

AGENDA PACKET



Tuesday, November 21, 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, November 21, 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
 - D. Move up Alternates (*if necessary*)
- V. Allow that this monthly meeting be conducted directly by the Fund Commissioners present with all matters to be decided upon by a combined majority vote of all Fund Commissioners – **Motion – All in Favor**
- VI. Approval of Minutes
 - A. Adoption of the **October 17, 2017** Meeting Minutes.....Pages 1-13
 - B. Adoption of the **October 17, 2017** Closed Session Minutes.....Handout

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

The Closed Session Minutes shall not be released to the public until the reason(s) for their remaining confidential is no longer applicable and the Fund Solicitor has an opportunity to review them.
- VII. Executive Director’s Report.....Pages 14- 41
 - A. Lost Time Accident Frequency Reports.....Pages 17-18
 - B. Certificates of Insurance..... Pages 19-20
 - C. 2016 Safety Incentive Program Awards.....Page 21
 - D. 2017 Optional Safety Budget.....Page 22
 - E. 2017 Wellness Incentive.....Page 23
 - F. Employment Practices Liability Coverage UpdatePage 24
 - G. EPL/Cyber Risk Management Budget.....Page 25
 - H. EPL Helpline – Authorized Contact List.....Page 26
 - I. Financial Fast Track Report.....Page 27
 - J. Regulatory Filing Checklists.....Pages 28-29
 - K. Capehart & Scatchard Updates.....Pages 30-37
 - L. Statutory Bond Status.....Page 38
 - M. Skateboard Park Approval Status.....Page 39
 - N. Elected Officials Training – Invite.....Pages 40-41

	O.	MEL Cyber Risk Management Program	
	P.	Website	
	Q.	Inclement Weather Policy	
	R.	New Member Activity	
VII.		Solicitor's Report	
	A.	Bulletin: Vacant Properties Registration & Registration Fee Ordinances.....	Page 42
	B.	2017 Defense Panel Report.....	Pages 43-47
IX.		Safety Director's Report	
	A.	Activity Report	Pages 48-52
	B.	MSI Bulletin: Fire Prevention Month.....	Pages 53-54
	C.	MSI Bulletin: Leaf Collection Safety.....	Pages 55-56
X.		Claims Administrator's Report	
	A.	Lessons Learned from Losses –November 2017.....	Page 57
XI.		Wellness Director Report	
	A.	Monthly Activity Report.....	Page 58
	B.	Corner Connection	Pages 59-62
	C.	Exercise of the Month:	Page 63
	D.	Diabetes Risk Test.....	Page 64
XII.		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
XIII.		Treasurer's Report as of October 31, 2017	Pages 73-105
	A.	Investment Report	
	B.	Loss Run Payment Registers	
	C.	Fund Status	
	D.	Disbursements	
	E.	November Bill List.....	Page 106
	F.	Motion to approve the Payment Register & Bill Lists– Motion – Roll Call	
XIV.		Committee Reports	
	A.	Strategic Planning Committee Meeting Minutes – October 17, 2017.....	Pages 107-112
	B.	Nominating Committee Meeting Minutes – November 2, 2017.....	Pages 113-115
		1. 2018 Slate.....	Page 116
	C.	Finance Committee Meeting Minutes – November 3, 2017.....	Handout
		2. 2018 Budget Message.....	Pages 117-121
		3. 2018 Budget Introduction – Motion to Introduce – Roll Cal.....	Page 122
		4. 2018 Assessment Allocation Strategy – Motion to Introduce – Roll Call...	Pages 123-135
		5. 2018 Assessment Certification – Motion to Introduce – Roll Call.....	Page 136

XV. MEL/RCF/E-JIF Reports

- A. MEL Report – October 18, 2017.....Pages 137-140
- B. Resolution 2017-_____Appointing the MEL/RCF Representatives –
Motion- Roll Call.....Page 141-142
- C. MEL Safety InstitutePage 143
- D. RCF Report – October 18, 2017.....Pages 144-146
- E. EJIF Report – October 18, 2017.....Pages 147-148

XVI. Miscellaneous Business

<p style="text-align: center;">The next meeting will be held on Tuesday, December 19, 2017 at 4:00 PM at the Medford Village Country Club, Medford, NJ</p>

XVII. Meeting Open to Public Comment

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

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

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

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

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

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

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

October 17, 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, Tuesday, October 17, 2017 at 4:00PM, prevailing time. Chair Keller, **Springfield**, presiding. The meeting was called to order at 4:00PM.

FLAG SALUTE

STATEMENT OF COMPLIANCE WITH OPEN PUBLIC MEETING ACT

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

ROLL CALL

Rich Ireton, *Alternate*, **Bass River Twp.**
Rich Wolbert, **Beverly City**
Grace Archer, **Bordentown City**
Michael Theokas, **Bordentown Twp.**
Glenn McMahon, **Chesterfield Twp.**
Gene DiFilippo, **Edgewater Park Twp.**
Patricia Hansell, **Fieldsboro Borough**
Richard Brook, **Florence Twp.**.....arrived 4:07
Paula Kosko, **Hainesport Twp.**
Brian Umba, *Alternate*, **Lumberton Twp.**.....arrived 4:07
Kathy Burger, **Medford Twp.**
Mary Picariello, **North Hanover Twp.**
John Gural, **Palmyra Borough**
Dennis Gonzalez, **Pemberton Twp.**.....arrived 4:07
Meghan Jack, **Riverside Twp.**
David Matchett, **Shamong Twp.**
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.**
Jeffrey Hatcher, **Delran Twp.**
Mike Fitzpatrick, **Mansfield Twp.**
Meredith Tomczyk, **Mt. Laurel Twp.**
Donna Mull, **Pemberton Borough**
Kathy Hoffman, **Southampton Twp.**
Maryalice Brown, **Woodland Twp.**

Those also in attendance were:

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

Also present were the following Risk Management Consultant agencies:

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

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

CONDUCT OF MONTHLY MEETING

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

RESOLUTION 2017-34 – APPOINTING A RECORDING SECRETARY

Motion by Ms. Jack, seconded by Mr. Cramer, Adopt Resolution 2017-34 authorizing the appointment of a Recording Secretary from October 1, 2107 through December 31, 2017.

ROLL CALL *Yeas*

Rich Ireton, *Alternate*, **Bass River Twp.**
Rich Wolbert, **Beverly City**
Grace Archer, **Bordentown City**
Michael Theokas, **Bordentown Twp.**
Glenn McMahon, **Chesterfield Twp.**
Gene DiFilippo, **Edgewater Park Twp.**
Patricia Hansell, **Fieldsboro Borough**
Richard Brook, **Florence Twp.**
Paula Kosko, **Hainesport Twp.**
Brian Umba, *Alternate*, **Lumberton Twp.**
Kathy Burger, **Medford Twp.**

Mary Picariello, **North Hanover Twp.**
John Gural, **Palmyra Borough**
Dennis Gonzalez, **Pemberton Twp.**
Meghan Jack, **Riverside Twp.**
David Matchett, **Shamong Twp.**
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.

APPROVAL OF THE OPEN & CLOSED SESSION MINUTES

Chair Keller presented the meeting minutes of the September 19, 2017 meeting of the Fund, as found in the agenda packet, for approval.

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

Motion by Mr. Cramer, seconded by Mr. Gural, to approve the Open & Closed session meeting minutes of the September 19, 2017 meeting of the Fund as presented. Ms. Jack abstained.

Motion carried.

The Closed Session minutes of the September 19, 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 September 19, 2017 meeting were collected at this time.

EXECUTIVE DIRECTOR'S REPORT

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

2016 Safety Incentive Program Awards – Mr. Forlenza asked that all members review available balances for this program. He noted that the deadline to claim or encumber these funds is November 30, 2017. If encumbered, you have until February 1, 2018 to utilize the funds. Mr. Forlenza noted his office will not send out any reminders on encumbered balances.

2017 Optional Safety Budget - Mr. Forlenza asked that all members review available balances for this program. He noted that the deadline to claim or encumber these funds is November 30, 2017. If encumbered, you have until February 1, 2018 to utilize the funds. Mr. Forlenza noted his office will not send out any reminders on encumbered balances.

2017 Wellness Incentive Program Allowance – Mr. Forlenza asked that all members review available balances for this program. He noted that the deadline to claim or encumber these funds is November 30, 2017. If encumbered, you have until February 1, 2018 to utilize the funds. Mr. Forlenza noted his office will not send out any reminders on encumbered balances.

EPL Helpline – Authorized Contact List – Mr. Forlenza asked members to review the attached list for accuracy. He noted any changes must be done by Resolution and the Resolution for this is on the JIF website at www.burlcojif.org. Please contact the Executive Director's office with any questions.

Elected Officials – Save the Date – Mr. Forlenza stated that 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:

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. Forlenza stated this program will be discussed in greater detail over the next couple of weeks. The program will incorporate employee training, the adoption and implementation of cyber related policies and procedures, and other software and hardware related compliance standards. Members who come into compliance with the program will have a reduced deductible for cyber related claims. Currently members have a \$10,000 Cyber Liability deductible per claim; however, if the member is in compliance with the MELs program, the deductible drops to \$5,000, with options for an even lower deductible based on conformance in other areas of Cyber safety. Mr. Forlenza noted the MEL is looking to role this program out at the League of Municipalities; however, members are likely to see information released his office prior to the League. If you have any questions, please contact the Executive Director's office.

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

SOLICITOR'S REPORT

Closed Cases – Mr. DeWeese reported that there no closed cases for the month of October, 2017.

Ordinances – Mr. DeWeese stated that since the last meeting he has had discussions with some members in regards to Vacant Property Registration and Fee Ordinances. He has prepared a Bulletin which he will be sending out to all members that suggests that these Ordinances be reviewed with your Solicitor as there are a number of challenges questioning the legality of these ordinances and he feels there will be many more coming. He reiterated that it is important for members to review this matter with their Solicitor as a large portion of these law suits might not be covered under your EPL/POL policies or the JIF GL policy as these challenges are seeking for the ordinances to be nullified and the fees collected returned.

SAFETY DIRECTOR'S REPORT

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

MEL Video Library – He noted this has been updated recently, so please utilize it. If a copy of the video library titles is needed, you can find it at the MEL or JIF website.

Safety Director's Bulletins – He noted that there were two (2) bulletin(s);

- *Safety in the Office*
- *Office Safety*

MSI Class Listing for the Remainder of 2017 – He referenced the MSI Classes that will be available in October, November and December that were included in the agenda packet.

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

CLAIMS ADMINISTRATOR'S REPORT

Lessons Learned from Losses – October

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 lifting safely. He noted the following SMART lifting techniques, noting that taking just a few extra moments to think, can prevent an injury:

- 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

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:

- Delanco: Dr. Sigafoos has been hosting Stress Awareness Lunch & Learns. Ms. Schiffer noted 3 of the 5 scheduled events have been completed. Delanco is in the *Spotlight* of the Month for hosting this event and inviting the neighboring municipal Police Officers.
- Mansfield is participating in a five (5) week smoking cessation program for the Firefighters. There are 6 participants and the third week is the quit week. Ms. Schiffer feels this will be a successful program. She noted this program can be offered to anyone, and if you are interested, please contact her.

- Ms. Schiffer noted some ideas she had included in the agenda in order to utilize your Wellness Funds. She asked everyone to please encumber your funds if you don't plan on using them by November 30 so that you do not lose your funds.
- She noted she had previously sent out a calendar of events for October. It includes ideas on giving thanks to self and others that employees can do every day. She noted she is working on one for November, and if you did not receive it and would like one, please contact her
- Firefighters Ad-Hoc Committee: The meeting for this evening has been cancelled. Going forward the small committee is going to discuss what they really want to accomplish from this committee.
- Ms. Schiffer noted in her News Letter this month there are other ways you can use your Halloween candy other than to eat it, so please read the newsletter

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 September, 2017 noting there were only six (6) claims reported.

Lost Time v. Medical Only Cases

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

	<i>Sept.</i>	<i>YTD</i>
<i>Lost Time</i>	<i>1</i>	<i>15</i>
<i>Medical Only</i>	<i>3</i>	<i>82</i>
<i>Report Only</i>	<i>2</i>	<i>37</i>
<i>Total New Claims Reported</i>	<i>6</i>	<i>134</i>
<i>Report Only % of Total</i>	<i>33.3%</i>	<i>27.6%</i>
<i>Medical Only/Lost Time Ratio</i>	<i>75.25</i>	<i>85:15</i>
<i>Average Days to Report</i>	<i>1.7</i>	<i>2.4</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>1,128</i>
<i>Transitional Duty Days Worked</i>	<i>945</i>
<i>% of Transitional Duty Days Worked</i>	<i>77.0%</i>
<i>Transitional Duty Days Not Accommodated</i>	<i>283</i>
<i>% of Transitional Duty Days Not Accommodated</i>	<i>23.0%</i>

PPO Penetration Report:

Ms. Beatty presented the PPO Penetration Report:

<i>PPO Penetration Rate</i>	<i>September</i>
<i>Bill Count</i>	101
<i>Original Provider Charges</i>	\$89,769
<i>Re-priced Bill Amount</i>	\$46,147
<i>Savings</i>	\$43,622
<i>% of Savings</i>	48.6%
<i>Participating Provider Penetration Rate - Bill Count</i>	98.0%
<i>Participating Provider Penetration Rate – Provider Charges</i>	95.4%
<i>EPO Provider Penetration Rate - Bill Count</i>	95.5%
<i>EPO Provider Penetration Rate – Provider Charges</i>	97.8%

Ms. Beatty noted there is a new Ocean County Provider listing on the JIF website and noted Kennedy Hospital is now Jefferson Health.

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 **September 30, 2017**, a copy of which was provided to the membership in the agenda packet.

Investment Interest

Interest received or accrued for the current month totaled \$18,850.21. This generated an average annual yield of 1.19%. After including an unrealized net loss of \$38,139.92 in the asset portfolio, the yield was 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 market value of \$14,837,696.56 vs. the amount invested. The 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 eight (8) obligations with maturity greater than one year.

Receipt Activity for the Period

	Monthly	YTD
Subrogation Receipts	\$50.00	\$94,257.24
Overpayment Reimbursements	\$.00	
FY 2017 Premium Assessments	\$1,028,378.00	

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

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.

Loss Run Payment Register – September 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.

Amended Bill List – October 2017

For the Executive Committee's consideration, Mr. Tontarski presented the October 2017 Amended Bill List in the amount of \$496,570.51, which included a payment to Brenda Smith, previous Recording Secretary. The amended bill list includes payment to newly appointed Recording Secretary Kris Kristie.

Chair Keller entertained a motion to approve the September 2017 Loss Run Payment Register and October 2017 Amended Bill List as presented.

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

Motion by Ms. Jack, seconded by Mr. Mc Mahon, to approve the *September 2017 Loss Run Payment Register and October 2017 Amended Bill List* as presented.

ROLL CALL *Yeas*

Rich Ireton, *Alternate*, **Bass River Twp.**
 Rich Wolbert, **Beverly City**
 Grace Archer, **Bordentown City**
 Michael Theokas, **Bordentown Twp.**
 Glenn McMahon, **Chesterfield Twp.**
 Gene DiFilippo, **Edgewater Park Twp.**
 Patricia Hansell, **Fieldsboro Borough**
 Richard Brook, **Florence Twp.**
 Paula Kosko, **Hainesport Twp.**
 Brian Umba, *Alternate*, **Lumberton Twp.**
 Kathy Burger, **Medford Twp.**
 Mary Picariello, **North Hanover Twp.**
 John Gural, **Palmyra Borough**
 Dennis Gonzalez, **Pemberton Twp.**
 Meghan Jack, **Riverside Twp.**
 David Matchett, **Shamong Twp.**
 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

SAFETY COMMITTEE

Mr. Cramer stated that the Committee met on September 19, 2017 and a copy of the meeting minutes is included in the agenda packet. He stated that he provided the membership with a verbal report at last month's meeting. He stated that a copy of the Semi-Annual Safety Director Report is also included in the agenda.

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

FINANCE COMMITTEE

Mr. Forlenza stated that the Committee met on October 6, 2017 and a copy of the meeting minutes was a handout. He stated that the Committee will meet one more time this year where the Budget and member assessments will be finalized. He noted that 2018 will mark the 4th or 5th year in a row where the Budget has gone down and most members will see a reduction in their Assessment for next year. He then highlighted the following items:

- Reviewed the Assessment Strategies included in the agenda packet.
- Reviewed the Loss Funding Budget noting it has dropped 4.81% over last year's Loss Funding Budget

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

STRATEGIC PLANNING COMMITTEE

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

- All members renewing for 2018 have sent in their Resolutions and Contracts.
- Membership Renewal realignments were discussed
- In regards to the Renewal Visits, all renewing towns were visited with the exception of Woodland Twp.
- Executive Committee Meeting dates for 2018 were discussed and kept on the 3rd Tuesday of the month; however, the start time has been moved from 4:00 PM to 3:30 PM
- Fund Commissioner Attendance was reviewed in detail.

- Elected Officials Save the Date has been sent out and the official invitation with RSVP will be sent out in early November
- Re-designing the BURLCOJIF website
- Those eligible to attend the AGRiP and PRIMA Conferences in 2018 will receive an email in January
- The 2017 Annual Reports will be distributed in December; 8 copies will be distributed per member.
- Technology updates were discussed
- The Annual Retreat will be held at Café Madison on April 17, 2018.

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

Mr. Forlenza noted that during the meeting they had discussed this year's December Meeting, and where it would be held. He asked for a Motion to authorize the Executive Directors office to re-advertise the location of the December Meeting, which will be held at either the Medford Public Safety Building or the Medford Lakes Country Club.

Motion by Mr. Gural, seconded by Ms. Jack, to allow the Executive Director's office to re-advertise the location of the December meeting. All in favor. Motion carried.

MEL REPORT

The MEL met on October 18, 2017 and a copy of the meeting minutes will be included in the November 2017 agenda.

RCF REPORT

The RCF met on October 18, 2017 and a copy of the meeting minutes will be included in the November 2017 agenda.

EJIF REPORT

The EJIF met on October 18, 2017 and a copy of the meeting minutes will be included in the November 2017 agenda.

MISCELLANEOUS BUSINESS

AGRiP Report

Mr. Matchett noted his report was included in the Agenda packet and is self-explanatory.

Next Meeting

Chair Keller noted that the next meeting of the BURLCO JIF will take place on **Tuesday, November 21, 2017 at 4:00 PM** at the **Hainesport Municipal Building, Hainesport, NJ.**

PUBLIC COMMENT

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

Chair Keller opened the meeting to the public for comment.

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

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

EXECUTIVE SESSION MEETING – Resolution #2017-35

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

Motion by Ms. Jack, seconded by Mr. McMahon, to Adopt ***Resolution #2017-35***. All in favor. Motion carried.

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

REOPEN PUBLIC PORTION OF THE MEETING

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

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

APPROVAL OF CLAIMS PAYMENTS

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

<i>Workers' Compensation</i>	<i>Property</i>	<i>General Liability</i>
001239995	001247176	001199544
001223718		001216385
001224387		
001242785		
001242873		

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

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

ROLL CALL *Yeas*

Rich Ireton, *Alternate*, **Bass River Twp.**
Rich Wolbert, **Beverly City**
Grace Archer, **Bordentown City**

Michael Theokas, **Bordentown Twp.**
Glenn McMahon, **Chesterfield Twp.**
Gene DiFilippo, **Edgewater Park Twp.**
Patricia Hansell, **Fieldsboro Borough**
Richard Brook, **Florence Twp.**
Paula Kosko, **Hainesport Twp.**
Brian Umba, *Alternate*, **Lumberton Twp.**
Kathy Burger, **Medford Twp.**
Mary Picariello, **North Hanover Twp.**
John Gural, **Palmyra Borough**
Dennis Gonzalez, **Pemberton Twp.**
Meghan Jack, **Riverside Twp.**
David Matchett, **Shamong Twp.**
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 two (2) abandonment of Subrogation claim(s) presented in Closed Session.

#001242785

#001242873

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

ROLL CALL *Yeas*

Rich Ireton, *Alternate*, **Bass River Twp.**
Rich Wolbert, **Beverly City**
Grace Archer, **Bordentown City**
Michael Theokas, **Bordentown Twp.**
Glenn McMahon, **Chesterfield Twp.**
Gene DiFilippo, **Edgewater Park Twp.**
Patricia Hansell, **Fieldsboro Borough**
Richard Brook, **Florence Twp.**
Paula Kosko, **Hainesport Twp.**
Brian Umba, *Alternate*, **Lumberton Twp.**
Kathy Burger, **Medford Twp.**
Mary Picariello, **North Hanover Twp.**
John Gural, **Palmyra Borough**
Dennis Gonzalez, **Pemberton Twp.**
Meghan Jack, **Riverside Twp.**
David Matchett, **Shamong Twp.**

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 October 17, 2017 meeting of the BURLCO JIF.

Motion by Ms. Jack, seconded by Mr. Gural, to adjourn the October 17, 2017 meeting of the BURLCO JIF. All in favor. Motion carried.

The meeting was adjourned at 4:54 pm.

Kris Kristie,
Recording Secretary for

MEGHAN JACK, ACTING SECRETARY



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

A. Lost Time Accident Frequency Report – (pgs. 17-18)

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

B. Certificates of Insurance (pgs. 19-20)

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

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

A letter from our office describing how to collect your 2016 Safety Incentive Awards money was emailed out on or about March 10. On or about November 10, 2017 reminder letters showing any available balances were emailed out to all Fund Commissioners, Safety Coordinators and RMC's. A report detailing the available balances for each member is attached for your review. **Please note that the deadline to claim or encumber these funds is November 30, 2017. All encumbered funds have to be claimed by February 1, 2018.**

D. 2017 Optional Safety Budget (pg. 22)

A letter from our office describing how to collect your 2017 Optional Safety Budget allowance was e-mailed on or about January 24, 2017. On or about November 10, 2017 reminder letters showing any available balances were emailed out to all Fund Commissioners, Safety Coordinators and RMC's. A report detailing the available balances for each member is attached for your review. If you have any questions on how to collect your 2017 Optional Safety Budget allowance, please contact our office. **Please note that the deadline to claim or encumber these funds is November 30, 2017. All encumbered funds have to be claimed by February 1, 2018.**

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

A report detailing the available balance for each member for the 2017 Wellness Incentive Program is attached for your review. Instructions on claiming these funds were e-mailed to all members on or about January 27, 2017. On or about November 10, 2017 reminder letters showing any available balances were emailed out to all Fund Commissioners, Safety Coordinators and RMC's. If you have any questions on how to utilize your 2017 Wellness Incentive Program funding, please contact Debby Schiffer, Wellness Director, or our office. **Please note that the deadline for claiming or encumbering these funds is November 30, 2017. All encumbered funds must be claimed by February 1, 2018.**

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

A compliance status report regarding the Employment Practices Liability Coverage is included for your review. Each member should review this report carefully to insure its accuracy. If you believe the report to be inaccurate regarding your town, please contact PERMA directly.

G. EPL/Cyber Risk Management Budget (pg. 25)

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. 26)

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

I. Financial Fast Track Report (pg. 27)

The Financial Fast Track Report as of September 30, 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 September 30, 2017 was \$11,691,705.

J. Regulatory Filing Checklists (pgs. 28-29)

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. 30-37)

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. 38)

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. 39)

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 (pgs. 40-41)

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 5% 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 were e-mailed to all Municipal Clerks, Fund Commissioners, and RMC's on November 1, 2017. 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. Inclement Weather Policy

Please note that the Fund has adopted an Inclement Weather Policy, a copy of which is available on the JIF website www.burlcojif.org. Should it become necessary to cancel a meeting, pursuant to the policy, the Executive Director's office will attempt to contact the Fund Commissioners via e-mail, direct telephone contact or posting a message to the Fund's website (www.acmjif.org). In addition, members can also call 856-446-9148 for a pre-recorded message announcing the cancellation of a meeting.

R. New Member Activity

Nothing to Report.

Burleo JIF										
2017 LOST TIME ACCIDENT FREQUENCY										
DATA VALUED AS OF September 30, 2017										
			# CLAIMS	Y.T.D.	2017	2016	2015			TOTAL
		**	FOR	LOST TIME	LOST TIME	LOST TIME	LOST TIME			RATE
MEMBER_ID	MEMBER	*	9/30/2017	ACCIDENTS	FREQUENCY	FREQUENCY	FREQUENCY	MEMBER		2017 - 2015
1	75 BEVERLY			0	0.00	5.88	4.35	1 BEVERLY		3.64
2	76 DELANCO			0	0.00	3.42	0.00	2 DELANCO		1.16
3	77 DELRAN			0	0.00	0.00	1.91	3 DELRAN		0.73
4	80 HAINESPORT			0	0.00	0.00	1.68	4 HAINESPORT		0.63
5	82 MANSFIELD TOWNSHIP B			0	0.00	0.00	0.00	5 MANSFIELD TOWNSHIP		0.00
6	83 MEDFORD TOWNSHIP			0	0.00	1.56	1.25	6 MEDFORD TOWNSHIP		1.03
7	84 RIVERSIDE			0	0.00	2.50	2.44	7 RIVERSIDE		1.80
8	85 SHAMONG			0	0.00	0.00	0.00	8 SHAMONG		0.00
9	86 TABERNACLE			0	0.00	0.00	1.68	9 TABERNACLE		0.62
10	456 SPRINGFIELD			0	0.00	0.00	1.83	10 SPRINGFIELD		0.68
11	531 CHESTERFIELD			0	0.00	0.00	1.57	11 CHESTERFIELD		0.69
12	577 BASS RIVER			0	0.00	0.00	3.64	12 BASS RIVER		1.24
13	600 BORDENTOWN TOWNSHIP			0	0.00	2.80	0.00	13 BORDENTOWN TOWNSHIP		1.02
14	601 NORTH HANOVER			0	0.00	1.98	0.00	14 NORTH HANOVER		0.68
15	636 WRIGHTSTOWN			0	0.00	0.00	0.00	15 WRIGHTSTOWN		0.00
16	642 PEMBERTON BOROUGH			0	0.00	2.00	2.13	16 PEMBERTON BOROUGH		1.57
17	651 WOODLAND			0	0.00	2.78	3.13	17 WOODLAND		2.11
18	679 FIELDSBORO			0	0.00	0.00	***	18 FIELDSBORO		0.00
19	532 WESTAMPTON			0	1.09	6.32	4.17	19 WESTAMPTON		3.91
20	81 LUMBERTON			0	1.31	1.16	1.27	20 LUMBERTON		1.24
21	589 BORDENTOWN CITY			0	1.35	1.36	1.34	21 BORDENTOWN CITY		1.35
22	79 FLORENCE			0	1.37	3.14	1.13	22 FLORENCE		1.94
23	208 PEMBERTON			0	2.148	7.67	5.32	23 PEMBERTON		5.09
24	373 SOUTHAMPTON			0	1.53	0.00	1.21	24 SOUTHAMPTON		0.86
25	576 MOUNT LAUREL			1	4.200	0.77	1.40	25 MOUNT LAUREL		1.34
26	78 EDGEWATER PARK			0	1.338	2.86	2.56	26 EDGEWATER PARK		2.90
27	650 PALMYRA			0	2.370	0.00	1.44	27 PALMYRA		1.52
Totals:				1	14	0.90	1.98	1.90		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				September 29, 2016		0.00				

2017 LOST TIME ACCIDENT FREQUENCY ALL JIFs				
		September 30, 2017		
	2017	2016	2015	TOTAL
	LOST TIME	LOST TIME	LOST TIME	RATE *
FUND	FREQUENCY	FREQUENCY	FREQUENCY	2017 - 2015
BURLINGTON	0.90	1.98	1.90	1.65
MORRIS	1.10	1.96	2.01	1.74
BERGEN	1.39	1.56	2.27	1.78
CAMDEN	1.43	1.35	2.55	1.72
CENTRAL	1.50	1.76	1.95	1.77
SOUTH BERGEN	1.53	2.33	2.78	2.30
N.J.U.A.	1.66	3.10	2.60	2.52
NJ PUBLIC HOUSING	1.74	2.02	2.01	1.95
SUBURBAN MUNICIPAL	1.89	2.24	2.25	2.16
TRI-COUNTY	1.90	2.44	2.05	2.14
PROF MUN MGMT	1.92	2.08	3.81	2.66
SUBURBAN ESSEX	1.93	1.76	2.15	1.96
ATLANTIC	2.05	3.17	2.67	2.64
OCEAN	2.48	2.14	2.26	2.27
MONMOUTH	2.88	1.76	2.19	2.19
AVERAGE	1.75	2.11	2.36	2.10
* 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 9/22/2017 To 10/21/2017

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
H - Golden Pheasant I - Township of Hainesport	141 Country Club Dr Lumberton, NJ 08048	Golden Pheast, Employees & volunteers are Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract.	9/22/2017 #1756859	GL AU EX WC
H - Mount Laurel Fire Department I - Tabernacle Fire Company	69 Elbo Lane Mt. Laurel, NJ 08054	RE: Upcoming training on September 30/October 1 Evidence of Insurance as respects upcoming training on September 30/October 1 at CVC Chemical, 2980 Route 73, Maple Shade.	9/26/2017 #1760974	GL AU EX WC
H - Mount Laurel Fire Department I - Township of Tabernacle	69 Elbo Lane Mt. Laurel, NJ 08054	RE: Upcoming training on September 30/October 1 Evidence of Insurance as respects upcoming training on September 30/October 1 at CVC Chemical, 2980 Route 73, Maple Shade.	9/26/2017 #1760569	GL AU EX WC
H - Mount Laurel Fire Department I - Tabernacle Rescue Squad, Inc.	69 Elbo Lane Mt. Laurel, NJ 08054	RE: Upcoming training on September 30/October 1 Evidence of Insurance as respects upcoming training on September 30/October 1 at CVC Chemical, 2980 Route 73, Maple Shade.	9/26/2017 #1760580	GL AU EX WC
H - RCC Properties LLC I - Township of Southampton	75-77 Grove Street Paterson, NJ 07503	The Certificate Holder and RCC Fabricators, Inc., 2035 Route 206, Southampton, NJ 08088 are an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to use of premises for training by the Vicent Fire company and Hampton Lakes Fire Company at 2021 and 2025 Route 206, Southampton, NJ during 2017.	10/5/2017 #1769582	GL AU EX WC
H - RCC Properties LLC I - Township of Southampton	75-77 Grove Street Paterson, NJ 07503	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 premises for training by the Vicent Fire company and Hampton Lakes Fire Company at 2021 and 2025 Route 206, Southampton, NJ during 2017.	10/5/2017 #1769523	GL AU EX WC
H - NJ Dept of Health, Office of EMS I - Township of Mount Laurel	PO Box 360 Trenton, NJ 08625	Evidence of Insurance.	10/16/2017 #1772546	GL AU EX WC OTH

Burlington County Municipal JIF
Certificate of Insurance Monthly Report

From 9/22/2017 To 10/21/2017

Total # of Holders: 7				

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	10/13/2017
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	11/2/2017
Fieldsboro Boro	1,650.00				1,650.00										1,650.00	0.00	
Florence	2,275.00														0.00	2,275.00	11/08/17
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											199.60			199.60	1,450.40	11/1/2017
Westampton	1,975.00					1,975.00									1,975.00	0.00	
Woodland	1,650.00														0.00	1,650.00	10/24/2017
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	\$199.60	\$0.00	\$0.00	\$36,536.21	\$16,288.79	

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														10/13/17	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														11/02/17	0.00	1,595.00
Fieldsboro	750.00															0.00	750.00
Florence	2,660.00														11/08/17	0.00	2,660.00
Hainesport	995.00											995.00				995.00	0.00
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											4,645.00				4,645.00	0.00
Mount Laurel	4,645.00														10/18/17	0.00	4,645.00
North Hanover	1,595.00							674.76			920.24					1,595.00	0.00
Palmyra	1,595.00														10/27/17	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											995.00				995.00	0.00
Southampton	1,595.00											1,310.58				1,310.58	284.42
Springfield	995.00										995.00					995.00	0.00
Tabernacle	995.00											995.00				995.00	0.00
Westampton	1,595.00														11/08/17	0.00	1,595.00
Woodland	995.00														10/24/2017	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	\$8,940.58	\$0.00	\$0.00		16,203.14	35,091.86

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											499.43			10/13/17	499.43	500.57
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														11/02/17	0.00	750.00
Fieldsboro	500.00								231.22							231.22	268.78
Florence	1,000.00														11/08/17	0.00	1,000.00
Hainesport	500.00											500.00				500.00	0.00
Lumberton	1,000.00										126.25				10/20/17	126.25	873.75
Mansfield	750.00															0.00	750.00
Medford	1,500.00						760.34					323.13				1,083.47	416.53
Mount Laurel	1,500.00						1,046.25								10/18/17	1,046.25	453.75
North Hanover	750.00											297.47				297.47	452.53
Palmyra	750.00														10/27/17	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											500.00				500.00	0.00
Southampton	750.00											320.09				320.09	429.91
Springfield	500.00														10/13/17	0.00	500.00
Tabernacle	500.00											112.70			11/01/17	112.70	387.30
Westampton	750.00					250.00									11/08/17	250.00	500.00
Woodland	500.00											500.00				500.00	0.00
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	\$3,052.82	\$0.00	\$0.00		7,437.63	13,812.37

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 :	November 7, 2017			
Total Participating Members	27			
Complaint	26			
Percent Compliant	96.30%			
		01/01/17	2017	
		Compliant	EPL	Co-Insurance
Member Name	*	Deductible	Deductible	01/01/17
BASS RIVER	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
BEVERLY	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
BORDENTOWN CITY	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
BORDENTOWN TOWNSHIP	Yes	\$ 5,000	\$ 5,000	0%
CHESTERFIELD	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
DELANCO	Yes	\$ 20,000	\$ 20,000	20% of 1st 100K
DELRAN	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
EDGEWATER PARK	Yes	\$ 2,500	\$ 2,500	0%
FIELDSBORO	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
FLORENCE	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
HAINESPORT	Yes	\$ 2,500	\$ 2,500	0%
LUMBERTON	Yes	\$ 20,000	\$ 20,000	20% of 1st 100K
MANSFIELD TOWNSHIP B	Yes	\$ 2,500	\$ 2,500	0%
MEDFORD TOWNSHIP	Yes	\$ 75,000	\$ 75,000	20% of 1st 250K
MOUNT LAUREL	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
NORTH HANOVER	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
PALMYRA	Yes	\$ 20,000	\$ 20,000	0%
PEMBERTON	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
PEMBERTON BOROUGH	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
RIVERSIDE	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
SHAMONG	Yes	\$ 10,000	\$ 10,000	0%
SOUTHAMPTON	Yes	\$ 2,500	\$ 2,500	0%
SPRINGFIELD	Yes	\$ 7,500	\$ 7,500	20% of 1st 100K
TABERNACLE	Yes	\$ 10,000	\$ 10,000	0%
WESTAMPTON	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
WOODLAND	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
WRIGHTSTOWN	No	\$ 100,000	\$ 20,000	if 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	Date Encumbered
Bass River	200.00														200.00	
Beverly	200.00														200.00	
Bordentown City	200.00														200.00	
Bordentown Twp.	200.00														200.00	10/13/2017
Chesterfield	200.00														200.00	
Delanco	200.00														200.00	
Delran	200.00														200.00	
Edgewater Park	200.00														200.00	11/2/2017
Fieldsboro	200.00														200.00	
Florence	200.00														200.00	11/08/17
Hainesport	200.00														200.00	
Lumberton	200.00														200.00	10/20/2017
Mansfield	200.00														200.00	
Medford	200.00														200.00	
Mt. Laurel	200.00														200.00	10/18/2017
North Hanover	200.00														200.00	
Palmyra	200.00														200.00	10/27/2017
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	11/1/2017
Westampton	200.00														200.00	11/8/2017
Woodland	200.00														200.00	10/24/2017
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	\$400.00	\$0.00	\$0.00	\$5,000.00	

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 September 30, 2017

	<i>THIS MONTH</i>	<i>YTD CHANGE</i>	<i>PRIOR YEAR END</i>	<i>FUND BALANCE</i>
1. UNDERWRITING INCOME	650,026	5,837,027	97,390,677	103,227,704
2. CLAIM EXPENSES				
Paid Claims	179,823	1,501,585	36,644,799	38,560,173
Case Reserves	134,126	532,465	3,373,151	3,569,746
IBNR	(353,871)	182,034	1,881,327	1,985,443
Recoveries	-	-	-	-
TOTAL CLAIMS	(39,922)	2,216,085	41,899,277	44,115,362
3. EXPENSES				
Excess Premiums	199,873	1,798,858	25,558,997	27,357,855
Administrative	87,602	859,820	16,253,855	17,113,675
TOTAL EXPENSES	287,476	2,658,678	41,812,852	44,471,530
4. UNDERWRITING PROFIT (1-2-3)	402,473	962,265	13,678,548	14,640,812
5. INVESTMENT INCOME	(19,290)	157,788	3,528,083	3,685,871
6. DIVIDEND INCOME	0	0	561,740	561,740
7. STATUTORY PROFIT (4+5+6)	383,183	1,120,052	17,768,371	18,888,423
8. DIVIDEND	0	0	7,196,718	7,196,718
9. STATUTORY SURPLUS (7-8)	383,183	1,120,052	10,571,653	11,691,705

SURPLUS (DEFICITS) BY FUND YEAR

Closed	(7,457)	41,323	6,772,864	6,814,187
MEL JIF Retro	(93)	589	0	589
2014	(3,375)	(586,972)	2,099,011	1,512,040
2015	(57,645)	59,780	928,045	987,825
2016	368,654	715,953	771,732	1,487,685
2017	83,099	889,380		889,380
TOTAL SURPLUS (DEFICITS)	383,183	1,120,052	10,571,653	11,691,705
TOTAL CASH				19,405,158

CLAIM ANALYSIS BY FUND YEAR

TOTAL CLOSED YEAR CLAIMS	0	25,488	32,823,936	32,849,423
FUND YEAR 2014				
Paid Claims	15,448	399,564	1,537,800	1,937,364
Case Reserves	4,464	250,955	660,572	911,528
IBNR	(19,146)	(38,377)	163,503	125,126
Recoveries	0	0	0	0
TOTAL FY 2014 CLAIMS	766	612,142	2,361,875	2,974,017
FUND YEAR 2015				
Paid Claims	61,163	327,030	1,742,504	2,069,534
Case Reserves	109,163	(226,391)	1,252,507	1,026,116
IBNR	(114,973)	(152,191)	329,953	177,762
Recoveries	0	0	0	0
TOTAL FY 2015 CLAIMS	55,352	(51,552)	3,324,964	3,273,412
FUND YEAR 2016				
Paid Claims	9,186	291,721	984,011	1,275,732
Case Reserves	(11,826)	(255,468)	1,052,259	796,791
IBNR	(369,032)	(721,915)	1,352,232	630,317
Recoveries	0	0	0	0
TOTAL FY 2016 CLAIMS	(371,672)	(685,662)	3,388,502	2,702,840
FUND YEAR 2017				
Paid Claims	94,027	428,119		428,119
Case Reserves	32,325	835,312		835,312
IBNR	149,280	1,052,238		1,052,238
Recoveries	0	0		0
TOTAL FY 2017 CLAIMS	275,631	2,315,669		2,315,669
COMBINED TOTAL CLAIMS	(39,922)	2,216,085	41,899,277	44,115,362

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 October

ITEM	FILING STATUS
Meeting Minutes	11/28/17
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	11/13/17
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	10/1/18	JIF	9/1/18	N/A
Asset Manager -Wilmington Trust	X	10/1/17	5/1/16	10/1/17	N/A
Attorney - DeWeese	X	9/1/18	N/A	9/1/18	N/A
Auditor - Bowman	X	8/1/18	N/A	N/A	N/A
Claims Administrator - Qual-Lynx	X	7/1/18	5/1/16	10/1/18	12/30/15
Managed Care - QualCare	X	7/1/18	N/A	10/1/18	N/A
Database Management - Exigis	X	3/31/18	NA	3/31/18	NA
Payroll Auditor - Bowman	X	8/1/18	N/A	8/1/18	N/A
Property Appraiser - AssetWorks	X	9/27/18	N/A	9/27/18	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 – Tom Tontarski	X	N/A	5/1/16	N/A	JIF
Recording Secretary – Kris Kristie	X	N/A	N/A	N/A	N/A
Website – Joyce Media	X	N/A	N/A	N/A	N/A
Wellness Director – Target Wellness	X	N/A	N/A	N/A	N/A

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

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

A Capehart Scatchard Blog

Circuit Court of Appeals Rejects EEOC Position that a Long-Term Leave of Absence Can Constitute a Reasonable Accommodation under the ADA

John H. Geaney October 13, 2017 Court Rulings 0 Comments

The EEOC has provided guidance that in its view a fairly long leave of absence should be considered a reasonable accommodation even after FMLA leave has been exhausted. The Court in [Severson v. Heartland Woodcraft, Inc.](#), 33 AD Cases 1113, September 20, 2017 disagreed rather strongly with that view and did not follow EEOC advice.

