



AGENDA PACKET



Tuesday, October 17, 2017 at 4:00 PM

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

WWW.BURLCOJIF.ORG

BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND

**Hainesport Municipal Building
One Hainesport Center, Hainesport, NJ
Tuesday, October 17, 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. Correspondence.....Handout
 - A. Letter of Resignation – Recording Secretary
 - B. Resolution 2017-____ Authorizing the Appointment of a Recording Secretary from October 1, 2017 through December 31, 2017 – **Motion – Roll Call**
- VII. Approval of Minutes
 - A. Adoption of the **September 19, 2017** Meeting Minutes.....Pages 1-16
 - B. Adoption of the **September 19, 2017** Closed Session Minutes.....Handout

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

The Closed Session Minutes shall not be released to the public until the reason(s) for their remaining confidential is no longer applicable and the Fund Solicitor has an opportunity to review them.
- VIII. Executive Director's Report.....Pages 17-44
 - A. Lost Time Accident Frequency Reports.....Pages 20-21
 - B. Certificates of Insurance..... Pages 22-24
 - C. 2016 Safety Incentive Program Awards.....Page 25
 - D. 2017 Optional Safety Budget.....Page 26
 - E. 2017 Wellness Incentive.....Page 27
 - F. Employment Practices Liability Coverage UpdatePage 28
 - G. EPL/Cyber Risk Management Budget.....Page 29
 - H. EPL Helpline – Authorized Contact List.....Page 30
 - I. Financial Fast Track Report.....Page 31
 - J. Regulatory Filing Checklists.....Pages 32-33
 - K. Capehart & Scatchard Updates..Pages 34-41
 - L. Statutory Bond Status.....Page 42
 - M. Skateboard Park Approval Status.....Page 43
 - N. Elected Officials Training – Save the Dates.....Page 44

O.	MEL Cyber Risk Management Program	
P.	Website	
Q.	New Member Activity	
IX.	Solicitor's Report	
X.	Safety Director's Report	
A.	Activity Report	Pages 45-51
B.	MSI Bulletin: Safety in the Office.....	Pages 52-53
C.	MSI Video: Office Safety.....	Page 54
XI.	Claims Administrator's Report	
A.	Lessons Learned from Losses –October 2017.....	Page 55
XII.	Wellness Director Report	
A.	Monthly Activity Report.....	Pages 56-57
B.	Corner Connection	Pages 58-62
C.	Exercise of the Month:	Page 63
D.	In the Spotlight: Delanco!.....	Page 64
XIII.	Managed Health Care Report	
A.	Summary Report	Page 65
B.	Average Number of Days to Report a Claim.....	Page 66
C.	Transitional Duty Summary Report.....	Page 67
D.	PPO Savings & Penetration Reports.....	Pages 68-69
E.	Paid Provider by Specialty.....	Page 70
F.	Top 5 Provider by Specialty.....	Page 71
G.	Nurse Case Management Report.....	Page 72
XIV.	Treasurer's Report as of September 30, 2017	Pages 73-99
A.	Investment Report	
B.	Loss Run Payment Registers	
C.	Fund Status	
D.	Disbursements	
E.	October Bill List.....	Page 100
F.	Motion to approve the Payment Register & Bill Lists– Motion – Roll Call	
XV.	Committee Reports	
A.	Safety Committee Meeting Minutes– September 19, 2017.....	Pages 101-134
B.	Finance Committee Meeting Report – October 6, 2017.....	Verbal
C.	Strategic Planning Committee Meeting Report – October 17, 2017.....	Verbal
XVI.	MEL/RCF/E-JIF Reports	
	Nothing to Report	

XVII. Miscellaneous Business

- A. AGRiP Report: D. Matchett, Shamong.....Pages 135-136

<p style="text-align: center;">The next meeting will be held on Tuesday, November 21, 2017 at 4:00 PM at the Hainesport Municipal Building, One Hainesport Circle, Hainesport, NJ</p>
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XVIII. Meeting Open to Public Comment

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

XIX. Closed Session – Resolution 2017- _____ Authorizing a Closed Session of the Burlington County Municipal Joint Insurance Fund to discuss matters affecting the protection of safety and property of the public and to discuss pending or anticipated litigation and/or contract negotiations – **Motion - Roll Call**

- A. Professionals' Reports
1. Claims Administrator's Report
 - a. Review of PARs over \$10,000
 2. Executive Director's Report
 3. Safety Director's Report
 4. Solicitor's Report
- B. Reopen Public Portion of Meeting – **Motion – All in Favor**

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

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

XXII. Motion to Adjourn Meeting – **Motion – All in Favor**

**BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND
HAINESPORT TOWNSHIP MUNICIPAL BUILDING
1 HAINESPORT CENTRE, RTE 537
HAINESPORT, NEW JERSEY**

SEPTEMBER 19, 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, September 19, 2017 at 4:00PM, prevailing time. Chair Keller, **Springfield**, presiding. The meeting was called to order at 4:00PM.

FLAG SALUTE

STATEMENT OF COMPLIANCE WITH OPEN PUBLIC MEETING ACT

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

ROLL CALL

Amanda Somes, **Bass River Twp**
Rich Wolbert, **Beverly City**
Grace Archer, **Bordentown City**
Michael Theokas, **Bordentown Twp**
Glenn McMahon, **Chesterfield Twp**
Jeffrey Hatcher, **Delran Twp**
Gene DiFilippo, **Edgewater Park Twp**
Patricia Hansell, **Fieldsboro Borough**
Richard Brook, **Florence Twp**
Paula Kosko, **Hainesport Twp**
Mike Fitzpatrick, **Mansfield Twp**
Kathy Burger, **Medford Twp**
Jerry Mascia, **Alternate, Mt. Laurel Township**
John Gural, **Palmyra Borough**
Dennis Gonzalez, **Pemberton Township**
David Matchett, **Shamong**
J. Paul Keller, **Springfield Twp**
Doug Cramer, **Tabernacle Twp**
Maria Carrington, **Westampton Twp**
James Ingling, **Wrightstown Borough**

Absent Fund Commissioners were:

Mike Templeton, **Delanco Twp**
Mike Mansdoerfer, **Lumberton Twp**
Mary Picariello, **North Hanover Twp**
Donna Mull, **Pemberton Borough**
Meghan Jack, **Riverside Twp**
Kathy Hoffman, **Southampton Twp**
Maryalice Brown, **Woodland Twp**

Those also in attendance were:

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

ACTING SECRETARY APPOINTMENT

Motion by Mr. Cramer, seconded by Mr. Mascia, to appoint Commissioner McMahon as Acting Secretary in the absence of Fund Secretary Jack. All in favor. Motion carried.

APPROVAL OF THE OPEN & CLOSED SESSION MINUTES

Chair Keller presented the meeting minutes of the July 18, 2017 meeting of the Fund, as found in the agenda packet, for approval.

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

Motion by Mr. McMahon, seconded by Mr. Gural, to approve the Open & Closed session meeting minutes of the July 18, 2017 meeting of the Fund as presented. Motion carried.

The Closed Session minutes of the July 18, 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 July 18, 2017 meeting were collected at this time.

EXECUTIVE DIRECTOR'S REPORT

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

Lost Time Accident Frequency Report– Mr. Miola stated that the Lost Time Accident Frequency Summary and Statewide Recap for June and July 2017 were included in his report.

Certificates of Insurance - Mr. Miola asked that the Certificates of Insurance issued for the month of July and August 2017 be included as part of the meeting and was included in the agenda packet.

2016 Safety Incentive Program Awards – Mr. Miola asked that all members review available balances for this program. He noted that the deadline to claim or encumber these funds was November 30, 2017.

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

2017 Wellness Incentive Program Allowance – Mr. Miola stated that a report detailing the available balance for each member for the 2016 Wellness Incentive Program was included in the agenda packet. Instructions on claiming the funds were emailed to all members on January 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. Miola asked members to review the attached status report for the member's individual deductibles. He reminded the members that they must update their Plan of Risk Management to be eligible for the lower co-pay and deductible.

EPL/Cyber Risk Management Budget – Mr. Miola 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. Miola asked members to review the attached list for accuracy especially during this reorganization process. He noted the resolution for this is on the JIF website at www.burlcojif.org. Please contact the Executive Director's office with any questions.

Financial Fast Track – Mr. Miola noted that the Financial Fast Track Report for June and July, 2017 were included in his report. 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**.

Regulatory Filing Checklists - – Mr. Miola noted that there were two regulatory filing checklists in his report and they provide an outline of required reporting to the Departments of Banking and Insurance and Community Affairs on an annual and monthly basis.

Capehart & Scatchard Updates – Mr. Miola noted that the Capehart & Scatchard updates are in the agenda packet and provide valuable information regarding WC, ADA and FMLA issues.

Statutory Bond Status – Mr. Miola reminded members to review the latest listing of the Statutory Bonds issued by the MEL for JIF members. These are issued to the individual, NOT the position. Members should review this list as some changes might have occurred at municipal reorganization meetings requiring new bonds to be issued.

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

Renewing Members – Mr. Miola stated that as of September 13, 2017 his office has received Agreements and Resolutions from: Bass River, Beverly, Bordentown Twp., Delran, North Hanover, Palmyra, Riverside, Springfield and Woodland. His office is still waiting on Agreement and Resolutions from: Hainesport, Mt. Laurel and Shamong.

Quarterly Attendance – Mr. Miola stated that a report detailing attendance records through the second quarter of the 2017 Fund Year was included in the agenda packet for the members to review.

Elected Officials – Save the Date – Mr. Miola stated that 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

MEL Cyber Risk Management Program – Mr. Miola stated that the MEL is in the process of developing a Cyber Risk Management Program that will be presented to all the 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.

Qual Lynx Memo – Mr. Miola stated that a memorandum from Ann Noble, President and CEO of Qual-Lynx, in regard to her resignation as President of Qual Lynx and the new management team, was included in his report.

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

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

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

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

SOLICITOR'S REPORT

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

MEL EPL/POL Meeting– Mr. DeWeese stated that he attended the MEL EPL/POL meeting which involved several Fund Solicitors. He noted that there was a great discussion regarding the handling of EPL/POL claims, a good exchange of ideas and it certainly will assist us going forward. He noted that there was a representative at the meeting from Summit Risk and consulted as to some of the defense issues regarding these types of claims.

SAFETY DIRECTOR'S REPORT

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

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

Safety Director's Bulletins – He noted that there were four (4) bulletin(s);

- *Preventing Heat-Related Illnesses*
- *Resources for School Crossing Guard Safety Programs*
- *Ticks & Tick-Bourne Diseases*
- *Firefighter Fitness for Duty and Medical Evaluations*

2018 Class Request List – He noted that the deadline to host a class has been extended to September 29, 2017.

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 – September

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 hurricane preparedness. He noted the following:

- Make sure flood policies are in place on buildings that are in a flood zone. Discuss this with your 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 Qual-Lynx as soon as possible
- Report the claim to FEMA as soon as possible and understand FEMA “mitigation” (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)
- Keep all receipts and rental agreements

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 Palmyra, Bass River, Woodland Twp, Shamong, Florence, Delanco, Medford and Westampton completed Wellness events in August. Lumberton, Pemberton Borough, Pemberton Twp, Tabernacle, North Hanover, Delanco and Chesterfield have presentations scheduled for September
- Lumberton is having a “Movement vs. Exercise” presentation
- Pemberton Twp is having a presentation on the benefits of Acupuncture
- North Hanover is having the ShopRite Dietitian present healthy lunch options and effects of energy drinks
- Mansfield is having a smoking cessation presentation
- Delanco is having Stress Management Sessions with neighboring municipalities. A Lunch & learn event for the Police Department is also scheduled
- Palmyra held a Mini-Health Fair on August 29th

- Pemberton is having a Fall Wellness Day on September 29th and Hainesport will hold one on October 18th
- Wellness Incentive Allowances must be encumbered by November 30, 2017
- **September Wellness Newsletter** - She noted that the September 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 July and August, 2017.

Lost Time v. Medical Only Cases

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

	<i>July</i>	<i>August</i>	<i>YTD</i>
<i>Lost Time</i>	<i>1</i>	<i>2</i>	<i>14</i>
<i>Medical Only</i>	<i>8</i>	<i>8</i>	<i>79</i>
<i>Report Only</i>	<i>7</i>	<i>4</i>	<i>35</i>
<i>Total Intakes</i>	<i>16</i>	<i>14</i>	<i>128</i>
<i>Report Only % of Total</i>	<i>43.8%</i>	<i>28.6%</i>	<i>27.3%</i>
<i>Medical Only/Lost Time Ratio</i>	<i>89:11</i>	<i>80:20</i>	<i>85:15</i>
<i>Average Days to Report</i>	<i>3.6</i>	<i>2.1</i>	<i>2.6</i>

Transitional Duty Report

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

<i>Transitional Duty Summary Report</i>	<i>YTD</i>
<i>Transitional Duty Days Available</i>	<i>1,082</i>
<i>Transitional Duty Days Worked</i>	<i>879</i>
<i>% of Transitional Duty Days Worked</i>	<i>81.2%</i>
<i>Transitional Duty Days Not Accommodated</i>	<i>203</i>
<i>% of Transitional Duty Days Not Accommodated</i>	<i>18.8%</i>

PPO Penetration Report:

Ms. Beatty presented the PPO Penetration Report:

<i>PPO Penetration Rate</i>	<i>July</i>	<i>August</i>
<i>Bill Count</i>	<i>147</i>	<i>142</i>
<i>Original Provider Charges</i>	<i>\$78,758</i>	<i>\$155,399</i>

<i>Re-priced Bill Amount</i>	\$28,819	\$53,898
<i>Savings</i>	\$49,939	\$101,502
<i>% of Savings</i>	63.4%	65.3%
<i>Participating Provider Penetration Rate - Bill Count</i>	98.0%	93.7%
<i>Participating Provider Penetration Rate – Provider Charges</i>	97.7%	75.9%
<i>EPO Provider Penetration Rate - Bill Count</i>	95.5%	88.6%
<i>EPO Provider Penetration Rate – Provider Charges</i>	97.8%	92.6%

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 **August 31, 2017**, a copy of which was provided to the membership in the agenda packet.

Investment Interest

Interest received or accrued for the current month totaled \$34,762.48. This generated an average annual yield of 1.16%. After including an unrealized net gain of \$37,250.08 in the asset portfolio, the yield was 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 market value of \$14,875,836.48 vs. the amount invested. The 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 eight (8) obligations with maturity greater than one year.

Receipt Activity for the Period

	Monthly	YTD
Subrogation Receipts	\$25,213.00	\$94,207.24
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	

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

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.

Loss Run Payment Register – July & August 2017

Mr. Tontarski stated that report included in the agenda packet shows net claim activity during the reporting period for claims paid by the Fund and claims payable by the Fund at period end in the amount of \$468,293.64. The claim detail shows 450 claim payments issued.

Bill List – Ratification of August 2017

For the Executive Committee's consideration, Mr. Tontarski presented the August 2017 Bill List in the amount of \$75,027.89.

Bill List – September 2017

For the Executive Committee's consideration, Mr. Tontarski presented the September 2017 Bill List in the amount of \$69,352.34.

Chair Keller entertained a motion to approve the August 2017 Loss Run Payment Register, August 2017 and September 2017 Bill Lists as presented.

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

Motion by Mr. McMahon, seconded by Mr. Mascia, to approve the *August 2017 Loss Run Payment Register August 2017 and September 2017 Bill Lists* as presented.

ROLL CALL *Yeas*

Amanda Somes, **Bass River Twp**
Rich Wolbert, **Beverly City**
Grace Archer, **Bordentown City**
Michael Theokas, **Bordentown Twp**
Glenn McMahon, **Chesterfield Twp**
Jeffrey Hatcher, **Delran Twp**
Gene DiFilippo, **Edgewater Park Twp**
Patricia Hansell, **Fieldsboro Borough**
Richard Brook, **Florence Twp**
Paula Kosko, **Hainesport Twp**
Mike Fitzpatrick, **Mansfield Twp**
Kathy Burger, **Medford Twp**
Jerry Mascia, **Alt, Mt. Laurel Township**
John Gural, **Palmyra Borough**
Dennis Gonzalez, **Pemberton Township**

David Matchett, **Shamong**
J. Paul Keller, **Springfield Twp**
Doug Cramer, **Tabernacle Twp**
Maria Carrington, **Westampton Twp**
James Ingling, **Wrightstown Borough**

Nays: None
Abstain: None

Motion carried by unanimous vote.

COMMITTEE REPORTS

STRATEGIC PLANNING COMMITTEE

Ms. Burger stated that the Committee met on July 18, 2017 and a copy of the meeting minutes was included in the agenda packet.

FINANCE COMMITTEE

Mr. Hatcher stated that the Committee met on August 17, 2017 and a copy of the meeting minutes were included in the agenda packet.

Resolution 2017-30 – Authorizing Release of Surplus

Mr. Hatcher stated that the Finance Committee recommended to release \$700,000.00 surplus to the members.

Chair entertained a motion to approve the Resolution 2017-30, Authorizing Refund of Closed Year Accounts (2004-2013) Surplus as presented.

Motion by Mr. McMahon, seconded by Mr. Gural, to approve the Resolution 2017-30, Authorizing Refund of Closed Year Accounts (2004-2013) Surplus as presented.

ROLL CALL *Yeas*

Amanda Somes, **Bass River Twp**
Rich Wolbert, **Beverly City**
Grace Archer, **Bordentown City**
Michael Theokas, **Bordentown Twp**
Glenn McMahon, **Chesterfield Twp**
Jeffrey Hatcher, **Delran Twp**
Gene DiFilippo, **Edgewater Park Twp**
Patricia Hansell, **Fieldsboro Borough**
Richard Brook, **Florence Twp**
Paula Kosko, **Hainesport Twp**
Mike Fitzpatrick, **Mansfield Twp**
Kathy Burger, **Medford Twp**
Jerry Mascia, *Alt*, **Mt. Laurel Township**
John Gural, **Palmyra Borough**

Dennis Gonzalez, **Pemberton Township**
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.

MEL Fiduciary Disclosure

Mr. Hatcher stated that the MEL Fiduciary Disclosure was included in the agenda packet for the members to review.

SAFETY COMMITTEE

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

Semi-Annual Safety Director's Loss Control Report

Mr. Cramer stated that the committee reviewed the loss control reports.

JIF/MEL Loss Ratio

Mr. Cramer stated that the MEL is at 25.8% which is excellent and he thanked the everyone for their efforts and continued support.

2018 Regional Training Schedule

Mr. Cramer stated that if the Fund Commissioners have any suggestions to contact the Executive Director's office.

MEL Safety Institute

Mr. Cramer stated that the members have until September 29th to request classes.

PEOSHA Advisory Committee

Mr. Cramer noted that PEOSHA is in Burlington County so if they have not visited your Public Works Department or Fire Department they will be shortly.

Firefighter Ad Hoc Committee

Mr. Cramer stated that the Safety Committee is discussing ways for improvement in 2018.

Resolution 2017-31 – Amending Resolution 2017-03 and Authorizing an Amendment to the 2017 Right To Know Contract between the BURLCO JIF and J.A. Montgomery

Motion by Mr. McMahon, seconded by Mr. Mascia, approving Resolution 2017-31 amending Resolution 2017-03 and authorizing an amendment to the 2017 Right To Know Contract between the BURLCO JIF and J.A. Montgomery.

ROLL CALL *Yeas*

Amanda Somes, **Bass River Twp**
Rich Wolbert, **Beverly City**
Grace Archer, **Bordentown City**
Michael Theokas, **Bordentown Twp**
Glenn McMahon, **Chesterfield Twp**
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Doug Cramer, **Tabernacle Twp**
Maria Carrington, **Westampton Twp**
James Ingling, **Wrightstown Borough**

Nays: None
Abstain: None

Motion carried by unanimous vote.

MEL REPORT

The MEL met on September 6, 2017 and a copy of the meeting minutes were included in the agenda packet.

RCF REPORT

Mr. Matchett stated that the Residual Claims Fund met and reviewed the 2018 Budget and the RFQs for professional services for the 2018-2020 contract term were received.

EJIF REPORT

Mr. Matchett stated that the Environmental JIF met and reviewed the 2018 Budget and the RFQs for professional services for the 2018-2020 contract term were received. He noted that there is a growing concern regarding Above Ground Storage Tanks with underground piping. He noted

that there will be a meeting held on October 24th at Haddonfield Municipal Building from 10am-12pm for this issue and the Public Works Manager will get credit for attendance.

Resolution 2017-32 – Renew Membership in the EJIF

Motion by Mr. Cramer, seconded by Mr. McMahon, to Renew Membership in the Environmental Joint Insurance Fund.

ROLL CALL	Yeas
	Amanda Somes, Bass River Twp
	Rich Wolbert, Beverly City
	Grace Archer, Bordentown City
	Michael Theokas, Bordentown Twp
	Glenn McMahon, Chesterfield Twp
	Jeffrey Hatcher, Delran Twp
	Gene DiFilippo, Edgewater Park Twp
	Patricia Hansell, Fieldsboro Borough
	Richard Brook, Florence Twp
	Paula Kosko, Hainesport Twp
	Mike Fitzpatrick, Mansfield Twp
	Kathy Burger, Medford Twp
	Jerry Mascia, Alt, Mt. Laurel Township
	John Gural, Palmyra Borough
	Dennis Gonzalez, Pemberton Township
	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.

MISCELLANEOUS BUSINESS

Next Meeting

Chair Keller noted that the next meeting of the BURLCO JIF will take place on **Tuesday, October 17, 2017 at 4:00 PM** at the **Hainesport Municipal Building, Hainesport, NJ.**

PUBLIC COMMENT

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

EXECUTIVE SESSION MEETING – Resolution #2017-33

Chair Keller entertained a motion to go into a closed session to discuss matters affecting the protection and safety of the public and to discuss pending or anticipated litigation and/or contract negotiations.

Motion by Mr. McMahon, seconded by Mr. Cramer, to Adopt ***Resolution #2017-33***. 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. Gural, seconded by Mr. McMahon, to reopen the public portion of the meeting. All in favor. Motion carried.

APPROVAL OF CLAIMS PAYMENTS

Chair Keller asked for a motion for *Approval of Claims Payment* on the following claims as presented in Closed Session.

<i>Workers' Compensation</i>	<i>Property</i>	<i>General Liability</i>
<i>001200940</i>	<i>2018110007</i>	<i>1222715</i>
<i>2017100711</i>	<i>2017105222</i>	<i>1257068</i>
<i>001260212</i>	<i>2017099804</i>	<i>1208676</i>
<i>2018109886</i>		<i>1210439</i>
<i>2018108894</i>		
<i>001211009</i>		
<i>001242371</i>		
<i>001242784</i>		
<i>001235103</i>		
<i>001260310</i>		

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

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

ROLL CALL *Yeas*

Amanda Somes, **Bass River Twp**
Rich Wolbert, **Beverly City**
Grace Archer, **Bordentown City**

Michael Theokas, **Bordentown Twp**
Glenn McMahon, **Chesterfield Twp**
Jeffrey Hatcher, **Delran Twp**
Gene DiFilippo, **Edgewater Park Twp**
Patricia Hansell, **Fieldsboro Borough**
Richard Brook, **Florence Twp**
Paula Kosko, **Hainesport Twp**
Mike Fitzpatrick, **Mansfield Twp**
Kathy Burger, **Medford Twp**
Jerry Mascia, *Alt*, **Mt. Laurel Township**
John Gural, **Palmyra Borough**
Dennis Gonzalez, **Pemberton Township**
David Matchett, **Shamong**
J. Paul Keller, **Springfield Twp**
Doug Cramer, **Tabernacle Twp**
Maria Carrington, **Westampton Twp**
James Ingling, **Wrightstown Borough**

Nays: None
Abstain: None

Motion carried by unanimous vote.

AUTHORIZATION TO ABANDON SUBROGATION – APPROVAL

There were four (4) abandonment of Subrogation claim(s) presented in Closed Session.

#001242371 - \$2,025.63

#001242784 - \$2,225.06

#001235103 - \$1,270.34

#001260210 - \$2,149.06

Motion by Mr. McMahon, seconded by Mr. Mascia, to authorize to Abandon Subrogation as presented.

ROLL CALL *Yeas*

Amanda Somes, **Bass River Twp**
Rich Wolbert, **Beverly City**
Grace Archer, **Bordentown City**
Michael Theokas, **Bordentown Twp**
Glenn McMahon, **Chesterfield Twp**
Jeffrey Hatcher, **Delran Twp**
Gene DiFilippo, **Edgewater Park Twp**
Patricia Hansell, **Fieldsboro Borough**
Richard Brook, **Florence Twp**
Paula Kosko, **Hainesport Twp**
Mike Fitzpatrick, **Mansfield Twp**

Kathy Burger, **Medford Twp**
Jerry Mascia, *Alt*, **Mt. Laurel Township**
John Gural, **Palmyra Borough**
Dennis Gonzalez, **Pemberton Township**
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.

MOTION TO ADJOURN

Chair Keller entertained a motion to adjourn the September 19, 2017 meeting of the BURLCO JIF.

Motion by Mr. Cramer, seconded by Mr. McMahon, to adjourn the September 19, 2017 meeting of the BURLCO JIF. All in favor. Motion carried.

The meeting was adjourned at 5:08pm.

Brenda Smith,
Recording Secretary for

GLENN MCMAHON, ACTING SECRETARY



To: Fund Commissioners
From: Paul J. Miola, CPCU, ARM, Executive Director
Date: October 17, 2017
Re: **Executive Director's Report**

A. Lost Time Accident Frequency Report – (pgs. 20-21)

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

B. Certificates of Insurance (pgs. 22-24)

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

C. 2016 Safety Incentive Program Awards (pg. 25)

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. 26)

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. 27)

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. 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 (pg. 31)

The Financial Fast Track Report as of August 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 August 31, 2017 was \$11,308,522.

J. Regulatory Filing Checklists (pgs. 32-33)

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. 34-41)

John Geaney, Esq. of the law firm of Capehart & Scatchard periodically provides updates on court cases dealing with workers' compensation, ADA and FMLA issues. Copies of his latest updates are included for your information.

L. Statutory Bond Status (pg. 42)

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. 43)

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. Elected Officials – Save the Date (pg. 44)

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

O. 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.

P. WEBSITE (WWW.BURLCOJIF.ORG)

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

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

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

Q. New Member Activity

Nothing to Report.

Burleo JIF										
2017 LOST TIME ACCIDENT FREQUENCY										
DATA VALUED AS OF August 31, 2017										
MEMBER_ID	MEMBER	**	# CLAIMS FOR	Y.T.D. LOST TIME	2017 LOST TIME	2016 LOST TIME	2015 LOST TIME	MEMBER	TOTAL RATE	
		*	8/31/2017	ACCIDENTS	FREQUENCY	FREQUENCY	FREQUENCY		2017 - 2015	
1	75 BEVERLY		0	0	0.00	5.88	4.35	1 BEVERLY	3.75	
2	76 DELANCO		0	0	0.00	3.42	0.00	2 DELANCO	1.19	
3	77 DELRAN		0	0	0.00	0.00	1.91	3 DELRAN	0.75	
4	80 HAINESPORT		0	0	0.00	0.00	1.68	4 HAINESPORT	0.65	
5	82 MANSFIELD TOWNSHIP B		0	0	0.00	0.00	0.00	5 MANSFIELD TOWNSHIP	0.00	
6	83 MEDFORD TOWNSHIP		0	0	0.00	1.56	1.25	6 MEDFORD TOWNSHIP	1.06	
7	84 RIVERSIDE		0	0	0.00	2.50	2.44	7 RIVERSIDE	1.86	
8	85 SHAMONG		0	0	0.00	0.00	0.00	8 SHAMONG	0.00	
9	86 TABERNACLE		0	0	0.00	0.00	1.68	9 TABERNACLE	0.65	
10	456 SPRINGFIELD		0	0	0.00	0.00	1.83	10 SPRINGFIELD	0.70	
11	531 CHESTERFIELD		0	0	0.00	0.00	1.57	11 CHESTERFIELD	0.71	
12	577 BASS RIVER		0	0	0.00	0.00	3.64	12 BASS RIVER	1.28	
13	600 BORDENTOWN TOWNSHIP		0	0	0.00	2.80	0.00	13 BORDENTOWN TOWNSHIP	1.06	
14	601 NORTH HANOVER		0	0	0.00	1.98	0.00	14 NORTH HANOVER	0.70	
15	636 WRIGHTSTOWN		0	0	0.00	0.00	0.00	15 WRIGHTSTOWN	0.00	
16	642 PEMBERTON BOROUGH		0	0	0.00	2.00	2.13	16 PEMBERTON BOROUGH	1.61	
17	651 WOODLAND		0	0	0.00	2.78	3.13	17 WOODLAND	2.17	
18	679 FIELDSBORO		0	0	0.00	0.00	---	18 FIELDSBORO	0.00	
19	532 WESTAMPTON		0	1	1.22	5.26	3.33	19 WESTAMPTON	3.37	
20	81 LUMBERTON		0	1	1.48	1.16	1.27	20 LUMBERTON	1.29	
21	589 BORDENTOWN CITY		0	1	1.52	1.36	1.34	21 BORDENTOWN CITY	1.40	
22	79 FLORENCE		0	1	1.54	3.14	1.13	22 FLORENCE	2.01	
23	208 PEMBERTON		0	2	1.66	7.67	5.32	23 PEMBERTON	5.24	
24	576 MOUNT LAUREL		1	3	1.69	0.77	1.40	24 MOUNT LAUREL	1.24	
25	373 SOUTHAMPTON		0	1	1.72	0.00	1.21	25 SOUTHAMPTON	0.89	
26	78 EDGEWATER PARK		1	1	3.80	2.86	2.56	26 EDGEWATER PARK	2.99	
27	650 PALMYRA		1	2	4.17	0.00	1.44	27 PALMYRA	1.57	
Totals:			3	13	0.94	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			August 30, 2016		1.33					

2017 LOST TIME ACCIDENT FREQUENCY ALL JIFs				
		August 31, 2017		
	2017	2016	2015	TOTAL
	LOST TIME	LOST TIME	LOST TIME	RATE *
FUND	FREQUENCY	FREQUENCY	FREQUENCY	2017 - 2015
BURLINGTON	0.94	1.93	1.85	1.65
MORRIS	1.08	1.89	2.01	1.73
BERGEN	1.34	1.56	2.27	1.78
SOUTH BERGEN	1.42	2.28	2.76	2.27
CENTRAL	1.45	1.73	1.95	1.76
SUBURBAN MUNICIPAL	1.52	2.24	2.25	2.08
CAMDEN	1.55	1.35	2.55	1.75
NJ PUBLIC HOUSING	1.62	1.97	2.01	1.90
ATLANTIC	1.81	3.13	2.67	2.59
TRI-COUNTY	1.91	2.37	2.05	2.13
N.J.U.A.	1.94	3.15	2.60	2.64
SUBURBAN ESSEX	2.05	1.72	2.15	1.97
PROF MUN MGMT	2.16	2.08	3.81	2.74
OCEAN	2.35	2.19	2.24	2.25
MONMOUTH	2.95	1.76	2.19	2.19
AVERAGE	1.74	2.09	2.36	2.09
* NOTE : lost days may include claims with reserves - where claimant may not yet have had lost time				

