

AGENDA PACKET



Tuesday, March 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, March 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 BURLCO JIF.
- 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 **February 20, 2018** Meeting Minutes.....Pages 1-14
 - B. Adoption of the **February 20, 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The Closed Session Minutes shall not be released to the public until the reason(s) for their remaining confidential is no longer applicable and the Fund Solicitor has an opportunity to review them.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 15-55
 - A. Lost Time Accident Frequency.....Pages 20-21
 - B. Certificates of Insurance..... Pages 22-30
 - C. 2017 Safety Incentive Program Awards.....Page 31
 - 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 40-45
 - L. Statutory Bond Status.....Page 46
 - M. Skateboard Park Approval Status.....Page 47
 - N. Elected Officials Training – Invite.....Pages 48-49

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P.	Website	
Q.	Inclement Weather Policy	
R.	Police Command Staff Training – Invite.....	Pages 50-51
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T.	Payroll Audit	
U.	Property Appraisals	
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Y.	New Member Activity	
VII.	Solicitor’s Report	
A.	Closed Cases	
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C.	MSI: Safe Patient Lifting.....	Page 68
X.	Claims Administrator’s Report	
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B.	Loss Run Payment Registers	
C.	Fund Status	
D.	Disbursements	
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F.	Motion to approve the Payment Register & Bill Lists– Motion – Roll Call	
XIV.	Committee Reports	
A.	Strategic Planning Committee Meeting – March 13, 2018.....	Verbal
B.	Executive Safety Committee Meeting – March 20, 2018.....	Verbal

XV. MEL/RCF/E-JIF Reports

Nothing to Report

XVI. Miscellaneous Business

- A. Resolution 2018-_____ Authorizing the Chairperson and Secretary to Execute an Agreement to Participate in a Shared Services Agreement for the Completion of a Claims Audit– **Motion – Roll Call**.....Pages 115-116
- B. Resolution 2018-_____ Authorizing the Chairperson and Secretary to Execute an Agreement to Participate in a Shared Services Agreement for the Purchase of Cyber and Technology Risk Management Services – **Motion – Roll Call**.....Page 117-118

<p style="text-align: center;">The next meeting will be held on Tuesday, April 17, 2018 at 3:30 PM at Café Madison, Riverside, NJ following the Retreat</p>

XVII. Meeting Open to Public Comment

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

XVIII. Closed Session – Resolution 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**

February 20, 2018

OPEN SESSION MINUTES

The meeting of the Burlington County Municipal Joint Insurance Fund (BURLCO JIF) was held at the Hainesport Township Municipal Building, 1 Hainesport Centre, Rte. 537, Hainesport, New Jersey, Tuesday, February 20, 2018 at 3:30PM, prevailing time. Chair Keller, **Springfield**, presiding. The meeting was called to order at 3:30PM.

FLAG SALUTE

STATEMENT OF COMPLIANCE WITH OPEN PUBLIC MEETING ACT

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

ROLL CALL

Amanda Somes, **Bass River Twp.**
Rich Wolbert, **Beverly City**
Grace Archer, **Bordentown City**
Mike Theokas, **Bordentown Twp.**
Glenn McMahon, **Chesterfield Twp.**
Mike Templeton, **Delanco Twp.**
Gene DiFilippo, **Edgewater Park Twp.**
Richard Brook, **Florence Twp**
Paula Kosko, **Hainesport Twp.**
Mike Mansdoerfer, **Lumberton Twp.**....arrived 3:40 pm
Kathy Burger, **Medford Twp.**
Jerry Mascia, **Mt. Laurel Twp.**
Mary Picariello, **North Hanover Twp.**....arrived 3:35 pm
John Gural, **Palmyra Borough**
Dennis Gonzalez, **Pemberton Twp**
David Matchett, **Shamong Twp.**
J. Paul Keller, **Springfield Twp.**
Doug Cramer, **Tabernacle Twp.**
James Ingling, **Wrightstown Borough**

Absent Fund Commissioners were:

Jeff Hatcher, **Delran Twp.**
Mike Fitzpatrick, **Mansfield Twp.**
Meghan Jack, **Riverside Twp.**
Maria Carrington, **Westampton Twp.**
Patrica Hansell, **Fairfield Twp.**
Donna Mull, **Pemberton Borough**
Kathy Hoffman, **Southampton Twp.**
Maryalice Brown, **Woodland Twp.**

Those also in attendance were:

Paul Miola, 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:

Assured Partners
CBIZ Benefits & Insurance Services
EJA/Capacity Insurance...arrived 3:43 pm
Hardenberg Insurance Group....arrived 3:35 pm

Absent Risk Management Consultant agencies:

Conner Strong & Buckelew
Insurance Agency Mgmt

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

CONDUCT OF MONTHLY MEETING

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

APPROVAL OF THE OPEN & CLOSED SESSION MINUTES

Chair Keller presented the meeting minutes of the January 16, 2018 meeting of the Fund, as found in the agenda packet, for approval.

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

Motion by Mr. McMahon, seconded by Mr. Cramer, to approve the Open & Closed session meeting minutes of the January 16, 2018 meeting of the Fund as presented.

Motion carried.

The Closed Session minutes of the January 16, 2018 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 January 16, 2018 meeting were collected at this time.

EXECUTIVE DIRECTOR'S REPORT

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

2018 Optional Safety Budget - Mr. Miola asked that all members review available balances for this program, and to contact the Executive Directors office or your RMC with any questions.

2018 Wellness Incentive Program Allowance – Mr. Miola asked that all members review available balances for this program and to contact the Executive Director's office or your RMC with any questions.

Employment Practices Liability Coverage Update – Mr. Miola asked the members to please review this spreadsheet for accuracy.

EPL/Cyber Risk Management Budget – Mr. Miola noted 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. He noted any changes must be done by Resolution and the Resolution for this is available on the JIF website at www.burlcojif.org. Please contact the Executive Director's office with any questions.

Financial Fast Track – Mr. Miola noted the “snapshot” was included in the agenda packet and as of December 31, 2017, the JIF's surplus position was \$11,689,315.

Regulatory Filing Checklists – Mr. Miola stated included in the agenda were 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.

Capehart & Scatchard Updates – Mr. Miola noted 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.

Statutory Bond Status – Mr. Miola stated that attached to his report 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.

Skateboard Park Approval Status – Mr. Miola noted there have been no changes to this report.

Elected Officials – Save the Date – Mr. Miola reminded the member 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. 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 at O'Connor's American Bar & Grille, Eastampton.

MEL Cyber Risk Management Program – Mr. Miola stated 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.

Website – Mr. Miola reminded the members to please utilize the website as there are many helpful features on that, and it is being updated daily.

Inclement Weather Policy – Mr. Miola noted 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.

AGRiP/PRIMA 2018 Conferences – Mr. Miola noted the 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. 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.

Police Command Staff Training – Mr. Miola stated the 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. 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

Managerial & Supervisory Training – Mr. Miola noted that 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. 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

Payroll Audits – Mr. Miola explained that 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. 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.

Property Appraisals - On or about February 12, 2018, each member and their RMC’s received 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.

Safety Coordinator & Claims Coordinator Roundtable – Mr. Miola reminded the members 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.

Safety Breakfast Kickoff – Mr. Miola noted that 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.

Police Accreditation Announcement – Mr. Miola stated that 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.

Financial Disclosure Form – Mr. Miola noted that 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.

Mr. Miola asked the membership if there were any questions regarding his report. None were heard.

SOLICITOR'S REPORT

Closed Cases – Mr. DeWeese reported that there were no closed cases since the January 16, 2018 meeting.

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

SAFETY DIRECTOR'S REPORT

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

MEL Video Library – He noted this has been updated recently, so please utilize it. If a copy of the video library titles is needed, you can find it at the MEL or JIF website. He also pointed out there is a new email address: melvideolibrary@jamontgomery.com, and phone number: 856-552-4900.

Safety Director's Bulletins – He noted that there were three (3) bulletin(s) included in the agenda;

- *Motor Vehicle Checks*
- *Commercial Driver License Opioid Testing Regulations*
- *NJPEOSH Recordkeeping*

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

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

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

MSI Class Listing– Mr. Seveille referenced the list of MSI Classes that are available in February, March and April that were included in the agenda packet.

Risk Control Service Team Memo – Mr. Saville noted that in the agenda packet was a memo from Dave Grubb announcing the retirement of Ms. Joanne Hall. Replacing Ms. Hall will be Paul Shives.

Mr. Saville noted the 2018 SIP email had been distributed and everyone's Safety Committee Dates were due back on 1/31/18.

He mentioned the Regional Training on Excited Delirium will be held on the following dates: March 6, 12, and 16th, 2018, and an email had gone out to all FC's, SC's, RMC's and Police Chiefs prior.

Lastly, he noted there is a total of five (5) Special Recognition Awards that will be presented to the "award committee" for review. Awards will be given out at the Safety Breakfast in April.

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

CLAIMS ADMINISTRATOR'S REPORT

Lessons Learned from Losses – February

Mr. Roselli presented the Lessons Learned from Losses for February which reviewed Office Safety. Mr. Roselli noted that some of the worst injuries occur indoors in a controlled environment, and that slip, trip, and falls are the most common and costly accidents amongst office workers.

Mr. Roselli stated it is important to talk to staff frequently about your expectations for maintaining a safe workplace and to inspect areas often for problems. Be sure to report them, fix them, and document these efforts.

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

WELLNESS DIRECTOR'S REPORT

Ms. Schiffer started her report by thanking the members who have contacted her to set up a Wellness Meeting. Ms. Schiffer then noted that her report is detailed in the agenda packet. She highlighted the following:

- Bordentown Twp. Police Department is interested in implementing a voluntary physical fitness test for Officers with Comp time as an incentive award. Department Doctor will be administering medical clearance. Medford is also looking to set this up with their Fire Department.
- Delran/Westampton/Medford is looking to start a Wellness Committee.
- Edgewater Park is currently surveying employees on Wellness ideas and are interested having a nutritionist visit them.
- Palmyra has a Dietitian scheduled to present in March. They have also purchased simple workout equipment for use in their Community Center in which all employees have access. They are working on having a presentation for their Public Works on Chiropractic care and minimizing lifting and bending injuries.
- She noted she is hoping to have an "In the Spotlight" next month and if your town has any wellness activities scheduled, please let her know.
- Ms. Schiffer noted in her News Letter this month its highlights the 30 day Plank Challenge, and that February is Heart Month.
- Lastly, she reminded the members to use NJWELL and work towards earning \$250 by completing health and wellness screenings along with other activities by October 31, 2018. www.state.nj.us/treasury/pensions/njwell/

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

MANAGED HEALTH CARE REPORT

Ms. Beatty reviewed the Managed Care Report for January, 2018 noting there were eighteen (18) claims reported.

Lost Time v. Medical Only Cases

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

	<i>Jan.</i>	<i>YTD</i>
<i>Lost Time</i>	4	4
<i>Medical Only</i>	9	9
<i>Report Only</i>	5	5
<i>Total New Claims Reported</i>	18	18
<i>Report Only % of Total</i>	27.8%	27.8%
<i>Medical Only/Lost Time Ratio</i>	69:31	69:31
<i>Average Days to Report</i>	1.3	1.3

Transitional Duty Report

Ms. Beatty presented the January Transitional Duty Report:

<i>Transitional Duty Summary Report</i>	<i>Jan</i>
<i>Transitional Duty Days Available</i>	112
<i>Transitional Duty Days Worked</i>	59
<i>% of Transitional Duty Days Worked</i>	52.7%
<i>Transitional Duty Days Not Accommodated</i>	53
<i>% of Transitional Duty Days Not Accommodated</i>	47.3%

PPO Penetration Report:

Ms. Beatty presented the PPO Penetration Report:

<i>PPO Penetration Rate</i>	<i>January</i>
<i>Bill Count</i>	100
<i>Original Provider Charges</i>	\$80,734
<i>Re-priced Bill Amount</i>	\$38,523
<i>Savings</i>	\$42,211
<i>% of Savings</i>	52.3%
<i>Participating Provider Penetration Rate - Bill Count</i>	93.0%

<i>Participating Provider Penetration Rate – Provider Charges</i>	87.9%
<i>EPO Provider Penetration Rate - Bill Count</i>	84.7%
<i>EPO Provider Penetration Rate – Provider Charges</i>	79.4%

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

TREASURER'S REPORT

Mr. Tontarski presented an overview of the Treasurer's Report for month ending **January 31, 2018** a copy of which was provided to the membership in the agenda packet.

Investment Interest

Interest received or accrued for the current month totaled \$17,207.03. This generated an average annual yield of 1.15%. After including an unrealized net loss of \$49,074.30 in the asset portfolio, the yield was 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 market value of \$14,711,807.96 vs. the amount invested. The 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 eight (8) obligations with maturities greater than one year.

Receipt Activity for the Period

	Monthly	YTD
Subrogation Receipts	\$49,790.54	\$49,790.54
Overpayment Reimbursements	\$461.00	
Salvage Receipts	\$1,400.00	

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

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.

Loss Run Payment Register – January 2018

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

Amended Bill List and Amended RMC Bill List – January 2018

For the Executive Committee's consideration, Mr. Tontarski presented the February 2018 Amended Bill List in the amount of \$791,689.73, and the February 2018 1st Installment Amended RMC Bill List in the amount of \$101,031.00.

Chair Keller entertained a motion to approve the January 2018 Loss Run Payment Register, the Amended February 2018 Bill List, and the Amended February 2018 1st Installment RMC Bill List in the amount of \$101,031.00 as presented.

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

Motion by Mr. Cramer, seconded by Mr. Mc Mahon, to approve the *January 2018 Loss Run Payment Register, the Amended February 2018 Bill List, and the Amended February 2018 1st Installment RMC Bill List in the amount of \$101,031.00* 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. Gene DiFilippo, Edgewater Park Twp. Richard Brook, Florence Twp Paula Kosko, Hainesport Twp. Mike Mansdoerfer, Lumberton Twp Kathy Burger, Medford Twp. Jerry Mascia, Mt. Laurel Twp. Mary Picariello, North Hanover Twp John Gural, Palmyra Borough Dennis Gonzalez, Pemberton Twp David Matchett, Shamong Twp. J. Paul Keller, Springfield Twp. Doug Cramer, Tabernacle Twp. James Ingling, Wrightstown Borough
	Nays:	None
	Abstain:	None

Motion carried by unanimous vote.

COMMITTEE REPORTS

Nothing to Report

MEL/RCF/EJIF REPORTs

MEL Coverage Bulletins – Mr. Forlenza noted a listing of the 2018 MEL Coverage Bulletins was included in the agenda for the member's reference and they can be found on the MEL

website www.njmcl.org. He noted they will not be emailed/mailed out as they are accessible via the MEL website.

MISCELLANEOUS BUSINESS

Chair Keller read the following Resolutions for consideration:

Resolution 2018-18 – Agreement with Community Education Online, LLC

Resolution 2018-18, Authorizing the Executive Director to Execute an Agreement with Community Education Online, LLC, for Excited Delirium Training for Emergency Responders.

Resolution 2018-19 – Agreement with Armando Riccio, Esq to present at Managers & Supervisory Trainings

Resolution 2018-19, Authorizing the Fund Executive Director to Execute an Agreement with Armando Riccio, Esq., for the Preparation and Presentation of Anti-Harassment training to Member Municipality Managers & Supervisors.

Resolution 2018-20– Agreement to Participate in a Shared Services Agreement for Online Police Training

Resolution 2018-20, Authorizing the Fund Chairperson and Secretary of the Burlington Count Municipal Joint Insurance Fund to Execute an Agreement to Participate in a Shared Service Agreement for an Online Police Training.

Motion by Mr. Gural, seconded by Mr. Mc Mahon, to Adopt Resolutions 2018-18, Resolution 2018-19 and Resolution 2018-20 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. Gene DiFilippo, Edgewater Park Twp. Richard Brook, Florence Twp Paula Kosko, Hainesport Twp. Mike Mansdoerfer, Lumberton Twp Kathy Burger, Medford Twp. Jerry Mascia, Mt. Laurel Twp. Mary Picariello, North Hanover Twp John Gural, Palmyra Borough Dennis Gonzalez, Pemberton Twp David Matchett, Shamong Twp. J. Paul Keller, Springfield Twp. Doug Cramer, Tabernacle Twp. James Ingling, Wrightstown Borough
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Nays: None

Abstain: None

Motion carried by unanimous vote.

Next Meeting

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

PUBLIC COMMENT

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

Chair Keller opened the meeting to the public for comment.

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

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

EXECUTIVE SESSION MEETING – Resolution #2018-21

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. Gural, seconded by Mr. McMahon, to Adopt ***Resolution #2018-21***. All in favor. Motion carried.

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

REOPEN PUBLIC PORTION OF THE MEETING

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

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

APPROVAL OF CLAIMS PAYMENTS

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

<i>Workers' Compensation</i>	<i>Property</i>	<i>General Liability</i>
<i>2018122311</i>	<i>2018110727</i>	<i>1257517</i>
<i>2018108894</i>	<i>2018122374</i>	<i>1222784</i>
<i>2018116558</i>	<i>2018121978</i>	<i>1208676</i>
<i>201822274</i>		
<i>2018121517</i>		
<i>2018119837</i>		
<i>001245135</i>		

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

Motion by Mr. McMahon, seconded by Mr. Wolbert, 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. Gene DiFilippo, Edgewater Park Twp. Richard Brook, Florence Twp Paula Kosko, Hainesport Twp. Mike Mansdoerfer, Lumberton Twp Kathy Burger, Medford Twp. Jerry Mascia, Mt. Laurel Twp. Mary Picariello, North Hanover Twp John Gural, Palmyra Borough Dennis Gonzalez, Pemberton Twp David Matchett, Shamong Twp. J. Paul Keller, Springfield Twp. Doug Cramer, Tabernacle Twp. James Ingling, Wrightstown Borough
	Nays:	None
	Abstain:	None

Motion carried by unanimous vote.

AUTHORIZATION TO ABANDON SUBROGATION – APPROVAL

There was one (1) abandonment of Subrogation claim(s) presented in Closed Session.

#001245135

Motion by Mr. McMahon, seconded by Mr. Wolbert, to authorize to 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. Gene DiFilippo, Edgewater Park Twp. Richard Brook, Florence Twp Paula Kosko, Hainesport Twp. Mike Mansdoerfer, Lumberton Twp Kathy Burger, Medford Twp. Jerry Mascia, Mt. Laurel Twp. Mary Picariello, North Hanover Twp John Gural, Palmyra Borough
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Dennis Gonzalez, **Pemberton Twp**
David Matchett, **Shamong Twp.**
J. Paul Keller, **Springfield Twp.**
Doug Cramer, **Tabernacle Twp.**
James Ingling, **Wrightstown Borough**

Nays: None

Abstain: None

Motion carried by unanimous vote.

MOTION TO ADJOURN

Chair Keller entertained a motion to adjourn the February 20, 2018 meeting of the BURLCO JIF.

Motion by Mr. McMahon, seconded by Mr. Gural, to adjourn the February 20, 2018 meeting of the BURLCO JIF. All in favor. Motion carried.

The meeting was adjourned at 4:33 pm.

Kris Kristie,
Recording Secretary for

MEGHAN JACK, SECRETARY



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

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

The January 2018 Lost Time Accident Frequency Summary and the Statewide Recap for January 2018 are attached for your review

B. Certificates of Insurance (pgs. 22-30)

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

C. 2017 Safety Incentive Program Awards (pg. 31)

A letter from our office describing how to collect your 2017 Safety Incentive Awards money was emailed out to all members on or about February 23, 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 2017 Safety Incentive Program 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.**

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. 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 Wellness Incentive Program allowance, please contact our office. **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 January 31, 2018 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 January 31, 2018 was **\$11,588,969.**

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. 40-45)

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. 46)

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. 47)

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. 48-49)

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. Police Command Staff Training – Invite (pgs. 50-51)

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

S. Managerial & Supervisory Training – Invite (pgs. 52-54)

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 sign-in sheets from March 6, 2018 are posted to the JIF website. The trainings have been scheduled on the following dates:

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

September 11, 2018 – Wildwood Convention Center

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

T. Payroll Audit

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.

U. 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.

V. Safety Breakfast Kickoff – Invite (pg. 55)

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 were emailed out on or about March 12, 2018.

W. New Fund Commissioner Orientation

We will be conducting New Fund Commissioner Orientation training prior to the Executive Committee Meeting on May 15, 2018 at 1:30 PM in Hainesport. An email notification with further details will be sent out to all Fund Commissioners and RMC's in early April.

X. 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.

Y. New Member Activity

Nothing to Report.