Mr. Severson worked for Heartland since 2006 performing a variety of manual labor duties in the production area of the plant, operating production machinery, making minor repairs, maintaining the building, and frequently lifting items and product weighing 50 pounds or more.

On June 5, 2013, petitioner wrenched his back at home, which aggravated a back problem dating back to 2005. He received FMLA leave over the summer months for care of multiple herniated discs. On August 13, 2013, Severson called HR and advised that he needed to undergo back surgery on August 27, 2013, seeking an extension of his medical leave of several months. The company advised that his FMLA leave would expire on August 27, 2013. The company stated that Severson's employment would terminate when his FMLA leave expired. He was told that he could reapply when he recovered from his surgery.

Severson's doctor performed surgery, then in October put restrictions on him and eventually removed his 20 pound lifting restriction on December 5, 2013. He was given clearance to return to work without limitation. Instead of reapplying for the position, Severson sued and argued that the company failed to provide him with reasonable accommodation.

The trial court granted Heartland's motion for summary judgment, and Severson appealed to the 7th Circuit. Severson relied on EEOC Guidance to the effect that a long-term medical leave of absence should qualify as a reasonable accommodation when the leave is of a definite, time-limited duration and is likely to allow the worker to return to the job and perform essential job functions. The Court said as follows:

Perhaps the more salient point is that on the EEOC's interpretation, the length of the leave does not matter. If, as the EEOC argues, employees are entitled to extended time off as a reasonable accommodation, the ADA is transformed into a medical leave statute – in effect, an open-ended extension of the FMLA. That's an untenable interpretation of the term 'reasonable accommodation.'

Subscribe to receive blog updates and notifications.

your email address

Awarded Best Blog 2016!

This Blog Has Been Selected As A



enter search terms

Most Popular Posts

Section 20 Settlement Versus Order Approving Settlement
9,514 views | posted on June 12, 2015

Answers to Common Questions Regarding Partial Permanent Disability Awards in New Jersey
8,974 views | posted on March 28, 2016

Can an Employer Fire an Injured Employee on Light Duty and Then Stop Paying Temporary Disability Benefits?
3,275 views | posted on January 27, 2016

Employer Is Entitled to Reimbursement of Lien Even If Comp Case Is Ultimately Found Not Compensable
3,183 views | posted on October 21, 2013

New Jersey Judge of Compensation Orders Employer To Pay Costs Of Medical Marijuana Program And Costs Of Filling Prescriptions
2,164 views | posted on December 29, 2016

Categories:

The Court affirmed the dismissal of this case, stating that a reasonable accommodation is something that allows the employee to perform the essential job functions, but a request for several months of leave is focused on *not working*. It said an extended leave of absences accomplishes the exact opposite of what the ADA is about, namely enabling the worker to do his or her job. The logic is compelling but readers should recognize that not all United States Courts of Appeal agree on this issue. At least in the Seventh Circuit, (Indiana, Illinois, and Wisconsin), the logic of this case will prevail.

[Share / Save](#)

Tags: EEOC, Reasonable Accommodation

About the Author:

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



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

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

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

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

More blog posts from John H. Geaney.

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

Topics:

Acceleration Accidental Disability Pension
Aggravation Airline **Appellate**
Division 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

Post a Comment

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

Comment

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

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

A Capehart Scatchard Blog

When Are Drives To Physicians Covered Under Workers' Compensation?

John H. Geaney October 20, 2017 Benefits 0 Comments

It is not uncommon for injured workers to suffer additional injuries due to car accidents on the way to a physician's office or physical therapist's office. So what are the rules in New Jersey on compensability?

Q. Is the injured worker covered for workers' compensation purposes in a car accident on the way to treatment?

A. The case of *Camp v. Lockheed Electronics, Inc.*, 178 N.J. Super. 535 (App. Div.), certif. denied, 87 N.J. 415 (1981) provides the answer to this question. In that case the employee fell at work on December 27, 1968 injuring her coccyx, low back and right leg. Then a year later petitioner was driving back from a visit to her physician when she was seriously injured in a car accident on March 9, 1969. She ended up having surgery in 1970. Her lawyer failed to file a claim petition for the car accident, and the petitioner received no award of compensation. The Appellate Division reversed in favor of petitioner, noting that Professor Larson's treatise on workers' compensation summarized the law around the nation on this issue:

A fall or automobile accident during a trip to a doctor's office has usually been considered sufficiently causally related to the employment by the mere fact that a work-connected injury was the cause of the journey, without any necessity for showing that the first injury in some way contributed to the fall or accident.

The basic rule then is that an injury on the way to authorized treatment is compensable.

Q. Is the injured worker covered in a car accident on the way to an IME for permanency?

A. There is no case directly on point but there is a case which states that an injury in a car accident on the way to a fitness for duty examination requested by the employer does not arise out of work. In this practitioner's opinion, a commute to an IME for purposes of permanency is not compensable because there is no authorized treatment involved. That is the essence of the rule in *Camp* noted above. A claimant who pursues permanency benefits does so as part of a litigation process. Both parties send the claimant to respective experts, but the attendance at the exams is due to litigation, not for purposes of treatment.

Subscribe to receive blog updates and notifications.

your email address

subscribe

Awarded Best Blog 2016!

This Blog Has Been Selected As A



enter search terms

search

Most Popular Posts

Section 20 Settlement Versus Order Approving Settlement
9,514 views | posted on June 12, 2015

Answers to Common Questions Regarding Partial Permanent Disability Awards in New Jersey
8,974 views | posted on March 28, 2016

Can an Employer Fire an Injured Employee on Light Duty and Then Stop Paying Temporary Disability Benefits?
3,275 views | posted on January 27, 2016

Employer Is Entitled to Reimbursement of Lien Even If Comp Case Is Ultimately Found Not Compensable
3,183 views | posted on October 21, 2013

New Jersey Judge of Compensation Orders Employer To Pay Costs Of Medical Marijuana Program And Costs Of Filling Prescriptions
2,164 views | posted on December 29, 2016

Categories:

Q. What if an occupational facility uses a company like Uber to pick up the injured worker from work or home and then take the employee to treatment? Is a car accident on the way to treatment covered under those circumstances?

A. In the opinion of this practitioner, such an injury would be compensable under the rule in Camp. It would make no difference that the injured worker was not driving his or her own car. The rule in Camp would still apply because the employee was on the way to authorized treatment.

Q. Does an employer have a lien if the injured worker sues another driver who causes a car accident on the way to treatment?

A. Yes, since the car accident is a workers' compensation injury, the employer has lien rights to any recovery from that accident under N.J.S.A. 34:15-40.

More and more occupational facilities are offering to transport injured workers to PT or doctors' appointments either from work or home, using Uber or Lyft or similar services. A motor vehicle accident in such circumstances will almost certainly lead to a civil law suit because fault will likely lie with either that of the transport service driver or the other driver. The employer must pay workers' compensation benefits, but there is a high likelihood of a third party claim with subrogation rights reserved to the employer.

Answers to October Comp Quizzes and Winner Announcement!

First Quiz: 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?

Answer: The petitioner cannot sue Oregon Hospital because she is a joint employee of the hospital and the staffing agency, so the exclusive remedy defense applies.

Second Quiz: 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?

Answer: Saunderlin v. Dupont

The winner for the month of October is Susan Hammer! Congratulations, Susan!

Thank you to everyone who participated!

[Share](#) / [Save](#)

Tags: Workers' Compensation

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

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

Topics:

Acceleration Accidental Disability Pension
Aggravation Airline **Appellate**
Division 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

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

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

A Capehart Scatchard Blog

Court Cannot Require Carrier to Pay Dependency Benefits Beyond 450 Weeks Even If Carrier Mistakenly Agreed to Pay Such Benefits at Time of Settlement

John H. Geaney October 31, 2017 Benefits 0 Comments

The case of [Apperman v. Visiting Nurse Association of Westfield](#), A-5446-15T3 (App. Div. October 30, 2017) presented an unusual situation where a carrier agreed to pay benefits that exceeded its obligation under the statute. The case involved the tragic death of Phyllis Apperman who died in a motor vehicle accident in December 2003. The claim was accepted by New Jersey Manufacturers, which agreed to pay dependency benefits to Eric Apperman, the decedent's husband, and Harold Apperman, a 34-year-old son who was legally incapacitated.

Dependency payments to Eric Apperman ended when he remarried. In 2007 at the time of settlement, NJM's counsel stipulated to the following terms in respect to benefits for the incapacitated son:

However, we are here today as he has requested benefits for his son as a dependent, and we do stipulate that the son is incompetent and should receive dependency benefits at the amount of fifty percent of Phyllis Apperman's wages of \$800. So, he will get \$400 per week for 450 weeks and continuing as long as he remains incompetent. Payments shall date back to March 4, 2005.

The Judge of Compensation entered an order stating that the son's dependency benefits "shall continue for 450 weeks and shall be paid thereafter pursuant to N.J.S.A. 34:15-12(b) et seq." When the 450 week period ended, NJM correctly stopped payments based on the language of the statute which limits payments to 450 weeks for adult children who are incapacitated. Eric Apperman then appealed the denial of benefits past 450 weeks in part based on the agreement made by NJM counsel at the time of settlement.

The Judge of Compensation heard the motion of petitioner's counsel to enforce the prior agreement and ruled that NJM's agreement to pay beyond 450 weeks was a mistake of law. Therefore, the Judge of Compensation ruled against Apperman, who then filed an appeal.

The Appellate Division first examined the precise language of N.J.S.A. 34:15-13, which states that "payments to such physically deficient persons as are for such reason dependent shall be made during the full compensation period of 450 weeks." The

Subscribe to receive blog updates
and notifications.

your email address

subscribe

Awarded Best Blog 2016!



enter search terms

search

Most Popular Posts

Section 20 Settlement Versus Order
Approving Settlement
9,514 views | posted on June 12, 2015

Answers to Common Questions Regarding
Partial Permanent Disability Awards in New
Jersey
8,974 views | posted on March 28, 2016

Can an Employer Fire an Injured Employee
on Light Duty and Then Stop Paying Temporary
Disability Benefits?
3,275 views | posted on January 27, 2016

Employer Is Entitled to Reimbursement of
Lien Even If Comp Case Is Ultimately Found Not
Compensable
3,183 views | posted on October 21, 2013

New Jersey Judge of Compensation Orders
Employer To Pay Costs Of Medical Marijuana
Program And Costs Of Filling Prescriptions
2,164 views | posted on December 29, 2016

Categories:

statute further states that benefits for dependents under age 18 shall continue until they reach the age of majority.

In this case, the Appellate Division held that payments for those under age 18 can continue for over 450 weeks until the age of majority, but payments for an adult person who is mentally incapacitated are limited to 450 weeks by statute. The Court further said, "Neither party has cited any authority, nor have we found any, that would confer jurisdiction on the Division of Workers' Compensation to sanction the payment of dependency benefits for a period exceeding that authorized by statute."

To petitioner's argument that NJM had previously agreed on the record to make payments beyond 450 weeks, the Court responded that a Judge of Compensation does not have authority to enforce an order that would extend benefits beyond statutory limits. The Court said that the Division of Workers' Compensation lacks equitable powers. Finally, the Court noted that it was sympathetic to the plight of petitioner since he remained incapacitated, but any change in the law must be effected by the Legislature.

This decision is noteworthy because there are so few cases involving dependent adults who are incapacitated and also few cases involving mistakes of law. The ruling is correct that a Judge of Compensation is limited to his or her statutory powers. For example, if there is no jurisdiction in New Jersey, (no accident, no contract and no employment in New Jersey), the Judge cannot hear the case even if the parties agree to present it in New Jersey. Similarly, when a claim is time barred, even if the respondent agrees to waive the statute, the Judge cannot hear the case, because powers of the Judge of Compensation are limited to claims timely filed in the Division.

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: When a physician provides an opinion in a New Jersey workers' compensation case, which of the following is the correct legal standard:

1. Within a reasonable degree of medical possibility?
2. Within a reasonable degree of medical certainty?
3. Within a reasonable degree of medical probability?

Answers should be emailed to: SocialMedia@capehart.com

Good luck!

Share / Save

Tags: Dependency 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

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

Topics:

Acceleration Accidental Disability Pension
Aggravation Airline Appellate
Division 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

WELCOME TO JOHN GEANEY

New Jersey

WORKERS' COMP BLOG

About the Authors

Seminars

About Capehart Scatchard

Contact Us

A Capehart Scatchard Blog

Retaliation Claim in Workers' Compensation Is Not Barred Because Plaintiff Also Filed a Discrimination Claim under the New Jersey Law Against Discrimination

John H. Geaney November 7, 2017 Claims 0 Comments

Can an employee maintain both a workers' compensation retaliation claim at the same time as he alleges discrimination under the New Jersey Law Against Discrimination (LAD)? That was one issue answered in Larson v. City of Paterson, A-2526-15T4 (App. Div. October 26, 2017).

Carl Larson worked as a firefighter for the City of Paterson from 1987 to 2013. He filed a number of workers' compensation claims. In 2008 he underwent surgery for his neck from a work-related injury. In March 2010 he injured his left ankle exiting a fire truck and returned to work within two months. In 2010 and 2011 he filed for neck and ankle injuries and settled those cases for \$105,876 in early 2013.

Following the approval of the workers' compensation settlement, Larson was at home for a few days due to a non-work matter when he got a phone call. He was advised that he needed to attend a fitness-for-duty examination. Larson agreed to attend the examination. However, he was told that the Fire Chief wanted him to remain off-duty until further notice.

Larson was concerned and spoke with his union representative, Captain Michael Caposella, who advised that the City was considering termination because of Larson's numerous workers' compensation claims. The Captain urged Larson to meet with the Chief. That meeting occurred in mid-March 2013. Larson alleges that he was asked if he was wearing a recording device. The Chief allegedly said that due to his multiple awards, Larson was viewed as a liability. He was further advised that some council members allegedly thought Larson and his doctors were defrauding the city.

Larson said that he did not want to retire. He claimed that the Chief then said, "Well, if you are telling me you are not disabled and you come back to work you are suspended without pay." Larson was warned that if he fought this issue, he would go one or two years without a paycheck.

Based on this conversation, Larson decided to retire, fearing suspension if he did not do so. He then filed a complaint alleging retaliation under the New Jersey Workers' Compensation Act and discrimination based on age under the NJLAD. The trial judge dismissed Larson's workers' compensation retaliation claim as barred because he also sought a remedy under the NJLAD. The judge reasoned that any claim for being "required to retire" must be filed under the NJLAD.

Subscribe to receive blog updates and notifications.

your email address

subscribe

Awarded Best Blog 2016!

This Blog Has Been Selected As A



enter search terms

search

Most Popular Posts

Section 20 Settlement Versus Order Approving Settlement

9,514 views | posted on June 12, 2015

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

8,974 views | posted on March 28, 2016

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

3,275 views | posted on January 27, 2016

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

3,183 views | posted on October 21, 2013

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

2,164 views | posted on December 29, 2016

Categories:

The Appellate Division disagreed that the NJLAD was Larson's only remedy. It said that asserting a "required to retire" claim under the NJLAD is quite different from asserting a claim for retaliation on account of assertion of rights to workers' compensation benefits. The former claim is focused on impermissible acts of discrimination, while common law workers' compensation retaliation claims are focused on asserting rights under the New Jersey Workers' Compensation Act.

The Court went on to explain that when one files for age discrimination, for example, he or she must file such a claim under the NJLAD because the NJLAD protects victims of discrimination. But workers' compensation retaliation claims emanate from the state's workers' compensation law. The Court considered Larson's retaliation claim to assert "constructive discharge." The Court said "[A] *constructive discharge occurs when an employer engages in 'severe or pervasive' conduct that is 'so intolerable . . . a reasonable person would be forced to resign rather than continue to endure it.'*" (citations omitted).

The Court concluded that there was sufficient evidence for Larson to prove in a jury trial that he was forced to retire. Larson believed he could return to work and twice requested a fitness-for-duty examination. Nonetheless, according to Larson, he was forced out due to misconceptions about his ability to perform job duties. The Court noted that both sides offered different versions of fact, but if the jury were to accept the version Larson presented to the effect that he would be suspended without pay should he return to work, that would support a jury verdict of discriminatory conduct by the city. The Court summarized, "*Based on our review of the record, and viewing the evidence in the light most favorable to plaintiff, we are convinced a reasonable trier of fact could conclude that plaintiff was constructively discharged and forced to retire.*"

This case is helpful to practitioners because New Jersey has surprisingly few published and unpublished retaliation claims. It is also helpful because it shows how different a claim is under the NJLAD and the New Jersey Workers' Compensation Act. In New Jersey, a retaliation claim focuses on the assertion of rights under our workers' compensation law as opposed to discriminatory conduct.

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: How many months on average does it take to close a formal workers' compensation claim in New Jersey counting from the date of filing the claim petition to the final resolution by court order?

Answers should be emailed to: SocialMedia@capehart.com

Good luck!

Share / Save

Tags: Discrimination claim, Retaliation claim

About the Author:

John H. Geaney, an executive committee member and shareholder with Capehart Scatchard, began an email newsletter entitled *Currents in Workers' Compensation, ADA and FMLA* in 2001 in order to keep clients and readers informed on leading



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

Topics:

Acceleration Accidental Disability Pension
Aggravation Airline Appellate
Division 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

MEL Statutory Bonds as of 11/1/17

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 Emer	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			

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



South Jersey Communities Securing Their Future
P. O. Box 530, Marlton, New Jersey 08053

To: Municipal Clerks
Fund Commissioners

From: Kris Kristie, Sr. Account Representative

Date: November 1, 2017

Re: Elected Officials Seminar

It is time once again to extend an invitation to the JIF Elected Officials for this year's training program. This year's program will focus on public official's liability; specifically, land use matters, as well as employment practices liability and ethics. The goal of this training is to make our Elected Officials aware of the potential impact of their actions on their municipality, and potential personal exposure, while acting in official capacity.

As in the past, the New Jersey Municipal Excess Liability Joint Insurance Fund (MEL) will reduce each member's 2018 MEL Loss Funding by \$250 for each municipal Elected Official who completes the course by May 1, 2018. This credit is also extended to the member's CEO (i.e. municipal manager/administrator). The maximum credit for each member is 5% of the member's 2018 MEL Loss Funding Assessment.

The schedule of local Elected Official's training seminars is listed below. You are welcome to attend any of the sessions listed. To register, please complete the attached form and return it to Sheila Ortiz at our office.

Locally, the dates & location of this training is as follows:

Registration for all seminars is 5:30 PM – 6:00 PM. Seminars are from 6:00pm – 8:00 pm

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

Please feel free to contact my office if you have any questions.

cc: Risk Management Consultants

PLEASE RESPOND NO LATER THAN 2 WEEKS PRIOR TO ANY TRAINING DATE!

ELECTED OFFICIALS RISK MANAGEMENT SEMINAR

REGISTRATION FORM

Please Print

Course Date/Location: _____

Name: _____

Title: _____

Municipality: _____

Contact: _____

Phone Number: _____

Fax: _____

E-Mail: _____

Forward the completed form to:

Ms. Sheila Ortiz

Arthur J. Gallagher Risk Management Services

PO Box 530

Marlton, NJ 08053

E-Mail: Sheila_Ortiz@ajg.com

Fax: (856) 446-9149

Registration for all seminars is 5:30 PM – 6:00 PM. Seminars are from 6:00pm – 8:00 pm

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

VACANT PROPERTY REGISTRATION & REGISTRATION FEE ORDINANCES BULLETIN

TO: All ACMJIF, BURLCOJIF & TRICOJIF Fund Commissioners
FROM: David S. DeWeese, Esquire - Fund Solicitor
DATE: October 30, 2017
RE: Liability Issues Regarding Vacant Property Registration Fees

It has been brought to my attention that litigation has been filed against a number of municipalities in the State of New Jersey challenging the validity of Vacant Property Registration and Registration Fee Ordinances. I would encourage those municipalities who have adopted these type of Ordinances to immediately review with your Municipal Solicitor the Ordinances and the issues raised in the matters currently being litigated in order to determine the appropriate enforcement of the Ordinance in the future.

cc: Paul J. Miola, Executive Director, ACMJIF, BURLCOJIF & TRICOJIF
Paul Forlenza, Deputy Executive Director, ACMJIF, BURLCOJIF & TRICOJIF
Chris Roselli, Account Management and Claim Operations, Qual-Lynx
Municipal Clerks



DAVID S. DEWEESE, ESQUIRE
david@deweese-lawfirm.com

D. SCOTT DEWEESE, II, ESQUIRE
scott@deweese-lawfirm.com

Phone: (609) 522-5599
Facsimile: (609) 522-3003
www.DeWeeseLawFirm.com

November 10, 2017

Paul Keller, Fund Chair
**BURLINGTON COUNTY MUNICIPAL JOINT
INSURANCE FUND**
2159 Jacksonville-Jobstown Road
P.O. Box 119
Jobstown, New Jersey 08041

[via mgr@springfieldtownshuipnj.org]

**RE: BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND (BURLCOJIF)
2017 ANNUAL DEFENSE PANEL REPORT**

Dear Chairman Keller:

In accordance with the terms of my contract with the Burlington County Municipal Joint Insurance Fund (BURLCOJIF), I have performed my annual review of the Assigned Defense Counsel and Approved Associates that have been contracted to serve on our General Liability and Workers' Compensation Defense Panels. The evaluation process of the members of the Defense Panel occurs on a daily basis through my review of emails and documents prepared by the Assigned Defense Counsel regarding their handling of assigned cases. I have also been in regular communication with Assigned Defense Counsel sharing my opinions regarding the handling of the files. In addition, I have participated in numerous telephone communications and meetings with them regarding the defense strategies for the cases that they are handling on behalf of our Member Municipalities. I have also conducted and participated in meetings and numerous telephone conferences with the Claims Adjusters and the Claims Supervisors at Qual-Lynx; I have attended meetings and had numerous telephone conferences with the Fund Commissioners and Municipal Claims Coordinators; and I will be conducting my annual meetings with the Qual-Lynx Workers' Compensation and General Liability Adjusters on November 14, 2017. I will be scheduling a breakfast/luncheon with the members of the Defense Panel in the near future. Our last meeting occurred on December 6, 2016, and it was a great success. My evaluation, observations and recommendations are as follows:

- 1.) In 2017, our Assigned Defense Counsel and our Approved Associates provided outstanding representation to our Members. The Claims Adjusters, the Municipal Claims Coordinators and the Fund

Commissioners have all reported that the Members of the Defense Panel have been very responsive to all of their inquiries. A total of ten (10) cases were "Closed" in the first ten (10) months of 2017. Of those ten (10) cases, our Assigned Defense Counsel was successful on Motions for Summary Judgment/Motions to Dismiss in one (1) case, and our Assigned Defense Counsel convinced Plaintiff's counsel to voluntarily execute a Stipulation of Dismissal in three (3) cases; and in one (1) assignment, the Municipality was served a prior Tort Claims Act Notice of Claim and the Municipality was ultimately never directly served with the subject Complaint. Therefore, in five (5) of the ten (10) closed cases (50%), the Fund paid no money to the Plaintiff. These results are excellent. In addition, as to the five (5) settled cases, these cases were settled for the following amounts: \$175,000.00; \$30,000.00; \$22,000.00; \$2,900.00; and \$1.00. Each of these cases was settled based upon extensive evaluation of the liability and damages issues in each case, and weighing the risk involved in proceeding to Trial.

The total number of Closed Cases per year for the years 2015 and 2016 were as follows: 2015-11 cases, and 2016-12 cases. The aggressive defense posture that the BURLCOJIF has taken over the last three (3) years has continued to convey the message to the Plaintiffs' attorneys and potential Plaintiffs that the BURLCOJIF will vigorously defend all claims. These statistics and the fact that the number of open litigated claims continues to decrease, illustrate that this message has been effective in discouraging the filing of these claims. However, based upon the recent adverse jury verdicts and the overall antigovernment climate in New Jersey, our evaluations as to the handling and potential resolution of those matters going forward must be altered. I will be closely monitoring all of the cases in the future with the goal of resolving those cases where the risk of an adverse jury verdict is determined to be substantial.

- 2.) In 2017, our Workers' Compensation Defense Panel has also provided outstanding representation. There are currently three (3) firms that are members of our Workers' Compensation Defense Panel (Pietras, Saracino, Smith & Meeks, LLP, Capehart & Scatchard and Affanato & Marut). Our Workers' Compensation Assigned Defense Counsel has continued to aggressively attempt to reduce the percentages of disability in each case, and these reductions are highlighted in Assigned Defense Counsels' reports to me and the Qual-Lynx Claims Adjusters.

Overall, our Assigned Defense Counsel continues to effectively defend these Workers' Compensation matters, and they have continued to be

proactive and aggressive in negotiating the best settlements possible. The responsiveness of our Assigned Defense Counsel with the Qual-Lynx Claims Adjusters and my office has been outstanding. In addition, our Assigned Defense Counsel regularly volunteers their services to the Fund for seminars and meetings. It is obvious that they are considering the best interests of the Fund and the Member Municipalities in their work.

- 3.) In the first ten (10) months of 2017, seven (7) new General Liability Complaints were filed against the BURLCOJIF members. This figure represents a decrease in the number of Complaints filed over the same time period in 2016 by seven (7) cases. However, I am very concerned regarding the current jury climate and the recent adverse jury verdicts. These verdicts may increase the number of filings against our members in the future. We currently have five (5) defense firms that are members of the General Liability Defense Panel (Marshall, Dennehey, Warner, Coleman & Goggin, P.C., Parker McCay, P.A., Mason, Griffin & Pierson, P.C., Raymond, Coleman, Heinold & Norman, LLP, and Capehart & Scatchard, P.A.), and each firm received an average of 1.4 new assignments during the first ten (10) months of 2017.
- 4.) All of our Assigned Defense Counsel have been strictly adhering to the "Procedures for Assigned Defense Counsel's Authorized Delegation of Litigation Tasks" regarding work to be performed by Assigned Defense Counsel and Approved Associates, and if they have been required to deviate from the procedures, based upon an emergency, they have received my prior approval.
- 5.) The new "Litigation Management Guidelines" were adopted by the Fund on June 21, 2016 and the Guidelines continue to provide effective and consistent guidance to our Defense Panel members. I continue to carefully review the work product, billings and quarterly reports which are being submitted by our Assigned Defense Counsel, and all work is being performed by Assigned Defense Counsel in accordance with the Guidelines, and the work being performed by Approved Associates is very limited. I am satisfied that the Assigned Defense Counsel continues to comply with these Guidelines. Communication between Assigned Defense Counsel and the representatives of the Member Municipalities is excellent. It is essential that the Members understand why their cases are settled, and it is important for them to receive information regarding the liability issues that are causing the claims so that these issues can be avoided in the future. This information is being effectively communicated

to the Members by the Assigned Defense Counsel, the Fund Solicitor and Qual-Lynx.

- 6.) The current fee schedule for our Defense Panel was revised through the RFQ process in 2016 and therefore, I am not recommending that any adjustment be made to the current fee schedule for 2018. The current rates are as follows:
- a.) General Liability Assigned Defense Counsel at a rate of \$165.00 per hour; and
 - b.) General Liability Approved Associate Defense Counsel at a rate of \$152.50 per hour; and
 - c.) General Liability Paralegal time at a rate of \$90.00 per hour; and
 - d.) Workers' Compensation Assigned Defense Counsel at a rate of \$125.00 per hour; and
 - e.) Workers' Compensation Paralegal time at a rate of \$65.00 per hour; and
 - f.) Workers' Compensation maximum of \$55.00 per Court appearance.
- 7.) The Fund authorized and advertised Requests for Qualifications (RFQs) for the General Liability Defense Panel and the Workers' Compensation Defense Panel in 2016. The RFQ's offer a contract term of two (2) - one (1) year contracts from January of 2017 through December of 2018. Therefore, in 2018, the Fund will be issuing a new RFQ.

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

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

David S. DeWeese

Paul Keller, Fund Chair

Re: 20167 BURLCOJIF Annual Defense Panel Report

November 10, 2071

DSD/b

cc: Paul Miola, Executive Director *(via email)*
Paul Forlenza, Deputy Director *(via email)*
Chris Roselli, Account Manager, Qual-Lynx *(via email)*
Meghan Jack, Secretary, Executive Committee *(via email)*
Executive Committee *(via email)*

**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: November 3, 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

OCTOBER ACTIVITIES

LOSS CONTROL SERVICES

- City of Beverly – Conducted a Loss Control Survey on October 3
- City of Bordentown – Conducted a Loss Control Survey on October 31
- Township of Delanco – Conducted a Loss Control Survey on October 23
- Township of Delran – Conducted a Loss Control Survey on October 6
- Borough of Fieldsboro – Conducted a Loss Control Survey on October 26
- Township of Florence – Conducted a Loss Control Survey on October 31
- Township of Lumberton – Conducted a Loss Control Survey on October 18
- Township of North Hanover – Conducted a Loss Control Survey on October 27
- Township of Riverside – Conducted a Loss Control Survey on October 2
- Township of Shamong – Conducted a Loss Control Survey on October 18
- Borough of Wrightstown – Conducted a Loss Control Survey on October 31

JIF MEETINGS ATTENDED

- Executive Committee Meeting – October 17

MEL MEDIA LIBRARY

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

<u>Municipality</u>	<u># of Videos</u>
Township of Hainesport	4
Borough of Palmyra	1
Borough of Wrightstown	4

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

- Ø BURLCO JIF - SD Bulletin - October is Fire Prevention Month – October 9
- Ø BURLCO JIF - Regional Training - Career Survival for First Line Police Supervisors for November 8, 2017 – October 9
- Ø BURLCO JIF - Did You Know? – MSI Training Schedule, November 2017 – October 19
- Ø BURLCO JIF - MSI Bulletin - Leaf Collection Time – October 23
- Ø BURLCO JIF - Regional Training - Career Survival for First Line Police Supervisors on November 8, 2017 – October 24

UPCOMING EVENTS

- Regional Training – Career Survival for First Line Supervisors – November 8
- Executive Committee Meeting – November 21

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 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
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

DATE	LOCATION	TOPIC	TIME
11/15/17	Township of Burlington #3	CDL-Drivers Safety Regulations	8:00 - 10:00 am
11/15/17	City of Burlington #2	PPE	11:00 - 1:00 pm
11/17/17	Township of Long Beach #1	LOTO	8:30 - 10:30 am
11/17/17	Township of Long Beach #1	Hearing Conservation	10:45 - 11:45 am
11/28/17	Township of Elsinboro	HazMat Awareness w/HazCom GHS-Evening	6:30 - 10:30 pm
11/29/17	Township of Mantua	Snow Plow/Snow Removal	12:30 - 2:30 pm
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 Administrator Training	1 / T,M	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 Administrator Training	2 / Non 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
Employee Conduct and Violence in the Work Place	1.5 / Non S	Personal Protective Equipment (PPE)	2 / S
Excavation Trenching & Shoring	4 / S	Safety Committee Best Practices	1.5 / S
Fall Protection Awareness	2 / S	Safety Coordinator's Skills Training	5 / Non S
Fast Track to Safety	5 / S	Seasonal Public Works Operations	3 / S
Fire Extinguisher	1 / S	Snow Plow Safety	2 / S
Fire Safety	1 / S	Special Event Management	2 / S
Flagger / Workzone Safety	2 / S	Toolbox Talk Essentials	1 / S
HazCom with Globally Harmonized System	1.5 / 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 / CRP	Employee Conduct and Violence in the Work Place	1.5 / E
Hazard Recognition- Making your Observations Count	2 / CRP		
Heavy Equipment	3 / CRP		
Sanitation and Recycling Safety	2 / CRP		
***Category			
E - Ethics			
T - Technical			
G - Governmental			
S - Safety / Non S - Non Safety			
Non S - Non Safety (Management)			
P - Professional Development			
M - Management			
CRP - Certified Recycling Professional Classroom CEU			



October 2017

October is Fire Prevention Month

National Fire Protection Association has declared the 2017 theme to be, “*Every Second Counts: Plan 2 Ways Out!*”. In a fire, seconds count. Seconds can mean the difference between residents of our community escaping safety from a fire or having their lives end in tragedy.

Here is a short fire safety quiz to test your knowledge of fire prevention, fire protection, and fire safety:

1. How often should an ABC fire extinguisher in your home be replaced?

- a. 10 - 12 years
- b. 20 - 25 years
- c. Never, if not used

10 - 12 years

2. Why is Fire Prevention Week always the week of October 9th?

- a. To commemorate the Great Chicago Fire
- b. To commemorate the Great Roman Fire
- c. To commemorate the Triangle Shirtwaist Fire

Great Chicago Fire

3. How often should smoke detectors be replaced?

- a. After a fire
- b. Every 5 years
- c. Every 10 years

Every 10 years

4. Most fire deaths occur where?

- a. In motor vehicles
- b. In the home
- c. In the workplace
- d. In a place of assembly; restaurant, theater, casino, etc.