Burlington County Municipal JIF

Certificate of Insurance Monthly Report

From 8/22/2017 To 9/21/2017

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
H - Plumstead Fire District #1 I - Township North Hanover	PO Box 267 New Egypt, NJ 08533	Evidence of Insurance as respects North Hanover Township's Fireworks event on 9/22/17.	8/22/2017 #1744579	GL AU EX WC
H - State of New Jersey, Dept of I - Township of Southampton	Health & Senior Service, Ofc of EMS PO box 360 Trenton, NJ 08625	Re: Use of Hampton Lakes Emergency Medical Services State Licensing & EMS Charting requirements. Evidence of insurance.	8/24/2017 #1744916	GL AU EX
H - Woodland Twp & Woodland Fire & I - Township of Woodland	EMS Inc. PO box 419 Chatsworth, NJ 08019	Evidence of insurance.	8/28/2017 #1745212	GL AU EX
H - NJ Department of Health I - Township of Woodland	PO Box 360 Trenton, NJ 08601	Evidence of Insurance.	8/29/2017 #1745984	GL AU EX WC
H - Vermeer North Atlantic Sales I - Township of Delran	and Service 7 Maple Avenue Lumberton, NJ 08048	RE: Vermeer TR516 Trommel Serial #56S8412M2FF003009 Certificate Holder is Additional Insured and Loss Payee if required by written contract as respects to Vermeer TR516 Trommel Serial #56S8412M2FF003009, Value of Equipment \$189,500.	8/29/2017 #1746003	GL AU EX WC OTH
H - KS State Bank I - Township of Southampton	1010 Westloop PO Box 69 Manhattan, KS 66505	RE: Ford E-450 Ambulance Certificate Holder is Additional Insured and Loss Payee if required by written contract as respects to one Ford E-450 Ambulance, VIN# 1FDXE4FSXHDC62902, value \$77,951.	8/31/2017 #1747819	GL AU EX WC OTH
H - Chesterfield Township BOE I - Township of Chesterfield	30 Saddle Way Crosswicks, NJ 08515	Re: Harvest Fest Evidence of insurance as respects Harvest Fest on 10/7/17, to be held adjacent to the Chesterfield Elementary School, 30 Saddle Way, Chesterfield, NJ. 22	9/11/2017 #1750289	GL AU EX WC

Burlington County Municipal JIF

Certificate of Insurance Monthly Report

From 8/22/2017 To 9/21/2017

H - Burlington Fire Company I - Township of Springfield	1601 Burlington Bypass Burlington Twp., NJ 08016	Re: Fire Prevention week 10/1/17 Evidence of insurance as respects Use of Burlington Fire Company's smoke house for the Jacksonville Fire Co. fire prevention event to be held on October 1, 2017.	9/11/2017 #1750296	GL AU EX WC OTH
H - New Jersey Dept of Health & I - Township of Medford	Senior Srvc Ofc of EMS Trenton, NJ 08625	Evidence of insurance as respects to Medford Fire/OEM emergency medical services.	9/11/2017 #1750370	GL AU EX WC
H - Ford Motor Credit Company I - Township of Delanco	1 American Road MD 7500 Dearborn, MI 48126	Evidence of insurance as respects a 2017 Ford Police Interceptor Utility VIN # 1FM5K8AR5HGD57717 from Ford Motor Credit Co.	9/11/2017 #1750382	GL AU EX WC OTH
H - First Presbyterian Church of I - Township of Lumberton	Moorestown 101 Bridgeboro Rd Moorestown, NJ 08057	Re: 12 passenger van Certificate holder is additional insured on the above referenced commercial general and excess liability policies if required by written contract with respects to loaning a 12 passenger van for use at the Paddle Event for the Lumberton Fall Festival on Saturday, September 23, 2017.	9/11/2017 #1750386	GL AU EX
H - South Hunterdon Regional School I - Township of Westampton	District 301 Mt. Airy Harbourton Road Lambertville, NJ 08530	RE: Open Gym Program The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to the open gym program.	9/14/2017 #1754082	GL AU EX WC
H - NJ Department of Health I - Township of Westampton	Office of EMS P.O. Box 360 Trenton, NJ 08625	Evidence of Insurance. Professional Liability is included within the General Liability Policy per the terms and conditions of the policy.	9/18/2017 #1754652	GL AU EX WC
H - Herc Rentals, Inc. I - Township of Mansfield	6951 Norwitch Drive Philadelphia, PA 19153	RE: Rental of (2) Portable Generators September 18, 2017 through December 31, 2017 Herc Rentals Inc. is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies and Loss Payee on the Property Policy if required by written	9/19/2017 #1755271	GL AU EX WC OTH

Burlington County Municipal JIF

Certificate of Insurance Monthly Report

From 8/22/2017 To 9/21/2017

		contract as respects to rental of two portable generators from September 18, 2017 through December 31, 2017: MLT6SMD Light Tower Generators, Model: MLT6SMD Value: \$9,800 Each		
H - Holy Cross Academy I - Township of Delran	Diocese of Trenton 5035 Route 130 S. Riverside, NJ 08075	RE: Use of Holy Cross Academy property and facilities for Delran Day on September 24, 2017 Holy Cross Academy, Dennis M. Guida - Principal/President, Diocese of Trenton, and Bishop David M. O'Connell are Additional Insureds on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to Use of Holy Cross Academy property and facilities for Delran Day on September 24, 2017.	9/19/2017 #1755343	GL AU EX WC
H - Family Fun Works, LLC I - Township of Lumberton	19 Kohomo Avenue Erial, NJ 08081	RE: Lumberton Fall Festival & Paddle event on Saturday, September, 28, 2017 Evidence of Insurance for Family Fun Works, LLC as respects to amusement devices supplied to the Township of Lumberton for the Lumberton Fall Festival & Paddle event on Saturday, September, 28, 2017.	9/20/2017 #1755414	GL AU EX WC
H - Ironwood Outdoor Park I - Township of Lumberton	3 Camp Drive Lumberton, NJ 08048	RE: paddle event Evidence of Insurance of use of the Ironwood Outdoor Park's parking lot for parking and walking canoes at the paddle event. No amusements involved.	9/20/2017 #1755433	GL AU EX WC
H - Ironwood Outdoor Park I - Township of Lumberton	3 Camp Drive Lumberton, NJ 08048	RE: Lumberton Fall Festival & Paddle event on Saturday, September, 28, 2017 The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to use of parking lot for parking and walking canoes at the paddle event for the Lumberton Fall Festival & Paddle event on Saturday, September, 28, 2017. No amusements involved.	9/20/2017 #1755437	GL AU EX WC
Total # of Holders: 18				

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										2,265.48				2,265.48	9.52	
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										1,650.00				1,650.00	0.00	
Tabernacle	1,650.00														0.00	1,650.00	
Westampton	1,975.00					1,975.00									1,975.00	0.00	
Woodland	1,650.00														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	\$3,915.48	\$0.00	\$0.00	\$0.00	\$36,336.61	\$16,488.39	

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										2,660.00					2,660.00	0.00	
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			920.24					1,595.00	0.00	
Palmyra	1,595.00															0.00	1,595.00	
Pemberton Boro	995.00										151.63					151.63	843.37	
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										995.00					995.00	0.00	
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	\$4,726.87	\$0.00	\$0.00	\$0.00		7,262.56	44,032.44	

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										111.25					111.25	638.75	
Bordentown Twp.	1,000.00															0.00	1,000.00	
Chesterfield	500.00									33.00						33.00	467.00	
Delanco	750.00			393.90							173.17					567.07	182.93	
Delran	1,000.00										210.00					210.00	790.00	
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										126.25					126.25	873.75	
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	\$1,806.59	\$0.00	\$804.67	\$33.00	\$620.67	\$0.00	\$0.00	\$0.00		4,384.81	16,865.19	

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 :	October 3, 2017			
Total Participating Members	27			
Complaint	26			
Percent Compliant	96.30%			
		01/01/17	2017	
	Compliant	EPL	POL	Co-Insurance
Member Name	*	Deductible	Deductible	01/01/17
BASS RIVER	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
BEVERLY	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
BORDENTOWN CITY	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
BORDENTOWN TOWNSHIP	Yes	\$ 5,000	\$ 5,000	0%
CHESTERFIELD	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
DELANCO	Yes	\$ 20,000	\$ 20,000	20% of 1st 100K
DELTRAN	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
EDGEWATER PARK	Yes	\$ 2,500	\$ 2,500	0%
FIELDSBORO	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
FLORENCE	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	f 1st 2Mil/20% of 1st 250K
* Member does NOT participate in EPL coverage				

Burlington County Municipal Joint Insurance Fund 2017 EPL/CYBER Risk Management Budget															
Member Municipality	Opening Balance	January 2017	Feb 2017	March 2017	April 2017	May 2017	June 2017	July 2017	August 2017	September 2017	October 2017	November 2017	December 2017	Paid in 2018	Remaining Balance
Bass River	200.00														200.00
Beverly	200.00														200.00
Bordentown City	200.00														200.00
Bordentown Twp.	200.00														200.00
Chesterfield	200.00														200.00
Delanco	200.00														200.00
Delran	200.00														200.00
Edgewater Park	200.00														200.00
Fieldsboro	200.00														200.00
Florence	200.00														200.00
Hainesport	200.00														200.00
Lumberton	200.00														200.00
Mansfield	200.00														200.00
Medford	200.00														200.00
Mt. Laurel	200.00														200.00
North Hanover	200.00														200.00
Palmyra	200.00														200.00
Pemberton Boro	200.00														200.00
Pemberton Twp.	200.00														200.00
Riverside	200.00														200.00
Shamong	200.00														200.00
Southampton	200.00														200.00
Springfield	200.00														200.00
Tabernacle	200.00														200.00
Westampton	200.00														200.00
Woodland	200.00														200.00
Wrightstown	200.00														200.00
Total By Line	\$5,400.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$5,400.00

Must be used by December 31, 2017

EPL Helpline

Authorized Contact Person(s)

TOWN	AUTHORIZED CONTACT PERSON	ADDITIONAL CONTACT PERSON
Bass River Township	Amanda Somes, Clerk	NA
Beverly City	Donna Snyder	Randy Miller, Mayor
Bordentown City	Grace I. Archer, Deputy City Clerk	Margaret Peak
Bordentown Township	Colleen Eckert, Clerk	N/A
Chesterfield Township	Glenn McMahon	Caryn Hoyer
Delanco Township	Richard Schwab, Administrator	Janice M. Lohr, Clerk
Delran Township	Jeffrey S. Hatcher, Administrator	Jamey Eggers, Clerk
Edgewater Park Township	Linda Dougherty, Administrator	Gene DiFilippo, Police Chief
Florence Township	Richard A. Brook, Administrator	Tom Sahol, Asst. Twp Administrator
Hainesport Township	Paula Kosko	Donna Kilburn
Lumberton Township	Dawn Merriman	Stephanie Yurko
Mansfield Township	Linda Semus, Clerk	Bonnie Grouser, Treasurer
Medford Township	Dawn Bielec	Kathy Burger
Mount Laurel Township	Maureen Mitchell	Meredith Tomczyk
North Hanover Township	Cindy Dye	Mark Keubler, Police Chief
Palmyra Borough	John Gural, Administrator	Barbara Sheipe, RMC
Pemberton Borough	Donna Mull, Clerk	Kathy Smick, Deputy Clerk
Pemberton Township	Dennis Gonzalez	Michele Brown
Riverside Township	Meghan Jack, Administrator	Susan Dydek
Shamong Township	Susan Onorato, Clerk	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

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

	<i>THIS MONTH</i>	<i>YTD CHANGE</i>	<i>PRIOR YEAR END</i>	<i>FUND BALANCE</i>
1. UNDERWRITING INCOME	650,026	5,187,001	97,390,677	102,577,678
2. CLAIM EXPENSES				
Paid Claims	326,065	1,321,762	36,644,799	38,380,350
Case Reserves	(51,242)	398,339	3,373,151	3,435,620
IBNR	221,233	535,905	1,881,327	2,339,314
Recoveries	-	-	-	-
TOTAL CLAIMS	496,056	2,256,007	41,899,277	44,155,284
3. EXPENSES				
Excess Premiums	199,878	1,598,984	25,558,997	27,157,981
Administrative	91,927	772,218	16,253,855	17,026,073
TOTAL EXPENSES	291,805	2,371,202	41,812,852	44,184,054
4. UNDERWRITING PROFIT (1-2-3)	(137,835)	559,792	13,678,548	14,238,339
5. INVESTMENT INCOME	35,540	177,077	3,528,083	3,705,161
6. DIVIDEND INCOME	0	0	561,740	561,740
7. STATUTORY PROFIT (4+5+6)	(102,295)	736,869	17,768,371	18,505,240
8. DIVIDEND	0	0	7,196,718	7,196,718
9. STATUTORY SURPLUS (7-8)	(102,295)	736,869	10,571,653	11,308,522

SURPLUS (DEFICITS) BY FUND YEAR

Closed	14,432	48,780	6,772,864	6,821,644
MEL JIF Retro	179	682	0	682
2014	(235,683)	(583,596)	2,099,011	1,515,415
2015	4,599	117,425	928,045	1,045,470
2016	5,900	347,298	771,732	1,119,031
2017	108,279	806,281		806,281
TOTAL SURPLUS (DEFICITS)	(102,295)	736,869	10,571,653	11,308,522
TOTAL CASH				18,660,663

CLAIM ANALYSIS BY FUND YEAR

TOTAL CLOSED YEAR CLAIMS	(40)	25,488	32,823,936	32,849,423
FUND YEAR 2014				
Paid Claims	188,685	384,116	1,537,800	1,921,916
Case Reserves	52,406	246,491	660,572	907,064
IBNR	0	(19,231)	163,503	144,272
Recoveries	0	0	0	0
TOTAL FY 2014 CLAIMS	241,091	611,376	2,361,875	2,973,252
FUND YEAR 2015				
Paid Claims	87,699	265,867	1,742,504	2,008,371
Case Reserves	(141,837)	(335,554)	1,252,507	916,953
IBNR	54,137	(37,218)	329,953	292,735
Recoveries	0	0	0	0
TOTAL FY 2015 CLAIMS	(0)	(106,905)	3,324,964	3,218,059
FUND YEAR 2016				
Paid Claims	12,566	282,536	984,011	1,266,546
Case Reserves	(70,725)	(243,643)	1,052,259	808,616
IBNR	58,159	(352,883)	1,352,232	999,349
Recoveries	0	0	0	0
TOTAL FY 2016 CLAIMS	1	(313,990)	3,388,502	3,074,512
FUND YEAR 2017				
Paid Claims	37,155	334,093		334,093
Case Reserves	108,913	802,987		802,987
IBNR	108,937	902,958		902,958
Recoveries	0	0		0
TOTAL FY 2017 CLAIMS	255,005	2,040,038		2,040,038
COMBINED TOTAL CLAIMS	496,056	2,256,007	41,899,277	44,155,284

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 September

ITEM	FILING STATUS
Meeting Minutes	10/18/17
Bylaws Amendments	N/A
Risk Management Program Changes	N/A
New Member Filings	N/A
Supplemental Assessments/Contributions	N/A
Budget Amendments (transfers, etc.)	N/A
Surplus Distribution (refunds/dividends)	N/A
Changes/Amendments/Additions to Service Providers	N/A
Executive Committee Changes	N/A

Burlington County Municipal Joint Insurance Fund

Annual Regulatory Filing Check List

Year: January 1, 2017 – December 31, 2017

ITEM	FILING STATUS
Ethics Filings (<i>Notification to FC's and Prof's</i>)	4/18/17
Renewal Resolutions and Indemnity & Trust Agreements	1/20/17
Budget and Actuarial Certification/Opinion Letter	12/22/16
Annual Assessments/Contributions	12/22/16
Supplemental Assessments/Contributions	N/A
Risk Management Program	1/20/17
Annual Certified Audit	6/6/17
List of Fund Commissioners & Executive Committee	1/20/17
Identity of Administrator	1/20/17
Identity of Treasurer	1/20/17
Excess Insurance /Group Purchase Insurance/Reinsurance Policies	MEL
Withdrawals	N/A
Exhibit A - Certification of JIF Fund Professionals	1/20/17
Exhibit B - Certification of JIF Data Forms	N/A
Exhibit D - New Member Filings	N/A
New Service Providers	1/20/17
Annual Reorganization Resolutions, including Cash Management Plan	1/20/17

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

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A Capehart Scatchard Blog

Federal Court Allows Sheriff's Deputies to Proceed to Jury Trial On Their Claim that County Ignored Their Requests for Light Duty Assignments While Recovering from Work Injuries

John H. Geaney September 14, 2017 Claims 0 Comments

Light duty was the issue in [Smith v. DuPage Cnty. Sheriff](#), 33 AD Cases 789 (N.D. Ill. June 5, 2017). Four Sheriff's Deputies suffered work injuries in 2013 and 2014 and received full salary for one year while on leave from their injuries. After the one-year period, the officers received the statutory amount for temporary disability benefits in Illinois, which was substantially less than their full salary. The temporary disability benefits constituted two thirds of their regular salary without withholding taxes and pension contributions. In addition, the County policy required that after 12 weeks of Family and Medical Leave, the employee is responsible for the cost of their entire health insurance premium. All four officers had to pay the full cost of their health insurance following the 12-week period.

The officers repeatedly sought light duty assignments and contended that the Sheriff's Office would not even consider their requests. The Sheriff maintained the jobs of the officers while they were on leave and maintained their seniority but did not offer them light duty. The officers sued under the Americans with Disabilities Act and argued that the County failed to make reasonable accommodation by denying them light duty assignments that they could have filled and which would have allowed them to regain their full pay and health benefits. For its part, the County argued that it did in fact accommodate the officers because it maintained their job status and seniority. Additionally, the County argued that the officers were not disabled under the ADA.

The Court considered 42 U.S.C. 12111 (9) which states that a "reasonable accommodation" includes "job restructuring, part-time or modified work schedules, reassignment to a vacant position." Further, the Court noted that the ADA Amendments Act liberalized the definition of disability to include injuries where workers have lifting restrictions along the lines of the plaintiffs' injuries. One officer could lift only a maximum of 10 pounds and was unable to bend, stoop, or climb. Another could lift only 10-25 pounds and was restricted from bending and twisting. Another had restrictions limiting her from pushing, pulling or grasping more than five pounds. The Court concluded that there was enough evidence for a jury to determine that the officers were disabled under the ADA.

The evidence was conflicting whether there were in fact vacant light duty position that the officers could fill. The Court said as follows:

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Here, plaintiffs have identified positions which they believed were suitable light duty assignments. Defendants dispute that positions in R & D and the warrants division were suitable light duty assignments because they were for civilians and were governed by a separate collective bargaining agreement that restricted deputies in the Law Enforcement Bureau from holding positions in the Corrections Bureau. However, it appears in the record that there was a light duty policy that did not prohibit employees from working light duty assignments in a different bureau.

The Court also observed that there was evidence that the Sheriff's Office did not respond to the officers' requests for light duty and did not engage in the interactive dialogue. For these reasons, the Court denied summary judgment for the County and permitted plaintiffs to proceed to a jury trial.

The case illustrates a number of important points for workers' compensation practitioners and employers. While the EEOC Guidance states that an employer never has to create light duty positions, this is not applicable where an employer already routinely offers light duty assignments. The question then becomes where there are vacant light duty positions and whether the employer engages in the interactive process. This case also underscores a point that this practitioner often makes, namely that workers' compensation cases can often lead to very costly ADA litigation. Practitioners of workers' compensation must keep one eye on the compensation case and another on potential employment litigation.

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 statutory workers' compensation remedy for an employee who proves that he or she was unlawfully discharged or discriminated against for filing a workers' compensation claim?

Answers should be emailed to: SocialMedia@capehart.com

Good luck!

Share / Save

Tags: disability benefits, EEOC

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
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Aggravation Airline **Appellate**
Division benefits casual
employment claims compensation
Dependency Benefits Disability
EEOC 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 Permanent
Partial Disability 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

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Appellate Court Reverses Order for Temporary Disability Benefits Against One of Two Potential Employers Where Employment Was Disputed

John H. Geaney September 22, 2017 Court Rulings 0 Comments

When a petitioner files a motion for medical and temporary disability benefits and the only issue is which carrier or employer is responsible, the Judge of Compensation can order benefits paid by one of the parties pending the outcome of litigation. The logic behind this rule is that it is unfair to delay benefits to an injured claimant while two potentially responsible employers or carriers fight out which of the two should be legally responsible. But there are limits to this practical rule, as noted in [Calix v. A2Z Universal Landscaping and Utica National Insurance Group](#) No. A-3978-15T2 (App. Div. September 7, 2017).

The case began with a serious injury to Mr. Calix, who was not sure who his employer was. He filed motions against both RNR Technologies, Inc. and A2Z. RNR was not insured and never answered the claim petition nor responded to the motion. Utica, as carrier for A2Z, began to make payments but stopped when it determined that there was no evidence petitioner was employed by A2Z.

Mr. Calix testified that he began working at 3200 Bordentown Avenue in Parlin, N.J. a few months prior to the accident and was paid cash. He never received any documentation identifying his employer. The petitioner's certification asserted that the address above was that of RNR. Petitioner testified that he never heard the name of A2Z and never saw any signs bearing the name of A2Z. He said he was hired by Roger West and an individual named Steve. That was the extent of his knowledge.

The Judge of Compensation directed A2Z to pay Calix temporary disability benefits retroactively to the date of accident on the basis of an administrative court rule under N.J.A.C. 12:235-3.2 (h). That is the rule which states that the Judge can order one of the carriers or employers to pay pending litigation where the only issue is which employer or carrier is liable. A2Z appealed the court order and contended that this rule did not apply where the critical issue in the case is employment by one of the companies.

The Appellate Division reversed the order of the Judge of Compensation. It said, "*There is no evidence supporting the judge's implicit finding A2Z was Calix's employer and therefore no basis upon which the judge could properly award temporary benefits under N.J.S.A. 34:15-15.*" The Court added that this administrative rule "*presupposes that a respondent ordered to pay temporary benefits is the petitioner's employer in the first instance.*"

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The case is instructive because in today's workplace it is increasingly common that employees do not always know the identity of their employer. In this case, petitioner only knew he worked at the address of RNR, which was uninsured and did not even respond to pleadings in the case. There was no evidence at trial that A2Z was in fact petitioner's employer; hence, the logic of the administrative rule did not apply. A2Z was entitled to try the issue of employment, and the burden was on petitioner to prove employment.

Answers to September Comp Quizzes and Winner Announcement!

First Quiz: The time limit to file a claim petition in a traumatic claim is two years from the date of accident or last payment of compensation.

Second Quiz: An employer can be punished by a fine of not less than \$100 nor more than \$1,000 or imprisonment of not more than 60 days and the employee shall be restored to his or her job and compensated for loss of wages.

The winner for the month of September is Meredith Gaetani! Congratulations, Meredith!

Thank you to everyone who participated!

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Tags: Temporary Disability Benefits

About the Author:

John H. Geaney, an executive committee member and shareholder with Capehart Scatchard, began an email newsletter entitled Currents in Workers' Compensation, ADA and FMLA in 2001 in order to keep clients and readers informed on leading developments in these three areas of law. Since that time he has written over 500 newsletter updates.



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

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

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

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

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ADA Awards Benefits Claims
Compensability Controlling
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EEOC FMLA Key Defenses
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Topics:

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Aggravation Airline **Appellate**
Division benefits casual
employment claims compensation
Dependency Benefits Disability
EEOC 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 Permanent
Partial Disability PIP post-offer medical
examinations Reasonable
Accommodation reasonable
accommodation Relative Nature of Work
Test Reopener Section 20 statute of
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The Underutilized and Underappreciated Defense of Lack of Timely Notice

John H. Geaney September 29, 2017 Key Defenses 0 Comments

Some defenses, like the going-and-coming rule, get all the attention but there are other less well known defenses, like lack of timely notice, which can be very powerful as a defense in workers' compensation. One of the reasons that the notice defense is often ignored in New Jersey is its peculiar wording. It has three stages to it. N.J.S.A. 34:15-17 states initially that if notice of a work injury is not given to the employer within 14 days, then no compensation shall be due until such notice is given. *The employer cannot win in this stage, only delay payment until notice is provided.*

The second stage says that if notice to the employer is given within 30 days, then the employee's claim cannot be defeated unless the employer can show it was prejudiced by the delay. Finally, the statute provides that if notice is given within 90 days, AND, if the employee can show that the failure to provide notice was due to mistake, inadvertence, ignorance of fact or law, or fraud, then compensation shall be allowed, unless the employer can prove that it was prejudiced by the failure to provide prompt notice. An employee automatically loses if the first notice occurs after 90 days.

Many practitioners tell clients that an employee only has to give notice within 90 days, but that is not entirely correct. *The employee must give notice within 30 days, and if the employer can show that lack of notice prejudiced the employer, the employer wins the case!* This practitioner calls it a 30-day rule.

Notice issues come into play more often than one would imagine even though most large employers have training sessions on the importance of providing notice of injury with 24 or 48 hours. *The statute does make clear that if the employer has actual knowledge of the injury, then the requirement of prompt notice is not applicable.* But a surprisingly high percentage of workers' compensation claims involve situations where an employee has not reported a work injury for over 30 days.

Why is the notice defense important? For one thing, there are many unwitnessed accidents and it makes very little sense that an employee who is injured seriously enough to require treatment or file a claim would wait 30 days to report the injury. If the injury were serious enough, there would usually be medical treatment shortly after the incident, and if medical treatment did occur, there should be statements to the physician about a work-related injury. *When an employee waits weeks to report an alleged work injury, red flags should be flying.*

Three defenses come to mind when an employee claims to have suffered a serious injury but does not report the injury promptly. First is the notice defense as outlined above, and the employer should argue that the delay in reporting prejudiced the employer. Second is the defense that no accident ever took place, and efforts should be

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made to investigate the allegations to see if the accident can be disproved. Third is more of a medical defense, namely that if something did happen 30 days ago but was never reported within 30 days, then that event was almost certainly insignificant. Respondent should engage a medical expert to make this argument. Bear in mind that most of us have had those days where we slip or fall without suffering any real injury beyond embarrassment.

Think about this: if you were ever seriously hurt at work, why would you wait a month or even a week to report the injury? What would be the advantage in NOT reporting it right away? It may make sense to wait a couple of days to see if the body recovers, but 30 days? That hardly seems plausible. If the employee admits to treating outside workers' compensation close in time to the alleged injury, the employer must obtain those records (often they are family doctor records) to see what history the employee provided to the unauthorized physician. Frequently there is no mention of any work injury at all. On the other hand, if the employee has not treated within 30 days, how significant could the event have been?

Winning notice defenses at 30 days comes down to proving that the employer was prejudiced by the delay. Consider this: if you rode a bike to the town library and then found an hour later that the bike was stolen, what are the chances that the police could help you if you waited 30 days to notify them? The fact of the matter is that people do report those kinds of incidents right away. It's common sense, but common sense often does not prevail in workers' compensation. If a claim is reported 30 days late, supervisors and witnesses may not remember the details of events 30 days ago, store security tapes may have been erased or played over, and physical conditions that may have caused the alleged accident will have changed. Employers are almost always prejudiced by reporting delays of 30 or more days. These reporting delays make no sense when one considers that most employers train employees about prompt reporting and include this in their employee manuals.

The only conclusion for employers is that these kinds of cases should be denied, and lack of timely notice should be aggressively pursued with the argument that the failure to timely report the injury has indeed prejudiced 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: Staffing Nurses Agency assigns Bill to work at Oregon Hospital and Bill works there for a year alongside other nurses who are employed by Oregon Hospital in the OR. Bill is paid by Staffing Nurses Agency. One day Bill slips during a surgery and fractures his hip. He files a comp claim against Staffing Nurses Agency which pays med and temp. Bill brings a civil suit against Oregon Hospital alleging that the floor was wet causing his fall. What is the best defense for Oregon Hospital to make in this case?

Answers should be emailed to: SocialMedia@capehart.com

Good luck!

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Compensability Controlling
Costs Counsel Fees Court Rulings
EEOC FMLA Key Defenses
Medicare Policy Subrogation
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Aggravation Airline **Appellate**
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employment claims compensation
Dependency Benefits Disability
EEOC 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 Permanent
Partial Disability 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
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Appellate Division Reverses Award of 47.5% for Unoperated Low Back Condition

John H. Geaney October 6, 2017 Awards 0 Comments

Rarely does the Appellate Division reverse a Judge of Compensation when the only issue is the extent of permanent partial disability. The case of [Van Artsdalen v. Fred M. Schiavone Construction](#), No. A-3392-15T1, 2017 N.J. Super. Unpub. LEXIS 2516 (Oct. 5, 2017) is that rare example.

The petitioner, Mr. Van Artsdalen, was injured on January 26, 2012 in a fall at work while carrying 60-70 pounds of plywood. He saw a doctor after work and then again two days later. He attempted to return to work the next day but was unable to do so because there were no work assignments available. He did go back to work on January 30, 2012 but could not finish his shift on account of severe back pain. Petitioner obtained an MRI and received physical therapy and pain management. He was cleared to return to work on May 5, 2012. He did not return to work initially because there were no assignments. Finally, he returned to work on July 12, 2012 and continued through September 2012 when he retired. He testified that he could no longer take the pain and therefore retired at the age of 53. He did admit to having chiropractic treatment in 1992 and symptoms of low back treatment in 2008.

In 2013 petitioner had another MRI and then filed a petition in the Division of Workers' Compensation. He received more pain management and an epidural injection. He never treated again after September 2014. He never had any surgery to his spine. Petitioner testified at trial that he had difficulty lifting things, bending over while getting dressed and performing household chores. He was subject to sudden onset of sharp pain, particularly in the groin area. He used over-the-counter medications and ice. Sometimes the pain interfered with his sleep and often prevented him from doing heavy lifting of objects. He did admit that he was able to perform most daily activities including household chores and driving his grandchild to and from school.

The parties agreed to submit the expert reports into evidence without having the experts testify. Dr. Gaffney for petitioner estimated 52.5% based on petitioner's lack of relief from epidural injections. He diagnosed "chronic pain and lumbar fibromyositis syndrome" and noted "restriction of function." The Judge stated that "*it was understood that surgery could not be wisely undertaken in Van Artsdalen's condition to obtain an optimum result bettering his condition.*" However, there was apparently no testimony to the effect that surgery could not be performed, and Dr. Gaffney's report did not spell this out. The Judge also stated that the petitioner's condition "*simply was inoperable due to his condition of multiple levels impeded in his lumbar spine. Therefore, his disability rating is construed as worse than one who could obtain relief from a procedure or operation.*"

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Dr. Maletsky's report was also admitted into evidence without testimony by the doctor on behalf of respondent. Dr. Maletsky found 2% permanent partial disability. Dr. Maletsky noted that petitioner had x-rays of his spine in 2008, four years before the accident, but the Judge of Compensation found Dr. Maletsky's report was not as credible as that of Dr. Gaffney because in part he did not address the fact that petitioner had multiple levels of discs which were impaired. She found that Dr. Maletsky did not "adequately address petitioner's increased symptomology as being related to the last work incident."

The Judge awarded 47.5% permanent partial disability or \$153,900. Schiavone appealed and argued principally that the judge's conclusions were not supported by the record. The Appellate Division first acknowledged the expertise of the Judge of Compensation in awarding disability. However, in this case the Appellate Division found two areas where the Judge of Compensation drew conclusions that were not supported by the record. "[W]e are constrained to vacate the judgement and remand for reconsideration as we conclude there was no evidence to support the findings that Van Artsdalen's injury was inoperable or that he took few days off during his years of employment." The Court added that "neither Van Artsdalen nor the experts stated these facts or opinions, nor was there any other evidence presented from which the judge could have logically inferred them." For these reasons the award was reversed.

