,243	59.7%
MRI/Radiology	10	\$8,089	\$3,589	\$4,500	55.6%
Occ Med/Primary Care	23	\$5,721	\$3,544	\$2,177	38.1%
Occupational Medicine	2	\$264	\$171	\$93	35.3%
Occupational Therapy	3	\$839	\$264	\$575	68.5%
Ortho/Neuro	19	\$4,068	\$2,083	\$1,985	48.8%
Other	2	\$1,673	\$1,293	\$380	22.7%
Physical Therapy	74	\$28,260	\$5,243	\$23,017	81.4%
Physicians Fees	5	\$4,164	\$1,227	\$2,937	70.5%
<b>Out Of Network</b>	<b>3</b>	<b>\$1,839</b>	<b>\$1,808</b>	<b>\$31</b>	<b>1.7%</b>
Other	2	\$1,759	\$1,728	\$31	1.8%
Physical Therapy	1	\$80	\$80	\$0	0.0%
<b>Grand Total</b>	<b>147</b>	<b>\$78,758</b>	<b>\$28,819</b>	<b>\$49,939</b>	<b>63.4%</b>

**Participating Provider Penetration Rate**

Bill Count 98.0%

Provider Charges 97.7%

**EPO Penetration Rate**

Bill Count 95.5%

Provider Charges 97.8%



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

	Bill Count	Provider Charges	Repriced Amount	\$ Savings	% Of Savings
<b>Participating Provider</b>	<b>133</b>	<b>\$118,015</b>	<b>\$44,220</b>	<b>\$73,795</b>	<b>62.5%</b>
Facility	9	\$51,772	\$21,016	\$30,755	59.4%
Ortho/Neuro	23	\$30,795	\$10,005	\$20,790	67.5%
Physical Therapy	66	\$20,639	\$5,217	\$15,422	74.7%
Occ Med/Primary Care	21	\$5,088	\$3,102	\$1,986	39.0%
Physicians Fees	7	\$4,243	\$1,582	\$2,661	62.7%
Other	3	\$2,413	\$1,843	\$570	23.6%
Anesthesia	1	\$2,240	\$1,204	\$1,036	46.3%
Occupational Therapy	2	\$660	\$176	\$484	73.3%
MRI/Radiology	1	\$165	\$75	\$90	54.5%
<b>Out Of Network</b>	<b>9</b>	<b>\$37,384</b>	<b>\$9,678</b>	<b>\$27,706</b>	<b>74.1%</b>
Physicians Fees	1	\$29,542	\$4,049	\$25,493	86.3%
Anesthesia	3	\$4,450	\$2,697	\$1,754	39.4%
Other	3	\$2,938	\$2,651	\$286	9.7%
Behavioral Health	1	\$300	\$160	\$140	46.7%
Ortho/Neuro	1	\$155	\$121	\$34	21.9%
<b>Grand Total</b>	<b>142</b>	<b>\$155,399</b>	<b>\$53,898</b>	<b>\$101,502</b>	<b>65.3%</b>

**Participating Provider Penetration Rate**

**Bill Count** 93.7%

**Provider Charges** 75.9%

**EPO Penetration Rate**

**Bill Count** 88.6%

**Provider Charges** 92.6%



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

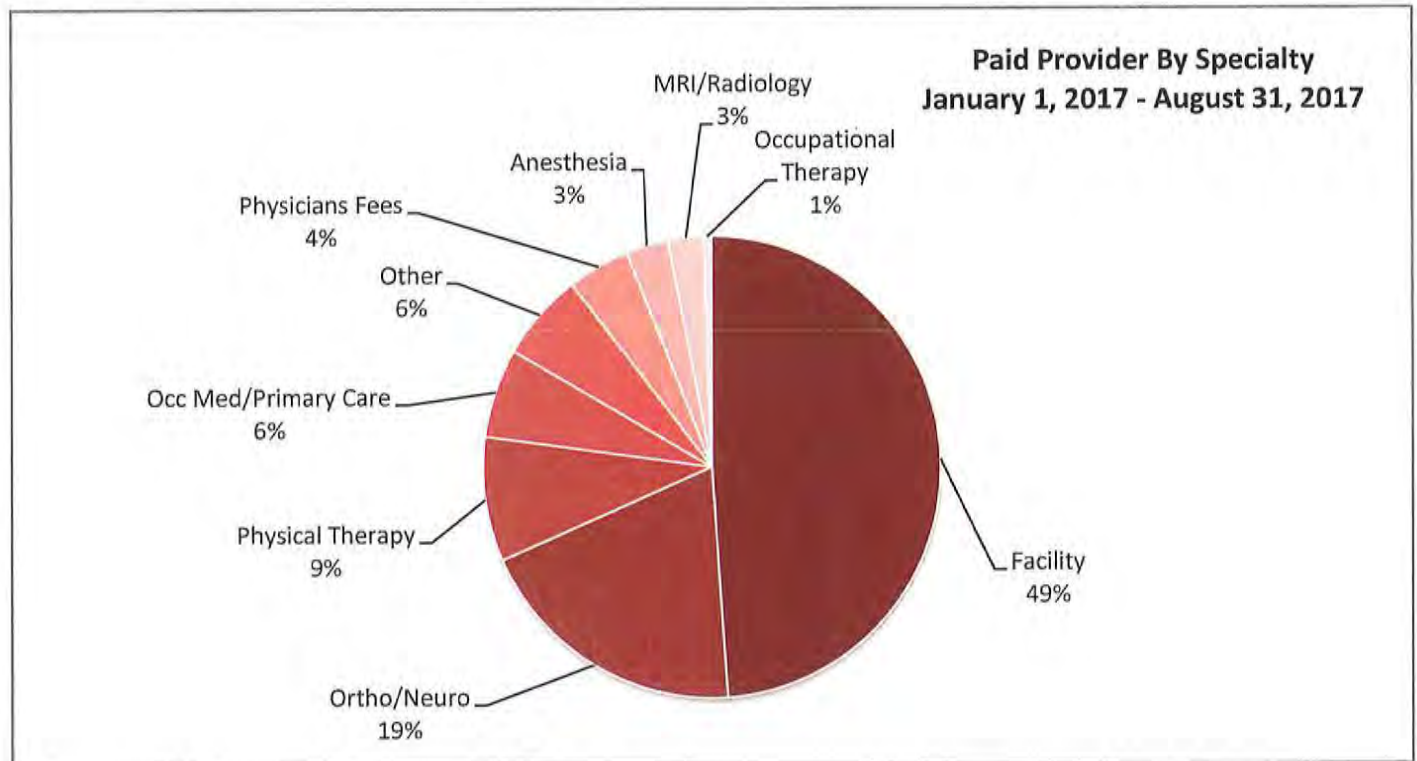
	Bill Count	Provider Charges	Repriced Amount	\$ Savings	% Of Savings
<b>Participating Provider</b>	<b>876</b>	<b>\$919,462</b>	<b>\$330,257</b>	<b>\$589,205</b>	<b>64.1%</b>
Facility	68	\$391,176	\$172,265	\$218,911	56.0%
Ortho/Neuro	145	\$259,830	\$68,035	\$191,796	73.8%
Physical Therapy	391	\$127,725	\$30,061	\$97,664	76.5%
Occ Med/Primary Care	142	\$37,205	\$21,971	\$15,234	40.9%
Physicians Fees	50	\$33,661	\$11,361	\$22,300	66.2%
MRI/Radiology	31	\$26,639	\$8,893	\$17,745	66.6%
Anesthesia	14	\$25,044	\$7,756	\$17,288	69.0%
Other	13	\$11,946	\$8,007	\$3,939	33.0%
Occupational Therapy	22	\$6,236	\$1,908	\$4,328	69.4%
<b>Out Of Network</b>	<b>32</b>	<b>\$53,137</b>	<b>\$21,786</b>	<b>\$31,351</b>	<b>59.0%</b>
Physicians Fees	2	\$29,622	\$4,129	\$25,493	86.1%
Other	19	\$16,680	\$13,642	\$3,038	18.2%
Anesthesia	3	\$4,450	\$2,697	\$1,754	39.4%
Ortho/Neuro	3	\$1,580	\$526	\$1,054	66.7%
Physical Therapy	4	\$746	\$746	\$0	0.0%
MRI/Radiology	1	\$60	\$47	\$13	21.7%
<b>Grand Total</b>	<b>908</b>	<b>\$972,599</b>	<b>\$352,043</b>	<b>\$620,556</b>	<b>63.8%</b>
<b>Bill Count</b>	<b>96.5%</b>				
<b>Provider Charges</b>	<b>94.5%</b>				
<b>EPO Penetration Rate</b>					
<b>Bill Count</b>	<b>90.8%</b>				
<b>Provider Charges</b>	<b>95.7%</b>				





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

	Repriced Amount
Facility	\$172,265
Ortho/Neuro	\$68,561
Physical Therapy	\$30,807
Occ Med/Primary Care	\$21,971
Other	\$21,649
Physicians Fees	\$15,490
Anesthesia	\$10,453
MRI/Radiology	\$8,940
Occupational Therapy	\$1,908







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

	Bill Count	Provider Charges
<b>Facility</b>	<b>33</b>	<b>\$263,798</b>
COOPER HEALTH SYSTEMS	3	\$65,486
VIRTUA MEMORIAL HOSPITAL BURLINGTON COUNTY INC	21	\$62,717
PREMIER ORTHO ASSOC SURG	1	\$50,539
FELLOWSHIP SURGICAL CENTER, LLC	6	\$47,930
NORTHERN MONMOUTH REGIONAL SURG CTR	2	\$37,126
<b>MRI/Radiology</b>	<b>31</b>	<b>\$26,639</b>
ONE CALL MEDICAL, INC.	14	\$23,375
COOPER UNIVERSITY RADIOLOGY, PC	5	\$1,871
RADIOLOGY ASSOCIATES OF BURLINGTON COUNTY P A	9	\$847
RADIOLOGY AFFILIATES OF CENTRAL NEW JERSEY PC	1	\$456
SOUTH JERSEY RADIOLOGY ASSOCIATES PA	2	\$90
<b>Occ Med/Primary Care</b>	<b>135</b>	<b>\$35,098</b>
VIRTUA AT WORK	64	\$14,265
U.S. HEALTHWORKS MEDICAL GROUP OF NEW JERSEY, P.C.	29	\$11,804
MEDEXPRESS URGENT CARE- NEW JERSEY, INC	20	\$4,212
RWJUHH OCCUPATIONAL HEALTH	13	\$3,081
WORKNET OCCUPATIONAL MEDICINE	9	\$1,735
<b>Occupational Therapy</b>	<b>22</b>	<b>\$6,236</b>
NOVACARE REHABILITATION	22	\$6,236
<b>Ortho/Neuro</b>	<b>92</b>	<b>\$242,796</b>
PREMIER ORTHOPAEDIC ASSOCIATES OF SOUTHERN NJ	15	\$139,172
PREMIER ORTHOPEDIC OF SOUTH JERSEY	41	\$39,410
ORTHOPAEDIC INSTITUTE OF CENTRAL JERSEY	11	\$36,633
COASTAL SPINE, PC.	18	\$22,678
SPRAINS, STRAINS & FRACTURES	7	\$4,903
<b>Physical Therapy</b>	<b>369</b>	<b>\$115,795</b>
REHAB CONNECTION	127	\$40,155
TWIN BORO PHYSICAL THERAPY ASSOCS.	59	\$29,049
REHAB EXCELLENCE CENTER, LLC	122	\$27,732
NOVACARE REHABILITATION	29	\$9,879
STRIVE PHYSICAL THERAPY AND SPORTS REHABILITATION LLC	32	\$8,980
<b>Physicians Fees</b>	<b>27</b>	<b>\$58,798</b>
TAMBURRINO, JOSPEH MD	1	\$29,542
EMERGENCY PHYSICIANS OF NEW JERSEY P A	14	\$13,720
EMERGENCY PHYSICIAN ASSOCIATES OF SOUTH JERSEY, PC	10	\$10,796
COASTAL SPINE, PC.	1	\$3,300
VIRTUA AT WORK	1	\$1,440



# 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	68	61				
Jennifer Hann	66	59	48	56	62	62	73	69				
Stephanie Dionisio	63	56	60	58	60	59	71	74				
Sharon Maurer	64	56	67	56	52	51						
Karen Kofoet												
Wineland & Other Accounts	55	61	53	49	50	51	52	51				
Patricia Henchy	21	32	30	0	19	16	37	30				
Team Leader Russel Bayer	332	321	322	275	300	302	301	285	0		0	0
Total												

Valued as of 9/1/17

September 8, 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 two month period ending August 31, 2017 for Closed Fund Years 1991 to 2012, and Fund Years 2013, 2014, 2015, 2016 and 2017. The reports, where required, are presented in a manner prescribed or permitted by the Department of Insurance and the Division of Local Government Services of the Department of Community Affairs.

All statements contained in this report are subject to adjustment by annual audit.

A summary of the contents of these statements is presented below.

#### INVESTMENT INTEREST & INVESTMENTS:

Interest received or accrued for the reporting period totaled \$ 34,762.48. This generated an average annual yield of 1.16%. However, after including an unrealized net gain of \$37,250.08 in the asset portfolio, the yield is adjusted to 2.40% for this period. The total overview of the asset portfolio for the fund shows an overall unrealized loss of \$96,239.54 as it relates to current market value of \$ 14,875,836.48 vs. the amount we have invested. This current market value, however, when considering the total accrued income at month end is \$14,920,835.54.

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

#### RECEIPT ACTIVITY FOR THE PERIOD

Subrogation Receipts \$ 25,213.00 w/YTD Total \$ 94,207.24 (detailed in my report)  
Overpayment Reimbursements \$ 312.00  
FY 2017 Premium Assessments \$2,536,658.01  
RCF FY 2016 Claims Reimbursement \$40,851.42  
FY 2017 Appropriation Refunds \$37.33

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 \$ 468,293.64. The claims detail shows 450 claim payments issued.

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

Delran Township	\$73,914.00
Chesterfield Township	\$ 1,051.00
Bordentown City	\$22,589.00

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 \$ 17,286,500.32 to a closing balance of \$ 18,660,663.27 showing an increase in the fund of \$ 1,374,162.95. 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 HERKOPEREC	WC	2016	50.00	
4/15	EDGEWATER PARK	Z42992	MARK HERKOPEREC	WC	2016	50.00	
4/19	WESTAMPTON TWP.	Z46123	WESTAMPTON TWP.	PR	2016	11,259.56	
4/19	WESTAMPTON TWP.	Z46123	WESTAMPTON TWP.	PR	2016	35,701.75	
4/25	WRIGHTSTOWN BORO	X06829	WRIGHTSTOWN BORO	PR	2010	30.00	
TOTAL-APR						52,484.98	
TOTAL-YTD							55,040.68
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 HERKOPEREC	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
7/14	EDGEWATER PARK	Z42992	MARK HERKOPEREC	WC	2016	50.00	
7/20	EDGEWATER PARK	Z42992	MARK HERKOPEREC	WC	2016	100.00	
TOTAL-JULY						150.00	
TOTAL-YTD							69,144.24
8/1	PEMBERTON BOROUGH	1264274	PEMBERTON BOROUGH	PR	2016	25,000.00	
8/11	WRIGHTSTOWN BORO	X06829	WRIGHTSTOWN BORO	PR	2010	40.00	
8/14	PEMBERTON TOWNSHIP	Z31745	ANTHONY LUSTER	WC	2015	23.00	
TOTAL-AUG						25,063.00	
TOTAL-YTD							94,207.24

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

	<u>May</u>	<u>June</u>	<u>July</u>	<u>August</u>	<u>Year To Date Total</u>
<b>Opening Balance for the Period:</b>	17,734,676.37	17,496,322.07	17,286,500.32	17,626,720.56	
<b>RECEIPTS:</b>					
Interest Income ( Cash )	55,725.24	32,041.19	20,873.66	19,941.57	138,745.33
Premium Assessment Receipts	0.00	0.00	1,121,668.00	1,414,990.00	6,094,172.99
Prior Yr. Premium Assessment Receipts	0.00	0.00	0.00	0.00	0.00
Subrogation & Reimb. Receipts:					
Fund Year 2017	0.00	4,800.00	0.00	312.00	5,112.00
Fund Year 2016	8,331.30	461.72	150.00	25,000.00	88,744.70
Fund Year 2015	71.00	114.90	0.00	23.00	227.90
Fund Year 2014	92.50	0.00	0.00	0.00	217.50
Fund Year 2013	0.00	0.00	0.00	0.00	108.00
Closed Fund Year	285.05	40.00	0.00	40.00	577.05
Total Subrogation & Reimb.Receipts	8,779.85	5,416.62	150.00	25,375.00	94,987.15
FY 2017 Appropriation Refunds	0.00	0.00	5.00	32.33	237.33
FY 2016 Appropriation Refunds	0.00	0.00	0.00	0.00	1,062.00
Late Payment Penalties	0.00	0.00	0.00	0.00	0.00
RCF Clsd Yr. Claims Reimbursement	0.00	0.00	0.00	0.00	0.00
RCF Claims Reimbursement	0.00	0.00	40,851.42	0.00	40,851.42
Other	0.00	0.00	0.00	0.00	0.00
<b>TOTAL RECEIPTS:</b>	64,505.09	37,457.81	1,183,548.08	1,460,338.90	6,370,056.22

**DISBURSEMENTS:**

Net Claim Payments:

Fund Year 2017	99,405.31	28,004.95	54,599.03	37,466.99	339,204.98
Fund Year 2016	31,795.07	26,801.20	29,402.64	37,566.22	371,280.20
Fund Year 2015	9,707.76	30,639.07	17,186.79	87,722.38	266,095.21
Fund Year 2014	32,851.85	16,456.62	15,664.89	188,684.70	384,333.42
Fund Year 2013	1,861.50	36,410.50	0.00	0.00	55,690.70
Closed Fund Year	0.00	0.00	0.00	0.00	0.00
Total Net Claim Payments	175,621.49	138,312.34	116,853.35	351,440.29	1,416,604.51

Exp.& Admin Bill List Payments:

Exp. & Cont. Charges FY 2018	0.00	0.00	0.00	0.00	0.00
Exp. & Cont. Charges FY 2017	71,854.37	95,086.42	196,264.39	73,709.76	844,274.46
Property Fund Charges FY 2017	0.00	0.00	0.00	0.00	0.00
E-JIF Premium FY 2017	0.00	0.00	130,719.78	0.00	261,439.60
M.E.L. Premium FY 2017	0.00	0.00	396,515.32	0.00	1,189,545.96
POL/EPL Policy Premium FY 2017	4,382.00	0.00	0.00	0.00	550,537.00
Exp. & Cont. Charges FY 2016	51,001.53	13,881.00	2,975.00	1,246.13	124,446.19
Property Fund Charges FY 2016	0.00	0.00	0.00	0.00	0.00
M.E.L. Premium FY 2016	0.00	0.00	0.00	0.00	0.00
Exp. & Cont. Charges FY 2015	0.00	0.00	0.00	0.00	22,413.64
Exp. & Cont. Charges FY 2014	0.00	0.00	0.00	0.00	0.00
Other	0.00	0.00	0.00	0.00	0.00
Closed Fund Year	0.00	0.00	0.00	0.00	884.00
Total Bill List Payments	127,237.90	108,967.42	726,474.49	74,955.89	2,993,540.85
Net Bank Services Fees	0.00	0.00	0.00	0.00	0.00
Other	0.00	0.00	0.00	0.00	0.00
<b>TOTAL DISBURSEMENTS:</b>	302,859.39	247,279.76	843,327.84	426,396.18	4,410,145.36

**Closing Balance for the Period:**

17,496,322.07	17,286,500.12	17,626,720.56	18,660,663.28	
---------------	---------------	---------------	---------------	--

Account Net Cash Change During the Period:

Operating Account	-292,242.13	-205,256.17	371,666.93	1,013,951.97	-1,869,739.23
NJ Cash Management Account	0.00	0.00	0.00	0.00	0.00
Investment Account	39,111.25	19,000.00	-51,673.63	0.00	-2,149,973.00
Asset Management Account	14,776.58	-23,574.78	20,235.94	17,014.14	6,027,146.48
Claims Imprest Account	0.00	0.00	0.00	2,976.61	-47,023.39
Expense & Contingency Account	0.00	9.00	-9.00	0.00	-500.00
<b>Total Change in Account Net Cash:</b>	-238,354.30	-209,821.95	340,220.24	1,033,942.72	1,959,910.86

**Proof:**                      **0.00**                      **0.00**                      **0.00**                      **0.00**

SUMMARY OF CASH AND INVESTMENT INSTRUMENTS  
BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND  
ALL FUND YEARS COMBINED  
CURRENT MONTH August  
CURRENT FUND YEAR 2017

	Description:	Instrument #1	Instr #2	Instr #3	Instr #4	Instr #5	Instr #6	Instr #7	Instr #8	Instr #9
	ID Number:	OPER. ACCOUN	NJ CASH	MGMN' INVEST. ACCT.	ASSET MGR.	CLAIMS ACCOUN	ADMIN. EXP.	OPERATING AC	CLAIMS A	ADMIN. EXPEN
	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	\$17,626,720.54	9.31323E-09	1.16415E-10	6865.59	14858822.34	-2.32831E-10	0	2660032.61	100000	1000
Opening Interest Accrual Balance	\$29,400.41	0	0	0	29400.41	0	0	0	0	0
1 Interest Accrued and/or Interest Cost	\$15,598.65	\$0.00	\$0.00	\$0.00	\$15,598.65	\$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	\$2,927.44	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$2,927.44	\$0.00	\$0.00
6 Interest Paid - Term Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
7 Unrealized Gain (Loss)	\$17,014.14	\$0.00	\$0.00	\$0.00	\$17,014.14	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
8 Net Investment Income	\$35,540.23	\$0.00	\$0.00	\$0.00	\$32,612.79	\$0.00	\$0.00	\$2,927.44	\$0.00	\$0.00
9 Deposits - Purchases	\$1,869,770.12	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$1,440,397.33	\$354,416.90	\$74,955.89
10 (Withdrawals - Sales)	(\$855,768.97)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	(\$429,372.79)	(\$351,440.29)	(\$74,955.89)
Ending Cash & Investment Balance	\$18,660,663.27	\$0.00	\$0.00	\$6,865.59	\$14,875,836.48	(\$0.00)	\$0.00	\$3,673,984.59	\$102,976.61	\$1,000.00
Ending Interest Accrual Balance	\$44,999.06	\$0.00	\$0.00	\$0.00	\$44,999.06	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Plus Outstanding Checks	\$103,222.83	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$103,222.83	\$0.00
(Less Deposits in Transit)	(\$335.00)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	(\$335.00)	\$0.00	\$0.00
Balance per Bank	\$18,763,551.10	\$0.00	\$0.00	\$6,865.59	\$14,875,836.48	(\$0.00)	\$0.00	\$3,673,649.59	\$206,199.44	\$1,000.00
Annualized Rate of Return This Month	2.35%	0.00%	0.00%	0.00%	2.63%	0.00%		1.11%	0.00%	0.00%

**Investment Income Allocation**

		Prop	Liab	Auto	WC	Ded	Cont	EJIF	MEL	Admin	Total
<b>2017</b>	Opening Cash & Investment Balance	46,879.68	(276,917.59)	69,713.13	1,112,824.23	318,561.20	64,541.91	(105,136.97)	221,056.73	736,660.85	\$2,188,183.17
	Opening Interest Accrual Balance	\$32.28	(\$0.29)	\$93.98	\$1,420.21	\$405.02	\$82.13	(\$0.16)	\$452.61	\$799.54	\$3,283.31
	1 Interest Accrued and/or Interest Cost	\$40.53	\$0.00	\$60.27	\$962.08	\$275.41	\$55.80	\$0.00	\$191.11	\$636.87	\$2,222.07
	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	\$7.61	\$0.00	\$11.31	\$180.56	\$51.69	\$10.47	\$0.00	\$35.87	\$119.52	\$417.02
	6 Interest Paid - Term Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	7 Unrealized Gain (Loss)	\$44.21	\$0.00	\$65.74	\$1,049.38	\$300.40	\$60.86	\$0.00	\$208.45	\$694.66	\$2,423.71
	8 Net Investment Income	\$92.34	\$0.00	\$137.32	\$2,192.01	\$627.49	\$127.13	\$0.00	\$435.43	\$1,451.06	\$5,062.79
	9 Interest Accrued - Net Change	\$40.53	\$0.00	\$60.27	\$962.08	\$275.41	\$55.80	\$0.00	\$191.11	\$636.87	\$2,222.07
	Ending Cash & Investment Balance	\$89,655.28	(\$194,192.65)	\$92,071.13	\$1,472,210.05	\$414,883.72	\$84,113.27	(\$57,874.24)	\$647,314.82	\$947,000.10	\$3,495,181.48
	Ending Interest Accrual Balance	\$72.81	(\$0.29)	\$154.25	\$2,382.29	\$680.43	\$137.93	(\$0.16)	\$643.72	\$1,436.41	\$5,507.38

		Prop	Liab	Auto	WC	Ded	Cont	EJIF	MEL	Admin	Total
<b>2016</b>	Opening Cash & Investment Balance	(33,927.73)	489,731.10	106,761.75	1,318,947.73	555,565.04	99,836.57	41.97	218,972.65	205,491.00	\$2,961,420.08
	Opening Interest Accrual Balance	\$12.67	\$1,240.27	\$177.69	\$2,260.91	\$914.22	\$170.24	\$12.69	\$182.67	\$509.05	\$5,480.41
	1 Interest Accrued and/or Interest Cost	\$0.00	\$423.39	\$92.30	\$1,140.28	\$480.31	\$86.31	\$0.04	\$189.31	\$177.65	\$2,589.59
	2 Interest Accrued - discounted Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	3 (Amortization and/or Interest Cost)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	4 Accretion	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	5 Interest Paid - Cash Instr.s	\$0.00	\$79.46	\$17.32	\$214.00	\$90.14	\$16.20	\$0.01	\$35.53	\$33.34	\$485.99
	6 Interest Paid - Term Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	7 Unrealized Gain (Loss)	\$0.00	\$461.81	\$100.68	\$1,243.75	\$523.89	\$94.14	\$0.04	\$206.49	\$193.78	\$2,824.58
	8 Net Investment Income	\$0.00	\$964.66	\$210.30	\$2,598.03	\$1,094.34	\$196.66	\$0.08	\$431.33	\$404.77	\$5,900.16
	9 Interest Accrued - Net Change	\$0.00	\$423.39	\$92.30	\$1,140.28	\$480.31	\$86.31	\$0.04	\$189.31	\$177.65	\$2,589.59
	Ending Cash & Investment Balance	(\$8,927.73)	\$489,075.12	\$106,869.50	\$1,284,046.76	\$556,179.07	\$99,946.91	\$42.02	\$219,214.67	\$204,471.99	\$2,950,918.31
	Ending Interest Accrual Balance	\$12.67	\$1,663.66	\$269.99	\$3,401.18	\$1,394.53	\$256.55	\$12.72	\$371.98	\$686.71	\$8,069.99



		Prop	Liab	Auto	WC	Ded	Cont	EJIF	MEL	Admin	Total
<b>2015</b>	Opening Cash & Investment Balance	52,172.32	468,725.49	87,961.67	816,454.77	495,739.62	100,019.03	0.77	114,658.93	198,630.85	\$2,334,363.45
	Opening Interest Accrual Balance	\$166.19	\$785.32	\$145.06	\$1,381.67	\$735.73	\$165.27	\$0.03	\$189.34	\$327.24	\$3,895.85
	1 Interest Accrued and/or Interest Cost	\$45.10	\$405.23	\$76.05	\$705.86	\$428.59	\$86.47	\$0.00	\$99.13	\$171.72	\$2,018.14
	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	\$8.46	\$76.05	\$14.27	\$132.47	\$80.43	\$16.23	\$0.00	\$18.60	\$32.23	\$378.75
	6 Interest Paid - Term Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	7 Unrealized Gain (Loss)	\$49.20	\$442.00	\$82.95	\$769.91	\$467.48	\$94.32	\$0.00	\$108.12	\$187.31	\$2,201.28
	8 Net Investment Income	\$102.77	\$923.28	\$173.26	\$1,608.23	\$976.50	\$197.02	\$0.00	\$225.85	\$391.26	\$4,598.17
	9 Interest Accrued - Net Change	\$45.10	\$405.23	\$76.05	\$705.86	\$428.59	\$86.47	\$0.00	\$99.13	\$171.72	\$2,018.14
	Ending Cash & Investment Balance	\$52,229.98	\$468,781.54	\$88,058.89	\$730,119.77	\$496,287.53	\$100,129.57	\$0.77	\$114,785.66	\$198,850.38	\$2,249,244.09
	Ending Interest Accrual Balance	\$211.30	\$1,190.55	\$221.11	\$2,087.52	\$1,164.32	\$251.74	\$0.03	\$288.47	\$498.96	\$5,913.99