Burleo JIF										
2018 LOST TIME ACCIDENT FREQUENCY										
DATA VALUED AS OF January 31, 2018										
			# CLAIMS	Y.T.D.	2018	2017	2016			TOTAL
		**	FOR	LOST TIME	LOST TIME	LOST TIME	LOST TIME			RATE
MEMBER_ID	MEMBER	*	1/31/2018	ACCIDENTS	FREQUENCY	FREQUENCY	FREQUENCY	MEMBER		2018 - 2016
1	75 BEVERLY		0	0	0.00	0.00	11.76	1 BEVERLY		5.16
2	76 DELANCO		0	0	0.00	1.42	3.42	2 DELANCO		2.20
3	77 DELRAN		0	0	0.00	0.00	0.00	3 DELRAN		0.00
4	78 EDGEWATER PARK		0	0	0.00	2.27	2.86	4 EDGEWATER PARK		2.42
5	79 FLORENCE		0	0	0.00	1.00	3.14	5 FLORENCE		1.96
6	80 HAINESPORT		0	0	0.00	0.00	0.00	6 HAINESPORT		0.00
7	81 LUMBERTON		0	0	0.00	0.97	1.16	7 LUMBERTON		1.00
8	82 MANSFIELD TOWNSHIP B		0	0	0.00	1.00	0.00	8 MANSFIELD TOWNSHIP		0.50
9	83 MEDFORD TOWNSHIP		0	0	0.00	0.74	1.56	9 MEDFORD TOWNSHIP		1.09
10	84 RIVERSIDE		0	0	0.00	0.00	2.50	10 RIVERSIDE		1.18
11	85 SHAMONG		0	0	0.00	0.00	0.00	11 SHAMONG		0.00
12	373 SOUTHAMPTON		0	0	0.00	1.15	0.00	12 SOUTHAMPTON		0.56
13	456 SPRINGFIELD		0	0	0.00	1.94	0.00	13 SPRINGFIELD		0.91
14	531 CHESTERFIELD		0	0	0.00	0.00	0.00	14 CHESTERFIELD		0.00
15	576 MOUNT LAUREL		0	0	0.00	1.80	0.77	15 MOUNT LAUREL		1.25
16	577 BASS RIVER		0	0	0.00	0.00	0.00	16 BASS RIVER		0.00
17	589 BORDENTOWN CITY		0	0	0.00	1.65	1.36	17 BORDENTOWN CITY		1.48
18	600 BORDENTOWN TOWNSHIP		0	0	0.00	1.36	2.80	18 BORDENTOWN TOWNSHIP		1.99
19	601 NORTH HANOVER		0	0	0.00	0.00	1.98	19 NORTH HANOVER		0.86
20	636 WRIGHTSTOWN		0	0	0.00	0.00	0.00	20 WRIGHTSTOWN		0.00
21	642 PEMBERTON BOROUGH		0	0	0.00	0.00	2.00	21 PEMBERTON BOROUGH		1.05
22	651 WOODLAND		0	0	0.00	0.00	2.78	22 WOODLAND		1.33
23	679 FIELDSBORO		0	0	0.00	0.00	0.00	23 FIELDSBORO		0.00
24	208 PEMBERTON		1	1	6.14	4.03	7.67	24 PEMBERTON		5.72
25	532 WESTAMPTON		1	1	8.92	0.72	6.32	25 WESTAMPTON		3.28
26	86 TABERNACLE		1	1	15.79	0.00	0.00	26 TABERNACLE		0.80
27	650 PALMYRA		1	1	15.89	2.78	0.00	27 PALMYRA		1.98
Totals:			4	4	2.26	1.23	2.03			1.63
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										
2017 Loss Time Accident										
Frequency as of			January 30, 2017		0.00					

2018 LOST TIME ACCIDENT FREQUENCY ALL JIFs				
		January 31, 2018		
	2018	2017	2016	TOTAL
	LOST TIME	LOST TIME	LOST TIME	RATE *
FUND	FREQUENCY	FREQUENCY	FREQUENCY	2018 - 2016
BERGEN	0.00	1.36	1.62	1.46
CAMDEN	0.00	1.24	1.35	1.26
N.J.U.A.	0.00	1.89	3.15	2.41
PROF MUN MGMT	0.00	2.14	2.08	2.05
SUBURBAN MUNICIPAL	0.00	1.45	2.24	1.80
CENTRAL	0.00	1.47	1.79	1.58
MORRIS	0.39	1.18	2.00	1.52
ATLANTIC	0.99	1.81	3.27	2.33
TRI-COUNTY	1.39	1.84	2.48	2.10
NJ PUBLIC HOUSING	2.02	1.87	2.23	2.06
SOUTH BERGEN	2.19	1.67	2.35	2.01
BURLINGTON	2.26	1.23	2.03	1.63
OCEAN	2.43	2.39	2.14	2.27
SUBURBAN ESSEX	2.93	1.88	1.80	1.88
MONMOUTH	3.03	2.11	1.61	1.91
AVERAGE	1.17	1.70	2.14	1.88
* 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 1/22/2018 To 2/22/2018

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
H - Burlington County Board of I - Township of Delanco	Chosen Freeholders PO Box 6000 Eastampton, NJ 08060	Re: 5/27/18 Delanco Memorial Day Parade 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 Delanco Memorial Day parade, 5/27/18.	1/22/2018 #1844813	GL AU EX WC
H - State of NJ, Dept of I - Township of Bordentown	Transportation PO Box 600 Trenton, NJ 08625	Re: Waivered Service contracts Evidence of insurance as respects t Waivered Service Contracts to cover water requirements.	1/22/2018 #1844872	GL AU EX WC
H - State of NJ, Dept of I - City of Bordentown	Transportation PO Box 600 Trenton, NJ 08625	Re: Waivered Service contracts Evidence of insurance as respects t Waivered Service Contracts to cover water requirements.	1/22/2018 #1844875	GL AU EX WC
H - Berkadia Commercial Mortgage LLC I - City of Bordentown	Master Servicer PO box 1687 Horsham, PA 19044	Re: Fire Ave Atlantic Highlands. Certificate Holder is Additional Insured on the above-referenced Commercial General Liability and Automobile Liability Policies and Mortgagee/Lessor on the Property Policy if required by written contract as respects to Value \$2,000,000 for the municipal building located at Fire Ave., Atlantic Highlands, NJ 07716, RC \$6,102,802, 324 Farnsworth Avenue, bordentown, NJ 08505, RDI Real property amount if \$8,860,500, personal property \$1,556,800. 30 day NOC clause, 10 day NOC nonpayment of premium.	1/22/2018 #1844883	GL AU EX WC OTH
H - Berkadia Commercial Mortgage LLC I - City of Bordentown	Master Servicer PO box 1687 Horsham, PA 19044	Re: Fire Ave Atlantic Highlands. Certificate Holder is Additional Insured on the above-referenced Commercial General Liability and Automobile Liability Policies and Mortgagee/Lessor on the Property Policy if required by written contract as respects to Value \$2,000,000 for the municipal building located at Fire Ave., Atlantic Highlands, NJ 07716, RC \$6,102,802, 324 Farnsworth Avenue, bordentown, NJ 08505, RDI Real property amount if \$8,860,500, personal property \$1,556,800. 30 day NOC clause, 10 day NOC nonpayment of premium.	1/22/2018 #1844905	GL AU EX WC OTH
H - Burlington County Board of I - City of Bordentown	Chosen Freeholders Attn: Insurance & Risk Mgmt. 49 Rancocas Road;PO Box 6000 Southampton, NJ 08060	RE: City wide events; 5k Run, parades and street closings 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 City wide events; 5k Run, parades and street closings. Does not include amusements or fireworks.	1/23/2018 #1845748	GL AU EX WC

Burlington County Municipal JIF

Certificate of Insurance Monthly Report

From 1/22/2018 To 2/22/2018

H - Burlington County Board of I - City of Bordentown	Chosen Freeholders Attn: Insurance & Risk Mgmt. 49 Rancocas Road; PO Box 6000 Southampton, NJ 08060	RE: Shared Services Agreement for Central Communications/911 Calls 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 Shared Services Agreement with Burlington County Board of Chosen Freeholders for Central Communications/911 calls through the County's office of Public Safety Services.	1/23/2018 #1845749	GL AU EX WC
H - County of Burlington I - City of Bordentown	Office of the Fire Marshall 49 Rancocas Rd. PO Box 6000 Mt. Holly, NJ 08060	Evidence of insurance as respects to Shared Services Agreement for Emergency Asphalt Paving Contract (CEG 15-0024).	1/23/2018 #1845750	GL AU EX WC
H - Division of Law & Public Safety I - City of Bordentown	Juvenile Medium Security Unit PO Box 307 Bordentown, NJ 08505	Evidence of Insurance.	1/23/2018 #1845751	GL AU EX WC
H - State of New Jersey I - City of Bordentown	Department of Treasury PO Box 211 Trenton, NJ 08625	Evidence of Insurance.	1/23/2018 #1845752	GL AU EX WC
H - State of New Jersey I - City of Bordentown	Dept. of Transportation 1035 Parkway Avenue PO Box 600 Trenton, NJ 08625	Evidence of Insurance as respects to Waivered Service Contracts to cover water requirements.	1/23/2018 #1845753	GL AU EX WC
H - State of New Jersey I - City of Bordentown	NJ Transit Corp One Penn Plaza East Newark, NJ 07105	Evidence of Insurance.	1/23/2018 #1845754	GL AU EX WC
H - State of NJ, Dept of I - City of Bordentown	Transportation PO Box 600 Trenton, NJ 08625	Re: Waivered Service contracts Evidence of insurance as respects t Waivered Service Contracts to cover water requirements.	1/23/2018 #1845755	GL AU EX WC

Burlington County Municipal JIF

Certificate of Insurance Monthly Report

From 1/22/2018 To 2/22/2018

H - Bordentown Township Fire I - City of Bordentown	District #2 262 Crosswicks Road Bordentown, NJ 08505	Evidence of Insurance with respects to fire training for members of Consolidated Fire Association, Bordentown City, NJ.	1/23/2018 #1845758	GL AU EX WC OTH
H - Burlington County Board of I - City of Bordentown	Chosen Freeholders 49 Rancocas Road Mt. Holly, NJ 08060	Evidence of Insurance with respect to Carslake Community Center for Nutritional & Recreational Program for the Elderly.	1/23/2018 #1845759	GL AU EX WC OTH
H - City of Bordentown I - City of Bordentown	324 Farnsworth Avenue Bordentown, NJ 08505	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.	1/23/2018 #1845760	OTH
H - Berkadia Commercial Mortgage LLC I - City of Bordentown	Master Servicer PO box 1687 Horsham, PA 19044	Re: Fire Ave Atlantic Highlands. Certificate Holder is Additional Insured on the above-referenced Commercial General Liability and Automobile Liability Policies and Mortgagee/Lessor on the Property Policy if required by written contract as respects to Value \$2,000,000 for the municipal building located at Fire Ave., Atlantic Highlands, NJ 07716, RC \$6,102,802, 324 Farnsworth Avenue, bordentown, NJ 08505, RDI Real property amount if \$8,860,500, personal property \$1,556,800. 30 day NOC clause, 10 day NOC nonpayment of premium.	1/30/2018 #1848563	GL AU EX WC OTH
H - New Jersey Transit I - Township of Pemberton	One Penn Plaza East Newark, NJ 07105	RE: Grant NJ-16-008 (FY11) Certificate Holder is amended to be included as additional insured the person(s) or organization(s) as shown in the description section of this certificate of insurance for General Liability & Excess Liability pursuant to the terms, conditions, limitations, and exclusions of the JIF Casualty Insurance Policy (but only with respect to liability caused in whole or in part by the acts or omissions of the named insured) as respects lease Grant NJ-16-0008 (FY11) for use of NJT vehicle ID#16-1795 vin #2FD4FE4FS0GDC56777 valued at \$58,098. 30 days notice of cancellation.	2/1/2018 #1850088	GL AU EX WC OTH
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	2/1/2018 #1850091	GL AU EX WC OTH

Burlington County Municipal JIF

Certificate of Insurance Monthly Report

From 1/22/2018 To 2/22/2018

H - New Jersey Transit I - Township of Pemberton	One Penn Plaza East Newark, NJ 07105	RE: Grant NJ 16-0008(FY11) Certificate Holder is amended to be included as additional insured the person(s) or organization(s) as shown in the description section of this certificate of insurance for General Liability & Excess Liability pursuant to the terms, conditions, limitations, and exclusions of the JIF Casualty Insurance Policy (but only with respect to liability caused in whole or in part by the acts or omissions of the named insured) as respects lease Grant NJ-16-0008 (FY11) for use of NJT vehicle ID#16-1795 vin #2FD4FE4FS0GDC56777 valued at \$58,098. 30 days notice of cancellation.	2/1/2018 #1850109	GL AU EX WC OTH
H - Springfield Township BOE I - Township of Springfield	2146 Jacksonville-Jobstown Rd. Jobstown, NJ 08041	Use of Springfield Township School for Springfield Township Recreation Basketball for 2018 season.	2/9/2018 #1854883	GL AU EX WC OTH
H - Springfield Township BOE I - Township of Springfield	2146 Jacksonville-Jobstown Rd. Jobstown, NJ 08041	Use of Springfield Township School for Springfield Township Recreation Basketball for 2018 season.	2/9/2018 #1854886	GL AU EX WC OTH
H - Burlington County Emergency I - Township of Southampton	Services Training Center 53 Academy Drive Westhampton, 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 as respect to fire fighter training during 2017.	2/14/2018 #1857670	GL AU EX WC
H - KS State Bank I - Township of Southampton	1010 Westloop PO Box 69 Manhattan, KS 66505	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 one Ford E-450 Ambulance, VIN# 1 FDXE4FSXHDC62902, value \$77,951.	2/14/2018 #1857671	GL AU EX WC
H - Southampton Township School I - Township of Southampton	District 177 Main Street Tabernacle, NJ 08088	The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to use of premises for all activities in 2018	2/14/2018 #1857672	GL AU EX WC
H - Southampton Township School I - Township of Southampton	District 177 Main Street Southampton, NJ 08088	The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to use of premises for all	2/14/2018 #1857673	GL AU EX WC

Burlington County Municipal JIF

Certificate of Insurance Monthly Report

From 1/22/2018 To 2/22/2018

		activities in 2018		
H - Vincent Fire Department I - Township of Southampton	16 Race Street Southampton, NJ 08088	Evidence of Insurance as respects to Vincent Fire Department.	2/14/2018 #1857674	GL AU EX WC
H - Southampton Township School I - Township of Southampton	District 177 Main Street Tabernacle, NJ 08088	The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to use of premises for all activities in 2018	2/14/2018 #1857680	GL AU EX WC
H - Southampton Township School I - Township of Southampton	District 177 Main Street Southampton, NJ 08088	The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to use of premises for all activities in 2018	2/14/2018 #1857681	GL AU EX WC
H - KS State Bank I - Township of Southampton	1010 Westloop PO Box 69 Manhattan, KS 66505	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 one Ford E-450 Ambulance, VIN# 1 FDXE4FSXHDC62902, value \$77,951.	2/14/2018 #1857684	GL AU EX WC OTH
H - Vincent Fire Department I - Township of Southampton	16 Race Street Southampton, NJ 08088	Evidence of Insurance as respects to Vincent Fire Department.	2/14/2018 #1857685	GL AU EX WC OTH
H - Insured Copy I - Township of Mansfield		Evidence of insurance	2/15/2018 #1858089	GL AU EX WC
H - Berkadia Commercial Mortgage LLC	PO Box 55 Ambler, PA 19002	Re: Fire Ave Atlantic Highlands. Certificate Holder is Additional Insured on the above-referenced Commercial General Liability and Automobile Liability Policies and Mortgagee/Lessor on the Property	2/16/2018 #1859413	GL AU EX WC OTH

Burlington County Municipal JIF

Certificate of Insurance Monthly Report

From 1/22/2018 To 2/22/2018

I - City of Bordentown		Policy if required by written contract as respects to Value \$2,000,000 for the municipal building located at Fire Ave., Atlantic Highlands, NJ 07716, RC \$6,102,802, 324 Farnsworth Avenue, bordentown, NJ 08505, RDI Real property amount if \$8,860,500, personal property \$1,556,800. 30 day NOC clause, 10 day NOC nonpayment of premium.		
H - CORNERSTONE ADMINISYTEM I - Township North Hanover	AMBULANCE BILLING 23 OLD DEPOT ROAD New Cumberland, PA 17070	Evidence of Insurance in respects to The Fire Co/EMS. Jacobstown Volunteer Fire Co is part of North Hanover Township.	2/20/2018 #1859533	GL AU EX WC
H - Pemberton Township I - Township of Mansfield	500 Pemberton-Browns Mills Rd Pemberton, NJ 08068	Evidence of insurance.	2/20/2018 #1860130	GL AU EX WC
H - Southampton Township Historical I - Township of Southampton	Society PO Box 2086 Southampton, NJ 08088	Evidence of Insurance.	2/20/2018 #1860174	GL AU EX WC
H - State of New Jersey, Dept of I - Township of Southampton	Hlth & Senior Services Ofc of Medical Services Po Box 360 Trenton, NJ 08625	Evidence of insurance with respects to Hampton Lakes Emergency medical Services State Licensing and EMS charting requirements.	2/20/2018 #1860176	GL AU EX WC
H - Township of Pemberton I - Township of Pemberton	500 Pemberton-Browns Mills Road 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 Sharing of Laborers and Shared Services Agreement	2/20/2018 #1860178	GL AU EX WC
H - Township of Pemberton I - Township of Southampton	500 Pemberton-Browns Mills Road 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 Sharing of Laborers and Shared Services Agreement	2/20/2018 #1860179	GL AU EX WC
H - Township of Shamong	105 Willow Grove Road	27 The Certificate Holder is an Additional Insured on the above-	2/20/2018	GL AU EX

Burlington County Municipal JIF

Certificate of Insurance Monthly Report

From 1/22/2018 To 2/22/2018

I - Township of Southampton	Shamong, NJ 08088	referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect Municipal Court Shared Services Agreement	#1860181	WC
H - Vincentown Grange #67 I - Township of Southampton	PO Box 2020 115 Main Street Tabernacle, NJ 08088	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 parking lot by the children's library.	2/20/2018 #1860183	GL AU EX WC
H - Burlington County Institute of I - Township of Southampton	Technology 695 Woodlane Road Eastampton, NJ 08060	Re: Use of BCIT training facilities 2018 Certificate Holder is an additional insured for General Liability and Excess Liability for Use of BCIT training facilities 2018	2/20/2018 #1860185	GL AU EX WC
H - Burlington County Emergency I - Township of Southampton	Services Training Center 53 Academy Drive Westhampton, 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 as respect to fire fighter training 2018.	2/20/2018 #1860201	GL AU EX WC
H - County of Burlington I - Township of Southampton	49 Rancocas Rd., PO Box 6000 Westhampton, NJ 08060	Certificate Holder is included as an additional insured for General Liability and Excess Liability for use of Main Street (County Route 681) by Southampton Twp for various events during 2018, not including fireworks or amusements.	2/20/2018 #1860203	GL AU EX WC
H - Johnson's Farm Corner I - Township of Southampton	133 Church St Medford, NJ 08055	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 farm cart during the Memorial Day Parade. Does not include amusements or fireworks.	2/20/2018 #1860209	GL AU EX WC
H - PSE&G I - Township of Southampton	300 New Albany Road Moorestown, NJ 08057	RE: Use of poles - Township of South Hampton Certificate Holder is amended to be included as additional insured the person(s) or organization(s) as shown in the description section of this certificate of insurance for General Liability & Excess Liability pursuant to the terms, conditions, limitations, and exclusions of the JIF Casualty Insurance Policy (but only with respect to liability caused in whole or in part by the acts or omissions of the named insured) as respects to use of poles #2946 through 3013 on Main Street and poles #3023	2/20/2018 #1860211	GL AU EX WC

Burlington County Municipal JIF

Certificate of Insurance Monthly Report

From 1/22/2018 To 2/22/2018

		through 3050 on Mill Street of Township of South Hampton.		
H - Southampton Twp BOE I - Township of Southampton	177 Main St Tabernacle, NJ 08088	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 premises for the 2018 Summer concerts and annual Christmas concert.	2/20/2018 #1860212	GL AU EX WC
H - Southampton Twp BOE I - Township of Southampton	177 Main St Tabernacle, NJ 08088	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 to Southampton Twp creative team's use of premises for the after school program during 2018.	2/20/2018 #1860217	GL AU EX WC
H - Township of Southampton I - Township of Southampton	5 Retreat Road Southampton, NJ 08088	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.	2/20/2018 #1860221	OTH
H - CIT Technology Financing I - Township of Southampton	Services, Inc. 10201 Centurian Parkway North, Suite 100 Jacksonville, FL 32256	RE: 4550CI, Kyocera NWZ2600986, Kyocera NWZ2600980, Kyocera 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 Mortgagee/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 to 4550CI, Kyocera NWZ2600986, valued at \$2919, Model #VS6525MFP, and Kyocera NWZ2600980, valued at \$2919, Model FS-6525MFP, \$1,000 Deductible).	2/20/2018 #1860223	GL AU EX WC OTH
H - William Scotsman, Inc. I - Township of Southampton	901 South Bond Street, Suite 600 Baltimore, MD 21236-3357	RE: Trailer, Serial No. C43164 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 Mortgagee/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 to Trailer, Serial No. C43164, Account #8619429, valued at \$14,464.	2/20/2018 #1860226	GL AU EX WC OTH
H - Burns Auto Group I - Township of Southampton	135 Lincoln Highway Fairless Hills, PA 19030	RE: 2004 GMC C7500, VIN 1GDM7C1C34F501857 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	2/20/2018 #1860229	GL AU EX WC OTH

Burlington County Municipal JIF

Certificate of Insurance Monthly Report

From 1/22/2018 To 2/22/2018

		Mortgagee/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 to a 2004 GMC C7500, VIN 1GDM7C1C34F501857, valued at \$29,677.		
H - Vincent Fire Department I - Township of Southampton	16 Race Street Southampton, NJ 08088	Evidence of Insurance as respects to Vincent Fire Department. JIF Blkt. Crime Policy #BUR180401-87, Policy Period 1/01/2018 to 1/01/2019, Coverage - \$50,000. MEL Crime Policy #MEL01170187, Policy Period 1/01/2018 to 1/01/2019, Coverage - \$950,000 Excess of \$50,000.	2/20/2018 #1860248	GL AU EX WC OTH
H - Berkadia Commercial Mortgage LLC I - City of Bordentown	PO Box 55 Ambler, PA 19002	Re: Fire Ave Atlantic Highlands. Certificate Holder is Additional Insured on the above-referenced Commercial General Liability and Automobile Liability Policies and Mortgagee/Loss Payee on the Property Policy if required by written contract as respects to Value \$2,000,000 for the municipal building located at Fire Ave., Atlantic Highlands, NJ 07716, RC \$6,102,802, 324 Farnsworth Avenue, bordentown, NJ 08505, RDI Real property amount if \$8,860,500, personal property \$1,556,800. 30 day NOC clause, 10 day NOC nonpayment of premium.	2/21/2018 #1860470	GL AU EX WC OTH
Total # of Holders: 55				

Burlington County Municipal Joint Insurance Fund 2017 Safety Incentive Program																	
Member Municipality	Opening Balance	Jan 2017	Feb 2017	March 2017	April 2017	May 2017	June 2017	July 2017	Aug 2017	Sept 2017	Oct 2017	Nov 2017	Dec 2017	Paid in 2018	Total Paid	Remaining Balance	Encumb. Funds
Bass River	1,650.00			1,650.00											1,650.00	0.00	
Beverly	1,975.00														0.00	1,975.00	11/29/2017
Bordentown City	1,975.00												1,975.00		1,975.00	0.00	11/22/2017
Bordentown Twp	2,275.00												1,437.80		1,437.80	837.20	10/13/2017
Chesterfield	1,650.00					1,650.00									1,650.00	0.00	
Delanco	1,650.00				1,650.00										1,650.00	0.00	
Delran	2,275.00										2,265.48				2,265.48	9.52	
Edgewater	1,975.00												392.07		392.07	1,582.93	11/2/2017
Fieldsboro Boro	1,650.00				1,650.00										1,650.00	0.00	
Florence	2,275.00													2,275.00	2,275.00	0.00	11/08/17
Hainesport	1,650.00			1,650.00											1,650.00	0.00	
Lumberton	2,275.00					2,275.00									2,275.00	0.00	
Mansfield	1,975.00												1,975.00		1,975.00	0.00	11/29/2017
Medford	2,600.00				2,600.00										2,600.00	0.00	
Mount Laurel	2,600.00			2,600.00											2,600.00	0.00	
North Hanover	1,975.00							1,975.00							1,975.00	0.00	
Palmyra	1,975.00				1,975.00										1,975.00	0.00	
Pemberton Boro.	1,650.00			1,650.00											1,650.00	0.00	
Pemberton Twp.	2,600.00			2,600.00											2,600.00	0.00	
Riverside	1,975.00								1,246.13				728.87		1,975.00	0.00	11/29/2017
Shamong	1,650.00			1,650.00											1,650.00	0.00	
Southampton	1,975.00					1,975.00									1,975.00	0.00	
Springfield	1,650.00										1,650.00				1,650.00	0.00	
Tabernacle	1,650.00											199.60			199.60	1,450.40	11/1/2017
Westampton	1,975.00					1,975.00									1,975.00	0.00	
Woodland	1,650.00														0.00	1,650.00	10/24/2017
Wrightstown	1,650.00				1,650.00										1,650.00	0.00	11/30/2017
Total By Line	\$52,825.00	\$0.00	\$0.00	\$11,800.00	\$9,525.00	\$7,875.00	\$0.00	\$1,975.00	\$1,246.13	\$0.00	\$3,915.48	\$199.60	\$6,508.74	\$2,275.00	\$45,319.95	\$7,505.05	

Must be Claimed or Encumbered by November 30, 2017. All Encumbered Claims Must be Claimed by February 1, 2018

Burlington County Municipal Joint Insurance Fund 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																		
																	Total	Remaining
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	Paid	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 :	March 12, 2018			
Total Participating Members	27			
Complaint	26			
Percent Compliant	96.30%			
		01/01/18	2018	
	Compliant	EPL	POL	Co-Insurance
Member Name	*	Deductible	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	Scott Pearlman
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

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BURLINGTON COUNTY MUNICIPAL FUND
FINANCIAL FAST TRACK REPORT
AS OF January 31, 2018

	<i>THIS MONTH</i>	<i>YTD CHANGE</i>	<i>PRIOR YEAR END</i>	<i>FUND BALANCE</i>
1. UNDERWRITING INCOME	608,674	608,674	105,099,858	105,708,532
2. CLAIM EXPENSES				
Paid Claims	155,375	155,375	39,366,608	39,521,983
Case Reserves	333,070	333,070	2,797,031	3,130,101
IBNR	(207,845)	(207,845)	2,178,783	1,970,938
Recoveries	-	-	-	-
TOTAL CLAIMS	280,600	280,600	44,342,422	44,623,022
3. EXPENSES				
Excess Premiums	197,982	197,982	27,958,817	28,156,799
Administrative	92,146	92,146	17,543,110	17,635,256
TOTAL EXPENSES	290,129	290,129	45,501,927	45,792,056
4. UNDERWRITING PROFIT (1-2-3)	37,945	37,945	15,255,509	15,293,454
5. INVESTMENT INCOME	(31,867)	(31,867)	3,662,361	3,630,494
6. DIVIDEND INCOME	0	0	561,740	561,740
7. STATUTORY PROFIT (4+5+6)	6,078	6,078	19,479,609	19,485,687
8. DIVIDEND	0	0	7,896,718	7,896,718
9. STATUTORY SURPLUS (7-8)	6,078	6,078	11,582,891	11,588,969