This case would not have been reversed had there been evidence in the record that petitioner did not take time off in the past and had been advised that his condition was inoperable. Both petitioner's attorney and respondent's attorney took risks when they did not produce the live testimony of their experts. Through live testimony petitioner's attorney could have focused on whether the back condition was inoperable, thereby giving the Judge of Compensation support in the record for her conclusion. Respondent's expert could have cross examined effectively on petitioner's prior condition and alternative explanations for why petitioner was never advised to have surgery on his spine. This was simply a case where the sparse record did not support some of the conclusions of the Judge of Compensation, and that was mainly due to the failure to bring in the experts. Without that testimony, 47.5% seemed extremely high for an unoperated back condition.

The lessons learned are to bring in experts when trying cases and only try cases on reports where there is very little money at stake and there are no real issues of causation.

Categories:

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

Topics:

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 Aggravation Airline **Appellate**
 Division ^{benefits} casual
 employment claims compensation
 Dependency Benefits Disability
 EEOC 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 Permanent
 Partial Disability 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

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 name of the case that established the rule that psychiatric claims premised on physical injuries are subject to the standard of objective psychiatric medical evidence, just like orthopedic claims?

Hint: Our own shareholder, Stephen T. Fannon, Esq., successfully argued this case before the New Jersey Supreme Court.

Answers should be emailed to: SocialMedia@capehart.com

Good luck!

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Tags: Permanent Partial Disability

MEL STATUTORY BONDS as of 10/02/17

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

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

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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*

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: October 6, 2017

Service Team:

Keith Hummel Associate Director Public Sector Risk Control khummel@jamontgomery.com Office: 856-552-6862 Fax: 856-552-6863	Mailing Address: 231 Main Street P. O. Box 2017, Toms River New Jersey 08754 Toll Free: 877-398-3046	John Saville Consultant jsaville@jamontgomery.com Office: 732-736-5009 Cell: 609-330-4092
Danielle Sanders Administrative Assistant dsanders@jamontgomery.com Office: 856-552-6898 Fax: 856-552-6899		Robert Garish Consultant rgarish@jamontgomery.com Office: 856-552-4650 Cell: 609-947-9719

SEPTEMBER ACTIVITIES

LOSS CONTROL SERVICES

- Township of Mount Laurel – Conducted a Loss Control Survey on September 7
- Township of Tabernacle – Conducted a Loss Control Survey on September 12

JIF MEETINGS ATTENDED

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

MEL MEDIA LIBRARY

The following members used the MEL Media Library during September. **Please note the new e-mail address: melvideolibrary@jamontgomery.com and telephone number: 856-552-4900. To either view the full media catalog or rent videos, use the above website or NJMEL.org.**

Municipality

of Videos

No videos were viewed for the month of September

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 September. If you are not receiving updates or would like to add other names to the distribution list, please let us know. If applicable, a copy or copies of the Safety Director's Bulletins are attached.

- Ø BURLCO JIF - MSI Safety Bulletin - Office Safety – September 5
- Ø BURLCO JIF - Reminder - You're Invited: Police Chief AD-HOC Committee Meeting – September 5
- Ø BURLCO JIF - MEL Safety Institute - Training Administrator Updates Need – Action Required – September 6
- Ø BURLCO JIF - Police Ad Hoc Committee Notice for September 12, 2017 – September 7
- Ø BURLCO JIF - Safety Director's Alert - Recent Crossing Guard Accidents – September 11
- Ø BURLCO JIF - Regional Training REMINDER- Wellness Coordinator Training for September 27 – September 12
- Ø BURLCO JIF - Regional Training REMINDER- Wellness Coordinator Training for September 27 – September 20
- Ø BURLCO JIF - SD Message - Storage of Departmental Firearms, Police Agency Considerations – September 25
- Ø BURLCO JIF - Did You Know? – MSI Training Schedule, October 2017 – September 26

UPCOMING EVENTS

- Executive Committee Meeting – October 17
- Regional Training – Career Survival for First Line Supervisors – November 8

RIGHT TO KNOW UPDATE

J. A. Montgomery Risk Control will include an additional feature with the annual Right-To-Know service. An electronic Central File will be distributed by email to each member town through a Dropbox link. After the on-site chemical inventory has been completed, the Safety Data sheets are collected and the chemical data is entered into the State's RTK portal for each member. We will then send the Dropbox link to the Right-to-Know Coordinators. This additional process of preparing the items for the Dropbox will take time to prepare and distribute. We anticipate that all links will be emailed by year end. As in prior years, the JIF's will not be billed until the service is completed for all member towns. The Dropbox link to each member town will include the following:

- **Safety Data Sheets-** Electronic inventory of all Safety Data Sheets (SDS) sorted for each reporting location. Note: members who choose to keep hardcopy documentation and binders for their SDS inventory would be responsible for printing the Safety Data Sheets and preparation of binders. However, please note that hardcopy documentation is not required, as long as electronic access is provided.
- **Hazardous Substance Facts Sheets** – An electronic link will be provided to view or obtain the HSFS prepared by the New Jersey Department of Health.
- **Right-to-Know Survey-** An electronic copy of the last full survey report and any subsequent surveys will be filed in chronological order.

- **Written Hazard Communication Program-** An electronic copy of the Hazard Communication Program will be customized for each reporting location.
- **Training Documentation-** If Hazard Communication / GHS safety training has been provided through the MSI, we will generate an electronic copy of the member's current training records, including the name and date of all persons trained.
- **Right to Know Poster** - An electronic ordering link will be provided so the required posters can be ordered from the State for each location with the name of the official RTK Coordinator listed.
- **Instructions on how to download, store and share the files with affected departments and employees.**

MSI TRAINING PROGRAMS

NOTE: We need to keep our list of MSI Training Administrators up-to-date. If there are any changes, deletions or if you need to add a new Training Administrator, please advise (afelip@jamontgomery.com).

Below are upcoming MSI training programs scheduled for October, November and December of 2017. ***Enrollment is required for all MSI classes.*** MSI classes are subject to cancellation or rescheduling at any time.

Members are reminded to log on to the www.njmel.org website, then click on the MSI logo to access the Learning Management System where you can enroll your employees and verify classes. Enrolling your staff ensures you will be notified of any schedule changes.

If you need assistance using the MSI Learning Management System, please call the MSI helpline at 866-661-5120.

DATE	LOCATION	TOPIC	TIME
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
10/10/17	Borough of Clementon #3	PPE	8:30 - 10:30 am
10/10/17	Borough of Clementon #3	Hearing Conservation	10:45 - 11:45 am

DATE	LOCATION	TOPIC	TIME
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
10/11/17	City of Sea Isle City #6	CSE-Permit Required w/Classroom Demo	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
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	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

DATE	LOCATION	TOPIC	TIME
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
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

DATE	LOCATION	TOPIC	TIME
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
12/4/17	Township of Upper	Fire Safety	8:30 - 9:30 am
12/4/17	Township of Upper	Fire Extinguisher	9:45 - 10:45 am
12/4/17	Township of Upper	Confined Space Awareness	11:00 - 12:00 pm
12/4/17	Township of Upper	BBP	12:30 - 1:30 pm
12/11/17	Township of Stafford	Ladder Safety/Walking Working Surfaces	8:30 - 10:30 am
12/11/17	Township of Stafford	Fall Protection Awareness	10:45 - 12:45 pm
12/15/17	Township of Cherry Hill #4	CDL-Drivers Safety Regulations	8:30 - 10:30 am
12/15/17	Township of Cherry Hill #4	Driving Safety Awareness	10:45 - 12:15 pm
12/15/17	Township of Cherry Hill #4	CDL-Supervisors Reasonable Suspicion	1:00 - 3:00 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			



September 2017

Safety in the Office Environment

Safety in the office environment is not automatic. It is easy to let your guard down in an air-conditioned, carpeted, and well-lit office. DON'T. While offices are safer than a water treatment plant, there are hazards that need to be addressed by office managers and office workers.

Avoiding slip – trip – fall injuries

S-T-F injuries are the most common and costly injuries to office workers. The Safety Director recommends that work places be periodically inspected for hazardous conditions. Pay particular attention to:

- Surfaces of floors – Carpets can fray and lift up. Tiles can get slippery or loosen. Water can accumulate by doors, or in front of kitchen and bathroom sinks. Even the odd piece of paper left on the floor becomes a slip hazard.

Managers should establish a culture where conditions such as spilled water are handled immediately as an act of caring for coworkers and visitors. Provide warning signs and caution tape for when conditions cannot be corrected by office staff and must be reported to facilities. Follow-up reported deficiencies so that they are not allowed to exist indefinitely.

- Objects on or near the floor –Look for typical objects that present trip hazards, such as electrical cords, open drawers or boxes and purses on the floor. Make it a habit to store these items in a place other than on the floor next to you, or in an aisle. Carrying large items in front of you can obstruct your view of the floor, further increasing the risk. Avoid this behavior and use a cart instead.
- Lighting – Poor lighting is a contributing factor in many slip and trip injuries. Stairwells are especially troublesome areas. It is not uncommon for facilities to reduce electrical bills by turning off some light fixtures in stairwells. The national standard for illumination in offices varies from 250 to 500 lumens, depending on the task. There are smartphone apps that can measure light levels to guide managers when additional lighting is needed.



Musculoskeletal injuries from lifting & carrying

Strains and sprains to shoulders, knees and backs are also among the most common injuries to office workers. The Safety Director recommends these best practices to protect workers when lifting and carrying objects:

- Managers have an obligation to discuss with workers their expectation of how much should be lifted and carried by office staff. Consider the weight, size and shape of the object, the height of the lift and the level the object will be placed down. Use common tasks such as a box of computer paper, desktop printers, water jugs, etc. as examples of what should be attempted by office workers and when help should be requested. Make it clear that you WANT staff to ask for help with heavy or awkward objects, and EXPECT coworkers to help each others.
- Mechanical aids to assist with lifting and carrying must be readily available. Hand trucks, carts, or even a chair with wheels can reduce the strain of carrying heavy objects. Or, make multiple trips. The closer the device is to the area, the more likely it will be used. Many injuries occur when a hand truck was present, but on the other side of the building or another floor. The answer is having multiple devices.

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.

- When accessing items from shelves that are over shoulder-height, use a rolling set of stairs instead of a ladder. Proper use of a ladder requires three-points-of-contact. Using two hands to lift an object from a shelf while standing on a ladder, will always violate this basic safety rule.

Setting up your work station

Proper body mechanics can help improve productivity and reduce discomfort. The ideal desk / chair set-up replicates your neutral body posture. OSHA's Computer Station eTool gives the following guidelines to initially adjust your chair:

- *Hands, wrists, and forearms* are straight, in-line and roughly parallel to the floor.
- *Head* is level or bent slightly forward, facing forward, and balanced; generally in-line with the *torso*.
- *Shoulders* are relaxed and *upper arms* hang normally at the side of the body.
- *Elbows* stay in close to the body and are bent between 90° and 120°.
- *Feet* are fully supported by the floor or a footrest may be used if the desk height is not adjustable.
- *Back* is fully supported with appropriate lumbar support when sitting vertical or leaning back slightly.
- *Thighs and hips* are supported by a well-padded seat and generally parallel to the floor.
- *Knees* are about the same height as the hips with the *feet* slightly forward.

Once you have adjusted your chair to these generic guidelines, you may have to fine tune the adjustments to better suit YOUR neutral or relaxed posture. Consider these tips for setting up the top of your desk:

- *Monitors* are between 20 and 28 inches away, and the top of the screen is at or just below eye level. Place monitors perpendicular to windows to reduce glare.
- *Keyboards* should be directly in front of you and at a height where your shoulders are relaxed and your elbows are close to your body. Your wrists ought to be straight and in-line with your forearms. Padded supports can help achieve this alignment and to avoid resting hands or forearms on the edges of a desk.
- *Mouse / pointers* are positioned close to keyboard. Keyboard shortcuts can reduce the strain of reaching for pointers. Trackballs, touch pads, and finger tip joysticks offer opportunities to further reduce stresses of reaching and moving a traditional mouse.
- *Telephones* also need to be kept close to you to minimize reaching for the handset. If work requires significant time on the phone, or entering data onto a computer while on the phone, a headset or speaker will reduce shoulder and neck strain.

OSHA (www.osha.gov) and N.J. PEOSH / DOH (<http://www.state.nj.us/health/peosh/peoshvdt.shtml>) offer additional guidance. Even with perfectly adjusted and laid-out chairs and desks, workers are encouraged to periodically move from their desks for several seconds and stretch those static muscles.

Safety in an office setting is not automatic. It takes a commitment on the part of office managers, office workers, and facilities to create a place that is free of recognizable hazards to workers and visitors. Office managers are encouraged to do three things:

1. Talk to staff frequently about your expectations for maintaining a safe workplace and hold them accountable.
2. Conduct Job Site Observations. Office tasks can be made safer if we look for better alternatives.
3. Inspect your areas for undesirable conditions. Fix or report them and document your efforts.



Office Safety

While not thought of as hazardous, the office environment can, and does, result in worker injuries.

This course will discuss the most common causes of injuries to office and administrative employees, including slip-trip-falls and sprain-strains. You'll also be given guidance on setting up a computer work station and safety precautions when exposed to blood and hazardous chemicals.

Visit The MEL Safety Institute.

How to Access Training Courses:

1. Go to NJMEL.org & click on MEL Safety Institute under the SAFETY tab.
2. Click on "MSI Login".
3. If you have taken MSI classes in the past, enter your username and password. If you do not know your username/password, check with your Training Administrator or call the MSI Helpline listed below. If you are new, click "I am a new user." Complete the fields and you'll receive a confirmation email with your username and password.
4. Once logged in, click on "MSI On-Line Training Courses."
5. Choose the "Office Safety" courses.
6. Click enroll.
7. Choose "Click Here" to go to your authorized course list.
8. Click the program name to launch the course.
9. Click Start to begin.
10. Upon completion of the course and questions you will navigate to the "Student Center" tab to print your Certificate of Completion. Learning Transcripts are automatically updated in the MSI Learning Management System.

Questions?
Contact the
MSI Help Line
(866) 661-5120.
The MEL
Safety
Institute
can be
accessed by
going to
www.njmel.org.



LESSONS LEARNED FROM LOSSES

Monthly Newsletter – October 2017

How to Lift Safely

It is one of the most common claims we see. Though not all lifting injuries can be prevented, many can be. Many times an injury results from an employee simply not taking a moment to determine the best way to lift or move something, or asking for help. The employee should use "S.M.A.R.T." lifting techniques.

Size up the load.

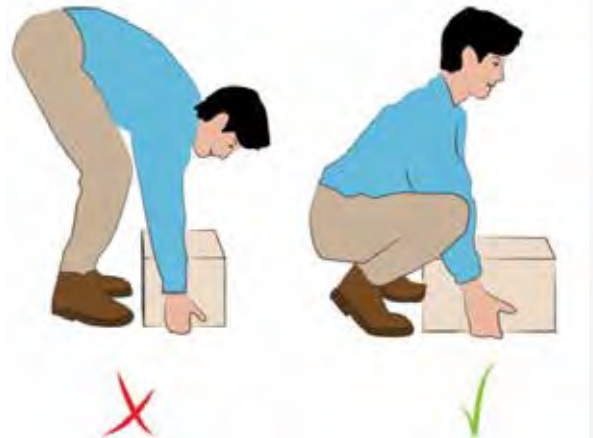
Move the load closer.

Always bend your knees

Raise the load with your legs

Turn your feet in the direction you want to move

Consider the employee who hurriedly lifted a barbecue grill onto a trash truck and injured his neck and shoulder. This employee has had 3 spinal surgeries and several complications resulting from this injury that will potentially affect him for the rest of his life. The costs involved in the medical treatment and lost wages are in the hundreds of thousands of dollars, but pale in comparison to the change in the course of this person's life.



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: Oct 17, 2017 at Hainesport Municipal Building
Contact Information: debby_schiffer@targetingwellness.com 856-322-1220

OCTOBER ACTIVITIES & PLANNED EVENTS

Wellness Events or Planning Meetings

Events that took place:

Delanco – Dr. Sigafoos, Clinical Psychologist, has been hosting Stress Awareness Lunch & Learns for Delanco and neighboring municipal Police Officers. Five in total are scheduled.

Delran – Public Work Department has a bulletin board with health related information posted. Stretching poster is hung for all to see and Exercise of the month is posted on the refrigerator.

Edgewater Park – Chair massages

Lumberton – hosted “sedentary lifestyle – sitting disease” presentation. Entire PW dept attended.

Mansfield – a 5-week smoking cessation just got underway for the firefighters and spouses. CO levels were taken which proved a huge motivator to quit.

North Hanover – scheduled Dietitian to present in Oct.

Pemberton Township – hosted annual Employee Health Fair. Building was closed down in the afternoon so all could attend. Also scheduled presentation on Essential Oils in October

Southampton – Essential Oils presentation held

Tabernacle – Safety and Wellness Employee Barbeque and Nature walks

Woodland – Chair massages

Your Wellness Funds must be encumbered by 11/30 to avoid losing it (“use it or lose it”). Here are a few easy ways to use the funds before 2/1/18.

- Water Bottles to promote drinking more water (even bottled water for Public Workers to have on-site). Nice thank you gift.
- Lunch boxes to promote healthy lunch options. Also nice thank you gift.
- Chair massages for Employee appreciation (many offer this before their holiday lunch). Might be a nice thing to offer in January to start the year off right.
- Meditation workshops to help manage stress around the holidays or right after
- Allocated a set dollar amount employees can receive when they purchase an approved wellness service or product such as: Exercise equipment (bands, DB, balls, mats), Gym fees, Weight Watchers fees, Fitbits, registration for community 5/K races, massages, sneakers, etc.
- Healthy food options during lunch & learns, employee appreciation, meetings
- Fresh Fruit for each department
- Start a challenge and purchase the gifts now even if the challenge runs past 2/1/18.
- Start a healthy Snack Box for employees to purchase at a reduced rate. Use in place of a vending machine.
- Flu shot clinics with light snacks or give-away items

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

October Wellness Connection Newsletter:

Focus this month is on Stress and Positivity:

- Stress can affect your heart health. Take a short quiz to see how stressed you are.
- Managing stress is in your control
- Observance of National Breast Cancer Awareness Month
- Keeping a Positive Attitude
- What to do with all that Halloween candy (other than eat it all!)
- Flu season – who should get the flu shot?

Recipe: Fix and Forget White Chili and Sweet Potato Banana Bread for dessert

Exercise of the Month: This month is a challenge to change it up. Perhaps you have drifted from your workout. This is an opportunity to get started again. Or perhaps you have been doing the same routine and are bored. This month try something new.

Regional Training: Wellness Coordinator Workshop Completed.

Thank you to all who attended or sent a representative on behalf of your municipality. Audience participation was great and I hope everyone left with at least one new idea!

Fire Fighters Ad Hoc Committee –The next meeting is scheduled for October 17th 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. Would like input on the goals of this committee and establishment of an agenda before presenting to the Firefighters Association on 11/1/17.

Wellness Corner Connection



Unmanaged stress, especially stress-related anger and hostility, can affect your health. It may cause:

- high blood pressure
- irregular heart rhythms
- damage to your arteries.
- higher cholesterol levels
- the development and progression of coronary artery disease (atherosclerosis)
- a weakened immune system.

In times of stress, people often turn to harmful habits to reduce their stress, such as cigarette smoking, overeating, use of drugs or over-use of alcohol. All of these factors put you at additional risk for heart disease and stroke.

See page 3 sidebar for a short quiz you can take to see if you are stressed.



Debby Schiffer, Wellness Director for BURLCO & TRICO

Stress Can Affect Your Heart Health

As much as you may try to ignore it, you cannot separate your wellness from your emotions. Every feeling you have affects some part of your body, and stress can wreak havoc on your physical health even if you're doing everything else "right." The classic definition of stress is "any real or imagined threat, and your body's response to it." Celebrations and tragedies alike can cause a stress response in your body.

All of your feelings, positive or negative, create physiological changes. Your skin, heart rate, digestion, joints, muscle energy levels, the hair on your head, and countless cells and systems you don't even know about change with every emotion.

Stress plays a major role in your immune system, and can impact your blood pressure, cholesterol levels, brain chemistry, blood sugar levels, and hormonal balance. It can even "break" your heart, and is increasingly being viewed as a cardiovascular risk marker.

The body's stress-response system is usually self-limiting. Once a perceived threat has passed, hormone levels return to normal. As adrenaline and cortisol levels drop, your heart rate and blood pressure return to baseline levels, and other systems resume their regular activities. **But** when stressors are always present and you constantly feel under "attack", that fight-or-flight reaction stays turned on. The long-term activation of the stress-response system, and the subsequent overexposure to cortisol and other stress hormones, can disrupt almost all your body's processes. This puts you at increased risk of numerous health problems.

Anxiety	Depression	Digestive problems	Heart Disease
Sleep problems	Weight gain	Memory and concentration impairment	

That's why it's so important to learn healthy ways to cope with the stressors in your life. Your reaction to a potentially stressful event is different from anyone else's. How you react to stressors in your life is affected by such factors as:

Genetics: The genes that control the stress response keep most people on a fairly even keel, only occasionally priming the body for fight or flight. Overactive or underactive stress responses may stem from slight differences in these genes.

Life Experiences: Strong stress reactions sometimes can be traced to traumatic events. People who suffered neglect or abuse as children tend to be particularly vulnerable to stress. The same is true of victims of violent crime, airplane crash survivors, military personnel, police officers and firefighters.

Stressful events are a fact of life. And you may not be able to change your current situation. But you can take steps to manage the impact these events have on you. You can learn to identify what stresses you and how to take care of yourself physically and emotionally in the face of stressful situations.

Stress management strategies include:

- Eating a healthy diet and getting regular exercise and plenty of sleep
- Begin to take note of things making you feel stressed
- Practicing relaxation techniques or learning to mediate (don't laugh it's easier than you think and it really does help!)
- Fostering healthy friendships
- Having a sense of humor
- Seeking professional counseling when needed



The payoff for learning to manage stress is peace of mind and a longer, healthier life!

For more information check out www.mayoclinic.com



National Breast Cancer Awareness Month

National Breast Cancer Awareness Month is a chance to raise awareness about the importance of screening and the early detection of breast cancer. About 1 in 8 women (12%) born today in the United States will get breast cancer at some point during her life. After skin cancer, breast cancer is the most common kind of cancer in women. The good news? Many women can survive breast cancer if it's found and treated early. A mammogram – the screening test for breast cancer – can help find breast cancer early. Make a difference! Spread the word about mammograms and encourage your communities, organizations, families, and employees to get involved.

How can National Breast Cancer Awareness Month make a difference?

We can use this opportunity to spread the word about important steps women can take to stay healthy. Here are just a few ideas:

- Ask doctors and nurses to speak to women about the importance of getting screened for breast cancer.
- Encourage women age 40 and older to talk with their doctors about when to start getting mammograms.
- Talk with women ages 50 to 74 in your community about getting mammograms every 2 years.

**Early detection
and treatment is
key to survival!**

Risk Factors That Cannot Be Changed

- ✓ Age
- ✓ Race
- ✓ Family History
- ✓ Personal Menstruation
- ✓ Early Menstruation
- ✓ Late Meno-

What are the Stats?

60-70% of people with breast cancer have no connection to these risk factors at all, and other people with risk factors will never develop cancer.

Facts about Breast Cancer in the United States

- One in eight women will be diagnosed with breast cancer in their lifetime.
- Breast cancer is the most commonly diagnosed cancer in women in U.S.
- Breast cancer is the second leading cause of death among women.
- In 2017, an estimated 252,710 new cases of invasive breast cancer are expected.
- 85% of breast cancers occur in women who have no family history but due to genetic mutations that happen as a result of the aging process.
- Although breast cancer in men is rare, an estimated 2,470 new cases of invasive breast cancer are expected to be diagnosed in men. A man's lifetime risk of breast cancer is about 1 in 1,000.

Risk Factors You Can Control

- ✓ Lack of Physical Activity
- ✓ Poor Diet
- ✓ Being Overweight or Obese
- ✓ Drinking Alcohol
- ✓ Radiation to the Chest
- ✓ Smoking
- ✓ Combined Hormone Replacement Therapy

Other Risk Factors:

Radiation to Chest or Face Before Age 30

If you had radiation to the chest to treat another cancer (not breast cancer), such as Hodgkin's disease or non-Hodgkin's lymphoma, you have a higher-than-average risk of breast cancer. If you had radiation to the face at an adolescent to treat acne (something that's no longer done), you are at higher risk of developing breast cancer later in life.

Having Dense Breasts

Breasts with less fatty tissue may be 6 times more likely to develop cancer and can make it more difficult for mammograms to detect any signs of breast cancer. However digital mammograms are better than film in women with dense breasts regardless of age. Talk to your doctor about developing a screening plan that is right for you. Early detection is still the best detection!

BPA and Related Chemicals

Studies show that bisphenol A (called BPA) can act like a weak form of estrogen and turn on breast cell growth and trigger other unhealthy activities in the body. Significant exposure to BPA has been linked to many illnesses including heart disease, diabetes, immune- and nervous-system disorders, and brain, prostate and breast cancer. It can also affect fertility.

Manufacturers have started using alternatives (BPF or BPB or have labeled products as "BPA-free"). These are similar chemicals and have a limited safety profile, affecting the body in a similar way. Best thing to do?

- Use glass or stainless steel containers for foods and drinks.
- Never put plastic containers in the microwave.
- Choose foods that are fresh, frozen, or sold in glass containers. Avoid canned food and plastic packages.
- Reuse glass jars for food storage and carrying drinks.
- Remove household dust by wet mopping, wiping with microfiber cloths and vacuuming with a machine that has strong suction and multilayered bag.
- Avoid touching receipts. Refuse them if offered. If you need them for records, just wash your hands after touching them.

**When you visit the
dentist, ask for
composite fillings
that are free of all
bisphenols and
phthalates.**

Keeping a Positive Attitude

Virtually everyone at some point or another has been faced with a situation that leads to feelings of discouragement or pessimistic thoughts. If you are like most people, you may have experienced something bad in life. A breakup, chronic illness, or the loss of a job, we've all been through it.

In these and similar scenarios, it is important to understand that it is normal to feel a bit small. However, even if a lot of things have gone wrong and you feel like your life has bottomed out, there are many ways to counteract these negative feelings and work your way back to keeping a positive attitude. Whether its believing in yourself and chasing after your dreams, or doing what you love, it's always good to stay positive.

Here are nine great tips to help you accomplish this goal:

1

Take a step back from the situation or problem. One of the most effective ways to regain a positive outlook on life is to take a break from whatever it is that has allowed negativity to take over your daily thoughts. Regardless of the type of problem you are facing, reacting in a negative way usually intensifies the problem. Easier said than done, I know. But it can be accomplished with practice and some patience.

2

Focus on your goals. When life throws you a curve ball, losing sight of your goals is easy to do. If you find yourself discouraged or depressed about circumstances in your life, try to take a quiet moment to reconnect with your goals. Set them so they are obtainable and build from there. Accomplishments, no matter how large or small, builds self-esteem which fuels motivation to persevere.

3

Think about the solution not the problem. Don't have meetings with staff members or family about the current negative issues; instead, discuss how to plan for implementing solutions. Don't do this alone. Many times turning to colleagues or supportive family/friends can help to formulate a positive outcome knowing you have support and buy-in from others. Seek encouragement from positive people. Positive ideas can get your mind back on track. And a great place to start is with optimistic people.

4

Count your blessings. It has been proven that when we express gratitude we are not only happier but healthier. Try writing down 3 things you are grateful for each day for at least one week. By doing so, you will start to look for the good things in your life instead of dwelling on the problems. It's worth a try.

5

Time marches on. One way to look at a situation causing you problems or a mistake that was made, is to ask yourself "will this matter a week, year, 5 years from now?" Almost every bad circumstance eventually passes and many times will have no impact on the quality of our lives. Don't dwell on something that will not matter a short time from today. Time spent worry about something today is time lost thinking of positive things for tomorrow.

6

Strengthen your mind. To ensure that you are shaping your viewpoints rather than allowing negative thoughts to shape them for you, start to actively engage in things that will strengthen your mind. You can accomplish this by trying meditation (even 2 minutes a day can help), reading inspirational books or articles, learning something new, or even attending a new class like yoga or tai chi.

7

Focus on your strengths. What are you good at? Are you funny? Are you a team player? Do you enjoy sharing kindness and helping others? Build on your strengths by putting yourself in positive situations that allow them to shine through. With the holidays, perhaps practice your kindness by volunteering at a soup kitchen. Organize an event that brings your co-workers or family members together for some fun activity. Think outside the box!

Are you stressed?

Take this simple test to see if you have symptoms of too much stress:

1. Do you feel like you are not yourself?
2. Do you feel overwhelmed?
3. Do you feel unable to cope with the workload that you are usually able to handle?
4. Do you often feel anxious, angry, irritable or tense?
5. Do you get headaches or stiffness/tension in your muscles, jaw or back?
6. Do you feel unable to concentrate or to remember things as well?
7. Do you frequently have upset stomach, skin rashes, racing heartbeat, or sweaty palms?
8. Are you more tired or have a lower energy level than usual?
9. Do you lack interest in things that normally used to interest you?
10. Do you have trouble sleeping?
11. Are you using alcohol or drugs to escape problems you may have?

If you answered yes to more than one of these questions, you may be feeling signs of stress overload. When you have stress overload, you may become forgetful or have difficulty concentrating. The quality of your work may decline and you may feel alone or isolated from the people around you.

*Positive Mind.
Positive Vibes.
Positive Life.*

Flu Season

Once again the flu season is upon us and every year you may ask the same question, "should I get the flu shot?"

Who should get vaccinated this season?

While it is recommended that everyone get a flu vaccine this season, it's especially important for some people to get vaccinated. Those people include the following:

People who are at high risk of developing serious complications (like pneumonia) if they get sick with the flu.

- People who have certain medical conditions including asthma, diabetes, and chronic lung disease.
- Pregnant women.
- People younger than 5 years (and especially those younger than 2), and people 65 years and older.

People who live with or care for others who are at high risk of developing serious complications (see list above).

- Household contacts and caregivers of people with certain medical conditions including asthma, diabetes, and chronic lung disease.
- Household contacts and caregivers of infants less than 6 months old.
- Health care personnel.

When will flu activity begin and when will it peak?

The timing of flu is very unpredictable and can vary from season to season. Flu activity most commonly peaks in the U.S. in January or February. However, seasonal flu activity can begin as early as October and continue to occur as late as May.

What should I do to prepare for this flu season?

CDC recommends a yearly flu vaccine for everyone 6 months of age and older as the first and most important step in protecting against this serious disease. While there are many different flu viruses, the flu vaccine is designed to protect against the three main flu strains that research indicates will cause the most illness during the flu season. Getting the flu vaccine as soon as it becomes available each year is always a good idea, and the protection you get from vaccination will last throughout the flu season.



Consult your physician if you have any questions as to whether the flu shot is necessary for you.

Go to [Centers for Disease Control and Prevention](#) for more information on this year's flu season.



