

AGENDA PACKET



Tuesday, April 17, 2018 at **3:30 PM**

Café Madison
33 Lafayette St.
Riverside, NJ

WWW.BURLCOJIF.ORG

BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND

Café Madison

33 Lafayette St

Riverside, NJ

Tuesday, April 17, 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 **March 20, 2018** Meeting Minutes.....Pages 1-10
 - B. Adoption of the **March 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The Closed Session Minutes shall not be released to the public until the reason(s) for their remaining confidential is no longer applicable and the Fund Solicitor has an opportunity to review them.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 11-53
 - A. Lost Time Accident Frequency.....Pages 15-16
 - B. Certificates of Insurance..... Pages 17-22
 - C. 2017 Safety Incentive Program Awards.....Page 23
 - D. 2018 Optional Safety Budget.....Page 24
 - E. 2018 Wellness Incentive.....Page 25
 - F. Employment Practices Liability Coverage UpdatePage 26
 - G. EPL/Cyber Risk Management Budget.....Page 27
 - H. EPL Helpline – Authorized Contact List.....Page 28
 - I. Financial Fast Track Report.....Page 29
 - J. Regulatory Filing Checklists.....Pages 30-31
 - K. Capehart & Scatchard Updates.....Pages 32-37
 - L. Statutory Bond Status.....Page 38
 - M. Skateboard Park Approval Status.....Page 39
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C.	Fund Status	
D.	Disbursements	
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XV. MEL/RCF/E-JIF Reports

- A. MEL Report – April 6, 2018.....Verbal
- B. RCF Report – April 6, 2018.....Page 155
- C. EJIF Report – April 6, 2018.....Pages 156-157

XVI. Miscellaneous Business

<p style="text-align: center;">The next meeting will be held on Tuesday, May 15, 2018 at 3:30 PM at Hainesport Municipal Building, Hainesport, NJ</p>
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XVII. Meeting Open to Public Comment

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

XVIII. Closed Session – Resolution 2018- _____ Authorizing a Closed Session of the Burlington County Municipal Joint Insurance Fund to discuss matters affecting the protection of safety and property of the public and to discuss pending or anticipated litigation and/or contract negotiations – **Motion -Roll Call**

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

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

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

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

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

March 20, 2018

OPEN SESSION MINUTES

A 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, March 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

Dean Buhner, **Bordentown Twp.**, *Alternate*
Glenn McMahon, **Chesterfield Twp.**
Mike Templeton, **Delanco Twp.**
Jeff Hatcher, **Delran Twp.**
Patrice Hansell, **Fieldsboro Twp.**
Richard Brook, **Florence Twp**
Paula Kosko, **Hainesport Twp.**
Brian Umba, **Lumberton Twp**, *Alternate*....arrived 3:36 pm
Kathy Burger, **Medford Twp.**
Mary Picariello, **North Hanover Twp**
Meghan Jack, **Riverside Twp.**
David Matchett, **Shamong Twp.**
J. Paul Keller, **Springfield Twp.**
Doug Cramer, **Tabernacle Twp.**
Maria Carrington, **Westampton Twp**
James Ingling, **Wrightstown Borough**

Absent Fund Commissioners were:

Amanda Somes, **Bass River Twp.**
Rich Wolbert, **Beverly City**
Grace Archer, **Bordentown City**
Tom Pullion, **Edgewater Park Twp.**
Jerry Mascia, **Mt. Laurel Twp.**
John Gural, **Palmyra Borough**
Dennis Gonzalez, **Pemberton Twp**
Mike Fitzpatrick, **Mansfield 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....arrived 3:33pm
EJA/Capacity Insurance
Hardenberg Insurance Group
Insurance Agency Mgmt....arrived 3:38pm

Absent Risk Management Consultant agencies:

Conner Strong & Buckelew

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

CONDUCT OF MONTHLY MEETING

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

APPROVAL OF THE OPEN & CLOSED SESSION MINUTES

Chair Keller presented the meeting minutes of the February 20, 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. Cramer, seconded by Mr. McMahon, abstained by Ms. Jack, to approve the Open & Closed session meeting minutes of the February 20, 2018 meeting of the Fund as presented.

Motion carried.

The Closed Session minutes of the February 20, 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 February 20, 2018 meeting were collected at this time.

EXECUTIVE DIRECTOR'S REPORT

Mr. Miola noted the Executive Director's Report is included and detailed in the agenda packet. He stated that because of the poor weather, he will not highlight anything in particular. He stated that the items in his report are self-explanatory, and unless anyone has any questions, that concluded his report. No Questions were entertained.

SOLICITOR'S REPORT

Closed Cases – Mr. DeWeese reported that there was one (1) closed case(s) since the February 20, 2018 meeting.

Shumway-Tunney v. Township of Chesterfield

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

SAFETY DIRECTOR'S REPORT

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

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

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

- *First Responders Safe Lifting*
- *Safe Patient Lifting*

Right to Know Update – He noted that in addition to the annual Right to Know services, included in this year's contract is an electronic Central file link which is being distributed to each member town through a Dropbox link. To date 50% of members have received this 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.

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

Lastly, he reminded the members of the Safety Kickoff Breakfast on April 10, 2018 at Indian Springs Country Club, Marlton.

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

CLAIMS ADMINISTRATOR'S REPORT

Lessons Learned from Losses – March

Mr. Roselli presented the Lessons Learned from Losses for March which reviewed Defense and Indemnity.

Mr. Roselli explained that when a company is contracted to complete work or provide services, assuring that the company and their insurance carrier will defend and indemnify your town is crucial. Consult with your towns Solicitor or RMC to determine exposures involved and assess how the risk can be transferred to the contracted company. Be sure to check all indemnification agreements and contracts to make sure your town is protected.

He noted that assuring these Contracts and Agreements are executed properly will assist Qual-Lynx in defending any claims brought against your town.

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

WELLNESS DIRECTOR'S REPORT

Ms. Schiffer noted that her report is detailed in the agenda packet. She highlighted the following:

- March presentations: Lumberton-Portion Control; Medford – Dietitian from Medford Shoprite; Palmyra Fire – Dietitian from Burlington Shoprite
- Pemberton Borough and Medford have scheduled chair massages
- Florence – Maintain Don't Gain (for the year – 14 participants)
- Safety/Wellness Meetings that Ms. Schiffer will attend: Bordentown City, Tabernacle, Westampton, and Wrightstown
- Several member towns have ideas in the works including: Healthy recipe swap, Chair massages, Dietitians, healthier snack options, Fitness challenges and boot camp work outs.
- Ms. Schiffer noted in her News Letter this month it highlights a 30 day Fruit and Veggie Challenge.
- 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 February, 2018 noting there were seventeen (17) claims reported.

Lost Time v. Medical Only Cases

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

	<i>Feb.</i>	<i>YTD</i>
<i>Lost Time</i>	3	8

<i>Medical Only</i>	<i>11</i>	<i>13</i>
<i>Report Only</i>	<i>3</i>	<i>8</i>
<i>Total New Claims Reported</i>	<i>17</i>	<i>36</i>
<i>Report Only % of Total</i>	<i>17.6%</i>	<i>22.2%</i>
<i>Medical Only/Lost Time Ratio</i>	<i>79:21</i>	<i>70:30</i>
<i>Average Days to Report</i>	<i>0.6</i>	<i>1.0</i>

Transitional Duty Report

Ms. Beatty presented the January Transitional Duty Report:

<i>Transitional Duty Summary Report</i>	<i>February</i>
<i>Transitional Duty Days Available</i>	<i>312</i>
<i>Transitional Duty Days Worked</i>	<i>182</i>
<i>% of Transitional Duty Days Worked</i>	<i>58.3%</i>
<i>Transitional Duty Days Not Accommodated</i>	<i>130</i>
<i>% of Transitional Duty Days Not Accommodated</i>	<i>41.7%</i>

PPO Penetration Report:

Ms. Beatty presented the PPO Penetration Report:

<i>PPO Penetration Rate</i>	<i>February</i>
<i>Bill Count</i>	<i>146</i>
<i>Original Provider Charges</i>	<i>\$134,161</i>
<i>Re-priced Bill Amount</i>	<i>\$74,805</i>
<i>Savings</i>	<i>\$59,356</i>
<i>% of Savings</i>	<i>44.2%</i>
<i>Participating Provider Penetration Rate - Bill Count</i>	<i>92.5%</i>
<i>Participating Provider Penetration Rate – Provider Charges</i>	<i>95.5%</i>
<i>EPO Provider Penetration Rate - Bill Count</i>	<i>69.6%</i>
<i>EPO Provider Penetration Rate – Provider Charges</i>	<i>70.8%</i>

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

TREASURER'S REPORT

Mr. Tontarski presented an overview of the Treasurer's Report for month ending **February 28, 2018** a copy of which was provided to the membership in the agenda packet.

Investment Interest

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. The 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 eight (8) obligations with maturities greater than one year.

Receipt Activity for the Period

	Monthly	YTD
Subrogation Receipts	\$3,856.47	\$53,647.01
Overpayment Reimbursements	\$.00	
Salvage Receipts	\$500.00	

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

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

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.

Loss Run Payment Register – February 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 \$221,951.77. The claim detail shows 219 claim payments issued.

Amended Bill List – February 2018

For the Executive Committee's consideration, Mr. Tontarski presented the March 2018 Amended Bill List in the amount of \$84,969.95.

Chair Keller entertained a motion to approve the February 2018 Loss Run Payment Register and the Amended March 2018 Bill List in the amount of \$84,969.95 as presented.

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

Motion by Ms. Jack, seconded by Mr. Mc Cramer, to approve the *February 2018 Loss Run Payment Register, and the Amended March 2018 Bill List, in the amount of \$84,969.95* as presented.

ROLL CALL *Yeas* Dean Buhner, **Bordentown Twp.**, *Alternate*
Glenn McMahon, **Chesterfield Twp.**
Mike Templeton, **Delanco Twp.**
Jeff Hatcher, **Delran Twp.**
Patrice Hansell, **Fieldsboro Twp.**
Richard Brook, **Florence Twp**
Paula Kosko, **Hainesport Twp.**
Brian Umba, **Lumberton Twp**, *Alternate*
Kathy Burger, **Medford Twp.**
Mary Picariello, **North Hanover Twp**
Meghan Jack, **Riverside Twp.**
David Matchett, **Shamong Twp.**
J. Paul Keller, **Springfield Twp.**
Doug Cramer, **Tabernacle Twp.**
Maria Carrington, **Westampton Twp**
James Ingling, **Wrightstown Borough**

Nays: None
Abstain: None

Motion carried by unanimous vote.

COMMITTEE REPORTS

Strategic Planning Committee – March 13, 2018

Ms. Burger noted there was nothing currently to report and the minutes of that meeting will be included in the April agenda.

Safety Committee Meeting – March 20, 2018

Mr. Cramer noted the minutes of that meeting will be included in the April agenda and highlighted the following:

- Reviewed the Annual Safety Director's Report and reported that all members qualified for an award.
- Reviewed the Safety & Wellness Budgets and reminded everyone about the claiming & encumbering deadlines

Mr. Cramer asked if there were any questions and none were entertained.

MEL/RCF/EJIF REPORTs

Nothing to Report

MISCELLANEOUS BUSINESS

Chair Keller read the following Resolutions for consideration:

Resolution 2018-22 – Agreement for Shared Services for the Completion of a Claims Audit

Resolution 2018-22, Authorizing the Chairperson and Secretary to Execute an Agreement to Participate in a Shared Services Agreement for the Completion of a Claims Audit.

Resolution 2018-23 – Agreement for Shared Services for the Purchase of Cyber and Technology Risk Management Services

Resolution 2018-23, 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 by Ms. Jack, seconded by Mr. Mc Mahon, to Adopt Resolutions 2018-22 and Resolution 2018-23 as presented.

ROLL CALL	Yeas	Dean Buhrer, Bordentown Twp. , <i>Alternate</i> Glenn McMahon, Chesterfield Twp. Mike Templeton, Delanco Twp. Jeff Hatcher, Delran Twp. Patrice Hansell, Fieldsboro Twp. Richard Brook, Florence Twp Paula Kosko, Hainesport Twp. Brian Umba, Lumberton Twp , <i>Alternate</i> Kathy Burger, Medford Twp. Mary Picariello, North Hanover Twp Meghan Jack, Riverside Twp. David Matchett, Shamong Twp. J. Paul Keller, Springfield Twp. Doug Cramer, Tabernacle Twp. Maria Carrington, Westampton Twp James Ingling, Wrightstown Borough
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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, April 17, 2018 at 3:30 PM** at Café Madison, Riverside following the days Annual Retreat.

