



AGENDA PACKET



Tuesday, February 20, 2018 at 3:30 PM

**Hainesport Municipal Building
1 Hainesport Centre
Hainesport, NJ**

WWW.BURLCOJIF.ORG

BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND
Hainesport Municipal Building
1 Hainesport Centre
Hainesport, NJ
Tuesday, February 20, 2018 – 3:30 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 **January 16, 2018** Meeting Minutes.....Pages 1-18
 - B. Adoption of the **January 16, 2018** Closed Session Minutes.....Handout

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

The Closed Session Minutes shall not be released to the public until the reason(s) for their remaining confidential is no longer applicable and the Fund Solicitor has an opportunity to review them.
- VII. Executive Director's Report.....Pages 19-60
 - A. Lost Time Accident Frequency Reports.....Pages 24-25
 - B. Certificates of Insurance..... Pages 26-31
 - C. 2017 Safety Incentive Program Awards
 - D. 2018 Optional Safety Budget.....Page 32
 - E. 2018 Wellness Incentive.....Page 33
 - F. Employment Practices Liability Coverage UpdatePage 34
 - G. EPL/Cyber Risk Management Budget.....Page 35
 - H. EPL Helpline – Authorized Contact List.....Page 36
 - I. Financial Fast Track Report.....Page 37
 - J. Regulatory Filing Checklists.....Pages 38-39
 - K. Capehart & Scatchard Updates.....Pages 40-47
 - L. Statutory Bond Status.....Page 48
 - M. Skateboard Park Approval Status.....Page 49
 - N. Elected Officials Training – Invite.....Pages 50-51

O.	MEL Cyber Risk Management Program	
P.	Website	
Q.	Inclement Weather Policy	
R.	AGRIIP/PRIMA 2018 Conference's	
S.	Police Command Staff Training – Invite.....	Pages 52-53
T.	Managerial & Supervisory Training – Invite.....	Pages 54-56
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V.	Property Appraisals	
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Y.	Police Accreditation Announcement.....	Pages 59-60
Z.	Financial Disclosure Form	
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VII.	Solicitor's Report	
IX.	Safety Director's Report	
A.	Activity Report	Pages 61-69
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C.	MSI Bulletin: MV Checks.....	Pages 71-72
D.	MSI Bulletin: Commercial Driver License Opioid Testing Regulations.....	Pages 73-74
E.	MSI Bulletin: NJPEOSH Recordkeeping.....	Pages 75-76
F.	Regional Training: Excited Delirium.....	Page 77
X.	Claims Administrator's Report	
A.	Lessons Learned from Losses –February 2018.....	Page 78
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A.	Monthly Activity Report.....	Page 79
B.	Corner Connection	Pages 80-84
C.	Exercise: Plank Challenge	Page 85
D.	3 Steps to Wellness and Rewards.....	Page 86
XII.	Managed Health Care Report	
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B.	Average Number of Days to Report a Claim.....	Page 88
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D.	PPO Savings & Penetration Reports.....	Page 90
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G.	Nurse Case Management Report.....	Page 93
XIII.	Treasurer's Report as of January 31, 2018	Pages 94-120
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B.	Loss Run Payment Registers	
C.	Fund Status	
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E.	Bill List – February.....	Page 121
F.	Bill List – Risk Management Consultants	Page 122
G.	Motion to approve the Payment Register & Bill Lists– Motion – Roll Call	

XIV. Committee Reports

Nothing to Report

XV. MEL/RCF/E-JIF Reports

A. 2018 MEL Coverage Bulletins.....Pages 123-124

XVI. Miscellaneous Business

- A. Resolution 2018-____ Authorizing the Executive Director to Execute an Agreement with Community Education Online, LLC, for Excited Delirium Training for Emergency Responders – **Motion – Roll Call**.....Pages 125
- B. Resolution 2018-____ Authorizing the Fund Executive Director to Execute an Agreement with Armando Riccio, Esquire, for the Preparation and Presentation of Anti-Harassment training to Member Municipality Managers & Supervisors – **Motion – Roll Call**.....Page 126
- C. Resolution 2018-____ Authorizing the Fund Chairperson and Secretary of the Burlington County Municipal Joint Insurance Fund to Execute an Agreement to Participate in a Shared Service Agreement to for Online Police Training – **Motion – Roll Call**.....Pages 127-128

<p style="text-align: center;">The next meeting will be held on Tuesday, March 20, 2018 at 3:30 PM at the Hainesport Municipal Building, Hainesport, NJ</p>
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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 2018- _____ 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**

JANUARY 16, 2018

OPEN SESSION MINUTES

The ***Reorganization*** Meeting of the Burlington County Municipal Joint Insurance Fund (BURLCO JIF) was held at the Hainesport Township Municipal Building, 1 Hainesport Centre, Rte. 537, Hainesport, New Jersey, on Tuesday, January 16, 2018 at 3:30PM, prevailing time. Acting Chair Keller, **Springfield**, presiding. The meeting was called to order at 3:30PM.

***SINE DIE and REORGANIZATION MEETING CALLED TO ORDER BY CHAIRPERSON
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 of 2017 FUND COMMISSIONERS

Amanda Somes, **Bass River Twp**
Rich Wolbert, **Beverly City**
Mike Theokas, **Bordentown Twp**
Grace Archer, **Bordentown City**....arrived 3:45pm
Glenn McMahon, **Chesterfield Twp**
Mike Templeton **Delanco Twp**
Jeffrey Hatcher, **Delran Twp**
Gene DiFilippo, **Edgewater Park Twp**
Richard Brook, **Florence Twp**
Mike Mansdoerfer, **Lumberton Twp**
Mike Fitzpatrick, **Mansfield Twp**
Kathy Burger, **Medford Twp**
Jerry Mascia, **Alternate, Mt. Laurel Twp**
Mary Picariello, **North Hanover Twp**
John Gural, **Palmyra Boro**
Donna Mull, **Pemberton Boro**
Dennis Gonzalez, **Pemberton Twp**
David Matchett, **Shamong Twp**
Meghan Jack, **Riverside Twp**
J. Paul Keller, **Springfield Twp**
Doug Cramer, **Tabernacle Twp**
Maria Carrington, **Westampton Twp**
James Ingling, **Wrightstown Boro**

Absent Fund Commissioners were:

Patrice Hansell, **Fieldsboro Boro**
Paula Kosko, **Hainesport Twp**
Kathy Hoffman, **Southampton Twp**
Maryalice Brown, **Woodland Twp**

Those also in attendance were:

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

Also present were the following Risk Management Consultant agencies:

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

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

MONTHLY MEETING CONDUCT

Chair Keller entertained a motion to allow this monthly meeting to 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 by Mr. McMahon, seconded by Mr. Gural, to allow the meeting to be conducted directly by the Fund Commissioners present. All in favor. Motion carried.

APPROVAL OF THE OPEN & CLOSED SESSION MINUTES

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

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

Motion by Mr. Cramer, seconded by Mr. McMahon, to approve the Open & Closed session meeting minutes of the December 19, 2017 meeting of the Fund as presented.

Motion carried.

The Closed Session minutes of the December 19, 2017 meeting shall not be released to the public until the reason(s) for their remaining closed is no longer applicable and the Fund Solicitor has had the opportunity to review them.

Closed Session Meeting Minutes from the December 19, 2017 meeting were collected at this time.

ADJOURN THE SINE DIE MEETING

Acting Chair Keller entertained a motion to adjourn the Sine Die Meeting. Motion by Mr. McMahon, seconded by Mr. Gural, to adjourn the Sine Die Meeting. All in favor. Motion carried.

At this time Officers, Executive Committee, and Alternates vacated their chairs.

Mr. Miola welcomed all in attendance to the *2018 Reorganization Meeting of the BURLCO JIF*.

ROLL CALL of 2018 FUND COMMISSIONERS

Amanda Somes **Bass River Twp**
Rich Wolbert, **Beverly City**
Grace Archer, **Bordentown City**....arrived 3:45pm
Mike Theokas, **Bordentown Twp**
Glenn McMahon, **Chesterfield Twp.**
Mike Templeton **Delanco Twp.**
Jeffrey Hatcher, **Delran Twp.**
Gene DiFilippo, **Edgewater Park Twp.**
Richard Brook, **Florence Twp.**
Mike Mansdoerfer, **Lumberton Twp.**
Mike Fitzpatrick, **Mansfield Twp.**
Kathy Burger, **Medford Twp.**
Jerry Mascia, **Mt. Laurel Twp.**
Mary Picariello, **North Hanover Twp.**
John Gural, **Palmyra Boro**
Jerry Mascia, **Pemberton Boro**
Dennis Gonzalez, **Pemberton Twp.**
Meghan Jack, **Riverside Twp.**
David Matchett, **Shamong Twp.**
J. Paul Keller, **Springfield Twp.**
Doug Cramer, **Tabernacle Twp.**
Maria Carrington, **Westampton Twp.**
James Ingling, **Wrightstown Boro**

Absent Fund Commissioners were:

Patrice Hansell, **Fieldsboro Borough**
Paula Kosko, **Hainesport Twp.**
Kathy Hoffman, **Southampton Twp.**
Maryalice Brown, **Woodland Twp**

ELECTION OF 2018 OFFICERS

2018 Nomination Slate

Mr. Miola presented for the membership's consideration the 2018 Nomination Slate. The Nominating Committee met in November 2017 and presented the 2018 Nomination Slate at the November & December 2017 Executive Committee Meetings.

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**

Executive Committee Alternates:

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

Mr. Miola asked for a Motion to *Open the Floor* for nominations for a position on the *2018 Nomination Slate*. Motion by Mr. McMahon, seconded by Wolbert. All in Favor. Motion carried.

Hearing no additional nominations, Mr. Miola asked for a motion to *Close the Floor* for nominations to a position on the *2018 Nomination Slate*. Motion by Mr. McMahon, seconded by Mr. Wolbert. All in Favor. Motion carried.

Confirming the Election of a Chairman, Secretary and Executive Committee/Alternates

Mr. Miola asked for a Roll Call Vote of the full membership for an *Election of a Chairman, Secretary and Executive Committee/Alternates* as presented.

ROLL CALL Yeas

Amanda Somes **Bass River Twp**
Rich Wolbert, **Beverly City**
Mike Theokas, **Bordentown Twp**
Glenn McMahon, **Chesterfield Twp.**
Mike Templeton **Delanco Twp.**
Jeffrey Hatcher, **Delran Twp.**
Gene DiFilippo, **Edgewater Park Twp.**
Richard Brook, **Florence Twp.**
Mike Mansdoerfer, **Lumberton Twp.**
Mike Fitzpatrick, **Mansfield Twp.**
Kathy Burger, **Medford Twp.**
Jerry Mascia, **Mt. Laurel Twp.**
Mary Picariello, **North Hanover Twp.**
John Gural, **Palmyra Boro**
Jerry Mascia, **Pemberton Boro**
Dennis Gonzalez, **Pemberton Twp.**

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

Nays: None
Abstain: None

Motion carried by unanimous vote.

OATHS OF OFFICE

Oaths of Office were administered by Mr. DeWeese, Fund Solicitor, to the newly elected Chairperson, Secretary, Executive Committee, and Alternates for the 2018 Fund Year.

All *Oaths of Office* were signed and presented to the Fund Solicitor.

At this time, Mr. Miola asked Fund Chair Paul Keller, *Springfield* to conduct the 2018 Reorganization Meeting of the Fund. Mr. Miola congratulated the Fund Chair, Secretary, Executive Committee Members and Alternates on their election.

ORGANIZATIONAL RESOLUTIONS

The following 2018 Organizational Resolutions were presented for adoption by Fund Chair Keller.

- | | |
|----------|--|
| R2018-01 | Confirming the Election of a Fund Chair and Fund Secretary |
| R2018-02 | Confirming the Election of an Executive Committee and Alternates |
| R2018-03 | Appointing Professional Staff |
| R2018-04 | Awarding Contracts to Workers' Compensation Assigned Defense Counsel and Approved Associates |
| R2018-05 | Awarding Contracts to General Liability Assigned Defense Counsel and Approved Associates |
| R2018-06 | Recommending the Employment Practices Liability and Public Officials Liability Defense Panel |
| R2018-07 | Adopting Procedures in Compliance with the Open Public Meetings Act |
| R2018-08 | Adopting Fiscal Policies |
| R2018-09 | Designating Executive Director as Public Agency Compliance Officer |
| R2018-10 | Cash Management Policy |
| R2018-11 | Establishing a Fund Records Program |

- R2018-12 Establishing the 2017 Plan of Risk Management
- R2018-13 Designation of Certifying and Approving Officer for Payment of Claims
- R2018-14 Authorizing participation in the MEL Names Storm Deductible Risk Sharing Program
- R2018-15 Authorizing Advance Travel Expenses for Authorized Official Travel to PRIMA & AGRIP Conferences

Chair Keller entertained a motion to adopt the *Organizational Resolutions 2018-01 through 2018-15* as presented.

Motion by Mr. McMahon, seconded by Mr. Gural, to adopt *Organizational Resolutions 2018-01 through 2018-15*.

ROLL CALL Yeas

Amanda Somes **Bass River Twp**
Rich Wolbert, **Beverly City**
Mike Theokas, **Bordentown Twp**
Glenn McMahon, **Chesterfield Twp.**
Mike Templeton **Delanco Twp.**
Jeffrey Hatcher, **Delran Twp.**
Gene DiFilippo, **Edgewater Park Twp.**
Richard Brook, **Florence Twp.**
Mike Mansdoerfer, **Lumberton Twp.**
Mike Fitzpatrick, **Mansfield Twp.**
Kathy Burger, **Medford Twp.**
Jerry Mascia, **Mt. Laurel Twp.**
Mary Picariello, **North Hanover Twp.**
John Gural, **Palmyra Boro**
Jerry Mascia, **Pemberton Boro**
Dennis Gonzalez, **Pemberton Twp.**
Meghan Jack, **Riverside Twp.**
David Matchett, **Shamong Twp.**
J. Paul Keller, **Springfield Twp.**
Doug Cramer, **Tabernacle Twp.**
Maria Carrington, **Westampton Twp.**
James Ingling, **Wrightstown Boro**

Nays:

None

Abstain:

Grace Archer, **Bordentown City**

Motion carried.

The following 2018 Organizational Resolution was presented for adoption by Fund Chair Keller.

- R2018-17 Appointing a Fund Solicitor, EPL/POL Attorney, and Subrogation Attorney for the 2018 Fund Year

Motion by Mr. Gural, seconded by Ms. Jack, to adopt *Organizational Resolution 2018-17*

ROLL CALL Yeas

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

Nays:

Abstain:

None

Motion carried.

EXECUTIVE DIRECTOR'S REPORT

Mr. Miola reviewed the Executive Director's Report found in the agenda packet with the membership. He thanked the membership on behalf of AJG for the 2018 re-appointment as Administrator and his re-appointment as Executive Director. He highlighted the following items:

AJG Risk Management Services – Disclosure Statement– Mr. Miola stated that a disclosure statement for AJG Management Services, Inc was included in his report for the members to review. He asked that it be made a part of the minutes.

Lost Time Accident Frequency Report– Mr. Miola stated that the Lost Time Accident Frequency Summary and Statewide Recap for November, 2017 is included in his report.

Certificates of Insurance - Mr. Miola asked that the Certificates of Insurance issued for the month of December, 2017 be included as part of the meeting minutes and is included in the agenda packet.

2016 Safety Incentive Program Awards – Mr. Miola asked that all members review available balances for this program. He noted that the deadline to claim or encumber these funds was November 30, 2017. Encumbered funds must be claimed by February 1, 2018.

2017 Optional Safety Budget - Mr. Miola asked that all members review available balances for this program. He noted that the deadline to claim or encumber these funds was November 30, 2017. Encumbered funds must be claimed by February 1, 2018.

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

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

EPL/Cyber Allowance – The JIF has budgeted \$500 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.

EPL Helpline – Authorized Contact List – Mr. Miola asked members to review the attached list for accuracy especially following the recent Municipal Reorganizations. He noted the resolution for this is on the JIF website at www.burlcojif.org. Please contact the Executive Director’s office with any questions.

Financial Fast Track – Mr. Miola reported that the JIF’s surplus position as of November 30, 2017 was **\$11,147,800.**

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

Capehart & Scatchard Updates – Mr. Miola noted that the Capehart & Scatchard updates are in the agenda packet and provide valuable information regarding WC, ADA and FMLA issues. Mr. Miola noted that during his report Mr. DeWeese would be reporting on a new Appellate decision on Temporary Disability Benefits for Volunteers: *Kocanowski v. Bridgewater*.

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

Elected Officials Training – Mr. Miola stated that the Fund is 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, 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

RMC Resolutions & Agreements – Mr. Miola noted that 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 meeting of the JIF. Please note that RMC payments cannot be processed until this documentation is received. Also, if not already completed, 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.

Inclement Weather Policy – Mr. Miola noted that the Fund adopted an Inclement Weather Policy, a copy of which is available on the JIF website (www.burlcojif.org). Should it be necessary to cancel a meeting, his office will attempt to contact the Fund Commissioners via e-mail, telephone contact or posting a message on the website. Members can also call 856-446-9148 for a pre-recorded message announcing the cancellation of a meeting.

2018 1st Installment Billing – Mr. Miola stated that first installment bills were emailed to the Clerks with a copy to the Fund Commissioner and Risk Management Consultant. He noted that the first installment is due by February 15, 2018.

2017 Attendance Records – Mr. Miola stated that a report detailing attendance records through the end of 2017 was included in his report.

PRIMA/AGRIP Conferences – Mr. Miola stated that 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.

Safety Coordinator & Claim Coordinator Roundtable – Mr. Miola stated that the BURLCO JIF will be sponsoring a Safety Coordinator and Claims Coordinator Roundtable on February 22, 2018 at Indian Springs Country Club, Marlton, New Jersey. The Wellness Coordinators are also invited to attend. Invites from the Safety Director's Office to all the Safety Coordinators, Claims Coordinators and Wellness Coordinators will be issued shortly.

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

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

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

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

SOLICITOR'S REPORT

Closed Claims Report

Mr. DeWeese stated that there was one (1) closed case since the last meeting.

Fisher v. Township of Southampton

Defense Panel Breakfast

Mr. DeWeese stated the Defense Panel met on January 9, 2018 and he felt it was the best meeting to date. The meeting was well attended and many positive comments and ideas were discussed. He also stated that there was an extensive discussion regarding the JIFs' litigation philosophy. He stated that he would present a written report at next month's meeting.

Appellate Division Decision

Mr. DeWeese outlined a recent Appellate Decision, *Kocanowski v. Twp. of Bridgewater*, regarding TTD payments to emergency responders. He explained that currently, replacement wages must be paid to injured volunteers if they are unemployed and are receiving unemployment benefits when injured. However, under this decision, if the injured volunteer was not employed or receiving unemployment benefits at the time of the injury, they are not eligible to receive the wage replacement benefit.

SAFETY DIRECTOR'S REPORT

Mr. Saville thanked the members for his reappointment on behalf of J.A. Montgomery. He stated that the Safety Director's Report is self-explanatory. He highlighted the following items:

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.

Right to Know Update – He noted that in addition to the annual Right to Know services, each member town will receive an electronic Central file link to a Dropbox. 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 to all members in the 1st Quarter of 2018.

MSI Class Listing for January-March 2018 – Mr. Saville referenced the list of MSI Classes that are available for January-March 2018 and were included in the agenda packet.

Lastly, Mr. Saville noted the 2018 SIP has been distributed via email and to please complete your 2018 Safety Committee Dates by 1/31/2018 and send back to his office. He also noted the 2018 SIP Safety Incentive Program is due back by March 31, 2018.

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

Mr. Brook addressed the membership indicating his thanks to Mr. Saville for his assistance and prompt attention to a situation that occurred in Florence during the holiday season. He noted Florence had a surprise PEOSHA inspection that required training be performed as soon as possible. Mr. Saville arranged the training and everything went very smooth and he is very appreciate of the assistance Mr. Saville provided Florence Township.

CLAIMS ADMINISTRATOR'S REPORT

Lessons Learned from Losses – January

Mr. Roselli presented the *Lessons Learned from Losses* for January which reviewed De-Escalation Techniques for Police.

Mr. Roselli noted:

In 2016 and 2017 combined, Workers Compensation Claims involving Police Officers in ACM, BURLCO and TRICO JIF's totaled almost \$10 million in incurred losses. 51% of these claims involved interactions with difficult or combative subjects.

Mr. Roselli then reviewed recommendations to help minimize these claims, which included encouraging participation in new trainings, and practicing safe handcuffing and restraint techniques.

Mr. Roselli stated that if a small percentage of these claims can be eliminated, the Funds will recognize significant savings. He then asked if there were any questions at this time. No questions were entertained.

WELLNESS DIRECTOR'S REPORT

Ms. Schiffer thanked the Fund for her re-appointment and noted that her report is detailed in the agenda packet. She highlighted the following:

- Florence Twp. participated in a *Maintain Don't Gain* challenge through all of 2017 with 21 participants: 11 maintained or lost weight and 10 gained weight. Of the 11 who lost weight, 6 lost anywhere from 6-21 lbs. They will be implementing it again in 2018.
- Beverly City scheduled a "Sitting Disease" presentation for January and their goal is to focus on movement this quarter.
- Westampton Twp. is working on establishing a Wellness Committee for 2018.
- Ms. Schiffer noted it is a good idea to try to figure out how you can spend your Wellness Funds each quarter so you don't end up in a "Use it or Lose it" situation at the end of the year. If you need ideas, please contact her.
- ***January Wellness Newsletter*** - She noted that the January Wellness Newsletter was included in her report.

- She noted everyone should have received an email to meet with her to begin laying out a Wellness plan for 2018. Her goal is to have each town set up a Wellness Event/Initiative/Challenge per quarter, and to have each town establish a Wellness Committee.

Ms. Schiffer asked if there were any questions at this time. No questions were entertained.

MANAGED HEALTH CARE REPORT

Ms. Beatty thanked the Fund for their re-appointment and reviewed the Managed Care Report for *December 2017*.

Lost Time v. Medical Only Cases

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

	<i>Dec</i>	<i>YTD</i>
<i>Lost Time</i>	2	26
<i>Medical Only</i>	4	100
<i>Report Only</i>	4	56
<i>Total Intakes</i>	10	182
<i>Report Only % of Total</i>	40.0%	30.8%
<i>Medical Only/Lost Time Ratio</i>	67:33	79:21
<i>Average Days to Report</i>	5.2	3.3

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>	1,642
<i>Transitional Duty Days Worked</i>	1,249
<i>% of Transitional Duty Days Worked</i>	76.1%
<i>Transitional Duty Days Not Accommodated</i>	393
<i>% of Transitional Duty Days Not Accommodated</i>	23.9%

PPO Penetration Report:

Ms. Beatty presented the PPO Penetration Report:

<i>PPO Penetration Rate</i>	<i>Dec</i>
<i>Bill Count</i>	114
<i>Original Provider Charges</i>	\$84,502

<i>Re-priced Bill Amount</i>	<i>\$37,722</i>
<i>Savings</i>	<i>\$46,780</i>
<i>% of Savings</i>	<i>55.4%</i>
<i>Participating Provider Penetration Rate - Bill Count</i>	<i>93%</i>
<i>Participating Provider Penetration Rate – Provider Charges</i>	<i>93%</i>
<i>EPO Provider Penetration Rate - Bill Count</i>	<i>92.2%</i>
<i>EPO Provider Penetration Rate – Provider Charges</i>	<i>95.6%</i>

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

TREASURER'S REPORT

Mr. Tontarski thanked the Fund for his re-appointment and presented an overview of the Treasurer's Report for month ending **December 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 \$18,723.03. This generated an average annual yield of 1.23%. After including an unrealized net loss of \$10,778.12 in the asset portfolio, the yield was adjusted to .48 % for this period. The total overview of the asset portfolio for the Fund shows an overall unrealized loss of \$211,193.76 as it relates to market value of \$14,760,882.26 vs. the amount invested.

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

Receipt Activity for the Period

	Monthly	YTD
Subrogation Receipts	\$1,909.21	\$128,717.25
Overpayment Reimbursements	\$.00	

A.E.L.C.F. Participant Balances at Period End

Delran Township	\$74,205
Chesterfield Township	\$1,055.00
Bordentown City	\$37,440.00
Bordentown Township	\$13,696.00

Cash Activity for the Period

During the reporting period, the Fund's "Cash Position" changed from an opening balance of \$18,591,011.09 to a closing balance of \$18,000,543.84 showing a decrease in the Fund of \$590,467.25.

Loss Run Payment Register – December 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 \$508,686.23. The claim detail shows 199 claim payments issued.

Bill List –January, 2018

For the Executive Committee's consideration, Mr. Tontarski presented the January 2018 Bill List in the amount of \$600,368.37

Chair Keller entertained a motion to approve the December 2017 Loss Run Payment Register and the January 2018 Bill List as presented.

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

Motion by Mr. Gural, seconded by Mr. Cramer, to approve the *December 2017 Loss Run Payment Register and January 2018 Bill List* as presented.

ROLL CALL *Yeas*

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

Nays: None
Abstain: None

Motion carried by unanimous vote.

COMMITTEE REPORTS

SAFETY COMMITTEE MEETING

Mr. Cramer noted that the minutes are in the agenda packet. He provided a detailed overview last month. No questions were entertained.

COMMITTEE CHAIRS MEETING

Mr. Forlenza noted that the minutes from the January 4, 2018 meeting along with the 2018 Committee Appointments were distributed to the members for review. He asked that everyone please take note of what Committee they have been assigned to, and to please contact his office if any Fund Commissioner would like to be reassigned to a different committee.

MEL/RCF/E-JIF REPORT

MEL Meeting – January 4, 2018

Ms. Jack reported that the MEL met on January 4, 2018 and copies of the meeting minutes, which are self-explanatory, are included in the agenda packet. Ms. Jack reported that the MEL is reminding everyone that the MEL App is now available on the MEL website.

RCF Meeting – January 4, 2018

Ms. Matchett reported that the EJIF met on January 4, 2018 and copies of the meeting minutes, which are self-explanatory, are included in the agenda packet.

EJIF Meeting – January 4, 2018

Ms. Jack reported that the EJIF met on January 4, 2018 and copies of the meeting minutes, which are self-explanatory, are included in the agenda packet. Ms. Jack mentioned that the Storm Water Permit Regulations Updates are out and everyone should review them as there are benchmarks that everyone needs to comply with.

MISCELLANEOUS BUSINESS

Next Meeting

Chair Keller noted that the next meeting of the BURLCO JIF will take place on **Tuesday, February 20, 2018 at 3:30 PM** at the Hainesport Municipal Building, Hainesport, NJ.

Chair Keller entertained the following Motions:

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. Cramer, to close the meeting to the public. All in favor. Motion carried.

EXECUTIVE SESSION MEETING – Resolution #2018-16

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

Motion by Mr. McMahon, seconded by Ms. Jack, to Adopt ***Resolution #2018-16***. 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>001152231</i>	<i>2017098364</i>
<i>001251408</i>	

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

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

ROLL CALL *Yeas*

Amanda Somes **Bass River Twp**
Rich Wolbert, **Beverly City**
Grace Archer, **Bordentown City**
Mike Theokas, **Bordentown Twp**
Glenn McMahon, **Chesterfield Twp.**
Mike Templeton **Delanco Twp.**
Jeffrey Hatcher, **Delran Twp.**
Gene DiFilippo, **Edgewater Park Twp.**
Richard Brook, **Florence Twp.**
Mike Mansdoerfer, **Lumberton Twp.**
Mike Fitzpatrick, **Mansfield Twp.**
Kathy Burger, **Medford Twp.**
Jerry Mascia, **Mt. Laurel Twp.**
Mary Picariello, **North Hanover Twp.**
John Gural, **Palmyra Boro**
Jerry Mascia, **Pemberton Boro**
Dennis Gonzalez, **Pemberton Twp.**
Meghan Jack, **Riverside Twp.**
David Matchett, **Shamong Twp.**
J. Paul Keller, **Springfield Twp.**

Doug Cramer, **Tabernacle Twp.**
Maria Carrington, **Westampton Twp.**
James Ingling, **Wrightstown Boro**

Nays: None
Abstain: None

Motion carried by unanimous vote.

AUTHORIZATION TO ABANDON SUBROGATION – APPROVAL

There was one (1) claim(s) presented for abandon subrogation.

#001251408

Motion by Ms. Jack, seconded by Mr. McMahon, to authorize the abandon subrogation as presented.

ROLL CALL *Yeas*

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

Nays: None
Abstain: None

Motion carried by unanimous vote.

MOTION TO ADJOURN

Chair Keller entertained a motion to adjourn the January 16, 2018 meeting of the BURLCO JIF.

Motion by Ms. Jack, seconded by Mr. McMahon to adjourn the January 16, 2018 meeting of the BURLCO JIF. All in favor. Motion carried.

The meeting was adjourned at 4:32pm.

Kris Kristie,
Recording Secretary for

Meghan Jack, SECRETARY



To: Fund Commissioners
From: Paul J. Miola, CPCU, ARM, Executive Director
Date: February 20, 2018
Re: **Executive Director's Report**

A. Lost Time Accident Frequency Report – (pgs. 24-25)

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

B. Certificates of Insurance (pgs. 26-31)

A summary of the Certificates of Insurance issued during January 2018 are attached for your review.

C. 2017 Safety Incentive Program Awards

A letter from our office describing how to collect your 2017 Safety Incentive Awards money will be emailed out to all members on or about February 23, 2018. **Please note that the deadline to claim or encumber these funds is November 30, 2018. All encumbered funds have to be claimed by February 1, 2019.**

D. 2018 Optional Safety Budget (pg. 32)

A letter from our office describing how to collect your 2018 Optional Safety Budget allowance was e-mailed on or about January 25, 2018. A report detailing the available balances for each member is attached for your review. If you have any questions on how to collect your 2018 Optional Safety Budget allowance, please contact our office. **Please note that the deadline to claim or encumber these funds is November 30, 2018. All encumbered funds have to be claimed by February 1, 2019.**

E. 2018 Wellness Incentive Program Allowance (pg. 33)

A letter from our office describing how to collect your 2018 Wellness Incentive money was emailed out on or about February 5, 2018. **Please note that the deadline for claiming or encumbering these funds is November 30, 2018. All encumbered funds must be claimed by February 1, 2019.**

F. Employment Practices Liability Coverage – (pg. 34)

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. 35)

The JIF has budgeted \$500 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. 36)

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. 37)

The Financial Fast Track Report as of December 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 December 31, 2017 was **\$11,689,315**.

J. Regulatory Filing Checklists (pgs. 38-39)

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. 40-47)

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. 48)

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. 49)

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 – Invite (pgs. 50-51)

The Fund is 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, January 30, 2018 and February 7, 2018 seminars are posted on the JIF website. The remaining training has been scheduled for:

March 28, 2018 - O'Connor's American Bar & Grille, Eastampton

O. MEL Cyber Risk Management Program

On December 18, 2017 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.

P. WEBSITE (WWW.BURLCOJIF.ORG)

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

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

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

Q. Inclement Weather Policy

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

R. AGRiP/PRIMA 2018 Conference's

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 was emailed on January 26, 2018.