Don't Let All That Halloween Candy Scare You

Candy is one of the biggest draws of Halloween and when the party's over, there can be a lot of it left! There are many things that you can do with all that leftover candy and *it doesn't all involve eating it yourself.* But don't deprive yourself of your favorites. Just eat a little not the entire bag :-)

Whether you bought the candy yourself or want to use up the kids' trick or treat stash, you will find many of these ideas useful. Create and share delicious home baked goods or give the candy away to make someone else smile, candy is fun and discovering ways to get rid of it is no different.

Bake it! Halloween candy is a baker's delight! These miniature sweets are the perfect ingredients for baking unique cookies, cakes, pies and other delicious goods.

- Use M & M's, Reese's Pieces or chopped up chocolate bars in place of the chocolate chips in your favorite cookie recipe.
- Sprinkle crushed candy on top of cakes and pies for a unique finishing touch.

Donate it! Do you just want the temptation out of your house? Consider donating your extra Halloween candy to a cause that will use it to brighten someone's day. There are many charities that are willing to accept candy donations:

- Food pantries
- Homeless shelters
- [Operation Shoebox](#) - Sends care packages to military troops.

Trade it! Did you know that you can trade in unwanted Halloween candy for gift cards? It's true!

Many dentists have programs that will pay your kids for their candy stash the week following Halloween. It helps promote healthy teeth and may save you money during their next dentist visit, so it's a win-win for everyone.

Programs like [HalloweenCandyBuyBack.com](#) can help you find a participating dentist. Also, check with your personal dentist or keep an eye out for TV and newspaper ads leading up to and right after the holiday.



Fix-and-Forget White Chili

With the cool fresh air of autumn, who doesn't like a hot bowl of chili! And even better...everything can be tossed into a crock-pot and you can get outside and enjoy while it's cooking. Tip: Thicken this slow-cooker chicken chili by slightly mashing the beans. Preparation time is 25 minutes. Ready in 7h 25m.



Ingredients

- 1 tablespoon cooking oil
- 12 ounces boneless, skinless chicken breast halves, cubed
- 2 15 to 16-ounce cans Great Northern beans or navy beans, rinsed and drained
- 1 (4 ounce) can diced green chiles, undrained
- 1 large onion, chopped
- 2½ cups reduced-sodium chicken broth
- 1½ teaspoons cumin seeds
- 1½ teaspoons bottled minced garlic (3 cloves)
- ¼ to ½ teaspoon cayenne pepper
- ½ teaspoon ground black pepper
- Light dairy sour cream (optional)
- Avocado slices (optional)
- Fresh thyme sprigs (optional)

Directions:

- In a large skillet, cook chicken in hot oil just until lightly browned. Place beans in a 3- ½- to 4-quart slow cooker; mash slightly with a potato masher.
- Add chicken to slow cooker. Stir undrained chile peppers, onion, chicken broth, cumin seeds, garlic, cayenne pepper, and black pepper into mixture in slow cooker. Cover and cook on low-heat setting for 7 to 8 hours or on high setting for 3- ½ to 4 hours.
- If desired, serve with sour cream and avocado. If desired, garnish with thyme sprigs.

Now for dessert! Greek yogurt, pecans, and sweet potatoes give a nutritious twist to this banana bread recipe—great for lunchboxes or a morning snack. Preparation time is 20 minutes. Cooking time is 50 minutes.

Sweet Potato Banana Bread

Ingredients

- Nonstick cooking spray
- 1½ cups all-purpose flour
- 1 teaspoon baking soda
- 1 teaspoon ground cinnamon
- ¼ teaspoon salt
- ½ teaspoon ground cloves
- 1 cup shredded sweet potato (4 ounces)
- ¾ cup mashed ripe bananas (about 2 medium)
- 1 (6 ounce) container plain fat-free Greek yogurt
- ½ cup packed brown sugar (see Tips)
- ½ cup refrigerated or frozen egg product, thawed
- ½ cup canola oil



Directions:

- Preheat oven to 350°F. Coat bottom and sides of a 9x5x3-inch loaf pan with cooking spray; set aside. In a large bowl combine flour, baking soda, cinnamon, salt, and cloves. Make a well in the center of the flour mixture; set aside.
- In a medium bowl stir together sweet potato, bananas, yogurt, brown sugar, eggs, and oil. Add egg mixture all at once to flour mixture; stir until evenly moistened. Fold in pecans. Spoon batter into prepared pan.
- Bake 50 to 55 minutes or until a wooden toothpick inserted near the center comes out clean. If necessary to prevent overbrowning, cover loosely with foil for the last 15 minutes of baking. Cool in pan on a wire rack 10 minutes. Remove from pan; cool completely on wire rack. Wrap in plastic wrap or foil; store overnight before slicing.

Recipes taken from www.eatingwell.com

I don't have to chase extraordinary moments to find happiness. It's right in front of me if I'm paying attention and practicing gratitude.

Debby Schiffer, Wellness Director for BURLCO & TRICO JIF

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Exercise of the Month

The exercise this month is just that, to exercise! But not with something you already do. Try something new. Perhaps it is a new class you've never taken but always thought about. Maybe you haven't been exercising for whatever reason, so your challenge will be to incorporate something to get you moving. If you are already active, then add a new exercise to your workout or up the intensity (through duration or level of perceived difficulty).

Why is change important?

Your body adapts quickly to exercise stimuli and once it does, you need to change things up. If you don't your level of growth (endurance, strength, motivation) may plateau or even diminish. If you don't currently exercise, the benefits will always outweigh your excuses, it just takes getting started. Make this month your month to start!

So what can you do?

New to exercise or Trying to get back into a routine?

- Set a realistic goal for yourself.
- Try to incorporate even 10 minutes a few times a week to get started or transition back into a routine.
- Don't beat yourself up if you struggle.
- Try a new class with a friend.
- Do a short YouTube video at home.
- Go for a walk at lunchtime or after dinner.
- Walk your dog (or get a dog ☺).
- Break up your 30 minute workout throughout the day to keep moving.
- Be proud of every accomplishment.
- Keep a journal of your daily activity.
- Reward yourself with a new outfit or a massage once you hit your goal.
- Then, set a new goal.
- You can do this. You deserve time for you! Your health depends on it!

Work out regularly. Are you getting bored or doing the same thing all the time?

- Try a new exercise for each body part
- If you typically use dumbbells, try a new machine.
- If you typically use machines, try free weights or your own body weight
- If you only strength train, add some aerobic exercise
- If you only do cardiovascular exercises, add strength training.
- If you work out alone, add a partner to the mix.
- Train for something you have always wanted to do: a 5k, Triathlon, Marathon or Iron man (or woman ☺)
- Change up your intensity by: lengthen your workout; or shorten your recovery period; or increasing your weight; or changing # of repetitions or sets.



In the Spotlight

Delanco Township

Stress is inevitable for all of us. However, when it comes to the daily responsibilities of our Police Force, the stress can be insurmountable and life threatening.

Realizing the severity, Chief Jesse DeSanto of Delanco Township organized a series of stress management presentations. Putting the health and safety of not only his own team of officers but those of his neighboring towns, five Lunch and Learn workshops were held in the Delanco Court room with Dr. Sigafoos, Clinical Psychologist for the BURLCO JIF. Supported by the Delanco Township Municipality, Chief DeSanto invited all officers to listen while Dr. Sigafoos spoke on the affect stress has on one's mental and physical health and ways to avoid Post Traumatic Stress Disorder (or PTSD), a much too common occurrence among First Responders.

The Township's own Wellness Funds were utilized to cover Dr. Sigafoo's presentation fees. It was a small price to pay for the safety and well-being of those who risk their lives every day for the good of the community.

Thank you Delanco and thank you Chief DeSanto!

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



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

Intake	September-17	September-16	2017 YTD	2016 YTD
# of New Claims Reported	6	18	134	171
# of Report Only	2	4	37	50
% Report Only	33.3%	22.2%	27.6%	29.2%
# of Medical Only	3	10	82	107
# of Lost Time	1	4	15	14
Medical Only to Lost Time Ratio	75:25	71:29	85:15	88:12
Average # of Days to Report a Claim	1.7	1.3	2.4	2.4

Nurse Case Management	September-17	September-16
# of Cases Assigned to Case Management	15	25
# of Cases >90 days	11	15

Savings	September-17	September-16	2017 YTD	2016 YTD
Bill Count	101	166	1009	1345
Provider Charges	\$89,769	\$136,762	\$1,062,368	\$1,355,013
Repriced Amount	\$46,147	\$54,507	\$398,190	\$587,969
Savings \$	\$43,622	\$82,256	\$664,177	\$766,760
% Savings	48.6%	60.1%	62.5%	56.6%

Participating Provider Penetration Rate	September-17	September-16	2017 YTD	2016 YTD
Bill Count	98.0%	92.8%	96.6%	91.6%
Provider Charges	98.8%	96.7%	94.9%	92.2%

Exclusive Provider Panel Penetration Rate	September-17	September-16	2017 YTD	2016 YTD
Bill Count	95.4%	80.5%	91.3%	86.8%
Provider Charges	98.7%	89.2%	95.9%	91.0%

Transitional Duty Summary	2017 YTD	2016 YTD
% of Transitional Duty Days Worked	77.0%	65.7%
% of Transitional Duty Days Not Accommodated	23.0%	34.3%



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

	# Of Claims Reported	Average Days To Report
BASS RIVER TOWNSHIP	1	1.0
BEVERLY CITY	2	0.0
BORDENTOWN CITY	3	1.0
BORDENTOWN TOWNSHIP	5	2.4
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	4	0.8
MEDFORD TOWNSHIP	10	1.8
MOUNT LAUREL TOWNSHIP	18	2.3
PALMYRA BOROUGH	17	0.3
PEMBERTON BOROUGH	3	5.0
PEMBERTON TOWNSHIP	21	1.1
RIVERSIDE TOWNSHIP	5	1.0
SOUTHAMPTON TOWNSHIP	8	7.5
WESTAMPTON TOWNSHIP	7	2.4
Grand Total	134	2.4



Burlington County Municipal JIF
Transitional Duty Summary Report
January 1, 2017 - September 30, 2017

	Transitional Duty Days Available		Transitional Duty Days Worked		% Of Transitional Duty Days Worked		Transitional Duty Days Not Accommodated		% Of Transitional Duty Days Not Accommodated	
	Duty Days Available	Duty Days Worked	Duty Days	% Of Transitional Duty Days Worked	Duty Days Not Accommodated	% Of Transitional Duty Days Not Accommodated				
BORDENTOWN CITY	3	3	100.0%	0	0.0%					
BORDENTOWN TOWNSHIP	53	53	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	311	311	100.0%	0	0.0%					
EDGEWATER PARK TOWNSHIP	67	11	16.4%	56	83.6%					
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	158	120	75.9%	38	24.1%					
NORTH HANOVER TOWNSHIP	35	35	100.0%	0	0.0%					
PEMBERTON TOWNSHIP	303	290	95.7%	13	4.3%					
SOUTHAMPTON TOWNSHIP	8	8	100.0%	0	0.0%					
WESTAMPTON TOWNSHIP	154	0	0.0%	154	100.0%					
Grand Total	1228	945	77.0%	283	23.0%					



**Burlington County Municipal JIF
PPO SaVings And Penetration Report
September 2017**

	Bill Count	Provider Charges	Repriced Amount	\$ Savings	% Savings
Participating Provider	99	\$88,676	\$45,078	\$43,598	49.2%
Facility	12	\$50,664	\$31,608	\$19,056	37.6%
Ortho/Neuro	20	\$13,208	\$4,757	\$8,451	64.0%
Physical Therapy	34	\$9,847	\$2,604	\$7,243	73.6%
Occ Med/Primary Care	23	\$6,308	\$3,347	\$2,961	46.9%
Anesthesia	3	\$4,414	\$1,500	\$2,914	66.0%
MRI/Radiology	5	\$3,873	\$1,074	\$2,799	72.3%
Occupational Therapy	1	\$237	\$88	\$149	62.9%
Physicians Fees	1	\$125	\$100	\$25	19.8%
Out Of Network	2	\$1,093	\$1,069	\$24	2.2%
Other	1	\$917	\$893	\$24	2.6%
Ortho/Neuro	1	\$176	\$176	\$0	0.0%
Grand Total	101	\$89,769	\$46,147	\$43,622	48.6%

Participating Provider Penetration Rate

Bill Count 98.0%

Provider Charges 98.8%

EPO Penetration Rate

Bill Count 95.4%

Provider Charges 98.7%



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

	Bill Count	Provider Charges	Repriced Amount	\$ Savings	% Savings
Participating Provider	975	\$1,008,138	\$375,335	\$632,803	62.8%
Facility	80	\$441,840	\$203,873	\$237,967	53.9%
Ortho/Neuro	165	\$273,038	\$72,791	\$200,247	73.3%
Physical Therapy	425	\$137,572	\$32,665	\$104,907	76.3%
Occ Med/Primary Care	165	\$43,513	\$25,318	\$18,195	41.8%
Physicians Fees	51	\$33,786	\$11,461	\$22,325	66.1%
MRI/Radiology	36	\$30,512	\$9,967	\$20,544	67.3%
Anesthesia	17	\$29,458	\$9,256	\$20,202	68.6%
Other	13	\$11,946	\$8,007	\$3,939	33.0%
Occupational Therapy	23	\$6,473	\$1,996	\$4,477	69.2%
Out Of Network	34	\$54,230	\$22,855	\$31,374	57.9%
Physicians Fees	2	\$29,622	\$4,129	\$25,493	86.1%
Other	20	\$17,596	\$14,535	\$3,061	17.4%
Anesthesia	3	\$4,450	\$2,697	\$1,754	39.4%
Ortho/Neuro	4	\$1,756	\$702	\$1,054	60.0%
Physical Therapy	4	\$746	\$746	\$0	0.0%
MRI/Radiology	1	\$60	\$47	\$13	21.7%
Grand Total	1009	\$1,062,368	\$398,190	\$664,177	62.5%

Participating Provider Penetration Rate

Bill Count 96.6%

Provider Charges 94.9%

EPO Penetration Rate

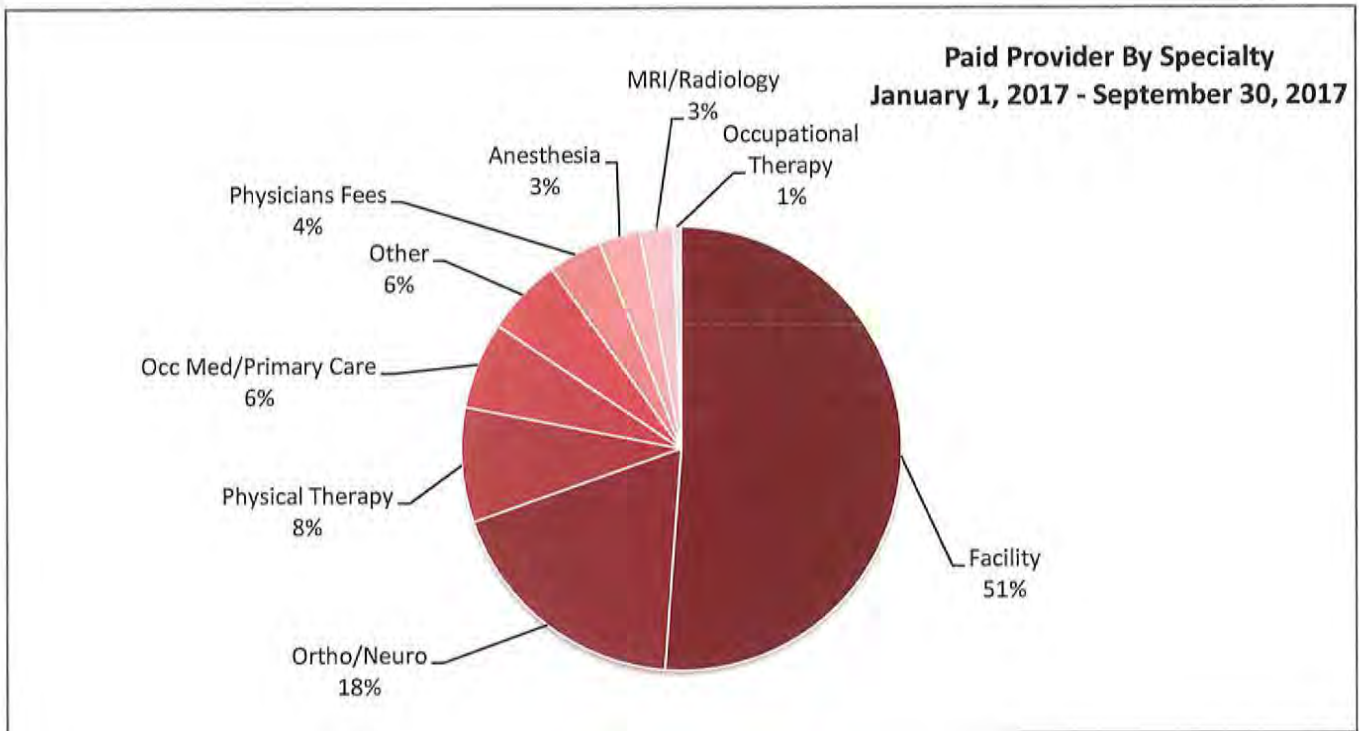
Bill Count 91.3%

Provider Charges 95.9%



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

	Repriced Amount
Facility	\$203,873
Ortho/Neuro	\$73,493
Physical Therapy	\$33,411
Occ Med/Primary Care	\$25,318
Other	\$22,542
Physicians Fees	\$15,590
Anesthesia	\$11,952
MRI/Radiology	\$10,014
Occupational Therapy	\$1,996





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

	Bill Count	Provider Charges
Facility	33	\$263,798
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
MRI/Radiology	36	\$30,512
ONE CALL MEDICAL, INC.	17	\$27,158
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	4	\$180
Occ Med/Primary Care	146	\$39,017
VIRTUA AT WORK	64	\$14,265
U.S. HEALTHWORKS MEDICAL GROUP OF NEW JERSEY, P.C.	35	\$13,992
MEDEXPRESS URGENT CARE- NEW JERSEY, INC	20	\$4,212
VIRTUA MEDICAL GROUP, PA	13	\$3,335
RWJUH OCCUPATIONAL HEALTH	14	\$3,213
Occupational Therapy	23	\$6,473
NOVACARE REHABILITATION	23	\$6,473
Ortho/Neuro	103	\$249,250
PREMIER ORTHOPAEDIC ASSOCIATES OF SOUTHERN NJ	16	\$139,522
PREMIER ORTHOPEDIC OF SOUTH JERSEY	43	\$39,810
ORTHOPAEDIC INSTITUTE OF CENTRAL JERSEY	12	\$36,895
COASTAL SPINE, PC.	24	\$25,228
PONZIO ORTHOPEDICS, PC	8	\$7,795
Physical Therapy	403	\$125,642
REHAB CONNECTION	141	\$45,340
REHAB EXCELLENCE CENTER, LLC	139	\$31,509
TWIN BORO PHYSICAL THERAPY ASSOCS.	59	\$29,049
NOVACARE REHABILITATION	29	\$9,879
STRIVE PHYSICAL THERAPY AND SPORTS REHABILITATION LLC	35	\$9,865
Physicians Fees	27	\$58,798
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												
Jennifer Hann	63	57	64	56	57	63	68	61	65			
Stephanie Dionisio	66	59	48	56	62	62	73	69	64			
Sharon Maurer	63	56	60	58	60	59	71	74	72			
Karen Kofoet	64	56	67	56	52	51						
Vineland & Other Accounts												
Patricia Henchy	55	61	53	49	50	51	52	51	52			
Team Leader												
Russel Bayer	21	32	30	0	19	16	37	30	28			
Total	332	321	322	275	300	302	301	285	281		0	0

Valued as of 10/2/17

October 7, 2017

To the Members of the
Executive Board of the
Burlington County Municipal
Joint Insurance Fund

I have enclosed for your review and, in some cases consideration, documents of presentation relating to claims, transfers, and the financial condition of the Fund.

The statements included in this report are prepared on a “modified cash basis” and relate to financial activity through the one month period ending September 30, 2017 for Closed Fund Years 1991 to 2012, and Fund Years 2013, 2014, 2015, 2016 and 2017. The reports, where required, are presented in a manner prescribed or permitted by the Department of Insurance and the Division of Local Government Services of the Department of Community Affairs.

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

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

INVESTMENT INTEREST & INVESTMENTS:

Interest received or accrued for the reporting period totaled \$ 18,850.21. This generated an average annual yield of 1.19%. However, after including an unrealized net loss of \$38,139.92 in the asset portfolio, the yield is adjusted to -1.22% for this period. The total overview of the asset portfolio for the fund shows an overall unrealized loss of \$134,379.46 as it relates to current market value of \$ 14,837,696.56 vs. the amount we have invested. This current market value, however, when considering the total accrued income at month end is \$14,898,113.71.

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

RECEIPT ACTIVITY FOR THE PERIOD

Subrogation Receipts \$ 50.00 w/YTD Total \$ 94,257.24 (detailed in my report)
Overpayment Reimbursements \$.00
FY 2017 Premium Assessments \$1,028,378.00

LOSS RUN PAYMENT REGISTER ACTIVITY FOR THE PERIOD:

The enclosed report shows net claim activity during the reporting period for claims paid by the fund and claims payable by the Fund at period end in the amount of \$ 179,872.74. The claims detail shows 177 claim payments issued.

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

Delran Township	\$73,987.00
Chesterfield Township	\$ 1,052.00
Bordentown City	\$22,611.00

CASH ACTIVITY FOR THE PERIOD:

The enclosed reconciliation report details that during the reporting period the Fund's "Cash Position" changed from an opening balance of \$ 18,660,663.27 to a closing balance of \$ 19,405,158.43 showing an increase in the fund of \$ 744,495.16. 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
9/21	EDGEWATER PARK	Z42992	MARK HERKOPEREC	WC	2016	50.00	
TOTAL-SEP						50.00	
TOTAL-YTD							94,257.24

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

	<u>July</u>	<u>August</u>	<u>September</u>	<u>Year To Date Total</u>
Opening Balance for the Period:	17,286,500.32	17,626,720.56	18,660,663.28	
RECEIPTS:				
Interest Income (Cash)	20,873.66	19,941.57	-34,707.80	104,037.53
Premium Assessment Receipts	1,121,668.00	1,414,990.00	1,028,378.02	7,122,551.01
Prior Yr. Premium Assessment Receipts	0.00	0.00	0.00	0.00
Subrogation & Reimb. Receipts:				
Fund Year 2017	0.00	312.00	0.00	5,112.00
Fund Year 2016	150.00	25,000.00	50.00	88,794.70
Fund Year 2015	0.00	23.00	0.00	227.90
Fund Year 2014	0.00	0.00	0.00	217.50
Fund Year 2013	0.00	0.00	0.00	108.00
Closed Fund Year	0.00	40.00	0.00	577.05
Total Subrogation & Reimb. Receipts	150.00	25,375.00	50.00	95,037.15
FY 2017 Appropriation Refunds	5.00	32.33	0.00	237.33
FY 2016 Appropriation Refunds	0.00	0.00	0.00	1,062.00
Late Payment Penalties	0.00	0.00	0.00	0.00
RCF Clsd Yr. Claims Reimbursement	0.00	0.00	0.00	0.00
RCF Claims Reimbursement	40,851.42	0.00	0.00	40,851.42
Other	0.00	0.00	0.00	0.00
TOTAL RECEIPTS:	1,183,548.08	1,460,338.90	993,720.22	7,363,776.44

DISBURSEMENTS:

Net Claim Payments:				
Fund Year 2017	54,599.03	37,466.99	94,026.50	433,231.48
Fund Year 2016	29,402.64	37,566.22	9,235.90	380,516.10
Fund Year 2015	17,186.79	87,722.38	61,162.73	327,257.94
Fund Year 2014	15,664.89	188,684.70	15,447.61	399,781.03
Fund Year 2013	0.00	0.00	0.00	55,690.70
Closed Fund Year	0.00	0.00	0.00	0.00
Total Net Claim Payments	116,853.35	351,440.29	179,872.74	1,596,477.25
Exp. & Admin Bill List Payments:				
Exp. & Cont. Charges FY 2018	0.00	0.00	0.00	0.00
Exp. & Cont. Charges FY 2017	196,264.39	73,709.76	69,352.34	913,626.80
Property Fund Charges FY 2017	0.00	0.00	0.00	0.00
E-JIF Premium FY 2017	130,719.78	0.00	0.00	261,439.60
M.E.L. Premium FY 2017	396,515.32	0.00	0.00	1,189,545.96
POL/EPL Policy Premium FY 2017	0.00	0.00	0.00	550,537.00
Exp. & Cont. Charges FY 2016	2,975.00	1,246.13	0.00	124,446.19
Property Fund Charges FY 2016	0.00	0.00	0.00	0.00
M.E.L. Premium FY 2016	0.00	0.00	0.00	0.00
Exp. & Cont. Charges FY 2015	0.00	0.00	0.00	22,413.64
Exp. & Cont. Charges FY 2014	0.00	0.00	0.00	0.00
Other	0.00	0.00	0.00	0.00
Closed Fund Year	0.00	0.00	0.00	884.00
Total Bill List Payments	726,474.49	74,955.89	69,352.34	3,062,893.19
Net Bank Services Fees	0.00	0.00	0.00	0.00
Other	0.00	0.00	0.00	0.00
TOTAL DISBURSEMENTS:	843,327.84	426,396.18	249,225.08	4,659,370.44

Closing Balance for the Period:	17,626,720.56	18,660,663.28	19,405,158.42	
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Account Net Cash Change During the Period:

Operating Account	371,666.93	1,013,951.97	785,611.67	-1,084,127.56
NJ Cash Management Account	0.00	0.00	0.00	0.00
Investment Account	-51,673.63	0.00	0.00	-2,149,973.00
Asset Management Account	20,235.94	17,014.14	-38,139.92	5,989,006.56
Claims Imprest Account	0.00	2,976.61	-2,976.61	-50,000.00
Expense & Contingency Account	-9.00	0.00	0.00	-500.00
Total Change in Account Net Cash:	340,220.24	1,033,942.72	744,495.14	2,704,406.00

Proof: 0.00 0.00 0.00

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

CURRENT MONTH September
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. ACCOUNT	NJ CASH MGMNT	INVEST. ACCT.	ASSET MGR.	CLAIMS ACCO ADMIN.	F OPERATING ACC	CLAIMS AACCO ADMIN.	EXPENS	
	Maturity (Yrs)	0	0	0	0	0	0	0	0	0
	Purchase Yield:	0	0	0	0	0	0	0	0	0
	TOTAL for All Accts & instruments									
Opening Cash & Investment Balance	\$18,660,663.27	9.31323E-09	1.16415E-10	6865.59	14875836.48	-2.32831E-10	0	3673984.59	102976.61	1000
Opening Interest Accrual Balance	\$44,999.06	0	0	0	44999.06	0	0	0	0	0
1 Interest Accrued and/or Interest Cost	\$15,418.09	\$0.00	\$0.00	\$0.00	\$15,418.09	\$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	\$3,432.12	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$3,432.12	\$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)	(\$38,139.92)	\$0.00	\$0.00	\$0.00	(\$38,139.92)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
8 Net Investment Income	(\$19,289.71)	\$0.00	\$0.00	\$0.00	(\$22,721.83)	\$0.00	\$0.00	\$3,432.12	\$0.00	\$0.00
9 Deposits - Purchases	\$1,288,823.57	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$1,042,575.10	\$176,896.13	\$69,352.34
10 (Withdrawals - Sales)	(\$509,620.65)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	(\$260,395.57)	(\$179,872.74)	(\$69,352.34)
Ending Cash & Investment Balance	\$19,405,158.39	\$0.00	\$0.00	\$6,865.59	\$14,837,696.56	(\$0.00)	\$0.00	\$4,459,596.24	\$100,000.00	\$1,000.00
Ending Interest Accrual Balance	\$60,417.15	\$0.00	\$0.00	\$0.00	\$60,417.15	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Plus Outstanding Checks	\$77,517.96	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$73,051.66	\$4,466.30
(Less Deposits in Transit)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Balance per Bank	\$19,482,676.35	\$0.00	\$0.00	\$6,865.59	\$14,837,696.56	(\$0.00)	\$0.00	\$4,459,596.24	\$173,051.66	\$5,466.30
Annualized Rate of Return This Month	-1.22%	0.00%	0.00%	0.00%	-1.84%	0.00%		1.01%	0.00%	0.00%

Investment Income Allocation

		Prop	Liab	Auto	WC	Ded	Cont	EJIF	MEL	Admin	Total
2017	Opening Cash & Investment Balance	89,655.28	(194,192.65)	92,071.13	1,472,210.05	414,883.72	84,113.27	#####	647,314.82	947,000.10	\$3,495,181.48
	Opening 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
	1 Interest Accrued and/or Interest Cost	\$73.05	\$0.00	\$75.02	\$1,199.61	\$338.06	\$68.54	\$0.00	\$527.45	\$771.65	\$3,053.39
	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	\$16.26	\$0.00	\$16.70	\$267.04	\$75.25	\$15.26	\$0.00	\$117.41	\$171.77	\$679.69
	6 Interest Paid - Term Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	7 Unrealized Gain (Loss)	(\$180.72)	\$0.00	(\$185.58)	(\$2,967.49)	(\$836.27)	(\$169.54)	\$0.00	(\$1,304.77)	(\$1,908.84)	(\$7,553.20)
	8 Net Investment Income	(\$91.40)	\$0.00	(\$93.86)	(\$1,500.84)	(\$422.95)	(\$85.75)	\$0.00	(\$659.90)	(\$965.42)	(\$3,820.12)
	9 Interest Accrued - Net Change	\$73.05	\$0.00	\$75.02	\$1,199.61	\$338.06	\$68.54	\$0.00	\$527.45	\$771.65	\$3,053.39
	Ending Cash & Investment Balance	\$89,223.73	(\$133,285.07)	\$105,009.35	\$1,696,403.30	\$483,871.53	\$98,131.10	#####	\$955,743.21	\$1,081,734.91	\$4,353,307.15
	Ending Interest Accrual Balance	\$145.87	(\$0.29)	\$229.27	\$3,581.90	\$1,018.49	\$206.47	(\$0.16)	\$1,171.18	\$2,208.06	\$8,560.77

		Prop	Liab	Auto	WC	Ded	Cont	EJIF	MEL	Admin	Total
2016	Opening 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
	Opening 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
	1 Interest Accrued and/or Interest Cost	\$0.00	\$398.52	\$87.08	\$1,046.29	\$453.19	\$81.44	\$0.03	\$178.62	\$166.61	\$2,411.79
	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	\$88.71	\$19.38	\$232.91	\$100.88	\$18.13	\$0.01	\$39.76	\$37.09	\$536.87
	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	(\$985.81)	(\$215.41)	(\$2,588.21)	(\$1,121.07)	(\$201.46)	(\$0.08)	(\$441.86)	(\$412.15)	(\$5,966.06)
	8 Net Investment Income	\$0.00	(\$498.59)	(\$108.95)	(\$1,309.02)	(\$567.00)	(\$101.89)	(\$0.04)	(\$223.48)	(\$208.45)	(\$3,017.41)
	9 Interest Accrued - Net Change	\$0.00	\$398.52	\$87.08	\$1,046.29	\$453.19	\$81.44	\$0.03	\$178.62	\$166.61	\$2,411.79
	Ending Cash & Investment Balance	(\$8,927.73)	\$487,105.52	\$106,673.47	\$1,273,578.06	\$555,158.88	\$99,763.58	\$41.94	\$218,812.57	\$204,096.93	\$2,936,303.22
	Ending Interest Accrual Balance	\$12.67	\$2,062.17	\$357.07	\$4,447.47	\$1,847.72	\$337.99	\$12.76	\$550.61	\$853.32	\$10,481.78