SURPLUS (DEFICITS) BY FUND YEAR

Closed	(12,165)	(12,165)	6,104,742	6,092,577
MEL JIF Retro	(161)	(161)	486	325
2014	(3,824)	(3,824)	1,509,851	1,506,027
2015	(16,901)	(16,901)	990,470	973,569
2016	(4,987)	(4,987)	1,671,115	1,666,128
2017	(7,039)	(7,039)	1,306,227	1,299,188
2018	51,155	51,155		51,155
TOTAL SURPLUS (DEFICITS)	6,078	6,078	11,582,891	11,588,969
TOTAL CASH				17,908,169

CLAIM ANALYSIS BY FUND YEAR

TOTAL CLOSED YEAR CLAIMS	0	0	32,849,243	32,849,243
FUND YEAR 2014				
Paid Claims	21,460	21,460	2,321,110	2,342,570
Case Reserves	(37,563)	(37,563)	562,323	524,760
IBNR	16,103	16,103	89,912	106,015
Recoveries	0	0	0	0
TOTAL FY 2014 CLAIMS	0	0	2,973,346	2,973,346
FUND YEAR 2015				
Paid Claims	75,427	75,427	2,172,321	2,247,748
Case Reserves	(53,021)	(53,021)	966,449	913,428
IBNR	(22,406)	(22,406)	142,787	120,381
Recoveries	0	0	0	0
TOTAL FY 2015 CLAIMS	(0)	(0)	3,281,557	3,281,557
FUND YEAR 2016				
Paid Claims	24,008	24,008	1,388,618	1,412,626
Case Reserves	(13,859)	(13,859)	673,097	659,238
IBNR	(10,149)	(10,149)	469,344	459,195
Recoveries	0	0	0	0
TOTAL FY 2016 CLAIMS	(0)	(0)	2,531,059	2,531,059
FUND YEAR 2017				
Paid Claims	25,924	25,924	635,315	661,239
Case Reserves	59,023	59,023	595,161	654,184
IBNR	(84,947)	(84,947)	1,476,740	1,391,793
Recoveries	0	0	0	0
TOTAL FY 2017 CLAIMS	0	0	2,707,216	2,707,216
FUND YEAR 2018				
Paid Claims	8,556	8,556		8,556
Case Reserves	378,491	378,491		378,491
IBNR	(106,446)	(106,446)		(106,446)
Recoveries	0	0		0
TOTAL FY 2018 CLAIMS	280,600	280,600		280,600
COMBINED TOTAL CLAIMS	280,600	280,600	44,342,422	44,623,022

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 February

ITEM	FILING STATUS
Meeting Minutes	3/22/18
Bylaws Amendments	N/A
Risk Management Program Changes	N/A
New Member Filings	N/A
Supplemental Assessments/Contributions	N/A
Budget Amendments (transfers, etc.)	N/A
Surplus Distribution (refunds/dividends)	N/A
Changes/Amendments/Additions to Service Providers	N/A
Executive Committee Changes	N/A

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

ITEM	FILING STATUS
Ethics Filings (<i>Notification to FC's and Prof's</i>)	
Renewal Resolutions and Indemnity & Trust Agreements	
Budget and Actuarial Certification/Opinion Letter	1/19/18
Annual Assessments/Contributions	1/19/18
Supplemental Assessments/Contributions	
Risk Management Program	1/19/18
Annual Certified Audit	
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	12/10/17	N/A	12/10/17	N/A
Administrator - AJG	X	10/1/18	JIF	9/1/18	N/A
Asset Manager -Wilmington Trust	X	10/1/18	5/1/16	10/1/18	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	12/10/18	N/A	12/10/18	N/A
Underwriting Manager -Conner Strong	X	12/10/18	N/A	12/10/18	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

Federal Court Rejects Civil Law Suit By Injured Employee

John H. Geaney February 15, 2018 Court Rulings 0 Comments

Brian Sims suffered a terrible injury working for Express Scripts, Inc. (hereinafter ESI) on August 24, 2015 when his hand was caught in an industrial machine, leading to the amputation of his left hand and wrist. He brought a civil law suit against his employer alleging willful and intentional conduct. Express Scripts moved to dismiss the complaint as barred by the exclusive remedy rule in the Division of Workers' Compensation.

In evaluating the motion to dismiss the complaint, the Court noted that plaintiff did allege that the conduct of defendants was intentional by altering or removing safety features or permitting the non-existence of safety features. The Court said, "*Plaintiff makes only conclusory statements that ESI acted 'knowing with substantial certainty' that injury would result from its actions; he alleges no facts or circumstances to support that claim.*" The Court added that plaintiff failed to indicate what specific safety features were missing, who altered or removed them, and how these safety features might have prevented Plaintiff's injury. The Court said, "*Plaintiff's mere recital of a requirement of the 'intentional wrong' exception cannot survive ESI's motion to dismiss.*"

The Court said it was not enough to just allege that a safety guard was missing: "*Here, Plaintiff has not identified what specific safety device was allegedly removed or altered and for what reason, nor that ESI was 'substantially certain' that injury to its workers would occur as a result of such conduct.*" The Court noted that removal of a safety device standing alone does not equate to "intentional wrong."

The Court granted ESI's motion to dismiss without prejudice, allowing plaintiff one more opportunity to provide a factual basis for the alleged intentional harm allegations.

This case underscores a strong theme in New Jersey case law, namely that it remains extremely difficult to surmount the exclusive remedy hurdle in this state. It is not enough to file a complaint that provides the magic words regarding substantial certainty to cause injury. One must provide factual support for the allegations or risk having the case dismissed.

This case can be found at [Sims v. VC999 Packaging Sys.](#), D. N.J. (January 24, 2018).

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Tags: civil law suit, exclusive remedy rule

About the Author:

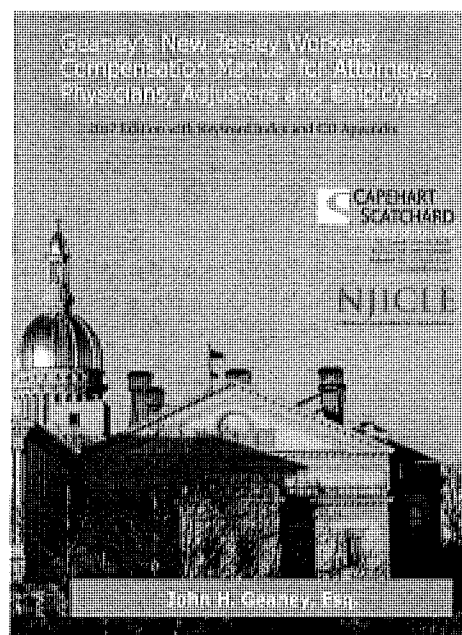
John H. Geaney, an executive committee member and shareholder with Capehart Scatchard, began an email newsletter entitled Currents in Workers' Compensation,

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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.

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Topics:

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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
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A Capehart Scatchard Blog

The Importance of Subsequent Treatment Notes and Records in Workers' Comp

John H. Geaney March 2, 2018 Workers' Comp 0 Comments

I have written many times about the fact that success for employers in workers' compensation most often comes down to past medical history and causation analysis. This is particularly true in a state like New Jersey where there is virtually no formal discovery allowed. Employers need to know in a back claim, for example, whether the injured worker has an extensive prior history of chiropractic treatment or car accidents. But what about the importance of reviewing treating notes of various doctors and therapists *after* the work accident? This is an underrated concept and deserves some consideration.

This practitioner had a case recently where the employee injured her knee at work and was diagnosed with a partial tear requiring no significant treatment. Conservative care ensued and the recovery seemed excellent. Then six months went by and the injured worker suddenly returned back to the authorized doctor stating that her knee had become much more painful. The treating doctor noted the significant worsening in the knee and mentioned that petitioner had seen her family doctor recently. The IME doctors put fairly high estimates on the knee, leading to a potential award of 20% of the leg with the potential for knee surgery on a reopener.

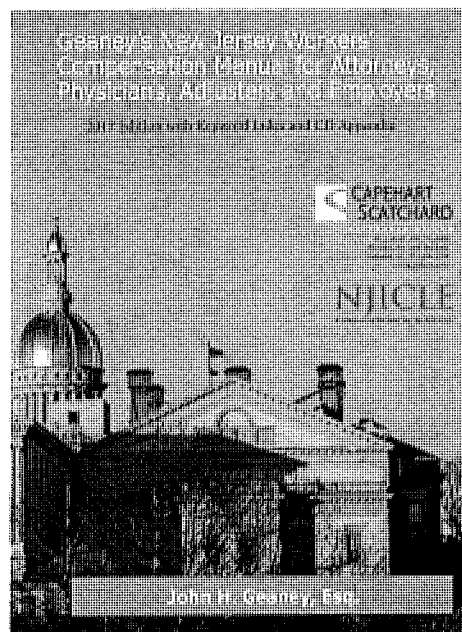
Our office sent a subpoena for the family doctor's records with particular interest on the visit in the summer noted in the treating doctor's report. That entry in the family doctor records stated, *"Patient was doing some challenging rock climbing over the weekend and jumped from a height landing on her knee, causing intense pain and swelling."* That was the only reference to this new incident, and obviously this constituted a significant event. It accounted for the sudden visit to the treating doctor after six months of no treatment. This information changed the course of the case. It allowed respondent to avoid a significant order approving settlement with reopener rights. Instead the case settled for a nominal Section 20. But for the subsequent family doctor records, this employer would have paid ten times as much money, bought a likely reopener, and eventually a likely knee surgery with a higher award.

Defense counsel, adjusters and employers must scrutinize subsequent treatment records, PT notes, and tools like ISO reports. When an employee like the claimant above reinjures her knee, that new incident amounts to the same thing as a work accident – except it is a non-work event that breaks the chain of causation. If someone falls in a grocery store while shopping and reinjured his shoulder before the case is settled, that subsequent accident may be perhaps of equal significance to the original fall at work that injured the shoulder. The same is true of subsequent car accidents that cause significant treatment, new MRIs, and injections in a person who has already had a work-related back injury.

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Subsequent non-work accidents are pivotal in many workers' compensation case. These accidents often relieve the employer of paying an expensive order approving settlement with reopener rights. The reason is simple: injured workers receive permanent disability benefits for their "**current complaints**" at the time of settlement. The current complaints incorporate the complaints from the subsequent non-work accident. Employees are not entitled to receive permanency awards for their condition **before** the subsequent non-work event. Think about it: if a non-work accident has objectively worsened the medical condition originally injured in the work accident, it is impossible to distinguish the effects of the medical condition before the subsequent non-work injury from the effects after the subsequent injury. The employee might have healed if it were not for the subsequent non-work injury. The testimony at settlement regarding present complaints will by definition be closer in time to the events of the non-work accident. For the petitioner to prove that the present complaints are unaffected by the subsequent accident is impossible if the non-work subsequent accident worsened the medical conditions from the work accident. It would be like putting additional ingredients in a basic smoothie, drinking the smoothie for the first time, and then trying to describe what the drink would have tasted like before the ingredients were added.

Practitioners should read PT notes religiously. They often contain amazingly important nuggets of information about non-work activities. Most physical and occupational therapists are prolific note takers. They know how important it is to get the interim medical history, and they write it down. How many times have counsel read PT notes and discovered that the injured worker is complaining of a new injury playing sports over the weekend? That new injury may explain a sudden change in condition and break the chain of causation. It may lead to a Section 20 that otherwise would not have occurred. Nor should the practitioner assume that the IME doctor is going to read the treating notes thus relieving the obligation of defense counsel and adjusters to read them.

Just as prior family doctor and chiropractic records often hold the key to the defense of a workers' compensation case, so too subsequent treating notes may dramatically lower the defense exposure and lead to enormous savings for employers.

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: Are rehab nursing services lienable? In other words, can the cost of the rehab nurse's bills be included in the workers' compensation lien when there is a third party recovery? What is the basic rule in this situation?

Answers should be emailed to: SocialMedia@capehart.com

Good luck!

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Tags: Treatment Notes

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



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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
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stress Permanent Partial Disability PIP post-offer medical
examinations Reasonable
Accommodation reasonable
accommodation Relative Nature of Work Test
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A Capehart Scatchard Blog

Coverage During Drives to Job Sites Under New Jersey Law

John H. Geaney March 9, 2018 Claims 0 Comments

We all know the rules for coverage in New Jersey under the "premises rule," the rule that replaced the former going-and-coming rule. *N.J.S.A. 34:15-36* states that one is covered for workers' compensation purposes when he or she arrives at a place of employment owned or controlled by the employer. That is easy enough, but what about employees who do not report to the normal place of business of the employer, such as a carpenter who drives to a housing development every morning in a company truck?

The statute has different rules for those workers who report to job sites and not the normal office locations that most of us report to daily. It says this: "... *the employment of employee paid travel time by an employer for time spent traveling to and from a job site or of any employee who utilizes an employer authorized vehicle shall commence and terminate with the time spent traveling to and from a job site or the authorized operation of a vehicle on business authorized by the employer.*" This sentence says two totally different things:

- A. Employees who are paid travel time are covered traveling to and from a job site; this is the old portal-to-portal rule.
- B. Employees who use an authorized vehicle may be covered when they are pursuing business authorized by the employer.

This is the only part of the statute in which the use of an employer authorized vehicle actually can turn the outcome of a case. Unfortunately, the statute does not explain what an *employer authorized vehicle* means. Clearly, it would cover a company car or business truck. But does it mean just a personal vehicle for which the employee gets reimbursed mileage? There is no answer to that question but the likely answer is probably not.

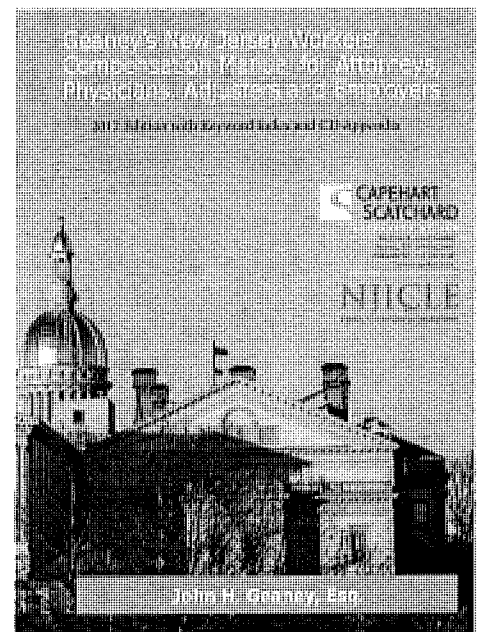
The more one focuses on this language regarding the use of an authorized vehicle, the more one realizes how broad this language is. It goes way beyond just those who are paid travel time. It suggests that travel time is not necessary at all for coverage when an employee is utilizing an employer authorized vehicle on business authorized by the employer and the drive is not to the office of the employer. What if the carpenter above drives to a Home Depot on a Saturday when he is not working to get sheetrock as requested by the supervisor? (Presumably this would be covered). Does it mean that the carpenter who drives to a job site in the morning from his or her home and does not receive paid travel time is covered portal-to-portal because the carpenter is using an employer authorized vehicle on business? The key words are "*authorized vehicle on business authorized by the employer.*" Again, there is no reported case on point.

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Very few employees are actually paid travel time over and above their normal pay. But there are tens of thousands of New Jersey employees who use an authorized vehicle on business authorized by the employer. They often leave home in a company vehicle and report to a job site – and they may be able to argue successfully that they are then covered because they are using an authorized vehicle on business authorized by the employer. As noted above, there is no reported case on this issue.

The statute also says that an employee is covered when he or she is required by the employer to be away from the employer's place of employment. This is known as the "special mission" exception. So if a defense lawyer is required to go to court by the law firm, the trip is covered because the employee is required to be away from the law firm, which is the employer's place of employment. The question is this: *is a job site considered the same as the employer's place of employment if the employer does not have a regular office or place of business in New Jersey?* Many companies do not have a regular place of employment in New Jersey. There are insurance companies which have no office in New Jersey; there are health care companies which have no office in New Jersey; there are sales companies with no office in New Jersey. Employees of these companies work from their home.

Suppose a health care company has a nurse's aide who leaves her home and drives to the same patient's home every day for months using her personal vehicle? The nurse's aide has no office to report to in New Jersey and is not paid travel time. Is that drive covered for workers' compensation purposes? Is the nurse's aide engaged in routine travel to work (not covered) or is she covered because she is reporting to a job site? It would seem that the nurse's aide will have a hard time arguing that her personal vehicle is an "employer authorized vehicle" if it is not a company car and if she is not paid travel time. The nurse's aide will also have a hard time arguing that she is required to be away from her employer's place of business if there is no regular office where she works. The "job site" is where she works every day. So the nurse's aide may have to argue that her home is her place of employment. She may argue that since she is required to be away from her place of employment (her home), she should be covered on the ride to the patient's home. This is an interesting situation, and it is more and more common as employees are encouraged to work from home. Unfortunately, the statute is not particularly helpful in providing an answer.

The author wishes to thank Stephen Fannon, Esq., and Judge Richard Hickey for their analysis of this interesting and little known provision of the statute. Any comments from readers are welcome.

Share / Save

Tags: coverage, premises rule, travel

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

Section 20 Settlement Versus Order
Approving Settlement

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

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Categories:

ADA Awards Benefits Claims
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Costs Counsel Fees Court Rulings
EEOC FMLA Key Defenses
Medicare Policy
Uncategorized Workers' Comp

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 3/1/18

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 Squ	09/01/16
82	BURL	MANSFIELD TOWNSHIP	Elaine Fortin	Tax Collector	01/01/07
82	BURL	MANSFIELD TOWNSHIP	Joseph P. Monzo	Treasurer (CFO)	01/01/07
83	BURL	MEDFORD TOWNSHIP	Patricia Capasso	Tax Collector	01/01/13
83	BURL	MEDFORD TOWNSHIP	Albert Stanley	Treasurer (CFO)	08/03/15
576	BURL	MOUNT LAUREL	Tara Krueger	Treasurer	04/17/17
576	BURL	MOUNT LAUREL	Meredith Tomczyk	Treasurer (CFO)	01/09/12
576	BURL	MOUNT LAUREL	Kim Muchowski	Tax Collector	10/24/16
576	BURL	MOUNT LAUREL	Karen Cohen	Library Treasurer	01/15/14
601	BURL	NORTH HANOVER	Mary Alice Picariello	Tax Collector	06/27/09
601	BURL	NORTH HANOVER	Joseph Greene	Treasurer	04/29/13
650	BURL	PALMYRA	Tanyika Johns	Tax Collector	01/01/16
642	BURL	PEMBERTON BOROUGH	Kathleen Smick	Tax Collector	05/19/14
642	BURL	PEMBERTON BOROUGH	Donna Mull	Treasurer	01/01/11
208	BURL	PEMBERTON	Alison Shinkunas	Tax Collector	03/23/15
208	BURL	PEMBERTON	Robert Benick	Treasurer	01/01/14
84	BURL	RIVERSIDE	Meghan O. Jack	Treasurer	06/01/13
84	BURL	RIVERSIDE	Mindie Weiner	Tax Collector	03/21/16
85	BURL	SHAMONG	Kathryn J. Taylor	Tax Collector	01/01/07
85	BURL	SHAMONG	Christine Chambers	Treasurer (CFO)	11/24/14
373	BURL	SOUTHAMPTON	Nancy Gower	Treasurer (CFO)	01/01/07
373	BURL	SOUTHAMPTON	Melissa Chesla	Tax Collector	09/01/14
456	BURL	SPRINGFIELD	Dianne Kelly	Treasurer (CFO)	01/01/10
456	BURL	SPRINGFIELD	Melissa Chesla	Tax Collector	11/01/14
86	BURL	TABERNACLE	Kimberly Smith	Tax Collector	04/01/16
532	BURL	WESTAMPTON	Robert L. Hudnell	Treasurer	01/01/07
532	BURL	WESTAMPTON	Carol A. Brown-layou	Tax Collector	01/01/07
651	BURL	WOODLAND	Kathleen Rosmando	Treasurer	06/06/13
651	BURL	WOODLAND	Nancy Seeland	Tax Collector	01/01/15
636	BURL	WRIGHTSTOWN	Ronald A. Ghrist	Treasurer	01/01/10
636	BURL	WRIGHTSTOWN	Jeffrey C. Elsasser	Tax Collector	11/01/16

Burlington County Municipal Joint Insurance Fund
Skateboard Park Approval Status

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

Last Update: 3/12/2018



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

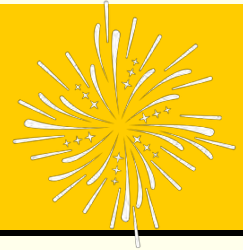
Marlton, NJ 08053

PHONE: (856) 446-9137

FAX: (856) 446-9149

E-MAIL: Sheila_Ortiz@ajg.com

SAFETY CELEBRATION BREAKFAST



**Tuesday, April 10, 2018
8:30am**

Indian Springs Country Club, 115 S. Elmwood Rd (2nd Fl.), Marlton

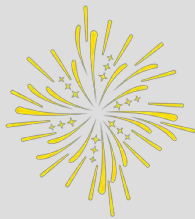
RSVP By 4/3/18

Contact Sheila Ortiz at
sheila_ortiz@ajg.com
with any questions.

- ◆ Celebrate 2017 Safety Accomplishments
- ◆ Strengthen Resolve for 2018
- ◆ Share Safety Ideas with Others
- ◆ Learn from Real Life Experiences

INVITED TO ATTEND:

- ◆ Fund Commissioners
- ◆ Elected Officials
- ◆ Safety Coordinators
- ◆ Supervisors
- ◆ Claims Coordinators
- ◆ Safety Delegates
- ◆ Safety Committee Reps
- ◆ Risk Management Consultants



IMPORTANT: Should you not be able to attend for any reason, please advise our office ASAP as payment is on a per person basis.

**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: March 2, 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

FEBRUARY ACTIVITIES

LOSS CONTROL SERVICES

- Township of Bass River – Conducted a Loss Control Survey on February 5
- Township of Bordentown – Conducted a Loss Control Survey on February 6
- Township of Shamong – Conducted a Loss Control Survey on February 15
- Township of Tabernacle – Conducted a Loss Control Survey on February 13
- Township of Westampton – Conducted a Loss Control Survey on February 15

JIF MEETINGS ATTENDED

- Executive Committee Meeting – February 20
- Safety and Claims Coordinators Roundtable – February 22

MEL MEDIA LIBRARY

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

<u>Municipality</u>	<u># of Videos</u>
Township of Hainesport	2
Township of Medford	1
Borough of Palmyra	1
Township of Shamong	1

MEL MEDIA CATALOG

To view the entire updated MEL Media Catalog with 100 new DVD titles go to NJMEL.org, click on the Video button at the top of the page, and then choose 'Order Conventional Videos'.

NEW SAFETY DIRECTOR'S BULLETINS AND NOTICES

Regional training announcements and Bulletins are distributed by e-mail to Fund Commissioners, Safety Coordinators and Risk Consultants. Please access the BURLCO JIF (<http://www.burlcojif.org/>) to verify Fund Commissioners, Safety Coordinators and Risk Managers contact information is correct. If you find a discrepancy, please let us know.