PUBLIC COMMENT

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

EXECUTIVE SESSION MEETING – Resolution #2018-24

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

Motion by Mr. McMahon, seconded by Mr. Cramer, to Adopt Resolution #2018-24. All in favor. Motion carried.

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

REOPEN PUBLIC PORTION OF THE MEETING

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

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

APPROVAL OF CLAIMS PAYMENTS

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

<i>Workers' Compensation</i>	<i>Property</i>	<i>General Liability</i>
		001210439

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

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

ROLL CALL	Yeas	Dean Buhner, Bordentown Twp. , <i>Alternate</i> Glenn McMahon, Chesterfield Twp. Mike Templeton, Delanco Twp. Jeff Hatcher, Delran Twp. Patrice Hansell, Fieldsboro Twp. Richard Brook, Florence Twp Paula Kosko, Hainesport Twp. Brian Umba, Lumberton Twp , <i>Alternate</i> Kathy Burger, Medford Twp. Mary Picariello, North Hanover Twp Meghan Jack, Riverside Twp. David Matchett, Shamong Twp. J. Paul Keller, Springfield Twp. Doug Cramer, Tabernacle Twp. Maria Carrington, Westampton Twp
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James Ingling, **Wrightstown Borough**

Nays: None

Abstain: None

Motion carried by unanimous vote.

AUTHORIZATION TO ABANDON SUBROGATION – APPROVAL

There were zero (0) abandonment of Subrogation claim(s) presented in Closed Session.

MOTION TO ADJOURN

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

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

The meeting was adjourned at 4:06 pm.

Kris Kristie,
Recording Secretary for

MEGHAN JACK, SECRETARY



To: Fund Commissioners
From: Paul J. Miola, CPCU, ARM, Executive Director
Date: April 17, 2018
Re: **Executive Director's Report**

A. Lost Time Accident Frequency Report – (pgs. 15-16)

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

B. Certificates of Insurance (pgs. 17-22)

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

C. 2017 Safety Incentive Program Awards (pg. 23)

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. 24)

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. 25)

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. 26)

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

G. EPL/Cyber Risk Management Budget (pg. 27)

The JIF has budgeted \$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. 28)

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

I. Financial Fast Track Report (pg. 29)

The Financial Fast Track Report as of February 28, 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 February 28, 2018 was **\$11,437,128.**

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

Enclosed please find two regulatory filing checklists that we provide each month as part of our due diligence reporting on behalf of the JIF. These checklists provide an outline of required reporting to the Departments of Banking and Insurance and Community Affairs on an annual and a monthly basis, and the status of the items outlined.

K. Capehart & Scatchard Updates (pgs. 32-37)

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

L. Statutory Bond Status (pg. 38)

Attached for your review is the latest listing of Statutory Bonds issued by the MEL for JIF members. This list should be reviewed for accuracy. Any questions on the status of an application or a listed bond should be directed to Cate Kiernan at PERMA. Cate can be reached at 201-518-7031.

M. Skateboard Park Approval Status (pg. 39)

Enclosed, please find a spreadsheet depicting the current status of all approved skateboard parks or those currently under construction by a member municipality. The MEL has established a process, outlined in MEL Coverage Bulletin **2017-09**, which must be followed by all members who wish to construct a skateboard park and have the BURLCO JIF and MEL provide said facility with coverage. Any member with a park currently under construction or in the review process should review the enclosed spreadsheet to be sure that it accurately depicts the status of your facility. All members considering construction of a skateboard park should contact the Executive Director's office prior to moving forward.

N. Elected Officials – Online (pgs. 40)

The 2017-2018 in person Elected Officials Training Sessions have concluded. Members with elected officials that attended this training will receive a credit of \$250 for each municipal elected official who attended one of the in person training sessions. This credit is also available to the member's CEO (i.e. Municipal Manager or Administrator) this year. The sign-in sheets from December 7, 2017, January 30, 2018, February 7, 2018, and March 28, 2018 seminars are posted on the JIF website. Earlier this month, the MEL announced the availability of online training for elected officials via the MEL Safety Institute. Elected officials that complete the online training session by May 1, 2018 will also be eligible for the \$250 per elected official credit. The total credit is limited to 5% of a member's 2018 MEL Assessment. Instructions on how to access the online training are available on the MEL website; www.njmel.org.

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. 41-42)

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. 43-45)

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. New Fund Commissioner Orientation (pg. 46)

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 was sent out to all Fund Commissioners and RMC's on or about April 4, 2018.

U. Quarterly Attendance Report (pg. 47)

A report detailing attendance records through the first quarter of the 2018 Fund Year is attached for your review.

V. Financial Disclosure Statement (pgs. 48-53)

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 February 28, 2018										
			# CLAIMS	Y.T.D.	2018	2017	2016			TOTAL
		**	FOR	LOST TIME	LOST TIME	LOST TIME	LOST TIME			RATE
MEMBER_ID	MEMBER	*	2/28/2018	ACCIDENTS	FREQUENCY	FREQUENCY	FREQUENCY	MEMBER		2018 - 2016
1	75 BEVERLY			0	0.00	0.00	11.76	1 BEVERLY		4.93
2	76 DELANCO			0	0.00	1.42	3.42	2 DELANCO		2.09
3	77 DELRAN			0	0.00	0.00	0.00	3 DELRAN		0.00
4	78 EDGEWATER PARK			0	0.00	2.27	2.86	4 EDGEWATER PARK		2.32
5	79 FLORENCE			0	0.00	1.00	3.14	5 FLORENCE		1.88
6	80 HAINESPORT			0	0.00	0.00	0.00	6 HAINESPORT		0.00
7	81 LUMBERTON			0	0.00	0.97	1.16	7 LUMBERTON		0.95
8	82 MANSFIELD TOWNSHIP B			0	0.00	1.00	0.00	8 MANSFIELD TOWNSHIP		0.48
9	83 MEDFORD TOWNSHIP			0	0.00	0.74	1.56	9 MEDFORD TOWNSHIP		1.05
10	84 RIVERSIDE			0	0.00	0.00	2.50	10 RIVERSIDE		1.14
11	85 SHAMONG			0	0.00	0.00	0.00	11 SHAMONG		0.00
12	373 SOUTHAMPTON			0	0.00	1.15	0.00	12 SOUTHAMPTON		0.54
13	456 SPRINGFIELD			0	0.00	1.94	0.00	13 SPRINGFIELD		0.88
14	531 CHESTERFIELD			0	0.00	0.00	0.00	14 CHESTERFIELD		0.00
15	576 MOUNT LAUREL			0	0.00	1.80	0.77	15 MOUNT LAUREL		1.21
16	577 BASS RIVER			0	0.00	0.00	0.00	16 BASS RIVER		0.00
17	589 BORDENTOWN CITY			0	0.00	1.65	1.36	17 BORDENTOWN CITY		1.42
18	600 BORDENTOWN TOWNSHIP			0	0.00	1.36	2.80	18 BORDENTOWN TOWNSHIP		1.91
19	601 NORTH HANOVER			0	0.00	0.00	1.98	19 NORTH HANOVER		0.82
20	636 WRIGHTSTOWN			0	0.00	0.00	0.00	20 WRIGHTSTOWN		0.00
21	642 PEMBERTON BOROUGH			0	0.00	0.00	2.00	21 PEMBERTON BOROUGH		1.01
22	651 WOODLAND			0	0.00	0.00	2.78	22 WOODLAND		1.28
23	679 FIELDSBORO			0	0.00	0.00	0.00	23 FIELDSBORO		0.00
24	208 PEMBERTON			1	6.14	4.03	7.67	24 PEMBERTON		5.74
25	86 TABERNACLE			0	7.89	0.00	0.00	25 TABERNACLE		0.76
26	650 PALMYRA			0	7.95	2.78	0.00	26 PALMYRA		1.90
27	532 WESTAMPTON			2	13.38	0.72	6.32	27 WESTAMPTON		3.92
Totals:				3	7	1.98	1.23	2.03		1.64
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				February 27, 2017		0.87				

2018 LOST TIME ACCIDENT FREQUENCY ALL JIFs				
		February 28, 2018		
	2018	2017	2016	TOTAL
	LOST TIME	LOST TIME	LOST TIME	RATE *
FUND	FREQUENCY	FREQUENCY	FREQUENCY	2018 - 2016
N.J.U.A.	0.00	1.89	3.15	2.31
MORRIS	0.48	1.22	2.02	1.51
SUBURBAN MUNICIPAL	0.57	1.45	2.24	1.78
BERGEN	0.85	1.36	1.62	1.46
ATLANTIC	1.29	1.84	3.29	2.32
CAMDEN	1.43	1.58	1.35	1.45
TRI-COUNTY	1.56	1.90	2.48	2.11
NJ PUBLIC HOUSING	1.68	2.16	2.23	2.16
CENTRAL	1.74	1.52	1.79	1.66
PROF MUN MGMT	1.79	2.14	2.08	2.09
SOUTH BERGEN	1.92	1.84	2.35	2.09
BURLINGTON	1.98	1.23	2.03	1.64
OCEAN	2.12	2.44	2.16	2.28
MONMOUTH	2.36	2.15	1.61	1.92
SUBURBAN ESSEX	3.81	1.88	1.84	1.98
AVERAGE	1.57	1.77	2.15	1.92
* 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 2/22/2018 To 3/22/2018

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
H - Burlington County Bridge I - Township of Riverside	Commision 1300 Route 73 North PO Box 6 Palmyra, NJ 08065	Certificate Holder is amended to be included as "additional insured" the persDn(s) or organization(s) as shown in the description section of this certificate of insurance for General Liability & Excess Liability & as "Mortgagee" 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)Government Leasing Program 2002	2/22/2018 #1860917	GL AU EX WC
H - Burlington County Bridge I - Delran Township Fire District #1	Commision 1300 Route 73 North PO Box 6 Palmyra, NJ 08065	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" 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 Fire Station 232 at Chester Ave., Delran, NJ 08075	2/22/2018 #1860926	GL AU EX WC OTH
H - Burlington County Bridge I - Township of Willingboro	Commision 1300 Route 73 North PO Box 6 Palmyra, NJ 08065	Certificate Holder Is amended to be Included as additional insured" the person(s) or organization(&) as shown In the description section of this certificate of insurance for General Uablllty & Excess Liability & as "Mortgagee" AliMA. for Property pursuant to the tenns, conditions, ~mitations, and exclusions of the Jlf CasuaHy 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)with respect to Goverenmental Leasing Program Series 2002 properly fimit per fund \$2,502,250.	2/22/2018 #1860927	GL AU EX WC OTH
H - Burlington County Bridge I - Township of Pemberton	Commision 1300 Route 73 North PO Box 6 Palmyra, NJ 08065	Certificate Holder is amended to be Included as "additional Insured" the person(s) or organizaion(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) 2004 and 2005 Capitol/Equipment Lease.	2/22/2018 #1860928	GL AU EX WC OTH
H - Burlington County Bridge I - Township of Willingboro	Commision 1300 Route 73 North PO Box 6 Palmyra, NJ 08065	Certificate Holder is amended to be included as "additional insured" the person(s) or organization(&) as shown in the description section of this certificate of insurance for General Liability & Excess Liability & as "Mortgagee" 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)with respect to Goverenmental Leasing Program Series 2002 property limit per fund \$2,502,250.	2/22/2018 #1860930	GL AU EX WC OTH
H - Burlington County Bridge I - Delran Township Fire District #1	Commision 1300 Route 73 North PO Box 6 Palmyra, NJ 08065	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" ATIMA, for Property pursuant to the terms, conditions, limitations, and exclusions of the JIF Casualty and	2/22/2018 #1860931	GL AU EX WC OTH