		Prop	Liab	Auto	WC	Ded	Cont	EJIF	MEL	Admin	Total
<b>2014</b>	Opening Cash & Investment Balance	69,360.14	372,852.91	62,367.83	1,177,352.97	579,397.50	89,573.66	0.15	171,994.42	222,571.96	\$2,745,471.54
	Opening Interest Accrual Balance	\$114.37	\$642.52	\$102.09	\$1,946.16	\$953.44	\$147.99	\$0.00	\$283.62	\$366.04	\$4,556.24
	1 Interest Accrued and/or Interest Cost	\$59.96	\$322.35	\$53.92	\$1,017.86	\$500.91	\$77.44	\$0.00	\$148.70	\$192.42	\$2,373.56
	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	\$11.25	\$60.50	\$10.12	\$191.03	\$94.01	\$14.53	\$0.00	\$27.91	\$36.11	\$445.45
	6 Interest Paid - Term Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	7 Unrealized Gain (Loss)	\$65.41	\$351.60	\$58.81	\$1,110.23	\$546.37	\$84.47	\$0.00	\$162.19	\$209.88	\$2,588.95
	8 Net Investment Income	\$136.62	\$734.44	\$122.85	\$2,319.12	\$1,141.28	\$176.44	\$0.00	\$338.79	\$438.42	\$5,407.96
	9 Interest Accrued - Net Change	\$59.96	\$322.35	\$53.92	\$1,017.86	\$500.91	\$77.44	\$0.00	\$148.70	\$192.42	\$2,373.56
	Ending Cash & Investment Balance	\$69,436.80	\$187,136.50	\$62,436.76	\$1,176,098.03	\$580,037.87	\$89,672.66	\$0.15	\$172,184.51	\$222,817.96	\$2,559,821.24
	Ending Interest Accrual Balance	\$174.34	\$964.87	\$156.01	\$2,964.03	\$1,454.36	\$225.43	\$0.00	\$432.31	\$558.46	\$6,929.80

		Prop	Liab	Auto	WC	Ded	Cont	EJIF	MEL	Admin	Total
<b>2013</b>	Opening Cash & Investment Balance	82,624.08	343,000.51	2,793.49	928,632.33	504,684.05	60,686.04	(79.82)	252,074.35	103,981.47	\$2,278,396.50
	Opening Interest Accrual Balance	\$136.25	\$565.20	\$147.10	\$1,558.96	\$712.90	\$100.27	(\$0.00)	\$415.67	\$145.46	\$3,781.81
	1 Interest Accrued and/or Interest Cost	\$71.43	\$296.54	\$2.42	\$802.84	\$436.32	\$52.47	\$0.00	\$217.93	\$89.90	\$1,969.83
	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	\$13.41	\$55.65	\$0.45	\$150.67	\$81.88	\$9.85	\$0.00	\$40.90	\$16.87	\$369.68
	6 Interest Paid - Term Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	7 Unrealized Gain (Loss)	\$77.91	\$323.45	\$2.63	\$875.69	\$475.91	\$57.23	\$0.00	\$237.70	\$98.05	\$2,148.58
	8 Net Investment Income	\$162.75	\$675.63	\$5.50	\$1,829.20	\$994.11	\$119.54	\$0.00	\$496.53	\$204.82	\$4,488.09
	9 Interest Accrued - Net Change	\$71.43	\$296.54	\$2.42	\$802.84	\$436.32	\$52.47	\$0.00	\$217.93	\$89.90	\$1,969.83
	Ending Cash & Investment Balance	\$82,715.40	\$343,379.61	\$2,796.58	\$929,658.69	\$505,241.85	\$60,753.11	(\$79.82)	\$252,352.95	\$104,096.39	\$2,280,914.76
	Ending Interest Accrual Balance	\$207.68	\$861.74	\$149.51	\$2,361.80	\$1,149.22	\$152.73	(\$0.00)	\$633.60	\$235.36	\$5,751.63

		Prop	Liab	Auto	WC	Ded	Cont	EJIF	MEL	Admin	Total
<b>Closed</b>	Opening Cash & Investment Balance	427.25	60.67	38.75	442.82	200.02	19.95	0.63	63.71	5,026,572.72	\$5,027,826.52
	Opening Interest Accrual Balance	\$0.17	(\$0.81)	(\$0.52)	(\$3.74)	(\$2.68)	(\$0.27)	(\$0.01)	(\$0.85)	\$8,257.24	\$8,248.53
	1 Interest Accrued and/or Interest Cost	\$0.37	\$0.05	\$0.03	\$0.38	\$0.17	\$0.02	\$0.00	\$0.06	\$4,345.66	\$4,346.74
	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	\$0.07	\$0.01	\$0.01	\$0.07	\$0.03	\$0.00	\$0.00	\$0.01	\$815.56	\$815.76
	6 Interest Paid - Term Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	7 Unrealized Gain (Loss)	\$0.40	\$0.06	\$0.04	\$0.42	\$0.19	\$0.02	\$0.00	\$0.06	\$4,740.00	\$4,741.18
	8 Net Investment Income	\$0.84	\$0.12	\$0.08	\$0.87	\$0.39	\$0.04	\$0.00	\$0.13	\$9,901.22	\$9,903.69
	9 Interest Accrued - Net Change	\$0.37	\$0.05	\$0.03	\$0.38	\$0.17	\$0.02	\$0.00	\$0.06	\$4,345.66	\$4,346.74
	Ending Cash & Investment Balance	\$467.72	\$60.74	\$38.79	\$443.31	\$200.24	\$19.97	\$0.63	\$63.78	\$5,032,128.28	\$5,033,423.46
	Ending Interest Accrual Balance	\$0.54	(\$0.76)	(\$0.49)	(\$3.35)	(\$2.51)	(\$0.25)	(\$0.01)	(\$0.80)	\$12,602.90	\$12,595.28



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

---

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

---

*As of July 31, 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*

1430261 02 T 4546 000160990 0001N

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

## Important Information

<b>Account Number</b>	<b>120882-000</b>
-----------------------	-------------------

*As of July 31, 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.

## Table of Contents

	PAGE
<hr/>	
SUMMARY	
Investment	1
Activity	2
<hr/>	
DETAIL	
Investment	3
Activity	5

*continued*



---

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

---

*As of July 31, 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 July 31, 2017*

Page 1 of 6

PORTFOLIO	INVESTMENT CATEGORY	MARKET VALUE (M/V) As of 6/30/2017	% OF M/V	MARKET VALUE (M/V) As of 7/31/2017	% OF M/V
<b>PRINCIPAL PORTFOLIO(S)</b>					
	<b>U.S. TREASURY OBLIGATIONS</b>				
	U.S. TREASURY BONDS AND NOTES	\$5,957,746.40	40.15	\$5,965,992.34	40.15
	<b>TOTAL U.S. TREASURY OBLIGATIONS</b>	<b>5,957,746.40</b>	<b>40.15</b>	<b>5,965,992.34</b>	<b>40.15</b>
	<b>U.S. GOVERNMENT AGENCIES</b>				
	GOVERNMENT AGENCY BONDS/NOTES	8,880,840.00	59.85	8,892,830.00	59.85
	<b>TOTAL U.S. GOVERNMENT AGENCIES</b>	<b>8,880,840.00</b>	<b>59.85</b>	<b>8,892,830.00</b>	<b>59.85</b>
<b>TOTAL PRINCIPAL PORTFOLIO(S)</b>		<b>14,838,586.40</b>	<b>100.00</b>	<b>14,858,822.34</b>	<b>100.00</b>
	<b>TOTAL ACCRUED INCOME</b>	<b>13,801.73</b>		<b>29,400.41</b>	
	<b>TOTAL MARKET VALUE WITH ACCRUED INCOME</b>	<b>14,852,388.13</b>		<b>14,888,222.75</b>	

## Summary of Activity

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

*July 1, 2017 through July 31, 2017*

Page 2 of 6

	CASH	CASH MANAGEMENT
<b>PRINCIPAL</b>		
<b>OPENING BALANCES:</b>	<b>0.00</b>	<b>0.00</b>
<b>RECEIPTS</b>		
Transfers/Additions	51,673.63	0.00
<b>TOTAL RECEIPTS</b>	<b>51,673.63</b>	<b>0.00</b>
<b>DISBURSEMENTS</b>		
Wilmington Trust Fees	(1,673.63)	0.00
Other Disbursements	(50,000.00)	0.00
<b>TOTAL DISBURSEMENTS</b>	<b>(51,673.63)</b>	<b>0.00</b>
<b>CASH MANAGEMENT ACTIVITY</b>		
Cash Management Purchases	0.00	0.00
Cash Management Sales	0.00	0.00
<b>NET CASH MANAGEMENT</b>	<b>0.00</b>	<b>0.00</b>
<b>CLOSING BALANCES:</b>	<b>0.00</b>	<b>0.00</b>

## Investment Detail

**Account Number** 120882-000

*As of July 31, 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>
<b>PRINCIPAL PORTFOLIO(S)</b>								
<b>U.S. TREASURY OBLIGATIONS</b>								
2018	1,000,000.0000	\$997,970.00	6.72	\$999,179.69	(\$1,209.69)	\$1,693.99	\$10,000.00	1.00
	UNITED STATES TREASURY NOTES	99.7970		99.92				1.24
	DTD 05/31/2013 1.000% 05/31/2018							
	CUSIP 912828VE7 RATING AAA							
2018	1,000,000.0000	996,210.00	6.70	997,812.50	(1,602.50)	1,693.99	10,000.00	1.00
	UNITED STATES TREASURY NOTES	99.6210		99.78				1.29
	DTD 11/30/2016 1.000% 11/30/2018							
	CUSIP 912828U40 RATING AAA							
2019	1,000,000.0000	990,980.00	6.67	992,304.69	(1,324.69)	1,693.99	10,000.00	1.01
	UNITED STATES TREASURY NOTES	99.0980		99.23				1.39
	DTD 11/30/2012 1.000% 11/30/2019							
	CUSIP 912828UB4 RATING AAA							
2019	1,000,000.0000	991,800.00	6.67	993,164.07	(1,364.07)	1,854.62	8,750.00	0.88
	UNITED STATES TREASURY NOTES	99.1800		99.32				1.34
	DTD 05/15/2016 0.875% 05/15/2019							
	CUSIP 912828R44 RATING AAA							
2020	1,000,000.0000	997,190.00	6.71	998,359.37	(1,169.37)	2,329.24	13,750.00	1.38
	UNITED STATES TREASURY NOTES	99.7190		99.84				1.48
	DTD 05/31/2013 1.375% 05/31/2020							
	CUSIP 912828VF4 RATING AAA							
2020	998,000.0000	991,842.34	6.68	991,255.70	586.64	3,467.91	13,722.50	1.38
	UNITED STATES TREASURY NOTES	99.3830		99.32				1.57
	DTD 10/31/2015 1.375% 10/31/2020							
	CUSIP 912828L99 RATING AAA							
<b>TOTAL U.S. TREASURY OBLIGATIONS</b>		<b>5,965,992.34</b>	<b>40.15</b>	<b>5,972,076.02</b>	<b>(6,083.68)</b>	<b>12,733.74</b>	<b>66,222.50</b>	<b>1.11</b>

*continued*



## Investment Detail

**Account Number** **120882-000**
*As of July 31, 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>
<b>PRINCIPAL PORTFOLIO(S)</b>								
<b>U.S. GOVERNMENT AGENCIES</b>								
2019	8,000,000.0000	\$7,899,120.00	53.16	\$8,000,000.00	(\$100,880.00)	\$14,400.00	\$108,000.00	1.37
	FEDERAL HOME LOAN BANK	98.7390		100.00				1.90
	DTD 06/13/2016 1.350% 12/13/2019							
	CALLABLE							
	CUSIP 3130A8FB4 RATING AAA							
2019	1,000,000.0000	993,710.00	6.69	1,000,000.00	(6,290.00)	2,266.67	12,000.00	1.21
	FEDERAL HOME LOAN MORTGAGE CORP	99.3710		100.00				1.55
	MEDIUM TERM NOTE							
	DTD 08/23/2016 1.200% 05/23/2019							
	CALLABLE							
	CUSIP 3134GAAR5 RATING AAA							
<b>TOTAL U.S. GOVERNMENT AGENCIES</b>		<b>8,892,830.00</b>	<b>59.85</b>	<b>9,000,000.00</b>	<b>(107,170.00)</b>	<b>16,666.67</b>	<b>120,000.00</b>	<b>1.35</b>
<b>TOTAL PRINCIPAL PORTFOLIO(S)</b>		<b>14,858,822.34</b>	<b>100.00</b>	<b>14,972,076.02</b>	<b>(113,253.68)</b>	<b>29,400.41</b>	<b>186,222.50</b>	<b>1.25</b>
<b>TOTAL ACCRUED INCOME</b>		<b>29,400.41</b>						
<b>TOTAL MARKET VALUE WITH ACCRUED INCOME</b>		<b>14,888,222.75</b>						

## Activity Detail

**Account Number** **120882-000**
*July 1, 2017 through July 31, 2017*

Page 5 of 6

DATE	TYPE	QUANTITY DESCRIPTION	CASH	CASH MANAGEMENT
<b>PRINCIPAL</b>				
<b>OPENING BALANCES:</b>			<b>0.00</b>	<b>0.00</b>
7/10/2017	TRANSFER/ADDITION	CASH RECEIPT ACH TRANSFER FROM CHECKING 9871761863	50,000.00	
	OTHER DISBURSEMENT	CASH DISBURSEMENT MISCELLANEOUS - WIRE PAID TO Burlington County Muni JIF For benefit of Burlington County Municipal JIF - O Burlington County Muni JIF INVESTORS BANK 1000398255	(50,000.00)	
7/14/2017	WILMINGTON TRUST FEE	FEE PAYMENT-DIRECT DEBIT(PRIN) COLLECTED Fee Payment 120882-000.P Arrears Market Value Fee Average Value for the Period 4/1/2017 to 6/30/2017 \$ -1,673.63 13,389,066.34 at 5.00 BPS = \$ 1,673.63 Prorate at: 25.00% 100.00000 % allocation of total fee: 1,673.63	(1,673.63)	
7/17/2017	TRANSFER/ADDITION	CASH RECEIPT ACH TRANSFER FROM CHECKING 9871761863	1,673.63	
<b>CLOSING BALANCES:</b>			<b>0.00</b>	<b>0.00</b>



## Other Information

---

120882-000 BURLINGTON COUNTY MUNICIPAL JIF

---

*As of July 31, 2017*

Page 6 of 6

---

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.



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

---

<b>Account Number</b>	<b>120882-000</b>
-----------------------	-------------------

---

*As of August 31, 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*

1430063 02 T 4569 000160416 0001N

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



## Important Information

---

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

---

*As of August 31, 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.

## Table of Contents

	PAGE
<hr/>	
SUMMARY	
<hr/>	
Investment	1
Activity	2
<hr/>	
DETAIL	
<hr/>	
Investment	3
Activity	5

*continued*

---

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

---

*As of August 31, 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 August 31, 2017*

Page 1 of 6

PORTFOLIO	INVESTMENT CATEGORY	MARKET VALUE (M/V) As of 7/31/2017	% OF M/V	MARKET VALUE (M/V) As of 8/31/2017	% OF M/V
<b>PRINCIPAL PORTFOLIO(S)</b>					
	<b>U.S. TREASURY OBLIGATIONS</b>				
	U.S. TREASURY BONDS AND NOTES	\$5,965,992.34	40.15	\$5,974,026.48	40.16
	<b>TOTAL U.S. TREASURY OBLIGATIONS</b>	<b>5,965,992.34</b>	<b>40.15</b>	<b>5,974,026.48</b>	<b>40.16</b>
	<b>U.S. GOVERNMENT AGENCIES</b>				
	GOVERNMENT AGENCY BONDS/NOTES	8,892,830.00	59.85	8,901,810.00	59.84
	<b>TOTAL U.S. GOVERNMENT AGENCIES</b>	<b>8,892,830.00</b>	<b>59.85</b>	<b>8,901,810.00</b>	<b>59.84</b>
<b>TOTAL PRINCIPAL PORTFOLIO(S)</b>		<b>14,858,822.34</b>	<b>100.00</b>	<b>14,875,836.48</b>	<b>100.00</b>
	<b>TOTAL ACCRUED INCOME</b>	<b>29,400.41</b>		<b>44,999.06</b>	
	<b>TOTAL MARKET VALUE WITH ACCRUED INCOME</b>	<b>14,888,222.75</b>		<b>14,920,835.54</b>	

## Summary of Activity

<b>Account Number</b>	<b>120882-000</b>
-----------------------	-------------------

*August 1, 2017 through August 31, 2017*

Page 2 of 6

	CASH	CASH MANAGEMENT
<b>PRINCIPAL</b>		
<b>OPENING BALANCES:</b>	<b>0.00</b>	<b>0.00</b>
<b>RECEIPTS</b>		
No activity during this period.		
<b>DISBURSEMENTS</b>		
No activity during this period.		
<b>CASH MANAGEMENT ACTIVITY</b>		
Cash Management Purchases	0.00	0.00
Cash Management Sales	0.00	0.00
<b>NET CASH MANAGEMENT</b>	<b>0.00</b>	<b>0.00</b>
<b>CLOSING BALANCES:</b>	<b>0.00</b>	<b>0.00</b>



## Investment Detail

**Account Number 120882-000**
*As of August 31, 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>
<b>PRINCIPAL PORTFOLIO(S)</b>								
<b>U.S. TREASURY OBLIGATIONS</b>								
2018	1,000,000.0000	\$998,280.00	6.71	\$999,179.69	(\$899.69)	\$2,540.98	\$10,000.00	1.00
	UNITED STATES TREASURY NOTES	99.8280		99.92				1.23
	DTD 05/31/2013 1.000% 05/31/2018							
	CUSIP 912828VE7 RATING AAA							
2018	1,000,000.0000	996,600.00	6.70	997,812.50	(1,212.50)	2,540.98	10,000.00	1.00
	UNITED STATES TREASURY NOTES	99.6600		99.78				1.27
	DTD 11/30/2016 1.000% 11/30/2018							
	CUSIP 912828U40 RATING AAA							
2019	1,000,000.0000	992,420.00	6.67	992,304.69	115.31	2,540.98	10,000.00	1.01
	UNITED STATES TREASURY NOTES	99.2420		99.23				1.34
	DTD 11/30/2012 1.000% 11/30/2019							
	CUSIP 912828UB4 RATING AAA							
2019	1,000,000.0000	992,580.00	6.67	993,164.07	(584.07)	2,591.71	8,750.00	0.88
	UNITED STATES TREASURY NOTES	99.2580		99.32				1.32
	DTD 05/15/2016 0.875% 05/15/2019							
	CUSIP 912828R44 RATING AAA							
2020	1,000,000.0000	999,380.00	6.72	998,359.37	1,020.63	3,493.85	13,750.00	1.38
	UNITED STATES TREASURY NOTES	99.9380		99.84				1.40
	DTD 05/31/2013 1.375% 05/31/2020							
	CUSIP 912828VF4 RATING AAA							
2020	998,000.0000	994,766.48	6.69	991,255.70	3,510.78	4,623.89	13,722.50	1.38
	UNITED STATES TREASURY NOTES	99.6760		99.32				1.48
	DTD 10/31/2015 1.375% 10/31/2020							
	CUSIP 912828L99 RATING AAA							
<b>TOTAL U.S. TREASURY OBLIGATIONS</b>		<b>5,974,026.48</b>	<b>40.16</b>	<b>5,972,076.02</b>	<b>1,950.46</b>	<b>18,332.39</b>	<b>66,222.50</b>	<b>1.11</b>

*continued*

## Investment Detail

**Account Number** **120882-000**
*As of August 31, 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>
<b>PRINCIPAL PORTFOLIO(S)</b>								
<b>U.S. GOVERNMENT AGENCIES</b>								
2019	8,000,000.0000	\$7,907,360.00	53.16	\$8,000,000.00	(\$92,640.00)	\$23,400.00	\$108,000.00	1.37
	FEDERAL HOME LOAN BANK	98.8420		100.00				1.87
	DTD 06/13/2016 1.350% 12/13/2019							
	CALLABLE							
	CUSIP 3130A8FB4 RATING AAA							
2019	1,000,000.0000	994,450.00	6.69	1,000,000.00	(5,550.00)	3,266.67	12,000.00	1.21
	FEDERAL HOME LOAN MORTGAGE CORP	99.4450		100.00				1.53
	MEDIUM TERM NOTE							
	DTD 08/23/2016 1.200% 05/23/2019							
	CALLABLE							
	CUSIP 3134GAAR5 RATING AAA							
<b>TOTAL U.S. GOVERNMENT AGENCIES</b>		<b>8,901,810.00</b>	<b>59.84</b>	<b>9,000,000.00</b>	<b>(98,190.00)</b>	<b>26,666.67</b>	<b>120,000.00</b>	<b>1.35</b>
<b>TOTAL PRINCIPAL PORTFOLIO(S)</b>		<b>14,875,836.48</b>	<b>100.00</b>	<b>14,972,076.02</b>	<b>(96,239.54)</b>	<b>44,999.06</b>	<b>186,222.50</b>	<b>1.25</b>
<b>TOTAL ACCRUED INCOME</b>		<b>44,999.06</b>						
<b>TOTAL MARKET VALUE WITH ACCRUED INCOME</b>		<b>14,920,835.54</b>						

## Activity Detail

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

*August 1, 2017 through August 31, 2017*

Page 5 of 6

DATE	TYPE	QUANTITY DESCRIPTION	CASH	CASH MANAGEMENT
<b>PRINCIPAL</b>				
<b>OPENING BALANCES:</b>			<b>0.00</b>	<b>0.00</b>
No activity during this period.				
<b>CLOSING BALANCES:</b>			<b>0.00</b>	<b>0.00</b>

## Other Information

---

**120882-000 BURLINGTON COUNTY MUNICIPAL JIF**

---

*As of August 31, 2017*

Page 6 of 6

---

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: August										
	Prop	Liab	Auto	WC	Ded	Cont	EJIF	MEL	Admin	TOTAL
OPEN BALANCE	217,535.74	1,397,453.09	329,636.62	5,354,654.85	2,454,147.43	414,677.16	(105,173.27)	978,820.79	6,584,968.16	17,626,720.57
RECEIPTS										
Assessments	46,405.84	84,974.94	22,280.95	389,378.82	95,970.43	19,500.03	47,262.73	426,013.77	283,202.49	1,414,990.00
Refunds	25,040.00	0.00	0.00	335.00	0.00	0.00	0.00	0.00	0.00	25,375.00
Invest Pymnts	277.92	1,850.58	364.33	5,918.18	2,712.42	458.30	0.05	1,081.83	7,277.96	19,941.57
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Invest	277.92	1,850.58	364.33	5,918.18	2,712.42	458.30	0.05	1,081.83	7,277.96	19,941.57
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	32.33	32.33
TOTAL	71,723.76	86,825.52	22,645.28	395,632.00	98,682.85	19,958.33	47,262.78	427,095.60	290,512.78	1,460,338.90
EXPENSES										
Claims Transfers	3,682.05	190,037.75	10.25	157,710.24	0.00	0.00	0.00	0.00	0.00	351,440.29
Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	74,955.89	74,955.89
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	3,682.05	190,037.75	10.25	157,710.24	0.00	0.00	0.00	0.00	74,955.89	426,396.18
END BALANCE	285,577.45	1,294,240.86	352,271.65	5,592,576.61	2,552,830.28	434,635.49	(57,910.49)	1,405,916.39	6,800,525.05	18,660,663.29

**Report Month: August**

		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 tc		(40.00)
Allocation variance 3:	Treasurer/TPA net payments NO` Max/Min	1,830,655.67	/ (0.00)
Pre-existing variance:	Prior period unreconciled variance Max/Min	1,830,695.67	/ (0.00)

SUMMARY OF CASH TRANSACTIONS										
FUND YEAR	2017									
Month Ending:	August									
	Prop	Liab	Auto	WC	Ded	Cont	EJIF	MEL	Admin	TOTAL
OPEN BALANCE	46,879.68	(276,917.59)	69,713.13	1,112,824.23	318,561.20	64,541.91	(105,136.97)	221,056.73	736,660.85	2,188,183.17
RECEIPTS										
Assessments	46,405.84	84,974.94	22,280.95	389,378.82	95,970.43	19,500.03	47,262.73	426,013.77	283,202.49	1,414,990.00
Refunds	0.00	0.00	0.00	312.00						312.00
Invest Pymnts	51.81	0.00	77.05	1,229.94	352.09	71.33	0.00	244.32	814.19	2,840.73
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Invest	51.81	0.00	77.05	1,229.94	352.09	71.33	0.00	244.32	814.19	2,840.73
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	32.33	32.33
TOTAL	46,457.65	84,974.94	22,358.00	390,920.76	96,322.52	19,571.36	47,262.73	426,258.09	284,049.01	1,418,175.06
EXPENSES										0.00
Claims Transfers	3,682.05	2,250.00	0.00	31,534.94	0.00	0.00	0.00	0.00	0.00	37,466.99
Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	73,709.76	73,709.76
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	3,682.05	2,250.00	0.00	31,534.94	0.00	0.00	0.00	0.00	73,709.76	111,176.75
END BALANCE	89,655.28	(194,192.65)	92,071.13	1,472,210.05	414,883.72	84,113.27	(57,874.24)	647,314.82	947,000.10	3,495,181.48

SUMMARY OF CASH TRANSACTIONS										
FUND YEAR	2016									
Month Ending:	August									
	Prop	Liab	Auto	WC	Ded	Cont	EJIF	MEL	Admin	TOTAL
OPEN BALANCE	(33,927.73)	489,731.10	106,761.75	1,318,947.73	555,565.04	99,836.57	41.97	218,972.65	205,491.00	2,961,420.08
RECEIPTS										
Assessments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Refunds	25,000.00	0.00	0.00	0.00						25,000.00
Invest Pymnts	0.00	541.27	118.00	1,457.75	614.03	110.34	0.05	242.02	227.12	3,310.58
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Invest	0.00	541.27	118.00	1,457.75	614.03	110.34	0.05	242.02	227.12	3,310.58
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	25,000.00	541.27	118.00	1,457.75	614.03	110.34	0.05	242.02	227.12	28,310.58
EXPENSES										
Claims Transfers	0.00	1,197.25	10.25	36,358.72	0.00	0.00	0.00	0.00	0.00	37,566.22
Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,246.13	1,246.13
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	0.00	1,197.25	10.25	36,358.72	0.00	0.00	0.00	0.00	1,246.13	38,812.35
END BALANCE	(8,927.73)	489,075.12	106,869.50	1,284,046.76	556,179.07	99,946.91	42.02	219,214.67	204,471.99	2,950,918.31

SUMMARY OF CASH TRANSACTIONS										
FUND YEAR	2015									
Month Ending:	August									
	Prop	Liab	Auto	WC	Ded	Cont	EJIF	MEL	Admin	TOTAL
OPEN BALANCE	52,172.32	468,725.49	87,961.67	816,454.77	495,739.62	100,019.03	0.77	114,658.93	198,630.85	2,334,363.45
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	23.00						23.00
Invest Pymnts	57.66	518.05	97.22	902.38	547.91	110.54	0.00	126.73	219.53	2,580.02
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Invest	57.66	518.05	97.22	902.38	547.91	110.54	0.00	126.73	219.53	2,580.02
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	57.66	518.05	97.22	925.38	547.91	110.54	0.00	126.73	219.53	2,603.02
EXPENSES										
Claims Transfers	0.00	462.00	0.00	87,260.38	0.00	0.00	0.00	0.00	0.00	87,722.38
Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	0.00	462.00	0.00	87,260.38	0.00	0.00	0.00	0.00	0.00	87,722.38
END BALANCE	52,229.98	468,781.54	88,058.89	730,119.77	496,287.53	100,129.57	0.77	114,785.66	198,850.38	2,249,244.09

SUMMARY OF CASH TRANSACTIONS										
FUND YEAR	2014									
Month Ending:	August									
	Prop	Liab	Auto	WC	Ded	Cont	EJIF	MEL	Admin	TOTAL
OPEN BALANCE	69,360.14	372,852.91	62,367.83	1,177,352.97	579,397.50	89,573.66	0.15	171,994.42	222,571.96	2,745,471.54
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	76.66	412.09	68.93	1,301.26	640.37	99.00	0.00	190.09	246.00	3,034.40
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Invest	76.66	412.09	68.93	1,301.26	640.37	99.00	0.00	190.09	246.00	3,034.40
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	76.66	412.09	68.93	1,301.26	640.37	99.00	0.00	190.09	246.00	3,034.40
EXPENSES										
Claims Transfers	0.00	186,128.50	0.00	2,556.20	0.00	0.00	0.00	0.00	0.00	188,684.70
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	186,128.50	0.00	2,556.20	0.00	0.00	0.00	0.00	0.00	188,684.70
END BALANCE	69,436.80	187,136.50	62,436.76	1,176,098.03	580,037.87	89,672.66	0.15	172,184.51	222,817.96	2,559,821.24

SUMMARY OF CASH TRANSACTIONS										
FUND YEAR	2013									
Month Ending:	August									
	Prop	Liab	Auto	WC	Ded	Cont	EJIF	MEL	Admin	TOTAL
OPEN BALANCE	82,624.08	343,000.51	2,793.49	928,632.33	504,684.05	60,686.04	(79.82)	252,074.35	103,981.47	2,278,396.50
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	91.32	379.10	3.09	1,026.36	557.80	67.07	0.00	278.60	114.92	2,518.26
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Invest	91.32	379.10	3.09	1,026.36	557.80	67.07	0.00	278.60	114.92	2,518.26
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	91.32	379.10	3.09	1,026.36	557.80	67.07	0.00	278.60	114.92	2,518.26
EXPENSES										
Claims Transfers	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
END BALANCE	82,715.40	343,379.61	2,796.58	929,658.69	505,241.85	60,753.11	(79.82)	252,352.95	104,096.39	2,280,914.76