S. Police Command Staff Training – Invite (pgs. 52-53)

Risk Management Training for Police Personnel has been scheduled. Attendance at this training by Police Command Staff is required for compliance with the MEL's 2018/2019 EPL Plan of Risk Management. Invitations for the sessions were e-mailed to all Municipal Clerks and Fund Commissioners on January 10, 2018. There will be two (2) identical sessions each day: a morning session 9:00 am – 11:30 am, and an afternoon session 1:00 pm – 3:30 pm. The sign-in sheets from February 13, 2018 are posted on the JIF website. The remaining training dates are scheduled as follows:

April 26, 2018 – Nicolosi's Catering, West Deptford

June 12, 2018 - O'Connor's, Eastampton

June 28, 2018 – Merighi's Savoy Inn, Vineland

T. Managerial & Supervisory Training – Invite (pgs. 54-56)

One of the requirements of the MEL's 2018/2019 EPL Plan of Risk Management is the training of all member managers & supervisors. Four training sessions have been scheduled in conjunction with the TRICO and ACMJIFs. Invitations for the sessions were e-mailed to all Municipal Clerks and Fund Commissioners on February 2, 2018. There will be two (2) identical sessions each day: a morning session 9:00 am – 11:30 am, and an afternoon session 1:00 pm – 3:30 pm. The trainings have been scheduled on the following dates:

March 6, 2018 – O'Connors, Eastampton

May 8, 2018 – Merighi's Savoy Inn, Vineland

September 11, 2018 – Wildwood Convention Center

September 27, 2018 – Nicolosi's Catering, West Deptford

U. Payroll Audits

On or about February 12, 2018 a letter was e-mailed to all Municipal Clerks, with a copy to Fund Commissioners, advising that Bowman & Company will be performing workers' compensation exposure verification audits of members' 2017 payrolls. These payroll figures will serve as the basis for your 2019 workers compensation excess premiums. Attached to the e-mail was a spreadsheet that included employee counts by payroll classification as reported during last year's payroll audit. As employee counts have a tendency to be the most time consuming part of the payroll audit process, members were asked to review and update this spreadsheet upon receipt. Members are asked to send the required payroll data to the auditors for processing either via mail or electronically. Details on how the data can be sent were included in the February 12, 2018 correspondence. Once the information is processed, the auditor will contact each town to discuss the results of the audit and clarify any questions. Members who still have questions following the audit can contact a representative from Bowman to set up a mutually convenient date and time to meet and discuss the audit results.

V. Property Appraisals

On or about February 12, 2018, each member and their RMC's will receive a notification from our office asking that they review and update their property schedule located in the Exigis Exposure Data Management System. Once a member responds, those that are going to receive a physical appraisal this year will be contacted by the Fund Property Appraiser, ASSETWORKS. Those that are not receiving a physical inspection in 2018 will have their building & contents values trended accordingly. All members are asked to complete the review and update process no later than March 23, 2018.

W. Safety Coordinator & Claim Coordinator Roundtable (pg. 57)

The JIF will be sponsoring a Safety Coordinator & Claims Coordinator Roundtable on February 22, 2018 at Indian Springs Country Club, Medford, NJ. The Wellness Coordinators are also invited to attend. Invites with more information will be emailed out from the Safety Directors office, to all Safety Coordinators, Claims Coordinators and Wellness Coordinators within the next week.

X. Safety Breakfast Kickoff – Save the Date (pg. 58)

On April 10, 2018 the Fund will hold its 27th Annual Safety Breakfast at Indian Springs Country Club, Marlton, NJ beginning at 8:30 AM. A Save the Date was emailed to all Safety Coordinators, Claims Coordinators, Fund Commissioners, and Risk Management Consultants on January 11, 2018. The invitations and Response Forms will be emailed out in early March.

Y. Police Accreditation Announcement (pgs. 59-60)

On or about February 6, 2018 an email with an attached memorandum regarding reimbursement for the Police Accreditation Program Fees was sent to all Clerks and RMC's. It was asked that if the town or city had an operating Police Department, to please forward to the Police Chief. If you have any questions regarding the Reimbursement, please contact Denise Plavchak at 856-446-9131

Z. Financial Disclosure Statement

In 2014, the Division of Local Government Services implemented a new “on line” process for completion and submission of Financial Disclosure forms. Each Fund Commissioner has a unique PIN # for which to file as their position of Fund Commissioner with the JIF. Newly assigned Fund Commissioners receive their Filing PIN # from our office once we are notified of their assignment and have 30 days from their day of assignment in which to file. Any newly appointed Fund Commissioner that has not yet received their PIN# from the Executive Director's office, or has any questions, should contact Kris Kristie at 856-446-9136.

AA. New Member Activity

Nothing to Report.

Burleo JIF										
2017 LOST TIME ACCIDENT FREQUENCY										
DATA VALUED AS OF December 31, 2017										
			# CLAIMS	Y.T.D.	2017	2016	2015			TOTAL
		**	FOR	LOST TIME	LOST TIME	LOST TIME	LOST TIME			RATE
MEMBER_ID	MEMBER	*	12/31/2017	ACCIDENTS	FREQUENCY	FREQUENCY	FREQUENCY	MEMBER		2017 - 2015
1	75 BEVERLY		0	0	0.00	11.76	4.35	1 BEVERLY		5.00
2	77 DELRAN		0	0	0.00	0.00	1.91	2 DELRAN		0.66
3	80 HAINESPORT		0	0	0.00	0.00	1.68	3 HAINESPORT		0.56
4	84 RIVERSIDE		0	0	0.00	2.50	2.44	4 RIVERSIDE		1.64
5	85 SHAMONG		0	0	0.00	0.00	0.00	5 SHAMONG		0.00
6	86 TABERNACLE		0	0	0.00	0.00	1.68	6 TABERNACLE		0.56
7	456 SPRINGFIELD		0	0	0.00	0.00	1.83	7 SPRINGFIELD		0.63
8	531 CHESTERFIELD		0	0	0.00	0.00	1.57	8 CHESTERFIELD		0.56
9	577 BASS RIVER		0	0	0.00	0.00	3.64	9 BASS RIVER		1.14
10	601 NORTH HANOVER		0	0	0.00	1.98	0.00	10 NORTH HANOVER		0.59
11	636 WRIGHTSTOWN		0	0	0.00	0.00	0.00	11 WRIGHTSTOWN		0.00
12	642 PEMBERTON BOROUGH		0	0	0.00	2.00	2.13	12 PEMBERTON BOROUGH		1.45
13	651 WOODLAND		0	0	0.00	2.78	3.13	13 WOODLAND		1.92
14	679 FIELDSBORO		0	0	0.00	0.00	***	14 FIELDSBORO		0.00
15	532 WESTAMPTON		0	1	0.72	6.32	4.17	15 WESTAMPTON		3.40
16	83 MEDFORD TOWNSHIP		0	1	0.74	1.56	1.25	16 MEDFORD TOWNSHIP		1.18
17	81 LUMBERTON		0	1	0.97	1.16	1.27	17 LUMBERTON		1.12
18	79 FLORENCE		0	1	1.00	3.14	1.13	18 FLORENCE		1.76
19	82 MANSFIELD TOWNSHIP B		0	1	1.00	0.00	0.00	19 MANSFIELD TOWNSHIP		0.34
20	373 SOUTHAMPTON		0	1	1.15	0.00	1.21	20 SOUTHAMPTON		0.79
21	600 BORDENTOWN TOWNSHIP		0	1	1.36	2.80	0.00	21 BORDENTOWN TOWNSHIP		1.40
22	76 DELANCO		1	1	1.42	3.42	0.00	22 DELANCO		1.55
23	589 BORDENTOWN CITY		0	2	1.65	1.36	1.34	23 BORDENTOWN CITY		1.49
24	576 MOUNT LAUREL		0	5	1.80	0.77	1.40	24 MOUNT LAUREL		1.33
25	78 EDGEWATER PARK		0	1	2.27	2.86	2.56	25 EDGEWATER PARK		2.54
26	650 PALMYRA		0	2	2.78	0.00	2.88	26 PALMYRA		1.86
27	208 PEMBERTON		3	8	4.03	7.67	5.32	27 PEMBERTON		5.56
Totals:			4	26	1.19	2.03	1.95			1.71
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 December 30, 2016 1.77										

2017 LOST TIME ACCIDENT FREQUENCY ALL JIFs				
		December 31, 2017		
	2017	2016	2015	TOTAL
	LOST TIME	LOST TIME	LOST TIME	RATE *
FUND	FREQUENCY	FREQUENCY	FREQUENCY	2017 - 2015
MORRIS	1.08	1.98	2.01	1.69
BURLINGTON	1.19	2.03	1.95	1.71
BERGEN	1.22	1.58	2.27	1.68
SUBURBAN MUNICIPAL	1.39	2.24	2.25	1.95
CENTRAL	1.42	1.79	1.97	1.73
CAMDEN	1.43	1.35	2.55	1.69
SOUTH BERGEN	1.50	2.35	2.78	2.21
NJ PUBLIC HOUSING	1.65	2.13	2.06	1.95
ATLANTIC	1.65	3.21	2.69	2.40
N.J.U.A.	1.69	3.15	2.60	2.47
TRI-COUNTY	1.75	2.48	2.05	2.07
SUBURBAN ESSEX	1.88	1.80	2.15	1.95
PROF MUN MGMT	1.94	2.08	3.81	2.57
MONMOUTH	2.06	1.61	2.19	1.95
OCEAN	2.29	2.11	2.27	2.22
AVERAGE	1.61	2.13	2.37	2.02
* 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 12/23/2017 To 1/22/2018

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
H - Pemberton Township BOE I - Township of Pemberton	PO box 228 Pemberton, NJ 08068	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 use of Board of Education facilities by the recreation department for all township sponsored activities in 2018.	12/28/2017 #1831603	GL AU EX WC
H - Bank Capital Services LLC I - Township of Pemberton	1853 Hwy 315 Pittston, PA 18640	Re: 2016 Leeboy 8616-146399 Paver 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 2016 Leeboy 8616-146399 Paver valued at \$217,109 lease ticket #3001223	12/28/2017 #1831629	GL AU EX WC OTH
H - Beneficial Bank c/o Loan I - Township of Pemberton	Administration & Servicing 1818 Market Street Philadelphia, PA 19103	Re: Loan Account # 2802458265 Evidence of insurance as respects to the mortgage for the Browns Mills Volunteer Fire Company No. 1, located at Trenton Road, Browns Mills, NJ for \$225,000. Loan Account # 2802458265	12/28/2017 #1831631	GL AU EX WC OTH
H - Burlington County Board of I - Township of Pemberton	Chosen Freeholders PO Box 6000 Eastampton, NJ 08060	Re: Farmers market June through September 2018 The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to use of county owned property adjacent to the Pemberton Township Municipal Building for a Farmers Market every Wednesday beginning June 2018 through September 2018.	12/28/2017 #1831632	GL AU EX WC
H - State of New Jersey Dept of I - Township of Pemberton	Environmental Protection Div of Parks & Forestry ,State Park Svc Mail Code 501-04 PO Bo Trenton, NJ 08625	Re: Superhero Run Whitesbog Village The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to the "superhero Run 5K/Walk to be held at Whitesbog Village in Browns Mills, NJ	12/28/2017 #1831634	GL AU EX WC
H - NJ Department of Health I - Township of Tabernacle	369 Warren Street Trenton, NJ 08608	Evidence of Insurance	12/28/2017 #1831647	GL AU EX WC
H - Mount laurel Township BOE I - Township of Mount Laurel	330 Mount Laurel Rd Mt. Laurel, NJ 08054	Re: Recreation programs at Mt Laurel Schools Evidence of insurance.	1/3/2018 #1835450	GL AU EX WC

Burlington County Municipal JIF

Certificate of Insurance Monthly Report

From 12/23/2017 To 1/22/2018

H - New Jersey Transit Corporation I - Township of Pemberton	One Penn Park Plaza East Newark, NJ 07105	Re: Grant NJ 16-008 The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to Grant NJ-16-008 (FY11), for use of NJT vehicle ID 15-1705 a 16 passenger 2 mobility device bus vin #56777 valued at \$56,089. 30 Days notice of cancellation.	1/3/2018 #1835484	GL AU EX WC
H - Fountain of Life Center I - Township of Florence	2035 Columbus Rd Burlington Twp., NJ 08016	Re: January 6, 2018 event Evidence of insurance as respects Florence Twp Police Dept physical fitness training on January 6 at the certificate holder facilities.	1/3/2018 #1835606	GL AU EX WC
H - Borough of Sayreville I - Township of Westampton	167 Main Street Sayreville, NJ 08872	Evidence of insurance as respects 1992 Pierce Fire Truck on loan.	1/3/2018 #1835614	GL AU EX WC OTH
H - Township of Westampton I - Township of Westampton	710 Rancocas Road Westampton, NJ 08060	JIF Blanket Crime - Evidence of Public Employee Dishonesty (Employees & Volunteers)-Coverage O; Forgery and Alteration-Coverage B; Theft, Disappearance and Destruction-Coverage C; Robbery and Safe Burglary-Coverage D and Computer Fraud with Funds Transfer-Coverage F. Coverage O includes Municipal Court employees not required by law to be individually bonded. Coverage O excludes all Statutory positions (those positions required by law to be individually bonded). MEL Crime Policy - Evidence of Statutory Bond coverage Coverage O applies to Statutory Court positions such as Magistrate, Court Clerk, Court Administrator and the position of Fire District Treasurer.	1/3/2018 #1835615	OTH
H - Able Equipment Rental I nc. I - Township of Westampton	1050 Grand Blvd Deer Park, NJ 11729	Certificate Holder is amended to be included as additional insured the person(s) or organization(s) as shown in the description section of this certificate of insurance for General Liability & Excess Liability & as Loss Payee ATIMA, for Property pursuant to the terms, conditions, limitations, and exclusions of the JIF Casualty and Property Insurance Policies (but only with respect to liability caused in whole or in part by the acts or omissions of the named insured) as respects company servicing Public Works equipment (aerial lift) and supply as needed. Primary and non-contributory and waiver of subrogation in favor of the additional insured.	1/3/2018 #1835616	GL AU EX WC
H - Burlington County I - Township of Westampton	49 Rancocas Road Mount Holly, NJ 08060	The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract.	1/3/2018 #1835617	GL AU EX WC

Burlington County Municipal JIF

Certificate of Insurance Monthly Report

From 12/23/2017 To 1/22/2018

H - Burlington County Institute of I - Township of Westampton	Technology 695 Woodlane Road Eastampton, NJ 08060	Re: Use of premises for sports Certificate Holder is an additional insured for General Liability and Excess Liability for use of premises for softball, baseball, wrestling, basketball and soccer games and practices and an annual soccer tournament.	1/3/2018 #1835618	GL AU EX WC
H - Burlington County Library I - Township of Westampton	5 Pioneer Boulevard Westampton, NJ 08060	Evidence of insurance as respects to Westampton Farmer's Market on Thursdays from 4 PM to 7 PM through September 2016.	1/3/2018 #1835619	GL AU EX WC
H - Burlington County Public Safety I - Township of Westampton	Building 49 Rancocas Rd Mt Holly, NJ 08060	Evidence of insurance as respects to National Night Out event being held on Tuesday, August 2nd at the Burlington County Public Safety Building on Pioneer Blvd. in Westampton. The owner is the County of Burlington, Public Safety Building, 49 Rancocas Road, Mt. Holly, NJ 08060.	1/3/2018 #1835620	GL AU EX WC
H - Burlington County Special I - Township of Westampton	Services School District Attn: Janis Flanagan PO Box 775 Eastampton, NJ 08060	Re: Use of facilities by Westampton Recreation Certificate Holder is an additional insured for General Liability and Excess Liability for use of facilities by Westampton Recreation for sports teams.	1/3/2018 #1835621	GL AU EX WC
H - Eastampton Township Schools I - Township of Westampton	1 Student Drive Eastampton, NJ 08060	Re: Use of premises for sports Certificate holder is an additional insured for use of fields by the insured's sports teams.	1/3/2018 #1835622	GL AU EX WC
H - Mt. Holly Board of Education I - Township of Westampton	333 Levis Drive Eastampton, NJ 08060	Re: use of premises for recreational activities Certificate Holder is an additional insured for use of premises and facilities for all recreational activities.	1/3/2018 #1835623	GL AU EX WC
H - NJ Department of Health I - Township of Westampton	Office of EMS P.O. Box 360 Trenton, NJ 08625	Evidence of Insurance. Professional Liability is included within the General Liability Policy per the terms and conditions of the policy.	1/3/2018 #1835624	GL AU EX WC

Burlington County Municipal JIF

Certificate of Insurance Monthly Report

From 12/23/2017 To 1/22/2018

H - Rancocas Valley High School BOE I - Township of Westampton	520 Jacksonville Road Eastampton, NJ 08060	Re: Use of Premises at High School and Sports Complex Certificate Holder is an additional insured for General Liability and Excess Liability for use of premises at the High School and the sports complex on 1 Mill Creek Road in Eastampton for softball, baseball, wrestling, basketball, field hockey, lacrosse, and soccer games and practices and an annual soccer tournament.	1/3/2018 #1835625	GL AU EX WC
H - South Hunterdon Regional School I - Township of Westampton	District 301 Mt. Airy Harbourton Road Lambertville, NJ 08530	RE: Open Gym Program The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to the open gym program.	1/3/2018 #1835626	GL AU EX WC
H - Township of Eastampton I - Township of Westampton	12 Manor House Court Eastampton, NJ 08060	Re: Use of Cliver Park Softball field Certificate Holder is an additional insured for use of Cliver Park Softball field, 25 Woodcrest Drive by the Westampton Fall Softball League.	1/3/2018 #1835627	GL AU EX WC
H - Township of Mount Holly I - Township of Westampton	23 Washington Street Eastampton, NJ 08060	Re: Use of ball fields Certificate Holder is an additional insured for General Liability and Excess Liability for use of ball fields.	1/3/2018 #1835628	GL AU EX WC
H - Westampton Public Schools I - Township of Westampton	700 Rancocas Road Eastampton, NJ 08060	Re: Use of premises at Westampton Middle School and Holly Hills School Certificate Holder is an additional insured for use of premises for activities held at Westampton Middle School and Holly Hills School.	1/3/2018 #1835629	GL AU EX WC
H - Burlington County Special I - Township of Westampton	Services School District 20 Pioneer Blvd. Attn. Janis Flanagan PO Box 775 Westampton, NJ 08060	Re: Use of facilities by Westampton Recreation Certificate Holder is an additional insured for General Liability and Excess Liability for use of facilities by Westampton Recreation for sports teams.	1/5/2018 #1836522	GL AU EX WC
H - Westampton Public Schools I - Township of Westampton	700 Rancocas Road Westampton, NJ 08060	Re: Use of premises at Westampton Middle School and Holly Hills School Certificate Holder is an additional insured for use of premises for activities held at Westampton Middle School and Holly Hills School.	1/5/2018 #1836523	GL AU EX WC

Burlington County Municipal JIF

Certificate of Insurance Monthly Report

From 12/23/2017 To 1/22/2018

H - Burlington County Special I - Township of Westampton	Services School District 20 Pioneer Blvd. Westampton, NJ 08060	Re: Use of facilities by Westampton Recreation Certificate Holder is an additional insured for General Liability and Excess Liability for use of facilities by Westampton Recreation for sports teams.	1/5/2018 #1836530	GL AU EX WC
H - Westampton Public Schools I - Township of Westampton	700 Rancocas Road Westampton, NJ 08060	Re: Use of premises at Westampton Middle School and Holly Hills School Certificate Holder is an additional insured for use of premises for activities held at Westampton Middle School and Holly Hills School.	1/5/2018 #1836531	GL AU EX WC
H - Monroe Township High School I - City of Burlington	200 Schoolhouse Road Monroe, NJ 08831	Evidence of insurance as respects to cheerleading tournament on January 13, 2018.	1/5/2018 #1836546	GL AU EX WC
H - Timber Creek Regional High I - City of Burlington	School 501 Jarvis Road Sicklerville, NJ 08081	Evidence of insurance as respects to cheerleading tournament on January 21, 2018	1/5/2018 #1836547	GL AU EX WC
H - Beneficial Bank, ISAOA I - Borough of Pemberton	1818 Market Street Philadelphia, PA 19103	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 the building located at 200 Hanover St. Pemberton. The Good Will Fire Co. Owns this building, valued at \$1,032,930. Building locations wholly or partially within Special Flood Hazard Areas of 100 year flooding as defined by the Federal Emergency Management Agency (Flood Zones A & V) are subject to the following limits and deductible: (1) 2,500,000 Per location for loss or damage arising from Flood and/or Surface Water and (2) Separate deductibles of \$500,000 each building for municipality buildings, \$500,000 each municipality contents. Primary flood insurance must be purchased by the Named Insured separately through National Flood Insurance Plan's (NFIP).	1/10/2018 #1838901	GL AU EX WC OTH
H - RCC Properties LLC I - Township of Southampton	75-77 Grove Street Paterson, NJ 07503	The Certificate Holder and RCC Fabricators, Inc., 2035 Route 206, Southampton, NJ 08088 are an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to use of premises for	1/10/2018 #1839033	GL AU EX WC

Burlington County Municipal JIF

Certificate of Insurance Monthly Report

From 12/23/2017 To 1/22/2018

		training by the Vicent Fire company and Hampton Lakes Fire Company at 2021 and 2025 Route 206, Southamptn, NJ during 2017.		
H - RCC Properties LLC I - Township of Southamptn	75-77 Grove Street Paterson, NJ 07503	The Certificate Holder and RCC Fabricators, Inc., 2035 Route 206, Southamptn, NJ 08088 are an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to use of premises for training by the Vicent Fire company and Hampton Lakes Fire Company at 2021 and 2025 Route 206, Southamptn, NJ during 2018.	1/10/2018 #1839034	GL AU EX WC
H - Burlington County Fire Academy I - Township of Westamptn	PO Box 6000 Mt. Holly, NJ 08060	Evidence of Insurance as respects to use of premises from 1/1/18-19	1/17/2018 #1841750	GL AU EX WC
H - Burlington County Fire Academy I - Township of Westamptn	PO Box 6000 Mt. Holly, NJ 08060	Evidence of Insurance as respects to use of premises from 1/1/18-19	1/17/2018 #1841764	GL AU EX WC
H - County of Burlington I - Member Towns of the Burlington County	49 Rancocas Rd. PO Box 6000 Eastamptn, NJ 08060	Evidence of insurance as respects to the following Member Towns: Bass River Township City of Beverly Bordentown City Bordentown Township Chesterfield Township Delanco Township Delran Township Edgewater Park Township Fieldsboro Borough Florence Township Hainesport Township Lumberton Township Mansfield Township Medford Township Mt. Laurel Township North Hanover Township Borough of Palmyra Pemberton Borough Pemberton Township Riverside Township Shamong Township Southamptn Township Springfield Township Tabernacle Township Westamptn Township Woodland Township Wrightstown Borough	1/18/2018 #1842635	GL AU EX WC
H - Raymond Coleman & Heinold LLP I - Township of Edgewater Park	325 New Albany Road Moorestown, NJ 08057	Evidence of Insurance as respects Bond Counsel and Planning Board Attorney.	1/19/2018 #1843711	GL AU EX WC
Total # of Holders: 38				

Burlington County Municipal Joint Insurance Fund 2018 Optional Safety Budget																	
Member Municipality	Opening Balance	January 2018	February 2018	March 2018	April 2018	May 2018	June 2018	July 2018	August 2018	September 2018	October 2018	November 2018	December 2018	Paid 2018	Date of Encumbrance	Total Paid	Remaining Balance
Bass River	995.00															0.00	995.00
Beverly	1,595.00															0.00	1,595.00
Bordentown City	1,595.00															0.00	1,595.00
Bordentown Twp.	2,660.00															0.00	2,660.00
Chesterfield	995.00															0.00	995.00
Delanco	1,595.00															0.00	1,595.00
Delran	2,660.00															0.00	2,660.00
Edgewater Park	1,595.00															0.00	1,595.00
Fieldsboro	750.00															0.00	750.00
Florence	2,660.00															0.00	2,660.00
Hainesport	995.00															0.00	995.00
Lumberton	2,660.00															0.00	2,660.00
Mansfield	1,595.00															0.00	1,595.00
Medford	4,645.00															0.00	4,645.00
Mount Laurel	4,645.00															0.00	4,645.00
North Hanover	1,595.00															0.00	1,595.00
Palmyra	1,595.00															0.00	1,595.00
Pemberton Boro	995.00															0.00	995.00
Pemberton Twp.	4,645.00															0.00	4,645.00
Riverside	2,660.00															0.00	2,660.00
Shamong	995.00															0.00	995.00
Southampton	1,595.00															0.00	1,595.00
Springfield	995.00															0.00	995.00
Tabernacle	995.00															0.00	995.00
Westampton	1,595.00															0.00	1,595.00
Woodland	995.00															0.00	995.00
Wrightstown	995.00															0.00	995.00
Total By Line	51,295	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00		0.00	51,295.00

Must be Claimed or Encumbered by November 30, 2018. All Encumbered Claims Must be Claimed by February 1, 2019

Burlington County Municipal Joint Insurance Fund 2018 Wellness Incentive Program																		
Member Municipality	Opening Balance	January 2018	February 2018	March 2018	April 2018	May 2018	June 2018	July 2018	August 2018	September 2018	October 2018	November 2018	December 2018	Paid 2018	Date of Encumbrance	Total Paid	Remaining Balance	
Bass River	500.00															0.00	500.00	
Beverly	750.00															0.00	750.00	
Bordentown City	750.00															0.00	750.00	
Bordentown Twp.	1,000.00		73.83													73.83	926.17	
Chesterfield	500.00															0.00	500.00	
Delanco	750.00															0.00	750.00	
Delran	1,000.00															0.00	1,000.00	
Edgewater Park	750.00															0.00	750.00	
Fieldsboro	500.00															0.00	500.00	
Florence	1,000.00															0.00	1,000.00	
Hainesport	500.00															0.00	500.00	
Lumberton	1,000.00															0.00	1,000.00	
Mansfield	750.00															0.00	750.00	
Medford	1,500.00															0.00	1,500.00	
Mount Laurel	1,500.00															0.00	1,500.00	
North Hanover	750.00															0.00	750.00	
Palmyra	750.00															0.00	750.00	
Pemberton Boro	500.00															0.00	500.00	
Pemberton Twp.	1,500.00															0.00	1,500.00	
Riverside	1,000.00															0.00	1,000.00	
Shamong	500.00															0.00	500.00	
Southampton	750.00															0.00	750.00	
Springfield	500.00															0.00	500.00	
Tabernacle	500.00															0.00	500.00	
Westampton	750.00															0.00	750.00	
Woodland	500.00															0.00	500.00	
Wrightstown	500.00															0.00	500.00	
Total By Line	\$21,250.00	\$0.00	\$73.83	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00		73.83	21,176.17	

Must be Claimed or Encumbered by November 30, 2018. 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 :	February 8, 2018			
Total Participating Members	27			
Complaint	26			
Percent Compliant	96.30%			
		01/01/18	2018	
		Compliant	EPL	Co-Insurance
Member Name	*		Deductible	01/01/18
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	\$ 20,000	\$ 20,000	20% of 1st 250K
MOUNT LAUREL	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
NORTH HANOVER	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
PALMYRA	Yes	\$ 20,000	\$ 20,000	0%
PEMBERTON	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
PEMBERTON BOROUGH	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
RIVERSIDE	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
SHAMONG	Yes	\$ 10,000	\$ 10,000	0%
SOUTHAMPTON	Yes	\$ 2,500	\$ 2,500	0%
SPRINGFIELD	Yes	\$ 7,500	\$ 7,500	20% of 1st 100K
TABERNACLE	Yes	\$ 10,000	\$ 10,000	0%
WESTAMPTON	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
WOODLAND	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
WRIGHTSTOWN	No	\$ 100,000	\$ 20,000	20% of 1st 2Mil/20% of 1st 250K
* Member does NOT participate in EPL coverage				

**Burlington County Municipal Joint Insurance Fund
2018 EPL/CYBER Risk Management Budget**

Member Municipality	Opening Balance	January 2018	Feb 2018	March 2018	April 2018	May 2018	June 2018	July 2018	August 2018	September 2018	October 2018	November 2018	December 2018	Paid in 2018	Remaining Balance	Date Encumbered
Bass River	500.00														500.00	
Beverly	500.00														500.00	
Bordentown City	500.00														500.00	
Bordentown Twp.	500.00														500.00	
Chesterfield	500.00														500.00	
Delanco	500.00														500.00	
Delran	500.00														500.00	
Edgewater Park	500.00														500.00	
Fieldsboro	500.00														500.00	
Florence	500.00														500.00	
Hainesport	500.00														500.00	
Lumberton	500.00														500.00	
Mansfield	500.00														500.00	
Medford	500.00														500.00	
Mt. Laurel	500.00														500.00	
North Hanover	500.00														500.00	
Palmyra	500.00														500.00	
Pemberton Boro	500.00														500.00	
Pemberton Twp.	500.00														500.00	
Riverside	500.00														500.00	
Shamong	500.00														500.00	
Southampton	500.00														500.00	
Springfield	500.00														500.00	
Tabernacle	500.00														500.00	
Westampton	500.00														500.00	
Woodland	500.00														500.00	
Wrightstown	500.00														500.00	
Total By Line	#####	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	#####	

Must be used by December 31, 2018

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	Colleen Treusch, 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	Meredith Tomczyk	Jerry Mascia
North Hanover Township	Mary Picariello	
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	Stephen Ent
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 December 31, 2017**

	<i>THIS MONTH</i>	<i>YTD CHANGE</i>	<i>PRIOR YEAR END</i>	<i>FUND BALANCE</i>
1. UNDERWRITING INCOME	558,891	7,695,971	97,390,677	105,086,648
2. CLAIM EXPENSES				
Paid Claims	506,777	2,308,020	36,644,799	39,366,608
Case Reserves	(527,639)	(240,250)	3,373,151	2,797,031
IBNR	(266,492)	375,374	1,881,327	2,178,783
Recoveries	-	-	-	-
TOTAL CLAIMS	(287,354)	2,443,145	41,899,277	44,342,422
3. EXPENSES				
Excess Premiums	198,268	2,400,014	25,558,997	27,959,011
Administrative	113,756	1,170,504	16,253,855	17,424,359
TOTAL EXPENSES	312,024	3,570,518	41,812,852	45,383,370
4. UNDERWRITING PROFIT (1-2-3)	534,221	1,682,309	13,678,548	15,360,856
5. INVESTMENT INCOME	7,945	136,005	3,527,432	3,663,437
6. DIVIDEND INCOME	0	0	561,740	561,740
7. STATUTORY PROFIT (4+5+6)	542,166	1,818,313	17,767,720	19,586,033
8. DIVIDEND	0	700,000	7,196,718	7,896,718
9. STATUTORY SURPLUS (7-8)	542,166	1,118,313	10,571,002	11,689,315

SURPLUS (DEFICITS) BY FUND YEAR

Closed	2,940	(666,396)	6,772,213	6,105,818
MEL JIF Retro	39	486	0	486
2014	1,731	(589,160)	2,099,011	1,509,851
2015	(7,237)	49,215	928,045	977,260
2016	173,001	884,390	771,732	1,656,122
2017	371,692	1,439,778		1,439,778
TOTAL SURPLUS (DEFICITS)	542,166	1,118,313	10,571,002	11,689,315
TOTAL CASH				18,000,543

CLAIM ANALYSIS BY FUND YEAR

TOTAL CLOSED YEAR CLAIMS	0	25,308	32,823,936	32,849,243
FUND YEAR 2014				
Paid Claims	325,096	783,310	1,537,800	2,321,110
Case Reserves	(354,959)	(98,249)	660,572	562,323
IBNR	29,191	(73,591)	163,503	89,912
Recoveries	0	0	0	0
TOTAL FY 2014 CLAIMS	(672)	611,470	2,361,875	2,973,346
FUND YEAR 2015				
Paid Claims	44,975	429,817	1,742,504	2,172,321
Case Reserves	7,544	(286,058)	1,252,507	966,449
IBNR	(44,373)	(187,166)	329,953	142,787
Recoveries	0	0	0	0
TOTAL FY 2015 CLAIMS	8,145	(43,407)	3,324,964	3,281,557
FUND YEAR 2016				
Paid Claims	38,097	404,607	984,011	1,388,618
Case Reserves	(108,406)	(379,162)	1,052,259	673,097
IBNR	(101,472)	(882,888)	1,352,232	469,344
Recoveries	0	0	0	0
TOTAL FY 2016 CLAIMS	(171,781)	(857,443)	3,388,502	2,531,059
FUND YEAR 2017				
Paid Claims	98,610	635,315		635,315
Case Reserves	(71,818)	595,161		595,161
IBNR	(149,838)	1,476,740		1,476,740
Recoveries	0	0		0
TOTAL FY 2017 CLAIMS	(123,046)	2,707,216		2,707,216
COMBINED TOTAL CLAIMS	(287,354)	2,443,145	41,899,277	44,342,422

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 2018 for the Month of January

ITEM	FILING STATUS
Meeting Minutes	2/17/18
Bylaws Amendments	N/A
Risk Management Program Changes	1/19/18
New Member Filings	N/A
Supplemental Assessments/Contributions	N/A
Budget Amendments (transfers, etc.)	N/A
Surplus Distribution (refunds/dividends)	N/A
Changes/Amendments/Additions to Service Providers	1/19/18
Executive Committee Changes	1/19/18

Burlington County Municipal Joint Insurance Fund
Annual Regulatory Filing Check List
Year: January 1, 2018 – December 31, 2018

ITEM	FILING STATUS
Ethics Filings (<i>Notification to FC's and Prof's</i>)	N/A
Renewal Resolutions and Indemnity & Trust Agreements	N/A
Budget and Actuarial Certification/Opinion Letter	N/A
Annual Assessments/Contributions	N/A
Supplemental Assessments/Contributions	N/A
Risk Management Program	1/19/18
Annual Certified Audit	N/A
List of Fund Commissioners & Executive Committee	1/19/18
Identity of Administrator	1/19/18
Identity of Treasurer	1/19/18
Excess Insurance /Group Purchase Insurance/Reinsurance Policies	1/19/18
Withdrawals	N/A
Exhibit A - Certification of JIF Fund Professionals	1/19/18
Exhibit B - Certification of JIF Data Forms	N/A
Exhibit D - New Member Filings	N/A
New Service Providers	1/19/18
Annual Reorganization Resolutions, including Cash Management Plan	1/19/18

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	12/10/18	N/A	12/10/18	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

Appellate Division Rejects Reopener of Psychiatric Award 18 Years Post Injury

John H. Geaney January 18, 2018 Awards 0 Comments

It is challenging for a petitioner to relate an increase in disability or need for treatment to a relatively modest award that has remained unchanged for over a decade. That was the situation in ***Batts v. Flag House***, A-5616-15T4 (App. Div. January 16, 2018). The case involved an award of 50% disability of the right foot and 10% psychiatric disability going back to 2003. Petitioner was originally injured on April 2, 1998 when a forklift ran over his right ankle in the course of employment.

