

AGENDA PACKET



Tuesday, December 19, 2017 at 4:00 PM

**Medford Village Country Club
28 Golfview Drive
Medford, NJ**

WWW.BURLCOJIF.ORG

BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND
Medford Village Country Club
28 Golfview Drive, Medford, NJ
Tuesday, December 19, 2017 – 4:00 PM

AGENDA

- I. Meeting called to order by Chairman
- II. Salute the Flag
- III. Statement of Compliance with Open Public Meetings Act
 - A. Notice of this meeting was given by:
 - 1. Sending sufficient notice herewith to the ***Burlington County Times***, Mount Holly, and ***Courier Post***, Cherry Hill NJ;
 - 2. Filing advance written notice of this meeting with the Clerks/Administrators of all member municipalities; and
 - 3. Posting notice on the public bulletin boards of all member municipalities of the BURLCOJIF.
- IV. Roll Call
 - A. Fund Commissioners
 - B. Fund Professionals
 - C. Risk Management Consultants
 - 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 **November 21, 2017** Meeting Minutes.....Pages 1-15
 - B. Adoption of the **November 21, 2017** Closed Session Minutes.....Handout
 - C. Adoption of the **December 12, 2017** Special Meeting 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The Closed Session Minutes shall not be released to the public until the reason(s) for their remaining confidential is no longer applicable and the Fund Solicitor has an opportunity to review them.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 16-50
 - A. Lost Time Accident Frequency Reports.....Pages 20-21
 - B. Certificates of Insurance.....Page 22
 - C. 2016 Safety Incentive Program Awards.....Page 23
 - D. 2017 Optional Safety Budget.....Page 24
 - E. 2017 Wellness Incentive.....Page 25
 - F. Employment Practices Liability Coverage UpdatePage 26
 - G. EPL/Cyber Risk Management Budget.....Page 27
 - H. EPL Helpline – Authorized Contact List.....Page 28
 - I. Financial Fast Track Report.....Page 29
 - J. Regulatory Filing Checklists.....Pages 30-31
 - K. Capehart & Scatchard Updates.....Pages 32-38
 - L. Statutory Bond Status.....Page 39
 - M. Skateboard Park Approval Status.....Page 40
 - N. Elected Officials Training – Invite.....Pages 41-42

O.	Dividend Distribution Notice	
P.	RMC Resolutions & Agreements	
Q.	MEL Cyber Risk Management Program	
R.	Website	
S.	Inclement Weather Policy	
T.	2017 Annual Report	
U.	2018 Committee Volunteers.....	Pages 43-46
V.	AGRiP/PRIMA 2018 Conference Schedule and Policies.....	Pages 47-50
W.	New Member Activity	
VII.	Solicitor's Report	
IX.	Safety Director's Report	
A.	Activity Report	Pages 51-57
B.	Bulletin: Disposal of Improperly Discarded Syringes.....	Page 58
X.	Claims Administrator's Report	
A.	Lessons Learned from Losses –December 2017.....	Page 59
XI.	Wellness Director Report	
A.	Monthly Activity Report.....	Page 60
B.	Corner Connection	Pages 61-66
C.	Exercise of the Month: 12 Days of Exercise.....	Page 67
D.	Wellness Budget Ideas	Page 68
E.	In the Spotlight: Pemberton Twp.....	Page 69
XII.	Managed Health Care Report	
A.	Summary Report	Page 70
B.	Average Number of Days to Report a Claim.....	Page 71
C.	Transitional Duty Summary Report.....	Page 72
D.	PPO Savings & Penetration Reports.....	Pages 73-74
E.	Paid Provider by Specialty.....	Page 75
F.	Top 5 Provider by Specialty.....	Page 76
G.	Nurse Case Management Report.....	Page 77
XIII.	Treasurer's Report as of November 30, 2017	Pages 78-104
A.	Investment Report	
B.	Loss Run Payment Registers	
C.	Fund Status	
D.	Disbursements	
E.	December Bill List.....	Page 105
F.	Motion to approve the Payment Register & Bill Lists– Motion – Roll Call	
XIV.	Committee Reports	
A.	Finance Committee Meeting Report	
1.	2018 Budget Public Hearing – Motion to Open – All in Favor	
2.	2018 Budget Public Hearing – Motion to Close – All in Favor	
3.	2018 Budget Adoption – Motion to Adopt – Roll Call	Page 106
4.	2018 Assessment Certification - Motion to Adopt-Roll Call	Page 107
5.	2018 Assessment Allocation Strategy - Motion to Adopt – Roll Call	Pages 108-120

- B. Resolution 2017-_____ authorizing the Fund Treasurer to transfer funds from the Fund Year 2017 MEL Liability & Workers Compensation budget line item and the Deductible line item to the MEL Retrospective account – **Motion – Roll Call**.....Pages 121-122
 - C. Safety Committee Meeting – December 19, 2017.....Verbal
 - D. 2018 Nomination Slate.....Page 123
- XV. MEL/RCF/E-JIF Reports
- A. MEL Report – November 15, 2017.....Pages 124-126
 - 1. MEL Bulletin: 2018 EPL/POL Changes.....Page 127
 - B. EJIF Report – November 15, 2017.....Page 128
- XVI. Miscellaneous Business
- A. Motion to Authorize the Executive Director’s Office to bind EPL/POL Coverage with QBE Insurance for the 2018 Fund Year – **Motion – All in Favor**
 - B. Motion to Authorize the Executive Director’s Office to bind Volunteers Directors & Officers Coverage with QBE Insurance for the 2018 Fund Year – **Motion – All in Favor**
 - C. Motion to Authorize the Executive Director’s Office to bind Cyber Liability Coverage with XL Insurance for the 2018 Fund Year – **Motion – All in Favor**
- The 2018 Reorganizational meeting will be held on Tuesday, January 16, 2018
at 3:30 PM at the Hainesport Municipal Building, Hainesport, NJ**
- 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**

November 21, 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, November 21, 2017 at 4:00PM, prevailing time. Chair Keller, **Springfield**, presiding. The meeting was called to order at 4:00PM.

FLAG SALUTE

STATEMENT OF COMPLIANCE WITH OPEN PUBLIC MEETING ACT

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

ROLL CALL

Amanda Somes, **Bass River Twp.**
Rich Wolbert, **Beverly City**
Grace Archer, **Bordentown City**...arrived 3:05
Glenn McMahon, **Chesterfield Twp.**
Jeff Hatcher, **Delran Twp.**
Mike Templeton, **Delanco Twp.**
Gene DiFilippo, **Edgewater Park Twp.**
Richard Brook, **Florence Twp**
Paula Kosko, **Hainesport Twp.**
Brian Umba, *Alternate*, **Lumberton Twp**
Mike Fitzpatrick, **Mansfield Twp.**
Rich Meder, *Alternate*, **Medford Twp.**
Jerry Mascia, *Alternate*, **Mt. Laurel Twp.**
Michelle Brown, *Alternate*, **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**

Absent Fund Commissioners were:

Mike Theokas, **Bordentown Twp.**
Patrica Hansell, **Fairfield Twp.**
Mary Picariello, **North Hanover Twp.**
John Gural, **Palmyra Borough**
Donna Mull, **Pemberton Borough**
Kathy Hoffman, **Southampton Twp.**
Maryalice Brown, **Woodland Twp.**

Those also in attendance were:

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

Also present were the following Risk Management Consultant agencies:

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

Absent Risk Management Consultant agencies:

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

APPROVAL OF THE OPEN & CLOSED SESSION MINUTES

Chair Keller presented the meeting minutes of the October 17, 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. Mascia, to approve the Open & Closed session meeting minutes of the October 17, 2017 meeting of the Fund as presented.

Motion carried.

The Closed Session minutes of the October 17, 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 October 17, 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 reminder letters were emailed out to all Fund Commissioners, Clerks and RMC's on November 15th in regards to available 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 reminder letters were emailed out to all Fund Commissioners, Clerks and RMC's on November 15th in regards to available 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 reminder letters were emailed out to all Fund Commissioners, Clerks and RMC's on November 15th in regards to available 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 available 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 5% of a member's 2018 MEL Assessment. Invitations/RSVP's for the sessions were e-mailed to all Municipal Clerks and Fund Commissioners on November 2, 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

MEL Cyber Risk Management Program – Mr. Forlenza stated that 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 by the end of the year. If you have any questions, please contact the Executive Director's office.

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.burlcojif.org). In addition, members can also call 856-446-9148 for a pre-recorded message announcing the cancellation of a meeting.

Mr. Forlenza noted that the Safety and Wellness Calendars were distributed this evening and are placed at everyone's seat for distribution to your personnel. He noted that should anyone need a few more, his office does have a small inventory left over.

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

SOLICITOR'S REPORT

Closed Cases – Mr. DeWeese reported that there were four (4) closed cases for the month of November, 2017.

Ordinances– Mr. DeWeese stated that included in the agenda packet is a bulletin he had issued to all members on November 2, 2017 on Vacant Property Registration and Fee Ordinances. He 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 challenges 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.

Defense Panel Report – Mr. DeWeese referenced his report included in the agenda packet and highlighted the following:

- In the first 10 months of 2017, seven (7) new GL cases were filed against the BURLCOJIF, which represents a decrease in the number of complaints filed over the same time period in 2016. However, Mr. DeWeese noted he is very concerned regarding the current jury climate and the recent adverse jury verdicts that this may increase the number of filing against our member in the future.
- Assigned Defense Counsel has been strictly adhering to the "Procedures for Assigned Defense Counsel's Authorized Delegation of Litigation Tasks".
- The new "Litigation Management Guidelines were adopted by the Fund in June 2017 and the Guidelines continue to provide effective, consistent guidelines to our Defense Panel Members.
- The Fund authorized and advertised Requests for Qualifications (RFQs) for the General Liability Defense Panel and the Worker's Compensation Defense Panel in 2016. The RFQ's offer a contract term of two (2) – one (1) year contracts from January 2017 through December 2018. Therefore, in 2018, the Fund will be issuing a new RFQ.

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

SAFETY DIRECTOR'S REPORT

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

MEL Video Library – He noted 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. He also pointed out there is a new email address: melvideolibrary@jamontgomery.com, and phone number: 856-552-4900.

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

- *Fire Prevention Month*
- *Leaf Collection Safety*

Right to Know Update – He noted that in addition to the annual Right to Know services, included will be an electronic Central file link distributed to each member town through a Dropbox link. Once the online chemical inventory has been completed, this will allow the following information to be filed in the States RTK portal for each member:

- Safety Data Sheets
- Hazardous Substance Facts Sheets
- Right to Know Survey
- Written Hazardous Communication Program
- Training Documentation
- Right to Know poster
- Instructions on how to download, store, and share the files with affected departments and employees.

Mr. Saville stated it is anticipated that all links will be emailed out by years end.

MSI Class Listing for the Remainder of 2017 – He referenced the list of MSI Classes that are available in November and December that were included in the agenda packet.

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

CLAIMS ADMINISTRATOR'S REPORT

Lessons Learned from Losses – November

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 Slip and Fall Risks During Winter Months*. He noted there are a number of slip-on or add-on devices that are an inexpensive way to improve traction and prevent slip and fall accidents. He then referenced a Slip and Fall claim with a total incurred of over \$107,000 that could have been completely prevented with the use of this device.

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:

- North Hanover: A Shoprite Dietitian presented on Healthy eating and energy drinks
- Mansfield finished their five (5) week smoking cessation program for the Firefighters. There were 6 participants and the third week was the quit week. She reported 2 did quit, 2 cut back substantially, 1 had no change, and 1 dropped out after the first meeting.
- Mt. Laurel EMT Training Officers Meeting: Ms. Schiffer stated she had attended this meeting on November 1 to share activities that have been done in the JIF and may help this group. Topic of interest was having a “train the trainer” on dealing with stress and adversity.
- She referenced a chart included that depicts how much exercise it takes to burn off a Thanksgiving Day meal.
- Ms. Schiffer noted in her News Letter this month its highlights stats and facts on Diabetes, and a test to see if you are at risk for Type 2 Diabetes.

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 October, 2017 noting there were nineteen (19) claims reported.

Lost Time v. Medical Only Cases

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

	<i>Oct.</i>	<i>YTD</i>
<i>Lost Time</i>	<i>3</i>	<i>19</i>
<i>Medical Only</i>	<i>9</i>	<i>89</i>
<i>Report Only</i>	<i>7</i>	<i>44</i>
<i>Total New Claims Reported</i>	<i>19</i>	<i>152</i>
<i>Report Only % of Total</i>	<i>36.8%</i>	<i>28.9%</i>
<i>Medical Only/Lost Time Ratio</i>	<i>75.25</i>	<i>82:18</i>
<i>Average Days to Report</i>	<i>.9</i>	<i>2.1</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>1,396</i>
<i>Transitional Duty Days Worked</i>	<i>1,060</i>
<i>% of Transitional Duty Days Worked</i>	<i>75.9%</i>
<i>Transitional Duty Days Not Accommodated</i>	<i>336</i>
<i>% of Transitional Duty Days Not Accommodated</i>	<i>24.1%</i>

PPO Penetration Report:

Ms. Beatty presented the PPO Penetration Report:

<i>PPO Penetration Rate</i>	<i>October</i>
<i>Bill Count</i>	<i>142</i>
<i>Original Provider Charges</i>	<i>\$104,732</i>
<i>Re-priced Bill Amount</i>	<i>\$49,388</i>
<i>Savings</i>	<i>\$55,343</i>
<i>% of Savings</i>	<i>52.8%</i>
<i>Participating Provider Penetration Rate - Bill Count</i>	<i>97.2%</i>
<i>Participating Provider Penetration Rate – Provider Charges</i>	<i>97.4%</i>
<i>EPO Provider Penetration Rate - Bill Count</i>	<i>96.7%</i>
<i>EPO Provider Penetration Rate – Provider Charges</i>	<i>98.0%</i>

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

TREASURER'S REPORT

Mr. Tontarski presented an overview of the Treasurer's Report for month ending **October 31, 2017**, a copy of which was provided to the membership in the agenda packet.

Investment Interest

Interest received or accrued for the current month totaled \$17,564.70. This generated an average annual yield of 1.10%. After including an unrealized net loss of \$23,785.08 in the asset portfolio, the yield was 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 market value of \$14,813,911.48 vs. the amount invested. The 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 eight (8) obligations with maturities greater than one year.

Receipt Activity for the Period

	Monthly	YTD
Subrogation Receipts	\$2,339.50	\$96,597.04
Overpayment Reimbursements	\$.00	
FY 2017 Premium Assessments	\$86,934.00	
Due to BCIP	\$90.00	

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

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.

Loss Run Payment Register – October 2017

Mr. Tontarski stated that the 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 \$207,005.09. The claim detail shows 355 claim payments issued.

Bill List – November 2017

For the Executive Committee's consideration, Mr. Tontarski presented the November 2017 Bill List in the amount of \$83,260.23.

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

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

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

ROLL CALL Yeas

Amanda Somes, **Bass River Twp.**
Rich Wolbert, **Beverly City**
Grace Archer, **Bordentown City**
Glenn McMahon, **Chesterfield Twp.**
Jeff Hatcher, **Delran Twp.**
Mike Templeton, **Delanco Twp.**
Gene DiFilippo, **Edgewater Park Twp.**
Richard Brook, **Florence Twp**
Paula Kosko, **Hainesport Twp.**

Brian Umba, *Alternate*, **Lumberton Twp**
Mike Fitzpatrick, **Mansfield Twp.**
Rich Meder, *Alternate*, **Medford Twp.**
Jerry Mascia, *Alternate*, **Mt. Laurel Twp.**
Michelle Brown, *Alternate*, **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

STRATEGIC PLANNING COMMITTEE

Mr. Forlenza stated that the Committee met on October 17, 2017 and a copy of the meeting minutes is included in the agenda packet. He stated that Ms. Burger provided the membership with a verbal report at last month's meeting.

Mr. Forlenza noted that at this meeting it was discussed and approved to move the monthly Executive Committee Meetings to 3:30 pm for 2018. He asked for authority to have his office re-advertise the change in time starting with the January 2018 Re-Organizational meeting.

Motion by Mr. Cramer, seconded by Mr. McMahon to approve the re-advertisement of the January 16, 2018 Executive Committee Meeting. Motion carried by unanimous vote.

Mr. Forlenza noted that the time change will be reflected in the Legal Notice for 2018 Meetings when that notice goes out after approval at the January Meeting.

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

NOMINATING COMMITTEE

Mr. Brook stated that the Nominating Committee met on November 2, 2017 and the minutes were included in the agenda packet. He noted that the Committee recommended the following draft Nominating Slate for 2018:

Chair: Paul Keller, Springfield Township
Secretary: Megan Jack, Riverside Township

Executive Committee: Glenn McMahon, Chesterfield Township
John Gural, Palmyra Borough
Dennis Gonzalez, Pemberton Township

Doug Cramer, Tabernacle Township
Rich Wolbert, Beverly City

Alternates:

Mike Templeton, Delanco Township
James Ingling, Wrightstown Borough
Dave Matchett, Shamong Township
Jeffrey Hatcher, Delran Township
Jerry Mascia, Mt. Laurel Township
Maria Carrington, Westampton Township

FINANCE COMMITTEE

Mr. Hatcher stated that the Finance Committee met on November 3, 2017 and the minutes were included in the agenda packet. He stated that the Committee reviewed the 2018 Budget and it is set to be introduced this evening. He stated that there are three (3) items that will need to be introduced this evening.

Chair Keller stated that the first action item is to introduce the 2018 Budget which totals \$7,800,316 which is a reduction of -\$186,342.00 (-2.43%) over 2017. The second item is the 2018 Assessment Certification, which is included in the agenda packet. The last item is 2018 Assessment Allocation Strategy.

2018 Budget Introduction

Motion by Ms. Jack, seconded by Mr. McMahon, to introduce the 2018 Budget as presented.

ROLL CALL *Yeas*

Amanda Somes, **Bass River Twp.**
Rich Wolbert, **Beverly City**
Grace Archer, **Bordentown City**
Glenn McMahon, **Chesterfield Twp.**
Jeff Hatcher, **Delran Twp.**
Mike Templeton, **Delanco Twp.**
Gene DiFilippo, **Edgewater Park Twp.**
Richard Brook, **Florence Twp**
Paula Kosko, **Hainesport Twp.**
Brian Umba, *Alternate*, **Lumberton Twp**
Mike Fitzpatrick, **Mansfield Twp.**
Rich Meder, *Alternate*, **Medford Twp.**
Jerry Mascia, *Alternate*, **Mt. Laurel Twp.**
Michelle Brown, *Alternate*, **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.

2018 Assessment Allocation Strategy

Motion by Mr. Mascia, seconded by Ms. Jack, to introduce the 2018 Assessment Allocation Strategy as presented.

ROLL CALL *Yeas*

Amanda Somes, **Bass River Twp.**
Rich Wolbert, **Beverly City**
Grace Archer, **Bordentown City**
Glenn McMahon, **Chesterfield Twp.**
Jeff Hatcher, **Delran Twp.**
Mike Templeton, **Delanco Twp.**
Gene DiFilippo, **Edgewater Park Twp.**
Richard Brook, **Florence Twp**
Paula Kosko, **Hainesport Twp.**
Brian Umba, *Alternate*, **Lumberton Twp**
Mike Fitzpatrick, **Mansfield Twp.**
Rich Meder, *Alternate*, **Medford Twp.**
Jerry Mascia, *Alternate*, **Mt. Laurel Twp.**
Michelle Brown, *Alternate*, **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.

2018 Assessment Certification

Motion by Ms. Jack, seconded by Mr. Mascia, to introduce the 2018 Assessment Certification as presented.

ROLL CALL *Yeas*

Amanda Somes, **Bass River Twp.**
Rich Wolbert, **Beverly City**
Grace Archer, **Bordentown City**
Glenn McMahon, **Chesterfield Twp.**
Jeff Hatcher, **Delran Twp.**
Mike Templeton, **Delanco Twp.**
Gene DiFilippo, **Edgewater Park Twp.**
Richard Brook, **Florence Twp**
Paula Kosko, **Hainesport Twp.**
Brian Umba, *Alternate*, **Lumberton Twp**
Mike Fitzpatrick, **Mansfield Twp.**
Rich Meder, *Alternate*, **Medford Twp.**

Jerry Mascia, *Alternate*, **Mt. Laurel Twp.**
Michelle Brown, *Alternate*, **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.

MEL REPORT

Ms. Jack reported the MEL met on October 18, 2017 and a copy of the meeting minutes, which are self-explanatory, are included in the November 2017 agenda.

Resolution 2017-36 – Appointing the 2018 MEL/RCF/EJIF Representatives

Motion by Mr. McMahon, seconded by Mr. Mascia, to adopt Resolution 2017-36, Appointing Meghan Jack as the Fund's Representative to the Municipal Excess Liability Joint Insurance Fund, David Matchett as the Fund's Representative to the Residual Claims Joint Insurance Fund and Meghan Jack as the Fund's Representative to the Environmental Risk Management Fund for the 2018 Fund Year.

ROLL CALL *Yeas*

Amanda Somes, **Bass River Twp.**
Rich Wolbert, **Beverly City**
Grace Archer, **Bordentown City**
Glenn McMahon, **Chesterfield Twp.**
Jeff Hatcher, **Delran Twp.**
Mike Templeton, **Delanco Twp.**
Gene DiFilippo, **Edgewater Park Twp.**
Richard Brook, **Florence Twp**
Paula Kosko, **Hainesport Twp.**
Brian Umba, *Alternate*, **Lumberton Twp**
Mike Fitzpatrick, **Mansfield Twp.**
Rich Meder, *Alternate*, **Medford Twp.**
Jerry Mascia, *Alternate*, **Mt. Laurel Twp.**
Michelle Brown, *Alternate*, **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.

RCF REPORT

Mr. Matchett reported the RCF met on October 18, 2017 and a copy of the meeting minutes, which are self-explanatory, are included in the November 2017 agenda.

EJIF REPORT

Ms. Jack reported the EJIF met on October 18, 2017 and a copy of the meeting minutes, which are self-explanatory, are included in the November 2017 agenda.

MISCELLANEOUS BUSINESS

Next Meeting

Chair Keller noted that the next meeting of the BURLCO JIF will take place on **Tuesday, December 21, 2017 at 4:00 PM** at the Medford Village Country Club, Medford, NJ.

PUBLIC COMMENT

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

Chair Keller opened the meeting to the public for comment.

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

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

EXECUTIVE SESSION MEETING – Resolution #2017-37

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

Motion by Mr. Mascia, seconded by Ms. Jack, to Adopt ***Resolution #2017-37***. 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>
<i>001233855</i>	<i>2018115986</i>	<i>1201736</i>
<i>2018116558</i>		
<i>2018111770</i>		
<i>2018109564</i>		

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

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

ROLL CALL *Yeas*

Amanda Somes, **Bass River Twp.**
Rich Wolbert, **Beverly City**
Grace Archer, **Bordentown City**
Glenn McMahon, **Chesterfield Twp.**
Jeff Hatcher, **Delran Twp.**
Mike Templeton, **Delanco Twp.**
Gene DiFilippo, **Edgewater Park Twp.**
Richard Brook, **Florence Twp**
Paula Kosko, **Hainesport Twp.**
Brian Umba, *Alternate*, **Lumberton Twp**
Mike Fitzpatrick, **Mansfield Twp.**
Rich Meder, *Alternate*, **Medford Twp.**
Jerry Mascia, *Alternate*, **Mt. Laurel Twp.**
Michelle Brown, *Alternate*, **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 was one (1) abandonment of Subrogation claim(s) presented in Closed Session.

#001255235

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

ROLL CALL *Yeas*

Amanda Somes, **Bass River Twp.**
Rich Wolbert, **Beverly City**
Grace Archer, **Bordentown City**
Glenn McMahon, **Chesterfield Twp.**
Jeff Hatcher, **Delran Twp.**
Mike Templeton, **Delanco Twp.**
Gene DiFilippo, **Edgewater Park Twp.**
Richard Brook, **Florence Twp**
Paula Kosko, **Hainesport Twp.**
Brian Umba, *Alternate*, **Lumberton Twp**
Mike Fitzpatrick, **Mansfield Twp.**
Rich Meder, *Alternate*, **Medford Twp.**
Jerry Mascia, *Alternate*, **Mt. Laurel Twp.**
Michelle Brown, *Alternate*, **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 November 21, 2017 meeting of the BURLCO JIF.

Motion by Ms. Jack, seconded by Mr. Mascia, to adjourn the November 21, 2017 meeting of the BURLCO JIF. All in favor. Motion carried.

The meeting was adjourned at 4:53 pm.

Kris Kristie,
Recording Secretary for

MEGHAN JACK, ACTING SECRETARY



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

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

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

B. Certificates of Insurance (pg. 22)

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

C. 2016 Safety Incentive Program Awards (pg. 23)

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 was November 30, 2017. All encumbered funds have to be claimed by February 1, 2018.**

D. 2017 Optional Safety Budget (pg. 24)

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 was November 30, 2017. All encumbered funds have to be claimed by February 1, 2018.**

E. 2017 Wellness Incentive Program Allowance (pg. 25)

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 was November 30, 2017. All encumbered funds must be claimed by February 1, 2018.**

F. Employment Practices Liability Coverage – (pg. 26)

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. 27)

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. 28)

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. 29)

The Financial Fast Track Report as of October 31, 2017 is attached for your review. The report is generated by PERMA and provides a "snapshot" of the JIF's financial status. The JIF's surplus position as of October 31, 2017 was **\$11,778,688.**

J. Regulatory Filing Checklists (pgs. 30-31)

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. 32-38)

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. 39)

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. 40)

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. 41-42)

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 sign-in sheets from December 7, 2017 seminar are posted on the JIF website. The remaining trainings have been scheduled on the following dates:

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. 2018 Dividend Distribution Notice

On or about December 4, 2017, each member eligible to receive a portion of this year's dividend distribution should have received a notice via email from our office. Members were asked to complete the necessary paperwork directing how they would like to receive their portion of the dividend and return it to the Executive Director's office no later than December 22, 2017. Any questions should be directed to Tracy Forlenza at 856-446-9143.

P. RISK Management Consultant – Resolution & Agreement

On or about December 6, 2017, a memo and sample copies of the JIF RMC Resolution and Agreement for the 2018 Fund Year were e-mailed to all Risk Management Consultants. If an RMC represents more than one municipality, we request that the form be copied and one set executed for each municipality represented. Once our office receives this documentation, payment can be issued for the 2018 fees at the February 2018 JIF meeting. Please note that RMC payments cannot be processed until this documentation is received. Also all RMC's are required to execute a Confidentiality Agreement with the JIF and forward it to the Executive Director's office. Each RMC is asked to execute one copy of the Confidentiality Agreement for each member of their staff that might attend the JIF Executive Committee. If you have any questions in this regard, please contact Tracy Forlenza at 856-446-9143.