Burlington County Municipal JIF

Certificate of Insurance Monthly Report

From 2/22/2018 To 3/22/2018

		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 Fire Station 232 at Chester Ave., Delran, NJ 08075		
H - Burlington County Bridge I - Township of Mansfield	Commision 1300 Route 73 North PO Box 6 Palmyra, NJ 08065	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" 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)with respect to governmental lease program series 200 Vehicle,2008 Mack Sanitation Vehicle-property Farmland Preservation, Road.	2/22/2018 #1860934	GL AU EX WC
H - Burlington County Bridge I - Township of Riverside	Commision 1300 Route 73 North PO Box 6 Palmyra, NJ 08065	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" 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)Government Leasing Program 2002	2/22/2018 #1860935	GL AU EX WC
H - Emergency Services Training I - Township of Lumberton	Center 53 Academy Drive Eastampton, NJ 08060	Evidence of insurance as respects to use of their training center for this year for the Lumberton Fire Company #1	2/22/2018 #1860941	GL AU EX WC
H - County of Burlington I - Township of Medford	49 Rancocas Rd., PO Box 6000 Westampton, NJ 08060	Re: Training for Medford Fire and EMS/OEM 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 by the Medford Fire & EMS/OEM for training purposes for 2018.	2/23/2018 #1861106	GL AU EX WC
H - County of Burlington I - Township of Westampton	49 Rancocas Rd. PO Box 6000 Eastampton, NJ 08060	Re: 2018 Historical Grant Evidence of insurance as respects to Westampton Township Timbuctoo Advisory Committee's use of the 2018 Historical Grant.	2/23/2018 #1861122	GL AU EX WC
H - County of Burlington I - Township of Westampton	49 Rancocas Rd. PO Box 6000 Mt. Holly, NJ 08060	Re: 2018 Historical Grana Evidence of insurance as respects to Westampton Township Timbuctoo Advisory Committee's use of the 2018 Historical Grant.	2/23/2018 #1861198	GL AU EX WC
H - Borough of Fieldsboro		The Borough of Fieldsboro is an Additional Insured on the above-	2/28/2018	GL AU EX

Burlington County Municipal JIF

Certificate of Insurance Monthly Report

From 2/22/2018 To 3/22/2018

I - Borough of Fieldsboro		referenced Commercial General Liability and Excess Liability Policies if required by written contract	#1864116	WC OTH
H - Burlington County Board of I - Township North Hanover	Chosen Freeholders 49 Rancocas Rd Eastampton, 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 a Charitable Coin Toss for the Jacobstown Volunteer Fire Company to be held on 5/5/18, 5/6/18, 5/26/18, 5/27/18, 5/28/18, 9/1/18, 9/2/18 & 9/3/18 at the intersection of Routes528 & Route 537, Jacobstown, NJ.	3/1/2018 #1866275	GL AU EX WC
H - Catherine M. Haas I - Township of Southampton	Post Office Box 2329 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 rental of property located at 1812 Route 206, Southampton, NJ 08088 by the Southampton Public Works Department beginning 2/26/2018	3/2/2018 #1867033	GL AU EX WC OTH
H - Leasing 2, Inc. and/or its I - Township of Shamong	Assigns 1720 West Cass Street Tampa, FL 33606	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 2018 Wester Star 4700 Dump Truck, VIN: 5KKAAXFE6JLJZ6456	3/2/2018 #1867272	GL AU EX WC
H - Leasing 2, Inc. and/or its I - Township of Shamong	Assigns 1720 West Cass Street Tampa, FL 33606	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 2018 Wester Star 4700 Dump Truck, Value of the truck is \$159,239.00 VIN: 5KKAAXFE6JLJZ6456	3/2/2018 #1867278	GL AU EX WC OTH
H - Borough of Tuckerton I - Township of Bass River	420 East Main Street Tuckerton, NJ 08087	Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies and Loss Payee on the Property Policy if required by written contract as respects to the use of the Tuckerton Fire Company #1s following vehicle: 1986 Ford E1, vin #1FDYD80U2GVA01345, valued at \$150,000, by the New Gretna Volunteer Fire Company #1.	3/5/2018 #1867986	GL AU EX WC OTH
H - Mansfield Township Elementary I - Township of Mansfield	School 200 Mansfield Road East Columbus, NJ 08022	Evidence of Insurance with respects to Use of their School: Basketball 01/01/18-3/30/18 Basketball 11/1/18 12/31/18	3/5/2018 #1868040	GL AU EX WC

Burlington County Municipal JIF

Certificate of Insurance Monthly Report

From 2/22/2018 To 3/22/2018

H - Mansfield Township Elementary I - Township of Mansfield	School 200 Mansfield Road East Columbus, NJ 08022	Evidence of Insurance with respects to For Use of their School: Basketball 01/01/18-3/30/18 Soccer 4/1/18-6/30-18 Soccer 8/1/18-11/30/18 Basketball 11/1/18-12/31/18	3/5/2018 #1868044	GL AU EX WC
H - Mansfield Township Elementary I - Township of Mansfield	School 200 Mansfield Road East Columbus, NJ 08022	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 Governmental Lease Program Series 200 Vehicle, 2008 Mack Sanitation Vehicle-Property Farmland Preservation, Road Improvements, Wetland Bank Credits.	3/5/2018 #1868051	GL AU EX WC
H - Burlington County Bridge I - Township of Mansfield	Commission 1300 Rt. 73 North PO Box 8 Palmyra, NJ 08065	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 Governmental Lease Program Series 200 Vehicle, 2008 Mack Sanitation Vehicle-Property Farmland Preservation, Road Improvements, Wetland Bank Credits.	3/5/2018 #1868121	GL AU EX WC
H - Northern Burlington Regional I - Township of Mansfield	160 Mansfield Road East Columbus, NJ 08022	Evidence of Insurance with respects to Use of their School: Basketball 01/01/18-3/30/18 Basketball 11/1/18 12/31/18	3/5/2018 #1868135	GL AU EX WC
H - Southampton Twp BOE I - Township of Southampton	177 Main St 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 use of premises for the 2018 Summer concerts and annual Christmas concert.	3/7/2018 #1868355	GL AU EX WC
H - Southampton Twp BOE I - Township of Southampton	177 Main St 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 use to Southampton Twp creative team's use of premises for the after school program during 2018.	3/7/2018 #1868356	GL AU EX WC
H - Vincentown Grange #67 I - Township of Southampton	PO Box 2020 115 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 use of parking lot by the children's library.	3/7/2018 #1868357	GL AU EX WC

Burlington County Municipal JIF

Certificate of Insurance Monthly Report

From 2/22/2018 To 3/22/2018

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	3/7/2018 #1868358	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	3/7/2018 #1868359	GL AU EX WC
H - County of Burlington I - Township of Pemberton	49 Rancocas Road Eastampton, 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 closure of County Roads on April 7th, 2018 - Superhero Run @ Whitesbog, May 28th 2018 - Memorial Day Parade, July 14/15th,2018 - Water Carnival and use of County Property August 7,2018 for National Night Out activities.	3/7/2018 #1868360	GL AU EX WC
H - County of Burlington I - Township of Bass River	48 Rancocas Road Eastampton, NJ 08060	Evidence of insurance with respects to the New Gretna Fire Company holding a coin toss on County Road 679, Bass River, NJ on the following dates: 5/27/18, 6/10/18, 7/1/18, 7/8/18, 8/12/18, and 9/2/18.	3/12/2018 #1869525	GL AU EX WC
H - Burlington County Board of I - Township of Mansfield	Chosen Freeholders Attn: Insurance & Risk Management Division 49 Rancocas Rd, PO Box 6000 Mount Holly, NJ 08060	Evidence of insurance as respects "Road Occupancy" for the Field Day Parade on Saturday, June 8th, 2018	3/12/2018 #1869534	GL AU EX WC
H - Altec Capital Sservices LLC I - Borough of Pemberton	Altec Capital Trust &/r its assigns & successors 33 Inverness Ctr Pky, Ste 200 Birmingham, AL 35242	Certificate Holder is amended to be included as additional insured the person(s) or organization(s) as shown in the description section of this certificate of insurance for General Liability & Excess Liability & as Loss Payee" ATIMA, for Property pursuant to the terms, conditions, limitations, and exclusions of the JIF Casualty and Property Insurance Policies (but only with respect to liability caused in whole or in part by the acts or omissions of the named insured) as respects 2014 Ford F550 Altec AT40M Bucket Truck VIN 1FDUF5GTXEEB70563, unit SN0314CZ01550, value \$118,200.	3/13/2018 #1869639	GL AU EX WC OTH
H - Hainesport School I - Township of Hainesport	PO Box 538 211 Broad Street Hainesport, NJ 08036	The Hainesport School is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to 2018 Summer Recreation Program from July 9 to August 2, 2018	3/15/2018 #1871275	GL AU EX WC

Burlington County Municipal JIF

Certificate of Insurance Monthly Report

From 2/22/2018 To 3/22/2018

H - Burlington County Institute of I - Township of Medford	Technology Medford Campus 10 Hawkins Road 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 to use of facilities for "Firearms training simulation" to be conducted by Medford Township	3/16/2018 #1871547	GL AU EX WC
Total # of Holders: 36				

Burlington County Municipal Joint Insurance Fund 2017 Safety Incentive Program																	
Member Municipality	Opening Balance	Jan 2018	Feb 2018	March 2018	April 2018	May 2018	June 2018	July 2018	Aug 2018	Sept 2018	Oct 2018	Nov 2018	Dec 2018	Paid in 2019	Total Paid	Remaining Balance	Encumb. Funds
Bass River	1,650.00				1,650.00										1,650.00	0.00	
Beverly	1,975.00														0.00	1,975.00	
Bordentown City	1,975.00														0.00	1,975.00	
Bordentown Twp	2,275.00														0.00	2,275.00	
Chesterfield	1,650.00														0.00	1,650.00	
Delanco	1,650.00														0.00	1,650.00	
Delran	2,275.00														0.00	2,275.00	
Edgewater	1,975.00														0.00	1,975.00	
Fieldsboro Boro	1,650.00				1,650.00										1,650.00	0.00	
Florence	2,275.00				2,275.00										2,275.00	0.00	
Hainesport	1,650.00				1,650.00										1,650.00	0.00	
Lumberton	2,275.00				2,275.00										2,275.00	0.00	
Mansfield	1,975.00														0.00	1,975.00	
Medford	2,600.00				2,600.00										2,600.00	0.00	
Mount Laurel	2,600.00														0.00	2,600.00	
North Hanover	1,975.00														0.00	1,975.00	
Palmyra	1,975.00														0.00	1,975.00	
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														0.00	1,975.00	
Shamong	1,650.00														0.00	1,650.00	
Southampton	1,975.00														0.00	1,975.00	
Springfield	1,650.00														0.00	1,650.00	
Tabernacle	1,650.00														0.00	1,650.00	
Westampton	1,975.00				1,975.00										1,975.00	0.00	
Woodland	1,650.00				1,650.00										1,650.00	0.00	
Wrightstown	1,650.00														0.00	1,650.00	
Total By Line	\$52,825.00	\$0.00	\$0.00	\$0.00	\$19,975.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$19,975.00	\$32,850.00	

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 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				2,729.24											2,729.24	1,915.76
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	\$2,729.24	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00		2,729.24	48,565.76

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

Burlington County Municipal Joint Insurance Fund 2018 Wellness Incentive Program																		
Member Municipality	Opening Balance	January 2018	February 2018	March 2018	April 2018	May 2018	June 2018	July 2018	August 2018	September 2018	October 2018	November 2018	December 2018	Paid 2018	Date of Encumbrance	Total Paid	Remaining Balance	
Bass River	500.00															0.00	500.00	
Beverly	750.00															0.00	750.00	
Bordentown City	750.00															0.00	750.00	
Bordentown Twp.	1,000.00		73.83													73.83	926.17	
Chesterfield	500.00															0.00	500.00	
Delanco	750.00															0.00	750.00	
Delran	1,000.00															0.00	1,000.00	
Edgewater Park	750.00				99.45											99.45	650.55	
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				120.00											120.00	380.00	
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	\$219.45	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00		293.28	20,956.72	