Petitioner reopened the case several times – but only with respect to the foot. In 2007 his foot award was increased to 57.5%. Five years later, his foot award was increased again to 60%. But the psychiatric aspect was not increased. It remained at 10%.

The same day petitioner received an increase to 60% of his foot, he filed a modification application along with a motion for medical and temporary disability benefits seeking psychiatric treatment.

At trial, petitioner testified that his increased level of depression was due to his foot injury. He said that he developed intimacy issues with his wife leading to his divorce nine years earlier. He also alleged that he gained 50 pounds and was diagnosed with depression following the accident.

Petitioner presented Dr. Devendra Kurani as an expert in psychiatry. Dr. Kurani stated that petitioner's divorce, lack of mobility, weight gain, hypertension, diabetes, unemployment, financial concerns, inability to socialize, and depression were all due to his 1998 accident. Dr. Kurani said petitioner needed psychotherapy and medication. Up to that point in time, petitioner had never been prescribed any psychiatric medication.

Respondent produced Dr. David Gallina, who agreed that petitioner had depression. However, Dr. Gallina testified that the depression was not due to the work accident in 1998. He felt that his obesity and loneliness were due to his divorce. Respondent pointed out that petitioner had not had any psychiatric treatment throughout the life of his case and had not been prescribed psychiatric medications.

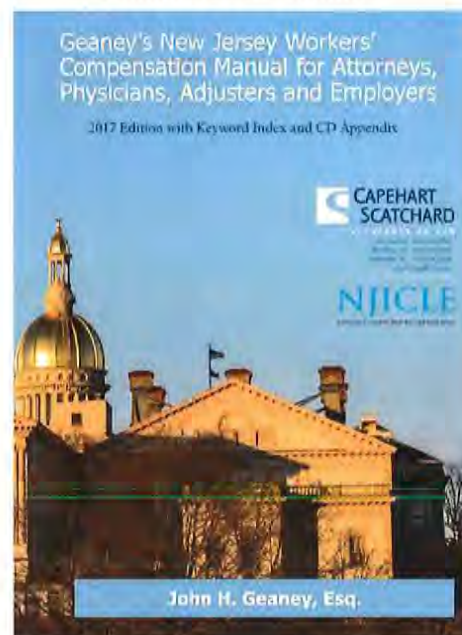
The Judge of Compensation ruled against petitioner. The Judge noted that petitioner had never sought psychiatric treatment from 1998 to 2016. Although his awards had been increased for the foot, his underlying foot condition had not changed all that much. The Judge felt petitioner failed to link his divorce to the ankle injury in 1998. According to the Judge, Dr. Gallina's testimony made more sense in that petitioner made certain lifestyle choices which could account for his obesity.

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Petitioner appealed and argued that res judicata principles applied and the Judge was bound by the prior acceptance of the psychiatric aspect of the case. The Appellate Division disagreed: "Thus, there is no basis for the assertion that petitioner had a right to have his psychiatric disability award increased because of a prior court order." The Appellate Division stated that petitioner simply failed to prove that his current depression was caused by his 1998 accident.

The case illustrates that employers can win reopener claims at trial. The case was extraordinary in that petitioner was seeking psychiatric treatment after an accident going back to 1998 with no intervening psychiatric treatment.

WC Question of the Week!

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

This week's question: What is the leading New Jersey Supreme Court decision on the need to prove objective evidence of psychiatric disability, not just statements of a claimant that he or she is depressed or anxious?

Hint: Steve Fannon Esq. of Capehart Scatchard won the case.

Answers should be emailed to: SocialMedia@capehart.com

Good luck!

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Tags: Reopener Claims, Temporary Disability Benefits

About the Author:

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



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

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

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

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Division benefits casual employment
claims compensation Dependency Benefits
Disability EEOC essential job functions
Fitness-for-Duty Examination Fitness For
Duty FMLA 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 Reopener Claims Section 20 statute
of limitations subrogation summary judgment
Supreme Court Telecommuting temporary disability
Temporary Disability
Benefits The Second Injury Fund

A Capehart Scatchard Blog

Compulsion Versus Permission in Workers' Compensation

John H. Geaney January 26, 2018 Compensability 0 Comments

"If you require it, you buy it." So said the Honorable Ray A. Farrington, former Supervising Judge of Compensation in Hackensack in reference to situations where an employer required an employee to perform a task that would otherwise be clearly not work related. The concept of compulsion is an important one to understand in the law. This concept must be contrasted with mere permission granted by an employer to perform some task or activity.

One of the best examples of compulsion comes from McCarthy v. Quest Intern. Co., 285 N.J. Super. 469 (App. Div. 1995), *certif. denied*, 134 N.J. 518 (1996). In that case the petitioner was a bookkeeper for Quest International Corporation. Her company purchased Unilever and scheduled a joint company picnic, sending out a memorandum stating that attendance was required. The purpose of the picnic was to help employees in both companies get to know one another.

Ms. McCarthy advised the head of personnel that she did not wish to attend. She was told that a salary deduction could be taken in that case. She was also advised that she should set an example for other employees and attend. The president of the company encouraged employees to socialize with other employees.

Based on this advice, McCarthy attended the joint company picnic. Once there she was asked by the president if she was going to participate in the tug-of-war. McCarthy took this as a mandate and then injured herself during the activity. She filed a workers' compensation claim and won. Her employer appealed to the Appellate Division, arguing that McCarthy was just engaging in a recreational activity whose purpose was nothing more than promoting morale. The Appellate Division agreed with the Judge of Compensation that the injury was compensable, relying on reasoning of Professor Arthur Larson for the principle that an employer has the power to enlarge one's job duties by assigning tasks outside the usual scope of employment. By directing the petitioner to perform these duties, the employer in effect bought the injury.

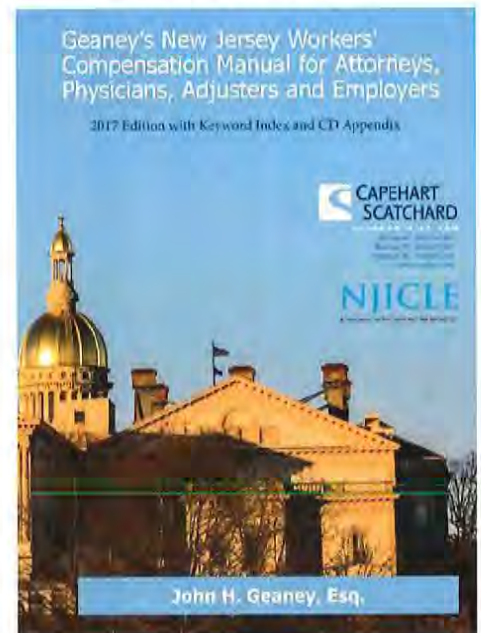
Years later the New Jersey Supreme Court expanded on this principle in Lozano v. Frank DeLuca Const., 178 N.J. 513 (2004). In that case the petitioner, Mr. Lozano, was a skilled mason who could not drive. After a long day of work on a large private property, the owner of the property asked Mr. DeLuca, who was Mr. Lozano's boss, if he wanted to take a ride with him on his large go-cart track. Mr. DeLuca and the owner drove around the go-cart track. Then Mr. DeLuca asked Mr. Lozano if he wanted to take a ride. Mr. Lozano declined because he could not drive. Mr. DeLuca repeated that Mr. Lozano should get in the go-cart and take it for a drive. At this point Mr. Lozano got into the cart, and he proceeded to seriously injure himself by driving into a parked truck. The Supreme Court said "*that when an employer compels an employee to participate in*

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an activity that ordinarily would be considered recreational or social in nature, the employer thereby renders that activity a work-related task as a matter of law."

This principle make sense, but what if the employer is aware of the activity taking place and allows it, and the permitted activity leads to injury? Is that compensable? The Supreme Court said no in **Jumpp v. City of Ventnor**, 177 N.J. 470 (2003). In that case the petitioner was a pumping station operator who drove around the city inspecting stations. He would pass the town post-office during his drives from one station to the next. He asked the city administrator for permission to pull off the main road and get his personal mail during his route. The city administrator gave him that permission. While walking in the post office parking lot, petitioner fell and fractured his pelvis.

Mr. Jumpp argued that he had permission to make a slight deviation from his route to get his mail. The Supreme Court acknowledged that petitioner had permission to do what he did but felt that this activity constituted a major deviation from work. It said it made no difference whether the employer allowed the activity to take place: the act of getting one's personal mail constituted a major deviation from work. Permission was not the same as direction.

So too in **Sarzillo v. Turner Const. Co.**, 101 N.J. 114 (1985), a petitioner had permission to play a paddle ball game every day on the construction site during breaks. Mr. Sarzillo was injured while playing the game. The Court said that permission did not change the fact that the activity promoted nothing more than morale. Under *N.J.S.A.* 34:15-7, activities whose primary purpose is to promote morale or health are not compensable.

Employers must be careful to consider whether they have directed or required an activity or whether they have merely permitted something to occur. If an employer does not want to expand the job duties, the employer should make it clear in memoranda that the activity — whether it is a holiday party, picnic or bowling night — is not required.

This lesson emerged in **Rose v. Joey Sinopoli's Haircutters**, No. A-0049-05T1 (App. Div. August 14, 2006), *certif. denied*, 189 N.J. 426 (2007). The petitioner suffered a serious injury leaving a coffee shop on the way to work. She always stopped to purchase coffee for co-employees and understood that this was part of her job. She was reimbursed for the cost. Her employer testified that if she did not do this, someone else would have had to do so. Again, the decision makes sense because the employee felt a sense of compulsion and employer direction in purchasing coffee each morning. Had the employer not made this a requirement, the injury would not have been held compensable.

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A Capehart Scatchard Blog

An Adjuster's View of Making Good Claim Notes in New Jersey Workers' Compensation

John H. Geaney February 1, 2018 Claims 0 Comments

By: Michael Weiner, Workers' Compensation Claims Examiner
Editor: John H. Geaney, Esq.

As adjusters we are constantly being reminded to document our files: specifically, keep good log notes. We have all heard managers and supervisors repeat this mantra: *"If it is not in the notes, it did not happen!"* Good claim notes should "tell the story of the claim." But what is the best way to keep good claim notes? Is there only one way to accomplish this task? Probably not.

Over 28 years, I have developed my own system of keeping detailed and accurate claim notes. Essentially, I label every note that I take. Now I know some computers systems have note headings, but I label it anyway because when the notes are printed they always show who I am talking to. Sometimes the headings do not show up on the printed copy.

Here is how my personal system works: I categorize my note into five broad categories. They are Claimant, Doctor, Client, Defense Contact and Action Plan. These categories correspond to the individuals I am talking to most often in the life of the claim. Once the category is indicated, I then provide detail on the entry. At the end of every note that is being entered as part of a diary I include the caption of *Action Plan*. I do this for two reasons. The first is management finds this very useful. The second is that it helps me focus steadfastly on closing the file.

In the Action Plan I discuss my thoughts and expectations as to how I will resolve the claim. I find that having an action plan in the notes helps me the next time I look at the file. I know what I need to do and why I wanted to do it the next time I look at the file.

New Jersey comp files can sometimes stay open for years. The average file is in the Division is open for two years and three months. My goal is to close cases as quickly as I can within the appropriate level of exposure, and clear and useful log notes help me achieve that goal.

From time to time, Mr. Geaney invites Guest Bloggers on workers' compensation matters. Mike Weiner, an experienced adjuster, was kind enough to submit this blog today. Please send any feedback to Mike at vmamweiner@gmail.com.

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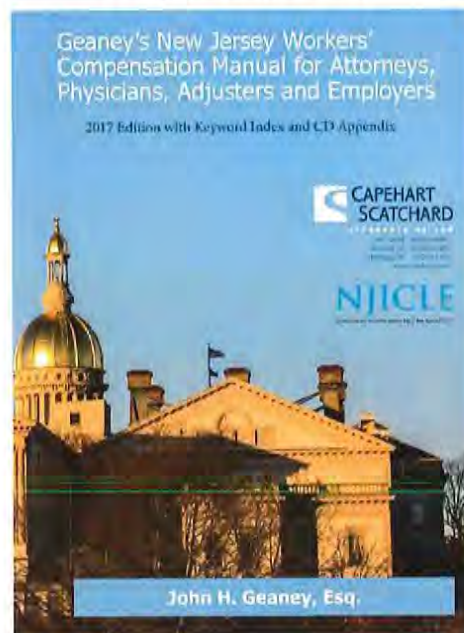
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Capehart Scatchard is a full service law firm with offices in Mt. Laurel and Trenton, New Jersey. The firm represents employers and businesses in a wide variety of areas, including workers' compensation, civil litigation, labor, environmental, business,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

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Duty FMLA functional capacity exam going and coming rule
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contractor defense Jurisdiction Liens Light
Duty Martin v. Pollard Maximal Medical Improvement
Medical Marijuana medical reimbursement Mutual
Benefit Doctrine Occupational occupational
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examinations Reasonable
Accommodation reasonable
accommodation Relative Nature of Work Test
Reopener Reopener Claims Section 20 statute
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Supreme Court Telecommuting temporary disability
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A Capehart Scatchard Blog

All Dependents Including Minors Are Bound by the Two-Year Statute in Workers' Compensation

John H. Geaney February 8, 2018 Policy 0 Comments

Scott Jeannette was an employee of General Mills Progresso. He went into cardiac arrest at work on June 7, 2011 and died nine days later from complications. He left a wife, Nacole, and a four-year-old son, Chase. Nacole filed a dependency claim petition over six months past the two-year statutory filing deadline. General Mills Progresso denied the claim as time barred. The Judge of Compensation denied both the widow's claim and her son's claim as time barred, leading to an appeal.

Ms. Jeannette argued on appeal that she experienced a period of temporary incapacity, which should excuse her failure to file in a timely fashion. As to her son, she argued that his claim should be tolled due to his infancy.

The Appellate Division considered the main argument of Ms. Jeannette, which was that a decision by the Supreme Court in a non-workers' compensation context mandated a more liberal interpretation of the workers' compensation statute, as it reads, *N.J.S.A. 34:15-51* requires claimants to file their petitions in workers' compensation within two years of the date of the accident. The statute also provides that "proceedings on behalf of an infant shall be instituted and prosecuted by a guardian, guardian ad litem, or next friend." The statute goes on to provide that any claims not filed within the two-year period are forever barred.

Counsel for Ms. Jeannette argued that the case of *Lafage v. Jani*, 166 N.J. 412 (2001) should apply to workers' compensation. In that case the Supreme Court of New Jersey allowed surviving children to bring a claim under the Wrongful Death Act, *N.J.S.A. 2A:31-1 to -6*, for a parent's death even after the statute of limitations period had expired. The Appellate Division rejected the argument that this wrongful death statute applied to workers' compensation cases:

While we acknowledge the Court's directive to apply statutes of limitations flexibly, we cannot 'rewrite a plainly-written enactment of the Legislature or presume that the Legislature intended something other than that expressed by way of the statute's plain language.'

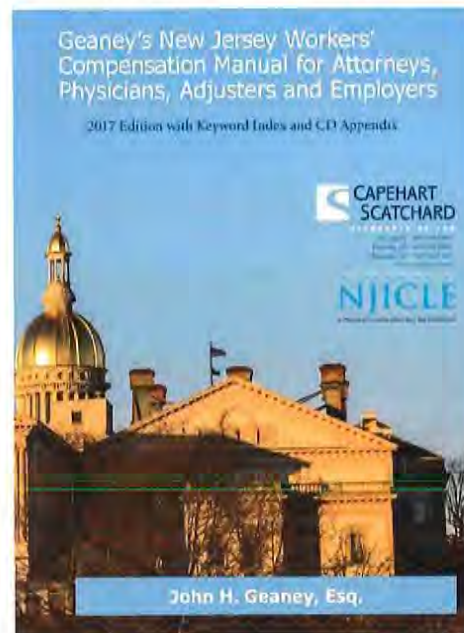
(citations omitted). The Court reasoned, "Here, the Legislature did not include a tolling provision for minors in the workers' compensation statute, and we do not presume the omission was a legislative oversight." The Court noted that the Legislature must have considered the rights of minors because they did provide for guardians to represent minors in workers' compensation.

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In essence, the Court relied on the clear reading of the workers' compensation statute and acknowledged that workers' compensation is a creature of statute. It will be interesting to see if the widow seeks certification from the Supreme Court on this issue. The case can be found at [Jeannette v. General Mills Progresso](#), A-5417-15T2 (App. Div. February 6, 2018).

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Tags: dependency claim, statute of limitations

About the Author:

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



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

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 from this author.

Post a Comment

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

Comment

Section 20 Settlement Versus Order Approving Settlement

10,684 views | posted on June 12, 2015

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

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

3,644 views | posted on January 27, 2016

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

3,371 views | posted on October 21, 2013

When Should an Employer Order a Fitness-For-Duty or Functional Capacity Exam?

2,426 views | posted on May 15, 2016

Categories:

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

Topics:

Accidental Disability Pension ADA Appellate
Division benefits casual employment
claims compensation Dependency Benefits
Disability EEOC essential job functions
Fitness-for-Duty Examination Fitness For
Duty FMLA 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 Reopener Claims Section 20 statute
of limitations subrogation summary judgment
Supreme Court Telecommuting temporary disability
Temporary Disability
Benefits The Second Injury Fund

MEL STATUTORY BONDS as of 2/1/18

Member ID	Fund ID	Member Name	Applicant	Title	Effective Date
577	BURL	BASS RIVER	Albert Stanley	Tax Collector	06/05/17
577	BURL	BASS RIVER	Eileen Brower	Treasurer	06/13/16
75	BURL	BEVERLY	Shari Phillips	Tax Collector	05/01/14
75	BURL	BEVERLY	Yvonne Bullock	Treasurer (CFO)	05/01/14
589	BURL	BORDENTOWN CITY	Caryn Hoyer	Tax Collector	08/10/15
589	BURL	BORDENTOWN CITY	Margaret Peak	Treasurer (CFO)	08/01/13
589	BURL	BORDENTOWN CITY	Jennifer M. Smith	Tax Collector	2/13/2017
600	BURL	BORDENTOWN TOWNSHIP	Donna Muldrow	Treasurer	03/05/09
600	BURL	BORDENTOWN TOWNSHIP	Jeffrey Elasser	Tax Collector	08/01/15
531	BURL	CHESTERFIELD	Caryn M. Hoyer	Tax Collector	06/30/08
531	BURL	CHESTERFIELD	Wendy Wulstein	Treasurer	01/31/12
76	BURL	DELANCO	Robert L. Hudnell	Treasurer (CFO)	01/01/07
76	BURL	DELANCO	Jennifer Dellavalle	Tax Collector	11/01/16
77	BURL	DELRAN	Teresa A. Leisse	Treasurer	01/01/07
77	BURL	DELRAN	Victoria Boras	Tax Collector	06/27/11
679	BURL	FIELDSBORO	Lan Chen Shen	Tax Collector	01/01/16
679	BURL	FIELDSBORO	Peter Federico	Treasurer	01/01/16
80	BURL	HAINESPORT	Sharon A. Deviney	Tax Collector	01/01/07
81	BURL	LUMBERTON	Robin D. Sarlo	Tax Collector	01/01/16
81	BURL	LUMBERTON	Kimberly M. McGowan	Treasurer (CFO) (Lumberton Emergency	09/01/16
82	BURL	MANSFIELD TOWNSHIP	Elaine Fortin	Tax Collector	01/01/07
82	BURL	MANSFIELD TOWNSHIP	Joseph P. Monzo	Treasurer (CFO)	01/01/07
83	BURL	MEDFORD TOWNSHIP	Patricia Capasso	Tax Collector	01/01/13
83	BURL	MEDFORD TOWNSHIP	Albert Stanley	Treasurer (CFO)	08/03/15
576	BURL	MOUNT LAUREL	Tara Krueger	Treasurer	04/17/17
576	BURL	MOUNT LAUREL	Meredith Tomczyk	Treasurer (CFO)	01/09/12
576	BURL	MOUNT LAUREL	Kim Muchowski	Tax Collector	10/24/16
576	BURL	MOUNT LAUREL	Karen Cohen	Library Treasurer	01/15/14
601	BURL	NORTH HANOVER	Mary Alice Picariello	Tax Collector	06/27/09
601	BURL	NORTH HANOVER	Joseph Greene	Treasurer	04/29/13
650	BURL	PALMYRA	Tanyika Johns	Tax Collector	01/01/16
642	BURL	PEMBERTON BOROUGH	Kathleen Smick	Tax Collector	05/19/14
642	BURL	PEMBERTON BOROUGH	Donna Mull	Treasurer	01/01/11
208	BURL	PEMBERTON	Alison 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 Municipality	Stage	Status	Notes
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			

Last Update: 2/13/2018



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



Police Command Staff Risk Management Seminar

As part of their continuing commitment to Police Command Staff Training the Atlantic, Burlington, and Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Funds are jointly sponsoring a seminar on Police Risk Management. **The seminar is intended for all Command Staff who manage or supervise other officers within your municipality. This includes, but is not limited to, Chiefs, Deputy Chiefs, Lieutenants, Captains, Sergeants, and Corporals.** Attendance at bi-annual employment practices training is mandatory for Police Command Staff in order to comply with the MEL's 2018-2019 Employment Practices Liability (EPL) Plan of Risk Management. Failure to attend training can lead to costly litigation and may result in higher co-pays and deductibles for EPL Claims against your municipality.

Today, Police Command Staff face a multitude of challenges in performing their job. These include workforce issues and regulatory training requirements just to name a few. However, the field of employment law remains perhaps the most rapidly evolving area of law both in the State of New Jersey and nationally. As legislators and the courts afford greater protection to more groups of employees, the nature and frequency of claims against employers increase proportionately. Public employers are not immune from this trend. Your knowledge of basic legal and administrative employment principles will help keep you out of trouble.

Topics

Training will be offered twice each day as noted on the registration form; an AM Session and a PM Session. Each session is identical and each command staff officer only needs to attend one session.

The training will focus on common employee/employer issues including discipline and discharge, promotion procedures, and discrimination and harassment including the Conscientious Employee Protection Act (CEPA). In addition, information will be provided on immunities available for police operations under Title 59, how to protect your agency against liability claims, and managing these claims when they occur. Time will also be spent discussing workers compensation and liability coverage afforded police officers as well as various safety and risk management programs implemented to manage the risk associated with police operations.

For your convenience, and to facilitate maximum participation, the seminar will be presented in three different locations throughout Southern New Jersey. **Please note that all sessions are identical.** **Please see the attached documentation for specific times and locations.**

PLEASE RESPOND TWO WEEKS PRIOR TO ANY TRAINING DATE

Police Risk Management Training Registration Form

Sessions – There will be (2) identical sessions each day.
You need only attend one of the sessions. Choose One:

Dates and Locations: Please indicate your choice

_____ **Tuesday, February 13, 2018 at Merighi's Savoy Inn, Vineland**

_____ **9:00 AM – 11:30 AM ...Registration starts at 8:15 AM**

_____ **1:00 PM – 3:30 PM.....Registration starts at 12:00 Noon**

_____ **Thursday, April 26, 2018 at Nicolosi Caterers, West Deptford**

_____ **9:00 AM – 11:30 AM ...Registration starts at 8:15 AM**

_____ **1:00 PM – 3:30 PM.....Registration starts at 12:00 Noon**

_____ **Tuesday, June 12, 2018 at O'Connors, Eastampton**

_____ **9:00 AM – 11:30 AM ...Registration starts at 8:15 AM**

_____ **1:00 PM – 3:30 PM.....Registration starts at 12:00 Noon**

_____ **Thursday, June 28, 2018 at Merighi's Savoy Inn, Vineland**

_____ **9:00 AM – 11:30 AM ...Registration starts at 8:15 AM**

_____ **1:00 PM – 3:30 PM.....Registration starts at 12:00 Noon**

Please Print Clearly

Municipality _____ **Contact Name:** _____

Phone: _____ **Fax:** _____ **E-Mail** _____

Name: _____ **Title** _____

Name: _____ **Title** _____

Name: _____ **Title** _____

Name: _____ **Title** _____

Name: _____ **Title** _____

Name: _____ **Title** _____

Name: _____ **Title** _____

Forward Completed Registration Form to:

Carol Mason

Account Rep.

PHONE: (856) 446-9127

FAX: (856) 446-9149

E-MAIL: Carol_Mason@ajg.com



Municipal Managers and Supervisors Risk Management Seminar

As part of their continuing commitment to management/supervisory training, the Atlantic, Burlington and Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Funds are jointly sponsoring a seminar on municipal risk management. The seminar is intended for all employees who manage or supervise others within your municipality. That will include department heads, managers, foremen, and supervisors from all departments included but not limited to Administration, Public Works, Recreation, Fire, Rescue and Emergency Services (paid or volunteer). CFO's, Tax Collectors and Tax Assessors who manage or supervise staff are included within this category.

Police officers that currently manage or supervise others including Police Chiefs, Captains, Lieutenants, Sergeants, etc are required to attend the specific Police Command Staff Training. In addition, it is recommended that any officer that will be eligible to be promoted into a supervisory or management position within the next two (2) years also attend that training. A separate announcement regarding this training was sent out on or about January 10, 2018 via email to all Clerks and Fund Commissioners.

Today, municipal managers and supervisors face a multitude of challenges in performing their job. These include workforce issues and regulatory training requirements just to name a few. However, the field of employment law remains perhaps the most rapidly evolving area of law both in the State of New Jersey and nationally. As legislators and the courts afford greater protection to more groups of employees, the nature and frequency of claims against employers increase proportionally. Public employers are not immune from this trend. Your knowledge of basic legal and administrative employment principles will help keep you out of trouble.

Topics

The training offered will include information on how managers and supervisors can help reduce accidents in the workplace over time, accident rates in various municipal departments and the importance of safety training. In addition, these sessions will address common employee/employer issues including discipline and discharge, and discrimination and harassment including the Conscientious Employee Protection Act (CEPA). Finally, these sessions will examine liability in municipal operations, and how Managers and Supervisors can assist in reducing these exposures. These seminars will count toward Managerial/Supervisory continuing training required by the MEL for compliance with the 2018-2019 EPL Plan of Risk Management.

For your convenience, and to facilitate maximum participation, the seminar will be presented in a morning and afternoon session. Please note that all sessions are identical. **Please see the attached documentation for specific times and locations.**



Managerial & Supervisory Training Seminar Details

Morning Session – Continental Breakfast provided beginning at 8:30 AM

Afternoon Session – Lunch provided beginning at 12:30 PM

<i>Date</i>	<i>Location</i>	<i>Time (2 Sessions)</i>
Tuesday March 6, 2018	O'Connors (formerly Charley's Other Brother) Eastampton	Morning Session: 8:30 AM Registration Session 9:00 AM - 11: 30 AM Afternoon Session: 12:30 PM Registration Training Session 1:00 PM - 3:30 PM
Tuesday, May 8, 2018	Merighi's Savoy Inn, Vineland	Morning Session: 8:30 AM Registration Session 9:00 AM - 11: 30 AM Afternoon Session: 12:30 PM Registration Training Session 1:00 PM - 3:30 PM
Tuesday, September 11, 2018	Wildwood Convention Center Wildwood	Morning Session: 8:30 AM Registration Session 9:00 AM - 11: 30 AM Afternoon Session: 12:30 PM Registration Training Session 1:00 PM - 3:30 PM
Thursday, September 27, 2018	Nicolosi Caterers West Deptford	Morning Session: 8:30 AM Registration Session 9:00 AM - 11: 30 AM Afternoon Session: 12:30 PM Registration Training Session 1:00 PM - 3:30 PM

**Please confirm your registration via the attached response form at
least 2 weeks prior to any of the scheduled training dates!**

****All Sessions are Identical****

Managerial & Supervisory Registration Form

Dates and Locations

Both Sessions are Identical

9:00 AM – 11:30 AM

1:00 PM – 3:30 PM

_____ Tuesday, March 6, 2018 at O’Connors, Eastampton

_____ Tuesday, May 8, 2018 at Merighi’s Savoy Inn, Vineland

_____ Tuesday, September 11, 2018 at Wildwood Convention Center, Wildwood

_____ Thursday, September 27, 2018 at Nicolosi Caterers, West Deptford

Please Print Clearly

Check One: Morning 9:00 AM – 11:30 AM _____ Afternoon 1:00 PM – 3:30 PM _____

Municipality _____ **Contact Name** _____

Phone: _____ **Fax:** _____ **E-Mail** _____

Name: _____ **Title** _____

Name: _____ **Title** _____

Name: _____ **Title** _____

Name: _____ **Title** _____

Name: _____ **Title** _____

Name: _____ **Title** _____

Name: _____ **Title** _____

Forward Completed Registration Form to:

Sheila Ortiz

AJG Risk Management Services, Inc.

P.O. Box 530

Marlton, NJ 08053

PHONE: (856) 446-9137


FAX: (856) 446-9149

E-MAIL: Sheila_Ortiz@ajg.com

SAFETY AND CLAIMS COORDINATORS' REGIONAL ROUNDTABLE TRAINING

Invitation & RSVP Form

THURSDAY, FEBRUARY 22, 2018

10:30 a.m.	Registration for Safety Coordinators	Join us at: Indian Springs Country Club 115 S Elmwood Road Marlton, NJ 08053 (856) 983-0222  RSVP by February 16, 2018
11:00 a.m. – 11:45	Safety Coordinator Training	
11:45 a.m.-Noon	Wellness Director	
Noon – 12:45 p.m.	Lunch for All	
12:45 p.m.	Registration for Claims Coordinators	
1:00 – 2:30 p.m.	Claims Coordinator Training	

The 2018 Regional Roundtable Training for Safety & Claims Coordinators will explore important topics for each specialty. The Safety Coordinators will meet in the morning, followed by a presentation by the Wellness Director, and the Claims Coordinators will meet in the afternoon. All are invited for lunch to give you the opportunity to network with other coordinators.

This year's **SAFETY COORDINATOR** topics will include:

- Presentation of 2018 Safety Incentive Program
- Zero Harm vs. Zero Incidents
- Reminder to post OSHA 300A Logs
- 2018 Regional Training Plan
- Update on new MSI Learning Management System & Updated MEL websites and new Mobile APP
- Member Idea Exchange – If you have ideas or questions to share or pose to the group, please call Robert Garish, (856) 552-4650 prior to the meeting so we can build enough time into the agenda.