SUMMARY OF CASH TRANSACTIONS										
FUND YEAR	Closed									
Month Ending:	August									
	Prop	Liab	Auto	WC	Ded	Cont	EJIF	MEL	Admin	TOTAL
OPEN BALANCE	427.25	60.67	38.75	442.82	200.02	19.95	0.63	63.71	5,026,572.72	5,027,826.52
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	0.47	0.07	0.04	0.49	0.22	0.02	0.00	0.07	5,555.56	5,556.94
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Invest	0.47	0.07	0.04	0.49	0.22	0.02	0.00	0.07	5,555.56	5,556.94
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	40.47	0.07	0.04	0.49	0.22	0.02	0.00	0.07	5,555.56	5,596.94
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	467.72	60.74	38.79	443.31	200.24	19.97	0.63	63.78	5,032,128.28	5,033,423.46



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

Month August  
Current Fund Year 2017

Policy Year	Coverage	1.	2.	3.	4.	5.	6.	7.	8.
		Calc. Net Paid Thru Last Month	Monthly Net Paid August	Monthly Recoveries August	Calc. Net Paid Thru August	TPA Net Paid Thru August	Variance To Be Reconciled	Delinquent Unreconciled Variance From	Change This Month
2017	Prop	106,929.20	3,682.05	0.00	110,611.25	110,611.25	0.00	0.00	0.00
	Liab	7,537.38	2,250.00	0.00	9,787.38	9,787.38	0.00	0.00	0.00
	Auto	4,183.14	0.00	0.00	4,183.14	4,183.14	0.00	0.00	0.00
	WC	178,288.27	31,534.94	312.00	209,511.21	209,511.21	0.00	0.00	0.00
	<b>Total</b>	<b>296,937.99</b>	<b>37,466.99</b>	<b>312.00</b>	<b>334,092.98</b>	<b>334,092.98</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
2016	Prop	308,776.28	0.00	25,000.00	283,776.28	283,776.28	0.00	0.00	0.00
	Liab	25,496.92	1,197.25	0.00	26,694.17	26,694.17	0.00	0.00	0.00
	Auto	13,057.97	10.25	0.00	13,068.22	13,068.22	0.00	0.00	0.00
	WC	906,648.86	36,358.72	0.00	943,007.58	943,007.58	0.00	0.00	0.00
	<b>Total</b>	<b>1,253,980.03</b>	<b>37,566.22</b>	<b>25,000.00</b>	<b>1,266,546.25</b>	<b>1,266,546.25</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
2015	Prop	297,688.75	0.00	0.00	297,688.75	297,688.75	0.00	0.00	0.00
	Liab	51,278.89	462.00	0.00	51,740.89	51,740.89	(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	1,532,111.97	87,260.38	23.00	1,619,349.35	1,619,349.35	0.00	0.00	(0.00)
	<b>Total</b>	<b>1,920,671.99</b>	<b>87,722.38</b>	<b>23.00</b>	<b>2,008,371.37</b>	<b>2,008,371.37</b>	<b>(0.00)</b>	<b>0.00</b>	<b>(0.00)</b>
2014	Prop	215,962.10	0.00	0.00	215,962.10	215,962.10	(0.00)	(0.00)	0.00
	Liab	190,827.22	186,128.50	0.00	376,955.72	376,955.72	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	1,253,809.27	2,556.20	0.00	1,256,365.47	1,256,365.47	(0.00)	(0.00)	0.00
	<b>Total</b>	<b>1,733,331.63</b>	<b>188,684.70</b>	<b>0.00</b>	<b>1,922,016.33</b>	<b>1,922,016.33</b>	<b>(0.00)</b>	<b>(0.00)</b>	<b>0.00</b>
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	1,523,492.63	0.00	0.00	1,523,492.63	1,523,492.63	(0.00)	(0.00)	0.00
	<b>Total</b>	<b>2,258,042.37</b>	<b>0.00</b>	<b>0.00</b>	<b>2,258,042.37</b>	<b>2,258,042.37</b>	<b>(0.00)</b>	<b>(0.00)</b>	<b>0.00</b>
<b>TOTAL</b>		<b>7,462,964.01</b>	<b>351,440.29</b>	<b>25,335.00</b>	<b>7,789,069.30</b>	<b>7,789,069.30</b>	<b>(0.00)</b>	<b>(0.00)</b>	<b>(0.00)</b>

**BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND**

**BILL LIST - AUGUST 2017**

	<b>Payee</b>	<b>FY 2017</b>	<b>FY 2016</b>	<b>JIF Appropriation</b>	<b>Description</b>
1	PERMA	<b>6,667.25</b>		Prof Services/Admin. Consultant	July, August, Sept 2017 Fees
2	Arthur J. Gallagher Risk Management Services, Inc.	<b>28,398.00</b>		Prof Services/Administration	August 2017 Fees
3	Arthur J. Gallagher Risk Management Services, Inc.	<b>170.00</b>		Misc/Postage/Copies/Faxes	July 2017 postage/copies expenses
4	The DeWeese Law Firm, P.C.	<b>5,417.00</b>		Prof Services/Attorney	August 2017 Fees
5	Qual-Lynx	<b>16,414.00</b>		Prof Services/Claims Admin.	August 2017 Fees
6	Brenda Smith	<b>360.00</b>		Misc/Recording Secretary	August 2017 Fees
7	J. A. Montgomery Risk Control Services	<b>9,841.00</b>		Prof Services/Safety Director	August 2017 Fees
8	Tom Tontarski	<b>894.00</b>		Prof Services/Treasurer	August 2017 Fees
9	Conner Strong & Buckelew	<b>633.00</b>		Prof Services/Underwriting Mgr	August 2017 Fees
10	Joyce Media	<b>225.00</b>		Misc/JIF Website	August 2017 Fees
11	Debby Schiffer	<b>2,421.00</b>		Wellness Program	August 2017 Fees
12	Qual-Lynx	<b>111.00</b>		Misc/Performance Bond (TPA)	Perf Bond #106451925; 1/1/-12/31/17
13	AGRIP	<b>725.00</b>		Misc/PRIMA/AGRIP	Reg for Oct conference - Dave Matchett
14	ARC Reprographics	<b>296.46</b>		Misc/Printing	Inv#270614,270776,270777 renewal visits
15	Consolidated Services Group Inc	<b>21.69</b>		Misc/Record Retention Service	Inv#0709899-IN; File storage; 2nd qtr
16	Iron Mountain	<b>58.30</b>		Misc/Record Retention Service	#PAZ8803 Storage 8/1-8/31; Service 6/28-7/25/17
17	OfficeMax Contract, Inc.	<b>252.39</b>		Misc/Office Supplies	Inv#960171 file folders
18	Borough of Fieldsboro	<b>231.22</b>		Wellness Program	Joint wellness fair; walking shoes; standing desk
19	Riverside Township		<b>1,246.13</b>	Safety Incentive Program	Misc Safety supplies
20	Riverside Township	<b>573.45</b>		Wellness Program	Bookshelf/library of books for fitness/mental health
	<b>TOTAL</b>	<b>\$73,709.76</b>	<b>\$1,246.13</b>		

<b>JIF BILL LIST TOTAL</b>	<b>\$74,955.89</b>
----------------------------	--------------------

**BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND**

**BILL LIST - SEPTEMBER 2017**

	<b>Payee</b>	<b>FY 2017</b>	<b>FY 2016</b>	<b>JIF Appropriation</b>	<b>Description</b>
1	The Actuarial Advantage	<b>2,324.00</b>		Prof Services/Actuary	July 2017 Fees
2	Arthur J. Gallagher Risk Management Services, Inc.	<b>28,398.00</b>		Prof Services/Administration	Sept 2017 Fees
3	Arthur J. Gallagher Risk Management Services, Inc.	<b>229.45</b>		Misc/Postage/Copies/Faxes	Aug 2017 postage/copies expenses
4	Arthur J. Gallagher Risk Management Services, Inc.	<b>270.50</b>		Wellness Program	Reim for PF amex; direct pay to Positive Promotions for wellness materials
5	Arthur J. Gallagher Risk Management Services, Inc.	<b>73.10</b>		Misc/Meeting Expense/Dinner Mtg	Lunch for Finance mtg; 8/17/17 Vid's Deli; PF amex
6	The DeWeese Law Firm, P.C.	<b>5,417.00</b>		Prof Services/Attorney	Sept 2017 Fees
7	Qual-Lynx	<b>16,414.00</b>		Prof Services/Claims Admin.	Sept 2017 Fees
8	Brenda Smith	<b>360.00</b>		Misc/Recording Secretary	Sept 2017 Fees
9	J. A. Montgomery Risk Control Services	<b>9,841.00</b>		Prof Services/Safety Director	Sept 2017 Fees
10	Tom Tontarski	<b>894.00</b>		Prof Services/Treasurer	Sept 2017 Fees
11	Conner Strong & Buckelew	<b>633.00</b>		Prof Services/Underwriting Mgr	Sept 2017 Fees
12	Joyce Media	<b>225.00</b>		Misc/JIF Website	Sept 2017 Fees
13	Debby Schiffer	<b>2,421.00</b>		Wellness Program	Sept 2017 Fees
14	ARC Reprographics	<b>114.68</b>		Misc/Printing	Inv#270865 renewal visits
15	ARC Reprographics	<b>62.25</b>		Misc/Office Supplies	Inv#270914 JIF envs
16	Iron Mountain	<b>58.30</b>		Misc/Record Retention Service	#PDN7999 Storage 9/1-9/30; Service 7/26-8/29/17
17	Chesterfield Twp	<b>33.00</b>		Wellness Program	Wellness brochures
18	Delanco Twp	<b>451.00</b>		Optional Safety Budget	Blood clot kits for police
19	Delran Twp	<b>33.06</b>		Misc/Meeting Expense/Dinner Mtg	Drinks/supplies for finance mtg 8/17/17
20	Borough of Fieldsboro	<b>100.00</b>		Contingency	Anniversary lunch
21	Mansfield Township	<b>1,000.00</b>		Contingency	Anniversary lunch
	<b>TOTAL</b>	<b>\$69,352.34</b>	<b>\$0.00</b>		

<b>JIF BILL LIST TOTAL</b>	<b>\$69,352.34</b>
----------------------------	--------------------



## BURLINGTON COUNTY J.I.F.

### Check Register Report

Bank Account : ALL

Processed Date: Jul 1, 2017 - Jul 31, 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
10559	7/3/2017	INDEMNITY	SMITH, MAGRAM, BERENATO & MICHAU	Z39621/001251885	6/2/2016	\$2,600.00	2016/2016	Loss
10560	7/3/2017	INDEMNITY	STATE SHORTHAND REPORTING SERV	Z39621/001251885	6/2/2016	\$90.00	2016/2016	Expense
10561	7/3/2017		QUAL-LYNX			\$225.00		
		INDEMNITY		-- /2017099773	4/10/2017	\$75.00	2017/2017	Expense
		INDEMNITY		-- /2017094258	2/7/2017	\$75.00	2017/2017	Expense
		INDEMNITY		Z47151/001260212	10/17/2016	\$75.00	2016/2016	Expense
10562	7/3/2017	INDEMNITY	GUY J. RENZI & ASSOCIATES	Z33679/001245810	2/1/2016	\$90.00	2016/2016	Expense
10563	7/3/2017	BODILY INJURY [Expired]	DJS ASSOCIATES, INC.	X98885/001210439	7/23/2014	\$2,800.00	2014/2014	Expense
10564	7/3/2017	INDEMNITY	JENNIFER KELLY, PHD, LLC	Z12001/001223718	2/28/2015	\$175.00	2015/2015	Loss
10565	7/3/2017	INDEMNITY	STONERIVER PHARMACY SOLUTIONS	Z20598/001232500	6/24/2015	\$97.22	2015/2015	Loss
10566	7/3/2017		PIETRAS, SARACINO, SMITH, & MEEK			\$1,525.50		
		INDEMNITY		Z39621/001251885	6/2/2016	\$1,170.50	2016/2016	Legal
		INDEMNITY		MLT-Z37736/001250033	4/21/2016	\$355.00	2016/2016	Legal
10567	7/3/2017	INDEMNITY	TROY CHENIER	Z39621/001251885	6/2/2016	\$7,400.00	2016/2016	Loss
10568	7/3/2017	INDEMNITY	TROY CHENIER	X96603/001208170	7/24/2014	\$1,101.20	2014/2014	Loss
10569	7/3/2017	INDEMNITY	EDWARD FOLEY III	-- /2017106038	6/21/2017	\$128.00	2017/2017	Loss
10570	7/3/2017	BODILY INJURY [Expired]	JOAN BYRNE	-- /2017093757	1/7/2017	\$700.00	2017/2017	Loss
10571	7/3/2017	3RD PARTY PD	POLI AND WEISS AGENCY LLC	-- /2017092660	1/7/2017	\$1,000.00	2017/2017	Loss
10572	7/3/2017	INDEMNITY	JOSEPH KACZOREK	-- /2017099773	4/10/2017	\$1,792.00	2017/2017	Loss
10573	7/3/2017	INDEMNITY	ANTHONY DEFRANCO	-- /2017106585	6/28/2017	\$896.00	2017/2017	Loss
10574	7/3/2017	INDEMNITY	WESTAMPTON TOWNSHIP	Z47151/001260212	10/17/2016	\$872.68	2016/2016	Loss
10575	7/3/2017		PREMIER ORTHOPEDIC OF SOUTH JERSEY			\$521.71		
		MEDICAL ONLY		-- /2017102323	5/10/2017	\$344.70	2017/2017	Loss
		INDEMNITY		-- /2017094723	2/13/2017	\$177.01	2017/2017	Loss
10576	7/3/2017	MEDICAL ONLY	VIRTUA WEST JERSEY HEALTH, INC.	-- /2017101434	5/2/2017	\$3,432.00	2017/2017	Loss
10577	7/3/2017	MEDICAL ONLY	ROBERT WOOD JOHNSON, UNIVERSITY	-- /2017102452	5/12/2017	\$87.90	2017/2017	Loss
10578	7/3/2017	INDEMNITY	TRENTON ORTHOPAEDIC GROUP PA	-- /2017099773	4/10/2017	\$255.36	2017/2017	Loss
10579	7/3/2017	MEDICAL ONLY	HEARTLAND REHABILITATION SERVICES OF NEW JERSEY LLC	-- /2017102323	5/10/2017	\$153.00	2017/2017	Loss
10580	7/3/2017	INDEMNITY	RECONSTRUCTIVE ORTHOPEDICS P A	Z34049/001246179	2/6/2016	\$109.30	2016/2016	Loss
10581	7/3/2017	INDEMNITY	TWIN BORO PHYSICAL THERAPY ASSOCS,	Z34515/001246647	2/15/2016	\$315.00	2016/2016	Loss
10582	7/3/2017	INDEMNITY	ORTHOPAEDIC INSTITUTE OF CENTRAL JERSEY	Z34515/001246647	2/15/2016	\$70.27	2016/2016	Loss
10583	7/3/2017	INDEMNITY	KINEMATIC CONSULTANTS, INC.	Z47151/001260212	10/17/2016	\$720.00	2016/2016	Loss





## BURLINGTON COUNTY J.I.F.

### Check Register Report

Bank Account : ALL

Processed Date: Jul 1, 2017 - Jul 31, 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
10584	7/3/2017		ONE CALL MEDICAL, INC.			\$970.00		
		MEDICAL ONLY		-- /2017102323	5/10/2017	\$485.00	2017/2017	Loss
		INDEMNITY		-- /2017094723	2/13/2017	\$485.00	2017/2017	Loss
10585	7/3/2017	MEDICAL ONLY	REHAB CONNECTION	-- /2017101895	5/8/2017	\$300.00	2017/2017	Loss
10586	7/3/2017	MEDICAL ONLY	EMERGENCY PHYSICIAN, ASSOCIATES OF SOUTH JERSEY, PC	-- /2017099895	4/12/2017	\$291.75	2017/2017	Loss
10587	7/3/2017	MEDICAL ONLY	OUR LADY OF LOURDES MEDICAL CENTER	-- /2017104815	6/8/2017	\$1,289.04	2017/2017	Loss
10588	7/3/2017		VIRTUA MEDICAL GROUP, PA			\$357.75		
		MEDICAL ONLY		-- /2017104889	6/9/2017	\$166.95	2017/2017	Loss
		MEDICAL ONLY		-- /2017104167	6/1/2017	\$95.40	2017/2017	Loss
		MEDICAL ONLY		-- /2017104004	5/30/2017	\$95.40	2017/2017	Loss
10589	7/3/2017	MEDICAL ONLY	MEDEXPRESS URGENT CARE- NEW JERSEY, INC	-- /2017104474	6/2/2017	\$160.00	2017/2017	Loss
10590	7/3/2017	MEDICAL ONLY	RADIOLOGY AFFILIATES OF CENTRAL NEW JERSEY PC	-- /2017097562	3/15/2017	\$147.24	2017/2017	Loss
10591	7/3/2017		QUALCARE, INC.			\$3,874.00		
		MEDICAL ONLY		-- /2017106215	6/26/2017	\$486.00	2017/2017	Loss
		MEDICAL ONLY		-- /2017106210	6/21/2017	\$472.00	2017/2017	Loss
		INDEMNITY		-- /2017106038	6/21/2017	\$486.00	2017/2017	Loss
		MEDICAL ONLY		-- /2017106028	6/21/2017	\$486.00	2017/2017	Loss
		MEDICAL ONLY		-- /2017106058	6/21/2017	\$486.00	2017/2017	Loss
		MEDICAL ONLY		-- /2017104889	6/9/2017	\$486.00	2017/2017	Loss
		MEDICAL ONLY		-- /2017104815	6/8/2017	\$486.00	2017/2017	Loss
		MEDICAL ONLY		-- /2017106429	6/7/2017	\$486.00	2017/2017	Loss
10592	7/10/2017	BODILY INJURY [Expired]	MARSHALL, DENNEHEY, WARNER,	Z03405/001214987	10/9/2014	\$5,900.49	2014/2014	Legal
10593	7/10/2017	1ST PARTY COLL PD	LEO PETETTI, LLC.	Z49725/001264274	11/10/2016	\$300.00	2016/2016	Expense
10594	7/10/2017		AFFANATO MARUT, LLC			\$689.50		
		INDEMNITY		Z42687/001255000	7/30/2016	\$352.00	2016/2016	Legal
		INDEMNITY		Z16103/001227943	4/20/2015	\$175.00	2015/2015	Legal
		INDEMNITY		Z11157/001222867	2/19/2015	\$162.50	2015/2015	Legal



## BURLINGTON COUNTY J.I.F.

### Check Register Report

Bank Account : ALL

Processed Date: Jul 1, 2017 - Jul 31, 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
10595	7/10/2017		PIETRAS, SARACINO, SMITH, & MEEK			\$4,032.00		
		INDEMNITY		Z42992/001255304	8/4/2016	\$407.50	2016/2016	Legal
		INDEMNITY		Z40839/001253132	6/26/2016	\$270.00	2016/2016	Legal
		INDEMNITY		Z34049/001246179	2/6/2016	\$195.00	2016/2016	Legal
		INDEMNITY		Z26480/001238514	9/22/2015	\$1,035.00	2015/2015	Legal
		INDEMNITY		Z12998/001224714	3/10/2015	\$577.50	2015/2015	Legal
		INDEMNITY		Z00696/001212273	9/23/2014	\$182.00	2014/2014	Legal
		INDEMNITY		X99053/001210608	8/25/2014	\$986.50	2014/2014	Legal
		INDEMNITY		X94202/001205758	6/23/2014	\$378.50	2014/2014	Legal
10596	7/10/2017	3RD PARTY PD	DONALD BARNETT	-- /2017096603	2/28/2017	\$1,000.00	2017/2017	Loss
10597	7/10/2017	3RD PARTY PD	JOSEPH MUCHOWSKI	-- /2017098527	3/14/2017	\$500.00	2017/2017	Loss
10598	7/10/2017	INDEMNITY	PETER DELAGARZA	Z33679/001245810	2/1/2016	\$999.00	2016/2016	Loss
10599	7/10/2017	INDEMNITY	ROBERT EARLEY	Z42838/001255153	8/2/2016	\$1,044.00	2016/2016	Loss
10600	7/10/2017	INDEMNITY	NORTH HANOVER TOWNSHIP	Z34515/001246647	2/15/2016	\$1,493.14	2016/2016	Loss
10601	7/10/2017	INDEMNITY	NORTHERN MONMOUTH REGIONAL SURG CTR	MLT-Z37736/001250033	4/21/2016	\$1,700.00	2016/2016	Loss
10602	7/10/2017	MEDICAL ONLY	RWJUHH OCCUPATIONAL HEALTH	-- /2017102452	5/12/2017	\$85.34	2017/2017	Loss
10603	7/10/2017	MEDICAL ONLY	TRENTON ORTHOPAEDIC GROUP PA	-- /2017104815	6/8/2017	\$188.01	2017/2017	Loss
10604	7/10/2017	INDEMNITY	REHAB CONNECTION	-- /2017094723	2/13/2017	\$90.00	2017/2017	Loss
10605	7/10/2017		VIRTUA MEDICAL GROUP, PA			\$620.10		
		MEDICAL ONLY		-- /2017104876	6/9/2017	\$166.95	2017/2017	Loss
		MEDICAL ONLY		-- /2017104889	6/9/2017	\$95.40	2017/2017	Loss
		MEDICAL ONLY		-- /2017104004	5/30/2017	\$95.40	2017/2017	Loss
		MEDICAL ONLY		MLT-2017100664/ 2017100664	4/22/2017	\$262.35	2017/2017	Loss
10606	7/10/2017	MEDICAL ONLY	CROSS KEYS URGENT CARE	-- /2017104131	6/1/2017	\$360.28	2017/2017	Loss
10607	7/10/2017	MEDICAL ONLY	KENNEDY UNIVERSITY HOSPITAL, INC.	-- /2017097487	3/14/2017	\$1,626.59	2017/2017	Loss
10608	7/10/2017		QUALCARE, INC.			\$1,944.00		
		MEDICAL ONLY		-- /2018106760	6/30/2017	\$486.00	2017/2017	Loss
		INDEMNITY		-- /2017106585	6/28/2017	\$486.00	2017/2017	Loss
		MEDICAL ONLY		-- /2017106462	6/27/2017	\$486.00	2017/2017	Loss



# BURLINGTON COUNTY J.I.F.

## Check Register Report

Bank Account : ALL

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

Instance Type: All

Coverage : All ,Claimant Type: All

Check Number	Check Date	Claimant (Case) Type	Payee Name	QL File / Claim Number	Loss Date	Payment Amount	Policy Year	Exp./Legal
		MEDICAL ONLY		-- /2017104876	6/9/2017	\$486.00	2017/2017	Loss
10609	7/17/2017	MEDICAL ONLY	ADMINISTRATIVE CLAIM SERVICES	-- /2017101955	5/5/2017	\$3.00	2017/2017	Expense
10610	7/17/2017	POLICE PROF BI	PARKER MCCAY	Z44750/001257068	8/2/2014	\$3,215.00	2014/2014	Legal
10611	7/17/2017	MEDICAL ONLY	I.C.U. INVESTIGATIONS, INC.	-- /2017106069	5/23/2017	\$525.00	2017/2017	Expense
10612	7/17/2017	PERSONAL INJURY	MARSHALL, DENNEHEY, WARNER,	Z17324/001229173	2/3/2015	\$335.50	2015/2015	Legal
10613	7/17/2017	1ST PARTY COLL PD	AEJ Services	-- /2017106654	6/26/2017	\$95.00	2017/2017	Expense
10614	7/17/2017	1ST PARTY COLL PD	LEO PETETTI, LLC.	Z46123/001258451	10/8/2016	\$197.40	2016/2016	Expense
10615	7/17/2017	INDEMNITY	PIETRAS, SARACINO, SMITH, & MEEK	Z14898/001226664	4/1/2015	\$519.50	2015/2015	Legal
10616	7/17/2017	INDEMNITY	CAPEHART & SCATCHARD, PA.	Z12675/001224387	3/7/2015	\$362.50	2015/2015	Legal
10617	7/17/2017	INDEMNITY	CAPEHART & SCATCHARD, PA.	Z14682/001226444	3/31/2015	\$475.00	2015/2015	Legal
10618	7/17/2017	INDEMNITY	CAPEHART & SCATCHARD, PA.	Z34871/001247013	2/19/2016	\$137.50	2016/2016	Legal
10619	7/17/2017	INDEMNITY	CAPEHART & SCATCHARD, PA.	-- /2017096774	9/8/2016	\$897.50	2016/2016	Legal
10620	7/17/2017	PERSONAL INJURY	CAPEHART & SCATCHARD, PA.	Z17324/001229173	2/3/2015	\$4,329.50	2015/2015	Legal
10621	7/17/2017	1ST PARTY COLL PD	RIVERSIDE TOWNSHIP	Z45790/001258118	9/29/2016	\$1,000.00	2016/2016	Loss
10622	7/17/2017	INDEMNITY	WESTAMPTON TOWNSHIP	Z47151/001260212	10/17/2016	\$872.68	2016/2016	Loss
10623	7/17/2017		PREMIER ORTHOPEDIC OF SOUTH JERSEY			\$209.28		
		MEDICAL ONLY		-- /2017102323	5/10/2017	\$69.76	2017/2017	Loss
		INDEMNITY		-- /2017094723	2/13/2017	\$69.76	2017/2017	Loss
		INDEMNITY		Z47151/001260212	10/17/2016	\$69.76	2016/2016	Loss
10624	7/17/2017	INDEMNITY	ROBERT WOOD JOHNSON, UNIVERSITY	-- /2017106038	6/21/2017	\$140.12	2017/2017	Loss
10625	7/17/2017	MEDICAL ONLY	RADIOLOGY ASSOCIATES OF BURLINGTON COUNTY P A	-- /2017104004	5/30/2017	\$18.11	2017/2017	Loss
10626	7/17/2017	MEDICAL ONLY	HEARTLAND REHABILITATION SERVICES OF NEW JERSEY LLC	-- /2017102323	5/10/2017	\$63.00	2017/2017	Loss
10627	7/17/2017	INDEMNITY	TWIN BORO PHYSICAL THERAPY ASSOCS,	Z34515/001246647	2/15/2016	\$315.00	2016/2016	Loss
10628	7/17/2017	INDEMNITY	ORTHOPAEDIC INSTITUTE OF CENTRAL JERSEY	Z34515/001246647	2/15/2016	\$70.27	2016/2016	Loss
10629	7/17/2017	INDEMNITY	ONE CALL MEDICAL, INC.	Z34049/001246179	2/6/2016	\$485.00	2016/2016	Loss
10630	7/17/2017		REHAB CONNECTION			\$908.00		
		INDEMNITY		-- /2017099773	4/10/2017	\$768.00	2017/2017	Loss
		INDEMNITY		-- /2017094723	2/13/2017	\$140.00	2017/2017	Loss
10631	7/17/2017	INDEMNITY	EMERGENCY PHYSICIAN, ASSOCIATES OF SOUTH JERSEY, PC	-- /2017099773	4/10/2017	\$285.05	2017/2017	Loss
10632	7/17/2017	INDEMNITY	REHAB EXCELLENCE CENTER, LLC	Z47151/001260212	10/17/2016	\$500.00	2016/2016	Loss