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

MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND			
EMPLOYMENT PRACTICES COMPLIANCE STATUS - Burlco JIF			
Data Valued As of :	April 6, 2018		
Total Participating Members	27		
Complaint	26		
Percent Compliant	96.30%		
		01/01/18	2018
	Compliant	EPL	POL
Member Name	*	Deductible	Deductible
BASS RIVER	Yes	\$ 20,000	\$ 20,000
BEVERLY	Yes	\$ 20,000	\$ 20,000
BORDENTOWN CITY	Yes	\$ 20,000	\$ 20,000
BORDENTOWN TOWNSHIP	Yes	\$ 5,000	\$ 5,000
CHESTERFIELD	Yes	\$ 20,000	\$ 20,000
DELANCO	Yes	\$ 20,000	\$ 20,000
DELRAN	Yes	\$ 20,000	\$ 20,000
EDGEWATER PARK	Yes	\$ 2,500	\$ 2,500
FIELDSBORO	Yes	\$ 20,000	\$ 20,000
FLORENCE	Yes	\$ 20,000	\$ 20,000
HAINESPORT	Yes	\$ 2,500	\$ 2,500
LUMBERTON	Yes	\$ 20,000	\$ 20,000
MANSFIELD TOWNSHIP B	Yes	\$ 2,500	\$ 2,500
MEDFORD TOWNSHIP	Yes	\$ 20,000	\$ 20,000
MOUNT LAUREL	Yes	\$ 20,000	\$ 20,000
NORTH HANOVER	Yes	\$ 20,000	\$ 20,000
PALMYRA	Yes	\$ 20,000	\$ 20,000
PEMBERTON	Yes	\$ 20,000	\$ 20,000
PEMBERTON BOROUGH	Yes	\$ 20,000	\$ 20,000
RIVERSIDE	Yes	\$ 20,000	\$ 20,000
SHAMONG	Yes	\$ 10,000	\$ 10,000
SOUTHAMPTON	Yes	\$ 2,500	\$ 2,500
SPRINGFIELD	Yes	\$ 7,500	\$ 7,500
TABERNACLE	Yes	\$ 10,000	\$ 10,000
WESTAMPTON	Yes	\$ 20,000	\$ 20,000
WOODLAND	Yes	\$ 20,000	\$ 20,000
WRIGHTSTOWN	No	\$ 100,000	\$ 20,000
* 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 2019	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	\$13,500.00	\$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	\$13,500.00	

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

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

P.O. Box 489, Marlton, New Jersey 08053 · P: 856-446-9100 · F: 856-446-9149 · www.burlcojif.org

BURLINGTON COUNTY MUNICIPAL FUND
FINANCIAL FAST TRACK REPORT
AS OF February 28, 2018

	<i>THIS MONTH</i>	<i>YTD CHANGE</i>	<i>PRIOR YEAR END</i>	<i>FUND BALANCE</i>
1. UNDERWRITING INCOME	621,884	1,230,557	105,099,858	106,330,415
2. CLAIM EXPENSES				
Paid Claims	217,592	372,967	39,366,608	39,739,575
Case Reserves	301,208	634,278	2,797,031	3,431,309
IBNR	(29,548)	(237,393)	2,178,783	1,941,390
Recoveries	-	-	-	-
TOTAL CLAIMS	489,252	769,852	44,342,422	45,112,274
3. EXPENSES				
Excess Premiums	197,982	395,965	27,958,817	28,354,782
Administrative	96,822	188,968	17,543,110	17,732,079
TOTAL EXPENSES	294,805	584,933	45,501,927	46,086,861
4. UNDERWRITING PROFIT (1-2-3)	(162,173)	(124,228)	15,255,509	15,131,281
5. INVESTMENT INCOME	10,331	(21,536)	3,662,361	3,640,825
6. DIVIDEND INCOME	0	0	561,740	561,740
7. STATUTORY PROFIT (4+5+6)	(151,842)	(145,764)	19,479,609	19,333,846
8. DIVIDEND	0	0	7,896,718	7,896,718
9. STATUTORY SURPLUS (7-8)	(151,842)	(145,764)	11,582,891	11,437,128

SURPLUS (DEFICITS) BY FUND YEAR

Closed	3,927	(8,238)	6,104,742	6,096,503
MEL JIF Retro	52	(109)	486	377
2014	(207,429)	(211,253)	1,509,851	1,298,598
2015	1,149	(15,752)	990,470	974,719
2016	1,596	(3,390)	1,671,115	1,667,725
2017	2,035	(5,004)	1,306,227	1,301,224
2018	46,828	97,982		97,982
TOTAL SURPLUS (DEFICITS)	(151,842)	(145,764)	11,582,891	11,437,128
TOTAL CASH				18,941,510

CLAIM ANALYSIS BY FUND YEAR

TOTAL CLOSED YEAR CLAIMS	0	0	32,849,243	32,849,243
FUND YEAR 2014				
Paid Claims	9,149	30,609	2,321,110	2,351,720
Case Reserves	199,503	161,940	562,323	724,263
IBNR	0	16,103	89,912	106,015
Recoveries	0	0	0	0
TOTAL FY 2014 CLAIMS	208,652	208,653	2,973,346	3,181,998
FUND YEAR 2015				
Paid Claims	23,998	99,425	2,172,321	2,271,746
Case Reserves	(20,000)	(73,022)	966,449	893,427
IBNR	(3,997)	(26,403)	142,787	116,384
Recoveries	0	0	0	0
TOTAL FY 2015 CLAIMS	0	0	3,281,557	3,281,558
FUND YEAR 2016				
Paid Claims	25,388	49,396	1,388,618	1,438,014
Case Reserves	119,550	105,691	673,097	778,789
IBNR	(144,938)	(155,087)	469,344	314,257
Recoveries	0	0	0	0
TOTAL FY 2016 CLAIMS	0	0	2,531,059	2,531,059
FUND YEAR 2017				
Paid Claims	70,036	95,960	635,315	731,276
Case Reserves	(38,577)	20,446	595,161	615,607
IBNR	(31,460)	(116,407)	1,476,740	1,360,333
Recoveries	0	0	0	0
TOTAL FY 2017 CLAIMS	(0)	(0)	2,707,216	2,707,216
FUND YEAR 2018				
Paid Claims	89,021	97,576		97,576
Case Reserves	40,732	419,222		419,222
IBNR	150,847	44,401		44,401
Recoveries	0	0		0
TOTAL FY 2018 CLAIMS	280,599	561,199		561,199
COMBINED TOTAL CLAIMS	489,252	769,852	44,342,422	45,112,274

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 March

ITEM	FILING STATUS
Meeting Minutes	4/19/18
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>)	4/4/18
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	12/31/18
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

When Should a Judge Reconstruct An Employee's Wages for Permanency Purposes?

John H. Geaney March 16, 2018 Awards 0 Comments

The concept of reconstructing wages for permanency awards pertains to part-time workers with serious injuries. For example, consider an employee who works 20 hours per week earning \$10 per hour. The employee has a serious injury that prevents the employee from earning the same amount of money or prevents the employee from working full-time in the future. The wage is \$200 per week giving rise to a permanency rate of \$140 per week. Assume that the award is 50% permanent partial disability payable over 300 weeks. Unreconstructed the award would amount to \$42,000. (300 times \$140). If the Judge were to reconstruct the wage to \$400 per week (40 hours times \$10 per week in a customary work week), the rate would be \$280 per week with the award being \$84,000. (300 weeks times \$280). That reconstructed award to a 40-hour work week would be double the unreconstructed award.

As a reminder, the New Jersey rate chart that all practitioners have at their desks **cannot** be used for low wage employees. The front of the rate chart is for high wage earners (those subject to maximum rates due to high wages). If one were to pay based on a 2017 rate chart, the award would be 300 weeks or \$179,400. That would be an overpayment of \$137,400!

Remember also that the minimum for temporary disability benefits is much higher than the minimum for permanency benefits (\$35). In 2017 the minimum rate was \$239 for temporary disability benefits but the minimum for permanent partial disability benefits was \$35 per week. That minimum rate has been \$35 per week for many decades.

So when should a judge reconstruct an employee's wages? The rule comes from *Katsoris v. South Jersey Pub. Co.*, 131 N.J. 535 (1993). The Supreme Court said, "The critical inquiry is whether petitioner has demonstrated that her injuries, while disabling her from engaging in part-time employment, have disabled or will disable her with respect to her earning capacity in contemporary or future part-time employment."

Let's consider a few scenarios:

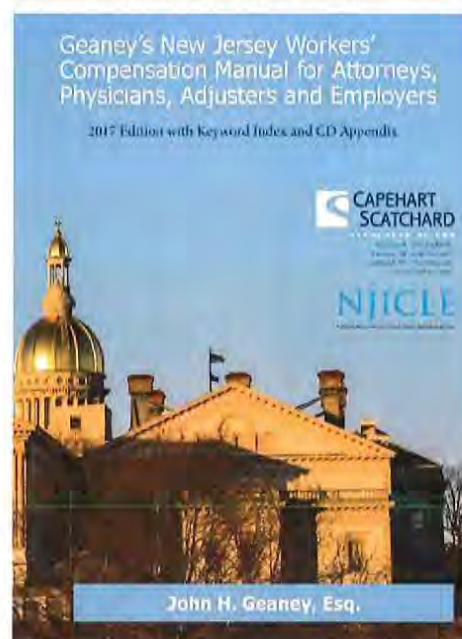
1. The part-time employee is able to return to his or her full-time job but can no longer engage in the part-time work due to the disabling injury. Reconstruct? No, according to the Supreme Court in *Katsoris*. If the employee can return to her prior full-time job with no wage loss in that full-time job, the employee has not satisfied the test because the employee cannot show material impairment in full-time earning capacity.
2. The part-time employee was earning \$800 per week in her full-time job, which requires physical skills, but now cannot engage in physical work. Her employer transfers her to a lower paying non-physical job paying \$400 per week due to

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the work injury. Reconstruct the award? Yes, because the employee has proven a material impairment in full-time earning capacity.

3. The part-time employee decides to spend more time with her growing family and cuts back hours from 20 per week to 15 per week. Reconstruct the award? No, because the employee's decision to reduce hours is not related to the work injury but is rather a personal decision. But suppose the employee could only work 10 hours per week part-time because the disabling injury prevented her from working her normal 20 hours? Then the Judge would properly order reconstruction because there is proof of a contemporary loss of wage earning capacity.
4. The part-time employee lost her full-time job earning \$1,000 per week while out one full year recovering from the serious work injury suffered on the part-time job. The employee was skilled in package handling and now cannot get any job at all other than a full-time minimum wage job. Reconstruct the part-time wage? Yes, because the work injury clearly has had a material impact on the employee's full-time earning capacity. She cannot get a similar full-time job paying wages she had earned before.

What happened to Ms. Katsoris? She had a part-time job delivering newspapers, which was the work that caused her serious injury. She was no longer able to do that part-time physical job on account of the work injury. However, she was able to return to her full-time secretarial job. The Appellate Division stated that the wage should be reconstructed, but the Supreme Court reversed and said it should not be reconstructed because petitioner did not prove an impairment of full-time earning capacity since she was able to resume her full-time secretarial job. **So the focus must always be on whether there is a material impact on contemporary or future earning capacity.**

Here's the last point to remember about wage reconstruction. One does not always reconstruct to 40 hours per week. That is most common but it could be more or less hours, depending on what is a normal work week. The Supreme Court makes clear in the *Katsoris* case that the judge should determine the customary number of hours and the customary number of days constituting an ordinary work week before reconstructing. So if the normal work week is 50 hours per week, then the multiplier should be 50 instead of 40.

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Tags: permanency benefits, Temporary Disability Benefits, wages

About the Author:

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



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

Mr. Geaney represents employers in the defense of workers' compensation, ADA and FMLA matters. He is a Fellow of the College of Workers' Compensation Lawyers

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Division benefits casual employment
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Benefit Doctrine Occupational occupational
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examinations Reasonable
Accommodation reasonable
accommodation Relative Nature of Work Test
Reopener Reopener Claims Section 20 statute
of limitations subrogation summary judgment
Supreme Court Telecommuting temporary disability
Temporary Disability
Benefits The Second Injury Fund

A Capehart Scatchard Blog

The Anachronistic "Sole Cause" Defense of Intoxication and Unlawful Use of Controlled Dangerous Substances in New Jersey Workers' Compensation

John H. Geaney March 23, 2018 Other 0 Comments

At least once a week this practitioner gets a call from an employer or adjuster asking whether New Jersey has a defense to accidents where the employee is found to be heavily intoxicated or under the influence of illegal substances. The response is always the same: yes, there is technically a defense, but unfortunately the way the statute is written, it is almost impossible for an employer to prevail.

New Jersey is one of a few states in which the employer must prove that intoxication or the use of controlled dangerous substances is the **sole cause** of the injury. It is not enough for an employer to prove that intoxication is the main cause or a substantial cause: it must be the **sole proximate cause**. If any other factor is involved, the employer loses. In most states employers win if they can prove intoxication was a **substantial or contributing cause**. How weak is the New Jersey defense? There is really only one published case in the last 50 years in which an employer has won on the intoxication defense in New Jersey!