This year's **CLAIMS COORDINATOR** topics will include:

- What is a JIF and why is it beneficial?
- Role of the Claims Coordinator
- New Claims Reporting Roadmaps!
- Cyber Liability
- Property Claims
- General/Auto Liability
- EPL/POL Refresher
- Workers' Compensation



PLEASE NOTE: Attendance at this meeting by Safety/Claims Coordinators'/Delegates is counted toward successful participation in the 2018 JIF Safety Incentive Program.

SAFETY CELEBRATION BREAKFAST

Save the Date: April 10, 2018



Burlington County Municipal Joint Insurance Fund (BURLCO JIF)

The BURLCO JIF 2018 Safety Celebration Breakfast will be held on

APRIL 10, 2018

The Breakfast will:

- **Celebrate Your 2017 Safety Accomplishments**
- **Strengthen Your resolve for 2018**

Additional information will follow over the next few weeks.

Safety & Claim Coordinators

Please Note: **The Safety & Claim Coordinators Regional Training will be held on February 22, 2018.**

More information is to follow.

Please feel free to contact Sheila Ortiz at sheila_ortiz@ajg.com with any questions.

All information will be emailed as well as posted on the BURLCO JIF website
www.burlcojif.com





TO: Member Police Chiefs
FROM: Denise C. Plavchak, Director of Risk Management Services
DATE: February 6, 2018
RE: JIF Reimbursement - Police Accreditation Program

In 2003, the Municipal Excess Liability Joint Insurance Fund (MEL), in conjunction with the NJ State Association of Chiefs of Police announced a new Accreditation process for municipal police departments. To date, more than 150 agencies have achieved Accreditation. Nationally, it is well documented that Accredited police departments have fewer claims.

The JIF recognizes the value that formal Police Accreditation programs have in reducing claims against members. To that end, the JIF offers the following incentives:

- The JIF will reimburse 50% of the Accreditation Fee charged by the NJ State Association of Chiefs of Police to those JIF Police agencies who successfully complete the New Jersey Law Enforcement Accreditation Program as well as 50% of your Re-Accreditation fees*.
- The MEL will provide a \$1,000 Grant to member agencies who successfully complete the New Jersey Law Enforcement Accreditation Program as well as Re-Accreditation.
- Qualifying agencies are eligible for premium discounts from the MEL JIF.

The schedule of Fees eligible for reimbursement to date are outlined below:

Number of Sworn Personnel	Accreditation Fee	JIF Reimbursement	MEL Reimbursement
01-09	\$3,000	\$1,500	\$1,000
10-24	\$4,000	\$2,000	\$1,000
25-99	\$5,000	\$2,500	\$1,000
100-299	\$6,000	\$3,000	\$1,000
300-499	\$7,000	\$3,500	\$1,000
500 +	\$8,000	\$4,000	\$1,000

***Re-Accreditation occurs three years after Accreditation. Re-Accreditation fees are paid annually and are one-third the regular accreditation fee. Re-Accreditation fees are also eligible for reimbursement after re-accreditation is achieved.**

The program fees eligible for reimbursement do not include personnel costs, the costs of training, or the costs associated with the Mock or Actual On-Site Assessment as described in the NJ State Association of Chiefs of Police program.

In order to qualify for reimbursement under the program, participating agencies must notify this office at three points in time throughout the accreditation process:

1. When you apply, forward a copy of your NJSACOP Law Enforcement Accreditation Program application and your letter of acceptance into the program. This notifies us that you are working on the program.
2. When you schedule your NJSACOP Law Enforcement Accreditation Program On-Site Assessment.
3. When you receive your final report and approval from the NJSACOP Law Enforcement Accreditation Commission.

Send your notifications to:

Municipal Joint Insurance Fund
Police Accreditation Coordinator
PO Box 530
Marlton, New Jersey 08053

NEW: Because many police agencies do not have adequate resources to dedicate to the accreditation process, and due to the fact that a large portion of the work is administrative in nature, the JIF has authorized a program to reimburse qualifying agencies for the cost of a college intern to assist in the administrative work of maintaining accreditation records and typing policies for review and modification by the chief or his/her designee. Contact our office if you are interested in taking advantage of this program.

If you have any questions about the MEL/JIF reimbursement program please call Denise Plavchak at (856) 446-9131. If you have any questions about the Police Accreditation Program, please contact Harry J. Delgado, Accreditation Program Manager, N.J.S.A.C.O.P., at (856) 988-5880, hdelgado@njsacop.org or check out the N.J.S.A.C.O.P. website at www.NJSACOP.org.

cc: Risk Management Consultants

File: Subject/Police Accreditation Reimbursement Program Tab: 2018 Announcement

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: February 7, 2018

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

JANUARY ACTIVITIES

LOSS CONTROL SERVICES

- Township of Florence – Conducted a Loss Control Survey on January 10
- Township of Riverside - Conducted a Loss Control Survey on January 3

JIF MEETINGS ATTENDED

- Executive Committee Meeting – January 16

MEL MEDIA LIBRARY

The following members used the MEL Media Library during January. **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 Westampton	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 January. 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 - 2018 Safety Incentive Program – January 5
- Ø BURLCO JIF - REMINDER - 2017 Special Recognition Nominations – January 8
- Ø BURLCO JIF - SD Bulletin - Reminder to check Motor Vehicle Records – January 8
- Ø BURLCO JIF - SD Bulletin - New CDL Opioid Testing Regulations – January 17
- Ø BURLCO JIF - SD Message - Indoor Air Quality Training – January 18
- Ø BURLCO JIF - Did You Know? – MSI Training Schedule, February 2018 – January 22
- Ø BURLCO JIF - Roundtable Invite - February 22, 2018 – January 26
- Ø BURLCO JIF - SD Bulletin - Annual reminder to post 300A Summary Injury Logs – January 29

UPCOMING EVENTS

- Elected Officials Training - February 7 & March 28
- Command Staff Training (Police Professionals) - February 13 (AM/PM Session-Merighi's)
- Executive Committee Meeting – February 20
- Regional Training - Safety Coordinators and Claims Coordinators Roundtable – February 22
- Regional Training – Excited Delirium (First Responders) – March 2, 12 & 16

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 February, March and April 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
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
2/6/18	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

DATE	LOCATION	TOPIC	TIME
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	Driving Safety Awareness	9:00 - 10:30 am
2/14/18	Two Rivers Water Reclamation Authority	Hearing Conservation	10:30 - 11:30 am
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
2/14/18	Township of Galloway	CDL-Drivers Safety Regulations	8:30 - 10:30 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	Township of Ocean (Waretown)	Landscape Safety	8:30 - 11:30 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/Vacuum Safety	8:30 - 10:30 am
2/20/18	Township of Wall #7	LOTO	10:45 - 12:45 pm
2/20/18	Township of Elsinboro	BBP-Evening	6:30 - 7:30 pm
2/20/18	Township of Elsinboro	Confined Space Awareness-Evening	7:45 - 8:45 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	Borough of Somerdale	HazMat Awareness w/HazCom GHS	8:00 - 11:00 am
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

DATE	LOCATION	TOPIC	TIME
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
3/1/18	Borough of Beach Haven #2	Sanitation/Recycling Safety	8:30 - 10:30 am
3/1/18	Borough of Beach Haven #2	Shop & Tool Safety	10:45 - 11:45 am
3/1/18	Borough of Somerdale	Fire Safety	8:00 - 9:00 am
3/1/18	Borough of Somerdale	Fire Extinguisher	9:15 - 10:15 am
3/2/18	Borough of Neptune City #1	Heavy Equipment Safety	7:30 - 10:30 am
3/2/18	Borough of Collingswood	Flagger/Work Zone Safety	8:30 - 12:30 pm
3/2/18	City of Somers Point #1	Landscape Safety	8:00 - 11:00 am
3/5/18	Township of Manchester	Fall Protection Awareness	8:30 - 10:30 am
3/5/18	Township of Manchester	Driving Safety Awareness	10:45 - 12:15 pm
3/5/18	Township of Hamilton #3	Jetter/Vacuum Safety	8:00 - 10:00 am
3/5/18	Township of Hamilton #3	Fire Extinguisher	10:15 - 11:15 am
3/5/18	Township of Hamilton #3	Hearing Conservation	11:30 - 12:30 pm
3/6/18	Township of Freehold	HazCom w/GHS	8:30 - 10:00 am
3/6/18	Township of Freehold	Hearing Conservation	10:15 - 11:15 am
3/6/18	Deptford Twp. MUA	HazCom w/GHS	8:00 - 9:30 am
3/6/18	Deptford Twp. MUA	Fire Extinguisher	9:45 - 10:45 am
3/6/18	Deptford Twp. MUA	Respiratory Protection	11:00 - 12:00 pm
3/7/18	Two Rivers Water Reclamation Authority	Fall Protection Awareness	8:00 - 10:00 am
3/7/18	Pennsauken SA #3	CSE-Permit Required w/Classroom Demo	8:30 - 12:30 pm
3/8/18	Borough of Lavallette #1	Excavation/Trenching/Shoring	8:30 - 12:30 pm
3/8/18	City of Vineland	CDL-Drivers Safety Regulations	9:30 - 11:30 am
3/8/18	City of Vineland	CDL-Supervisors Reasonable Suspicion	12:30 - 2:30 pm
3/9/18	Borough of Tinton Falls	CDL-Supervisors Reasonable Suspicion	7:30 - 9:30 am
3/9/18	Township of Berlin #2	CSE-Permit Required w/Classroom Demo	8:00 - 12:00 pm
3/9/18	City of Somers Point #1	BBP	8:00 - 9:00 am
3/9/18	City of Somers Point #1	Back Safety/Material Handling	9:15 - 10:15 am
3/12/18	Middletown SA	BBP	8:30 - 9:30 am
3/12/18	Middletown SA	Respiratory Protection	9:45 - 10:45 am
3/12/18	Borough of Glassboro #1	HazMat Awareness w/HazCom GHS	12:00 - 3:00 pm
3/12/18	Township of Egg Harbor #5	CDL-Drivers Safety Regulations	8:30 - 10:30 am
3/12/18	Township of Egg Harbor #5	CDL-Supervisors Reasonable Suspicion	10:45 - 12:45 pm
3/13/18	Borough of Avon-by-the-Sea #1	Heavy Equipment Safety	8:00 - 11:00 am
3/13/18	Borough of Avon-by-the-Sea #1	Confined Space Awareness	11:15 - 12:15 pm

DATE	LOCATION	TOPIC	TIME
3/13/18	City of Cape May #1	Heavy Equipment Safety	8:00 - 11:00 am
3/13/18	City of Cape May #1	Hearing Conservation	11:15 - 12:15 pm
3/14/18	Township of Jackson	Landscape Safety	9:30 - 12:30 pm
3/14/18	Township of Hainesport #1	Fast Track to Safety	8:30 - 2:30 pm w/lunch brk
3/14/18	Township of Burlington #3	BBP	8:00 - 9:00 am
3/14/18	Township of Burlington #3	Confined Space Awareness	9:15 - 10:15 am
3/15/18	Township of Toms River	HazCom w/GHS	12:30 - 2:00 pm
3/15/18	Township of Toms River	BBP	2:15 - 3:15 pm
3/15/18	Township of Pennsville #1	Excavation/Trenching/Shoring	8:30 - 12:30 pm
3/16/18	Borough of Deal #3	Jetter/Vacuum Safety	8:00 - 10:00 am
3/16/18	Borough of Deal #3	CDL-Drivers Safety Regulations	10:15 - 12:15 pm
3/16/18	Township of Moorestown	Flagger/Work Zone	8:30 - 12:30 pm
3/16/18	City of Somers Point #1	Fire Safety	8:00 - 9:00 am
3/16/18	City of Somers Point #1	Fire Extinguisher	9:15 - 10:15 am
3/19/18	Barneget Twp. BOE	Schools: Safety Awareness Training	10:00 - 1:00 pm
3/19/18	Borough of Glassboro #1	Playground Safety Inspections	8:00 - 10:00 am
3/20/18	Borough of Red Bank	PPE	8:00 - 10:00 am
3/20/18	Borough of Red Bank	LOTO	10:15 - 12:15 pm
3/20/18	City of Ventnor	LOTO	9:00 - 11:00 am
3/20/18	City of Ventnor	Confined Space Awareness	11:15 - 12:15 pm
3/21/18	Lower Township MUA	Flagger/Work Zone	8:30 - 12:30 pm
3/22/18	Township of Marlboro #3	Leaf Collection Safety	8:30 - 10:30 am
3/22/18	Township of Marlboro #3	Hearing Conservation	10:45 - 11:45 am
3/22/18	Township of Delran	Landscape Safety	8:00 - 11:00 am
3/22/18	Township of Delran	Shop & Tool Safety	11:15 - 12:15 pm
3/22/18	Township of Lower	Fast Track to Safety	8:30 - 2:30 pm w/lunch brk
3/23/18	Township of Evesham #4	LOTO	8:30 - 10:30 am
3/23/18	Township of Evesham #4	BBP	10:45 - 11:45 am
3/23/18	City of Somers Point #1	HazCom w/GHS	8:00 - 9:30 am
3/23/18	City of Somers Point #1	Employee Conduct/Violence Prevention	9:45 - 11:15 am
3/26/18	Township of Manalapan	Fast Track to Safety	8:30 - 2:30 pm w/lunch brk
3/26/18	Township of Lacey #2	HazCom w/GHS-Evening	7:00 - 8:30 pm
3/26/18	Township of Lacey # 2	BBP-Evening	8:45 - 9:45 pm
3/26/18	Borough of Collingswood #1	Hoists, Cranes, Rigging Safety	8:00 - 10:00 am
3/26/18	Borough of Collingswood #1	Back Safety/Material Handling	10:15 - 11:15 am
3/26/18	Borough of Collingswood #1	BBP	11:30 - 12:30 pm
3/27/18	Borough of Lavallette #1	DDC-6	8:30 - 3:00 pm w/lunch brk
3/27/18	Township of Winslow	Heavy Equipment Safety	8:00 - 11:00 am
3/28/18	Western Monmouth UA	BBP	8:00 - 9:00 am
3/28/18	Western Monmouth UA	Fire Safety	9:15 - 10:15 am
3/28/18	Western Monmouth UA	Fire Extinguisher	10:30 - 11:30 am
3/28/18	Western Monmouth UA	Hearing Conservation	11:45 - 12:45 pm
3/29/18	Township of Ocean	CSE-Permit Required w/Classroom	8:30 - 12:30 pm

DATE	LOCATION	TOPIC	TIME
	(Waretown)	Demo	
3/29/18	City of Somers Point #1	Fall Protection Awareness	8:00 - 10:00 am
4/2/18	Township of Manchester	CDL-Drivers Safety Regulations	8:30 - 10:30 am
4/2/18	Township of Manchester	CDL-Supervisors Reasonable Suspicion	10:45 - 12:45 pm
4/2/18	Deptford Twp. MUA	Flagger/Work Zone	8:00 - 12:00 pm
4/3/18	Township of Marlboro #3	Heavy Equipment Safety	8:30 - 11:30 am
4/3/18	City of Brigantine #3	Hoists, Cranes, Rigging Safety	8:30 - 10:30 am
4/3/18	City of Brigantine #3	Sanitation/Recycling Safety	10:45 - 12:45 pm
4/4/18	Township of Florence	Playground Safety Inspections	8:30 - 10:30 am
4/4/18	Township of Florence	Hearing Conservation	10:45 - 11:45 am
4/4/18	Township of Galloway	Landscape Safety	8:30 - 11:30 am
4/6/18	Borough of Lavallette #1	Flagger/Work Zone	8:30 - 12:30 pm
4/6/18	Borough of Pitman	Excavation/Trenching/Shoring	8:30 - 12:30 pm
4/6/18	City of Somers Point #1	CDL-Drivers Safety Regulations	8:00 - 10:00 am
4/9/18	Borough of Shrewsbury	BBP Administrator Training	9:00 - 11:00 am
4/9/18	Borough of Glassboro #1	Jetter/Vacuum Safety	8:00 - 10:00 am
4/9/18	Township of Willingboro	DDC-6	8:30 - 3:00 pm w/lunch brk
4/9/18	Township of Egg Harbor #5	Accident Investigation	8:30 - 10:30 am
4/10/18	Township of Toms River	DDC-6	8:30 - 3:00 pm w/lunch brk
4/10/18	Township of Barnegat #1	Fall Protection Awareness	9:00 - 11:00 am
4/10/18	Township of Barnegat #1	Back Safety/Material Handling	11:15 - 12:15 pm
4/10/18	Township of Barnegat #1	Fire Extinguisher	1:00 - 2:00 pm
4/10/18	Logan Twp. MUA #1	BBP	8:30 - 9:30 am
4/10/18	Logan Twp. MUA #1	Fire Safety	9:45 - 10:45 am
4/10/18	Logan Twp. MUA #1	Fire Extinguisher	11:00 - 12:00 pm
4/11/18	Western Monmouth UA	CDL-Drivers Safety Regulations	8:00 - 10:00 am
4/11/18	Western Monmouth UA	PPE	10:15 - 12:15 pm
4/11/18	Borough of Runnemede	Landscape Safety	8:30 - 11:30 am
4/11/18	City of Pleasantville #1	Flagger/Work Zone	8:30 - 12:30 pm
4/12/18	Township of Pennsville #1	HazCom w/GHS	8:30 - 10:00 am
4/12/18	Township of Pennsville #1	BBP	10:15 - 11:15 am
4/13/18	Borough of Neptune City #1	Fire Safety	7:30 - 8:30 am
4/13/18	Borough of Neptune City #1	Fire Extinguisher	8:45 - 9:45 am
4/13/18	Township of Cherry Hill #4	Fast Track to Safety	8:30 - 2:30 pm w/lunch brk
4/13/18	City of Somers Point #1	LOTO	8:00 - 10:00 am
4/16/18	Township of Ocean	HazMat Awareness w/HazCom GHS	11:30 - 2:30 pm
4/16/18	Township of Hainesport #1	Confined Space Awareness	8:30 - 9:30 am
4/16/18	Township of Hainesport #1	Back Safety/Material Handling	9:45 - 10:45 am
4/17/18	Borough of Red Bank	Landscape Safety	8:00 - 11:00 am
4/17/18	City of Ventnor	Excavation/Trenching/Shoring	9:00 - 1:00 pm
4/18/18	Two Rivers Water Reclamation Authority	Accident Investigation	8:30 - 10:30 am
4/18/18	City of Burlington #2	Employee Conduct/Violence	8:00 - 9:30 am

DATE	LOCATION	TOPIC	TIME
		Prevention	
4/18/18	City of Burlington #2	HazCom w/GHS	9:45 - 11:15 am
4/18/18	Borough of Avalon #4	CMVO	8:30 - 12:30 pm
4/19/18	Borough of Tuckerton #2	Heavy Equipment Safety	8:00 - 11:00 am
4/19/18	Borough of Beachwood #3	Fire Extinguisher	12:30 - 1:30 pm
4/19/18	Borough of Beachwood #3	Hearing Conservation	1:45 - 2:45 pm
4/19/18	Township of Tabernacle #1	HazMat Awareness w/HazCom GHS	8:30 - 11:30 am
4/19/18	Township of Pennsville #1	Employee Conduct/Violence Prevention	8:30 - 10:00 am
4/19/18	Township of Pennsville #1	Fire Safety	10:15 - 11:15 am
4/20/18	Borough of Collingswood	Driving Safety Awareness	8:00 - 9:30 am
4/20/18	Borough of Collingswood	Confined Space Awareness	9:45 - 10:45 am
4/20/18	Borough of Collingswood	Hearing Conservation	11:00 - 12:00 pm
4/20/18	City of Somers Point #1	Ladder Safety/Walking Surfaces	8:00 - 10:00 am
4/23/18	Borough of Bradley Beach	Leaf Collection Safety	8:30 - 10:30 am
4/23/18	Borough of Bradley Beach	Sanitation/Recycling Safety	10:45 - 12:45 pm
4/23/18	Borough of Glassboro #1	Employee Conduct/Violence Prevention	8:00 - 9:30 am
4/23/18	Township of Hamilton #3	Fast Track to Safety	8:30 - 2:30 pm w/lunch brk
4/24/18	Township of Manchester	Employee Conduct/Violence Prevention	8:30 - 10:00 am
4/24/18	Township of Manchester	Fire Extinguisher	10:15 - 11:15 am
4/24/18	Township of Manchester	Ladder Safety/Walking Working Surfaces	12:30 - 2:30 pm
4/24/18	Logan Twp. MUA #1	DDC-6	8:30 - 3:00 pm w/lunch brk
4/25/18	Western Monmouth UA	HazMat Awareness w/HazCom GHS	8:00 - 11:00 am
4/25/18	City of Cape May #1	Ladder Safety/Walking Working Surfaces	8:30 - 10:30 am
4/25/18	City of Cape May #1	BBP	10:45 - 11:45 am
4/26/18	Township of Lacey #4	Playground Safety Inspections	8:30 - 10:30 am
4/26/18	Township of Middle #3	Special Events Management	8:00 - 10:00 am
4/26/18	Township of Middle #3	Playground Safety Inspections	10:15 - 12:15 pm
4/27/18	Borough of Tinton Falls	Landscape Safety	7:30 - 10:30 am
4/27/18	Township of Evesham #4	CDL-Drivers Safety Regulations	8:30 - 10:30 am
4/27/18	Township of Evesham #4	Driving Safety Awareness	10:45 - 11:45 am
4/27/18	Township of Carneys Point #3	CSE-Permit Required w/Classroom Demo	8:30 - 12:30 pm
4/30/18	Borough of Deal #3	CSE-Permit Required w/Classroom Demo	8:30 - 12:30 pm
4/30/18	City of Vineland	CDL-Drivers Safety Regulations	9:30 - 11:30 am
4/30/18	City of Vineland	CDL-Supervisors Reasonable Suspicion	12:30 - 2:30 pm

CEU's for Certified Publics Works Managers			
MSI Course	CEU's/Cat.	MSI Course	CEU's/Cat.
Accident Investigation	2 / M	Hazardous Materials Awareness w/ HazCom & GHS	3 / T
Advanced Safety Leadership	10 / M	Hazard Identification - Making Your Observations Count	1 / T,M
Asbestos, Lead & Silica Industrial Health Overview	1 / T,G	Hearing Conservation	1 / T,G
Back Safety / Material Handling	1 / T	Heavy Equipment Safety	1 / G - 2 / T
Bloodborne Pathogens Training	1 / G	Hoists, Cranes and Rigging	2 / T
Bloodborne Pathogens 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			

To: Paul J. Miola, Executive Director
Fund Commissioners
Risk Management Consultants
Safety Committee Members
Fund Professionals

From: David N. Grubb, PERMA

Topic: Burlington County Municipal Joint Insurance Fund
Risk Control Service Team

Date: January 26, 2018

We are pleased to announce the following changes to the J.A. Montgomery Risk Control service team.

Joanne Hall will retire in early 2018 after a 35 year distinguished career as a safety professional. Joanne has been with J. A. Montgomery Risk Control as a Vice President since 2004 where she leads the public entity unit.

It is also our pleasure to announce that Paul Shives will be assuming Joanne's responsibilities as Vice President in mid-January. Paul joins J. A. Montgomery from his previous position as the Municipal Manager of Toms River, a community of 94,000 residents with 450 full time employees. Paul earned a masters degree in Public Administration from West Virginia University and has been active as a Commissioner with several joint insurance funds since 1988. For example, he chaired the claims committee that settled all Superstorm Sandy claims from over 200 municipalities in under three years without any litigation.

Chief Keith Hummel (Ret.) will remain in the role of Safety Director for the BURLCO JIF and provide support for John Saville and Rob Garish, who will remain as your primary contacts for all on-site visits, safety committees and safety related resources. Keith is also available to provide law enforcement risk control consultation services as requested by the Joint Insurance Fund.

On behalf of all of us at J.A. Montgomery Risk Control, we look forward to providing quality risk control services for the Burlington County Municipal Joint Insurance Fund.



January 2018

Conducting Motor Vehicle Record Checks

Public entities have many drivers in their employ. Law enforcement officers are on patrol around the clock. Volunteer firefighters and emergency medical technicians respond in their private vehicles before getting in apparatus and ambulances. Public works and utility employees drive large vehicles that require Commercial Drivers Licenses (CDL). Administrative personnel may occasionally use agency or private vehicles to conduct official business. **Public agencies must verify that all employees who drive on the agency's behalf possess a valid driver's license and an acceptable driving record.**

Public entities should have a motor vehicle policy that encompasses all the types of drivers they employ. The Model Employee Handbook on the MEL website (www.njmel.org) includes a basic policy. Department managers should supplement the general policies and procedures to fully reflect their operations. The Safety Directors recommend Motor Vehicle Records (MVRs) be obtained and reviewed:

- Once a year for all full-time, part-time, seasonal and volunteer employees who drive a public or personal vehicle as part of their job responsibilities,
- As part of the pre-employment screening process, and
- Before approving volunteer firefighters, EMTs, or OEM personnel's "Blue Light" applications.

Here are answers to several frequently asked questions:

IS IT LEGAL TO OBTAIN MVR'S?

Employer may order MVRs on their employees under the Federal Driver's Privacy Act which defines the following "permissible uses" of an MVR:

- i. For use by any governmental agency...in carrying out its functions...
- ii. For use by any insurer or insurance support organization or by a self-insured entity...in connection with claims investigation activities, antifraud activities rating or underwriting.
- iii. For use by an employer ... to obtain or verify information relating to a holder of a commercial drivers license (CDL) that is required under Chapter 313 of Title 49.

Employees must be made aware their MVRs will be checked periodically. This can be accomplished by including the provision in their handbook or policy manual, or by signing an acknowledgement. Prospective employees should sign an acknowledgement as part of the agency's pre-employment screening process. The policy must be enforced consistently and without discrimination.

WHO SHOULD OBTAIN THE MVR ABSTRACTS?

Designate one or two authorized individuals to order the MVRs from the N.J. Motor Vehicle Commission. MVRs may not be obtained through the local Police Department. Authorized individuals may be the Clerk, an Administrator, a Human Resource representative or the Police Chief. The designated individual must understand they are not to share the information with unauthorized individuals. ***Remember, these are confidential reports.*** Department heads who review or act upon the MVR reports must also be aware of the confidential nature of driving histories.

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.

HOW DO I ORDER MVRs?

New Jersey public entities and/or authorities can order MVR abstracts from the NJ Motor Vehicle Commission (NJMVC). If you ***are ordering less than 25 MVRs per year and your agency has not received notification from the NJMVC of the CAIR system then you are eligible to request MVRs by mail. Mail your request on letterhead to New Jersey Motor Vehicle Commission, Business and Government Services, 225 East State Street, 3rd Floor East Wing, P.O. Box 122, Trenton, NJ 08666-0122. If you have any questions, you can call 609-292-4572.***

Public employers requiring more than 25 MVRs will need to establish a Customer Abstract Information Retrieval (CAIR) account by applying on-line at <http://www.state.nj.us/mvcbiz/Records/CAIR.htm>. There is an annual fee. This allows the employer to request up to 5,000 MVRs per year. A User Guide is also available on the CAIR homepage. New regulations require users to log in to their account at least every 90 days or their account will be suspended and update their password every 45 days. Suspended accounts need to be reactivated by a CAIR Administrator. The Safety Director suggests users put a reminder on their calendars.

HOW DO I EVALUATE INFORMATION ON THE MVR?

A **sample policy for evaluating MVR information** is provided below. It is up to each public entity / authority to establish evaluation standards for their agency. Be sure to apply standards consistently among all drivers.

All employees authorized to drive vehicles owned, leased, or controlled by the [Public Entity Name] or use their personal vehicles to conduct business on behalf of the [Entity Name] may have their MVRs reviewed prior to entrustment of a vehicle and annually thereafter.

*Drivers with acceptable, marginal or probation grading **may** be allowed to operate [Entity Name] vehicles or their personal vehicles to conduct business on behalf of the agency.*

Drivers with marginal or probation grading will have their MVRs reviewed more frequently. [Semiannual or quarterly reports are recommended] Additional violations or accidents may result in suspension of driving privileges for [Public Entity / Department Name].

Drivers with unacceptable driving records will not be permitted to operate an agency or their personal vehicle to conduct business on behalf of [Public Entity Name].

Acceptable: *No moving violations and/or preventable accidents over the last 36 months.*

Marginal: *Up to 2 moving violations and/or preventable accidents in the last 36 months.*

Probation: *Up to 3 moving violations and/or preventable accidents within the last 36 months.*

Unacceptable: *More than 3 moving violations and/or preventable accidents within the last 36 months, or more than 2 moving violations and/or preventable accidents within the most recent year, or **any** of the violations listed below:*

- *Driving while under the influence (DWI or DUI)*
- *Leaving the scene of an accident*
- *Reckless driving violations*
- *Homicide or assault through the use of a motor vehicle*
- *Drivers who currently have a revoked or suspended license*

If an accident is shown on an MVR, it will be assumed to be an ‘at-fault’ accident. Any change to such a classification will be made only upon receipt of a police report or ruling from an accident review panel showing that the driver in question was not at fault.

Please contact your Risk Control Consultant or JIF Safety Director if you have any additional Motor Vehicle Record questions.



January 2018

New Commercial Driver License Opioid Testing Regulations

On November 13, 2017 The U.S. Department of Transportation (DOT) published a final rule that added Methylenedioxyamphetamine (MDA) and four semi-synthetic opioids (Hydrocodone, Oxycodone, Hydromorphone, Oxymorphone) as test substances for holders Commercial Drivers' Licenses and other safety-sensitive employees. **The new testing procedures are effective January 1, 2018.**

The recommendations to add the four semi-synthetic drugs were based on a review of scientific information and on input from the Drug Testing Advisory Board on the methods necessary to detect the analytes of drugs and on drug abuse trends. The Department of Health and Human Services explained that the four prescription pain medications were added to the standard testing panel because data indicates that although they are prescribed, they are also the prescription pain medications that are most frequently used without medical authorization. In short, the changes are in response to the national opioid epidemic. DOT regulations still permit the employee to produce a legitimate medical explanation for the presence of drugs in his / her system and updated guidance to Medical Review Officers on verifying valid prescription medication use.

The Office of the Safety Director recommends the following three action items:

1. Review your policy manual for employees who hold a Commercial Driver's License or who are classified as safety-sensitive.

In the past, changes were generally minor and needed only short amendments to current policies. With the addition of these synthetic and prescription drugs to the list, there may be an increase in positive tests. Comprehensive new policies are most likely necessary to protect the employer and CDL drivers under the new rules. New or revised policies should be reviewed by the employer's attorney.

2. Educate CDL-drivers and other safety-sensitive employees on the changes. A sample Shift Briefing is provided on the MEL website and page 2 of this Bulletin.
3. Contact your drug and alcohol testing agency and make sure they are prepared to follow the new guideline.

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Shift Briefing

Beginning January 1, 2018, The U.S. Department of Transportation (DOT) added Methylenedioxyamphetamine (MDA) and four semi-synthetic opioids to their drug-test panel for CDL drivers and safety sensitive employees

- Hydrocodone
- Oxycodone
- Hydromorphone
- Oxymorphone

Common names for these semi-synthetic opioids include OxyContin®, Percodan®, Percocet®, Vicodin®, Lortab®, Norco®, Dilaudid®, and Exalgo®. These new substances are in addition to marijuana, other opioids, amphetamines, and PCP. The changes are in response to the national opioid epidemic.

The changes are reflected in our Policy Manual. Our Manual is located **[WHERE]**

Remind CDL holders of the following drug and alcohol policies

- Alcohol may not be consumed 4 HOURS before reporting for duty. Please make sure you follow this when reporting for snow plowing and other emergencies.
 - Safety sensitive employees may never have a blood alcohol content above 0.04% when on duty.
- Marijuana use, including medical marijuana, is prohibited for CDL drivers.
- As a CDL driver, when prescribed a medication, you have an obligation to discuss with a physician the effect and possible side-effects of that medication when operating commercial motor vehicles (CMV). You also have an obligation to disclose to **[WHO in your organization]** that you are taking “a medication that may affect your ability to operate CMV” and that you have discussed this with the prescribing physician and you are cleared to perform safety sensitive functions such as driving, or that you were advised against performing safety sensitive functions.
 - It is the policy of this agency, when a prescribed drug is disclosed to us, we will **[FILL IN YOUR PROCEDURE FROM YOUR MANUAL]**
- As a CDL driver, you also have an obligation to be aware of how over-the-counter (OTC) medications can affect your ability to safely operate large vehicles. Many OTC medications include warnings against operating heavy equipment or ‘may cause drowsiness’. It is our policy: **[explain your policy]**
 1. OTC medication with such warnings be disclosed to **[WHO in your organization]**. A decision will be made how to handle the situation based on assignments, the individual’s previous experience with the medication, and other relevant factors. Confidentiality is taken very seriously by this organization and will be maintained.
 2. That drivers must evaluate themselves if they are able to safely report for duty.
 - However, if you are involved in an accident where you will be tested for controlled substances, YOU will be responsible for your actions.