The following Safety Director Bulletins and alerts were distributed by e-mail during February. 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 February 2 - SD Bulletin - Safe Patient Lifting Resources for Emergency Response Agencies
- Ø February 6 - Roundtable Invite Reminder - February 22, 2018
- Ø February 9 - Regional Training - Excited Delirium - March, 2018
- Ø February 15 - Roundtable Invite Reminder - February 22, 2018
- Ø February 15 - Regional Training - Excited Delirium - March, 2018
- Ø February 20 - Regional Training Reminder - Excited Delirium - March, 2018
- Ø February 22 - Regional Training Reminder - Excited Delirium - March, 2018
- Ø February 22 - Did You Know? – MSI Training Schedule – BURLCO JIF, March 2018.
- Ø February 26 - Excited Delirium Regional Trainings – Postponed
- Ø February 27 - S:ERVE and Distracted Driving online classes available

UPCOMING EVENTS

- Executive Committee Meeting – March 20
- Elected Officials Training - March 28
- Safety Celebration Breakfast – April 10

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 spring 2018. 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 March, April and May 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
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
3/1/18	Township of Pennsville #1	Excavation/Trenching/Shoring	8:30 - 12:30 pm
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

DATE	LOCATION	TOPIC	TIME
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	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	Township of Middletown #6	Back Safety/Material Handling	8:00 - 9:00 am
3/8/18	Township of Middletown #6	BBP	9:15 - 10:15 am
3/8/18	Township of Middletown #6	Confined Space Awareness	10:30 - 11:30 am
3/8/18	Township of Middletown #6	Shop & Tool Safety	12:30 - 1:30 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
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
3/16/18	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	DDC-6	8:00 - 2:30 pm

DATE	LOCATION	TOPIC	TIME
			w/lunch brk
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	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 (Waretown)	CSE-Permit Required w/Classroom Demo	8:30 - 12:30 pm
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	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

DATE	LOCATION	TOPIC	TIME
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 #1	Fast Track to Safety	8:30 - 2:30 pm w/lunch brk
4/13/18	Borough of Pitman	Excavation/Trenching/Shoring	8:30 - 12:30 pm
4/13/18	City of Somers Point #1	LOTO	8:00 - 10:00 am
4/16/18	Township of Ocean (Oakhurst)	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	Logan Twp. MUA #1	CSE-Permit Required w/Classroom Demo	8:30 - 12:30 pm
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 Prevention	9:45 - 11:15 am
4/18/18	City of Burlington #2	HazCom w/GHS	8:00 - 9:30 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

DATE	LOCATION	TOPIC	TIME
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
5/1/18	Township of Jackson	Jetter/Vacuum Safety	9:30 - 11:30 am
5/1/18	Township of Jackson	HazCom w/GHS	11:45 - 1:15 pm
5/1/18	Borough of Runnemede	Playground Safety Inspections	8:30 - 10:30 am
5/2/18	Borough of Eatontown #2	DDC-6	9:00 - 3:30 pm w/lunch brk
5/2/18	Township of Toms River	Heavy Equipment Safety	8:30 - 11:30 am
5/2/18	Township of Toms River	Fire Safety	12:00 - 1:00 pm
5/2/18	Borough of Avalon #4	Forklift Operator Train-the-Trainer	8:30 - 11:30 am
5/3/18	Borough of Deal #3	Fast Track to Safety	8:30 - 2:30 pm w/lunch brk
5/3/18	City of Brigantine #3	CSE-Permit Required w/Classroom Demo	8:30 - 12:30 pm
5/4/18	Township of Little Egg Harbor #1	Landscape Safety	8:00 - 11:00 am

DATE	LOCATION	TOPIC	TIME
5/4/18	Township of Little Egg Harbor #1	Back Safety/Material Handling	11:15 - 12:15 pm
5/4/18	City of Somers Point #1	Jetter/Vacuum Safety	8:00 - 10:00 am
5/7/18	Township of Middletown #5	Ladder Safety/Walking Working Surfaces	8:30 - 10:30 am
5/7/18	Township of Middletown #5	Fire Extinguisher	10:45 - 11:45 am
5/7/18	Township of Cherry Hill #4	Fall Protection Awareness	8:30 - 10:30 am
5/7/18	Township of Cherry Hill #4	LOTO	10:45 - 12:45 pm
5/7/18	Township of Hamilton #3	Heavy Equipment Safety	8:30 - 11:30 am
5/8/18	Township of Ocean (Waretown)	CDL-Drivers Safety Regulations	8:30 - 10:30 am
5/8/18	Township of Ocean (Waretown)	Hearing Conservation	10:45 - 11:45 am
5/8/18	City of Ventnor	Flagger/Work Zone	9:00 - 1:00 pm
5/9/18	South Monmouth Regional SA	CSE-Permit Required w/Classroom Demo	8:30 - 12:30 pm
5/10/18	Township of Lacey #4	Excavation/Trenching/Shoring	8:30 - 12:30 pm
5/10/18	Township of Winslow	CMVO	8:00 - 12:00 pm
5/10/18	City of Vineland	Fall Protection Awareness	9:00 - 11:00 am
5/11/18	Borough of Tinton Falls	Confined Space Awareness	7:30 - 8:30 am
5/11/18	Borough of Tinton Falls	Shop & Tool Safety	8:45 - 9:45 am
5/11/18	Township of Mantua	Sanitation/Recycling Safety	12:30 - 2:30 pm
5/11/18	City of Somers Point #1	Confined Space Awareness	8:00 - 9:00 am
5/11/18	City of Somers Point #1	Hearing Conservation	9:15 - 10:15 am
5/14/18	Township of Hazlet	Flagger/Work Zone	8:30 - 12:30 pm
5/14/18	City of Wildwood #3	Employee Conduct/Violence Prevention	8:30 - 10:00 am
5/15/18	Borough of Red Bank	Seasonal (Summer) Employee Orientation	8:00 - 12:00 pm
5/15/18	Borough of Clementon #3	Confined Space Awareness	8:30 - 9:30 am
5/15/18	Borough of Clementon #3	Fire Extinguisher	9:45 - 10:45 am
5/15/18	Borough of Clementon #3	Hearing Conservation	11:00 - 12:00 pm
5/16/18	Township of Marlboro #3	PPE	8:00 - 10:00 am
5/16/18	Township of Marlboro #3	Shop & Tool Safety	10:15 - 11:15 am
5/16/18	Township of Marlboro #3	Fire Extinguisher	11:30 - 12:30 pm
5/17/18	City of Millville #1	Fast Track to Safety	8:30 - 2:30 pm w/lunch brk
5/18/18	Borough of Union Beach #2	Playground Safety Inspections	8:00 - 10:00 am
5/18/18	Borough of Union Beach #2	Back Safety/Material Handling	10:15 - 11:15 am
5/18/18	Township of Carneys Point #2	Accident Investigation	8:30 - 10:30 am
5/18/18	Township of Carneys Point #2	CDL-Supervisors Reasonable Suspicion	10:45 - 12:45 pm
5/21/18	Township of Manchester	CSE-Permit Required w/Classroom Demo	8:30 - 12:30 pm
5/22/18	Township of Barnegat #1	DDC-6	8:00 - 2:30 pm w/lunch brk
5/22/18	Township of Wall #7	Excavation/Trenching/Shoring	8:30 - 12:30 pm
5/22/18	Borough of Runnemede	Heavy Equipment Safety	8:30 - 11:30 am
5/22/18	City of Pleasantville #1	Safety Coordinators' Skills Training	8:30 - 3:00 pm w/lunch brk

DATE	LOCATION	TOPIC	TIME
5/23/18	Borough of Eatontown #2	Fall Protection Awareness	8:30 - 10:30 am
5/23/18	Borough of Eatontown #2	Employee Conduct/Violence Prevention	10:45 - 12:15 pm
5/23/18	Township of Hainesport #1	Excavation/Trenching/Shoring	8:30 - 12:30 pm
5/24/18	Jackson Twp. MUA	HazMat Awareness w/HazCom GHS	8:00 - 11:00 am
5/24/18	Jackson Twp. MUA	Fire Extinguisher	11:15 - 12:15 pm
5/24/18	Township of Winslow	Landscape Safety	8:00 - 11:00 am
5/24/18	Township of Winslow	Hearing Conservation	11:15 - 12:15 pm
5/24/18	City of Vineland	Fall Protection Awareness	9:00 - 11:00 am
5/30/18	Borough of Rumson #1	Landscape Safety	8:00 - 11:00 am
5/30/18	Western Monmouth UA	DDC-6	8:30 - 3:00 pm w/lunch brk

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			

First Responders - Safe Lifting and Moving of Patients



When an individual calls 9-1-1 for a medical emergency, the dispatch center will dispatch the local ambulance, and in some cases, will also notify the local fire and / or police departments to assist. In the course of providing medical care, many EMT's, law enforcement officers, and firefighters are injured while lifting and moving patients. This Bulletin offers actionable points to help leaders and first responders protect their crews.

The decision of when and how to move a patient is determined by many factors. In general, a patient should only be moved immediately (an emergency move) when there is an imminent life hazard to the patient or rescuer. Under most circumstances there is not an imminent threat, and rescuers can pause to develop a plan for safely lifting and moving the patient.

Patient lifting and moving are critical skills that range from a routine procedure to a complex operation. Responders must consider two primary factors when making their plan; 1) how to move the patient while protecting the patient from further injury, and 2) how to protect themselves.

Have a Plan for Patient Lifts

Routine situation lifting and moving skills can be improved through practice. However, lifting and moving patients at other emergency scenes require quick thinking and ingenuity. All responders must be on the same page when moving such a patient.

Pre-lift considerations include:

- The weight of the patient, and availability and response time of help versus the condition of the patient. Use a rough guideline of one rescuer per 75 - 100 pounds of patient weight (plus equipment), depending on accessibility and handholds. Know your own ability and limitations.
- Communicate the plan clearly and frequently with other rescuers. One person must take the lead.
- What lifting equipment is available? Which would best protect the patient and the rescuers?
- What is the response time for the nearest bariatric BLS unit?
- Can the patient be lifted safely from their current location, or should the crew slide the patient to a better location before attempting the lift?
- Once the patient is lifted, what is the best route to the ambulance? Is the pathway clear?
- How will rescuers move a patient sitting in a vehicle or other difficult or limited-access position?
- What if the initial plan does not work?

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.

Prepare for Patient Lifts

Muscular-skeletal injuries from repetitive and heavy lifting are the most common causes of injury to EMTs, police officers, and firefighters. Department heads can use the following strategies to better prepare their personnel:

- Train and retrain on safe lifting techniques. Appropriate training time should be committed to developing skills and decision-making in areas where employees are being injured.
- Require rescuers to periodically take the MSI online class, Safe Patient Lifting for Emergency Responders.
- Train with support agencies such as law enforcement agencies and fire departments.
- Photograph or videotape patient handling drills to study body mechanics.
- Use situational drills and tabletop exercises to practice decision-making for patient handling.
- Periodically evaluate lifting aids such as power stretchers, stair chairs, mega movers, etc. New equipment and options are introduced each year.
- Debrief every significant patient handling incident. Even informal post-incident conversation with the crew can have a significant impact.

Body Mechanics for Patient Lifts

Proper body mechanics refers to the best way to use your body to move or lift a patient. Concentrate on protecting your back by keeping it locked in its natural S-shape and using the more powerful muscles in your legs to do the work. When lifting a patient remember the following key points:

- Get a stable and wide stance. When conditions permit, have your legs at least shoulder-width apart. Lock your lower back in its natural S-curve. Keep your head up, and your shoulders square.
- Check conditions for the best footing. Be alert for surface conditions such as ice or oil, and obstacles such as curbs, potholes, or small pets.
- If the patient is on the ground, lower your body by bending your knees and squatting down to the patient.
- Grasp the equipment you are using with your hands, palms facing upward.
- Keep the weight of the patient as close to your body as possible.
- Lift with your legs, not your back.
- Minimize twisting while lifting by selecting the best starting position.

Wellness

Patient handling can be a physically taxing skill that requires a high level of fitness. First responders need to follow a well-rounded program of weight training, cardiovascular exercise and stretching to ensure personal readiness for the demands of the job. Physical training and stretching have become requirements for many career public safety agencies for good reason. Studies show that a department-wide fitness and wellness program, coupled with training on proper body mechanics and lifting techniques, will result in fewer injuries. Volunteer rescuers should commit to a personal program of exercise and stretching to withstand the physical demands of the job.

Unfortunately, first responders have been injured during training. Leaders of emergency response agencies should consider bringing in qualified trainers to demonstrate proper exercise form and to establish a comprehensive physical training regimen that targets the needs of rescuers.

Helping others in their times of need is an exciting and fulfilling career. Department leaders and a responders' sense of personal accountability can make it a safer career.

Safe Patient Lifting

FOR EMERGENCY RESPONDERS

Musculoskeletal sprains and strains continue to be a leading cause of injuries to emergency medical technicians, firefighters, and law enforcement officers when lifting patients. This new online training program provides a broad range of safety considerations for lifting patients, including training ideas, a more useful lifting model, and a greater focus on reducing at-risk decision-making.



Visit The MEL Safety Institute

How to Access MEL Safety Institute's Online Training Courses:

1. Click the following link for the MEL Safety Institutes Learning Management System: www.firstnetcampus.com/melijif
2. If you have previously taken MSI classes, enter your username and password. If you do not know your username/password, check with your Training Administrator or call the MSI Helpline. If you are new, click 'New User Registration.' Complete the fields and you will receive an email with your username and password.
3. Click on the On-Line Training Courses, at bottom right.
4. Click the course you would like to complete.
5. Click 'Enroll'
6. Click the 'My Training' tab on the top blue tool bar
7. Click the program name to launch the course
8. Upon completion of the course and questions you will navigate to the 'Student Center' tab to print your Certificate of Completion. Learning transcripts are automatically updated in the MEL Safety Institute's Learning Management System.



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

The MEL Safety Institute can also be accessed anytime by going to www.njmel.org.

LESSONS LEARNED FROM LOSSES

MONTHLY NEWSLETTER

MARCH 2018

DEFENSE AND INDEMNITY

- When another company is contracted to complete work or provide services, assuring that company and their insurance carrier will defend and indemnify your town is crucial.
- Consult with your town's solicitor, your Risk Management Consultant(RMC) or one of the other JIF professionals to determine the exposures involved and assess how the risk may be transferred to the other company.
- Check all indemnification agreements and contracts to make sure your town has been added as an additional insured and you have the Certificate of Insurance, the signed and dated Contract itself and any indemnity agreements in your possession.
- Laying the groundwork by assuring these Contracts and agreements are executed properly will assist us in defending any claims brought against your town.



Example: A resident was walking her dog along the curbside of a newly paved road when she claims she fell due to sloped and uneven pavement and a “crater-like” hole. She sustained serious and permanent injuries as a result. The resident alleged the Township was negligent in failing to properly maintain the condition of the curbside. Through investigation it was determined that the ground’s condition likely occurred as a result of recent paving work done by a paving company. The Township was able to provide the contract between them and the paving company, which contained coverage provisions with defense and indemnification language. This enabled the JIF Solicitor to obtain a defense for the Township from the paving company’s carrier. The claim was ultimately settled for \$147,000 with no contribution from the JIF and a total of only \$67.05 paid in miscellaneous expenses on the claim.

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

MARCH ACTIVITY & PLANNED EVENTS

Presentations scheduled for March:

Lumberton - Portion Control
Medford – Dietitian from Medford ShopRite
Palmyra Fire – Dietitian from Burlington Twp ShopRite

Monthly Trivia Question:

Lumberton – note that for every activity employees partake in, they get an entry towards a grand prize at the end of the year.

Chair Massage:

Pemberton Borough
Tabernacle

Wellness Committee Formed:

Medford
Westampton

Challenges:

Florence - Maintain Don't Gain (for the year – 14 already signed up)

Safety or Wellness Meetings planning to attend:

Bordentown City
Tabernacle
Westampton (wellness)
Wrightstown (wellness)

Ideas in the works:

Chesterfield – Diabetes presentation including the Seniors in April
Delanco – Healthy recipe swap (unhealthy for healthy ingredients)
Edgewater Park and Hainesport – Dietitian coming in April
Florence – Baseball Theme Fitness Challenge, Sitting Disease Presentation and Walking Club for April
Medford – water challenge and Stress presentation for April; Theme Monday once a month
Palmyra and Wrightstown – looking into boot camp work out at the Virtua center for 8 weeks with access to the facility
Southampton – chair massage and water challenge in April
Several towns – planning fresh fruit for departments, healthier snack options

March Wellness Connection Newsletter

- How lack of Sleep can affect weight
- Foods that help or hinder sleep
- Focus on Adding healthy foods not Depriving yourself
- Colorectal Cancer Awareness
- New F.D.A. Nutritional Labels
- Artichokes in the month of March – Nutritional value and Recipe idea

I also included this **month's Challenge - 30-day Fruit & Veggie challenge in honor of National Nutrition Month**. Check out ideas on how you can incorporate more fruits and vegetables to your diet. Here are a few websites that can also help:

<https://www.fruitsandveggiesmorematters.org/>

They have a category for quick recipes, 30 minutes or less

<http://www.eatingwell.com/category/4286/meal-plans/>

They provide a ton of meal planning ideas and healthy delicious recipes!

Cooking Light is another good source:

<http://www.cookinglight.com/food/recipe-finder>

ShopRite has been working hard on providing recipes under the title of Meals Made Well.

There are video demonstrations on how to make the recipes. Here is that

link: <http://www.shoprite.com/mealsmadewell/>

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/>



Foods That Affect Sleep:

Help You Sleep

♣ Warm milk, nuts, bananas, honey and eggs—tryptophan is a sleep promoting substance. All of these contain it.

♣ Kiwi—full of vitamins C and E, serotonin and folate.

♣ Soy food—rich in isoflavones which produce serotonin, a chemical that influences sleep-wake cycle.

♣ Fiber-rich food is associated with more restorative slow-wave sleep. Prevents blood sugar surges that may lower melatonin (beans, artichokes, bran cereal and quinoa)

♣ Tart Cherry Juice rich in melatonin. A cup 2x/day can help insomnia.

Keeps You Awake

♣ High Fat Foods—heavy fatty meal activates digestion, leading to interrupted sleep

♣ Alcohol can help you get to sleep but induces frequent tossing and turning, night sweats and even nightmares.

♣ Minimize protein before bed. Harder to digest and contains amino acid tyrosine which promotes brain activity

♣ Chocolate is a high source of caffeine

♣ Spicy foods & Peppermint can trigger heartburn

♣ Green tea, sugary cereal, high acidic foods, raw onions can all interrupt sleep.

Luck
is
what happens
when
preparation
meets
opportunity.
—Serena

Debby Schiffer, Wellness Director for BURLCO & TRICO

Sleep Can Affect Your Weight

Since March is National Nutrition Month, I thought it would be fitting to discuss sleep. Why? Because studies have shown there is a direct connection between sleep, or lack thereof, and overeating. Getting enough sleep won't just invigorate you; it could also help control how much you eat. A lack of sleep is linked to overeating—especially the overconsumption of junk food—which can lead to **weight gain**.

Two hormones that help regulate hunger—ghrelin and leptin—are affected by sleep: Ghrelin stimulates appetite, while leptin decreases it. When the body is sleep-deprived, the level of ghrelin spikes, while the level of leptin falls, leading to an increase in hunger.

Another factor is at play, too. A lack of sleep kicks off a process in the body that raises the blood level of a lipid known as endocannabinoid. This acts on the brain in a similar way to marijuana, making the act of eating more enjoyable, especially in the evening. But it increases hunger for specific types of foods, such as cookies, candy, and chips. In fact, people who don't get enough sleep eat twice as much fat and more than 300 extra calories the next day, compared with those who sleep for eight hours.

Not only does a lack of sleep interfere with hunger signals, but there's also the problem that less time in bed simply gives you more hours of the day to eat. Preventing overeating—as well as obesity—starts with creating a healthy bedtime routine. To manage your weight and how much food you consume, aim to go to sleep and wake up at the same time every day of the week, and give yourself enough time in bed to get seven to nine hours of sleep.

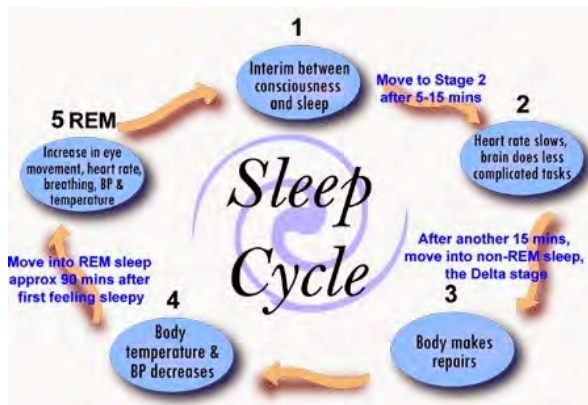
Resource: National Sleep Foundation

Sleep cycle

The pattern of waking during the day when it is light and sleeping at night when it is dark is a natural part of human life. Only recently have scientists begun to understand the alternating cycle of sleep and waking and how it is related to daylight and darkness.

A key factor in how human sleep is regulated is exposure to light or to darkness. Exposure to light stimulates a nerve pathway from the retina in the eye to an area in the brain called the hypothalamus. There, a special center called the suprachiasmatic nucleus (SCN) initiates signals to other parts of the brain that control hormones, body temperature and other functions that play a role in making us feel sleepy or wide awake.

The SCN works like a clock that sets off a regulated pattern of activities that affect the entire body. Once exposed to the first light each day, the clock in the SCN begins performing functions like raising body temperature and releasing stimulating hormones like cortisol. The SCN also delays the release of other hormones like melatonin, which is associated with sleep onset, until many hours later when darkness arrives.



Are you sleepy when you drive?

Turning up the radio, opening the window, or turning on the air conditioner are effective ways to stay awake when driving.

These "aids" are ineffective and can be dangerous to the person who is driving while feeling drowsy or sleepy. If you're feeling tired while driving, the best thing to do is to pull off the road in a safe rest area and take a nap for 15-45 minutes. Caffeinated beverages can help overcome drowsiness for a short period of time. However, it takes about 30 minutes before the effects are felt. The best prevention for drowsy driving is a good night's sleep the night before your trip.

What is Melatonin?

Melatonin is a natural hormone made by your body's pineal (pih-knee-uhl) gland. This is a pea-sized gland located just above the middle of the brain. During the day the pineal is inactive. As it gets dark, the pineal is "turned on" by the SCN and begins producing melatonin (usually around 9 pm). You begin to feel less alert. Sleep becomes more inviting. Melatonin levels in the blood stay elevated for about 12 hours and fall back to low

Think Positive: Focus on Foods to Add Rather Than Avoid

Typically when someone contemplates starting a healthy eating pattern, certain words enter their vocabulary that sets them up for failure. These words include “don’t”, “limit”, and “avoid” to name a few. **But eating healthy does not mean you have to give up those “not so healthy” choices for good.** Try to do your best to keep them under control. Do your best to make 90% of your day healthy giving yourself a little leeway to enjoy your favorite dessert. And focus on what you are doing right!!! If you have not been successful with “avoiding or limiting” certain foods, try this: start **ADDING** healthier options to every meal. For example, add a banana to your breakfast; have a salad with your lunch, and add one more vegetable to your dinner plate. I want you to be successful in eating healthier for life. Think about one change you can make and set your mind to do it. Positive thoughts breed positive results!!!

5 Ways to Help Your Diet Become a Way of Life

All too often we start out with grand intentions—“I’m going to lose weight and eat better (this time will be different, I swear!)”—only to revert back to our old eating habits within a week or two. So how can you give your desire to eat healthy and lose weight some sticking power? Try these five tips to help turn your weight-loss plan into a strategy for healthy eating for the long haul.

1. Don’t Give Up Your Favorite Foods

You shouldn’t have to say goodbye to your favorite foods. In fact, having a small treat may help you stick to your diet. Research in the *Journal of the American Dietetic Association* found that a small daily treat didn’t sabotage weight-loss efforts. Your favorite foods can fit into any diet if you find clever ways to incorporate them (in a diet-friendly way). One way to do this is to make lower-calorie versions of foods like French fries and brownies. Another trick is to be mindful of your serving sizes when it comes to more indulgent foods. Love pasta? Try adding vegetables to bulk up your serving instead of doubling up on pasta. Of course your diet should be full of mostly healthy foods like fruits and vegetables, lean proteins and whole grains—but make room for some of your favorite, more indulgent foods too.



2. Eat Foods That Keep You Satisfied

If you feel hungry all the time, it’s going to be hard to stick with a healthy-eating plan. Research shows that when you’re hungrier, you’re more likely to eat too fast at your next meal. Eating too quickly can lead to consuming extra calories because your body doesn’t have time to register feeling full. While portion control is super-important for losing weight (and keeping it off), you shouldn’t hear your tummy grumbling all day long. Two nutrients that help keep you full: protein and fiber. Good protein sources include plain Greek yogurt, chicken breast, tuna, tofu and almonds. And to get more fiber, munch on whole fruits and vegetables. Not only is produce high in fiber, but it’s also generally low in calories. That makes it filling *and* diet-friendly—just what you’re looking for when you’re trying to lose weight and keep it off.