If the employee can show that some other factor besides intoxication contributed in some way to the injury – like bad weather, a slippery floor, exhaustion from working too hard – the employer's defense fails. Frankly, it is almost impossible to exclude all other causes. That point was driven home by the New Jersey Supreme Court in *Tlumac v. High Bridge Stone*, 187 N.J. 567 (2006). At the end of the opinion the Supreme Court expressed its own frustration with the regrettable language contained in the New Jersey statute.

In *Tlumac* the employee's wife admitted that her husband usually drank 10 beers every weekend. On the day of the accident, petitioner arose at 2:15 a.m. to begin his drive. He drove 30 miles south on Route 31 with 77,000 pounds of Belgian block in his truck and then blacked out. His tractor-trailer traveled 180 feet off the road, jumped the curb and traveled 66 feet on the shoulder, hit the guardrail and rubbed against it for 247 feet, struck a parked truck and then struck a utility pole. The officer on the scene noticed an odor of alcohol, and petitioner admitted to drinking the night before. An expert for the employer extrapolated that petitioner's blood alcohol level was between .10 and .18 at the time of the accident, well above the legal limit.

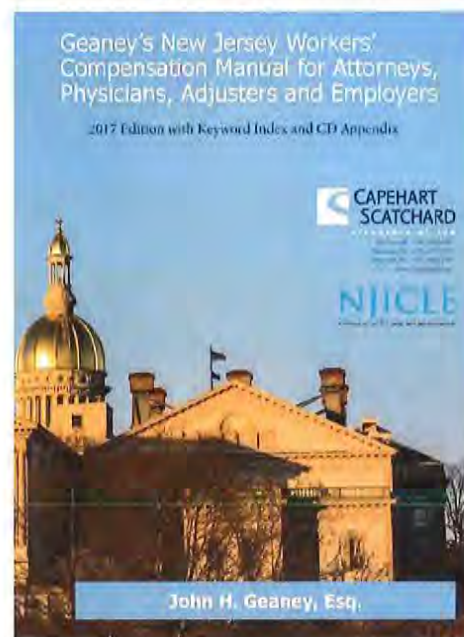
The employer denied the claim based on intoxication being the sole cause of the accident. The Judge of Compensation, Appellate Division and the Supreme Court all ruled against the employer and in favor of the petitioner on compensability because the employer could not prove the sole cause defense. Other factors may have played a role

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in the accident, such as petitioner's exhaustion from working too many hours in the days prior to the accident. He had worked over 200 hours in the prior two week period of time. He also testified to exhaustion from repairing the roof of his home the night before the accident. Justice Wallace, who wrote the decision, conceded that the New Jersey statute *"may no longer comport with current policies at deterring the dangers of drinking and driving. Nevertheless, any change in that interpretation must come from the Legislature."*

Twelve years after the *Tlumac* decision, nothing has been done by the Legislature to address the situation that Justice Coleman addressed, namely deterring the dangers of drinking and driving. As hard as it is for employers to win on an intoxication defense, it is even harder for employers to win when illegal drugs are found in the employee's system because it is scientifically impossible for an employer to pinpoint exactly when the illegal substances were used. Many drugs, like marijuana, remain in the system for days, if not weeks.

One must wonder what the social policy was that the Legislature was trying to promote many decades ago when the sole cause language was written into law. A cynic might conclude that the purpose was to sanction the practice of employees coming to work somewhat inebriated. The truth is that intoxicated employees not only risk injury to themselves but may also imperil the lives of others. Yet as of 2018 heavily intoxicated employees who are injured at work or those under the influence of illegal substances remain eligible for workers' compensation, even if the use of alcohol or drugs was **the major cause** of the accident. The reason is that the major cause is not the same as the sole cause.

A change in the law to **"substantial cause"** instead of "sole cause" would benefit all New Jersey residents and would send the correct message that employees must keep alcohol and illegal substances out of the workplace. The present statute was written at a time when the two martini lunch was perhaps considered socially appropriate. But those days should be long gone.

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Tags: Sole Cause Defense, sole proximate cause, substantial cause

About the Author:

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



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

Mr. Geaney represents employers in the defense of workers' compensation, ADA and FMLA matters. He is a Fellow of the College of Workers' Compensation Lawyers of the American Bar Association and is certified by the Supreme Court of New Jersey as a workers' compensation law attorney. He is one of two firm representatives to the

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Categories:

ADA Awards Benefits Claims
Compensability Controlling
Costs Counsel Fees Court Rulings
EEOC FMLA Key Defenses
Medicare Other 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 Marlin v. Pollard Maximal Medical Improvement
Medical Marijuana medical reimbursement Mutual
Benefit Doctrine Occupational occupational
stress Permanent Partial Disability PIP post-offer medical
examinations Reasonable
Accommodation reasonable
accommodation Relative Nature of Work Test
Reopener Reopener Claims Section 20 statute
of limitations subrogation summary judgment
Supreme Court Telecommuting temporary disability
Temporary Disability
Benefits The Second Injury Fund

A Capehart Scatchard Blog

Employer May Have Violated Both The ADA and FMLA Regarding Plaintiff's Knee Injury Arising Out Of His Employment

John H. Geaney April 6, 2018 Policy 0 Comments

Skilled practitioners know they must keep an eye on potential employment litigation stemming from workers' compensation claims. The case of **Dallefeld v. The Clubs at River City, Inc.**, 2017 AD Cases 244151 (D. Illinois 2017) provides a good illustration.

Jason Dallefeld was the Director of Membership Sales, providing tours, selling memberships, and making sure other employees showed up for work at The Clubs. He injured his right knee in 2009 at his previous job but continued to treat while working at The Clubs beginning in 2012. Dallefeld informed the business manager, Ms. Robinson, and the president, Mr. O'Connell, of his knee injury. He sometimes walked with a limp at his job. He told Robinson and O'Connell that he reinjured his knee on the job on four occasions in 2013 and 2014 at The Clubs. The incidents involved slips on water and climbing stairs. Dallefeld did not lose time from work immediately after these incidents.

On March 26, 2014, Dallefeld's doctor placed him off duty. The physician said that Dallefeld aggravated his prior knee condition while working at The Clubs and would need surgery. On April 1, 2014, Dallefeld traveled to Florida with his girlfriend. Dallefeld's doctor approved light duty work in May 2014 before a planned knee surgery. The light duty work issue was not resolved until June 2, 2014, when Dallefeld met with Robinson and O'Connell. Dallefeld claimed that O'Connell told him to go have his surgery. However, a termination letter had already been sent to Dallefeld on June 1, 2014. That was never mentioned in the meeting on June 2, 2014. O'Connell testified that the reason for the termination was that Dallefeld was never specific about when he was going to have his knee surgery and that Dallefeld's job duties needed to be reassigned to two other employees at a busy time for The Clubs.

There was a dispute whether Dallefeld requested leave under the FMLA. At least one other employee had been given FMLA leave. Dallefeld claimed that he had never gotten a handbook, although he had been in meetings where the FMLA was discussed. He essentially argued that he provided enough information to The Clubs that they should have notified him of his rights under the FMLA.

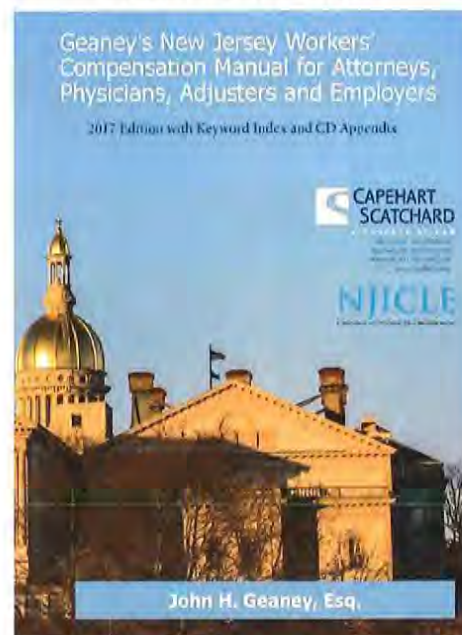
Dallefeld sued under the FMLA and ADA. Regarding the FMLA, The Clubs argued that Dallefeld drove to Florida with his girlfriend during the period that his doctor took him out of work, and he continued to lift weights at The Clubs while out of work. The employer also noted that Dallefeld did not schedule the surgery that his doctor wanted to perform. However, the Court commented that driving and lifting weights did not prove that Dallefeld could give tours, which was one of the essential job functions. The Court also observed that O'Connell claimed that he did not receive the May 21, 2014 work status

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note from Dallefeld. That was an important issue of fact. Under these circumstance, the Court said that a sufficient amount of disputed fact existed regarding notice by Dallefeld to take FMLA leave to survive summary judgment.

The work status note from May 21, 2014 also became a big issue in the ADA claim. His doctor said in that note that Dallefeld was released to light work modified duty, and that he could not lift or carry more than 20 pounds and was limited to frequent lifting of ten pounds or less. His doctor said that Dallefeld could have worked within these restrictions if The Clubs had given him an accommodation of not walking around and doing tours. Dallefeld argued that this note was a request for accommodation. For his part, Dallefeld said that he could perform duties such as sitting at his desk, answering the phone and using the computer.

The Court concluded that a fact finder could find that Dallefeld's May 21, 2014 note was in effect a request for reasonable accommodation. For this reason, the Court allowed Dallefeld to proceed to a jury on this issue and denied The Clubs' motion for summary judgment.

The case shows how problematic it is to terminate employment soon after the employee provides a note suggesting imminent surgery or a need for modified duty. These facts should have alerted the employer to the potential for both FMLA and ADA application, and in the end the Court found potential violations of both laws.

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Tags: ADA, FMLA

About the Author:

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



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

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

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

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EEOC FMLA Key Defenses
Medicare Other 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 4/2/18

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

Burlington County Municipal Joint Insurance Fund
Skateboard Park Approval Status

Member	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			



2018 Elected Officials Online Training

While we recommend that public officials attend a training class, the MEL is also making available an on-line training program for Elected Officials and Authority Commissioners to earn their \$250 training credit. Please follow the steps below to access the program. To receive credit, the program must be completed by May 1, 2018.

1. Click the following link for the MEL Safety Institute's Learning Management System

www.firstnetcampus.com/meljif

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 'Elected Officials - Land Use Liability' course.
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.

You must complete the entire program and the affidavit at the end of the program to receive credit. If you need additional assistance please call the MSI help line at (866) 661-5120 during business hours.



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



To: Fund Commissioners/ Alt. Fund Commissioners

From: Kris Kristie, Sr. Account Representative

Date: April 9, 2018

Re: ***New Fund Commissioner Orientation – May 15, 2018***

We will be hosting a New Fund Commissioner Orientation on May 15, 2018 @ 1:30 PM for both Fund Commissioners and Alternate Fund Commissioners prior to the monthly Executive Committee meeting. With some new Fund Commissioners/Alternate Fund Commissioners on board this year, this is your opportunity to learn all things JIF. Also, this is a great refresher for the more seasoned Fund Commissioners/Alternate Fund Commissioners. The orientation will provide an overview of the JIF and an opportunity for participants to ask questions. Each attendee will also receive a Fund Commissioner Handbook that provides useful information about the JIF. There is always something new to be learned!

Session: May 15, 2018 @ 1:30 PM

Hainesport Municipal Building
1 Hainesport Center, Hainesport, NJ

Kindly **RSVP no later than Monday, May 7th**
so we may produce the correct number of materials.

I, _____ / _____ would like to attend the
Name Municipality
New Fund Commissioner Orientation.