Q. MEL Cyber Risk Management Program

Recently, the MEL released the *MEL Cyber Risk Management Program*. The program includes employee training, the adoption and implementation of cyber related policies and procedures, and other software and hardware related compliance components. Members who come into compliance with the *Program* will be eligible for reimbursement of a portion of their deductible for cyber related claims. Members are encouraged to work with their IT Professional to come into compliance with the *Program* components. If you have any questions, please contact the Executive Director's office.

R. 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!

S. 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.burlcojif.org). In addition, members can also call 856-446-9148 for a pre-recorded message announcing the cancellation of a meeting.

T. 2017 Annual Report

Several copies of the 2017 Burlington County Municipal Joint Insurance Fund Annual Report were presented to each Fund Commissioner at this afternoon's meeting. The Annual Report is also being posted to the JIF website where it can be downloaded and printed. Members are encouraged to review the report with their governing bodies

U. 2018 Committee Volunteers (pgs. 43-46)

On November 29, 2017, *Committee Volunteer Request Forms* were e-mailed to all Fund Commissioners and Risk Management Consultants. All those who received the form were asked to reply by December 15, 2017. The 2018 Committee Chairs will be meeting in early January to determine the membership of the Standing Committees. Please be sure to return this form as soon as possible. If you have any questions, please contact Sheila Ortiz at 856-446-9137.

V. AGRiP/PRIMA 2018 Conference Schedule and Policies (pgs. 47-50)

This year BURLCO JIF members will be eligible to attend two AGRIP Conferences and the Annual PRIMA Conference. The 2018 Budget includes funding for four (4) attendees in total. The BURLCO JIF has adopted an Attendance Conference Policy that establishes clear guidelines and preferences for Commissioner Attendance. Those Fund Commissioners who have first priority for attendance at these conferences received information on the AGRiP Conferences from our office on or about December 11, 2017. Information on the PRIMA Conference will be emailed out by the end of the month.

W. New Member Activity

Nothing to Report.

Burleo JIF										
2017 LOST TIME ACCIDENT FREQUENCY										
DATA VALUED AS OF October 31, 2017										
			# CLAIMS	Y.T.D.	2017	2016	2015			TOTAL
		**	FOR	LOST TIME	LOST TIME	LOST TIME	LOST TIME			RATE
MEMBER_ID	MEMBER	*	10/31/2017	ACCIDENTS	FREQUENCY	FREQUENCY	FREQUENCY	MEMBER		2017 - 2015
1	75 BEVERLY		0	0	0.00	5.88	4.35	1 BEVERLY		3.53
2	76 DELANCO		0	0	0.00	3.42	0.00	2 DELANCO		1.10
3	77 DELRAN		0	0	0.00	0.00	1.91	3 DELRAN		0.70
4	80 HAINESPORT		0	0	0.00	0.00	1.68	4 HAINESPORT		0.59
5	84 RIVERSIDE		0	0	0.00	2.50	2.44	5 RIVERSIDE		1.74
6	85 SHAMONG		0	0	0.00	0.00	0.00	6 SHAMONG		0.00
7	86 TABERNACLE		0	0	0.00	0.00	0.00	7 TABERNACLE		0.60
8	456 SPRINGFIELD		0	0	0.00	0.00	1.83	8 SPRINGFIELD		0.66
9	531 CHESTERFIELD		0	0	0.00	0.00	1.57	9 CHESTERFIELD		0.60
10	577 BASS RIVER		0	0	0.00	0.00	3.64	10 BASS RIVER		1.21
11	601 NORTH HANOVER		0	0	0.00	1.98	0.00	11 NORTH HANOVER		0.63
12	636 WRIGHTSTOWN		0	0	0.00	0.00	0.00	12 WRIGHTSTOWN		0.00
13	642 PEMBERTON BOROUGH		0	0	0.00	2.00	2.13	13 PEMBERTON BOROUGH		1.52
14	651 WOODLAND		0	0	0.00	2.78	3.13	14 WOODLAND		2.04
15	679 FIELDSBORO		0	0	0.00	0.00	***	15 FIELDSBORO		0.00
16	532 WESTAMPTON		0	1	0.87	6.32	4.17	16 WESTAMPTON		3.64
17	83 MEDFORD TOWNSHIP		1	1	0.88	1.56	1.25	17 MEDFORD TOWNSHIP		1.25
18	589 BORDENTOWN CITY		0	1	0.99	1.36	1.34	18 BORDENTOWN CITY		1.21
19	81 LUMBERTON		0	1	1.16	1.16	1.27	19 LUMBERTON		1.19
20	79 FLORENCE		0	1	1.19	3.14	1.13	20 FLORENCE		1.87
21	82 MANSFIELD TOWNSHIP B		1	1	1.19	0.00	0.00	21 MANSFIELD TOWNSHIP		0.36
22	373 SOUTHAMPTON		0	1	1.38	0.00	1.21	22 SOUTHAMPTON		0.84
23	600 BORDENTOWN TOWNSHIP		1	1	1.63	2.80	0.00	23 BORDENTOWN TOWNSHIP		1.48
24	208 PEMBERTON		1	3	1.81	7.67	5.32	24 PEMBERTON		5.00
25	576 MOUNT LAUREL		1	5	2.16	0.77	1.40	25 MOUNT LAUREL		1.41
26	78 EDGEWATER PARK		0	1	2.73	2.86	2.56	26 EDGEWATER PARK		2.71
27	650 PALMYRA		0	2	3.33	0.00	1.44	27 PALMYRA		1.48
Totals:			5	19	1.04	1.98	1.90			1.66
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			October 30, 2016		2.07					

2017 LOST TIME ACCIDENT FREQUENCY ALL JIFs				
		October 31, 2017		
	2017	2016	2015	TOTAL
	LOST TIME	LOST TIME	LOST TIME	RATE *
FUND	FREQUENCY	FREQUENCY	FREQUENCY	2017 - 2015
BURLINGTON	1.04	1.98	1.90	1.66
MORRIS	1.10	1.96	2.01	1.72
CENTRAL	1.17	1.76	1.95	1.66
CAMDEN	1.31	1.35	2.55	1.67
BERGEN	1.33	1.56	2.27	1.73
SUBURBAN MUNICIPAL	1.53	2.24	2.25	2.03
SOUTH BERGEN	1.56	2.35	2.78	2.27
NJ PUBLIC HOUSING	1.57	2.02	2.01	1.89
ATLANTIC	1.67	3.19	2.69	2.46
N.J.U.A.	1.67	3.15	2.60	2.51
PROF MUN MGMT	1.72	2.08	3.81	2.54
TRI-COUNTY	1.82	2.48	2.05	2.12
SUBURBAN ESSEX	1.84	1.76	2.15	1.93
MONMOUTH	2.00	1.65	2.19	1.94
OCEAN	2.48	2.09	2.27	2.27
AVERAGE	1.59	2.11	2.37	2.03
* 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 10/22/2017 To 11/21/2017

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
H - NJ Dept of Health, Office of EMS I - Township of Mansfield	PO Box 360 Trenton, NJ 08625	Evidence of insurance.	10/23/2017 #1775361	GL AU EX
H - Delran School District I - Township of Delran	52 Hartford Rd Riverside, NJ 08075	Re: December 1, 2017 event 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 Winter Festival at Delran Community Park, overflow parking on adjacent Delran School sites from 5-8pm.	11/6/2017 #1793051	GL EX OTH
H - Church of the Holy Eucharist I - Township of Tabernacle	520 Medford Lakes Road Tabernacle, NJ 08088	RE: Use of their parking lot for the tree lighting ceremony on Friday, December 1, 2017 Evidence of insurance as respects to use of their parking lot for the tree lighting ceremony on Friday, December 1, 2017.	11/20/2017 #1797241	GL AU EX WC
H - Bay Head Investments Inc. dba I - Township North Hanover	VCI Emergency Vehicle Specialists 43 Jefferson Ave Berlin, NJ 08009	Re; Rental of 2006 Ford E-450 Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies and Loss Payee on the Property Policy if required by written contract as respects to 2006 Ford E-450 VIN # 1FDXE45PX6HB07950 Value-\$27,500	11/21/2017 #1797281	AU EX OTH
Total # of Holders: 4				

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	11/29/2017
Bordentown City	1,975.00												1,975.00		1,975.00	0.00	11/22/2017
Bordentown Twp	2,275.00												1,437.80		1,437.80	837.20	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												392.07		392.07	1,582.93	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												1,975.00		1,975.00	0.00	11/29/2017
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				728.87		1,975.00	0.00	11/29/2017
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	11/30/2017
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	\$6,508.74	\$0.00	\$43,044.95	\$9,780.05	

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												995.00		11/21/17	995.00	0.00
Beverly	1,595.00														11/29/17	0.00	1,595.00
Bordentown City	1,595.00												1,595.00		11/22/17	1,595.00	0.00
Bordentown Twp.	2,660.00												2,660.00		10/13/17	2,660.00	0.00
Chesterfield	995.00												995.00			995.00	0.00
Delanco	1,595.00								451.00						11/21/17	451.00	1,144.00
Delran	2,660.00												1,688.38		11/14/17	1,688.38	971.62
Edgewater Park	1,595.00												1,595.00		11/02/17	1,595.00	0.00
Fieldsboro	750.00														11/15/17	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												1,595.00		11/29/17	1,595.00	0.00
Medford	4,645.00											4,645.00				4,645.00	0.00
Mount Laurel	4,645.00												4,645.00		10/18/17	4,645.00	0.00
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		645.07		11/20/17	796.70	198.30
Pemberton Twp.	4,645.00							1,409.93							11/20/17	1,409.93	3,235.07
Riverside	2,660.00												1,142.01		11/29/17	1,142.01	1,517.99
Shamong	995.00											995.00				995.00	0.00
Southampton	1,595.00											1,310.58	284.42		11/13/17	1,595.00	0.00
Springfield	995.00										995.00					995.00	0.00
Tabernacle	995.00											995.00				995.00	0.00
Westampton	1,595.00												1,595.00		11/08/17	1,595.00	0.00
Woodland	995.00														10/24/2017	0.00	995.00
Wrightstown	995.00														11/30/17	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	\$19,434.88	\$0.00		35,638.02	15,656.98

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																	
																Total	Remaining
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	Paid	Balance
Bass River	500.00												474.79		11/21/17	474.79	25.21
Beverly	750.00														11/29/17	0.00	750.00
Bordentown City	750.00										111.25				11/22/17	111.25	638.75
Bordentown Twp.	1,000.00											499.43			10/13/17	499.43	500.57
Chesterfield	500.00									33.00			467.00			500.00	0.00
Delanco	750.00			393.90							173.17				11/21/17	567.07	182.93
Delran	1,000.00										210.00		790.00			1,000.00	0.00
Edgewater Park	750.00												747.38		11/02/17	747.38	2.62
Fieldsboro	500.00								231.22						11/15/17	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		873.75		10/20/17	1,000.00	0.00
Mansfield	750.00												750.00			750.00	0.00
Medford	1,500.00						760.34					323.13	416.53			1,500.00	0.00
Mount Laurel	1,500.00						1,046.25								10/18/17	1,046.25	453.75
North Hanover	750.00											297.47	452.53			750.00	0.00
Palmyra	750.00														10/27/17	0.00	750.00
Pemberton Boro	500.00				200.00	275.98							24.02			500.00	0.00
Pemberton Twp.	1,500.00														11/20/17	0.00	1,500.00
Riverside	1,000.00								573.45						11/29/17	573.45	426.55
Shamong	500.00											500.00				500.00	0.00
Southampton	750.00											320.09	102.81		11/13/17	422.90	327.10
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							330.00		11/08/17	580.00	170.00
Woodland	500.00											500.00				500.00	0.00
Wrightstown	500.00														11/30/17	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	\$5,428.81	\$0.00		12,866.44	8,383.56

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 :	December 11, 2017
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Total Participating Members	27
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Complaint	26
Percent Compliant	96.30%

			01/01/17		2017	
		Compliant	EPL		POL	Co-Insurance
Member Name	*		Deductible		Deductible	01/01/17
BASS RIVER		Yes	\$ 20,000		\$ 20,000	20% of 1st 250K
BEVERLY		Yes	\$ 20,000		\$ 20,000	20% of 1st 250K
BORDENTOWN CITY		Yes	\$ 20,000		\$ 20,000	20% of 1st 250K
BORDENTOWN TOWNSHIP		Yes	\$ 5,000		\$ 5,000	0%
CHESTERFIELD		Yes	\$ 20,000		\$ 20,000	20% of 1st 250K
DELANCO		Yes	\$ 20,000		\$ 20,000	20% of 1st 100K
DELRAN		Yes	\$ 20,000		\$ 20,000	20% of 1st 250K
EDGEWATER PARK		Yes	\$ 2,500		\$ 2,500	0%
FIELDSBORO		Yes	\$ 20,000		\$ 20,000	20% of 1st 250K
FLORENCE		Yes	\$ 20,000		\$ 20,000	20% of 1st 250K
HAINESPORT		Yes	\$ 2,500		\$ 2,500	0%
LUMBERTON		Yes	\$ 20,000		\$ 20,000	20% of 1st 100K
MANSFIELD TOWNSHIP B		Yes	\$ 2,500		\$ 2,500	0%
MEDFORD TOWNSHIP		Yes	\$ 75,000		\$ 75,000	20% of 1st 250K
MOUNT LAUREL		Yes	\$ 20,000		\$ 20,000	20% of 1st 250K
NORTH HANOVER		Yes	\$ 20,000		\$ 20,000	20% of 1st 250K
PALMYRA		Yes	\$ 20,000		\$ 20,000	0%
PEMBERTON		Yes	\$ 20,000		\$ 20,000	20% of 1st 250K
PEMBERTON BOROUGH		Yes	\$ 20,000		\$ 20,000	20% of 1st 250K
RIVERSIDE		Yes	\$ 20,000		\$ 20,000	20% of 1st 250K
SHAMONG		Yes	\$ 10,000		\$ 10,000	0%
SOUTHAMPTON		Yes	\$ 2,500		\$ 2,500	0%
SPRINGFIELD		Yes	\$ 7,500		\$ 7,500	20% of 1st 100K
TABERNACLE		Yes	\$ 10,000		\$ 10,000	0%
WESTAMPTON		Yes	\$ 20,000		\$ 20,000	20% of 1st 250K
WOODLAND		Yes	\$ 20,000		\$ 20,000	20% of 1st 250K
WRIGHTSTOWN		No	\$ 100,000		\$ 20,000	20% of 1st 2Mil/20% of 1st 250K POL

* Member does NOT participate in EPL coverage

**Burlington County Municipal Joint Insurance Fund
2017 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		-	11/21/2017
Beverly	200.00														200.00	11/29/2017
Bordentown City	200.00														200.00	11/22/2017
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	11/15/2017
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	11/29/2017
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	11/29/2017
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	\$800.00	\$0.00	\$4,200.00	

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	N/A	N/A
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 October 31, 2017

	<i>THIS MONTH</i>	<i>YTD CHANGE</i>	<i>PRIOR YEAR END</i>	<i>FUND BALANCE</i>
1. UNDERWRITING INCOME	650,026	6,487,053	97,390,677	103,877,730
2. CLAIM EXPENSES				
Paid Claims	179,049	1,680,634	36,644,799	38,739,222
Case Reserves	(44,065)	488,401	3,373,151	3,525,681
IBNR	122,273	304,307	1,881,327	2,107,716
Recoveries	-	-	-	-
TOTAL CLAIMS	257,257	2,473,342	41,899,277	44,372,619
3. EXPENSES				
Excess Premiums	202,536	2,001,394	25,558,997	27,560,391
Administrative	97,029	956,850	16,253,855	17,210,704
TOTAL EXPENSES	299,566	2,958,244	41,812,852	44,771,096
4. UNDERWRITING PROFIT (1-2-3)	93,203	1,055,468	13,678,548	14,734,015
5. INVESTMENT INCOME	(6,220)	151,567	3,528,083	3,679,651
6. DIVIDEND INCOME	0	0	561,740	561,740
7. STATUTORY PROFIT (4+5+6)	86,983	1,207,035	17,768,371	18,975,406
8. DIVIDEND	0	0	7,196,718	7,196,718
9. STATUTORY SURPLUS (7-8)	86,983	1,207,035	10,571,653	11,778,688

SURPLUS (DEFICITS) BY FUND YEAR

Closed	(2,281)	39,042	6,772,864	6,811,907
MEL JIF Retro	(29)	560	0	560
2014	(807)	(587,778)	2,099,011	1,511,233
2015	(694)	59,085	928,045	987,130
2016	(936)	715,017	771,732	1,486,749
2017	91,730	981,109		981,109
TOTAL SURPLUS (DEFICITS)	86,983	1,207,035	10,571,653	11,778,688
TOTAL CASH				18,801,604

CLAIM ANALYSIS BY FUND YEAR

TOTAL CLOSED YEAR CLAIMS	(40)	25,448	32,823,936	32,849,383
FUND YEAR 2014				
Paid Claims	23,348	422,911	1,537,800	1,960,711
Case Reserves	49,244	300,199	660,572	960,772
IBNR	(72,592)	(110,969)	163,503	52,534
Recoveries	0	0	0	0
TOTAL FY 2014 CLAIMS	(0)	612,142	2,361,875	2,974,017
FUND YEAR 2015				
Paid Claims	55,717	382,747	1,742,504	2,125,251
Case Reserves	(61,983)	(288,374)	1,252,507	964,133
IBNR	6,266	(145,925)	329,953	184,028
Recoveries	0	0	0	0
TOTAL FY 2015 CLAIMS	0	(51,552)	3,324,964	3,273,412
FUND YEAR 2016				
Paid Claims	39,831	331,552	984,011	1,315,563
Case Reserves	(10,788)	(266,257)	1,052,259	786,002
IBNR	(29,043)	(750,958)	1,352,232	601,274
Recoveries	0	0	0	0
TOTAL FY 2016 CLAIMS	(0)	(685,662)	3,388,502	2,702,840
FUND YEAR 2017				
Paid Claims	60,193	488,312		488,312
Case Reserves	(20,537)	814,774		814,774
IBNR	217,642	1,269,880		1,269,880
Recoveries	0	0		0
TOTAL FY 2017 CLAIMS	257,298	2,572,967		2,572,967
COMBINED TOTAL CLAIMS	257,257	2,473,342	41,899,277	44,372,619

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 November

ITEM	FILING STATUS
Meeting Minutes	12/20/17
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)	12/5/17
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

A Capehart Scatchard Blog

Report of Plaintiff's Personal Doctor Undercuts Her ADA Claim for Discrimination in Post-Offer Exam

John H. Geaney November 16, 2017 ADA 0 Comments

On July 26, 2012, Stephanie Nichols applied for a job as a Senior Radiology Technologist with OhioHealth Corp at the Riverside Breast Health Center. She had worked in similar positions for over 30 years. Nichols received the job offer contingent on passing a medical examination. In the health assessment form that Nichols completed, she was asked "Do you have any limitations that would keep you from performing the duties of your job?" Her answer was, "*Cannot stoop or work standing on my knees.*"

Nichols indicated that her limitations stemmed from a prior meniscus tear that had been repaired one year before she applied for the job. She added that she has poor balance and that if she needs to go down to the floor that she usually "hangs onto something."

The next step was a meeting with the Riverside Hospital nurse, Charissa Cattrell. In that meeting Nichols clarified that kneeling caused her knee pain. She said she could do the job but that performing some of her duties would cause her more knee pain.

Cattrell referred Nichols to an accommodation specialist, Nancy Miller, at the hospital. Nichols spoke with the accommodation specialist but said that did not ask for accommodations because she felt she did not need any. Miller had a different recollection of the phone call and recalled that Nichols requested accommodations by potentially leaving the door to the mammography suite open or having another person to be available to assist her. Miller said that there was also a discussion about grab bars being installed to help Nichols with any balance issues.

Miller then spoke with the manager of Radiology about the possible accommodations. The manager said that leaving the door open would violate hospital rules, and installation of grab bars was not possible because of the size of the rooms.

Miller next discussed with Nichols the importance of getting a note from her own doctor stating that Nichols had no limitations. Nichols offered to come to the hospital and demonstrate that she could do the job, but that offer was declined. Plaintiff's physician, Dr. Barker, then faxed a note to OhioHealth stating, "*Patient was last seen 9/7/11. The patient was released without restrictions at that appointment.*" He faxed a second note stating, "Nichols has not required physical therapy at this point in time but certainly she will give us a phone call if she stalls with progress and perceives the need for some reconditioning, which would be nicely accomplished by therapy if necessary."

The next day Nichols advised hospital personnel that she was ready for orientation. She was informed that the job offer had been rescinded and the position would not be

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filled. Plaintiff sued alleging that the hospital discriminated against her based on her disability or her perceived disability in withdrawing the job offer.

The hospital moved to dismiss the case on the ground that Nichols did not have a covered disability under the ADA. In her deposition, Nichols admitted that she is not disabled; she just has pain sometimes. The hospital also argued that Nichols' own doctor said she has no restrictions whatsoever. **"The Court agrees with Plaintiff that Dr. Barker's return to work without restrictions is not dispositive of whether or not she has a disability, but it is a significant blow to her claim that the knee injury substantially limited a major life activity."** The Court added, *"Further, that her doctor released her without restrictions and that she never sought medical help for her knee between the surgery and the events in this lawsuit is evidence that her knee injury did not substantially limit a major life activity."*

Nichols also argued that even if she did not have a disability, the hospital perceived her as having one and therefore regarded her as being disabled in violation of the ADA. The Court also dismissed this argument: *"Although this evidence certainly suggests that OhioHealth knew of a possible impairment, the Court agrees with the Defendant that receipt of a doctor's report showing no restrictions has a preclusive effect on a regarded-as-claim."*

This case illustrates the difficulty a plaintiff may have in proving an ADA claim where, on the one hand, the plaintiff asserts that she can do her job without accommodation and her doctor finds no restrictions, but on the other hand the plaintiff asserts that she has a covered ADA disability. It is difficult to square those two positions, and the court in this case clearly made the right decision to dismiss this case. The case can be found at **Nichols v. OhioHealth Corp.**, 2017 U.S. Dist. LEXIS 131146 (S.D. Ohio August 17, 2017).

Answers to November Comp Quizzes and Winner Announcement!

First Quiz: 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?

Answer: Number 3

Second Quiz: 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?

Answer: In 2017 the average file is open 27 months from filing date to closure.

The winner for the month of November is Linda Marchesano, AEGIS Insurance! Congratulations, Linda!

Thank you to everyone who participated!

Share / Save

Tags: accommodations, Disability, Discrimination, restrictions

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

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

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.

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A Capehart Scatchard Blog

Police Officer Injured Working Approved Outside Assignment Cannot Sue Contractor Which Hired Township Officers Through the Municipality

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

Many police officers work outside assignments that are approved through their police department. *What happens if an injury occurs to the officer in the approved outside assignment? What are the ramifications for workers' compensation and civil liability purposes?* This issue arose in [Dutcher v. Pedro Pedreiro and Black Rock Enterprises, LLC](#), A-1088-16T3 (App. Div. October 25, 2017).

Black Rock Enterprises approached the Township of Woodbridge Police Department for permission to hire police officers for traffic control while its workers performed a road milling project in town. The Company specified how many police officers would be required for the job and paid the Township for their services. The Township assigned the police officers and then in turn paid them directly. Officer Dutcher, the plaintiff in this case, was approved by the Township to do work for Black Rock Enterprises. The company assigned him to a specific intersection of Woodbridge Center Drive and Plaza Drive.

On the day of the accident, Dutcher reported to the site, and was instructed by the company on his duties. He followed all the construction company's policies. Dutcher reported to the company's supervisor, which had control over his work. The company directed Dutcher in how to direct traffic, depending on the progress and status of the milling work. The Township had no authority over Dutcher's duties at the work site. The company also had the power to discontinue Dutcher's services if his work was unsatisfactory.

Dutcher was injured when a vehicle driven by Pedreiro, an employee of the construction company, struck him while performing his traffic control work. Dutcher received workers' compensation benefits from the Central Jersey Joint Insurance Fund, of which Woodbridge Township was a member. Dutcher also attempted to sue the construction company for negligence. The Central Jersey Joint Insurance Fund took the position that Dutcher had two employers, and that Black Rock Enterprises was equally responsible for the workers' compensation claim.

The trial judge ruled that Dutcher was a special employee of the construction company and therefore could not sue the construction company. The Appellate Division agreed stating that "a 'special employment relationship' where the 'special employer' is also responsible for workers' compensation exists 'when a general employer lends an employee to a special employer.'"

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3,243 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

2,202 views | posted on December 29, 2016

Categories:

There are five factors to consider in establishing a special employment relationship. First, the Court noted that there must be consent for contracting: "*Here, plaintiff signed up for the Extra Duty Services knowing the Township would hire him out to a second employer and would expect him to perform his duties for that employer.*" Consent was therefore established.

Second, the Court said that the work being done must be essentially that of the second employer. That was easy to show because the construction company specified how many officers it needed and the date, time and location of the work. The company specified the requirements of the job, and traffic safety was essential for the safety of the construction workers.

The most significant factor is the third, namely the right of control. The Court said it was clear that the construction company controlled Dutcher's activities, as it could direct his work and get rid of him if it wanted to do so. There was a foreman on the site in control of the operation.

The fourth factor involved payment by the construction company to Dutcher. The Court said that it really amounted to the same thing when the company paid the Township, which in turn paid Dutcher.

The fifth factor pertained to the right of the company to hire or discharge the special employee. Even though the company did not hire Dutcher personally (the Township assigned him), the company clearly had a right to dispense with Dutcher's services if it wanted to do so.

For all these reasons, the Appellate Division held that Dutcher could not sue the construction company, as Black Rock Enterprises was his special employer. New Jersey has a powerful exclusive remedy provision which states that an employee cannot sue his or her own employer for personal injuries in a civil action except in truly rare cases of intentional harm.

This case follows prior case law on this issue. There are many joint employer and special employee situations in New Jersey. Where the parties to the joint employment or special employment relationship have not clearly established liability for workers' compensation, a Judge of Compensation has the power to assess responsibility for workers' compensation equally between the employers. The issue in this case focused more heavily on the corollary principle, which is that the injured worker cannot sue either company in a joint or special employee situation.

It makes good sense for employers like police departments, which routinely assign officers to outside companies for approved work, to get written agreements signed in advance regarding the responsibility of the special employer to pay for workers' compensation injuries. Most employers who request police officers or special employees do not realize that they are responsible for workers' compensation injuries in whole or in part. That leads to unnecessary and expensive litigation. The easy solution is to address this issue right up front.

Thanks to Ron Siegel, Esq. for bringing this appellate division decision to our attention.