		Prop	Liab	Auto	WC	Ded	Cont	EJIF	MEL	Admin	Total
2015	Opening 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
	Opening 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
	1 Interest Accrued and/or Interest Cost	\$42.56	\$381.98	\$71.75	\$594.93	\$404.39	\$81.59	\$0.00	\$93.53	\$162.03	\$1,832.76
	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	\$9.47	\$85.03	\$15.97	\$132.43	\$90.02	\$18.16	\$0.00	\$20.82	\$36.07	\$407.98
	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)	(\$105.28)	(\$944.91)	(\$177.50)	(\$1,471.68)	(\$1,000.35)	(\$201.83)	(\$0.00)	(\$231.37)	(\$400.82)	(\$4,533.73)
	8 Net Investment Income	(\$53.25)	(\$477.90)	(\$89.77)	(\$744.32)	(\$505.94)	(\$102.08)	\$0.00	(\$117.02)	(\$202.72)	(\$2,292.99)
	9 Interest Accrued - Net Change	\$42.56	\$381.98	\$71.75	\$594.93	\$404.39	\$81.59	\$0.00	\$93.53	\$162.03	\$1,832.76
	Ending Cash & Investment Balance	\$52,134.18	\$467,482.16	\$87,897.37	\$668,057.29	\$495,377.20	\$99,945.90	\$0.77	\$114,575.11	\$198,485.63	\$2,183,955.61
	Ending Interest Accrual Balance	\$253.86	\$1,572.53	\$292.86	\$2,682.45	\$1,568.71	\$333.32	\$0.04	\$382.00	\$660.99	\$7,746.76

		Prop	Liab	Auto	WC	Ded	Cont	EJIF	MEL	Admin	Total
2014	Opening 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
	Opening 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
	1 Interest Accrued and/or Interest Cost	\$56.58	\$152.49	\$50.88	\$958.33	\$472.64	\$73.07	\$0.00	\$140.30	\$181.56	\$2,085.83
	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	\$12.59	\$33.94	\$11.33	\$213.33	\$105.21	\$16.27	\$0.00	\$31.23	\$40.42	\$464.31
	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)	(\$139.96)	(\$377.20)	(\$125.85)	(\$2,370.62)	(\$1,169.16)	(\$180.75)	(\$0.00)	(\$347.07)	(\$449.13)	(\$5,159.75)
	8 Net Investment Income	(\$70.79)	(\$190.78)	(\$63.65)	(\$1,198.97)	(\$591.32)	(\$91.42)	\$0.00	(\$175.53)	(\$227.15)	(\$2,609.60)
	9 Interest Accrued - Net Change	\$56.58	\$152.49	\$50.88	\$958.33	\$472.64	\$73.07	\$0.00	\$140.30	\$181.56	\$2,085.83
	Ending Cash & Investment Balance	\$69,309.43	\$174,922.78	\$62,322.23	\$1,170,363.58	\$578,973.92	\$89,508.18	\$0.15	\$171,868.68	\$222,409.25	\$2,539,678.20
	Ending Interest Accrual Balance	\$230.92	\$1,117.35	\$206.88	\$3,922.35	\$1,926.99	\$298.50	\$0.00	\$572.62	\$740.02	\$9,015.63

		Prop	Liab	Auto	WC	Ded	Cont	EJIF	MEL	Admin	Total
2013	Opening 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
	Opening 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
	1 Interest Accrued and/or Interest Cost	\$67.40	\$279.80	\$2.28	\$757.52	\$411.69	\$49.50	\$0.00	\$205.63	\$84.82	\$1,858.63
	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	\$15.00	\$62.28	\$0.51	\$168.63	\$91.64	\$11.02	\$0.00	\$45.77	\$18.88	\$413.74
	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)	(\$166.73)	(\$692.14)	(\$5.64)	(\$1,873.88)	(\$1,018.40)	(\$122.46)	\$0.00	(\$508.66)	(\$209.82)	(\$4,597.73)
	8 Net Investment Income	(\$84.32)	(\$350.06)	(\$2.85)	(\$947.74)	(\$515.07)	(\$61.93)	\$0.00	(\$257.26)	(\$106.12)	(\$2,325.35)
	9 Interest Accrued - Net Change	\$67.40	\$279.80	\$2.28	\$757.52	\$411.69	\$49.50	\$0.00	\$205.63	\$84.82	\$1,858.63
	Ending Cash & Investment Balance	\$82,563.68	\$342,749.76	\$2,791.45	\$927,953.43	\$504,315.09	\$60,641.67	(\$79.82)	\$251,890.06	\$103,905.45	\$2,276,730.77
	Ending Interest Accrual Balance	\$275.08	\$1,141.54	\$151.79	\$3,119.32	\$1,560.91	\$202.24	(\$0.00)	\$839.22	\$320.18	\$7,610.27

		Prop	Liab	Auto	WC	Ded	Cont	EJIF	MEL	Admin	Total
Closed	Opening 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
	Opening 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
	1 Interest Accrued and/or Interest Cost	\$0.38	\$0.05	\$0.03	\$0.36	\$0.16	\$0.02	\$0.00	\$0.05	\$4,100.35	\$4,101.41
	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	\$0.08	\$0.01	\$0.01	\$0.08	\$0.04	\$0.00	\$0.00	\$0.01	\$912.75	\$912.99
	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)	(\$0.94)	(\$0.12)	(\$0.08)	(\$0.89)	(\$0.40)	(\$0.04)	(\$0.00)	(\$0.13)	(\$10,143.09)	(\$10,145.70)
	8 Net Investment Income	(\$0.48)	(\$0.06)	(\$0.04)	(\$0.45)	(\$0.20)	(\$0.02)	\$0.00	(\$0.07)	(\$5,129.99)	(\$5,131.31)
	9 Interest Accrued - Net Change	\$0.38	\$0.05	\$0.03	\$0.36	\$0.16	\$0.02	\$0.00	\$0.05	\$4,100.35	\$4,101.41
	Ending Cash & Investment Balance	\$466.86	\$60.63	\$38.72	\$442.50	\$199.87	\$19.93	\$0.63	\$63.66	\$5,022,897.94	\$5,024,190.74
	Ending Interest Accrual Balance	\$0.92	(\$0.71)	(\$0.45)	(\$2.99)	(\$2.34)	(\$0.23)	(\$0.01)	(\$0.75)	\$16,703.25	\$16,696.68



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

Account Number	120882-000
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As of September 30, 2017

Statement of Account

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

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

Account Administrator: SUSAN T. O'NEAL 302-636-6448

Portfolio Manager: ZLA E. QASIM 302-651-8413

1430187 02 T 4589 000149080 0001N

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

Important Information

Account Number	120882-000
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As of September 30, 2017

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

Table of Contents

	PAGE
SUMMARY	
Investment	1
Activity	2
DETAIL	
Investment	3
Activity	5

Subject Account(s)

ACCOUNT NUMBER	ACCOUNT NAME
120882-000	BURLINGTON COUNTY MUNICIPAL JIF

Summary of Investments

Account Number **120882-000**

As of September 30, 2017

Page 1 of 6

PORTFOLIO	INVESTMENT CATEGORY	MARKET VALUE (M/V) As of 8/31/2017	% OF M/V	MARKET VALUE (M/V) As of 9/30/2017	% OF M/V
PRINCIPAL PORTFOLIO(S)					
	U.S. TREASURY OBLIGATIONS				
	U.S. TREASURY BONDS AND NOTES	\$5,974,026.48	40.16	\$5,958,526.56	40.16
	TOTAL U.S. TREASURY OBLIGATIONS	5,974,026.48	40.16	5,958,526.56	40.16
	U.S. GOVERNMENT AGENCIES				
	GOVERNMENT AGENCY BONDS/NOTES	8,901,810.00	59.84	8,879,170.00	59.84
	TOTAL U.S. GOVERNMENT AGENCIES	8,901,810.00	59.84	8,879,170.00	59.84
TOTAL PRINCIPAL PORTFOLIO(S)		14,875,836.48	100.00	14,837,696.56	100.00
	TOTAL ACCRUED INCOME	44,999.06		60,417.15	
	TOTAL MARKET VALUE WITH ACCRUED INCOME	14,920,835.54		14,898,113.71	

Summary of Activity

Account Number **120882-000**

September 1, 2017 through September 30, 2017

Page 2 of 6

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

Investment Detail

Account Number 120882-000
As of September 30, 2017

Page 3 of 6

	<u>QUANTITY</u> <u>DESCRIPTION</u>	<u>MARKET VALUE (M/V)</u> <u>MARKET UNIT PRICE</u>	<u>%M/V</u>	<u>FEDERAL TAX COST</u> <u>AVERAGE UNIT COST</u>	<u>UNREALIZED</u> <u>GAIN/(LOSS)</u>	<u>ACCRUED</u> <u>INCOME</u>	<u>ESTIMATED</u> <u>ANNUAL INCOME</u>	<u>YIELD (%)</u> <u>YTM (%)</u>
PRINCIPAL PORTFOLIO(S)								
U.S. TREASURY OBLIGATIONS								
2018	1,000,000.0000	\$998,280.00	6.73	\$999,179.69	(\$899.69)	\$3,360.66	\$10,000.00	1.00
	UNITED STATES TREASURY NOTES	99.8280		99.92				1.26
	DTD 05/31/2013 1.000% 05/31/2018							
	CUSIP 912828VE7 RATING AAA							
2018	1,000,000.0000	995,470.00	6.71	997,812.50	(2,342.50)	3,360.66	10,000.00	1.00
	UNITED STATES TREASURY NOTES	99.5470		99.78				1.39
	DTD 11/30/2016 1.000% 11/30/2018							
	CUSIP 912828U40 RATING AAA							
2019	1,000,000.0000	989,450.00	6.67	992,304.69	(2,854.69)	3,360.66	10,000.00	1.01
	UNITED STATES TREASURY NOTES	98.9450		99.23				1.50
	DTD 11/30/2012 1.000% 11/30/2019							
	CUSIP 912828UB4 RATING AAA							
2019	1,000,000.0000	990,940.00	6.68	993,164.07	(2,224.07)	3,305.03	8,750.00	0.88
	UNITED STATES TREASURY NOTES	99.0940		99.32				1.44
	DTD 05/15/2016 0.875% 05/15/2019							
	CUSIP 912828R44 RATING AAA							
2020	1,000,000.0000	994,650.00	6.70	998,359.37	(3,709.37)	4,620.90	13,750.00	1.38
	UNITED STATES TREASURY NOTES	99.4650		99.84				1.58
	DTD 05/31/2013 1.375% 05/31/2020							
	CUSIP 912828VF4 RATING AAA							
2020	998,000.0000	989,736.56	6.67	991,255.70	(1,519.14)	5,742.57	13,722.50	1.39
	UNITED STATES TREASURY NOTES	99.1720		99.32				1.65
	DTD 10/31/2015 1.375% 10/31/2020							
	CUSIP 912828L99 RATING AAA							
TOTAL U.S. TREASURY OBLIGATIONS		5,958,526.56	40.16	5,972,076.02	(13,549.46)	23,750.48	66,222.50	1.11

continued

Investment Detail

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

Page 4 of 6

	<u>QUANTITY</u> <u>DESCRIPTION</u>	<u>MARKET VALUE (M/V)</u> <u>MARKET UNIT PRICE</u>	<u>%M/V</u>	<u>FEDERAL TAX COST</u> <u>AVERAGE UNIT COST</u>	<u>UNREALIZED</u> <u>GAIN/(LOSS)</u>	<u>ACCRUED</u> <u>INCOME</u>	<u>ESTIMATED</u> <u>ANNUAL INCOME</u>	<u>YIELD (%)</u> <u>YTM (%)</u>
PRINCIPAL PORTFOLIO(S)								
U.S. GOVERNMENT AGENCIES								
2019	8,000,000.0000	\$7,886,720.00	53.15	\$8,000,000.00	(\$113,280.00)	\$32,400.00	\$108,000.00	1.37
	FEDERAL HOME LOAN BANK	98.5840		100.00				2.01
	DTD 06/13/2016 1.350% 12/13/2019							
	CALLABLE							
	CUSIP 3130A8FB4 RATING AAA							
2019	1,000,000.0000	992,450.00	6.69	1,000,000.00	(7,550.00)	4,266.67	12,000.00	1.21
	FEDERAL HOME LOAN MORTGAGE CORP	99.2450		100.00				1.66
	MEDIUM TERM NOTE							
	DTD 08/23/2016 1.200% 05/23/2019							
	CALLABLE							
	CUSIP 3134GAAR5 RATING AAA							
TOTAL U.S. GOVERNMENT AGENCIES		8,879,170.00	59.84	9,000,000.00	(120,830.00)	36,666.67	120,000.00	1.35
TOTAL PRINCIPAL PORTFOLIO(S)		14,837,696.56	100.00	14,972,076.02	(134,379.46)	60,417.15	186,222.50	1.26
TOTAL ACCRUED INCOME		60,417.15						
TOTAL MARKET VALUE WITH ACCRUED INCOME		14,898,113.71						

Activity Detail

Account Number 120882-000

September 1, 2017 through September 30, 2017

Page 5 of 6

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



Other Information

120882-000 BURLINGTON COUNTY MUNICIPAL JIF

As of September 30, 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: September										
	Prop	Liab	Auto	WC	Ded	Cont	EJIF	MEL	Admin	TOTAL
OPEN 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
RECEIPTS										
Assessments	33,726.56	61,757.58	16,193.22	282,990.42	69,748.82	14,172.12	34,349.33	309,615.75	205,824.22	1,028,378.02
Refunds	0.00	0.00	0.00	50.00	0.00	0.00	0.00	0.00	0.00	50.00
Invest Pymnts	(540.20)	(2,730.20)	(646.16)	(10,258.37)	(4,682.61)	(797.25)	(0.08)	(2,578.85)	(12,474.08)	(34,707.80)
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Invest	(540.20)	(2,730.20)	(646.16)	(10,258.37)	(4,682.61)	(797.25)	(0.08)	(2,578.85)	(12,474.08)	(34,707.80)
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	33,186.36	59,027.38	15,547.06	272,782.05	65,066.21	13,374.87	34,349.25	307,036.90	193,350.14	993,720.22
EXPENSES										
Claims Transfers	33,993.66	14,232.46	3,086.12	128,560.50	0.00	0.00	0.00	0.00	0.00	179,872.74
Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	69,352.34	69,352.34
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	33,993.66	14,232.46	3,086.12	128,560.50	0.00	0.00	0.00	0.00	69,352.34	249,225.08
END BALANCE	284,770.15	1,339,035.78	364,732.59	5,736,798.16	2,617,896.49	448,010.36	(23,561.24)	1,712,953.29	6,924,522.85	19,405,158.43

Report Month: September

Balance Differences

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

Claims Transaction Status:

Allocation variance 1:	Daily xactions add to monthly totals	0.00
Allocation variance 2:	Monthly transactions and allocation totals are equal	0.00
Allocation variance 3:	Treasurer/TPA net payments NO1	Max/Min ##### / (0.00)
Pre-existing variance:	Prior period unreconciled variance	Max/Min ##### / (0.00)

SUMMARY OF CASH TRANSACTIONS										
FUND YEAR	2017									
Month Ending:	September									
	Prop	Liab	Auto	WC	Ded	Cont	EJIF	MEL	Admin	TOTAL
OPEN 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
RECEIPTS										
Assessments	33,726.56	61,757.58	16,193.22	282,990.42	69,748.82	14,172.12	34,349.33	309,615.75	205,824.22	1,028,378.02
Refunds	0.00	0.00	0.00	0.00						0.00
Invest Pymnts	(164.45)	0.00	(168.88)	(2,700.45)	(761.01)	(154.29)	0.00	(1,187.36)	(1,737.07)	(6,873.51)
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Invest	(164.45)	0.00	(168.88)	(2,700.45)	(761.01)	(154.29)	0.00	(1,187.36)	(1,737.07)	(6,873.51)
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	33,562.11	61,757.58	16,024.34	280,289.97	68,987.81	14,017.83	34,349.33	308,428.39	204,087.15	1,021,504.51
EXPENSES										0.00
Claims Transfers	33,993.66	850.00	3,086.12	56,096.72	0.00	0.00	0.00	0.00	0.00	94,026.50
Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	69,352.34	69,352.34
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	33,993.66	850.00	3,086.12	56,096.72	0.00	0.00	0.00	0.00	69,352.34	163,378.84
END BALANCE	89,223.73	(133,285.07)	105,009.35	1,696,403.30	483,871.53	98,131.10	(23,524.91)	955,743.21	1,081,734.91	4,353,307.15

SUMMARY OF CASH TRANSACTIONS										
FUND YEAR	2016									
Month Ending:	September									
	Prop	Liab	Auto	WC	Ded	Cont	EJIF	MEL	Admin	TOTAL
OPEN 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
RECEIPTS										
Assessments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Refunds	0.00	0.00	0.00	50.00						50.00
Invest Pymnts	0.00	(897.10)	(196.03)	(2,355.30)	(1,020.19)	(183.33)	(0.08)	(402.10)	(375.06)	(5,429.19)
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Invest	0.00	(897.10)	(196.03)	(2,355.30)	(1,020.19)	(183.33)	(0.08)	(402.10)	(375.06)	(5,429.19)
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	0.00	(897.10)	(196.03)	(2,305.30)	(1,020.19)	(183.33)	(0.08)	(402.10)	(375.06)	(5,379.19)
EXPENSES										
Claims Transfers	0.00	1,072.50	0.00	8,163.40	0.00	0.00	0.00	0.00	0.00	9,235.90
Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	0.00	1,072.50	0.00	8,163.40	0.00	0.00	0.00	0.00	0.00	9,235.90
END BALANCE	(8,927.73)	487,105.52	106,673.47	1,273,578.06	555,158.88	99,763.58	41.94	218,812.57	204,096.93	2,936,303.22

SUMMARY OF CASH TRANSACTIONS										
FUND YEAR	2015									
Month Ending:	September									
	Prop	Liab	Auto	WC	Ded	Cont	EJIF	MEL	Admin	TOTAL
OPEN 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
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	(95.80)	(859.88)	(161.52)	(1,339.25)	(910.33)	(183.67)	0.00	(210.55)	(364.75)	(4,125.75)
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Invest	(95.80)	(859.88)	(161.52)	(1,339.25)	(910.33)	(183.67)	0.00	(210.55)	(364.75)	(4,125.75)
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	(95.80)	(859.88)	(161.52)	(1,339.25)	(910.33)	(183.67)	0.00	(210.55)	(364.75)	(4,125.75)
EXPENSES										
Claims Transfers	0.00	439.50	0.00	60,723.23	0.00	0.00	0.00	0.00	0.00	61,162.73
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	439.50	0.00	60,723.23	0.00	0.00	0.00	0.00	0.00	61,162.73
END BALANCE	52,134.18	467,482.16	87,897.37	668,057.29	495,377.20	99,945.90	0.77	114,575.11	198,485.63	2,183,955.61

SUMMARY OF CASH TRANSACTIONS										
FUND YEAR	2014									
Month Ending:	September									
	Prop	Liab	Auto	WC	Ded	Cont	EJIF	MEL	Admin	TOTAL
OPEN 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
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	(127.37)	(343.26)	(114.53)	(2,157.30)	(1,063.95)	(164.48)	0.00	(315.83)	(408.71)	(4,695.43)
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Invest	(127.37)	(343.26)	(114.53)	(2,157.30)	(1,063.95)	(164.48)	0.00	(315.83)	(408.71)	(4,695.43)
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	(127.37)	(343.26)	(114.53)	(2,157.30)	(1,063.95)	(164.48)	0.00	(315.83)	(408.71)	(4,695.43)
EXPENSES										
Claims Transfers	0.00	11,870.46	0.00	3,577.15	0.00	0.00	0.00	0.00	0.00	15,447.61
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	11,870.46	0.00	3,577.15	0.00	0.00	0.00	0.00	0.00	15,447.61
END BALANCE	69,309.43	174,922.78	62,322.23	1,170,363.58	578,973.92	89,508.18	0.15	171,868.68	222,409.25	2,539,678.20

SUMMARY OF CASH TRANSACTIONS										
FUND YEAR	2013									
Month Ending:	September									
	Prop	Liab	Auto	WC	Ded	Cont	EJIF	MEL	Admin	TOTAL
OPEN 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
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	(151.72)	(629.85)	(5.13)	(1,705.26)	(926.76)	(111.44)	0.00	(462.89)	(190.94)	(4,183.99)
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Invest	(151.72)	(629.85)	(5.13)	(1,705.26)	(926.76)	(111.44)	0.00	(462.89)	(190.94)	(4,183.99)
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	(151.72)	(629.85)	(5.13)	(1,705.26)	(926.76)	(111.44)	0.00	(462.89)	(190.94)	(4,183.99)
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	82,563.68	342,749.76	2,791.45	927,953.43	504,315.09	60,641.67	(79.82)	251,890.06	103,905.45	2,276,730.77

SUMMARY OF CASH TRANSACTIONS										
FUND YEAR	Closed									
Month Ending:	September									
	Prop	Liab	Auto	WC	Ded	Cont	EJIF	MEL	Admin	TOTAL
OPEN 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
RECEIPTS										
Assessments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Refunds	0.00	0.00	0.00	0.00						0.00
Invest Pymnts	(0.86)	(0.11)	(0.07)	(0.81)	(0.37)	(0.04)	0.00	(0.12)	(9,230.34)	(9,232.72)
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Invest	(0.86)	(0.11)	(0.07)	(0.81)	(0.37)	(0.04)	0.00	(0.12)	(9,230.34)	(9,232.72)
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	(0.86)	(0.11)	(0.07)	(0.81)	(0.37)	(0.04)	0.00	(0.12)	(9,230.34)	(9,232.72)
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	466.86	60.63	38.72	442.50	199.87	19.93	0.63	63.66	5,022,897.94	5,024,190.74

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

Month September
Current Fund Year 2017

Policy Year	Coverage	1.	2.	3.	4.	5.	6.	7.	8.
		Calc. Net Paid Thru Last Month	Monthly Net Paid September	Monthly Recoveries September	Calc. Net Paid Thru September	TPA Net Paid Thru September	Variance To Be Reconciled	Delinquent Unreconciled Variance From	Change This Month
2017	Prop	110,611.25	33,993.66	0.00	144,604.91	144,604.91	0.00	0.00	0.00
	Liab	9,787.38	850.00	0.00	10,637.38	10,637.38	0.00	0.00	0.00
	Auto	4,183.14	3,086.12	0.00	7,269.26	7,269.26	0.00	0.00	0.00
	WC	209,511.21	56,096.72	0.00	265,607.93	265,607.93	0.00	0.00	0.00
	Total	334,092.98	94,026.50	0.00	428,119.48	428,119.48	0.00	0.00	0.00
2016	Prop	283,776.28	0.00	0.00	283,776.28	283,776.28	0.00	0.00	0.00
	Liab	26,694.17	1,072.50	0.00	27,766.67	27,766.67	0.00	0.00	0.00
	Auto	13,068.22	0.00	0.00	13,068.22	13,068.22	0.00	0.00	0.00
	WC	943,007.58	8,163.40	50.00	951,120.98	951,120.98	0.00	0.00	0.00
	Total	1,266,546.25	9,235.90	50.00	1,275,732.15	1,275,732.15	0.00	0.00	0.00
2015	Prop	297,688.75	0.00	0.00	297,688.75	297,688.75	0.00	0.00	0.00
	Liab	51,740.89	439.50	0.00	52,180.39	52,180.39	(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	1,619,349.35	60,723.23	0.00	1,680,072.58	1,680,072.58	0.00	0.00	0.00
	Total	2,008,371.37	61,162.73	0.00	2,069,534.10	2,069,534.10	(0.00)	(0.00)	0.00
2014	Prop	215,962.10	0.00	0.00	215,962.10	215,962.10	(0.00)	(0.00)	0.00
	Liab	376,955.72	11,870.46	0.00	388,826.18	388,826.18	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	1,256,365.47	3,577.15	0.00	1,259,942.62	1,259,942.62	(0.00)	(0.00)	(0.00)
	Total	1,922,016.33	15,447.61	0.00	1,937,463.94	1,937,463.94	(0.00)	(0.00)	(0.00)
2013	Prop	169,044.74	0.00	0.00	169,044.74	169,044.74	0.00	0.00	0.00
	Liab	239,206.12	0.00	0.00	239,206.12	239,206.12	0.00	0.00	0.00
	Auto	326,298.88	0.00	0.00	326,298.88	326,298.88	0.00	0.00	0.00
	WC	1,523,492.63	0.00	0.00	1,523,492.63	1,523,492.63	(0.00)	(0.00)	0.00
	Total	2,258,042.37	0.00	0.00	2,258,042.37	2,258,042.37	(0.00)	(0.00)	0.00
TOTAL		7,789,069.30	179,872.74	50.00	7,968,892.04	7,968,892.04	(0.00)	(0.00)	(0.00)



BURLINGTON COUNTY J.I.F.

Check Register Report

Bank Account : ALL

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

Instance Type: All

Coverage : All , Claimant Type: All

Check Number	Check Date	Claimant (Case) Type	Payee Name	QL File / Claim Number	Loss Date	Payment Amount	Policy Year	Exp./Legal
10793	9/1/2017		LEO PETETTI, LLC.			\$359.96		
		1ST PARTY COLL PD		-- /2018110156	8/11/2017	\$95.00	2017/2017	Expense
		1ST PARTY COLL PD		-- /2018110007	8/1/2017	\$264.96	2017/2017	Expense
10794	9/1/2017	BODILY INJURY [Expired]	HON. MARC M. BALDWIN JSC	Z03405/001214987	10/9/2014	\$1,000.00	2014/2014	Expense
10795	9/1/2017	INDEMNITY	PETER DELAGARZA	Z33679/001245810	2/1/2016	\$999.00	2016/2016	Loss
10796	9/1/2017	1ST PARTY COLL PD	DELRAN TOWNSHIP	-- /2018110156	8/11/2017	\$1,176.80	2017/2017	Loss
10797	9/1/2017	INDEMNITY	COASTAL SPINE, PC.	-- /2018108894	7/27/2017	\$236.45	2017/2017	Loss
10798	9/1/2017	INDEMNITY	RANCOCAS ANESTHESIOLOGY, PA	-- /2017100711	4/22/2017	\$1,236.00	2017/2017	Loss
10799	9/1/2017	INDEMNITY	RA PAIN SERVICES, PA	-- /2017100711	4/22/2017	\$186.43	2017/2017	Loss
10800	9/1/2017	INDEMNITY	SPRAINS, STRAINS & FRACTURES	Z44443/001256762	8/30/2016	\$391.00	2016/2016	Loss
10801	9/1/2017	MEDICAL ONLY	RWJUHH OCCUPATIONAL HEALTH	-- /2018110292	8/17/2017	\$85.34	2017/2017	Loss
10802	9/1/2017	INDEMNITY	SOUTH JERSEY RADIOLOGY ASSOCIATES PA	-- /2018109612	8/9/2017	\$29.20	2017/2017	Loss
10803	9/1/2017		ONE CALL MEDICAL, INC.			\$1,045.00		
		INDEMNITY		-- /2017106585	6/28/2017	\$485.00	2017/2017	Loss
		INDEMNITY		-- /2017100711	4/22/2017	\$75.00	2017/2017	Loss
		INDEMNITY		Z34515/001246647	2/15/2016	\$485.00	2016/2016	Loss
10804	9/1/2017		REHAB CONNECTION			\$626.00		
		INDEMNITY		-- /2017099773	4/10/2017	\$418.00	2017/2017	Loss
		INDEMNITY		-- /2017094723	2/13/2017	\$208.00	2017/2017	Loss
10805	9/1/2017	MEDICAL ONLY	U.S. HEALTHWORKS MEDICAL GROUP OF NEW JERSEY, P.C.	Z45444/001257769	9/21/2016	\$250.00	2016/2016	Loss
10806	9/1/2017	MEDICAL ONLY	OUR LADY OF LOURDES MEDICAL CENTER	-- /2018109564	8/8/2017	\$1,306.23	2017/2017	Loss
10807	9/1/2017	INDEMNITY	REHAB EXCELLENCE CENTER, LLC	-- /2018108894	7/27/2017	\$216.00	2017/2017	Loss
10808	9/1/2017		VIRTUA MEDICAL GROUP, PA			\$429.30		
		MEDICAL ONLY		-- /2018109746	8/9/2017	\$166.95	2017/2017	Loss
		MEDICAL ONLY		-- /2018109564	8/8/2017	\$262.35	2017/2017	Loss
10809	9/1/2017	INDEMNITY	PREMIER ORTHOPAEDIC ASSOCIATES OF SOUTHERN NJ	MLT-Z37736/001250033	4/21/2016	\$88.09	2016/2016	Loss
10810	9/1/2017	MEDICAL ONLY	WORKNET OCCUPATIONAL MEDICINE	-- /2018107338	7/10/2017	\$133.69	2017/2017	Loss
10811	9/1/2017	MEDICAL ONLY	ATLANTICARE URGENT CARE PHYSICIANS	-- /2018109551	8/1/2017	\$263.00	2017/2017	Loss
10812	9/1/2017	MEDICAL ONLY	QUALCARE, INC.	-- /2018110752	8/23/2017	\$486.00	2017/2017	Loss
10813	9/11/2017		AFFANATO MARUT, LLC			\$1,044.85		



BURLINGTON COUNTY J.I.F.