Fund Title: _____ Fund Commissioner _____ Alt Fund Commissioner

RMC: _____; Company: _____

Forward this completed form by Monday, May 7, 2018 to:

Ms. Kris Kristie
Arthur J. Gallagher Risk Management Services
E-Mail: Kristi_Kristie@ajg.com
Fax: (856) 446-9149

2018 BURLCO Meeting Attendance

Municipality	Name	Jan-18	Feb-18	Mar-18	Apr-18	May-18	Jun-18	Jul-18	Aug-18	Sep-18	Oct-18	Nov-18	Dec-18	# FC Attended	#ALT Attended	# Meetings	% FC Attended	%ALT Attended	Combined Attendance
(Mtg Occurred=Y)		Y	Y	Y	Y	Y	Y	Y		Y	Y	Y	Y			11			
Bass River	Somes/Ireton	FC	FC	N/A										2	0	11	18%	0%	18%
Beverly City	Wolbert/Hannah	FC	FC	N/A										2	0	11	18%	0%	18%
Bordentown City	Archer/Peak	FC	FC	N/A										2	0	11	18%	0%	18%
Bordentown Twp.	Theokas/Buhrer	FC	FC	FC										3	0	11	27%	0%	27%
Chesterfield Township	McMahon/Hoyer	FC	FC	FC										3	0	11	27%	0%	27%
Delanco Township	Templeton/Browne	FC	FC	FC										3	0	11	27%	0%	27%
Delran Township	Hatcher/Eggers	FC	N/A	FC										2	0	11	18%	0%	18%
Edgewater Park Twp.	Pullion/Treusch	FC	FC	N/A										2	0	11	18%	0%	18%
Fieldsboro	Hansell, P./Hansell, D.	N/A	N/A	FC										1	0	11	9%	0%	9%
Florence Township	Brook/Sahol	FC	FC	FC										3	0	11	27%	0%	27%
Hainesport Township	Kosko/Kilburn	N/A	FC	FC										2	0	11	18%	0%	18%
Lumberton Township	Mansdoerfer/Umba	FC	FC	Alt										2	1	11	18%	9%	27%
Mansfield Township	Fitzpatrick/Puglia	FC	N/A	N/A										1	0	11	9%	0%	9%
Medford Township	Burger/Meder	FC	FC	FC										3	0	11	27%	0%	27%
Mt. Laurel	Mascia/Tomczyk	FC	FC	N/A										2	0	11	18%	0%	18%
North Hanover	Picariello/Wells	FC	FC	FC										3	0	11	27%	0%	27%
Palmyra Borough	Gural/Pearlman	FC	FC	N/A										2	0	11	18%	0%	18%
Pemberton Borough	Mull/Villari	FC	N/A	N/A										1	0	11	9%	0%	9%
Pemberton Twp.	Gonzalez/Brown	FC	FC	N/A										2	0	11	18%	0%	18%
Riverside Township	Jack/Lewis	FC	N/A	FC										2	0	11	18%	0%	18%
Shamong Township	Matchett	FC	FC	FC										3	0	11	27%	0%	27%
Southampton Township	Hoffman/Hannah	N/A	N/A	N/A										0	0	11	0%	0%	0%
Springfield Township	Keller/Sobotka	FC	FC	FC										3	0	11	27%	0%	27%
Tabernacle Township	Cramer/Barber	FC	FC	FC										3	0	11	27%	0%	27%
Westampton Township	Carrington/Ent	FC	N/A	FC										2	0	11	18%	0%	18%
Woodland Township	Brown/Seeland	N/A	N/A	N/A										0	0	11	0%	0%	0%
Wrightstown	Ingling	FC	FC	FC										3	0	11	27%	0%	27%
27		23	19	16	27	27	27	27	27	27	27	27	27	57	1	297	19%	0%	20%
		85%	70%	59%	100%	100%	100%	100%	100%	100%	100%	100%	100%						

N/A	No representation for this municipality
FC	Fund Commissioner in attendance
ALT	Alt. Fund Commissioner in attendance

F:\DATA\Risk\EXCEL\BURLCO\2018\ATTEND BurlCol 8.xlsx\Mtg Attendance



LFN 2018-12

April 3, 2018

Contact Information

Director's Office

V. 609.292.6613
F. 609.633.6243

**Legislative and
Regulatory Affairs**

V. 609.292.6110
F. 609.633.6243

**Financial Regulation
and Assistance**

V. 609.292.4806
F. 609.984.7388

Local Finance Board

V. 609.292.0479
F. 609.633.6243

Mail and Delivery

101 South Broad St.
PO Box 803
Trenton, New Jersey
08625-0803

Web:

www.nj.gov/dca/divisions/dlgs

E-mail: dlgs@dca.nj.gov

Distribution

Municipal and County Clerks
Local Ethics Boards
County Colleges
Joint Insurance Funds
Joint Meetings
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Regional Health Commissions

Local Finance Notice

Philip D. Murphy
Governor

Sheila Y. Oliver
Commissioner & Lieutenant Governor

Timothy J. Cunningham
Director

Local Government Ethics Law 2018 Financial Disclosure Statements Filing Information for Local Government Officers

Introduction

Pursuant to the Local Government Ethics Law (LGEL), specifically N.J.S.A. 40A:9-22.6, local government officers shall annually file a financial disclosure statement (FDS).

Your local government entity has determined that you are a local government officer (LGO) who is required to file. N.J.S.A. 40A:9-22.3.g defines a local government officer as "any person, whether compensated or not, whether part-time or full-time: (1) elected to any office of a local government agency; (2) serving on a local government agency, which has the authority to enact ordinances, approve development applications or grant zoning variances; (3) who is a member of an independent municipal, county or regional authority; or (4) who is a managerial executive employee of a local government agency, as defined in rules and regulations adopted by the Director of the Division of Local Government Services in the Department of Community Affairs pursuant to the "Administrative Procedure Act," P.L. 1968, c. 410 (C.52:14B-1 et seq.), but shall not mean any employee of a school district or member of a school board. N.J.S.A. 40A:9-22.3.g(4) of the LGEL concerning the definition of managerial executive was amended in August 2015. Please note that effective with the 2017 filing year, the Division of Local Government Services adopted new Rules and Regulations determining positions specifically required to file under the managerial executive section of the LGEL. For a more comprehensive explanation of the managerial executive changes, please refer to [Local Finance Notice 2018-10](#).

Also, effective with the 2017 filing year, the Local Finance Board (Board) amended the Financial Disclosure Statement (FDS) form in conformance with the Police Information Law. These changes are further discussed on Page 4 of this LFN. In another change to the FDS form, home addresses and telephone numbers included in Section 1 - Personal Information (optional) will not appear in public search results. A footnote has been added to the form reflecting this action.

The FDS is part of the legislative design for assuring that standards of ethical conduct and financial disclosure requirements for LGOs are clear, consistent, uniform in application, and enforceable on a statewide basis.

The Board commends you for accepting the opportunity to serve the public. For most LGOs your public service will be a gratifying personal experience, and you will no doubt be exposed to various types of public policy and fiscal challenges facing your community.

However, public office and employment are a public trust. The annual filing requirement serves as an important reminder to each LGO that the citizens of New Jersey hold you to a high standard of ethical conduct. As such, both paid and volunteer LGOs are required to file a FDS.

This Local Finance Notice outlines filing procedures that are designed to facilitate efficiency and enhance transparency by using available technology to capture and report the financial disclosure statements we collect. This notice was written for local government officers with the goal of being concise yet informative, and contains specific step-by-step instructions for successfully filing the financial disclosure statement using the online process.

A separate Local Finance Notice has been issued to municipal clerks, county clerks, and other local government entity representatives who have administrative responsibilities under the Local Government Ethics Law pertaining to financial disclosure statements. If you desire a more comprehensive explanation of the financial disclosure statement filing requirements you should read [Local Finance Notice 2018-10](#) and other materials that are posted on the Division of Local Government Services' (Division's) web site, www.fds.nj.gov.

Online Filing Procedure

Beginning with the 2013 filing year, online filing of FDS forms became mandatory for all local government officers (LGOs). **Paper FDS forms will not be accepted by the LFB.** The current filing process uses a web based system and is similar to online banking or purchasing goods from a company that has an online ordering system.

If you filed an FDS in 2014, 2015, 2016, or 2017, you should have an LGO profile/account created in a prior year. To file your FDS electronically, use the login ID (e-mail address) and Password from the prior year. You only need a new PIN# if you have any new or additional positions that were not on your 2017 FDS. If you have additional positions for which you have been assigned a new PIN#, you must also validate the new PIN# using the "Manage Positions" button after logging in.

If you are a new filer, you will first need to obtain the PIN# from your local government entity representative (e.g., municipal clerk or county clerk) and confirm with the representative how your name was listed on the roster (e.g. James Smith vs. Jim Smith). Your first and last name entered to validate the PIN# must match the name as it was entered on the roster by your local government entity representative.

If you are a new filer who is identified as an LGO by multiple local government entities (e.g., you serve as a business administrator for a municipality and also serve as a commissioner for a joint insurance fund), you will receive separate PIN#s from each entity. You will link each PIN# to a single LGO user account by using the Manage Positions feature after you validate the first PIN# issued and create your profile. More detailed instructions are provided below and at www.fds.nj.gov. Please note that if you hold multiple positions within the same local government entity (e.g., municipal governing body member also serving on the local planning board), you will only be assigned one PIN#.

Step-By-Step Instructions

- STEP 1: Carefully review this Local Finance Notice.
- STEP 2: Read the FDS instructions available at www.fds.nj.gov and/or watch the webinar training video.
- STEP 3: Go to www.fds.nj.gov. To access the login page, click on the button titled, “File Financial Disclosure Statement.”

New Users:

- STEP 4: First time users must click the “New Registration (Local Government Officer)” link at the bottom of the login screen. Authorization names are not used as the login ID; you will establish your login ID and password in Step 7.
- STEP 5: Obtain your authorization name (the name the local government entity representative used for you on the roster) and PIN# from your local government entity representative.
- STEP 6: Register and validate your PIN# (you must use the same name entered on the roster and provided by your local government entity representative).
- STEP 7: Complete the information in the box entitled, “Local Government Officer (LGO) Credentials” and create a login and password. Your login **must** be in the form of a valid email address. Maintain a record of the login and password you selected for future access to the system.
- STEP 8: Login to the system as a registered LGO using the login and password you just created to begin your financial disclosure statement. Proceed to STEP 10.

Returning Users:

- STEP 9: If you established an LGO profile in 2014, 2015, 2016, or 2017, login using the login ID (your e-mail address) and password you created to establish that profile. Proceed to STEP 10.
- If you have forgotten your password, click on “Forgot Password” on the bottom of the login page. The password will be e-mailed to you.
 - If you need to edit your e-mail address, please contact your local government entity representative to have the e-mail address edited.

All Users:

- STEP 10: Validate any additional PIN#s received from different entities using the Manage Positions button **PRIOR** to starting your financial disclosure statement.
- STEP 11: Fill out the FDS making sure to accurately fill out the form. It is recommended that you read the instructions and/or Frequently Asked Questions, also on www.fds.nj.gov, if you have questions about definitions or the sections of the FDS such as what constitutes sources of income, etc.

- STEP 12: You can start your FDS and save the information to be submitted at a later time, or you can submit your FDS right away. **NOTE: Once the FDS is submitted, it can be amended; however, the original FDS and any amended FDSs will also be available publicly.**
- STEP 13: If you want, you may print a copy of your FDS for your own records. It is unnecessary for you to file a paper copy of your FDS with the Local Finance Board or your local government entity. Once you submit your FDS online it is immediately available through the public search feature. Click on “Search Financial Disclosure Statements” button on www.fds.nj.gov to view your submitted statement.
- STEP 14: If you receive any PINs after you have submitted your FDS, login and click the “Manage Positions” button to validate the additional PINs. After validating the PINs, **re-submit** the FDS. The previously filed FDS will also remain available through the public search tool.

Filing Deadline

Financial disclosure statements must be filed annually on or before **April 30th** each year. In addition, once the annual filing deadline has passed, per N.J.S.A. 40A:9-22.6(b) new local government officers shall file a financial disclosure statement within 30 days of taking office.

Information for Law Enforcement Officers

The Legislature passed a series of Police Information Laws, N.J.S.A. 2C:20-31.1 (posting of information on the Internet); N.J.S.A. 47:1-17 (publishing certain information by government entity) and, N.J.S.A. 56:8-166.1 (person, business, association prohibited from publishing certain information on the Internet), that pertain specifically to the disclosure of certain law enforcement officers' home addresses and home telephone numbers on the Internet. To comply with the legislation, the LFB made a change to the FDS form and the availability of the information supplied on the form.

Since 2014, the FDS has been filed online at www.fds.nj.gov. The public can search both rosters of governmental entities and submitted FDSs on the website. Prior to 2017, all information entered on the FDS by the LGO when they filled out the form was available on the public search portion.

Per N.J.S.A. 40A:9-22.6 (a)(5) the LGO is required to list the address and brief description of all real property in the State in which the local government officer or a member of his immediate family held an interest during the preceding calendar year. The FDS form was amended in 2017 to allow the below statement to appear on the form under Section II, E where LGOs list this information:

Are you a law enforcement officer or retired law enforcement officer or is a member of your household a law enforcement officer pursuant to N.J.S.A. 47:1-17 ?