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A Capehart Scatchard Blog

Hartford Insurance As Workers' Compensation Carrier Loses Claim Against NJM For Subrogation

John H. Geaney December 5, 2017 Claims 0 Comments

New Jersey law has very strict procedures for workers' compensation carriers to follow in subrogation, and failure to comply with those strict rules can mean loss of subrogation rights, as noted in [Pino v. Polanco and New Jersey Manufacturers](#), A-5027-15T4 (App. Div. November 22, 2017).

Ms. Pino was injured in a work-related car accident on May 20, 2011. Another vehicle driven by an uninsured driver, Polanco, struck Pino's vehicle. Pino had uninsured motorist coverage with NJM. Hartford paid workers' compensation benefits totaling \$48,056.79 for medical and temporary disability benefits. The Hartford subrogation representative sent a letter to Pino's attorney dated December 5, 2011 advising counsel of its subrogation rights under N.J.S.A. 34:15-40. The letter asked that Pino notify Hartford if she was not going to proceed with a third-party claim.

In April 2013, Pino filed a personal injury action against Polanco and later amended the complaint to name NJM as a direct defendant under the uninsured motorist policy. The parties eventually decided to arbitrate their dispute and entered into a "Stipulation of Dismissal Without Prejudice Subject to Reinstatement" of the law suit. The arbitrators awarded Pino \$65,000 subject to the workers' compensation medical lien. NJM rejected the arbitration and sought a jury trial, believing that Pino could not get past the verbal threshold and would likely lose.

Ultimately Pino chose not to reinstate the Law Division case, which meant no recovery at all. But The Hartford did not know this. There was a long gap in time between the arbitration in July 2015 and the point in time when The Hartford finally learned about the ultimate outcome of the UM matter on January 26, 2016. Once The Hartford found out, it quickly filed a motion days to set aside the dismissal without prejudice and reinstate its complaint against NJM. That motion was filed well past 90 days from the dismissal without prejudice in 2014 but within 90 days from when The Hartford found out about the dismissal and decision not to pursue the matter. The trial judge rejected The Hartford's motion based on an obscure provision contained in N.J.S.A. 34:15-40(f). That provision states:

Where an injured employee or his dependents have instituted proceedings for recovery of damages for his injuries and loss against a third person and such proceedings are dismissed for lack of prosecution, the employer or insurance carrier shall, upon application made within 90 days thereafter, be entitled to have such dismissal set aside, and to continue the prosecution of such proceedings in the name of the injured employee or dependents in accordance with the provisions of this section.

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Categories:

The Hartford appealed and argued that the 90 days should start from when the **company learned** that the UM matter had been dismissed. NJM argued that the statute says 90 days from the dismissal for lack of prosecution. The Appellate Division contemplated that one reason for the 90-day rule is undoubtedly to foster expeditious resolution of subrogation claims. There are no reported decisions on this particular issue, as noted by the Court.

The Appellate Division was not sure that a dismissal for "lack of prosecution" mentioned in the statute fit precisely the "dismissal without prejudice" in this matter, but it said that the statute says what it says, and it does not have a provision for a "knowledge requirement." The Court explained, *"We share the trial court's observation in its oral ruling that perhaps Pino or her attorney should have advised The Hartford of the June 2014 dismissal of the UM case sooner; consistent with the request that The Hartford had made in December 2011 to be kept advised of the matter's status. However, we are aware of no authority that imposes a legal duty upon an employee or her personal injury attorney to supply such notice."*

The Court went on to state that the record did not disclose proof that The Hartford regularly followed up with Pino or her counsel about the status of the third party recovery following the December 5, 2011 letter. The Court seemed to be laying some blame on The Hartford for not being more diligent. While this case involves a very rare problem in the law, it is interesting to read in that the Court favored a very technical study of the obligations under *N.J.S.A. 34:15-40*. It is precisely for situations like this that subrogation representatives must vigorously follow up on the status of third party law suits and arbitrations. There is never too much diligence in keeping tabs on third party law suits.

Thanks to Ron Siegel, Esq. for bringing another important case to our attention.

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: *N.J.S.A. 34:15-49* states that a Judge of Compensation must be a licensed attorney in the State of New Jersey for a certain number of years prior to his or her appointment. What is the required number of years?

Answers should be emailed to: SocialMedia@capehart.com

Good luck!

Share / Save

Tags: subrogation

About the Author:

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Injury Fund

MEL STATUTORY BONDS as of 12/1/17

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 Emergency S	09/01/16
82	BURL	MANSFIELD TOWNSHIP	Elaine Fortin	Tax Collector	01/01/07
82	BURL	MANSFIELD TOWNSHIP	Joseph P. Monzo	Treasurer (CFO)	01/01/07
83	BURL	MEDFORD TOWNSHIP	Patricia Capasso	Tax Collector	01/01/13
83	BURL	MEDFORD TOWNSHIP	Albert Stanley	Treasurer (CFO)	08/03/15
576	BURL	MOUNT LAUREL	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



TO: Fund Commissioners
FROM: Sheila Ortiz, Account Representative
DATE: November 29, 2017
RE: **2018 Committee Volunteers**

Each year, the Fund Chair appoints Sub-Committees whose purpose is to address various policy issues affecting the JIF. In order to assist the Chair in this process please indicate your preference for committee assignment for Fund Year 2018.

Choices are as follows:

Coverage Committee - The Coverage Committee meets on an as needed basis to review coverage issues as they pertain to the Fund.

Finance Committee - The Finance Committee meets approximately five times per year to review the Fund Audit, service provider contracts and additional items. The Committee also drafts the Fund's budget, assessment allocation and dividend strategy for consideration by the Executive Committee.

Safety Committee - The Safety Committee meets approximately four times per year to review the progress of the Safety Director's efforts, to monitor the effectiveness of the JIF's safety programs, initiate new safety programs, and recommend safety policies to the Fund.

Strategic Planning Committee - The Strategic Planning Committee meets approximately three times per year to review the progress of the JIF's planning efforts as developed at the Member Retreat, monitor the effectiveness of the JIF's policies and programs, initiate new programs, and recommend policies to the Fund.

Please complete the attached response form and return it to my attention at the Fund Administrators office by **December 15, 2017**. Responses can be sent via e-mail at Sheila_Ortiz@ajg.com.

cc: Risk Management Distribution (PM, PF, KK)

File: BURLCO/General/Committee Membership

Tab: 2018



Committee Participation 2018 Fund Year

Please indicate which committee(s) you would like to serve on for the 2018 Fund Year.

Please indicate your first choice with a “1”, second choice with a “2”, etc.

Name: _____

Municipality/Organization _____

COMMITTEES	CHOICE
Finance	
Coverage	
Safety	
Strategic Planning	

Are you willing to serve on more than one committee? Yes No

Please return this form by **December 17, 2017** to:

Sheila Ortiz
Account Representative
BURLCO JIF
PO Box 489
Marlton, NJ 08053
Fax: 856-446-9149

E-mail: Sheila_Ortiz@ajg.com



TO: Risk Management Consultants
FROM: Sheila Ortiz, Account Representative
DATE: November 29, 2017
RE: 2018 Committee Volunteers

Each year, the Fund Chair appoints Sub-Committees whose purpose is to address various policy issues affecting the JIF. All Risk Management Consultants are welcome to participate on the Committees listed below. In order to assist the Chair in this process please indicate your preference for committee assignment for Fund Year 2018.

Choices are as follows:

Coverage Committee - The Coverage Committee meets on an as needed basis to review coverage issues as they pertain to the Fund.

Safety Committee - The Safety Committee meets approximately four times per year to review the progress of the Safety Director's efforts, monitor the effectiveness of the JIF's safety programs, initiate new safety programs, and recommend safety policies to the Fund.

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cc: Risk Management Distribution (PM, PF, KK)
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Name: _____

Organization: _____

COMMITTEES	CHOICE
Coverage	
Safety	

Are you willing to serve on more than one committee? _____ Yes _____ No

Please return this form by December 15, 2017 to:

Sheila Ortiz
Account Representative
BURLCO JIF
PO Box 489
Marlton, NJ 08053
E-mail: Sheila_Ortiz@ajg.com



TO: BURLCO JIF 2018 EXECUTIVE COMMITTEE
BURLCO JIF 2018 EXECUTIVE COMMITTEE ALTERNATES

FROM: Denise C. Plavchak, Director of Risk Mgt. Services

DATE: December 11, 2017

SUBJECT: 2018 AGRIP CONFERENCES

The **2018 AGRIP Conference** schedules are as follows:

March 4 – 7, 2018 AGRIP Spring Conference
Location: Hilton San Diego Bayfront, One Park Blvd.*
San Diego, CA. 92101

Sept. 30 – Oct. 3, 2018 AGRIP Governance & Leadership Conference
Location: Venue TBD
Portland, ORE.

You may obtain conference information at www.agrip.org which will include conference brochures and reservation forms when they become available. On-line conference and hotel registration is also provided at this site. The **BURLCO JIF Conference Attendance Policy** is attached as a reference for attendance protocol.

If you are interested in attending a conference/s please contact **Denise Plavchak via telephone @ (856) 446-9131 or e-mail denise_plavchak@ajg.com no later** than the following dates:

January 12, 2018 for the March 4 – 7, 2018 AGRIP Spring Conference

**On-line Hotel Reservations are already available for this conference. If you plan to attend, please contact Denise Plavchak as soon as possible.*

July 13, 2018 for the Sept. 30 – Oct. 3, 2018 AGRIP Governance & Leadership Conference

Thank-you.
Enc.

cc: Distribution (PM, PF, KK, SO)
File: BURLCO/GEN/AGRIP

Tab: 2018

BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND

Administrative Policies & Procedures

Date Adopted: April 17, 2007

POLICY: Conference Attendance

PURPOSE: To Establish a Protocol for Attendance at Various Training Conferences

It is the practice of the Burlington County Municipal Joint Insurance Fund (BURLCO JIF) to encourage the further education of its members in Risk Management issues by providing a limited number of Fund Commissioners an opportunity to attend various industry conferences during a Fund Year. These conferences include those offered by Public Risk Management Association (PRIMA) and the Association of Government Risk Insurance Pools (AGRIP).

Because the Fund affords a limited number of Fund Commissioners an opportunity to attend this conference, and it is possible that more Commissioners may wish to attend a conference than positions are available, it is important that the Fund have a procedure establishing clear guidelines and preferences for Commissioner attendance. Each fall, the Finance Committee shall prepare the annual Conference budget and set forth the number of available openings for conference attendance the following year.

ANNUAL PRIMA CONFERENCE

The following procedure shall be followed in determining the Fund Commissioners who will attend the **Annual PRIMA Conference**:

1. **Executive Committee Members** – At the beginning of each year, the Executive Director's office shall notify members of the Executive Committee of the opportunity to attend the Annual PRIMA Conference. Members shall be given a deadline to respond. Attendees will be determined based upon their date of response on a first come first served basis.
2. **Alternate Executive Committee Members** - If after the deadline has passed, additional positions remain open, an invitation shall be extended to the Executive Committee Alternates. Responses to the invitations must be received no later than February 1st. Attendees will be determined based upon their date of response on a first come first served basis.
3. **Fund Commissioners** - In the event that positions to attend the Annual PRIMA Conference remain open after invitations have been extended to the Executive Committee members and Alternates, the Executive

Director's Office shall announce at the February Executive Committee meeting the opportunity for remaining Fund Commissioners to attend the conference with a response deadline of March 1st. Attendees will be determined based upon their date of response on a first come first served basis.

No additional announcements regarding opportunities to attend the annual PRIMA Conference shall be made after the February Executive Committee meeting.

AGRIP CONFERENCE

The following procedure shall be followed in determining the Fund Commissioners eligible to attend any of the **AGRIP Conferences**.

1. In January of each year, the Executive Director's office shall notify in writing the members and alternate members of the Executive Committee, as well as the Chairs of the Standing Sub Committees, of the AGRIP Conferences scheduled for the Fund Year requesting that each Commissioner notify the Executive Director's office in writing of any of the conferences they would like to attend. If more than one conference is requested, preference must be indicated by the individual.
2. The Executive Director's office shall keep track of the date of, number of, and specific AGRIP conference that the Commissioners wish to attend along with the date they responded.
3. In the event that more Fund Commissioners ask to attend a conference than positions available, priority shall be given in the following order:
 - § Fund Chair
 - § Fund Secretary
 - § Executive Committee members in their order of succession
 - § Alternate Executive Committee members in their order of succession
 - § Committee Chairs
4. Priority among the Committee Chairs who are not Executive/Alternate Executive Committee members shall be determined based on the date of their response. However, further priority shall be given to the above individuals who are not scheduled to attend a conference during the current Fund Year.
5. Due to the AGRIP Conferences being held periodically during the year, the Executive Director's office shall send reminders of upcoming conferences to the members and alternate members of the Executive Committee, as well as the Chairs of the Standing Sub Committees, of upcoming conferences and any available positions to attend these conferences.
6. In the event that funded positions for attendance at the Spring AGRIP Conference are unused, additional members may attend one or more of the remaining AGRIP Conferences as long as the total number of attendees does not exceed that which is budgeted for the Fund Year.

CONFERENCE REIMBURSEMENT GUIDELINES

1. Each attendee at the PRIMA conference shall be eligible for up to \$1,750 in reimbursable expenses. Reimbursable expenses are defined in the Fund's *Travel & Reimbursement Policy* adopted by the Fund at its Annual Reorganization meeting.
2. Prior to receiving a final reimbursement from the Fund, attendees at each conference shall provide the membership, at the next Executive Committee meeting following their return, with a summary report of the seminars they attended. Any written materials that the attendee brings from the conference shall be made available to the Executive Director's office for copying and distribution to any Fund Commissioner upon their request.

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: December 6, 2017

Service Team:

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

NOVEMBER ACTIVITIES

LOSS CONTROL SERVICES

- Township of Medford – Conducted a Loss Control Survey on November 7
- Township of Mount Laurel – Conducted a Loss Control Survey on November 2
- Borough of Pemberton – Conducted a Loss Control Survey on November 9
- Township of Pemberton – Conducted a Loss Control Survey on November 9
- Township of Southampton – Conducted a Loss Control Survey on November 7
- Township of Westampton – Conducted a Loss Control Survey on November 1
- Township of Westampton Police Department – Conducted a Loss Control Survey on November 29

JIF MEETINGS ATTENDED

- Regional Training – Career Survival for First Line Supervisors – November 8
- Fund Commissioner Meeting – November 21

MEL MEDIA LIBRARY

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

<u>Municipality</u>	<u># of Videos</u>
Borough of Palmyra	1
Township of Shamong	1

MEL MEDIA CATALOG

To view the entire updated MEL Media Catalog with 100 new DVD titles go to NJMEL.org, click on the Video button at the top of the page, 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 November. 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 - Regional Training - Career Survival for First Line Police Supervisors Reminder – November 1
- Ø BURLCO JIF - You're Invited: Police Chief AD-HOC Committee Meeting – November 10
- Ø BURLCO JIF - You're Invited: Police Chief AD-HOC Committee Meeting Reminder – November 20
- Ø BURLCO JIF - You're Invited: Police Chief AD-HOC Committee Meeting Reminder - Guest Speaker Attorney Todd Gelfand – November 27
- Ø BURLCO JIF - Did You Know? – MSI Training Schedule, December 2017 – November 28
- Ø BURLCO JIF - 2017 Special Recognition Nominations – November 29
- Ø BURLCO JIF - SD Bulletin - Disposal of Improperly Discarded Syringes – November 30

UPCOMING EVENTS

- Police Ad Hoc Committee Meeting – December 5
- Safety Committee Meeting – December 19
- Executive Committee Meeting – December 19
- BURLCO JIF Holiday Reception – December 19

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 December of 2017 and January and February of 2018. ***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
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
12/13/17	Borough of Avalon #4	Heavy Equipment Safety	8:30 - 11:30 am
12/13/17	Borough of Avalon #4	Snow Plow/Snow Removal	12:00 - 2:00 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
1/5/18	Township of Wall #7	Excavation/Trenching/Shoring	8:30 - 12:30 pm
1/5/18	Township of Upper Deerfield	Leaf Collection Safety	8:00 - 10:00 am

DATE	LOCATION	TOPIC	TIME
1/5/18	Township of Upper Deerfield	LOTO	10:15 - 12:15 pm
1/8/18	Borough of Lindenwold #1	CDL-Drivers Safety Regulations	8:00 - 10:00 am
1/8/18	Borough of Lindenwold #1	Driving Safety Awareness	10:15 - 11:45 am
1/8/18	Borough of Lindenwold #1	BBP	12:30 - 1:30 pm
1/9/18	Township of Pemberton	Excavation/Trenching/Shoring	8:30 - 1:00 pm w/lunch brk
1/10/18	Borough of Woodstown #1	Fast Track to Safety	8:30 - 2:30 pm w/lunch brk
1/11/18	Township of Long Beach #1	Confined Space Awareness	8:30 - 9:30 am
1/11/18	Township of Long Beach #1	Back Safety/Material Handling	9:45 - 10:45 am
1/11/18	Township of Long Beach #1	Shop & Tool Safety	11:00 - 12:00 pm
1/11/18	City of Cape May #1	LOTO	8:30 - 10:30 am
1/11/18	City of Cape May #1	Fire Safety	10:45 - 11:45 am
1/12/18	Township of Wall #7	Flagger/Work Zone	8:30 - 12:30 pm
1/12/18	Township of Berlin #2	Seasonal (Autumn/Winter) PW Operations	8:00 - 11:00 am
1/12/18	City of Somers Point #1	Snow Plow/Snow Removal	8:00 - 10:00 am
1/17/18	Two Rivers Water Reclamation Authority	Driving Safety Awareness	8:00 - 9:30 am
1/17/18	Township of Burlington #3	BBP	8:00 - 9:00 am
1/17/18	Township of Burlington #3	Confined Space Awareness	9:15 - 10:15 am
1/17/18	Township of Galloway	CDL-Drivers Safety Regulations	8:30 - 10:30 am
1/18/18	Barneget Twp. BOE #1	Snow Plow/Snow Removal	8:30 - 10:30 am
1/18/18	Borough of Tuckerton #2	Driving Safety Awareness	12:00 - 1:30 pm
1/18/18	Township of Lower	Employee Conduct/Violence Prevention	8:30 - 10:00 am
1/19/18	Township of Wall #7	CSE-Permit Required w/Classroom Demo	8:30 - 12:30 pm
1/19/18	Township of Cherry Hill #4	DDC-6	8:30 - 3:00 pm w/lunch brk
1/19/18	Township of Upper Deerfield	Heavy Equipment Safety	8:30 - 11:30 am
1/22/18	Township of Hazlet	Sanitation/Recycling Safety	8:30 - 10:30 am
1/22/18	Township of Hazlet	Employee Conduct/Violence Prevention	10:45 - 12:15 pm
1/22/18	Borough of Lindenwold #1	Landscape Safety	8:00 - 11:00 am
1/22/18	Borough of Lindenwold #1	Fire Safety	11:15 - 12:15 pm
1/22/18	Borough of Glassboro #1	Confined Space Awareness- Evening	7:00 - 8:00 pm
1/23/18	Borough of Red Bank	Seasonal (Autumn/Winter) PW Operations	8:00 - 11:00 am
1/23/18	Borough of Avalon #4	HazMat Awareness w/HazCom GHS	8:30 - 11:30 am
1/24/18	Township of Marlboro #7	DDC-6	8:30 - 3:00 pm w/lunch brk
1/24/18	Pennsauken SA #3	BBP	8:30 - 9:30 am
1/24/18	Pennsauken SA #3	Jetter/Vacuum Safety	9:45 - 11:45 am
1/24/18	City of Ventnor	Hearing Conservation	9:00 - 10:00 am
1/24/18	City of Ventnor	BBP	10:15 - 11:15 am
1/25/18	Township of Moorestown	LOTO	8:30 - 10:30 am
1/25/18	Township of Moorestown	Employee Conduct/Violence	10:45 - 12:15 pm

DATE	LOCATION	TOPIC	TIME
		Prevention	
1/25/18	Township of Pennsville #1	CDL-Drivers Safety Regulations	8:30 - 10:30 am
1/25/18	Township of Pennsville #1	Confined Space Awareness	10:45 - 11:45 am
1/26/18	Borough of Tinton Falls	BBP	7:30 - 8:30 am
1/26/18	Borough of Tinton Falls	Hearing Conservation	8:45 - 9:45 am
1/26/18	Borough of Collingswood	CMVO	8:30 - 12:30 pm
1/26/18	Township of Upper Deerfield	Fast Track to Safety	8:30 - 2:30 pm w/lunch brk
1/29/18	Township of Wall	Fast Track to Safety	8:30 - 2:30 pm w/lunch brk
1/29/18	Borough of Lindenwold #1	PPE	8:00 - 10:00 am
1/29/18	Borough of Lindenwold #1	Hearing Conservation	10:15 - 11:15 am
1/29/18	Township of Egg Harbor #5	DDC-6	8:30 - 3:00 pm w/lunch brk
1/30/18	Borough of Runnemede	CSE-Permit Required w/Classroom Demo	8:30 - 12:30 pm
1/30/18	Borough of Woodstown #1	Flagger/Work Zone	8:30 - 12:30 pm
1/31/18	Township of Middle #3	Snow Plow/Snow Removal	8:00 - 10:00 am
1/31/18	Township of Middle #3	CDL-Drivers Safety Regulations	10:15 - 12:15 pm
2/1/18	Borough of Beach Haven #2	Flagger/Work Zone	8:30 - 12:30 pm
2/1/18	Township of Pemberton	Heavy Equipment Safety	8:30 - 11:30 am
2/2/18	Borough of Pitman	Fast Track to Safety	8:30 - 2:30 pm w/lunch brk
2/2/18	Township of Upper Deerfield	Flagger/Work Zone	8:30 - 12:30 pm
2/5/18	Township of Wall #7	Heavy Equipment	8:30 - 11:30 am
2/5/18	Township of Wall #7	Hearing Conservation	11:45 - 12:45 pm
2/5/18	Borough of Lindenwold #1	DDC-6	8:00 - 2:30 pm w/lunch brk
2/6/18	Township of Long Beach #1	Snow Plow/Snow Removal	8:30 - 10:30 am
2/7/18	Township of Middletown #5	Back Safety/Material Handling	8:00 - 9:00 am
2/7/18	Township of Middletown #5	BBP	9:15 - 10:15 am
2/7/18	Township of Middletown #5	Confined Space Awareness	10:30 - 11:30 am
2/7/18	Township of Middletown #5	Shop & Tool Safety	12:30 - 1:30 pm
2/7/18	Pennsauken SA #3	Shop & Tool Safety	8:30 - 9:30 am
2/7/18	Pennsauken SA #3	Hazard ID: Making Your Observation Count	9:45 - 11:45 am
2/7/18	City of Pleasantville #1	Jetter/Vacuum Safety	8:00 - 10:00 am
2/7/18	City of Pleasantville #1	PPE	10:15 - 12:15 pm
2/8/18	Township of Manchester	Heavy Equipment Safety	8:30 - 11:30 am
2/9/18	Borough of Tinton Falls	Sanitation/Recycling Safety	7:30 - 9:30 am
2/9/18	Township of Mansfield	Snow Plow/Snow Removal	8:30 - 10:30 am
2/9/18	Township of Upper Deerfield	Back Safety/Material Handling	8:00 - 9:00 am
2/9/18	Township of Upper Deerfield	Confined Space Awareness	9:15 - 10:15 am
2/9/18	Township of Upper Deerfield	Fire Extinguisher	10:30 - 11:30 am
2/12/18	Township of Wall #7	Hoists, Cranes, Rigging Safety	8:30 - 10:30 am
2/12/18	Township of Wall #7	Asbestos, Lead, Silica Overview	10:45 - 11:45 am
2/13/18	Borough of Woodstown #1	Excavation/Trenching/Shoring	8:30 - 12:30 pm
2/14/18	Two Rivers Water Reclamation Authority	Hearing Conservation	10:30 - 11:30 am

DATE	LOCATION	TOPIC	TIME
2/14/18	Township of Freehold	BBP	12:45 - 1:45 pm
2/14/18	Township of Freehold	Fall Protection Awareness	2:00 - 4:00 pm
2/14/18	Township of Burlington #3	Fire Safety	8:00 - 9:00 am
2/14/18	Township of Burlington #3	Fire Extinguisher	9:15 - 10:15 am
2/14/18	Lower Township MUA	Fall Protection Awareness	8:30 - 10:30 am
2/14/18	Lower Township MUA	BBP	10:45 - 11:45 am
2/15/18	Borough of Neptune City #1	HazMat Awareness w/HazCom GHS	7:30 - 10:30 am
2/15/18	City of Cape May #1	PPE	8:30 - 10:30 am
2/15/18	City of Cape May #1	Back Safety/Material Handling	10:45 - 11:45 am
2/16/18	Borough of Pitman	CSE-Permit Required w/Classroom Demo	8:30 - 12:30 pm
2/16/18	City of Somers Point #1	Sanitation/Recycling Safety	8:00 - 10:00 am
2/20/18	Township of Wall #7	Jetter/Vaccum Safety	8:30 - 10:30 am
2/20/18	Township of Wall #7	LOTO	10:45 - 12:45 pm
2/21/18	Borough of Red Bank	DDC-6	8:00 - 2:30 pm w/lunch brk
2/21/18	Pennsauken SA #3	Hearing Conservation	8:30 - 9:30 am
2/21/18	Pennsauken SA #3	Fire Safety	9:45 - 10:45 am
2/21/18	Pennsauken SA #3	Fire Extinguisher	11:00 - 12:00 pm
2/21/18	City of Ventnor	Hearing Conservation	9:00 - 10:00 am
2/21/18	City of Ventnor	BBP	10:15 - 11:15 am
2/21/18	Township of Oldman's	HazMat Awareness w/HazCom GHS-Evening	6:30 - 9:30 pm
2/22/18	Township of Pennsville #1	LOTO	8:30 - 10:30 am
2/23/18	Borough of Lavallette #1	Fast Track to Safety	8:30 - 2:30 pm w/lunch brk
2/23/18	Township of Cherry Hill #4	DDC-6	8:30 - 3:00 pm w/lunch brk
2/23/18	City of Somers Point #1	Heavy Equipment Safety	8:00 - 11:00 am
2/26/18	Barnegat Twp. BOE	DDC-6	8:00 - 2:30 pm w/lunch brk
2/26/18	Township of Moorestown	Flagger/Work Zone	8:30 - 12:30 pm
2/27/18	Township of Marlboro #3	Landscape Safety	8:30 - 11:30 am
2/27/18	Borough of Woodstown #1	Special Events Management	8:30 - 10:30 am
2/27/18	Borough of Woodstown #1	Tool Box Talk Essentials	10:45 - 12:15 pm
2/27/18	Borough of Woodstown #1	Hearing Conservation	1:00 - 2:00 pm
2/28/18	Ocean County College #3	HazMat Awareness w/HazCom GHS	8:00 - 11:00 am
2/28/18	Ocean County College #3	Shop & Tool Safety	11:15 - 12:15 pm
2/28/18	Borough of Avalon #4	Sanitation/Recycling Safety	8:30 - 10:30 am
2/28/18	Borough of Avalon #4	Driving Safety Awareness	10:45 - 12:15 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			



Disposal of Improperly Discarded Syringes

Depending on your department policies, select the option below that best reflects how employees should respond when they discover an improperly discarded syringe. Amend your BBP Exposure Control Plan to reflect these procedures.