3. Start with Small Changes

There’s no need for dramatic shake-ups, like eliminating whole food groups. It’s better to start with tiny diet tweaks if you want them to become permanent changes. According to Brian Wansink, Ph.D., EatingWell advisor and professor of marketing at Cornell University, “Making small, consistent changes fits more easily into people’s routines [than radically altering your diet].” Think of doable things, like packing a wholesome afternoon snack, such as carrots and hummus or an apple with peanut butter, instead of hitting the vending machine. Small changes add up and can help you make healthier eating a way of life, rather than relying on short-term crash dieting.

4. Don’t Try to Be Perfect

We often have grand ideas about implementing a new diet—like the promises you make yourself about eliminating sugar, never taking from the breadbasket or always having vegetables at dinner. Instead of trying to be perfect, be realistic. Make your eating plan one that you can actually stick to. You don’t have to eat perfectly to lose weight; you just have to eat well. Set a goal for the week, like adding a serving of vegetables to dinner, or packing a healthy lunch one or two days—and go easy on yourself if you slip up. Eating indulgences are bound to happen. And when they do...



5. Get Right Back on Track

If you have a diet slip-up and go overboard on chocolate or pizza—don’t beat yourself up! Just get back on track again as quickly as possible. Remember that one meal doesn’t undo all of your healthy efforts—but when you give up your diet entirely because of one slip-up, that’s when the weight can start to creep back on. If you have a minor setback, understand that it’s one small blip on the radar. Get right back to your healthy eating habits and right back on track for long-term success.

Sources: EatingWell.com

Colorectal Cancer Awareness Month

Resources: www.cdc.gov/cancer/colorectal/

Colorectal cancer screening saves lives. If you're 50 years old or older, talk to your doctor about getting screened.

Among cancers that affect both men and women, colorectal cancer (cancer of the colon or rectum) is the second leading cause of cancer deaths in the United States. Every year, about 140,000 Americans are diagnosed with colorectal cancer, and more than 50,000 people die from it. But this disease is highly preventable, by getting screened beginning at age 50.



**Over 50?
Family History?
Get Screened!**

What You Can Do

- If you're aged 50 to 75, get screened for colorectal cancer regularly. Screening tests help prevent colorectal cancer by finding precancerous polyps (abnormal growths) so they can be removed. Screening also finds this cancer early, when treatment can be most effective.
- Be physically active
- Maintain a healthy weight
- Don't drink too much alcohol
- Don't smoke

Fast Facts

Risk increases with age. More than 90% of colorectal cancers occur in people aged 50 and older.

- Precancerous polyps and colorectal cancer don't always cause symptoms especially at first. You could have polyps or colorectal cancer and not know it. That is why having a screening test is so important. If you have symptoms, they may include—
 - ◆ Blood in or on the stool (bowel movement).
 - ◆ Stomach pain, aches, or cramps that do not go away.
 - ◆ Losing weight and you don't know why.

These symptoms may be caused by something other than cancer. If you have any of them, see your doctor.

Are You at High Risk?

Your risk for colorectal cancer may be higher than average if:

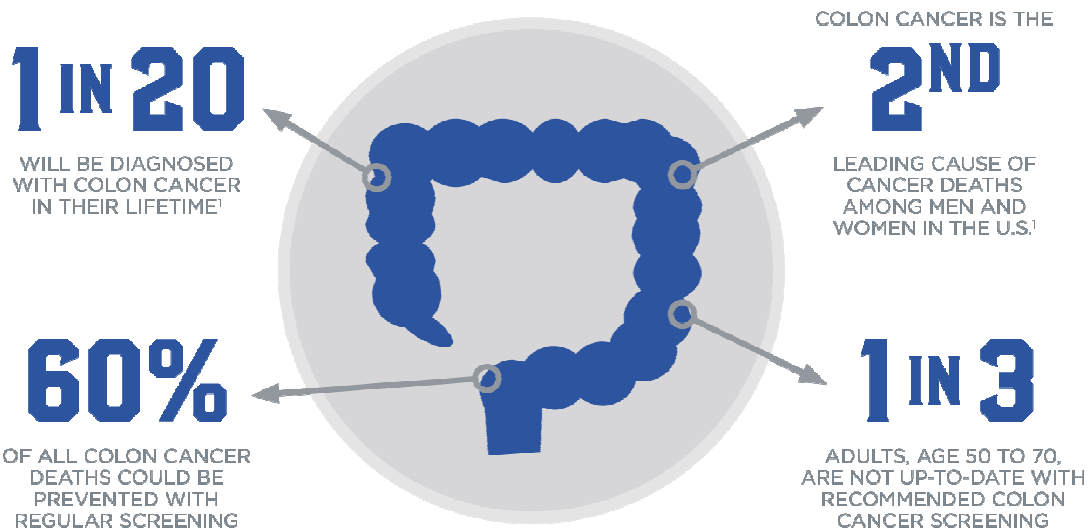
- You or a close relative have had colorectal polyps or colorectal cancer.
- You have inflammatory bowel disease.
- You have a genetic syndrome such as familial adenomatous polyposis (FAP) or hereditary nonpolyposis colorectal cancer.

People at high risk for colorectal cancer may need earlier or more frequent tests than other people. Talk to your doctor about when to begin screening and how often you should be tested

Types of Screening Tests

Several different screening tests can be used to find polyps or colorectal cancer. Each can be used alone. Sometimes they are used in combination with each other. The U.S. Preventive Services Task Force (USPSTF) recommends colorectal cancer screening for men and women aged 50–75 using high-sensitivity fecal occult blood testing (FOBT), sigmoidoscopy, or colonoscopy. Talk to your doctor about which test or tests are right for you. The decision to be screened after age 75 should be made on an individual basis. If you are older than 75, ask your doctor if you should be screened.

What you need to know about COLON CANCER



New F.D.A. Nutrition Labels—In Stores Now Would Make 'Serving Sizes' Reflect Actual Servings

FOOD LABEL CHANGES

The U.S. Food and Drug Administration has proposed changes to food labeling, to reflect new scientific discoveries and the link between diet and chronic diseases such as obesity. Serving sizes would be updated to reflect how much people actually eat. The new design uses larger fonts to emphasize certain information, such as calories per serving.

The current label is more than 20 years old. In order to make sure consumers have access to more recent and accurate nutrition information about the foods they are eating, it's time to make changes to the Nutrition Facts label. The changes are based on updated scientific information, new nutrition and public health research, more recent dietary recommendations from expert groups, and input from the public.

Why Vitamin D and potassium have been added:

Vitamin D and potassium are nutrients Americans don't always get enough of, according to nationwide food consumption surveys, and when lacking, are associated with increased risk of chronic disease. Vitamin D is important for its role in bone health, and potassium helps to lower blood pressure. Calcium and iron are already required and will continue to be on the label.

CURRENT LABEL

Nutrition Facts	
Serving Size 2/3 cup (55g) Servings Per Container About 8	
Amount Per Serving	
Calories 230	Calories from Fat 40
% Daily Value*	
Total Fat 8g	12%
Saturated Fat 1g	5%
Trans Fat 0g	
Cholesterol 0mg	0%
Sodium 160mg	7%
Total Carbohydrate 37g	12%
Dietary Fiber 4g	16%
Sugars 1g	
Protein 3g	
Vitamin A	10%
Vitamin C	8%
Calcium	20%
Iron	45%

* Percent Daily Values are based on a diet of other people's secrets. Your daily values may be higher or lower depending on your calorie needs.

	Calories	2,000	2,500
Total Fat	Less than	85g	85g
Sat Fat	Less than	20g	25g
Cholesterol	Less than	300mg	300mg
Sodium	Less than	2,400mg	2,400mg
Total Carbohydrate	Less than	300g	375g
Dietary Fiber		25g	34g

Servings in larger, bolder font

Updated daily values, percentage listed first

Change of nutrients, actual amounts declared

PROPOSED LABEL

Nutrition Facts	
8 servings per container	
Serving size	2/3 cup (55g)
Amount per 2/3 cup	
Calories	230
% DV*	
12%	Total Fat 8g
5%	Saturated Fat 1g
	Trans Fat 0g
0%	Cholesterol 0mg
7%	Sodium 160mg
12%	Total Carbs 37g
14%	Dietary Fiber 4g
	Sugars 1g
	Added Sugars 0g
	Protein 3g
10%	Vitamin D 2mcg
20%	Calcium 260mg
45%	Iron 8mg
5%	Potassium 235mg

* Footnote on Daily Values (DV) and calories reference to be inserted here.

Serving sizes updated

Calories in larger font

New: Added sugars called out

SOURCE: U.S. FOOD AND DRUG ADMINISTRATION

KARL TATE / © LiveScience.com

FOOD SERVING SIZES GET A REALITY CHECK

Serving Size Changes

What's considered a single serving has changed in the decades since the original nutrition label was created. So now serving sizes will be more realistic to reflect how much people typically eat at one time.



Finally we will know how much sugar has been ADDED. It is difficult to meet nutrient needs while staying within calorie requirements if you consume more than 10 percent of your total daily calories from added sugars. The FDA recognizes that added sugars can be a part of a healthy dietary pattern. But if consumed in excess, it becomes more difficult to also eat foods with enough dietary fiber and essential vitamins and minerals and still stay within calorie limits. The updates to the label will help increase consumer awareness of the quantity of added sugars in foods. Consumers may or may not decide to reduce the consumption of certain foods with added sugars, based on their individual needs or preferences.

MARCH INTO SEASONAL VEGETABLES

Winter is not quite over, however, the promise of spring is certainly in the air. You know the saying, in like a lion, out like a lamb? In terms of vegetables, it's an interesting month because we still have winter produce plus early spring goodies! Soon many of you will be planning your gardens and wondering around the local farmers markets taking in all the beautiful colors!

Growing up in an Italian home, I can remember my joy knowing mom was preparing stuffed artichokes for dinner! If you have ever had artichokes stuffed with a perfectly combined bread crumb and parmesan cheese mixture you know what I'm taking about. If you have never eaten one, they can look pretty intimidating...I know someone who tried one without our "supervision" and attempted to eat the entire artichoke, leaves and all! NOT a good idea!



Most U.S. grown artichokes come from California, and their season runs from March through June (and then again during the fall). Why should you make them a priority this month? **One steamed artichoke has around 65 calories and a whopping 10 grams of fiber, and they're an excellent source of vitamin C, folate, and potassium. Plus, they contain the antioxidant silymarin, which helps protect from heart disease and helps your liver do its job.**

STUFFED ARTICHOKES

Recipe Corner

Artichokes are a wonder food in and of themselves. Pull back the leaves (petals actually) and stuff them with herby, garlicky, Parmesan breadcrumbs, and drizzle with olive oil? Wow. Takes a little bit of work to prepare (there are a lot of petals) but it is SO worth it!!

INGREDIENTS

- 2 large globe artichokes
- 4 slices lemon
- 1 teaspoon lemon zest
- 3 cups fresh breadcrumbs (from 6 slices white bread)
- 1/2 cup grated Parmesan cheese
- 1/2 cup chopped parsley
- 6 cloves garlic, minced
- 1 teaspoon fresh oregano, minced
- 1/2 cup plus 2 Tbsp olive oil
- 1/8 teaspoon black pepper



1. **Make fresh breadcrumbs:** Cut off the crust from 6 slices of bread. Chop the centers and put into a food processor. Pulse until you have coarse breadcrumbs.
2. **Make the stuffing:** In a large bowl, stir together the breadcrumbs, lemon zest, Parmesan cheese, minced garlic, chopped parsley, minced oregano, 1/2 cup olive oil, and black pepper. Set aside.
3. **Prep the artichokes:** Cut off the stem, leaving 1/2 inch from the bottom row of leaves. Using kitchen scissors, cut off 1/2-inch of the tips of all of the artichoke leaves. Cut 1 inch from the top of the artichoke. (It helps to use a serrated knife like a bread knife for this). Take a slice of lemon and rub over the cut edges of the artichokes to keep them from turning brown.
4. **Preheat oven to 375°F (190°C).**
5. **Stuff the artichokes:** Use your finger to gently pull open the center leaves of the artichokes. Pull out the inner tender yellow artichoke leaves. Use a small metal spoon to scrape and scoop out all of the inner fuzzy choke.
6. Note that removing the choke at this stage isn't entirely necessarily, and it does require some elbow grease. That said, it makes eating the stuffed artichoke a much easier, and more enjoyable experience.
7. Place artichokes on a sheet pan (to catch the breadcrumbs) and start stuffing the artichoke with your stuffing mix. Put some stuffing mix between each large leaf and the artichoke, as well as a generous amount in the center.
8. **Bake the artichokes:** Put about 1/2-inch of hot water in the bottom of a baking dish that will snugly hold the artichokes. Add 2 slices of lemon, a bay leaf, 2 cloves garlic to the water.
9. Place the artichokes sitting upright in the water. Drizzle with remaining 2 Tbsp olive oil.
10. Cover with aluminum foil. Pierce the foil a few times with the tip of a sharp knife (to vent steam).
11. Bake for 1 hour at 375°F (190°C), or until a knife easily penetrates the heart of the artichoke or you can easily remove one of the outer petals. (Depending on the size of the artichoke baking time can vary from 50 minutes to 1 hour 20 minutes.)
12. Remove artichokes to a serving dish to serve.



https://www.simplyrecipes.com/recipes/baked_stuffed_artichokes/

Debby Schiffer, Wellness Director for BURLCO & TRICO JIF
Home Office: 856-322-1220 Cell: 856-520-9908

The amount of luck coming your way depends on your willingness to act!

30-Day Fruit and Veggie Challenge Activity Card

Name: _____

Month of March



Week 1	Goal of the Week: Eat at least one fruit and one vegetable serving for 6 days	Go to link below and choose at least 6 fruits and 6 vegetables you will eat or try this month.*	Shop and eat with fruits and vegetables in mind. Eat at least one vegetable and one fruit today.	Today use the MyPlate SuperTracker to track fruit and vegetable intake and plan ahead	Try at least one new fruit this week.	Remember you can have vegetables in sauce, soup, a vegetable drink or whole. Choose one today.	Try fruit or 100% juice today at breakfast.
Week 2	Goal of the Week: Eat at least one fruit and two vegetable servings for 6 days	Snack on fruits or vegetables and skip the fries or vending machine today	Shop with fruits and vegetables in mind. Plan to have fruit with breakfast every day this week & a vegetable with dinner.	Have a different colored vegetable with two meals. Perhaps carrots at lunch and a green one at dinner	Have you tried your six different vegetables over the last two weeks? If not, choose something different today.	Try a fruit smoothie today.	Have a bowl of soup, salsa, or salad today. If you do, you have had a vegetable serving!
Week 3	Goal of the Week: Eat at least two fruit and two vegetable servings for 6 days	Think of a fruity dessert. Apple crisp, fruit salad, banana custard, berries w/frozen yogurt. Try it one day this week.	Try a veggie smoothie today.	Make your side dish or snack a vegetable today. Try carrots, cucumber, or chopped sweet peppers.	Try two vegetables at dinner. Skip the fries, chips, or buttered bread today.	Load your sandwich, taco, or meal with vegetables.	Try two different fruits or vegetables from your list today.
Week 4	Goal of the Week: Eat at least two fruit and three vegetable servings for 6 days	Stay away from the vending machine today and snack on fruits and vegetables.	Use the snack list here to help you plan to eat fruits and vegetables that are portable.	Did you have a smoothie this week? Today is the day.	Look at your list of six fruits and vegetables. Have you tried them all? If not, this is the day to try something new.	Find a prepared food that is mainly a fruit or vegetable – soup, salad, etc. Use it as an alternative when in a hurry.	Think of a fruity dessert. Apple crisp, fruit salad, banana custard, berries w/frozen yogurt. Have it one day this week.
Week 5	Goal: Finish strong with your favorite two fruits and three vegetables today.	Congratulations! You're now a regular fruit & vegetable eater. Your body & mind thank you. Celebrate & keep it up!	*List the six fruits and vegetables you chose to try this month: _____ _____ _____ _____				

Note *: <https://www.fruitsandveggiesmorematters.org/whats-in-season-fall>

Debby Schiffer, JIF Wellness Director - Targeting Wellness in the Workplace
 Email: debby_schiffer@targetingwellness.com; Phone: 856-322-1220



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

Intake	February-18	February-17	2018 February YTD	2017 February YTD
# of New Claims Reported	17	13	36	24
# of Report Only	3	5	8	8
% Report Only	17.6%	38.5%	22.2%	33.3%
# of Medical Only	11	5	19	13
# of Lost Time	3	3	8	3
Medical Only to Lost Time Ratio	79:21	63:37	70:30	81:09
Average # of Days to Report a Claim	0.6	1.2	1.0	5.1

Nurse Case Management	February-18	February-17
# of Cases Assigned to Case Management	16	18
# of Cases >90 days	14	15

Savings	February-18	February-17	2018 February YTD	2017 February YTD
Bill Count	143	124	243	211
Provider Charges	\$133,972	\$218,192	\$214,706	\$276,049
Repriced Amount	\$74,616	\$64,073	\$113,139	\$90,411
Savings \$	\$59,356	\$154,118	\$101,567	\$185,638
% Savings	44.3%	70.6%	47.3%	67.2%

Participating Provider Penetration Rate	February-18	February-17	2018 February YTD	2017 February YTD
Bill Count	92.6%	92.7%	93.0%	93.8%
Provider Charges	95.5%	96.3%	94.2%	96.4%

Exclusive Provider Panel Penetration Rate	February-18	February-17	2018 February YTD	2017 February YTD
Bill Count	68.5%	85.1%	76.4%	81.9%
Provider Charges	70.7%	96.6%	74.8%	94.8%

Transitional Duty Summary		2018 February YTD	2017 February YTD
% of Transitional Duty Days Worked		58.3%	50.7%
% of Transitional Duty Days Not Accommodated		41.7%	38.9%



**Burlington County Municipal JIF
Average Days To Report By JIF Member
January 1, 2018 - February 28, 2018**

	# Of Claims Reported	Average Days To Report
BORDENTOWN CITY	1	2.0
BORDENTOWN TOWNSHIP	3	0.7
DELANCO TOWNSHIP	1	4.0
DELRAN TOWNSHIP	1	0.0
MOUNT LAUREL TOWNSHIP	7	1.4
PALMYRA BOROUGH	3	1.3
PEMBERTON TOWNSHIP	8	0.3
SOUTHAMPTON TOWNSHIP	1	0.0
SPRINGFIELD TOWNSHIP	2	13.5
TABERNACLE TOWNSHIP	4	0.5
WESTAMPTON TOWNSHIP	5	9.6
Grand Total	36	1.0

Valued as of 3/1/2018

First notice - claim petition, under investigation and occupational exposure claims not included in calculation for average days to report.



**Burlington County Municipal JIF
Transitional Duty Summary Report
January 1, 2018 - February 28, 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
BORDENTOWN TOWNSHIP	36	36	100.0%	0	0.0%
DELANCO TOWNSHIP	53	38	71.7%	15	28.3%
DELRAN TOWNSHIP	3	3	100.0%	0	0.0%
EDGEWATER PARK TOWNSHIP	52	0	0.0%	52	100.0%
PEMBERTON TOWNSHIP	101	87	86.1%	14	13.9%
WESTAMPTON TOWNSHIP	67	18	26.9%	49	73.1%
Grand Total	312	182	58.3%	130	41.7%



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

	Bill Count	Provider Charges	Repriced Amount	\$ Savings	% Savings
Participating Provider	135	\$128,108	\$71,098	\$57,010	44.5%
Physicians Fees	29	\$37,804	\$28,910	\$8,894	23.5%
Hospital	8	\$27,988	\$12,769	\$15,218	54.4%
Ambulatory Surgical Center	2	\$21,729	\$13,797	\$7,932	36.5%
Physical Therapy	42	\$15,857	\$3,369	\$12,488	78.8%
Ortho/Neuro	15	\$12,739	\$5,674	\$7,065	55.5%
Occ Med/Primary Care	17	\$4,320	\$2,971	\$1,349	31.2%
Anesthesiology	2	\$2,180	\$1,432	\$748	34.3%
Other	7	\$1,847	\$884	\$964	52.2%
MRI/Radiology	7	\$1,828	\$563	\$1,265	69.2%
Emergency Medicine	2	\$1,427	\$375	\$1,052	73.7%
Behavioral Health	1	\$200	\$165	\$35	17.5%
Pharmacy	3	\$189	\$189	\$0	0.0%
Out Of Network	11	\$6,053	\$3,707	\$2,346	38.8%
Ortho/Neuro	6	\$2,430	\$1,698	\$732	30.1%
Anesthesiology	1	\$1,400	\$754	\$646	46.2%
MRI/Radiology	1	\$1,396	\$428	\$968	69.4%
Physicians Fees	2	\$509	\$509	\$0	0.0%
Other	1	\$318	\$318	\$0	0.0%
Grand Total	146	\$134,161	\$74,805	\$59,356	44.2%

Participating Provider Penetration Rate

Bill Count 92.5%

Provider Charges 95.5%

Exclusive Provider Panel Penetration Rate

Bill Count 69.6%

Provider Charges 70.8%



**Burlington County Municipal JIF
PPO Savings And Penetration Report
January 1, 2018 - February 28, 2018**

	Bill Count	Provider Charges	Repriced Amount	\$ Savings	% Savings
Participating Provider	226	\$202,323	\$105,437	\$96,886	47.9%
Ambulatory Surgical Center	3	\$28,918	\$15,141	\$13,778	47.6%
Anesthesiology	4	\$4,964	\$2,790	\$2,174	43.8%
Behavioral Health	4	\$800	\$660	\$140	17.5%
Emergency Medicine	7	\$6,324	\$2,413	\$3,911	61.9%
Hospital	11	\$55,242	\$25,151	\$30,091	54.5%
Inpatient Rehabilitation	2	\$563	\$422	\$141	25.0%
MRI/Radiology	11	\$4,214	\$1,639	\$2,575	61.1%
Occ Med/Primary Care	32	\$10,813	\$7,883	\$2,929	27.1%
Occupational Therapy	10	\$4,256	\$1,854	\$2,402	56.4%
Ortho/Neuro	31	\$15,318	\$7,265	\$8,053	52.6%
Other	11	\$3,059	\$1,040	\$2,019	66.0%
Physical Therapy	67	\$24,628	\$5,251	\$19,377	78.7%
Physicians Fees	33	\$43,224	\$33,929	\$9,296	21.5%
Out Of Network	17	\$12,383	\$7,703	\$4,680	37.8%
Anesthesiology	3	\$4,215	\$2,123	\$2,092	49.6%
Behavioral Health	1	\$2,940	\$2,148	\$792	26.9%
MRI/Radiology	1	\$1,396	\$428	\$968	69.4%
Ortho/Neuro	8	\$2,905	\$2,077	\$828	28.5%
Other	1	\$318	\$318	\$0	0.0%
Physical Therapy	1	\$100	\$100	\$0	0.0%
Physicians Fees	2	\$509	\$509	\$0	0.0%
Grand Total	243	\$214,706	\$113,139	\$101,567	47.3%