Anyone can make a mistake and get themselves in a bad situation. Our agency has an Employee Assistance Program. If you need help, or think you may need help, contact **[WHO and how]**.



January 2018

NJPEOSH Recordkeeping – Annual Reminder

February 1st is the deadline to tabulate the Log of Work-Related Injuries and Illnesses (NJOSH-300). The Summary Log (NJOSH-300A) must be posted in a visible area for each establishment, where notices to employees are posted, from February 1 to April 30 of each year.

New Jersey requires all public employers to **record** occupational injuries and illnesses. In addition, certain serious injuries must be **reported** directly to New Jersey PEOSH within specified timeframes. The complete rules for recording and reporting injuries can be accessed at <http://nj.gov/health/peosh/record.shtml>

Recording of Occupational Injuries

There are two important forms for the recording of injuries. The *Log of Work-Related Injuries and Illnesses (NJOSH-300)* is a listing of work-related injuries and illness that is maintained throughout the year. Injuries and illnesses are entered into the *Log* within 7 days of being notified of the injury / illness. Five years of *NJOSH-300 Logs* must be readily available to NJPEOSH inspectors. The second form is the annual summary of work-related injuries, *NJOSH 300A Summary of Work-Related Injuries and Illnesses*. This summary is posted at each work establishment from February through April.

‘Work-related’ is defined as any event or exposure in the work environment either causing or contributing to the resulting condition, or significantly aggravating a pre-existing injury or illness. ‘Work-related’ is presumed for injuries and illnesses resulting from events occurring in the work environment, unless an exception given in OSHA 1904.5(b)(2) applies. Recordable work-related injuries and illnesses are those that result in:

- Death or loss of consciousness
- Days away from work, placement on restricted work activity, or a job transfer
- Medical treatment beyond first aid

Public employers must also record the following conditions if they have been determined to be work-related:

- Any needle stick injury or cut from an object that is contaminated with a potentially infectious material
- Any case requiring an employee to be medically removed under an OSHA health (chemical) standard
- A tuberculosis infection as evidenced by a positive skin test or diagnosis by a physician
- An employee’s audiogram reveals a specified hearing Standard Threshold Shift in one or both ears

Reporting of Serious Occupational Injuries to NJPEOSH

New Jersey Public Employers must report fatalities to NJPEOSH **within eight (8) hours** of the occurrence, and report work-related hospitalizations, amputations, or loss of an eye within **24 hours** by calling the 24-hour hotline (800)624-1644 or the 24-hour fax line (609)292-3749. Refer to the decision-making flow chart on pg. 2.

Links to additional resources

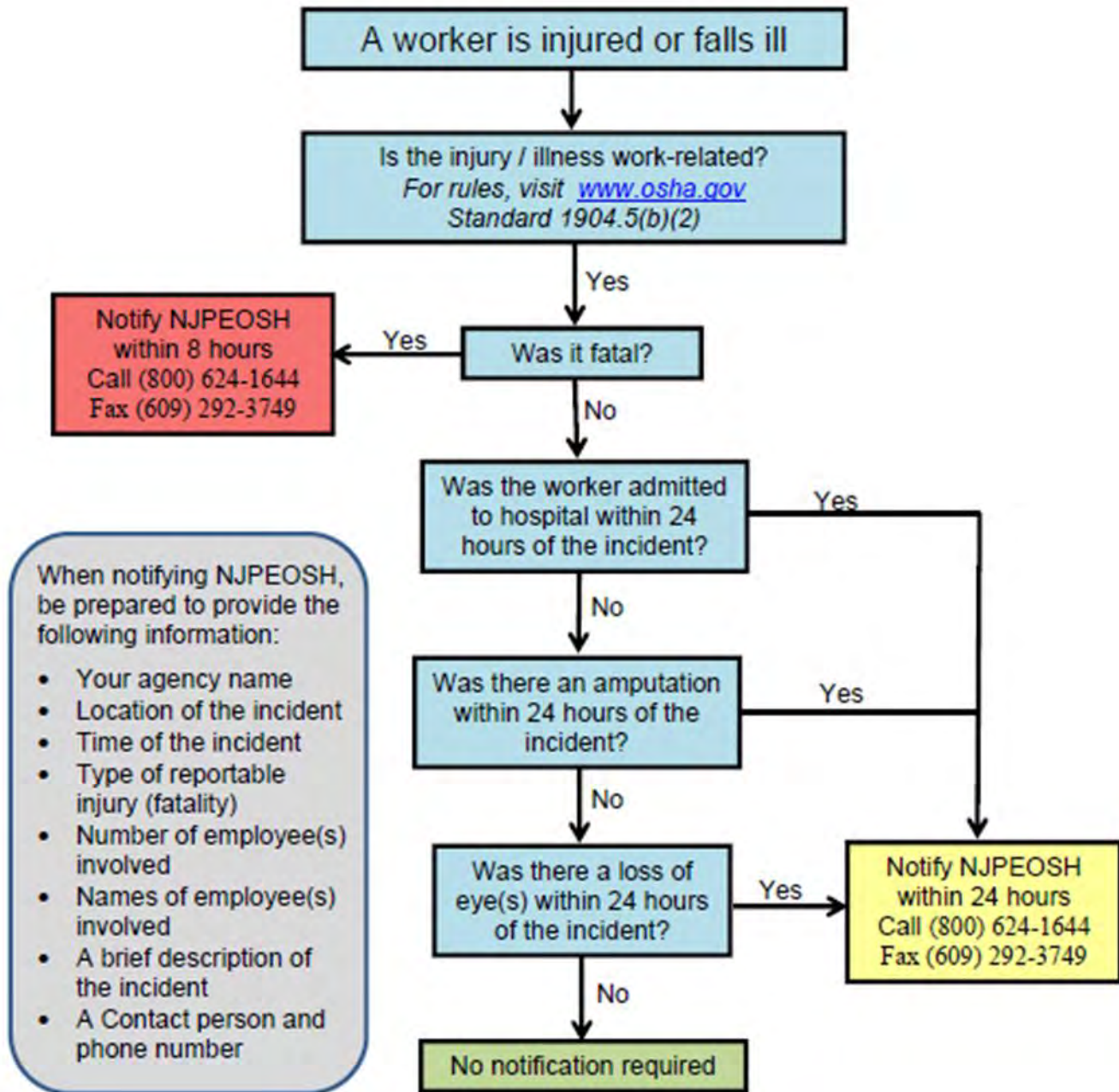
NJPEOSH 16-page guide to Recording and Reporting of Occupational Injuries and Illnesses is available at http://lwd.dol.state.nj.us/labor/forms_pdfs/lse/NJOSH300.pdf

The NJPEOSH revised Public Employee Alert #27 with the new reporting regulations is available at http://lwd.dol.state.nj.us/labor/forms_pdfs/lse/Alert27.pdf

Now is also a good time to verify the PEOSH poster is posted. A copy can be downloaded at http://lwd.dol.state.nj.us/labor/forms_pdfs/lse/wps35.pdf

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NJPEOSH Injury Reporting Requirements



Notes:

- OSHA defines amputation as the traumatic loss of a limb or external body part, including a part, such as a limb or appendage, that has been severed, cut off (either completely or partially); fingertip amputations with or without bone loss; medical amputations resulting from irreparable damage; amputations of parts that have been reattached. Amputations do not include avulsions, enucleations, degloving, scalping, severed ears, or broken or chipped teeth.
- If a motor vehicle accident occurs in a construction work zone, you must report the fatality, in-patient hospitalization, amputation, or loss of an eye. If the motor vehicle accident occurred on a public street or highway, but not in a construction work zone, you do not have to report the fatality, hospitalization, amputation, or loss of an eye.
- A work-related fatality or in-patient hospitalization caused by a heart attack must be reported

Atlantic, BURLCO and TRICO Joint Insurance Funds

To: Fund Commissioners, Safety Coordinators, Risk Management Consultants & First Responders

From: Safety Director's Office




Date: February 9, 2018

Subject: **Regional Training: Excited Delirium**

On occasion, Law Enforcement, EMS, and Fire personnel are dispatched to the scene of a medical and/or criminal incident that involves a person who is reportedly out of control. Upon arrival on the scene, the emergency responder may be confronted by a person who is violent, highly agitated, irrational, partially dressed, and resists physical restraint with surprising strength. These subjects could be suffering from a "unique syndrome" commonly referred to as *Excited Delirium*. A person suffering from Excited Delirium (ExDS) may have taken an illicit drug, suffering from a mental illness, or both. This combination of factors and the persons irrational conduct could lead to a very violent confrontation. Significant injuries and/or death to both the first responder and ExDS subject are possible outcomes.

First responders need to recognize the fact that these people are suffering from an acute, potentially life threatening medical condition. In addition to this, remorse, normal fear, understanding of surroundings, and rational thoughts for safety are absent in such subjects.

Join us on one of the below listed dates to learn about these types of critical incidents. This training session is designed to give our first responders information on how these types of incidents can be managed. Our goal is to help our clients develop procedures that will reduce first responder injuries and liability claims.

<i>March 2, 2018</i>	<i>March 12, 2018</i>	<i>March 16, 2018</i>
Nicolosi Catering 1 Hessian Avenue West Deptford, NJ 08096	Merighi's Savoy Inn 4940 Landis Avenue Vineland, NJ 08360	O'Connor's American Grille 1383 Monmouth Road Eastampton, NJ 08060
AM Session – 9:15 am Registration and Breakfast Presentation 10:00 am	AM Session – 9:15 am Registration and Breakfast Presentation 10:00 am	AM Session – 9:15 am Registration and Breakfast Presentation 10:00 am
PM Session – 12:15 pm Registration and Lunch Presentation 1:00 pm	PM Session – 12:15 pm Registration and Lunch Presentation 1:00 pm	PM Session – 12:15 pm Registration and Lunch Presentation 1:00 pm
<i>RSVP by February 26th</i> 	<i>RSVP by March 6th</i> 	<i>RSVP by March 12th</i> 

LESSONS LEARNED FROM LOSSES

MONTHLY NEWSLETTER

FEBRUARY 2018

OFFICE SAFETY



- Safety in the office environment should not be automatic. It can be easy to feel relaxed in the comfortable, well-lit, air-conditioned and carpeted office.
- Some of the worst injuries we see occur indoors in a controlled environment.
- Slip, trip and fall accidents and their subsequent injuries are the most common and costly accidents seen amongst office workers. Common hazards of slip, trip and fall accidents include open drawers, boxes, purses and electrical and computer cords.
- The ergonomics of the office worker must also be considered to prevent discomfort and improve productivity.
- Talk to staff frequently about your expectations for maintaining a safe workplace.
- Inspect areas for problems, fix them or report them and document these efforts.

Example: An employee was waiting on a customer at an indoor customer service window. When she turned around to go to the copier, her feet got tangled in a computer's power cord and other cables and she fell forward onto her hands and knees. The employee has several fractures, a number of sprains and strains and a rotator cuff injury. The total incurred on this claim is almost \$225,000.

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: February 20, 2018 at Hainesport Municipal Building
Contact Information: debby_schiffer@targetingwellness.com 856-322-1220



FEBRUARY ACTIVITY & PLANNED EVENTS

Several meetings held or planned to begin this year's implementation of Wellness.

Bordentown Township - Police department is interested in implementing physical fitness testing for Officers on a voluntary basis with comp time as an incentive award. Department doctor will be administering medical clearance. Also looking to install a permanent spring water cooler for employees.

Delran – working on recruiting a Wellness Committee

Edgewater Park – surveying employees for feedback on proposed wellness ideas

Medford – working with Fire Dept to arrange fitness specialist from Virtua to administer fitness assessment and workout plan for department. Pending cost. Police Chief interested in implementing a voluntary fitness contest (awards for most improved over 6-month period). Nutritional education to support these efforts will be arranged. Also planning a "Meet & Greet" in February to connect with the employees I do not typically see.

Palmyra – Dietitian scheduled to present in March. Purchased mats, dumbbells, medicine balls for workout room in Community Center. All employees have access to this. Working on getting a presentation for the Public Workers on chiropractic care, plus minimizing lifting and bending injuries with proper stretching and post-activity "rehab".

Palmyra and Wrightstown Fire – working on organizing another boot camp type workout for the interested members.

Thank you to all who encouraged their employees to Wear Red on Friday, February 2nd to show support for Women and Heart Disease!

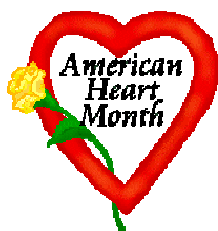
February Wellness Connection Newsletter – National Heart Month

- Increasing heart health into middle age - find out what the "sweet spot" is for enhancing heart function beyond middle age
- Brush up on Cholesterol 101
- Food you will love to incorporate into your diet for improving not only heart health but overall wellness
- Having trouble with your New Year's resolution? Easy tips for changing an old habit
- New blood pressure numbers - where do you now fall on this chart?
- Super Bowl recipes that are just a bit healthier than traditional "tailgate" food

I also included this **month's Challenge - 30-day Plank challenge**. Even though February only has 28 days, you might want to continue this into March. And guess what? Isometric exercises, such as the planks, may actually lower your blood pressure!

Hope to have an "In the Spotlight" for you next month. Please remember to let me know if you plan any wellness on your own, just so I can share it with the group. Thank you!

NJWELL: Remind employees with "NJ State Health Insurance" to work towards earning \$250 by completing health and wellness screenings along with other activities by October 31st, 2018. Have them go to: <http://www.state.nj.us/treasury/pensions/njwell/>



WHAT'S COMING UP?

- Strong heart into middle age
- Cholesterol 101
- Foods for heart health
- How to break an unhealthy habit
- New high blood pressure guidelines
- Healthy yet TASTY Super Bowl recipes

NJWELL

If your health coverage is under the NJ State insurance, be sure to check our how you can earn points and put money in YOUR pocket! Go to:
<http://www.state.nj.us/treasury/pensions/njwell/pdf/njwell-year5.pdf>

Wellness Corner Connection

Debby Schiffer, Wellness Director for BURLCO & TRICO JIFs

Increase Cardiac Fitness Even In Middle Age

Here we are, one month gone in this new year. Of those of you who attempted another New Year Resolution, how many are still on track? If you responded "not me", you are not alone! Research has shown that nearly half of all resolutions fad by the end of January. And as the year progresses, the likelihood of jumping back on that "attempt wagon" seems unlikely. Beginning a new exercise habit can seem especially dire for midlife adults.

With February being Heart Health Month, I thought it might rekindle your motivation to know that new studies show even in middle age, you can increase your heart fitness to a point where one's mortality rate is lowered by up to forty percent! Even better news...it's easier than you think.

Results from an exercise study lasting two years (typically these studies last three to four months) was recently published in the journal of the American Heart Association. Individuals making up the exercise group had an average age of 53 when they started working out after years of sedentary living. At the conclusion of this study, their aerobic fitness increased by 18 percent. Their cardiac compliance, or elasticity, improved 25 percent. The improvement in elasticity is most noteworthy...Why? The term "compliance" describes how easily the chamber of the heart expands and contracts when it is filled with blood. Loss of compliance (i.e. elasticity) is a major cause of heart failure, resulting in many hospitalizations and death in the over-65 population. Therefore, this increase, due to exercise, is significant in lowering one's mortality rate because increased cardiac elasticity means the heart fills more easily and pumps more blood efficiently...thus positively contributing to one's blood pressure rate.

The "control" group participated in yoga, balance exercises or strength training three times a week for the two years, much more than most inactive adults. However, their aerobic fitness declined by 3% and their cardiac compliance did not change.

Past studies have shown where older athletes have roughly the same degree of compliance as young adults but improving the compliance of adults over 65 was not achieved. Dr. Paul Thompson, a cardiologist out of Hartford Hospital in Connecticut, now believes he has found the "sweet spot" in time when adults can still enhance their heart function: *from ages 45 to 64*. He has demonstrated that if one can incorporate regular daily exercise no later than middle age, youthfulness and vitality of the heart muscle can be achieved.

So what was the exercise program followed?

- The subjects began with low-intensity "base-training" workouts three times a week for 30 minutes each
- After four weeks they began using a bit more effort
- Interval training was then added plus one longer workout (60 minutes) done once a week
- They progressed to 180 minutes a week, 30 minutes more than the minimum standard of 150 minutes recommended by many fitness guidelines.

This may seem way too intense for many busy adults. But surprisingly 88 percent of the subjects completed the assigned workouts, with nearly a quarter hit 97 percent! Making exercise part of your personal hygiene, like brushing your teeth, is key but certainly challenging. So try to do one fun activity for at least an hour on the weekend and one hard activity for 30 minutes after your second cup of coffee another day, recommends Dr. Thompson. Then, exercise for 30 minutes another two or three days, while you are watching TV. Doable? Give it a try, start slowly, write down what your goals for the week, and do your best to reach it.

JUST WALK!



Although 65 may be the upper limit for changes to heart function, consistent exercise offers additional health payoffs to older adults. Another study published in the American Journal of Preventive Medicine investigated the walking habits of over 130,000 Americans who were nearly 71 years of age when monitoring began. After 13 years, those who had little to no weekly walking had died at a rate of 26 percent higher than those who walked regularly, but for less than two hours a week. Those who walked two to six hours a week had a mortality rate 36 percent lower than the under-two-hour walking group! So what if you could take a pill that would increase your strength, balance, and endurance while reducing your risk of heart disease, diabetes, hypertension, Alzheimer's and many cancers, would you take it? Exercising even a little bit can be your pill...taking the first step is up to you!

As seen in The Washington Post review of proven studies by: American Heart Association, Mayo Clinic and American Cancer Society

Cholesterol 101

What is it?

Your liver normally produces all the cholesterol your body needs to build new cells, insulate nerves and produce hormones. It is an essential need, however, if you consume a lot of animal-based foods such as milk, eggs, and meat, you may have more than your body needs putting you at risk for heart disease.

Two Forms of Cholesterol Most Familiar

Low-density lipoprotein (LDL or “bad” cholesterol): main source of artery-clogging plaque.

High-density lipoprotein (HDL or “good” cholesterol): actually works to clear cholesterol from the blood.

How Does it Cause Heart Disease?

Too much causes a build up in the walls of your arteries, known as atherosclerosis, which is a form of heart disease. Narrowing arteries cause slowing of blood flow to the heart and could even be blocked all together. If not enough oxygen and blood get to the heart, you may experience chest pain. If supply to a portion of the heart is cut off by a blockage, the result is a heart attack.

Triglycerides are another fat in our bloodstream and research is now showing high levels may be linked to increased risk of heart disease.

Here's how to interpret your cholesterol numbers:

Total Cholesterol	Category
Less than 200	Desirable
200-239	Borderline High
240 and above	High

HDL Cholesterol*	HDL-Cholesterol Category
60 or more	Desirable—helps to lower risk of heart disease
Less than 40	Major risk factor—increases the risk for developing heart disease

LDL Cholesterol	LDL-Cholesterol Category
Less than 100	Optimal
100-129	Near optimal/above optimal
130-159	Borderline high
160-189	High
190 and above	Very high

Triglycerides	Category
Less than 150	Normal (desirable)
150-199	Borderline high
200-499	High
500+	Very high

Quick look at what affects cholesterol levels:

Diet—saturated fat, trans fat, carbohydrates and food cholesterol increase levels. Increase amount of fiber and plant-derived sterols can also help lower LDL's.

Weight—losing weight can lower LDL, total cholesterol and triglyceride levels as well as raise HDL's.

Exercise—staying active (30 minutes/day) can lower LDL and raise HDL.

Age and Gender— Before menopause, women tend to have lower total cholesterol than men the same age. Afterwards, however, women's LDL levels tend to rise. As we age, we all may experience some elevation in our levels.

Heredity—genes partly determine how much our body makes.

Medical conditions—Sometimes medical conditions such as hypothyroidism (an underactive thyroid gland), liver disease and kidney disease.

Medications—Steroids and progestins may increase “bad” cholesterol and decrease the “good” cholesterol. Ask your doctor if you have concerns.

Doctors determine your “goals” for lowering your LDL based on the number of risk factors you have for heart disease. Major risk factors include the following:

- Age—men 45 years and older; women 55 years and older
- Cigarette smoking
- High blood pressure
- An HDL less than 40 mg/dl
- Family history of premature heart disease in a first-degree male relative (father or brother) less than age 55 and first-degree female relative less than age 65.

0-1 risk factor—low to moderate risk of heart disease. Generally lifestyle changes are effective in keeping the cholesterol in check.

2 or more—moderate risk. Your doctor may recommend lifestyle changes but most people require cholesterol-lowering drugs.

If you have known heart disease, diabetes or multiple risk factors, you are at high risk. Most people will require a combination of cholesterol-lowering drugs and lifestyle changes to control their cholesterol levels. Consult your doctor with any questions. Take your health to heart! You deserve to take care of you!



Over time, cholesterol and a fatty material called plaque can build up on the walls inside blood vessels that take blood to your heart, called arteries. This makes it harder for blood to flow freely. Most heart attacks happen when a piece of this plaque breaks off. A blood clot forms around the broken-off plaque, and it blocks the artery.

Resources: WebMD.com/heart-disease/guide

Food That Can Save Your Heart



Mild, tender **black beans** are packed with heart-healthy nutrients. Folate, antioxidants, and magnesium can help lower blood pressure. Their fiber helps control both cholesterol and blood sugar levels. Add beans to boost soups and salads.



If you drink alcohol, a little **red wine** may be a heart-healthy choice. Resveratrol and catechins, two antioxidants in red wine, may protect artery walls. Alcohol can also boost HDL, the good cholesterol.

Tip: Too much alcohol hurts the heart. Don't have more than one drink a day for women or two drinks for men. It's best to talk to your doctor first. Alcohol may cause problems for people taking aspirin and other medications.



Salmon: A top food for heart health, it's rich in omega-3s. Omega-3s are healthy fats that may lessen the risk of heart rhythm disorders and lower blood pressure. They may also lower triglycerides and curb inflammation. The American Heart Association recommends two servings of salmon or other oily fish a week.

Cooking Tip: Bake salmon in foil with herbs and veggies. Toss extra cooked salmon in fish tacos and salads.



This oil is a healthy fat made from smashed olives. It's rich in heart-healthy antioxidants. They may protect your blood vessels. When **olive oil** replaces saturated fat (like butter), it can help lower cholesterol levels. Try it on salads and cooked veggies, or with bread. **Taste tip:** For the best flavor, look for cold-pressed and use it within 6 months.

A small handful (1oz.) of **walnuts** a day may lower your cholesterol. It may also protect against inflammation in your heart's arteries. Walnuts are packed with omega-3s, healthy fats called monounsaturated fats, plant sterols, and fiber. The benefits come when walnuts replace bad fats, like those in chips and cookies. **Tip:** Try walnut oil in salad dressings.



For more heart healthy food ideas visit WebMD.com

Often cheaper than salmon, **tuna** also has omega-3s. Albacore (white tuna) has more omega-3s than other tuna varieties. Try grilling tuna steak with dill and lemon. Reel in these other sources of omega-3s, too: mackerel, herring, lake trout, sardines, and anchovies.

Health Tip: Choose tuna packed in water, not oil, to keep it heart-healthy.



Slivered almonds go well with vegetables, fish, chicken, and desserts. They have plant sterols, fiber, and heart-healthy fats. Almonds may help lower "bad" LDL cholesterol. Grab a small handful a day.

Taste Tip: Toast them to boost their creamy, mild flavor.



Changing Old Habits

I'm sure you have all decided, at one point or another, to change an old habit of your behavior that has been with you for a very long time. You have motivated it takes and you vow to stop this behavior from ever occurring again. But before long you are disappointed at its resurfacing and feel frustrated at your own "lack of will power". But change is not an event or a decision...it's a process. Habits were not formed over night. They probably have been with you since you were a child. So do not expect them to go away without a fight. Consider these quick tips when you are thinking of making a change:

1. **Practice patience.** Research tells us it takes as many as 180 days to truly drop an old habit (you may have heard "21 days" which is a good start). Stay on it!
2. **Don't beat yourself up!** Show yourself some compassion and keep going. It's not easy!
3. **Celebrate catching yourself!** If the habit shows up again, instead of staying "There I go again" celebrate the fact that you managed to catch it and become aware of it. As you catch yourself earlier, you will have even more to celebrate.
4. **Use structures,** a picture or figurine, something that when you look at it you are reminded of your new habit
5. **Involves others** in your goal and maybe get a coach to help you!

Ambivalence: Wanting to change but wanting to stay the same. All of us at some point in our lives have battled this conflict in our minds. You want to quit smoking because you know it is bad for your health, but you don't want to quit because you enjoy it. Also you know it's difficult to quit and this impedes your efforts to even try. You want to lose weight but you don't want to have any restrictions on what you want to eat. Sound familiar? This internal "quarrel" may be what is keeping you from changing or preventing progress. Don't be hard on yourself. Realize it's a natural part of the human condition. This is where your SMART goals, addressed last month, come into play. What do you want? If you are leaning more towards keeping your old habit, think about what has to change in your environment, your social network, your internal dialogue FIRST that will set you up for success. When you are ready you will know it and you will do all it takes to get there. Only you know when that time has come. Be ready for it...be open to it...be mindful of it...I'm here to help.

Resource: Simons-Morton, B. (2012). Behavior Theory in Health Promotion.

New Blood Pressure Numbers

What is considered “high blood pressure” just got the bar set lower. This means that millions more Americans will be classified as having hypertension, according to these new guidelines set by several leading heart doctors.

The guidelines, from the American Heart Association (AHA) and the American College of Cardiology (ACC), now define high blood pressure as **130 mm Hg or higher for the systolic blood pressure measurement, or 80 mm Hg or higher for the diastolic blood pressure measurement.** (Systolic is the top number, and diastolic is the bottom number, in a blood pressure reading.) Previously, high blood pressure was set at a reading of 140 mm Hg or higher for the systolic measurement and 90 or higher for the diastolic measurement.

With this change, an additional 14 percent of U.S. adults, or about 30 million people, will now be diagnosed as having high blood pressure (46% of the adult population compared to 32% under the previous guidelines).

Good news though—most of the newly classified patients will only be recommended lifestyle changes as treatment, not medication. Maybe a small percentage (2%) may need blood pressure meds.

Lower is Better! Researchers know that people who have blood pressure between 130-139/80-89 mm Hg have double the risk of cardiovascular complications, compared to those with normal blood pressure.

If you have not gotten your blood pressure checked recently, it is highly recommended that you see your doctor. If you frequent a store or pharmacy that offers the blood pressure machine, check it out yourself and if you are seeing a number consistently in this range, please see your doctor for a treatment plan that fits you. Remember high blood pressure is the silent killer...the only “warning” you may get is a heart attack or stroke!

The new guidelines are based on a rigorous review of nearly 1,000 studies on the subject, which took the authors three years to complete. The new guidelines now classify people’s blood pressure measurements into the following categories:

Blood Pressure Categories



BLOOD PRESSURE CATEGORY	SYSTOLIC mm Hg (upper number)		DIASTOLIC mm Hg (lower number)
NORMAL	LESS THAN 120	and	LESS THAN 80
ELEVATED	120 – 129	and	LESS THAN 80
HIGH BLOOD PRESSURE (HYPERTENSION) STAGE 1	130 – 139	or	80 – 89
HIGH BLOOD PRESSURE (HYPERTENSION) STAGE 2	140 OR HIGHER	or	90 OR HIGHER
HYPERTENSIVE CRISIS (consult your doctor immediately)	HIGHER THAN 180	and/or	HIGHER THAN 120

Ways to Lower Your Blood Pressure without Medication:

Isometric Exercises: Cardio is still a gold standard for overall heart health but some isometric strength training such as planks helps too. Australian researchers found that participants’ systolic BP dropped 7 mmHg after doing isometric holds on a handgrip device 3 days a week for 8 weeks. It seems these exercises temporarily compress blood vessels, and then, when relax, the body compensates by increasing the blood flow and encouraging your blood vessels to widen—with lasting changes over time. Always check with your doctor first to make sure your routine is safe for your heart.

Meditation: may help reduce both systolic and diastolic BP—by 3.8 mmHg and 2.2mmHg, respectively. Stress impairs the body’s natural ability to reduce inflammation, which worsens hypertension. Just start off by taking a few minutes to close your eyes and focus on your breath.

Skip sugary beverages: cutting daily sugary beverage from 2 1/4 to 1 can of soda can reduce BP up to 9.5mmHg according to research published in the journal Circulation. This is not just due to dropping weight from cutting back; it seems to reduce the body’s production of “urate”, a waste product of digestion, which has

Slow-Cooker Buffalo Chicken Dip

This healthy copycat recipe for classic Buffalo dip cooks in your slow cooker for an easy, hands-off appetizer you can keep warm for the whole game, party or any casual gathering. Serve with carrot sticks, celery sticks and tortilla chips for dipping.

Ingredients:

- 1 cup low-sodium chicken broth
- 1 large onion, chopped
- 1 large jalapeño pepper, finely chopped
- 1 pound boneless, skinless chicken breasts, trimmed
- 8 ounces reduced-fat cream cheese
- ¼ cup crumbled blue cheese, plus more for garnish
- 3 tablespoons hot sauce, preferably Frank's RedHot
- Sliced scallions for garnish



Directions:

1. Combine broth, onion and jalapeño in a 4- to 5-quart slow cooker. Place chicken on top. Cover and cook on High for 2½ hours. Transfer the chicken to a plate and shred with 2 forks. Cover to keep warm.
2. Drain the liquid from the slow cooker. Whisk cream cheese, ¼ cup blue cheese and hot sauce into the slow cooker. Cover and cook until hot, about 20 minutes. Stir the chicken into the cream cheese mixture. Top with scallions and more blue cheese, if desired.

Nutritional Value:

Serving size: ¼ cup each

Per serving: 86 calories; 5 g fat(2 g sat); 0 g fiber; 2 g carbohydrates; 9 g protein; 7 mcg folate; 33mg cholesterol; 1 g sugars; 0 g added sugars; 213 IU vitamin A; 2 mg vitamin C; 32 mg calcium; 0 mg iron; 184 mg sodium; 156 mg potassium. Carbohydrate Servings: 0
Exchanges: 1 fat, 1 lean protein

or

Sriracha-Buffero Cauliflower Bites

Looking for something meatless? How about Buffalo Cauliflower Bites? This healthy recipe for Buffalo cauliflower bites is a great vegetarian and gluten-free alternative to Buffalo wings. Roasted cauliflower is tossed with a spicy sriracha Buffalo sauce for an easy crowd-pleasing appetizer or healthy snack.

Ingredients:

- 8 cups 1½-inch cauliflower florets
- 2 tablespoons extra-virgin olive oil
- ¼ teaspoon kosher salt
- 2 tablespoons hot sauce, such as Frank's RedHot
- 1-2 tablespoons Sriracha sauce
- 1 tablespoon butter, melted
- 1 tablespoon lemon juice

Directions:

1. Preheat oven to 450°F. Coat a large rimmed baking sheet with cooking spray.
2. Toss cauliflower, oil and salt in a large bowl. Spread on the prepared baking sheet; reserve the bowl. Roast the cauliflower until it's starting to soften and brown on the bottom, about 15 minutes.
3. Meanwhile, combine hot sauce, sriracha to taste, butter and lemon juice in the large bowl. Add the roasted cauliflower and toss to coat. Return the cauliflower to the baking sheet and continue roasting until hot, about 5 minutes more.