OPTION – Do not touch the syringe, but instead notify the proper agency to collect the syringe

There is a possibility that in the course of cleaning our parks, playgrounds, restrooms, and other places around town, that you may discover a syringe that was left there by someone. The syringe could be used for a lawful purpose, such as by a person with diabetes who was careless, or it could have been dropped by a user of illegal drugs. There is no way of telling which, and either way, it does not matter. ALL syringes and other contaminated sharps will be treated as follows:

1. DO NOT HANDLE OR PICK UP THE SYRINGE.
2. Secure the area so that no one intentionally or accidentally come in contact with the syringe. This can mean standing there, placing a cone over it, or by some other means. You can imagine a child in the park, investigating what you were doing and the potentially disastrous outcome if they find the syringe.
3. Call **WHO** [Identify the department your agency will notify to come and properly pick-up and dispose of the syringe and provide the phone number. Also give after- hours or emergency contact numbers.]
4. Notify your supervisor and continue to maintain control of the area until the syringe is removed.

OPTION – Pick-up the syringe and dispose of it properly

There is a possibility that in the course of cleaning our parks, playgrounds, restrooms, and other places around town, that you may discover a syringe that was left there by someone. The syringe could be used for a lawful purpose, such as by a person with diabetes who was careless, or it could have been dropped by a user of illegal drugs. There is no way of telling which, and in the end, it does not matter. ALL syringes and other contaminated sharps will be handled in this manner:

1. NEVER INTENTIONALLY HANDLE A SYRINGE WITH YOUR HANDS, EVEN IF WEARING GLOVES. You must use a tool, such as pliers or a piece of paper / cardboard to pick up a syringe. [Demonstrate sliding paper / cardboard under a syringe.]
2. After picking up the syringe with a tool, drop it into a puncture-resistant container such as a soda or ice-tea bottle with a wide mouth and screw-on cap. [Departments may consider providing proper sharps containers, such as a plastic or cardboard sharp shuttle for employees.]
3. If you are using a make-shift container, place a label on it. [Departments should have a supply of red biohazard labels. HOLD UP A SAMPLE LABEL.]
4. Tape the lid or cap in place and you can then throw the bottle in a normal trash container – not a recycling container.
5. Notify your supervisor of the incident.

If you do stick yourself with the syringe, immediately report it to your supervisor

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.

LESSONS LEARNED FROM LOSSES

Monthly Newsletter – December 2017

Personal Protective Equipment

-Personal Protective Equipment includes clothing, helmets, goggles or equipment designed to protect the wearer's body from injury or infection. It is used to reduce exposure for employees to potential hazards.

-The hazards addressed by the PPE include physical, heat, chemicals, biohazards and airborne particulate matter.

5 ways to get workers to use PPE.

- 1 – Lead by Example – If leadership isn't willing to use PPE on the job, you can't expect employees to use it. Don't say one thing and do another.
- 2 – Educate – When employees know the reasoning behind a certain policy, they are more likely to adhere to it.
- 3 – Use Proper Equipment – The easier the equipment is to use and maintain the more likely it will be used.
- 4 – Open Communication – Listen to employees and involve them in the process of choosing the equipment they will be using and follow up to make sure it is working for them.
- 5 – Enforce Policies - Over time people get complacent and if the policies are not enforced everyday , the PPE could be used improperly or eventually, not at all.

Claims Example: *Employee was cutting branches along the side of a road to help improve visibility and did not have a hard hat on as was required.. A limb snapped and came down on his head causing a concussion and spinal injuries. He has had several back surgeries and the insertion of a prosthetic into his spine. These injuries could cause problems for the rest of his life. The total cost of this claim between the JIF file and MEL file is over \$400,000.*





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: December 19, 2017 at Medford Village Country Club
Contact Information: debby_schiffer@targetingwellness.com 856-322-1220

DECEMBER 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.

Lumberton – Holiday de-stress with chair massages offered before employee holiday luncheon

Mansfield Fire Dept – Used wellness funds to purchase a stationary bike for their exercise room

Medford - Working with local fitness facility to organize an onsite challenge for firefighters and all interested employees. Looking to start the beginning of the New Year.

Pemberton Twp – offering a "Fitness Challenge" through the holidays to help motivate employees to stay active. Points are earned for exercise completed daily.

Riverside – arranged a chair massage/meditation combo for employees prior to their holiday luncheon.

December Wellness Connection Newsletter:

- This month's newsletter contains topics on:
 - Taking the plunge...H2O
 - Healthy ways to handle holiday stress
 - Visuals on what a daily recommended amount of fruits and veggies looks like
 - Holiday tips to keep in mind as you celebrate this month
 - Feeling SAD? Seasonal Affective Disorder – symptoms, causes, and solutions

Recipe: Chicken Enchilada Soup in a Slow Cooker

Exercise of the Month: Have a little fun by incorporating the 12 days of Christmas HIIT workout



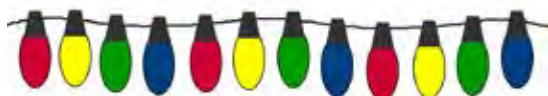
May Your
Workouts Be
Merry & Bright

Planning for 2018

Thank you all for your support and dedication to wellness throughout the year! I am honored to work with all of you and look forward to assisting you in 2018 as we move forward on our journey to better overall health!

Thank you also for all the effort you put forth to utilize the allocated Wellness Funds in 2017.

Please allow me to assist you in setting up a plan to do a quarterly wellness initiative. By allocating your funds throughout the year towards activities, education, events and materials in support of your employee's well-being, we can keep the message of wellness in front of them throughout the year, showing support and helping them to stay motivated. This will also assist in putting your funds to use earlier in the year to prevent the year-end scramble to "use them or lose them". Please find the included draft of some ideas we could start with.



Happy
Holidays!



Wellness Corner Connection

Debby Schiffer, Wellness Director for BURLCO & TRICO



Taking the Plunge...H2O

Some Healthy Trivia:

1.) True or False: Eating with family and friends causes you to eat more.

2.) Start with this appetizer before a big holiday meal to consume fewer calories overall:

- A. Soup
- B. Salad
- C. A glass of beer
- D. Anything on a tiny cracker.

3.) Which is the healthiest cup of holiday cheer?

- A. Mulled wine
- B. Champagne
- C. Eggnog

Answer Key on page 3.



True Meaning of the Holiday

"The best and most beautiful things in the world cannot be seen or even touched. They must be felt with the heart." (Helen Keller)

IT IS NOT HAPPY PEOPLE WHO ARE THANKFUL. IT IS THANKFUL PEOPLE WHO ARE HAPPY.

WHAT ARE YOU THANKFUL FOR?



With the end of year fast approaching, I was thinking about a tradition my husband and I have been doing for the last several years...well for me, only the last two since it took that long to get up the nerve. I'm referring to the "New Year's Day Polar Bear Plunge"! I'm not a fan of water at least not the freezing cold kind. I prefer my swimming water to be in the 80's! However, when it comes to drinking water, that is a different story! I am an advocate of hydration! So I'm not going to talk about the "plunge" (sorry to disappoint) but I do want to talk about how important it is for you to drink good old H2O.

In working with many of you over the years, this water-drinking-business is a real challenge! Therefore, I wanted to take this opportunity to offer some simple ways you might be able to meet this challenge head on as we look forward to a new year. Some may sound obvious but we all need a little reminder now and again. I cannot emphasize enough how important it is for your overall health (after all, our bodies are 75% water!). With every gulp, water can help to control calorie consumption, invigorate you during exercising, boost kidney function, aid in digestion, help you burn calories, and improve your skin. As I'm sure we have all heard before, many experts suggest aiming for at least eight 8-ounce glasses of water per day (some feel ideally, half your weight in ounces is preferred but for many that is just not going to happen in this lifetime!) Strive to drink throughout your day to stay hydrated. But maybe one of these ideas might help you meet your goals for 2018.

Establish a Routine: Just like planning your meals, plan your water consumption. Have a set amount you want to drink in a day. I drink 8 to 12-ounces with my vitamins as soon as I get up in the morning. I have a 32-ounce container that I use to measure my consumption the rest of the day. I know I need to get through 2 a day! I finish one in the morning (counting my first glass at wakeup) and another 32-ounces before bedtime. Having an 8oz. glass before eating every meal might be another option for you. Find what works for you. To start just try replacing one non-water beverage and build from there.

Add flavor: I get it...water can be pretty bland and tasteless. Jazz it up by infusing your water with fruit slices. Squeeze a lemon, lime or orange into your container. You can even freeze fruit and use it in place of ice cubes. If you need the fizz or carbonation from sodas, try sparkling water or club soda. Maybe drop your favor tea bag into the water container to give it some flavor.

Use your phone: Keep track of how many ounces or glasses you consume with the help of a free applications like Waterlog, Daily Water Free from iTunes, or The HydrateMe Smart Water Bottle (so cool!). Also if you are already tracking your food through MyFitnessPal, you can also track your water consumption.



Eat More Hydrating Foods: Okay maybe this is cheating a little bit but if drinking water is challenging for you at first add more of these foods, it will be a help. Water consumption is cumulative. So adding foods such as cucumbers, lettuce, watermelon, strawberries, grapefruit, apricots, zucchini, grapes, cherries, cauliflower, radishes, celery, spinach, broccoli, tomatoes, eggplant, and bell pepper is a bonus! This does not REPLACE drinking water, however!

Buy Different Water Bottles: I thought this was a good idea. Maybe the water "looks" boring out of a plastic bottle. Why not buy yourself a container in your favorite color or with a nice design. It might just inspire you enough to keep it handy so you will drink more often! Try inspirational post-it notes on your water bottle to keep you going!

Stay Active: Drinking more will probably increase your visits to the rest room which is a great thing if you are typically sitting all day! It's recommended that you stand up every 30-60 minutes. Make that your signal to drink water. Refilling your water container is also a great reason to get up and move!

Use Rubber bands: Take your water bottle and place colorful rubber bands around it. Every time you finish the bottle, you get to remove the rubber bands and add them to your wrist. It's a clever way to monitor your progress throughout the day. (<http://www.cookinglight.com/healthy-living/beauty/how-rubber-bands-can-remind-you-to-drink-more-water>)

Handling the Holiday Stress

The holidays are that time of the year when people feel even more stressed than they usually do. Shopping, limited finances, gift demands, family interactions, loneliness and several other factors all go into making this time of year unique. For some, this stress can cause you to turn to food to help you cope. Add to this the actual physical demands that the holidays place on the heart (increased rate of heart attacks) and the stress of this time of year is clearly not something to take lightly. So what are some simple, yet often ignored, ways to help decrease your holiday stress? I'm so glad you asked! 😊

Exercise: Remember that mental stress can be relieved through physical exercise. But we hear so much about what we should do: how many minutes per day, how many times per week, etc. Yet so many of us find an excuse to avoid doing something because it's not fun. Find something that YOU enjoy doing and will stick with. What do you enjoy that requires movement? A brisk walk in the park, taking a fun exercise class with friends, chopping wood, playing catch with your grandkids, walking your dog? Physical exercise is anything that enhances or maintains physical fitness and overall health and wellness. It strengthens your muscles, especially your heart and helps to manage your weight. It also helps to keep your immune system elevated to help ward off colds and flu. Best of all...reduces stress!

Politely decline: Don't feel obligated to attend every holiday party you are invited to. Decide ahead of time which ones you can afford to go to (mentally) and which ones you simply do not have the time for. Remember, over-commitment is not a sign of love...it is simply a sign of your own guilt. Free yourself this year!

Relax: Give yourself 10-15 minutes each day for peace and quiet, a time to be reflective, meditate, or simply unwind. If you have small children, ask someone to watch them while you take a short break. Or simply escaping to a quiet room for a few deep breaths could reenergize and empower you. You deserve it!

Eat healthfully: At least most of the time. Proper nutrition promotes health, well-being and rejuvenation, which in turn enhances your resilience to stress.

Enjoy natural sunlight: Winter is tough on those of us who need sunlight. It can be depressing being stuck inside. But if you can plan a brisk walk during your day, it can be a mood enhancer. No time? Then stand in front of a window and let the warm rays fall upon your face while you take deep breaths in and out.

Music: Listen to music that you love. If the holiday music gets monotonous, take a break and listen to something that energizes you. Why not put on a set of headphones while shopping especially if you've heard one too many "Chestnuts roasting on an open fire."

Set some ground rules: Knowing that this is a time of rich and tempting foods, set ground rules about eating such as only eat while seated at the table, no food after 8pm, no second helpings, no "saving up calories" for that one meal. Know the difference between real hunger and stress eating!

Don't deprive yourself: Enjoying the foods you love is important because if you deprive yourself of them, it could lead to binge eating. The key is planning to eat a small portion of the desired food, eat it slowly and savor every bite.

Be good to yourself: Have a list of motivational sayings that inspire and strengthen your resolve. Use affirmations daily to help you feel good about yourself and your mission to stay healthy and enjoy the holidays with minimal stress! Show a little self-compassion!

Resources: *Psychology Today* and *WebMD*



What Does a Day of Fruit & Veggies Look Like?

We all know we should be eating more fruits and veggies—but many of us fall short on the daily recommended amount. For most adults that's 2 cups of fruit and 2.5 to 3 cups of vegetables (it's recommended that men get a little more veggies). Only 14 percent of adults are getting the recommended amount of vegetables and only 18 percent get enough fruit. That's really low, especially when you think about how good they are for you. Produce is loaded with fiber, vitamins, minerals and antioxidants. A typical response I have gotten is that there is "there is no way I can eat that many in a day". You would be surprised at how quickly and easily you can meet this healthy goal. Here are a few ways you can get the recommended daily amount of fruits and vegetables (2 cups of fruit, 2 1/2 cups of vegetables). I am a very visual person so I found this to be very helpful! I hope you find it to be the same.



- 1 small apple (2.5" diameter)
- 1/2 cup dried fruit (raisins, prunes, apricots)
- 1 cup broccoli, cooked
- 2 cups raw leafy greens + 1/2 cup cherry tomatoes



- 1 cup diced watermelon
- 1 large peach
- 1 cup baby carrots (about 12 baby carrots)
- 1 cup black beans
- 1/2 cup shredded cabbage



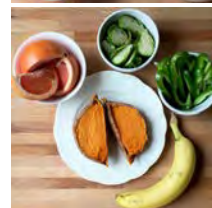
- 1 cup pineapple
- 1 medium pear
- 1 cup cucumber
- 1 cup red peppers
- 1 large stalk of celery



- 1 cup frozen mixed berries
- 1 cup grapes
- 1 cup spaghetti squash
- 1 small raw whole tomato
- 2 cups raw kale



- 8 large strawberries
- 1 cup diced plums (about 2 large plums)
- 1 cup green beans
- 1 cup diced onions
- 1/2 cup diced potato



- 1 medium (4" diameter) grapefruit
- 1 large banana
- 1 large baked sweet potato
- 1 cup Brussels sprouts
- 1 small green pepper



- 1 cup diced cantaloupe
- 1 cup blueberries
- 2 cups salad greens
- 1 cup chopped cucumber
- 1/2 small ear corn

So what do you think? Doable? And think of all the combinations you can make. They look beautiful right? And just think how great they are for your overall health!! Bon Appetite!

Here are a few things to keep in mind as you celebrate the holidays:

1. Do not skip meals in order to "save room" for your holiday dinner. Your metabolism will slow down; you will be ravenous and will eat way more than you should and probably of the wrong stuff too.
2. Eat what you want but control your portions. Try to fill your plate with more fruits and veggies to start. Survey the entire buffet line before filling up your plate and pick 2 or 3 things you must have.
3. Don't stand or sit around the food table while you chat. You may mindlessly pick at the food even though you are not hungry.
4. Downsize your plate. Put your fork down between each bite. Chew slowly and taste/savor your food.
5. Don't forget to keep exercise as part of your routine! It's a great stress reliever and will help burn off some of those extra calories!
6. If you are determined to indulge, make sure to drink a glass of water between every adult beverage.

Many folks go into the holidays thinking "all bets are off" after all, this is the holiday and you are going to indulge, right? Well you can enjoy your holiday favorites and still keep on track to overall health and weight management. Don't rely on those New Year Resolutions...they typically don't work. Think lifetime! And enjoy!



Answer #1: TRUE. A study by Pennsylvania State University found that when people ate among friends or family, they consumed about 50 percent more than if they were alone or among strangers. One theory? Drinking and watching others indulge lowers your resolve, while conversation prolongs the meal and distracts us from being aware of how much we're eating.

Answer #2: A. Soup. A study conducted by Baylor College of Medicine in Houston found that people who consumed a bowl of hot soup before meals ate less, lost more weight, and kept it off longer.

Answer #3: B. Choose champagne for a holiday toast that'll go a little easier on your health than the others. Eggnog is loaded with cream, sugar, fat, and calories -- and that's before it's

Feeling SAD? Seasonal Affective Disorder

Seasonal affective disorder (SAD) is a type of depression that's related to changes in seasons — SAD begins and ends at about the same times every year. If you're like most people with SAD, your symptoms start in the fall and continue into the winter months, sapping your energy and making you feel moody. Treatment for SAD may include light therapy (phototherapy), medications and psychotherapy. Don't brush off that yearly feeling as simply a case of the "winter blues" or a seasonal funk that you have to tough out on your own. Take steps to keep your mood and motivation steady throughout the year.



Symptoms

In most cases, seasonal affective disorder symptoms appear during late fall or early winter and go away during the sunnier days of spring and summer. Less commonly, people with the opposite pattern have symptoms that begin in spring or summer. In either case, symptoms may start out mild and become more severe as the season progresses. Signs and symptoms of SAD may include:

Fall and winter SAD

Symptoms specific to winter-onset SAD, sometimes called winter depression, may include:

- Oversleeping
- Appetite changes, especially a craving for foods high in carbohydrates
- Weight gain
- Tiredness or low energy



- Feeling depressed most of the day, nearly every day
- Losing interest in activities you once enjoyed
- Having low energy
- Having problems with sleeping
- Experiencing changes in your appetite or weight
- Feeling sluggish or agitated
- Having difficulty concentrating
- Feeling hopeless, worthless or guilty
- Having frequent thoughts of death or suicide

Increased cravings for carbohydrates!

5% of people experience severe SAD

15% of people experience milder symptoms known as subsyndromal SAD (S-SAD)



Smile and your brain will think happy thoughts!

Causes

The specific cause of seasonal affective disorder remains unknown. Some factors that may come into play include:

- **Your biological clock (circadian rhythm).** The reduced level of sunlight in fall and winter may cause winter-onset SAD. This decrease in sunlight may disrupt your body's internal clock and lead to feelings of depression.
- **Serotonin levels.** A drop in serotonin, a brain chemical (neurotransmitter) that affects mood, might play a role in SAD. Reduced sunlight can cause a drop in serotonin that may trigger depression.
- **Melatonin levels.** The change in season can disrupt the balance of the body's level of melatonin, which plays a role in sleep patterns and mood.

Risk factors

Seasonal affective disorder is diagnosed more often in women than in men. And SAD occurs more frequently in younger adults than in older adults.

Factors that may increase your risk of seasonal affective disorder include:

- **Family history.** People with SAD may be more likely to have blood relatives with SAD or another form of depression.
- **Having major depression or bipolar disorder.** Symptoms of depression may worsen seasonally if you have one of these conditions.
- **Living far from the equator.** SAD appears to be more common among people who live far north or south of the equator. This may be due to decreased sunlight during the winter and longer days during the summer months.

Complications

Take signs and symptoms of seasonal affective disorder seriously. As with other types of depression, SAD can get worse and lead to problems if it's not treated. These can include:

- Social withdrawal
- School or work problems
- Substance abuse
- Other mental health disorders such as anxiety or eating disorders
- Suicidal thoughts or behavior

Treatment can help prevent complications, especially if SAD is diagnosed and treated before symptoms get bad.

Resource: MayoClinic

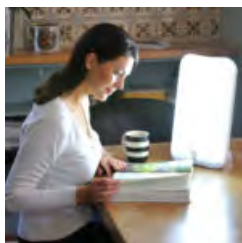


Strategies To Deal with SAD

Researchers don't fully understand what causes SAD, only that it is connected to light received by the brain through the eyes. One theory is that light affects the hormone melatonin, which peaks in the brain at night and regulates your internal body clock. Another theory holds that light tinkers with the neurotransmitter serotonin, a mood-regulating chemical in the brain. Because other conditions such as low thyroid functioning can mimic SAD, talk with your doctor before attempting to treat yourself, especially if you are severely depressed. Some of the suggestions below may complement treatment. If your seasonal affective disorder symptoms are mild, try a few of these tips to dash the winter blues.

Bring In The Light

Make your home shine. Add more lamps, brighten rooms with light-colored paint and carpets, raise window shades, and open draperies.

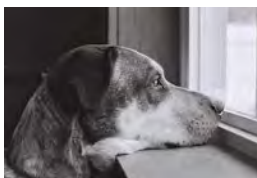


Duplicate The Sun

Specially designed light fixtures, boxes, and visors offer full-spectrum lighting that replicate natural light without the harmful ultraviolet rays. Light therapy is a proven treatment for SAD. Typically, people with SAD benefit from sitting in front of a light box for 30 minutes to 2 hours daily, Rosenthal says. **A study of 96 Canadians with SAD found that light therapy was just as effective as Prozac, at improving mood.** The light therapy brought relief after only 1 week, compared with Prozac which took twice as long. As a bonus, light therapy doesn't come with side effects such as agitation or difficulty sleeping.

Awaken To Light

If your symptoms are mild, put a bedroom light on a timer set to come on about an hour before you arise in the morning. It helps people wake up in the morning, it helps them to feel better—even though it's just a regular bedside lamp—simply because the eyes are so very sensitive at that hour of the morning. For more severe SAD, purchase a specially designed dawn simulator.



Take A Window Seat

Sit by a window at work if you can. "Everybody wants a window seat," Rosenthal says. Even though the window's glass diminishes the sunlight's potency, you'll likely reap some mood-enhancing benefits.

Seek Warmth

Some experts believe that temperature affects seasonal changes in behavior. Lots of people with SAD also hate cold weather and have trouble getting warm in winter, no matter how many layers of socks they put on. People who dislike cold may simply avoid the outdoors in winter and get less sunlight, worsening their blues. Some possible strategies for staying warmer: Nudge the thermostat upward, wrap yourself in an electric blanket, or sip hot beverages.



Walk Outside

Go outdoors on a bright winter day, and you'll naturally soak up some of that feel-good light, says Rosenthal. Even on a cloudy day, you'll get more light than you would indoors. And it doesn't matter if you are bundled up. It's the light that is received through the eyes that helps to lift your mood. Aim for at least 30 minutes daily for an emotional and physical boost.



Get Fit

Whether you walk, jog, or cycle indoors or out, aerobic activity heightens mood-boosting brain chemicals that banish winter blues. For a one-two punch against SAD, combine exercise with light. For example, walk outside or set up a light box in front of your stationary cycle.



Curb Carbs

Many, many SAD patients claim to be carbohydrate addicts. But overdosing on carbohydrate-rich foods—comfort foods such as candy, cookies, cakes, potatoes, breads, and pastas—can lead to lethargy and weight gain. Substitute protein-dense meals, especially in the morning and afternoon. Instead of cereal at breakfast, try an omelet. Rather than a sandwich at lunch, opt for a chicken Caesar salad without the croutons.

(www.prevention.com)

CHICKEN ENCHILADA SOUP (SLOW COOKER)

Everything you love about chicken enchiladas... in one big bowl! Turning classic meals into soups, it's an easy (maybe even lazy) way to make a dish that only dirties one pot! Who says good healthy food has to be time consuming! Recipe taken from www.SkinnyTaste.com.

INGREDIENTS:

- 2 tsp olive oil
- 1/2 cup onion, chopped
- 3 cloves garlic, minced
- 3 cups less sodium chicken broth
- 8 oz can tomato sauce
- 1-2 tsp chipotle chili in adobo sauce (or more to taste)
- 1/4 cup chopped cilantro (plus more for garnish)
- 15 oz can black beans, rinsed and drained
- 14.5 oz can petite diced tomatoes
- 2 cups frozen corn
- 1 tsp cumin
- 1/2 tsp dried oregano
- 2 skinless chicken breasts (16 oz total)

For topping:

- 3/4 cup shredded part skim cheddar cheese
- 1/4 cup chopped scallions
- 1/4 cup chopped cilantro
- 4 oz (1 small) haas avocado, diced
- 6 tbsp reduced fat sour cream, optional



NUTRITIONAL INFO:

Yield: 6 Servings, Serving Size: 1 1/2 cups

Amount Per Serving:

Smart Points: 2

Points +: 8

Calories: 368

- Total Fat: 12g
- Saturated Fat: g
- Cholesterol: 58mg
- Sodium: 821mg
- Carbohydrates: 28g
- Fiber: 8.5g
- Sugar: 6g

DIRECTIONS:

Slow Cooker:

1. Heat oil in a saucepan over medium-low heat. Add onion and garlic and sauté until soft, 3-4 minutes. Slowly add the chicken broth, tomato sauce and chipotle adobo sauce and bring to a boil. Add cilantro and remove from heat. Pour into crock pot.
2. Add the drained beans, diced tomatoes, corn, cumin, oregano and stir. Add the chicken breasts; cover and cook on low heat for 4-6 hours.
3. Remove chicken and shred with two forks. Add chicken back into the soup, adjust salt and cumin to taste. Serve in bowls and top with cheese, avocado, scallions and cilantro. Also great with sour cream or crushed tortilla chips. Enjoy!
4. or Instant Pot:
5. Press saute on the Instant Pot. Add onion and garlic and sauté until soft, 3-4 minutes. Slowly add the chicken broth, tomato sauce and chipotle adobo sauce and cilantro.
6. Add the drained beans, diced tomatoes, corn, cumin, oregano and stir. Add the chicken breasts; cover and cook on high pressure for 20 minutes. Quick or natural release.
7. Remove chicken and shred with two forks. Add chicken back into the soup, adjust salt and cumin to taste. Serve in bowls and top with cheese, avocado, scallions and cilantro. Also great with sour cream or crushed tortilla chips. Enjoy!