Participating Provider Penetration Rate

Bill Count	93.0%
Provider Charges	94.2%

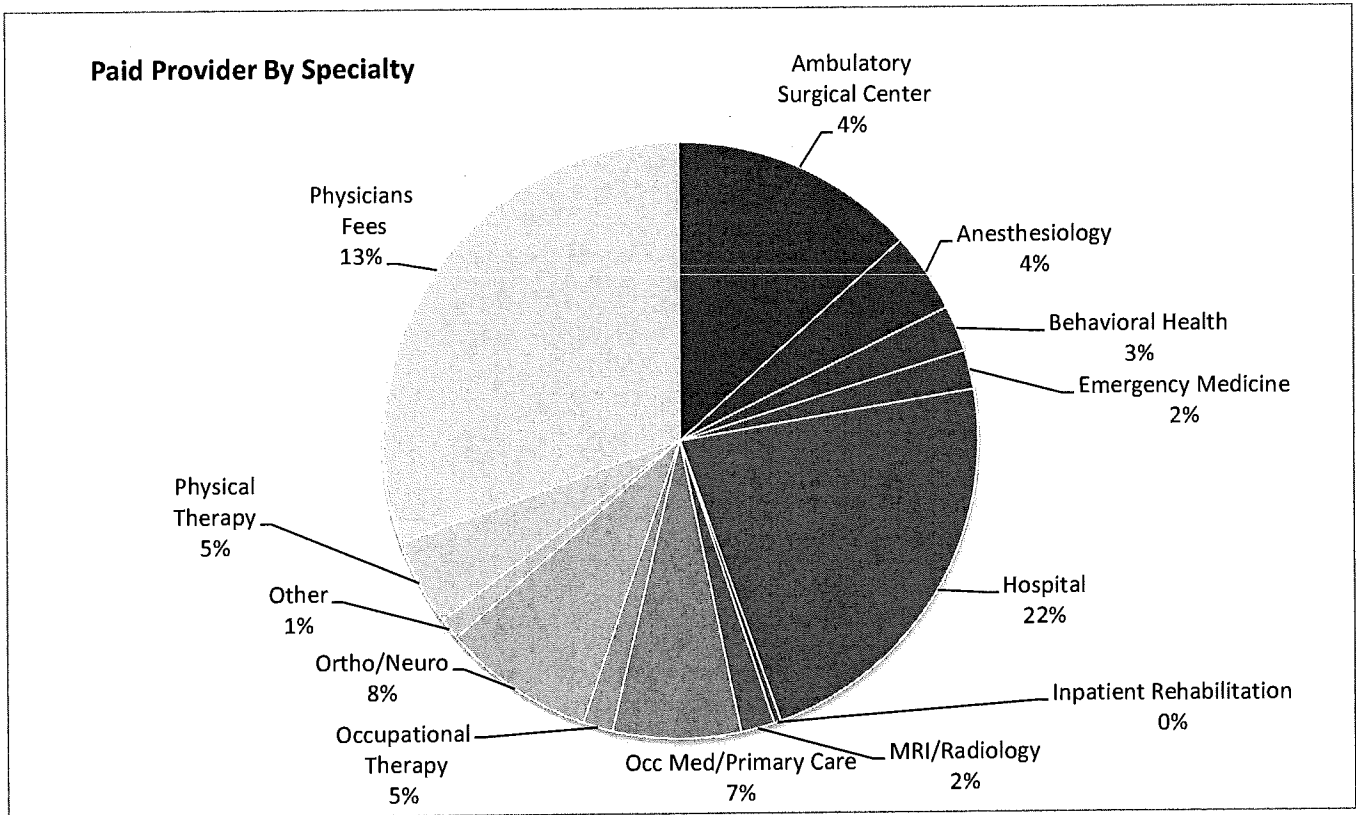
Exclusive Provider Panel Penetration Rate

Bill Count	76.4%
Provider Charges	74.8%



**Burlington County Municipal JIF
Paid Provider By Specialty
January 1, 2018 - February 28, 2018**

	Repriced Amount
Ambulatory Surgical Center	\$15,141
Anesthesiology	\$4,913
Behavioral Health	\$2,808
Emergency Medicine	\$2,413
Hospital	\$25,151
Inpatient Rehabilitation	\$422
MRI/Radiology	\$2,066
Occ Med/Primary Care	\$7,883
Occupational Therapy	\$1,854
Ortho/Neuro	\$9,342
Other	\$1,358
Physical Therapy	\$5,351
Physicians Fees	\$34,438





**Burlington County Municipal JIF
Top 5 Providers By Specialty
January 1, 2018 - February 28, 2018**

	Bill Count	Repriced Amount
Ambulatory Surgical Center	3	\$15,141
SUMMIT SURGICAL CENTER, LLC	2	\$13,797
FELLOWSHIP SURGICAL CENTER, LLC	1	\$1,344
Behavioral Health	5	\$2,808
JOHN MCGOWAN PHD	1	\$2,148
WORKERS COMP PSYCH NET	4	\$660
Emergency Medicine	7	\$2,413
COOPER UNIVERSITY EMERGENCY PHYSICIANS P C	2	\$1,026
EMERGENCY PHYSICIAN ASSOCIATES OF SOUTH JERSEY, PC	3	\$840
EMERGENCY PHYSICIANS OF NEW JERSEY P A	2	\$547
Hospital	11	\$25,151
VIRTUA WEST JERSEY HEALTH, INC.	5	\$16,216
VIRTUA MEMORIAL HOSPITAL BURLINGTON COUNTY INC	4	\$6,208
OUR LADY OF LOURDES MEDICAL CENTER	2	\$2,727
Inpatient Rehabilitation	2	\$422
ST. LAWRENCE REHABILITATION CENTER	2	\$422
MRI/Radiology	7	\$1,896
COOPER UNIVERSITY RADIOLOGY, PC	2	\$578
ONE CALL MEDICAL, INC.	1	\$485
OCM FN, LLC	1	\$428
RADIOLOGY AFFILIATES OF CENTRAL NEW JERSEY PC	1	\$241
SOUTH JERSEY RADIOLOGY ASSOCIATES PA	2	\$163
Occ Med/Primary Care	32	\$7,883
VIRTUA OCCUPATIONAL HEALTH	14	\$4,755
RWJUH OCCUPATIONAL HEALTH	7	\$1,522
U.S. HEALTHWORKS MEDICAL GROUP OF NEW JERSEY, P.C.	7	\$988
MEDEXPRESS URGENT CARE- NEW JERSEY, INC	3	\$480
WORKNET OCCUPATIONAL MEDICINE	1	\$139
Occupational Therapy	10	\$1,854
VIRTUA HAND CENTER	10	\$1,854
Ortho/Neuro	35	\$8,899
VIRTUA HAND CENTER	13	\$4,459
COASTAL SPINE, PC.	9	\$1,684
CMN OCCUPATIONAL MEDICINE, LLC	4	\$1,198
THE PHILADELPHIA HAND CENTER	4	\$879
PREMIER ORTHOPEDIC OF SOUTH JERSEY	5	\$679
Physical Therapy	67	\$5,288
REHAB CONNECTION	27	\$2,084
NOVACARE REHABILITATION	20	\$1,800
STRIVE PHYSICAL THERAPY AND SPORTS REHABILITATION LLC	12	\$800
HAMILTON PHYSICAL THERAPY SVCS, LLC	7	\$504
MADHU JAIN PT	1	\$100



**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	69										
Lida Feinstein	3	11										
Jennifer Hann	7	12										
Sharon Maurer	80	68										
Theresa Pacific	0	4										
Kelly Roth	62	62										
Thomas Sawczak		3										
Team Leader												
Russel Bayer	16	12										
Total	238	241	0	0	0	0	0	0	0	0	0	0

March 9, 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 February 28, 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 \$ 18,587.17. This generated an average annual yield of 1.21%. However, after including an unrealized net loss of \$8,256.00 in the asset portfolio, the yield is adjusted to .67% for this period. The total overview of the asset portfolio for the fund shows an overall unrealized loss of \$268,524.06 as it relates to current market value of \$ 14,703,551.96 vs. the amount we have invested. This current market value, however, when considering the total accrued income at month end is \$14,748,305.08.

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

RECEIPT ACTIVITY FOR THE PERIOD

Subrogation Receipts \$ 3,856.47 w/YTD Total \$ 53,647.01 (detailed in my report)
Salvage Receipts \$ 500.00
Overpayment Reimbursements \$.00

LOSS RUN PAYMENT REGISTER ACTIVITY FOR THE PERIOD:

The enclosed report shows net claim activity during the reporting period for claims paid by the fund and claims payable by the Fund at period end in the amount of \$ 221,951.77. The claims detail shows 219 claim payments issued.

A.E.L.C.F. PARTICIPANT BALANCES AT PERIOD END: (\$129. Interest Allocated)

Delran Township	\$65,150.00
Chesterfield Township	\$ 1,068.00
Bordentown City	\$37,723.00
Bordentown Township	\$13,723.00

CASH ACTIVITY FOR THE PERIOD:

The enclosed reconciliation report details that during the reporting period the Fund's "Cash Position" changed from an opening balance of \$ 17,908,170.03 to a closing balance of \$ 18,941,510.55 showing an increase in the fund of \$ 1,033,340.52. 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
2/1	RIVERSIDE TWP.	1223718	AMAYA URTASUN	WC	2015	140.74	
2/1	MEDFORD TWP.	1211751	ROBERT ZANE	WC	2014	1,448.42	
2/1	MEDFORD TWP.	1211750	WILLIAM KNECHT	WC	2014	1,248.43	
2/14	PEMBERTON TWP.	1243851	ANTHONY LUSTER	WC	2015	23.00	
2/16	EDGEWATER PARK	Z42992	MARK HERKOPEREC	WC	2016	50.00	
2/21	DELANCO TOWNSHIP	2018113892	DELANCO TOWNSHIP	PR	2017	945.88	
TOTAL-FEB						3,856.47	
TOTAL-YTD							53,647.01

**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	18,941,510.55	
RECEIPTS:				
Interest Income (Cash)	-47,517.71	-4,772.44	0.00	-52,290.15
Premium Assessment Receipts	710,792.00	2,148,425.99	0.00	2,859,217.99
Prior Yr. Premium Assessment Receipts	0.00	0.00	0.00	0.00
Subrogation, Salvage & Reimb. Receipts:				
Fund Year 2018	0.00	500.00	0.00	500.00
Fund Year 2017	51,022.54	945.88	0.00	51,968.42
Fund Year 2016	50.00	50.00	0.00	100.00
Fund Year 2015	484.00	163.74	0.00	647.74
Fund Year 2014	0.00	2,696.85	0.00	2,696.85
Closed Fund Year	95.00	0.00	0.00	95.00
Total Subrogation, Salvage & Reimb.Receipts	51,651.54	4,356.47	0.00	56,008.01
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	2,148,010.02	0.00	2,862,935.85
DISBURSEMENTS:				
Net Claim Payments:				
Fund Year 2018	8,555.50	89,520.53	0.00	98,076.03
Fund Year 2017	76,946.54	70,982.26	0.00	147,928.80
Fund Year 2016	24,057.87	25,438.14	0.00	49,496.01
Fund Year 2015	75,911.34	24,161.54	0.00	100,072.88
Fund Year 2014	21,460.02	11,846.30	0.00	33,306.32
Closed Fund Year	0.00	0.00	0.00	0.00
Total Net Claim Payments	206,931.27	221,948.77	0.00	428,880.04
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	179,721.67	0.00	252,414.17
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	393,323.66	0.00	393,323.66
POL/EPL Policy Premium FY 2018	0.00	292,444.00	0.00	292,444.00
M.E.L. Premium FY 2017	377,508.48	0.00	0.00	377,508.48
Exp. & Cont. Charges FY 2017	14,721.65	12,599.00	0.00	27,320.65
Exp. & Cont. Charges FY 2016	2,275.00	3,100.40	0.00	5,375.40
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	11,532.00	0.00	20,087.00
Total Bill List Payments	600,368.37	892,720.73	0.00	1,493,089.10
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	1,114,669.50	0.00	1,921,969.14
Closing Balance for the Period:	17,908,170.03	18,941,510.55	18,941,510.55	
Account Net Cash Change During the Period:				
Operating Account	-41,450.27	1,041,596.52	0.00	1,000,146.25
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	-8,256.00	0.00	-57,330.30
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	1,033,340.52	0.00	940,966.71
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 February
CURRENT FUND YEAR 2018

	Description:	Instrument #1	Instr #2	Instr #3	Instr #4	Instr #5	Instr #6
	ID Number:	INVEST. ACCT.	ASSET MGR.	OPERATING ACC	CLAIMS ACCOU	ADMIN. EXPENS	
	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	\$17,908,170.03	1270.1	14711807.96	3094091.97	100000	1000	0
Opening Interest Accrual Balance	\$29,649.54	0	29649.54	0	0	0	0
1 Interest Accrued and/or Interest Cost	\$15,103.58	\$0.00	\$15,103.58	\$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	\$3,483.59	\$0.00	\$0.00	\$3,483.59	\$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)	(\$8,256.00)	\$0.00	(\$8,256.00)	\$0.00	\$0.00	\$0.00	\$0.00
8 Net Investment Income	\$10,331.17	\$0.00	\$6,847.58	\$3,483.59	\$0.00	\$0.00	\$0.00
9 Deposits - Purchases	\$3,267,454.97	\$0.00	\$0.00	\$2,152,782.47	\$221,951.77	\$892,720.73	\$0.00
10 (Withdrawals - Sales)	(\$2,229,342.00)	\$0.00	\$0.00	(\$1,114,669.50)	(\$221,951.77)	(\$892,720.73)	\$0.00
Ending Cash & Investment Balance	\$18,941,510.59	\$1,270.10	\$14,703,551.96	\$4,135,688.53	\$100,000.00	\$1,000.00	\$0.00
Ending Interest Accrual Balance	\$44,753.12	\$0.00	\$44,753.12	\$0.00	\$0.00	\$0.00	\$0.00
Plus Outstanding Checks	\$178,363.60	\$0.00	\$0.00	\$0.00	\$127,981.74	\$50,381.86	\$0.00
(Less Deposits in Transit)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Balance per Bank	\$19,119,874.19	\$1,270.10	\$14,703,551.96	\$4,135,688.53	\$227,981.74	\$51,381.86	\$0.00
Annualized Rate of Return This Month	0.67%	0.00%	0.56%	1.16%	0.00%	0.00%	

Investment Income Allocation

		Prop	Liab	Auto	WC	Ded	Cont	EJIF	MEL	Admin	Total
2018	Opening 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
	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	\$21.51	\$36.05	\$10.05	\$153.62	\$40.56	\$0.00	\$0.00	\$186.52	\$59.75	\$508.07
	2 Interest Accrued - discounted Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	3 (Amortization and/or Interest Cost)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	4 Accretion	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	5 Interest Paid - Cash Instr.s	\$4.96	\$8.32	\$2.32	\$35.43	\$9.36	\$0.00	\$0.00	\$43.02	\$13.78	\$117.18
	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)	(\$11.76)	(\$19.71)	(\$5.49)	(\$83.97)	(\$22.17)	\$0.00	\$0.00	(\$101.96)	(\$32.66)	(\$277.72)
	8 Net Investment Income	\$14.71	\$24.66	\$6.87	\$105.08	\$27.75	\$0.00	\$0.00	\$127.58	\$40.87	\$347.52
	9 Interest Accrued - Net Change	\$21.51	\$36.05	\$10.05	\$153.62	\$40.56	\$0.00	\$0.00	\$186.52	\$59.75	\$508.07
	Ending Cash & Investment Balance	\$40,108.96	(\$120,275.38)	\$48,195.77	\$737,429.80	\$194,546.19	\$0.00	(\$29,125.50)	\$501,245.45	\$326,558.55	\$1,698,683.84
	Ending Interest Accrual Balance	\$21.51	\$36.05	\$10.05	\$153.62	\$40.56	\$0.00	\$0.00	\$186.52	\$59.75	\$508.07

		Prop	Liab	Auto	WC	Ded	Cont	EJIF	MEL	Admin	Total
2017	Opening 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
	Opening 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
	1 Interest Accrued and/or Interest Cost	\$50.62	\$377.67	\$93.06	\$1,439.91	\$444.77	\$90.22	\$0.01	\$219.59	\$259.18	\$2,975.02
	2 Interest Accrued - discounted Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	3 (Amortization and/or Interest Cost)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	4 Accretion	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	5 Interest Paid - Cash Instr.s	\$11.67	\$87.11	\$21.46	\$332.11	\$102.58	\$20.81	\$0.00	\$50.65	\$59.78	\$686.18
	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)	(\$27.67)	(\$206.44)	(\$50.87)	(\$787.09)	(\$243.12)	(\$49.31)	(\$0.01)	(\$120.03)	(\$141.67)	(\$1,626.22)
	8 Net Investment Income	\$34.62	\$258.33	\$63.66	\$984.93	\$304.23	\$61.71	\$0.01	\$150.20	\$177.28	\$2,034.97
	9 Interest Accrued - Net Change	\$50.62	\$377.67	\$93.06	\$1,439.91	\$444.77	\$90.22	\$0.01	\$219.59	\$259.18	\$2,975.02
	Ending Cash & Investment Balance	\$59,573.93	\$449,453.75	\$109,437.96	\$1,649,433.71	\$530,192.75	\$107,543.44	\$11.46	\$261,761.33	\$296,358.35	\$3,463,766.68
	Ending Interest Accrual Balance	\$138.54	\$1,156.95	\$281.55	\$4,389.58	\$1,319.85	\$267.72	(\$0.13)	\$1,260.02	\$819.82	\$9,633.89

		Prop	Liab	Auto	WC	Ded	Cont	EJIF	MEL	Admin	Total
2016	Opening 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
	Opening 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
	1 Interest Accrued and/or Interest Cost	\$66.60	\$403.40	\$89.36	\$983.76	\$364.70	\$83.57	\$0.05	\$183.14	\$159.49	\$2,334.07
	2 Interest Accrued - discounted Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	3 (Amortization and/or Interest Cost)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	4 Accretion	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	5 Interest Paid - Cash Instr.s	\$15.36	\$93.04	\$20.61	\$226.90	\$84.12	\$19.28	\$0.01	\$42.24	\$36.78	\$538.34
	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)	(\$36.41)	(\$220.51)	(\$48.85)	(\$537.75)	(\$199.36)	(\$45.68)	(\$0.03)	(\$100.11)	(\$87.18)	(\$1,275.86)
	8 Net Investment Income	\$45.56	\$275.93	\$61.12	\$672.91	\$249.46	\$57.17	\$0.03	\$125.27	\$109.09	\$1,596.54
	9 Interest Accrued - Net Change	\$66.60	\$403.40	\$89.36	\$983.76	\$364.70	\$83.57	\$0.05	\$183.14	\$159.49	\$2,334.07
	Ending Cash & Investment Balance	\$79,393.39	\$478,366.65	\$106,519.74	\$1,149,819.69	\$434,746.19	\$99,623.89	\$54.65	\$218,313.30	\$187,016.48	\$2,753,853.98
	Ending Interest Accrual Balance	\$202.69	\$1,179.39	\$262.49	\$2,950.00	\$1,060.58	\$245.44	(\$0.06)	\$540.74	\$474.98	\$6,916.26

		Prop	Liab	Auto	WC	Ded	Cont	EJIF	MEL	Admin	Total
2015	Opening 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
	Opening Interest Accrual Balance	\$98.95	\$731.85	\$142.68	\$953.18	\$805.22	\$162.23	\$0.00	\$185.98	\$322.18	\$3,402.27
	1 Interest Accrued and/or Interest Cost	\$51.27	\$365.85	\$73.63	\$429.06	\$414.89	\$83.72	\$0.00	\$95.98	\$166.26	\$1,680.66
	2 Interest Accrued - discounted Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	3 (Amortization and/or Interest Cost)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	4 Accretion	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	5 Interest Paid - Cash Instr.s	\$11.82	\$84.38	\$16.98	\$98.96	\$95.69	\$19.31	\$0.00	\$22.14	\$38.35	\$387.64
	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)	(\$28.02)	(\$199.99)	(\$40.25)	(\$234.53)	(\$226.79)	(\$45.76)	(\$0.00)	(\$52.46)	(\$90.88)	(\$918.69)
	8 Net Investment Income	\$35.07	\$250.25	\$50.36	\$293.49	\$283.79	\$57.27	\$0.00	\$65.65	\$113.73	\$1,149.61
	9 Interest Accrued - Net Change	\$51.27	\$365.85	\$73.63	\$429.06	\$414.89	\$83.72	\$0.00	\$95.98	\$166.26	\$1,680.66
	Ending Cash & Investment Balance	\$61,114.43	\$425,981.31	\$87,769.33	\$497,603.27	\$494,572.76	\$99,800.63	\$0.80	\$114,408.45	\$198,196.14	\$1,979,447.12
	Ending Interest Accrual Balance	\$150.22	\$1,097.70	\$216.31	\$1,382.24	\$1,220.11	\$245.95	\$0.00	\$281.96	\$488.44	\$5,082.93

		Prop	Liab	Auto	WC	Ded	Cont	EJIF	MEL	Admin	Total
2014	Opening 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
	Opening 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
	1 Interest Accrued and/or Interest Cost	\$58.06	\$72.27	\$52.04	\$716.32	\$484.98	\$74.98	\$0.00	\$143.97	\$186.30	\$1,788.93
	2 Interest Accrued - discounted Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	3 (Amortization and/or Interest Cost)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	4 Accretion	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	5 Interest Paid - Cash Instr.s	\$13.39	\$16.67	\$12.00	\$165.22	\$111.86	\$17.29	\$0.00	\$33.21	\$42.97	\$412.61
	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)	(\$31.74)	(\$39.51)	(\$28.45)	(\$391.56)	(\$265.10)	(\$40.98)	(\$0.00)	(\$78.70)	(\$101.84)	(\$977.87)
	8 Net Investment Income	\$39.71	\$49.44	\$35.60	\$489.98	\$331.74	\$51.29	\$0.00	\$98.48	\$127.44	\$1,223.68
	9 Interest Accrued - Net Change	\$58.06	\$72.27	\$52.04	\$716.32	\$484.98	\$74.98	\$0.00	\$143.97	\$186.30	\$1,788.93
	Ending Cash & Investment Balance	\$69,208.44	\$76,003.11	\$62,033.57	\$854,900.75	\$578,128.38	\$89,378.06	\$0.15	\$171,618.28	\$222,084.20	\$2,123,354.94
	Ending Interest Accrual Balance	\$170.56	\$254.77	\$152.88	\$2,328.00	\$1,424.83	\$220.27	\$0.00	\$422.95	\$547.34	\$5,521.60

		Prop	Liab	Auto	WC	Ded	Cont	EJIF	MEL	Admin	Total
Closed	Opening 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
	Opening 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
	1 Interest Accrued and/or Interest Cost	\$69.78	\$287.16	\$2.49	\$777.70	\$422.51	\$50.81	\$0.00	\$211.05	\$3,919.10	\$5,740.62
	2 Interest Accrued - discounted Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	3 (Amortization and/or Interest Cost)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	4 Accretion	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	5 Interest Paid - Cash Instr.s	\$16.09	\$66.23	\$0.57	\$179.37	\$97.45	\$11.72	\$0.00	\$48.68	\$903.93	\$1,324.05
	6 Interest Paid - Term Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	7 Unrealized Gain (Loss)	(\$38.14)	(\$156.97)	(\$1.36)	(\$425.11)	(\$230.96)	(\$27.78)	\$0.00	(\$115.37)	(\$2,142.28)	(\$3,137.97)
	8 Net Investment Income	\$47.73	\$196.42	\$1.70	\$531.97	\$289.01	\$34.76	\$0.00	\$144.36	\$2,680.75	\$3,926.70
	9 Interest Accrued - Net Change	\$69.78	\$287.16	\$2.49	\$777.70	\$422.51	\$50.81	\$0.00	\$211.05	\$3,919.10	\$5,740.62
	Ending Cash & Investment Balance	\$83,183.26	\$342,310.21	\$2,969.99	\$927,069.04	\$503,658.21	\$60,573.31	(79.19)	\$251,586.31	\$4,660,270.56	\$6,831,541.70
	Ending Interest Accrual Balance	\$204.88	\$843.02	\$4.77	\$2,282.10	\$1,241.07	\$149.08	(\$0.01)	\$619.40	\$11,522.16	\$16,866.46



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

Account Number	120882-000
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As of February 28, 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

1428411 02 T 4652 000138893 0001N

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

Important Information

Account Number	120882-000
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As of February 28, 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 February 28, 2018

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PORTFOLIO	INVESTMENT CATEGORY	MARKET VALUE (M/V) As of 1/31/2018	% OF M/V	MARKET VALUE (M/V) As of 2/28/2018	% OF M/V
PRINCIPAL PORTFOLIO(S)					
	U.S. TREASURY OBLIGATIONS				
	U.S. TREASURY BONDS AND NOTES	\$5,911,607.96	40.18	\$5,905,891.96	40.17
	TOTAL U.S. TREASURY OBLIGATIONS	5,911,607.96	40.18	5,905,891.96	40.17
	U.S. GOVERNMENT AGENCIES				
	GOVERNMENT AGENCY BONDS/NOTES	8,800,200.00	59.82	8,797,660.00	59.83
	TOTAL U.S. GOVERNMENT AGENCIES	8,800,200.00	59.82	8,797,660.00	59.83
TOTAL PRINCIPAL PORTFOLIO(S)		14,711,807.96	100.00	14,703,551.96	100.00
	TOTAL ACCRUED INCOME	29,649.54		44,753.12	
	TOTAL MARKET VALUE WITH ACCRUED INCOME	14,741,457.50		14,748,305.08	