Nutrition Information:

- Serving size: ¾ cup
- Per serving: 99 calories; 7 g fat(2 g sat); 3 g fiber; 8 g carbohydrates; 3 g protein; 0 mcg folate; 5mg cholesterol; 3 g sugars; 0 g added sugars; 169 IU vitamin A; 70 mg vitamin C; 33 mg calcium; 1 mg iron; 288 mg sodium; 439 mg potassium
- Nutrition Bonus: Vitamin C (117% daily value)
- Carbohydrate Servings: ½
- Exchanges: 1½ vegetable, 1½ fat



Recipes taken from EatingWell.com

Debby Schiffer, Targeting Wellness in the Workplace

Office: 856-322-1220

Cell: 856-520-9908

Smile, it's the key that fits the lock of everyone's heart!

5 Minute Plank

30-Day Challenge



Day 1	10 seconds	Day 16	160 seconds
Day 2	20 seconds	Day 17	170 seconds
Day 3	30 seconds	Day 18	3 minutes
Day 4	40 seconds	Day 19	190 seconds
Day 5	50 seconds	Day 20	200 seconds
Day 6	1 minute	Day 21	210 seconds
Day 7	70 seconds	Day 22	220 seconds
Day 8	80 seconds	Day 23	230 seconds
Day 9	90 seconds	Day 24	4 minutes
Day 10	100 seconds	Day 25	250 seconds
Day 11	110 seconds	Day 26	260 seconds
Day 12	2 minutes	Day 27	270 seconds
Day 13	130 seconds	Day 28	280 seconds
Day 14	140 seconds	Day 29	290 seconds
Day 15	150 seconds	Day 30	5 minutes

Even though February is a short month, see if you can keep this challenge going for the 30 days. Depending on your fitness level and any limitations you may have in your back or shoulders, pace yourself at YOUR rate and set a goal YOU can achieve. This is just a guide. Do this challenge alone or add a bit of competition: co-worker vs. co-worker; department vs. department...whatever you decide just have fun getting stronger! Make sure to check out this month's newsletter on how isometric exercises such as the plank may even lower your blood pressure. Now, get planking!



NJWELL

Working for a
Healthy New Jersey

3 STEPS to WELLNESS and REWARDS!

1 This activity is required for all participants: Obtain a Biometric Screening (100 points), by having your doctor report the results on a Physician Results Form, available on our website. Aetna members can also visit a Quest Patient Service Center to complete their screening.

2 This activity is required for all participants: Take a Health Assessment (100 points) through your health plan's website.

3 Go online to find additional screenings and activities to earn points in order to attain your reward! When you reach 800 points you are able to redeem a \$250 MasterCard/Visa® Prepaid Card, or you may select a retail gift card (Aetna members only)

NJWELL is focused on helping you to set goals for optimal health by participating in healthy activities between November 1, 2017, through October 31, 2018. Staying current on your preventive health screenings and participating in online activities and personal wellness coaching can have a big impact on maintaining or improving your health. **Your information is kept private and will not be shared with your employer.**

Your covered spouse/partner can also earn his or her own reward(s). That's a potential \$500 per couple!

Get Started Today!

Visit

www.nj.gov/njwell



**Burlington County Municipal JIF
Managed Care Summary Report
2018**

Intake	January-18	January-17	2018 January YTD	2017 January YTD
# of New Claims Reported	18	10	18	10
# of Report Only	5	3	5	3
% Report Only	27.8%	30.0%	27.8%	30.0%
# of Medical Only	9	7	9	7
# of Lost Time	4	0	4	0
Medical Only to Lost Time Ratio	69:31	100:00	69:31	100:00
Average # of Days to Report a Claim	1.3	10.7	1.3	10.7

Nurse Case Management	January-18	January-17
# of Cases Assigned to Case Management	18	17
# of Cases >90 days	13	17

Savings	January-18	January-17	2018 January YTD	2017 January YTD
Bill Count	100	93	100	93
Provider Charges	\$80,734	\$66,400	\$80,734	\$66,400
Repriced Amount	\$38,523	\$29,910	\$38,523	\$29,910
Savings \$	\$42,211	\$36,489	\$42,211	\$36,489
% Savings	52.3%	55.0%	52.3%	55.0%

Participating Provider Penetration Rate	January-18	January-17	2018 January YTD	2017 January YTD
Bill Count	93.0%	95.7%	95.1%	95.7%
Provider Charges	87.9%	97.2%	97.1%	97.2%

Exclusive Provider Panel Penetration Rate	January-18	January-17	2018 January YTD	2017 January YTD
Bill Count	84.7%	77.6%	84.7%	77.6%
Provider Charges	79.4%	82.9%	79.4%	82.9%

Transitional Duty Summary		2018 January YTD	2017 January YTD
% of Transitional Duty Days Worked		52.7%	43.3%
% of Transitional Duty Days Not Accommodated		47.3%	56.7%



**Burlington County Municipal JIF
Average Days To Report By JIF Member
January 2018**

	# Of Claims Reported	Average Days To Report
BORDENTOWN TOWNSHIP	3	0.7
DELANCO TOWNSHIP	1	4.0
MOUNT LAUREL TOWNSHIP	5	1.6
PALMYRA BOROUGH	2	1.0
PEMBERTON TOWNSHIP	3	0.3
TABERNACLE TOWNSHIP	2	0.5
WESTAMPTON TOWNSHIP	2	2.5
Grand Total	18	1.3

This Claim was denied. Our first notice was a claim petition.

	# Of Claims Reported	Average Days To Report
SPRINGFIELD TOWNSHIP	1	87
Grand Total	1	87



**Burlington County Municipal JIF
Transitional Duty Summary Report
January 2018**

	Transitional Duty Days Available	Transitional Duty Days Worked	% Of Transitional Duty Days Worked	Transitional Duty Days Not Accommodated	% Of Transitional Duty Days Not Accommodated
DELANCO TOWNSHIP	15	0	0.0%	15	100.0%
EDGEWATER PARK TOWNSHIP	24	0	0.0%	24	100.0%
PEMBERTON TOWNSHIP	59	59	100.0%	0	0.0%
WESTAMPTON TOWNSHIP	14	0	0.0%	14	100.0%
Grand Total	112	59	52.7%	53	47.3%



**Burlington County Municipal JIF
PPO Savings And Penetration Report
January 2018**

	Bill Count	Provider Charges	Repriced Amount	\$ Savings	% Savings
Participating Provider	93	\$70,980	\$32,976	\$38,003	53.5%
Ambulatory Surgical Center	1	\$7,190	\$1,344	\$5,846	81.3%
Anesthesiology	2	\$2,784	\$1,358	\$1,426	51.2%
Behavioral Health	3	\$600	\$495	\$105	17.5%
Emergency Medicine	5	\$4,897	\$2,037	\$2,860	58.4%
Hospital	2	\$23,830	\$10,831	\$12,999	54.6%
Inpatient Rehabilitation	2	\$563	\$422	\$141	25.0%
MRI/Radiology	4	\$2,386	\$1,076	\$1,311	54.9%
Occ Med/Primary Care	15	\$6,493	\$4,912	\$1,581	24.3%
Occupational Therapy	10	\$4,256	\$1,854	\$2,402	56.4%
Ortho/Neuro	16	\$2,579	\$1,591	\$988	38.3%
Other	4	\$1,212	\$156	\$1,055	87.1%
Physical Therapy	25	\$8,771	\$1,882	\$6,889	78.5%
Physicians Fees	4	\$5,420	\$5,019	\$401	7.4%
Out Of Network	7	\$9,754	\$5,547	\$4,208	43.1%
Anesthesiology	2	\$2,815	\$1,369	\$1,446	51.4%
Behavioral Health	1	\$2,940	\$2,148	\$792	26.9%
Hospital	1	\$3,424	\$1,551	\$1,873	54.7%
Ortho/Neuro	2	\$475	\$379	\$96	20.2%
Physical Therapy	1	\$100	\$100	\$0	0.0%
Grand Total	100	\$80,734	\$38,523	\$42,211	52.3%

Participating Provider Penetration Rate

Bill Count	93.0%
Provider Charges	87.9%

Exclusive Provider Panel Penetration Rate

Bill Count	84.7%
Provider Charges	79.4%



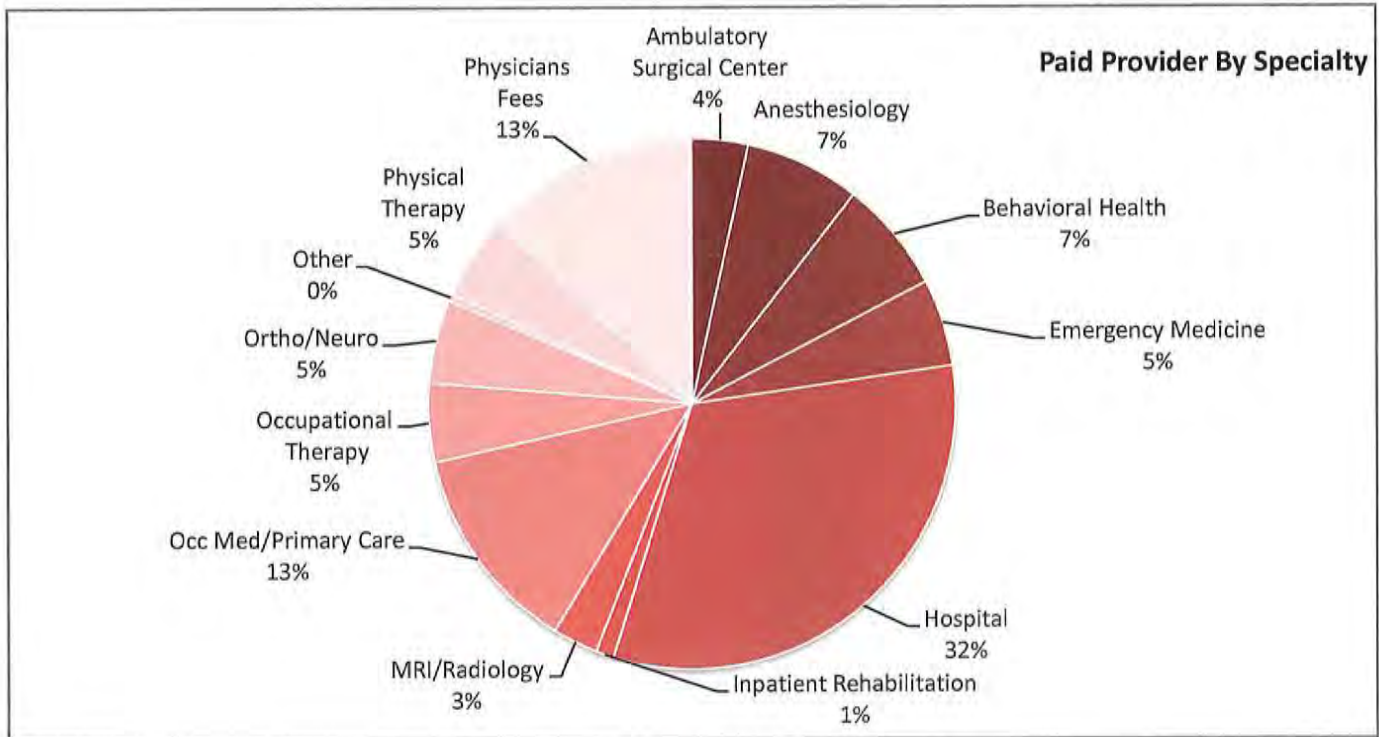
**Burlington County Municipal JIF
Top 5 Providers By Specialty
January 2018**

	Bill Count	Repriced Amount
Ambulatory Surgical Center	1	\$1,344
FELLOWSHIP SURGICAL CENTER, LLC	1	\$1,344
Behavioral Health	4	\$2,643
JOHN MCGOWAN PHD	1	\$2,148
WORKERS COMP PSYCH NET	3	\$495
Emergency Medicine	5	\$2,037
COOPER UNIVERSITY EMERGENCY PHYSICIANS P C	2	\$1,026
EMERGENCY PHYSICIAN ASSOCIATES OF SOUTH JERSEY, PC	2	\$757
EMERGENCY PHYSICIANS OF NEW JERSEY P A	1	\$255
Hospital	3	\$12,382
VIRTUA WEST JERSEY HEALTH, INC.	2	\$10,891
VIRTUA MEMORIAL HOSPITAL BURLINGTON COUNTY INC	1	\$1,491
Inpatient Rehabilitation	2	\$422
ST. LAWRENCE REHABILITATION CENTER	2	\$422
MRI/Radiology	4	\$1,076
COOPER UNIVERSITY RADIOLOGY, PC	2	\$578
ONE CALL MEDICAL, INC.	1	\$485
REGIONAL DIAGNOSTIC IMAGING, PA	1	\$12
Occ Med/Primary Care	15	\$4,912
VIRTUA OCCUPATIONAL HEALTH	8	\$3,994
U.S. HEALTHWORKS MEDICAL GROUP OF NEW JERSEY, P.C.	4	\$588
RWJUH OCCUPATIONAL HEALTH	2	\$171
MEDEXPRESS URGENT CARE- NEW JERSEY, INC	1	\$160
Occupational Therapy	10	\$1,854
VIRTUA HAND CENTER	10	\$1,854
Ortho/Neuro	16	\$1,762
VIRTUA HAND CENTER	8	\$645
CMN OCCUPATIONAL MEDICINE, LLC	2	\$379
COASTAL SPINE, PC.	3	\$336
PREMIER ORTHOPEDIC OF SOUTH JERSEY	2	\$241
ROTHMAN INSTITUTE OF NEW JERSEY	1	\$161
Other	4	\$156
QUEST DIAGNOSTICS	4	\$156
Physical Therapy	26	\$1,982
REHAB CONNECTION	11	\$766
NOVACARE REHABILITATION	7	\$630
HAMILTON PHYSICAL THERAPY SVCS, LLC	5	\$360
STRIVE PHYSICAL THERAPY AND SPORTS REHABILITATION LLC	2	\$126
MADHU JAIN PT	1	\$100



**Burlington County Municipal JIF
Paid Provider By Specialty
January 2018**

	Repriced Amount
Ambulatory Surgical Center	\$1,344
Anesthesiology	\$2,727
Behavioral Health	\$2,643
Emergency Medicine	\$2,037
Hospital	\$12,382
Inpatient Rehabilitation	\$422
MRI/Radiology	\$1,076
Occ Med/Primary Care	\$4,912
Occupational Therapy	\$1,854
Ortho/Neuro	\$1,970
Other	\$156
Physical Therapy	\$1,982
Physicians Fees	\$5,019





**Nurse Case Management Assignment Report
2018**

	Jan-18	Feb-18	Mar-18	Apr-18	May-18	Jun-18	Jul-18	Aug-18	Sep-18	Oct-18	Nov-18	Dec-18
ACM, BURLCO, TRICO, ACCASBO, BCIP, GCSSD												
Stephanie Dionisio	70											
Lida Feinstein	3											
Jennifer Hann	7											
Sharon Maurer	80											
Theresa Pacific	0											
Kelly Roth	62											
Team Leader												
Russel Bayer	16											
Total	238	0	0	0	0	0	0	0	0	0	0	0

February 7, 2018

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 January 31, 2018 for Closed Fund Years 1991 to 2013, and Fund Years 2014, 2015, 2016, 2017 and 2018. The reports, where required, are presented in a manner prescribed or permitted by the Department of Insurance and the Division of Local Government Services of the Department of Community Affairs.

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

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

INVESTMENT INTEREST & INVESTMENTS:

Interest received or accrued for the reporting period totaled \$ 17,207.03. This generated an average annual yield of 1.15%. However, after including an unrealized net loss of \$49,074.30 in the asset portfolio, the yield is adjusted to -2.13% for this period. The total overview of the asset portfolio for the fund shows an overall unrealized loss of \$260,268.06 as it relates to current market value of \$ 14,711,807.96 vs. the amount we have invested. This current market value, however, when considering the total accrued income at month end is \$14,741,457.50.

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

RECEIPT ACTIVITY FOR THE PERIOD

Subrogation Receipts \$ 49,790.54 w/YTD Total \$ 49,790.54 (detailed in my report)
Salvage Receipts \$1,400.00
Overpayment Reimbursements \$ 461.00

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 \$ 206,931.27. The claims detail shows 203 claim payments issued.

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

Delran Township	\$74,347.00
Chesterfield Township	\$ 1,057.00
Bordentown City	\$37,476.00
Bordentown Township	\$13,709.00

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 \$ 18,000,543.84 to a closing balance of \$ 17,908,170.03 showing a decrease in the fund of \$ 92,373.81. 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 Report
Calendar Year 2018**

DATE REC'D	CREDITED TO:	CLAIM/ FILE NUMBER	CLAIMANT NAME	COV. TYPE	FUND YEAR	AMOUNT RECEIVED	RECEIVED Y.T.D.
1/18	WRIGHTSTOWN BORO	X06829	WRIGHTSTOWN BORO	PR	2010	25.00	
1/18	EDGEWATER PARK	Z42992	MARK HERKOPEREC	WC	2016	50.00	
1/22	PEMBERTON TWP.	1243851	ANTHONY LUSTER	WC	2015	23.00	
1/23	MOUNT LAUREL TWP.	2017098364	MOUNT LAUREL TWP.	PR	2017	26,829.55	
1/23	MOUNT LAUREL TWP.	2017098364	MOUNT LAUREL TWP.	PR	2017	22,792.99	
1/25	DELANCO TOWNSHIP	X34461	DELANCO TOWNSHIP	PR	2012	70.00	
TOTAL-JAN						49,790.54	
TOTAL-YTD							49,790.54

**BURLINGTON COUNTY MUNICIPAL JIF
ACCOUNT RECONCILIATION ACTIVITY REPORT
FY 2018**

	<u>January</u>	<u>February</u>	<u>March</u>	<u>Year To Date Total</u>
Opening Balance for the Period:	18,000,543.84	17,908,170.03	17,908,170.03	
RECEIPTS:				
Interest Income (Cash)	-47,517.71	0.00	0.00	-47,517.71
Premium Assessment Receipts	710,792.00	0.00	0.00	710,792.00
Prior Yr. Premium Assessment Receipts	0.00	0.00	0.00	0.00
Subrogation, Salvage & Reimb. Receipts:				
Fund Year 2018	0.00	0.00	0.00	0.00
Fund Year 2017	51,022.54	0.00	0.00	51,022.54
Fund Year 2016	50.00	0.00	0.00	50.00
Fund Year 2015	484.00	0.00	0.00	484.00
Fund Year 2014	0.00	0.00	0.00	0.00
Closed Fund Year	95.00	0.00	0.00	95.00
Total Subrogation, Salvage & Reimb.Receipts	51,651.54	0.00	0.00	51,651.54
FY 2018 Appropriation Refunds	0.00	0.00	0.00	0.00
FY 2017 Appropriation Refunds	0.00	0.00	0.00	0.00
Late Payment Penalties	0.00	0.00	0.00	0.00
RCF Clsd Yr. Claims Reimbursement	0.00	0.00	0.00	0.00
RCF Claims Reimbursement	0.00	0.00	0.00	0.00
Other	0.00	0.00	0.00	0.00
TOTAL RECEIPTS:	714,925.83	0.00	0.00	714,925.83
DISBURSEMENTS:				
Net Claim Payments:				
Fund Year 2018	8,555.50	0.00	0.00	8,555.50
Fund Year 2017	76,946.54	0.00	0.00	76,946.54
Fund Year 2016	24,057.87	0.00	0.00	24,057.87
Fund Year 2015	75,911.34	0.00	0.00	75,911.34
Fund Year 2014	21,460.02	0.00	0.00	21,460.02
Closed Fund Year	0.00	0.00	0.00	0.00
Total Net Claim Payments	206,931.27	0.00	0.00	206,931.27
Exp.& Admin Bill List Payments:				
Exp. & Cont. Charges FY 2019	0.00	0.00	0.00	0.00
Exp. & Cont. Charges FY 2018	72,692.50	0.00	0.00	72,692.50
Property Fund Charges FY 2018	0.00	0.00	0.00	0.00
E-JIF Premium FY 2018	124,615.74	0.00	0.00	124,615.74
M.E.L. Premium FY 2018	0.00	0.00	0.00	0.00
POL/EPL Policy Premium FY 2018	0.00	0.00	0.00	0.00
M.E.L. Premium FY 2017	377,508.48	0.00	0.00	377,508.48
Exp. & Cont. Charges FY 2017	14,721.65	0.00	0.00	14,721.65
Exp. & Cont. Charges FY 2016	2,275.00	0.00	0.00	2,275.00
Exp. & Cont. Charges FY 2015	0.00	0.00	0.00	0.00
Exp. & Cont. Charges FY 2014	0.00	0.00	0.00	0.00
Other	0.00	0.00	0.00	0.00
Closed Fund Year	8,555.00	0.00	0.00	8,555.00
Total Bill List Payments	600,368.37	0.00	0.00	600,368.37
Net Bank Services Fees	0.00	0.00	0.00	0.00
Other	0.00	0.00	0.00	0.00
TOTAL DISBURSEMENTS:	807,299.64	0.00	0.00	807,299.64
Closing Balance for the Period:	17,908,170.03	17,908,170.03	17,908,170.03	
Account Net Cash Change During the Period:				
Operating Account	-41,450.27	0.00	0.00	-41,450.27
NJ Cash Management Account	0.00	0.00	0.00	0.00
Investment Account	-1,849.24	0.00	0.00	-1,849.24
Asset Management Account	-49,074.30	0.00	0.00	-49,074.30
Claims Imprest Account	0.00	0.00	0.00	0.00
Expense & Contingency Account	0.00	0.00	0.00	0.00
Total Change in Account Net Cash:	-92,373.81	0.00	0.00	-92,373.81

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 January
CURRENT FUND YEAR 2018

	Description:	Instrument #1	Instr #2	Instr #3	Instr #4	Instr #5	Instr #6
	ID Number:	INVEST. ACCT.	ASSET MGR.	OPERATING ACCT.	CLAIMS ACCOU	ADMIN. EXPENS	0
	Maturity (Yrs)	0	0	0	0	0	0
	Purchase Yield:	0	0	0	0	0	0
	TOTAL for All						
	Accts & instruments						
Opening Cash & Investment Balance	\$18,000,543.81	3,119.34	14,760,882.26	3,135,542.21	100,000.00	1,000.00	-
Opening Interest Accrual Balance	\$13,999.13	0	13999.13	0	0	0	0
1 Interest Accrued and/or Interest Cost	\$15,650.41	\$0.00	\$15,650.41	\$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
3 (Amortization and/or Interest Cost)	\$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
5 Interest Paid - Cash Instr.s	\$1,556.62	(\$1,849.24)	\$0.00	\$3,405.86	\$0.00	\$0.00	\$0.00
6 Interest Paid - Term Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
7 Unrealized Gain (Loss)	(\$49,074.30)	\$0.00	(\$49,074.30)	\$0.00	\$0.00	\$0.00	\$0.00
8 Net Investment Income	(\$31,867.27)	(\$1,849.24)	(\$33,423.89)	\$3,405.86	\$0.00	\$0.00	\$0.00
9 Deposits - Purchases	\$1,571,592.42	\$0.00	\$1,849.24	\$762,443.54	\$206,931.27	\$600,368.37	\$0.00
10 (Withdrawals - Sales)	(\$1,616,448.52)	\$0.00	(\$1,849.24)	(\$807,299.64)	(\$206,931.27)	(\$600,368.37)	\$0.00
Ending Cash & Investment Balance	\$17,908,170.03	\$1,270.10	\$14,711,807.96	\$3,094,091.97	\$100,000.00	\$1,000.00	\$0.00
Ending Interest Accrual Balance	\$29,649.54	\$0.00	\$29,649.54	\$0.00	\$0.00	\$0.00	\$0.00
Plus Outstanding Checks	\$64,558.12	\$0.00	\$0.00	\$0.00	\$62,064.12	\$2,494.00	\$0.00
(Less Deposits in Transit)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Balance per Bank	\$17,972,728.15	\$1,270.10	\$14,711,807.96	\$3,094,091.97	\$162,064.12	\$3,494.00	\$0.00
Annualized Rate of Return This Month	-2.13%	-1011.10%	-2.72%	1.31%	0.00%	0.00%	

Investment Income Allocation

		Prop	Liab	Auto	WC	Ded	Cont	EJIF	MEL	Admin	Total
2018	Opening Cash & Investment Balance	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	\$0.00
	Opening Interest Accrual Balance	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	1 Interest Accrued and/or Interest Cost	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$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	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	6 Interest Paid - Term Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	7 Unrealized Gain (Loss)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	8 Net Investment Income	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	9 Interest Accrued - Net Change	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	Ending Cash & Investment Balance	\$25,650.32	\$42,989.82	\$11,982.10	\$183,172.09	\$48,366.72	\$0.00	(\$100,877.19)	\$222,401.53	\$71,242.87	\$504,928.26
	Ending Interest Accrual Balance	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

		Prop	Liab	Auto	WC	Ded	Cont	EJIF	MEL	Admin	Total
2017	Opening Cash & Investment Balance	31,394.77	452,517.64	114,130.47	1,772,694.80	531,736.96	107,856.67	11.49	641,031.38	324,617.82	\$3,975,992.00
	Opening Interest Accrual Balance	\$60.63	\$385.85	\$89.25	\$1,408.43	\$412.77	\$83.73	(\$0.15)	\$483.09	\$278.40	\$3,201.99
	1 Interest Accrued and/or Interest Cost	\$27.30	\$393.44	\$99.23	\$1,541.25	\$462.31	\$93.77	\$0.01	\$557.34	\$282.23	\$3,456.88
	2 Interest Accrued - discounted Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	3 (Amortization and/or Interest Cost)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	4 Accretion	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	5 Interest Paid - Cash Instr.s	\$2.71	\$39.13	\$9.87	\$153.30	\$45.98	\$9.33	\$0.00	\$55.43	\$28.07	\$343.83
	6 Interest Paid - Term Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	7 Unrealized Gain (Loss)	(\$85.59)	(\$1,233.68)	(\$311.15)	(\$4,832.82)	(\$1,449.65)	(\$294.04)	(\$0.03)	(\$1,747.62)	(\$884.99)	(\$10,839.57)
	8 Net Investment Income	(\$55.58)	(\$801.11)	(\$202.05)	(\$3,138.28)	(\$941.36)	(\$190.94)	(\$0.02)	(\$1,134.85)	(\$574.68)	(\$7,038.87)
	9 Interest Accrued - Net Change	\$27.30	\$393.44	\$99.23	\$1,541.25	\$462.31	\$93.77	\$0.01	\$557.34	\$282.23	\$3,456.88
	Ending Cash & Investment Balance	\$60,354.92	\$450,323.09	\$110,967.37	\$1,716,910.07	\$530,333.29	\$107,571.95	\$11.46	\$261,830.72	\$309,039.25	\$3,547,342.12
	Ending Interest Accrual Balance	\$87.92	\$779.28	\$188.48	\$2,949.68	\$875.08	\$177.50	(\$0.14)	\$1,040.43	\$560.64	\$6,658.87

		Prop	Liab	Auto	WC	Ded	Cont	EJIF	MEL	Admin	Total
2016	Opening Cash & Investment Balance	79,624.62	483,030.21	106,829.99	1,199,431.79	436,012.41	99,914.05	54.80	218,949.15	192,951.62	\$2,816,798.64
	Opening Interest Accrual Balance	\$66.86	\$356.03	\$80.25	\$923.41	\$316.79	\$75.00	(\$0.15)	\$167.24	\$147.74	\$2,133.17
	1 Interest Accrued and/or Interest Cost	\$69.23	\$419.96	\$92.88	\$1,042.83	\$379.09	\$86.87	\$0.05	\$190.36	\$167.76	\$2,449.03
	2 Interest Accrued - discounted Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	3 (Amortization and/or Interest Cost)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	4 Accretion	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	5 Interest Paid - Cash Instr.s	\$6.89	\$41.77	\$9.24	\$103.72	\$37.70	\$8.64	\$0.00	\$18.93	\$16.69	\$243.59
	6 Interest Paid - Term Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	7 Unrealized Gain (Loss)	(\$217.08)	(\$1,316.86)	(\$291.25)	(\$3,269.96)	(\$1,188.68)	(\$272.39)	(\$0.15)	(\$596.91)	(\$526.04)	(\$7,679.31)
	8 Net Investment Income	(\$140.96)	(\$855.13)	(\$189.13)	(\$2,123.41)	(\$771.89)	(\$176.88)	(\$0.10)	(\$387.62)	(\$341.59)	(\$4,986.71)
	9 Interest Accrued - Net Change	\$69.23	\$419.96	\$92.88	\$1,042.83	\$379.09	\$86.87	\$0.05	\$190.36	\$167.76	\$2,449.03
	Ending Cash & Investment Balance	\$79,414.43	\$481,005.12	\$106,547.98	\$1,173,007.68	\$434,861.43	\$99,650.30	\$54.66	\$218,371.17	\$190,167.27	\$2,783,080.04
	Ending Interest Accrual Balance	\$136.09	\$775.99	\$173.13	\$1,966.24	\$695.88	\$161.86	(\$0.10)	\$357.60	\$315.49	\$4,582.20

		Prop	Liab	Auto	WC	Ded	Cont	EJIF	MEL	Admin	Total
2015	Opening Cash & Investment Balance	61,292.43	448,116.77	88,024.96	577,852.45	496,013.23	100,091.30	0.80	114,741.67	198,773.40	\$2,084,907.01
	Opening Interest Accrual Balance	\$45.66	\$342.24	\$66.15	\$450.78	\$373.97	\$75.21	\$0.00	\$86.22	\$149.35	\$1,589.57
	1 Interest Accrued and/or Interest Cost	\$53.29	\$389.61	\$76.53	\$502.41	\$431.25	\$87.02	\$0.00	\$99.76	\$172.82	\$1,812.70
	2 Interest Accrued - discounted Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	3 (Amortization and/or Interest Cost)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	4 Accretion	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	5 Interest Paid - Cash Instr.s	\$5.30	\$38.75	\$7.61	\$49.97	\$42.89	\$8.66	\$0.00	\$9.92	\$17.19	\$180.29
	6 Interest Paid - Term Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	7 Unrealized Gain (Loss)	(\$167.10)	(\$1,221.68)	(\$239.98)	(\$1,575.37)	(\$1,352.26)	(\$272.87)	(\$0.00)	(\$312.82)	(\$541.91)	(\$5,683.99)
	8 Net Investment Income	(\$108.51)	(\$793.32)	(\$155.83)	(\$1,023.00)	(\$878.11)	(\$177.20)	\$0.00	(\$203.13)	(\$351.90)	(\$3,691.00)
	9 Interest Accrued - Net Change	\$53.29	\$389.61	\$76.53	\$502.41	\$431.25	\$87.02	\$0.00	\$99.76	\$172.82	\$1,812.70
	Ending Cash & Investment Balance	\$61,130.63	\$436,235.09	\$87,792.59	\$511,598.46	\$494,703.86	\$99,827.08	\$0.80	\$114,438.78	\$198,248.68	\$2,003,975.97
	Ending Interest Accrual Balance	\$98.95	\$731.85	\$142.68	\$953.18	\$805.22	\$162.23	\$0.00	\$185.98	\$322.18	\$3,402.27

		Prop	Liab	Auto	WC	Ded	Cont	EJIF	MEL	Admin	Total
2014	Opening Cash & Investment Balance	69,410.02	105,400.15	62,214.24	858,907.92	579,812.20	89,638.38	0.15	172,118.12	222,731.03	\$2,160,232.21
	Opening Interest Accrual Balance	\$52.16	\$90.86	\$46.75	\$864.91	\$435.73	\$67.35	\$0.00	\$129.34	\$167.39	\$1,854.49
	1 Interest Accrued and/or Interest Cost	\$60.35	\$91.64	\$54.09	\$746.77	\$504.11	\$77.93	\$0.00	\$149.65	\$193.65	\$1,878.19
	2 Interest Accrued - discounted Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	3 (Amortization and/or Interest Cost)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	4 Accretion	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	5 Interest Paid - Cash Instr.s	\$6.00	\$9.11	\$5.38	\$74.27	\$50.14	\$7.75	\$0.00	\$14.88	\$19.26	\$186.81
	6 Interest Paid - Term Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	7 Unrealized Gain (Loss)	(\$189.23)	(\$287.35)	(\$169.61)	(\$2,341.60)	(\$1,580.72)	(\$244.38)	(\$0.00)	(\$469.24)	(\$607.22)	(\$5,889.35)
	8 Net Investment Income	(\$122.88)	(\$186.59)	(\$110.14)	(\$1,520.56)	(\$1,026.47)	(\$158.69)	\$0.00	(\$304.71)	(\$394.31)	(\$3,824.35)
	9 Interest Accrued - Net Change	\$60.35	\$91.64	\$54.09	\$746.77	\$504.11	\$77.93	\$0.00	\$149.65	\$193.65	\$1,878.19
	Ending Cash & Investment Balance	\$69,226.79	\$86,176.05	\$62,050.01	\$854,126.44	\$578,281.62	\$89,401.75	\$0.15	\$171,663.77	\$222,143.07	\$2,133,069.65
	Ending Interest Accrual Balance	\$112.51	\$182.50	\$100.84	\$1,611.68	\$939.84	\$145.29	\$0.00	\$278.98	\$361.04	\$3,732.68

		Prop	Liab	Auto	WC	Ded	Cont	EJIF	MEL	Admin	Total
Closed	Opening Cash & Investment Balance	83,330.28	343,307.21	2,978.64	929,769.17	505,125.13	60,749.74	(79.19)	252,319.07	4,693,987.00	\$6,871,487.05
	Opening Interest Accrual Balance	\$62.64	\$257.38	(\$0.31)	\$696.02	\$379.39	\$45.45	(\$0.01)	\$188.97	\$3,521.93	\$5,151.45
	1 Interest Accrued and/or Interest Cost	\$72.45	\$298.48	\$2.59	\$808.38	\$439.17	\$52.82	\$0.00	\$219.38	\$4,081.13	\$5,974.39
	2 Interest Accrued - discounted Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	3 (Amortization and/or Interest Cost)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	4 Accretion	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	5 Interest Paid - Cash Instr.s	\$7.21	\$29.69	\$0.26	\$80.40	\$43.68	\$5.25	\$0.00	\$21.82	\$405.92	\$594.22
	6 Interest Paid - Term Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	7 Unrealized Gain (Loss)	(\$227.18)	(\$935.94)	(\$8.12)	(\$2,534.79)	(\$1,377.10)	(\$165.62)	\$0.00	(\$687.89)	(\$12,797.01)	(\$18,733.65)
	8 Net Investment Income	(\$147.52)	(\$607.77)	(\$5.27)	(\$1,646.01)	(\$894.24)	(\$107.55)	\$0.00	(\$446.69)	(\$8,309.97)	(\$12,165.02)
	9 Interest Accrued - Net Change	\$72.45	\$298.48	\$2.59	\$808.38	\$439.17	\$52.82	\$0.00	\$219.38	\$4,081.13	\$5,974.39
	Ending Cash & Investment Balance	\$83,205.31	\$342,400.95	\$2,970.78	\$927,314.78	\$503,791.71	\$60,589.37	(\$79.19)	\$251,653.00	\$4,673,040.91	\$6,844,887.62
	Ending Interest Accrual Balance	\$135.09	\$555.86	\$2.28	\$1,504.39	\$818.56	\$98.27	(\$0.01)	\$408.34	\$7,603.05	\$11,125.84



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

Account Number	120882-000
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As of January 31, 2018

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

1428485 02 T 4421 000139520 0001N

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

Important Information

Account Number	120882-000
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As of January 31, 2018

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.