Debby Schiffer, Wellness Director for BURLCO & TRICO JIF

E-mail: debby_schiffer@targetingwellness.com Office: 856-322-1220

Cell: 856-520-9908



Wishing everyone a healthy and safe holiday season!!!



The 12 Days of Christmas HIIT Workout

Do the following exercises as you would if you were singing the 12 Days of Christmas. For example, do number 1 then number 2 & number 1. Rest 30 seconds between "days."



On the first day of Christmas do 1 plank for 1 minute

On the second day of Christmas, do 2 push ups

On the third day of Christmas, do 3 pulsing squats

On the fourth day of Christmas, do 4 V-ups or other ab exercise

On the fifth day of Christmas, do 5 Burpees

On the sixth day of Christmas, do 6 Bicep Curls

On the seventh day of Christmas, do 7 tuck jumps or high knees

On the eighth day of Christmas, do 8 Russian Twists

On the ninth day of Christmas, do 9 switch lunges

On the tenth day of Christmas, do 10 Tricep Dip

On the eleventh day of Christmas, do 11 Curtsey Squats to Leg Lifts

On the twelfth day of Christmas, do 12 Mountain

If new to exercise or if you have any medical/fitness limitations, please consult your physician before engaging in this or any other strenuous workout.

Wellness Budget (ideas)

My goal is to help lay out a plan for the year based on the needs and interests of the individual municipality so wellness can be featured in some way every month or at least every quarter.

Let's think outside the box on ways we can use the Wellness funds. Here are just a few ideas to get you started::

- Weight Loss/Walking/Fitness/Water/Other challenges – offer incentives to participate. Create an entire program that offers the challenge (set weeks) but than a yearlong maintenance with lectures, healthy food, and activities throughout the year. Outside resources can be arranged to assist with specific needs. Idea: participation in such events will earn a chance to win a grand prize at end of year.
- Gift cards or Rewards for challenges
- Lunch & Learns (many speakers come free or a nominal fee so use the funds provided and offer a healthy lunch for your employees). Topic ideas can be provided upon request.
- Reimbursement for wellness products purchased (Fit Bits, sneakers, exercise equipment, workout wear) or gym memberships but you need to communicate why this is being done. Have a plan for giving these items out. I can help you with this.
- Purchase educational materials and have available in employee lounge or time clock.
- Buy a Bulletin Board that can be used for posting all your wellness materials.
- Frame or hang inspirational posters throughout the building. Many are free!
- Provide fruit and healthy snacks for the workplace. Have a Fresh Fruit Friday once a month. Advertise it so employees can take advantage of a healthy snack. Have information that highlights nutritional value.
- Offer Chair massages as a way to reduce stress and also show appreciation
- After work exercise classes or a once a month yoga/stretch class
- Biometric screenings (blood pressure, BMI, glucose)
- Offer flu shots
- Health fair door prizes, healthy food, decorations, demonstrations
- Purchase pedometers/fitness trackers for all employees even if just to increase awareness.
- Water bottles – a way to introduce the water challenge
- Lunch bags – a way to introduce the health benefits of packing ones own lunch
- And the list can go on and on. It's only limited by our imagination.

We want to increase morale, support and fun in order to begin developing a wellness culture. Research shows that healthy, happy employees are more productive, have less absenteeism and show loyalty. If I can be of any help in implementing any of these ideas or tweaking them to fit your company needs, please do not hesitate to reach out to me at 856-322-1220 or email me at debby_schiffer@targetingwellness.com



In the Spotlight

Pemberton Township

We all know that when it comes to our health, we need to be consistent with the choices we make throughout the year. It is not a one time attempt; it is multiple tries until it becomes a new lifestyle. Pemberton Township, in particular Michele Brown and Joyce Tinnes, have been devoted to making wellness a part of this municipality's culture (a.k.a. "lifestyle"). Every quarter this duo organized events that focused on nutrition, exercise, weight management, as well as coping with stress. This year, educational Lunch and Learns were held every quarter. An Employee Health Fair offered screenings, flu shots, and opportunities to de-stress with chair massages and Reiki. Weight loss and Fitness Challenges were offered resulting in shared employee support and encouragement towards adopting healthy lifestyle habits. What has been wonderful to witness is the enthusiasm and participation that has grown among co-workers since the start of the Wellness Program. Two key "take-aways": 1). Wellness has to be ongoing in order for progress to be made and sustained, and 2). Wellness can be fun...especially when a municipality works together towards a common goal!

Congratulations Pemberton Township on continuing this journey towards wellness! And thank you, Michele and Joyce for your tireless support!

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



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

Intake	November-17	November-16	2017 YTD	2016 YTD
# of New Claims Reported	20	18	172	212
# of Report Only	9	6	53	58
% Report Only	45.0%	33.3%	30.8%	27.4%
# of Medical Only	8	12	97	137
# of Lost Time	3	0	22	17
Medical Only to Lost Time Ratio	73:27	100:00	82:18	89:11
Average # of Days to Report a Claim	1.8	1.9	3.0	2.3

Nurse Case Management	November-17	November-16
# of Cases Assigned to Case Management	15	19
# of Cases >90 days	13	13

Savings	November-17	November-16	2017 YTD	2016 YTD
Bill Count	97	130	1248	1593
Provider Charges	\$50,988	\$97,283	\$1,218,087	\$1,546,459
Repriced Amount	\$20,941	\$40,594	\$471,023	\$671,725
Savings \$	\$30,046	\$56,689	\$747,064	\$874,449
% Savings	58.9%	58.3%	61.3%	56.5%

Participating Provider Penetration Rate	November-17	November-16	2017 YTD	2016 YTD
Bill Count	95.9%	98.5%	96.6%	92.2%
Provider Charges	96.6%	99.7%	95.2%	93.0%

Exclusive Provider Panel Penetration Rate	November-17	November-16	2017 YTD	2016 YTD
Bill Count	92.7%	100.0%	92.0%	88.2%
Provider Charges	92.6%	100.0%	95.9%	91.7%

Transitional Duty Summary		2017 YTD	2016 YTD
% of Transitional Duty Days Worked		75.8%	61.7%
% of Transitional Duty Days Not Accommodated		24.2%	38.3%



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

	# Of Claims Reported	Average Days To Report
BASS RIVER TOWNSHIP	1	0.0
BEVERLY CITY	2	0.0
BORDENTOWN CITY	5	1.0
BORDENTOWN TOWNSHIP	7	1.6
CHESTERFIELD TOWNSHIP	1	0.0
DELANCO TOWNSHIP	5	3.4
DELRAN TOWNSHIP	4	1.0
EDGEWATER PARK TOWNSHIP	10	2.6
FLORENCE TOWNSHIP	2	1.5
HAINESPORT TOWNSHIP	2	9.0
LUMBERTON TOWNSHIP	14	4.3
MANSFIELD TOWNSHIP	6	1.2
MEDFORD TOWNSHIP	13	1.2
MOUNT LAUREL TOWNSHIP	26	2.0
PALMYRA BOROUGH	19	0.1
PEMBERTON BOROUGH	4	18.3
PEMBERTON TOWNSHIP	29	1.9
RIVERSIDE TOWNSHIP	5	1.0
SOUTHAMPTON TOWNSHIP	8	18.6
WESTAMPTON TOWNSHIP	9	2.2
Grand Total	172	3.0



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

	Transitional Duty Days Available	Transitional Duty Days Worked	% Of Transitional Duty Days Worked	Transitional Duty Days Not Accommodated	% Of Transitional Duty Days Not Accommodated
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	372	372	100.0%	0	0.0%
EDGEWATER PARK TOWNSHIP	137	11	8.0%	126	92.0%
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%
PALMYRA BOROUGH	12	12	100.0%	0	0.0%
PEMBERTON TOWNSHIP	383	370	96.6%	13	3.4%
SOUTHAMPTON TOWNSHIP	8	8	100.0%	0	0.0%
WESTAMPTON TOWNSHIP	154	0	0.0%	154	100.0%
Grand Total	1506	1141	75.8%	365	24.2%



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

	Bill Count	Provider Charges	Repriced Amount	\$ Savings	% Savings
Participating Provider	93	\$49,251	\$19,238	\$30,012	60.9%
Facility	7	\$16,008	\$7,874	\$8,134	50.8%
Physical Therapy	47	\$15,578	\$3,300	\$12,278	78.8%
Occ Med/Primary Care	18	\$11,324	\$5,357	\$5,967	52.7%
Ortho/Neuro	11	\$2,872	\$1,508	\$1,364	47.5%
Physicians Fees	3	\$1,532	\$551	\$981	64.1%
Anesthesia	2	\$888	\$272	\$616	69.3%
MRI/Radiology	3	\$663	\$310	\$353	53.2%
Other	2	\$386	\$66	\$320	82.9%
Out Of Network	4	\$1,737	\$1,703	\$34	2.0%
MRI/Radiology	1	\$1,396	\$1,396	\$0	0.0%
Ortho/Neuro	2	\$308	\$274	\$34	11.0%
Other	1	\$33	\$33	\$0	0.0%
Grand Total	97	\$50,988	\$20,942	\$30,046	58.9%

Participating Provider Penetration Rate

Bill Count 95.9%

Provider Charges 96.6%

EPO Penetration Rate

Bill Count 92.7%

Provider Charges 92.6%



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

	Bill Count	Provider Charges	Repriced Amount	\$ Savings	% Savings
Participating Provider	1206	\$1,159,382	\$444,378	\$715,004	61.7%
Facility	95	\$511,869	\$244,685	\$267,183	52.2%
Ortho/Neuro	205	\$287,413	\$79,797	\$207,616	72.2%
Physical Therapy	526	\$170,444	\$39,675	\$130,769	76.7%
Occ Med/Primary Care	198	\$58,443	\$32,648	\$25,796	44.1%
Physicians Fees	60	\$37,499	\$12,878	\$24,621	65.7%
MRI/Radiology	47	\$37,310	\$12,134	\$25,176	67.5%
Anesthesia	19	\$30,346	\$9,528	\$20,818	68.6%
Other	16	\$13,232	\$8,793	\$4,439	33.5%
Occupational Therapy	40	\$12,826	\$4,240	\$8,586	66.9%
Out Of Network	42	\$58,706	\$26,645	\$32,061	54.6%
Physicians Fees	2	\$29,622	\$4,129	\$25,493	86.1%
Other	24	\$18,968	\$15,900	\$3,068	16.2%
Anesthesia	4	\$5,850	\$3,450	\$2,400	41.0%
Ortho/Neuro	6	\$2,064	\$976	\$1,088	52.7%
MRI/Radiology	2	\$1,456	\$1,443	\$13	0.9%
Physical Therapy	4	\$746	\$746	\$0	0.0%
Grand Total	1248	\$1,218,087	\$471,023	\$747,064	61.3%

Participating Provider Penetration Rate

Bill Count 96.6%

Provider Charges 95.2%

EPO Penetration Rate

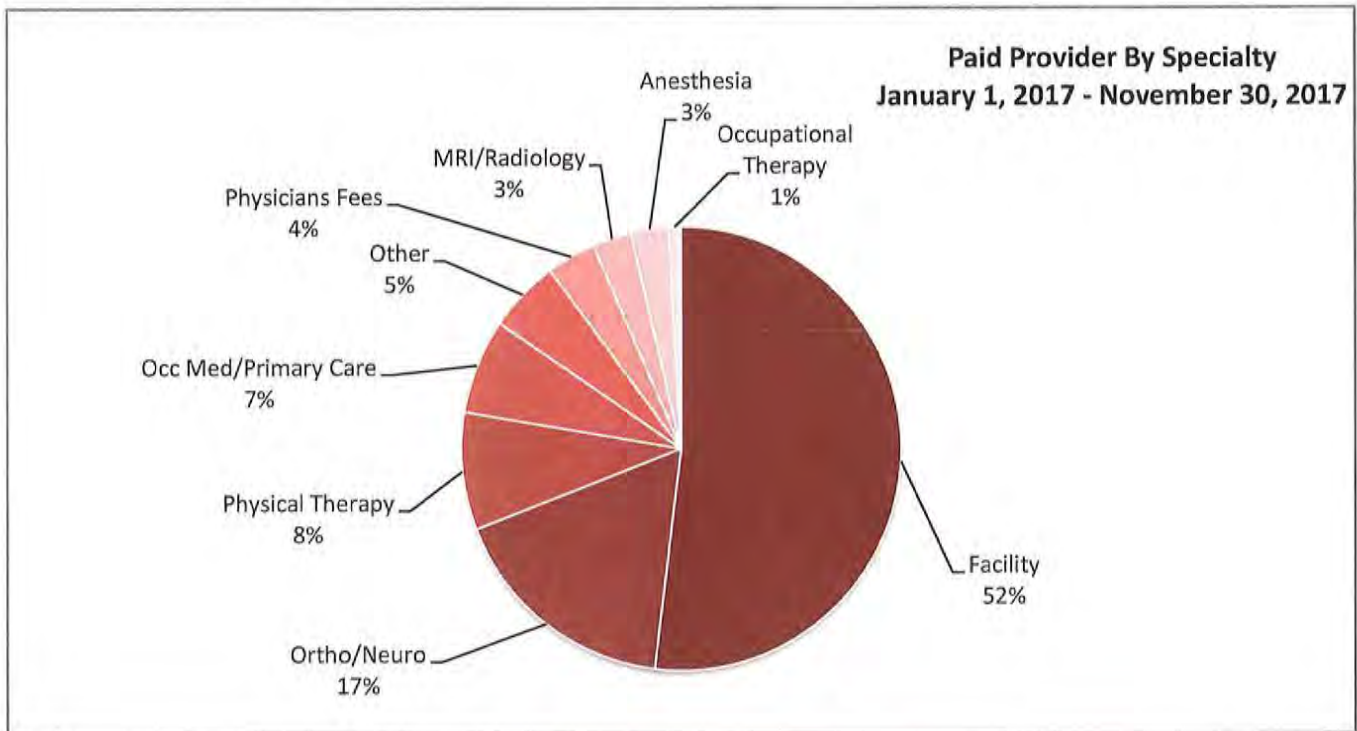
Bill Count 92.0%

Provider Charges 95.9%



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

	<u>Repriced Amount</u>
Facility	\$244,685
Ortho/Neuro	\$80,773
Physical Therapy	\$40,421
Occ Med/Primary Care	\$32,648
Other	\$24,693
Physicians Fees	\$17,007
MRI/Radiology	\$13,577
Anesthesia	\$12,979
Occupational Therapy	\$4,240





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

	Bill Count	Provider Charges
Facility	47	\$320,461
VIRTUA WEST JERSEY HEALTH, INC.	11	\$71,972
VIRTUA MEMORIAL HOSPITAL BURLINGTON COUNTY INC	24	\$70,154
COOPER HEALTH SYSTEMS	3	\$65,486
FELLOWSHIP SURGICAL CENTER, LLC	8	\$62,309
PREMIER ORTHO ASSOC SURGERY CENTER	1	\$50,539
MRI/Radiology	47	\$38,250
ONE CALL MEDICAL, INC.	21	\$32,395
COOPER UNIVERSITY RADIOLOGY, PC	6	\$2,187
OCM FN, LLC	1	\$1,396
SOUTH JERSEY RADIOLOGY ASSOCIATES PA	9	\$1,314
RADIOLOGY ASSOCIATES OF BURLINGTON COUNTY P A	10	\$958
Occ Med/Primary Care	177	\$53,141
U.S. HEALTHWORKS MEDICAL GROUP OF NEW JERSEY, P.C.	50	\$20,867
VIRTUA AT WORK	70	\$15,053
RWJUH OCCUPATIONAL HEALTH	18	\$8,638
MEDEXPRESS URGENT CARE- NEW JERSEY, INC	22	\$4,678
VIRTUA MEDICAL GROUP, PA	17	\$3,906
Occupational Therapy	40	\$12,826
NOVACARE REHABILITATION	23	\$6,473
VIRTUA HAND AND REHAB	17	\$6,353
Ortho/Neuro	115	\$255,380
PREMIER ORTHOPAEDIC ASSOCIATES OF SOUTHERN NJ	16	\$139,522
PREMIER ORTHOPEDIC OF SOUTH JERSEY	47	\$40,895
ORTHOPAEDIC INSTITUTE OF CENTRAL JERSEY	12	\$36,895
COASTAL SPINE, PC.	31	\$30,178
PONZIO ORTHOPEDICS, PC	9	\$7,890
Physical Therapy	494	\$155,046
REHAB CONNECTION	194	\$63,815
REHAB EXCELLENCE CENTER, LLC	150	\$34,181
TWIN BORO PHYSICAL THERAPY ASSOCS.	59	\$29,049
STRIVE PHYSICAL THERAPY AND SPORTS REHABILITATION LLC	60	\$17,630
NOVACARE REHABILITATION	31	\$10,371
Physicians Fees	38	\$61,649
TAMBURRINO, JOSPEH MD	1	\$29,542
EMERGENCY PHYSICIANS OF NEW JERSEY P A	15	\$14,371
EMERGENCY PHYSICIAN ASSOCIATES OF SOUTH JERSEY, PC	12	\$12,848
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	0	
Stephanie Dionisio	66	59	48	56	62	62	73	69	64	59	61	
Sharon Maurer	63	56	60	58	60	59	71	74	72	72	69	
Karen Kofoet	64	56	67	56	52	51						
Kelly Roth										19	41	
Vineland & Other Accounts												
Patricia Henchy	55	61	53	49	50	51	52	51	52	58	37	
Team Leader												
Russel Bayer	21	32	30	0	19	16	37	30	28	37	23	
Total	332	321	322	275	300	302	301	285	281	313	231	0

Valued as of 12/4/17

December 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 November 30, 2017 for Closed Fund Years 1991 to 2012, and Fund Years 2013, 2014, 2015, 2016 and 2017. The reports, where required, are presented in a manner prescribed or permitted by the Department of Insurance and the Division of Local Government Services of the Department of Community Affairs.

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

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

INVESTMENT INTEREST & INVESTMENTS:

Interest received or accrued for the reporting period totaled \$ 18,743.45. This generated an average annual yield of 1.20%. However, after including an unrealized net loss of \$42,251.10 in the asset portfolio, the yield is adjusted to -1.51% for this period. The total overview of the asset portfolio for the fund shows an overall unrealized loss of \$200,415.64 as it relates to current market value of \$ 14,771,660.38 vs. the amount we have invested. This current market value, however, when considering the total accrued income at month end is \$14,824,009.10.

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

RECEIPT ACTIVITY FOR THE PERIOD

Subrogation Receipts \$ 30,211.00 w/YTD Total \$ 126,808.04 (detailed in my report)
Overpayment Reimbursements \$.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 \$ 152,547.81. The claims detail shows 184 claim payments issued.

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

Delran Township	\$74,129.00
Chesterfield Township	\$ 1,054.00
Bordentown City	\$22,655.00

CASH ACTIVITY FOR THE PERIOD:

The enclosed reconciliation report details that during the reporting period the Fund's "Cash Position" changed from an opening balance of \$ 18,801,604.51 to a closing balance of \$ 18,591,011.09 showing a decrease in the fund of \$ 210,593.42. A detailed reconciliation of this change, including its affect on our banking instruments, is included in my report.

BILL LIST FOR THE PERIOD:

Vouchers to be submitted for your consideration at the scheduled meeting show on the accompanying bill list at the end of my report.

The information contained in this cover report is a summary of key elements related to activity during the reporting period. Other detailed information is contained in the attached documents and, if desired, a more specific explanation on any question can be obtained by contacting me at 609-744-3597.

Respectfully Submitted,

Thomas J. Tontarski
Treasurer

**BURLINGTON COUNTY
MUNICIPAL JOINT INS. FUND
Subrogation/ Salvage Report
Calendar Year 2017**

DATE REC'D	CREDITED TO:	CLAIM/ FILE NUMBER	CLAIMANT NAME	COV. TYPE	FUND YEAR	AMOUNT RECEIVED	RECEIVED Y.T.D.
1/5	MOUNT LAUREL TWP.	1264498	MOUNT LAUREL TWP.	PR	2016	125.00	
1/9	DELRAN TOWNSHIP	Z32558	KEVIN PFEFFER	WC	2016	204.00	
1/9	WESTAMPTON TWP.	X57755	RALPH LUTZ	WC	2013	8.00	
TOTAL-JAN						337.00	
TOTAL-YTD							337.00
2/1	WRIGHTSTOWN BORO	X06829	WRIGHTSTOWN BORO	PR	2010	50.00	
2/1	DELRAN TOWNSHIP	Z32558	KEVIN PFEFFER	WC	2016	227.30	
2/1	WESTAMPTON TWP.	Z36669	ANDREW EINSTEIN	WC	2016	100.00	
2/2	PEMBERTON TOWNSHIP	Z39400	PEMBERTON TOWNSHIP	PR	2016	1,709.40	
2/16	DELANCO TOWNSHIP	X34461	DELANCO TOWNSHIP	PR	2012	70.00	
TOTAL-FEB						2,156.70	
TOTAL-YTD							2,493.70
3/17	WRIGHTSTOWN BORO	X06829	WRIGHTSTOWN BORO	PR	2010	62.00	
TOTAL-MAR						62.00	
TOTAL-YTD							2,555.70
4/3	TABERNACLE	Z43871	TABERNACLE	PR	2016	4,095.17	
4/3	PEMBERTON TOWNSHIP	Z31745	ANTHONY LUSTER	WC	2015	9.50	
4/3	PEMBERTON TOWNSHIP	Z31745	DANIEL MATTHEWS	WC	2015	9.50	
4/5	MEDFORD TOWNSHIP	Z44050	MEDFORD TOWNSHIP	PR	2016	1,279.50	
4/9	EDGEWATER PARK	Z42992	MARK HERKOPEREC	WC	2016	50.00	
4/15	EDGEWATER PARK	Z42992	MARK HERKOPEREC	WC	2016	50.00	
4/19	WESTAMPTON TWP.	Z46123	WESTAMPTON TWP.	PR	2016	11,259.56	
4/19	WESTAMPTON TWP.	Z46123	WESTAMPTON TWP.	PR	2016	35,701.75	
4/25	WRIGHTSTOWN BORO	X06829	WRIGHTSTOWN BORO	PR	2010	30.00	
TOTAL-APR						52,484.98	
TOTAL-YTD							55,040.68
5/1	PEMBERTON TOWNSHIP	Z31745	ANTHONY LUSTER	WC	2015	23.00	
5/9	WESTAMPTON TWP.	Z46123	WESTAMPTON TWP.	PR	2016	5,868.30	
5/11	PEMBERTON BOROUGH	Z49725	PEMBERTON BOROUGH	PR	2016	300.00	
5/12	WRIGHTSTOWN BORO	X06829	WRIGHTSTOWN BORO	PR	2010	40.00	
5/12	PEMBERTON TOWNSHIP	Z31745	ANTHONY LUSTER	WC	2015	48.00	
5/17	EDGEWATER PARK	Z42992	MARK HERKOPEREC	WC	2016	50.00	
5/22	DELRAN TOWNSHIP	X30961	RYAN MATTHEWS	WC	2012	70.00	
5/22	DELRAN TOWNSHIP	X30961	DENNIS ROONEY	WC	2012	70.05	
5/23	DELANCO TOWNSHIP	X34461	DELANCO TOWNSHIP	PR	2012	105.00	
5/24	RIVERSIDE TOWNSHIP	Z45790	RIVERSIDE TOWNSHIP	PR	2016	2,113.00	
TOTAL-MAY						8,687.35	
TOTAL-YTD							63,728.03
6/2	MOUNT LAUREL TWP.	2017098364	MOUNT LAUREL TWP.	PR	2017	3,200.00	
6/13	MOUNT LAUREL TWP.	2017098364	MOUNT LAUREL TWP.	PR	2017	1,600.00	
6/20	WESTAMPTON TWP.	Z36669	ANDREW EINSTEIN	WC	2016	330.21	
6/20	RIVERSIDE TOWNSHIP	Z17890	MICHAEL MEGARA	WC	2015	50.00	
6/21	WRIGHTSTOWN BORO	X06829	WRIGHTSTOWN BORO	PR	2010	40.00	
6/21	PEMBERTON TOWNSHIP	Z31745	ANTHONY LUSTER	WC	2015	46.00	
TOTAL-JUNE						5,266.21	
TOTAL-YTD							68,994.24
7/14	EDGEWATER PARK	Z42992	MARK HERKOPEREC	WC	2016	50.00	
7/20	EDGEWATER PARK	Z42992	MARK HERKOPEREC	WC	2016	100.00	
TOTAL-JULY						150.00	
TOTAL-YTD							69,144.24
8/1	PEMBERTON BOROUGH	1264274	PEMBERTON BOROUGH	PR	2016	25,000.00	
8/11	WRIGHTSTOWN BORO	X06829	WRIGHTSTOWN BORO	PR	2010	40.00	
8/14	PEMBERTON TOWNSHIP	Z31745	ANTHONY LUSTER	WC	2015	23.00	
TOTAL-AUG						25,063.00	
TOTAL-YTD							94,207.24
9/21	EDGEWATER PARK	Z42992	MARK HERKOPEREC	WC	2016	50.00	
TOTAL-SEP						50.00	
TOTAL-YTD							94,257.24
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 HERKOPEREC	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
11/1	PEMBERTON TWP.	1243851	ANTHONY LUSTER	WC	2015	23.00	
11/6	FLORENCE TWP.	1220063	FLORENCE TWP.	PR	2015	15,000.00	
11/13	DELANCO TOWNSHIP	X34461	DELANCO TOWNSHIP	PR	2012	140.00	
11/14	FLORENCE TWP.	1219616	DAVID FILIPPINE	WC	2015	15,000.00	
11/15	PEMBERTON TOWNSHIP	Z31745	ANTHONY LUSTER	WC	2015	48.00	
TOTAL-NOV						30,211.00	
TOTAL-YTD							#####

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

	<u>September</u>	<u>October</u>	<u>November</u>	<u>Year To Date Total</u>
Opening Balance for the Period:	18,660,663.28	19,405,158.42	18,801,604.51	
RECEIPTS:				
Interest Income (Cash)	-34,707.80	-14,958.41	-6,701.18	82,377.94
Premium Assessment Receipts	1,028,378.02	86,934.00	0.00	7,209,485.01
Prior Yr. Premium Assessment Receipts	0.00	0.00	0.00	0.00
Subrogation & Reimb. Receipts:				
Fund Year 2017	0.00	2,176.80	0.00	7,288.80
Fund Year 2016	50.00	50.00	0.00	88,844.70
Fund Year 2015	0.00	73.00	30,071.00	30,371.90
Fund Year 2014	0.00	0.00	0.00	217.50
Fund Year 2013	0.00	0.00	0.00	108.00
Closed Fund Year	0.00	40.00	140.00	757.05
Total Subrogation & Reimb. Receipts	50.00	2,339.80	30,211.00	127,587.95
FY 2017 Appropriation Refunds	0.00	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	90.00	0.00	90.00
TOTAL RECEIPTS:	993,720.22	74,405.39	23,509.82	7,461,691.65