In the home

5. What age group has the greatest chance of dying in a fire in the home?

- a. Infants
- b. Pre-teen age children
- c. Young adults
- d. Adults
- e. Senior citizens

**By far, the two age groups who are most likely to die in a fire at home are:
Infants & Senior citizens**

Fire safety is not just for the workplace. Homes – where are children and perhaps elderly parents are – represent a significant fire hazard to what and who we hold dear. Protect them by going home and doing these things tonight:

- Test your smoke detector by pushing the button. Check the date of manufacture. Replace if over 10 years old.
- Check your fire extinguisher’s date of manufacture. Replace if over 10 years old.
- Hold a fire drill with your family. Know two ways out. Know to call 9-1-1 from OUTSIDE the house.

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



EVERY SECOND COUNTS

← **PLAN 2 WAYS OUT!** →



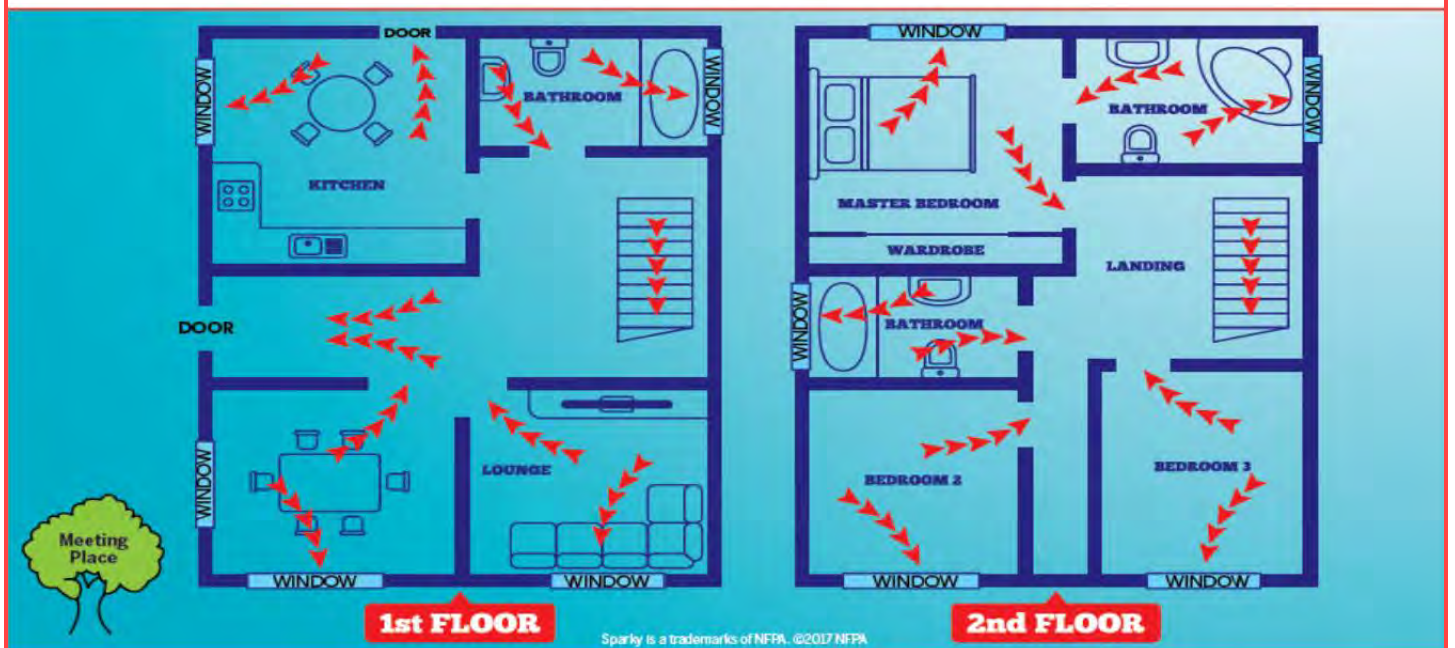
FIRE PREVENTION WEEK

OCTOBER 8–14, 2017

← firepreventionweek.org →

©NFPA 2017. Sparky® is a trademark of the NFPA®

- ☐ Draw a map of your home. Show all doors and windows.
- ☐ Visit each room. Find two ways out.
- ☐ All windows and doors should open easily. You should be able to use them to get outside.
- ☐ Make sure your home has smoke alarms. Push the test button to make sure each alarm is working.
- ☐ Pick a meeting place outside. It should be in front of your home. Everyone will meet at the meeting place.
- ☐ Make sure your house or building number can be seen from the street.
- ☐ Talk about your plan with everyone in your home.
- ☐ Learn the emergency phone number for your fire department.
- ☐ Practice your home fire drill!
- ☐ Make your own home fire escape plan using the grid provided on page 2.





October 2017

Leaf Collection Time . . . An Important Reminder

Municipalities and public agencies collect leaves by a number of different means (leaf vacuums, front end loaders, bagged leaves, etc.) in an effort to improve safety and efficiency of the process. Any leaf collection operation exposes workers to hazards. Please consider the following tips to protect workers:

Department Leaders

- Perform a job hazard assessment on all leaf vacuum procedures and collection equipment.
- Thoroughly train all new employees prior to allowing them to operate any piece of equipment.
- Provide refresher training at the beginning of each leaf season for experienced workers. If the season is extended, provide additional training to reinforce safety procedures at regular intervals.
- Conduct Job Site Observations. Reinforce desirable behaviors and consistently correct unsafe actions.

Drivers

- Follow manufacturers' recommendations when operating leaf vacuuming equipment. Conduct pre-trip inspections of the truck and vacuum unit per manufacturers' recommendations and department policy.
- Never allow workers to ride on the yoke, or other areas not specifically designated for riders.
- Maintain visual contact of workers on foot when working close to the vehicle and while backing.
- Check both side mirrors frequently when backing.
- Use a reliable spotter positioned to see you and the blind spots behind your vehicle when backing.
- Stop the truck if the spotter must change positions and whenever visual contact is lost.
- Wear your seatbelt. Insist others in the cab wear theirs. Do not use your cell phone or otherwise become distracted. Stay alert of approaching motorists to possibly warn your crew members of danger.

Workers on foot

- Stay in mirrors or otherwise visible to driver. Remain clear of the rear of the vehicle when the backup lights or alarm are on.
- Be aware of crush zones. They include between moving vehicles and under raised loads.
- Use standard hand signals when acting as a spotter.
- Wear the required personal protective equipment. Remind co-workers to wear theirs.
- Stay alert to approaching motorists. Be prepared to warn co-workers. Have each others' backs.

The MEL offers a variety of educational resources to supplement your employee training program. They can be found by visiting the MEL website, www.njmel.org, and selecting the SAFETY tab.

- Select ***Toolbox Talks*** for 5-minute lesson plans on personal protective equipment, basic safety principles, avoiding crush zones, and hand signals for collecting leaves with vacuums, rear compactors, and front-end loaders.
 - New Toolbox Talks have been added for the leaf collection season.
- Choose ***Videos*** to access short Public Access movies on crush zone and back safety awareness. Members can also borrow videos from the MEL Media library. Click on the Catalogue icon to see the wide selection of general and leaf-collection-specific safety videos that are available.

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



Personal protective equipment for leaf vacuum operations must include:

- ANSI 107-2004 (or later) Class 2 or 3 high visibility apparel
- Hearing protection

The following is recommended depending on conditions:

- Work boots
- Tight-fitting protective eyewear
- Leather or similar work gloves
- Dust mask or N95 respirator. Workers who wear a filtering face piece respirator on a voluntary basis must acknowledge Appendix D in OSHA's Respiratory Protection Standard.



Visibility of the workers on foot is a critical component for a safe operation. In the picture on the left, the worker is between the leaf vacuum and the truck and out of the driver's sight.

Drivers must maintain the proper distance from the curb to keep the vacuum hose operator as far as possible from the wheels of the truck or trailer.

Vacuum hose operators and workers on foot must be aware not to put themselves in a potential Crush Zone.



Leaf collection is a Mobile Work Zone. Establish traffic control according to the MUTCD. At a minimum, high intensity amber warning lights must be visible to motorists approaching from either direction.

Do not use directional arrows on 2-lane roadways.



Crush Zones are present in many leaf collection operations:

- Between and in front of moving vehicles
- Under raised loads and vehicle bodies



LESSONS LEARNED FROM LOSSES

Monthly Newsletter – November 2017

Slip and Fall Risks During Winter Months



For employees that must work outside at times, there are a number of add-on or slip-on devices that are an inexpensive way to improve traction and prevent slips and falls. Consider them personal protective devices for any employees who must be outside and encourage these employees to wear them.

The Public Works employee was picking up a Christmas tree to put it in the back of the trash truck when he slipped and fell on black ice. Among other bumps and bruises the employee suffered a torn rotator cuff requiring surgery. The total incurred on the claim at this time is \$107,000. We feel that this type of claim is completely preventable.

[Great info at njmel.org](http://njmel.org) > [Safety](#) > [Safety Bulletins/Checklists](#) > [General](#) > [Slip and Fall Risks](#)

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: Nov 21, 2017 at Hainesport Municipal Building
Contact Information: debby_schiffer@targetingwellness.com 856-322-1220

NOVEMBER ACTIVITIES OR PLANNED EVENTS

Wellness Events or Planning Meetings

Bass River – Offered employees chair massages in October

Beverly City – completing another employee interest/needs assessment. Good approach to formulating plans for wellness in the new year.

Bordentown Twp – using remaining funds to purchase lunch boxes or water bottles

Delanco – planning for me to do a presentation on “Holiday Survival Tips” in November

Fieldsboro – offering \$ reimbursement to employees who purchase wellness service or product.

Lumberton – planning for me to do a presentation on “Holiday Survival Tips” and offering a trivia question from my Monthly newsletter (1 ticket if they try, 2 tickets if correct response). Last chance to earn a ticket towards a grand prize drawing. All events throughout the year has earned employees tickets towards this prize.

Mansfield Fire Dept – completed their 5 week smoking cessation meetings. Results will be shared during the Exec Committee meeting.

Medford - having a holiday decorating luncheon and contest. Those who participate in the contest (TBD whether it will be an office, a door, a tree, etc) employees from the winning department will each win a Yeti water bottle. Secret judge to pick the winners. Already planning for next year!

Mt. Laurel – using remaining funds to buy fresh fruit for each department.

North Hanover – had ShopRite Dietitian present on healthy eating and energy drinks. Since it was right before Halloween the theme was “Making the Right Choice doesn't have to be *Frightening!*” Healthy lunch was provided.

Pemberton Borough – setting up 10 minute one on one meditation sessions for employees interested.

Pemberton Twp – presentation scheduled on “Healthy Gut”.

Shamong – looking to use funds to purchase water bottles or lunch boxes for all employees.

Westampton – looking to arrange chair massages in November for all employees.

November Wellness Connection Newsletter:

- National Diabetes Awareness Month.
 - Focused on the number of people with diabetes
 - What is Insulin Resistance and who gets it
 - What are the risk factors of prediabetes and why should one care
 - Tips for surviving holiday parties

Recipe: Sage Citrus Roasted Butternut Squash and Cranberry Sauce with Pear & Pomegranate

Exercise of the Month: Looking at some of the popular foods eaten during the Thanksgiving Day meal, the chart gives you some idea of how much exercise would be needed to burn off the food.

Mt. Laurel EMT Training Officers Meeting – Nov 1st attended their meeting to share some of the activities we have done in the JIF that may help this group. Topic of interest that was mentioned is having some type of train the trainer on dealing with adversity and stress. Something I will bring up at the next Safety Committee Meeting.

Wellness Corner Connection

Debby Schiffer, Wellness Director for BURLCO & TRICO JIFs

Diabetes Myths

If I don't take diabetes medicine, my diabetes must not be serious. Not everyone who has diabetes takes diabetes medicine. If the body produces some insulin, weight loss, healthy eating habits, and regular physical activity can help insulin work more effectively. However, diabetes does change over time, and diabetes medicine may be needed later.

If I get diabetes, I will never be able to eat any sugar. To control one's blood sugar, all sources of carbohydrates must be controlled. Carbohydrates include starchy foods like pasta and bread as well as sugary foods like candy. Even juice, milk, and fruit all contain carbohydrates, so they must be eaten in moderate amounts. With careful planning, small amounts of sugar can replace other carbohydrates usually eaten at a meal. Too much sugar is bad for everyone. It provides only empty calories.



Let's Take Diabetes Seriously

You might have heard people say they have a "touch of diabetes" or that their "sugar is a little high" making it seem like diabetes isn't that serious. This could not be further from the truth! Diabetes can be debilitating but you can prevent many of the complications if you learn to manage it. And with controlling blood sugar through lifestyle changes, people with the risk of diabetes can either prevent or at least prolong the onset of as they get older.

So what is diabetes? We probably all know that it's a disease that occurs when one's blood sugar (or glucose) is high. But many of us may still be in the dark with what it actually can do to our bodies if this high level of glucose remains out of control. Blood glucose is the primary source of energy resulted from food that supplies every part of our body. The only way this blood glucose can do its job is with the help of insulin. Insulin is a hormone produced by the pancreas that allows glucose from food to enter the cells (of our organs, our muscles, our brain, etc.) for energy. When insulin does not do its job, for various reasons which we will discuss, blood sugar remains high causing havoc to our bodily functions.

Type 1 diabetes—occurs when a person's pancreas does not make insulin. Individuals with type 1 must inject themselves with insulin to survive. Accounts for about 5% of all diagnosed cases (according to the CDC).

Type 2 diabetes—Individuals with this type of diabetes do not make or use insulin efficiently. They may need to take medication to control it; however, much of the control can often come from lifestyle changes and choices. 90-95% of all diagnosed cases of diabetes are type 2 (according to the CDC).

Gestational diabetes—can only occur in women when they are pregnant. Most of the time it goes away once the baby is born; however, having it, puts a woman and child at a greater risk for developing diabetes later in life.

Pre-diabetes—is a condition where blood glucose or A1C levels are higher than normal but not yet high enough for a diagnosis of diabetes. These individuals are at high risk of developing type 2 diabetes and cardiovascular disease, which can lead to heart attack or stroke.

Diabetes Facts and Stats:

- ◆ An estimated 30.3 million people in the U.S. have diabetes (9.4% of the population).
- ◆ An estimated 23.1 million people in the U.S. have been diagnosed (7.2% of the population).
- ◆ An estimated 7.2 million adults, ages 18 or older are undiagnosed (23.8% of people with diabetes).

Pre-diabetes Facts and Stats

- ◆ An estimated 86 million adults ages 18 years or older (over 1/3 of the U.S. population) have it
- ◆ 23.1 million adults over the age of 65 (48.3% of the population) of it
- ◆ More men (36.6%) than women (29.3%) have it
- ◆ 1 in 3 people have pre-diabetes and 90% do not even know it
- ◆ If you have pre-diabetes and do not change your lifestyle, you will have type 2 diabetes within the next five to ten years.
- ◆ People who implement structured lifestyle changes can cut their risk of developing type 2 by as much as 58%! The key...get checked regularly to find out if you have it. Being aware could change and even save your life.

Insulin is a hormone made in the pancreas, an organ located behind the stomach. The pancreas contains clusters of cells called islets. Beta cells within the islets make insulin and release it into the blood.

- ◆ It helps muscle, fat, and liver cells absorb glucose from the bloodstream
- ◆ It stimulates the liver and muscle tissue to store excess glucose (glycogen).

It is a protein that must be taken by injection or insulin pump through the skin if your pancreas does not make its own. There is no such thing as an "insulin pill".

(Diabetes pills help when the body is still making insulin.)

Insulin Resistance occurs when muscle, fat and liver cells do not respond properly to insulin preventing the uptake of blood glucose from the bloodstream for energy.

Pancreas, in response, will continue pumping out additional insulin in an attempt to overcome this resistance. In an attempt to "keep up", the blood glucose remains higher than it should and the pancreas may eventually wear out, ceasing to produce insulin all together.

See the next page for causes of insulin resistance.

Resources: NIDDK (National Institute of Diabetes and Digestive and Kidney and CDC (Centers for Disease Control and Prevention)

What Causes Insulin Resistance?

The exact cause is not completely understood but scientists note that major contributors are excess weight and inactivity.



Excess Weight—Some experts believe obesity (BMI 30-39.9), especially excess fat around the waist, is the primary cause since this belly fat produces hormones and other substances that not only cause insulin resistance but could contribute to high blood pressure, imbalanced cholesterol, and cardiovascular disease.

Chronic or long-lasting inflammation in the body can be caused by belly fat. This inflammation can be damaging to one's body over time, without any signs or symptoms. Studies show that losing this weight can reduce insulin resistance and prevent or delay type 2 diabetes.

Physical Inactivity—when we exercise glucose stored in our muscles is burned for energy. This is refilled by taking additional glucose from the bloodstream, keeping blood glucose levels in balance. Studies have shown that after exercise our muscles are more sensitive to insulin which helps to reverse insulin resistance and lowers blood sugar. Exercise can also help muscles absorb glucose without the need for insulin, saving the pancreas of extra work. The more muscle you have, the more glucose it can burn to control blood glucose levels.

Does sleep matter?

Yes. Studies show that untreated sleep problems, especially sleep apnea, can increase the risk of obesity, insulin resistance, and type 2 diabetes. Night shift workers may also be at increased risk for these problems. Sleep apnea is a common disorder in which a person's breathing is interrupted during sleep. People may often move out of deep sleep and into light sleep when their breathing pauses or becomes shallow. This results in poor sleep quality that causes problems like sleepiness, or excessive tiredness, during the day. Many people aren't aware of their symptoms and aren't diagnosed. People who think they might have sleep problems should talk with their health care provider.

What are the symptoms of insulin resistance and prediabetes?

Usually they do not have symptoms. People may have one or both for several years (up to 10 years) without even knowing. (90% of those with prediabetes do not know they have it). However, getting regular check ups is crucial since health-care providers can identify and monitor people with specific risk factors. Anyone who is overweight or obese should be tested for prediabetes (as recommended by the American Diabetes Association—ADA). Not everyone who is overweight will get type 2 diabetes nor are thin people exempt.

But if you have any of the following risk factors, your chances increase:

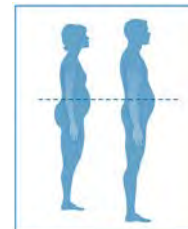
- ◆ Being age 45 or older
- ◆ being physically inactive
- ◆ having a parent or sibling with diabetes
- ◆ having a family background that is African American, Alaska Native, American Indian, Asian American, Hispanic/Latino, or Pacific Islander American
- ◆ giving birth to a baby weighing more than 9 pounds
- ◆ being diagnosed with gestational diabetes—diabetes that develops only during pregnancy
- ◆ having high blood pressure—140/90 mmHg or above—or being treated for high blood pressure
- ◆ HDL cholesterol level below 35 mg/dL or a triglyceride level above 250 mg/dL
- ◆ having polycystic ovary syndrome (PCOS)
- ◆ having prediabetes, impaired fasting glucose (IFG), or impaired glucose tolerance (IGT) on an earlier testing
- ◆ having other conditions associated with insulin resistance, such as obesity or **acanthosis nigricans***
- ◆ having CVD (cardiovascular disease)

Location of excess fat is important. Waist circumference (WC) may be linked to insulin resistance and increase one's chances of developing type 2 diabetes.

Men WC = 40 inches or more

Women WC = 35 inches or more

These measurements put you at risk.



To measure the waist, a person should

- ◆ place a tape measure around the bare abdomen just above the hip bone
- ◆ make sure the tape is snug but isn't digging into the skin and is parallel to the floor

Acanthosis nigricans:

People with severe insulin resistance may have dark patches of skin that typically appear around elbows, knees, knuckles, armpits or as a ring around a person's neck.

Know your ABC's—**A** is for A1C test which measures your average blood sugar over the past 3 months. An A1C level of 6.5% or higher on 2 separate days may be diagnosed as diabetes. A level of 5.7–6.4% are increased risk for diabetes should be treated with lifestyle changes and follow up. **B** is for blood pressure. If too high your heart will work too hard which could lead to heart attack, stroke or damage to kidney and eyes. Have yours checked regularly. **C** is for cholesterol. Since everyone is different, it's important to check with your doctor to determine where your numbers are and where they should be. Good practice to get your blood lipids checked annually.

Resource: NIDDK (National Institute of Diabetes and Digestive and Kidney Diseases)
Joslin Clinical Guidelines for Adults with Diabetes

Note *: all individuals are different so it's recommended to see a doctor for follow up visits

Tips For Surviving Holiday Parties

The holidays are upon us and for many it's either the dreaded fear that they will overeat or for some it's a reason to overeat! Whatever it is it's always smart to approach the holiday's with some smart tactics for surviving the many opportunities to indulge. Here are a few to keep in mind so you can still enjoy all your favorite holiday treats just with more control:

Where's the beef? Protein helps to stabilize your blood sugar and make it easier to avoid hunger cravings, so eat a small amount of lean protein like turkey or chicken before you head out to a party. An apple with peanut butter might do or some vegetables and hummus. A glass of skim milk has 8.5 grams of protein. Greek yogurt is also a great choice, coming in with 17 grams of protein!



Crack up. Dips that are creamy or cheesy are already high in calories and fat, but if you just can't skip them, dip with vegetables instead of higher-calorie crackers or breads. Just a taste may be enough to satisfy that craving.

Chew on it. Gum may be a good way to keep yourself from picking at foods when you're really hungry. Plus, chewing gum before you walk into a party will give you fresh breath and may delay your first bite or beverage.

The glass is half full. Most social gatherings offer high-calorie alcoholic beverages like egg nog, cordials, margaritas and martinis. Wine and beer are lower-calorie options; mixers like club soda and water and condiments like lemons and limes can also help lower calorie totals. Even better: Alternate each alcoholic drink with a large glass of water to cut calories in half and keep you feeling full.



Plan ahead. Consider what you eat earlier in the day or even the day before a big celebration. Planning a lighter lunch or breakfast can help balance out the calorie overload from an upcoming celebration.



Get in some extra workouts. Knowing that this time of year is busy, it can be easy to justify skipping your workouts. But keeping them consistent or adding in an extra workout may be just what you need to stick to your health goals. Even 20 minutes of walking can burn off an extra 100 to 150 calories, which may be enough to help keep extra pounds from creeping on during the holidays.

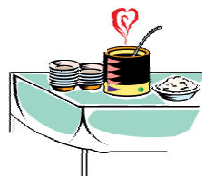
Sleep in. Sleep deprivation can have a huge impact on your waistline. That's because lack of sleep increases ghrelin, which is a hormone that makes you hungry and limits the secretion of leptin, which helps burn fat. Be sure to get enough sleep following late-night celebrations by sleeping in just a bit (too long will throw off your schedule) or taking a short 20-minute catnap to catch up.



Back off. A good way to eat less at a party is to stay away from the food. Simply stay out of the kitchen and choose to socialize away from the buffet. Walking just a few steps away can help prevent you from the mindless grazing that often adds up to lots of extra calories.

Opt in. It is good form to bring a holiday hostess gift, so why not bring the gift of healthy appetizers? Great options include shrimp cocktail, hummus with green and red peppers, and a plate filled with fresh berries, grapes and hard cheeses.

Take just one bite. It can be hard to pass up those holiday treats, cookies and pies, so take a smaller slice or just a bite. It will give you the satisfaction that you're looking for and the first bite usually tastes much better than the last.



Resource: American Council on Exercise

How Much Are You Gobbling on Thanksgiving?

a healthy diet deal-breaker, it's smart to keep an eye on what you're consuming so you don't go *too* crazy with that fifth slice of pie. According to the [Calorie Control Council](#), the average American chows down on **4,500 calories** and about **229 grams in fat** during a typical holiday gathering from snacking and eating a traditional Thanksgiving dinner with turkey and all the trimmings. A typical dinner alone can carry a load of 3,000 calories. If that data is tough to visualize, here's a breakdown of what 3,000 calories looks like in a few non-holiday foods:

Each worth
3,000 calories

- ◆ 12 Turkey Sandwiches
- ◆ 9.9 classic Caesar salads
- ◆ 15 Kind Bars
- ◆ 11.5 Pumpkin spice Lattes from Starbucks
- ◆ 17.7 Crunchy Tacos from Taco Bell
- ◆ 17.7 servings of Guacamole from Chipotle (that's 62 ounces!)

Many of us will figure that we've blown our diet and the holidays are to be enjoyed, so why worry about weight? But even if you start the holiday season off with gastronomical excess, you can quickly get back on the right track by watching your calories.

Thanksgiving Day is not a time to be counting calories—enjoy yourself! But while consuming a rich meal once a year isn't exactly

First, identify where the calories are coming from. Visit the Council's list of the [most common holiday foods](#) or its [calorie calculator](#). Secondly, make over your meal for health. You can enjoy many of the same dishes while still reducing calories by using lower calorie ingredients. (Some popular makeover recipes are offered on this site.) Reducing the amount of fat and calories in your snacking and main holiday meals can help prevent weight gain over the holidays (from Thanksgiving through New Year's Day). Also, try these "Low-Fat Holiday" tips from the American Heart Association:

- ◆ Eat lower-fat and reduced-calorie foods for days in advance of the holiday feast, and for days after.
- ◆ Prepare for handling your worst temptations; if you want both pecan and pumpkin pie, take a tiny slice of each, instead of a full serving.
- ◆ If cooking, provide low-fat foods, or ask if you can bring a low-fat dish.
- ◆ After the meal, start a tradition — a holiday walk, for instance.
- ◆ Remember, you can lighten your holiday feasting and still have a jolly good time!



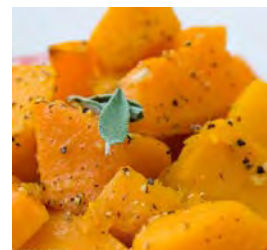
Resource: Calorie Control Council

Sage Citrus Roasted Butternut Squash

If you have never had butternut squash, I highly recommend you try it this season. Just as it's name suggests, it's like butter, delicious! But this, unlike butter, is actually good for you! The recipes below are diabetic and vegan-friendly. Butternut squash is super high in Vitamin A, rich in fiber, Vitamins B6, C and E, potassium, manganese and magnesium. It is fat free and contains about 80-100 calories per cup of cubes.

Ingredients

- ◆ Butternut Squash *20 ounce pre-cubed pack) OR 1 medium butternut squash sliced in half, deseeded
- ◆ Extra Virgin Olive Oil (EVOO)
- ◆ Maple Syrup
- ◆ Apple Cider Vinegar
- ◆ 1 Orange, juiced
- ◆ Fresh Sage Leaves generous sprinkle of fresh black pepper
- ◆ sprinkling of sea salt
- ◆ optional: cinnamon and/or cayenne



<http://kblog.lunchboxbunch.com/2009/10/roasted-butternut-squash-sage-citrus.html>

Directions:

1. Preheat oven to 400 degrees.
2. Prep whole butternut squash by slicing in halves or quarters and removing seeds. Or open pack of pre-cut cubes. (Pre-cut cubes are easier, but sometimes it's nice to use a real whole squash! Try it at least once. A whole squash is usually cheaper too and easy to cut up. Peel and de-seed before cubing.)
3. Drizzle a bit of EVOO in the bottom of a large casserole dish. Tear a few (4-6) sage leaves and place them in the bottom of the dish as well. Place the pre-cut squash cubes in dish. Swirl them around in the oil a bit.
4. Squeeze fresh juice from one orange and drizzle it over top the squash. About 1/3-1/2 cup of juice.
5. Drizzle about 1-3 Tbsp of maple syrup over squash (depending on how sweet you want it and the squash size).
6. Drizzle about 1-3 Tbsp of olive oil over the squash, again depending on how decadent or how light you want your squash to taste.
7. Drizzle a small amount of apple cider vinegar over the squash. About 1 Tbsp.
8. Sprinkle salt/pepper on top of squash flesh, to taste. Add optional cinnamon and/or dash of cayenne here as well.
9. Cover dish lightly with foil-air vent. Place in 400 degree oven for 25 minutes. After 25 minutes are up, remove foil, turn oven to broil and lightly stir squash cubes. Broil on high for 5-7 minutes, or until top starts to caramelize. Do not let broiler 'dry out' your squash. Watch it closely.
10. Remove squash. It should be tender and easily breakable with a fork.

Serve in a bowl with a drizzle of the baking juices. Garnish with fresh sage leaves and pepper.

Note: not all the oil/juice/syrup/vinegar will be absorbed by the squash, but rather it is used as a heating liquid and flavor-adding ingredient in the bottom of the pan. With it, you will be left with a lovely squash drizzle sauce for your end result dish.

Cranberry Sauce with Pear & Pomegranate



As your Wellness Director, I'm not proud to admit it but I love canned cranberry sauce with my turkey. However, knowing how much sugar this "stuff" contains I was determined to find another option and try making "the real stuff" this year. This recipe caught my eye. I love pears and pomegranate so it has to be good. I'm willing to try it this holiday...what about you? Let me know if you do and what you thought. Have a Happy Thanksgiving!

Ingredients:

- 12 ounces, weight Fresh Or Frozen Cranberries
- ¼ cups Orange Juice (1 Orange Yields About 1/4 Cup)
- 1 whole Pear - Cleaned, Cored, Cubed, Skin Left On
- ¼ cups Water
- 1 pinch Ground Cinnamon
- 1 pinch Ground Ginger
- 1 pinch Stevia Or Your Favorite Natural Sweetener To Taste
- 2 ounces, weight Pomegranate Seeds (Fresh Or Frozen), Plus Extra For Garnish

Found on Calorie Control Council Holiday Tips. Recipe on Tasty Kitchen.

The directions seem easy enough...basically simmering some fruit and spices on the stove. Rinse fresh cranberries. Place cranberries, orange juice, pear, water and spices in a medium saucepan. Heat on stove top over medium heat until boiling. Reduce heat to a simmer, partially cover with a lid and cook for about 10 minutes. The cranberries will burst and the sauce will thicken a bit. Add more water or orange juice if you want a thinner sauce. Stir occasionally so your sauce does not burn. Add sweetener to taste and adjust spices if needed. Add pomegranate seeds at the end and gently stir them into the sauce. As this sauce cools it will continue to thicken a bit. Serve topped with fresh pomegranate seeds and grated orange zest.

Gratitude can transform common days into thanksgivings, turn routine jobs into joy, and change ordinary opportunities into blessings.

William Arthur Ward

Debby Schiffer, Wellness Director for BURLCO & TRICO JIF

E-mail: debby_schiffer@targetingwellness.com

Office: 856-322-1220

Cell: 856-520-9908

Before putting that second helping of food on your plate, calculate how much exercise you will need to do to burn it off! This chart will give you some idea of what it may take.

How Much Exercise Does It Take to Burn Off Those Thanksgiving Day Calories?

6 OUNCES OF TURKEY 340 CALORIES		→	TURKEY TROT 5K 30 MINUTE RUN	
MASHED POTATOES & GRAVY 300 CALORIES		→	BURPEES 60 SETS OF 10 BURPEES	
HALF CUP OF STUFFING 180 CALORIES		→	PILATES 30 MINUTES	
CRANBERRY SAUCE 150 CALORIES		→	STAIRMASTER (MODERATE) 20 MINUTES	
ROLL WITH BUTTER 180 CALORIES		→	PUSHUPS 18 SETS OF 20 PUSHUPS	
PIECE OF PUMPKIN PIE 180 CALORIES		→	ELLIPTICAL TRAINER (MODERATE) 20 MINUTES	



**Total=
1330 Calories**

ACTIVE



**Total=
148 Minutes!**

Are you at risk for type 2 diabetes?

ALERT!DAY
TYPE 2 DIABETES AWARENESS

WRITE YOUR SCORE
IN THE BOX.

1. How old are you?
 Less than 40 years (0 points)
 40–49 years (1 point)
 50–59 years (2 points)
 60 years or older (3 points)
2. Are you a man or a woman?
 Man (1 point) Woman (0 points)
3. If you are a woman, have you ever been
 diagnosed with gestational diabetes?
 Yes (1 point) No (0 points)
4. Do you have a mother, father, sister or
 brother with diabetes?
 Yes (1 point) No (0 points)
5. Have you ever been diagnosed with high
 blood pressure?
 Yes (1 point) No (0 points)
6. Are you physically active?
 Yes (0 points) No (1 point)
7. What is your weight category?
 See chart at right.

Height	Weight (lbs.)		
4' 10"	119–142	143–190	191+
4' 11"	124–147	148–197	198+
5' 0"	128–152	153–203	204+
5' 1"	132–157	158–210	211+
5' 2"	136–163	164–217	218+
5' 3"	141–168	169–224	225+
5' 4"	145–173	174–231	232+
5' 5"	150–179	180–239	240+
5' 6"	155–185	186–246	247+
5' 7"	159–190	191–254	255+
5' 8"	164–196	197–261	262+
5' 9"	169–202	203–269	270+
5' 10"	174–208	209–277	278+
5' 11"	179–214	215–285	286+
6' 0"	184–220	221–293	294+
6' 1"	189–226	227–301	302+
6' 2"	194–232	233–310	311+
6' 3"	200–239	240–318	319+
6' 4"	205–245	246–327	328+
<div>1 point 2 points 3 points</div> <div>If you weigh less than the amount in the left column: 0 points</div>			

If you scored 5 or higher:

You are at increased risk for having type 2 diabetes. However, only your doctor can tell for sure if you do have type 2 diabetes or prediabetes, a condition in which blood glucose levels are higher than normal but not yet high enough to be diagnosed as diabetes. Talk to your doctor to see if additional testing is needed.

Type 2 diabetes is more common in African Americans, Hispanics/Latinos, Native Americans, Asian Americans, and Native Hawaiians and Pacific Islanders.

Higher body weight increases diabetes risk for everyone. Asian Americans are at increased diabetes risk at lower body weight than the rest of the general public (about 15 pounds lower).

ADD UP
YOUR SCORE.



The good news is you can manage your risk for type 2 diabetes. Small steps make a big difference in helping you live a longer, healthier life.

For more information, visit us at diabetes.org/alertday or call 1-800-DIABETES (800-342-2383).

Adapted from Bang et al., Ann Intern Med 151:775–783, 2009.
Original algorithm was validated without gestational diabetes as part of the model.