- ☐ Yes, I qualify as a law enforcement officer for purposes of N.J.S.A. 47:1-17
- ☐ No, I do not qualify as a law enforcement officer for purposes of N.J.S.A. 47:1-17

Pursuant to N.J.S.A. 47:1-17, the home addresses and unpublished telephone numbers of law enforcement officers are protected. If you or a member of your household, are a law enforcement officer/ retired law enforcement officer, you must answer YES to identify your home address exempt from online disclosure. Please note that you must still provide the real property information under Section II.E. If you do not select YES check box, you have

waived protection under N.J.S.A. 47:1-17 and the provided property information will be available on the Internet as part of your Financial Disclosure Statement.

If you select the checkbox that indicates that you do qualify as a law enforcement officer for purposes of N.J.S.A. 47:1-17 and mark a property as a home address, your home address will not show up on the FDS through the public search. Instead, the language “exempt from disclosure” will be reflected on that property’s line. Other properties that you may have that are not home addresses will still show up on the FDS form. The home address information will continue to be collected by the LFB.

Multiple Positions

With the electronic system, LGOs submit one form regardless of the number of positions they might hold. However, the LGO needs to link all of the positions together and make sure that all positions are listed on the FDS under Section I. Personal Information.

If you are registering for the first time, validate all PINs before you submit the FDS. If you have already submitted your FDS and receive another PIN, login and click the “Manage Positions” button to validate any additional PIN#s. After adding any PINs, re-submit the FDS.

JIF Members

Joint Insurance Funds are deemed separate local government entities for purposes of the Local Government Ethics Law and, therefore, members of Joint Insurance Funds (JIFs) are usually listed on two rosters-the municipality’s roster and the JIF’s roster. Those LGOs who are on JIFs should link the PIN supplied by the JIF to their profile. LGOs should make sure that their FDS reflects the positions under Section I. Personal Information as listed on the JIF’s roster, as well as their titles on the municipality’s roster. For example, in Section I. Personal Information it should read “ABC Municipality-Business Administrator” and “XYZ JIF-Member.” Being listed as a JIF member by the municipality will not satisfy the requirement of being listed on the JIF roster as the JIF is considered a separate local government entity.

Compliance

The LFB may periodically conduct audits for compliance with the filing requirements and initiate investigations. Notices of Violations are issued by the LFB. LGOs can be assessed an appropriate fine that is not less than \$100 nor more than \$500 pursuant to N.J.S.A. 40A:9-22.10. In addition, for elected officials, the failure to file a FDS can subject the municipality to a loss of State Aid as it is a question on the “Best Practices” Questionnaire.

Ignorance of the requirement to file the FDS is not considered “good cause.” It is expected that LGOs will take time to understand their responsibilities under the Local Government Ethics Law and will consider the annual filing requirement an important duty to be fulfilled as part of their public service. The LFB reminds LGOs that the Division does not send out reminder e-mails to LGOs directly. In addition, any such e-mails are sent as a courtesy and are not a statutory requirement.

The LFB further reminds LGOs that compliance is not just submitting an FDS, but filing a complete FDS. The LFB can, and does, find violations against LGOs whose FDS’s are incomplete. For example, in recent years, violations have been found against local officials who failed to disclose their pensions as one of their sources of income and who failed to disclose rental properties as sources of income, as well as, real estate in which an interest was held.

We know that the process discussed herein will require the use of enhanced technology, and we appreciate your help in making this less expensive, more effective disclosure process a reality. It is our hope that in the end, taxpayer resources will be saved, the past bureaucracy associated with paper filings will be eliminated, and the public will be better served with enhanced transparency.

Help

Numerous help resources have been created to assist you through this process, including a step-by-step help guide, recorded webinar presentations, and a specially prepared LGO video tutorial. However, if you need assistance after consulting those resources please contact Local Finance Board staff using the following contact information:

LFB e-mail: LFB_FDS@dca.nj.gov LFB staff: 609.292.4537

Approved: Timothy J. Cunningham, Director

BURLINGTON COUNTY MUNICIPAL
JOINT INSURANCE FUND

APRIL 2018
CLOSED CASES

THERE WERE NO CASES CLOSED
SINCE THE MARCH 20, 2018 MEETING.



DAVID S. DEWEESE, ESQUIRE
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D. SCOTT DEWEESE, II, ESQUIRE
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Phone: (609) 522-5599
Facsimile: (609) 522-3003
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March 26, 2018

Paul A. Forlenza, Deputy Executive Director
ARTHUR J. GALLAGHER
RISK MGT. SERVICES, INC.
P.O. Box 488
Marlton, NJ 08053

[via Paul Forlenza@aig.com]

RE: BURLCOJIF 2017 Closed Session Meeting Minutes

Dear Paul:

Please be advised that I have reviewed the Closed Session Meeting Minutes from the Fund Year 2017 (January through December) and based upon my review of those minutes, the minutes can be released.

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

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

David S. DeWeese

DSD/b

cc: Paul J. Miola, Executive Director, BURLCOJIF
Alice Lihou, Vice President, Acct. Mgt., Qual-Lynx
Paul Keller, BURLCOJIF Fund Chair
Tracy Forlenza, Recording Secretary

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

**RESOLUTION AUTHORIZING THE RELEASE OF FUND YEAR 2017 CLOSED SESSION
EXECUTIVE COMMITTEE MEETING MINUTES AS RECOMMENDED BY THE FUND
SOLICITOR**

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

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

WHEREAS, the Burlington County Municipal Joint Insurance Fund is subject to the provisions of NJSA 10:4-6 the "Open Public Meetings Act"; and

WHEREAS, in 2017, the Executive Committee, during regularly scheduled meetings of the Fund, deemed it necessary to enter into a closed session to discuss matters affecting the safety and property of the public and to discuss pending or anticipated litigation and/or contract negotiations as authorized by NJSA10:4-12; and

WHEREAS, in accordance with NJSA10:4-14 minutes of these closed sessions were transcribed by the Fund Recording Secretary and approved by the Executive Committee; and

WHEREAS, in correspondence dated February 20, 2018, the Fund Recording Secretary requested that the Fund Solicitor review the closed session meeting minutes from Fund Year 2017 to make a determination as to whether any of these minutes could be released to the public; and

WHEREAS, in correspondence dated March 26, 2018, a copy of which is attached hereto and incorporated herein by reference, the Fund Solicitor has indicated that the 2017 Executive Committee Closed Session meeting minutes can be released to the public with no redactions.

NOW THEREFORE BE IT FURTHER RESOLVED that the 2017 Executive Committee Closed Session meeting minutes are hereby released to the public; and

BE IT FURTHER RESOLVED that a copy of this Resolution be forwarded to the Fund Recording Secretary, Fund Solicitor, and Executive Director for their knowledge and action as required.

This Resolution was duly adopted by the Burlington County Municipal Joint Insurance Fund at a public meeting held on April 17, 2018.

BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND

Attest: _____
Meghan Jack, Secretary

By: _____
Paul Keller, Chairperson

Date: _____

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: April 9, 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

MARCH ACTIVITIES

LOSS CONTROL SERVICES

- Township of Delanco – Conducted a Loss Control Survey on March 15
- Borough of Fieldsboro – Conducted a Loss Control Survey on March 28
- Township of Hainesport – Conducted a Loss Control Survey on March 27
- Township of Medford – Conducted a Loss Control Survey on March 13
- Borough of Pemberton – Conducted a Loss Control Survey on March 7
- Township of Pemberton – Conducted a Loss Control Survey on March 16
- Borough of Wrightstown – Conducted a Loss Control Survey on March 29

JIF MEETINGS ATTENDED

- Executive Committee Meeting – March 20
- Claims Meeting – March 20

MEL MEDIA LIBRARY

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

Municipality
Township of Medford

of Videos
2

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 March. 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 March 1 - SD Message - MEL Leadership Skills Classes
- Ø March 6 - SD Message - Important Update for Water / Wastewater / Utility Departments
- Ø March 9 - A Bulletin from your Safety Director- Playground Inspections
- Ø March 20 - You're Invited: Police Chief AD-HOC Committee Meeting - April 20, 2018
- Ø March 23 - Did You Know? – MSI Training Schedule – BURLCO JIF, April 2018
- Ø March 26 - A Message From the Safety Director – Work Zone Awareness Week

UPCOMING EVENTS

- Safety Celebration Breakfast – April 10
- BURLCO Retreat – April 17
- Executive Committee Meeting – April 17
- Police Ad Hoc Committee Meeting – April 20
- Police Command Staff Training – April 26
- Regional Training Ergonomics – May 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 the end of 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 that 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 April, May and June 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
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	City of Somers Point #1	CDL-Drivers Safety Regulations	8:00 - 10:00 am
4/9/18	Borough of Shrewsbury	BBP Administrator Training	9:00 - 11:00 am
4/9/18	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

DATE	LOCATION	TOPIC	TIME
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	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	Borough of Tuckerton #2	Heavy Equipment Safety	8:00 - 11:00 am
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 break
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	Township of Tabernacle #1	HazMat Awareness w/HazCom GHS	8:30 - 11:30 am
4/19/18	Township of Pennsville #1	Employee Conduct/Violence Prevention	8:30 - 10:00 am
4/19/18	Township of Pennsville #1	Fire Safety	10:15 - 11:15 am
4/20/18	Borough of Collingswood	Driving Safety Awareness	8:00 - 9:30 am
4/20/18	Borough of Collingswood	Confined Space Awareness	9:45 - 10:45 am
4/20/18	Borough of Collingswood	Hearing Conservation	11:00 - 12:00 pm
4/20/18	City of Somers Point #1	Ladder Safety/Walking Surfaces	8:00 - 10:00 am
4/23/18	Borough of Bradley Beach	Leaf Collection Safety	8:30 - 10:30 am
4/23/18	Borough of Bradley Beach	Sanitation/Recycling Safety	10:45 - 12:45 pm
4/23/18	Borough of Glassboro #1	Employee Conduct/Violence Prevention	8:00 - 9:30 am
4/23/18	Township of Hamilton #3	Fast Track to Safety	8:30 - 2:30 pm w/lunch break
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

DATE	LOCATION	TOPIC	TIME
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	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 break
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
5/4/18	Township of Little Egg Harbor #1	Back Safety/Material Handling	11:15 - 12:15 pm
5/4/18	Borough of Tinton Falls	Landscape Safety	7:30 - 10:30 am
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

DATE	LOCATION	TOPIC	TIME
5/10/18	Township of Lacey #4	Excavation/Trenching/Shoring	8:30 - 12:30 pm
5/10/18	Borough of Beachwood #3	Fire Extinguisher	12:30 - 1:30 pm
5/10/18	Borough of Beachwood #3	Hearing Conservation	1:45 - 2:45 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 break
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 break
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 break