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Subject Account(s)

ACCOUNT NUMBER	ACCOUNT NAME
120882-000	BURLINGTON COUNTY MUNICIPAL JIF

Summary of Investments

Account Number **120882-000**

As of January 31, 2018

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PORTFOLIO	INVESTMENT CATEGORY	MARKET VALUE (M/V) As of 12/31/2017	% OF M/V	MARKET VALUE (M/V) As of 1/31/2018	% OF M/V
PRINCIPAL PORTFOLIO(S)					
	U.S. TREASURY OBLIGATIONS				
	U.S. TREASURY BONDS AND NOTES	\$5,930,352.26	40.18	\$5,911,607.96	40.18
	TOTAL U.S. TREASURY OBLIGATIONS	5,930,352.26	40.18	5,911,607.96	40.18
	U.S. GOVERNMENT AGENCIES				
	GOVERNMENT AGENCY BONDS/NOTES	8,830,530.00	59.82	8,800,200.00	59.82
	TOTAL U.S. GOVERNMENT AGENCIES	8,830,530.00	59.82	8,800,200.00	59.82
TOTAL PRINCIPAL PORTFOLIO(S)		14,760,882.26	100.00	14,711,807.96	100.00
	TOTAL ACCRUED INCOME	13,999.13		29,649.54	
	TOTAL MARKET VALUE WITH ACCRUED INCOME	14,774,881.39		14,741,457.50	

Summary of Activity

Account Number **120882-000**

January 1, 2018 through January 31, 2018

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	CASH	CASH MANAGEMENT
PRINCIPAL		
OPENING BALANCES:	0.00	0.00
RECEIPTS		
Transfers/Additions	1,849.24	0.00
TOTAL RECEIPTS	1,849.24	0.00
DISBURSEMENTS		
Wilmington Trust Fees	(1,849.24)	0.00
TOTAL DISBURSEMENTS	(1,849.24)	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 January 31, 2018

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	<u>QUANTITY</u> <u>DESCRIPTION</u>	<u>MARKET VALUE (M/V)</u> <u>MARKET UNIT PRICE</u>	<u>%M/V</u>	<u>FEDERAL TAX COST</u> <u>AVERAGE UNIT COST</u>	<u>UNREALIZED</u> <u>GAIN/(LOSS)</u>	<u>ACCRUED</u> <u>INCOME</u>	<u>ESTIMATED</u> <u>ANNUAL INCOME</u>	<u>YIELD (%)</u> <u>YTM (%)</u>
PRINCIPAL PORTFOLIO(S)								
U.S. TREASURY OBLIGATIONS								
2018	1,000,000.0000	\$998,160.00	6.78	\$999,179.69	(\$1,019.69)	\$1,730.77	\$10,000.00	1.00
	UNITED STATES TREASURY NOTES	99.8160		99.92				1.55
	DTD 05/31/2013 1.000% 05/31/2018							
	CUSIP 912828VE7 RATING AAA							
2018	1,000,000.0000	993,090.00	6.75	997,812.50	(4,722.50)	1,730.77	10,000.00	1.01
	UNITED STATES TREASURY NOTES	99.3090		99.78				1.84
	DTD 11/30/2016 1.000% 11/30/2018							
	CUSIP 912828U40 RATING AAA							
2019	1,000,000.0000	979,920.00	6.66	992,304.69	(12,384.69)	1,730.77	10,000.00	1.02
	UNITED STATES TREASURY NOTES	97.9920		99.23				2.12
	DTD 11/30/2012 1.000% 11/30/2019							
	CUSIP 912828UB4 RATING AAA							
2019	1,000,000.0000	985,470.00	6.70	993,164.07	(7,694.07)	1,885.36	8,750.00	0.89
	UNITED STATES TREASURY NOTES	98.5470		99.32				2.02
	DTD 05/15/2016 0.875% 05/15/2019							
	CUSIP 912828R44 RATING AAA							
2020	1,000,000.0000	980,900.00	6.67	998,359.37	(17,459.37)	2,379.81	13,750.00	1.40
	UNITED STATES TREASURY NOTES	98.0900		99.84				2.22
	DTD 05/31/2013 1.375% 05/31/2020							
	CUSIP 912828VF4 RATING AAA							
2020	998,000.0000	974,067.96	6.62	991,255.70	(17,187.74)	3,525.39	13,722.50	1.41
	UNITED STATES TREASURY NOTES	97.6020		99.32				2.28
	DTD 10/31/2015 1.375% 10/31/2020							
	CUSIP 912828L99 RATING AAA							
TOTAL U.S. TREASURY OBLIGATIONS		5,911,607.96	40.18	5,972,076.02	(60,468.06)	12,982.87	66,222.50	1.12

continued

Investment Detail

Account Number **120882-000**
As of January 31, 2018

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<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	\$7,814,160.00	53.11	\$8,000,000.00	(\$185,840.00)	\$14,400.00	\$108,000.00	1.38
	FEDERAL HOME LOAN BANK	97.6770		100.00				2.63
	DTD 06/13/2016 1.350% 12/13/2019							
	CALLABLE							
	CUSIP 3130A8FB4 RATING AAA							
2019	1,000,000.0000	986,040.00	6.70	1,000,000.00	(13,960.00)	2,266.67	12,000.00	1.22
	FEDERAL HOME LOAN MORTGAGE CORP	98.6040		100.00				2.28
	MEDIUM TERM NOTE							
	DTD 08/23/2016 1.200% 05/23/2019							
	CALLABLE							
	CUSIP 3134GAAR5 RATING AAA							
TOTAL U.S. GOVERNMENT AGENCIES		8,800,200.00	59.82	9,000,000.00	(199,800.00)	16,666.67	120,000.00	1.36
TOTAL PRINCIPAL PORTFOLIO(S)		14,711,807.96	100.00	14,972,076.02	(260,268.06)	29,649.54	186,222.50	1.27
TOTAL ACCRUED INCOME		29,649.54						
TOTAL MARKET VALUE WITH ACCRUED INCOME		14,741,457.50						

Activity Detail

Account Number **120882-000**

January 1, 2018 through January 31, 2018

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DATE	TYPE	QUANTITY DESCRIPTION	CASH	CASH MANAGEMENT
PRINCIPAL				
OPENING BALANCES:			0.00	0.00
1/17/2018	WILMINGTON TRUST FEE	FEE PAYMENT-DIRECT DEBIT(PRIN) COLLECTED Fee Payment 120882-000.P Arrears Market Value Fee Average Value for the Period 10/1/2017 to 12/31/2017 \$ -1,849.24 14,793,907.15 at 5.00 BPS = \$ 1,849.24	(1,849.24)	
1/18/2018	TRANSFER/ADDITION	CASH RECEIPT ACH TRANSFER FROM CHECKING 9871761863	1,849.24	
CLOSING BALANCES:			0.00	0.00



Other Information

120882-000 BURLINGTON COUNTY MUNICIPAL JIF

As of January 31, 2018

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

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

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

Current Fund Year: 2018 Month Ending: January										
	Prop	Liab	Auto	WC	Ded	Cont	EJIF	MEL	Admin	TOTAL
OPEN BALANCE	325,052.12	1,832,371.98	374,178.30	5,338,656.13	2,548,699.93	458,250.14	(11.95)	1,399,159.39	5,724,187.80	18,000,543.84
RECEIPTS										
Assessments	25,745.32	42,989.82	11,982.10	191,632.59	48,366.72	0.00	23,738.55	222,401.53	143,935.37	710,792.00
Refunds	51,117.54	0.00	0.00	534.00	0.00	0.00	0.00	0.00	0.00	51,651.54
Invest Pymnts	(858.07)	(4,837.06)	(987.75)	(14,092.88)	(6,728.02)	(1,209.69)	(0.17)	(3,693.47)	(15,110.60)	(47,517.71)
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Invest	(858.07)	(4,837.06)	(987.75)	(14,092.88)	(6,728.02)	(1,209.69)	(0.17)	(3,693.47)	(15,110.60)	(47,517.71)
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	76,004.79	38,152.76	10,994.35	178,073.71	41,638.70	(1,209.69)	23,738.38	218,708.06	128,824.77	714,925.83
EXPENSES										
Claims Transfers	22,074.51	31,394.62	2,861.82	150,600.32	0.00	0.00	0.00	0.00	0.00	206,931.27
Expenses	0.00	0.00	0.00	0.00	0.00	0.00	124,615.74	377,508.48	98,244.15	600,368.37
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	22,074.51	31,394.62	2,861.82	150,600.32	0.00	0.00	124,615.74	377,508.48	98,244.15	807,299.64
END BALANCE	378,982.40	1,839,130.12	382,310.83	5,366,129.52	2,590,338.63	457,040.45	(100,889.31)	1,240,358.97	5,754,768.42	17,908,170.03

REPORT STATUS SECTION

<u>Report Month: January</u>				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 exis			(95.00)	
Allocation variance 3:	Treasurer/TPA net payments NOT e	Max/Min	2,393,189.52	/	(0.00)
Pre-existing variance:	Prior period unreconciled variance e:	Max/Min	0.00	/	(0.00)

SUMMARY OF CASH TRANSACTIONS										
FUND YEAR 2018										
Month Ending:	January									
	Prop	Liab	Auto	WC	Ded	Cont	EJIF	MEL	Admin	TOTAL
OPEN BALANCE	0.00	0.00	0.00	0.00	0.00		0.00	0.00	0.00	0.00
RECEIPTS										
Assessments	25,745.32	42,989.82	11,982.10	191,632.59	48,366.72	0.00	23,738.55	222,401.53	143,935.37	710,792.00
Refunds	0.00	0.00	0.00	0.00						0.00
Invest Pymnts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Invest	0.00	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	25,745.32	42,989.82	11,982.10	191,632.59	48,366.72	0.00	23,738.55	222,401.53	143,935.37	710,792.00
EXPENSES										0.00
Claims Transfers	95.00	0.00	0.00	8,460.50	0.00	0.00	0.00	0.00	0.00	8,555.50
Expenses	0.00	0.00	0.00	0.00	0.00	0.00	124,615.74	0.00	72,692.50	197,308.24
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	95.00	0.00	0.00	8,460.50	0.00	0.00	124,615.74	0.00	72,692.50	205,863.74
END BALANCE	25,650.32	42,989.82	11,982.10	183,172.09	48,366.72	0.00	(100,877.19)	222,401.53	71,242.87	504,928.26

SUMMARY OF CASH TRANSACTIONS										
FUND YEAR 2017										
Month Ending:	January									
	Prop	Liab	Auto	WC	Ded	Cont	EJIF	MEL	Admin	TOTAL
OPEN BALANCE	31,394.77	452,517.64	114,130.47	1,772,694.80	531,736.96	107,856.67	11.49	641,031.38	324,617.82	3,975,992.00
RECEIPTS										
Assessments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Refunds	51,022.54	0.00	0.00	0.00						51,022.54
Invest Pymnts	(82.88)	(1,194.55)	(301.28)	(4,679.52)	(1,403.67)	(284.72)	(0.03)	(1,692.18)	(856.92)	(10,495.75)
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Invest	(82.88)	(1,194.55)	(301.28)	(4,679.52)	(1,403.67)	(284.72)	(0.03)	(1,692.18)	(856.92)	(10,495.75)
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	50,939.66	(1,194.55)	(301.28)	(4,679.52)	(1,403.67)	(284.72)	(0.03)	(1,692.18)	(856.92)	40,526.79
EXPENSES										
Claims Transfers	21,979.51	1,000.00	2,861.82	51,105.21	0.00	0.00	0.00	0.00	0.00	76,946.54
Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	377,508.48	14,721.65	392,230.13
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	21,979.51	1,000.00	2,861.82	51,105.21	0.00	0.00	0.00	377,508.48	14,721.65	469,176.67
END BALANCE	60,354.92	450,323.09	110,967.37	1,716,910.07	530,333.29	107,571.95	11.46	261,830.72	309,039.25	3,547,342.12

SUMMARY OF CASH TRANSACTIONS										
FUND YEAR 2016										
Month Ending:	January									
	Prop	Liab	Auto	WC	Ded	Cont	EJIF	MEL	Admin	TOTAL
OPEN BALANCE	79,624.62	483,030.21	106,829.99	1,199,431.79	436,012.41	99,914.05	54.80	218,949.15	192,951.62	2,816,798.64
RECEIPTS										
Assessments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Refunds	0.00	0.00	0.00	50.00						50.00
Invest Pymnts	(210.19)	(1,275.09)	(282.01)	(3,166.24)	(1,150.98)	(263.75)	(0.14)	(577.98)	(509.35)	(7,435.73)
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Invest	(210.19)	(1,275.09)	(282.01)	(3,166.24)	(1,150.98)	(263.75)	(0.14)	(577.98)	(509.35)	(7,435.73)
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	(210.19)	(1,275.09)	(282.01)	(3,116.24)	(1,150.98)	(263.75)	(0.14)	(577.98)	(509.35)	(7,385.73)
EXPENSES										
Claims Transfers	0.00	750.00	0.00	23,307.87	0.00	0.00	0.00	0.00	0.00	24,057.87
Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2,275.00	2,275.00
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	0.00	750.00	0.00	23,307.87	0.00	0.00	0.00	0.00	2,275.00	26,332.87
END BALANCE	79,414.43	481,005.12	106,547.98	1,173,007.68	434,861.43	99,650.30	54.66	218,371.17	190,167.27	2,783,080.04

SUMMARY OF CASH TRANSACTIONS										
FUND YEAR 2015										
Month Ending:	January									
	Prop	Liab	Auto	WC	Ded	Cont	EJIF	MEL	Admin	TOTAL
OPEN BALANCE	61,292.43	448,116.77	88,024.96	577,852.45	496,013.23	100,091.30	0.80	114,741.67	198,773.40	2,084,907.01
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	484.00						484.00
Invest Pymnts	(161.80)	(1,182.93)	(232.37)	(1,525.40)	(1,309.37)	(264.22)	0.00	(302.89)	(524.72)	(5,503.70)
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Invest	(161.80)	(1,182.93)	(232.37)	(1,525.40)	(1,309.37)	(264.22)	0.00	(302.89)	(524.72)	(5,503.70)
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	(161.80)	(1,182.93)	(232.37)	(1,041.40)	(1,309.37)	(264.22)	0.00	(302.89)	(524.72)	(5,019.70)
EXPENSES										
Claims Transfers	0.00	10,698.75	0.00	65,212.59	0.00	0.00	0.00	0.00	0.00	75,911.34
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	10,698.75	0.00	65,212.59	0.00	0.00	0.00	0.00	0.00	75,911.34
END BALANCE	61,130.63	436,235.09	87,792.59	511,598.46	494,703.86	99,827.08	0.80	114,438.78	198,248.68	2,003,975.97

SUMMARY OF CASH TRANSACTIONS										
FUND YEAR	2014									
Month Ending:	January									
	Prop	Liab	Auto	WC	Ded	Cont	EJIF	MEL	Admin	TOTAL
OPEN BALANCE	69,410.02	105,400.15	62,214.24	858,907.92	579,812.20	89,638.38	0.15	172,118.12	222,731.03	2,160,232.21
RECEIPTS										
Assessments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Refunds	0.00	0.00	0.00	0.00						0.00
Invest Pymnts	(183.23)	(278.23)	(164.23)	(2,267.33)	(1,530.58)	(236.63)	0.00	(454.35)	(587.96)	(5,702.54)
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Invest	(183.23)	(278.23)	(164.23)	(2,267.33)	(1,530.58)	(236.63)	0.00	(454.35)	(587.96)	(5,702.54)
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	(183.23)	(278.23)	(164.23)	(2,267.33)	(1,530.58)	(236.63)	0.00	(454.35)	(587.96)	(5,702.54)
EXPENSES										
Claims Transfers	0.00	18,945.87	0.00	2,514.15	0.00	0.00	0.00	0.00	0.00	21,460.02
Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	0.00	18,945.87	0.00	2,514.15	0.00	0.00	0.00	0.00	0.00	21,460.02
END BALANCE	69,226.79	86,176.05	62,050.01	854,126.44	578,281.62	89,401.75	0.15	171,663.77	222,143.07	2,133,069.65

SUMMARY OF CASH TRANSACTIONS										
FUND YEAR	Closed									
Month Ending:	January									
	Prop	Liab	Auto	WC	Ded	Cont	EJIF	MEL	Admin	TOTAL
OPEN BALANCE	83,330.28	343,307.21	2,978.64	929,769.17	505,125.13	60,749.74	(79.19)	252,319.07	4,693,987.00	6,871,487.05
RECEIPTS										
Assessments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Refunds	95.00	0.00	0.00	0.00						95.00
Invest Pymnts	(219.97)	(906.26)	(7.86)	(2,454.39)	(1,333.42)	(160.37)	0.00	(666.07)	(12,391.09)	(18,139.43)
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Invest	(219.97)	(906.26)	(7.86)	(2,454.39)	(1,333.42)	(160.37)	0.00	(666.07)	(12,391.09)	(18,139.43)
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	(124.97)	(906.26)	(7.86)	(2,454.39)	(1,333.42)	(160.37)	0.00	(666.07)	(12,391.09)	(18,044.43)
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	8,555.00	8,555.00
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	8,555.00	8,555.00
END BALANCE	83,205.31	342,400.95	2,970.78	927,314.78	503,791.71	60,589.37	(79.19)	251,653.00	4,673,040.91	6,844,887.62

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

Month January
Current Fund Year 2018

Policy Year	Coverage	1.	2.	3.	4.	5.	6.	7.	8.
		Calc. Net Paid Thru Last Month	Monthly Net Paid January	Monthly Recoveries January	Calc. Net Paid Thru January	TPA Net Paid Thru January	Variance To Be Reconciled	Delinquent Unreconciled Variance From	Change This Month
2018	Prop	0.00	95.00	0.00	95.00	95.00	0.00	0.00	0.00
	Liab	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Auto	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	WC	0.00	8,460.50	0.00	8,460.50	8,460.50	0.00	0.00	0.00
	Total	0.00	8,555.50	0.00	8,555.50	8,555.50	0.00	0.00	0.00
2017	Prop	225,538.61	21,979.51	51,022.54	196,495.58	196,495.58	0.00	0.00	0.00
	Liab	17,687.27	1,000.00	0.00	18,687.27	18,687.27	0.00	0.00	0.00
	Auto	9,269.26	2,861.82	0.00	12,131.08	12,131.08	0.00	0.00	0.00
	WC	382,820.14	51,105.21	0.00	433,925.35	433,925.35	0.00	0.00	0.00
	Total	635,315.28	76,946.54	51,022.54	661,239.28	661,239.28	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	32,996.67	750.00	0.00	33,746.67	33,746.67	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	1,027,348.97	23,307.87	50.00	1,050,606.84	1,050,606.84	0.00	(0.00)	0.00
	Total	1,388,617.64	24,057.87	50.00	1,412,625.51	1,412,625.51	0.00	(0.00)	0.00
2015	Prop	288,683.75	0.00	0.00	288,683.75	288,683.75	0.00	0.00	0.00
	Liab	72,258.14	10,698.75	0.00	82,956.89	82,956.89	(0.00)	0.00	(0.00)
	Auto	39,592.38	0.00	0.00	39,592.38	39,592.38	0.00	0.00	0.00
	WC	1,771,786.84	65,212.59	484.00	1,836,515.43	1,836,515.43	0.00	0.00	0.00
	Total	2,172,321.11	75,911.34	484.00	2,247,748.45	2,247,748.45	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	459,184.06	18,945.87	0.00	478,129.93	478,129.93	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	1,573,133.46	2,514.15	0.00	1,575,647.61	1,575,647.61	(0.00)	0.00	(0.00)
	Total	2,321,210.66	21,460.02	0.00	2,342,670.68	2,342,670.68	(0.00)	0.00	(0.00)
TOTAL		6,517,464.69	206,931.27	51,556.54	6,672,839.42	6,672,839.42	(0.00)	(0.00)	(0.00)



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Check Number	Check Date	Claimant (Case) Type	Payee Name	QL File / Claim Number	Loss Date	Payment Amount	Policy Year	Exp./Legal
11268	1/8/2018	INDEMNITY	PREMIER ORTHO. OF SOUTH JERSEY	Z09086/001220784	1/26/2015	\$500.00	2015/2015	Expense
11269	1/8/2018	INDEMNITY	VIRTUA WEST JERSEY HEALTH, INC.	-- /2018109612	8/9/2017	\$1,551.00	2017/2017	Loss
11270	1/8/2018	PERSONAL INJURY	MARSHALL, DENNEHEY, WARNER,	Z17324/001229173	2/3/2015	\$181.50	2015/2015	Legal
11271	1/8/2018	INLAND MARINE	MCBREARTY & ASSOCIATES, INC.	-- /2018115687	10/14/2017	\$1,121.25	2017/2017	Expense
11272	1/8/2018	INDEMNITY	LITIGATION SOLUTIONS LLC	MLT-Z31745/001243852	12/19/2015	\$185.00	2015/2015	Expense
11273	1/8/2018	PUB OFF PI	DAVID S. DEWEESE	-- /2018118790	5/28/2016	\$750.00	2016/2016	Legal
11274	1/8/2018	BLDG/CONTENT	ROBBINS WATER SERVICE INC	-- /2018111585	8/22/2017	\$11,350.00	2017/2017	Loss
11275	1/8/2018	3RD PARTY PD	CLIFF GRAY APPRAISAL SERVICE	-- /2018108491	7/19/2017	\$95.00	2017/2017	Expense
11276	1/8/2018		AFFANATO MARUT, LLC			\$273.50		
		INDEMNITY		-- /2017094723	2/13/2017	\$123.50	2017/2017	Legal
		INDEMNITY		Z37789/001250034	4/20/2016	\$150.00	2016/2016	Legal
11277	1/8/2018	INDEMNITY	STONERIVER PHARMACY SOLUTIONS	Z20598/001232500	6/24/2015	\$757.79	2015/2015	Loss
11278	1/8/2018		PIETRAS, SARACINO, SMITH, & MEEK			\$1,693.95		
		INDEMNITY		Z40839/001253132	6/26/2016	\$147.50	2016/2016	Legal
		INDEMNITY		MLT-Z31745/001243852	12/19/2015	\$441.50	2015/2015	Legal
		INDEMNITY		Z00696/001212273	9/23/2014	\$193.50	2014/2014	Legal
		INDEMNITY		X99053/001210608	8/25/2014	\$516.95	2014/2014	Legal
		INDEMNITY		X94202/001205758	6/23/2014	\$394.50	2014/2014	Legal
11279	1/8/2018	INDEMNITY	ALISHA DELSOLE	Z27950/001239995	10/13/2015	\$1,513.84	2015/2015	Loss
11280	1/8/2018	INDEMNITY	DELANCO TOWNSHIP	-- /2018119837	11/17/2017	\$877.22	2017/2017	Loss
11281	1/8/2018	INDEMNITY	NEW JERSEY IME ASSOCIATES, LLC	Z45109/001257432	9/15/2016	\$700.00	2016/2016	Expense
11282	1/8/2018	INDEMNITY	PEMBERTON TOWNSHIP	-- /2018117944	11/13/2017	\$1,792.00	2017/2017	Loss
11283	1/8/2018	COMPREHENSIVE	DELANCO TOWNSHIP	-- /2018121550	12/28/2017	\$1,454.01	2017/2017	Loss
11284	1/8/2018	3RD PARTY PD	KATELYN LLAMAS	-- /2018120448	12/5/2017	\$500.00	2017/2017	Loss
11285	1/8/2018	INDEMNITY	DAVID HERNANDEZ	MLT-Z16537/001228378	4/24/2015	\$979.20	2015/2015	Loss
11286	1/8/2018	INDEMNITY	JOHN SNOOK	Z08889/001220582	1/18/2015	\$2,280.00	2015/2015	Loss
11287	1/8/2018	INDEMNITY	DANIEL SCHOEN	Z16103/001227943	4/20/2015	\$1,596.00	2015/2015	Loss
11288	1/8/2018	INDEMNITY	GIANCARLO BRUZZESE	Z40839/001253132	6/26/2016	\$928.00	2016/2016	Loss
11289	1/8/2018	BLDG/CONTENT	LUMBERTON TOWNSHIP	-- /2018111585	8/22/2017	\$4,031.00	2017/2017	Loss
11290	1/8/2018	INLAND MARINE	DELANCO TOWNSHIP	-- /2017092428	1/7/2017	\$1,000.00	2017/2017	Loss
11291	1/8/2018	INDEMNITY	COOPER UNIVERSITY EMERGENCY PHYSICIANS P C	-- /2017106585	6/28/2017	\$1,026.01	2017/2017	Loss
11292	1/8/2018	MEDICAL ONLY	STRIVE PHYSICAL THERAPY AND SPORTS	-- /2018117090	11/1/2017	\$63.00	2017/2017	Loss



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				REHABILITATION LLC					
11293	1/8/2018		INDEMNITY	VIRTUA WEST JERSEY HEALTH, INC.	-- /2018117944	11/13/2017	\$9,339.70	2017/2017	Loss
11294	1/8/2018		INDEMNITY	REHAB CONNECTION	Z37789/001250034	4/20/2016	\$208.00	2016/2016	Loss
11295	1/8/2018		INDEMNITY	PONZIO ORTHOPEDICS,, PC	-- /2017100711	4/22/2017	\$91.93	2017/2017	Loss
11296	1/8/2018		MEDICAL ONLY	VIRTUA MEDICAL GROUP, PA	-- /2018117644	11/6/2017	\$268.08	2017/2017	Loss
11297	1/8/2018		INDEMNITY	WORKERS COMP PSYCH NET	-- /2018117582	11/5/2017	\$165.00	2017/2017	Loss
11298	1/8/2018		MEDICAL ONLY	QUALCARE, INC.	-- /2018121089	12/20/2017	\$486.00	2017/2017	Loss
11299	1/16/2018		POLICE PROF PI	RAYMOND & COLEMAN, LLP	Z11006/001222715	8/28/2014	\$2,299.38	2014/2014	Legal
11300	1/16/2018		BODILY INJURY [Expired]	MARSHALL, DENNEHEY, WARNER,	X87209/001198508	2/20/2014	\$214.50	2014/2014	Legal
11301	1/16/2018		BLDG/CONTENT	MCBREARTY & ASSOCIATES, INC.	-- /2018111585	8/22/2017	\$1,698.25	2017/2017	Expense
11302	1/16/2018		BODILY INJURY [Expired]	DJS ASSOCIATES, INC.	X98885/001210439	7/23/2014	\$3,640.00	2014/2014	Expense
11303	1/16/2018		1ST PARTY COLL PD	LEO PETETTI, LLC.	-- /2018121981	1/6/2018	\$95.00	2018/2018	Expense
11304	1/16/2018		INDEMNITY	AFFANATO MARUT, LLC	Z44145/001256470	8/27/2016	\$375.77	2016/2016	Legal
11305	1/16/2018		INDEMNITY	DAVID B. FOX, ESQ.	Z21880/001233855	7/13/2015	\$2,605.00	2015/2015	Loss
11306	1/16/2018		INDEMNITY	STONERIVER PHARMACY SOLUTIONS	Z27950/001239995	10/13/2015	\$255.47	2015/2015	Loss
11307	1/16/2018			PIETRAS, SARACINO, SMITH, & MEEK			\$1,050.00		
			INDEMNITY		Z21880/001233855	7/13/2015	\$653.00	2015/2015	Legal
			INDEMNITY		Z14898/001226664	4/1/2015	\$397.00	2015/2015	Legal
11308	1/16/2018		INDEMNITY	CAPEHART & SCATCHARD PA	X97182/001208748	8/2/2014	\$158.00	2014/2014	Expense
11309	1/16/2018		INDEMNITY	CAPEHART & SCATCHARD PA	X97182/001208748	8/2/2014	\$150.00	2014/2014	Legal
11310	1/16/2018		INDEMNITY	JERSEY SHORE REPORTING, LLC	Z21880/001233855	7/13/2015	\$90.00	2015/2015	Expense
11311	1/16/2018		INDEMNITY	THE MEDICAL CENTER OF MARGATE	Z21880/001233855	7/13/2015	\$300.00	2015/2015	Loss
11312	1/16/2018		INDEMNITY	THE MEDICAL CENTER OF MARGATE	Z21880/001233855	7/13/2015	\$300.00	2015/2015	Loss
11313	1/16/2018		INDEMNITY	EDGEWATER PARK TOWNSHIP	-- /2018108894	7/27/2017	\$1,792.00	2017/2017	Loss
11314	1/16/2018		BODILY INJURY [Expired]	CAPEHART & SCATCHARD PA	-- /2018109389	7/26/2015	\$1,188.00	2015/2015	Legal
11315	1/16/2018		INDEMNITY	PEMBERTON TOWNSHIP	-- /2018117944	11/13/2017	\$896.00	2017/2017	Loss
11316	1/16/2018		INDEMNITY	MEDFORD TOWNSHIP	-- /2018116558	10/27/2017	\$1,155.02	2017/2017	Loss
11317	1/16/2018		PERSONAL INJURY	CAPEHART & SCATCHARD PA	Z17324/001229173	2/3/2015	\$4,752.50	2015/2015	Legal
11318	1/16/2018		INDEMNITY	ALEXANDER CASTLE	-- /2018106877	7/4/2017	\$3.00	2017/2017	Expense
11319	1/16/2018		MEDICAL ONLY	ADMINISTRATIVE CLAIM SERVICES	-- /2017106069	5/23/2017	\$3.00	2017/2017	Expense
11320	1/16/2018		INDEMNITY	ADMINISTRATIVE CLAIM SERVICES	-- /2018117944	11/13/2017	\$3.00	2017/2017	Expense
11321	1/16/2018		INDEMNITY	ADMINISTRATIVE CLAIM SERVICES	-- /2018117941	11/13/2017	\$3.00	2017/2017	Expense
11322	1/16/2018		INDEMNITY	ADMINISTRATIVE CLAIM SERVICES	-- /2018119837	11/17/2017	\$3.00	2017/2017	Expense
11323	1/16/2018		INDEMNITY	PEMBERTON TOWNSHIP	-- /2018117582	11/5/2017	\$1,792.00	2017/2017	Loss
11324	1/16/2018		INDEMNITY	PEMBERTON TOWNSHIP	-- /2018117582	11/5/2017	\$1,792.00	2017/2017	Loss