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

Intake	October-17	October-16	2017 YTD	2016 YTD
# of New Claims Reported	19	22	152	193
# of Report Only	7	1	44	51
% Report Only	36.8%	4.5%	28.9%	26.4%
# of Medical Only	9	18	89	125
# of Lost Time	3	3	19	17
Medical Only to Lost Time Ratio	75:25	86:14	82:18	88:12
Average # of Days to Report a Claim	0.9	1.0	2.1	2.3

Nurse Case Management	October-17	October-16	
# of Cases Assigned to Case Management	14	16	
# of Cases >90 days	12	10	

Savings	October-17	October-16	2017 YTD	2016 YTD
Bill Count	142	118	1151	1463
Provider Charges	\$104,732	\$94,163	\$1,167,099	\$1,449,176
Repriced Amount	\$49,388	\$43,162	\$450,081	\$631,131
Savings \$	\$55,343	\$51,000	\$717,018	\$817,761
% Savings	52.8%	54.2%	61.4%	56.4%

Participating Provider Penetration Rate	October-17	October-16	2017 YTD	2016 YTD
Bill Count	97.2%	91.5%	96.7%	91.6%
Provider Charges	97.4%	96.3%	95.1%	92.5%

Exclusive Provider Panel Penetration Rate	October-17	October-16	2017 YTD	2016 YTD
Bill Count	96.7%	89.9%	92.0%	87.0%
Provider Charges	98.0%	86.7%	96.1%	90.7%

Transitional Duty Summary		2017 YTD	2016 YTD
% of Transitional Duty Days Worked		75.9%	68.7%
% of Transitional Duty Days Not Accommodated		24.1%	31.3%



Burlington County Municipal JIF
Average Days To Report By JIF Member
January 1, 2017 - October 31, 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	6	2.0
CHESTERFIELD TOWNSHIP	1	0.0
DELANCO TOWNSHIP	5	3.4
DELRAN TOWNSHIP	3	1.0
EDGEWATER PARK TOWNSHIP	10	2.6
FLORENCE TOWNSHIP	2	1.5
HAINESPORT TOWNSHIP	2	9.0
LUMBERTON TOWNSHIP	12	2.5
MANSFIELD TOWNSHIP	4	0.8
MEDFORD TOWNSHIP	12	1.5
MOUNT LAUREL TOWNSHIP	23	2.0
PALMYRA BOROUGH	18	0.3
PEMBERTON BOROUGH	3	5.0
PEMBERTON TOWNSHIP	25	1.7
RIVERSIDE TOWNSHIP	5	1.0
SOUTHAMPTON TOWNSHIP	8	7.5
WESTAMPTON TOWNSHIP	7	2.4
Grand Total	152	2.1



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

	Transitional Duty Days Available	Transitional Duty Days Worked	% Of Transitional Duty Days Worked	Transitional Duty Days Not Accommodated	% Of Transitional Duty Days Not Accommodated
BORDENTOWN CITY	11	11	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	342	342	100.0%	0	0.0%
EDGEWATER PARK TOWNSHIP	108	11	10.2%	97	89.8%
FLORENCE TOWNSHIP	22	0	0.0%	22	100.0%
LUMBERTON TOWNSHIP	64	64	100.0%	0	0.0%
MANSFIELD TOWNSHIP	26	14	53.8%	12	46.2%
MOUNT LAUREL TOWNSHIP	166	128	77.1%	38	22.9%
NORTH HANOVER TOWNSHIP	62	62	100.0%	0	0.0%
PEMBERTON TOWNSHIP	344	331	96.2%	13	3.8%
SOUTHAMPTON TOWNSHIP	8	8	100.0%	0	0.0%
WESTAMPTON TOWNSHIP	154	0	0.0%	154	100.0%
Grand Total	1396	1060	75.9%	336	24.1%



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

	Bill Count	Provider Charges	Repriced Amount	\$ Savings	% Savings
Participating Provider	138	\$101,993	\$47,303	\$54,690	53.6%
Facility	8	\$54,021	\$30,436	\$23,585	43.7%
Physical Therapy	54	\$17,294	\$3,710	\$13,584	78.5%
Ortho/Neuro	29	\$11,503	\$5,498	\$6,005	52.2%
Occupational Therapy	17	\$6,353	\$2,244	\$4,109	64.7%
MRI/Radiology	8	\$6,135	\$1,856	\$4,279	69.7%
Occ Med/Primary Care	15	\$3,606	\$1,973	\$1,634	45.3%
Physicians Fees	6	\$2,181	\$866	\$1,315	60.3%
Other	1	\$900	\$720	\$180	20.0%
Out Of Network	4	\$2,738	\$2,086	\$653	23.8%
Anesthesia	1	\$1,400	\$754	\$646	46.2%
Other	3	\$1,338	\$1,332	\$7	0.5%
Grand Total	142	\$104,732	\$49,388	\$55,343	52.8%

Participating Provider Penetration Rate

Bill Count 97.2%

Provider Charges 97.4%

EPO Penetration Rate

Bill Count 96.7%

Provider Charges 98.0%



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

	Bill Count	Provider Charges	Repriced Amount	\$ Savings	% Savings
Participating Provider	1113	\$1,110,131	\$425,140	\$684,991	61.7%
Facility	88	\$495,861	\$236,811	\$259,049	52.2%
Ortho/Neuro	194	\$284,541	\$78,289	\$206,252	72.5%
Physical Therapy	479	\$154,866	\$36,375	\$118,491	76.5%
Occ Med/Primary Care	180	\$47,120	\$27,291	\$19,829	42.1%
MRI/Radiology	44	\$36,647	\$11,823	\$24,823	67.7%
Physicians Fees	57	\$35,967	\$12,327	\$23,640	65.7%
Anesthesia	17	\$29,458	\$9,256	\$20,202	68.6%
Other	14	\$12,846	\$8,727	\$4,119	32.1%
Occupational Therapy	40	\$12,826	\$4,240	\$8,586	66.9%
Out Of Network	38	\$56,968	\$24,941	\$32,027	56.2%
Physicians Fees	2	\$29,622	\$4,129	\$25,493	86.1%
Other	23	\$18,935	\$15,867	\$3,068	16.2%
Anesthesia	4	\$5,850	\$3,450	\$2,400	41.0%
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	1151	\$1,167,099	\$450,081	\$717,018	61.4%

Participating Provider Penetration Rate

Bill Count 96.7%

Provider Charges 95.1%

EPO Penetration Rate

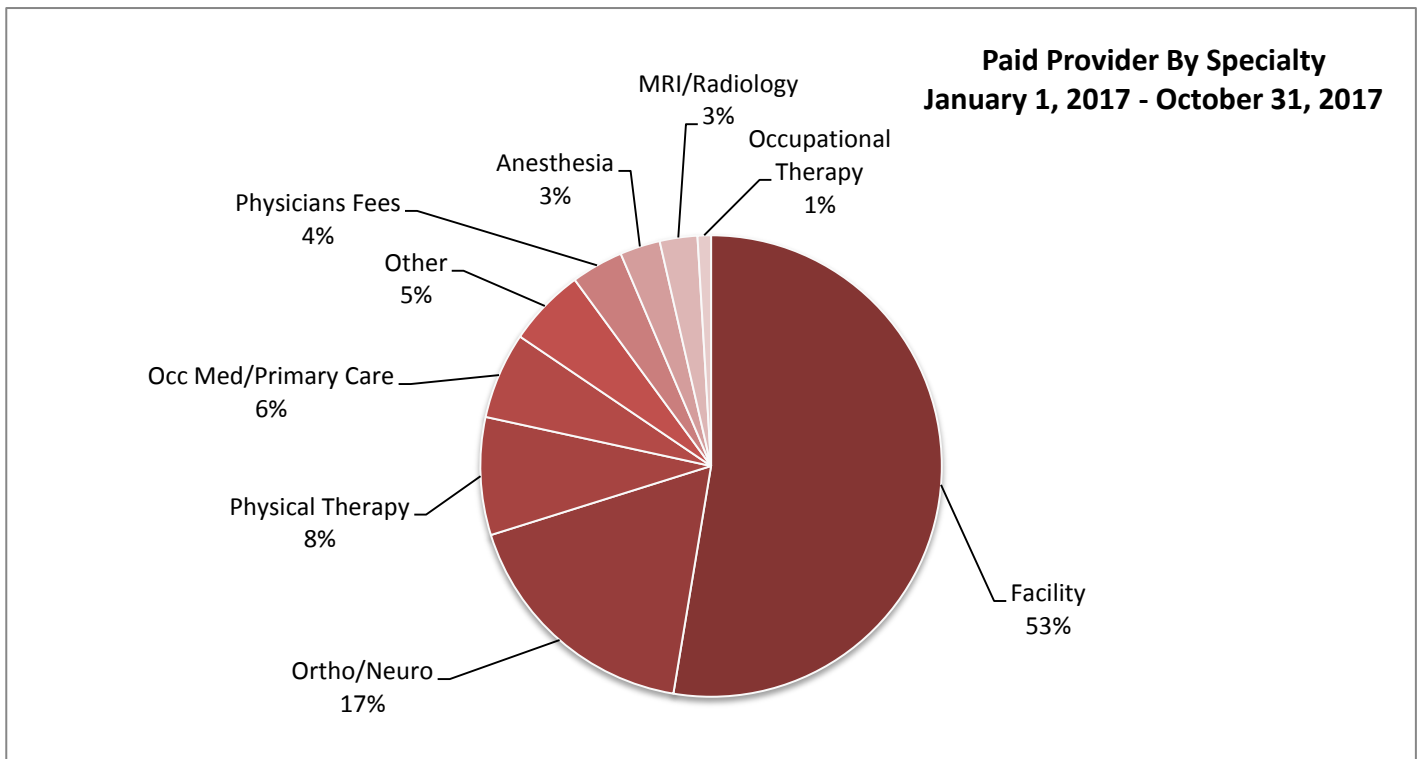
Bill Count 92.0%

Provider Charges 96.1%



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

	Repriced Amount
Facility	\$236,811
Ortho/Neuro	\$78,991
Physical Therapy	\$37,121
Occ Med/Primary Care	\$27,291
Other	\$24,594
Physicians Fees	\$16,456
Anesthesia	\$12,706
MRI/Radiology	\$11,870
Occupational Therapy	\$4,240





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

	Bill Count	Provider Charges
Facility	43	\$302,835
VIRTUA WEST JERSEY HEALTH, INC.	10	\$69,846
VIRTUA MEMORIAL HOSPITAL BURLINGTON COUNTY INC	23	\$69,033
COOPER HEALTH SYSTEMS	3	\$65,486
PREMIER ORTHO ASSOC SURG	1	\$50,539
FELLOWSHIP SURGICAL CENTER, LLC	6	\$47,930
MRI/Radiology	44	\$36,647
ONE CALL MEDICAL, INC.	21	\$32,395
COOPER UNIVERSITY RADIOLOGY, PC	5	\$1,871
SOUTH JERSEY RADIOLOGY ASSOCIATES PA	7	\$967
RADIOLOGY ASSOCIATES OF BURLINGTON COUNTY P A	10	\$958
RADIOLOGY AFFILIATES OF CENTRAL NEW JERSEY PC	1	\$456
Occ Med/Primary Care	160	\$42,459
U.S. HEALTHWORKS MEDICAL GROUP OF NEW JERSEY, P.C.	43	\$16,689
VIRTUA AT WORK	64	\$14,265
MEDEXPRESS URGENT CARE- NEW JERSEY, INC	20	\$4,212
VIRTUA MEDICAL GROUP, PA	17	\$3,906
RWJUHH OCCUPATIONAL HEALTH	16	\$3,386
Occupational Therapy	40	\$12,826
NOVACARE REHABILITATION	23	\$6,473
VIRTUA HAND AND REHAB	17	\$6,353
Ortho/Neuro	111	\$254,235
PREMIER ORTHOPAEDIC ASSOCIATES OF SOUTHERN NJ	16	\$139,522
PREMIER ORTHOPEDIC OF SOUTH JERSEY	45	\$40,250
ORTHOPAEDIC INSTITUTE OF CENTRAL JERSEY	12	\$36,895
COASTAL SPINE, PC.	29	\$29,678
PONZIO ORTHOPEDICS, PC	9	\$7,890
Physical Therapy	454	\$141,897
REHAB CONNECTION	172	\$56,065
REHAB EXCELLENCE CENTER, LLC	146	\$33,009
TWIN BORO PHYSICAL THERAPY ASSOCS.	59	\$29,049
STRIVE PHYSICAL THERAPY AND SPORTS REHABILITATION LLC	48	\$13,895
NOVACARE REHABILITATION	29	\$9,879
Physicians Fees	35	\$58,946
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
JEFFERSON UNIVERSITY PHYSICIANS	9	\$1,588



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	68		
Stephanie Dionisio	66	59	48	56	62	62	73	69	64	59		
Sharon Maurer	63	56	60	58	60	59	71	74	72	72		
Karen Kofoet	64	56	67	56	52	51						
Kelly Roth										19		
Vineland & Other Accounts												
Patricia Henchy	55	61	53	49	50	51	52	51	52	58		
Team Leader												
Russel Bayer	21	32	30	0	19	16	37	30	28	37		
Total	332	321	322	275	300	302	301	285	281	313	0	0

Valued as of 10/2/17

November 11, 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 October 31, 2017 for Closed Fund Years 1991 to 2012, and Fund Years 2013, 2014, 2015, 2016 and 2017. The reports, where required, are presented in a manner prescribed or permitted by the Department of Insurance and the Division of Local Government Services of the Department of Community Affairs.

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

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

INVESTMENT INTEREST & INVESTMENTS:

Interest received or accrued for the reporting period totaled \$ 17,564.70. This generated an average annual yield of 1.10%. However, after including an unrealized net loss of \$23,785.08 in the asset portfolio, the yield is adjusted to -.39% for this period. The total overview of the asset portfolio for the fund shows an overall unrealized loss of \$158,164.54 as it relates to current market value of \$ 14,813,911.48 vs. the amount we have invested. This current market value, however, when considering the total accrued income at month end is \$14,883,066.65.

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

RECEIPT ACTIVITY FOR THE PERIOD

Subrogation Receipts \$ 2,339.80 w/YTD Total \$ 96,597.04 (detailed in my report)
Overpayment Reimbursements \$.00
FY 2017 Premium Assessments \$ 86,934.00
Due to BCIP \$90.00

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 \$ 207,005.09. The claims detail shows 355 claim payments issued.

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

Delran Township	\$74,055.00
Chesterfield Township	\$ 1,053.00
Bordentown City	\$22,632.00

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 \$ 19,405,158.43 to a closing balance of \$ 18,801,604.51 showing a decrease in the fund of \$ 603,553.92. 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 HERKOPEREK	WC	2016	50.00	
4/15	EDGEWATER PARK	Z42992	MARK HERKOPEREK	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 HERKOPEREK	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 HERKOPEREK	WC	2016	50.00	
7/20	EDGEWATER PARK	Z42992	MARK HERKOPEREK	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 HERKOPEREK	WC	2016	50.00	
TOTAL-SEP						50.00	
TOTAL-YTD							94,257.24
10/3	PEMBERTON TOWNSHIP	Z31745	ANTHONY LUSTER	WC	2015	25.00	
10/13	RIVERSIDE TOWNSHIP	Z17890	MICHAEL MEGARA	WC	2015	48.00	
10/19	DELRAN TOWNSHIP	2018110156	DELRAN TOWNSHIP	PR	2017	2,176.80	
10/20	EDGEWATER PARK	Z42992	MARK HERKOPEREK	WC	2016	50.00	
10/23	WRIGHTSTOWN BORO	X06829	WRIGHTSTOWN BORO	PR	2010	40.00	
TOTAL-OCT						2,339.80	
TOTAL-YTD							96,597.04

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

	<u>August</u>	<u>September</u>	<u>October</u>	<u>Year To Date Total</u>
Opening Balance for the Period:	17,626,720.56	18,660,663.28	19,405,158.42	
RECEIPTS:				
Interest Income (Cash)	19,941.57	-34,707.80	-14,958.41	89,079.12
Premium Assessment Receipts	1,414,990.00	1,028,378.02	86,934.00	7,209,485.01
Prior Yr. Premium Assessment Receipts	0.00	0.00	0.00	0.00
Subrogation & Reimb. Receipts:				
Fund Year 2017	312.00	0.00	2,176.80	7,288.80
Fund Year 2016	25,000.00	50.00	50.00	88,844.70
Fund Year 2015	23.00	0.00	73.00	300.90
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	40.00	0.00	40.00	617.05
Total Subrogation & Reimb. Receipts	25,375.00	50.00	2,339.80	97,376.95
FY 2017 Appropriation Refunds	32.33	0.00	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	0.00	0.00	0.00	40,851.42
Other	0.00	0.00	90.00	90.00
TOTAL RECEIPTS:	1,460,338.90	993,720.22	74,405.39	7,438,181.83

DISBURSEMENTS:

Net Claim Payments:				
Fund Year 2017	37,466.99	94,026.50	62,369.79	495,601.27
Fund Year 2016	37,566.22	9,235.90	39,881.09	420,397.19
Fund Year 2015	87,722.38	61,162.73	55,790.20	383,048.14
Fund Year 2014	188,684.70	15,447.61	23,347.71	423,128.74
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	351,440.29	179,872.74	181,388.79	1,777,866.04
Exp. & Admin Bill List Payments:				
Exp. & Cont. Charges FY 2018	0.00	0.00	0.00	0.00
Exp. & Cont. Charges FY 2017	73,709.76	69,352.34	78,866.53	992,493.33
Property Fund Charges FY 2017	0.00	0.00	0.00	0.00
E-JIF Premium FY 2017	0.00	0.00	0.00	261,439.60
M.E.L. Premium FY 2017	0.00	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	1,246.13	0.00	3,915.48	128,361.67
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	413,788.50	414,672.50
Total Bill List Payments	74,955.89	69,352.34	496,570.51	3,559,463.70
Net Bank Services Fees	0.00	0.00	0.00	0.00
Other	0.00	0.00	0.00	0.00
TOTAL DISBURSEMENTS:	426,396.18	249,225.08	677,959.30	5,337,329.74

Closing Balance for the Period:	18,660,663.28	19,405,158.42	18,801,604.51	
----------------------------------------	---------------	---------------	---------------	--

Account Net Cash Change During the Period:

Operating Account	1,013,951.97	785,611.67	-584,772.58	-1,668,900.14
NJ Cash Management Account	0.00	0.00	0.00	0.00
Investment Account	0.00	0.00	5,003.75	-2,144,969.25
Asset Management Account	17,014.14	-38,139.92	-23,785.08	5,965,221.48
Claims Imprest Account	2,976.61	-2,976.61	0.00	-50,000.00
Expense & Contingency Account	0.00	0.00	0.00	-500.00
Total Change in Account Net Cash:	1,033,942.72	744,495.14	-603,553.91	2,100,852.09

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

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

October
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 MGMN	INVEST. ACCT.	ASSET MGR.	CLAIMS ACCOUNT	ADMIN. EXP.	OPERATING AC	CLAIMS AACCOI	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	\$19,405,158.39	9.31323E-09	1.16415E-10	6865.59	14837696.56	-2.32831E-10	0	4459596.24	100000	1000
Opening Interest Accrual Balance	\$60,417.15	0	0	0	60417.15	0	0	0	0	0
1 Interest Accrued and/or Interest Cost	\$15,599.27	\$0.00	\$0.00	\$0.00	\$15,599.27	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
2 Interest Accrued - discounted Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
3 (Amortization and/or Interest Cost)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
4 Accretion	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
5 Interest Paid - Cash Instr.s	\$1,965.43	\$0.00	\$0.00	(\$1,857.50)	\$0.00	\$0.00	\$0.00	\$3,822.93	\$0.00	\$0.00
6 Interest Paid - Term Instr.s	\$6,861.25	\$0.00	\$0.00	\$0.00	\$6,861.25	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
7 Unrealized Gain (Loss)	(\$23,785.08)	\$0.00	\$0.00	\$0.00	(\$23,785.08)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
8 Net Investment Income	(\$6,220.38)	\$0.00	\$0.00	(\$1,857.50)	(\$8,185.81)	\$0.00	\$0.00	\$3,822.93	\$0.00	\$0.00
9 Deposits - Purchases	\$774,184.35	\$0.00	\$0.00	\$6,861.25	\$0.00	\$0.00	\$0.00	\$89,363.80	\$181,388.79	\$496,570.51
10 (Withdrawals - Sales)	(\$1,362,779.85)	\$0.00	\$0.00	\$0.00	(\$6,861.25)	\$0.00	\$0.00	(\$677,959.30)	(\$181,388.79)	(\$496,570.51)
Ending Cash & Investment Balance	\$18,801,604.49	\$0.00	\$0.00	\$11,869.34	\$14,813,911.48	(\$0.00)	\$0.00	\$3,874,823.67	\$100,000.00	\$1,000.00
Ending Interest Accrual Balance	\$69,155.17	\$0.00	\$0.00	\$0.00	\$69,155.17	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Plus Outstanding Checks	\$89,358.25	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$89,247.97	\$110.28
(Less Deposits in Transit)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Balance per Bank	\$18,890,962.74	\$0.00	\$0.00	\$11,869.34	\$14,813,911.48	(\$0.00)	\$0.00	\$3,874,823.67	\$189,247.97	\$1,110.28
Annualized Rate of Return This Month	-0.39%	0.00%	0.00%	-237.95%	-0.66%	0.00%		1.10%	0.00%	0.00%

Investment Income Allocation

		Prop	Liab	Auto	WC	Ded	Cont	EJIF	MEL	Admin	Total
2017	Opening Cash & Investment 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
	Opening 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
	1 Interest Accrued and/or Interest Cost	\$71.12	\$0.00	\$83.70	\$1,352.14	\$385.68	\$78.22	\$0.00	\$761.79	\$862.21	\$3,594.84
	2 Interest Accrued - discounted Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	3 (Amortization and/or Interest Cost)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	4 Accretion	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	5 Interest Paid - Cash Instr.s	\$8.96	\$0.00	\$10.55	\$170.36	\$48.59	\$9.85	\$0.00	\$95.98	\$108.63	\$452.93
	6 Interest Paid - Term Instr.s	\$16.56	\$0.00	\$26.03	\$406.72	\$115.65	\$23.44	\$0.00	\$132.99	\$250.72	\$972.12
	7 Unrealized Gain (Loss)	(\$108.44)	\$0.00	(\$127.62)	(\$2,061.68)	(\$588.06)	(\$119.26)	\$0.00	(\$1,161.54)	(\$1,314.66)	(\$5,481.25)
	8 Net Investment Income	(\$28.36)	\$0.00	(\$33.38)	(\$539.18)	(\$153.79)	(\$31.19)	\$0.00	(\$303.77)	(\$343.82)	(\$1,433.48)
	9 Interest Accrued - Net Change	\$54.55	\$0.00	\$57.67	\$945.41	\$270.03	\$54.77	\$0.00	\$628.80	\$611.48	\$2,622.72
	Ending Cash & Investment Balance	\$76,987.11	(\$128,814.39)	\$105,287.20	\$1,675,403.12	\$489,343.93	\$99,243.18	(\$20,621.19)	\$980,984.03	\$1,019,402.44	\$4,297,215.43
	Ending Interest Accrual Balance	\$200.42	(\$0.29)	\$286.93	\$4,527.31	\$1,288.51	\$261.24	(\$0.16)	\$1,799.98	\$2,819.54	\$11,183.48

		Prop	Liab	Auto	WC	Ded	Cont	EJIF	MEL	Admin	Total
2016	Opening 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
	Opening 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
	1 Interest Accrued and/or Interest Cost	\$0.00	\$388.25	\$85.03	\$1,015.12	\$442.50	\$79.52	\$0.03	\$174.41	\$162.68	\$2,347.53
	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	\$48.92	\$10.71	\$127.90	\$55.75	\$10.02	\$0.00	\$21.97	\$20.50	\$295.78
	6 Interest Paid - Term Instr.s	\$1.44	\$234.16	\$40.55	\$505.01	\$209.81	\$38.38	\$1.45	\$62.52	\$96.89	\$1,190.20
	7 Unrealized Gain (Loss)	\$0.00	(\$591.99)	(\$129.64)	(\$1,547.81)	(\$674.70)	(\$121.25)	(\$0.05)	(\$265.93)	(\$248.04)	(\$3,579.41)
	8 Net Investment Income	\$0.00	(\$154.82)	(\$33.90)	(\$404.79)	(\$176.45)	(\$31.71)	(\$0.01)	(\$69.55)	(\$64.87)	(\$936.10)
	9 Interest Accrued - Net Change	(\$1.44)	\$154.09	\$44.48	\$510.11	\$232.69	\$41.14	(\$1.42)	\$111.89	\$65.78	\$1,157.33
	Ending Cash & Investment Balance	(\$40,353.79)	\$486,796.61	\$106,595.09	\$1,264,259.57	\$554,749.74	\$99,690.73	\$43.34	\$218,631.14	\$200,050.80	\$2,890,463.23
	Ending Interest Accrual Balance	\$11.23	\$2,216.27	\$401.55	\$4,957.58	\$2,080.41	\$379.13	\$11.34	\$662.49	\$919.10	\$11,639.11

		Prop	Liab	Auto	WC	Ded	Cont	EJIF	MEL	Admin	Total
2015	Opening 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
	Opening 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
	1 Interest Accrued and/or Interest Cost	\$41.55	\$372.61	\$70.06	\$532.48	\$394.85	\$79.66	\$0.00	\$91.32	\$158.21	\$1,740.75
	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	\$5.24	\$46.95	\$8.83	\$67.09	\$49.75	\$10.04	\$0.00	\$11.51	\$19.93	\$219.33
	6 Interest Paid - Term Instr.s	\$28.83	\$178.56	\$33.25	\$304.59	\$178.13	\$37.85	\$0.00	\$43.38	\$75.06	\$879.64
	7 Unrealized Gain (Loss)	(\$63.36)	(\$568.14)	(\$106.82)	(\$811.91)	(\$602.04)	(\$121.47)	(\$0.00)	(\$139.25)	(\$241.22)	(\$2,654.21)
	8 Net Investment Income	(\$16.57)	(\$148.58)	(\$27.94)	(\$212.33)	(\$157.45)	(\$31.77)	\$0.00	(\$36.42)	(\$63.09)	(\$694.14)
	9 Interest Accrued - Net Change	\$12.73	\$194.05	\$36.80	\$227.89	\$216.72	\$41.81	(\$0.00)	\$47.95	\$83.15	\$861.11
	Ending Cash & Investment Balance	\$52,104.88	\$455,664.27	\$87,832.63	\$623,375.12	\$495,003.03	\$99,872.32	\$0.77	\$114,490.75	\$198,339.39	\$2,126,683.16
	Ending Interest Accrual Balance	\$266.59	\$1,766.58	\$329.67	\$2,910.34	\$1,785.43	\$375.14	\$0.03	\$429.95	\$744.14	\$8,607.86

		Prop	Liab	Auto	WC	Ded	Cont	EJIF	MEL	Admin	Total
2014	Opening 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
	Opening 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
	1 Interest Accrued and/or Interest Cost	\$55.24	\$139.42	\$49.67	\$932.85	\$461.48	\$71.34	\$0.00	\$136.99	\$177.27	\$2,024.28
	2 Interest Accrued - discounted Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	3 (Amortization and/or Interest Cost)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	4 Accretion	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	5 Interest Paid - Cash Instr.s	\$6.96	\$17.57	\$6.26	\$117.53	\$58.14	\$8.99	\$0.00	\$17.26	\$22.34	\$255.05
	6 Interest Paid - Term Instr.s	\$26.22	\$126.87	\$23.49	\$445.38	\$218.81	\$33.89	\$0.00	\$65.02	\$84.03	\$1,023.72
	7 Unrealized Gain (Loss)	(\$84.23)	(\$212.59)	(\$75.74)	(\$1,422.37)	(\$703.64)	(\$108.78)	(\$0.00)	(\$208.88)	(\$270.30)	(\$3,086.53)
	8 Net Investment Income	(\$22.03)	(\$55.60)	(\$19.81)	(\$371.98)	(\$184.02)	(\$28.45)	\$0.00	(\$54.63)	(\$70.69)	(\$807.20)
	9 Interest Accrued - Net Change	\$29.02	\$12.55	\$26.18	\$487.47	\$242.67	\$37.45	\$0.00	\$71.97	\$93.25	\$1,000.56
	Ending Cash & Investment Balance	\$69,258.38	\$156,249.12	\$62,078.24	\$1,164,959.93	\$578,547.23	\$89,442.28	\$0.15	\$171,742.08	\$222,245.31	\$2,514,522.72
	Ending Interest Accrual Balance	\$259.94	\$1,129.90	\$233.06	\$4,409.82	\$2,169.66	\$335.95	\$0.00	\$644.59	\$833.26	\$10,016.19

		Prop	Liab	Auto	WC	Ded	Cont	EJIF	MEL	Admin	Total
2013	Opening 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
	Opening 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
	1 Interest Accrued and/or Interest Cost	\$65.81	\$273.19	\$2.22	\$739.64	\$401.97	\$48.34	\$0.00	\$200.77	\$82.82	\$1,814.76
	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	\$8.29	\$34.42	\$0.28	\$93.19	\$50.65	\$6.09	\$0.00	\$25.30	\$10.43	\$228.65
	6 Interest Paid - Term Instr.s	\$31.24	\$129.62	\$17.24	\$354.20	\$177.24	\$22.96	\$0.00	\$95.29	\$36.36	\$864.14
	7 Unrealized Gain (Loss)	(\$100.34)	(\$416.55)	(\$3.39)	(\$1,127.76)	(\$612.91)	(\$73.70)	\$0.00	(\$306.13)	(\$126.28)	(\$2,767.06)
	8 Net Investment Income	(\$26.24)	(\$108.94)	(\$0.89)	(\$294.94)	(\$160.29)	(\$19.27)	\$0.00	(\$80.06)	(\$33.02)	(\$723.65)
	9 Interest Accrued - Net Change	\$34.57	\$143.57	(\$15.01)	\$385.44	\$224.73	\$25.37	\$0.00	\$105.48	\$46.46	\$950.61
	Ending Cash & Investment Balance	\$82,502.86	\$342,497.25	\$2,805.57	\$927,273.05	\$503,930.07	\$60,597.02	(\$79.82)	\$251,704.52	\$103,825.96	\$2,275,056.48
	Ending Interest Accrual Balance	\$309.65	\$1,285.11	\$136.78	\$3,504.76	\$1,785.64	\$227.61	(\$0.00)	\$944.70	\$366.64	\$8,560.88

		Prop	Liab	Auto	WC	Ded	Cont	EJIF	MEL	Admin	Total
Closed	Opening 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
	Opening 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
	1 Interest Accrued and/or Interest Cost	\$0.37	\$0.05	\$0.03	\$0.35	\$0.16	\$0.02	\$0.00	\$0.05	\$4,003.56	\$4,004.59
	2 Interest Accrued - discounted Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	3 (Amortization and/or Interest Cost)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	4 Accretion	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	5 Interest Paid - Cash Instr.s	\$0.05	\$0.01	\$0.00	\$0.04	\$0.02	\$0.00	\$0.00	\$0.01	\$504.43	\$504.56
	6 Interest Paid - Term Instr.s	\$0.11	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$1,896.65	\$1,896.75
	7 Unrealized Gain (Loss)	(\$0.57)	(\$0.07)	(\$0.05)	(\$0.54)	(\$0.24)	(\$0.02)	(\$0.00)	(\$0.08)	(\$6,104.45)	(\$6,106.02)
	8 Net Investment Income	(\$0.15)	(\$0.02)	(\$0.01)	(\$0.14)	(\$0.06)	(\$0.01)	\$0.00	(\$0.02)	(\$1,596.46)	(\$1,596.87)
	9 Interest Accrued - Net Change	\$0.27	\$0.05	\$0.03	\$0.35	\$0.16	\$0.02	\$0.00	\$0.05	\$2,106.91	\$2,107.83
	Ending Cash & Investment Balance	\$506.44	\$60.56	\$38.68	\$442.01	\$199.65	\$19.91	\$0.63	\$63.59	\$4,605,406.07	\$4,606,737.54
	Ending Interest Accrual Balance	\$1.19	(\$0.66)	(\$0.42)	(\$2.64)	(\$2.19)	(\$0.22)	(\$0.01)	(\$0.70)	\$18,810.16	\$18,804.52



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

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

As of October 31, 2017

Statement of Account

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

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

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

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

1430051 02 T 4611 000145969 0001N

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

Important Information

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

As of October 31, 2017

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

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 October 31, 2017

Page 1 of 6

PORTFOLIO	INVESTMENT CATEGORY	MARKET VALUE (M/V) As of 9/30/2017	% OF M/V	MARKET VALUE (M/V) As of 10/31/2017	% OF M/V
PRINCIPAL PORTFOLIO(S)					
	U.S. TREASURY OBLIGATIONS				
	U.S. TREASURY BONDS AND NOTES	\$5,958,526.56	40.16	\$5,949,631.48	40.16
	TOTAL U.S. TREASURY OBLIGATIONS	5,958,526.56	40.16	5,949,631.48	40.16
	U.S. GOVERNMENT AGENCIES				
	GOVERNMENT AGENCY BONDS/NOTES	8,879,170.00	59.84	8,864,280.00	59.84
	TOTAL U.S. GOVERNMENT AGENCIES	8,879,170.00	59.84	8,864,280.00	59.84
TOTAL PRINCIPAL PORTFOLIO(S)		14,837,696.56	100.00	14,813,911.48	100.00
	TOTAL ACCRUED INCOME	60,417.15		69,155.17	
	TOTAL MARKET VALUE WITH ACCRUED INCOME	14,898,113.71		14,883,066.65	

Summary of Activity

Account Number **120882-000**

October 1, 2017 through October 31, 2017

Page 2 of 6

	CASH	CASH MANAGEMENT
PRINCIPAL		
OPENING BALANCES:	0.00	0.00
RECEIPTS		
Transfers/Additions	1,857.50	0.00
Interest	6,861.25	0.00
TOTAL RECEIPTS	8,718.75	0.00
DISBURSEMENTS		
Wilmington Trust Fees	(1,857.50)	0.00
Other Disbursements	(6,861.25)	0.00
TOTAL DISBURSEMENTS	(8,718.75)	0.00
CASH MANAGEMENT ACTIVITY		
Cash Management Purchases	0.00	0.00
Cash Management Sales	0.00	0.00
NET CASH MANAGEMENT	0.00	0.00
CLOSING BALANCES:	0.00	0.00

Investment Detail

Account Number **120882-000**
As of October 31, 2017

Page 3 of 6

	<u>QUANTITY</u> <u>DESCRIPTION</u>	<u>MARKET VALUE (M/V)</u> <u>MARKET UNIT PRICE</u>	<u>%M/V</u>	<u>FEDERAL TAX COST</u> <u>AVERAGE UNIT COST</u>	<u>UNREALIZED</u> <u>GAIN/(LOSS)</u>	<u>ACCRUED</u> <u>INCOME</u>	<u>ESTIMATED</u> <u>ANNUAL INCOME</u>	<u>YIELD (%)</u> <u>YTM (%)</u>
PRINCIPAL PORTFOLIO(S)								
U.S. TREASURY OBLIGATIONS								
2018	1,000,000.0000	\$998,130.00	6.74	\$999,179.69	(\$1,049.69)	\$4,207.65	\$10,000.00	1.00
	UNITED STATES TREASURY NOTES	99.8130		99.92				1.32
	DTD 05/31/2013 1.000% 05/31/2018							
	CUSIP 912828VE7 RATING AAA							
2018	1,000,000.0000	994,650.00	6.71	997,812.50	(3,162.50)	4,207.65	10,000.00	1.01
	UNITED STATES TREASURY NOTES	99.4650		99.78				1.50
	DTD 11/30/2016 1.000% 11/30/2018							
	CUSIP 912828U40 RATING AAA							
2019	1,000,000.0000	987,540.00	6.67	992,304.69	(4,764.69)	4,207.65	10,000.00	1.01
	UNITED STATES TREASURY NOTES	98.7540		99.23				1.61
	DTD 11/30/2012 1.000% 11/30/2019							
	CUSIP 912828UB4 RATING AAA							
2019	1,000,000.0000	989,840.00	6.68	993,164.07	(3,324.07)	4,042.12	8,750.00	0.88
	UNITED STATES TREASURY NOTES	98.9840		99.32				1.54
	DTD 05/15/2016 0.875% 05/15/2019							
	CUSIP 912828R44 RATING AAA							
2020	1,000,000.0000	992,190.00	6.70	998,359.37	(6,169.37)	5,785.52	13,750.00	1.39
	UNITED STATES TREASURY NOTES	99.2190		99.84				1.68
	DTD 05/31/2013 1.375% 05/31/2020							
	CUSIP 912828VF4 RATING AAA							
2020	998,000.0000	987,281.48	6.66	991,255.70	(3,974.22)	37.91	13,722.50	1.39
	UNITED STATES TREASURY NOTES	98.9260		99.32				1.74
	DTD 10/31/2015 1.375% 10/31/2020							
	CUSIP 912828L99 RATING AAA							
TOTAL U.S. TREASURY OBLIGATIONS		5,949,631.48	40.16	5,972,076.02	(22,444.54)	22,488.50	66,222.50	1.11

continued

Investment Detail

Account Number **120882-000**
As of October 31, 2017

Page 4 of 6

<u>QUANTITY</u> <u>DESCRIPTION</u>		<u>MARKET VALUE (M/V)</u> <u>MARKET UNIT PRICE</u>	<u>%M/V</u>	<u>FEDERAL TAX COST</u> <u>AVERAGE UNIT COST</u>	<u>UNREALIZED</u> <u>GAIN/(LOSS)</u>	<u>ACCRUED</u> <u>INCOME</u>	<u>ESTIMATED</u> <u>ANNUAL INCOME</u>	<u>YIELD (%)</u> <u>YTM (%)</u>
PRINCIPAL PORTFOLIO(S)								
U.S. GOVERNMENT AGENCIES								
2019	8,000,000.0000	\$7,873,120.00	53.15	\$8,000,000.00	(\$126,880.00)	\$41,400.00	\$108,000.00	1.37
	FEDERAL HOME LOAN BANK	98.4140		100.00				2.12
	DTD 06/13/2016 1.350% 12/13/2019							
	CALLABLE							
	CUSIP 3130A8FB4 RATING AAA							
2019	1,000,000.0000	991,160.00	6.69	1,000,000.00	(8,840.00)	5,266.67	12,000.00	1.21
	FEDERAL HOME LOAN MORTGAGE CORP	99.1160		100.00				1.78
	MEDIUM TERM NOTE							
	DTD 08/23/2016 1.200% 05/23/2019							
	CALLABLE							
	CUSIP 3134GAAR5 RATING AAA							
TOTAL U.S. GOVERNMENT AGENCIES		8,864,280.00	59.84	9,000,000.00	(135,720.00)	46,666.67	120,000.00	1.35
TOTAL PRINCIPAL PORTFOLIO(S)		14,813,911.48	100.00	14,972,076.02	(158,164.54)	69,155.17	186,222.50	1.26
TOTAL ACCRUED INCOME		69,155.17						
TOTAL MARKET VALUE WITH ACCRUED INCOME		14,883,066.65						

Activity Detail

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

Page 5 of 6

DATE	TYPE	QUANTITY DESCRIPTION	CASH	CASH MANAGEMENT
PRINCIPAL				
OPENING BALANCES:			0.00	0.00
10/11/2017	WILMINGTON TRUST FEE	FEE PAYMENT-DIRECT DEBIT(PRIN) COLLECTED Fee Payment 120882-000.P Arrears Market Value Fee Average Value for the Period 7/1/2017 to 9/30/2017 \$ -1,857.50 14,859,972.24 at 5.00 BPS = \$ 1,857.50 100.00000 % allocation of total fee: 1,857.50	(1,857.50)	
10/12/2017	TRANSFER/ADDITION	CASH RECEIPT ACH TRANSFER FROM CHECKING 9871761863	1,857.50	
10/31/2017	INTEREST	CASH RECEIPT OF INTEREST EARNED ON U.S. TREASURY NOTES 1.375% 10/31/20 AT \$0.006875 /SHARE ON 998000 PAR VALUE DUE 2017-10-31	6,861.25	
	OTHER DISBURSEMENT	CASH DISBURSEMENT MISCELLANEOUS - ACH-CHK PAID TO M&T BANK BURLINGTON COUNTY MUNICIPAL JIF	(6,861.25)	
CLOSING BALANCES:			0.00	0.00