Check Register Report

Bank Account : ALL

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

Instance Type: All

Coverage : All ,Claimant Type: All

Check Number	Check Date	Claimant (Case) Type	Payee Name	QL File / Claim Number	Loss Date	Payment Amount	Policy Year	Exp./Legal
		INDEMNITY		Z44145/001256470	8/27/2016	\$112.50	2016/2016	Legal
		INDEMNITY		Z43893/001256217	8/22/2016	\$186.85	2016/2016	Legal
		INDEMNITY		Z42328/001254635	7/18/2016	\$200.00	2016/2016	Legal
		INDEMNITY		Z37789/001250034	4/20/2016	\$331.50	2016/2016	Legal
		INDEMNITY		Z11157/001222867	2/19/2015	\$214.00	2015/2015	Legal
10814	9/11/2017		PIETRAS, SARACINO, SMITH, & MEEK			\$2,501.95		
		INDEMNITY		Z34515/001246647	2/15/2016	\$237.50	2016/2016	Legal
		INDEMNITY		Z27950/001239995	10/13/2015	\$231.50	2015/2015	Legal
		INDEMNITY		Z17845/001229701	3/31/2015	\$590.50	2015/2015	Legal
		INDEMNITY		Z12001/001223718	2/28/2015	\$268.50	2015/2015	Legal
		INDEMNITY		X85347/001196610	2/22/2014	\$393.50	2014/2014	Legal
		INDEMNITY		X83699/001194915	2/5/2014	\$780.45	2014/2014	Legal
10815	9/11/2017	INDEMNITY	PALMYRA BOROUGH	-- /2018109612	8/9/2017	\$1,792.00	2017/2017	Loss
10816	9/11/2017	INDEMNITY	MOUNT LAUREL TOWNSHIP	-- /2018109886	8/8/2017	\$1,463.89	2017/2017	Loss
10817	9/11/2017	INDEMNITY	EDGEWATER PARK TOWNSHIP	-- /2018108894	7/27/2017	\$1,792.00	2017/2017	Loss
10818	9/11/2017	INDEMNITY	WESTAMPTON TOWNSHIP	Z47151/001260212	10/17/2016	\$872.68	2016/2016	Loss
10819	9/11/2017	INDEMNITY	NEW JERSEY IME ASSOCIATES, LLC	Z42992/001255304	8/4/2016	\$700.00	2016/2016	Expense
10820	9/11/2017	3RD PARTY PD	DOMINIC JANNEY	-- /2018109156	7/21/2017	\$1,000.00	2017/2017	Loss
10821	9/11/2017	PROPERTY DAMAGE	SCOTT HOLDEN	-- /2018109008	7/22/2017	\$750.00	2017/2017	Loss
10822	9/11/2017	INDEMNITY	CHRISTOPHE KNIGHT	Z32232/001244342	12/31/2015	\$778.28	2015/2015	Loss
10823	9/11/2017		COASTAL SPINE, PC.			\$327.44		
		INDEMNITY		-- /2018109886	8/8/2017	\$244.17	2017/2017	Loss
		INDEMNITY		-- /2018108894	7/27/2017	\$83.27	2017/2017	Loss
10824	9/11/2017	INDEMNITY	PREMIER ORTHOPEDIC OF SOUTH JERSEY	Z47151/001260212	10/17/2016	\$139.52	2016/2016	Loss
10825	9/11/2017	INDEMNITY	TRENTON ORTHOPAEDIC GROUP PA	-- /2017099773	4/10/2017	\$109.98	2017/2017	Loss
10826	9/11/2017	INDEMNITY	ORTHOPAEDIC INSTITUTE OF CENTRAL JERSEY	Z34515/001246647	2/15/2016	\$101.85	2016/2016	Loss
10827	9/11/2017	INDEMNITY	REHAB CONNECTION	-- /2017099773	4/10/2017	\$210.00	2017/2017	Loss
10828	9/11/2017		U.S. HEALTHWORKS MEDICAL GROUP OF NEW JERSEY, P.C.			\$437.00		
		INDEMNITY		-- /2018109886	8/8/2017	\$317.00	2017/2017	Loss



BURLINGTON COUNTY J.I.F.

Check Register Report

Bank Account : ALL

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

Instance Type: All

Coverage : All ,Claimant Type: All

Check Number	Check Date	Claimant (Case) Type	Payee Name	QL File / Claim Number	Loss Date	Payment Amount	Policy Year	Exp./Legal
		MEDICAL ONLY		Z20941/001232842	6/29/2015	\$120.00	2015/2015	Loss
10829	9/11/2017	INDEMNITY	REHAB EXCELLENCE CENTER, LLC	-- /2018108894	7/27/2017	\$189.00	2017/2017	Loss
10830	9/11/2017		VIRTUA MEDICAL GROUP, PA			\$2,038.88		
		INDEMNITY		-- /2018109612	8/9/2017	\$166.95	2017/2017	Loss
		MEDICAL ONLY		-- /2018109746	8/9/2017	\$95.40	2017/2017	Loss
		MEDICAL ONLY		-- /2018109564	8/8/2017	\$95.40	2017/2017	Loss
		MEDICAL ONLY		-- /2017104889	6/9/2017	\$288.07	2017/2017	Loss
		MEDICAL ONLY		-- /2017103974	5/29/2017	\$1,393.06	2017/2017	Loss
10831	9/11/2017	INDEMNITY	PALMYRA CINNAMINSON RIVERTON	-- /2018109612	8/9/2017	\$893.00	2017/2017	Loss
10832	9/11/2017		QUALCARE, INC.			\$972.00		
		MEDICAL ONLY		-- /2018111390	8/30/2017	\$486.00	2017/2017	Loss
		MEDICAL ONLY		-- /2018111056	8/25/2017	\$486.00	2017/2017	Loss
10833	9/18/2017	1ST PARTY COLL PD	HOLMAN FORD LINCOLN MERCURY	-- /2018112478	9/12/2017	\$598.80	2017/2017	Loss
10834	9/18/2017	INDEMNITY	VINCENT J. CIECKA, P.C.	Z16103/001227943	4/20/2015	\$10,587.00	2015/2015	Loss
10835	9/18/2017	MEDICAL ONLY	HAMILTON MEDICAL GROUP, P.C.	-- /2018111770	8/29/2017	\$63.00	2017/2017	Expense
10836	9/18/2017	BODILY INJURY [Expired]	Veritext Corporate Services, Inc.	X87209/001198508	2/20/2014	\$415.11	2014/2014	Expense
10837	9/18/2017	3RD PARTY PD	CLIFF GRAY APPRAISAL SERVICE	-- /2017105079	6/6/2017	\$95.00	2017/2017	Expense
10838	9/18/2017		THE DEWEESE LAW FIRM			\$1,050.14		
		INDEMNITY		Z20598/001232500	6/24/2015	\$715.14	2015/2015	Loss
		INDEMNITY		Z17891/001229748	5/15/2015	\$335.00	2015/2015	Expense
10839	9/18/2017	INDEMNITY	AFFANATO MARUT, LLC	Z16103/001227943	4/20/2015	\$187.50	2015/2015	Legal
10840	9/18/2017	INDEMNITY	STONERIVER PHARMACY SOLUTIONS	Z20598/001232500	6/24/2015	\$111.12	2015/2015	Loss
10841	9/18/2017	INDEMNITY	JERSEY SHORE REPORTING, LLC	Z16103/001227943	4/20/2015	\$90.00	2015/2015	Expense
10842	9/18/2017		PIETRAS, SARACINO, SMITH, & MEEK			\$1,151.50		
		INDEMNITY		Z45109/001257432	9/15/2016	\$275.00	2016/2016	Legal
		INDEMNITY		Z12998/001224714	3/10/2015	\$487.50	2015/2015	Legal
		INDEMNITY		X86793/001198083	3/9/2014	\$389.00	2014/2014	Legal
10843	9/18/2017	INDEMNITY	CAPEHART & SCATCHARD, PA.	Z30453/001242537	11/22/2015	\$256.50	2015/2015	Legal
10844	9/18/2017	INDEMNITY	CAPEHART & SCATCHARD, PA.	Z14682/001226444	3/31/2015	\$212.50	2015/2015	Legal
10845	9/18/2017	INDEMNITY	MOUNT LAUREL TOWNSHIP	-- /2018109886	8/8/2017	\$1,576.50	2017/2017	Loss



BURLINGTON COUNTY J.I.F.

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Check Number	Check Date		Claimant (Case) Type	Payee Name	QL File / Claim Number	Loss Date	Payment Amount	Policy Year	Exp./Legal
10846	9/18/2017		INDEMNITY	PALMYRA BOROUGH	-- /2018109612	8/9/2017	\$1,792.00	2017/2017	Loss
10847	9/18/2017		INDEMNITY	DANIEL SCHOEN	Z16103/001227943	4/20/2015	\$21,884.00	2015/2015	Loss
10848	9/18/2017		INDEMNITY	DAVID HERNANDEZ	MLT-Z16537/001228378	4/24/2015	\$979.20	2015/2015	Loss
10849	9/18/2017		INDEMNITY	JOHN SNOOK	Z08889/001220582	1/18/2015	\$2,280.00	2015/2015	Loss
10850	9/18/2017		INDEMNITY	COASTAL SPINE, PC.	Z27950/001239995	10/13/2015	\$252.24	2015/2015	Loss
10851	9/18/2017		INDEMNITY	COOPER HEALTH SYSTEMS	-- /2017106585	6/28/2017	\$16,473.00	2017/2017	Loss
10852	9/18/2017			VIRTUA WEST JERSEY HEALTH, INC.			\$4,261.40		
			INDEMNITY		-- /2018109612	8/9/2017	\$1,551.00	2017/2017	Loss
			INDEMNITY		-- /2017106585	6/28/2017	\$2,710.40	2017/2017	Loss
10853	9/18/2017		MEDICAL ONLY	U.S. HEALTHWORKS MEDICAL GROUP OF NEW JERSEY, P.C.	-- /2018111390	8/30/2017	\$244.19	2017/2017	Loss
10854	9/18/2017		MEDICAL ONLY	OUR LADY OF LOURDES MEDICAL CENTER	-- /2017098439	3/26/2017	\$1,155.41	2017/2017	Loss
10855	9/18/2017		INDEMNITY	JEFFERSON UNIVERSITY PHYSICIANS	Z34871/001247013	2/19/2016	\$100.30	2016/2016	Loss
10856	9/18/2017			VIRTUA MEDICAL GROUP, PA			\$816.48		
			MEDICAL ONLY		-- /2018111056	8/25/2017	\$166.95	2017/2017	Loss
			MEDICAL ONLY		-- /2018110752	8/23/2017	\$166.95	2017/2017	Loss
			MEDICAL ONLY		-- /2018109564	8/8/2017	\$190.80	2017/2017	Loss
			MEDICAL ONLY		-- /2017105298	6/14/2017	\$291.78	2017/2017	Loss
10857	9/18/2017		MEDICAL ONLY	WORKNET OCCUPATIONAL MEDICINE	-- /2018107338	7/10/2017	\$133.69	2017/2017	Loss
10858	9/18/2017			QUALCARE, INC.			\$972.00		
			MEDICAL ONLY		-- /2018111577	9/3/2017	\$486.00	2017/2017	Loss
			MEDICAL ONLY		-- /2018111434	8/31/2017	\$486.00	2017/2017	Loss
10859	9/25/2017		BODILY INJURY [Expired]	VERITEXT CORP	X98885/001210439	7/23/2014	\$707.10	2014/2014	Expense
10860	9/25/2017			PARKER MCCAY			\$2,700.00		
			POLICE PROF PI		-- /2017098437	8/27/2015	\$439.50	2015/2015	Legal
			POLICE PROF BI		Z44750/001257068	8/2/2014	\$2,260.50	2014/2014	Legal
10861	9/25/2017		INDEMNITY	PETRILLO & GOLDBERG	Z26480/001238514	9/22/2015	\$2,542.00	2015/2015	Loss
10862	9/25/2017		POLICE PROF PI	RAYMOND & COLEMAN, LLP	Z11006/001222715	8/28/2014	\$4,341.75	2014/2014	Legal
10863	9/25/2017		BODILY INJURY [Expired]	MARSHALL, DENNEHEY, WARNER,	X98885/001210439	7/23/2014	\$3,146.00	2014/2014	Legal
10864	9/25/2017		BLDG/CONTENT	MCBREARTY & ASSOCIATES, INC.	-- /2017099804	4/6/2017	\$1,367.30	2017/2017	Expense
10865	9/25/2017		1ST PARTY COLL PD	AEJ Services	-- /2017106654	6/26/2017	\$30.00	2017/2017	Expense
10866	9/25/2017			THE DEWEESE LAW FIRM			\$600.00		



BURLINGTON COUNTY J.I.F.

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Check Number	Check Date	Claimant (Case) Type	Payee Name	QL File / Claim Number	Loss Date	Payment Amount	Policy Year	Exp./Legal
		MEDICAL ONLY		Z30693/001242784	11/26/2015	\$150.00	2015/2015	Expense
		MEDICAL ONLY		Z30778/001242873	11/26/2015	\$150.00	2015/2015	Expense
		MEDICAL ONLY		Z30694/001242785	11/26/2015	\$150.00	2015/2015	Expense
		MEDICAL ONLY		Z30282/001242371	11/18/2015	\$150.00	2015/2015	Expense
10867	9/25/2017	BLDG/CONTENT	TAYLOR DARIN CLAIM SERVICE	-- /2017104535	4/6/2017	\$800.60	2017/2017	Expense
10868	9/25/2017		STONERIVER PHARMACY SOLUTIONS			\$425.18		
		INDEMNITY		Z40839/001253132	6/26/2016	\$278.93	2016/2016	Loss
		INDEMNITY		Z27950/001239995	10/13/2015	\$146.25	2015/2015	Loss
10869	9/25/2017		JERSEY SHORE REPORTING, LLC			\$120.00		
		INDEMNITY		Z26480/001238514	9/22/2015	\$90.00	2015/2015	Expense
		INDEMNITY		Z15055/001226825	12/29/2014	\$30.00	2014/2014	Expense
10870	9/25/2017		PIETRAS, SARACINO, SMITH, & MEEK			\$1,429.50		
		INDEMNITY		Z26480/001238514	9/22/2015	\$546.50	2015/2015	Legal
		INDEMNITY		Z15055/001226825	12/29/2014	\$883.00	2014/2014	Legal
10871	9/25/2017	INDEMNITY	MOUNT LAUREL TOWNSHIP	-- /2018111596	9/5/2017	\$783.60	2017/2017	Loss
10872	9/25/2017	POLICE PROF PI	CAPEHART & SCATCHARD, PA.	Z45192/001257517	6/20/2016	\$1,072.50	2016/2016	Legal
10873	9/25/2017	INDEMNITY	EDGEWATER PARK TOWNSHIP	-- /2018108894	7/27/2017	\$1,792.00	2017/2017	Loss
10874	9/25/2017	INDEMNITY	WESTAMPTON TOWNSHIP	Z47151/001260212	10/17/2016	\$685.68	2016/2016	Loss
10875	9/25/2017	INDEMNITY	TROY CHENIER	X96603/001208170	7/24/2014	\$1,101.20	2014/2014	Loss
10876	9/25/2017	INDEMNITY	GIANCARLO BRUZZESE	Z40839/001253132	6/26/2016	\$928.00	2016/2016	Loss
10877	9/25/2017	GL PROPERTY DAMAGE	SUSAN VAN HORN	-- /2018109154	7/9/2017	\$100.00	2017/2017	Loss
10878	9/25/2017	INDEMNITY	ALISHA DELSOLE	Z27950/001239995	10/13/2015	\$10,260.00	2015/2015	Loss
10879	9/25/2017	INDEMNITY	JAMES EVERETT	Z26480/001238514	9/22/2015	\$5,958.00	2015/2015	Loss
10880	9/25/2017	3RD PARTY PD	Anthony Elvy	-- /2017105079	6/6/2017	\$1,991.12	2017/2017	Loss
10881	9/25/2017	1ST PARTY COLL PD	BORDENTOWN CITY	-- /2018110007	8/1/2017	\$8,480.20	2017/2017	Loss
10882	9/25/2017	BLDG/CONTENT	MEDFORD TOWNSHIP	-- /2017099804	4/6/2017	\$21,180.00	2017/2017	Loss
10883	9/25/2017	INDEMNITY	STRIVE PHYSICAL THERAPY AND SPORTS REHABILITATION LLC	-- /2017100711	4/22/2017	\$216.00	2017/2017	Loss
10884	9/25/2017		REHAB CONNECTION			\$158.00		
		MEDICAL ONLY		-- /2018107338	7/10/2017	\$90.00	2017/2017	Loss
		INDEMNITY		-- /2017099773	4/10/2017	\$68.00	2017/2017	Loss



BURLINGTON COUNTY J.I.F.

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10885	9/25/2017	INDEMNITY	PONZIO ORTHOPEDICS,, PC	-- /2017100711	4/22/2017	\$1,505.34	2017/2017	Loss
10886	9/25/2017		REHAB EXCELLENCE CENTER, LLC			\$989.00		
		INDEMNITY		-- /2018108894	7/27/2017	\$189.00	2017/2017	Loss
		INDEMNITY		Z47151/001260212	10/17/2016	\$800.00	2016/2016	Loss
10887	9/25/2017	MEDICAL ONLY	NovaCare Rehabilitation	-- /2017104889	6/9/2017	\$88.00	2017/2017	Loss
10888	9/25/2017	INDEMNITY	KHS AMBULATORY SURGICAL CENTER	-- /2017100711	4/22/2017	\$6,935.00	2017/2017	Loss
10889	9/25/2017	MEDICAL ONLY	VIRTUA MEDICAL GROUP, PA	-- /2017105298	6/14/2017	\$71.28	2017/2017	Loss
10890	9/25/2017		QUALCARE, INC.			\$972.00		
		INDEMNITY		-- /2018111596	9/5/2017	\$486.00	2017/2017	Loss
		MEDICAL ONLY		-- /2018111770	8/29/2017	\$486.00	2017/2017	Loss
Total for BURLINGTON COUNTY J.I.F.		\$179,872.74		Total for BURLINGTON COUNTY J.I.F.		\$179,872.74		

Number of Checks:	98	First Check Number:	10793
Number of Payments:	177	Last Check Number:	10890
Expense Payments:	\$6,683.07		
Legal Payments:	\$18,044.55		
Loss Payments:	\$155,145.12		

BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND

BILL LIST - OCTOBER 2017

	Payee	FY 2017	FY 2016	Closed Yrs	JIF Appropriation	Description
1	PERMA	6,667.25			Prof Services/Admin. Consultant	Oct, Nov, Dec 2017 Fees
2	Arthur J. Gallagher Risk Management Services, Inc.	28,398.00			Prof Services/Administration	Oct 2017 Fees
3	Arthur J. Gallagher Risk Management Services, Inc.	207.91			Misc/Postage/Copies/Faxes	Sept 2017 postage/copies expenses
4	The DeWeese Law Firm, P.C.	5,417.00			Prof Services/Attorney	Oct 2017 Fees
5	Qual-Lynx	16,414.00			Prof Services/Claims Admin.	Oct 2017 Fees
6	Brenda Smith	360.00			Misc/Recording Secretary	Oct 2017 Fees
7	J. A. Montgomery Risk Control Services	9,841.00			Prof Services/Safety Director	Oct 2017 Fees
8	Tom Tontarski	894.00			Prof Services/Treasurer	Oct 2017 Fees
9	Conner Strong & Buckelew	633.00			Prof Services/Underwriting Mgr	Oct 2017 Fees
10	Joyce Media	225.00			Misc/JIF Website	Oct 2017 Fees
11	Debby Schiffer	2,421.00			Wellness Program	Oct 2017 Fees
12	MEL RCF			413,788.50	Transfer to RCF	FY 2013 Transfer to RCF as of 6/30/17
13	ARC Reprographics	110.28			Misc/Printing	Inv#271218 member visitation handbooks
14	Iron Mountain	60.02			Misc/Record Retention Service	#PGE9443 Storage 10/1-10/31; Service 8/30-9/26/17
15	City of Bordentown	111.25			Wellness Program	Joint wellness fair
16	Township of Delanco	173.17			Wellness Program	Walking challenge celebration
17	Delran Township	210.00			Wellness Program	Wellness Seminar food 6-29-17
18	Delran Township		2,265.48		Safety Incentive Program	Safety equipment
19	Lumberton Township	960.67			Contingency	Anniversary Lunch
20	Lumberton Township	2,660.00			Optional Safety Budget	Turnout gear
21	Lumberton Township	126.25			Wellness Program	Joint wellness fair-reflexology and massage
22	North Hanover Twp	920.24			Optional Safety Budget	Emergency signs
23	Pemberton Borough	151.63			Optional Safety Budget	Safety equipment
24	Springfield Twp		1,650.00		Safety Incentive Program	Fire hosing testing
25	Springfield Twp	995.00			Optional Safety Budget	Air pack testing
26	Dave Matchett	909.86			Misc/PRIMA/AGRIP	AGRIP conference Baltimore, MD hotel & expenses
	TOTAL	\$78,866.53	\$3,915.48	\$413,788.50		

JIF BILL LIST TOTAL	\$496,570.51
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***Safety Committee Meeting Minutes
September 19, 2017 at 2:00pm
Hainesport Municipal Building
Hainesport, New Jersey***

An Executive Safety Committee meeting of the Burlington County Municipal Joint Insurance Fund (“BURLCO”) was held at the Hainesport Municipal Building, Hainesport, New Jersey September 19, 2017. The meeting was called to order at 2:06 pm.

Those in attendance were:

Doug Cramer, *Chair*, **Tabernacle Township**
Amanda Somes, **Bass River**
Richard Wolbert, **Beverly City**
Grace Archer, **Bordentown City**
Mike Fitzpatrick, **Mansfield Township**
Kathy Burger, **Medford Township**
Maria Carrington, **Westampton Borough**
James Ingling, **Wrightstown Borough**
Steve Walsh, **EJA / Capacity Insurance**
Joe Henry, **Hardenbergh Insurance**
Katie J. Osborne, **Conner Strong & Buckelew**
John Saville, *Sr. Consultant*, **J. A. Montgomery Risk Control**
Robert Garish, *Consultant*, **J. A. Montgomery Risk Control**
Paul J. Miola, CPCU, ARM, Executive Director, **Arthur J. Gallagher**
Sheila Ortiz, *Account Representative*, **Arthur J. Gallagher**
Debby Schiffer, Wellness Coordinator

Those not in attendance were:

Dean Buhner, **Bordentown Township**
Mike Templeton, **Delanco Township**
Patrice Hansell, **Fieldsboro Borough**
Maryalice Brown, **Woodland Township**
Brian Monaghan, **Insurance Agency Management**
Keith Hummell, *Public Sector Assistant Director*, **Consultant, J. A. Montgomery Risk Control**
Paul A. Forlenza, *Deputy Executive Director*, **Arthur J. Gallagher**

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

I. MINUTES OF JUNE 20, 2017 MEETING (E-mailed 09/01/2017)

A copy of the June 20, 2017 Executive Safety Committee Meeting minutes were e-mailed to all Committee members along with the meeting notice and a copy of the Safety Director’s Annual Report.

II. ***SEMI – ANNUAL SAFETY DIRECTOR'S LOSS CONTROL REPORT (E-mailed 09/01/2015)***

The Safety Director's Semi-Annual report was e-mailed to the Committee on September 1, 2017. Mr. Garish handed out an abridged version for the Committee's review. He briefly reviewed the report with the Committee as follows:

- The Safety Director's contract calls for a minimum of 64 loss control visits to the 27 members of the BURLCO JIF, as of June 30, 2017, 27 of the proposed 64 visits have been completed. He noted that the *Right to Know Inventory Surveys* are in the process of being completed for all members.
- No members of the BURLCO JIF are on Safety Monitoring or Intervention at this time.
- The MEL Safety & Education committee offered the Leadership Training & Senior Leadership Training and the following members of the BURLCO JIF participated in these events: Florence Township, Tabernacle Township & Bass River Township.
- The Police Ad Hoc Committee met on September 12, 2017. He noted that it was very well attended. Mr. Hummell recently distributed three (3) Law Enforcement Bulletins: *Class III Officers*, *Excited Delirium* and *Firearms Safety*.
- 12 members were reviewed for the 1/1/2018 renewal including Bass River, Beverly, Bordentown Township, Delran, Hainesport, Mount Laure, North Hanover, Palmyra, Riverside, Shamong, Springfield and Woodland. None of the conditions found presented concerns with the desirability of these members for renewal.
- 2017 Mid-Year Summary of Participation; the Qual-Lynx Managed Care Report provided the results for the Transitional Duty column as of June 30, 2017. He then noted that the Wellness Coordinator provided information on wellness participation.
- TRICO JIF members have participated in 275 total instructor led learning events through the MSI. This number is down from this same time last year by approximately 75 learning events.
- 275 online classes have been taken. This number is up slightly from the same time last year. He noted that there are 23 online training programs offered through the MSI Learning Management System with the recent addition of *Safe Patient Lifting*. According to the MSI training records the following towns have participated in the *Safe Patient Lifting* training as of June 30, 2017, Delanco, Hainesport, Lumberton, Mansfield, Mount Laurel and Pemberton Township.
- There were seven (7) video rentals from the MEL Media Library through June 30, 2017. The library consists of 770 distinct titles that represent 47 categories. Of those 770 titles, 350 consist of VHS format with the remaining being DVD format. The MEL Media Library has been updated this year with 42 new titles.
- Highlights of the *Service Initiatives 6 through 10* were reviewed with the Committee.
- His office will continue to promote nomination of "Special Recognition Award Winners". A reminder e-mail went out to the members on June 13, 2017.

Mr. Saville referred the Committee to page 14 to review the *2017 Mid-Year Loss Analysis*. Mid-year 2017, the frequency of property, auto and workers compensation claims are lower than the previous year and the general liability is steady. He then briefly reviewed the report with the Committee.

- The three (3) year *Lost Time Accident Frequency Rate* by Member identified 19 members with a zero (0) accident frequency rate.
- The Trends by Cause of Loss for fund years 2013-2017. He mentioned that the largest category of claims as a percentage of costs is slips and falls, which is comprised of 29.9% of the incurred losses. Strains make up the second most significant category (25.8% of incurred losses) including lifting, carrying, jumping and twisting. Mr. Saville commented that lifting is the primary loss cause in this category.
- With respect to trends by Department the Police make up 38% of the frequency and 48% of

the incurred losses. Public Works make up 36% of the frequency and 32% of incurred losses. He noted that these two departments make up the thrust of our service initiatives and training. Mr. Saville further discussed general & liability claims and property claims with the Committee.

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

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

III. SAFETY INTERVENTION/MONITORING

Mr. Miola asked if there were any candidates for Safety Intervention / Monitoring. Mr. Garish responded that there are no candidates for Safety Intervention / Monitoring at this time.

Pemberton Township

Mr. Garish reported that he will continue to monitor Pemberton Township as a result of their high losses. He mentioned that he will be scheduling the remaining two (2) visits by the end of this year. During the next visit, he will focus on the Township's accident investigations.

Mr. Garish mentioned that his office is keeping North Hanover and Bordentown City on their internal "watch list" due to their high losses. Mr. Saville explained that one big claim can damage a town's loss ratio.

IV. MEMBERSHIP RENEWALS

Mr. Miola indicated that all Renewal Resolutions and Agreements with the exception of Mount Laurel Township and Shamong Township have been received for those members that are renewing effective January 1, 2018.

Mr. Miola commented that Mount Laurel will be placing their Resolution and Agreement on their September 25th agenda. He then mentioned that Mr. Forlenza has a renewal visit next week with Shamong Township.

V. BURLCO JIF LOSS RATIO REPORTS – June 30, 2017

Mr. Miola referred the Committee to a copy of the *JIF Six Year Average Loss Ratio* reports valued as of June 30, 2017. The report reflects a six-year period for Fund Years 2011-2016. Mr. Miola noted that this six-year average loss ratio for the BURLCO JIF is 66.4%. He noted that these are ratios are incurred losses, which is money paid on known claims, and money set aside to be paid on known claims within the JIFs self-insured retention versus the members' JIF loss funding assessment. Mr. Miola then briefly reviewed the reports included in the agenda packet with the Committee.

Mr. Miola noted that this data is used to drill down on member claims trends, create the *Loss Ratio Snapshots*, and allocate assessments.

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

VI. MEL LOSS RATIO REPORTS – June 30, 2017

Mr. Miola directed the Committee to a copy of the June 30, 2017 *MEL Six Year Average Loss Ratio Reports* that were included in the agenda packet. The report reflects a six-year period for Fund Years 2011-2016. He indicated that this report includes incurred losses vs. loss funding for Excess Liability, Property & Works Compensation claims within the MEL's self-insured retention. Mr.

Miola noted that overall the six-year average loss ratio is 25.8%; which is outstanding. He noted that the Fund will receive a discount from the MEL on our rates due to the loss ratio. Mr. Miola then briefly reviewed the reports included in the agenda packet with the Committee.

Mr. Miola noted that this data is used to create the *Loss Ratio Snapshots* that were distributed to all members and Risk Management Consultants at the July Executive Committee Meeting.

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

VII. REGIONAL TRAINING SCHEDULE

Mr. Garish referred the Committee to page 19 of the agenda packet to the remaining Regional Training Course as follows:

- **Wellness Coordinator Training (Debby Schiffer & Valerie Smith):** Training will be held on September 27, 2017 at 10:00am at the Hainesport Municipal Building. The target audience is for the Wellness Coordinators. Mr. Garish mentioned that the announcement and response from was sent on August 23, 2017. Mr. Miola asked that Mr. Garish send out a reminder notice for this training.
- **Career Survival Program for First Line Supervisors (Chief Keith Hummell):** Training will be held on November 8, 2017 from 8:30am -11:30am at the Hainesport Municipal Building. The target audience is for all personnel.

Mr. Miola asked the Committee for their suggested Regional Training Topics for 2018. Ms. Burger suggested that trainings be offered in two (2) sessions (ex. am and pm); this would allow all employees' to attend during different times.

Mr. Fitzpatrick commented that at times governing body makes it difficult for staff to attend regional trainings during the workday. He stated that as a Councilmember in a different township he allows his employees to attend trainings with no concerns. However, in the town he works in Council makes it difficult for employees to be out of the office for specific training. Ms. Burger commented that Regional Training is part of the Safety Incentive Program that the governing body has agreed to allow employees to attend. She then asked if there is anything that the Executive Director's office can do to get the message across to the governing body in regards to Regional Training attendance. Mr. Miola asked Mr. Fitzpatrick if holding a Regional Training in his town and inviting surrounding towns to attend would address the situation. Mr. Fitzpatrick stated that would be beneficial to his employees. Mr. Miola then asked Mr. Garish to coordinate with Mr. Fitzpatrick in regards to setting up Training in Mansfield Township. A group discussion ensued.

2018 Regional Training Schedule

Following a lengthy discussion, the Committee suggested the Following Regional Training Topics:

- Active Shooter / All personnel (*note: for those that were unable to attend this Regional Training in 2017*)
- Safety "Who's Job is it?" (2 –sessions | AM and PM)

Mr. Henry suggested adding a section on the Evaluation Sheet following a Regional Training that asks, "What regional training topics would you like to see in the future". Mr. Miola then suggested sending out a survey to the Safety Coordinator's and copying the Fund Commissioner asking what regional training topics the member would like to see next year. Mr. Garish will send out a survey to the Safety Coordinator copying the Fund Commissioner.

Mr. Garish stated that the draft 2018 Regional Training Schedule will be presented at the December meeting for the Committee's approval. Mr. Miola asked the Committee to send any suggested topics for the Regional Training Schedule to Mr. Garish.

VIII. SAFETY DIRECTOR BULLETINS

Mr. Miola referred the Committee to a copy of six (6) Safety Director Bulletins distributed since their last meeting:

- *Ladder Safety*
- *Preventing Heat-Related Illnesses – A Team Approach*
- *Ticks & Tick-borne Diseases*
- *Firefighter Fitness for Duty and Medical Evaluations*
- *Resources for School Crossing Guard Safety Programs*
- *Safety in the Office Environment*

Mr. Saville mentioned that a *Golf Cart & Utility Cart* training program has been written; however, training is still pending approval. He noted that a PowerPoint handout will be provided to the members to conduct in house training.

IX. SAFETY DIRECTOR'S MESSAGES

Mr. Miola mentioned that the following correspondence was e-mailed to members since the Committee's last meeting:

- Special Law Enforcement Officer – Class III
- Sun Glare Awareness for School Crossing Guards

X. MEL SAFETY INSTITUTE

Training Administrators

Mr. Garish mentioned that all members have appointed a Training Administrator for the MEL Safety Institute. The report is included in the Safety Director's Report on a Quarterly basis.

MEL Leadership Program

The MEL Safety & Education Committee offered the *Leadership Training & Senior Leadership Training* where several representatives from the BURLCO JIF participated.

The Safety Director's office will continue to promote these trainings to the BURLCO JIF members.