# BURLINGTON COUNTY J.I.F.

## Check Register Report

Bank Account : ALL

Processed Date: Jul 1, 2017 - Jul 31, 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
10633	7/17/2017		VIRTUA MEDICAL GROUP, PA			\$262.35		
		MEDICAL ONLY		-- /2017106058	6/21/2017	\$166.95	2017/2017	Loss
		MEDICAL ONLY		-- /2017104876	6/9/2017	\$95.40	2017/2017	Loss
10634	7/17/2017	MEDICAL ONLY	MEDEXPRESS URGENT CARE- NEW JERSEY, INC	-- /2017104360	6/2/2017	\$160.00	2017/2017	Loss
10635	7/17/2017		QUALCARE, INC.			\$1,944.00		
		MEDICAL ONLY		-- /2018107322	7/11/2017	\$486.00	2017/2017	Loss
		MEDICAL ONLY		-- /2018107338	7/10/2017	\$486.00	2017/2017	Loss
		MEDICAL ONLY		-- /2018106877	7/4/2017	\$486.00	2017/2017	Loss
		MEDICAL ONLY		-- /2017106069	5/23/2017	\$486.00	2017/2017	Loss
10636	7/24/2017	INDEMNITY	STATE SHORTHAND REPORTING SERV	Z32232/001244342	12/31/2015	\$90.00	2015/2015	Expense
10637	7/24/2017	INDEMNITY	JENNIFER KELLY, PHD, LLC	MLT-Z08990/001221727	1/16/2015	\$175.00	2015/2015	Loss
10638	7/24/2017	1ST PARTY COLL PD	THE DEWEESE LAW FIRM	Z08377/001220063	1/11/2015	\$385.00	2015/2015	Legal
10639	7/24/2017	INDEMNITY	STAN R. GREGORY	Z32232/001244342	12/31/2015	\$2,740.00	2015/2015	Loss
10640	7/24/2017		PIETRAS, SARACINO, SMITH, & MEEK			\$2,073.45		
		INDEMNITY		Z32232/001244342	12/31/2015	\$1,437.50	2015/2015	Legal
		INDEMNITY		MLT-Z31745/001243852	12/19/2015	\$635.95	2015/2015	Legal
10641	7/24/2017	INDEMNITY	ANTHONY DEFRANCO	-- /2017106585	6/28/2017	\$1,792.00	2017/2017	Loss
10642	7/24/2017	INDEMNITY	ANTHONY DEFRANCO	-- /2017106585	6/28/2017	\$128.00	2017/2017	Loss
10643	7/24/2017	INDEMNITY	JOSEPH KACZOREK	-- /2017099773	4/10/2017	\$1,792.00	2017/2017	Loss
10644	7/24/2017	INDEMNITY	NEW JERSEY IME ASSOCIATES, LLC	MLT-Z31745/001243852	12/19/2015	\$700.00	2015/2015	Expense
10645	7/24/2017	INDEMNITY	CHRISTOPHE KNIGHT	Z32232/001244342	12/31/2015	\$2,639.12	2015/2015	Loss
10646	7/24/2017	3RD PARTY PD	PEMBERTON TOWNSHIP	-- /2017104870	3/14/2017	\$500.00	2017/2017	Loss
10647	7/24/2017	INDEMNITY	PREMIER ORTHOPEDIC OF SOUTH JERSEY	Z37789/001250034	4/20/2016	\$107.25	2016/2016	Loss
10648	7/24/2017	MEDICAL ONLY	VIRTUA WEST JERSEY HEALTH, INC.	-- /2017099009	3/31/2017	\$1,551.00	2017/2017	Loss
10649	7/24/2017		TRENTON ORTHOPAEDIC GROUP PA			\$273.23		
		MEDICAL ONLY		-- /2017104815	6/8/2017	\$109.98	2017/2017	Loss
		INDEMNITY		-- /2017099773	4/10/2017	\$163.25	2017/2017	Loss
10650	7/24/2017		RADIOLOGY ASSOCIATES OF BURLINGTON COUNTY P A			\$33.49		
		MEDICAL ONLY		-- /2017102323	5/10/2017	\$17.56	2017/2017	Loss
		MEDICAL ONLY		-- /2017098439	3/26/2017	\$15.93	2017/2017	Loss



## BURLINGTON COUNTY J.I.F.

### Check Register Report

Bank Account : ALL

Processed Date: Jul 1, 2017 - Jul 31, 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
10651	7/24/2017	MEDICAL ONLY	HEARTLAND REHABILITATION SERVICES OF NEW JERSEY LLC	-- /2017102323	5/10/2017	\$63.00	2017/2017	Loss
10652	7/24/2017	INDEMNITY	TWIN BORO PHYSICAL THERAPY ASSOCS,	Z34515/001246647	2/15/2016	\$126.00	2016/2016	Loss
10653	7/24/2017		REHAB CONNECTION			\$1,602.00		
		INDEMNITY		-- /2017099773	4/10/2017	\$208.00	2017/2017	Loss
		INDEMNITY		-- /2017094723	2/13/2017	\$210.00	2017/2017	Loss
		INDEMNITY		Z37789/001250034	4/20/2016	\$1,184.00	2016/2016	Loss
10654	7/24/2017		U.S. HEALTHWORKS MEDICAL GROUP OF NEW JERSEY, P.C.			\$597.34		
		MEDICAL ONLY		-- /2018106760	6/30/2017	\$120.00	2017/2017	Loss
		MEDICAL ONLY		-- /2017105141	6/13/2017	\$477.34	2017/2017	Loss
10655	7/24/2017	MEDICAL ONLY	EMERGENCY PHYSICIAN, ASSOCIATES OF SOUTH JERSEY, PC	-- /2017098439	3/26/2017	\$322.78	2017/2017	Loss
10656	7/24/2017	MEDICAL ONLY	VIRTUA MEDICAL GROUP, PA	-- /2017105616	6/16/2017	\$166.95	2017/2017	Loss
10657	7/24/2017		QUALCARE, INC.			\$1,458.00		
		MEDICAL ONLY		-- /2018107746	7/15/2017	\$486.00	2017/2017	Loss
		MEDICAL ONLY		-- /2017105616	6/16/2017	\$486.00	2017/2017	Loss
		MEDICAL ONLY		-- /2017105141	6/13/2017	\$486.00	2017/2017	Loss
10658	7/31/2017	1ST PARTY COLL PD	ANTHONY'S CORNER, INC.	-- /2017106654	6/26/2017	\$1,267.05	2017/2017	Loss
10659	7/31/2017	BLDG/CONTENT	MCBREARTY & ASSOCIATES, INC.	-- /2017097511	3/14/2017	\$1,212.05	2017/2017	Expense
10660	7/31/2017	INDEMNITY	M. JODY WHITEHOUSE MD LLC	Z12001/001223718	2/28/2015	\$140.00	2015/2015	Loss
10661	7/31/2017	PUB OFF PI	DAVID S. DEWEESE	-- /2018107930	7/14/2017	\$750.00	2017/2017	Legal
10662	7/31/2017	INDEMNITY	STONERIVER PHARMACY SOLUTIONS	Z40839/001253132	6/26/2016	\$278.93	2016/2016	Loss
10663	7/31/2017	INDEMNITY	JOSEPH KACZOREK	-- /2017099773	4/10/2017	\$1,152.00	2017/2017	Loss
10664	7/31/2017	MEDICAL ONLY	VIRTUA MEMORIAL HOSPITAL	-- /2017101955	5/5/2017	\$35.00	2017/2017	Loss
10665	7/31/2017	INDEMNITY	PEMBERTON TOWNSHIP	Z37789/001250034	4/20/2016	\$1,352.96	2016/2016	Loss
10666	7/31/2017	INDEMNITY	TROY CHENIER	X96603/001208170	7/24/2014	\$1,101.20	2014/2014	Loss
10667	7/31/2017	INDEMNITY	GIANCARLO BRUZZESE	Z40839/001253132	6/26/2016	\$928.00	2016/2016	Loss
10668	7/31/2017	3RD PARTY PD	PSE&G	-- /2017105061	5/3/2017	\$1,183.14	2017/2017	Loss
10669	7/31/2017	BLDG/CONTENT	MEDFORD TOWNSHIP	-- /2017097511	3/14/2017	\$6,488.91	2017/2017	Loss
10670	7/31/2017	INDEMNITY	RWJUHH OCCUPATIONAL HEALTH	-- /2017106038	6/21/2017	\$85.34	2017/2017	Loss
10671	7/31/2017	INDEMNITY	TWIN BORO PHYSICAL THERAPY ASSOCS,	Z34515/001246647	2/15/2016	\$252.00	2016/2016	Loss
10672	7/31/2017	INDEMNITY	CONTINENTAL SERVICES, OF NJ, INC.	-- /2017106585	6/28/2017	\$572.75	2017/2017	Loss





## BURLINGTON COUNTY J.I.F.

### Check Register Report

Bank Account : ALL

Processed Date: Jul 1, 2017 - Jul 31, 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
10673	7/31/2017	INDEMNITY	ONE CALL MEDICAL, INC.	-- /2017100711	4/22/2017	\$1,150.00	2017/2017	Loss
10674	7/31/2017		REHAB CONNECTION			\$556.00		
		INDEMNITY		-- /2017099773	4/10/2017	\$278.00	2017/2017	Loss
		INDEMNITY		-- /2017094723	2/13/2017	\$278.00	2017/2017	Loss
10675	7/31/2017	MEDICAL ONLY	U.S. HEALTHWORKS MEDICAL GROUP OF NEW JERSEY, P.C.	-- /2018106760	6/30/2017	\$437.42	2017/2017	Loss
10676	7/31/2017	MEDICAL ONLY	EMERGENCY PHYSICIAN, ASSOCIATES OF SOUTH JERSEY, PC	MLT-2017100664/ 2017100666	4/22/2017	\$186.93	2017/2017	Loss
10677	7/31/2017	INDEMNITY	PONZIO ORTHOPEDICS,, PC	-- /2017100711	4/22/2017	\$151.73	2017/2017	Loss
10678	7/31/2017	MEDICAL ONLY	NovaCare Rehabilitation	-- /2017104889	6/9/2017	\$264.00	2017/2017	Loss
10679	7/31/2017		VIRTUA MEDICAL GROUP, PA			\$333.90		
		MEDICAL ONLY		-- /2017106462	6/27/2017	\$166.95	2017/2017	Loss
		MEDICAL ONLY		-- /2017106210	6/21/2017	\$166.95	2017/2017	Loss
10680	7/31/2017	INDEMNITY	PALMYRA CINNAMINSON RIVERTON	-- /2017097487	3/14/2017	\$1,727.80	2017/2017	Loss
10681	7/31/2017	MEDICAL ONLY	QUALCARE, INC.	-- /2018108401	7/10/2017	\$486.00	2017/2017	Loss
Total for BURLINGTON COUNTY J.I.F.		\$116,853.35		Total for BURLINGTON COUNTY J.I.F.			\$116,853.35	

Number of Checks:	123	First Check Number:	10559
Number of Payments:	238	Last Check Number:	10681
Expense Payments:	\$6,327.45		
Legal Payments:	\$25,627.94		
Loss Payments:	\$84,897.96		



# BURLINGTON COUNTY J.I.F.

## Check Register Report

Bank Account : ALL

Processed Date: Aug 1, 2017 - Aug 31, 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
10682	8/7/2017		PARKER MCCAY			\$447.25		
		BODILY INJURY [Expired]		MLT-Z41852/001254160	4/16/2016	\$223.63	2016/2016	Legal
		BODILY INJURY [Expired]		Z45782/001258110	4/16/2016	\$223.62	2016/2016	Legal
10683	8/7/2017		RAYMOND & COLEMAN, LLP			\$3,587.00		
		BODILY INJURY [Expired]		Z11074/001222784	11/22/2014	\$587.00	2014/2014	Legal
		POLICE PROF PI		Z11006/001222715	8/28/2014	\$3,000.00	2014/2014	Legal
10684	8/7/2017	1ST PARTY COLL PD	AEJ Services	- - /2018108537	7/23/2017	\$95.00	2017/2017	Expense
10685	8/7/2017		LEO PETETTI, LLC.			\$450.00		
		1ST PARTY COLL PD		- - /2018107546	6/22/2017	\$150.00	2017/2017	Expense
		1ST PARTY COLL PD		- - /2017098364	3/23/2017	\$300.00	2017/2017	Expense
10686	8/7/2017		AFFANATO MARUT, LLC			\$536.00		
		INDEMNITY		Z44145/001256470	8/27/2016	\$167.00	2016/2016	Legal
		INDEMNITY		Z43893/001256217	8/22/2016	\$201.50	2016/2016	Legal
		INDEMNITY		Z40242/001252526	6/14/2016	\$167.50	2016/2016	Legal
10687	8/7/2017		PIETRAS, SARACINO, SMITH, & MEEK			\$4,059.67		
		INDEMNITY		Z44974/001257299	9/14/2016	\$802.17	2016/2016	Legal
		INDEMNITY		Z42838/001255153	8/2/2016	\$557.00	2016/2016	Legal
		INDEMNITY		MLT-Z37736/001250033	4/21/2016	\$574.50	2016/2016	Legal
		INDEMNITY		Z21880/001233855	7/13/2015	\$340.50	2015/2015	Legal
		INDEMNITY		Z15990/001227828	3/31/2015	\$272.50	2015/2015	Legal
		INDEMNITY		Z09215/001220912	1/21/2015	\$670.50	2015/2015	Legal
		INDEMNITY		Z15055/001226825	12/29/2014	\$377.50	2014/2014	Legal
		INDEMNITY		Z30071/001242159	11/10/2014	\$261.50	2014/2014	Legal
		INDEMNITY		X99453/001211009	9/7/2014	\$203.50	2014/2014	Legal
10688	8/7/2017	INDEMNITY	PETER DELAGARZA	Z33679/001245810	2/1/2016	\$999.00	2016/2016	Loss
10689	8/7/2017		STRIVE PHYSICAL THERAPY AND SPORTS REHABILITATION LLC			\$568.00		
		MEDICAL ONLY		- - /2017104815	6/8/2017	\$442.00	2017/2017	Loss



## BURLINGTON COUNTY J.I.F.

### Check Register Report

Bank Account : ALL

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

Instance Type: All

Coverage : All ,Claimant Type: All

Check Number	Check Date	Claimant (Case) Type	Payee Name	QL File / Claim Number	Loss Date	Payment Amount	Policy Year	Exp./Legal
		INDEMNITY		-- /2017100711	4/22/2017	\$126.00	2017/2017	Loss
10690	8/7/2017		PREMIER ORTHOPEDIC OF SOUTH JERSEY			\$6,839.36		
		INDEMNITY		-- /2017094723	2/13/2017	\$214.20	2017/2017	Loss
		INDEMNITY		Z37789/001250034	4/20/2016	\$6,625.16	2016/2016	Loss
10691	8/7/2017	INDEMNITY	SOUTH JERSEY MUSCULOSKELETAL INSTIT	Z37789/001250034	4/20/2016	\$10,215.00	2016/2016	Loss
10692	8/7/2017	INDEMNITY	LOURDES ANESTHESIA ASSOC PA	Z37789/001250034	4/20/2016	\$1,958.00	2016/2016	Loss
10693	8/7/2017	INDEMNITY	TWIN BORO PHYSICAL THERAPY ASSOCS,	Z34515/001246647	2/15/2016	\$189.00	2016/2016	Loss
10694	8/7/2017	INDEMNITY	CONTINENTAL SERVICES, OF NJ, INC.	-- /2017106585	6/28/2017	\$1,123.00	2017/2017	Loss
10695	8/7/2017		REHAB CONNECTION			\$770.00		
		INDEMNITY		-- /2017106585	6/28/2017	\$420.00	2017/2017	Loss
		INDEMNITY		-- /2017099773	4/10/2017	\$140.00	2017/2017	Loss
		INDEMNITY		-- /2017094723	2/13/2017	\$210.00	2017/2017	Loss
10696	8/7/2017	MEDICAL ONLY	OUR LADY OF LOURDES MEDICAL CENTER	-- /2018107338	7/10/2017	\$171.15	2017/2017	Loss
10697	8/7/2017	MEDICAL ONLY	PROFESSIONAL SERVICE FUND	-- /2017104815	6/8/2017	\$46.95	2017/2017	Loss
10698	8/7/2017	MEDICAL ONLY	NovaCare Rehabilitation	-- /2017104889	6/9/2017	\$88.00	2017/2017	Loss
10699	8/7/2017		VIRTUA MEDICAL GROUP, PA			\$907.95		
		MEDICAL ONLY		-- /2018107322	7/11/2017	\$166.95	2017/2017	Loss
		MEDICAL ONLY		-- /2018106877	7/4/2017	\$454.80	2017/2017	Loss
		MEDICAL ONLY		-- /2017104233	5/27/2017	\$95.40	2017/2017	Loss
		MEDICAL ONLY		MLT-2017100664/ 2017100666	4/22/2017	\$190.80	2017/2017	Loss
10700	8/7/2017	MEDICAL ONLY	VIRTUA MEDICAL GROUP, PA	-- /2017106429	6/7/2017	\$513.55	2017/2017	Loss
10701	8/7/2017	MEDICAL ONLY	PREMIER ORTHOPAEDIC ASSOCIATES OF SOUTHERN NJ	-- /2017092846	1/23/2017	\$88.09	2017/2017	Loss
10702	8/7/2017	MEDICAL ONLY	WORKNET OCCUPATIONAL MEDICINE	-- /2018107338	7/10/2017	\$340.24	2017/2017	Loss
10703	8/7/2017	MEDICAL ONLY	EMERGENCY PHYSICIANS OF NEW JERSEY P A	-- /2017095893	2/27/2017	\$186.93	2017/2017	Loss
10704	8/7/2017	INDEMNITY	JOHN MCGOWAN PHD	Z20598/001232500	6/24/2015	\$160.00	2015/2015	Loss
10705	8/7/2017	INDEMNITY	PALMYRA CINNAMINSON RIVERTON	-- /2017106585	6/28/2017	\$865.70	2017/2017	Loss
10706	8/7/2017		QUALCARE, INC.			\$972.00		
		MEDICAL ONLY		-- /2018108731	7/31/2017	\$486.00	2017/2017	Loss
		MEDICAL ONLY		-- /2018108786	7/29/2017	\$486.00	2017/2017	Loss



# BURLINGTON COUNTY J.I.F.

## Check Register Report

Bank Account : ALL

Processed Date: Aug 1, 2017 - Aug 31, 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
10707	8/14/2017		RAYMOND & COLEMAN, LLP			\$4,814.00		
		BODILY INJURY [Expired]		Z11074/001222784	11/22/2014	\$66.00	2014/2014	Legal
		BODILY INJURY [Expired]		X97112/001208676	6/19/2014	\$1,062.00	2014/2014	Legal
		BODILY INJURY [Expired]		X88228/001199544	3/1/2014	\$3,686.00	2014/2014	Legal
10708	8/14/2017		DAVID S. DEWEESE			\$1,500.00		
		PUB OFF PI		- - /2018107945	6/20/2017	\$750.00	2017/2017	Legal
		PUB OFF PI		Z49506/001264051	10/19/2016	\$750.00	2016/2016	Legal
10709	8/14/2017	INDEMNITY	THE DEWEESE LAW FIRM	Z12001/001223718	2/28/2015	\$300.00	2015/2015	Expense
10710	8/14/2017		STONERIVER PHARMACY SOLUTIONS			\$162.92		
		INDEMNITY		Z27950/001239995	10/13/2015	\$65.70	2015/2015	Loss
		INDEMNITY		Z20598/001232500	6/24/2015	\$97.22	2015/2015	Loss
10711	8/14/2017	INDEMNITY	CAPEHART & SCATCHARD, PA.	Z30453/001242537	11/22/2015	\$112.50	2015/2015	Legal
10712	8/14/2017	INDEMNITY	CAPEHART & SCATCHARD, PA.	Z34871/001247013	2/19/2016	\$275.00	2016/2016	Legal
10713	8/14/2017	INDEMNITY	CAPEHART & SCATCHARD, PA.	Z14682/001226444	3/31/2015	\$212.50	2015/2015	Legal
10714	8/14/2017	INDEMNITY	EDGEWATER PARK TOWNSHIP	- - /2018108894	7/27/2017	\$1,792.00	2017/2017	Loss
10715	8/14/2017	INDEMNITY	PEMBERTON TOWNSHIP	Z37789/001250034	4/20/2016	\$1,159.68	2016/2016	Loss
10716	8/14/2017	BODILY INJURY [Expired]	MARIAN CREMER	Z03405/001214987	10/9/2014	\$175,000.00	2014/2014	Loss
10717	8/14/2017	INDEMNITY	NEW JERSEY IME ASSOCIATES, LLC	Z21880/001233855	7/13/2015	\$700.00	2015/2015	Expense
10718	8/14/2017	INDEMNITY	DAVID HERNANDEZ	MLT-Z16537/001228378	4/24/2015	\$979.20	2015/2015	Loss
10719	8/14/2017	INDEMNITY	CHRISTOPHE KNIGHT	Z32232/001244342	12/31/2015	\$778.28	2015/2015	Loss
10720	8/14/2017	INDEMNITY	COASTAL SPINE, PC.	Z27950/001239995	10/13/2015	\$194.87	2015/2015	Loss
10721	8/14/2017	INDEMNITY	PREMIER ORTHOPEDIC OF SOUTH JERSEY	Z37789/001250034	4/20/2016	\$69.76	2016/2016	Loss
10722	8/14/2017	MEDICAL ONLY	COOPER HEALTH SYSTEMS	- - /2017098554	3/27/2017	\$1,121.26	2017/2017	Loss
10723	8/14/2017		VIRTUA MEMORIAL HOSPITAL BURLINGTON COUNTY INC			\$4,653.00		
		MEDICAL ONLY		- - /2018106877	7/4/2017	\$1,551.00	2017/2017	Loss
		MEDICAL ONLY		- - /2017106028	6/21/2017	\$1,551.00	2017/2017	Loss
		MEDICAL ONLY		- - /2017104876	6/9/2017	\$1,551.00	2017/2017	Loss
10724	8/14/2017	INDEMNITY	TRENTON ORTHOPAEDIC GROUP PA	- - /2017099773	4/10/2017	\$109.98	2017/2017	Loss
10725	8/14/2017	INDEMNITY	ORTHOPAEDIC INSTITUTE OF CENTRAL JERSEY	Z34515/001246647	2/15/2016	\$101.85	2016/2016	Loss
10726	8/14/2017	INDEMNITY	KINEMATIC CONSULTANTS, INC.	Z34515/001246647	2/15/2016	\$720.00	2016/2016	Loss
10727	8/14/2017	INDEMNITY	ONE CALL MEDICAL, INC.	Z27950/001239995	10/13/2015	\$75.00	2015/2015	Loss



## BURLINGTON COUNTY J.I.F.

### Check Register Report

Bank Account : ALL

Processed Date: Aug 1, 2017 - Aug 31, 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
10728	8/14/2017		REHAB CONNECTION			\$488.00		
		INDEMNITY		-- /2017106585	6/28/2017	\$140.00	2017/2017	Loss
		INDEMNITY		-- /2017099773	4/10/2017	\$140.00	2017/2017	Loss
		INDEMNITY		-- /2017094723	2/13/2017	\$208.00	2017/2017	Loss
10729	8/14/2017	MEDICAL ONLY	U.S. HEALTHWORKS MEDICAL GROUP OF NEW JERSEY, P.C.	-- /2018106760	6/30/2017	\$240.00	2017/2017	Loss
10730	8/14/2017	MEDICAL ONLY	EMERGENCY PHYSICIAN, ASSOCIATES OF SOUTH JERSEY, PC	Z42037/001254345	7/18/2016	\$587.48	2016/2016	Loss
10731	8/14/2017	MEDICAL ONLY	NovaCare Rehabilitation	-- /2017104889	6/9/2017	\$88.00	2017/2017	Loss
10732	8/14/2017	INDEMNITY	Thomas Jefferson University Hospital	Z34871/001247013	2/19/2016	\$1,090.00	2016/2016	Loss
10733	8/14/2017	INDEMNITY	ATLAS SPINE	Z27950/001239995	10/13/2015	\$498.20	2015/2015	Loss
10734	8/14/2017	MEDICAL ONLY	PREMIER ORTHOPAEDIC ASSOCIATES OF SOUTHERN NJ	-- /2017092846	1/23/2017	\$88.09	2017/2017	Loss
10735	8/14/2017	MEDICAL ONLY	WORKNET OCCUPATIONAL MEDICINE	-- /2018107338	7/10/2017	\$133.69	2017/2017	Loss
10736	8/14/2017	INDEMNITY	BURLINGTON ANESTHESIA ASSOCIATES, PA	Z27950/001239995	10/13/2015	\$1,204.00	2015/2015	Loss
10737	8/14/2017	MEDICAL ONLY	TABERNACLE RESCUE SQUAD, INC	-- /2017097693	12/16/2016	\$944.50	2016/2016	Loss
10738	8/14/2017	INDEMNITY	QUALCARE, INC.	-- /2018108894	7/27/2017	\$486.00	2017/2017	Loss
10739	8/21/2017	INDEMNITY	M. JODY WHITEHOUSE MD LLC	MLT-Z08990/001221727	1/16/2015	\$140.00	2015/2015	Loss
10740	8/21/2017	PUB OFF PI	DAVID S. DEWEESE	-- /2018110283	8/11/2017	\$750.00	2017/2017	Legal
10741	8/21/2017		THE DEWEESE LAW FIRM			\$300.00		
		MEDICAL ONLY		Z23104/001235103	7/29/2015	\$150.00	2015/2015	Expense
		MEDICAL ONLY		Z17890/001229747	5/17/2015	\$150.00	2015/2015	Expense
10742	8/21/2017	MEDICAL ONLY	STONERIVER PHARMACY SOLUTIONS	-- /2017105616	6/16/2017	\$42.02	2017/2017	Loss
10743	8/21/2017	INDEMNITY	WESTAMPTON TOWNSHIP	Z47151/001260212	10/17/2016	\$872.68	2016/2016	Loss
10744	8/21/2017	INDEMNITY	ADMINISTRATIVE CLAIM SERVICES	-- /2017106585	6/28/2017	\$3.00	2017/2017	Expense
10745	8/21/2017	INDEMNITY	ADMINISTRATIVE CLAIM SERVICES	-- /2017100711	4/22/2017	\$3.00	2017/2017	Expense
10746	8/21/2017	INDEMNITY	MOUNT LAUREL TOWNSHIP	-- /2017100711	4/22/2017	\$768.00	2017/2017	Loss
10747	8/21/2017	INDEMNITY	MOUNT LAUREL TOWNSHIP	-- /2017100711	4/22/2017	\$1,792.00	2017/2017	Loss
10748	8/21/2017	INDEMNITY	WESTAMPTON TOWNSHIP	Z47151/001260212	10/17/2016	\$872.68	2016/2016	Loss
10749	8/21/2017	1ST PARTY COLL PD	CITY OF BEVERLY	-- /2018108247	7/21/2017	\$2,614.75	2017/2017	Loss
10750	8/21/2017	INDEMNITY	DAVID HERNANDEZ	MLT-Z16537/001228378	4/24/2015	\$979.20	2015/2015	Loss
10751	8/21/2017	INDEMNITY	COASTAL SPINE, PC.	Z45109/001257432	9/15/2016	\$83.27	2016/2016	Loss
10752	8/21/2017		PREMIER ORTHOPEDIC OF SOUTH JERSEY			\$139.52		





## BURLINGTON COUNTY J.I.F.

### Check Register Report

Bank Account : ALL

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

Instance Type: All

Coverage : All ,Claimant Type: All

Check Number	Check Date		Claimant (Case) Type	Payee Name	QL File / Claim Number	Loss Date	Payment Amount	Policy Year	Exp./Legal
			INDEMNITY		-- /2017094723	2/13/2017	\$69.76	2017/2017	Loss
			INDEMNITY		Z47151/001260212	10/17/2016	\$69.76	2016/2016	Loss
10753	8/21/2017		MEDICAL ONLY	VIRTUA WEST JERSEY HEALTH, INC.	-- /2017089227	12/3/2016	\$2,422.00	2016/2016	Loss
10754	8/21/2017		INDEMNITY	TARIQ S. SIDDIQI, MD	Z45109/001257432	9/15/2016	\$311.49	2016/2016	Loss
10755	8/21/2017			REHAB CONNECTION			\$278.00		
			INDEMNITY		-- /2017099773	4/10/2017	\$68.00	2017/2017	Loss
			INDEMNITY		-- /2017094723	2/13/2017	\$210.00	2017/2017	Loss
10756	8/21/2017		MEDICAL ONLY	U.S. HEALTHWORKS MEDICAL GROUP OF NEW JERSEY, P.C.	Z21055/001232967	7/1/2015	\$135.00	2015/2015	Loss
10757	8/21/2017		INDEMNITY	REHAB EXCELLENCE CENTER, LLC	Z47151/001260212	10/17/2016	\$1,400.00	2016/2016	Loss
10758	8/21/2017		MEDICAL ONLY	VIRTUA MEDICAL GROUP, PA	-- /2018108401	7/10/2017	\$166.95	2017/2017	Loss
10759	8/21/2017		INDEMNITY	KENNEDY HEALTH ALLIANCE	-- /2017100711	4/22/2017	\$210.74	2017/2017	Loss
10760	8/21/2017			QUALCARE, INC.			\$3,276.00		
			MEDICAL ONLY		-- /2018109895	8/12/2017	\$486.00	2017/2017	Loss
			INDEMNITY		-- /2018109612	8/9/2017	\$486.00	2017/2017	Loss
			MEDICAL ONLY		-- /2018109746	8/9/2017	\$486.00	2017/2017	Loss
			MEDICAL ONLY		-- /2018109564	8/8/2017	\$486.00	2017/2017	Loss
			INDEMNITY		-- /2018109886	8/8/2017	\$486.00	2017/2017	Loss
			MEDICAL ONLY		-- /2018109551	8/1/2017	\$846.00	2017/2017	Loss
10761	8/28/2017		INDEMNITY	J. H. BUEHRER & ASSOC.	Z08889/001220582	1/18/2015	\$90.00	2015/2015	Expense
10762	8/28/2017		POLICE PROF PI	PARKER MCCAY	Z33469/001245595	7/26/2014	\$152.50	2014/2014	Legal
10763	8/28/2017		INDEMNITY	STARK & STARK, P.C.	Z08889/001220582	1/18/2015	\$21,416.00	2015/2015	Loss
10764	8/28/2017		1ST PARTY COLL PD	ANTHONY'S CORNER, INC.	-- /2017106654	6/26/2017	\$214.00	2017/2017	Loss
10765	8/28/2017			MARSHALL, DENNEHEY, WARNER,			\$3,037.00		
			BODILY INJURY [Expired]		-- /2017099761	12/22/2015	\$462.00	2015/2015	Legal
			BODILY INJURY [Expired]		X89679/001201011	3/27/2014	\$1,541.50	2014/2014	Legal
			BODILY INJURY [Expired]		X87209/001198508	2/20/2014	\$1,033.50	2014/2014	Legal
10766	8/28/2017		INDEMNITY	REGIONAL INDEPENDENT MEDICAL EVALUATIONS	Z08889/001220582	1/18/2015	\$300.00	2015/2015	Loss
10767	8/28/2017		INDEMNITY	JENNIFER KELLY, PHD, LLC	Z12001/001223718	2/28/2015	\$700.00	2015/2015	Loss
10768	8/28/2017		PUB OFF PI	DAVID S. DEWEESE	-- /2018110281	8/9/2017	\$750.00	2017/2017	Legal