Other Information

120882-000 BURLINGTON COUNTY MUNICIPAL JIF

As of October 31, 2017

Page 6 of 6

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

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

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

Current Fund Year: 2017 Month Ending: October										
	Prop	Liab	Auto	WC	Ded	Cont	EJIF	MEL	Admin	TOTAL
OPEN 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
RECEIPTS										
Assessments	2,851.08	5,220.68	1,368.89	23,922.61	5,896.22	1,198.04	2,903.72	26,173.39	17,399.36	86,933.99
Refunds	2,216.80	0.00	0.00	123.00	0.00	0.00	0.00	0.00	0.00	2,339.80
Invest Pymnts	(223.06)	(972.28)	(266.07)	(4,380.03)	(2,019.06)	(342.96)	1.40	(1,510.57)	(5,245.78)	(14,958.41)
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Invest	(223.06)	(972.28)	(266.07)	(4,380.03)	(2,019.06)	(342.96)	1.40	(1,510.57)	(5,245.78)	(14,958.41)
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	90.00	90.00
TOTAL	4,844.82	4,248.40	1,102.82	19,665.58	3,877.16	855.08	2,905.12	24,662.82	12,243.58	74,405.38
EXPENSES										
Claims Transfers	48,609.09	30,830.76	1,198.00	100,750.94	0.00	0.00	0.00	0.00	0.00	181,388.79
Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	496,570.51	496,570.51
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	48,609.09	30,830.76	1,198.00	100,750.94	0.00	0.00	0.00	0.00	496,570.51	677,959.30
END BALANCE	241,005.88	1,312,453.42	364,637.41	5,655,712.80	2,621,773.65	448,865.44	(20,656.12)	1,737,616.11	6,440,195.92	18,801,604.51

Report Month: October		Balance Differences	
Opening Balances:	Opening Balances are equal		\$0.00
Imprest Transfers:	Imprest Totals are equal		\$0.00
Investment Balances:	Investment Payment Balances are NOT equal		(\$0.01)
	Investment Adjustment Balances are equal		\$0.00
Ending Balances:	Ending Balances are equal		\$0.00
Accrual Balances:	Accrual Balances are equal		\$0.00
Claims Transaction Status:			
Allocation variance 1:	Daily xactions add to monthly totals		0.00
Allocation variance 2:	Variance between monthly total and allocation total		(40.00)
Allocation variance 3:	Treasurer/TPA net payments NO	Max/Min	1,830,615.67 / (0.00)
Pre-existing variance:	Prior period unreconciled varianc	Max/Min	1,830,655.67 / (0.00)

SUMMARY OF CASH TRANSACTIONS										
FUND YEAR		2017								
Month Ending:		October								
	Prop	Liab	Auto	WC	Ded	Cont	EJIF	MEL	Admin	TOTAL
OPEN 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
RECEIPTS										
Assessments	2,851.08	5,220.68	1,368.89	23,922.61	5,896.22	1,198.04	2,903.72	26,173.39	17,399.36	86,933.99
Refunds	2,176.80	0.00	0.00	0.00						2,176.80
Invest Pymnts	(82.91)	0.00	(91.04)	(1,484.59)	(423.82)	(85.96)	0.00	(932.57)	(955.30)	(4,056.19)
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Invest	(82.91)	0.00	(91.04)	(1,484.59)	(423.82)	(85.96)	0.00	(932.57)	(955.30)	(4,056.19)
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	90.00	90.00
TOTAL	4,944.97	5,220.68	1,277.85	22,438.02	5,472.40	1,112.08	2,903.72	25,240.82	16,534.06	85,144.60
EXPENSES										
Claims Transfers	17,181.59	750.00	1,000.00	43,438.20	0.00	0.00	0.00	0.00	0.00	62,369.79
Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	78,866.53	78,866.53
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	17,181.59	750.00	1,000.00	43,438.20	0.00	0.00	0.00	0.00	78,866.53	141,236.32
END BALANCE	76,987.11	(128,814.39)	105,287.20	1,675,403.12	489,343.93	99,243.18	(20,621.19)	980,984.03	1,019,402.44	4,297,215.43

SUMMARY OF CASH TRANSACTIONS										
FUND YEAR		2016								
Month Ending:		October								
	Prop	Liab	Auto	WC	Ded	Cont	EJIF	MEL	Admin	TOTAL
OPEN 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
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	1.44	(308.91)	(78.38)	(914.90)	(409.14)	(72.85)	1.40	(181.43)	(130.65)	(2,093.42)
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Invest	1.44	(308.91)	(78.38)	(914.90)	(409.14)	(72.85)	1.40	(181.43)	(130.65)	(2,093.42)
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	1.44	(308.91)	(78.38)	(864.90)	(409.14)	(72.85)	1.40	(181.43)	(130.65)	(2,043.42)
EXPENSES										
Claims Transfers	31,427.50	0.00	0.00	8,453.59	0.00	0.00	0.00	0.00	0.00	39,881.09
Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3,915.48	3,915.48
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	31,427.50	0.00	0.00	8,453.59	0.00	0.00	0.00	0.00	3,915.48	43,796.57
END BALANCE	(40,353.79)	486,796.61	106,595.09	1,264,259.57	554,749.74	99,690.73	43.34	218,631.14	200,050.80	2,890,463.23

SUMMARY OF CASH TRANSACTIONS										
FUND YEAR	2015									
Month Ending:	October									
	Prop	Liab	Auto	WC	Ded	Cont	EJIF	MEL	Admin	TOTAL
OPEN 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
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	73.00						73.00
Invest Pymnts	(29.30)	(342.64)	(64.74)	(440.22)	(374.17)	(73.58)	0.00	(84.36)	(146.24)	(1,555.25)
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Invest	(29.30)	(342.64)	(64.74)	(440.22)	(374.17)	(73.58)	0.00	(84.36)	(146.24)	(1,555.25)
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	(29.30)	(342.64)	(64.74)	(367.22)	(374.17)	(73.58)	0.00	(84.36)	(146.24)	(1,482.25)
EXPENSES										
Claims Transfers	0.00	11,475.25	0.00	44,314.95	0.00	0.00	0.00	0.00	0.00	55,790.20
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	11,475.25	0.00	44,314.95	0.00	0.00	0.00	0.00	0.00	55,790.20
END BALANCE	52,104.88	455,664.27	87,832.63	623,375.12	495,003.03	99,872.32	0.77	114,490.75	198,339.39	2,126,683.16

SUMMARY OF CASH TRANSACTIONS										
FUND YEAR	2014									
Month Ending:	October									
	Prop	Liab	Auto	WC	Ded	Cont	EJIF	MEL	Admin	TOTAL
OPEN 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
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	(51.05)	(68.15)	(45.99)	(859.45)	(426.69)	(65.90)	0.00	(126.60)	(163.94)	(1,807.77)
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Invest	(51.05)	(68.15)	(45.99)	(859.45)	(426.69)	(65.90)	0.00	(126.60)	(163.94)	(1,807.77)
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	(51.05)	(68.15)	(45.99)	(859.45)	(426.69)	(65.90)	0.00	(126.60)	(163.94)	(1,807.77)
EXPENSES										
Claims Transfers	0.00	18,605.51	198.00	4,544.20	0.00	0.00	0.00	0.00	0.00	23,347.71
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	18,605.51	198.00	4,544.20	0.00	0.00	0.00	0.00	0.00	23,347.71
END BALANCE	69,258.38	156,249.12	62,078.24	1,164,959.93	578,547.23	89,442.28	0.15	171,742.08	222,245.31	2,514,522.72

SUMMARY OF CASH TRANSACTIONS										
FUND YEAR	2013									
Month Ending:	October									
	Prop	Liab	Auto	WC	Ded	Cont	EJIF	MEL	Admin	TOTAL
OPEN 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
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	(60.82)	(252.51)	14.12	(680.38)	(385.02)	(44.65)	0.00	(185.54)	(79.49)	(1,674.29)
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Invest	(60.82)	(252.51)	14.12	(680.38)	(385.02)	(44.65)	0.00	(185.54)	(79.49)	(1,674.29)
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	(60.82)	(252.51)	14.12	(680.38)	(385.02)	(44.65)	0.00	(185.54)	(79.49)	(1,674.29)
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	82,502.86	342,497.25	2,805.57	927,273.05	503,930.07	60,597.02	(79.82)	251,704.52	103,825.96	2,275,056.48

SUMMARY OF CASH TRANSACTIONS										
FUND YEAR	Closed									
Month Ending:	October									
	Prop	Liab	Auto	WC	Ded	Cont	EJIF	MEL	Admin	TOTAL
OPEN 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
RECEIPTS										
Assessments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Refunds	40.00	0.00	0.00	0.00						40.00
Invest Pymnts	(0.42)	(0.07)	(0.04)	(0.49)	(0.22)	(0.02)	0.00	(0.07)	(3,703.37)	(3,704.70)
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Invest	(0.42)	(0.07)	(0.04)	(0.49)	(0.22)	(0.02)	0.00	(0.07)	(3,703.37)	(3,704.70)
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	39.58	(0.07)	(0.04)	(0.49)	(0.22)	(0.02)	0.00	(0.07)	(3,703.37)	(3,664.70)
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	413,788.50	413,788.50
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	413,788.50	413,788.50
END BALANCE	506.44	60.56	38.68	442.01	199.65	19.91	0.63	63.59	4,605,406.07	4,606,737.54

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

Month
Current Fund Year

October
2017

Policy Year	Coverage	1.	2.	3.	4.	5.	6.	7.	8.
		Calc. Net Paid Thru Last Month	Monthly Net Paid October	Monthly Recoveries October	Calc. Net Paid Thru October	TPA Net Paid Thru October	Variance To Be Reconciled	Delinquent Unreconciled Variance From	Change This Month
2017	Prop	144,604.91	17,181.59	2,176.80	159,609.70	159,609.70	0.00	0.00	0.00
	Liab	10,637.38	750.00	0.00	11,387.38	11,387.38	0.00	0.00	0.00
	Auto	7,269.26	1,000.00	0.00	8,269.26	8,269.26	0.00	0.00	0.00
	WC	265,607.93	43,438.20	0.00	309,046.13	309,046.13	0.00	0.00	0.00
	Total	428,119.48	62,369.79	2,176.80	488,312.47	488,312.47	0.00	0.00	0.00
2016	Prop	283,776.28	31,427.50	0.00	315,203.78	315,203.78	0.00	0.00	0.00
	Liab	27,766.67	0.00	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	951,120.98	8,453.59	50.00	959,524.57	959,524.57	0.00	0.00	0.00
	Total	1,275,732.15	39,881.09	50.00	1,315,563.24	1,315,563.24	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	52,180.39	11,475.25	0.00	63,655.64	63,655.64	(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	1,680,072.58	44,314.95	73.00	1,724,314.53	1,724,314.53	0.00	0.00	0.00
	Total	2,069,534.10	55,790.20	73.00	2,125,251.30	2,125,251.30	(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	388,826.18	18,605.51	0.00	407,431.69	407,431.69	0.00	0.00	0.00
	Auto	72,733.04	198.00	0.00	72,931.04	72,931.04	0.00	0.00	0.00
	WC	1,259,942.62	4,544.20	0.00	1,264,486.82	1,264,486.82	(0.00)	(0.00)	0.00
	Total	1,937,463.94	23,347.71	0.00	1,960,811.65	1,960,811.65	(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		7,968,892.04	181,388.79	2,299.80	8,147,981.03	8,147,981.03	(0.00)	(0.00)	0.00



BURLINGTON COUNTY J.I.F.

Check Register Report

Bank Account : ALL

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

Instance Type: All

Coverage : All ,Claimant Type: All

Check Number	Check Date		Claimant (Case) Type	Payee Name	QL File / Claim Number	Loss Date	Payment Amount	Policy Year	Exp./Legal
10891	10/2/2017		INDEMNITY	STATE SHORTHAND REPORTING SERV	Z04291/001215877	11/15/2014	\$90.00	2014/2014	Expense
10892	10/2/2017		INDEMNITY	DIRK E. SKINNER, M.D.	Z20598/001232500	6/24/2015	\$1,700.00	2015/2015	Loss
10893	10/2/2017			QUAL-LYNX			\$467.50		
			MEDICAL ONLY		-- /2018111390	8/30/2017	\$4.25	2017/2017	Expense
			MEDICAL ONLY		-- /2018111056	8/25/2017	\$4.25	2017/2017	Expense
			MEDICAL ONLY		-- /2018110752	8/23/2017	\$4.25	2017/2017	Expense
			MEDICAL ONLY		-- /2018109895	8/12/2017	\$4.25	2017/2017	Expense
			INDEMNITY		-- /2018109612	8/9/2017	\$4.25	2017/2017	Expense
			MEDICAL ONLY		-- /2018109564	8/8/2017	\$4.25	2017/2017	Expense
			INDEMNITY		-- /2018109886	8/8/2017	\$4.25	2017/2017	Expense
			MEDICAL ONLY		-- /2018109551	8/1/2017	\$4.25	2017/2017	Expense
			MEDICAL ONLY		-- /2018108731	7/31/2017	\$4.25	2017/2017	Expense
			MEDICAL ONLY		-- /2018108786	7/29/2017	\$4.25	2017/2017	Expense
			INDEMNITY		-- /2018108894	7/27/2017	\$4.25	2017/2017	Expense
			MEDICAL ONLY		-- /2018107746	7/15/2017	\$4.25	2017/2017	Expense
			MEDICAL ONLY		-- /2018107322	7/11/2017	\$4.25	2017/2017	Expense
			MEDICAL ONLY		-- /2018108401	7/10/2017	\$4.25	2017/2017	Expense
			MEDICAL ONLY		-- /2018107338	7/10/2017	\$4.25	2017/2017	Expense
			INDEMNITY		-- /2018106877	7/4/2017	\$4.25	2017/2017	Expense
			MEDICAL ONLY		-- /2018106760	6/30/2017	\$4.25	2017/2017	Expense
			INDEMNITY		-- /2017106585	6/28/2017	\$4.25	2017/2017	Expense
			MEDICAL ONLY		-- /2017106462	6/27/2017	\$4.25	2017/2017	Expense
			MEDICAL ONLY		-- /2017106215	6/26/2017	\$4.25	2017/2017	Expense
			MEDICAL ONLY		-- /2017106210	6/21/2017	\$4.25	2017/2017	Expense
			INDEMNITY		-- /2017106038	6/21/2017	\$4.25	2017/2017	Expense
			MEDICAL ONLY		-- /2017106028	6/21/2017	\$4.25	2017/2017	Expense
			MEDICAL ONLY		-- /2017106058	6/21/2017	\$4.25	2017/2017	Expense



BURLINGTON COUNTY J.I.F.

Check Register Report

Bank Account : ALL

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

Instance Type: All

Coverage : All ,Claimant Type: All

Check Number	Check Date		Claimant (Case) Type	Payee Name	QL File / Claim Number	Loss Date	Payment Amount	Policy Year	Exp./Legal
			MEDICAL ONLY		-- /2017105616	6/16/2017	\$4.25	2017/2017	Expense
			MEDICAL ONLY		-- /2017105298	6/14/2017	\$4.25	2017/2017	Expense
			MEDICAL ONLY		-- /2017105141	6/13/2017	\$4.25	2017/2017	Expense
			MEDICAL ONLY		-- /2017104876	6/9/2017	\$4.25	2017/2017	Expense
			MEDICAL ONLY		-- /2017104889	6/9/2017	\$4.25	2017/2017	Expense
			MEDICAL ONLY		-- /2017104815	6/8/2017	\$4.25	2017/2017	Expense
			MEDICAL ONLY		-- /2017106429	6/7/2017	\$4.25	2017/2017	Expense
			MEDICAL ONLY		-- /2017104360	6/2/2017	\$4.25	2017/2017	Expense
			MEDICAL ONLY		-- /2017104474	6/2/2017	\$4.25	2017/2017	Expense
			MEDICAL ONLY		-- /2017104131	6/1/2017	\$4.25	2017/2017	Expense
			MEDICAL ONLY		-- /2017104167	6/1/2017	\$4.25	2017/2017	Expense
			MEDICAL ONLY		-- /2017104004	5/30/2017	\$4.25	2017/2017	Expense
			MEDICAL ONLY		-- /2017103974	5/29/2017	\$4.25	2017/2017	Expense
			MEDICAL ONLY		-- /2017104233	5/27/2017	\$4.25	2017/2017	Expense
			MEDICAL ONLY		-- /2017106069	5/23/2017	\$4.25	2017/2017	Expense
			MEDICAL ONLY		-- /2017103515	5/20/2017	\$4.25	2017/2017	Expense
			MEDICAL ONLY		-- /2017102452	5/12/2017	\$4.25	2017/2017	Expense
			MEDICAL ONLY		-- /2017102323	5/10/2017	\$4.25	2017/2017	Expense
			MEDICAL ONLY		-- /2017101895	5/8/2017	\$4.25	2017/2017	Expense
			MEDICAL ONLY		-- /2017101926	5/7/2017	\$4.25	2017/2017	Expense
			MEDICAL ONLY		-- /2017101955	5/5/2017	\$4.25	2017/2017	Expense
			MEDICAL ONLY		-- /2017101434	5/2/2017	\$4.25	2017/2017	Expense
			MEDICAL ONLY		-- /2017101551	5/1/2017	\$4.25	2017/2017	Expense
			MEDICAL ONLY		-- /2017100999	4/26/2017	\$4.25	2017/2017	Expense
			MEDICAL ONLY		-- /2017100805	4/25/2017	\$4.25	2017/2017	Expense
			MEDICAL ONLY		-- /2017100921	4/25/2017	\$4.25	2017/2017	Expense



BURLINGTON COUNTY J.I.F.

Check Register Report

Bank Account : ALL

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

Instance Type: All

Coverage : All ,Claimant Type: All

Check Number	Check Date		Claimant (Case) Type	Payee Name	QL File / Claim Number	Loss Date	Payment Amount	Policy Year	Exp./Legal
			MEDICAL ONLY		MLT-2017100664/ 2017100835	4/22/2017	\$4.25	2017/2017	Expense
			MEDICAL ONLY		MLT-2017100664/ 2017100666	4/22/2017	\$4.25	2017/2017	Expense
			INDEMNITY		- - /2017100711	4/22/2017	\$4.25	2017/2017	Expense
			MEDICAL ONLY		MLT-2017100664/ 2017100664	4/22/2017	\$4.25	2017/2017	Expense
			MEDICAL ONLY		MLT-2017100510/ 2017100510	4/19/2017	\$4.25	2017/2017	Expense
			MEDICAL ONLY		MLT-2017100510/ 2017100511	4/19/2017	\$4.25	2017/2017	Expense
			MEDICAL ONLY		- - /2017100374	4/18/2017	\$4.25	2017/2017	Expense
			MEDICAL ONLY		- - /2017099895	4/12/2017	\$4.25	2017/2017	Expense
			INDEMNITY		- - /2017099773	4/10/2017	\$4.25	2017/2017	Expense
			INDEMNITY		- - /2017099403	4/6/2017	\$4.25	2017/2017	Expense
			MEDICAL ONLY		- - /2017099258	4/4/2017	\$4.25	2017/2017	Expense
			MEDICAL ONLY		- - /2017099009	3/31/2017	\$4.25	2017/2017	Expense
			MEDICAL ONLY		- - /2017098774	3/30/2017	\$4.25	2017/2017	Expense
			MEDICAL ONLY		- - /2017098554	3/27/2017	\$4.25	2017/2017	Expense
			MEDICAL ONLY		- - /2017098439	3/26/2017	\$4.25	2017/2017	Expense
			MEDICAL ONLY		- - /2017097630	3/20/2017	\$4.25	2017/2017	Expense
			MEDICAL ONLY		- - /2017097649	3/17/2017	\$4.25	2017/2017	Expense
			MEDICAL ONLY		- - /2017097562	3/15/2017	\$4.25	2017/2017	Expense
			MEDICAL ONLY		- - /2017097487	3/14/2017	\$4.25	2017/2017	Expense
			INDEMNITY		- - /2017096601	3/2/2017	\$4.25	2017/2017	Expense
			MEDICAL ONLY		- - /2017096283	3/2/2017	\$4.25	2017/2017	Expense
			MEDICAL ONLY		- - /2017095893	2/27/2017	\$4.25	2017/2017	Expense
			INDEMNITY		- - /2017094723	2/13/2017	\$4.25	2017/2017	Expense



BURLINGTON COUNTY J.I.F.

Check Register Report

Bank Account : ALL

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

Instance Type: All

Coverage : All ,Claimant Type: All

Check Number	Check Date		Claimant (Case) Type	Payee Name	QL File / Claim Number	Loss Date	Payment Amount	Policy Year	Exp./Legal
			MEDICAL ONLY		-- /2017094473	2/10/2017	\$4.25	2017/2017	Expense
			MEDICAL ONLY		-- /2017094450	2/9/2017	\$4.25	2017/2017	Expense
			INDEMNITY		-- /2017094258	2/7/2017	\$4.25	2017/2017	Expense
			MEDICAL ONLY		-- /2017094102	2/6/2017	\$4.25	2017/2017	Expense
			MEDICAL ONLY		-- /2017094269	2/6/2017	\$4.25	2017/2017	Expense
			INDEMNITY		-- /2017093868	2/1/2017	\$4.25	2017/2017	Expense
			MEDICAL ONLY		-- /2017093602	1/31/2017	\$4.25	2017/2017	Expense
			MEDICAL ONLY		-- /2017092846	1/23/2017	\$4.25	2017/2017	Expense
			MEDICAL ONLY		-- /2017092875	1/23/2017	\$4.25	2017/2017	Expense
			MEDICAL ONLY		-- /2017098392	1/16/2017	\$4.25	2017/2017	Expense
			INDEMNITY		-- /2017092093	1/12/2017	\$4.25	2017/2017	Expense
			INDEMNITY		-- /2017090591	12/21/2016	\$4.25	2016/2016	Expense
			MEDICAL ONLY		-- /2017090323	12/19/2016	\$4.25	2016/2016	Expense
			MEDICAL ONLY		MLT-2017091194/ 2017091194	12/16/2016	\$4.25	2016/2016	Expense
			MEDICAL ONLY		MLT-2017091194/ 2017091202	12/16/2016	\$4.25	2016/2016	Expense
			MEDICAL ONLY		-- /2017097693	12/16/2016	\$4.25	2016/2016	Expense
			MEDICAL ONLY		MLT-2017091194/ 2017091226	12/16/2016	\$4.25	2016/2016	Expense
			MEDICAL ONLY		-- /2017093496	12/16/2016	\$4.25	2016/2016	Expense
			MEDICAL ONLY		-- /2017089797	12/13/2016	\$4.25	2016/2016	Expense
			MEDICAL ONLY		-- /2017089227	12/3/2016	\$4.25	2016/2016	Expense
			MEDICAL ONLY		-- /2017088707	11/24/2016	\$4.25	2016/2016	Expense
			MEDICAL ONLY		Z50221/001264772	11/23/2016	\$4.25	2016/2016	Expense
			MEDICAL ONLY		-- /2017088719	11/23/2016	\$4.25	2016/2016	Expense
			MEDICAL ONLY		Z50193/001264744	11/21/2016	\$4.25	2016/2016	Expense



BURLINGTON COUNTY J.I.F.

Check Register Report

Bank Account : ALL

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

Instance Type: All

Coverage : All ,Claimant Type: All

Check Number	Check Date	Claimant (Case) Type	Payee Name	QL File / Claim Number	Loss Date	Payment Amount	Policy Year	Exp./Legal
		MEDICAL ONLY		Z49628/001264176	11/8/2016	\$4.25	2016/2016	Expense
		MEDICAL ONLY		Z49853/001264401	11/7/2016	\$4.25	2016/2016	Expense
		MEDICAL ONLY		Z49529/001264074	11/6/2016	\$4.25	2016/2016	Expense
		MEDICAL ONLY		Z49455/001263999	11/3/2016	\$4.25	2016/2016	Expense
		MEDICAL ONLY		Z49178/001263720	10/31/2016	\$4.25	2016/2016	Expense
		MEDICAL ONLY		Z49269/001263813	10/28/2016	\$4.25	2016/2016	Expense
		MEDICAL ONLY		Z49062/001263604	10/27/2016	\$4.25	2016/2016	Expense
		MEDICAL ONLY		Z48876/001263404	10/22/2016	\$4.25	2016/2016	Expense
		MEDICAL ONLY		Z48878/001263406	10/21/2016	\$4.25	2016/2016	Expense
		INDEMNITY		Z48877/001263405	10/20/2016	\$4.25	2016/2016	Expense
		MEDICAL ONLY		Z49110/001263652	10/18/2016	\$4.25	2016/2016	Expense
		INDEMNITY		-- /2017096774	9/8/2016	\$4.25	2016/2016	Expense
		MEDICAL ONLY		-- /2017089123	10/15/2015	\$4.25	2015/2015	Expense
10894	10/2/2017	INDEMNITY	LITIGATION SOLUTIONS, LLC	-- /2017099773	4/10/2017	\$892.48	2017/2017	Expense
10895	10/2/2017	MEDICAL ONLY	THE DEWEESE LAW FIRM	Z47149/001260210	10/15/2016	\$150.00	2016/2016	Expense
10896	10/2/2017	MEDICAL ONLY	STONERIVER PHARMACY SOLUTIONS	-- /2018107338	7/10/2017	\$33.53	2017/2017	Loss
10897	10/2/2017	INDEMNITY	PIETRAS, SARACINO, SMITH, & MEEK	Z09256/001220952	1/27/2015	\$1,242.00	2015/2015	Legal
10898	10/2/2017	INDEMNITY	MOUNT LAUREL TOWNSHIP	-- /2018109886	8/8/2017	\$1,801.71	2017/2017	Loss
10899	10/2/2017	INDEMNITY	PALMYRA BOROUGH	-- /2018109612	8/9/2017	\$640.00	2017/2017	Loss
10900	10/2/2017	INDEMNITY	NEW JERSEY IME ASSOCIATES, LLC	Z40242/001252526	6/14/2016	\$700.00	2016/2016	Expense
10901	10/2/2017	INDEMNITY	PETER DELAGARZA	Z33679/001245810	2/1/2016	\$999.00	2016/2016	Loss
10902	10/2/2017	1ST PARTY COLL PD	NORTH HANOVER TOWNSHIP	-- /2018113745	9/25/2017	\$1,308.00	2017/2017	Loss
10903	10/2/2017	INDEMNITY	COASTAL SPINE, PC.	-- /2018108894	7/27/2017	\$83.27	2017/2017	Loss
10904	10/2/2017	INDEMNITY	STRIVE PHYSICAL THERAPY AND SPORTS REHABILITATION LLC	-- /2017100711	4/22/2017	\$252.00	2017/2017	Loss
10905	10/2/2017	MEDICAL ONLY	VIRTUA MEMORIAL HOSPITAL BURLINGTON COUNTY INC	-- /2018108786	7/29/2017	\$1,551.00	2017/2017	Loss
10906	10/2/2017		REHAB CONNECTION			\$1,158.00		
		INDEMNITY		-- /2018109886	8/8/2017	\$440.00	2017/2017	Loss
		MEDICAL ONLY		-- /2018107338	7/10/2017	\$348.00	2017/2017	Loss



BURLINGTON COUNTY J.I.F.

Check Register Report

Bank Account : ALL

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

Instance Type: All

Coverage : All ,Claimant Type: All

Check Number	Check Date	Claimant (Case) Type	Payee Name	QL File / Claim Number	Loss Date	Payment Amount	Policy Year	Exp./Legal
		INDEMNITY		Z37789/001250034	4/20/2016	\$370.00	2016/2016	Loss
10907	10/2/2017	MEDICAL ONLY	U.S. HEALTHWORKS MEDICAL GROUP OF NEW JERSEY, P.C.	-- /2018111390	8/30/2017	\$199.00	2017/2017	Loss
10908	10/2/2017	MEDICAL ONLY	EMERGENCY PHYSICIAN, ASSOCIATES OF SOUTH JERSEY, PC	MLT-2017100510/ 2017100511	4/19/2017	\$349.55	2017/2017	Loss
10909	10/2/2017		OUR LADY OF LOURDES MEDICAL CENTER			\$1,901.80		
		MEDICAL ONLY		-- /2018111577	9/3/2017	\$593.09	2017/2017	Loss
		MEDICAL ONLY		-- /2018111434	8/31/2017	\$1,308.71	2017/2017	Loss
10910	10/2/2017	INDEMNITY	PONZIO ORTHOPEDICS,, PC	-- /2017100711	4/22/2017	\$59.80	2017/2017	Loss
10911	10/2/2017	INDEMNITY	REHAB EXCELLENCE CENTER, LLC	-- /2018108894	7/27/2017	\$189.00	2017/2017	Loss
10912	10/2/2017	MEDICAL ONLY	JEFFERSON UNIVERSITY PHYSICIANS	Z49177/001263719	10/30/2016	\$79.63	2016/2016	Loss
10913	10/2/2017		VIRTUA MEDICAL GROUP, PA			\$737.88		
		MEDICAL ONLY		-- /2018111577	9/3/2017	\$166.95	2017/2017	Loss
		MEDICAL ONLY		-- /2017105298	6/14/2017	\$356.87	2017/2017	Loss
		MEDICAL ONLY		-- /2017103974	5/29/2017	\$214.06	2017/2017	Loss
10914	10/9/2017		RALPH G. CATALDO, DO, PA			\$1,200.00		
		INDEMNITY		Z14682/001226444	3/31/2015	\$600.00	2015/2015	Loss
		INDEMNITY		Z12998/001224714	3/10/2015	\$600.00	2015/2015	Loss
10915	10/9/2017	INDEMNITY	GEORGE T. KOTCH, P.C.	Z12998/001224714	3/10/2015	\$2,500.00	2015/2015	Loss
10916	10/9/2017	INDEMNITY	ALTERMAN & ASSOC, LLC	Z14682/001226444	3/31/2015	\$2,150.00	2015/2015	Loss
10917	10/9/2017	1ST PARTY COLL PD	AEJ Services	-- /2018112324	9/8/2017	\$95.00	2017/2017	Expense
10918	10/9/2017	PUB OFF PI	DAVID S. DEWEESE	-- /2018112856	8/30/2017	\$750.00	2017/2017	Legal
10919	10/9/2017		AFFANATO MARUT, LLC			\$1,200.00		
		INDEMNITY		-- /2017094723	2/13/2017	\$298.00	2017/2017	Legal
		INDEMNITY		Z44145/001256470	8/27/2016	\$125.00	2016/2016	Legal
		INDEMNITY		Z43893/001256217	8/22/2016	\$214.50	2016/2016	Legal
		INDEMNITY		Z42687/001255000	7/30/2016	\$325.00	2016/2016	Legal
		INDEMNITY		Z37789/001250034	4/20/2016	\$125.00	2016/2016	Legal
		INDEMNITY		Z11157/001222867	2/19/2015	\$112.50	2015/2015	Legal
10920	10/9/2017		JERSEY SHORE REPORTING, LLC			\$180.00		



BURLINGTON COUNTY J.I.F.

Check Register Report

Bank Account : ALL

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

Instance Type: All

Coverage : All ,Claimant Type: All

Check Number	Check Date	Claimant (Case) Type	Payee Name	QL File / Claim Number	Loss Date	Payment Amount	Policy Year	Exp./Legal
		INDEMNITY		Z14682/001226444	3/31/2015	\$90.00	2015/2015	Expense
		INDEMNITY		Z12998/001224714	3/10/2015	\$90.00	2015/2015	Expense
10921	10/9/2017		PIETRAS, SARACINO, SMITH, & MEEK			\$2,929.96		
		INDEMNITY		Z42992/001255304	8/4/2016	\$460.96	2016/2016	Legal
		INDEMNITY		Z40839/001253132	6/26/2016	\$374.00	2016/2016	Legal
		INDEMNITY		Z14898/001226664	4/1/2015	\$280.50	2015/2015	Legal
		INDEMNITY		Z10793/001222507	2/17/2015	\$831.50	2015/2015	Legal
		INDEMNITY		Z00696/001212273	9/23/2014	\$206.50	2014/2014	Legal
		INDEMNITY		X99053/001210608	8/25/2014	\$290.00	2014/2014	Legal
		INDEMNITY		X94202/001205758	6/23/2014	\$486.50	2014/2014	Legal
10922	10/9/2017	1ST PARTY COLL PD	MOUNT LAUREL TOWNSHIP	-- /2018112324	9/8/2017	\$3,639.78	2017/2017	Loss
10923	10/9/2017	INDEMNITY	EDGEWATER PARK TOWNSHIP	-- /2018108894	7/27/2017	\$1,792.00	2017/2017	Loss
10924	10/9/2017	INDEMNITY	MOUNT LAUREL TOWNSHIP	-- /2017100711	4/22/2017	\$1,792.00	2017/2017	Loss
10925	10/9/2017	INDEMNITY	MOUNT LAUREL TOWNSHIP	-- /2017100711	4/22/2017	\$1,792.00	2017/2017	Loss
10926	10/9/2017	INDEMNITY	MOUNT LAUREL TOWNSHIP	-- /2017100711	4/22/2017	\$1,792.00	2017/2017	Loss
10927	10/9/2017	INDEMNITY	MOUNT LAUREL TOWNSHIP	-- /2017100711	4/22/2017	\$1,408.00	2017/2017	Loss
10928	10/9/2017	INDEMNITY	CAPEHART & SCATCHARD, PA.	X97182/001208748	8/2/2014	\$260.50	2014/2014	Legal
10929	10/9/2017	INDEMNITY	CAPEHART & SCATCHARD, PA.	Z12675/001224387	3/7/2015	\$300.00	2015/2015	Legal
10930	10/9/2017	3RD PARTY PD	DAVID NENNO	-- /2018112436	9/12/2017	\$500.00	2017/2017	Loss
10931	10/9/2017	INDEMNITY	CHRISTOPHE KNIGHT	Z32232/001244342	12/31/2015	\$778.28	2015/2015	Loss
10932	10/9/2017	INDEMNITY	BRIAN BARTLESON	Z14682/001226444	3/31/2015	\$10,773.00	2015/2015	Loss
10933	10/9/2017	INDEMNITY	ROBERT EHRLICH	Z12998/001224714	3/10/2015	\$9,400.00	2015/2015	Loss
10934	10/9/2017	1ST PARTY COLL PD	PEMBERTON BOROUGH	Z49725/001264274	11/10/2016	\$1,000.00	2016/2016	Loss
10935	10/9/2017	INDEMNITY	STRIVE PHYSICAL THERAPY AND SPORTS REHABILITATION LLC	-- /2017100711	4/22/2017	\$252.00	2017/2017	Loss
10936	10/9/2017	INDEMNITY	SPRAINS, STRAINS & FRACTURES	-- /2017094723	2/13/2017	\$791.00	2017/2017	Loss
10937	10/9/2017		VIRTUA WEST JERSEY HEALTH, INC.			\$23,888.99		
		INDEMNITY		-- /2018109612	8/9/2017	\$1,551.00	2017/2017	Loss
		INDEMNITY		Z20598/001232500	6/24/2015	\$22,337.99	2015/2015	Loss
10938	10/9/2017	INDEMNITY	SOUTH JERSEY RADIOLOGY ASSOCIATES PA	Z20598/001232500	6/24/2015	\$225.45	2015/2015	Loss
10939	10/9/2017	INDEMNITY	ONE CALL MEDICAL, INC.	Z27950/001239995	10/13/2015	\$750.00	2015/2015	Loss



BURLINGTON COUNTY J.I.F.