2018 MSI Class Request – January through December

Mr. Garish indicated that the 2018 MSI Course Catalog and Class Request form was distributed to the members on August 31, 2017. The deadline to submit a request to host a class was extended to September 29, 2017.

Online Training

Auto Mechanics

Mr. Garish mentioned that Joe Murraci from his North Jersey office is organizing the Auto Mechanic Online Training. He noted that logistics are currently in progress.

Additional Topics in Planning

Mr. Garish commented that there are currently no additional topics in planning at this time.

Learning Management System – Other updates

Mr. Garish stated that Susan Kopec from his office continues to work with the new vendor to ensure there is a smooth transition into the new Learning Management System.

XI. S:ERVE

Mr. Garish discussed S:ERVE, the online training program sponsored by Safety National, available for Police, Fire and EMS. He indicated that his office continues to promote this program to the members. He noted that he is the contact person for S:ERVE.

Mr. Garish mentioned there are two separate modules; one is the Distracted Driver Module that takes approximately 30 minutes, and the second module is an Intersection Analysis Course that takes approximately 1 hour and 30 minutes to complete. He noted a certificate is available to print upon completion of both modules.

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

XII. POLICE TOPICS

Accreditation Update / Re-Accreditation Update

Mr. Garish referred the Committee to pages 63-69 of the agenda packet to review those agencies that are either accredited or going through Accreditation / Reaccreditation process as of October 13, 2016. He noted that the Mansfield Township was added as being Accredited.

Police Ad Hoc Committee

Mr. Garish mentioned that the agenda from the Police Ad Hoc Committee meeting were included on pages 70-75 of the agenda packet. Overall, attendance from this JIF was good. He noted that his office does not invite every Police Chief from every JIF; however, they base their invitation selection by small, medium, large and x-large members broken down by each JIF. Every meeting a new Chief is invited to attend the meeting as well as the previous Chief's that regularly attend.

Mr. Garish stated that going forward he will add Fund Commissioners and copy the RMCs to the Police Ad Hoc Committee invitation hoping for better attendance. He also noted, that the Chief's that were not formally invited to attend the Police Ad Hoc Committee meeting will be sent a copy of the meeting agenda so they are aware of discussions that took place.

Mr. Miola reported that he conducted a study for the TRICO JIF regarding the source of property claims. He noted that the majority of property claims emanate from the Police Departments. His instincts tell him that many of these claims are accompanied by workers compensation claims as police are often injured in these incidents. Mr. Miola stated that he is in the process of conducting the same study for BURLCO and ACM JIFs to see if their statistics point to police as well. He is also pursuing additional data from Qual-Lynx to see if there is a strong correlation between workers compensation and collision claims.

Mr. Miola referred the Committee to page 79 of the agenda packet to review the "Below 100" Program that provides training that concentrates on use of safety equipment and enhanced situational awareness for police vehicles. The initiative serves as an instrument to improve operational practices.

The next Police Ad Hoc meeting is scheduled for December 5, 2017 at 9:00am.

Storage of Departmental Firearms

Mr. Garish referred the Committee to page 76 of the agenda to a memo that was sent to all Police Chiefs in regards to Storage of Departmental Firearms.

Police Trainings

Mr. Miola mentioned that his office is looking for the Committee's authorization for the following Police Trainings that were discussed at the Police Ad Hoc Committee:

- EPL Claims Prevention for Chiefs (Harassment) – (registration and testing required)
- On-line "Harassment" training for Police Officers
- Meeting for Officers named in lawsuit (Dinner Meeting with Spouses)
- "Below 100" Accident Prevention – Train the Trainer (Est. \$3,000 shared among three JIFs)
- "Excited Delirium" (Est. \$3,500 shared among three JIFs)

Following an explanation of each Police Training, Mr. Miola asked the Committee for their authorization to schedule these training and expenditure. The Committee authorized the Executive Director's office to schedule these trainings and use funds from the budget to offset the costs.

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

XIII. MEL SAFETY & EDUCATION COMMITTEE MEETINGS

Mr. Miola referred the Committee to pages 80-86 to the meeting minutes from the last MEL Safety & Education Meeting that was held on April 7, 2017. He noted that the minutes provide the Committee with an idea as to what the MEL is working on from a "statewide" perspective.

Mr. Miola indicated that the MEL Safety & Education Committee is made up of all Executive Safety Committee Chairs from each local Joint Insurance Fund. He noted that representatives are able to call into the meetings via tele-conference. Mr. Miola indicated that he will ensure that a conference call number is available for the next meeting.

XIV. PEOSHA ADVISORY COMMITTEE UPDATES

Mr. Saville referred the Committee to a report that summarizes what took place during the PEOSH Advisory Committee Meeting on July 27, 2017. Information presented included activities from April 1, 2017 through June 30, 2017. He then briefly reviewed the report with the Committee.

Mr. Saville noted that the most frequently cited violations were:

- *Failure to maintain OSHA 300 Logs* - 36 citations
- *No Emergency Action Plan and No Written Fire Prevention* – 17 citations each
- *No HAZCOM training* – 13 citations
- *Lockout Tag Out and Circuit Breakers that were not labeled in the panel*

Mr. Saville mentioned that according to the information presented, as part of their five-year strategic plan, PEOSH continues to focus on Fire Departments, Public Works Departments, Water Treatment plants and public nursing homes. The PEOSH staff conducted one-programmed inspections of a Public Works Facilities and three inspections at sewage treatment plants as part of their five-year strategic plan.

Mr. Saville reported that between March 1, 2017 and through June 30, 2017, PEOSH conducted 69 general inspections at 64 municipalities, one (1) county and four (4) state facilities. These inspections resulted in the identification of 636 violations with 56 orders to comply being issued. There were 13 "No Hazard" letters issued for the visited facilities. He noted there were 125 on site visits for general inspections, complaints and accident inspections. The northern portion of the state received 31 inspections; the central portion had eight (8) inspections and the southern portion of the state had 86 inspections. The majority of PEOSH activities focus on the southern portion of the state. Mr. Saville indicated the greatest activity for this period was in Bergen and Burlington Counties. There was a total of \$63,000 in penalties collected for this quarter. There are currently five (5) open penalty cases.

Mr. Saville mentioned that PEOSH also reported that there were complaints consisting of:

- 11 Indoor Air Quality / Bio Aerosol; 2 AQ-HVAC; 7 IAQ –General
- 7 – Sanitation
- 6 – Chemical Exposure
- 1 – Diesel Exhaust
- 1 – Blood Borne Pathogens
- 1 – Personal Protective Equipment

Mr. Saville stated that PEOSH conducted 18 training courses for 225 students including Forklift operations, Electrical Safety Awareness, Aerial Lift Platform Awareness, Work Zone Safety and Hazard Awareness.

XV. WELLNESS INITIATIVE

Ms. Schiffer briefed the Committee on her recent activities.

- Wellness Event or Planning Meetings held in August; Palmyra, Bass River, Woodland, Shamong, Florence, Delanco, Medford & Westampton
- Wellness Event or Planning Meetings held in September and scheduled to date; Lumberton, Pemberton Borough, Pemberton Township, Tabernacle, North Hanover, Delanco and Chesterfield
- “Movement vs. Exercise” presentation – Lumberton Township
- Benefits of Acupuncture – Pemberton Township
- ShopRite Dietitian (healthy lunch options / effects of energy drinks) – North Hanover
- Smoking Cessations for Mansfield Twp Fire Department; working with 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 29th
- Fall Wellness Days – Pemberton Township, September 29th and Hainesport, October 18th

Fire Fighters Ad Hoc Committee

Ms. Schiffer mentioned that the Firefighter Ad Hoc Committee meeting was supposed to take place this evening; however, she had to cancel due to low attendee response. She indicated that she will reschedule the meeting. Ms. Schiffer asked the Committee for suggestions as to how to have better attendance at the Fire Fighter Ad Hoc Committee meetings. Mr. Ingling mentioned that Ms. Davidson from Qual-Lynx was supposed to attend tonight’s meeting to review trending claims within the Fire Departments.

Following a brief discussion, Ms. Burger suggested adding Firefighters to the Safety Incentive Program as their health and wellness as claims are expensive when they are injured. Mr. Miola agreed with Ms. Burger’s comment that claims are expensive; therefore, it is important that Firefighters understand the importance of health and wellness. He then asked the Committee how the JIF should incorporate Firefighters into the *Safety Incentive Program*. Discussion ensued.

Following a brief discussion, Ms. Burger suggested adding involvement with wellness activities to the *Safety Incentive Program*. Mr. Cramer suggested asking a Fire Chief and or Safety Officer to attend at least three (3) of the four (4) Firefighter Ad Hoc Committee Meeting. The Committee agreed with Mr. Cramer.

Mr. Miola asked Mr. Garish to incorporate Firefighter participation as an element to the *Safety Incentive Program*. He stated that the *Safety Incentive Program* will be discussed and finalized at the December Safety Committee Meeting.

Mr. Miola asked Mr. Garish to attend the next Wellness Committee meeting that he has on a monthly basis with Ms. Schiffer and Ms. Smith to discuss the elements of adding Firefighter participation to the SIP.

Wellness Incentive Program Budget

The 2017 Wellness Incentive Program Budget Balance spreadsheet was included in the agenda packet on page 89. The deadline to claim or encumber these funds is November 30, 2017. Encumbered funds must be claimed by February 1, 2018.

Ms. Schiffer indicated that if members are running out of ideas on how spend their Wellness Funds to contact her for assistance.

XVI. OPTIONAL SAFETY BUDGET

The 2017 Optional Safety Budget Balance spreadsheet is included in the agenda packet on page 90. The deadline to claim or encumber these funds is November 30, 2017. All encumbered funds must be claimed by February 1, 2018.

XVII. SAFETY INCENTIVE PROGRAM

Mr. Miola directed the Committee to a spreadsheet on page 91 of the agenda packet. He noted the deadline to encumber or claim funds is November 30, 2017. The final date to claim encumbered funds is February 1, 2018.

A reminder letter will be e-mailed to the members in early November for each of these programs where members have balances.

2017 Program

Outstanding Suggestions for Improvement

Outstanding Suggestions for Improvement that are over two (2) years of age will be reviewed at the December Meeting.

Special Recognition Award Nominations

Mr. Garish mentioned that a reminder regarding the *Special Recognition Award* Nominations will be sent to all members shortly.

2018 Proposed Revisions

Ms. Burger noted that the Strategic Planning Committee has been discussing Fund Commissioner attendance at the monthly Executive Committee Meetings. She mentioned that there are certain towns that continue to be a concern and reported that as of June 2017 they have not attended a meeting this year. She commented that towns that do not meet the attendance criteria should be penalized with a reduction in their *Safety Incentive Program Awards* Funds. Ms. Burger stated that multiple attendance letters have been sent to these members including visits to the town reminding them of the importance of attending the Executive Committee Meetings.

Mr. Henry mentioned that in the TRICO JIF, the Committee suggested that there should be a base SIP award based on the size of your town and additional funds are available only if members participate and meet certain benchmarks. Ms. Burger agreed that incentivizing the SIP by setting a base amount for meeting minimum criteria and then incentivizing additional activities. Mr. Fitzpatrick commented that he wants to ensure that the minimum criteria of the program are explained in detail so there are no issues. Mr. Miola indicated that the final draft of the *Safety*

Incentive Program will be reviewed and approved at the December Safety Committee Meeting. He noted that based on today's discussions the SIP program would include incentives for activities above the minimum criteria including:

- Firefighters attending at least three (3) out of four (4) quarterly Firefighter Police Ad Hoc Committee meetings
- Member attendance & participation

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

XVIII. CORRELATION BETWEEN AGE & INJURIES

Mr. Miola announced that several articles have appeared in the trade press recently that study the correlation between workers compensation injuries and the aging workforce. As a result he is gathering data on our own experience with this matter. He will follow-up with the Committee at the December Safety Committee meeting.

XIX. 2018 SAFETY & WELLNESS CALENARS

Mr. Miola indicated that it has been the Fund's practice to order calendars for the Fund members. He noted that his office would like to continue to split the purchase between Wellness Calendar and Safety Calendars for 2018. The cost would be approximately \$1,200. Mr. Miola then asked the Committee for their approval of this expenditure. The Committee authorized the purchase of the Wellness and Safety Calendars for 2018.

XX. 2018 SAFETY KICKOFF BREAKFAST

Mr. Miola asked if the Committee if they would still like to hold the 2018 Safety Kickoff Breakfast in late March or early April 2018. Discussion ensued.

Following a group discussion, the Committee agreed to hold the 2018 Safety Kickoff Breakfast in April. Ms. Ortiz mentioned that the available dates are Tuesday, April 10, 2018 or Thursday, April 12, 2018. He asked the Committee if they had a preference, there being none, and the breakfast will be scheduled based on the availability of Indian Springs Country Club. The Committee agreed.

Mr. Miola mentioned that the Budget, Award and Size Category's for the 2018 Program will be finalized at the December Meeting.

XXI. NEXT MEETING

The next Executive Safety Committee Meeting will take place on December 19, 2017 at 2:00 pm contingent on the dinner meeting location. The Committee Agreed.

There being no further business, the meeting adjourned at 3:51pm.

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

Tab: 09/19/2017
Tab: 09/19/2017

**2017 Semi-Annual
Safety Director's Report**

For:

**BURLINGTON COUNTY MUNICIPAL
JOINT INSURANCE FUND**

Prepared by:

J. A. Montgomery Risk Control

231 Main Street

P.O. Box 2017

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July 21, 2017

BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND
2017 SEMI-ANNUAL SAFETY DIRECTOR'S REPORT

Table of Contents

EXECUTIVE SUMMARY	2
2017 CONTRACT STATUS	2
SAFETY MONITORING AND INTERVENTION	2
REGIONAL TRAINING.....	2
POLICE ACTIVITIES	3
RENEWAL SURVEYS	3
 2017 MID-YEAR SUMMARY OF SIP PARTICIPATION	 4
2017 SAFETY INCENTIVE PROGRAM UPDATE	5
 MSI TRAINING PARTICIPATION AND APPOINTMENT OF TRAINING	
ADMINISTRATORS	6
 SERVICE INITIATIVES	 7
 PLANNED SERVICE ACTIVITIES FOR Q3 AND Q4	 11
 SERVICE PLAN CONSIDERATIONS FOR 2018.....	 11
 APPENDIX A: 2017 LOSS CONTROL MANAGEMENT REPORT.....	 12
 APPENDIX B: 2017 REGIONAL TRAINING ATTENDANCE	 13
 APPENDIX C: 2017 MID YEAR LOSS ANALYSIS.....	 14
MID YEAR SNAPSHOT	14
TRENDS BY LINE OF COVERAGE.....	16
WORKERS COMPENSATION.....	17
LOST TIME ACCIDENT FREQUENCY RATE	18
LOSS TIME RATE BY MEMBER	19
TRENDS BY CAUSE OF LOSS	21
TRENDS BY DEPARTMENT	22
GENERAL LIABILITY CLAIMS:	23
AUTO LIABILITY CLAIMS.....	23
PROPERTY CLAIMS	23

EXECUTIVE SUMMARY

2017 CONTRACT STATUS

The 2017 Safety Director's contract calls for a minimum of 64 loss control visits to the 27 members of the Burlington County Municipal Joint Insurance Fund. The second quarter Safety Director's Report covers service activities during April, May, and June of 2017. As of June 30, 2017, 27 of the proposed 64 visits have been completed.

Right to Know Inventory surveys are in the process of being completed for all members. There was a change in leadership during early 2017 when Keith Hummel joined the service team as Safety Director Service team for the Burlington County Municipal Joint Insurance Fund, along with service consultants John Saville and Robert Garish. The team is administratively supported by Danielle Sanders. Training support is administered by the MSI Learning Management System staff, Susan Kopec, Andrea Felip and Natalie Dougherty.

SAFETY MONITORING AND INTERVENTION

The Safety Director reviews loss metrics (LTAF Rate, Loss Ratio Reports), training participation and SIP involvement on a quarterly basis. Members who show any deterioration in their results are brought to the attention of the Executive Safety Committee. We are happy to report that no members of the Burlington JIF are on Safety Monitoring or Intervention at this time and the LTAF Rate is current as of June 30, 2017

REGIONAL TRAINING

Four Regional Training programs have been held so far this year and two more are planned for the remainder of the year.

- **OSHA Record Keeping Webinar** began in January, 2017
- **The Safety Coordinator/ Claims Coordinator Round Table** was held on February 23, 2017. There were 27 members represented.
- **Active Shooter Regional Training** was held on March 16, 2017. 15 member towns were in attendance.
- **DPW Supervisor RSW Regional Training** was held on May 25, 2017. 11 member towns were in attendance.
- **Wellness Coordinator Training** will be held on September 27, 2017 at the Hainesport Municipal Building.

- **Career Survival for First Line Supervisors** will be held on November 8, 2017 at the Hainesport Municipal Building.
- **Leadership Training & Senior Leadership Training** was offered by the MEL Safety & Education Committee and the following representatives from the BURLCO JIF attended the Leadership training program during 2017:
 - Martin Eckert Jr, Florence Township
 - Barclay T. Philips, Tabernacle Township
 - Kevin Worrell, Tabernacle Township
 - Anthony Buttacavali, Bass River Township

POLICE ACTIVITIES

The Police Chief Ad Hoc Committee met on February 24, 2017, and June 22, 2017. The purpose of the Police Ad Hoc meetings is to review Accreditation, Training, Exposures presented by Police Operations and other Risk Management issues related to Law Enforcement. The next Police Ad-Hoc meeting is scheduled for September 12, 2017

The following Law Enforcement memorandums have been distributed by the Safety Director:

- Class III Officer
- Excited Delirium
- Firearms Storage Safety

There will be seven designated Law Enforcement visits to membership for 2017. The Safety Director's office will continue to build strong relationships with the Law Enforcement community.

Training for Special Law Enforcement Officers (SLEO) was held once again.

RENEWAL SURVEYS

Renewal surveys have been completed and reviewed for the 12 members that will be renewing in 2018. Those members renewing are, Bass River, Beverly, Bordentown Twp., Delran, Hainesport, Mount Laurel, North Hanover, Palmyra, Riverside, Shamong, Springfield and Woodland. During the surveys all municipal operations were reviewed, buildings more than 50 + years old were visited and the following elements were reviewed: SIP participation, progress on Suggestions for Improvement, any unusual exposures and comments on their loss metrics.

Results were summarized and reported at the June Executive Safety Committee meeting. None of the conditions found presented concerns with the desirability of these members for renewal.

2017 MID-YEAR SUMMARY OF SIP PARTICIPATION

2017 Mid-Year Results																			
SIP Elements	Commitment & Accountability				Controlling Hazards				Continuing Education			Communication		Coaching		Claims Management			
BURLCO JIF MEMBERS	Safety on the Agenda	Signed the Contract	Police Participation	Showed Change the culture video	Inspections	Hazard Correction SFI	Roadway Sign & walkway	MSI or other major Training	Training Admin Assigned	Tool Box Talks	Safety Committee	Daily Contact	Coaching	JSO	Transitional Duty	Accident Review	Claims Management	Health & Wellness	JIF Planning Retreat
Bass River	Y	Y	NA	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	NW	Y
Beverly	Y	Y	NW	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	NW	Y	Y	Y	Y	Y
Bordentown City	Y	Y	NW	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y
Bordentown Twp	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y
Chesterfield	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	UK	Y	Y	Y	Y
Delanco	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y
Delran	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y
Edgewater Park	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y
Fieldsboro	Y	Y	NA	UK	NW	Y	Y	Y	Y	Y	Y	Y	Y	NA	Y	Y	Y	UK	Y
Florence	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y
Hainesport	Y	Y	NA	UK	Y	Y	Y	Y	Y	Y	NW	Y	Y	NW	Y	Y	Y	UK	Y
Lumberton	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y
Mansfield	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	UK	Y
Medford	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	NW	Y	Y	Y	Y	Y	Y	Y	Y
Mount Laurel	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	NW	Y
North Hanover	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	UK	Y	Y	Y	Y
Palmyra	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y
Pemberton Boro	Y	Y	NW	UK	Y	Y	Y	Y	Y	Y	Y	Y	Y	NW	UK	Y	Y	UK	Y
Pemberton Twp	Y	Y	Y	UK	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y
Riverside	Y	Y	Y	UK	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y
Shamong	Y	Y	NA	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	NW	Y
Southampton	Y	Y	NA	UK	Y	Y	Y	Y	Y	NW	Y	Y	Y	NW	Y	Y	Y	Y	Y
Springfield	Y	Y	NW	UK	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	UK	Y	Y	NW	Y
Tabernacle	Y	Y	NA	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y
Westampton	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y
Woodland	UK	Y	NA	UK	NW	Y	UK	Y	Y	Y	NW	Y	Y	NW	UK	Y	Y	NW	Y
Wrightstown	Y	Y	NA	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	NW	Y
Y = YES N - No Evidence UK = Unknown NW = Needs Work NA = Not applicable																			
* OLD ISO FORMAT ** Not ALL DEPARTMENTS																			

**Input on Transitional Duty participation was provided by Qual-Lynx Managed Care Report and information on wellness participation was provided by the Wellness Coordinator.*

2017 SAFETY INCENTIVE PROGRAM UPDATE

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

- All members have submitted the signed safety contracts and Safety Committee meeting schedules. Each member is required to send a delegate to at least one half-day session of the Annual Planning Retreat, which was held on May 4, 2017. We were pleased to see that 100% of membership sent delegates to the Planning Retreat.
- Member towns are expected to actively participate in all aspects of the program. Safety records are kept at the workplace and maintained by the Safety Coordinator. Once or twice a year the safety records will be reviewed on site by the safety consultants.
- Activities in the safety program are grouped as the “6 C’s” of Commitment, Controlling Hazards, Continuing Education, Communication, Coaching and Claims Management.
- During on-site record checks, all elements of the program are reviewed. We will work with members to secure a commitment of participation for any areas that are found to be lacking during the review. It is expected that written documentation will be available for review (Safety Committee Minutes, Hazard Inspections, Training records, Job Safety Observations, Roadway Sign and Walkway logs, etc.)
- Over the past few years we have made a concerted effort to improve the quality and detail included in the Job Safety Observation reports. Once completed, a narrative observation report can serve as a training document to orient new workers to specific job tasks. Photos enhance the report. Many members have embraced the new format.
- All safety elements are scored equally and full participation requires that there be activity and significant demonstration of commitment in all aspects of the program to qualify for a Safety Incentive Award.
- For 2017, an additional element was added to encourage members of Fire, Police and EMS Departments enroll in and complete “Safe Patient Lifting for Emergency Responders” on-line training program.
- Members will either qualify or not qualify (Pass or Fail) for a Safety Incentive Award. There are no qualification tiers.

MSI TRAINING PARTICIPATION AND APPOINTMENT OF TRAINING ADMINISTRATORS

There are more than 50 Instructor Led training courses available to membership. The 2018 Course Catalog, Class Request form, and Assessment guide was distributed in July. The only member to not have a Training Administrator assigned is Shamong.

Through June 30, 2017, Burlco JIF members have participated in 275 total Instructor Led Learning Events through the MSI. This number is down from this same time last year by approximately 200 learning events.

In addition to traditional Instructor Led training, 275 online classes have been taken. This number is slightly up from the same time last year.

Currently, there are 23 online training programs offered through the MSI Learning Management System with the addition of Safe Patient Lifting. Current available courses are:

- Avoid Back Pain
- Bloodborne Pathogens
- Crossing Guard Training
- Crush Zone
- Cyber Security
- Ethics in Local Government Version 2.0
- Fire Safety
- Hazard Communication & the Globally Harmonized System
- New Employee Safety Orientation
- New Employee Safety Orientation - Part 2
- Office Safety - Perils and Pitfalls
- Playground Safety for DPW/Rec Maintenance
- Rights & Duties of an Employee in Local Government
- Safe Patient Lifting for Emergency Responders
- Smart Moves to Avoid Falling Down
- Survival Driving - Emergencies and Natural Disasters
- Survival Driving - Urban Driving
- Aquatic Safety for Camp Counselors
- Bullying Prevention at Camp
- Child Sexual Abuse Prevention at Camp
- Playground Safety for Camp Counselors
- The Professional Lifeguard
- Trip and Transportation Safety

According to MSI training records the following towns have participated in the Safe Patient Lifting training as of June 30, 2017 (Delanco, Hainesport-1, Lumberton, Mansfield, Mount Laurel-1, and Pemberton Township).

Please note that if the training was completed in group sessions or by DVD, MSI records may not reflect full attendance. Verbal affidavit of participation is satisfactory to reflect participation in the Safety Incentive Program.

There were seven video rentals from the MEL Media Library through June 30, 2017. The library consists of 770 distinct titles that represent 47 categories. Of those 770 titles, 350 consist of VHS format with the remaining being DVD format. The MEL Media Library has been updated this year with 42 new titles.

SERVICE INITIATIVES

Service Initiative #1:

- The thrust of our service efforts are directed at Workers' Compensation exposures. We continue to support claims mitigation and reduction efforts, especially focusing on Accident Investigation and promoting the Transitional Duty Initiatives of the JIF.

Service Initiative #2:

- We continue to monitor the WC metrics through the "Watch List" to identify members that may show deteriorating loss experience. Members that appear to be trending in the wrong direction may be placed on Safety Monitoring, which initiates greater attention from the Safety Director office. Members that show significant deterioration or unwillingness to address exposures may be placed on Safety Intervention, and calling in the efforts of other JIF Professionals.
- The Safety Director's office identifies and reviews members on "Watch," "Monitoring," and "Intervention" during every Executive Safety Committee meeting.

Service Initiative #3: Accident Investigation

- This is one of the key components in preventing future incidents. One of our key elements in 2017 was to identify the members that have the highest WC frequency rates and to work with these members on their accident investigation programs.
- Our goal from this process was to encourage 1) Increased utilization of the accident investigation program; 2) More meaningful and substantive accident investigation findings; 3) Clearer understanding on the part of the member towns on how to use the JIF accident investigation resources,

including on-line reports, root cause analysis worksheet and the expertise of Loss Control consultants.

Preliminary Findings of the Incident review initiative:

1. *Members were selected based on accident frequency rate. These six members include Bass River, Beverly, Florence, Lumberton, Pemberton Borough, Springfield.*
2. *Forms are available on the JIF website and utilization is being monitored.*
3. *Communication with members: Incident investigation was reviewed and emphasized during Safety Kick Off Breakfast, Safety Coordinator / Claims Coordinator Roundtable, PEOSH Inspection, Career Survival Regional Trainings.*
4. *Each of the selected members will receive a focused survey and visit to address WC Accident Investigation experience and Claims handling procedures. We review 5 years of loss experience, identify departments with the highest frequency rates, recent investigation reports and procedures and conduct at least one on-site investigation with the safety coordinator. If needed, we will meet with the safety committee and conduct an accident investigation workshop.*
5. *As a result of these surveys, the following Suggestions for Improvement were generated*
 - a. *Make better use of online forms*
 - b. *Include photos in every investigation to document conditions*
 - c. *Encourage supervisors and managers to review and return reports that are incomplete or sub-standard*
 - d. *Review incidents during safety committee meetings*
 - e. *Complete Root Cause Analysis strategy by repeatedly asking "Why?"*
 - f. *End every investigation with action plan to identify what specific actions will be taken to prevent the next one; action plan should include who is accountable for the actions with a target date for completion*
 - g. *Supervisors, Managers, and Safety Coordinators are encouraged to attend the MSI accident investigation class*
6. *The quality of incident reports is still the most sensitive issue and we will continue to emphasize the process during upcoming training meetings and consultative visits.*

7. *We believe concentration on the quality of accident investigation will yield good results and we will continue this initiative by monitoring progress on the members that were visited in 2017 and continuing to visit the next group of members in 2018.*

Service Initiative #4: Focus on most frequent injury types: Sprains/Strains, Motor Vehicle and Falls. Several actions could be taken to improve this experience:

- Reinforce during daily safety briefings between employees and supervisors.
- Evaluate every lift. Is there a method to lift / move the material to eliminate or limit manual handling? Is there a mechanical aid to lessen musculoskeletal strain potential? Can workers be added or re-positioned to promote better body mechanics?
- Utilize the “Safe Patient Lifting” online MSI training geared towards First Responders
- Encourage workers to engage in pre-lift stretches. Promote health & wellness initiatives.
- Prevent winter slips and falls: Snow removal and salting on walkways and parking lots should be thorough, and repeated as necessary to account for melting-refreezing cycles
- Personnel in the field should be encouraged to take additional precautions during winter months. Evaluate providing removable shoe cleats for certain tasks.
- Effective self-inspections can identify snow removal and housekeeping concerns. They should be done frequently, and especially during inclement weather.
- Provide adequate (3-step length), walk off mats at entrances and clean or replace regularly, to minimize carryover of moisture into the building.
- Provide boot/shoe cleaner brushes at entrances frequented by field personnel.
- Reinforce three-points-of-contact when using ladders, stairs, and entering / exiting vehicles.
- Defensive driving habits must be consistently emphasized. Offer Defensive Driving Course, Driver Awareness, S:ERVE and CEVO training.

Service Initiative #5: Focus on most frequent Claim types. Several actions could be taken to improve this experience:

- Motor vehicle incidents and fall related claims can be mitigated with strong Roadway, Sign, and Walkway programs.
- Falls can also be mitigated with some of the same strategies noted under Workers Comp and Service Initiative # 4
- There is a correlation between Police accreditation and reduced Police Professional Liability Claims. Police accreditation is encouraged to have standard well rounded Polices and Procedures.

Service Initiative #6: Focus on most costly types of claims, especially rear-enders intersection and backing claims. Several actions could be taken to improve this experience:

- Backing incidents - Encourage the use of spotters and new technologies like cameras and alarm sensors.
- Intersection claims are a concern, especially to first responders. Police, Fire, and EMS Departments are encouraged to take part in the online training offered by S:ERVE on avoiding intersection accidents. These type of claims tend to be frequent and costly.
- Rear-end accidents – Distracted Driving may be a factor in the high cost of rear end accidents. Emphasize the importance of maintaining proper following distance, 'Three –second' rule. Always wear seat belts and avoid cell phone use while driving. Develop a cell phone policy and train all employees on its major requirements. Encourage the new Driver Safety Awareness program as remedial training for anyone involved in accidents.

Service Initiative #7: Continue to promote the Safety Incentive Program as best practices for a successful safety program. Encourage all members to show significant demonstration of participation in each of the areas:

- Commitment and Accountability
- Controlling hazards
- Continuing Education and Training
- Communication
- Coaching
- Claims Management.

Service Initiative# 8 – Police:

- *Police Ad Hoc Committee - The purpose of the meetings is to review Accreditation, Training, and other Risk Management issues related to Law Enforcement.*
- *Uniform consulting plan for Law Enforcement agencies to address specific risks that are exclusive to the Law Enforcement community.*
- *Continue to develop specific regional training programs for Police, such as Career Survival for Law Enforcement Officers and Risk Management for Command Staff.*

Service Initiative #9 - Public Works –

- *Encourage more meaningful Job Safety Observations and daily crew meetings for the DPW*
- *Continue to develop Tool-Box-Talk outlines for MSI classes to assist supervisors in providing specific safety refresher in the years between mandated MSI training.*

- Encourage the use of training resources, including MSI, online and regional training workshops.