## BURLINGTON COUNTY J.I.F.

### Check Register Report

Bank Account : ALL

Processed Date: Aug 1, 2017 - Aug 31, 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
10769	8/28/2017		STONERIVER PHARMACY SOLUTIONS			\$122.24		
		MEDICAL ONLY		-- /2017106210	6/21/2017	\$16.46	2017/2017	Loss
		INDEMNITY		Z27950/001239995	10/13/2015	\$105.78	2015/2015	Loss
10770	8/28/2017	3RD PARTY PD	ISO SERVICES, INC.	Z46145/001258471	10/8/2016	\$10.25	2016/2016	Expense
10771	8/28/2017	INDEMNITY	PIETRAS, SARACINO, SMITH, & MEEK	Z08889/001220582	1/18/2015	\$1,067.50	2015/2015	Legal
10772	8/28/2017	INDEMNITY	CAPEHART & SCATCHARD, PA.	X97182/001208748	8/2/2014	\$187.50	2014/2014	Legal
10773	8/28/2017	INDEMNITY	EDGEWATER PARK TOWNSHIP	-- /2018108894	7/27/2017	\$1,792.00	2017/2017	Loss
10774	8/28/2017	INDEMNITY	WESTAMPTON TOWNSHIP	Z47151/001260212	10/17/2016	\$872.68	2016/2016	Loss
10775	8/28/2017	INDEMNITY	CAPEHART & SCATCHARD, PA.	X97182/001208748	8/2/2014	\$425.00	2014/2014	Legal
10776	8/28/2017	INDEMNITY	NEW JERSEY IME ASSOCIATES, LLC	Z44145/001256470	8/27/2016	\$700.00	2016/2016	Expense
10777	8/28/2017	INDEMNITY	GIANCARLO BRUZZESE	Z40839/001253132	6/26/2016	\$928.00	2016/2016	Loss
10778	8/28/2017	INDEMNITY	TROY CHENIER	X96603/001208170	7/24/2014	\$1,101.20	2014/2014	Loss
10779	8/28/2017	INDEMNITY	JOHN SNOOK	Z08889/001220582	1/18/2015	\$55,274.00	2015/2015	Loss
10780	8/28/2017	1ST PARTY COLL PD	PEMBERTON TOWNSHIP	-- /2018110860	8/14/2017	\$308.30	2017/2017	Loss
10781	8/28/2017	INDEMNITY	COOPER UNIVERSITY TRAUMA PHYSICIANS., PC	-- /2017106585	6/28/2017	\$381.60	2017/2017	Loss
10782	8/28/2017		PREMIER ORTHOPEDIC OF SOUTH JERSEY			\$246.77		
		MEDICAL ONLY		-- /2017102323	5/10/2017	\$69.76	2017/2017	Loss
		INDEMNITY		-- /2017094723	2/13/2017	\$107.25	2017/2017	Loss
		INDEMNITY		Z47151/001260212	10/17/2016	\$69.76	2016/2016	Loss
10783	8/28/2017	INDEMNITY	TWIN BORO PHYSICAL THERAPY ASSOCS,	Z34515/001246647	2/15/2016	\$252.00	2016/2016	Loss
10784	8/28/2017	INDEMNITY	JEFFERSON UNIVERSITY PHYSICIANS	Z34871/001247013	2/19/2016	\$100.30	2016/2016	Loss
10785	8/28/2017	INDEMNITY	LOURDES CARDIOLOGY SERVICES, PC	Z20598/001232500	6/24/2015	\$91.93	2015/2015	Loss
10786	8/28/2017	MEDICAL ONLY	WORKNET OCCUPATIONAL MEDICINE	-- /2018107338	7/10/2017	\$133.69	2017/2017	Loss
10787	8/28/2017	INDEMNITY	MEDEXPRESS URGENT CARE- NEW JERSEY, INC	-- /2018108894	7/27/2017	\$160.00	2017/2017	Loss
10788	8/28/2017	MEDICAL ONLY	MEDEXPRESS URGENT CARE-NEW JERSEY INC.	-- /2018108731	7/31/2017	\$160.00	2017/2017	Loss
10789	8/28/2017	MEDICAL ONLY	EMERGENCY PHYSICIANS OF NEW JERSEY P A	-- /2017106028	6/21/2017	\$186.93	2017/2017	Loss
10790	8/28/2017	MEDICAL ONLY	DELRAN EMERGENCY SQUAD	-- /2017105298	6/14/2017	\$841.00	2017/2017	Loss
10791	8/28/2017	MEDICAL ONLY	TAMBURRINO, JOSPEH MD	-- /2017105298	6/14/2017	\$4,049.00	2017/2017	Loss
10792	8/28/2017		QUALCARE, INC.			\$972.00		
		MEDICAL ONLY		-- /2018110292	8/17/2017	\$486.00	2017/2017	Loss
		MEDICAL ONLY		-- /2017105298	6/14/2017	\$486.00	2017/2017	Loss
Total for BURLINGTON COUNTY J.I.F.		\$351,440.29		Total for BURLINGTON COUNTY J.I.F.		\$351,440.29		



## BURLINGTON COUNTY J.I.F.

### Check Register Report

Bank Account : ALL

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

Instance Type: All

Coverage : All ,Claimant Type: All

<b>Number of Checks:</b>	<b>111</b>	<b>First Check Number:</b>	<b>10682</b>
Number of Payments:	212	<b>Last Check Number:</b>	10792
Expense Payments:	\$2,651.25		
Legal Payments:	\$21,913.42		
Loss Payments:	\$326,875.62		



***Strategic Planning Committee Meeting Minutes  
July 18, 2017 at 2:30pm  
Hainesport Municipal Building  
Hainesport, NJ***

A meeting of the Burlington County Municipal Joint Insurance Fund's Strategic Planning Committee was held on July 18, 2017 at 2:30 pm in Hainesport, NJ. The meeting was called to order at 2:42 pm. Those in attendance were:

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

Unable to attend:

Paul J. Miola, CPCU, ARM, Executive Director, *Arthur J. Gallagher Risk Management Services*

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

***I. 2018 MEMBERSHIP RENEWALS***

Mr. Forlenza noted that twelve (12) members are up for renewal effective January 1, 2018. Those members are: Bass River, Beverly, Bordentown Township, Delran, Hainesport, Mt. Laurel, North Hanover, Palmyra, Riverside, Shamong, Springfield and Woodland.

Mr. Forlenza stated that the Loss Control Reports were presented at the last Executive Safety Committee and there are no safety related concerns with any of the renewing towns that would forestall the offer of a three-year renewal with the Fund. As a result, the Renewal Resolutions and Agreements were e-mailed to twelve (12) members on June 5, 2017.

He then referred the Committee to page one (1) of the agenda to review those members that have submitted their Resolutions and Contract to renew with the Fund for an additional three-year membership. Those members that have submitted their renewal paperwork are as follows: Bass River Township, Beverly City, Palmyra Borough, Riverside Township and Woodland Township.

Mr. Forlenza stated that Bordentown Township adopted their Resolution and Contract at last night's Council meeting.

He further explained that Mt. Laurel and Hainesport are currently in the process of reviewing their coverage options.

**Renewal Realignment**

Mr. Forlenza reminded the Committee that there were previous discussions in regards to the re-alignment of membership renewals in hopes that the same amount of loss funding is renewing each

year. Mr. Forlenza then referred the Committee to page two (2) of the agenda packet to review the members up for renewal based on the fund year. He indicated that the goal is to keep each the amount of loss funding renewing each year at approximately \$1.2 million.

Mr. Forlenza noted that this time last year Mount Laurel was asked to renew early; however they did not accept the Fund's offer to renew early. Assuming that Mount Laurel will renew effective January 1, 2018; the Fund will ask them to renew again in 2020. Mr. Forlenza indicated that the Fund will also ask Florence Township to renew effective January 1, 2018 and Medford Township in 2019, which would level out the assessments.

Mr. Forlenza mentioned that he will revisit this discussion further at the next Strategic Planning Committee Meeting in October when he will know whether Mt. Laurel has renewed their membership in the Fund.

### **Membership Visitation Program**

Mr. Forlenza mentioned that he and Mr. Miola are scheduling visits to those towns that are renewing effective January 1, 2018. During these visits, they will meet with representatives from the Governing Body and Administration to discuss their JIF membership. He noted that normally these meetings are usually part of a governing body meeting.

### **Membership Updates**

Mr. Forlenza mentioned that the Membership updates will be mailed to non-renewing members in the late summer.

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

## ***II. MEMBERSHIP GROWTH***

Mr. Forlenza stated that there are no prospects for 2018 at this time. Mr. Cramer asked who insures Mt. Holly Township's. Mr. Forlenza responded that Mt. Holly Township is a long time member of the Statewide JIF. He noted that the Fund has provided proposals to Mt. Holly several times over the last 10 to 15 years; however, the JIF was not competitive due to Mt. Holly's loss history. Mr. Gural mentioned that he will be having lunch with Mt. Holly Township's Administrator next week; he will have a discussion with him. Mr. Forlenza stated that if the Township is interested, he is more than willing to have a discussion with Mt. Holly's Administrator. Mr. Gural will follow-up with Mr. Forlenza on his discussions with the Administrator.

## ***III. 2017 CONFERENCES***

Mr. Forlenza mentioned that the 2017 PRIMA Conference was held in Phoenix, AZ on June 4-7, 2017. He noted that Richard Brook and Dennis Gonzalez attended the conference.

Mr. Forlenza noted that in January 2017 notices were sent to Fund Commissioners with the highest priority to attend the AGRIP Conference. He noted that no one attended the spring conference. The fall AGRIP conference will be held on October 1-4 in Baltimore, MD. Mr. Matchett will be attending the fall conference.

Mr. Forlenza stated that yesterday Denise Plavchak from his office sent a reminder to all of the Fund Commissioners regarding the availability to attend the AGRIP Fall Conference. He indicated that any interested Fund Commissioners should contact his office. Mr. Forlenza reminded the Committee that there is no airfare required to attend the conference, which greatly reduces the per attendee cost.



#### **IV. FUND COMMISSIONER ORIENTATION**

Mr. Forlenza indicated that he held the BURLCO JIF Fund Commissioner Orientation on May 16, 2017 in Hainesport Township. Seven (7) Fund Commissioners attended the orientation. He noted that he received positive feedback from those Fund Commissioners that attended. Mr. Forlenza provided a "JIF 101" presentation followed by a brief overview of the Executive Committee Agenda packet. He noted that he will continue with this format going forward. The Committee Agreed.

#### **V. FUND COMMISSIONER ATTENDANCE**

Mr. Forlenza referred the Committee to page three (3) of the agenda packet to review the 2017 BURLCO Meeting Attendance spreadsheet through June. He noted that Southampton Township and Woodland Township continue to be a concern, as they have not attended an Executive JIF Committee Meeting this year as of June 2017.

Mr. Forlenza indicated he is scheduled to visit Woodland Township for their renewal visit in the upcoming weeks. During the visit, he will discuss the Committee concern's regarding meeting attendance. Overall, all members are doing exceptionally well with their attendance with the exception of Woodland Township and Southampton Township.

Mr. Forlenza stated that the SIP program will be discussed at the September Executive Safety Committee Meeting. Ms. Burger indicated that it does not make sense to send attendance letters to Southampton and Woodland Township; as it will not likely convince them to attend the monthly meetings. She commented that towns that do not meet the attendance criteria should be penalized with a reduction in their *Safety Incentive Program Funds*. Mr. Forlenza mentioned that next Thursday, July 27<sup>th</sup> the TRICO Retreat will be having a discussion in regards to possible changes in how the SIP funds are awarded. He invited Ms. Burger and Mr. Cramer to attend the TRICO Annual Planning. Ms. Burger mentioned that she is also willing to attend the BURLCO Safety Committee Meeting in September.

#### **VI. 2017 ELECTED OFFICIALS TRAINING**

Mr. Forlenza reminded the Committee that the Annual Elected Officials Training will be held in conjunction with ACM & TRICO JIFs. He asked the Committee for authorization to reserve locations for the training. The Committee authorized the Executive Director's office to reserve the facilities.

Ms. Burger asked if insurance agent credits or ethic credits could be offered to those members that attend the Elected Officials Training. Mr. Forlenza responded that he will reach out to the State Department of Banking & Insurance and/or Community Affairs to see if ethics and/or insurance credits can be offered for the Elected Officials Training.

#### **VII. DECEMBER DINNER MEETING**

Mr. Forlenza indicated that at the Committee's last meeting there were discussions as to where to hold the December Dinner Meeting. He mentioned that this Committee asked his office to research a new location for the 2017 December Dinner Meeting and report back to this Committee. Ms. Ortiz reported that she reached out to O'Connors in Eastampton and Braddock's in Medford. She then referred the Committee to a handout that depicts pricing differences between O'Connors and Braddock's. Ms. Ortiz then briefly reviewed the handout with the Committee. Mr. Forlenza mentioned that O'Connors recently completed renovations to their venue. She noted that O'Connors is able to accommodate the December Executive Committee Meeting and host the dinner meeting following the meeting. Discussion ensued.

Following a brief discussion, the Committee indicated they would be willing to try O'Connors; however, they asked the Executive Director's office to reach out to the Medford Village Country Club in Medford, Sweeter Bar & Grill in Cinnaminson, and Bradford Estates in Hainesport. Mr. Forlenza stated that his office will contact these venues to see if they can accommodate the December Dinner Meeting. He noted that Ms. Ortiz will follow-up with an e-mail to the Committee with the details and pricing of these additional venues. The Committee agreed.

#### ***VIII. ANNUAL REPORTS***

Mr. Forlenza noted that the 2017 Annual Reports will be distributed in December. Each town will receive eight (8) copies. The reports will be addressed to the Clerks with a memo asking them to distribute to their Governing Body. He noted that 225 copies will be ordered. The Committee agreed.

#### ***IX. EXECUTIVE COMMITTEE MEETING TIMES & LOCATIONS***

Mr. Forlenza referred the Committee to page four (4) of the agenda packet to review the 2018 Executive Committee meeting schedule. He noted that based upon discussions from the last Strategic Planning Committee it will reflect that the meeting time has changed from 4:00pm to 3:30pm.

Mr. Forlenza stated that it has been the practice to hold the Executive Committee Meeting at the Hainesport Municipal Building; however, if the Township does not renew their membership with the Fund in 2018 the meeting location will need to change. Ms. Burger stated if the meeting location has to change; Medford Township can accommodate the Executive Committee Meetings. Mr. Forlenza stated that he will keep this Committee informed.

#### ***X. JIF RECORDS RETENTION***

Mr. Forlenza reminded the Committee of the ongoing issue he is having with the State in regards to permission to destroy records. He noted that the State never incorporated JIFs as public entities when developing the Artemis System. Mr. Forlenza stated that recently he spoke with a representative of the State Records Council who spoke with Mike Tiger with the Division of Taxation that oversees Artemis. Mr. Tiger understands that they made a mistake and will correct the issue; however, it has been four (4) months and the issue has not been corrected. Mr. Forlenza mentioned that he sent an email last week asking for an update. He will keep this Committee informed with the status of the Artemis System.

#### ***XI. TECHNOLOGY LIABILITY***

Mr. Forlenza mentioned that Technology Risk Assessments were mailed to the Municipal Clerk on April 28<sup>th</sup> and the report was e-mailed to the Fund Commissioner and RMC on May 2<sup>nd</sup>. He noted that the Executive Director's Summary Report is still pending. The report outlines the greatest areas of vulnerability across all three JIFs. Mr. Forlenza mentioned that all of the reports across all three JIFs have been distributed with the exception of nine (9) TRICO reports. He noted that the reports will be completed by the end of this week, as Pivot Point will be discussing the TRICO reports at their Annual Planning Retreat next week. Once those reports have been completed and distributed the next step is to hold webinars which were held on July 12<sup>th</sup> and will be held on July 20<sup>th</sup>. He noted there were seven (7) participants at the July 12<sup>th</sup> webinar; there are 21 registered for the July 20<sup>th</sup> webinar.

Mr. Forlenza stated that the MEL created a *Cyber Task Force* which includes members of PERMA, AJG, and Conner Strong & Buckelew. The task force will assist in the development of a Cyber Risk Management Program that will be introduced statewide. He noted that the Cyber Risk Management program will be similar in structure to the EPL/POL Risk Management Program that is currently in place. Mr. Forlenza then reviewed the components of the program with the Committee:

- MEL Cyber Risk Management Program – Compliance reduces \$10K deductible to \$5K
  - Establishes Minimum Acceptable Level of Technology Proficiency
    - Minimum backup practices
    - “Patch” maintenance
    - Defensive Software
    - Server Security
    - Access controls & policies
    - Available support (staff/vendor) for emergency incidents
  - Cyber Hygiene
    - Annual Training (TBD)
    - Internet & email policies
    - PII files are encrypted or password protected
    - Strong employee password parameters
  - Technology Management
    - Organization management has access to technology support
    - Adoption of cyber security incident response plan

Mr. Forlenza stated that the components of the program are currently being finalized. He then mentioned that a company called Pallidrome is executing a contract with the MEL. Pallidrome will choose 25 MEL members and monitor their network traffic. Mr. Forlenza stated that Pallidrome will be monitoring these members only to see how many times their network is being “pinged” and what sites employees are visiting and their vulnerability to being hacked. The information generated from Pallidrome and Pivot Point will be used to develop the Cyber Risk Management Program.

Mr. Forlenza indicated that the program is likely to be announced later this year going into next year. He mentioned that he and Mr. Miola’s initial thought is to engage a company such as Pivot Point whom has a familiarity with the member’s computer systems to verify the member’s compliance with the Cyber Risk Management Program. Mr. Forlenza stated that members currently have a \$10,000 deductible; however, if the member complies with the Cyber Risk Management Program they will lower their deductible to \$5,000. He noted that there are discussions of creating an enhanced program that will give the members a \$0 deductible. Mr. Forlenza stated that he will keep the Committee updated on the status of the Cyber Risk Management Program.

Mr. Forlenza reminded the Committee that his office distributed the Cyber Incident Roadmap and the Phishing Posters to the membership at the June Executive Committee meeting

## ***XII. EPL / CYBER RISK MANAGEMENT PROGRAM***

Mr. Forlenza stated that at the Committee’s last meeting they recommended approval of a revised EPL Risk Management Program to allow Cyber Security related costs to be eligible expenses reimbursable under the Program. He then referred the Committee to pages 5-7 of the agenda packet to the EPL/Cyber Risk Management Program. Mr. Forlenza stated that the *EPL / Cyber Liability Risk Management Budget Program* was approved at the April 2017 Executive Committee meeting. The memo outlining the new program was e-mailed to all members on April 19, 2017.

Mr. Forlenza further noted that in preparation of the 2018 Budget, he is recommending that the Fund consider increasing the per member allocation of \$200 to \$400 or \$500 per member. He explained that the expansion of reimbursable expenses under the Program is likely to drive more members to use these funds. The Committee agreed.

### ***XIII. ANNUAL PLANNING RETREAT***

Mr. Forlenza indicated that the Retreat was held on Thursday, May 4, 2017 at Café Madison in Riverside, NJ. He then directed the Committee to the evaluation summary from the May 4<sup>th</sup> Annual Planning Retreat included in the agenda packet beginning on page 8. Mr. Forlenza then reviewed the summary with the Committee. The attendees provided good feedback and information that will be used to develop an agenda for the 2018 Annual Planning Retreat.

#### **2018 Retreat**

Mr. Forlenza asked the Committee if they would like to hold a Planning Retreat in 2018. The Committee agreed to have a Planning Retreat in 2018. He then asked the Committee if they would like to hold the Retreat in late April or early May. Following a brief discussion, the Committee decided to hold the 2018 Retreat on April 17, 2018.

Mr. Forlenza then asked the Committee if they would like to hold the retreat at Café Madison or search for another venue. Discussion ensued.

Following a brief discussion, the Committee asked the Executive Director's office to contact Bradford Estates and secure pricing for the 2018 Annual Planning Retreat. The Committee Agreed. Mr. Forlenza stated that his office will follow-up with the Committee.

Mr. Forlenza then asked the Committee if they would like to hold the Executive JIF meeting following the Retreat. The Committee agreed to hold the meeting same day as the Retreat.

### ***XIV. NEXT MEETING***

Mr. Forlenza stated that the next meeting is scheduled for Tuesday, October 17, 2017 at 2:30pm in Hainesport. The Committee Agreed.

There being no further business, the meeting adjourned at 3:39pm

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

Tab: 07/18/2017  
Tab: 07/18/2017



*Finance Committee Meeting  
Thursday, August 17, 2017  
Delran Township Municipal Building*

A meeting of the Burlington County Municipal Joint Insurance Fund Finance Committee was held on Thursday, August 17, 2017 at 1:00 pm at Delran Township Municipal Building, Delran, NJ.

Jeff Hatcher, *Committee Chair*, **Delran Township**  
Richard Brook, **Florence Township**  
Mike Mansdoerfer, **Lumberton Township**  
Kathy Burger, **Medford Township**  
John Gural, **Palmyra Borough**  
Dennis Gonzalez, **Pemberton Township**  
Dave Matchett, **Shamong Township**  
Paul Keller, *Fund Chair*, **Springfield Township**  
Paul J. Miola, CPCU, ARM, Executive Director, **AJGRMS**  
Jodi Palmeri, Sr. Financial Analyst, **AJGRMS**  
Tracy Forlenza, Financial Analyst, **AJGRMS**

Those unable to attend were:

Meredith Tomczyk, **Mt. Laurel Township**  
Paul Forlenza, Deputy Executive Director, **AJGRMS**

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

**2017 Retrospective Member Analysis – 06/30/17**

Ms. Palmeri provided the Committee with an update as to the performance of the candidates, both those enrolled in the program and those not, in the Retrospective Program valued as of 06/30/17. She noted that the members participating in the program are sent quarterly updates to inform them of any potential additional assessments.

Ms. Palmeri noted that since the 2013 Fund Year is being transferred to the RCF, all financial responsibilities will be based on the Claims Net Incurred in lieu of the Claims Paid because the JIF pays the RCF inclusive of Case Reserves.

**Bordentown City**

Ms. Palmeri reviewed Bordentown City noting their participation in the Program in 2013, 2015 and 2016. She explained that their total paid claims exceeded their minimum loss funding in Fund Year 2013 and the City has been invoiced the full amount of \$29,395 with all payments received. She stated that the amount in excess of the maximum loss funds will be absorbed by the JIF. She noted their loss ratio is 199.9% for Fund Year 2013. She noted that although their 2016 loss ratio is 222.4%, their total paid claims have not exceeded their minimum loss funding in this Fund Year, so they have not yet been invoiced.



***Bordentown Township***

Ms. Palmeri reviewed Bordentown Township noting their participation in the Program in 2013, 2016, and 2017. She explained that their total paid claims exceeded their minimum loss funding in the 2013 Fund Year and they have been invoiced \$32,507 with all payments received. She stated that the amount in excess of the maximum loss funds will be absorbed by the JIF. She noted their 2016 and 2017 loss ratios are very low with no concerns.

***Chesterfield Township***

Ms. Palmeri reviewed Chesterfield Township noting their participation in the Program in 2013. She noted that although they participated in 2013, their loss ratio for that year is 0%.

***North Hanover Township***

Ms. Palmeri reviewed North Hanover Township noting their participation in the Program in 2013. She explained that she has no concern with the performance of this Fund Year at this time since their loss ratio is 33.4%.

Ms. Palmeri noted that on page 2 of the agenda is the current payment log, noting the amount invoiced, if payment has been received, and the date received. All invoices are paid to date.

***Interim Financial Summary June 30, 2017***

Ms. Palmeri reviewed the Historical Operating Results Summary valued as of June 30, 2017. He reviewed each line of coverage for Fund Years 2013 through 2017 and made the following observations:

All Fund Years – Ms. Palmeri noted that as of 06/30/17 there was a total of \$101,899,662 in contributions. The Fund has paid \$81,439,444 in Claims and Payments, including excess insurance. Investment income totals \$3,687,026 with a return surplus of \$7,197,369, leaving the JIF with a Cash Position of \$16,949,874. The Fund currently maintains \$3,712,772 in Case Reserves in the open years with \$2,167,656 in IBNR for a Net Current Surplus of \$11,069,446 which is a slight increase of \$343,739 since 03/31/17.

Fund Year 2017 – Ms. Palmeri noted there was \$3,900,158 in total contributions which represents 50% of the total anticipated contributions for the year and \$2,279,274 in Claims and Payments, including excess insurance. There is investment income of \$8,070. This leaves the Fund Year with a Cash Position of \$1,628,954. There are Case Reserves of \$510,894 and \$776,793 in IBNR, resulting in surplus of \$341,267. Ms. Palmeri reminded the Committee that the deficit in the EPL/POL is due to only recognizing 50% of contributions, but paying full year of the EPL premium. There are 83 claims for the period. She noted that in 2016 at this same period, there was a \$292,000 surplus and in 2015 there was a \$52,000 deficit. There are 144 claims for the period. At this same period in 2016, there were 190 claims and in 2015 there were 208 claims.

Fund Year 2016 – Ms. Palmeri noted there was a total of \$7,887,845 in contributions to date. The Fund has paid out \$4,899,247 in Claims and Payments, including excess insurance. Investment income totals \$3,233, resulting in a Cash Position of \$2,991,831. The Fund currently maintains \$892,737 in Case Reserves and \$957,046 in IBNR for a Net Current Surplus position of \$1,142,048, which is an increase of \$99,564 since 03/31/17. There were 0 new claims reported in the period.

Fund Year 2015 – Ms. Palmeri noted there is a total of \$7,895,259 in contributions to date. The Fund has paid out \$5,546,833 in Claims and Payments, including excess insurance. Investment income totals \$15,468, resulting in a Cash Position of \$2,363,894. The Fund currently maintains \$1,106,023 in Case Reserves and \$208,552 in IBNR for a Net Current Surplus position of \$1,049,319, which is an increase of \$34,851 since 03/31/17. There was one (1) new GL claim reported in the period.

Fund Year 2014 – Ms. Palmeri noted there is a total of \$7,872,148 in contributions to date. The Fund has paid out \$5,141,386 in Claims and Payments, including excess insurance. Investment income totals \$29,139, resulting in a Cash Position of \$2,759,900. The Fund currently maintains \$867,247 in Case Reserves and \$147,347 in IBNR for a Net Current Surplus of \$1,745,306, which has deteriorated by \$126,821 since 03/31/17 driven by the GL line. There were no new claims reported in the period.

Fund Year 2013 – Ms. Palmeri stated there is a total of \$7,801,699 in contributions to date. For this year, the Fund has paid out \$5,557,498 in Claims and Payments, including excess insurance. Investment income totals \$33,279 resulting in a Cash Position of \$2,277,480. The Fund currently maintains \$335,871 in Case Reserves and \$77,918 in IBNR for a Net Current surplus position of \$1,863,691, which has improved by \$5,388 since 03/31/17. There were no new claims reported in the period. She noted that this Fund Year will be transferred to the RCF valued as of the 06/30/17; therefore, the Fund will write a check totaling the sum of Case Reserves and IBNR to the RCF in the fall.

Closed Years Contingency Fund – Ms. Palmeri noted that for the Closed Years Fund (1991-2012) there were \$66,542,553 in Total Contributions, \$58,015,206 in Total Payments, and \$3,597,523 in Investment Income. She stated that \$7,197,369 has been returned in surplus. The total surplus is \$4,927,501 in the Closed Years Fund. The 2013 Fund Year surplus of \$1,863,691 increases the Unencumbered Net Surplus to \$6,791,192.

MEL JIF Retrospective Contingency Fund– Ms. Palmeri stated that attached is the new MEL JIF Retrospective summary. She noted that the money collected for potential MEL liability for Fund Year 2016 is \$90,709, and is shown as an expense liability as to not overstate the Fund's surplus position. The interest of \$315, however, will be allocated to the surplus line as it is true income.

*A copy of the 06/30/17 Historical Operating Results are attached and incorporated herein.*

### ***Interfund Transfers***

Ms. Palmeri noted that no interfund transfers are recommended at this time.

### ***Return of Surplus***

#### ***BURLCO Dividend Release Scenarios***

Ms. Palmeri then directed the Committee to surplus release scenarios of \$600,000, \$700,000 or \$800,000 noting that last year the Fund released \$600,000. She highlighted that each scenario has an accompanying per Member allocation for the Committee to see the overall impact of each scenario on each member.

A brief discussion ensued regarding the amount to release. The Committee discussed the release and felt comfortable with \$700,000 and asked Ms. Palmeri to prepare the Resolution authorizing the surplus release of \$700,000 for the September Executive Committee meeting.

***Finance Committee Workbook – Fund Year 2018******Calendar of Events***

Ms. Palmeri stated that all processes are on target. She also noted that she anticipates closing the Exigis reporting system next week.