Check Register Report

Bank Account : ALL

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

Instance Type: All

Coverage : All ,Claimant Type: All

Check Number	Check Date	Claimant (Case) Type	Payee Name	QL File / Claim Number	Loss Date	Payment Amount	Policy Year	Exp./Legal
10940	10/9/2017		REHAB CONNECTION			\$418.00		
		INDEMNITY		- - /2018109886	8/8/2017	\$210.00	2017/2017	Loss
		INDEMNITY		Z37789/001250034	4/20/2016	\$208.00	2016/2016	Loss
10941	10/9/2017	INDEMNITY	CARDIOVASCULAR ASSOCIATES OF DELAWARE VALLEY, PA	Z20598/001232500	6/24/2015	\$14.95	2015/2015	Loss
10942	10/9/2017	MEDICAL ONLY	U.S. HEALTHWORKS MEDICAL GROUP OF NEW JERSEY, P.C.	- - /2018108786	7/29/2017	\$387.88	2017/2017	Loss
10943	10/9/2017	INDEMNITY	REHAB EXCELLENCE CENTER, LLC	- - /2018108894	7/27/2017	\$63.00	2017/2017	Loss
10944	10/9/2017	INDEMNITY	KHS AMBULATORY SURGICAL CENTER	- - /2017100711	4/22/2017	\$2,502.50	2017/2017	Loss
10945	10/9/2017		VIRTUA MEDICAL GROUP, PA			\$3,156.38		
		INDEMNITY		- - /2018109612	8/9/2017	\$965.89	2017/2017	Loss
		MEDICAL ONLY		- - /2017105298	6/14/2017	\$1,211.80	2017/2017	Loss
		MEDICAL ONLY		- - /2017103974	5/29/2017	\$978.69	2017/2017	Loss
10946	10/9/2017	MEDICAL ONLY	SOMC MEDICAL GROUP PC	- - /2018111434	8/31/2017	\$91.52	2017/2017	Loss
10947	10/9/2017	INDEMNITY	LOURDES CARDIOLOGY SERVICES, PC	Z20598/001232500	6/24/2015	\$249.27	2015/2015	Loss
10948	10/9/2017	MEDICAL ONLY	ORTHOPEDIC & NEUROSURGICAL SPECIALIST, L L C	- - /2018107338	7/10/2017	\$263.97	2017/2017	Loss
10949	10/9/2017	MEDICAL ONLY	WILLIAM J. BISIGNANO DMD	- - /2018111434	8/31/2017	\$248.00	2017/2017	Loss
10950	10/16/2017	1ST PARTY COLL PD	HOLMAN FORD LINCOLN MERCURY	- - /2018112478	9/12/2017	\$156.14	2017/2017	Loss
10951	10/16/2017		MARSHALL, DENNEHEY, WARNER,			\$15,702.01		
		PERSONAL INJURY		Z17324/001229173	2/3/2015	\$1,550.25	2015/2015	Legal
		BODILY INJURY [Expired]		Z03405/001214987	10/9/2014	\$4,092.00	2014/2014	Legal
		BODILY INJURY [Expired]		X98885/001210439	7/23/2014	\$5,262.73	2014/2014	Legal
		BODILY INJURY [Expired]		X90339/001201736	3/8/2014	\$4,797.03	2014/2014	Legal
10952	10/16/2017	1ST PARTY COLL PD	HOLMAN RETAIL HOLDINGS LLC	- - /2018108537	7/23/2017	\$2,059.63	2017/2017	Loss
10953	10/16/2017	1ST PARTY COLL PD	LEO PETETTI, LLC.	- - /2017105222	6/9/2017	\$130.00	2017/2017	Expense
10954	10/16/2017	INDEMNITY	THE DEWEESE LAW FIRM	Z17891/001229748	5/15/2015	\$335.00	2015/2015	Expense
10955	10/16/2017	INDEMNITY	STONERIVER PHARMACY SOLUTIONS	Z20598/001232500	6/24/2015	\$715.14	2015/2015	Loss
10956	10/16/2017	PERSONAL INJURY	CAPEHART & SCATCHARD, PA.	Z17324/001229173	2/3/2015	\$6,942.00	2015/2015	Legal
10957	10/16/2017	BODILY INJURY [Expired]	CAPEHART & SCATCHARD, PA.	- - /2018109389	7/26/2015	\$2,983.00	2015/2015	Legal
10958	10/16/2017	BODILY INJURY [Expired]	CAPEHART & SCATCHARD, PA.	MLT-X84222/001195460	2/3/2014	\$198.00	2014/2014	Legal
10959	10/16/2017	INDEMNITY	ADMINISTRATIVE CLAIM SERVICES	- - /2018111770	8/29/2017	\$3.00	2017/2017	Expense



BURLINGTON COUNTY J.I.F.

Check Register Report

Bank Account : ALL

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

Instance Type: All

Coverage : All ,Claimant Type: All

Check Number	Check Date		Claimant (Case) Type	Payee Name	QL File / Claim Number	Loss Date	Payment Amount	Policy Year	Exp./Legal
10960	10/16/2017		INDEMNITY	ADMINISTRATIVE CLAIM SERVICES	-- /2018111596	9/5/2017	\$3.00	2017/2017	Expense
10961	10/16/2017		INDEMNITY	ADMINISTRATIVE CLAIM SERVICES	-- /2018109886	8/8/2017	\$3.00	2017/2017	Expense
10962	10/16/2017		INDEMNITY	BORDENTOWN TOWNSHIP	-- /2018111770	8/29/2017	\$1,792.00	2017/2017	Loss
10963	10/16/2017		INDEMNITY	BORDENTOWN TOWNSHIP	-- /2018111770	8/29/2017	\$512.00	2017/2017	Loss
10964	10/16/2017		INDEMNITY	ADMINISTRATIVE CLAIM SERVICES	-- /2018108894	7/27/2017	\$3.00	2017/2017	Expense
10965	10/16/2017		INDEMNITY	DAVID HERNANDEZ	MLT-Z16537/001228378	4/24/2015	\$979.20	2015/2015	Loss
10966	10/16/2017		INDEMNITY	JOHN SNOOK	Z08889/001220582	1/18/2015	\$2,280.00	2015/2015	Loss
10967	10/16/2017		INDEMNITY	DANIEL SCHOEN	Z16103/001227943	4/20/2015	\$1,596.00	2015/2015	Loss
10968	10/16/2017			COASTAL SPINE, PC.			\$333.31		
			INDEMNITY		-- /2018111770	8/29/2017	\$250.04	2017/2017	Loss
			INDEMNITY		-- /2018108894	7/27/2017	\$83.27	2017/2017	Loss
10969	10/16/2017		INDEMNITY	STRIVE PHYSICAL THERAPY AND SPORTS REHABILITATION LLC	-- /2017100711	4/22/2017	\$189.00	2017/2017	Loss
10970	10/16/2017			PREMIER ORTHOPEDIC OF SOUTH JERSEY			\$177.01		
			INDEMNITY		-- /2017094723	2/13/2017	\$69.76	2017/2017	Loss
			INDEMNITY		Z47151/001260212	10/17/2016	\$107.25	2016/2016	Loss
10971	10/16/2017		MEDICAL ONLY	RWJUHH OCCUPATIONAL HEALTH	-- /2017102452	5/12/2017	\$41.00	2017/2017	Loss
10972	10/16/2017		INDEMNITY	KINEMATIC CONSULTANTS, INC.	Z47151/001260212	10/17/2016	\$720.00	2016/2016	Loss
10973	10/16/2017			ONE CALL MEDICAL, INC.			\$860.00		
			INDEMNITY		-- /2018108894	7/27/2017	\$300.00	2017/2017	Loss
			MEDICAL ONLY		-- /2018107338	7/10/2017	\$560.00	2017/2017	Loss
10974	10/16/2017			REHAB CONNECTION			\$348.00		
			INDEMNITY		-- /2018109886	8/8/2017	\$68.00	2017/2017	Loss
			MEDICAL ONLY		-- /2018107338	7/10/2017	\$70.00	2017/2017	Loss
			INDEMNITY		Z37789/001250034	4/20/2016	\$210.00	2016/2016	Loss
10975	10/16/2017		INDEMNITY	U.S. HEALTHWORKS MEDICAL GROUP OF NEW JERSEY, P.C.	-- /2018111596	9/5/2017	\$597.18	2017/2017	Loss
10976	10/16/2017		INDEMNITY	ROTHMAN INSTITUTE OF NEW JERSEY	-- /2017099773	4/10/2017	\$135.47	2017/2017	Loss
10977	10/16/2017		INDEMNITY	DEBORAH HEART AND LUNG CENTER	Z20598/001232500	6/24/2015	\$198.72	2015/2015	Loss
10978	10/16/2017		MEDICAL ONLY	PROFESSIONAL SERVICE FUND	-- /2018109564	8/8/2017	\$10.73	2017/2017	Loss
10979	10/16/2017		MEDICAL ONLY	VIRTUA MEDICAL GROUP, PA	-- /2018109564	8/8/2017	\$95.40	2017/2017	Loss
10980	10/16/2017		INDEMNITY	HAMILTON PHYSICAL THERAPY SVCS, LLC	-- /2018111770	8/29/2017	\$216.00	2017/2017	Loss



BURLINGTON COUNTY J.I.F.

Check Register Report

Bank Account : ALL

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

Instance Type: All

Coverage : All ,Claimant Type: All

Check Number	Check Date	Claimant (Case) Type	Payee Name	QL File / Claim Number	Loss Date	Payment Amount	Policy Year	Exp./Legal
10981	10/16/2017	MEDICAL ONLY	ORTHOPEDIC & NEUROSURGICAL SPECIALIST, L L C	-- /2018107338	7/10/2017	\$104.36	2017/2017	Loss
10982	10/16/2017	INDEMNITY	LENOLA FIRE COMPANYEMERGENCY UNIT, INC.	-- /2018111596	9/5/2017	\$835.80	2017/2017	Loss
10983	10/23/2017	BODILY INJURY [Expired]	DJS ASSOCIATES, INC.	X88228/001199544	3/1/2014	\$3,500.00	2014/2014	Expense
10984	10/23/2017	INDEMNITY	PIETRAS, SARACINO, SMITH, & MEEK	X89608/001200940	4/9/2014	\$2,383.00	2014/2014	Legal
10985	10/23/2017	INDEMNITY	CAPEHART & SCATCHARD, PA.	Z14682/001226444	3/31/2015	\$613.00	2015/2015	Legal
10986	10/23/2017	INDEMNITY	EDGEWATER PARK TOWNSHIP	-- /2018108894	7/27/2017	\$1,792.00	2017/2017	Loss
10987	10/23/2017	BLDG/CONTENT	MEL JIF	Z35028/001247176	1/23/2016	\$30,427.50	2016/2016	Loss
10988	10/23/2017	INDEMNITY	NEW JERSEY IME ASSOCIATES, LLC	Z42328/001254635	7/18/2016	\$700.00	2016/2016	Expense
10989	10/23/2017	INDEMNITY	TROY CHENIER	X96603/001208170	7/24/2014	\$1,101.20	2014/2014	Loss
10990	10/23/2017	INDEMNITY	VICTORIA MARTINEZ	-- /2018114793	10/7/2017	\$128.00	2017/2017	Loss
10991	10/23/2017	INDEMNITY	GIANCARLO BRUZZESE	Z40839/001253132	6/26/2016	\$928.00	2016/2016	Loss
10992	10/23/2017	INDEMNITY	MARK MCGUIGAN	Z20598/001232500	6/24/2015	\$5,985.00	2015/2015	Loss
10993	10/23/2017	INDEMNITY	MANSFIELD TOWNSHIP	-- /2018106877	7/4/2017	\$1,176.63	2017/2017	Loss
10994	10/23/2017	1ST PARTY COLL PD	DELRAN TOWNSHIP	-- /2018110156	8/11/2017	\$1,000.00	2017/2017	Loss
10995	10/23/2017	INDEMNITY	REHAB EXCELLENCE CENTER, LLC	Z42992/001255304	8/4/2016	\$189.00	2016/2016	Loss
10996	10/23/2017	INDEMNITY	VIRTUA MEDICAL GROUP, PA	-- /2018109612	8/9/2017	\$299.84	2017/2017	Loss
10997	10/23/2017		QUALCARE, INC.			\$1,944.00		
		MEDICAL ONLY		-- /2018115176	10/12/2017	\$486.00	2017/2017	Loss
		MEDICAL ONLY		-- /2018115027	10/11/2017	\$486.00	2017/2017	Loss
		INDEMNITY		-- /2018114793	10/7/2017	\$486.00	2017/2017	Loss
		MEDICAL ONLY		-- /2018114615	10/4/2017	\$486.00	2017/2017	Loss
10998	10/30/2017	INDEMNITY	STEPHEN FREIFELD, M.D. FACS PA	X97182/001208748	8/2/2014	\$375.00	2014/2014	Expense
10999	10/30/2017	INDEMNITY	I.C.U. INVESTIGATIONS, INC.	Z44445/001256764	9/1/2016	\$150.00	2016/2016	Expense
11000	10/30/2017	MEDICAL ONLY	Palmyra Ambulance Association	-- /2017106429	6/7/2017	\$93.00	2017/2017	Loss
11001	10/30/2017	BODILY INJURY [Expired]	MARSHALL, DENNEHEY, WARNER,	Z03405/001214987	10/9/2014	\$33.00	2014/2014	Legal
11002	10/30/2017	BODILY INJURY [Expired]	Court Reporting Cost Containment, Inc	X89679/001201011	3/27/2014	\$920.75	2014/2014	Expense
11003	10/30/2017	INDEMNITY	AFFANATO MARUT, LLC	Z40242/001252526	6/14/2016	\$150.00	2016/2016	Legal
11004	10/30/2017	INDEMNITY	ADMINISTRATIVE CLAIM SERVICES	-- /2018109612	8/9/2017	\$3.00	2017/2017	Expense
11005	10/30/2017	INDEMNITY	QUAL-LYNX	-- /2018109612	8/9/2017	\$75.00	2017/2017	Expense
11006	10/30/2017	INDEMNITY	QUAL-LYNX	-- /2018108894	7/27/2017	\$75.00	2017/2017	Expense
11007	10/30/2017	1ST PARTY COLL PD	TOWNSHIP OF CHESTERFIELD	-- /2017105222	6/9/2017	\$8,793.04	2017/2017	Loss
11008	10/30/2017	MEDICAL ONLY	Virtua Health Voorhees	-- /2017106429	6/7/2017	\$289.22	2017/2017	Loss
11009	10/30/2017	MEDICAL ONLY	Virtua Memorial	-- /2017106429	6/7/2017	\$100.00	2017/2017	Loss



BURLINGTON COUNTY J.I.F.

Check Register Report

Bank Account : ALL

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

Instance Type: All

Coverage : All ,Claimant Type: All

Check Number	Check Date	Claimant (Case) Type	Payee Name	QL File / Claim Number	Loss Date	Payment Amount	Policy Year	Exp./Legal
11010	10/30/2017	MEDICAL ONLY	RYAN SEITER	-- /2017100999	4/26/2017	\$145.00	2017/2017	Loss
11011	10/30/2017	3RD PARTY PD	CLIFFORD ALLISON	-- /2017100011	4/10/2017	\$500.00	2017/2017	Loss
11012	10/30/2017	INDEMNITY	PETER DELAGARZA	Z33679/001245810	2/1/2016	\$999.00	2016/2016	Loss
11013	10/30/2017	MEDICAL ONLY	GREGORY COX MD	-- /2018114488	10/5/2017	\$161.74	2017/2017	Loss
11014	10/30/2017	INDEMNITY	STRIVE PHYSICAL THERAPY AND SPORTS REHABILITATION LLC	-- /2017100711	4/22/2017	\$163.00	2017/2017	Loss
11015	10/30/2017	INDEMNITY	SPRAINS, STRAINS & FRACTURES	-- /2017094723	2/13/2017	\$433.61	2017/2017	Loss
11016	10/30/2017	INDEMNITY	VIRTUA MEMORIAL HOSPITAL BURLINGTON COUNTY INC	-- /2018111596	9/5/2017	\$1,551.00	2017/2017	Loss
11017	10/30/2017	MEDICAL ONLY	RWJUHH OCCUPATIONAL HEALTH	-- /2018114488	10/5/2017	\$85.34	2017/2017	Loss
11018	10/30/2017	MEDICAL ONLY	RADIOLOGY ASSOCIATES OF BURLINGTON COUNTY P A	-- /2017100374	4/18/2017	\$20.47	2017/2017	Loss
11019	10/30/2017		REHAB CONNECTION			\$273.00		
		MEDICAL ONLY		-- /2018107338	7/10/2017	\$210.00	2017/2017	Loss
		INDEMNITY		Z37789/001250034	4/20/2016	\$63.00	2016/2016	Loss
11020	10/30/2017		VIRTUA MEDICAL GROUP, PA			\$616.07		
		MEDICAL ONLY		-- /2018115176	10/12/2017	\$141.50	2017/2017	Loss
		MEDICAL ONLY		-- /2018115027	10/11/2017	\$166.95	2017/2017	Loss
		INDEMNITY		-- /2018109612	8/9/2017	\$307.62	2017/2017	Loss
11021	10/30/2017		QUALCARE, INC.			\$1,458.00		
		MEDICAL ONLY		-- /2018116051	10/21/2017	\$486.00	2017/2017	Loss
		MEDICAL ONLY		-- /2018115805	10/19/2017	\$486.00	2017/2017	Loss
		MEDICAL ONLY		-- /2018115445	10/16/2017	\$486.00	2017/2017	Loss
Total for BURLINGTON COUNTY J.I.F.		\$207,005.09		Total for BURLINGTON COUNTY J.I.F.		\$207,005.09		

Number of Checks:	131	First Check Number:	10891
Number of Payments:	355	Last Check Number:	11021
Expense Payments:	\$8,850.73		



BURLINGTON COUNTY J.I.F.

Check Register Report

Bank Account : ALL

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

Instance Type: All

Coverage : All , Claimant Type: All

Legal Payments:	\$35,686.47
Loss Payments:	\$162,467.89

BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND

BILL LIST - NOVEMBER 2017

	Payee	FY 2018	FY 2017	FY 2016	JIF Appropriation	Description
1	Arthur J. Gallagher Risk Management Services, Inc.		28,398.00		Prof Services/Administration	Nov 2017 Fees
2	Arthur J. Gallagher Risk Management Services, Inc.		288.37		Misc/Postage/Copies/Faxes	Oct 2017 postage/copies expenses
3	Arthur J. Gallagher Risk Management Services, Inc.	347.77			Wellness Program	Positive Promotion-Wellness calendars (split); pd PF amex
4	Arthur J. Gallagher Risk Management Services, Inc.	626.19			Safety Incentive Program	IdeaStage.com-safety calendars (split); pd PF amex
5	The DeWeese Law Firm, P.C.		5,417.00		Prof Services/Attorney	Nov 2017 Fees
6	Qual-Lynx		16,414.00		Prof Services/Claims Admin.	Nov 2017 Fees
7	Kris Kristie		360.00		Misc/Recording Secretary	Nov 2017 Fees
8	J. A. Montgomery Risk Control Services		9,841.00		Prof Services/Safety Director	Nov 2017 Fees
9	J. A. Montgomery Risk Control Services		331.02		Misc/Meeting Expense/Dinner Mtg	F&B for 9/27 wellness coor training; 11/18 career survival for first line supervisors
10	Tom Tontarski		894.00		Prof Services/Treasurer	Nov 2017 Fees
11	Conner Strong & Buckelew		633.00		Prof Services/Underwriting Mgr	Nov 2017 Fees
12	Joyce Media		225.00		Misc/JIF Website	Nov 2017 Fees
13	Debby Schiffler		2,421.00		Wellness Program	Nov 2017 Fees
14	ARC Reprographics		442.54		Misc/Printing	Inv#271374 member bks; Inv#271517 report cards
15	Iron Mountain		60.02		Misc/Record Retention Service	#PJH1077 Storage 11/1-11/30; Service 9/27-10/24/17
16	Office Max	64.32			Safety Incentive Program	Envelopes for Calendars; Inv#346391
17	Postmaster	284.00			Misc/Postage/Copies/Faxes	PO Box 489; Annual fee: 11/30/17-11/30/18
18	Bordentown Twp		499.43		Wellness Program	Tote and water bottle
19	Hainesport Twp		500.00		Wellness Program	wellness day
20	Hainesport Twp		995.00		Optional Safety Budget	Safety equipment
21	Medford Twp		2,500.00		Police Defense & Training/EPL	Police accreditation 10/12/17
22	Medford Twp		323.13		Wellness Program	Healthy food and massages
23	Medford Twp		4,645.00		Optional Safety Budget	Safety equipment
24	North Hanover Twp		297.47		Wellness Program	wellness luncheon & water bottles
25	Westampton Twp		1,030.00		Contingency	Anniversary Lunch
26	Shamong Twp		200.00		Police Defense & Training/EPL	review and update manual
27	Shamong Twp		500.00		Wellness Program	water bottles; massages; healthy lunch; snacks
28	Shamong Twp		995.00		Optional Safety Budget	Safety equipment
29	Southampton Twp		320.09		Wellness Program	massages and fair; lunch and learns
30	Southampton Twp		1,310.58		Optional Safety Budget	Safety equipment
31	Springfield Twp		200.00		Police Defense & Training/EPL	offsite cyber storage
32	Tabernacle Twp			199.60	Safety Incentive Program	safety day picnic
33	Tabernacle Twp		112.70		Wellness Program	food for wellness day with medford/lumberton
34	Tabernacle Twp		995.00		Optional Safety Budget	Safety equipment
35	Woodland Twp		500.00		Wellness Program	wellness benefit
36	BCIP		90.00		Accounts Payable	Incorrect deposit of check from qualcare
	TOTAL	\$1,322.28	\$81,738.35	\$199.60		

JIF BILL LIST TOTAL	\$83,260.23
----------------------------	--------------------



***Strategic Planning Committee Meeting Minutes
October 17, 2017 at 2:30 pm
Hainesport Municipal Building
Hainesport, NJ***

A meeting of the Burlington County Municipal Joint Insurance Fund's Strategic Planning Committee was held on October 17, 2017 at 2:30pm in Hainesport, NJ. Those in attendance were:

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

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

I. Minutes of the July 18, 2017 Meeting

Mr. Forlenza noted the minutes from the July 18, 2017 were emailed to the Committee on October 5, 2017, and he will be discussing some of the follow-up items from that meeting at today's meeting.

II. Membership Renewals

Mr. Forlenza noted that all members up for renewal effective January 1, 2018 have renewed their membership with the Fund. He noted that the agreements will be filed with DOBI & DCA.

Membership Renewal Realignment

Mr. Forlenza mentioned that last year Mount Laurel was asked to renew their membership early to better align the amount of annual assessments renewing each year. Unfortunately, Mount Laurel decided not to renew early. As a result, Mr. Forlenza noted that the Fund will ask Florence Township to renew effective January 1, 2018, Medford Township in 2019 and Bordentown Township, Delran Township, North Hanover Township & Riverside Township in 2020, which would level out the assessments. The Committee agreed with the proposed renewal realignment.

Membership Updates

Mr. Forlenza mentioned that Membership updates will be mailed to non-renewing members this week.

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

III. Membership Visitation Program

Mr. Forlenza stated that he has completed all of the renewing visits with the exception of Springfield Township and Woodland Township. He noted that Mr. Keller from Springfield Township indicated that a visit was not required. Furthermore, Mr. Forlenza stated that his office has attempted to schedule a renewal visit several times with Woodland Township. He stated that the Clerk indicated that there are ongoing issues within the town. Several members of the Committee indicated that they were familiar with the local issues impacting Woodland Township. Mr. Forlenza stated that he still intends on scheduling a visit with Woodland Township to address concerns that his office has along with the Committee's concerns. The Committee agreed.

Mr. Forlenza indicated that all Membership Updates will be distributed to the non-renewing members this week.

IV. Membership Growth

Mr. Forlenza indicated that there are no prospects for 2018. He noted that there are not many remaining towns in Burlington County to solicit. Mr. Forlenza indicated that the Fund has looked at Mt. Holly several times over the years. At the Committee's last meeting, Mr. Gural mentioned he was having lunch with Mt. Holly's Administrator.

Mr. Gural stated that Mt. Holly is interested in meeting with the Executive Director's office. In addition, Cinnaminson might be interested after the first of the year. Mr. Forlenza stated that he would be more than willing to have a discussion with Mt. Holly and Cinnaminson.

V. Recording Secretary Resignation

Mr. Forlenza stated that his office received a resignation letter from Ms. Smith, Recording Secretary for the BURLCO JIF. He referred the Committee to page three (3) of the agenda to a copy of the resignation letter. Mr. Forlenza stated that Ms. Smith was offered a new position at her full-time job which will require more of her attention. As a result, Ms. Smith has requested to terminate her position effective immediately; however, she understands that she is still under contract until the end of the year.

Mr. Forlenza stated that Kris Kristie from his office has volunteered to take on the position until the end of the year. He noted that if everything goes well with Ms. Kristie, she is willing to become the Recording Secretary in 2018. Mr. Forlenza stated that it will be pending the approval by the Strategic Planning Committee. He referred the Committee to page four (4) of the agenda to a copy of the resolution that will be presented at tonight's meeting appointing Kris Kristie as Recording Secretary for the remainder of 2017.

Following a brief discussion, the Committee agreed that Ms. Kristie be appointed Fund Secretary by resolution for the remainder of the 2017 Fund Year. Assuming that all goes well, she would then be appointed as Recording Secretary for the 2018 Fund Year.

VI. December Executive Committee Meeting/Holiday Dinner Meeting

Mr. Forlenza indicated that the December Dinner Meeting will be held on December 19, 2017. He indicated that at the last meeting the Committee asked the Executive Director's office to research Braddock's Tavern, Bradford Estates, Medford Village and O'Conner's. Ms. Ortiz stated that she has been unsuccessful in contacting someone at Bradford Estates in Hainesport. She then referred the Committee to page five (5) of the agenda to a spreadsheet that depicts a comparison between

Braddock's Tavern, Medford Village and O'Connors. Ms. Ortiz then briefly reviewed the spreadsheet with the Committee. Discussion ensued.

Following a brief discussion, Mr. Forlenza asked the Committee what venue they would like the Executive Director's office to reserve for the December Dinner Meeting. The Committee authorized the Executive Director's office to secure Medford Village Country Club for the December Dinner Meeting. Ms. Burger asked Ms. Ortiz to reach out to Medford Village to inquire if they could accommodate the Executive Safety Committee meeting at 2:00 PM and the Executive Committee Meeting at 4:00 PM. She indicated that if the venue is unable to accommodate the meeting she will reserve the Medford Public Safety Building for the Safety & Executive Committee meeting. The Committee agreed.

Mr. Forlenza asked Ms. Burger when she gives her Committee report at tonight's meeting to authorize the Executive Director's office to re-advertise the December Executive Committee Meeting location. Ms. Burger stated that she would ask for authorization during her report.

Mr. Forlenza mentioned that the Fund Professional will jointly sponsor the cocktail hour.

VII. Executive Committee Meetings

Mr. Forlenza referred the Committee to page six (6) to a copy of the 2018 Executive Committee Meeting Dates. He then asked the Committee if they would like to continue to have the monthly Executive Committee meeting at the Hainesport Municipal Building on the 3rd Tuesday of each month at 3:30pm. Mr. Forlenza indicated that the April 17, 2018 meeting will have to be advertised for Café Madison; which is the day of the Annual Planning Retreat. The Committee agreed.

VIII. Fund Commissioner Attendance

Mr. Forlenza referred the Committee to page eight (8) of the agenda packet to review the attendance spreadsheet for the Executive Committee meetings. He noted that this attendance report is through September 2017. Mr. Forlenza stated that attendance is doing pretty well with the exception of Pemberton Borough, Southampton Township and Woodland Township. Mr. Forlenza mentioned that these same three (3) towns continue to have attendance issues, which is a concern to the Fund.

As a result, there have been discussions at the Safety Committee to incentivize the *Safety Incentive Program*. Mr. Forlenza then referred the Committee to page seven (7) to an excerpt from the minutes from the September 19, 2017 Executive Safety Committee Meeting. During the meeting, there were discussions on incentivizing the SIP by establishing a base award amount for meeting minimum criteria and then incentivizing additional activities for additional awards such as:

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

Following a brief discussion, the Committee agreed with Ms. Burger that incentivizing the SIP would generate better participation. Mr. Forlenza indicated that the Executive Safety Committee will meet in December to finalize the *Safety Incentive Program* for 2018. He noted that he will invite Ms. Burger as a representative of the Strategic Planning Committee to be a part of the meeting to explain the Committee's concerns and ideas in this regard. The Committee Agreed.

IX. Elected Officials Training

Mr. Forlenza directed the Committee to a *Save the Date* for the Elected Officials Training that will be held in conjunction with the ACM & TRICO JIFs. Invitations for the sessions will be e-mailed to all Municipal Clerks and Fund Commissioners in early November.

Mr. Forlenza indicated that the MEL's Elected Officials Training will be geared toward *EPL, Land Use & Cyber* related issues. Mr. Forlenza asked the Committee for authorization to engage and compensate speakers to present at the Elected Officials Trainings. The Committee authorized the Executive Director's office to engage speakers and compensate them for their time at the Elected Officials Trainings.

X. JIF Website

Mr. Forlenza mentioned that it has been over four (4) years since the BURLCO JIF website has been updated. As a result, Megan Matro from his office would like to work with Joyce Media our Website Manager to redesign the JIF website. Mr. Forlenza stated that it will cost approximately \$2,000 for the redesign. He then asked the Committee for their authorization to begin the process with Joyce Media. The Committee authorized the Executive Director's office to work with the Website Manager to redesign the BURLCO JIF website.

XI. Conferences

Mr. Forlenza stated that the Fall AGRIP Conference had just taken place in Baltimore, MD, October 1-4, 2017. He noted that Dave Matchett attended.

Mr. Forlenza pointed out that for 2018 the JIF has budgeted a total of four (4) positions to attend the upcoming conferences:

- PRIMA: June 3-6, 2018 | Indianapolis, IN
- AGRIP: Spring Conference | March 4-7, 2018 | San Diego, CA
- AGRIP: Fall Conference | September 30 – October 3, 2018 | Portland, OR

Mr. Forlenza stated that email notifications will be sent to those with the highest priority to attend these conferences in January 2018.

XII. 2017 Annual Reports

Mr. Forlenza noted that the 2017 Annual Reports are in development at this time and will be distributed in December. Each town will receive eight (8) copies. He noted that the copies will be sent to the Clerk asking them to distribute them to the governing body.

XIII. Technology Liability

Mr. Forlenza reported that each member should have received their *Technology Risk Assessment* reports from Pivot Point. He indicated that his office also received an *Executive Director's Summary Report* earlier this month containing data within a spreadsheet that was embedded into a Word Document that contained all accumulated data with each individual town's results. Mr. Forlenza stated that this data is being used by the MEL to develop the *MEL Cyber Risk Management Program*. The *Program* components are as follows:

- Technology Competency

- Sound Cyber Hygiene
- Technology Management
- Utilize Pivot Point to ensure members are in compliance with the Program?
- Employee Training

Mr. Forlenza mentioned that he has a meeting at the MEL tomorrow afternoon to discuss the final phases of the program. He noted that the MEL is trying to have the program released near the *League of Municipalities Conference*. Mr. Forlenza added that members that are in compliance with the program will have a \$5,000 reduction in their current deductible of \$10,000. He noted that there is a second tier to the program where members who are in compliance could see their deductible go from \$10,000 to \$2,500.

Mr. Forlenza stated that when developing the 2018 Budget the Finance Committee set aside funds to engage a professional firm to assist members in complying with the Program. He noted that the proof of compliance for the *MEL Cyber Risk Management Program* will be a big component in the program. Mr. Forlenza indicated that he will keep this Committee updated on the status of the program.

XIV. Annual Planning Retreat

Mr. Forlenza reminded the Committee that at their last meeting, they agreed to hold the 2018 Annual Planning Retreat on Tuesday, April 17, 2018. He asked the Committee if they would like to hold the Retreat at Café Madison or to reach out to Bradford Estates. The Committee authorized the Executive Director's office to reserve Café Madison for the Planning Retreat.

Miscellaneous Business:

Mr. Forlenza referred the Committee to sample "road maps" that were a handout. He reminded the Committee that a similar roadmap had been distributed to the members a few months back in regards to reporting cyber related claims. He explained that recently there has been some confusion amongst the Claims Coordinators on how to properly report liability claims. As a result, Chris Roselli from Qual-Lynx has been working with his office and Mr. DeWeese to develop similar "road maps" for liability, workers compensation, property, and EPL claims. Mr. Forlenza then reviewed the "road maps" with the Committee.

Mr. Forlenza stated the goal is to develop standardized practices for all of our members for filing claims for all lines of coverage. He asked the Committee to review the "road maps" and provide feedback to the Executive Director's office.

Tort Claims

Mr. Forlenza indicated that Mr. DeWeese is in the process of reviewing Title 59 to determine if members should be asked to re-adopt the Tort Claim Notice Questionnaire. He reminded the Committee that when a town joins the Fund, the first thing they are asked to do is adopt the Tort Claim Notice Questionnaire as it helps the JIF defend members in various liability claims. As many members adopted their TCQ many years ago, it might make sense to have all members re-adopt the TCQ especially if changes to the document are recommended. Once Mr. DeWeese has completed his review, he will report his findings and recommendations to the membership.

Mr. Forlenza also stated that his office has been speaking with Mr. DeWeese and Mr. Roselli as to whether it makes sense to ask all members to appoint the Municipal Clerk by resolution as the Liability Claim Coordinator as the Clerk is statutorily required to receive a Tort Claim Notice from a member of the public. A different individual in each town could be appointed to be Claims Coordinator for other lines of coverage.

Finally, Mr. Forlenza stated that Mr. DeWeese is also researching a process whereby each member of the Fund would appoint Qual-Lynx as their agent to send Tort Claim Questionnaires to members of the public once a notice or request is received from a member town. This resolution would remove this requirement from the responsibilities of the Municipal Clerk. He noted that each of these process and or changes will be reviewed with the membership prior to adoption. Mr. Forlenza asked the Committee to continue their current process until further notice by the Executive Directors office. The Committee agreed.

XV. Next Meeting

Mr. Forlenza stated that the next meeting will be held in the Spring of 2018 with the date and location to be determined after the Fund Reorganizes. The Committee Agreed.

There being no further business, the meeting adjourned 3:38 PM.

File:	BURLCO/2017/Strategic Planning Committee	Tab:	10/17/2017
	BURLCO/Gen/Strategic Planning Committee	Tab:	10/17/2017



NOMINATING COMMITTEE MEETING MINUTES

November 2, 2017 at 1:30 pm via conference call

A meeting of the Nominating Committee of the Burlington County Municipal Joint Insurance Fund was held on Thursday, November 2, 2017 at 1:30pm via conference call.

Those in attendance were

Mike Mansdoerfer, **Medford Township**, *Past Fund Chair*
Richard Brook, **Florence Township**, *Rep. Finance Committee*
Glenn McMahon, **Chesterfield Township** *Rep, Strategic Planning Committee*
Rich Wolbert, **Beverly City**, *Rep. Safety Committee*
Kathy Burger, **Medford Township**, *Rep. Coverage Committee*
Paul J. Miola, CPCU, ARM, Executive Director, **Arthur J. Gallagher Risk Mgmt. Svcs.**
Paul A. Forlenza, Deputy Executive Director, **Arthur J. Gallagher Risk Mgmt. Svcs.**
Sheila Ortiz, Account Rep, **Arthur J. Gallagher Risk Mgmt. Svcs.**

Those not in attendance were:

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

The meeting was called into order at 1:34 P.M.

I. Nominating Committee Meeting Minutes of November 4, 2016

Mr. Forlenza directed the Committee to the minutes of the November 4, 2016 meeting located in the *Appendix* of the agenda packet. He explained that the minutes provide a narrative of the process that the Committee followed last year in developing the 2017 Executive Committee slate.

II. Nominating Committee Charter, Adopted April 15, 2008

Mr. Forlenza directed the Committee to a copy of the Committee Charter contained in the agenda packet. He explained that the Charter outlined the process that the Fund has been following in regards to developing a slate of candidates for the Executive Committee. Mr. Forlenza asked the Committee if they had any suggested changes to the Nominating Committee Charter. There being none, he proceeded with the meeting.

A. Selection of a Committee Chair

Mr. Brook volunteered to Chair the Committee and present the Committee's report at November's Executive Committee meeting.

III. Executive Committee Election Process

Mr. Forlenza directed the Committee to the Executive Committee Election process timeline included in the agenda packet. Mr. Forlenza indicated that normally, a Nomination Slate is presented to the membership at the November Executive Committee meeting. The election of the 2018 Executive Committee members and Alternates will take place at the January 2018 Reorganization meeting.

Mr. Forlenza asked the Committee to review the Fund Commissioner History and Executive Committee and Sub-Committee attendance records located in the Agenda Packet. Mr. Forlenza explained that ideally individuals selected to serve on the Executive Committee should have a strong attendance record at Fund meetings as well as their assigned Sub-Committee meetings. In addition, the Committee should consider that the individuals nominated to sit on the Executive Committee, might eventually move up into the Secretary and Fund Chair positions.

Mr. Forlenza then explained that several years ago, the Fund began a process of nominating the same individual to sit as the Fund Chair for two (2) consecutive years. He noted that Mr. Keller is just completing his first year as Fund Chair. He further noted that the Fund Secretary and remaining members of the Executive Committee have had consistent attendance at meetings and are active members of the Fund.

Mr. Forlenza then asked the Committee member for their recommendation and/or suggestions for the 2018 slate. Mr. Forlenza noted that he has spoken with Mount Laurel Township's current Fund Commissioner. He explained that she may not hold the position for 2018 due to her position with the Township and the difficulty she has in attending the monthly meeting. He noted that Mount Laurel Township's current Alternate Fund Commissioner attends most of the monthly meetings and is very active in the town's safety & risk management program. A discussion ensued amongst the Committee regarding the need to move some of the Fund Commissioners onto and further up the Executive Committee allowing them to become more involved in the Fund's operations.