Service Initiative #10 EMS –

- *Promote roll out of new online training for departments involved in Patient Lifting and moving. Encourage use of S:ERVE and CEVO programs.*

PLANNED SERVICE ACTIVITIES FOR Q3 AND Q4

- Continue designated Law Enforcement visits.
- Present suggested revisions for 2018 Safety Program to JIF Executive Safety Committee
- Review Suggestions for Improvement; identify any important suggestions that are more than two years old.
- Review 2017 member usage of Safe Patient Lifting training.
- Work closely with members with above average frequency / LTAF rates
- Facilitate two additional Police Chief Ad Hoc Committee meetings.
- Summarize mid year participation in the Safety Incentive Program; feedback is provided to the members at the time of their reviews.
- Promote nomination of “Special Recognition Award Winners.”
- Distribution of Safety Director Bulletins and notices.
- Participate in Fund Commissioner and Executive Safety Meetings, JIF related activities, and the remaining two Regional Trainings.

SERVICE PLAN CONSIDERATIONS FOR 2018

- Emphasis on police service plan: ad hoc committees, on-site visits, accident investigation and training
- Driving – back to basics for Police, EMS and Fire. Identify new resources
- Strains and Sprains – coordination of wellness and safety pre-job stretches
- Accident investigation visits – continued emphasis on quality of supervisor investigation reports
- Revisit the low attendance at Regional Training sessions.

APPENDIX A: 2017 LOSS CONTROL MANAGEMENT REPORT

Burlington County Municipal Joint Insurance Fund															
Loss Control Management Report - Contract Period 1/1/2017 to 12/31/2017															
2017 Visit Schedule															
Member	Si	REN	Service	Consultant	special	Law	1st visi	2nd visi	3rd visi	4th visi	Total	Completed	Remaining	Comments	2017 Safety Contract
			Consultar	visits	focus	Enforceme					Projected	Visits	Visits		
Bass River	S	REN	JS	2	Acc Review	0	2/6				2	1	1	2/6 LCR - Renewal;	1/9/2017
Beverly	M	REN	JS	2	Acc Review	0	3/29				2	1	1	3/29 LCR-Renewal;	4/5/2017
Bordentown City	M		JS	2		0	6/5				2	1	1	6/5 LCR;	1/16/2017
Bordentown Twp	L	REN	JS	2	RTK	1	2/1	2/1			3	2	1	2/1 LCR-Renewal;	3/30/2017
Chesterfield	S		JS	2		0	4/13				2	1	1	4/13 LCR	3/31/2017
Delanco	S		JS	2	RTK	1	6/12	6/15 (PD)			3	2	1	6/12 LCR; 6/15 LCR-PD;	1/17/2017
Delran	L	REN	JS	2		1	3/9	3/9			3	2	1	3/9 LCR-Renewal;	3/14/2017
Edgewater Park	M		JS	2		0	6/19				2	1	1	6/19 LCR;	2/2/2017
Fieldsboro	S		JS	2		0					2	0	2		1/24/2017
Florence	L		JS	2	Acc Review	1	5/30	7/18 (PD)			3	2	1	5/30 LCR; 7/18 LCR-PD;	1/17/2017
Hainesport	S	REN	JS	2		0	3/31				2	1	1	3/31 LCR-Renewal;	1/20/2017
Lumberton	L		JS	3	Acc Review	1	6/14				4	1	3	6/14 LCR	3/31/2017
Mansfield	M		JS	2		0					2	0	2		1/13/2017
Medford	XL		JS	3		0	6/1				3	1	2	6/1 LCR;	1/23/2017
Mount Laurel	XL	REN	JS	4		0	1/12	1/31	1/31		4	3	1	1/12 LCR; 1/31 LCR-Renewal;	2/1/2017
North Hanover	M	REN	JS	2		0	3/9				2	1	1	3/9 LCR-Renewal;	3/23/2017
Palmyra	M	REN	JS	1		0	4/7				1	1	0	4/7 LCR-Renewal;	1/19/2017
Pemberton Boro	S		JS	2	Acc Review	0					2	0	2		1/30/2017
Riverside	M	REN	JS	3		0	3/10				3	1	2	3/10 LCR	3/31/2017
Shamong	S	REN	JS	2	RTK	0	6/15				2	1	1	6/15 LCR-Renewal;	2/2/2017
Springfield	S	REN	JS	2	Acc Review	0	4/13				2	1	1	4/13 LCR-Renewal	3/9/2017
Tabernacle	S		JS	2		0	1/10				2	1	1	1/10 LCR	3/29/2017
Westampton	M		JS	2		1					2	0	2		1/20/2017
Woodland	S	REN	JS	2	RTK	0	5/31				2	1	1	5/31 LCR- Renewal	4/24/2017
Wrightstown	S		JS	2	RTK	0	5/31				2	1	1	5/31 LCR;	3/2/2017
XXDiscretionary			JS	0		0					0	0	0		
Pemberton Twp	XL		RG	3	RTK	1	2/13	7/14 (PD)			4	2	2	2/13 LCR; 7/14 LCR-PD;	4/10/2017
Southampton	M		RG	3		0	7/10				3	1	2	7/10 LCR;	4/24/2017
xxxTOTAL				60		7					66	30	36		

APPENDIX B: 2017 REGIONAL TRAINING ATTENDANCE

Burlington County Municipal Joint Insurance Fund									
Loss Control Management Report - Contract Period 1/1/2017 to 12/31/2017									
2017 Regional Training Attendance									
	Size	Safety/Claims Coordinators' RT 2/23/17	Active Shooter 3/16/17	DPW Supervisor RT/Roadway, Sign & Walkway Program 5/25/17	Wellness Coordinator Training 9/27/2017	Career Survival November 8, 2017		Annual Retreat 5/4/17	Total Reg Train
Bass River	S	1	1					1	
Beverly	M	1	1					1	
Bordentown City	M	1		1				1	
Bordentown Twp	L	1						1	
Chesterfield	S	1	1					1	
Delanco	S	1	1					1	
Delran	L	1	1	1				1	
Edgewater Park	M	1	1					1	
Fieldsboro	S	1						1	
Florence	L	1	1	1				1	
Hainesport	S	1	1	1				1	
Lumberton	L	1						1	
Mansfield	M	1	1					1	
Medford	XL	1	1	1				1	
Mount Laurel	XL	1						1	
North Hanover	M	1	1					1	
Palmyra	M	1		1				1	
Pemberton Boro	S	1		1				1	
Pemberton Twp	XL	1						1	
Riverside	M	1		1				1	
Shamong	S	1	1	1				1	
Southampton	M	1	1					1	
Springfield	S	1						1	
Tabernacle	S	1	1	1				1	
Westampton	M	1	1					1	
Woodland	S	1						1	
Wrightstown	S	1		1				1	
Members represented		27	15	11	0	0		27	

APPENDIX C: 2017 MID YEAR LOSS ANALYSIS

MID YEAR SNAPSHOT

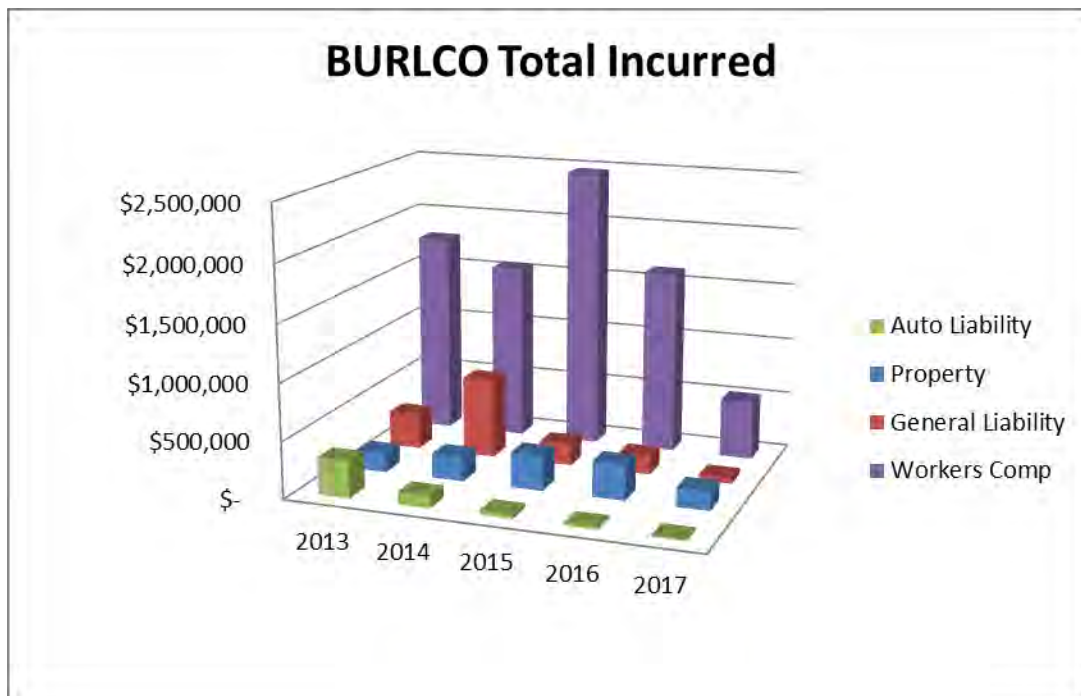
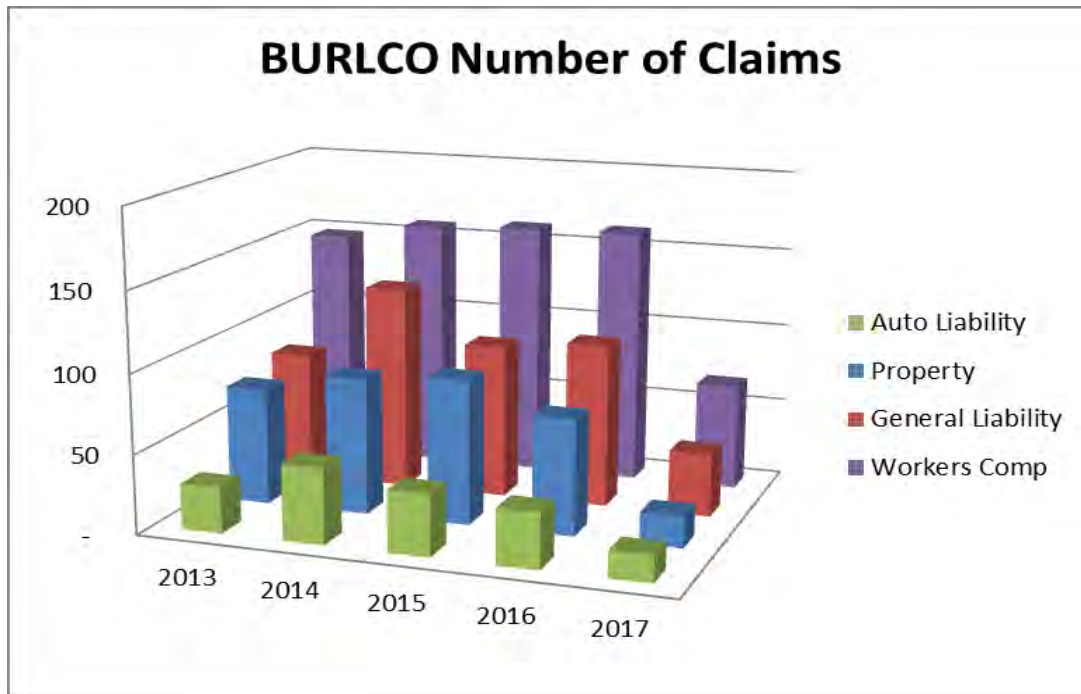
Comparison of frequency by line of coverage each year as of
6/30

COMPARISON OF MID-YEAR CLAIM FREQUENCY BY LINE OF COVERAGE						
	Mid Year Claim Frequency					FY 2017
Line of Coverage	FY 2013	FY 2014	FY 2015	FY 2016	FY 2017	% of Claims by Line
Property	40	46	47	50	20	14%
General Liability	24	51	39	40	40	28%
Auto Liability	16	25	24	23	17	12%
Workers Comp	72	79	90	74	67	47%
Total Mid-Year Claims	152	201	200	187	144	100%

Mid year 2017, the frequency of property, auto and workers compensation claims are lower than the previous year and the general liability is steady.

BURLINGTON MUNICIPAL JOINT INSURANCE FUND				
CLAIMS BY LINE OF COVERAGE : FUND YEAR 2013 - 2017				
FUND YEAR 2013				
Line of Coverage	Totals Claims	Average Cost/Claim	% of Claims	% of Total Incurred
Property	74	\$ 2,284	22%	7%
General Liability	81	\$ 3,893	24%	12%
Auto Liability	29	\$ 11,252	9%	13%
Workers Comp	148	\$ 12,049	45%	69%
Totals for Fund Year 2013	332	\$ 7,813	100%	100%
FUND YEAR 2014				
Line of Coverage	Totals Claims	Average Cost/Claim	% of Claims	% of Total Incurred
Property	86	\$ 2,535	20%	8%
General Liability	129	\$ 5,437	31%	27%
Auto Liability	48	\$ 2,233	11%	4%
Workers Comp	158	\$ 9,864	38%	60%
Totals for Fund Year 2014	421	\$ 6,140	100%	100%
FUND YEAR 2015				
Line of Coverage	Totals Claims	Average Cost/Claim	% of Claims	% of Total Incurred
Property	91	\$ 3,417	23%	10%
General Liability	97	\$ 1,965	25%	6%
Auto Liability	39	\$ 1,015	10%	1%
Workers Comp	161	\$ 15,331	41%	82%
Totals for Fund Year 2015	388	\$ 7,756	100%	100%
FUND YEAR 2016				
Line of Coverage	Totals Claims	Average Cost/Claim	% of Claims	% of Total Incurred
Property	73	\$ 4,299	20%	15%
General Liability	103	\$ 1,582	28%	8%
Auto Liability	35	\$ 695	9%	1%
Workers Comp	162	\$ 9,978	43%	76%
Totals for Fund Year 2016	373	\$ 5,677	100%	100%
FUND YEAR 2017				
Line of Coverage	Totals Claims	Average Cost/Claim	% of Claims	% of Total Incurred
Property	20	\$ 8,491	14%	23%
General Liability	40	\$ 1,258	28%	7%
Auto Liability	17	\$ 741	12%	2%
Workers Comp	67	\$ 7,769	47%	69%
Totals for Fund Year 2017	144	\$ 5,231	100%	100%
TOTAL FUND YEARS 2013 - 2017				
Line of Coverage	Totals Claims	Average Cost/Claim	% of Claims	% of Total Incurred
Property	344	\$ 3,435	21%	11%
General Liability	450	\$ 3,157	27%	13%
Auto Liability	168	\$ 3,036	10%	5%
Workers Comp	696	\$ 11,418	42%	72%
Totals for Fund Years 2013 - 2017	1,658	\$ 6,670	100%	100%

TRENDS BY LINE OF COVERAGE



WORKERS COMPENSATION

For the five year period (2013 - 2017), WC accounted for (42%) of the claim frequency and (72 %) of the incurred costs. The average cost per WC claim is \$11,418.

WC mid -year metrics from 2013 to 2017 YTD show the following trends:

Workers' Compensation Metrics							
Claim Frequency	2013	2014	2015	2016	2017	Notes	
Total Number of Claims	148	158	161	162	67	slight decline midyear 2017	
Payroll (Millions)	\$79.4	\$77.3	\$77.1	\$77.9	\$79.9	Consistent	
# of Claims per Million \$ of Payroll	1.86	2.04	2.09	2.08	0.84	Consistent	
Number of FTE Employees	2,072	2,105	2,082	1,916	2,065	Consistent	
Total Claim Frequency / 100 FTE	7.14	7.51	7.73	8.46	3.24	Increase in 2016	
LTA Claim Frequency / 100 FTE			1.85	1.83	0.97		
Claim Cost as a % of Payroll	2.24%	2.02%	3.20%	2.08%	0.65%	Spike in 2015	

LOST TIME ACCIDENT FREQUENCY RATE

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
BURLINGTON	0.87	1.93	1.85	1.68
N.J.U.A.	1.10	3.10	2.60	2.49
MORRIS	1.15	1.87	2.00	1.78
BERGEN	1.18	1.56	2.27	1.78
ATLANTIC	1.34	3.07	2.67	2.52
CAMDEN	1.38	1.35	2.55	1.74
NJ PUBLIC HOUSING	1.48	1.91	2.01	1.87
SUBURBAN MUNICIPAL	1.48	2.13	2.19	2.03
CENTRAL	1.50	1.70	1.95	1.78
SOUTH BERGEN	1.72	2.28	2.76	2.37
OCEAN	1.88	2.21	2.24	2.16
TRI-COUNTY	2.06	2.37	2.05	2.18
PROF MUN MGMT	2.16	2.08	3.81	2.77
SUBURBAN ESSEX	2.39	1.67	2.15	2.01
MONMOUTH	2.90	1.76	2.21	2.14
AVERAGE	1.64	2.07	2.35	2.09

The LTAF rate has been trending downward over the period in each of the years reported, and the BURLCO JIF has been consistently below the MEL average. We continue to monitor data on a monthly basis and report to the Executive Safety Committee at their quarterly meeting. The trend for the JIF and the MEL is a positive indication that the service plan is appropriate and effective.

We continue to place emphasis on the most problematic lines of coverage (WC and Auto), the highest frequency members, based on watch list, LTAF and loss ratio reports, and departments with significant trends and experience, especially Police and Public works.

The three year LTAF trend for members is shown below:

LOSS TIME RATE BY MEMBER

Burke JIF					
2017 LOST TIME ACCIDENT FREQUENCY					
June 30, 2017					
	2017	2016	2015		TOTAL
	LOST TIME	LOST TIME	LOST TIME		RATE
MEMBER	FREQUENCY	FREQUENCY	FREQUENCY	MEMBER	2017 - 2015
BEVERLY	0.00	5.88	4.35	BEVERLY	4.00
DELANCO	0.00	3.42	0.00	DELANCO	1.28
DELRAN	0.00	0.00	1.91	DELRAN	0.80
EDGEWATER PARK	0.00	2.86	2.56	EDGEWATER PARK	2.13
HAINES PORT	0.00	0.00	1.68	HAINES PORT	0.70
MANS FIELD TOWNSHIP B	0.00	0.00	0.00	MANS FIELD TOWNSHIP	0.00
MEDFORD TOWNSHIP	0.00	1.56	1.25	MEDFORD TOWNSHIP	1.13
RIVERSIDE	0.00	2.50	2.44	RIVERSIDE	1.98
SHAMONG	0.00	0.00	0.00	SHAMONG	0.00
TABERNACLE	0.00	0.00	1.68	TABERNACLE	0.71
SPRINGFIELD	0.00	0.00	1.83	SPRINGFIELD	0.74
CHESTERFIELD	0.00	0.00	1.57	CHESTERFIELD	0.76
BASS RIVER	0.00	0.00	3.64	BASS RIVER	1.37
BORDENTOWN TOWNSHIP	0.00	2.80	0.00	BORDENTOWN TOWNS	1.13
NORTH HANOVER	0.00	1.98	0.00	NORTH HANOVER	0.74
WRIGHTS TOWN	0.00	0.00	0.00	WRIGHTS TOWN	0.00
PEMBERTON BOROUGH	0.00	2.00	2.13	PEMBERTON BOROUGH	1.70
WOODLAND	0.00	2.78	3.13	WOODLAND	2.33
FIELDSBORO	0.00	0.00	***	FIELDSBORO	0.00
MOUNT LAUREL	0.75	0.77	1.40	MOUNT LAUREL	1.03
WESTAMPTON	1.63	5.26	3.33	WESTAMPTON	3.62
LUMBERTON	1.97	1.16	1.27	LUMBERTON	1.39
BORDENTOWN CITY	2.02	1.36	1.34	BORDENTOWN CITY	1.52
FLORENCE	2.05	3.14	1.13	FLORENCE	2.15
PEMBERTON	2.22	7.67	5.32	PEMBERTON	5.56
SOUTHAMPTON	2.30	0.00	1.21	SOUTHAMPTON	0.95
PALMYRA	2.78	0.00	1.44	PALMYRA	1.12
	0.87	1.93	1.85		1.68

BURLINGTON MUNICIPAL JOINT INSURANCE FUND				
WC Losses by Member: Fund Years 2013 - 2017				
Claims by Member				
	Total Fund Years 2013 - 2017			
Member Name	# Claims	Total Incurred	% of Total	Average Cost per Claim
BASS RIVER	7	\$ 18,316	0.23%	\$ 2,617
BEVERLY	13	\$ 209,662	2.64%	\$ 16,128
BORDENTOWN CITY	25	\$ 610,619	7.68%	\$ 24,425
BORDENTOWN TOWNSHIP	34	\$ 368,258	4.63%	\$ 10,831
CHESTERFIELD	6	\$ 45,481	0.57%	\$ 7,580
DELANCO	15	\$ 223,643	2.81%	\$ 14,910
DELRAN	43	\$ 571,544	7.19%	\$ 13,292
EDGEWATER PARK	20	\$ 209,994	2.64%	\$ 10,500
FIELDSBORO	-	\$ -	0.00%	\$ -
FLORENCE	27	\$ 269,848	3.40%	\$ 9,994
HAINESPORT	15	\$ 50,331	0.63%	\$ 3,355
LUMBERTON	22	\$ 264,927	3.33%	\$ 12,042
MANSFIELD TOWNSHIP B	20	\$ 28,241	0.36%	\$ 1,412
MEDFORD TOWNSHIP	62	\$ 852,917	10.73%	\$ 13,757
MOUNT LAUREL	90	\$ 1,026,586	12.92%	\$ 11,407
NORTH HANOVER	9	\$ 113,620	1.43%	\$ 12,624
PALMYRA	24	\$ 168,890	2.13%	\$ 7,037
PEMBERTON	123	\$ 1,779,578	22.39%	\$ 14,468
PEMBERTON BOROUGH	15	\$ 79,436	1.00%	\$ 5,296
RIVERSIDE	31	\$ 384,341	4.84%	\$ 12,398
SHAMONG	7	\$ 14,561	0.18%	\$ 2,080
SOUTHAMPTON	20	\$ 32,723	0.41%	\$ 1,636
SPRINGFIELD	5	\$ 84,018	1.06%	\$ 16,804
TABERNACLE	8	\$ 13,131	0.17%	\$ 1,641
WESTAMPTON	50	\$ 505,184	6.36%	\$ 10,104
WOODLAND	5	\$ 21,031	0.26%	\$ 4,206
WRIGHTSTOWN	-	\$ -	0.00%	\$ -
Total All Members	<u>696</u>	<u>\$ 7,946,882</u>	<u>100.00%</u>	<u>\$ 240,544</u>

TRENDS BY CAUSE OF LOSS

The table below shows the WC trends by cause (2013 – 2017 YTD). The largest category of claims as a percentage of costs is Slips and Falls, which comprise 29.9% of the incurred losses. Strains make up the second most significant category (25.8 % of incurred losses) including lifting, carrying, jumping and twisting. Lifting is the primary loss cause in this category.

BURLINGTON MUNICIPAL JOINT INSURANCE FUND				
CLAIMS BY CAUSE : FUND YEARS 2013 - 2017				
Workers Compensation				
Burn or Scald / Heat or Cold Exposure	32	\$ 465,797	5.86%	\$ 14,556
Caught In or Between	22	\$ 143,064	1.80%	\$ 6,503
Cut, Puncture, Scrape	37	\$ 110,464	1.39%	\$ 2,986
Fall or Slip From	110	\$ 2,373,082	29.86%	\$ 21,573
Motor Vehicle Causes	3	\$ 95,497	1.20%	\$ 31,832
Strains	149	\$ 2,051,636	25.82%	\$ 13,769
Striking Against or Stepping On	12	\$ 126,074	1.59%	\$ 10,506
Struck By	90	\$ 404,613	5.09%	\$ 4,496
Miscellaneous Causes	173	\$ 954,137	12.01%	\$ 5,515
Robbery or Criminal Assault	55	\$ 1,170,179	14.73%	\$ 21,276
Workers Compensation NOC	13	\$ 52,341	0.66%	\$ 4,026
Total Workers Compensation Loss Causes	696	\$ 7,946,882	100.01%	\$ 11,418

TRENDS BY DEPARTMENT

Police make up 38% of the frequency and 48% of the incurred losses. Public Works make up 36 % of frequency and 32 % of incurred losses. These two departments make up the thrust of our service initiatives and training

BURLINGTON MUNICIPAL JOINT INSURANCE FUND				
WORKERS' COMPENSATION CLAIMS : FUND YEARS 2013 - 2017				
Claims by Department				
	Total Fund Years 2013 - 2017			
Department Name	# Claims	Total Incurred	% of Total	Average Cost per Claim
<u>Administration</u>	33	\$ 378,484	4.76%	\$ 11,469
<u>EMS</u>				
Paid	22	\$ 39,341	0.50%	\$ 1,788
Volunteer	21	\$ 214,713	2.70%	\$ 10,224
Subtotal EMS	43	\$ 254,053	3.20%	\$ 5,908
<u>Fire</u>				
Paid	33	\$ 313,310	3.94%	\$ 9,494
Volunteer	61	\$ 614,705	7.74%	\$ 10,077
Subtotal Fire	94	\$ 928,015	11.68%	\$ 9,873
<u>Municipal</u>				
Library	4	\$ 6,450	0.08%	\$ 1,612
Lifeguards	-	\$ -	0.00%	\$ -
Municipality, NOC	1	\$ 4,586	0.06%	\$ 4,586
Subtotal Municipal	5	\$ 11,036	0.14%	\$ 2,207
<u>Police</u>				
Police	260	\$ 3,732,484	46.97%	\$ 14,356
Police Off Duty	2	\$ 66,222	0.83%	\$ 33,111
Crossing Guards	-	\$ -	0.00%	\$ -
Subtotal Police	262	\$ 3,798,707	47.80%	\$ 14,499
<u>Public Works</u>				
Building Dept	12	\$ 89,054	1.12%	\$ 7,421
Electrical Dept	1	\$ 27,138	0.34%	\$ 27,138
Garbage Removal	36	\$ 239,936	3.02%	\$ 6,665
Parks & Recreation	7	\$ 228,217	2.87%	\$ 32,602
Sewage Dept	11	\$ 183,879	2.31%	\$ 16,716
Street Maintenance/Cleaning	175	\$ 1,777,782	22.37%	\$ 10,159
Water Dept	12	\$ 23,078	0.29%	\$ 1,923
Subtotal Public Works	254	\$ 2,569,084	32.33%	\$ 10,115
<u>NOC</u>	5	\$ 7,502	0.09%	\$ 1,500
Total All Departments	696	\$ 7,946,882	100.00%	\$ 11,418

GENERAL LIABILITY CLAIMS:

For the five year period (2013 - 2017), General Liability incidents, represent 27% of total claim frequency and 13% of total incurred costs.

GL mid-year metrics show the following trends.

General Liability Metrics								
Claim Frequency	2013	2014	2015	2016	2017	Notes		
Total Number of Claims	81	129	97	103	40	mid year consistent with prior years		
Annual Appropriations	\$162,206,670	\$206,025,518	\$156,917,544	\$817,689,308	\$817,689,308	questionable increase in 2016 & 2017		
# of Claims per Million \$ of Appropriations	0.50	0.63	0.62	0.13	0.05			

AUTO LIABILITY CLAIMS

For the five year period (2013 - 2017), Auto Liability claims, represent 10% of total claim frequency and 5% of total incurred costs.

Auto liability mid-year metrics show the following trends.

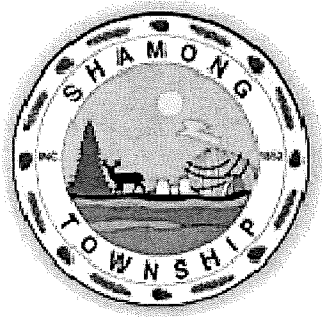
Auto Liability Metrics								
Claim Frequency	2013	2014	2015	2016	2017	Notes		
Total Number of Claims	29	48	39	35	17	mid year lower than prior years		
Number of Vehicles	1,113	1,071	1,084	776	1,179	questionable 2016		
# of Claims per 100 Vehicles	2.61	4.48	3.60	4.51	1.44			

PROPERTY CLAIMS

For the five year period (2013 - 2017), Property claims, represent 27% of total claim frequency and 13% of total incurred costs.

Property mid-year metrics show the following trends.

Property Metrics								
Claim Frequency	2013	2014	2015	2016	2017	Notes		
Total Number of Claims	74	86	91	73	20	mid year lower than prior years		



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Burlco JIF
Fund Commissioners

Re: AGRIP Report
Baltimore, 2017

Dear Fellow Commissioners,

Thank you for the opportunity to attend the AGRIP conference in Baltimore. This conference was interesting in that it did not deliver a "lightbulb" moment. But the opportunity to share experiences with other commissioners and learn how others serve their members was a positive experience.

The keynote Multi Generational Workplace basically stated that today's employees are a product of their life experiences as they grew up. Different groups of people shared different circumstances which become the glue that hold them together.

Municipal Owned Infrastructure, concerned the issues of aging infrastructure, increases in demand for use of the infrastructure, and improvements in building codes. It is a difficult balancing act in today's economy where funds are in short supply.

Pre-Loss Legal Services: This is very similar to our lawyer hot line. But many JIF's find success using pre-loss with their EPL program, and requiring Administrators to call the pre-loss line and consult with the staff attorney before taking an employment related action. This gets the JIF on the ground floor of possible claims, and also gives the JIF the opportunity to make suggestions, by a third party who is not directly involved in the employee concern.

Borrowed Employees, or sharing employees, just a reminder to have your local municipal agreements reviewed frequently for updates and changes in the law.

Evaluating Investment Managers, while this is not a concern for us in NJ, many JIF's are able to invest in bonds and stocks to help increase yield.

Competing in the Soft Market: It is most important to get the members committed and involved in the total JIF program. Polls outside of NJ are able to only pay dividends to members who are involved in the program when the dividend is paid, and many compete one against another.

Grants to help fund risk control programs are means to get members involved, and direct them towards positive results.

The second day started with a discussion of Blockchain computer programs. These programs were developed in 1990, but it has not been until recently that they have found a use for them. It is a ledger system, where all participants have access to the ledger, which is good for business situations.

Active Assailant program was perhaps the most interesting and frustrating discussion of the day. People who become active assailants are difficult profile, and difficult to stop before damage occurs. The takeaways were to always be fair, reasonable, and treat others with respect.

Cyber Security was interesting, in that it affirms the various programs we currently have in place with Pivotal Point. To control the computers security, one must first control who and what devices have access to the computer. We were encouraged to make sure all patches were installed as soon as possible, and that passwords should be at least 14 characters long. As municipalities, we have access to CIS, from a contract with Homeland Security.

Technology Spending. Just a reminder to assess the total cost of ownership of a computer system, along with the cost to maintain the system safely.

The last days initial meeting was using a study of a Mounting Tragedy to understand decision making, and how decisions are made. One decision is not made in a vacuum, but instead is a product of our life experiences, and how the problem one confronts is related to ones life experiences.

Policing: A Professors view of local police which is developed from observation and data from large city police departments. He discussed the use of Insurance companies and pools to affect Police behavior. Several local Midwestern departments have been shut down due to an inability to procure insurance coverage. Officers Moral Hazards seem to be the best indicators of future claims.

Thank you again for providing the opportunity to represent the BURLCO JIF at the AGRIP conference.

Sincerely

David Matchett