***Budget Paid Reports***

Ms. Palmeri directed the Committee to three spreadsheets included in the workbook depicting the Fund's Budget Expenditures for Fund Years 2015, 2016 and 2017 through 06/30/17. She explained this is a simple overview showing expenditures per line item. She added that these sheets are a good indicator of the expenditure of the Fund's operating budget and are utilized during development of the operating budget for the upcoming year.

***Loss Funding and Draft Budget***

Ms. Palmeri then directed the Committee to Section 3 of the Finance workbook that includes the 2018 Loss Funding Projections from the Fund Actuary. She reminded the Committee that beginning last year; the Actuary provided a low, central and high loss funding recommendation based upon various confidence levels. As the Fund has historically utilized the central recommendation, Actuarial Advantage prepared the recommendations accordingly.

Ms. Palmeri asked the Committee if they were still comfortable utilizing the "central" loss funding recommendations. The Committee agreed. Ms. Palmeri directed the Committee to Tab 3, page 2, where she explained that 85% of the actuarial projection was applied to all lines with the remaining 15% placed into the deductible line. She reminded the Committee that this allows interfund transfers across lines of coverage should deficits arise. She also noted that the Annualized 2017 figures are inclusive of the adopted budget amendment. She reminded the Committee that during the development of the 2017 Budget, Mt. Laurel was asked to consider early renewal in an effort to equalize the amount of loss funding renewing each year. In an effort to protect the Fund, should Mt. Laurel not renew, an additional \$107,867 was allocated to Mt. Laurel in the Loss Fund Contingency line. Had Mt. Laurel renewed early, the \$107,867 would have been removed from their assessment via Budget Amendment. The \$107,867 is the difference between Mt. Laurel's Renewing Member Revaluation Program allocation and the non-renewing loss funding allocation. So as to compare the 2018 Loss Funding accordingly, the \$107,867 is being removed from Mt. Laurel's annualized 2017 Loss Funding as it was only applicable to Mt. Laurel. The Committee agreed with this process.

Mr. Brook inquired as to the status of Mt. Laurel and their renewal. Ms. Palmeri reported that an RMC was not appointed in 2017; however, Mt. Laurel issued a RFP for a broker to shop the coverage for the 2018 Fund Year. Mr. Walsh was appointed. She noted that they are seeking quotes from the TRICO JIF, PMM JIF, Camden JIF, Statewide and Garden State JIFs. Due to the MEL program utilizing the same Actuary and excess coverage within the MEL, TRICO, PMM, and Camden declined to quote stating that the premium differences would be negligible with only slight variations in the Operating Expenses. Mr. Miola stated that Mt. Laurel has until October 1, 2017 (per the By-laws) to return all renewal paperwork. He further noted that if they do not renew, they cannot join any MEL affiliated JIF for 3 years per the By-laws. Ms. Palmeri reminded the Committee that Mr. Forlenza corresponded with Mt. Laurel earlier in the year and quoted them \$190,000 reduction in loss funding noting that changes in the operating expenses and excess premiums were unable to be determined at that time, but it is anticipated that they will request a firmer quote as the deadline approaches. She noted that this is a standard process and Mr. Forlenza will keep the Committee informed.

Ms. Palmeri then reviewed the 2018 draft budget with the members. Ms. Palmeri reminded the Committee that the Strategic Planning Committee recommended expanding the Police Defense

and Training/EPL line to now include Cyber. The Committee also proposed increasing the per member allocation from \$200 to \$400. Mr. Forlenza feels that the line item has enough money budgeted to meet their recommendation, so an increase is not needed at this time. Ms. Palmeri noted that the 2017 Risk Control Contingency line was originally funded at \$100,000, but money was transferred to the EPL/POL line to cover the Cyber limit increase. She is proposing funding that line to \$100,000 for 2018. The Committee approved the increase.

Ms. Palmeri reminded the Committee that during the development of the 2017 operating expenses, it was discovered that large members who have a significant decrease in loss funding shifts the allocation of operating expense. As a result, Ms. Palmeri also reported that \$21,819 was budgeted in the Contingency line for Mt. Laurel's operating expenses in an effort to ensure all other members are accurately assessed their operating expenses had they renewed early. Ms. Palmeri suggested moving the \$21,819 similarly to the Loss Fund Contingency. The Committee agreed. She recommends leaving this line item at \$30,000. She also proposed increasing the Miscellaneous, Annual Retreat line by \$1,000 as it has been over expended in recent years. The Committee approved the increase.

#### ***MEL 2018 Retro***

Ms. Palmeri noted that the MEL is continuing with the Retro Program and experience rating this year. She stated that on page 19 of the agenda are the loss ratios and corresponding experience rating and retrospective terms per MEL affiliated JIF. She explained that the ten year BURLCO JIF loss ratio at the MEL level is 52.5%, which equates to an experience rating modifier of .936 and Retrospective cap of .925. She reminded the members that the MEL uses 10 years loss experience and that any JIF who fell below the 100% Retro cap would be capped at 100%. Ms. Palmeri asked the Committee if they were comfortable budgeting for a 5% increase over what is to be paid at the 100% for 2017 in the MEL WC and GL line to cover expected increases due to changes in exposures which includes 100% of the expected 2018 MEL assessment. The Committee agreed.

#### ***Budget - Excess Premiums***

Ms. Palmeri then directed the Committee to the Excess premium section of the draft budget. She stated that her office budgeted 10% above the 2017 paid assessment in the MEL Property line item and leaving the fidelity line flat. She stated that overall, the MEL excess premiums will have a reduction of \$64,226. She noted that although it is still early in the year to discuss renewing rates, she spoke with the Fund Underwriter who indicated he is anticipating a 5% overall statewide increase in the EPL/POL premium. This is the same increase as the last two years. Ms. Palmeri also confirmed that the EPL/POL underwriter will be utilizing a five year loss ratio to allocate the premium amongst all JIFs. She reported that the BURLCO JIF has a five year EPL/POL loss ratio of 34.5% which is good; however, in the commercial market a 55% loss ratio is break even. She stated that since the JIF's loss ratio is good, she is budgeting a 3% increase to cover the estimated increase.

Ms. Palmeri stated that a 2% increase was budgeted for the E-JIF.

Ms. Palmeri noted that the RMC fees will be budgeted at the 2017 contracted rates and adjusted via budget amendment in amendment as in previous years.

Ms. Palmeri stated that with these proposed recommended changes in the JIF and Excess Insurance budget, the 2018 budget will decrease by \$179,598 or 2.34%. Mr. Brook inquired if

there was any need for money in the loss fund contingency line. Mr. Miola noted the JIF is doing well and he did not feel it was necessary. No other questions were entertained. The Committee approved the changes.

***Service Provider Comparison and 2018 Fee Request Letters***

Ms. Palmeri then directed the Committee to a spreadsheet included in the workbook depicting the fee history of each Fund Professional from 2013 up to and including their fee requests for 2018. She stated that behind Tab 5 is a letter from each professional explaining their 2018 fee request. Ms. Palmeri reviewed each vendor's request in more detail. The Committee decisions regarding the fee requests for 2018 are noted below.

Ms. Palmeri stated the Actuary requested a 2.0% increase. *(The Committee approved the 2.0% increase for the Actuary.)*

Ms. Palmeri noted that the Executive Director is requesting a 2.0% increase. *(The Committee approved the 2.0% increase for the Executive Director. The contract language changes were approved.)*

Ms. Palmeri noted that the Administrative Consultant is requesting a 2.0% increase. *(The Committee approved the 2.0% increase for the Administrative Consultant. The contract language changes were approved.)*

Ms. Palmeri noted that the Attorney is requesting a 2.0% increase. *(The Committee approved the 2.0% increase for the Attorney.)*

Ms. Palmeri noted that the Subrogation Attorney is not requesting any change in his rate structure.

Ms. Palmeri noted that the Auditor is requesting a 2.49% increase. *(The Committee approved the 2.49% increase for the Auditor for the 2018 audit.)*

Ms. Palmeri noted that the Claims Administrator is not seeking a fee increase, nor are they asking for any changes to the EPL Advocacy Fee which would remain flat at a not to exceed of \$2,000 with a rate of \$100 per claim; new member set up fee would be reduced to a maximum of \$1,350 and the G.O.T.C.H.A fee would remain an allocated file expense at \$75. Ms. Palmeri reviewed the claims count history in tab 4, page 4 with the Committee. *(The Committee approved this line item. The contract language changes were approved.)*

Ms. Palmeri noted that there has not been a Claims Audit in a few years. Ms. Palmeri stated that they will be doing a RFP soon. *(The Committee agreed to fund this line item at its current level of \$5,275).*

Ms. Palmeri stated that the Exposure Data Management System position is not requesting an increase in their fee. Ms. Palmeri reminded the Committee that the MEL is developing a RMIS system with Origami that should be ready by year's end; however, should the system not be ready she wants to make sure that funding is available to stay with Exigis if necessary. *(The Committee approved)*



Ms. Palmeri noted that the Website Administrator has requested no increase. *(The Committee approved)*

Ms. Palmeri noted that the Managed Care position had an RFP last year with \$501 rate as per their awarded contract.

Ms. Palmeri reported that the Payroll Auditor has requested a \$2,240 increase in his annual fee which equates to approximately \$70 per member increase. She asked the Committee to review the letter found on tab 5, page 48. Ms. Palmeri explained that the payroll auditor is spending more time to ensure that the payroll is 100% accurate since it dictates workers' compensation premium. *(The Committee approved the \$2,240 increase.)*

Ms. Palmeri noted that the Property Appraiser is not requesting an increase in the rate. She noted that the budget includes money for buildings that were not anticipated or included in the existing building counts. *(The Committee approved the line item being held flat.)*

Ms. Palmeri stated that the Recording Secretary is requesting a 2.0% increase. *(The Committee approved the 2.0% increase for the Recording Secretary.)*

Ms. Palmeri stated that in 2017, Right to Know (RTK) added a drop box service for \$300 per member which was adjusted via budget amendment mid-year. The RTK Coordinator is requesting a 2.0% increase. *(The Committee approved the 2.0% increase for the RTK Coordinator. The contract language changes were approved.)*

Ms. Palmeri stated the Safety Director has requested a 2.0% increase plus the second 1/3 of a \$12,742 increase spanning 3 years. Ms. Palmeri referenced the Safety Director's letter in tab 5; page 36. She reminded the Committee that over the last few years, the Safety Director has hired several police professionals to address the Fund's greatest exposure; police operations. She noted that the retired police officers they hired can better interact with police chiefs and provide additional training in the area of loss control for police operations. *(The Committee voiced concerns regarding the services of the police professionals and the quality of the Police Ad Hoc meetings. Mr. Miola suggested contacting the noted Police Chiefs who have concerns. The Committee did not approve the increases nor the language changes to the contract until such time when a meeting can be held to discuss the Police Ad Hoc Committee.)*

Ms. Palmeri stated the Treasurer has requested a 2.0% increase. *(The Committee approved the 2.0% increase. The contract will now include the annual escheat filing process.)*

Ms. Palmeri stated the Underwriting Manager has requested a 2.0% increase. *(The Committee approved the 2.0% increase for the Underwriting Manager. The contract language changes were approved.)*

Ms. Palmeri stated the Wellness Director is requesting a 1.0% increase in her professional service fee. In addition, Ms. Palmeri is increasing the budget slightly for JIF wellness expenses. *(The Committee approved the budget increase.)*

***Medicare Letter of Authority***

Ms. Palmeri noted that the Fund Solicitor stated that the Executive Director has the authority to represent the Fund regarding Medicare notifications; however, it should be added to the Executive Director contract as well as included in the Annual Reorganization Resolution *Adopting Fiscal Policies and Procedures*. The Committee agreed.

***Six Year Loss Ratio Summary as of June 30, 2017***

Ms. Palmeri directed the Committee to the Loss Ratio Summary spreadsheets contained in the agenda. She indicated that these reports are for Fund Years 2011-2016 valued as of 06/30/17. She noted that the JIF Six Year Average Loss Ratio is 66.4%. She then reviewed the individual years, by line of coverage with the Committee.

Ms. Palmeri then presented the MEL Loss Ratio Reports valued as of 06/30/17 for Fund Years 2011- 2016. She noted that the Six Year Average Loss Ratio for the MEL is at 25.8%. She reminded the Committee that the MEL utilizes the ten year loss ratio when determining the Fund's participation in the MEL Retrospective Program.

Next, Ms. Palmeri reviewed the EPL/POL Six Year Average Loss Ratio report valued as of 06/30/17 for Fund Years 2011-2016. She noted that they use the Five Year Average Loss Ratio for EPL/POL is at 34.5%. Ms. Palmeri noted that the carrier considers a 55% loss ratio a breakeven point due to the fact that the premium is inclusive of operating expenses, surcharges, taxes, profits, etc.

***Assessment Strategy Scenario  
Actuarial Valuation***

Ms. Palmeri directed the members to tab 7. Ms. Palmeri noted that each year the Actuary prepares a spreadsheet that outlines the allocation of the loss funding budget based upon a member's losses, allocating the change in the loss funding budget to each member equally, their loss funding assessment if they were a new member (credibility), and a mixture of loss experience (70%) and credibility (30%). She commented that new members are on the bottom of the spreadsheet as they do not have enough loss experience to be rated accurately. She then referenced and explained the columns and the footer notes.

***Renewing Members for 2018***

Ms. Palmeri informed the Committee that to better balance the amount of loss funding renewing each year, they have asked Florence Township to renew one year early effective January 1, 2018 if Mt. Laurel does not renew. Ms. Palmeri then briefly reviewed the snapshot of the individual members with the Committee detailing the loss ratio, the claims incurred and differential between them. She noted this process provides the Fund with an opportunity to adjust a member's loss funding premium so that all members are accurately priced. She further reviewed what the impact would be if the good performing members did not renew this year and the amount of expenses that the remaining members would need to absorb.

Ms. Palmeri identified the members that qualified for the *Reward/Revaluation Program* and will discuss these figures further at the next Committee meeting.

***2018 Retrospective Program Candidate Analysis***

Ms. Palmeri then directed the Committee to page 17 of Section 7 of the workbook. Ms. Palmeri reminded the Committee that the Fund has utilized the same criteria over the past several years to determine if a member is a candidate for the Retrospective Program. This criterion includes a negative impact on the Fund's surplus of \$200,000 or more over the

preceding three (3) year period and six (6) year period and the member is 15% or more underpriced according to the Actuary. Based upon this criterion, Pemberton Township is the only member that meets the "surplus impact" criteria; however, as noted on page 19 of tab 7, the Pemberton Township is only 9.9% under assessed. As a result, there are no candidates for the Retrospective Program in 2018.

#### ***Assessment Strategy Options***

Ms. Palmeri then directed the Committee to proposed assessment allocation scenario for renewing members assuming a \$300,000 SIR, included on page 21 of tab 7. She then briefly reviewed the option regarding the proposed reductions for the renewing members noting that anomalies with identified for renewing members only.

Ms. Palmeri stated that Mr. Forlenza emailed this assessment strategy out to the Committee late April and the Committee approved. Ms. Palmeri noted that since last meeting, she identified renewing members with anomaly losses. She reported that Shamong is a renewing member with an anomaly loss; therefore, they were lowered one tier in the assessment structure. The other noted change is a result of utilizing the 06/30/17 loss ratios as opposed to the 03/31/17 valuation previously presented. The 06/30/17 reports impacted Westampton as they fall into a different tier.

After a brief discussion, the Committee indicated that they were generally comfortable with the allocations outlined in Option 1 which would group members with a six year average loss ratio above 135% at a 5% increase; 115% - 135% at a 2.75% increase; 90% - 115% with 0.75% increase; new members less than 3 years at -6.65%. She noted that renewing members between 60%-90% at 0%; 30%-60% at -1% reduction; and renewing members with LR <30% at a -2% reduction.

Ms. Palmeri noted she would prepare different assessment scenarios of non-renewing members at the next meeting.

#### ***MEL Fiduciary Disclosure***

Ms. Palmeri reviewed a memo with the Committee, which will be attached to these minutes as well, explaining that the MEL, like the BURLCO JIF, is a self-insurance fund and is not an insurance entity subject to financial rating by A.M. Best's & Co. Furthermore, like the BURLCO JIF, should the MEL become insolvent, the Fund membership is subject to additional assessments to make up any shortfalls. In addition, the Executive Director's office also monitor's the MEL's financial performance and will advise the Fund of any concerns it may have regarding the MEL's financial performance.

*A copy of the MEL Fiduciary Disclosure is attached and incorporated herein by reference.*

#### ***Miscellaneous***

##### ***MEL EPL Credits***

Ms. Palmeri noted that PERMA contacted her to notify her that effective 2017, PERMA will be changing process of how the elected officials training credits are issued to the JIFs. She stated the current process is to reimburse the JIF for the elected official's credits via reduction of the last installment of the MEL premium. She noted that she asked them to continue this method of crediting the last installment in lieu of issuing a check. The Committee agreed to keep the process the same by receiving a credit on the MEL premium.

Ms. Palmeri also informed the Committee that some members have complained about the fluctuation in elected officials credits earned each year; especially in small municipalities. She

noted the current process provides a credit of \$250 per attendee credit; however, this credit is capped at 25% of a member's WC or GL loss funding assessment (alternating each year). She stated that members were not happy because in some years they were receiving less of a credit even though the same number of attendees participated in the training. Mr. Miola noted that this is being addressed at the MEL and additional information will be forthcoming.

#### ***MEL Cyber Risk Management Plan***

Mr. Miola noted that the MEL Cyber Risk Management Plan is being created and will be rolled out by the end of the year. He noted that members will be able to reduce their deductible based upon compliance with security criteria.

#### ***MEL RMIS/RMOS RFQ***

Ms. Palmeri updated the Committee on the status of the MEL RFP for RMIS/RMOS noting that the RMOS (Risk Management Operating System) is similar to the Exigis system; whereas RMIS is a Risk Management Information System. She reminded the Committee that Origami was awarded the contract. She explained that the Origami system will provide a system that handles exposure as well as claims data. She noted that within the next few years, the JIF will move to Origami assuming everyone is comfortable with how the MEL's system is working. She also noted that her office is involved in the system development process via weekly conference calls. Ms. Palmeri commented that the JIF collects more detailed information than the MEL and is making sure that Origami will continue with this process. Exigis will be utilized for the Exposure Review Process in 2017 and will be re-evaluated prior to the 2018 process. The scheduled date for the MEL to begin with Origami is January 1, 2018.

#### ***2018 Operating Expense Allocation***

Ms. Palmeri reminded the Committee that at the last meeting her office brought to the Committee's attention concerns regarding how operating expenses were allocated across the membership and the impact of the reward/revaluation program had on the allocation. She noted that this came to light last year when reviewing Mt. Laurel's proposed reduction in loss funding. She then directed members to the current process on page 21 where the Actuary, Administration, Attorney, Claims Administration, Contingency and Miscellaneous expenses are broken out by member. Based on discussions at the last meeting, she presented several options for consideration: option 1 using 75% of loss funding to 25% payroll; option 2 using 50% of loss funding to 50% payroll; and option 3 using 75% of loss funding to 25% population.

Ms. Palmeri reviewed the options per member with the Committee. She explained that any of these options can be phased in over time. The Committee agreed that population should not be used, omitting option 3. After further discussion, the Committee agreed to utilize option 1 using 75% of loss funding to 25% payroll, with the possible goal of option 2 for the development of the 2019 Budget.

#### ***Next Meeting Date***

Ms. Palmeri noted the next meeting would consist of discussions on assessment allocation strategies, revised draft Budget with approved vendor fees and MEL & EPL assessments. The Committee agreed to meet on **Friday, October 6, 2017 at 9:00 am in Delran.**

Seeing no other business, the meeting was adjourned at 2:40 pm.

File: BURLCO/GEN/Finance Committee  
BURLCO/2017/Finance Committee

Tab: 08/17/17  
Tab: 08/17/17

# **BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND**

**Interim Financial Statement Summary**

**For the Period Ended June 30, 2017**

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



**Burlington County Municipal Joint Insurance Fund**  
**Historical Operating Results Summary**  
**All Fund Years**  
**June 30, 2017**

	Total
Earned Contributions & MEL / RCF Dividends	\$101,899,662
Claims Paid (Net of Subrogation) & RCF Premiums	(32,359,447)
Excess Recoveries	164,333
Excess Insurance Premiums Paid	(27,484,595)
Operating Expenses Paid	(17,003,659)
Residual Claims Fund Premiums Paid	(4,756,077)
Total Payments	(81,439,444)
Position After Expenses	20,460,217
Investment Income (per treasurer)	3,687,026
Transfers	-
Return of Surplus	(7,197,369)
<b>CASH POSITION</b>	<b>\$16,949,874</b>
Case Reserves	(3,712,772)
Position After Case Reserves	13,237,102
IBNR Reserves	(2,167,656)
Aggregate Excess Recoverable	-
<b>Net Current Surplus</b>	<b>11,069,446</b>
Valued as of 03/31/17	\$10,725,707
NET CHANGE	\$343,739
Claim Count: 06/30/17 (Open Fund Years)	1,696
Claim Count: 03/31/17 (Open Fund Years)	1,612
Net Change	84

Compiled by Arthur J. Gallagher Risk Management Services, Inc., Public Sector Practice from Actuarial, Claims Administrator & Treasurer reports valued as of June 30, 2017

**Burlington County Municipal Joint Insurance Fund**  
**Historical Operating Results Summary**  
**Fund Year 2017**  
**June 30, 2017**

	Property	General Liability	Automobile	Workers' Comp.	Deductible	Loss Fund Contingency	MEL / EJIF EPL/POL	Expense & Cont.	Total
Earned Membership Contributions	\$128,350	\$235,025	\$61,625	\$1,076,581	\$265,437	\$53,934	\$1,331,603	\$747,605	\$3,900,158
Other Contributions/Retro Payments									\$0
<b>Total Contributions</b>	<b>\$128,350</b>	<b>\$235,025</b>	<b>\$61,625</b>	<b>\$1,076,581</b>	<b>\$265,437</b>	<b>\$53,934</b>	<b>\$1,331,603</b>	<b>\$747,605</b>	<b>\$3,900,158</b>
Claims Paid (Net of Subrogation)	(97,866)	(6,087)	-	(138,385)	-	-	-	-	(242,338)
Excess Recoveries	-	-	-	-	-	-	-	-	-
Excess Insurance Premiums Paid	-	-	-	-	-	-	(1,474,287)	-	(1,474,287)
Operating Expenses Paid	-	-	-	-	-	-	-	(562,649)	(562,649)
<b>Total Payments</b>	<b>(97,866)</b>	<b>(6,087)</b>	<b>-</b>	<b>(138,385)</b>	<b>-</b>	<b>-</b>	<b>(1,474,287)</b>	<b>(562,649)</b>	<b>(2,279,274)</b>
<b>Position After Expenses</b>	<b>30,484</b>	<b>228,938</b>	<b>61,625</b>	<b>938,196</b>	<b>265,437</b>	<b>53,934</b>	<b>(142,685)</b>	<b>184,956</b>	<b>1,620,884</b>
Investment Income (per treasurer)	344	20	194	3,169	1,105	39	1,850	1,350	8,070
Transfers	-	-	-	-	-	-	-	-	-
Return of Surplus	-	-	-	-	-	-	-	-	-
<b>CASH POSITION</b>	<b>\$30,828</b>	<b>\$228,958</b>	<b>\$61,819</b>	<b>\$941,365</b>	<b>\$266,542</b>	<b>\$53,972</b>	<b>(\$140,835)</b>	<b>\$186,306</b>	<b>\$1,628,954</b>
Case Reserves	(71,962)	(44,219)	(12,600)	(382,113)	-	-	-	-	(510,894)
<b>Position After Case Reserves</b>	<b>(41,134)</b>	<b>184,739</b>	<b>49,219</b>	<b>559,252</b>	<b>266,542</b>	<b>53,972</b>	<b>(140,835)</b>	<b>186,306</b>	<b>1,118,060</b>
IBNR Reserves	(1,000)	(190,892)	(51,400)	(533,501)	-	-	-	-	(776,793)
Aggregate Excess Recoverable	-	-	-	-	-	-	-	-	-
<b>Net Current Surplus/(Deficit)</b>	<b>(\$42,134)</b>	<b>(\$6,153)</b>	<b>(\$2,181)</b>	<b>\$25,751</b>	<b>\$266,542</b>	<b>\$53,972</b>	<b>(\$140,835)</b>	<b>\$186,306</b>	<b>\$341,267</b>
<b>RECOMMENDED TRANSFERS</b>									-
Valued as of 03/31/17	\$240	(\$10,006)	(\$188)	(\$94,969)	\$134,452	\$26,967	(\$135,477)	\$103,407	\$24,427
<b>NET CHANGE</b>	<b>(42,374)</b>	<b>3,852</b>	<b>(1,993)</b>	<b>120,720</b>	<b>132,089</b>	<b>27,006</b>	<b>(5,358)</b>	<b>82,899</b>	<b>316,840</b>
Claim Count: 06/30/17 (Open Fund Years)	20	40	17	67					144
Claim Count: 03/31/17 (Open Fund Years)	12	22	5	22					61
<b>Net Change</b>	<b>8</b>	<b>18</b>	<b>12</b>	<b>45</b>					<b>83</b>

[2012 Property includes 10 catastrophe]

Compiled by Arthur J. Gallagher Risk Management Services, Inc., Public Sector Practice from Actuarial, Claims Administrator & Treasurer reports valued as of June 30, 2017



**Burlington County Municipal Joint Insurance Fund**  
**Historical Operating Results Summary**  
**Fund Year 2016**  
**June 30, 2017**

	Property	General Liability	Automobile	Workers' Comp.	Deductible	Loss Fund Contingency	MEL / EJIF EPL/POL	Expense & Cont.	Total
Earned Membership Contributions	\$275,084	\$510,765	\$119,721	\$2,225,415	\$552,833	\$100,147	\$2,589,363	\$1,514,397	\$7,887,725
Other Contributions								\$120	\$120
<b>Total Contributions</b>	<b>\$275,084</b>	<b>\$510,765</b>	<b>\$119,721</b>	<b>\$2,225,415</b>	<b>\$552,833</b>	<b>\$100,147</b>	<b>\$2,589,363</b>	<b>\$1,514,517</b>	<b>\$7,887,845</b>
Claims Paid (Net of Subrogation)	(307,279)	(25,497)	(13,058)	(878,894)	-	-	-	-	(1,224,728)
Excess Recoveries					-	-	-	-	-
Excess Insurance Premiums Paid					-	-	(2,367,012)		(2,367,012)
Operating Expenses Paid					-	-		(1,307,507)	(1,307,507)
<b>Total Payments</b>	<b>(307,279)</b>	<b>(25,497)</b>	<b>(13,058)</b>	<b>(878,894)</b>	<b>-</b>	<b>-</b>	<b>(2,367,012)</b>	<b>(1,307,507)</b>	<b>(4,899,247)</b>
<b>Position After Expenses</b>	<b>(32,195)</b>	<b>485,268</b>	<b>106,663</b>	<b>1,346,521</b>	<b>552,833</b>	<b>100,147</b>	<b>222,351</b>	<b>207,010</b>	<b>2,988,598</b>
Investment Income (per treasurer)	(223)	4,112	56	(333)	2,501	(346)	(3,011)	477	3,233
Transfers	120,000	-	-		(120,000)				-
Return of Surplus	-	-	-	-	-	-		-	-
<b>CASH POSITION</b>	<b>\$87,582</b>	<b>\$489,380</b>	<b>\$106,719</b>	<b>\$1,346,188</b>	<b>\$435,334</b>	<b>\$99,801</b>	<b>\$219,340</b>	<b>\$207,487</b>	<b>\$2,991,831</b>
Case Reserves	(6,508)	(137,440)	(11,269)	(737,520)		-	-	-	(892,737)
<b>Position After Case Reserves</b>	<b>81,074</b>	<b>351,940</b>	<b>95,450</b>	<b>608,668</b>	<b>435,334</b>	<b>99,801</b>	<b>219,340</b>	<b>207,487</b>	<b>2,099,094</b>
IBNR Reserves	-	(302,787)	(90,673)	(563,586)	-	-	-	-	(957,046)
Aggregate Excess Recoverable	-	-	-	-	-	-	-	-	-
<b>Net Current Surplus/(Deficit)</b>	<b>\$81,074</b>	<b>\$49,153</b>	<b>\$4,777</b>	<b>\$45,082</b>	<b>\$435,334</b>	<b>\$99,801</b>	<b>\$219,340</b>	<b>\$207,487</b>	<b>\$1,142,048</b>
<b>RECOMMENDED TRANSFERS</b>									-
Valued as of 03/31/17	(\$116,249)	\$4,934	(\$764)	(\$7,427)	\$559,389	\$99,719	\$218,154	\$284,728	\$1,042,484
<b>NET CHANGE</b>	<b>197,323</b>	<b>44,219</b>	<b>5,541</b>	<b>52,509</b>	<b>(124,055)</b>	<b>82</b>	<b>1,186</b>	<b>(77,241)</b>	<b>99,564</b>
Claim Count: 06/30/17 (Open Fund Years)	73	111	37	162					383
Claim Count: 03/31/17 (Open Fund Years)	73	111	37	162					383
<b>Net Change</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>					<b>0</b>

Compiled by Arthur J. Gallagher Risk Management Services, Inc., Public Sector Practice from Actuarial, Claims Administrator & Treasurer reports valued as of June 30, 2017