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11325	1/16/2018		INDEMNITY	PEMBERTON TOWNSHIP	-- /2018117582	11/5/2017	\$1,792.00	2017/2017	Loss
11326	1/16/2018		INDEMNITY	PEMBERTON TOWNSHIP	-- /2018117582	11/5/2017	\$1,792.00	2017/2017	Loss
11327	1/16/2018		INDEMNITY	PEMBERTON TOWNSHIP	-- /2018117582	11/5/2017	\$256.00	2017/2017	Loss
11328	1/16/2018		INDEMNITY	EDWARD HUNTER	Z21880/001233855	7/13/2015	\$8,787.20	2015/2015	Loss
11329	1/16/2018		3RD PARTY PD	MICHAEL GREEN	-- /2018108491	7/19/2017	\$2,266.82	2017/2017	Loss
11330	1/16/2018		INDEMNITY	TROY CHENIER	X96603/001208170	7/24/2014	\$1,101.20	2014/2014	Loss
11331	1/16/2018		INDEMNITY	MARK HERKOPEREC	Z42992/001255304	8/4/2016	\$1,026.24	2016/2016	Loss
11332	1/16/2018		INDEMNITY	MAURO CORRENTI	Z43893/001256217	8/22/2016	\$928.00	2016/2016	Loss
11333	1/16/2018		1ST PARTY COLL PD	PALMYRA BOROUGH	-- /2018116716	10/19/2017	\$325.00	2017/2017	Loss
11334	1/16/2018			COASTAL SPINE, PC.			\$252.24		
			INDEMNITY		-- /2018108894	7/27/2017	\$126.12	2017/2017	Loss
			INDEMNITY		Z27950/001239995	10/13/2015	\$126.12	2015/2015	Loss
11335	1/16/2018		MEDICAL ONLY	STRIVE PHYSICAL THERAPY AND SPORTS REHABILITATION LLC	-- /2018117090	11/1/2017	\$63.00	2017/2017	Loss
11336	1/16/2018		INDEMNITY	RWJUHH OCCUPATIONAL HEALTH	-- /2018118847	11/26/2017	\$170.68	2017/2017	Loss
11337	1/16/2018		INDEMNITY	NEW JERSEY HEALTHCARE SPECIALISTS PC	MLT-Z37736/001250033	4/21/2016	\$530.40	2016/2016	Loss
11338	1/16/2018		INDEMNITY	WEST JERSEY ANESTHESIA ASSOCIATES, PA	-- /2018117944	11/13/2017	\$828.00	2017/2017	Loss
11339	1/16/2018		INDEMNITY	QUEST DIAGNOSTICS	-- /2018116558	10/27/2017	\$34.70	2017/2017	Loss
11340	1/16/2018		INDEMNITY	HAMILTON PHYSICAL THERAPY SVCS, LLC	-- /2018118847	11/26/2017	\$216.00	2017/2017	Loss
11341	1/16/2018		INDEMNITY	JOHN MCGOWAN PHD	Z20598/001232500	6/24/2015	\$2,148.00	2015/2015	Loss
11342	1/16/2018			QUALCARE, INC.			\$1,959.00		
			MEDICAL ONLY		-- /2018121619	12/29/2017	\$501.00	2017/2017	Loss
			MEDICAL ONLY		-- /2018121496	12/28/2017	\$486.00	2017/2017	Loss
			MEDICAL ONLY		-- /2018121470	12/9/2017	\$486.00	2017/2017	Loss
			MEDICAL ONLY		-- /2018117644	11/6/2017	\$486.00	2017/2017	Loss
11343	1/22/2018		INDEMNITY	SMITH, MAGRAM, BERENATO & MICHAU	Z07935/001219616	1/11/2015	\$7,995.00	2015/2015	Expense
11344	1/22/2018			RAYMOND & COLEMAN, LLP			\$4,874.15		
			BODILY INJURY [Expired]		Z11074/001222784	11/22/2014	\$685.75	2014/2014	Legal
			BODILY INJURY [Expired]		X97112/001208676	6/19/2014	\$4,188.40	2014/2014	Legal
11345	1/22/2018		INDEMNITY	JERSEY SHORE REPORTING, LLC	Z07935/001219616	1/11/2015	\$180.00	2015/2015	Expense
11346	1/22/2018		INDEMNITY	PIETRAS, SARACINO, SMITH, & MEEK	Z07935/001219616	1/11/2015	\$1,209.50	2015/2015	Legal
11347	1/22/2018		INDEMNITY	ALISHA DELSOLE	Z27950/001239995	10/13/2015	\$1,513.84	2015/2015	Loss



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11348	1/22/2018		INDEMNITY	DAVID FILIPPINE	Z07935/001219616	1/11/2015	\$6,800.00	2015/2015	Loss
11349	1/22/2018		INDEMNITY	DAVID FILIPPINE	Z07935/001219616	1/11/2015	\$22,566.00	2015/2015	Loss
11350	1/22/2018		INDEMNITY	CHRISTOPHE KNIGHT	Z32232/001244342	12/31/2015	\$778.28	2015/2015	Loss
11351	1/22/2018		INDEMNITY	PETER DELAGARZA	Z33679/001245810	2/1/2016	\$999.00	2016/2016	Loss
11352	1/22/2018		MEDICAL ONLY	PREMIER ORTHOPEDIC OF SOUTH JERSEY	-- /2018117272	11/1/2017	\$171.70	2017/2017	Loss
11353	1/22/2018		INDEMNITY	TARIQ S. SIDDIQI, MD	Z45109/001257432	9/15/2016	\$115.70	2016/2016	Loss
11354	1/22/2018		INDEMNITY	ONE CALL MEDICAL, INC.	Z45109/001257432	9/15/2016	\$485.00	2016/2016	Loss
11355	1/22/2018		INDEMNITY	REHAB CONNECTION	Z37789/001250034	4/20/2016	\$420.00	2016/2016	Loss
11356	1/22/2018		MEDICAL ONLY	U.S. HEALTHWORKS MEDICAL GROUP OF NEW JERSEY, P.C.	-- /2018117272	11/1/2017	\$467.72	2017/2017	Loss
11357	1/22/2018		MEDICAL ONLY	EMERGENCY PHYSICIAN, ASSOCIATES OF SOUTH JERSEY, PC	-- /2017104360	6/2/2017	\$302.14	2017/2017	Loss
11358	1/22/2018		INDEMNITY	VIRTUA MEDICAL GROUP, PA	-- /2018117948	11/3/2017	\$121.97	2017/2017	Loss
11359	1/22/2018		MEDICAL ONLY	COOPER UNIVERSITY RADIOLOGY, PC	-- /2017098554	3/27/2017	\$72.00	2017/2017	Loss
11360	1/22/2018		INDEMNITY	HAMILTON PHYSICAL THERAPY SVCS, LLC	-- /2018118847	11/26/2017	\$144.00	2017/2017	Loss
11361	1/22/2018			QUALCARE, INC.			\$3,507.00		
			MEDICAL ONLY		-- /2018122606	1/11/2018	\$501.00	2018/2018	Loss
			MEDICAL ONLY		MLT-2018122351/ 2018122351	1/9/2018	\$501.00	2018/2018	Loss
			INDEMNITY		-- /2018122311	1/8/2018	\$501.00	2018/2018	Loss
			MEDICAL ONLY		-- /2018122131	1/8/2018	\$501.00	2018/2018	Loss
			MEDICAL ONLY		-- /2017122412	1/6/2018	\$501.00	2018/2018	Loss
			INDEMNITY		-- /2018122274	1/4/2018	\$501.00	2018/2018	Loss
			INDEMNITY		MLT-2018121520/ 2018121517	1/1/2018	\$501.00	2018/2018	Loss
11362	1/29/2018		INDEMNITY	PETRO-COHEN, ESQS.	Z42328/001254635	7/18/2016	\$2,366.60	2016/2016	Expense
11363	1/29/2018			MARSHALL, DENNEHEY, WARNER,			\$12,494.59		
			BODILY INJURY [Expired]		Z14987/001226756	3/9/2015	\$4,576.75	2015/2015	Legal
			BODILY INJURY [Expired]		X98885/001210439	7/23/2014	\$7,257.84	2014/2014	Legal
			BODILY INJURY [Expired]		X90339/001201736	3/8/2014	\$660.00	2014/2014	Legal
11364	1/29/2018		INDEMNITY	LITIGATION SOLUTIONS LLC	-- /2018122274	1/4/2018	\$169.00	2018/2018	Expense
11365	1/29/2018		INDEMNITY	AFFANATO MARUT, LLC	Z42328/001254635	7/18/2016	\$437.50	2016/2016	Legal



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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
11366	1/29/2018	INDEMNITY	JERSEY SHORE REPORTING, LLC	Z42328/001254635	7/18/2016	\$90.00	2016/2016	Expense
11367	1/29/2018	INDEMNITY	EDGEWATER PARK TOWNSHIP	-- /2018108894	7/27/2017	\$1,792.00	2017/2017	Loss
11368	1/29/2018	INDEMNITY	MEDFORD TOWNSHIP	-- /2018116558	10/27/2017	\$1,155.02	2017/2017	Loss
11369	1/29/2018	INDEMNITY	DELANCO TOWNSHIP	-- /2018119837	11/17/2017	\$877.22	2017/2017	Loss
11370	1/29/2018	INDEMNITY	WESTAMPTON TOWNSHIP	-- /2018122274	1/4/2018	\$1,801.50	2018/2018	Loss
11371	1/29/2018	INDEMNITY	PAUL HULLINGS	-- /2018121950	1/7/2018	\$129.00	2018/2018	Loss
11372	1/29/2018	GL PROPERTY DAMAGE	PAT BLINN	-- /2018116714	10/24/2017	\$1,000.00	2017/2017	Loss
11373	1/29/2018	INDEMNITY	DYLLON WILLHOUSE	Z45109/001257432	9/15/2016	\$5,568.00	2016/2016	Loss
11374	1/29/2018	INDEMNITY	THOMAS LOCKE	-- /2018122311	1/8/2018	\$1,806.00	2018/2018	Loss
11375	1/29/2018	INDEMNITY	THOMAS LOCKE	-- /2018122311	1/8/2018	\$46.00	2018/2018	Loss
11376	1/29/2018	INDEMNITY	DAVID SHAW	Z42328/001254635	7/18/2016	\$6,133.40	2016/2016	Loss
11377	1/29/2018	1ST PARTY COLL PD	MOUNT LAUREL TOWNSHIP	-- /2017098364	3/23/2017	\$1,000.00	2017/2017	Loss
11378	1/29/2018	INDEMNITY	PREMIER ORTHOPEDIC OF SOUTH JERSEY	Z37789/001250034	4/20/2016	\$69.76	2016/2016	Loss
11379	1/29/2018	INDEMNITY	REGIONAL DIAGNOSTIC, IMAGING, PA	-- /2018116558	10/27/2017	\$12.34	2017/2017	Loss
11380	1/29/2018	MEDICAL ONLY	VIRTUA MEMORIAL HOSPITAL BURLINGTON COUNTY INC	Z45836/001258164	10/1/2016	\$1,491.00	2016/2016	Loss
11381	1/29/2018	INDEMNITY	LOURDES ANESTHESIA ASSOC PA	-- /2018108894	7/27/2017	\$753.90	2017/2017	Loss
11382	1/29/2018	INDEMNITY	REHAB CONNECTION	Z37789/001250034	4/20/2016	\$138.00	2016/2016	Loss
11383	1/29/2018	INDEMNITY	VOORHEES PAIN CONSULTANTS	-- /2018116558	10/27/2017	\$615.00	2017/2017	Loss
11384	1/29/2018	MEDICAL ONLY	U.S. HEALTHWORKS MEDICAL GROUP OF NEW JERSEY, P.C.	-- /2018119975	12/7/2017	\$120.00	2017/2017	Loss
11385	1/29/2018	MEDICAL ONLY	EMERGENCY PHYSICIAN, ASSOCIATES OF SOUTH JERSEY, PC	-- /2018111434	8/31/2017	\$454.37	2017/2017	Loss
11386	1/29/2018	INDEMNITY	FELLOWSHIP SURGICALCENTER, LLC	-- /2018108894	7/27/2017	\$1,344.00	2017/2017	Loss
11387	1/29/2018		VIRTUA MEDICAL GROUP, PA			\$11,121.09		
		MEDICAL ONLY		-- /2018121089	12/20/2017	\$231.61	2017/2017	Loss
		MEDICAL ONLY		-- /2018121470	12/9/2017	\$121.97	2017/2017	Loss
		INDEMNITY		-- /2018116558	10/27/2017	\$10,767.51	2017/2017	Loss
11388	1/29/2018		QUEST DIAGNOSTICS			\$121.62		
		INDEMNITY		-- /2018116558	10/27/2017	\$69.40	2017/2017	Loss
		MEDICAL ONLY		-- /2017103974	5/29/2017	\$52.22	2017/2017	Loss
11389	1/29/2018	MEDICAL ONLY	MEDEXPRESS URGENT CARE- NEW JERSEY, INC	-- /2018121619	12/29/2017	\$160.00	2017/2017	Loss
11390	1/29/2018	MEDICAL ONLY	EMERGENCY PHYSICIANS OF NEW JERSEY P A	Z25901/001237925	9/12/2015	\$254.85	2015/2015	Loss
11391	1/29/2018	INDEMNITY	COOPER UNIVERSITY RADIOLOGY, PC	-- /2017106585	6/28/2017	\$506.16	2017/2017	Loss



BURLINGTON COUNTY J.I.F.

Check Register Report

Bank Account : ALL

Processed Date: Jan 1, 2018 - Jan 31, 2018

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
11392	1/29/2018	INDEMNITY	WORKERS COMP PSYCH NET	- - /2018117582	11/5/2017	\$330.00	2017/2017	Loss
11393	1/29/2018		QUALCARE, INC.			\$1,002.00		
		MEDICAL ONLY		- - /2018122906	1/16/2018	\$501.00	2018/2018	Loss
		INDEMNITY		- - /2018121950	1/7/2018	\$501.00	2018/2018	Loss
Total for BURLINGTON COUNTY J.I.F.		\$206,931.27		Total for BURLINGTON COUNTY J.I.F.		\$206,931.27		

Number of Checks:	126	First Check Number:	11268
Number of Payments:	203	Last Check Number:	11393
Expense Payments:	\$8,853.10		
Legal Payments:	\$31,944.84		
Loss Payments:	\$166,133.33		

BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND

BILL LIST - FEBRUARY 2018

	Payee	FY 2018	FY2017	FY 2016	Closed Yrs	JIF Appropriation	Description
1	The Actural Advantage	6,545.00				Prof Services/Actuary	January 2018 Fees
2	Arthur J. Gallagher Risk Management Services, Inc.	28,966.00				Prof Services/Administration	Feb 2018 Fees
3	Arthur J. Gallagher Risk Management Services, Inc.	245.13				Misc/Postage/Copies/Faxes	Jan 2018 postage/copies expenses
4	Arthur J. Gallagher Risk Management Services, Inc.	311.36				Misc/Meeting Expense/Dinner Mtg	Defense Panel breakfast 1/9/18
5	Arthur J. Gallagher Risk Management Services, Inc.	124.00				Misc/Other	Survey Monkey Annual Fee (split)
6	The DeWeese Law Firm, P.C.	5,525.00				Prof Services/Attorney	Feb 2018 Fees
7	Qual-Lynx	16,414.00				Prof Services/Claims Admin.	Feb 2018 Fees
8	Exigis LLC	1,100.00				Exposure Data Mgmt System	Jan and Feb 2018 Fees
9	Joyce Media	225.00				Misc/JIF Website	Feb 2018 Fees
10	Kris Kristie	368.00				Misc/Recording Secretary	Feb 2018 Fees
11	J. A. Montgomery Risk Control Services	10,391.00				Prof Services/Safety Director	Feb 2018 Fees
12	Tom Tontarski	912.00				Prof Services/Treasurer	Feb 2018 Fees
13	Conner Strong & Bucklew	646.00				Prof Services/Underwriting Mgr	Feb 2018 Fees
14	Debby Schiffer	2,445.00				Wellness Program	Feb 2018 Fees
15	MEL JIF	288,027.54				MEL	MEL 2018 WC & Excess Liability - 1st installment
16	MEL JIF	1,597.81				Faithful Performance/Fidelity Bond	MEL 2018 Fidelity Bond - 1st installment
17	MEL JIF	103,698.31				Property Claims and Premium	MEL 2018 Property claims & prem. -1st installment
18	Apex Insurance Services c/o QBE Insurance	5,448.00				EPL/POL Policy - Excess Insurance	VDO Coverage; P#QVC01005-02; 1/1/18-1/1/19; Inv#3729883; 1st installment
19	Apex Insurance Services c/o QBE Insurance	271,619.50				EPL/POL Policy - Excess Insurance	EPL/POL Coverage; P#QJC01005-02; 1/1/18-1/1/19; Inv#3728003; 1st installment
20	Apex Insurance Services c/o XL Insurance	9,787.50				EPL/POL Policy - Excess Insurance	Cyber Coverage; P#MTPO039483-05; 1/1/18-1/1/19; Inv#3732281; 1st installment
21	Apex Insurance Services c/o Beazley	5,589.00				EPL/POL Policy - Excess Insurance	Excess Cyber Coverage; P#WIE255180201; 1/1/18-1/1/19; Inv#3729134; 1st installment
22	4imprint, Inc.	673.64				Safety Incentive Program	Claims/Safety Coord gifts Inv#6034625
23	AGRIP	725.00				Misc/AGRIP/PRIMA	Rich Brook Conf Fee 3/4/18 San Diego CA 3rd and 4th qtr file storage; Inv#0716110-IN; 0722001-IN
24	Consolidated Services Group		43.38			Misc/Record Retention Service	Ad#2687300,2687347; Contract awards, annual mtg
25	Courier Post	238.64				Misc/Legal Notices	Ad#7193747, 7193745; Contract awards, annual mtg ; statement #12550
26	Courier Times	290.24				Misc/Legal Notices	
27	Garden Sport Service Inc	250.00				EPL/Cyber Consult/Training	Mgrs & Superv training; 9/11/18 deposit
28	Iron Mountain	99.90				Misc/Record Retention Service	#PTA8813 Storage 2/1/18-2/23/18; Service 12/27/17-1/23/18
29	Merighi's Savoy Inn	632.93				EPL/Cyber Consult/Training	Food & Grat 2/7/18 EO dinner (split)
30	Merighi's Savoy Inn	472.90				Safety Incentive Program	Food & Grat 2/8/18 Safety/claims coord roundable (split)
31	Nicolas's Catering	1,104.00				EPL/Cyber Consult/Training	Food & Grat 1/30/18 EO dinner (split)
32	PRIMA	385.00				Misc/AGRIP/PRIMA	Annual Membership renewal; #11099912
33	City of Bordentown		250.61			Wellness Program	Wellness event
34	Township of Bordentown		500.57			Wellness Program	Spring water for year
35	Township of Bordentown	73.83				Wellness Program	Spring water for year
36	Delanco Township		89.97			Wellness Program	Fruit trays
37	Delran Township		971.62			Optional Safety Budget	Safety equipment
38	Borough of Fieldsboro		268.78			Wellness Program	Walking club shoes; fit bit; ergo keyboard
39	Florence Township		1,000.00			Wellness Program	Healthy snacks, coupons, contest, awards
40	Hainesport Township		200.00			EPL/Cyber Consult/Training	Cyber security program
41	Mount Laurel Township		200.00			EPL/Cyber Consult/Training	Cyber security program
42	Borough of Palmyra		1,595.00			Optional Safety Budget	Safety equipment/supplies
43	Borough of Palmyra		750.00			Wellness Program	work out weights
44	Pemberton Borough		152.62			Optional Safety Budget	safety supplies
45	Pemberton Township				11,532.00	Closed Years-Return of Surplus	2017 Dividend - check
46	Pemberton Township		1,449.40			Wellness Program	Wellness seminar 2/17/17
47	Pemberton Township		3,051.81			Optional Safety Budget	Safety equipment
48	Riverside Township		1,517.99			Optional Safety Budget	Misc safety supplies
49	Tabernacle Township		387.30			Wellness Program	workout items
50	Tabernacle Township			1,450.40		Safety Incentive Program	Safety lunch and safety shoes
51	Westampton Township		169.95			Wellness Program	Massage, healthy snacks, fruit
52	Woodland Township			1,650.00		Safety Incentive Program	Safety gear
	TOTAL	\$764,931.23	\$12,599.00	\$3,100.40	\$11,532.00		

JIF BILL LIST TOTAL	\$792,162.63
RMC BILL LIST TOTAL	\$93,138.00
TOTAL COMBINED BILL LIST	\$885,300.63

BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND

RMC BILL LIST (1st installments) - February 2018

	Payable to:	FY 2018	Appropriation	Description
1	Assured Partners	7,500.00	Risk Management Consultants	1st installment payment -Mt Laurel Township
2	CBIZ Benefits & Insurance	11,275.00	Risk Management Consultants	1st installment payment -Bordentown Township
3	Connor Strong & Buckelew	1,786.00	Risk Management Consultants	1st installment payment -Bass River Township
4	EJA/Capacity Insurance	26,412.00	Risk Management Consultants	1st installment payment - Bordentown City, Chesterfield, Delanco, Fieldsboro, North Hanover, Pemberton Boro, Springfield, Woodland, Wrightstown
5	Hardenbergh Insurance Group	32,935.00	Risk Management Consultants	1st installment payment -Beverly, Medford, Palmyra, Pemberton Twp, Southampton, Westampton
6	Insurance Agency Management	13,230.00	Risk Management Consultants	1st installment payment - Hainesport, Mansfield Twp, Shamong, Tabenacle
	RMC BILL LIST TOTAL	\$ 93,138.00		

MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND

9 Campus Drive, Suite 216
Parsippany, NJ 07054
Telephone (201) 881-7632

BULLETIN MEL 18-01

Date: January 1, 2018
To: Fund Commissioners of Member Joint Insurance Funds
From: Underwriting Manager
Conner Strong & Buckelew
Re: 2018 MEL Coverage Bulletins

The 2018 MEL Coverage Bulletins are available on the MEL's website (www.njmel.org). The bulletins will not be distributed to the membership by mail since they will be accessible on the website.

You can request an electronic or hard copy from the Underwriting Manager or from your member JIF Executive Director if you do not have access to the MEL website.

The list of bulletins on the website is below.

If you have any questions, please contact your Risk Management Consultant, JIF Executive Director or the 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

2018 CHANGES

- 18-01 MEL Coverage Bulletins
- 18-02 Property and Casualty Renewal Overview

COVERAGE SUMMARY – EXCESS INSURANCE/REINSURANCE

- 18-03 Property / Equipment Breakdown
- 18-04 Workers Compensation
- 18-05 Casualty and Excess Public Officials / Employment Liability
- 18-06 Non-Owned Aircraft
- 18-07 JIF Blanket Crime Coverage and MEL Excess Crime Coverage

POLICY & PROCEDURE / GUIDELINES & REQUIREMENTS

- 18-08 Fireworks Displays / Amusement Ride Requirements
- 18-09 Skateboard Facilities Guidelines and Coverage Requirements
- 18-10 Vacant, Historic, Builders Risk, Newly Acquired Reporting Requirements
- 18-11 Boiler & Machinery Inspections
- 18-12 Procedure for requesting Certificates of Insurance, Automobile ID Cards and Workers Compensation Posting Notices
- 18-13 Shared Services Insurance Requirement Guidelines
- 18-14 Employment Practices Liability (EPL) Risk Management Program
- 18-28 MEL Cyber Risk Management Program

OPTIONAL COVERAGES AVAILABLE

- 18-15 Directors & Officers Liability for Fire Company/Emergency Service Units – Optional Coverage Available
- 18-16 Quasi Entities
- 18-17 Excess Liability – Optional Limits
- 18-18 Excess POL/EPL – Optional Limits
- 18-19 Employed Attorney (Full Time only) – Optional Professional Liability Coverage
- 18-20 Improvement Districts
 - a. All Other Member JIFs
 - b. Atlantic JIF

COVERAGE RESTRICTIONS

- 18-21 Use of Aircraft on Municipal Business – Coverage Restriction Excess Workers Compensation
- 18-22 “All Terrain Vehicle” Parks – Coverage Restriction Liability
- 18-23 Paintball Liability – Coverage Restriction Liability

MEMBER JIF COMMERCIALY INSURED COVERAGE

- 18-24 Public Officials and Employment Practices Liability
- 18-25 Cyber – Network Security / Privacy

OTHER BULLETINS

- 18-26 MEL Underwriting Manager Team & Schedule
- 18-27 Unmanned Aircraft Systems (“Drones”)

**BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND
RESOLUTION #2018-___**

**RESOLUTION AUTHORIZING THE FUND EXECUTIVE DIRECTOR TO EXECUTE AN
AGREEMENT WITH COMMUNITY EDUCATION ONLINE, LLC, FOR EXCITED DELIRIUM
TRAINING FOR EMERGENCY RESPONDERS**

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

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

WHEREAS, the FUND Safety Director has recommended training in the area of Excited Delirium for emergency responders as part of the 2018 Regional Training Program; and

WHEREAS, the Executive Safety Committee has reviewed the Safety Director's recommendation and believes that training in this area will be an asset to member municipality emergency responders; and

WHEREAS, the FUND has received a proposal from Community Education Online, LLC, to prepare and present two (2) training sessions on Excited Delirium; and

WHEREAS, the total cost of this training is \$1,268 plus reimbursable expenses;

NOW THEREFORE BE IT RESOLVED, by the Commissioners of the Burlington County Municipal Joint Insurance Fund that the Fund Executive Director is hereby authorized to execute an agreement with Community Education Online for the preparation and presentation of training to emergency responders on Excited Delirium at a cost not to exceed \$1,268 plus reimbursable expenses.

This Resolution was duly adopted by the Burlington County Municipal Joint Insurance Fund at a public meeting held on February 20, 2018.

BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND

Attest: _____
Meghan Jack, Secretary

By: _____
J. Paul Keller, Chairperson

Date:_____

BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND

RESOLUTION #2018-__

RESOLUTION AUTHORIZING THE FUND EXECUTIVE DIRECTOR TO EXECUTE AN AGREEMENT WITH ARMANDO RICCIO, ESQUIRE, FOR THE PREPARATION AND PRESENTATION OF ANTI HARASSMENT TRAINING TO MEMBER MUNICIPALITY MANAGERS & SUPERVISORS

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

WHEREAS, the Burlington County Municipal Joint Insurance 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 (NJ MEL); and

WHEREAS, as a member of the NJ MEL, the FUND members participate in the NJ MEL's Employment Practices and Public Officials Risk Management Program; and

WHEREAS, a requirement of this program is the training of FUND members' managers and supervisors in the areas of harassment, laws against discrimination, and the Conscientious Employee Protection Act (CEPA); and

WHEREAS, Armando Riccio is an attorney licensed to practice law in the State of New Jersey; and

WHEREAS, Armando Riccio has many years of experience in employment related law and has undertaken training on the FUND's behalf in the past; and

WHEREAS, the total cost of this training is \$1,000;

NOW THEREFORE BE IT RESOLVED, by the Commissioners of the Burlington County Municipal Joint Insurance Fund that the Fund Executive Director is hereby authorized to execute an agreement with Armando Riccio for the preparation and presentation of managerial and supervisory training at a cost not to exceed \$1,000.

This Resolution was duly adopted by the Burlington County Municipal Joint Insurance Fund at a public meeting held on February 20, 2018.

**BURLINGTON COUNTY
MUNICIPAL JOINT INSURANCE FUND**

Attest: _____
Meghan Jack, Secretary

By: _____
J. Paul Keller, Chairperson

Date: _____

**BURLINGTON COUNTY MUNICIPAL
JOINT INSURANCE FUND
RESOLUTION #2018-_____**

**A RESOLUTION AUTHORIZING THE CHAIRPERSON AND
SECRETARY OF THE BURLINGTON COUNTY MUNICIPAL
JOINT INSURANCE FUND TO EXECUTE AN AGREEMENT TO
PARTICIPATE IN A SHARED SERVICES AGREEMENT FOR
ONLINE POLICE TRAINING**

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

WHEREAS, the Burlington County Municipal Joint Insurance Fund (BURLCO JIF) is duly constituted as a Municipal Self Insurance Fund to provide insurance coverage to its member municipalities; and

WHEREAS, the Commissioners of the Burlington County Municipal Joint Insurance Fund have determined that the Burlington County Municipal Joint Insurance Fund is distinguished from commercial insurance providers by virtue of the fact that it is formed by municipalities, it is funded by public monies appropriated by the member municipalities, it serves a public purpose and is responsible for the discharge of its function in a manner consistent with policies applicable to municipal government; and

WHEREAS, *N.J.S.A. 40A:65-1 et. seq.* provides the authority for a “local unit” to enter into a Shared Services Agreement with other “local units”, and it has been determined that the Burlington County Municipal Joint Insurance Fund qualifies as a “local unit” under the definitions contained in the Statute; and

WHEREAS, members of the BURLCO JIF participate in a Police Ad Hoc Committee; and

WHEREAS, the Committee is comprised of Police Command Staff from various BURLCO JIF members as well as representatives from other Police Agencies throughout Southern New Jersey; and

WHEREAS, the Committee discusses the sources of claims against police departments and officers and recommends various training and risk management programs to mitigate the risk associated with police operations; and

WHEREAS, at a recent Police Ad Hoc Committee meeting, the Committee members recommended that the Funds explore providing access to online training concentrating in the areas of sexual harassment, harassment in the workplace, violence in the workplace, and other related subjects; and

WHEREAS, the BURLCO JIF insures in excess of 300 police officers that could benefit from this training; and

WHEREAS, it has been deemed to be in the best interest of the Burlington County Municipal Joint Insurance Fund to enter into a Shared Services Agreement with the following “local units” for the purpose of advertising a Request for Proposals under the “Competitive Contracting” section of the Local Public Contracts Law (*N.J.S.A. 40A:11-4.1*) for the purchase of online police training to each of the “local units”:

a.) Atlantic County Municipal Joint Insurance Fund
b.) Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund;
and

WHEREAS, the Commissioners of the Burlington County Municipal Joint Insurance Fund have determined that it is appropriate to authorize the execution of this Shared Services Agreement, which authorizes the advertisement of the Request for Proposals for the purchase of online police training.

NOW THEREFORE BE IT RESOLVED, by the Commissioners of the Burlington County Municipal Joint Insurance Fund assembled in a public session February 20, 2018, that:

1. The Chairperson and Secretary of the Burlington County Municipal Joint Insurance Fund are authorized to execute the Shared Services Agreement.

2. The Agreement provides that the Request for Proposals for online police training under the “Competitive Contracting” section of the Local Public Contracts Law (*N.J.S.A. 40A:11-4.1*) shall be advertised and submitted to vendors offering these services requesting that they submit proposals to provide the requested services to the “local units” participating in the Shared Services Agreement.

BE IT FURTHER RESOLVED, that a copy of this Resolution shall be filed with the New Jersey Division of Local Government Services in the Department of Community Affairs.

This Resolution was duly adopted by the Burlington County Municipal Joint Insurance Fund at a public meeting held on February 20, 2018.

BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND

Attest: _____
Meghan Jack, Secretary

By: _____
J. Paul Keller, Chairperson

Date:_____