DISBURSEMENTS:

Net Claim Payments:

Fund Year 2017	94,026.50	62,369.79	48,393.03	543,994.30
Fund Year 2016	9,235.90	39,881.09	34,957.36	455,354.55
Fund Year 2015	61,162.73	55,790.20	32,166.24	415,214.38
Fund Year 2014	15,447.61	23,347.71	35,303.38	458,432.12
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	179,872.74	181,388.79	150,820.01	1,928,686.05

Total Net Claim Payments

Exp. & Admin Bill List Payments:

Exp. & Cont. Charges FY 2018	0.00	0.00	1,322.28	1,322.28
Exp. & Cont. Charges FY 2017	69,352.34	78,866.53	81,738.35	1,074,231.68
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	0.00	3,915.48	199.60	128,561.27
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	23.00	23.00
Closed Fund Year	0.00	413,788.50	0.00	414,672.50
Total Bill List Payments	69,352.34	496,570.51	83,283.23	3,641,424.65
Net Bank Services Fees	0.00	0.00	0.00	0.00
Other	0.00	0.00	0.00	0.00
TOTAL DISBURSEMENTS:	249,225.08	677,959.30	234,103.24	5,571,432.98

Closing Balance for the Period:

19,405,158.42	18,801,604.51	18,591,011.09
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Account Net Cash Change During the Period:

Operating Account	785,611.67	-584,772.58	-200,592.32	-1,869,492.46
NJ Cash Management Account	0.00	0.00	0.00	0.00
Investment Account	0.00	5,003.75	32,250.00	-2,112,719.25
Asset Management Account	-38,139.92	-23,785.08	-42,251.10	5,922,970.38
Claims Imprest Account	-2,976.61	0.00	0.00	-50,000.00
Expense & Contingency Account	0.00	0.00	0.00	-500.00
Total Change in Account Net Cash:	744,495.14	-603,553.91	-210,593.42	1,890,258.67

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 November
CURRENT FUND YEAR 2017

	Description: Instrument #1	Instr #2	Instr #3	Instr #4	Instr #5	Instr #6	Instr #7	Instr #8	Instr #9	
	ID Number: OPER. ACCOUNT	NJ CASH	MGMN INVEST. ACCT.	ASSET MGR.	CLAIMS ACCOUNT	ADMIN. EXP.	OPERATING ACCT.	CLAIMS AACCO	ADMIN. EXPENS	
	Maturity (Yrs)	0	0	0	0	0	0	0	0	
	Purchase Yield:	0	0	0	0	0	0	0	0	
	TOTAL for All Accts & instruments									
Opening Cash & Investment Balance	\$18,801,604.49	9.31323E-09	1.16415E-10	11869.34	14813911.48	-2.32831E-10	0	3874823.67	100000	1000
Opening Interest Accrual Balance	\$69,155.17	0	0	0	69155.17	0	0	0	0	0
1 Interest Accrued and/or Interest Cost	\$15,443.55	\$0.00	\$0.00	\$0.00	\$15,443.55	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
2 Interest Accrued - discounted Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
3 (Amortization and/or Interest Cost)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
4 Accretion	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
5 Interest Paid - Cash Instr.s	\$3,299.90	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$3,299.90	\$0.00	\$0.00
6 Interest Paid - Term Instr.s	\$32,250.00	\$0.00	\$0.00	\$0.00	\$32,250.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
7 Unrealized Gain (Loss)	(\$42,251.10)	\$0.00	\$0.00	\$0.00	(\$42,251.10)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
8 Net Investment Income	(\$23,507.65)	\$0.00	\$0.00	\$0.00	(\$26,807.55)	\$0.00	\$0.00	\$3,299.90	\$0.00	\$0.00
9 Deposits - Purchases	\$296,518.24	\$0.00	\$0.00	\$32,250.00	\$0.00	\$0.00	\$0.00	\$30,188.00	\$150,820.01	\$83,260.23
10 (Withdrawals - Sales)	(\$500,410.48)	\$0.00	\$0.00	\$0.00	(\$32,250.00)	\$0.00	\$0.00	(\$234,080.24)	(\$150,820.01)	(\$83,260.23)
Ending Cash & Investment Balance	\$18,591,011.05	\$0.00	\$0.00	\$44,119.34	\$14,771,660.38	(\$0.00)	\$0.00	\$3,674,231.33	\$100,000.00	\$1,000.00
Ending Interest Accrual Balance	\$52,348.72	\$0.00	\$0.00	\$0.00	\$52,348.72	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Plus Outstanding Checks	\$66,102.97	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$34,976.30	\$31,126.67
(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	\$18,657,114.02	\$0.00	\$0.00	\$44,119.34	\$14,771,660.38	(\$0.00)	\$0.00	\$3,674,231.33	\$134,976.30	\$32,126.67
Annualized Rate of Return This Month	-1.51%	0.00%	0.00%	0.00%	-2.17%	0.00%		1.05%	0.00%	0.00%

		Prop	Liab	Auto	WC	Ded	Cont	EJIF	MEL	Admin	Total
2017	Opening 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
	Opening 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
	1 Interest Accrued and/or Interest Cost	\$62.60	\$0.00	\$85.62	\$1,362.41	\$397.93	\$80.70	\$0.00	\$797.72	\$828.96	\$3,615.94
	2 Interest Accrued - discounted Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	3 (Amortization and/or Interest Cost)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	4 Accretion	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	5 Interest Paid - Cash Instr.s	\$13.38	\$0.00	\$18.29	\$291.11	\$85.03	\$17.24	\$0.00	\$170.45	\$177.13	\$772.64
	6 Interest Paid - Term Instr.s	\$93.45	\$0.00	\$133.80	\$2,111.06	\$600.83	\$121.81	\$0.00	\$839.32	\$1,314.73	\$5,215.00
	7 Unrealized Gain (Loss)	(\$171.28)	\$0.00	(\$234.24)	(\$3,727.34)	(\$1,088.66)	(\$220.79)	\$0.00	(\$2,182.43)	(\$2,267.91)	(\$9,892.64)
	8 Net Investment Income	(\$95.29)	\$0.00	(\$130.32)	(\$2,073.81)	(\$605.71)	(\$122.84)	\$0.00	(\$1,214.26)	(\$1,261.82)	(\$5,504.07)
	9 Interest Accrued - Net Change	(\$30.85)	\$0.00	(\$48.18)	(\$748.65)	(\$202.90)	(\$41.11)	\$0.00	(\$41.60)	(\$485.77)	(\$1,599.06)
	Ending Cash & Investment Balance	\$58,088.94	(\$129,125.28)	\$105,205.05	\$1,644,829.53	\$488,941.12	\$99,161.45	(\$20,621.19)	\$979,811.36	\$935,565.77	\$4,161,856.75
	Ending Interest Accrual Balance	\$169.57	(\$0.29)	\$238.76	\$3,778.67	\$1,085.61	\$220.13	(\$0.16)	\$1,758.38	\$2,333.77	\$9,584.43

		Prop	Liab	Auto	WC	Ded	Cont	EJIF	MEL	Admin	Total
2016	Opening 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
	Opening 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
	1 Interest Accrued and/or Interest Cost	\$0.00	\$395.85	\$86.68	\$1,028.07	\$451.11	\$81.07	\$0.04	\$177.79	\$162.68	\$2,383.29
	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	\$84.58	\$18.52	\$219.67	\$96.39	\$17.32	\$0.01	\$37.99	\$34.76	\$509.25
	6 Interest Paid - Term Instr.s	\$5.24	\$1,033.43	\$187.24	\$2,311.69	\$970.08	\$176.78	\$5.29	\$308.92	\$428.57	\$5,427.24
	7 Unrealized Gain (Loss)	\$0.00	(\$1,083.00)	(\$237.15)	(\$2,812.65)	(\$1,234.17)	(\$221.79)	(\$0.10)	(\$486.40)	(\$445.06)	(\$6,520.31)
	8 Net Investment Income	\$0.00	(\$602.56)	(\$131.94)	(\$1,564.90)	(\$686.67)	(\$123.40)	(\$0.05)	(\$270.62)	(\$247.62)	(\$3,627.77)
	9 Interest Accrued - Net Change	(\$5.24)	(\$637.58)	(\$100.56)	(\$1,283.61)	(\$518.97)	(\$95.72)	(\$5.25)	(\$131.13)	(\$265.89)	(\$3,043.95)
	Ending Cash & Investment Balance	(\$40,348.55)	\$481,832.63	\$106,563.71	\$1,234,019.92	\$554,582.04	\$99,663.05	\$48.54	\$218,491.65	\$199,869.47	\$2,854,722.46
	Ending Interest Accrual Balance	\$5.99	\$1,578.69	\$300.99	\$3,673.97	\$1,561.44	\$283.41	\$6.09	\$531.36	\$653.21	\$8,595.16

		Prop	Liab	Auto	WC	Ded	Cont	EJIF	MEL	Admin	Total
2015	Opening Cash & Investment Balance	\$2,104.88	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
	Opening 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
	1 Interest Accrued and/or Interest Cost	\$42.37	\$370.54	\$71.42	\$506.92	\$402.53	\$81.21	\$0.00	\$93.10	\$161.29	\$1,729.38
	2 Interest Accrued - discounted Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	3 (Amortization and/or Interest Cost)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	4 Accretion	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	5 Interest Paid - Cash Instr.s	\$9.05	\$79.17	\$15.26	\$108.32	\$86.01	\$17.35	\$0.00	\$19.89	\$34.46	\$369.53
	6 Interest Paid - Term Instr.s	\$124.31	\$823.74	\$153.72	\$1,357.07	\$832.53	\$174.92	\$0.01	\$200.48	\$346.99	\$4,013.79
	7 Unrealized Gain (Loss)	(\$115.92)	(\$1,013.73)	(\$195.40)	(\$1,386.85)	(\$1,101.25)	(\$222.19)	(\$0.00)	(\$254.71)	(\$441.25)	(\$4,731.32)
	8 Net Investment Income	(\$64.50)	(\$564.02)	(\$108.72)	(\$771.61)	(\$612.71)	(\$123.62)	\$0.00	(\$141.72)	(\$245.50)	(\$2,632.41)
	9 Interest Accrued - Net Change	(\$81.94)	(\$453.21)	(\$82.30)	(\$850.16)	(\$430.00)	(\$93.71)	(\$0.01)	(\$107.38)	(\$185.70)	(\$2,284.41)
	Ending Cash & Investment Balance	\$61,127.32	\$455,553.45	\$87,806.21	\$612,330.42	\$494,820.32	\$99,842.41	\$0.78	\$114,456.41	\$198,279.59	\$2,124,216.91
	Ending Interest Accrual Balance	\$184.65	\$1,313.37	\$247.37	\$2,060.19	\$1,355.42	\$281.43	\$0.02	\$322.57	\$558.44	\$6,323.45

		Prop	Liab	Auto	WC	Ded	Cont	EJIF	MEL	Admin	Total
2014	Opening 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
	Opening 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
	1 Interest Accrued and/or Interest Cost	\$56.32	\$127.06	\$50.48	\$947.33	\$470.46	\$72.73	\$0.00	\$139.66	\$180.73	\$2,044.77
	2 Interest Accrued - discounted Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	3 (Amortization and/or Interest Cost)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	4 Accretion	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	5 Interest Paid - Cash Instr.s	\$12.03	\$27.15	\$10.79	\$202.42	\$100.53	\$15.54	\$0.00	\$29.84	\$38.62	\$436.92
	6 Interest Paid - Term Instr.s	\$121.21	\$526.87	\$108.68	\$2,056.27	\$1,011.70	\$156.65	\$0.00	\$300.57	\$388.54	\$4,670.48
	7 Unrealized Gain (Loss)	(\$154.08)	(\$347.61)	(\$138.11)	(\$2,591.73)	(\$1,287.12)	(\$198.99)	(\$0.00)	(\$382.08)	(\$494.44)	(\$5,594.16)
	8 Net Investment Income	(\$85.73)	(\$193.41)	(\$76.84)	(\$1,441.99)	(\$716.13)	(\$110.71)	\$0.00	(\$212.58)	(\$275.10)	(\$3,112.48)
	9 Interest Accrued - Net Change	(\$64.89)	(\$399.81)	(\$58.20)	(\$1,108.94)	(\$541.23)	(\$83.92)	(\$0.00)	(\$160.91)	(\$207.82)	(\$2,625.71)
	Ending Cash & Investment Balance	\$69,237.54	\$135,175.72	\$62,059.60	\$1,150,603.31	\$578,372.34	\$89,415.49	\$0.15	\$171,690.41	\$222,178.03	\$2,478,732.59
	Ending Interest Accrual Balance	\$195.05	\$730.09	\$174.87	\$3,300.88	\$1,628.43	\$252.03	\$0.00	\$483.68	\$625.44	\$7,390.47

		Prop	Liab	Auto	WC	Ded	Cont	EJIF	MEL	Admin	Total
2013	Opening 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
	Opening 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
	1 Interest Accrued and/or Interest Cost	\$67.09	\$278.51	\$2.28	\$754.04	\$409.79	\$49.28	\$0.00	\$204.68	\$84.43	\$1,850.10
	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	\$14.34	\$59.51	\$0.49	\$161.12	\$87.56	\$10.53	\$0.00	\$43.74	\$18.04	\$395.32
	6 Interest Paid - Term Instr.s	\$144.39	\$599.24	\$63.78	\$1,634.25	\$832.63	\$106.13	\$0.00	\$440.51	\$170.96	\$3,991.88
	7 Unrealized Gain (Loss)	(\$183.55)	(\$761.97)	(\$6.24)	(\$2,062.94)	(\$1,121.11)	(\$134.81)	\$0.00	(\$559.98)	(\$230.99)	(\$5,061.59)
	8 Net Investment Income	(\$102.12)	(\$423.94)	(\$3.47)	(\$1,147.78)	(\$623.76)	(\$75.01)	\$0.00	(\$311.56)	(\$128.52)	(\$2,816.16)
	9 Interest Accrued - Net Change	(\$77.30)	(\$320.72)	(\$61.50)	(\$880.20)	(\$422.84)	(\$56.86)	\$0.00	(\$235.83)	(\$86.53)	(\$2,141.78)
	Ending Cash & Investment Balance	\$82,478.04	\$342,394.03	\$2,863.60	\$927,005.47	\$503,729.15	\$60,578.87	(\$79.82)	\$251,628.79	\$103,783.98	\$2,274,382.11
	Ending Interest Accrual Balance	\$232.35	\$964.38	\$75.28	\$2,624.56	\$1,362.79	\$170.75	(\$0.00)	\$708.88	\$280.11	\$6,419.10

		Prop	Liab	Auto	WC	Ded	Cont	EJIF	MEL	Admin	Total
Closed	Opening 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
	Opening 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
	1 Interest Accrued and/or Interest Cost	\$0.41	\$0.05	\$0.03	\$0.36	\$0.16	\$0.02	\$0.00	\$0.05	\$3,745.04	\$3,746.12
	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	\$0.09	\$0.01	\$0.01	\$0.08	\$0.03	\$0.00	\$0.00	\$0.01	\$800.22	\$800.45
	6 Interest Paid - Term Instr.s	\$0.56	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$8,771.06	\$8,771.61
	7 Unrealized Gain (Loss)	(\$1.13)	(\$0.13)	(\$0.09)	(\$0.98)	(\$0.44)	(\$0.04)	(\$0.00)	(\$0.14)	(\$10,245.83)	(\$10,248.80)
	8 Net Investment Income	(\$0.63)	(\$0.07)	(\$0.05)	(\$0.55)	(\$0.25)	(\$0.02)	\$0.00	(\$0.08)	(\$5,700.57)	(\$5,702.22)
	9 Interest Accrued - Net Change	(\$0.14)	\$0.05	\$0.03	\$0.36	\$0.16	\$0.02	\$0.00	\$0.05	(\$5,026.02)	(\$5,025.49)
	Ending Cash & Investment Balance	\$645.96	\$60.44	\$38.60	\$441.10	\$199.24	\$19.87	\$0.63	\$63.46	\$4,604,731.51	\$4,606,200.81
	Ending Interest Accrual Balance	\$1.05	(\$0.61)	(\$0.39)	(\$2.28)	(\$2.02)	(\$0.20)	(\$0.01)	(\$0.64)	\$13,784.14	\$13,779.03



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

Account Number	120882-000
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As of November 30, 2017

Statement of Account

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

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

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

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

1429796 02 T 4632 000144831 0001N

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

Important Information

Account Number	120882-000
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As of November 30, 2017

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

Table of Contents

	PAGE
SUMMARY	
Investment	1
Activity	2
DETAIL	
Investment	3
Activity	5

Subject Account(s)

ACCOUNT NUMBER	ACCOUNT NAME
120882-000	BURLINGTON COUNTY MUNICIPAL JIF

Summary of Investments

Account Number **120882-000**

As of November 30, 2017

Page 1 of 6

PORTFOLIO	INVESTMENT CATEGORY	MARKET VALUE (M/V) As of 10/31/2017	% OF M/V	MARKET VALUE (M/V) As of 11/30/2017	% OF M/V
PRINCIPAL PORTFOLIO(S)					
	U.S. TREASURY OBLIGATIONS				
	U.S. TREASURY BONDS AND NOTES	\$5,949,631.48	40.16	\$5,934,130.38	40.17
	TOTAL U.S. TREASURY OBLIGATIONS	5,949,631.48	40.16	5,934,130.38	40.17
	U.S. GOVERNMENT AGENCIES				
	GOVERNMENT AGENCY BONDS/NOTES	8,864,280.00	59.84	8,837,530.00	59.83
	TOTAL U.S. GOVERNMENT AGENCIES	8,864,280.00	59.84	8,837,530.00	59.83
TOTAL PRINCIPAL PORTFOLIO(S)		14,813,911.48	100.00	14,771,660.38	100.00
	TOTAL ACCRUED INCOME	69,155.17		52,348.72	
	TOTAL MARKET VALUE WITH ACCRUED INCOME	14,883,066.65		14,824,009.10	

Summary of Activity

Account Number **120882-000**

November 1, 2017 through November 30, 2017

Page 2 of 6

	CASH	CASH MANAGEMENT
PRINCIPAL		
OPENING BALANCES:	0.00	0.00
RECEIPTS		
Interest	32,250.00	0.00
TOTAL RECEIPTS	32,250.00	0.00
DISBURSEMENTS		
Other Disbursements	(32,250.00)	0.00
TOTAL DISBURSEMENTS	(32,250.00)	0.00
CASH MANAGEMENT ACTIVITY		
Cash Management Purchases	0.00	0.00
Cash Management Sales	0.00	0.00
NET CASH MANAGEMENT	0.00	0.00
CLOSING BALANCES:	0.00	0.00

Investment Detail

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

Page 3 of 6

	<u>QUANTITY</u> <u>DESCRIPTION</u>	<u>MARKET VALUE (M/V)</u> <u>MARKET UNIT PRICE</u>	<u>%M/V</u>	<u>FEDERAL TAX COST</u> <u>AVERAGE UNIT COST</u>	<u>UNREALIZED</u> <u>GAIN/(LOSS)</u>	<u>ACCRUED</u> <u>INCOME</u>	<u>ESTIMATED</u> <u>ANNUAL INCOME</u>	<u>YIELD (%)</u> <u>YTM (%)</u>
PRINCIPAL PORTFOLIO(S)								
U.S. TREASURY OBLIGATIONS								
2018	1,000,000.0000	\$997,700.00	6.75	\$999,179.69	(\$1,479.69)	\$27.47	\$10,000.00	1.00
	UNITED STATES TREASURY NOTES	99.7700		99.92				1.46
	DTD 05/31/2013 1.000% 05/31/2018							
	CUSIP 912828VE7 RATING AAA							
2018	1,000,000.0000	993,400.00	6.73	997,812.50	(4,412.50)	27.47	10,000.00	1.01
	UNITED STATES TREASURY NOTES	99.3400		99.78				1.67
	DTD 11/30/2016 1.000% 11/30/2018							
	CUSIP 912828U40 RATING AAA							
2019	1,000,000.0000	984,530.00	6.66	992,304.69	(7,774.69)	27.47	10,000.00	1.02
	UNITED STATES TREASURY NOTES	98.4530		99.23				1.79
	DTD 11/30/2012 1.000% 11/30/2019							
	CUSIP 912828UB4 RATING AAA							
2019	1,000,000.0000	987,500.00	6.69	993,164.07	(5,664.07)	386.74	8,750.00	0.89
	UNITED STATES TREASURY NOTES	98.7500		99.32				1.75
	DTD 05/15/2016 0.875% 05/15/2019							
	CUSIP 912828R44 RATING AAA							
2020	1,000,000.0000	988,160.00	6.69	998,359.37	(10,199.37)	37.77	13,750.00	1.39
	UNITED STATES TREASURY NOTES	98.8160		99.84				1.86
	DTD 05/31/2013 1.375% 05/31/2020							
	CUSIP 912828VF4 RATING AAA							
2020	998,000.0000	982,840.38	6.65	991,255.70	(8,415.32)	1,175.13	13,722.50	1.40
	UNITED STATES TREASURY NOTES	98.4810		99.32				1.91
	DTD 10/31/2015 1.375% 10/31/2020							
	CUSIP 912828L99 RATING AAA							
TOTAL U.S. TREASURY OBLIGATIONS		5,934,130.38	40.17	5,972,076.02	(37,945.64)	1,682.05	66,222.50	1.12

continued

Investment Detail

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

Page 4 of 6

	<u>QUANTITY</u> <u>DESCRIPTION</u>	<u>MARKET VALUE (M/V)</u> <u>MARKET UNIT PRICE</u>	<u>%M/V</u>	<u>FEDERAL TAX COST</u> <u>AVERAGE UNIT COST</u>	<u>UNREALIZED</u> <u>GAIN/(LOSS)</u>	<u>ACCRUED</u> <u>INCOME</u>	<u>ESTIMATED</u> <u>ANNUAL INCOME</u>	<u>YIELD (%)</u> <u>YTM (%)</u>
PRINCIPAL PORTFOLIO(S)								
U.S. GOVERNMENT AGENCIES								
2019	8,000,000.0000	\$7,848,560.00	53.13	\$8,000,000.00	(\$151,440.00)	\$50,400.00	\$108,000.00	1.38
	FEDERAL HOME LOAN BANK	98.1070		100.00				2.31
	DTD 06/13/2016 1.350% 12/13/2019							
	CALLABLE							
	CUSIP 3130A8FB4 RATING AAA							
2019	1,000,000.0000	988,970.00	6.70	1,000,000.00	(11,030.00)	266.67	12,000.00	1.21
	FEDERAL HOME LOAN MORTGAGE CORP	98.8970		100.00				1.96
	MEDIUM TERM NOTE							
	DTD 08/23/2016 1.200% 05/23/2019							
	CALLABLE							
	CUSIP 3134GAAR5 RATING AAA							
TOTAL U.S. GOVERNMENT AGENCIES		8,837,530.00	59.83	9,000,000.00	(162,470.00)	50,666.67	120,000.00	1.36
TOTAL PRINCIPAL PORTFOLIO(S)		14,771,660.38	100.00	14,972,076.02	(200,415.64)	52,348.72	186,222.50	1.26
TOTAL ACCRUED INCOME		52,348.72						
TOTAL MARKET VALUE WITH ACCRUED INCOME		14,824,009.10						

Activity Detail

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

Page 5 of 6

DATE	TYPE	QUANTITY DESCRIPTION	CASH	CASH MANAGEMENT
PRINCIPAL				
OPENING BALANCES:			0.00	0.00
11/15/2017	INTEREST	CASH RECEIPT OF INTEREST EARNED ON U.S. TREASURY NOTES 0.875% 5/15/19 AT \$0.004375 /SHARE ON 1000000 PAR VALUE DUE 2017-11-15	4,375.00	
	OTHER DISBURSEMENT	CASH DISBURSEMENT MISCELLANEOUS - ACH-CHK PAID TO M&T BANK BURLINGTON COUNTY MUNICIPAL JIF	(4,375.00)	
11/24/2017	INTEREST	CASH RECEIPT OF INTEREST EARNED ON FHLMC MTN 1.200% 5/23/19 AT \$0.006000 /SHARE ON 1000000 PAR VALUE DUE 2017-11-23	6,000.00	
	OTHER DISBURSEMENT	CASH DISBURSEMENT MISCELLANEOUS - ACH-CHK PAID TO M&T BANK BURLINGTON COUNTY MUNICIPAL JIF	(6,000.00)	
11/30/2017	INTEREST	CASH RECEIPT OF INTEREST EARNED ON U.S. TREASURY NOTES 1.000% 5/31/18 AT \$0.005000 /SHARE ON 1000000 PAR VALUE DUE 2017-11-30	5,000.00	
	INTEREST	CASH RECEIPT OF INTEREST EARNED ON U.S. TREASURY NOTES 1.000% 11/30/18 AT \$0.005000 /SHARE ON 1000000 PAR VALUE DUE 2017-11-30	5,000.00	
	INTEREST	CASH RECEIPT OF INTEREST EARNED ON U.S. TREASURY NOTES 1.000% 11/30/19 AT \$0.005000 /SHARE ON 1000000 PAR VALUE DUE 2017-11-30	5,000.00	
	INTEREST	CASH RECEIPT OF INTEREST EARNED ON U.S. TREASURY NOTES 1.375% 5/31/20 AT \$0.006875 /SHARE ON 1000000 PAR VALUE DUE 2017-11-30	6,875.00	
	OTHER DISBURSEMENT	CASH DISBURSEMENT MISCELLANEOUS - ACH-CHK PAID TO M&T BANK BURLINGTON COUNTY MUNICIPAL JIF	(21,875.00)	
CLOSING BALANCES:			0.00	0.00