**Burlington County Municipal Joint Insurance Fund**  
**Historical Operating Results Summary**  
**Fund Year 2015**  
**June 30, 2017**

	Property	General Liability	Automobile	Workers' Comp.	Deductible	Loss Fund Contingency	MEL / EJIF EPL/POL	Expense & Cont.	Total
Earned Membership Contributions	\$249,200	\$518,600	\$127,146	\$2,342,661	\$591,217	\$100,000	\$2,452,570	\$1,500,655	\$7,882,049
Other Contributions/Retro Payments					\$13,210				\$13,210
<b>Total Contributions</b>	<b>\$249,200</b>	<b>\$518,600</b>	<b>\$127,146</b>	<b>\$2,342,661</b>	<b>\$604,427</b>	<b>\$100,000</b>	<b>\$2,452,570</b>	<b>\$1,500,655</b>	<b>\$7,895,259</b>
Claims Paid (Net of Subrogation)	(297,304)	(46,614)	(39,592)	(1,519,975)					(1,903,485)
Excess Recoveries									-
Excess Insurance Premiums Paid							(2,339,693)		(2,339,693)
Operating Expenses Paid								(1,303,655)	(1,303,655)
<b>Total Payments</b>	<b>(297,304)</b>	<b>(46,614)</b>	<b>(39,592)</b>	<b>(1,519,975)</b>	<b>-</b>	<b>-</b>	<b>(2,339,693)</b>	<b>(1,303,655)</b>	<b>(5,546,833)</b>
<b>Position After Expenses</b>	<b>(48,104)</b>	<b>471,986</b>	<b>87,554</b>	<b>822,686</b>	<b>604,427</b>	<b>100,000</b>	<b>112,877</b>	<b>197,000</b>	<b>2,348,426</b>
Investment Income (per treasurer)	718	1,214	371	5,584	3,815	(22)	2,158	1,629	15,468
Transfers	100,000				(100,000)				-
Return of Surplus	-	-	-	-	-	-	-	-	-
<b>CASH POSITION</b>	<b>\$52,614</b>	<b>\$473,200</b>	<b>\$87,925</b>	<b>\$828,270</b>	<b>\$508,242</b>	<b>\$99,978</b>	<b>\$115,035</b>	<b>\$198,629</b>	<b>\$2,363,894</b>
Case Reserves	(13,660)	(144,032)	-	(948,331)		-	-	-	(1,106,023)
<b>Position After Case Reserves</b>	<b>38,954</b>	<b>329,168</b>	<b>87,925</b>	<b>(120,061)</b>	<b>508,242</b>	<b>99,978</b>	<b>115,035</b>	<b>198,629</b>	<b>1,257,871</b>
IBNR Reserves	-	(70,858)	-	(137,694)			-	-	(208,552)
Aggregate Excess Recoverable	-	-	-	-	-	-	-	-	-
<b>Net Current Surplus/(Deficit)</b>	<b>\$38,954</b>	<b>\$258,310</b>	<b>\$87,925</b>	<b>(\$257,755)</b>	<b>\$508,242</b>	<b>\$99,978</b>	<b>\$115,035</b>	<b>\$198,629</b>	<b>\$1,049,319</b>
<b>RECOMMENDED TRANSFERS</b>									-
Valued as of 03/31/17	\$38,377	\$272,451	\$87,491	(\$316,168)	\$511,284	\$99,901	\$114,048	\$207,085	\$1,014,468
<b>NET CHANGE</b>	<b>577</b>	<b>(14,141)</b>	<b>434</b>	<b>58,413</b>	<b>(3,042)</b>	<b>77</b>	<b>987</b>	<b>(8,455)</b>	<b>34,851</b>
Claim Count: 06/30/17 (Open Fund Years)	91	106	42	161					400
Claim Count: 03/31/17 (Open Fund Years)	91	105	42	161					399
<b>Net Change</b>	<b>0</b>	<b>1</b>	<b>0</b>	<b>0</b>					<b>1</b>

[2015 Property includes 1 catastrophe]

Compiled by Arthur J. Gallagher Risk Management Services, Inc., Public Sector Practice from Actuarial, Claims Administrator & Treasurer reports valued as of June 30, 2017



**Burlington County Municipal Joint Insurance Fund**  
**Historical Operating Results Summary**  
**Fund Year 2014**  
**June 30, 2017**

	Property	General Liability	Automobile	Workers' Comp.	Deductible	Loss Fund Contingency	MEL / EJIF EPL/POL	Expense & Cont.	Total
Earned Membership Contributions	\$260,100	\$563,550	\$134,300	\$2,418,250	\$597,045	\$89,225	\$2,360,995	\$1,447,652	\$7,871,117
Other Contributions/ Retro payments								\$1,031	\$1,031
<b>Total Contributions</b>	<b>\$260,100</b>	<b>\$563,550</b>	<b>\$134,300</b>	<b>\$2,418,250</b>	<b>\$597,045</b>	<b>\$89,225</b>	<b>\$2,360,995</b>	<b>\$1,448,683</b>	<b>\$7,872,148</b>
Claims Paid (Net of Subrogation)	(215,962)	(178,912)	(72,733)	(1,250,060)					(1,717,667)
Excess Recoveries									-
Excess Insurance Premiums Paid							(2,194,686)		(2,194,686)
Operating Expenses Paid								(1,229,033)	(1,229,033)
<b>Total Payments</b>	<b>(215,962)</b>	<b>(178,912)</b>	<b>(72,733)</b>	<b>(1,250,060)</b>	<b>-</b>	<b>-</b>	<b>(2,194,686)</b>	<b>(1,229,033)</b>	<b>(5,141,386)</b>
<b>Position After Expenses</b>	<b>44,138</b>	<b>384,638</b>	<b>61,567</b>	<b>1,168,190</b>	<b>597,045</b>	<b>89,225</b>	<b>166,309</b>	<b>219,650</b>	<b>2,730,762</b>
Investment Income (per treasurer)	194	2,954	775	12,324	7,111	312	2,641	2,829	29,139
Transfers	25,000				(25,000)				-
Return of Surplus	-	-	-	-	-	-	-	-	-
<b>CASH POSITION</b>	<b>\$69,332</b>	<b>\$387,592</b>	<b>\$62,342</b>	<b>\$1,180,514</b>	<b>\$579,156</b>	<b>\$89,537</b>	<b>\$168,950</b>	<b>\$222,479</b>	<b>\$2,759,900</b>
Case Reserves	(2,013)	(522,398)	(34,459)	(308,377)					(867,247)
<b>Position After Case Reserves</b>	<b>67,319</b>	<b>(134,806)</b>	<b>27,883</b>	<b>872,137</b>	<b>579,156</b>	<b>89,537</b>	<b>168,950</b>	<b>222,479</b>	<b>1,892,653</b>
IBNR Reserves	-	(75,976)	(24,808)	(46,563)					(147,347)
Aggregate Excess Recoverable		-	-	-	-	-	-	-	-
<b>Net Current Surplus/(Deficit)</b>	<b>\$67,319</b>	<b>(\$210,782)</b>	<b>\$3,075</b>	<b>\$825,574</b>	<b>\$579,156</b>	<b>\$89,537</b>	<b>\$168,950</b>	<b>\$222,479</b>	<b>\$1,745,306</b>
<b>RECOMMENDED TRANSFERS</b>									-
Valued as of 03/31/17	\$66,976	(\$87,178)	(\$4,284)	\$837,539	\$582,289	\$89,468	\$167,725	\$219,592	\$1,872,128
<b>NET CHANGE</b>	<b>343</b>	<b>(123,604)</b>	<b>7,359</b>	<b>(11,965)</b>	<b>(3,133)</b>	<b>69</b>	<b>1,225</b>	<b>2,887</b>	<b>(126,821)</b>
Claim Count: 06/30/17 (Open Fund Years)	86	136	51	158					431
Claim Count: 03/31/17 (Open Fund Years)	86	136	51	158					431
<b>Net Change</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>					<b>0</b>

Compiled by Arthur J. Gallagher Risk Management Services, Inc., Public Sector Practice from Actuarial, Claims Administrator & Treasurer reports valued as of June 30, 2017



**Burlington County Municipal Joint Insurance Fund**  
**Historical Operating Results Summary**  
**Fund Year 2013**  
**June 30, 2017**

	Property	General Liability	Automobile	Workers' Comp.	Deductible	Loss Fund Contingency	MEL / EJIF EPL/POL	Expense & Cont.	Total
Earned Membership Contributions	\$250,711	\$577,392	\$147,593	\$2,438,784	\$615,208	\$60,313	\$2,351,092	\$1,298,704	\$7,739,797
Other Contributions/Retro Payments					\$61,902				\$61,902
<b>Total Contributions</b>	<b>\$250,711</b>	<b>\$577,392</b>	<b>\$147,593</b>	<b>\$2,438,784</b>	<b>\$677,110</b>	<b>\$60,313</b>	<b>\$2,351,092</b>	<b>\$1,298,704</b>	<b>\$7,801,699</b>
Claims Paid (Net of Subrogation)	(169,045)	(239,206)	(326,299)	(1,523,493)					(2,258,043)
Excess Recoveries									-
Excess Insurance Premiums Paid							(2,102,663)		(2,102,663)
Operating Expenses Paid								(1,196,792)	(1,196,792)
<b>Total Payments</b>	<b>(169,045)</b>	<b>(239,206)</b>	<b>(326,299)</b>	<b>(1,523,493)</b>	<b>-</b>	<b>-</b>	<b>(2,102,663)</b>	<b>(1,196,792)</b>	<b>(5,557,498)</b>
<b>Position After Expenses</b>	<b>81,666</b>	<b>338,186</b>	<b>(178,706)</b>	<b>915,291</b>	<b>677,110</b>	<b>60,313</b>	<b>248,429</b>	<b>101,912</b>	<b>2,244,201</b>
Investment Income (per treasurer)	924	4,640	1,641	12,986	7,247	348	3,494	1,999	33,279
Transfers			180,000		(180,000)				-
Return of Surplus									-
<b>CASH POSITION</b>	<b>\$82,590</b>	<b>\$342,826</b>	<b>\$2,934</b>	<b>\$928,277</b>	<b>\$504,357</b>	<b>\$60,661</b>	<b>\$251,923</b>	<b>\$103,911</b>	<b>\$2,277,480</b>
Case Reserves	-	(76,144)	-	(259,727)					(335,871)
<b>Position After Case Reserves</b>	<b>82,590</b>	<b>266,682</b>	<b>2,934</b>	<b>668,550</b>	<b>504,357</b>	<b>60,661</b>	<b>251,923</b>	<b>103,911</b>	<b>1,941,609</b>
IBNR Reserves	-	(21,137)	-	(56,781)					(77,918)
Aggregate Excess Recoverable									-
<b>Net Current Surplus/(Deficit)</b>	<b>\$82,590</b>	<b>\$245,545</b>	<b>\$2,934</b>	<b>\$611,769</b>	<b>\$504,357</b>	<b>\$60,661</b>	<b>\$251,923</b>	<b>\$103,911</b>	<b>\$1,863,691</b>
<b>RECOMMENDED TRANSFERS</b>									-
Valued as of 03/31/17	\$82,182	\$233,921	\$2,312	\$617,985	\$507,375	\$60,614	\$250,424	\$103,491	\$1,858,304
<b>NET CHANGE</b>	<b>408</b>	<b>11,624</b>	<b>623</b>	<b>(6,216)</b>	<b>(3,018)</b>	<b>47</b>	<b>1,499</b>	<b>420</b>	<b>5,388</b>
Claim Count: 06/30/17 (Open Fund Years)	74	86	30	148					338
Claim Count: 03/31/17 (Open Fund Years)	74	86	30	148					338
<b>Net Change</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>					<b>0</b>

Compiled by Arthur J. Gallagher Risk Management Services, Inc., Public Sector Practice from Actuarial, Claims Administrator & Treasurer reports valued as of June 30, 2017

**Burlington County Municipal Joint Insurance Fund**  
**Historical Operating Results Summary**  
**Closed Years Contingency Fund**  
**June 30, 2017**

	1991-2012
Earned Contributions & MEL / RCF Dividends	\$66,542,553
Claims Paid (Net of Subrogation)	(25,013,186)
Excess Recoveries	\$164,333
Excess Insurance Premiums Paid	(17,006,253)
Residual Claims Fund Premiums Paid	(4,756,077)
Operating Expenses Paid	(11,404,023)
Total Payments	(58,015,206)
Position After Expenses	8,527,347
Investment Income (per treasurer)	3,597,523
Transfers	\$0
Return of Surplus	(7,197,369)
<b>CASH POSITION</b>	<b>\$4,927,501</b>
Case Reserves - Property	\$0
Position After Case Reserves	4,927,501
IBNR Reserves - Property	\$0
<b>Current Surplus/(Deficit)</b>	<b>\$4,927,501</b>
<b>2013 Surplus/(Deficit) Transfer as of 06/30/17</b>	<b>\$1,863,691</b>
<b>Net Current Surplus/(Deficit)</b>	<b>\$6,791,192</b>
Open Property Claim Count: 06/30/17	3
Open Property Claim Count: 03/31/17	6
Net Change	-3

Compiled by Arthur J. Gallagher Risk Management Services, Inc., Public Sector Practice from  
Actuarial, Claims Administrator & Treasurer reports valued as of June 30, 2017

**Burlington County Municipal Joint Insurance Fund**

**Historical Operating Results Summary**

**MEL JIF RETRO Contingency Fund 2016**

**June 30, 2017**

	Fund Year(s) 2016
Excess Insurance Premiums Paid	90,709
MEL JIF Retro Payments	0
Position After Expenses	90,709
Investment Income (per treasurer)	315
Transfers	
Return of Surplus	
<b>CASH POSITION</b>	<b>\$91,024</b>
MEL JIF Retro Potential Liability	(90,709)
<b>Current Surplus/(Deficit)</b>	<b>\$315</b>
<b>Valued as of 03/31/17</b>	<b>\$54</b>
<b>NET CHANGE</b>	<b>\$261</b>

Compiled by Arthur J. Gallagher Risk Management Services, Inc., Public Sector Practice from Actuarial, Claims Administrator & Treasurer reports valued as of June 30, 2017

**Burlington County Municipal Joint Insurance Fund**  
**Open Years Comparative Operating Results Summary**  
**June 30, 2017**

FUND YEAR 2017	Property	GL	Automobile	WC	Deductible	Loss Contingency Fund	MEL/EJIF/EPL/POL	Operating	Total
CASH POSITION	\$ 30,828	\$ 228,958	\$ 61,819	\$ 941,365	\$ 266,542	\$ 53,972	\$ (140,835)	\$ 186,306	\$ 1,628,954
Net Current Surplus/(Deficit)	\$ (42,134)	\$ (6,153)	\$ (2,181)	\$ 25,751	\$ 266,542	\$ 53,972	\$ (140,835)	\$ 186,306	\$ 341,267
RECOMMENDED TRANSFERS	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Valued as of 03/31/17	\$ 240	\$ (10,006)	\$ (188)	\$ (94,969)	\$ 134,452	\$ 26,967	\$ (135,477)	\$ 103,407	\$ 24,427
NET CHANGE	\$ (42,374)	\$ 3,852	\$ (1,993)	\$ 120,720	\$ 132,089	\$ 27,006	\$ (5,358)	\$ 82,899	\$ 316,840

FUND YEAR 2016	Property	GL	Automobile	WC	Deductible	Loss Contingency Fund	MEL/EJIF/EPL/POL	Operating	Total
CASH POSITION	\$ 87,582	\$ 489,380	\$ 106,719	\$ 1,346,188	\$ 435,334	\$ 99,801	\$ 219,340	\$ 207,487	\$ 2,991,831
Net Current Surplus/(Deficit)	\$ 81,074	\$ 49,153	\$ 4,777	\$ 45,082	\$ 435,334	\$ 99,801	\$ 219,340	\$ 207,487	\$ 1,142,048
RECOMMENDED TRANSFERS	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Valued as of 03/31/17	\$ (116,249)	\$ 4,934	\$ (764)	\$ (7,427)	\$ 559,389	\$ 99,719	\$ 218,154	\$ 284,728	\$ 1,042,484
NET CHANGE	\$ 197,323	\$ 44,219	\$ 5,541	\$ 52,509	\$ (124,055)	\$ 82	\$ 1,186	\$ (77,241)	\$ 99,564

Fund Year 2015	Property	GL	Automobile	WC	Deductible	Loss Contingency Fund	MEL/EJIF/EPL/POL	Operating	Total
CASH POSITION	\$ 52,614	\$ 473,200	\$ 87,925	\$ 828,270	\$ 508,242	\$ 99,978	\$ 115,035	\$ 198,629	\$ 2,363,894
Net Current Surplus/(Deficit)	\$ 38,954	\$ 258,310	\$ 87,925	\$ (257,755)	\$ 508,242	\$ 99,978	\$ 115,035	\$ 198,629	\$ 1,049,319
RECOMMENDED TRANSFERS	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Valued as of 03/31/17	\$ 38,377	\$ 272,451	\$ 87,491	\$ (316,168)	\$ 511,284	\$ 99,901	\$ 114,048	\$ 207,085	\$ 1,014,468
NET CHANGE	\$ 577	\$ (14,141)	\$ 434	\$ 58,413	\$ (3,042)	\$ 77	\$ 987	\$ (8,455)	\$ 34,851

FUND YEAR 2014	Property	GL	Automobile	WC	Deductible	Loss Contingency Fund	MEL/EJIF/EPL/POL	Operating	Total
CASH POSITION	\$ 69,332	\$ 387,592	\$ 62,342	\$ 1,180,514	\$ 579,156	\$ 89,537	\$ 168,950	\$ 222,479	\$ 2,759,900
Net Current Surplus/(Deficit)	\$ 67,319	\$ (210,782)	\$ 3,075	\$ 825,574	\$ 579,156	\$ 89,537	\$ 168,950	\$ 222,479	\$ 1,745,306
RECOMMENDED TRANSFERS	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Valued as of 03/31/17	\$ 66,976	\$ (87,178)	\$ (4,284)	\$ 837,539	\$ 582,289	\$ 89,468	\$ 167,725	\$ 219,592	\$ 1,872,128
NET CHANGE	\$ 343	\$ (123,604)	\$ 7,359	\$ (11,965)	\$ (3,133)	\$ 69	\$ 1,225	\$ 2,887	\$ (126,821)

FUND YEAR 2013	Property	GL	Automobile	WC	Deductible	Loss Contingency Fund	MEL/EJIF/EPL/POL	Operating	Total
CASH POSITION	\$ 82,590	\$ 342,826	\$ 2,934	\$ 928,277	\$ 504,357	\$ 60,661	\$ 251,923	\$ 103,911	\$ 2,277,480
Net Current Surplus/(Deficit)	\$ 82,590	\$ 245,545	\$ 2,934	\$ 611,769	\$ 504,357	\$ 60,661	\$ 251,923	\$ 103,911	\$ 1,863,691
RECOMMENDED TRANSFERS	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Valued as of 03/31/17	\$ 82,182	\$ 233,921	\$ 2,312	\$ 617,985	\$ 507,375	\$ 60,614	\$ 250,424	\$ 103,491	\$ 1,858,304
NET CHANGE	\$ 408	\$ 11,624	\$ 623	\$ (6,216)	\$ (3,018)	\$ 47	\$ 1,499	\$ 420	\$ 5,388

**RESOLUTION NO. 2017 -**

**RESOLUTION OF THE EXECUTIVE COMMITTEE  
OF THE BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND  
AUTHORIZING REFUND OF CLOSED YEAR ACCOUNTS (2004-2013) SURPLUS**

**WHEREAS**, N.J.A.C. 11:15-2.21 provides that a municipal joint insurance fund may seek approval from the Commissioner of Banking and Insurance for a refund of excess monies from any fund year upon compliance with certain requirements; and

**WHEREAS**, the Burlington County Municipal Joint Insurance Fund, hereinafter referred to as "FUND" has obtained a calculation from its Actuary and Executive Director as to the amount of money which is available for distribution consistent with the aforementioned regulations and the financial integrity of the FUND; and

**WHEREAS**, the Executive Committee of the FUND has determined that it would be in the best interest of the FUND and its member municipalities to make certain refunds;

**NOW, THEREFORE, BE IT RESOLVED** by the Executive Committee of the FUND, as follows:

1. Section B of N.J.A.C. 11:15-2.21 provides that the FUND may seek approval for refunds from any claim fund that has been completed for not less than twenty-four months. Based upon this requirement, and the closure of Fund years **2004 through 2013**, surplus monies in Closed Year Accounts are eligible for refunds at the discretion of the FUND, the Department of Banking and Insurance and the Department of Community Affairs.
2. The Executive Committee has balanced the interests of the member municipalities in obtaining the benefit of such monies as are available for refund against the need for the FUND to protect and preserve its financial integrity. Because the reserve figures and the IBNR figures utilized by the FUND's actuary are conservative, and because the Department of Banking and Insurance and the state regulations require a thirty-five percent margin of error, and since the Fund transferred its liabilities to the Residual Claims Fund, it is the conclusion of the Executive Committee that **\$700,000** representing closed years surplus can be refunded at this time.
3. The Executive Director is, therefore, authorized and directed to submit such documents as the regulations require to the Departments of Banking and Insurance and Community Affairs for the approval of the refunds in the amounts set forth above.



4. This authorization is based upon the Fund's annual certified audit as of December 31, 2016. The aforementioned refund monies shall be allocated, as required and necessary, from the various loss and contingency funds for the respective years, all in accordance with the Actuary's analysis of available monies.
5. The FUND's Treasurer is authorized to prepare and execute checks for the pro-rated amount of the aforementioned refunds due to each member municipalities for the year in question, upon receipt of written documentation of approval or acquiescence of these refunds from the Departments of Banking and Insurance and Community Affairs. Said refunds shall be made to the municipalities that were members of the FUND for the years in question in the same ratio as said municipalities were assessed for the years in question.

**BURLINGTON COUNTY  
MUNICIPAL JOINT INSURANCE FUND**

---

Paul Keller, Fund Chair

ATTEST:

---

Meghan Jack, Fund Secretary

---

Date



**To:** BURLCO JIF Finance Committee  
**FROM:** Paul J. Miola, CPCU, ARM, Area Executive Vice President  
**DATE:** August 17, 2017  
**SUBJECT:** Fiduciary Disclosure

---

The **Municipal Excess Liability Joint Insurance Fund** is not an insurance entity subject to financial rating by A.M. Best's & Co. The ratings by A.M. Best's & Co. are the basis upon which Arthur J. Gallagher Risk Management Services, Inc. evaluates the financial strength of insurers used by Arthur J. Gallagher Risk Management Services, Inc. clients. Accordingly, we are not able to offer a similar comparative analysis regarding the financial strength of the **Municipal Excess Liability Joint Insurance Fund**. However, the financial statements produced by the **Municipal Excess Liability Joint Insurance Fund** are shared with the membership on a regular basis. Additionally, other information on the **Municipal Excess Liability Joint Insurance Fund** is shared with the membership through reports given by the Fund's representative to the **Municipal Excess Liability Joint Insurance Fund**, Meghan Jack. We, of course, will advise you should we become aware of any significant financial information concerning the **Municipal Excess Liability Joint Insurance Fund**. All members are encouraged to monitor the financial position of the **Municipal Excess Liability Joint Insurance Fund**. Although the State Department of Banking and Insurance and the Department of Community Affairs closely monitor pools such as the **Municipal Excess Liability Joint Insurance Fund** these entities are not subject to any Guaranty Fund protection in the event of insolvency. As a result, you should be aware of any potential additional assessments should the **Municipal Excess Liability Joint Insurance Fund** become insolvent.

**CC:** Fund Commissioners *via 08/17/17 Finance Committee Meeting Minutes*  
Risk Management Consultants *via 08/17/17 Finance Committee Meeting Minutes*

**BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND  
RESOLUTION #2017-\_\_**

**RESOLUTION AMENDING RESOLUTION 2017-03 AND AUTHORIZING AN  
AMENDMENT TO THE 2017 RIGHT TO KNOW CONTRACT BETWEEN THE  
BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND AND J. A.  
MONTGOMERY**

**WHEREAS**, the Executive Committee of the Burlington County Municipal Joint Insurance Fund (BURLCO JIF) adopted Resolution 2017-03 "Appointing Professional Staff" on January 17, 2017; and

**WHEREAS**, Resolution 2017-03 specifically appointed J. A. Montgomery as the Right to Know Coordinator for the BURLCO JIF at a fee not to exceed \$16,270; and

**WHEREAS**, in correspondence dated May 16, 2017, following the conclusion of the 2016 Right to Know survey and inventory activities, J. A. Montgomery advised the BURLCO JIF of member deficiencies in areas including hazard communication plans, safety data sheets, posters and training records; and

**WHEREAS**, in response to these deficiencies, the Right to Know Coordinator has offered to assist the BURLCO JIF members by providing them access to their *Central File Drop Box* service; and

**WHEREAS**, access to the *Central File Drop Box* service will provide members with instant access to Safety Data Sheets, Hazardous Substance Facts Sheets, the member's last Right-to-Know survey, Written Hazard Communication Programs, Training Documentation, and Right to Know Posters; and

**WHEREAS**, at its meeting of June 20, 2017, the Executive Safety Committee reviewed the Right to Know Coordinator's proposal and recommended that the BURLCO JIF authorize this additional service for its members to provide them with the necessary tools for compliance with New Jersey PEOSHA regulations; and

**WHEREAS**, the cost for access to this service is \$300 per member or \$8,100 for all members; and

**WHEREAS**, funds are available in the BURLCO JIF's 2017 Budget to pay for these additional services; and

**WHEREAS**, adoption of this Resolution prior to the end of 2017 will allow the Right to Know Coordinator to implement this service in time for the completion of the 2017 Right to Know Survey & Inventory.

**NOW THEREFORE BE IT RESOLVED** by the Burlington County Municipal Joint Insurance Fund that the Scope of Services of the 2017 Right to Know contract between J. A. Montgomery and the BURLCO JIF is hereby amended to include member access to the Central File Drop Box service; and

**BE IT FURTHER RESOLVED** that the not to exceed figure of \$16,270 for the Right to Know Coordinator included in Resolution 2017-03 is hereby amended to a not to exceed figure of \$24,370; and

**BE IT FURTHER RESOLOVED** that a copy of this Resolution be provided to the Fund Administrator, Fund Treasurer, Right to Know Coordinator, and Fund Solicitor for their information and necessary action.

This Resolution was duly adopted by the Burlington County Municipal Joint Insurance Fund at a public meeting held on September 19, 2017.

**BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND**

Attest: \_\_\_\_\_  
Meghan Jack, Secretary

By: \_\_\_\_\_  
Paul Keller, Chairperson

Date: September 19, 2017



## **Municipal Excess Liability Joint Insurance Fund**

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

Date: September 7, 2017

To: Fund Commissioners

From: MEL Executive Director

Re: Hurricane Harvey - Self Deployment

We have received a number of inquiries from membership on coverage for member town employees and volunteers who want to provide Hurricane Harvey assistance.

Although we commend those who wish to help, self deployment by any municipality or any individual is not encouraged.

It is our understanding that the State of New Jersey participates in the Emergency Management Assistance Compact (EMAC), an inter-local agreement for emergency services, which outlines the protocol for providing assistance but only upon request for aid. For your reference, attached is a copy of the EMAC Fact Sheet which provides an outline of the program.

If you have any questions, please contact your Risk Management Consultant or JIF Executive Director.

CC: JIF Executive Directors  
Risk Management Consultants  
Fund Professionals



# **BOROUGH OF UNION BEACH POLICE DEPARTMENT**

---

Michael J Woodrow  
*CHIEF OF POLICE*

Gabriel Farese  
*Captain*

29 August 2017

Anne Marie,

Today, (08/29/2017) I called Sgt First Class Brian Trexler, of the New Jersey State Police Office of Emergency Management in reference to the Texas Hurricane volunteer response.

Sgt Trexler advised that the State of New Jersey has an Emergency Interstate Mutual Agreement Compact (EMAC). He stated that Texas has not called for any assistance from New Jersey as of this point. He stated that right now Local, State surrounding states, and FEMA have been providing assistance to the stricken areas. He stated that right now the only request is for an expert in emergency housing and that is being addressed.

SFC Trexler stated that it is not acceptable for any municipality to self dispatch to the location without and prior request for aid. Furthermore he stated that there is no coverage for liability or funding without a formal request.

SFC Trexler stated that when the request is made that there would be insurances and funding put in place to pay for man hours and incidentals as well as insurance coverage as allowed by the insurer

Sincerely,

Captain Gabriel Farese

# Emergency Management Assistance Compact

## Fact Sheet

### Overview

The Emergency Management Assistance Compact (EMAC) is a type of interstate mutual aid agreement that facilitates the sharing of assistance among states during emergency events, including natural and man-made disasters.<sup>1</sup> EMAC was ratified by the U.S. Congress in 1996.<sup>2</sup> EMAC is the most widely adopted mutual aid arrangement in the United States; it has been adopted by all states, the District of Columbia, and some territories.<sup>3</sup> ([Download a printable PDF.](#))

### What EMAC Does

EMAC provides an organized structure through which a state can request aid such as personnel, services, equipment, and supplies from other states during an emergency. EMAC establishes that the requesting state is responsible for reimbursing the assisting state for any expenses incurred. EMAC also addresses liability, compensation, and licensing issues for personnel deployed pursuant to an EMAC request.