Summary of Activity

Account Number **120882-000**

February 1, 2018 through February 28, 2018

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

Investment Detail

Account Number 120882-000

As of February 28, 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	\$998,350.00	6.79	\$999,179.69	(\$829.69)	\$2,500.00	\$10,000.00	1.00
	UNITED STATES TREASURY NOTES	99.8350		99.92				1.64
	DTD 05/31/2013 1.000% 05/31/2018							
	CUSIP 912828VE7 RATING AAA							
2018	1,000,000.0000	992,620.00	6.75	997,812.50	(5,192.50)	2,500.00	10,000.00	1.01
	UNITED STATES TREASURY NOTES	99.2620		99.78				1.99
	DTD 11/30/2016 1.000% 11/30/2018							
	CUSIP 912828U40 RATING AAA							
2019	1,000,000.0000	978,910.00	6.66	992,304.69	(13,394.69)	2,500.00	10,000.00	1.02
	UNITED STATES TREASURY NOTES	97.8910		99.23				2.23
	DTD 11/30/2012 1.000% 11/30/2019							
	CUSIP 912828UB4 RATING AAA							
2019	1,000,000.0000	984,960.00	6.70	993,164.07	(8,204.07)	2,562.15	8,750.00	0.89
	UNITED STATES TREASURY NOTES	98.4960		99.32				2.14
	DTD 05/15/2016 0.875% 05/15/2019							
	CUSIP 912828R44 RATING AAA							
2020	1,000,000.0000	978,980.00	6.66	998,359.37	(19,379.37)	3,437.50	13,750.00	1.40
	UNITED STATES TREASURY NOTES	97.8980		99.84				2.34
	DTD 05/31/2013 1.375% 05/31/2020							
	CUSIP 912828VF4 RATING AAA							
2020	998,000.0000	972,071.96	6.61	991,255.70	(19,183.74)	4,586.80	13,722.50	1.41
	UNITED STATES TREASURY NOTES	97.4020		99.32				2.38
	DTD 10/31/2015 1.375% 10/31/2020							
	CUSIP 912828L99 RATING AAA							
TOTAL U.S. TREASURY OBLIGATIONS		5,905,891.96	40.17	5,972,076.02	(66,184.06)	18,086.45	66,222.50	1.12

continued

Investment Detail

Account Number **120882-000**
As of February 28, 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	\$7,811,520.00	53.13	\$8,000,000.00	(\$188,480.00)	\$23,400.00	\$108,000.00	1.38
	FEDERAL HOME LOAN BANK	97.6440		100.00				2.70
	DTD 06/13/2016 1.350% 12/13/2019							
	CALLABLE							
	CUSIP 3130A8FB4 RATING AAA							
2019	1,000,000.0000	986,140.00	6.71	1,000,000.00	(13,860.00)	3,266.67	12,000.00	1.22
	FEDERAL HOME LOAN MORTGAGE CORP	98.6140		100.00				2.34
	MEDIUM TERM NOTE							
	DTD 08/23/2016 1.200% 05/23/2019							
	CALLABLE							
	CUSIP 3134GAAR5 RATING AAA							
TOTAL U.S. GOVERNMENT AGENCIES		8,797,660.00	59.83	9,000,000.00	(202,340.00)	26,666.67	120,000.00	1.36
TOTAL PRINCIPAL PORTFOLIO(S)		14,703,551.96	100.00	14,972,076.02	(268,524.06)	44,753.12	186,222.50	1.27
TOTAL ACCRUED INCOME		44,753.12						
TOTAL MARKET VALUE WITH ACCRUED INCOME		14,748,305.08						

Activity Detail

Account Number **120882-000**

February 1, 2018 through February 28, 2018

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



Other Information

120882-000 BURLINGTON COUNTY MUNICIPAL JIF

As of February 28, 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: February										
	Prop	Liab	Auto	WC	Ded	Cont	EJIF	MEL	Admin	TOTAL
OPEN 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
RECEIPTS										
Assessments	77,817.29	129,940.19	36,216.85	579,224.93	146,192.29	0.00	71,751.69	672,226.52	435,056.23	2,148,425.99
Refunds	1,445.88	0.00	0.00	2,910.59	0.00	0.00	0.00	0.00	0.00	4,356.47
Invest Pymnts	(100.43)	(487.38)	(101.32)	(1,422.02)	(686.44)	(121.12)	(0.01)	(328.71)	(1,525.01)	(4,772.44)
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Invest	(100.43)	(487.38)	(101.32)	(1,422.02)	(686.44)	(121.12)	(0.01)	(328.71)	(1,525.01)	(4,772.44)
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	79,162.74	129,452.81	36,115.53	580,713.50	145,505.85	(121.12)	71,751.68	671,897.81	433,531.22	2,148,010.02
EXPENSES										
Claims Transfers	65,562.73	24,299.28	1,500.00	130,586.76	0.00	0.00	0.00	0.00	0.00	221,948.77
Expenses	0.00	292,444.00	0.00	0.00	0.00	0.00	0.00	393,323.66	206,953.07	892,720.73
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	65,562.73	316,743.28	1,500.00	130,586.76	0.00	0.00	0.00	393,323.66	206,953.07	1,114,669.50
END BALANCE	392,582.41	1,651,839.65	416,926.36	5,816,256.26	2,735,844.48	456,919.33	(29,137.63)	1,518,933.12	5,981,346.57	18,941,510.55

Report Month February

Balance Differences

Opening Balances:	Opening Balances are equal									
										\$0.00
Imprest Transfers:	Imprest Totals are equal									\$0.00
Investment Balances:	Investment Payment Balances are equal									\$0.00
	Investment Adjustment Balances are equal									\$0.00
Ending Balances:	Ending Balances are equal									\$0.00
Accrual Balances:	Accrual Balances are equal									\$0.00
Claims Transaction Status:										
Allocation variance 1:	Daily xactions add to monthly totals									0.00
Allocation variance 2:	Monthly transactions and allocation totals are equal									0.00
Allocation variance 3:	Treasurer/TPA net payments NOT equ	Max/Min	#####	/						(0.00)
Pre-existing variance:	Prior period unreconciled variance exists	Max/Min	#####	/						(0.00)

SUMMARY OF CASH TRANSACTIONS										
FUND YEAR 2018										
Month Ending:	February									
	Prop	Liab	Auto	WC	Ded	Cont	EJIF	MEL	Admin	TOTAL
OPEN 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
RECEIPTS										
Assessments	77,817.29	129,940.19	36,216.85	579,224.93	146,192.29	0.00	71,751.69	672,226.52	435,056.23	2,148,425.99
Refunds	500.00	0.00	0.00	0.00						500.00
Invest Pymnts	(6.80)	(11.39)	(3.18)	(48.54)	(12.82)	0.00	0.00	(58.94)	(18.88)	(160.55)
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Invest	(6.80)	(11.39)	(3.18)	(48.54)	(12.82)	0.00	0.00	(58.94)	(18.88)	(160.55)
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	78,310.49	129,928.80	36,213.67	579,176.39	146,179.47	0.00	71,751.69	672,167.58	435,037.35	2,148,765.44
EXPENSES										0.00
Claims Transfers	63,851.85	750.00	0.00	24,918.68	0.00	0.00	0.00	0.00	0.00	89,520.53
Expenses	0.00	292,444.00	0.00	0.00	0.00	0.00	0.00	393,323.66	179,721.67	865,489.33
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	63,851.85	293,194.00	0.00	24,918.68	0.00	0.00	0.00	393,323.66	179,721.67	955,009.86
END BALANCE	40,108.96	(120,275.38)	48,195.77	737,429.80	194,546.19	0.00	(29,125.50)	501,245.45	326,558.55	1,698,683.84

SUMMARY OF CASH TRANSACTIONS										
FUND YEAR 2017										
Month Ending:	February									
	Prop	Liab	Auto	WC	Ded	Cont	EJIF	MEL	Admin	TOTAL
OPEN 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
RECEIPTS										
Assessments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Refunds	945.88	0.00	0.00	0.00						945.88
Invest Pymnts	(15.99)	(119.34)	(29.41)	(454.98)	(140.54)	(28.51)	0.00	(69.39)	(81.90)	(940.06)
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Invest	(15.99)	(119.34)	(29.41)	(454.98)	(140.54)	(28.51)	0.00	(69.39)	(81.90)	(940.06)
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	929.89	(119.34)	(29.41)	(454.98)	(140.54)	(28.51)	0.00	(69.39)	(81.90)	5.82
EXPENSES										
Claims Transfers	1,710.88	750.00	1,500.00	67,021.38	0.00	0.00	0.00	0.00	0.00	70,982.26
Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	12,599.00	12,599.00
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	1,710.88	750.00	1,500.00	67,021.38	0.00	0.00	0.00	0.00	12,599.00	83,581.26
END BALANCE	59,573.93	449,453.75	109,437.96	1,649,433.71	530,192.75	107,543.44	11.46	261,761.33	296,358.35	3,463,766.68

SUMMARY OF CASH TRANSACTIONS										
FUND YEAR 2016										
Month Ending:	February									
	Prop	Liab	Auto	WC	Ded	Cont	EJIF	MEL	Admin	TOTAL
OPEN 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
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	(21.04)	(127.47)	(28.24)	(310.85)	(115.24)	(26.41)	(0.01)	(57.87)	(50.39)	(737.52)
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Invest	(21.04)	(127.47)	(28.24)	(310.85)	(115.24)	(26.41)	(0.01)	(57.87)	(50.39)	(737.52)
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	(21.04)	(127.47)	(28.24)	(260.85)	(115.24)	(26.41)	(0.01)	(57.87)	(50.39)	(687.52)
EXPENSES										
Claims Transfers	0.00	2,511.00	0.00	22,927.14	0.00	0.00	0.00	0.00	0.00	25,438.14
Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3,100.40	3,100.40
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	0.00	2,511.00	0.00	22,927.14	0.00	0.00	0.00	0.00	3,100.40	28,538.54
END BALANCE	79,393.39	478,366.65	106,519.74	1,149,819.69	434,746.19	99,623.89	54.65	218,313.30	187,016.48	2,753,853.98

SUMMARY OF CASH TRANSACTIONS										
FUND YEAR 2015										
Month Ending:	February									
	Prop	Liab	Auto	WC	Ded	Cont	EJIF	MEL	Admin	TOTAL
OPEN 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
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	163.74						163.74
Invest Pymnts	(16.20)	(115.60)	(23.26)	(135.57)	(131.10)	(26.45)	0.00	(30.33)	(52.54)	(531.05)
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Invest	(16.20)	(115.60)	(23.26)	(135.57)	(131.10)	(26.45)	0.00	(30.33)	(52.54)	(531.05)
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	(16.20)	(115.60)	(23.26)	28.17	(131.10)	(26.45)	0.00	(30.33)	(52.54)	(367.31)
EXPENSES										
Claims Transfers	0.00	10,138.18	0.00	14,023.36	0.00	0.00	0.00	0.00	0.00	24,161.54
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	10,138.18	0.00	14,023.36	0.00	0.00	0.00	0.00	0.00	24,161.54
END BALANCE	61,114.43	425,981.31	87,769.33	497,603.27	494,572.76	99,800.63	0.80	114,408.45	198,196.14	1,979,447.12

SUMMARY OF CASH TRANSACTIONS										
FUND YEAR	2014									
Month Ending:	February									
	Prop	Liab	Auto	WC	Ded	Cont	EJIF	MEL	Admin	TOTAL
OPEN 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
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	2,696.85						2,696.85
Invest Pymnts	(18.35)	(22.84)	(16.44)	(226.34)	(153.24)	(23.69)	0.00	(45.49)	(58.87)	(565.26)
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Invest	(18.35)	(22.84)	(16.44)	(226.34)	(153.24)	(23.69)	0.00	(45.49)	(58.87)	(565.26)
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	(18.35)	(22.84)	(16.44)	2,470.51	(153.24)	(23.69)	0.00	(45.49)	(58.87)	2,131.59
EXPENSES										
Claims Transfers	0.00	10,150.10	0.00	1,696.20	0.00	0.00	0.00	0.00	0.00	11,846.30
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	10,150.10	0.00	1,696.20	0.00	0.00	0.00	0.00	0.00	11,846.30
END BALANCE	69,208.44	76,003.11	62,033.57	854,900.75	578,128.38	89,378.06	0.15	171,618.28	222,084.20	2,123,354.94

SUMMARY OF CASH TRANSACTIONS										
FUND YEAR	Closed									
Month Ending:	February									
	Prop	Liab	Auto	WC	Ded	Cont	EJIF	MEL	Admin	TOTAL
OPEN 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
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	(22.05)	(90.74)	(0.79)	(245.74)	(133.50)	(16.06)	0.00	(66.69)	(1,238.35)	(1,813.92)
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Invest	(22.05)	(90.74)	(0.79)	(245.74)	(133.50)	(16.06)	0.00	(66.69)	(1,238.35)	(1,813.92)
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	(22.05)	(90.74)	(0.79)	(245.74)	(133.50)	(16.06)	0.00	(66.69)	(1,238.35)	(1,813.92)
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	11,532.00	11,532.00
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	11,532.00	11,532.00
END BALANCE	83,183.26	342,310.21	2,969.99	927,069.04	503,658.21	60,573.31	(79.19)	251,586.31	4,660,270.56	6,831,541.70

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

Month February
Current Fund Year 2018

Policy Year	Coverage	1.	2.	3.	4.	5.	6.	7.	8.
		Calc. Net Paid Thru Last Month	Monthly Net Paid February	Monthly Recoveries February	Calc. Net Paid Thru February	TPA Net Paid Thru February	Variance To Be Reconciled	Delinquent Unreconciled Variance From	Change This Month
2018	Prop	95.00	63,851.85	500.00	63,446.85	63,446.85	0.00	0.00	0.00
	Liab	0.00	750.00	0.00	750.00	750.00	0.00	0.00	0.00
	Auto	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	WC	8,460.50	24,918.68	0.00	33,379.18	33,379.18	0.00	0.00	0.00
	Total	8,555.50	89,520.53	500.00	97,576.03	97,576.03	0.00	0.00	0.00
2017	Prop	196,495.58	1,710.88	945.88	197,260.58	197,260.58	0.00	0.00	0.00
	Liab	18,687.27	750.00	0.00	19,437.27	19,437.27	0.00	0.00	0.00
	Auto	12,131.08	1,500.00	0.00	13,631.08	13,631.08	0.00	0.00	0.00
	WC	433,925.35	67,021.38	0.00	500,946.73	500,946.73	0.00	0.00	0.00
	Total	661,239.28	70,982.26	945.88	731,275.66	731,275.66	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	33,746.67	2,511.00	0.00	36,257.67	36,257.67	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	1,050,606.84	22,927.14	50.00	1,073,483.98	1,073,483.98	0.00	0.00	0.00
	Total	1,412,625.51	25,438.14	50.00	1,438,013.65	1,438,013.65	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	82,956.89	10,138.18	0.00	93,095.07	93,095.07	(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	1,836,515.43	14,023.36	163.74	1,850,375.05	1,850,375.05	0.00	0.00	0.00
	Total	2,247,748.45	24,161.54	163.74	2,271,746.25	2,271,746.25	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	478,129.93	10,150.10	0.00	488,280.03	488,280.03	(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	1,575,647.61	1,696.20	2,696.85	1,574,646.96	1,574,646.96	(0.00)	(0.00)	0.00
	Total	2,342,670.68	11,846.30	2,696.85	2,351,820.13	2,351,820.13	(0.00)	(0.00)	(0.00)
TOTAL		6,672,839.42	221,948.77	4,356.47	6,890,431.72	6,890,431.72	(0.00)	(0.00)	(0.00)



BURLINGTON COUNTY J.I.F.

Check Register Report

Bank Account : ALL

Processed Date: Feb 1, 2018 - Feb 28, 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
11394	2/2/2018		AFFANATO MARUT, LLC			\$626.00		
		INDEMNITY		-- /2017094723	2/13/2017	\$401.00	2017/2017	Legal
		INDEMNITY		Z50187/001264740	11/21/2016	\$225.00	2016/2016	Legal
11395	2/2/2018	INDEMNITY	STONERIVER PHARMACY SOLUTIONS	-- /2018117944	11/13/2017	\$38.84	2017/2017	Loss
11396	2/2/2018	INDEMNITY	PIETRAS, SARACINO, SMITH, & MEEK	Z42838/001255153	8/2/2016	\$516.50	2016/2016	Legal
11397	2/2/2018	INDEMNITY	PEMBERTON TOWNSHIP	MLT-2018121520/ 2018121517	1/1/2018	\$1,806.00	2018/2018	Loss
11398	2/2/2018	INDEMNITY	PEMBERTON TOWNSHIP	MLT-2018121520/ 2018121517	1/1/2018	\$1,290.00	2018/2018	Loss
11399	2/2/2018	3RD PARTY PD	JEUNGAEH MOON	-- /2018116865	10/24/2017	\$500.00	2017/2017	Loss
11400	2/2/2018	INLAND MARINE	PEMBERTON TOWNSHIP	-- /2018121412	12/14/2017	\$650.00	2017/2017	Loss
11401	2/2/2018	MEDICAL ONLY	PREMIER ORTHOPEDIC OF SOUTH JERSEY	-- /2018117272	11/1/2017	\$50.39	2017/2017	Loss
11402	2/2/2018	MEDICAL ONLY	VIRTUA MEMORIAL HOSPITAL BURLINGTON COUNTY INC	-- /2018122606	1/11/2018	\$1,613.00	2018/2018	Loss
11403	2/2/2018	MEDICAL ONLY	RWJUHH OCCUPATIONAL HEALTH	-- /2018110292	8/17/2017	\$85.34	2017/2017	Loss
11404	2/2/2018	INDEMNITY	WEST JERSEY ANESTHESIA ASSOCIATES, PA	-- /2018116558	10/27/2017	\$1,012.00	2017/2017	Loss
11405	2/2/2018		REHAB CONNECTION			\$330.00		
		INDEMNITY		-- /2018119837	11/17/2017	\$160.00	2017/2017	Loss
		INDEMNITY		Z37789/001250034	4/20/2016	\$170.00	2016/2016	Loss
11406	2/2/2018	INDEMNITY	OUR LADY OF LOURDES MEDICAL CENTER	MLT-2018121520/ 2018121517	1/1/2018	\$1,544.64	2018/2018	Loss
11407	2/2/2018	INDEMNITY	VIRTUA MEDICAL GROUP, PA	-- /2018116558	10/27/2017	\$1,970.67	2017/2017	Loss
11408	2/2/2018	MEDICAL ONLY	RADIOLOGY AFFILIATES OF CENTRAL NEW JERSEY PC	-- /2018117728	11/6/2017	\$241.31	2017/2017	Loss
11409	2/2/2018	INDEMNITY	WORKERS COMP PSYCH NET	-- /2018117582	11/5/2017	\$165.00	2017/2017	Loss
11410	2/2/2018		QUALCARE, INC.			\$1,503.00		
		MEDICAL ONLY		-- /2018123865	1/24/2018	\$501.00	2018/2018	Loss
		MEDICAL ONLY		-- /2018123922	1/23/2018	\$501.00	2018/2018	Loss
		MEDICAL ONLY		-- /2018123546	1/22/2018	\$501.00	2018/2018	Loss
11411	2/5/2018		AFFANATO MARUT, LLC			\$579.00		
		INDEMNITY		Z40538/001252828	6/21/2016	\$285.00	2016/2016	Legal
		INDEMNITY		Z20598/001232500	6/24/2015	\$294.00	2015/2015	Legal
11412	2/5/2018	INDEMNITY	PIETRAS, SARACINO, SMITH, & MEEK	Z15990/001227828	3/31/2015	\$411.50	2015/2015	Legal



BURLINGTON COUNTY J.I.F.

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Check Number	Check Date	Claimant (Case) Type	Payee Name	QL File / Claim Number	Loss Date	Payment Amount	Policy Year	Exp./Legal
11413	2/5/2018	1ST PARTY COLL PD	CHESTERFIELD TOWNSHIP	-- /2018121981	1/6/2018	\$3,195.94	2018/2018	Loss
11414	2/5/2018	3RD PARTY PD	OSCAR ALVAREZ	-- /2018116024	10/7/2017	\$1,000.00	2017/2017	Loss
11415	2/5/2018	INDEMNITY	JOHN SNOOK	Z08889/001220582	1/18/2015	\$2,280.00	2015/2015	Loss
11416	2/5/2018	INDEMNITY	DANIEL SCHOEN	Z16103/001227943	4/20/2015	\$1,596.00	2015/2015	Loss
11417	2/5/2018	INDEMNITY	GIANCARLO BRUZZESE	Z40839/001253132	6/26/2016	\$928.00	2016/2016	Loss
11418	2/5/2018	INDEMNITY	PROFESSIONAL SERVICE FUND	Z20598/001232500	6/24/2015	\$74.73	2015/2015	Loss
11419	2/5/2018	INDEMNITY	QUEST DIAGNOSTICS	-- /2018116558	10/27/2017	\$34.70	2017/2017	Loss
11420	2/5/2018	INDEMNITY	SUMMIT SURGICAL CENTER, LLC	-- /2018116558	10/27/2017	\$6,526.64	2017/2017	Loss
11421	2/12/2018	INDEMNITY	State of New Jersey - Div of Worker's Comp	-- /2018117944	11/13/2017	\$0.59	2017/2017	Expense
11422	2/12/2018	MEDICAL ONLY	ATLANTIC SECURITY INT'L INVESTIGATIONS INC	-- /2017088707	11/24/2016	\$126.50	2016/2016	Expense
11423	2/12/2018		DAVID S. DEWEESE			\$1,500.00		
		PUB OFF PI		-- /2018125277	1/8/2018	\$750.00	2018/2018	Legal
		PUB OFF PI		-- /2018125269	11/2/2017	\$750.00	2017/2017	Legal
11424	2/12/2018		THE DEWEESE LAW FIRM			\$450.00		
		MEDICAL ONLY		Z42920/001255235	8/2/2016	\$150.00	2016/2016	Expense
		MEDICAL ONLY		Z39142/001251408	5/21/2016	\$150.00	2016/2016	Expense
		MEDICAL ONLY		Z33005/001245135	1/20/2016	\$150.00	2016/2016	Expense
11425	2/12/2018		STONERIVER PHARMACY SOLUTIONS			\$192.21		
		MEDICAL ONLY		-- /2018119975	12/7/2017	\$11.32	2017/2017	Loss
		MEDICAL ONLY		-- /2018114615	10/4/2017	\$89.29	2017/2017	Loss
		MEDICAL ONLY		-- /2017105616	6/16/2017	\$91.60	2017/2017	Loss
11426	2/12/2018	INDEMNITY	JERSEY SHORE REPORTING, LLC	Z31187/001243292	12/7/2015	\$30.00	2015/2015	Expense
11427	2/12/2018	INDEMNITY	CAPEHART & SCATCHARD PA	Z47151/001260212	10/17/2016	\$147.50	2016/2016	Legal
11428	2/12/2018	INDEMNITY	CAPEHART & SCATCHARD PA	Z30453/001242537	11/22/2015	\$112.50	2015/2015	Legal
11429	2/12/2018	INDEMNITY	DELANCO TOWNSHIP	-- /2018119837	11/17/2017	\$877.22	2017/2017	Loss
11430	2/12/2018	INDEMNITY	ALISHA DELSOLE	Z27950/001239995	10/13/2015	\$1,513.84	2015/2015	Loss
11431	2/12/2018	INDEMNITY	MEDFORD TOWNSHIP	-- /2018116558	10/27/2017	\$1,155.02	2017/2017	Loss
11432	2/12/2018	INDEMNITY	THOMAS LOCKE	-- /2018122311	1/8/2018	\$2,709.00	2018/2018	Loss
11433	2/12/2018	INDEMNITY	EDWARD HUNTER	Z21880/001233855	7/13/2015	\$972.92	2015/2015	Loss
11434	2/12/2018	INDEMNITY	TROY CHENIER	X96603/001208170	7/24/2014	\$1,101.20	2014/2014	Loss
11435	2/12/2018	INDEMNITY	MARK HERKOPEREC	Z42992/001255304	8/4/2016	\$1,026.24	2016/2016	Loss
11436	2/12/2018	1ST PARTY COLL PD	PEMBERTON BOROUGH	-- /2018125090	2/4/2018	\$1,569.03	2018/2018	Loss