Following a discussion, the Committee asked Mr. Forlenza to reach out to Mount Laurel's current Fund Commissioner to see if she will continue in this position in 2018. Due to the uncertainty of who will be Mt. Laurel's Fund Commissioner in 2018, the Committee developed (2) two different scenarios for the Nomination Slate for 2018. Mr. Forlenza stated that these scenarios are dependent upon Mount Laurel Township's appointment of a Fund Commissioner. The Committee Agreed.

The Committee also discussed allowing some of the longer term Fund Commissioners the opportunity to step back and allow newer Fund Commissioners to become more involved in the operation of the Fund. Following this discussion, the Committee recommended moving several of the Executive Committee and Alternates into different positions based upon their prior discussions.

Following Mr. Forlenza's discussion with Mt. Laurel Fund Commissioner, the Committee recommended the following "draft" Nomination Slate for 2018:

Chair: Paul Keller, **Springfield Township**

Secretary: Meghan Jack, **Riverside Township**

Executive Committee Members:

Glenn McMahon, Chesterfield Township	(#1)
John Gural, Palmyra Borough	(#2)
Dennis Gonzalez, Pemberton Township	(#3)
Doug Cramer, Tabernacle Township	(#4)
Richard Wolbert, Beverly City	(#5)

Executive Committee Alternates:

Mike Templeton, Delanco Township	(#1)
James Ingling, Wrightstown Borough	(#2)
Dave Matchett, Shamong Township	(#3)
Jeffrey Hatcher, Delran Township	(#4)
Mike Mansdoerfer, Lumberton Township	(#5)
Jerry Mascia, Mount Laurel Township	(#6)
Maria Carrington, Westampton Township	(#7)

Mr. Brook stated he would contact the “draft” slate of candidates for the 2018 Executive Committee and Alternates to be sure they are comfortable taking on the position for which they have been nominated before presenting this slate to the entire membership at the November 27, 2017 Executive Committee Meeting along with the minutes of today’s meeting. Any Fund Commissioner that is unwilling to serve can have their name removed from the slate with all remaining members moving up one position to fill the vacancy. Mr. Brook and the Committee agreed.

There being no further business, the meeting was adjourned at 1:52 PM

File: BURLCO/2017/Nominating Committee
BURLCO/Nominating Committee

Tab: 11/02/2017
Tab: 11/02/2017



2018 NOMINATION SLATE

Chair: **Paul Keller**, Springfield Township

Secretary: **Meghan Jack**, Riverside Township

Executive Committee: **Glenn McMahon**, Chesterfield Township
John Gural, Palmyra Borough
Dennis Gonzalez, Pemberton Township
Douglas Cramer, Tabernacle Township
Rich Wolbert, Beverly City

Alternates:

#1	Mike Templeton , Delanco Township
#2	James Ingling , Wrightstown Borough
#3	David Matchett , Shamong Township
#4	Jeffrey Hatcher , Delran Township
#5	Michael Mansdoerfer , Lumberton Township
#6	Jerry Mascia , Mount Laurel Township
#7	Maria Carrington , Westampton Township



FUND YEAR 2018 DRAFT BUDGET

The attached \$7,245,025 JIF, MEL, EPL/POL and E-JIF budget represents a 2.77% decrease over last year's combined annualized budget of \$7,451,631. As in past years, individual member assessments will fluctuate above or below the estimated range based on member claims experience as outlined in the JIF Assessment Allocation Policy. The 2018 draft JIF budget of \$4,660,801 represents a decrease of 2.62% (-\$125,211) over last year's \$4,786,012 annualized budget. Budgeted loss funds decreased by \$166,832 (-4.72%). Operating Expenses increased \$41,621 (3.32%) over 2017, while the excess premiums, inclusive of the MEL, EPL/POL and E-JIF policies, are projected at \$2,584,224 in comparison to \$2,665,619 for 2017, a decrease of \$81,395 (-3.05%).

Revaluation Program

Beginning with Fund Year 2011, the Finance Committee implemented a program that allows the Fund to lower a good performing member's loss funding budget if they have been a "net giver" to the Fund over the most recent six-year period. The reasons for this review included ever-increasing pressure on the loss fund budget, tighter municipal budgets, and outside competition due to a prolonged soft insurance market. This program is thoroughly explained in the attached *Assessment Allocation Policy*. Each year, the Finance Committee reviews renewing members' pricing to make sure their assessment accurately reflects their loss exposure to the Fund. This Revaluation program continued in the development of the 2018 Budget.

Retrospective Assessment Program

Beginning in 2011, the Finance Committee also introduced a *Retrospective Assessment Program* that identifies members that are the driving force behind the Loss Funding increases year to year and removes the risk they place on the Fund by placing these members in a min/max loss-funding contract. Again, this program is thoroughly explained in the attached *Assessment Allocation Policy*.

No Members qualify for the *Retrospective Assessment Program* for 2018.

BUDGET FACTORS

Loss Funds

Loss Funds represent money used for the payment of member claims.

Each summer, the Fund Actuary, Actuarial Advantage, reviews member exposures and loss experience and projects the total incurred claims for the Fund Year ahead. For Fund Year 2017, the Actuary recommended a 4.72% decrease in the overall loss funding budget utilizing anticipated exposure growth of 0% for Auto & General Liability and Workers' Compensation and 4% for Property coupled with an anticipated decrease in overall claims frequency.

Some of the key factors affecting the loss funding portion of the budget are as follows:

1. **Workers' Compensation** loss funding decreased 6.56% (-\$141,211). Over the past several years, the Fund has implemented a number of cost control measures that have helped to stem the increase in workers' compensation claims. Cost control measures include monitoring the number of days it takes each member to report a claim, the use of transitional duty days, and

the use of the Fund's managed care EPO. Each of these items is tracked and reported to the membership on a monthly basis. Fund Year 2018 also marks the sixth year that the Fund has invested in a Wellness Program. Numerous national studies indicate that healthy employees are less likely to suffer a workers' compensation claim; and, when they are injured, the injury is less severe and the employee recovers faster. In addition, the Fund has recognized a decrease in its lost time accident frequency over the past several years. This trend is an indication that the Fund's emphasis on safety training and management of claims is paying off; however, the Fund is aware that medical and wage inflation continues to put pressure on the workers' compensation claims costs and the Fund budget.

2. **General Liability** loss funding decreased 3.98% (-\$18,700). The reduction is a credit to the members who are making good use of the various liability risk control programs offered by the Fund. In addition, the Fund continues to encourage its members to include model indemnification, defense, and hold harmless language in all municipal contracts including inter-local service agreements. Fund members also have access to a TULIP (Tenant User Liability Insurance Program) that allows private users of municipal facilities to secure short term, low cost, liability insurance policies over the internet. These policies automatically name the municipality as an *Additional Insured* and provide an added layer of protection to the members. Our claims adjusters are continuing to do a fine job in investigating, settling, and defending liability claims brought against our members. In addition, the Fund's defense attorneys continue to be successful in defending our members in these matters. Finally, it should be noted that the Fund is aware of recent adverse jury decisions against Police Officers and Departments that might have an impact on the Fund's strategy in defending and settling police related claims in the future.
3. **Auto Liability** loss funding, while not a major component of Loss Funds, is increasing 2.07% (\$2,550). Although accidents involving police and other emergency response vehicles continue to be a major factor driving this line of coverage, the efforts of the Safety Director and Fund members in controlling this risk are resulting in savings. The Safety Director is continuing to monitor losses in this line of coverage and develop additional strategies to help reduce accidents.
4. **Property** loss funding is increasing 5.30% (\$13,600). Over the past several years, the Fund has seen an increase in the number of property claims exceeding the Fund's SIR, hitting the MEL and excess layer.
5. **Other Loss Funding Budget Changes** – The Committee opted to remove the Loss Fund Contingency line of \$100,147 that was budgeted in 2017. These monies were originally intended to be a short-term budget "stability" placement pending the decision by Mount Laurel to renew their membership in the Fund effective January 1, 2017. As Mount Laurel was offered the opportunity to renew early (2017 rather than 2018), the potential savings (\$107,867) for the Township from the *Revaluation Program*, was placed in the Loss Fund Contingency line. As Mount Laurel did not renew their membership with the JIF early; however, they did renew their membership with the JIF effective January 1, 2018, this additional funding is no longer needed and, as a result, was removed from the 2018 Loss Funding Budget.

Workers' Compensation

For the past ten years, the insurance industry as a whole has experienced some troubling trends in workers' compensation that has had an impact on local Joint Insurance Funds and the MEL. These trends include increased medical costs, indemnity costs, "re-opener" claims, an aging workforce, and an expanding

definition of compensability. Each of these factors has contributed to the skyrocketing cost of workers' compensation claims. Generally, the Fund has not experienced a material increase in the frequency of workers' compensation claims during this period; and, remarkably, the severity of the claims has reduced over the short term.

This recent trend is an indicator of our members' continuing efforts to report claims on a timely basis, utilize transitional duty programs, and strengthen their safety programs to stem the rising costs of workers' compensation claims; however, the Fund is constantly searching for additional methods to curb these costs. As mentioned earlier, during the 2012 Fund Year, the Fund appointed a Wellness Director who is working with the members to develop or enhance existing municipal Wellness Programs. So far, the Wellness Director has been well received by the members as she assists them in developing local wellness programs.

Operating Expenses

The operating expense portion of the budget has increased by \$41,621 (3.32%) and is comprised of the costs required to operate the Fund. Funding for all other professional fees averaged an increase of 2.00% while the funding of the Risk Control Contingency was restored to \$100,000 after utilizing a portion of the Contingency funds in the 2017 Budget to cover the cost of increased limits for Cyber coverage. It is noteworthy to point out that the Fund's operating expenses represent approximately 17% of the combined JIF, MEL, and EPL/POL budget, which is significantly below the typical 30-40% insurance industry-operating ratio and below the 20% average operating expense ratios for pools nationwide.

Each year the Finance Committee evaluates the allocation of the Operating Expenses to ensure each member is paying their fair share of these costs. After reviewing the impact of the *Revaluation Program* on some members' share of operating expenses, it was decided that the allocation of the Administrator, Attorney, and Claims Administrator should not be solely allocated based on a proportionate share of Loss Funding. Because the *Revaluation Program* can decrease a member's loss funding allocation, it automatically decreases a member's share of those operating expenses allocated using loss funding. As a result, operating expenses that used to be paid by that member are shifted to the other non-renewing members of the Fund. After reviewing this situation, the Committee unanimously agreed to phase in the process to where a portion of operating expenses for these Fund Professionals will be allocated based on a proportionate share of Payroll. For the 2018 Budget, the Committee decided to allocate these line items utilizing 75% Loss Funding and 25% Payroll. It was also decided to re-evaluate this process during the development of the 2019 Budget to decide if the Fund will move to 50% Loss Funding and 50% Payroll split.

MEL

The JIF participates in the Municipal Excess Liability Joint Insurance Fund to provide catastrophic protection over its local loss fund budget. For 2018, the MEL Budget is projected to decrease by 0.1% prior to exposure growth. A copy of the proposed 2018 MEL Budget and rate table is enclosed.

In 2018, the MEL premium line item is being reduced as a result of funding the line item more closely to the anticipated premium. Overall, the net impact on the MEL Assessment produces a budget decrease of \$74,308 (-4.01%).

Beginning in 2016, the MEL implemented a *Retrospective Program* on all member JIFs in addition to an experience rating process based on the prior ten years MEL experience for WC and Liability claims funding. As the BURLCO JIF has been a net "giver" to the MEL over the prior ten years, the JIF will receive a 6.4% experience rating discount applied to their WC and Liability claims funding. Pursuant to the *Retrospective Program*, each JIF will be invoiced 85% of WC and Liability claims funding while being contractually bound to a value (100% to 125%) based on the prior ten years MEL experience. Each JIF will be contractually bound

to the Retrospective Program for the respective Fund Year for ten (10) years. Again, as the BURLCO JIF has been a net giver to the MEL over the prior ten years, the maximum obligation under the Retrospective Program is 100%. The Finance Committee has opted to fund this line up at the 100% of premium, which is the maximum obligation.

EPL

Effective January 1, 2016, the JIF entered into a contract for EPL/POL Coverage with QBE Insurance. The proposal from QBE was a 3.5% statewide rate increase for 2018.

Texas Underwriters (an intermediary for QBE) allocated the 3.5% increase for 2018 on a JIF by JIF basis utilizing six years' experience valued as of June 30, 2017. The positive performance in the EPL/POL line of coverage by the BURLCO JIF resulted in a premium increase of 1% for 2018. The basis by which the premium is allocated across the membership has been left up to the Fund; although the insurer must approve the allocation process and member assessments. Over the past several years, the Fund's Finance Committee has phased in a process in which the member's EPL premiums will be determined based upon their performance resulting in decreases/increases in member EPL premiums ranging from -1.8% to 8.0%.

In developing the 2018 POL premiums, the Committee increased the existing POL rate by the 1% increase and applied it to the member population as utilized by the MEL.

Volunteer, Directors and Officers Liability Coverage remains with QBE at expiring rates.

Cyber Liability Coverage (a \$1,104 per Member fee) will remain with XL Insurance at expiring rates. As noted earlier, the JIF increased Cyber limits during mid-year 2017.

The Fund also implemented a 20% surcharge for all members who are non-compliant with the MEL EPL/POL Plan of Risk Management Program as of January 1, 2017. One Member is non-compliant and the surcharge budget line will reflect the \$179 surcharge.

All of the above factors results in an overall increase of 0.93% or \$4,789 in the EPL/POL premium for 2018.

E-JIF

Effective January 1, 2006, the JIF became a member of the Environmental Risk Management Joint Insurance Fund (E-JIF). The E-JIF provides its members with a defined Environmental Liability coverage package along with strong risk management programs and other member services including educational and training seminars. The E-JIF rate for 2018 is decreasing over 2017 with an overall decrease of \$12,209 (-4.67%) over 2017. E-JIF assessments are allocated based upon a member's population.

FUND YEAR 2018 ASSESSMENT STRATEGY

Each year the Finance Committee refines the process by which member assessments are determined to make sure that members are paying their equitable share of the overall Fund Budget. Details outlining the process are documented in the *2018 Assessment Allocation Strategy*. The Finance Committee will make its final 2018 assessment allocation recommendation at the November Executive Committee Meeting. In comparison to the 2017 loss funding assessments, the 2018 JIF loss funding assessments range from decreases of -20% for renewing members with a six year average loss ratio below 30%, to a decrease of 4.8% for new members (less than three years) with no experience with the BURLCO JIF. Members with a six-year average loss ratios above 135% will receive a 5% increase in their loss funding assessment.

We will ask the Fund to certify the assessments at the December Executive Committee meeting.

MEL/RCF DIVIDENDS

As members are aware, the MEL will not release a dividend this year. Although the MEL's financial position continues to improve since placing the Public Officials and Employment Practices Liability coverage in the commercial market, the MEL continues to be very conservative in its approach to a possible surplus release.

JIF DIVIDENDS

The Finance Committee made a recommendation to release varying amounts of surplus from Fund Years 2004 through 2013. In arriving at the amount of surplus to be released, the Finance Committee continued its practice of examining the financial development of the most current years so as to guarantee future consistent releases of surplus to the membership while providing a cushion against unforeseen events. After examining its current surplus position, the Committee recommended a release of \$700,000, which is \$100,000 more than released last year. In taking this approach, the Committee is confident that the JIF will have a safety cushion against unforeseen events and will be able to release consistent amounts of surplus for years to come. Following the Finance Committee's recommendation, the Executive Committee authorized the release of JIF surplus at its September 2017 Executive Committee meeting. Members again have the option to take the JIF dividend in the form of a check, have it credited to their Fund Year 2018 JIF/MEL/EPL-POL/E-JIF assessment, apply the funds to the Aggregate Excess Loss Contingency Fund, or apportion the funds to one or more of the available options.

Risk Management Consultant Fees

Members of the Fund contract independently with their respective Risk Management Consultant. The fees associated with these services are built into member assessments and the expense is passed through the Fund budget.

FUND YEAR 2018 BUDGET

The attached draft budget is being submitted for your review and consideration. A Public Hearing on the Budget will be held at the December 19, 2017 Executive Committee meeting.

File: BURLCO/2018/Budget Development
BURLCO/2018/Budget

Tab: Budget Message
Tab: Budget Message

BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND
FUND YEAR 2018 BUDGET - Revised OE Allocation (75% LF / 25% Payroll)
\$300K SIR (WC/GL/AL) - \$100K SIR (PR)

	ANNUALIZED 2017	Removal of additional funding to offset the impact of Mt Laurel	ANNUALIZED less additional funding 2017	DRAFT 2018	CHANGE \$	CHANGE %
PROPERTY	256,700	-	256,700	270,300	13,600	5.30%
GENERAL LIABILITY	470,050	-	470,050	451,350	(18,700)	-3.98%
AUTO LIABILITY	123,250	-	123,250	125,800	2,550	2.07%
WORKERS' COMPENSATION	2,153,161	-	2,153,161	2,011,950	(141,211)	-6.56%
DEDUCTIBLE	530,873	-	530,873	507,802	(23,071)	-4.35%
LOSS FUND CONTINGENCY	107,867	(107,867)	-	-	-	#DIV/0!
TOTAL CLAIM LOSS FUNDS	3,641,901	(107,867)	3,534,034	3,367,202	(166,832)	-4.72%
CLAIMS ADMINISTRATION	201,047	-	201,047	198,967	(2,080)	-1.03%
SAFETY PROGRAMS	164,370	-	164,370	155,018	(9,352)	-5.69%
- Optional Safety Budget	51,295	-	51,295	51,295	-	0.00%
- Safety Incentive Program	61,967	-	61,967	61,967	-	0.00%
- <i>Training</i>	<i>51,108</i>	<i>-</i>	<i>51,108</i>	<i>41,756</i>	<i>(9,352)</i>	<i>-18.30%</i>
- Right to Know	24,761	-	24,761	25,256	495	2.00%
- Safety Training	26,347	-	26,347	16,500	(9,847)	-37.37%
PROFESSIONAL SERVICES	272,162	-	272,162	282,294	10,132	3.72%
- Actuary	24,118	-	24,118	24,600	482	2.00%
- Administrative Consultant	26,669	-	26,669	27,202	533	2.00%
- Attorney	65,000	-	65,000	66,300	1,300	2.00%
- Auditor	18,050	-	18,050	18,500	450	2.49%
- Safety Director	120,000	-	120,000	127,000	7,000	5.83%
- Treasurer	10,729	-	10,729	10,944	215	2.00%
- Underwriting Manager	7,596	-	7,596	7,748	152	2.00%
ADMINISTRATION	340,777	-	340,777	347,593	6,816	2.00%
CLAIMS AUDITOR	5,275	-	5,275	5,275	-	0.00%
EPL / CYBER CONSULTING & TRAINING	-	-	-	13,500	13,500	100.00%
EXPOSURE DATA MGMT SYSTEM	10,000	-	10,000	10,000	-	0.00%
PAYROLL AUDITOR	8,550	-	8,550	10,790	2,240	26.20%
PROPERTY APPRAISER	25,000	-	25,000	25,000	-	0.00%
RISK CONTROL CONTINGENCY	80,722	-	80,722	100,000	19,278	23.88%
WELLNESS PROGRAM	60,000	-	60,000	60,000	-	0.00%
CONTINGENCY	51,819	(21,819)	30,000	30,000	-	0.00%
MISCELLANEOUS	54,075	-	54,075	55,162	1,087	2.01%
- AGRIP/ PRIMA	12,000	-	12,000	12,000	-	0.00%
- Annual Planning Retreat	5,000	-	5,000	6,000	1,000	20.00%
- Fidelity Bond (Admin/TPA/Treasurer)	1,200	-	1,200	1,200	-	0.00%
- JIF Website	4,000	-	4,000	4,000	-	0.00%
- Legal Notices	1,800	-	1,800	1,800	-	0.00%
- Meeting Expense/Dinner Meeting	2,500	-	2,500	2,500	-	0.00%
- Office Supplies	2,300	-	2,300	2,300	-	0.00%
- Other	10,000	-	10,000	10,000	-	0.00%
- Performance Bond (TPA)	750	-	750	750	-	0.00%
- Postage/Copies/Fax	3,200	-	3,200	3,200	-	0.00%
- Printing	6,000	-	6,000	6,000	-	0.00%
- Record Retention Service	1,000	-	1,000	1,000	-	0.00%
- Recording Secretary	4,325	-	4,325	4,412	87	2.01%
TOTAL EXPENSES	1,273,797	(21,819)	1,251,978	1,293,599	41,621	3.32%
SUB TOTAL JIF BUDGET	4,915,698	(129,686)	4,786,012	4,660,801	(125,211)	-2.62%
MUNICIPAL EXCESS LIABILITY JIF	1,851,039	-	1,851,039	1,776,731	(74,308)	-4.01%
- MEL Excess WC & Liability	1,413,832	-	1,413,832	1,317,774	(96,058)	-6.79%
- <i>MEL Excess Property</i>	<i>437,207</i>	<i>-</i>	<i>437,207</i>	<i>458,957</i>	<i>21,750</i>	<i>4.97%</i>
- Property	427,210	-	427,210	448,960	21,750	5.09%
- Fidelity	9,997	-	9,997	9,997	-	0.00%
EPL/POL PREMIUM	517,466	-	517,466	522,255	4,789	0.93%
EPL/POL COMMISSION - AJG	17,747	-	17,747	17,914	167	0.94%
EPL/POL COMMISSION - CONNER STRONG	17,747	-	17,747	17,914	167	0.94%
EPL/POL SURCHARGE	180	-	180	179	(1)	-0.56%
ENVIRONMENTAL JIF	261,440	-	261,440	249,231	(12,209)	-4.67%
SUB TOTAL PREMIUMS	2,665,619	-	2,665,619	2,584,224	(81,395)	-3.05%
SUB TOTAL JIF & EXCESS BUDGET	7,581,317	(129,686)	7,451,631	7,245,025	(206,606)	-2.77%
RISK MANAGEMENT CONSULTANTS	218,999	-	218,999	239,263	20,264	9.25%
TOTAL JIF BUDGET	7,800,316	(129,686)	7,670,630	7,484,288	(186,342)	-2.43%

BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND

ASSESSMENT ALLOCATION STRATEGY

Prepared By:
Arthur J. Gallagher Risk
Management Services
Fund Administrator

Adopted: Fall 1993
Revised: Fall 1996
Re-Adopted: Fall 2003 - 2009
Revised: Fall 2010
Re-Adopted: Fall 2011 - 2012
Revised: Fall 2012 - 2013
Re-Adopted: Fall 2013
Revised: Fall 2014 – 2015
Re-Adopted: Fall 2016
Revised: Fall 2017

BUDGET DEVELOPMENT

BUDGET PROCESS

The BURLCO JIF budget process begins in June each year when the RMCs are asked to update their member **exposures** (e.g. insurable property values, vehicle lists, appropriations, payrolls, etc.). This data is required by the Actuary in order to calculate the **loss fund** demands for the new budget year. Beginning with the 2011 Renewal process, the Fund implemented an on-line exposure data management system that provides members and their Risk Management Consultants with real time direct access to their exposure data. The system allows members to update their exposure data throughout the year and complete the Annual Renewal Process in a fraction of the time compared to prior years. The system also allows Fund Professionals direct access to the exposure information and will increase the accuracy of the Fund's Underwriting data.

In July, all vendors are invited to submit renewal proposals for the coming Fund Year. The Finance Committee reviews these proposals for acceptance, negotiation, and/or other action. The Finance Committee then makes their recommendation regarding contract renewal to the Executive Committee.

BUDGET COMPONENTS

The budget consists of five (5) major categories that are described below:

- A. **Loss Funds** - Portion of budget developed by an actuarial review based upon the JIF's aggregate exposures, claims history, and risk factors. Takes into account all costs associated with the payment of members' claims on an accrual basis. The JIF fully funds losses to "Ultimate" expected payout.
- B. **Operating Expenses** - Pays all expenses associated with operating the Fund. Includes all contract vendors such as claims adjustment, attorney, safety, actuary, auditor, etc. and contemplates miscellaneous meeting, administrative, and contingency expenses.
- C. **EPL/POL Premiums** – In recognition of the ongoing statewide poor loss experience for members in the Employment Practices Liability line of coverage, in the Fall of 2010, the MEL, who had previously provided this coverage, decided to place this coverage in

the commercial market. While the MEL acts as the lead negotiator with the commercial market to provide uniform coverage terms on behalf of the MEL affiliated JIF's, the Fund Administrator will bind the coverage on behalf of the Fund. The premium for this coverage will be collected as part of each member's assessment and will be paid directly to the commercial insurer by the JIF.

D. MEL Assessment – The JIF belongs to the Municipal Excess Liability Joint Insurance Fund (MEL). The MEL provides excess property, liability and workers' compensation coverage beyond the JIF SIR. This budget item is developed by the MEL and transmitted to the JIF in November.

E. E-JIF Assessment – The JIF is a member of the Environmental Risk Management Joint Insurance Fund (E-JIF). The E-JIF provides first and third party liability coverage to its members. The E-JIF provides training and strong risk management programs in the area of environmental hazards. E-JIF assessments are based upon a per capita rate.

ASSESSMENT ALLOCATION STRATEGY

Once the JIF budget is developed, a formula for allocating individual members' shares must be developed. For an assessment allocation formula to be successful it must be easily understood, easy to administer, and perceived as fair and equitable by the members. The Finance Committee meets each year and establishes the formula that will be used.

The JIF currently uses a loss ratio methodology to allocate the annual budget. Each member's expiring assessment is adjusted by a set percentage that correlates to a range of loss ratios. Loss ratio is defined as the ratio that loss dollars incurred bears to the member loss fund contributions. During the Fall of 2010, the Fund Administrator and Actuary recommended utilizing a six-year average loss ratio rather than the three-year average loss ratio used in prior years to depict a better overall picture of a member's Loss Ratio performance. The six-year loss ratio (excluding the current year), valued as of June 30th of the current year, is used in the formula for determining a member's percentage increase in loss funds for the upcoming year. Members with lower loss ratios will receive a lower percentage increase than members with higher loss ratios. This percentage will vary each year based upon the percentage increase in the JIF budget. Members with less than three years' experience may receive an increase equivalent to the overall JIF budget increase. An anomaly loss, which is one loss that accounts for more than 50% of a member's total losses for the six-year period would have their proposed assessment

dropped by one category. Members with anomaly losses are usually small members and the reduction of a single category does not have an impact on the assessment strategy.

Beginning with Fund Year 2011, the Fund implemented a Reward/Revaluation Program for Renewing Members who over the past six years (excluding the current year) have been a net giver to the Fund. This concept is more fully discussed on **pages 6 and 7**.

Also beginning with Fund Year 2011, the Finance Committee opted to introduce a *Retrospective Assessment Program* that identifies those members that are the driving force behind the Loss Funding increases year to year and remove the risk they place on the Fund by capping these members in a min/max contract. This concept is more fully discussed on **pages 7 and 8**.

In the Fall of 2017, the Finance Committee determined that no Members met the established criteria for the Retrospective Assessment Program in the 2018 Fund Year.

The following table is indicative of the current strategy:

6 Year Average Loss Ratio				Increase in Loss Funds	Members Affected
ABOVE	135%			5.00%	2
BETWEEN	115%	and	135%	2.75%	1
BETWEEN	90%	and	115%	0.75%	5
NEW MEMBERS LESS THAN 3 YEARS				-4.80%	0
BETWEEN	60%	and	90%	0.00%	1
BETWEEN	30%	and	60%	-1.00%	5
BELOW	30%			-2.00%	5
RENEWING MEMBERS < 6 Yrs WITH LR BETWEEN 60% & 90%				-2.50%	2
RENEWING MEMBERS WITH LR BETWEEN 60% & 90%				-5.00%	0
RENEWING MEMBERS WITH LR BETWEEN 30% & 60%				-15.00%	6
RENEWING MEMBERS < 6 Yrs WITH LR BELOW 30%				-10.00%	1
RENEWING MEMBERS BELOW 30%				-20.00%	0
					27

Risk Management Consulting Fees are negotiated individually by each member and are added to the member's assessment after the above factors are applied.

The following pages present a history of past Assessment Allocation Strategies.

THE EARLY YEARS - EQUALIZATION

During its early years, the JIF allocated assessments using a simple formula called "**equalization**". Under this scenario each member's renewal assessment rose by approximately the same amount as the JIF budget regardless of changes in their operations or their claims experience. Many pools use this approach during their formative years and the BURLCO JIF was no exception.

EXPOSURES - In comparing the JIF's membership data over time, however, it became apparent that some members' exposures were changing at a different rate than others. For example, a growing municipality may have had to build a new municipal building, while another member eliminated their entire police department. The result was that growing members received subsidies at the expense of the other members. This concept is more fully discussed on **pages 10 and 11**.

EXPERIENCE - A review of the members' claims histories also revealed the potential for inequities. One member, for example, may have incurred a relatively low ratio of claims compared to their budgeted assessment while others incurred higher claims ratios. Clearly, the "**Equalization**" strategy offered no inducement to control losses and, in fact, may have rewarded members with poor experience. **Pages 11 and 12** more fully discusses this topic.

After several years of "**Equalization**" the Finance Committee realized that if this strategy continued, inequities would develop and the JIF could lose members. Unfortunately, the first to leave the JIF would be those members whose good experience was subsidizing the JIF.

1993 - COMBINED ALLOCATION STRATEGY

In 1992, after reviewing all of the above facts, the Finance Committee recommended that an Assessment Allocation Strategy be adopted which incorporated both an Exposure Allocation and Experience Rating strategy taking all of the above factors into consideration. This strategy took effect with the 1993 Fund Year.

1997 - EXPERIENCE BASED ALLOCATION STRATEGY

In the Fall of 1996, the Finance Committee again examined the relationship between members' assessments and their claims experience. The Committee agreed that the Combined Allocation strategy did not place enough weight upon a members' claims history. The Committee therefore recommended that a more simplified assessment allocation method be adopted in which members' renewal assessments are modified based upon their preceding three full years' claims

experience. The Finance Committee recommended that the chart, which appears on **page 12**, be simplified and that members' **overall** three-year claims experience be used in lieu of individual lines of coverage. That is the strategy in effect today.

2006 – MODEL OPERATING EXPENSES

In the fall of 2005, the Finance Committee examined the way JIF Operating Expenses were allocated to the members. While the above "Experience Based Allocation Strategy" appeared equitable, it was recognized that members' share of JIF Operating Expenses should not be affected by their loss ratio. Therefore, in consultation with the Fund Administrator, The Finance Committee adopted an Assessment Allocation Strategy that applies the above "Experience Based Allocation Formula to **LOSS FUNDS ONLY** and proposes that a members' Operating Expenses be allocated more in line with their actual cost to the Fund. Therefore, those expenses that are directly attributable to a member (Direct Expenses) e.g. Optional Safety Budget, EPL Consulting Service, Loss Control Service, etc. will be charged to a member's assessment. Those expenses that cannot be directly attributable to a member (Indirect Expenses) such as Actuarial Fees, Claims Audit Fees, Financial Audit Fees, etc. shall be charged to a member's assessment in the same proportion that their Loss Fund Contributions, Property Values, or Payroll figures, whichever bases is most appropriate, bear to the entire JIF. Thus, if a member contributes 5% to the JIF Loss Fund budget, they will receive a 5% share of a specified JIF indirect Operating Expense.

2011 – SIX-YEAR LOSS RATIO, REWARD / REVALUATION PROGRAM & RETRO ASSESSMENT PROGRAM

In the fall of 2010, the Finance Committee undertook an in depth analysis to determine whether the Three Year Average loss ratio was still a good indicator of a member's exposure to the Fund. The Fund Actuary reviewed the current process utilized to decide member loss funding assessments and rendered an opinion that even though the Three Year loss ratio was a good indicator of a member's overall performance the utilization of a longer time period, six or nine years, would be a more accurate indicator of a member's long term performance in the Fund. Based upon this analysis, the Finance Committee decided to utilize a six year average loss ratio when determining the Fund's Assessment Allocation Strategy and adjustments to member's assessments on an annual basis.

In conjunction with this change, the Finance Committee also decide to implement a program that allows the Fund to reduce a good performing member's loss funding budget if they have been a "net giver" to the Fund over the same six year period. Beginning with the 2011 Fund Year, the Finance Committee examined each member during their Renewing Year to make sure that their assessment accurately reflects

their exposure to the Fund. In cases where a good performing member is a net giver to the Fund over the preceding six year period (not inclusive of the current year), the Finance Committee will consider reducing the member's loss funding assessment to better reflect their exposure to the Fund. The Finance Committee recognizes that failure to provide financial relief to the good performing members will cause them to become over assessed and an attractive member to a competing Fund. The Fund recognizes that if good members leave the Fund a greater financial burden will be placed on the remaining members. This process continues to repeat itself until all the good members have left the Fund leaving the Fund with only poor performing members resulting in "adverse selection." This program allows for the Fund to remain competitive in the pricing of the good performing members.

Beginning in Fund Year 2011, the Finance Committee also opted to introduce a *Retrospective Assessment Program* that identifies those members that are the driving force behind the Loss Funding increases year to year and remove the risk they place on the Fund by capping these members in a min/max contract.

Each year the Fund performs an analysis of the each member's performance over the prior three and six year periods to determine those members that are having the greatest negative impact on the Fund's surplus position. Once these members are identified, the Fund Actuary re-prices these members as if they were stand-alone members in the Fund. The Fund can then reduce the amount of the Loss Funding Budget by the difference between the member's loss funding assessment and the Actuary's loss funding assessment or a percentage amount as determined by the Finance Committee. Each remaining member of the Fund is then slotted into their appropriate assessment increase/decrease category based upon their performance.

Those members in the *Retrospective Assessment Program* are then given an increase equal to the increase in the loss funding budget had they remained in the original loss funding formula. The difference between the Actuary's stand-alone pricing, or a percentage amount as determined by the Committee, and the poor performer(s) pricing with the standard increase becomes the obligation of the poor performing member(s) should the funding be needed to offset losses incurred by this member. Members participating in the *Retrospective Assessment Program* are required to adopt a resolution and accompanying Policy Endorsement that outlines the member's minimum and maximum loss funding allocation under the program.

Those members in the *Retrospective Assessment Program* have their incurred losses evaluated at 18, 30, and 42 months after the inception of the Fund Year to determine if they are obligated to pay any of the additional loss funding between the amount the originally contributed to the Fund and their maximum loss funding

assessment as determined by the Finance Committee. Any additional loss funding due from a member enrolled in this program can be billed to the member at any time following the conclusion of the Fund Year. All additional loss funds due and owing under this program must be paid to the Fund at the time the Fund transfers the obligations of the Fund Year to the Residual Claims Fund or the member leaves the Fund.

The *Retrospective Assessment Program* benefits both the good and poor performing members of the Fund. Poor performing members benefit in that they are able to spread potentially large increases in loss funding over a number of years easing a potential burden on their local budget, providing them time to address claims and loss issues, and providing a financial incentive to improve their performance. Good performing members of the Fund also benefit in that they are no longer supplementing the poor performing members since the Actuary reduces the loss funding budget by the total amount between the minimum and maximum obligations of those members in the *Retrospective Assessment Program*. As a result, the assessment allocation strategy for the good performing members is lower than it would be if the poor performing members were included in the strategy.

2011 – 2018 - EPL/POL PREMIUM ALLOCATION

Due to the deteriorating performance in this line of coverage over the prior years, the MEL, on behalf of its member JIF's, negotiated EPL/POL coverage with a private insurer.

In prior years, the MEL allocated member premiums strictly as a rate (police vs. non-police) multiplied by employee counts. In addition, members that were poor performers in this line of coverage were surcharged by the MEL. These surcharges carried through to the specific members during the 2011-2012 JIF Premium assessment with the private insurer.

For the 2013 Fund Year, in an effort to transition to a process that emphasized recent claims experience, the Finance Committee decided to allocate fifty percent (50%) of the JIF premium across the membership based on a rate (police vs. non-police) multiplied by employee counts and the remaining fifty percent (50%) allocated based on the member's six year loss experience for these lines of coverage. For the 2014 Fund Year, the Finance Committee allocated twenty-five percent (25%) of the JIF premium across the membership based on a rate (police vs. non-police) multiplied by employee counts and the remaining seventy-five percent (75%) allocated based on the member's six year loss experience. For the 2015 Fund Year, the Finance Committee fully transitioned to an allocation based on the member's five year loss experience.

Finally, it should be noted that beginning in 2013, Volunteer, Directors and Officers Liability (optional) was transitioned from the MEL coverage to a commercial carrier. Also in 2013, Cyber Liability Coverage was added also through a commercial carrier.

2012 – EXCESS PROPERTY PREMIUM ALLOCATION

The Finance Committee undertook an in depth analysis of the allocation of Excess Property Premiums. Excess Property Premiums have been included in the JIF Loss Funding portion of the budget; so therefore, members receive a proportionate share of the Excess Property Premiums based on their proportionate share of the JIF Loss Funding Budget. During the analysis, significant variances arose when comparing the Excess Property Premiums to those determined by the MEL (rate times exposure based). In preparation for the 2012 Budget, the Finance Committee opted to remove the Excess Property from the Loss Funding portion of the Budget and include it with the Excess Coverage. In doing so, the Finance Committee elected to transition from the proportionate share allocation to the MEL allocation by utilizing one fourth of the MEL Premium and allocating the remaining funds based on a proportionate share of Loss Funds (as done in years past). It will take four years to transition to the MEL's allocation process.