EMAC does not replace federal assistance but acts to complement federal resources or to provide resources when an event does not warrant federal assistance.<sup>3</sup> Participation in mutual aid arrangements like EMAC is seen as an important component of the federal National Incident Management System (NIMS), which is intended to provide a systematic approach to guide governments at all levels, nongovernmental organizations, and the private sector in collaborative emergency preparedness and response activities.

### How EMAC Works

There is no cost to join EMAC, but states are required to adopt the model compact language into their statutes essentially unchanged in order for the compact's reimbursement, liability, and compensation provisions to work. EMAC is overseen by a number of committees and taskforces comprised of representatives of state and local governments and other organizations.<sup>3</sup> EMAC is administered by the National Emergency Management Association (NEMA).

EMAC is triggered by a requesting state when its governor has declared an emergency and the state enters a request for assistance through the EMAC Operating System.<sup>3</sup> The requesting state can ask the EMAC leadership to send a team of emergency management personnel to the state's emergency operations center to assist with subsequent resource requests under EMAC. The requesting state can seek additional resources through the EMAC network from other states. These assisting states work with the requesting state to identify resources required and other details. Once both the requesting and assisting states approve the final details, resources are deployed to the area of need.

It should be noted that local governments and their employees are not parties to EMAC unless they are specifically deemed to be state forces through statutory mechanisms or otherwise participate in a mutual aid agreement with the state. NEMA developed the Model Intrastate Mutual Aid Legislation in 2004 to provide a model for such an aid agreement.<sup>6</sup> Alternatively, some states have passed state-county mutual aid deployment contracts that allow local emergency responders to deploy under the auspices of EMAC.<sup>7</sup> Other states have developed intrastate mutual aid systems that allow localities to request and provide assistance within the state.

## **Reimbursement**

Once the missions have been completed and resources have returned home, the assisting states prepare formal requests for reimbursement, which are then sent to and processed by the requesting state.<sup>3</sup> Costs for resources are agreed to by the requesting and assisting state before deployment, which serves to facilitate the reimbursement process.

The Federal Emergency Management Agency (FEMA) will reimburse for services provided through mutual aid agreements, like EMAC. FEMA will reimburse mutual aid costs if the aid was requested (i.e., no spontaneous responders), the assistance requested directly related to a disaster eligible for FEMA assistance, and the assistance occurred under a signed, written mutual aid agreement.<sup>4</sup> Only the entity requesting mutual aid (the requesting state) is eligible to apply for grant assistance directly from FEMA; entities providing aid (assisting states) must seek reimbursement from the requesting state.

## **Liability and Immunity Issues**

Those rendering aid under EMAC are considered agents of the requesting state for tort liability and immunity purposes; no assisting state or its officers or employees rendering aid are liable for an act or omission that occurs in good faith.<sup>5</sup> Willful misconduct, gross negligence, or recklessness are excluded from EMAC immunity. Because EMAC only applies to officers and employees of a state, immunity protections and license reciprocity will not automatically extend to volunteers who provide services outside of EMAC. Volunteers would have to be made temporary state government employees to be assured of coverage under EMAC.

## **Compensation Issues**



## Mail

Search Mail and People

New

Delete

Archive

Junk

Sweep

Move to

Categories

Undo

## Favorites

Inbox

3

Sent Items

OEM Union Beach

Inbox

3

Drafts

Sent Items

Deleted Items

Junk E-Mail

Notes

Money

oem

## Inbox

Filter

Texas

Michael Oppegaard

Texas

Mon 8:07 PM

Good afternoon, As we all watch the devastat...

Michael Oppegaard

Coastal Hazards through Wednesday Mon 7:32 AM  
Michael Oppegaard Emergency Managemen...

Last week

Michael Oppegaard

Reunification Seminar

Wed 8/23

The Monmouth County Chiefs of Police, Pres...



Michael Oppegaard

Reply all

Yesterday, 2:07 PM

MCSO OEM Coordinators; M

Good afternoon,

As we all watch the devastating disaster that is impacting the state of Texas, our thoughts and prayers go out to the residents and first responders. Although this disaster appears as though it will be much larger than Sandy, we all have some level of understanding of the challenges that they will be faced with in the days, weeks, months and years ahead. As we experienced during Sandy, there is a tremendous urge for everyone to what to help, and in some cases, want to reciprocate what we received during that disaster. However, we all must remember that there are systems, mechanisms and plans in place to coordinate assistance into disaster stricken areas, and we should allow them to play out accordingly.

As of this email, the only official request for assistance that the State has received, was for the National Urban Search & Rescue assets of NJTF-1. MCOEM has received word that NJOEM is monitoring the Emergency Management Assistance Compact EMAC system for any and all requests that NJ and related partners can provide. All requests will be carefully evaluated for New Jersey's capabilities to respond. MCOEM remains in contact with NJOEM and will pass along any pertinent information as it becomes available.

Both Governor Abbott and FEMA Administrator Long have indicated that anyone wishing to assist should direct their efforts to the American Red Cross or other appropriate VOAD agency. In addition the National VOAD website, [www.NVOAD.org](http://www.NVOAD.org) is capturing through their system information on volunteers, corporations and individuals wishing to offer assistance. On the site you will find the ability to enter what type of assistance that is being offered with pertinent details on proximity, cost and ability to provide the assistance. Each entry will be evaluated and compared to what is needed in the impacted area, and if applicable, the appropriate agency will contact the proposing individual or agency. The National VOAD website does indicate that the best way to help now is by cash donations and that the situation on the ground is not conducive for individual volunteers to enter the impacted area.

If you are interested in assisting with the response and recovery efforts to come, please channel your efforts through the established VOAD programs.

MCOEM will remain in contact with our NJOEM Regional Representatives and will share any official requests for assistance accordingly.

Regards  
Mike

Michael Oppegaard  
Emergency  
Management

**MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND**

9 Campus Drive  
Parsippany, NJ 07054  
Telephone (856)552-4660

**BULLETIN MEL 17-30**

**Date: September 11, 2017**

**To: Fund Commissioners of Member Joint Insurance Funds**

**From: Underwriting Manager, Conner Strong & Buckelew**

**Re: Public Officials Liability – Optional Excess Land Use Coverage**

**The bulletin does not apply to the workers compensation only members of the NJPHA JIF and the members of the First Responders Joint Insurance Fund.**

QBE is offering optional excess limits for the “Land Use Claims” coverage of \$850,000 excess of the \$150,000 (automatically provided in QBE’s policy). This would total \$1,000,000 in coverage for “Land Use Claims”.

The optional excess “Land Use Claims” coverage is subject to QBE’s review and acceptance of the underwriting application addendum attached to this bulletin. Each member entity applying for coverage will be separately underwritten by QBE. QBE has the right to offer or deny the optional coverage, as well as charge the additional assessment needed to meet its underwriting requirements. If approved, coverage for the optional excess limit would be effective no earlier than the date of approval by QBE.

Please note, the MEL optional Excess Public Officials Liability coverage does not cover Land Use Claims.

If you have any questions concerning this bulletin, please contact your Risk Management Consultant, JIF Executive Director or the Underwriting Manager.

The above description is a general discussion of the coverage and limits provided by the FUND. However, the actual terms and conditions are defined in the policy documents and all issues shall be decided based on the policy documents.

cc: Risk Management Consultants  
Fund Professionals  
Fund Executive Directors



# QBE Public Officials Application Addendum

## Land Use Planning / Municipal Zoning

### Optional Excess Land Use Coverage

**THIS SUPPLEMENTAL APPLICATION MUST BE COMPLETED BY ONLY THE CURRENT ACTING PLANNING AND/OR ZONING BOARD CHAIRPERSON.**

#### LAND USE AND PLANNING

1. How many individuals serve on your zoning board or commission? \_\_\_\_\_
2. Does your legal counsel attend all meetings of the planning and zoning board? ☐ Yes ☐ No
3. How long has this person served your board in this capacity? \_\_\_\_\_
4. Do all officials receive training with respect to "open meetings" and hearing regulations? ☐ Yes ☐ No
5. Do officials receive training with respect to the Religious Land Use and Institutionalized Persons Act (RLUIPA)? ☐ Yes ☐ No
6. Do you have a written master plan for economic development? If so, since when? ☐ Yes ☐ No
7. Do you have formally approved land use ordinances that have been reviewed by legal counsel? ☐ Yes ☐ No
8. Do you have a formal procedure to file for a variance to land use statutes? ☐ Yes ☐ No
9. How many variances have been requested in the last 12 months? \_\_\_\_\_ How many have been granted? \_\_\_\_\_
10. Do you have a formal process for application and approval of permits and licenses? ☐ Yes ☐ No
11. Do you have a formal written policy prohibiting officers and/or board members from sitting on decisions in which they may have a conflict of interest? ☐ Yes ☐ No
12. Have you had any disputes or claims involving a zoning variance or land use right in the last 3 years? ☐ Yes ☐ No
13. Have you had any disputes or claims involving the approval of building permits, design, or code enforcement? ☐ Yes ☐ No
14. Have you had any disputes, claims or complaints involving RLUIPA in the last 3 years? ☐ Yes ☐ No
15. How many applications have been made to the land use planning/zoning board per annum? (Complete the table below)

	Current Year			1 Year Prior			2 Year Prior		
	Made	Granted	Denied	Made	Granted	Denied	Made	Granted	Denied
Non-Religious Institutions									
Religious Institutions									

16. How many zoning board decisions have been appealed in the last 3 years? \_\_\_\_\_
17. How many zoning board decisions have been reversed or modified on appeal in the last 3 years? \_\_\_\_\_

#### LAND USE OR PLANNING BOARD CHAIRPERSON

Name: \_\_\_\_\_

Street Address: \_\_\_\_\_

City: \_\_\_\_\_ County: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_

Phone Number: \_\_\_\_\_ Email Address: \_\_\_\_\_

How many years have you served as the Chairperson? \_\_\_\_\_

What is the name of your predecessor? \_\_\_\_\_

#### LAND USE OR PLANNING BOARD LEGAL ADVISOR

Name: \_\_\_\_\_

Law Firm: \_\_\_\_\_

Mailing address (if different): \_\_\_\_\_

City: \_\_\_\_\_ County: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_

Phone Number: \_\_\_\_\_ Email Address: \_\_\_\_\_

---

---

**ATTACHMENTS**

---

1. Please provide a copy of currently valued loss runs for the last five years.
2. Please provide an electronic version of your current zoning master plan / comprehensive plan.
3. Please provide an electronic version of your current zoning ordinances and policies and procedures.

---

---

**WARRANTY AND ATTESTATION**

---

The undersigned being authorized by, and acting on behalf of, the applicant and all persons or concerns seeking insurance, has read and understands this Application, and declares that all statements set forth herein are true, complete and accurate. The undersigned further declares and represents that any occurrence or event taking place prior to the inception of the policy applied for, which may render inaccurate, untrue or incomplete any statement made herein will immediately be reported in writing to the insurer. The undersigned acknowledges and agrees that the applicant's submission and Insurer's receipt of such written report, prior to the inception of the policy applied for, is a condition precedent to coverage.

The signing of this Application does not bind the undersigned to purchase the insurance, nor does review of the Application bind the insurance company to issue a policy. The applicant does hereby agree that this policy, if issued, is issued in reliance upon the truth of this application, including all requested attachments, which will be incorporated into and made a part of this policy.



---

**Applicant's Authorized Signature**

---

**Title**

---

**Date**

**MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND**

9 Campus Drive, Suite 216

Parsippany, NJ 07054

Telephone (201) 881-7632

**BULLETIN MEL 17-31**

**Date:** September 11, 2017

**To:** Fund Commissioners of Member Joint Insurance Funds

**From:** Underwriting Manager, Conner Strong & Buckelew

**Re:** 2018 Public Officials / Employment Practices Policy Changes

---

As directed by the MEL Coverage Committee, we have worked with QBE to change policy forms from the MEL's historical policy form to a more standard commercial form. The intent of moving to a new policy form is not to change coverage, but to bring the Public Officials/EPL program in line with policy language standards in the marketplace.

Full details of coverage changes will be released prior to the January 1, 2018 renewal. If you have any questions, please contact your risk management consultant, JIF Executive Director or Underwriting Manager.

**This bulletin is for information purposes only. It is not intended to be all-inclusive but merely an overview. It does not alter, amend or change your coverage. Please refer to specific policies for limits, terms, conditions and exclusions.**

cc: Fund Executive Directors  
Fund Professionals  
Risk Management Consultants



## Municipal Excess Liability Residual Claims Fund

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

September 6, 2017

Memo to: Burlington County Municipal Joint Insurance Fund

From: Commissioner Matchett

Re: Topics Discussed at the RCF September Meeting

---

**Request for Qualifications (RFQ):** Executive Director reported the RFQs for professional services for the 2018-2020 contract term were received for all positions by the July 21<sup>st</sup> deadline. Each position received only one response; recommendations on contract awards will be confirmed at Reorganization on January 3, 2018.

Executive Director reported the MEL and RCF Claims Committees will be working together to review the multiple responses received for the MEL Claims Administrator and Managed Care positions.

**2017 Budget Amendment:** The Board of Fund Commissioners reviewed the proposed budget amendment for Fund Year 2017 to accept the transfer of Fund Year 2013. The Board made a motion to introduce on first reading the amendments to the 2017 Budget and to schedule the Public Hearing on October 18, 2017, 10:30 a.m. at the Forsgate Country Club, Jamesburg, New Jersey.

**2018 Budget:** The Board of Fund Commissioners reviewed the proposed 2018 Budget. Executive Director reported that under the conditions of the Fund, the 2018 expenses cannot be charged directly to the contingency reserve established in the 2017 amended budget and recommended the Fund declare a dividend from the 2017 contingency surplus to offset the 2018 expenses. The Board of Fund Commissioners adopted a resolution returning the surplus from the 2017 Fund Year Contingency Account. In addition, the Board of Fund Commissioners voted to introduce the 2018 budget on first reading and to schedule the Public Hearing on October 18, 2017, 10:30 a.m. at the Forsgate Country Club, Jamesburg, New Jersey.

**Claims Committee:** The Claims Review Committee met in June, July and the morning of the Commissioner's meeting. The next Claims Review Committee is scheduled to meet October 18, 2017 at 9:00AM at the Forsgate Country Club.

**Fund Attorney:** Fund Attorney reported that the POLEPL run-off claims have been reduced to only 9 open claims.

**Next Meeting:** The next meeting of the RCF will be Wednesday October 18, 2017 at 10:30 AM at the Forsgate Country Club in Jamesburg, NJ.

<b>MUNICIPAL EXCESS LIABILITY RESIDUAL CLAIMS FUND</b>			
<b>2017 AMENDED BUDGET</b>			
	<b>2017</b>	<b>2017</b>	<b>\$</b>
	<b>BUDGET</b>	<b>Revised Budget</b>	<b>CHANGE</b>
<b>APPROPRIATIONS</b>			
MEL	286,664	12,745,531	12,458,867
BMEL	0	0	0
ATLANTIC	45,037	2,328,284	2,283,247
BERGEN	12,582	1,074,770	1,062,188
BURLCO	18,839	432,627	413,788
CAMDEN	21,662	563,970	542,308
MONMOUTH	24,844	997,570	972,726
MORRIS	18,903	1,344,276	1,325,373
NJUA	15,521	593,482	577,961
OCEAN (incl Brick) incremental inr	75,678	1,745,305	1,669,627
PMM	7,809	213,770	205,961
SOUTH BERGEN	20,201	943,425	923,224
SUBURBAN ESSEX	19,668	544,818	525,150
TRICO	28,210	698,548	670,338
SUBURBAN MUNICIPAL	3,186	257,281	254,095
CENTRAL JERSEY	74,203	1,210,231	1,136,028
NJPHA	14,993	630,896	615,903
<b>TOTAL</b>	<b>688,000</b>	<b>26,324,784</b>	<b>25,636,784</b>
<b>MUNICIPAL EXCESS LIABILITY RESIDUAL CLAIMS FUND</b>			
<b>2017 AMENDED BUDGET</b>			
	<b>2017 PROPOSED</b>	<b>2017</b>	
	<b>BUDGET</b>	<b>Revised Budget</b>	
<b>APPROPRIATIONS</b>			
CLAIMS	0	25,016,784	25,016,784
REINSURANCE PREMIUMS	78,000	78,000	0
LOSS FUND CONTINGENCY	0	620,000	620,000
<b>SUBTOTAL LOSS FUND</b>	<b>78,000</b>	<b>25,714,784</b>	<b>25,636,784</b>
<b>EXPENSES</b>			
ADMINISTRATOR	193,970	193,970	0
DEPUTY ADMINISTRATOR	65,982	65,982	0
ATTORNEY	40,157	40,157	0
CLAIMS SUPERVISION & AUDIT	58,050	58,050	0
TREASURER	37,702	37,702	0
AUDITOR	22,272	22,272	0
ACTUARY	39,761	39,761	0
MISCELLANEOUS	23,835	23,835	0
<b>SUBTOTAL</b>	<b>481,729</b>	<b>481,729</b>	<b>0</b>
EXPENSE CONTINGENCY	128,271	128,271	0
<b>SUBTOTAL EXPENSES</b>	<b>610,000</b>	<b>610,000</b>	<b>0</b>
<b>TOTAL BUDGET</b>	<b>688,000</b>	<b>26,324,784</b>	<b>25,636,784</b>



<b>MUNICIPAL EXCESS LIABILITY RESIDUAL CLAIMS FUND</b>				
<b>2018 PROPOSED BUDGET</b>				
	<b>2017 ANNUALIZED</b>	<b>2018 PROPOSED</b>	<b>\$</b>	<b>%</b>
	<b>BUDGET</b>	<b>BUDGET</b>	<b>CHANGE</b>	<b>CHANGE</b>
<b>APPROPRIATIONS</b>				
CLAIMS	0	0	0	
REINSURANCE PREMIUMS	78,000	30,000	(48,000)	-62%
LOSS FUND CONTINGENCY	0	0		
<b>SUBTOTAL LOSS FUND</b>	<b>78,000</b>	<b>30,000</b>	<b>(48,000)</b>	<b>-62%</b>
<b>EXPENSES</b>				
ADMINISTRATOR	193,970	197,849	3,879	2%
DEPUTY ADMINISTRATOR	65,982	67,302	1,320	2%
ATTORNEY	40,157	40,960	803	2%
CLAIMS SUPERVISION & AUDIT	58,050	59,211	1,161	2%
TREASURER	37,702	38,456	754	2%
AUDITOR	22,272	22,717	445	2%
ACTUARY	39,761	40,556	795	2%
MISCELLANEOUS	23,835	23,835	0	0%
<b>SUBTOTAL</b>	<b>481,729</b>	<b>490,886</b>	<b>9,157</b>	<b>2%</b>
EXPENSE CONTINGENCY	128,271	129,114	843	1%
<b>SUBTOTAL EXPENSES</b>	<b>610,000</b>	<b>620,000</b>	<b>10,000</b>	<b>2%</b>
<b>TOTAL BUDGET</b>	<b>688,000</b>	<b>650,000</b>	<b>(38,000)</b>	<b>-5.5%</b>



**New Jersey Municipal Environmental  
Risk Management Fund**

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

DATE: September 6, 2017

TO: Burlington County Municipal Joint Insurance Fund

FROM: Commissioner Jack

SUBJECT: Summary of Topics Discussed at E-JIF Meeting

---

**REGULATORY AFFAIRS** - Perma filed the 2016 Year End Audit, Certification of the Audit adopted by the Executive Committee, Actuarial Valuation and Actuarial Certification with the Department of Banking and Insurance. In addition, the Synopsis of Audit was published in the Fund's newspaper.

**2018 BUDGET PROCESS** – Attached to this report, is the 2018 draft budget. The Finance Committee met on August 30, 2017 and recommended the 2018 budget as presented. The budget was introduced and will be adopted at the Public Hearing scheduled for October 18, 2017.

**2017 DIVIDEND** - The Finance Committee is recommending a 2017 dividend of \$1,000,000. Resolution #22-17 authorizing a total return dividend of \$1,000,000 was adopted by the Executive Board.

**RFQ RESULTS** - The EJIF advertised all fund professional positions, except for Environmental Engineer and Legislative Agent, for fund years 2018-2020 pursuant to the Fair and Open process. The results of the RFQ were reviewed by the Board. Recommendations will be presented at the re-organization meeting in January.

**WEB SITE-** The EJIF's web site is up and running and can be found at [www.NJEJIF.org](http://www.NJEJIF.org).

**NEXT MEETING-** The next meeting of the EJIF is scheduled for October 18, 2017 at the Forsgate CC, Jamesburg.

NEW JERSEY MUNICIPAL ENVIRONMENTAL RISK MANAGEMENT FUND					
2018 BUDGET BASED ON 2010 CENSUS					
	8/31/2017 10:47	2017	2018		
		TOTAL	TOTAL	CHANGE	CHANGE
	I. Claims and Excess Insurance			\$	%
	Claims				
1	Non-Site Specific	385,675	299,024	(86,651)	-22.5%
2	Site Specific	336,967	353,432	16,465	4.9%
3	Legal Defense	1,135,151	1,036,097	(99,054)	-8.7%
4	Superfund Buyout	648,372	625,632	(22,740)	-3.5%
5	LFC	14,569	14,860	291	2.0%
6	<b>Total Loss Fund</b>	<b>2,520,733</b>	<b>2,329,045</b>	<b>(191,688)</b>	<b>-7.6%</b>
7					
8	II. Expenses, Fees & Contingency				
9	Professional Services				
10	Actuary	61,702	62,936	1,234	2.0%
11	Attorney	72,828	74,285	1,457	2.0%
12	Auditor	15,339	15,646	307	2.0%
13	Executive Director	249,332	274,265	24,933	10.0%
14	Treasurer	18,919	19,297	378	2.0%
15	Legislative Agent	45,000	45,000	-	0.0%
16	Underwriting Managers	212,969	217,229	4,259	2.0%
17	Environmental Services	408,790	416,965	8,176	2.0%
18	Claims Administration	25,168	25,671	503	2.0%
19					
20	<b>Subtotal - Contracted Prof Svcs</b>	<b>1,110,046</b>	<b>1,151,294</b>	<b>41,247</b>	<b>3.7%</b>
21					
22	Non-Contracted Services				
23	Postage	5,473	5,473	-	0.0%
24	Printing	4,250	4,250	-	0.0%
25	Telephone	2,423	2,423	-	0.0%
26	Expenses contingency	15,834	15,834	-	0.0%
27	Member Testing	8,233	8,233	-	0.0%
28					
29	<b>Subtotal - Non-contracted svcs</b>	<b>36,213</b>	<b>36,213</b>	<b>-</b>	<b>0.0%</b>
30					
31	<b>Subtotal-Contracted/Non-contra</b>	<b>1,146,259</b>	<b>1,187,507</b>	<b>41,247</b>	<b>3.6%</b>
32					
33	Excess Aggregate Insurance	530,235	546,142	15,907	3.0%
34					
35	General Contingency	72,310	73,756	1,446	2.0%
36					
37	<b>Total Exp, Fees &amp; Contingency</b>	<b>1,748,804</b>	<b>1,807,404</b>	<b>58,601</b>	<b>3.4%</b>
38					
39	<b>TOTAL JIF APPROPRIATIONS</b>	<b>4,269,537</b>	<b>4,136,449</b>	<b>(133,087)</b>	<b>-3.1%</b>

**RESOLUTION NO. 2017-**

**RESOLUTION TO RENEW MEMBERSHIP NEW JERSEY MUNICIPAL  
ENVIRONMENTAL RISK MANAGEMENT FUND**

**WHEREAS**, the **New Jersey Municipal Environmental Risk Management Fund** has been organized to provide Third Party Liability, First Party Coverage, Public Officials Liability, De Minimus Abandoned Toxic Waste Sites Buy-Out, Legal Services and Storage Tank Systems Coverages to its member Local Units; and,

**WHEREAS**, it has been determined that environmental impairment liability coverage is available from the **New Jersey Municipal Environmental Risk Management Fund**, hereinafter referred to as "E-JIF" as created under Chapter C.372 Laws of 1983 (N.J.S.A. 40A:10-36 et seq.); and,

**WHEREAS**, said statutes and the regulations pertaining thereto contain elaborate restrictions and safeguards concerning the safe and efficient administration of the public interest entrusted to such a Fund; and

**WHEREAS**, the **Executive Committee/Fund Commissioners** of the **Burlington County Municipal Joint Insurance Fund** has determined that membership in the E-JIF is in the best interests of the member municipalities.

**NOW THEREFORE BE IT RESOLVED** that the **Executive Committee/Fund Commissioners** of the **Burlington County Municipal Joint Insurance Fund** do hereby resolve and agree to renew their membership in the E-JIF for a period of three (3) years, effective January 1, 2018; and

**BE IT FURTHER RESOLVED** that the application for membership is for the purpose of obtaining the following types of coverages:

- |             |  |
|-------------|--|
| Section I   | Third Party Liability                          |
| Section II  | First Party Coverage                           |
| Section III | Public Officials Liability                     |
| Section IV  | De Minimus Abandoned Toxic Waste Sites Buy Out |
| Section V   | Legal Services                                 |
| Section VI  | Storage Tank Systems                           |

**BE IT FURTHER RESOLVED** that the Chairman of the **Burlington County Municipal Joint Insurance Fund** or other authorized representative, is authorized and directed to execute any and all written agreements necessary for membership in the E-JIF including, but not limited to, the Indemnity and Trust Agreement in order to implement membership by **the Burlington County Municipal Joint Insurance Fund** in the E-JIF according to its Bylaws, Chapter C.372 Laws of 1983 (NJSA 40A:10-36 et seq.), administrative regulations and any other statutes or regulations pertaining thereto.

**BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND**

**BY:** \_\_\_\_\_ **Attest:** \_\_\_\_\_  
Chairperson Secretary

Date: \_\_\_\_\_



**NEW JERSEY MUNICIPAL ENVIRONMENTAL RISK MANAGEMENT FUND  
INDEMNITY AND TRUST AGREEMENT**

**THIS AGREEMENT** made this 19th day of September 2017 in the County of Burlington by and Between: The New Jersey Municipal Environmental Risk Management Fund, hereinafter referred to as "E-JIF", and the **Burlington County Municipal Joint Insurance Fund**, hereinafter referred to as the FUND.

**WITNESSETH:**

**WHEREAS**, several local governmental units have formed an Environmental Impairment Liability Joint Insurance Fund as authorized and described in NJSA 40A:10-36 et seq. and the administrative regulations promulgated pursuant thereto and;

**WHEREAS**, the FUND has agreed to become a member of the E-JIF and to share in the obligations and benefits flowing from such membership with other members of the E-JIF in accordance with and to the extent provided for in the bylaws of the E-JIF and in consideration of such obligations and benefits to be shared by the membership of the E-JIF.

**NOW THEREFORE**, be it agreed as follows:

1. The FUND accepts the E-JIF's bylaws as approved and adopted and agrees to be bound by and to comply with each and every provision of the said bylaws, the pertinent statutes and administrative regulations pertaining to same and as set forth in the Risk Management Plan.
2. The FUND agrees to participate in the E-JIF with respect to the types of insurance listed in the FUND's Resolution to Join.
3. The FUND agrees to become a member of the E-JIF for an initial period not to exceed three (3) years, effective January 1, 2018 and ending December 31, 2020.
4. The FUND certifies that it has not defaulted on any claims if self-insured and has not been canceled for non-payment of insurance premiums for a period of at least two (2) years prior to the date hereof.
5. In consideration of membership in the E-JIF, the FUND agrees that it shall jointly and severally assume and discharge the liability of each and every member of the E-JIF, all of whom as a condition of membership in the E-JIF shall execute a verbatim counterpart of this Agreement and by execution hereof the full faith and credit of the FUND is pledged to the punctual payment of any sums which shall become due to the E-JIF in accordance with the bylaws thereof, this Agreement, the E-JIF's Risk Management Plan or any applicable statute.

6. If the E-JIF in the enforcement of any part of this Agreement shall incur necessary expense or become obligated to pay attorney's fees and/or court costs, the FUND agrees to reimburse the E-JIF for all such reasonable expenses, fees and costs on demand.
7. The FUND and the E-JIF agree that the E-JIF shall hold all monies paid by the FUND to the E-JIF as fiduciaries for the benefit of E-JIF claimants, all in accordance with administrative regulations.
8. The E-JIF has established a Trust Account entitled "Claims or Loss Retention Fund. "The E-JIF shall maintain the Trust Account in accordance with NJSA 40A:10-36 et seq., NJSA 40A:5-1 and such other regulations or statutes as may be applicable. More specifically, the Trust Account shall be utilized solely for the payment of claims, allocated claim expense and excess insurance or reinsurance premiums for each such risk or liability or as "surplus" as such term is defined by the administrative regulations.
9. Each FUND who shall become a member of the E-JIF shall be obligated to execute this Agreement.

**BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND**

**BY:** \_\_\_\_\_ **Attest:** \_\_\_\_\_  
Chairperson Secretary

Date: \_\_\_\_\_

**NEW JERSEY MUNICIPAL ENVIRONMENTAL RISK MANAGEMENT FUND**

**BY:** \_\_\_\_\_