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11437	2/12/2018	INDEMNITY	EDGEWATER PARK TOWNSHIP	-- /2018108894	7/27/2017	\$1,792.00	2017/2017	Loss
11438	2/12/2018		COASTAL SPINE, PC.			\$1,096.58		
		INDEMNITY		-- /2018119837	11/17/2017	\$250.04	2017/2017	Loss
		INDEMNITY		-- /2018108894	7/27/2017	\$846.54	2017/2017	Loss
11439	2/12/2018	INDEMNITY	STRIVE PHYSICAL THERAPY AND SPORTS REHABILITATION LLC	-- /2018116558	10/27/2017	\$153.00	2017/2017	Loss
11440	2/12/2018	INDEMNITY	VIRTUA WEST JERSEY HEALTH, INC.	-- /2018116558	10/27/2017	\$2,726.50	2017/2017	Loss
11441	2/12/2018		REHAB CONNECTION			\$510.00		
		INDEMNITY		-- /2018119837	11/17/2017	\$210.00	2017/2017	Loss
		INDEMNITY		Z37789/001250034	4/20/2016	\$300.00	2016/2016	Loss
11442	2/12/2018	INDEMNITY	ALLSHORE ORTHOPEDIC, REHABILITATION	MLT-2018121520/ 2018121517	1/1/2018	\$63.00	2018/2018	Loss
11443	2/12/2018		VIRTUA MEDICAL GROUP, PA			\$10,649.28		
		INDEMNITY		-- /2018121950	1/7/2018	\$128.07	2018/2018	Loss
		INDEMNITY		-- /2018116558	10/27/2017	\$10,521.21	2017/2017	Loss
11444	2/12/2018	INDEMNITY	WORKNET OCCUPATIONAL MEDICINE	MLT-2018121520/ 2018121517	1/1/2018	\$139.04	2018/2018	Loss
11445	2/12/2018	INDEMNITY	QUEST DIAGNOSTICS	-- /2018116558	10/27/2017	\$34.70	2017/2017	Loss
11446	2/12/2018	MEDICAL ONLY	MEDEXPRESS URGENT CARE- NEW JERSEY, INC	-- /2018121619	12/29/2017	\$160.00	2017/2017	Loss
11447	2/12/2018	INDEMNITY	EMERGENCY PHYSICIANS OF NEW JERSEY P A	-- /2018118847	11/26/2017	\$291.75	2017/2017	Loss
11448	2/12/2018	INDEMNITY	HAMILTON PHYSICAL THERAPY SVCS, LLC	-- /2018111770	8/29/2017	\$72.00	2017/2017	Loss
11449	2/12/2018	INDEMNITY	K.W. REHABILITATION,, LLC	-- /2018122311	1/8/2018	\$300.00	2018/2018	Loss
11450	2/12/2018	MEDICAL ONLY	QUALCARE, INC.	-- /2018124694	11/20/2017	\$501.00	2017/2017	Loss
11451	2/19/2018	BODILY INJURY [Expired]	PARKER MCCAY	MLT-Z25839/001237862	8/18/2015	\$8,354.68	2015/2015	Legal
11452	2/19/2018	INDEMNITY	AVIA PARTNERS, INC.	-- /2018116558	10/27/2017	\$189.31	2017/2017	Loss
11453	2/19/2018	1ST PARTY COLL PD	I.C.U. INVESTIGATIONS, INC.	-- /2018108537	7/22/2017	\$115.00	2017/2017	Expense
11454	2/19/2018		RAYMOND & COLEMAN, LLP			\$6,629.50		
		BODILY INJURY [Expired]		MLT-Z29700/001241781	11/8/2015	\$1,206.00	2015/2015	Legal
		BODILY INJURY [Expired]		X88228/001199544	3/1/2014	\$5,423.50	2014/2014	Legal
11455	2/19/2018	BODILY INJURY [Expired]	MARSHALL, DENNEHEY, WARNER,	X90339/001201736	3/8/2014	\$66.00	2014/2014	Legal
11456	2/19/2018	BODILY INJURY [Expired]	DJS ASSOCIATES, INC.	X88228/001199544	3/1/2014	\$4,660.60	2014/2014	Expense
11457	2/19/2018		ATLANTIC SECURITY INT'L INVESTIGATIONS INC			\$654.50		
		MEDICAL ONLY		Z30778/001242873	11/26/2015	\$401.50	2015/2015	Expense



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			MEDICAL ONLY		Z23104/001235103	7/29/2015	\$126.50	2015/2015	Expense
			MEDICAL ONLY		Z17890/001229747	5/17/2015	\$126.50	2015/2015	Expense
11458	2/19/2018		INDEMNITY	LITIGATION SOLUTIONS LLC	Z42992/001255304	8/4/2016	\$185.00	2016/2016	Expense
11459	2/19/2018		INDEMNITY	WALDEN M. HOLL, JR.,MD & ASSOC	MLT-Z16537/001228378	4/24/2015	\$1,500.00	2015/2015	Loss
11460	2/19/2018		INDEMNITY	WESTAMPTON TOWNSHIP	-- /2018122274	1/4/2018	\$1,801.50	2018/2018	Loss
11461	2/19/2018		BODILY INJURY [Expired]	CAPEHART & SCATCHARD PA	-- /2018109389	7/26/2015	\$577.50	2015/2015	Legal
11462	2/19/2018		INDEMNITY	DELANCO TOWNSHIP	-- /2018119837	11/17/2017	\$877.22	2017/2017	Loss
11463	2/19/2018		INDEMNITY	MAURO CORRENTI	Z43893/001256217	8/22/2016	\$928.00	2016/2016	Loss
11464	2/19/2018		INDEMNITY	DAVID HERNANDEZ	MLT-Z16537/001228378	4/24/2015	\$489.60	2015/2015	Loss
11465	2/19/2018		INDEMNITY	CHRISTOPHE KNIGHT	Z32232/001244342	12/31/2015	\$778.28	2015/2015	Loss
11466	2/19/2018		INDEMNITY	JOSHUA ROWBOTTOM	-- /2018125991	2/14/2018	\$5.00	2018/2018	Loss
11467	2/19/2018		INDEMNITY	PETER DELAGARZA	Z33679/001245810	2/1/2016	\$999.00	2016/2016	Loss
11468	2/19/2018		INDEMNITY	DIAGNOSTIC PATHOLOGY CONSULTANTS P A	-- /2018116558	10/27/2017	\$40.89	2017/2017	Loss
11469	2/19/2018		INDEMNITY	STRIVE PHYSICAL THERAPY AND SPORTS REHABILITATION LLC	-- /2018116558	10/27/2017	\$63.00	2017/2017	Loss
11470	2/19/2018		MEDICAL ONLY	PREMIER ORTHOPEDIC OF SOUTH JERSEY	-- /2018121496	12/28/2017	\$171.70	2017/2017	Loss
11471	2/19/2018			VIRTUA WEST JERSEY HEALTH, INC.			\$2,598.60		
			MEDICAL ONLY		-- /2018122131	1/8/2018	\$1,613.00	2018/2018	Loss
			INDEMNITY		-- /2018116558	10/27/2017	\$985.60	2017/2017	Loss
11472	2/19/2018			VIRTUA MEMORIAL HOSPITAL BURLINGTON COUNTY INC			\$3,104.00		
			MEDICAL ONLY		MLT-2018122351/ 2018122351	1/9/2018	\$1,613.00	2018/2018	Loss
			MEDICAL ONLY		Z48878/001263406	10/21/2016	\$1,491.00	2016/2016	Loss
11473	2/19/2018		MEDICAL ONLY	ROBERT WOOD JOHNSON, UNIVERSITY	-- /2018123865	1/24/2018	\$825.15	2018/2018	Loss
11474	2/19/2018		MEDICAL ONLY	RWJUHH OCCUPATIONAL HEALTH	-- /2018123865	1/24/2018	\$85.34	2018/2018	Loss
11475	2/19/2018		MEDICAL ONLY	SOUTH JERSEY RADIOLOGY ASSOCIATES PA	-- /2018122131	1/8/2018	\$163.43	2018/2018	Loss
11476	2/19/2018			RADIOLOGY ASSOCIATES OF BURLINGTON COUNTY P A			\$125.61		
			INDEMNITY		-- /2018106877	7/4/2017	\$79.85	2017/2017	Loss
			MEDICAL ONLY		-- /2017106058	6/21/2017	\$25.29	2017/2017	Loss
			MEDICAL ONLY		-- /2017100805	4/25/2017	\$20.47	2017/2017	Loss



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11477	2/19/2018	INDEMNITY	KINEMATIC CONSULTANTS, INC.	Z44974/001257299	9/14/2016	\$720.00	2016/2016	Loss
11478	2/19/2018		REHAB CONNECTION			\$340.00		
		INDEMNITY		-- /2018119837	11/17/2017	\$140.00	2017/2017	Loss
		INDEMNITY		Z37789/001250034	4/20/2016	\$200.00	2016/2016	Loss
11479	2/19/2018	MEDICAL ONLY	U.S. HEALTHWORKS MEDICAL GROUP OF NEW JERSEY, P.C.	-- /2018108786	7/29/2017	\$82.90	2017/2017	Loss
11480	2/19/2018	INDEMNITY	EMERGENCY PHYSICIAN, ASSOCIATES OF SOUTH JERSEY, PC	-- /2018119479	12/3/2017	\$83.44	2017/2017	Loss
11481	2/19/2018	MEDICAL ONLY	ROTHMAN INSTITUTE OF NEW JERSEY	-- /2018117090	11/1/2017	\$73.90	2017/2017	Loss
11482	2/19/2018		VIRTUA MEDICAL GROUP, PA			\$4,584.95		
		MEDICAL ONLY		-- /2018122906	1/16/2018	\$213.45	2018/2018	Loss
		INDEMNITY		-- /2018122274	1/4/2018	\$128.07	2018/2018	Loss
		MEDICAL ONLY		-- /2018121470	12/9/2017	\$84.94	2017/2017	Loss
		INDEMNITY		-- /2018116558	10/27/2017	\$4,158.49	2017/2017	Loss
11483	2/19/2018	MEDICAL ONLY	MEDEXPRESS URGENT CARE- NEW JERSEY, INC	-- /2018121619	12/29/2017	\$160.00	2017/2017	Loss
11484	2/19/2018	INDEMNITY	HAMILTON PHYSICAL THERAPY SVCS, LLC	-- /2018118847	11/26/2017	\$72.00	2017/2017	Loss
11485	2/19/2018	INDEMNITY	THE PHILADELPHIA HAND CENTER	-- /2018116558	10/27/2017	\$470.00	2017/2017	Loss
11486	2/19/2018		QUALCARE, INC.			\$1,002.00		
		INDEMNITY		-- /2018124978	2/5/2018	\$501.00	2018/2018	Loss
		MEDICAL ONLY		-- /2018125042	2/3/2018	\$501.00	2018/2018	Loss
11487	2/26/2018	INDEMNITY	SMITH, MAGRAM, BERENATO & MICHAU	Z44145/001256470	8/27/2016	\$2,830.00	2016/2016	Loss
11488	2/26/2018	INDEMNITY	I.C.U. INVESTIGATIONS, INC.	X97521/001209085	8/7/2014	\$595.00	2014/2014	Expense
11489	2/26/2018	1ST PARTY COLL PD	BAY HEAD INVESTMENTS, INC	-- /2018122374	1/9/2018	\$20,890.13	2018/2018	Loss
11490	2/26/2018	POLICE PROF BI	RAYMOND & COLEMAN, LLP	Z43945/001256269	5/28/2016	\$2,511.00	2016/2016	Legal
11491	2/26/2018	MEDICAL ONLY	LITIGATION SOLUTIONS LLC	-- /2018124694	11/20/2017	\$350.00	2017/2017	Expense
11492	2/26/2018		LEO PETETTI, LLC.			\$575.00		
		1ST PARTY COLL PD		-- /2018122374	1/9/2018	\$225.00	2018/2018	Expense
		COMPREHENSIVE		-- /2018121978	1/4/2018	\$350.00	2018/2018	Expense
11493	2/26/2018	INDEMNITY	AFFANATO MARUT, LLC	Z44145/001256470	8/27/2016	\$200.00	2016/2016	Legal
11494	2/26/2018	INDEMNITY	JERSEY SHORE REPORTING, LLC	Z44145/001256470	8/27/2016	\$90.00	2016/2016	Expense
11495	2/26/2018	INDEMNITY	WESTAMPTON TOWNSHIP	-- /2018124978	2/5/2018	\$1,806.00	2018/2018	Loss
11496	2/26/2018	INDEMNITY	BRUCE PHILLIPS	Z44145/001256470	8/27/2016	\$9,966.25	2016/2016	Loss



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11497	2/26/2018	INDEMNITY	ALISHA DELSOLE	Z27950/001239995	10/13/2015	\$1,513.84	2015/2015	Loss
11498	2/26/2018	INDEMNITY	EDGEWATER PARK TOWNSHIP	-- /2018108894	7/27/2017	\$1,792.00	2017/2017	Loss
11499	2/26/2018	INDEMNITY	MEDFORD TOWNSHIP	-- /2018116558	10/27/2017	\$1,155.02	2017/2017	Loss
11500	2/26/2018	1ST PARTY COLL PD	DELANCO TOWNSHIP	-- /2018113892	9/24/2017	\$945.88	2017/2017	Loss
11501	2/26/2018	INDEMNITY	CAPEHART & SCATCHARD PA	Z31187/001243292	12/7/2015	\$619.00	2015/2015	Legal
11502	2/26/2018	INDEMNITY	DYLLON WILLHOUSE	Z45109/001257432	9/15/2016	\$928.00	2016/2016	Loss
11503	2/26/2018	INDEMNITY	THOMAS LOCKE	-- /2018122311	1/8/2018	\$1,806.00	2018/2018	Loss
11504	2/26/2018	1ST PARTY COLL PD	MOUNT LAUREL TOWNSHIP	-- /2018122374	1/9/2018	\$11,674.75	2018/2018	Loss
11505	2/26/2018	COMPREHENSIVE	RIVERSIDE TOWNSHIP	-- /2018121978	1/4/2018	\$25,947.00	2018/2018	Loss
11506	2/26/2018		COASTAL SPINE, PC.			\$252.24		
		INDEMNITY		-- /2018119837	11/17/2017	\$126.12	2017/2017	Loss
		INDEMNITY		-- /2018108894	7/27/2017	\$126.12	2017/2017	Loss
11507	2/26/2018	INDEMNITY	DIAGNOSTIC PATHOLOGY CONSULTANTS P A	-- /2018116558	10/27/2017	\$9.41	2017/2017	Loss
11508	2/26/2018	INDEMNITY	STRIVE PHYSICAL THERAPY AND SPORTS REHABILITATION LLC	-- /2018116558	10/27/2017	\$458.00	2017/2017	Loss
11509	2/26/2018	INDEMNITY	PREMIER ORTHOPEDIC OF SOUTH JERSEY	Z37789/001250034	4/20/2016	\$215.15	2016/2016	Loss
11510	2/26/2018		RWJUHH OCCUPATIONAL HEALTH			\$355.05		
		MEDICAL ONLY		-- /2018123865	1/24/2018	\$210.18	2018/2018	Loss
		MEDICAL ONLY		-- /2018123922	1/23/2018	\$144.87	2018/2018	Loss
11511	2/26/2018	INDEMNITY	OUR LADY OF LOURDES, MEDICAL CENTER	Z20598/001232500	6/24/2015	\$1,182.65	2015/2015	Loss
11512	2/26/2018	INDEMNITY	RADIOLOGY ASSOCIATES OF BURLINGTON COUNTY P A	-- /2018111596	9/5/2017	\$32.82	2017/2017	Loss
11513	2/26/2018	INDEMNITY	LOURDES ANESTHESIA ASSOC PA	-- /2018108894	7/27/2017	\$753.90	2017/2017	Loss
11514	2/26/2018	INDEMNITY	REHAB CONNECTION	-- /2018119837	11/17/2017	\$138.00	2017/2017	Loss
11515	2/26/2018	MEDICAL ONLY	U.S. HEALTHWORKS MEDICAL GROUP OF NEW JERSEY, P.C.	-- /2017122412	1/6/2018	\$317.00	2018/2018	Loss
11516	2/26/2018		VIRTUA MEDICAL GROUP, PA			\$16,205.56		
		MEDICAL ONLY		-- /2018122906	1/16/2018	\$84.94	2018/2018	Loss
		MEDICAL ONLY		-- /2018117870	11/9/2017	\$121.97	2017/2017	Loss
		INDEMNITY		-- /2018116558	10/27/2017	\$15,998.65	2017/2017	Loss
11517	2/26/2018	INDEMNITY	QUEST DIAGNOSTICS	-- /2018116558	10/27/2017	\$34.70	2017/2017	Loss
11518	2/26/2018	INDEMNITY	SUMMIT SURGICAL CENTER, LLC	-- /2018116558	10/27/2017	\$7,270.00	2017/2017	Loss
11519	2/26/2018	INDEMNITY	THE PHILADELPHIA HAND CENTER	-- /2018116558	10/27/2017	\$409.00	2017/2017	Loss



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11520	2/26/2018		QUALCARE, INC.			\$2,004.00		
		INDEMNITY		- - /2018125991	2/14/2018	\$501.00	2018/2018	Loss
		MEDICAL ONLY		- - /2018125637	2/12/2018	\$501.00	2018/2018	Loss
		MEDICAL ONLY		- - /2018125581	2/11/2018	\$501.00	2018/2018	Loss
		MEDICAL ONLY		- - /2018125732	2/10/2018	\$501.00	2018/2018	Loss
Total for BURLINGTON COUNTY J.I.F.		\$221,951.77		Total for BURLINGTON COUNTY J.I.F.			\$221,951.77	

Number of Checks:	127	First Check Number:	11394
Number of Payments:	219	Last Check Number:	11520
Expense Payments:	\$7,832.19		
Legal Payments:	\$22,850.68		
Loss Payments:	\$191,268.90		

BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND

BILL LIST - MARCH 2018

	Payee	FY 2018	FY2017	JIF Appropriation	Description
1	Arthur J. Gallagher Risk Management Services, Inc.	28,966.00		Prof Services/Administration	March 2018 Fees
2	Arthur J. Gallagher Risk Management Services, Inc.	58.22		Misc/Postage/Copies/Faxes	Feb 2018 postage/copies expenses
3	The DeWeese Law Firm, P.C.	5,525.00		Prof Services/Attorney	March 2018 Fees
4	Qual-Lynx	16,414.00		Prof Services/Claims Admin.	March 2018 Fees
5	Exigis LLC	550.00		Exposure Data Mgmt System	March 2018 Fees
6	Joyce Media	225.00		Misc/JIF Website	March 2018 Fees
7	Kris Kristie	368.00		Misc/Recording Secretary	March 2018 Fees
8	J. A. Montgomery Risk Control Services	10,391.00		Prof Services/Safety Director	March 2018 Fees
9	Tom Tontarski	912.00		Prof Services/Treasurer	March 2018 Fees
10	Conner Strong & Buckelew	646.00		Prof Services/Underwriting Mgr	March 2018 Fees
11	Debby Schiffer	2,445.00		Wellness Program	March 2018 Fees
12	4imprint, Inc.	885.26		Misc/Office Supplies	Pens for events/split cost
13	ARC Reprographics	918.45		Misc/Printing	1/30 EO; 2/13 police; 2/21 cc roundtable; 3/6 mgr/sup training
14	Iron Mountain	62.16		Misc/Record Retention Service	#PVP4566 Storage 3/1/18-3/31/18; Service 1/24-2/20/18
15	Marco's Inc.	1,459.12		Safety Incentive Program	2/22/18 SC/CC roundtable
16	Merighi's Savoy Inn	1,032.50		EPL/Cyber Consult/Training	Food & Grat 2/13/18 Police Command Sem (split)
17	O'Connor's American Bar and Grille	438.30		EPL/Cyber Consult/Training	3/6/18 Mgrs & Superv training
18	Office Depot	72.87		Misc/Office Supplies	Inv#109887032001 binders/folders (split)
19	PRIMA	590.00		Misc/AGRIP/PRIMA	PRIMA conf reg 6/3-6/2018; Dave Matchett
20	Wildwoods Convention Center	105.00		EPL/Cyber Consult/Training	9/11/18 Mgr & Supvr training; deposit
21	Township of Chesterfield		1,650.00	Safety Incentive Program	Award - full check
22	Insurance Agency Management	9,086.00		Risk Management Consultants	1st installment for Edgewater and Lumberton
23	Richard Brook	2,107.07		Misc/AGRIP/PRIMA	Reimb for travel to AGRIP conf 3/2018
	TOTAL	\$83,256.95	\$1,650.00		

JIF BILL LIST TOTAL

\$84,906.95

**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 THE
COMPLETION OF A CLAIMS AUDIT**

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 BURLCO JIF have determined that the BURLCO JIF 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 BURLCO JIF qualifies as a “local unit” under the definitions contained in the Statute; and

WHEREAS, members of the BURLCO JIF purchase the services of a Claims Administrator on an annual basis to adjust claims filed against the Fund members; and

WHEREAS, the Fund Claims Administrator adjusts workers compensation, property, auto liability, and general liability claims on behalf of the Fund members; and

WHEREAS, the performance of the Claims Administrators adjusters, their adherence to Fund policies and procedures, and sound adjusting procedures has a direct impact on the Fund’s performance; and

WHEREAS, it is in the Fund’s best interest to contract with an outside firm to complete an audit of the Claims Administrator performance; and

WHEREAS, it has been deemed to be in the best interest of the BURLCO JIF 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 claims auditing services since each of the below “local units” utilizes the same Claims Administrator:

- a.) Atlantic County Municipal Joint Insurance Fund

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

WHEREAS, the Commissioners of the BURLCO JIF 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 claims auditing services.

NOW THEREFORE BE IT RESOLVED, by the Commissioners of the BURLCO JIF assembled in a public session March 20, 2018, that:

1. The Chairperson and Secretary of the BURLCO JIF are authorized to execute the Shared Services Agreement.

2. The Agreement provides that the Request for Proposals for the purchase of claims auditing services 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 March 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 THE
PURCHASE OF CYBER AND TECHNOLOGY RISK
MANAGEMENT SERVICES**

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 BURLCO JIF have determined that the BURLCO JIF 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 BURLCO JIF qualifies as a “local unit” under the definitions contained in the Statute; and

WHEREAS, during 2016 & 2017 each member of the BURLCO JIF underwent a risk assessment of their computer operations and other use of technology; and

WHEREAS, the risk assessments included a review of each members policies and procedures, cyber related training, security protocols, and other technology related matters; and

WHEREAS, following the completion of the member assessments the Fund has determined it to be in the best interest of its members to contract with a firm to provide cyber related security services to its members; and

WHEREAS, it has been deemed to be in the best interest of the BURLCO JIF 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 cyber and technology risk management services with the below “local units”:

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

WHEREAS, the Commissioners of the BURLCO JIF 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 claims auditing services.

NOW THEREFORE BE IT RESOLVED, by the Commissioners of the BURLCO JIF assembled in a public session March 20, 2018, that:

1. The Chairperson and Secretary of the BURLCO JIF are authorized to execute the Shared Services Agreement.

2. The Agreement provides that the Request for Proposals for the purchase of cyber and technology risk management services 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 March 20, 2018.

**BURLINGTON COUNTY
MUNICIPAL JOINT INSURANCE FUND**

Attest: _____
Meghan Jack, Secretary

By: _____
J. Paul Keller, Chairperson

Date: _____