2013 – EXCESS PREMIUM ALLOCATION

Beginning in 2013, the MEL will implement several changes to how excess premiums are calculated. Population is used by the MEL as the basis for the allocation of Liability premiums. Beginning in 2013, the MEL will phase in changes in population from the 2000 census to the 2010 census data over a three year period (1/3 - 1/3 - 1/3). The BURLCO JIF members experienced an increase in population of 5.54% which will have an impact on member assessments. Also, beginning in 2013, the MEL will begin experience rating member JIFs based upon the JIF's performance over the prior five years at the MEL level. As the BURLCO JIF has been a net giver to the MEL over the prior five years, the JIF will see a reduction in their MEL Assessment prior to the impact of the 2014 rate changes. The implementation of an experience factor is subject to review on an annual basis.

2016 – 2018 - EXCESS PREMIUM ALLOCATION

Beginning in 2016, the MEL implemented a *Retrospective Program* on all JIFs in the MEL System in addition to continuing to experience rate JIFs based on the prior ten years' MEL experience for WC and Liability claims funding. As the BURLCO JIF has been a net giver to the MEL over the prior ten years, the JIF will see an experience rating decrease in their WC and Liability claims funding. Under the Retrospective Program, each JIF will be invoiced 85% of WC and Liability claims funding while being contractually bound to a value (100% to 125%) based on the prior ten years'

MEL experience. Each JIF will be contractually bound to the *Retrospective Program* for the respective Fund Year for ten (10) years. As the BURLCO JIF has been a net giver to the MEL over the prior ten years, the maximum obligation under the Retrospective Program is 100%. The Finance Committee has opted to fully fund this line at 100% for the 2018 Fund Year.

EXPOSURE ALLOCATION STRATEGY

An "exposure" unit is a measure of the magnitude of a loss exposure. For example property values are a measure of the risk of fire. The greater a member's property values, the greater the potential loss.

Appropriations, on the other hand, are traditionally viewed as the measure of liability risk for municipalities. The greater the appropriations, the more activities there are and the higher the likelihood of injury and thus the more likely a law suit to develop.

The exposure unit, therefore, serves as a yardstick to measure the cost of risk and can be easily measured and utilized used to allocate assessment contributions.

The JIF self insures four areas of risk:

1. Property
2. Liability
3. Automobile
4. Workers' Compensation

Each of these areas of risk is easily measured through the use of exposure units.

PROPERTY

The Finance Committee recommended that total insurable values be used to allocate property insurance costs. Neither the actuary nor the excess carriers differentiate between buildings, contents, equipment, etc. and we have seen no trend in our losses to weight any one item more heavily than the other. The following example describes how the formula actually works.

Example: If the JIF members have a total of \$100,000,000 in insurable property values and member "A" has \$10,000,000 in insurable values then Member "A" will be allocated 10% of the property loss funds.

LIABILITY

In allocating liability costs, the Finance Committee elected to use appropriations. Both the actuary and other JIFs rate on this basis. Neither the actuary nor other JIFs

charge for any special exposures such as Police, Fire, etc. Our review of liability claims supports this approach.

Example: If the JIF members have total appropriations of \$100,000,000 and member "A" has appropriations of \$5,000,000 then member "A" will be allocated 5% of the liability loss funds.

AUTOMOBILE

In this area, vehicle counts were used. Again, neither the actuary nor the excess carriers differentiate between types of vehicles. Our instinct tells us that police cars should have a greater potential for loss, however, further analyses indicates that this affects the potential *value* of the loss not the *frequency*, and is therefore more of an issue for the excess carrier than it is for us.

Example: If the JIF members own 500 vehicles and member "A" owns 25 vehicles then member "A" will be allocated 5% of the automobile loss funds.

WORKERS' COMPENSATION

Traditionally, workers' compensation payrolls have been separated into categories of employment with different rates for each; "police", "Clerical, etc. Our analyses and recommendation was to support this more traditional approach. The Committee, therefore decided to accept the Workers' Compensation Rating bureau "relativities" and assign these weights to the workers' compensation assessment allocation formula.

Example: If the "Manual" Workers' Compensation premium for the JIF as a whole is \$2,000,000 and member "A" has a "Manual" Workers' Compensation premium of \$200,000 then member "A" will be allocated 10% of the workers' compensation loss funds.

EXPERIENCE RATING

For any assessment allocation to be successful it must recognize the potential for some members to incur more claims than others relative to their assessments. Addressing this issue can eliminate the problems associated with the perception that the Fund is subsidizing some members' claims experience at the expense of others.

One method, studied by the Fund, is a simplified experience-rating program that does not impose harsh penalties on members but recognizes adverse claims experience over time. This is accomplished through the application of an experience adjustment factor. The experience adjustment factor is determined from a chart that lists the appropriate factor for a given loss ratio in each line of

coverage offered by the JIF. The experience adjustment factor is applied to the member's assessment by line of coverage. The chart below illustrates this concept:

Line of Coverage	Assessment	Experience Factor	Modified Assessment
Property	\$ 2,500.00	.90	\$ 2,250.00
Liability	\$15,000.00	.95	\$14,250.00
Automobile	\$12,000.00	.94	\$11,280.00
Workers' Comp.	\$20,000.00	1.02	\$20,400.00
Total	\$49,500.00	N/A	\$48,180.00

Since it takes several years for claims to develop to their full potential the committee may decide to defer experience rating on members until they have been in the JIF for three full years.

OPERATING EXPENSE ALLOCATION

The JIF's operating expenses are broken down into two categories:

- A. Allocated - These expenses can be directly attributed to a specific member's participation in the JIF. An example of this type of expense is the Safety Director who charges a fee based upon the size of the member.
- B. Unallocated - These expenses that cannot be directly attributable to a member (Indirect Expenses) shall be charged to a member's assessment in the same proportion that a member's individual exposure relates to the Fund total. Examples of exposure data that are used to distribute unallocated operating expenses across the membership include Loss Fund Contributions, Property Values, and Payroll figures, whichever basis is most appropriate. Thus, if a member has 5% of the total property values for the Fund, this member will pay 5% of the total property appraisal costs for that year.

Under this assessment strategy, the JIF charges allocated operating expenses directly to the members. Unallocated expenses are spread across the membership based upon the individual member's share of the exposure to the total for the Fund.

Risk Management Consulting Fees

Risk Management Consulting Fees are negotiated individually by each member and are added to the members' assessment after all of the above factors and the Cap Strategy (described below) are applied.

CAP STRATEGY

The Finance Committee realized that one of the major reasons member municipalities formed a JIF was to avoid the harsh cycles associated with the traditional insurance market. Without some type of capping mechanism in place, members' assessments could swing wildly from one year to the next. That is why a capping strategy was developed.

A capping strategy begins with a decision to set an upward percentage limit on the amount of any individual member's assessment increase. Naturally, the imposition of a cap on individual members' assessments will create some compression within the overall assessment allocation strategy. This must be addressed in order for the sum of the members' assessments to equal the budget figure for the JIF. In some cases this could mean that a member whose assessment formula results in a decrease could actually receive a modest increase in their assessment. The trade-off in this scenario is that all members know that they are being protected from large increases should their experience turn sour in a particular year.

<p align="center">BURLCO JIF - 2018 Budget Assessment Certification</p>

Bass River Township	60,211
Beverly City	209,108
Bordentown City	294,560
Bordentown Township	380,608
Chesterfield Township	150,596
Delanco Township	141,482
Delran Township	552,798
Edgewater Park Township	216,153
Fieldsboro Borough	28,503
Florence Township	381,575
Hainesport Township	115,943
Lumberton Township	322,676
Mansfield Township	262,190
Medford Township	802,731
Mount Laurel Township	1,006,536
North Hanover Township	163,518
Palmyra Borough	261,850
Pemberton Borough	110,191
Pemberton Township	890,142
Riverside Township	243,980
Shamong Township	73,184
Southampton Township	184,588
Springfield Township	93,079
Tabernacle Township	131,420
Westampton Township	290,848
Woodland Township	71,799
Wrightstown Borough	44,017
27	7,484,288



Municipal Excess Liability Joint Insurance Fund

9 Campus Drive – Suite 216
Parsippany, NJ 07054
Tel (201) 881-7632
Fax (201) 881-7633

Date: October 18, 2017
To: Burlington County Municipal Joint Insurance Fund
From: Commissioner Jack
Subject: October MEL Report

2018 Rate Table & Budget – Board of Fund Commissioners introduced a 2018 Rate Table and a 2018 Budget - reflecting an overall decrease of .1% when applying the 2017 exposures and limits against the 2018 rate table to provide a comparison. Public Hearing scheduled for Wednesday, November 15, 2017 at 5:00 pm in Room 305 at the Atlantic City Convention Center.

Management Committee: Committee met on October 10th and reviewed the 2018 budget, rate table. In addition Committee reviewed responses to RFQs for Actuary, Executive Director, Treasurer, Attorney, Deputy Attorney, Graphic Designer, Strategic Planner and Producer and recommends re-appointing incumbent providers at reorganization; no other responses were received.

Coverage Committee: Stradley Ronan and Wilson, Esler, et al submitted responses to the RFQ for Technical Writer and were both interviewed by a Coverage Committee sub-committee. Report will be provided to the Coverage Committee at its December 4th meeting.

MEL/RCF Claims Committee: Board of Fund Commissioners accepted the recommendations of the Claims Review Committee and expects to appoint York Risk Services Group for Property Claims Administrator (Vanguard declined to submit response to RFQ); CB Claims LLC for Liability TPA and Dorsey & Semrau for POL/EPL runout.

Claims Committee will meet to evaluate Managed Care Provider and Excess Workers' Compensation. Committee will review the results of the "market basket" pricing of actual provider services before evaluating the Managed Care responses submitted by Qualcare and FMCO.

Audit Committee: Committee has scheduled a meeting on October 19th to review the responses for Internal Auditors.

Legislative Committee: In September, the Board accepted the Legislative Committee's recommendation to re-appoint Pathways Government Relations for Legislative agent at reorganization. The committee is scheduled to meet on November 15th during the NJSLOM convention.

Safety & Education: In September, the Board accepted the Committee's recommendation to re-appoint J A Montgomery as Safety Consultant and Training. The committee is scheduled to meet on October 30th.

Cyber Task Force: The Cyber Task Force has developed minimum risk control standards and is finalizing materials for distribution.

The MEL is working with Palindrome Technologies to conduct a study evaluating one member per JIF's computer network for possible cyber threats and vulnerabilities. At the end of the study, Palindrome will provide a report to each participant as well as a summary report for the MEL that will provide insight to members' cyber security readiness. To date, several members have been confirmed to participate in the study.

Marketing Committee: The Marketing Committee is redesigning the MEL's website and developing a mobile application. They are working with a mobile application focus group to identify municipal roles and the push notification content appropriate for those roles.

POL/EPL & Fire Truck MEL Bulletins: Enclosed as part of the MEL Underwriting Manager's report are copies of bulletins distributed to members concerning Optional Excess Land Use Coverage, Public Officials/Employment Practices Policy Form Changes and Fire Truck Valuation change.

MEL Risk Management Consultant Accreditation Program: The MEL instituted a program to recognize the MEL's numerous experienced RMCs and train new staff. The last session will be held on October 27th. To date there have been 75 that have attended the program.

Risk Management Information/Operating System (RMIS): Weekly status calls are conducted to ensure deliverables are met and the Fund is on target for the anticipated launch.

Claims Committee: The Claims Review Committee met in September and is scheduled to meet immediately following the Board meeting. Minutes of the September meeting are enclosed under separate cover.

RCF September Report: A copy of Commissioner Clarke's report on the RCF's September meeting submitted for information.

MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND					
2018 BUDGET FOR RATE DEVELOPMENT					
MUNICIPALITIES ONLY - CURRENT DATA					
		A	B	B-A	B-A
		BUDGET	BUDGET		
APPROPRIATIONS		2017 RATES	2018 RATES	\$	%
I. CLAIMS AND EXCESS INSURANCE PREMIUMS		MUNIS ONLY	MUNIS ONLY	CHANGE	CHANGE
CLAIMS					
Excess Liability:					
1 To 500K		2,530,569	2,593,817	63,248	2.5%
2 1.25MIL Ex 500K		3,330,629	3,413,908	83,279	2.5%
3 Excess WC		7,536,148	7,008,019	(528,129)	-7.0%
4 Excess Property to 500K*		2,397,715	2,484,501	86,786	3.6%
5 Aggregate Excess LFC		15,345	14,070	(1,275)	-8.3%
6 JIF Faithful Performance Bond		184,024	184,024	-	0.0%
7 Statutory Bonds		288,250	288,250	-	0.0%
8 Sub Total		16,282,680	15,986,589	(296,091)	-1.8%
9 PREMIUMS					
10 3.25MIL ex 1.75 MIL		4,873,475	4,629,801	(243,674)	-5.0%
11 Optional Excess Liability		1,666,054	1,666,054	(0)	0.0%
12 Optional Excess POL/EPL		851,374	851,374	0	0.0%
13 Excess WC		2,529,404	2,529,404	-	0.0%
14 Excess Property		7,033,782	7,033,782	-	0.0%
15 Boiler and Machinery		588,883	588,883	-	0.0%
16 Loss Fund Contingency		398,884	626,846	227,962	57.1%
17 Sub Total		17,941,857	17,926,145	(15,712)	-0.1%
18 Total Claims & Premiums		34,224,537	33,912,734	(311,803)	-0.9%
19					
20 II. EXPENSES					
21 Claims Adjustment		1,010,231	1,030,435	20,205	2.0%
22 Property Adjustment		163,200	166,464	3,264	2.0%
23 Administration		1,153,188	1,176,251	23,063	2.0%
24 Loss Fund Management			163,811	163,811	100.0%
25 Actuary		49,133	50,116	983	2.0%
26 Attorney		44,219	45,103	884	2.0%
27 Deputy Attorney		1,475	1,504	29	2.0%
28 Attorney - OPRA		16,646	16,979	333	2.0%
29 Auditor		28,178	28,741	564	2.0%
30 Treasurer		24,912	25,411	498	2.0%
31 Underwriting Manager		518,641	529,014	10,373	2.0%
32 Reinsurance Manager		299,494	305,484	5,990	2.0%
33 Safety and Education Committee		194,275	198,161	3,886	2.0%
34 Computer Services		138,010	140,770	2,760	2.0%
35 Legislative Committee		26,409	26,937	528	2.0%
36 Internal Audit Committee		57,856	59,013	1,157	2.0%
37 Strategic Planning Committee		28,928	29,507	579	2.0%
38 Coverage Committee		38,318	39,084	766	2.0%
39 Communications/Marketing Committee		119,079	121,461	2,382	2.0%
40 Misc Expense		(134,567)	(131,875)	2,691	2.0%
41 Subtotal		3,777,626	4,022,373	244,746	6.5%
42					
43 MEL Safety Institute		895,282	913,188	17,906	2.0%
44 Total Appropriations		38,897,445	38,848,294	(49,151)	-0.1%

MEL RATE TABLES

Budget Line		2017 as Certified	2017 actual (Premiums)	2017 Minimums	2018	2018 Minimums	CHANGE \$	CHANGE %	Discounts/ Surcharges
JIF Attachment To 500K									
0 Ex 500K									10%
100K Ex 400K		0.1878			0.19259		0.0047	2.5%	10%
150K Ex 350K		0.3020			0.39154		0.0895	2.5%	10%
200K Ex 300K		0.5618			0.67579		0.1140	2.5%	10%
250K Ex 250K		0.7415			0.76005		0.0185	2.5%	10%
300K Ex 200K		1.0336			1.05346		0.0258	2.5%	10%
1.25MIL Ex 500K		0.8539			0.87621		0.0214	2.5%	10%
Loss Fund Contingency		0.0874			0.137305		0.0499	57.2%	
3.25MIL ex 1.75 MIL		1.1260	1.0495	\$1,210	1.070427	\$1,150	(0.0563)	-5.0%	10%
Optional Excess Liability									
2 MIL Ex 5 MIL		0.1650	0.1601		0.1650		-	0.0%	10%
5 MIL Ex 5 MIL		0.3327	0.3228		0.3327		-	0.0%	10%
10 MIL Ex 5 MIL		0.4977	0.4829	\$751	0.4977	\$751	-	0.0%	10%
15 MIL Ex 5 MIL		0.6890	0.5714	\$1,267	0.6890	\$1,267	-	0.0%	10%
Optional Excess POL/EPL									
1MIL Ex 2MIL		0.0571	0.0542	\$570	0.0571	\$570.00		0.0%	
2MIL Ex 2MIL		0.0946	0.0900	\$854	0.0946	\$854.00		0.0%	
3MIL Ex 2MIL		0.1217	0.1157	\$1,137	0.1217	\$1,137.00		0.0%	
4MIL Ex 2MIL		0.1436	0.1364	\$1,423	0.1436	\$1,423.00		0.0%	
8MIL Ex 2MIL		0.2872	0.2727	\$4,725	0.2872	\$4,725.00		0.0%	
CLAIMS : Excess WC									
JIF Attachment to									
180K Ex 200K		0.004687			0.004369		(0.0003)	-7.0%	
175K Ex 250K		0.004643			0.003760		(0.0009)	-7.0%	
1,700K x 300K		0.003354			0.003119		(0.0002)	-7.0%	
165K Ex 350K		0.002995			0.002748		(0.0003)	-7.0%	
160K Ex 400		0.002739			0.002538		(0.0003)	-7.0%	
155K Ex 450		0.002429			0.002253		(0.0002)	-7.0%	
150K Ex 500K		0.002103			0.001956		(0.0001)	-7.0%	
140K Ex 600K		0.001177			0.001012		(0.0002)	-14.0%	
125K Ex 750K		0.001333			0.001170		(0.0002)	-12.2%	
PREMIUMS : Excess WC		0.000964	0.089257		0.000964			0.0%	
CLAIMS : Excess Property to 500K*									
JIF Attachment to									
Property 200K Ex 50K		0.0238			0.0244		0.0006	2.5%	
Property 150K Ex 100K		0.0117			0.0135		0.0018	15.4%	
Property 100K Ex 150K		0.0050			0.0068		0.0010	17.2%	
Property 50K Ex 200K		0.0023			0.0028		0.0005	21.7%	
Property 250K Ex 250K		0.0115			0.0106		(0.0009)	-8.1%	
PREMIUMS : Excess Property									
Excess Property		0.0671	0.06343		0.0671		-	0.0%	
Boiler and Machinery		0.0056			0.0056		-	0.0%	
Fidelity Performance Bond		6.3405			6.3405		-	0.0%	
EXPENSES		0.0965			0.1150		0.0185	19.2%	
MEL Safety Institute		29.09			29.67		0.5800	2.0%	
SPECIAL EXPOSURES:									
WATER UTILITY		0.01120			0.01120		-	0.00%	
ELECTRIC UTILITY(1) Payroll to		0.01955			0.01955		-	0.00%	
ELECTRIC UTILITY(2) Payroll on		0.00200			0.00200		-	0.00%	
		67.85%							
		32.15%							
		100.00%							
SEASONAL SURCHARGE RATES									
ATL		8.48%			8.48%				
MON		6.20%			6.20%				
CNTRL		6.20%			6.20%				
DCE		3.22%			3.22%				
Aggregate Excess LFC									
SBMLI		\$ 12.893			\$ 14.070				
Statutory Bonds									
-		500			500				
3,001		500			500				
6,001		500			500				
10,001		1,000			1,000				
15,001		1,000			1,000				
20,001		1,250			1,250				
30,001		1,500			1,500				
40,001		2,000			2,000				
50,001		2,750			2,750				

BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND

RESOLUTION 2017-_____

APPOINTING MEGHAN JACK AS THE FUND'S REPRESENTATIVE
TO THE MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND AND THE NEW
JERSEY MUNICIPAL ENVIRONMENTAL RISK MANAGEMENT FUND AND
DAVID MATCHETT AS THE FUND'S REPRESENTATIVE TO THE RESIDUAL
CLAIMS JOINT INSURANCE FUND AND AS THE ALTERNATE REPRESENTATIVE TO
THE MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND AND THE NEW
JERSEY MUNICIPAL ENVIRONMENTAL RISK MANAGEMENT FUND
FOR THE 2018 FUND YEAR

Whereas, the Burlington County Municipal Joint Insurance Fund has been organized pursuant to NJSA 40A:10-36, et seq.; and

Whereas, the Burlington County Municipal Joint Insurance Fund is a member of the Municipal Excess Liability Joint Insurance Fund, the Residual Claims Joint Insurance Fund and the New Jersey Municipal Environmental Risk Management Fund; and

Whereas, as a member of each of these Funds, the Burlington County Municipal Joint Insurance Fund actively participates in the meetings and operations of each of these Funds through the appointment of a representative to each Fund; and

Whereas, the appointment of the representative to each of these Fund's is at the discretion of the Chair of the Burlington County Municipal Joint Insurance Fund; and

Whereas, Meghan Jack, Fund Commissioner from the Township of Riverside, has served as the Burlington County Municipal Joint Insurance Fund's Representative to the Municipal Excess Liability Joint Insurance Fund and the New Jersey Environmental Risk Management Fund during the 2017 Fund Year; and

Whereas, David Matchett, Fund Commissioner from the Township of Shamong, has served as the Burlington County Municipal Joint Insurance Fund's Representative to the Residual Claims Joint Insurance Fund during the 2017 Fund Year; and

Whereas, David Matchett, Fund Commissioner from the Township of Shamong, has served as the Burlington County Municipal Joint Insurance Fund's Alternate Representative to the Municipal Excess Liability Joint Insurance Fund and the New Jersey Environmental Risk Management Fund during the 2017 Fund Year; and

Whereas, the Fund Chair has determined that it is in the best interest of the Burlington County Municipal Joint Insurance Fund to reappoint Ms. Jack as the Fund's Representative to the Municipal Excess Liability Joint Insurance Fund and the New Jersey Environmental Risk Management Fund; and reappoint Mr. Matchett as the Fund's Representative to the Residual Claims Joint Insurance Fund and as the Fund's Alternate Representative to the Municipal Excess Liability Joint Insurance Fund and the New Jersey Environmental Risk Management Fund for the 2018 Fund Year.

Now, Therefore, be it Resolved by the Fund Commissioners of the Burlington County Municipal Joint Insurance Fund that Meghan Jack, Fund Commissioner from the Township of Riverside, is hereby reappointed as the Burlington County Municipal Joint Insurance Fund's Representative to the Municipal

Excess Liability Joint Insurance Fund and the New Jersey Environmental Risk Management Fund for the 2018 Fund Year; and

Be it Further Resolved that David Matchett, Fund Commissioner from the Township of Shamong, is hereby reappointed as the Burlington County Municipal Joint Insurance Fund's Representative to the Residual Claims Joint Insurance Fund and as the Alternate Representative to the Municipal Excess Liability Joint Insurance Fund and the New Jersey Environmental Risk Management Fund for the 2018 Fund Year; and

Be it Further Resolved that each of these appointments shall be effective January 1, 2018; and

Be it Further Resolved that a fully executed copy of this resolution be forwarded to the Municipal Excess Liability Joint Insurance Fund, Residual Claims Joint Insurance Fund and the New Jersey Environmental Risk Management Fund

This resolution was duly adopted by the Burlington County Municipal Joint Insurance Fund at a public meeting held on November 21, 2017.

BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND

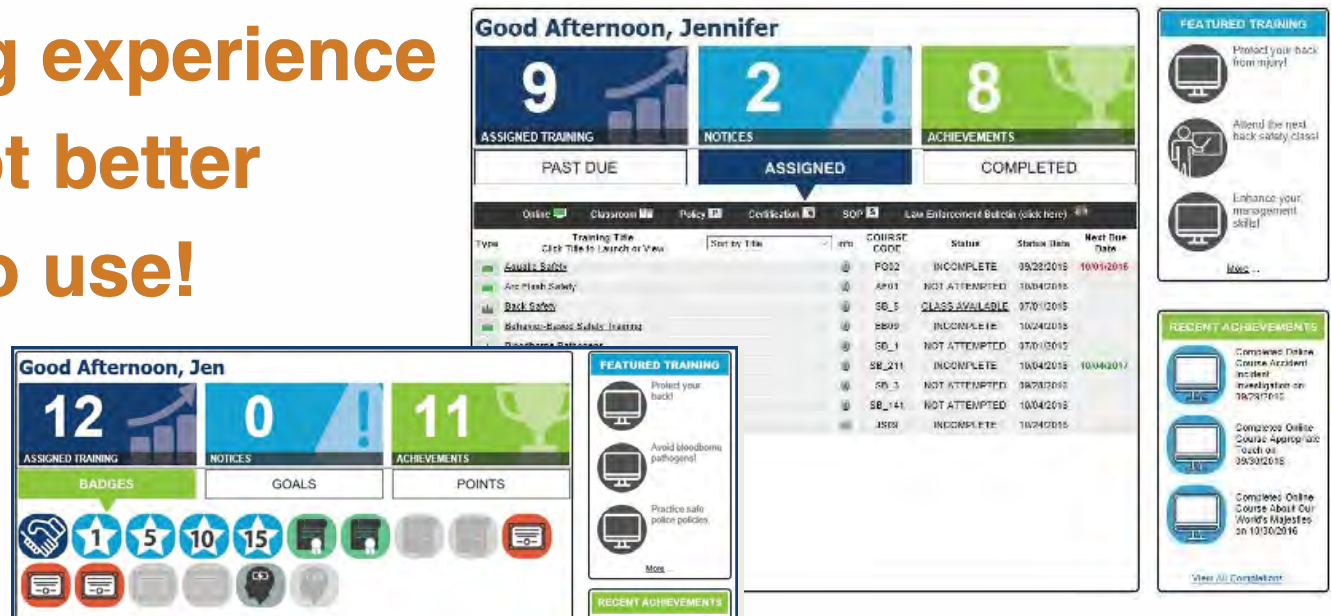

By: _____
CHAIRPERSON

Attest: _____
SECRETARY

Date: _____

Coming to MEL Safety Institute in November 2017!

The online training experience just got a whole lot better looking & easier to use!



Type	Training Title	Course Code	Status	Status Date	Next Due Date
Online	Protect your back	PO02	INCOMPLETE	05/28/2016	10/01/2016
Classroom	Avoid bloodborne pathogens	AP01	NOT ATTEMPTED	10/04/2016	
Policy	Practice safe police policies	SB_5	CLASS AVAILABLE	07/01/2016	
Certification	Behavior-Based Safety Training	BB09	INCOMPLETE	10/24/2016	
SOP	Behavior-Based Safety Training	SB_1	NOT ATTEMPTED	07/01/2017	
Law Enforcement Bulletin	Behavior-Based Safety Training	SB_211	INCOMPLETE	10/04/2016	10/04/2017
		SB_3	NOT ATTEMPTED	08/20/2016	
		SB_141	NOT ATTEMPTED	10/04/2016	
		IS01	INCOMPLETE	10/24/2016	

New User Interface:

Updated with a more modern look, the new User Interface for MEL Safety Institute allows users to manage their training in an easy-to-read dashboard style.

New & Improved Admin Tools:

Admins can create departments, transfer users, register new users individually or as a group, create, assign training with due dates, record group training and external training events, and much more! Tutorials for Admin and User tools are available by logging in and selecting the HELP option on the blue tool bar.

Visit The MEL Safety Institute.

Questions? Contact the MSI Help Line (866) 661-5120. Access the MEL Safety Institute anytime by going to www.njmel.org.



Municipal Excess Liability Residual Claims Fund

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

October 18, 2017

Memo to: Burlington County Municipal Joint Insurance Fund

From: Commissioner Matchett

Re: Topics Discussed at the RCF October Meeting

Madeline Cook – NJPHA Commissioner: Chairman Matchett announced that Commissioner Cook would be retiring December 31, 2017 and thanked her for her years of service on the RCF Claims Committee and the RCF Board; a special presentation will be made at the next meeting.

2017 Budget Amendment: Following the public hearing, the Board of Fund Commissioners reviewed and adopted the amended Fund Year 2017 reflecting the transfer of Fund Year 2013 from the local JIFs as of 6/30/17.

2018 Budget: Following the public hearing, the Board of Fund Commissioners reviewed and adopted the 2018 Budget. Under the conditions of the Fund, the 2018 expenses cannot be charged directly to the contingency reserve established in the 2017 amended budget. In September, the Board adopted a resolution declaring some of this contingency as a surplus to offset the 2018 expenses.

Claims Committee: The Claims Review Committee met in September and the morning of the Commissioner's meeting; minutes of the September meeting were distributed to the Board. The next Claims Review Committee is November 29, 2017 at 9:00AM via tele and video conference in Marlton and Parsippany offices.

Executive Director reported the MEL and RCF Claims Committee Chairs met via teleconference on September 27th to evaluate responses for Claims Administrator RFQs. Based on established evaluation criteria, a recommendation was made to interview York Risk Services Group and Qual-Lynx for the position of Property TPA and reappoint CB Claims LLC for Liability TPA, Qual-Lynx for Workers' Compensation and Dorsey & Semrau for POL/EPL runout. Following interviews for the Property TPAs on October 10th, Claims Review Committee is recommending awarding that contract to York Risk Services Group.

Executive Director reported at this morning's Claims Committee, a review of Managed Care provider networks was presented. Scoring was completed and based on established evaluation criteria a recommendation was made to award the Managed Care contract to QualCare subject to review by the MEL Claims Committee.

Next Meeting: The next meeting of the RCF is the 2018 Reorganization scheduled for **Wednesday January 3, 2018** at 10:30AM the Forsgate CC, Jamesburg, NJ.

MUNICIPAL EXCESS LIABILITY RESIDUAL CLAIMS FUND			
2017 AMENDED BUDGET			
	2017	2017	\$
	BUDGET	Revised Budget	CHANGE
APPROPRIATIONS			
MEL	286,664	12,745,531	12,458,867
BMEL	0	0	0
ATLANTIC	45,037	2,328,284	2,283,247
BERGEN	12,582	1,074,770	1,062,188
BURLCO	18,839	432,627	413,788
CAMDEN	21,662	563,970	542,308
MONMOUTH	24,844	997,570	972,726
MORRIS	18,903	1,344,276	1,325,373
NJUA	15,521	593,482	577,961
OCEAN (incl Brick) incremental inr	75,678	1,745,305	1,669,627
PMM	7,809	213,770	205,961
SOUTH BERGEN	20,201	943,425	923,224
SUBURBAN ESSEX	19,668	544,818	525,150
TRICO	28,210	698,548	670,338
SUBURBAN MUNICIPAL	3,186	257,281	254,095
CENTRAL JERSEY	74,203	1,210,231	1,136,028
NJPHA	14,993	630,896	615,903
TOTAL	688,000	26,324,784	25,636,784
MUNICIPAL EXCESS LIABILITY RESIDUAL CLAIMS FUND			
2017 AMENDED BUDGET			
	2017 PROPOSED	2017	
	BUDGET	Revised Budget	
APPROPRIATIONS			
CLAIMS	0	25,016,784	25,016,784
REINSURANCE PREMIUMS	78,000	78,000	0
LOSS FUND CONTINGENCY	0	620,000	620,000
SUBTOTAL LOSS FUND	78,000	25,714,784	25,636,784
EXPENSES			
ADMINISTRATOR	193,970	193,970	0
DEPUTY ADMINISTRATOR	65,982	65,982	0
ATTORNEY	40,157	40,157	0
CLAIMS SUPERVISION & AUDIT	58,050	58,050	0
TREASURER	37,702	37,702	0
AUDITOR	22,272	22,272	0
ACTUARY	39,761	39,761	0
MISCELLANEOUS	23,835	23,835	0
SUBTOTAL	481,729	481,729	0
EXPENSE CONTINGENCY	128,271	128,271	0
SUBTOTAL EXPENSES	610,000	610,000	0
TOTAL BUDGET	688,000	26,324,784	25,636,784

MUNICIPAL EXCESS LIABILITY RESIDUAL CLAIMS FUND				
2018 ADOPTED BUDGET				
	2017 ANNUALIZED	2018 PROPOSED	\$	%
	BUDGET	BUDGET	CHANGE	CHANGE
APPROPRIATIONS				
CLAIMS	0	0	0	
REINSURANCE PREMIUMS	78,000	30,000	(48,000)	-62%
LOSS FUND CONTINGENCY	0	0		
SUBTOTAL LOSS FUND	78,000	30,000	(48,000)	-62%
EXPENSES				
ADMINISTRATOR	193,970	197,849	3,879	2%
DEPUTY ADMINISTRATOR	65,982	67,302	1,320	2%
ATTORNEY	40,157	40,960	803	2%
CLAIMS SUPERVISION & AUDIT	58,050	59,211	1,161	2%
TREASURER	37,702	38,456	754	2%
AUDITOR	22,272	22,717	445	2%
ACTUARY	39,761	40,556	795	2%
MISCELLANEOUS	23,835	23,835	0	0%
SUBTOTAL	481,729	490,886	9,157	2%
EXPENSE CONTINGENCY	128,271	129,114	843	1%
SUBTOTAL EXPENSES	610,000	620,000	10,000	2%
TOTAL BUDGET	688,000	650,000	(38,000)	-5.5%



**New Jersey Municipal Environmental
Risk Management Fund**

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

DATE: October 18, 2017
TO: Burlington County Municipal Joint Insurance Fund
FROM: Commissioner Jack
SUBJECT: Summary of Topics Discussed at E-JIF Meeting

2018 BUDGET - At the September Executive Committee meeting, the Fund introduced a budget for fund year 2018. In accordance with the regulations, the budget was advertised in the Fund's official newspaper and sent to each member. The Public Hearing for the budget was held at this meeting. For reference, a copy of the budget, as introduced, follows this report.

A motion to adopt a budget for the New Jersey Municipal Environmental Risk Management Fund Joint Insurance Fund as presented for fund year 2018 and to certify annual assessments, based upon the adopted 2018 budget for member Joint Insurance Funds was approved.

EJIF DIVIDEND - The request for approval of the EJIF's \$1,000,000 dividend was filed with the State on September 13, 2017. We await their approval.

38 LAGOON DRIVE PROPERTY SALE – Resolution 24-17 was adopted authorizing the sale of E-JIF owned property at 38 Lagoon Drive East, Toms River, NJ.

COVERAGE COMMITTEE MEETING- An EJIF Coverage Committee meeting is scheduled for November 15, 2017 in the Sheraton Hotel, across from the AC convention center at 11:15 a.m.

NEXT MEETING- The next meeting of the EJIF is scheduled for November 15, 2017 in the Sheraton Hotel, across from the AC convention center at 12 noon.

NEW JERSEY MUNICIPAL ENVIRONMENTAL RISK MANAGEMENT FUND				
2018 PROPOSED BUDGET BASED ON 2010 CENSUS				
	10/11/2017 11:45	2017	2018	
		TOTAL	TOTAL	CHANGE CHANGE
	I. Claims and Excess Insurance			\$ %
	Claims			
1	Non-Site Specific	345,283	299,024	(46,259) -13.4%
2	Site Specific	380,333	353,432	(26,901) -7.1%
3	Legal Defense	1,142,166	1,036,097	(106,069) -9.3%
4	Superfund Buyout	659,221	625,632	(33,589) -5.1%
5	LFC	14,569	14,860	291 2.0%
6	Total Loss Fund	2,541,572	2,329,045	(212,527) -8.4%
7				
8	II. Expenses, Fees & Contingency			
9	Professional Services			
10	Actuary	61,702	62,936	1,234 2.0%
11	Attorney	75,061	76,562	1,501 2.0%
12	Auditor	15,646	15,959	313 2.0%
13	Executive Director	256,980	282,678	25,698 10.0%
14	Treasurer	19,297	19,683	386 2.0%
15	Legislative Agent	45,000	45,000	- 0.0%
16	Underwriting Managers	219,502	223,892	4,390 2.0%
17	Environmental Services	421,332	429,759	8,427 2.0%
18	Claims Administration	25,942	26,460	519 2.0%
19				
20	Subtotal - Contracted Prof Svcs	1,140,462	1,182,929	42,468 3.7%
21				
22	Non-Contracted Services			
23	Postage	5,473	5,473	- 0.0%
24	Printing	4,250	4,250	- 0.0%
25	Telephone	2,423	2,423	- 0.0%
26	Expenses contingency	14,808	14,808	- 0.0%
27	Member Testing	8,233	8,233	- 0.0%
28				
29	Subtotal - Non-contracted svcs	35,186	35,186	- 0.0%
30				
31	Subtotal-Contracted/Non-contra	1,175,648	1,218,116	42,468 3.6%
32				
33	Excess Aggregate Insurance	557,218	573,935	16,717 3.0%
34				
35	General Contingency	76,544	29,863	(46,681) -61.0%
36				
37	Total Exp, Fees & Contingency	1,809,410	1,821,914	12,503 0.7%
38				
39	TOTAL JIF APPROPRIATIONS	4,350,982	4,150,959	(200,024) -4.6%