Other Information

120882-000 BURLINGTON COUNTY MUNICIPAL JIF

As of November 30, 2017

Page 6 of 6

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

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

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

Current Fund Year: 2017 Month Ending: November										
	Prop	Liab	Auto	WC	Ded	Cont	EJIF	MEL	Admin	TOTAL
OPEN 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
RECEIPTS										
Assessments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Refunds	15,140.00	0.00	0.00	15,071.00	0.00	0.00	0.00	0.00	0.00	30,211.00
Invest Pymnts	(87.91)	27.26	(100.64)	(2,129.45)	(1,129.44)	(184.30)	5.21	(1,474.03)	(1,627.88)	(6,701.18)
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Invest	(87.91)	27.26	(100.64)	(2,129.45)	(1,129.44)	(184.30)	5.21	(1,474.03)	(1,627.88)	(6,701.18)
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	15,052.09	27.26	(100.64)	12,941.55	(1,129.44)	(184.30)	5.21	(1,474.03)	(1,627.88)	23,509.82
EXPENSES										
Claims Transfers	24,828.72	26,589.69	0.00	99,401.60	0.00	0.00	0.00	0.00	0.00	150,820.01
Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	81,937.95	81,937.95
Other *	0.00	0.00	0.00	23.00	0.00	0.00	0.00	0.00	1,322.28	1,345.28
TOTAL	24,828.72	26,589.69	0.00	99,424.60	0.00	0.00	0.00	0.00	83,260.23	234,103.24
END BALANCE	231,229.25	1,285,890.99	364,536.77	5,569,229.75	2,620,644.21	448,681.14	(20,650.91)	1,736,142.08	6,355,307.81	18,591,011.09

Report Month: November		Balance Differences	
Opening Balances:	Opening Balances are equal		\$0.00
Imprest Transfers:	Imprest Totals are equal		\$0.00
Investment Balances:	Investment Payment Balances are equal		\$0.00
	Investment Adjustment Balances are equal		\$0.00
Ending Balances:	Ending Balances are equal		\$0.00
Accrual Balances:	Accrual Balances are equal		\$0.00
Claims Transaction Status:			
Allocation variance 1:	Daily xactions add to monthly totals		0.00
Allocation variance 2:	Variance between monthly total and allocation total ex		(140.00)
Allocation variance 3:	Treasurer/TPA net payments NOT e	Max/Min	1,830,475.67 / (0.00)
Pre-existing variance:	Prior period unreconciled variance e	Max/Min	1,830,615.67 / (0.00)

SUMMARY OF CASH TRANSACTIONS										
FUND YEAR	2017									
Month Ending:	November									
	Prop	Liab	Auto	WC	Ded	Cont	EJIF	MEL	Admin	TOTAL
OPEN 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
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	(64.45)	0.00	(82.15)	(1,325.17)	(402.81)	(81.73)	0.00	(1,172.67)	(776.04)	(3,905.02)
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Invest	(64.45)	0.00	(82.15)	(1,325.17)	(402.81)	(81.73)	0.00	(1,172.67)	(776.04)	(3,905.02)
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	(64.45)	0.00	(82.15)	(1,325.17)	(402.81)	(81.73)	0.00	(1,172.67)	(776.04)	(3,905.02)
EXPENSES										0.00
Claims Transfers	18,833.72	310.89	0.00	29,248.42	0.00	0.00	0.00	0.00	0.00	48,393.03
Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	81,738.35	81,738.35
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,322.28	1,322.28
TOTAL	18,833.72	310.89	0.00	29,248.42	0.00	0.00	0.00	0.00	83,060.63	131,453.66
END BALANCE	58,088.94	(129,125.28)	105,205.05	1,644,829.53	488,941.12	99,161.45	(20,621.19)	979,811.36	935,565.77	4,161,856.75

SUMMARY OF CASH TRANSACTIONS										
FUND YEAR	2016									
Month Ending:	November									
	Prop	Liab	Auto	WC	Ded	Cont	EJIF	MEL	Admin	TOTAL
OPEN 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
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	5.24	35.02	(31.38)	(281.29)	(167.70)	(27.68)	5.20	(139.49)	18.27	(583.81)
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Invest	5.24	35.02	(31.38)	(281.29)	(167.70)	(27.68)	5.20	(139.49)	18.27	(583.81)
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	5.24	35.02	(31.38)	(281.29)	(167.70)	(27.68)	5.20	(139.49)	18.27	(583.81)
EXPENSES										
Claims Transfers	0.00	4,999.00	0.00	29,958.36	0.00	0.00	0.00	0.00	0.00	34,957.36
Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	199.60	199.60
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	0.00	4,999.00	0.00	29,958.36	0.00	0.00	0.00	0.00	199.60	35,156.96
END BALANCE	(40,348.55)	481,832.63	106,563.71	1,234,019.92	554,582.04	99,663.05	48.54	218,491.65	199,869.47	2,854,722.46

SUMMARY OF CASH TRANSACTIONS										
FUND YEAR	2015									
Month Ending:	November									
	Prop	Liab	Auto	WC	Ded	Cont	EJIF	MEL	Admin	TOTAL
OPEN 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
RECEIPTS										
Assessments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Refunds	15,000.00	0.00	0.00	15,071.00						30,071.00
Invest Pymnts	17.44	(110.82)	(26.42)	78.54	(182.71)	(29.91)	0.01	(34.34)	(59.80)	(348.01)
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Invest	17.44	(110.82)	(26.42)	78.54	(182.71)	(29.91)	0.01	(34.34)	(59.80)	(348.01)
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	15,017.44	(110.82)	(26.42)	15,149.54	(182.71)	(29.91)	0.01	(34.34)	(59.80)	29,722.99
EXPENSES										
Claims Transfers	5,995.00	0.00	0.00	26,171.24	0.00	0.00	0.00	0.00	0.00	32,166.24
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	23.00	0.00	0.00	0.00	0.00	0.00	23.00
TOTAL	5,995.00	0.00	0.00	26,194.24	0.00	0.00	0.00	0.00	0.00	32,189.24
END BALANCE	61,127.32	455,553.45	87,806.21	612,330.42	494,820.32	99,842.41	0.78	114,456.41	198,279.59	2,124,216.91

SUMMARY OF CASH TRANSACTIONS										
FUND YEAR	2014									
Month Ending:	November									
	Prop	Liab	Auto	WC	Ded	Cont	EJIF	MEL	Admin	TOTAL
OPEN 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
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	(20.84)	206.40	(18.64)	(333.04)	(174.89)	(26.79)	0.00	(51.67)	(67.28)	(486.75)
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Invest	(20.84)	206.40	(18.64)	(333.04)	(174.89)	(26.79)	0.00	(51.67)	(67.28)	(486.75)
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	(20.84)	206.40	(18.64)	(333.04)	(174.89)	(26.79)	0.00	(51.67)	(67.28)	(486.75)
EXPENSES										
Claims Transfers	0.00	21,279.80	0.00	14,023.58	0.00	0.00	0.00	0.00	0.00	35,303.38
Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	0.00	21,279.80	0.00	14,023.58	0.00	0.00	0.00	0.00	0.00	35,303.38
END BALANCE	69,237.54	135,175.72	62,059.60	1,150,603.31	578,372.34	89,415.49	0.15	171,690.41	222,178.03	2,478,732.59

SUMMARY OF CASH TRANSACTIONS										
FUND YEAR	2013									
Month Ending:	November									
	Prop	Liab	Auto	WC	Ded	Cont	EJIF	MEL	Admin	TOTAL
OPEN 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
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	(24.82)	(103.22)	58.03	(267.58)	(200.92)	(18.15)	0.00	(75.73)	(41.98)	(674.37)
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Invest	(24.82)	(103.22)	58.03	(267.58)	(200.92)	(18.15)	0.00	(75.73)	(41.98)	(674.37)
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	(24.82)	(103.22)	58.03	(267.58)	(200.92)	(18.15)	0.00	(75.73)	(41.98)	(674.37)
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	82,478.04	342,394.03	2,863.60	927,005.47	503,729.15	60,578.87	(79.82)	251,628.79	103,783.98	2,274,382.11

SUMMARY OF CASH TRANSACTIONS										
FUND YEAR	Closed									
Month Ending:	November									
	Prop	Liab	Auto	WC	Ded	Cont	EJIF	MEL	Admin	TOTAL
OPEN 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
RECEIPTS										
Assessments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Refunds	140.00	0.00	0.00	0.00						140.00
Invest Pymnts	(0.48)	(0.12)	(0.08)	(0.91)	(0.41)	(0.04)	0.00	(0.13)	(674.56)	(676.73)
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Invest	(0.48)	(0.12)	(0.08)	(0.91)	(0.41)	(0.04)	0.00	(0.13)	(674.56)	(676.73)
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	139.52	(0.12)	(0.08)	(0.91)	(0.41)	(0.04)	0.00	(0.13)	(674.56)	(536.73)
EXPENSES										
Claims Transfers	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	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	645.96	60.44	38.60	441.10	199.24	19.87	0.63	63.46	4,604,731.51	4,606,200.81

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

Month
Current Fund Year

November
2017

Policy Year	Coverage	1.	2.	3.	4.	5.	6.	7.	8.
		Calc. Net Paid Thru Last Month	Monthly Net Paid November	Monthly Recoveries November	Calc. Net Paid Thru November	TPA Net Paid Thru November	Variance To Be Reconciled	Delinquent Unreconciled Variance From	Change This Month
2017	Prop	159,609.70	18,833.72	0.00	178,443.42	178,443.42	0.00	0.00	0.00
	Liab	11,387.38	310.89	0.00	11,698.27	11,698.27	0.00	0.00	(0.00)
	Auto	8,269.26	0.00	0.00	8,269.26	8,269.26	0.00	0.00	0.00
	WC	309,046.13	29,248.42	0.00	338,294.55	338,294.55	0.00	0.00	0.00
	Total	488,312.47	48,393.03	0.00	536,705.50	536,705.50	0.00	0.00	(0.00)
2016	Prop	315,203.78	0.00	0.00	315,203.78	315,203.78	0.00	0.00	0.00
	Liab	27,766.67	4,999.00	0.00	32,765.67	32,765.67	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	959,524.57	29,958.36	0.00	989,482.93	989,482.93	(0.00)	0.00	(0.00)
	Total	1,315,563.24	34,957.36	0.00	1,350,520.60	1,350,520.60	(0.00)	0.00	(0.00)
2015	Prop	297,688.75	5,995.00	15,000.00	288,683.75	288,683.75	0.00	0.00	0.00
	Liab	63,655.64	0.00	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	1,724,314.53	26,171.24	15,071.00	1,735,414.77	1,735,414.77	0.00	0.00	0.00
	Total	2,125,251.30	32,166.24	30,071.00	2,127,346.54	2,127,346.54	(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	407,431.69	21,279.80	0.00	428,711.49	428,711.49	0.00	0.00	0.00
	Auto	72,931.04	0.00	0.00	72,931.04	72,931.04	0.00	0.00	0.00
	WC	1,264,486.82	14,023.58	0.00	1,278,510.40	1,278,510.40	(0.00)	(0.00)	0.00
	Total	1,960,811.65	35,303.38	0.00	1,996,115.03	1,996,115.03	(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		8,147,981.03	150,820.01	30,071.00	8,268,730.04	8,268,730.04	(0.00)	(0.00)	0.00



BURLINGTON COUNTY J.I.F.

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11022	11/6/2017	INDEMNITY	QUAL-LYNX	Z50187/001264740	11/21/2016	\$4.25	2016/2016	Expense
11023	11/6/2017	INDEMNITY	SIDNEY TOBIAS, M.D.,P.A.	X99453/001211009	9/7/2014	\$600.00	2014/2014	Loss
11024	11/6/2017	1ST PARTY COLL PD	I.C.U. INVESTIGATIONS, INC.	-- /2017098364	3/23/2017	\$150.00	2017/2017	Expense
11025	11/6/2017	BLDG/CONTENT	MCBREARTY & ASSOCIATES, INC.	-- /2018114319	10/2/2017	\$1,095.15	2017/2017	Expense
11026	11/6/2017	BODILY INJURY [Expired]	DJS ASSOCIATES, INC.	X98885/001210439	7/23/2014	\$45.50	2014/2014	Expense
11027	11/6/2017	BODILY INJURY [Expired]	Court Reporting Cost Containment, Inc	X98885/001210439	7/23/2014	\$422.35	2014/2014	Expense
11028	11/6/2017	1ST PARTY COLL PD	AEJ Services	-- /2018116716	10/19/2017	\$95.00	2017/2017	Expense
11029	11/6/2017	BLDG/CONTENT	LOGUE TDB, INC	-- /2018114319	10/2/2017	\$1,222.79	2017/2017	Loss
11030	11/6/2017	BLDG/CONTENT	EMPIRE TODAY LLC	-- /2018114319	10/2/2017	\$2,146.65	2017/2017	Loss
11031	11/6/2017		AFFANATO MARUT, LLC			\$490.50		
		INDEMNITY		Z50187/001264740	11/21/2016	\$240.00	2016/2016	Legal
		INDEMNITY		Z42687/001255000	7/30/2016	\$100.00	2016/2016	Legal
		INDEMNITY		Z42328/001254635	7/18/2016	\$150.50	2016/2016	Legal
11032	11/6/2017		PIETRAS, SARACINO, SMITH, & MEEK			\$3,901.95		
		INDEMNITY		Z44974/001257299	9/14/2016	\$687.00	2016/2016	Legal
		INDEMNITY		Z42838/001255153	8/2/2016	\$280.95	2016/2016	Legal
		INDEMNITY		MLT-Z37736/001250033	4/21/2016	\$240.50	2016/2016	Legal
		INDEMNITY		Z21880/001233855	7/13/2015	\$442.50	2015/2015	Legal
		INDEMNITY		Z15990/001227828	3/31/2015	\$282.00	2015/2015	Legal
		INDEMNITY		Z10793/001222507	2/17/2015	\$387.50	2015/2015	Legal
		INDEMNITY		Z09215/001220912	1/21/2015	\$338.00	2015/2015	Legal
		INDEMNITY		X99453/001211009	9/7/2014	\$799.00	2014/2014	Legal
		INDEMNITY		X86793/001198083	3/9/2014	\$444.50	2014/2014	Legal
11033	11/6/2017	INDEMNITY	PEMBERTON TOWNSHIP	-- /2018115416	10/16/2017	\$1,065.79	2017/2017	Loss
11034	11/6/2017	1ST PARTY COLL PD	MOUNT LAUREL TOWNSHIP	-- /2018112324	9/8/2017	\$1,198.39	2017/2017	Loss
11035	11/6/2017	INDEMNITY	JERSEY SHORE REPORTING, LLC	Z10793/001222507	2/17/2015	\$90.00	2015/2015	Expense
11036	11/6/2017	INDEMNITY	JERSEY SHORE REPORTING, LLC	X99453/001211009	9/7/2014	\$180.00	2014/2014	Expense
11037	11/6/2017	INDEMNITY	ROBERT SHINN	Z10793/001222507	2/17/2015	\$4,000.00	2015/2015	Loss
11038	11/6/2017	INDEMNITY	ROBERT SHINN	X99453/001211009	9/7/2014	\$8,576.88	2014/2014	Loss
11039	11/6/2017	GL PROPERTY DAMAGE	CLIFFORD ALLISON	Z49045/001263588	7/24/2016	\$4,999.00	2016/2016	Loss
11040	11/6/2017	INDEMNITY	CHRISTOPHE KNIGHT	Z32232/001244342	12/31/2015	\$778.28	2015/2015	Loss



BURLINGTON COUNTY J.I.F.

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11041	11/6/2017	GL PROPERTY DAMAGE	JUDY OVERDORF	-- /2018112303	8/25/2017	\$310.89	2017/2017	Loss
11042	11/6/2017	1ST PARTY COLL PD	PALMYRA BOROUGH	-- /2018116716	10/19/2017	\$4,800.28	2017/2017	Loss
11043	11/6/2017	BLDG/CONTENT	BASS RIVER TOWNSHIP	-- /2018114319	10/2/2017	\$266.64	2017/2017	Loss
11044	11/6/2017	INDEMNITY	STRIVE PHYSICAL THERAPY AND SPORTS REHABILITATION LLC	-- /2017100711	4/22/2017	\$352.00	2017/2017	Loss
11045	11/6/2017	INDEMNITY	LOURDES ANESTHESIA ASSOC PA	Z44974/001257299	9/14/2016	\$159.93	2016/2016	Loss
11046	11/6/2017		REHAB CONNECTION			\$628.00		
		MEDICAL ONLY		-- /2018107338	7/10/2017	\$420.00	2017/2017	Loss
		INDEMNITY		Z37789/001250034	4/20/2016	\$208.00	2016/2016	Loss
11047	11/6/2017	MEDICAL ONLY	U.S. HEALTHWORKS MEDICAL GROUP OF NEW JERSEY, P.C.	-- /2018114615	10/4/2017	\$458.97	2017/2017	Loss
11048	11/6/2017	INDEMNITY	VIRTUA MEDICAL GROUP, PA	-- /2018109612	8/9/2017	\$229.47	2017/2017	Loss
11049	11/6/2017		QUALCARE, INC.			\$1,944.00		
		INDEMNITY		-- /2018116558	10/27/2017	\$486.00	2017/2017	Loss
		MEDICAL ONLY		-- /2018116487	10/26/2017	\$486.00	2017/2017	Loss
		MEDICAL ONLY		-- /2018116375	10/25/2017	\$486.00	2017/2017	Loss
		INDEMNITY		-- /2018115416	10/16/2017	\$486.00	2017/2017	Loss
11050	11/13/2017		RAYMOND & COLEMAN, LLP			\$20,811.95		
		BODILY INJURY [Expired]		Z11074/001222784	11/22/2014	\$4,548.42	2014/2014	Legal
		BODILY INJURY [Expired]		X97112/001208676	6/19/2014	\$10,177.43	2014/2014	Legal
		BODILY INJURY [Expired]		X88228/001199544	3/1/2014	\$6,086.10	2014/2014	Legal
11051	11/13/2017	INDEMNITY	STEPHEN J MOSCHINI	X99453/001211009	9/7/2014	\$2,925.00	2014/2014	Loss
11052	11/13/2017	1ST PARTY COLL PD	THE DEWEESE LAW FIRM	Z08377/001220063	1/11/2015	\$4,995.00	2015/2015	Legal
11053	11/13/2017	INDEMNITY	AFFANATO MARUT, LLC	Z43893/001256217	8/22/2016	\$100.00	2016/2016	Legal
11054	11/13/2017		PIETRAS, SARACINO, SMITH, & MEEK			\$902.23		
		INDEMNITY		-- /2017100711	4/22/2017	\$505.23	2017/2017	Legal
		INDEMNITY		Z30071/001242159	11/10/2014	\$397.00	2014/2014	Legal
11055	11/13/2017	INDEMNITY	EDGEWATER PARK TOWNSHIP	-- /2018108894	7/27/2017	\$1,792.00	2017/2017	Loss
11056	11/13/2017	INDEMNITY	ALISHA DELSOLE	Z27950/001239995	10/13/2015	\$7,569.20	2015/2015	Loss
11057	11/13/2017	INDEMNITY	MEDFORD TOWNSHIP	-- /2018116558	10/27/2017	\$1,155.02	2017/2017	Loss
11058	11/13/2017	INDEMNITY	DAVID HERNANDEZ	MLT-Z16537/001228378	4/24/2015	\$979.20	2015/2015	Loss



BURLINGTON COUNTY J.I.F.

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11059	11/13/2017		INDEMNITY	JOHN SNOOK	Z08889/001220582	1/18/2015	\$2,280.00	2015/2015	Loss
11060	11/13/2017		INDEMNITY	DANIEL SCHOEN	Z16103/001227943	4/20/2015	\$1,596.00	2015/2015	Loss
11061	11/13/2017		1ST PARTY COLL PD	WESTAMPTON TOWNSHIP	-- /2018117315	11/1/2017	\$949.51	2017/2017	Loss
11062	11/13/2017		1ST PARTY COLL PD	DELRAN TOWNSHIP	-- /2018115988	10/16/2017	\$3,008.75	2017/2017	Loss
11063	11/13/2017		INDEMNITY	STRIVE PHYSICAL THERAPY AND SPORTS REHABILITATION LLC	-- /2017100711	4/22/2017	\$63.00	2017/2017	Loss
11064	11/13/2017		MEDICAL ONLY	ROBERT WOOD JOHNSON, UNIVERSITY	-- /2018110292	8/17/2017	\$1,950.00	2017/2017	Loss
11065	11/13/2017		INDEMNITY	REHAB CONNECTION	Z37789/001250034	4/20/2016	\$210.00	2016/2016	Loss
11066	11/13/2017			U.S. HEALTHWORKS MEDICAL GROUP OF NEW JERSEY, P.C.			\$624.72		
			MEDICAL ONLY		-- /2018115445	10/16/2017	\$195.84	2017/2017	Loss
			INDEMNITY		-- /2018114793	10/7/2017	\$308.88	2017/2017	Loss
			MEDICAL ONLY		-- /2018114615	10/4/2017	\$120.00	2017/2017	Loss
11067	11/13/2017		INDEMNITY	REHAB EXCELLENCE CENTER, LLC	-- /2018108894	7/27/2017	\$63.00	2017/2017	Loss
11068	11/13/2017			VIRTUA MEDICAL GROUP, PA			\$357.75		
			INDEMNITY		-- /2018115416	10/16/2017	\$262.35	2017/2017	Loss
			MEDICAL ONLY		-- /2018115027	10/11/2017	\$95.40	2017/2017	Loss
11069	11/13/2017		INDEMNITY	COOPER UNIVERSITY RADIOLOGY, PC	-- /2017106585	6/28/2017	\$205.40	2017/2017	Loss
11070	11/13/2017		INDEMNITY	HAMILTON PHYSICAL THERAPY SVCS, LLC	-- /2018111770	8/29/2017	\$504.00	2017/2017	Loss
11071	11/13/2017			QUALCARE, INC.			\$972.00		
			MEDICAL ONLY		-- /2018117272	11/1/2017	\$486.00	2017/2017	Loss
			MEDICAL ONLY		-- /2018117090	11/1/2017	\$486.00	2017/2017	Loss
11072	11/20/2017		INDEMNITY	THE MEDICAL CENTER OF MARGATE	Z43893/001256217	8/22/2016	\$300.00	2016/2016	Loss
11073	11/20/2017		INDEMNITY	ADAM M. KOTLAR, ESQ.	Z43893/001256217	8/22/2016	\$3,480.00	2016/2016	Loss
11074	11/20/2017		INDEMNITY	ATLANTIC SECURITY INTERNATL.	-- /2018108894	7/27/2017	\$225.00	2017/2017	Expense
11075	11/20/2017		INDEMNITY	THE DEWEESE LAW FIRM	Z07935/001219616	1/11/2015	\$4,995.00	2015/2015	Expense
11076	11/20/2017		INDEMNITY	AFFANATO MARUT, LLC	Z43893/001256217	8/22/2016	\$100.00	2016/2016	Legal
11077	11/20/2017		INDEMNITY	STONERIVER PHARMACY SOLUTIONS	Z27950/001239995	10/13/2015	\$275.37	2015/2015	Loss
11078	11/20/2017		INDEMNITY	JERSEY SHORE REPORTING, LLC	Z43893/001256217	8/22/2016	\$90.00	2016/2016	Expense
11079	11/20/2017		INDEMNITY	PIETRAS, SARACINO, SMITH, & MEEK	Z09256/001220952	1/27/2015	\$564.50	2015/2015	Legal
11080	11/20/2017		INDEMNITY	EDGEWATER PARK TOWNSHIP	-- /2018108894	7/27/2017	\$1,792.00	2017/2017	Loss
11081	11/20/2017		INDEMNITY	MAURO CORRENTI	Z43893/001256217	8/22/2016	\$10,208.00	2016/2016	Loss
11082	11/20/2017		INDEMNITY	TROY CHENIER	X96603/001208170	7/24/2014	\$1,101.20	2014/2014	Loss



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11083	11/20/2017	INDEMNITY	GIANCARLO BRUZZESE	Z40839/001253132	6/26/2016	\$928.00	2016/2016	Loss
11084	11/20/2017	1ST PARTY COLL PD	FLORENCE TOWNSHIP	Z08377/001220063	1/11/2015	\$1,000.00	2015/2015	Loss
11085	11/20/2017	1ST PARTY COLL PD	WESTAMPTON TOWNSHIP	-- /2018117315	11/1/2017	\$132.58	2017/2017	Loss
11086	11/20/2017	INDEMNITY	COASTAL SPINE, PC.	-- /2018108894	7/27/2017	\$126.12	2017/2017	Loss
11087	11/20/2017	INDEMNITY	STRIVE PHYSICAL THERAPY AND SPORTS REHABILITATION LLC	-- /2017100711	4/22/2017	\$315.00	2017/2017	Loss
11088	11/20/2017	MEDICAL ONLY	COOPER HEALTH SYSTEMS	-- /2017098554	3/27/2017	\$1,941.00	2017/2017	Loss
11089	11/20/2017	MEDICAL ONLY	VIRTUA MEMORIAL HOSPITAL BURLINGTON COUNTY INC	-- /2018109746	8/9/2017	\$1,551.00	2017/2017	Loss
11090	11/20/2017	MEDICAL ONLY	SOUTH JERSEY RADIOLOGY ASSOCIATES PA	-- /2017101434	5/2/2017	\$105.03	2017/2017	Loss
11091	11/20/2017	INDEMNITY	TARIQ S. SIDDIQI, MD	-- /2017106585	6/28/2017	\$542.89	2017/2017	Loss
11092	11/20/2017	MEDICAL ONLY	REHAB CONNECTION	-- /2018107338	7/10/2017	\$68.00	2017/2017	Loss
11093	11/20/2017	MEDICAL ONLY	EMERGENCY PHYSICIAN, ASSOCIATES OF SOUTH JERSEY, PC	MLT-2017100664/ 2017100664	4/22/2017	\$186.93	2017/2017	Loss
11094	11/20/2017		OUR LADY OF LOURDES MEDICAL CENTER			\$1,064.98		
		MEDICAL ONLY		-- /2018116051	10/21/2017	\$752.59	2017/2017	Loss
		MEDICAL ONLY		-- /2018115805	10/19/2017	\$312.39	2017/2017	Loss
11095	11/20/2017	INDEMNITY	REHAB EXCELLENCE CENTER, LLC	-- /2018108894	7/27/2017	\$189.00	2017/2017	Loss
11096	11/20/2017	INDEMNITY	FELLOWSHIP SURGICALCENTER, LLC	-- /2018108894	7/27/2017	\$1,344.00	2017/2017	Loss
11097	11/20/2017		VIRTUA MEDICAL GROUP, PA			\$500.58		
		MEDICAL ONLY		-- /2018116487	10/26/2017	\$166.95	2017/2017	Loss
		MEDICAL ONLY		-- /2018116375	10/25/2017	\$166.95	2017/2017	Loss
		INDEMNITY		-- /2018115416	10/16/2017	\$95.40	2017/2017	Loss
		MEDICAL ONLY		-- /2018114615	10/4/2017	\$71.28	2017/2017	Loss
11098	11/20/2017	INDEMNITY	EPILEPSY AND NEUROLOGY GROUP, LLC	Z20598/001232500	6/24/2015	\$179.32	2015/2015	Loss
11099	11/20/2017		QUEST DIAGNOSTICS			\$65.91		
		INDEMNITY		-- /2018114793	10/7/2017	\$40.08	2017/2017	Loss
		MEDICAL ONLY		-- /2018108786	7/29/2017	\$25.83	2017/2017	Loss
11100	11/20/2017	MEDICAL ONLY	CROSS KEYS URGENT CARE	-- /2018116487	10/26/2017	\$577.39	2017/2017	Loss
11101	11/20/2017		MEDEXPRESS URGENT CARE- NEW JERSEY, INC			\$320.00		
		MEDICAL ONLY		-- /2018116051	10/21/2017	\$160.00	2017/2017	Loss
		MEDICAL ONLY		-- /2018115805	10/19/2017	\$160.00	2017/2017	Loss



BURLINGTON COUNTY J.I.F.

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11102	11/20/2017	MEDICAL ONLY	EMERGENCY PHYSICIANS OF NEW JERSEY P A	-- /2018108786	7/29/2017	\$186.93	2017/2017	Loss
11103	11/20/2017	MEDICAL ONLY	ORTHOPEDIC & NEUROSURGICAL SPECIALIST, L C	-- /2018107338	7/10/2017	\$59.80	2017/2017	Loss
11104	11/20/2017		QUALCARE, INC.			\$2,916.00		
		INDEMNITY		-- /2018117941	11/13/2017	\$486.00	2017/2017	Loss
		MEDICAL ONLY		-- /2018117944	11/13/2017	\$486.00	2017/2017	Loss
		MEDICAL ONLY		-- /2018117870	11/9/2017	\$486.00	2017/2017	Loss
		MEDICAL ONLY		-- /2018117728	11/6/2017	\$486.00	2017/2017	Loss
		MEDICAL ONLY		-- /2018117582	11/5/2017	\$486.00	2017/2017	Loss
		INDEMNITY		-- /2018117948	11/3/2017	\$486.00	2017/2017	Loss
11105	11/27/2017	INDEMNITY	RALPH G. CATALDO, DO, PA	Z42687/001255000	7/30/2016	\$600.00	2016/2016	Loss
11106	11/27/2017	INDEMNITY	GEORGE T. KOTCH, P.C.	Z42687/001255000	7/30/2016	\$1,705.00	2016/2016	Loss
11107	11/27/2017	COMPREHENSIVE	LEO PETETTI, LLC.	-- /2018118165	11/14/2017	\$95.00	2017/2017	Expense
11108	11/27/2017	INDEMNITY	AFFANATO MARUT, LLC	Z42687/001255000	7/30/2016	\$100.00	2016/2016	Legal
11109	11/27/2017	INDEMNITY	MEDFORD TOWNSHIP	-- /2018116558	10/27/2017	\$1,155.02	2017/2017	Loss
11110	11/27/2017	INDEMNITY	JERSEY SHORE REPORTING, LLC	Z42687/001255000	7/30/2016	\$90.00	2016/2016	Expense
11111	11/27/2017	INDEMNITY	CAPEHART & SCATCHARD, PA.	Z30453/001242537	11/22/2015	\$237.50	2015/2015	Legal
11112	11/27/2017	INDEMNITY	NEW JERSEY IME ASSOCIATES, LLC	Z42838/001255153	8/2/2016	\$700.00	2016/2016	Expense
11113	11/27/2017	INDEMNITY	MATTHEW LLOYD	Z42687/001255000	7/30/2016	\$7,546.00	2016/2016	Loss
11114	11/27/2017	INDEMNITY	PETER DELAGARZA	Z33679/001245810	2/1/2016	\$999.00	2016/2016	Loss
11115	11/27/2017	COMPREHENSIVE	MEDFORD TOWNSHIP	-- /2018118165	11/14/2017	\$3,672.98	2017/2017	Loss
11116	11/27/2017	INDEMNITY	STRIVE PHYSICAL THERAPY AND SPORTS REHABILITATION LLC	-- /2017100711	4/22/2017	\$100.00	2017/2017	Loss
11117	11/27/2017		PREMIER ORTHOPEDIC OF SOUTH JERSEY			\$285.29		
		MEDICAL ONLY		-- /2018115445	10/16/2017	\$215.53	2017/2017	Loss
		INDEMNITY		Z37789/001250034	4/20/2016	\$69.76	2016/2016	Loss
11118	11/27/2017	INDEMNITY	VIRTUA WEST JERSEY HEALTH, INC.	-- /2018114793	10/7/2017	\$1,551.00	2017/2017	Loss
11119	11/27/2017	MEDICAL ONLY	RWJUHH OCCUPATIONAL HEALTH	-- /2018117090	11/1/2017	\$85.34	2017/2017	Loss
11120	11/27/2017	INDEMNITY	REHAB CONNECTION	Z37789/001250034	4/20/2016	\$628.00	2016/2016	Loss
11121	11/27/2017		U.S. HEALTHWORKS MEDICAL GROUP OF NEW JERSEY, P.C.			\$553.42		
		MEDICAL ONLY		-- /2018115445	10/16/2017	\$433.42	2017/2017	Loss



BURLINGTON COUNTY J.I.F.

Check Register Report

Bank Account : ALL

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

Instance Type: All

Coverage : All ,Claimant Type: All

Check Number	Check Date		Claimant (Case) Type	Payee Name	QL File / Claim Number	Loss Date	Payment Amount	Policy Year	Exp./Legal
			INDEMNITY		-- /2018114793	10/7/2017	\$120.00	2017/2017	Loss
11122	11/27/2017		MEDICAL ONLY	NovaCare Rehabilitation	-- /2018115445	10/16/2017	\$90.00	2017/2017	Loss
11123	11/27/2017		INDEMNITY	LOURDES CARDIOLOGY SERVICES, PC	Z20598/001232500	6/24/2015	\$176.87	2015/2015	Loss
11124	11/27/2017		INDEMNITY	MSC GROUP, INC.,	Z37789/001250034	4/20/2016	\$33.47	2016/2016	Loss
11125	11/27/2017		MEDICAL ONLY	QUALCARE, INC.	-- /2018118224	11/16/2017	\$486.00	2017/2017	Loss
Total for BURLINGTON COUNTY J.I.F.			\$152,547.81	Total for BURLINGTON COUNTY J.I.F.				\$152,547.81	

Number of Checks:	104	First Check Number:	11022
Number of Payments:	184	Last Check Number:	11125
Expense Payments:	\$8,277.25		
Legal Payments:	\$32,203.63		
Loss Payments:	\$112,066.93		

BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND

BILL LIST - DECEMBER 2017

	Payee	FY 2017	FY 2016	Closed Yrs	JIF Appropriation	Description
1	Arthur J. Gallagher Risk Management Services, Inc.	28,399.00			Prof Services/Administration	Dec 2017 Fees
2	Arthur J. Gallagher Risk Management Services, Inc.	126.66			Misc/Postage/Copies/Faxes	Nov 2017 postage/copies expenses
3	Arthur J. Gallagher Risk Management Services, Inc.	91.88			Misc/Meeting Expense/Dinner Mtg	Reim for TTY gifts for hosting EC mtgs- (pd DP Amex Harry&David's)
4	The DeWeese Law Firm, P.C.	5,413.00			Prof Services/Attorney	Dec 2017 Fees
5	Qual-Lynx	16,413.00			Prof Services/Claims Admin.	Dec 2017 Fees
6	Kris Kristie	365.00			Misc/Recording Secretary	Dec 2017 Fees
7	J. A. Montgomery Risk Control Services	9,836.00			Prof Services/Safety Director	Dec 2017 Fees
8	Tom Tontarski	895.00			Prof Services/Treasurer	Dec 2017 Fees
9	Conner Strong & Buckelew	633.00			Prof Services/Underwriting Mgr	Dec 2017 Fees
10	Joyce Media	225.00			Misc/JIF Website	Dec 2017 Fees
11	Debby Schiffer	2,419.00			Wellness Program	Dec 2017 Fees
12	ARC Reprographics	85.60			Misc/Printing	Inv#271781 - EO training handouts 12/7/17
13	Courier Post	128.28			Misc/Legal Notices	Dec mtg location/Jan mtg time change/Special EC
14	Courier Times	37.94			Misc/Legal Notices	Dec mtg location
15	Iron Mountain	60.02			Misc/Record Retention Service	#PLY8503 Storage 12/1-12/31; Service 10/25/17-11/28/17
16	Merighi's Savoy Inn	738.47			Police Defense & Training/EPL	EO Training 12/7/17; split by 3 JIFs
17	Armando Riccio, LLC	200.00			Police Defense & Training/EPL	Inv#576; EPL Hotline; Tabernacle
18	Bass River Township	291.44			Contingency	Anniversary Lunch
19	Bass River Township	200.00			Police Defense & Training/EPL	Cyber-cyber security services
20	Bass River Township	474.79			Wellness Program	Fruit tray, chair massages for wellness day
21	Bass River Township	995.00			Optional Safety Budget	Reflective clothes, training, inspections, FF course
22	Bordentown City		1,975.00		Safety Incentive Program	Safety equipment
23	Bordentown City	1,595.00			Optional Safety Budget	Safety equipment
24	Bordentown Township		1,437.80		Safety Incentive Program	Tree cutting safety equipment
25	Bordentown Township	2,660.00			Optional Safety Budget	Tree cutting safety equip/reflective gear
26	Chesterfield Township	467.00			Wellness Program	Wonder beads for neck/first aid kits
27	Chesterfield Township	995.00			Optional Safety Budget	Reflective clothes
28	Township of Delran	1,688.38			Optional Safety Budget	Safety equipment
29	Township of Delran	790.00			Wellness Program	Wellness lunch gc
30	Township of Delran	800.00			Contingency	Anniversary Lunch
31	Edgewater Park Township		392.07		Safety Incentive Program	Safety equipment/clothes
32	Edgewater Park Township	1,595.00			Optional Safety Budget	Safety equipment/clothes
33	Edgewater Park Township	747.38			Wellness Program	Chair massage/gc prizes/wellness lunch
34	Lumberton Township	873.75			Wellness Program	Wellness lunch/gc/massage
35	Mansfield Township	750.00			Wellness Program	Fruit baskets for departments
36	Mansfield Township		1,975.00		Safety Incentive Program	Safety equipment
37	Mansfield Township	1,595.00			Optional Safety Budget	Safety equipment
38	Mansfield Township		27,083.00		Closed Years-Return of Surplus	2017 Dividend - check
39	Medford Township	416.53			Wellness Program	Employee wellness lunch 11/30/17
40	Medford Township	200.00			Police Defense & Training/EPL	Cyber-spam renewal
41	Mount Laurel Township	2,264.00			Contingency	Anniversary Lunch
42	Mount Laurel Township	4,645.00			Optional Safety Budget	Safety Equipment
43	North Hanover Township	452.53			Wellness Program	Lunch bags/containers to pack lunches
44	North Hanover Township	200.00			Police Defense & Training/EPL	Cyber-new server
45	Pemberton Borough	645.07			Optional Safety Budget	Safety equipment
46	Pemberton Borough	24.02			Wellness Program	Massage/therapy
47	Riverside Township		728.87		Safety Incentive Program	Safety equipment
48	Riverside Township	1,142.01			Optional Safety Budget	Safety equipment
49	Southampton Township	102.81			Wellness Program	Wellness lunch
50	Southampton Township	330.00			Contingency	Anniversary Lunch
51	Southampton Township	284.42			Optional Safety Budget	Eye wash/first aid supplies
52	Westampton Township	1,595.00			Optional Safety Budget	shatterproof windows in building
53	Westampton Township	200.00			Police Defense & Training/EPL	Cyber-antivirus software
54	Westampton Township	330.00			Wellness Program	Chair massages
55	Westampton Township		1,000.00		Safety Incentive Program	Special Award Lunch
	TOTAL	\$95,415.98	\$7,508.74	\$27,083.00		

JIF BILL LIST TOTAL	\$130,007.72
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BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND
FUND YEAR 2018 BUDGET
\$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%
- Training	51,108	-	51,108	41,756	(9,352)	-18.30%
- 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%
- MEL Excess Property	437,207	-	437,207	458,957	21,750	4.97%
- 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	217,578	(1,421)	-0.65%
TOTAL JIF BUDGET	7,800,316	(129,686)	7,670,630	7,462,603	(208,027)	-2.71%

<p align="center">BURLCO JIF - 2018 Budget Assessment Certification</p>
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Bass River Township	60,211
Beverly City	209,108
Bordentown City	296,074
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	981,525
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	93,552
Tabernacle Township	132,759
Westampton Township	290,848
Woodland Township	71,799
Wrightstown Borough	44,017
27	7,462,603

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.

**BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND
RESOLUTION #2017-___**

**RESOLUTION AUTHORIZING THE FUND TREASURER TO TRANSFER \$91,135 FROM THE
FUND YEAR 2017 MEL LIABILITY & WORKERS' COMPENSATION BUDGET LINE ITEM TO
THE MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND RETROSPECTIVE
ACCOUNT**

WHEREAS, the Burlington County Municipal Joint Insurance Fund (hereafter referred to as the FUND) has been organized pursuant to *N.J.S.A. 40A:10-36 et. seq.*; and

WHEREAS, the FUND is duly constituted as a Municipal Self Insurance Fund to provide insurance coverage to its member municipalities; and

WHEREAS, the FUND is a member of the Municipal Excess Liability Joint Insurance Fund (MEL JIF); and

WHEREAS, beginning with Fund Year 2017, the MEL JIF implemented a Retrospective Program in which the FUND is participating; and

WHEREAS, participation in the MEL JIF Retrospective Program requires the FUND to pay the NJ MEL 85% of the 2017 excess workers' compensation and liability loss funding and 100% of all excess premiums for workers compensation, liability and property coverage; and

WHEREAS, pursuant to the terms of the MEL JIF Retrospective Program, the FUND paid the MEL JIF \$1,587,848 (inclusive of EPL credits) in Fund Year 2017 which represents 85% of the FUND's obligation to the MEL JIF for excess workers' compensation and liability loss funding and all excess premiums for Fund Year 2017; and

WHEREAS, the FUND is obligated to pay the MEL JIF up to a maximum of \$1,678,983 in workers' compensation and liability loss funding and excess premiums should at any point over the next 10 years the MEL JIF pay more than the initial \$1,587,848 paid in Fund Year 2017 for claims occurring in Fund Year 2017; and

WHEREAS, the difference between what has been paid to the NJ MEL in Fund Year 2017 (\$1,587,848); and the FUND's potential obligation to the NJ MEL for Fund Year 2017 (\$1,678,983); represents the remaining 15% (\$91,135) of the FUND's 2017 excess loss funding for workers' compensation and liability claims; and

WHEREAS, in anticipation that the FUND might have to provide additional funding up to a maximum of \$91,135 to the MEL JIF to pay for losses in excess of the initial payments made to the MEL JIF in Fund Year 2017; on October 18, 2016, the FUND adopted Resolution 2017-34, creating the Municipal Excess Liability Joint Insurance Fund Retrospective Account; and

WHEREAS, since the FUND transfers its liabilities for open FUND claims inclusive of established reserves on those claims and IBNR to the Residual Claims Fund Joint Insurance Fund 42 months following the close of the Fund Year with the balance of cash being transferred to the FUND's Closed Years Account, the creation of the Municipal Excess Liability Joint Insurance Fund Retrospective Account to hold the potential additional funding due to the NJ MEL pursuant to the MEL JIF Retrospective Program will allow the FUND to set aside these funds should they need to be paid to the MEL JIF; and

WHEREAS, it is in the FUND's best interest to transfer \$91,135 from the Fund Year 2017 Budget into the Municipal Excess Liability Joint Insurance Fund Retrospective Account to guarantee that

these funds will be available to pay any obligations pursuant to the MEL JIF Retrospective Program, account for these funds on a member-by-member basis, and to insure for their proper accounting.

NOW THEREFORE BE IT RESOLVED, by the Commissioners of the Burlington County Municipal Joint Insurance Fund that the FUND Treasurer is hereby authorized to transfer \$91,135 from the Fund Year 2017 MEL Workers' Compensation and Liability Budget line item to the Municipal Excess Liability Joint Insurance Fund Retrospective Account; and

BE IT FURTHER RESOLVED, that the FUND Treasurer is hereby directed to make this transfer prior to the end of the Fund Year 2017 fiscal year; and

BE IT FURTHER RESOLVED, the FUND Treasurer, FUND Auditor, and Administrative Consultant are hereby directed to account for these funds in accordance with accepted accounting practices for Joint Insurance Funds; and

BE IT FURTHER RESOLVED that a copy of this Resolution be provided to the Executive Director's office, the FUND Treasurer, FUND Auditor, and Administrative Consultant for their attention and action.

This Resolution was duly adopted by the Burlington County Municipal Joint Insurance Fund at a public meeting held on December 19, 2017.

BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND

Attest: _____
Meghan Jack, Secretary

By: _____
Paul Keller, Chairperson

Date:_____



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



Municipal Excess Liability Joint Insurance Fund

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

Date: November 15, 2017
To: Burlington County Municipal Joint Insurance Fund
From: Commissioner Jack
Subject: MEL November Report

2018 Rate Table & Budget: The Board of Commissioners adopted the 2018 rate table based on those rates against 2018 membership underwriting data. Budget totals \$43,639,967.

2018 Insurance and Excess Insurance Renewals: Underwriting Manager submitted a memorandum outlining the status of renewal negotiations. Board adopted a Resolution authorizing the Underwriting Manager to place coverages. In addition, Board authorized the Reinsurance Committee to review further and enter into the required agreements for 2018, if necessary. Reinsurance Committee is MEL Chair & Secretary, MEL and Local JIF Executive Directors, Producer, Underwriting Manager, Actuary and Attorney.

Board voted to enter into a financial arrangement with QBE Insurance to increase the sub-limit on Land-use claims (currently \$150,000) to \$1,000,000, effective January 1, 2018. Board adopted a motion to authorize the Executive Director to execute the agreements required for this transaction.

Financial Fast Track: Enclosed is the Financial Fast Track as of September 30, 2017 reflecting a total statutory surplus of \$20.6 million.

Audit Committee: Committee met on October 19th to review the responses for Internal Auditors as well as Internal Audits on Actuarial Pricing and Reserves. Board accepted the Internal Audits.

Based on established evaluation criteria, Committee is recommending the following re-appointments: Nisivoccia as Auditor, Carr, Riggs & Ingram, LLC as Internal Auditor – Financial and Baker Tilly as Internal Auditor – Insurance. Action to be confirmed at the January 3, 2018 Reorganization meeting. Audit Committee met again via conference to discuss the RCF succession. Committee is recommending the RCF begin to rotate the Chair and Secretary positions effective 1/1/18. Board accepted the recommendations of the Audit Committee.

Emergency Restoration Services – Request for Qualifications (RFQ): In 2015, the Board authorized an RFQ for Emergency Restoration Services to create a list of qualified vendors that member towns/authorities can select from. The applicable fund years were 2015-2017. Board authorized the release of an Emergency Services Restoration RFQ for the 2018-2020 term.

Legislative Committee: The Legislative Committee met at 11:00 am in the Sheraton; Committee Chairman Hirsch provided a verbal report.

MEL/RCF Claims Committee: As a follow-up to the last report, Committee met on October 18th to review the results of the “market basket” pricing of actual provider services submitted by Qual-Care and FMCO. Based on established evaluation criteria, Committee recommends Qual-Care be re-appointed; action to be confirmed at the January 3, 2018 Reorganization meeting.

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

A copy of an article by Marc Pfeiffer featured in the November 2017 edition of the League Magazine on Cybersecurity and Technology distributed for information.

Coverage Committee: Two firms Stradley Ronan and Wilson, Esler, et al submitted responses to the Technical Writer RFQ. A sub-committee met on October 9th to interview both responders and a report will be provided to the Coverage Committee at its December 4th meeting. Final confirmation will be made at the January 3, 2018 Reorganization meeting.

RCF October Report: A copy of Commissioner Clarke’s report on the RCF’s October meeting distributed for information.

Marketing Committee: The MEL’s website is being redesigned and a mobile application was launched during the League conference.

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

Claims Committee: The Claims Review Committee met in October and is scheduled to meet on November 29, 2017 via teleconference. Minutes of the September meeting were distributed under separate cover.

Next Meeting: The next meeting of the MEL is the 2018 Reorganization meeting scheduled for Wednesday January 3, 2018 11:15AM at the Forsgate CC, Jamesburg, NJ.

	MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND				
	2018 BUDGET				
		A	B	B-A	B-A
		BUDGET	BUDGET		
	APPROPRIATIONS	2017 ANNUALIZED	2018 PROPOSED	\$	%
	I. CLAIMS AND EXCESS INSURANCE PREMIUMS			CHANGE	CHANGE
	CLAIMS				
	Excess Liability:				
1	JIF to 500K	2,906,811	2,479,275	(427,536)	-14.71%
2	1.25MIL Ex 500K	3,705,966	3,753,978	48,012	1.30%
3	Excess WC	8,241,556	7,261,124	(980,432)	-11.90%
4	Excess Property 200K Ex 50K	2,956,834	3,145,424	188,590	6.38%
5	Aggregate Excess LFC	27,147	26,340	(807)	-2.97%
6	JIF Faithful Performance Bond	209,900	210,786	886	0.42%
7	Statutory Bonds	288,750	283,000	(5,750)	-1.99%
8	Sub Total	18,336,963	17,159,926	(1,177,037)	-6.42%
9	PREMIUMS				
10	3.25MIL ex 1.75 MIL	5,285,091	4,983,031	(302,060)	-5.72%
11	Optional Excess Liability	1,846,718	1,851,865	5,147	0.28%
12	Optional Excess POL/EPL	922,613	903,794	(18,819)	-2.04%
13	Excess WC	2,817,813	2,858,226	40,413	1.43%
14	Excess Property	8,641,016	8,844,912	203,897	2.36%
15	Boiler and Machinery	723,857	740,977	17,120	2.37%
16	Loss Fund Contingency	477,866	713,428	235,562	49.29%
17	Sub Total	20,714,972	20,896,233	181,261	0.88%
18	Total Claims & Premiums	39,051,935	38,056,159	(995,776)	-2.55%
19					
20	II. EXPENSES				
21	Claims Adjustment	1,010,231	1,030,435	20,205	2.00%
22	Property Adjustment	163,200	166,464	3,264	2.00%
23	Administration	1,153,188	1,176,251	23,063	2.00%
24	Loss Fund Management	0	132,948	132,948	
25	Actuary	49,133	50,116	983	2.00%
26	Attorney	44,219	45,103	884	2.00%
27	Deputy Attorney	1,475	1,504	30	2.00%
28	Attorney - OPRA	16,646	16,979	333	2.00%
29	Auditor	28,178	28,741	564	2.00%
30	Treasurer	24,912	25,411	498	2.00%
31	Underwriting Manager	518,641	529,014	10,373	2.00%
32	Reinsurance Manager	299,494	305,484	5,990	2.00%
33	Safety and Education Committee	194,275	198,161	3,886	2.00%
34	Computer Services	138,010	140,770	2,760	2.00%
35	Legislative Committee	26,409	26,937	528	2.00%
36	Internal Audit Committee	57,856	59,013	1,157	2.00%
37	Strategic Planning Committee	28,928	29,507	579	2.00%
38	Coverage Committee	38,318	39,084	766	2.00%
39	Communications Committee	119,079	121,461	2,382	2.00%
40	Misc Expense	317,770	405,174	87,403	27.51%
41	Subtotal	4,229,963	4,528,559	298,596	7.06%
42					
43	MEL Safety Institute	1,031,889	1,055,249	23,361	2.26%
44	Total Appropriations	44,313,787	43,639,967	(673,820)	-1.52%

MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND

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Parsippany, NJ 07054
Telephone (201) 881-7632

BULLETIN MEL 17-35

Date: November 29, 2017
To: Fund Commissioners of Member Joint Insurance Funds
From: Underwriting Manager, Conner Strong & Buckelew
Re: 2018 Public Officials / Employment Practices Changes

This bulletin is to advise you of two positive changes to the POL/EPL program for 2018:

- 1. Land Use Claims coverage enhancement** *(This section does not apply to the NJPHA, NJUA and First Responders JIFs)*

QBE is providing \$1,000,000 of “Land Use Claims” coverage to all members for 2018. This is a significant enhancement from the \$150,000 offered in 2017. Applications will not be required; coverage will automatically be provided. Each member’s policy deductible will apply to the “Land Use Claims” coverage and a 20% coinsurance will apply through the entire \$1,000,000 limit of insurance (the deductible and the coinsurance will not erode the limit). Please note, the MEL optional Excess Public Officials Liability coverage does not cover “Land Use Claims”.

- 2. Revised Policy Form** *(This section does not apply to the Workers’ Compensation only members of the NJPHA JIF and the members of the First Responders JIF)*

As previously reported, we have worked with QBE to change policy forms from the MEL’s historical policy form to a more standard commercial form. The intent of moving to a new policy form is not to change coverage, but to bring the Public Officials/EPL program in line with policy language standards in the marketplace. Full details of coverage and the draft policy form are now available. The form will be presented at the December 4th MEL Coverage Committee meeting. Please contact the Underwriting Manager if you would like a copy to review ahead of time or have a discussion about the form.

If you have any questions, please contact your risk management consultant, JIF Executive Director or Underwriting Manager.

This bulletin is for information purposes only. It is not intended to be all-inclusive but merely an overview. It does not alter, amend or change your coverage. Please refer to specific policies for limits, terms, conditions and exclusions.

cc: Fund Executive Directors
Fund Professionals
Risk Management Consultants



**New Jersey Municipal Environmental
Risk Management Fund**

9 Campus Drive, Suite 216
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Tel (201) 881-7632
Fax (201) 881-7633

DATE: November 15, 2017
TO: Burlington County Municipal Joint Insurance Fund
FROM: Commissioner Jack
SUBJECT: Summary of Topics Discussed at E-JIF Meeting

COVERAGE COMMITTEE MEETING- The EJIF Coverage Committee met November 15, 2017 prior to the Executive Committee meeting to review the proposed revised storage tank form, the proposed transit coverage endorsement, and the revised Risk Management Plan.

Motions to approve the revised Storage Tank Policy, the Transit Coverage Endorsement, and the revised Risk Management Plan were made and approved by the Executive Committee. All three items will take effect January 1, 2018.

2018 FUND REORGANIZATION SCHEDULE – A motion to schedule the 2018 Reorganization Meeting for the E-JIF on Wednesday, January 3, 2018 at 10:50 AM at the Forsgate Country Club was made and approved by the Executive Committee.

NOMINATING COMMITTEE- The Nominating Committee (*Joseph Catenaro and Robert Landolfi*) will meet to discuss the 2018 slate. Their recommended slate will be presented at the January 3, 2018 reorganization meeting.

2017 COMMISSIONER COMPENSATION - The Fund adopted resolution 9-17 at its reorganization meeting which authorized the Treasurer to make payments to Fund Commissioners for 2017 meeting attendance.