DATE	LOCATION	TOPIC	TIME
6/1/18	Township of Manchester	PPE	8:30 - 10:30 am
6/1/18	Township of Manchester	Hearing Conservation	10:45 - 11:45 am
6/1/18	Township of Tabernacle #1	Fire Safety	8:30 - 9:30 am
6/1/18	Township of Tabernacle #1	Fire Extinguisher	9:45 - 10:45 am
6/1/18	Township of Carneys Point #2	Landscape Safety	8:30 - 11:30 am
6/4/18	Township of Ocean (Waretown)	Flagger/Work Zone Safety	8:30 - 12:30 pm
6/4/18	Township of Washington (Gloucester)	Fast Track to Safety	8:30 - 2:30 pm w/lunch break
6/5/18	Borough of Bradley Beach	HazCom w/GHS	9:00 - 10:30 am
6/5/18	Township of Barnegat #1	Excavation/Trenching/Shoring	9:00 - 1:00 pm
6/6/18	Township of Freehold	Ladder Safety/Walking-Working Surfaces	2:00 - 4:00 pm
6/6/18	Western Monmouth UA	DDC-6	8:30 - 3:00 pm w/lunch break
6/7/18	Township of Middletown #5	Seasonal (Summer) Employee Orientation	8:30 - 12:30 pm
6/7/18	Township of Cherry Hill #5	Employee Conduct/Violence Prevention	8:30 - 10:00 am
6/7/18	Township of Cherry Hill #5	Back Safety/Material Handling	10:15 - 11:15 am
6/7/18	Township of Cherry Hill #5	BBP	11:30 - 12:30 pm
6/8/18	Township of Little Egg Harbor #1	Fast Track to Safety	8:30 - 2:30 pm w/lunch break
6/8/18	City of Burlington #2	Landscape Safety	8:30 - 11:30 am
6/11/18	Township of Moorestown	Heavy Equipment Safety	8:30 - 11:30 am
6/12/18	South Monmouth Regional SA	Fall Protection Awareness	8:30 - 10:30 am
6/12/18	South Monmouth Regional SA	Back Safety/Material Handling	10:45 - 11:45 am
6/13/18	Township of Lacey #4	CSE-Permit Required w/Classroom Demo	8:30 - 12:30 pm
6/13/18	Township of Hainesport #1	DDC-6	8:30 - 3:00 pm w/lunch brk
6/13/18	City of Pleasantville #1	Hazard ID: Making Your Observation Count	8:30 - 10:30 am
6/13/18	City of Pleasantville #1	Tool Box Talk Essentials	10:45 - 12:15 pm
6/14/18	Borough of Collingswood	Ladder Safety/Walking-Working Surfaces	8:30 - 10:30 am
6/14/18	Borough of Collingswood	Tool Box Talks Essentials	10:45 - 12:15 pm
6/15/18	Borough of Lavallette #1	Sanitation/Recycling Safety	8:30 - 10:30 am
6/15/18	Borough of Pitman	Flagger/Work Zone Safety	8:30 - 12:30 pm
6/18/18	Township of Manchester #4	Employee Conduct/Violence Prevention	12:30 - 2:00 pm
6/18/18	Township of Manchester #4	Fire Extinguisher	2:15 - 3:15 pm
6/19/18	Township of Middletown #5	Flagger/Work Zone	8:30 - 12:30 pm
6/19/18	Borough of Runnemede	CDL-Drivers Safety Regulations	8:30 - 10:30 am
6/19/18	Borough of Runnemede	Jetter/Vacuum Safety	10:45 - 12:45 pm
6/20/18	Lower Township MUA	Hearing Conservation	8:30 - 9:30 am
6/20/18	Lower Township MUA	Shop & Tool Safety	9:45 - 10:45 am
6/20/18	Borough of Wildwood Crest #1	Sanitation/Recycling Safety	12:00 - 2:00 pm

DATE	LOCATION	TOPIC	TIME
6/22/18	Township of Mantua	HazMat Awareness w/HazCom GHS	12:00 - 3:00 pm
6/25/18	Township of Hazlet	Heavy Equipment Safety	8:30 - 11:30 am
6/27/18	Ocean County College #3	Hazard ID: Making Your Observation Count	8:30 - 10:30 am
6/27/18	Ocean County College #3	Driving Safety Awareness	10:45 - 12:15 pm
6/27/18	Borough of Wildwood Crest #2	CDL-Drivers Safety Regulations	10:00 - 12:00 pm
6/27/18	Borough of Wildwood Crest #2	Driving Safety Awareness	12:30 - 2:00 pm
6/28/18	Jackson Twp. MUA	LOTO	8:30 - 10:30 am
6/28/18	Jackson Twp. MUA	Hearing Conservation	10:45 - 11:45 am
6/29/18	Borough of Tinton Falls	Jetter/Vacuum Safety	7:30 - 9:30 am
6/29/18	Township of Carneys Point #2	Flagger/Work Zone Safety	8:30 - 12:30 pm

CEU's for Certified Publics Works Managers			
MSI Course	CEU's/Cat.	MSI Course	CEU's/Cat.
Accident Investigation	2 / M	Hazardous Materials Awareness w/ HazCom & GHS	3 / T
Advanced Safety Leadership	10 / M	Hazard Identification - Making Your Observations Count	1 / T,M
Asbestos, Lead & Silica Industrial Health Overview	1 / T,G	Hearing Conservation	1 / T,G
Back Safety / Material Handling	1 / T	Heavy Equipment Safety	1 / G - 2 / T
Bloodborne Pathogens Training	1 / G	Hoists, Cranes and Rigging	2 / T
Bloodborne Pathogens Administrator Training	1 / T,M	Housing Authority Safety Awareness	3 / T
BOE Safety Awareness	3 / T	Jetter Safety	2 / T
CDL – Supervisors Reasonable Suspicion	2 / M	Landscape Safety	2 / T
CDL - Drivers' Safety Regulations	2 / G	Leaf Collection Safety Awareness	2 / T
Coaching the Maintenance Vehicle Operator	2 / T,M	Lockout Tagout	2 / T
Confined Space Entry – Permit Required	3.5 / T	Personal Protective Equipment (PPE)	2 / T
Confined Space Awareness	1 / T,G	Playground Safety	2 / T
Driving Safety Awareness	1.5 / T	Sanitation and Recycling Safety	2 / T
Employee Conduct and Violence in the Work Place	1.5 / E	Safety Committee Best Practices	1.5 / M
Excavation Trenching & Shoring	2 / T,M	Safety Coordinator's Skills Training	3 / M,G
Fall Protection Awareness	2 / T,M	Shop and Tool Safety	1 / T
Fast Track to Safety	4 / T	Seasonal Public Works Operations	3 / T
Fire Extinguisher	1 / T	Snow Plow Safety	2 / T
Fire Safety	.5/T - .5/ G	Special Events Management	2 / M
Flagger / Workzone Safety	2 / T,M	Toolbox Talk Essentials	1 / M
HazCom with Globally Harmonized System	1 / T,G		
CEU's for Registered Municipal Clerks			
MSI Course	CEU's/Cat.	MSI Course	CEU's/Cat.
Asbestos, Lead & Silica Industrial Health Overview	1 / P	Hazard Identification - Making your Observations Count	2 / P
Bloodborne Pathogens Training	1 / P	Safety Committee Best Practices	1.5 / P
Employee Conduct and Violence in the Work Place	1.5 / E	Safety Coordinator's Skills Training	6 / P
		Special Event Management	2 / P
TCH's For Water/ Wastewater			
MSI Course	TCH's/Cat.	MSI Course	TCH's/Cat.
Accident Investigation	1.5 / S	Hazardous Materials Awareness w/ HazCom & GHS	3 / S
Advanced Safety Leadership	10 / S	Heavy Equipment Safety	3 / S
Asbestos, Lead & Silica Industrial Health Overview	1 / S	Housing Authority Safety Awareness	3 / S
Back Safety / Material Handling	1 / S	Hazard Identification - Making your Observations Count	1.5 / S
Bloodborne Pathogens Training	1 / S	Hearing Conservation	1 / S
Bloodborne Pathogens Administrator Training	2 / Non S	Hoists, Cranes and Rigging	2 / S
BOE Safety Awareness	3 / S	Jetter Safety	2 / S
CDL – Supervisors Reasonable Suspicion	1.5 / S	Ladder Safety/Walking Working Surfaces	2 / S
CDL - Drivers' Safety Regulations	2 / S	Landscape Safety	2 / S
Confined Space Awareness	1 / S	Leaf Collection Safety Awareness	2 / S
Confined Space Entry - Permit Required	3.5 / S	Lockout Tagout	2 / S
Defensive Driving-6-Hour	5.5 / S	Shop and Tool Safety	1 / S
Driving Safety Awareness	1.5 / S	Office Safety	2 / S
Employee Conduct and Violence in the Work Place	1.5 / Non S	Personal Protective Equipment (PPE)	2 / S
Excavation Trenching & Shoring	4 / S	Safety Committee Best Practices	1.5 / S
Fall Protection Awareness	2 / S	Safety Coordinator's Skills Training	5 / Non S
Fast Track to Safety	5 / S	Seasonal Public Works Operations	3 / S
Fire Extinguisher	1 / S	Snow Plow Safety	2 / S
Fire Safety	1 / S	Special Event Management	2 / S
Flagger / Workzone Safety	2 / S	Toolbox Talk Essentials	1 / S
HazCom with Globally Harmonized System	1.5 / S		
CEU's for Tax Collectors		CEU's for County/Municipal Finance Officers	
MSI Course	CEU's/Cat.	MSI Course	CEU's/Cat.
Employee Conduct and Violence in the Work Place	1.5 / E	Employee Conduct and Violence in the Work Place	1.5 / E
CEU's for Certified Recycling Professionals		CEU's for Qualified Purchasing Agents	
MSI Course	CEU's/Cat.	MSI Course	CEU's/Cat.
Fire Extinguisher Safety	1 / CRP	Employee Conduct and Violence in the Work Place	1.5 / E
Hazard Recognition- Making your Observations Count	2 / CRP		
Heavy Equipment	3 / CRP		
Sanitation and Recycling Safety	2 / CRP		
***Category			
E - Ethics			
T - Technical			
G - Governmental			
S - Safety / Non S - Non Safety			
Non S - Non Safety (Management)			
P - Professional Development			
M - Management			
CRP - Certified Recycling Professional Classroom CEU			



March 2018

Comprehensive Playground Inspection Programs

As spring approaches, now is a great time inspect playgrounds and to review your Playground Maintenance Program. A complete Program consists of visual inspections at three basic frequencies.

Annual Audits

A comprehensive playground risk management program starts with an annual audit. The audit consists of inventorying and examining each piece of playground and ancillary equipment, the park's grounds and structures, and perimeter streets and curbs. ***Take pictures to document the condition of each piece of playground equipment and the surrounding areas.***

Periodic (weekly to monthly) Inspections

Many departments begin to ramp-up the inspection program's frequency rate beginning in Spring. The frequency of a playground's inspection is determined by several factors; the season, how many children use the playground, harsh environments such as on a beach, neighborhood demographics, age of equipment, history of damage, and more. ***Define the frequency of inspections in the written Playground Maintenance Program.***

Use a checklist. A sample checklist is on the MEL website (www.njmel.org). A checklist offers the advantage of documenting what was inspected and found to be in satisfactory condition. By only reporting deficiencies, the worker who completed the report is open to questions of what conditions were or were not inspected, possibly months or years later. Remember the rule of documentation, "If it is not written down, it did not happen."

Daily Inspections

Workers are in the parks almost every day; cutting grass, picking up trash, or even just driving by on their way to other assignments. ***Instruct workers to visually check the playground equipment and grounds for obvious problems*** such as broken equipment, graffiti, etc. This quick check does not require paperwork unless a deficiency is found. ***Instruct workers to immediately correct conditions that can be fixed, or report conditions as soon as possible conditions that cannot be corrected.*** The Playground Maintenance Program should describe the documentation process for when repairs are made, or how a deficiency report is submitted.

Playgrounds require maintenance and repairs from time to time. ***Record even routine maintenance activities*** such as replenishing mulch or closing the gaps on S-hooks. Playground owners should have a 'paper trail' of work performed by employees. ***Document all repairs to playground equipment.*** Repairs should be made using manufacturer's parts. Use tamper-resistant hardware.

Spring is also a good time to review your policies with employees who will be in and around playgrounds. ***Hold a Safety Briefing to remind employees what to look for, what deficiencies can be fixed immediately, and how to report deficiencies that cannot be corrected on the spot.*** A Safety Briefing lesson plan is provided on page 2.

Please use the bolded italicized items above as an Action Plan to ready your playgrounds for the summer season. We also want to remind our members of three other resources;

1. The MSI has a Playground Safety Inspector class. Check the website for a class near you.
2. The MSI has an online Playground Safety Inspection class for Public Works and Recreation.
3. Your Safety Consultant is ready to assist with any aspect of your program.

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.

Safety Briefing

The conditions of our playgrounds and parks are important to the residents of our community. Let's take a moment to discuss the policies and procedures we have in place to ensure our playgrounds are safe.

Our playgrounds are inspected *[INSERT FREQUENCY]* by *[INSERT DEPARTMENT OR NAME OF INDIVIDUAL]*. But we are in or driving past playgrounds and parks almost every day. We can have a bigger impact on the appearance and safety of our parks and playgrounds than a periodic inspection. I want to review this department's policies if you see problems in our parks, such as:

- Damaged playground equipment
- Broken glass
- Graffiti
- *[ADD ADDITIONAL OR LOCAL CONCERNS]*

If you are in a park, cutting grass or collecting trash, etc., and see a condition that you can correct such as:

- Mulch around playground equipment that has been significantly kicked out such as under swings
- Objects, such as tables or toys that were moved into the fall zones of playground equipment
- Swings over the top of the swing set's top support bar
- A loose or damaged component that can be quickly tightened, fixed, or replaced.

Our policy is to take care of it right then and record it *[HOW - write it down where or call it in to who.]*. For example, if you are collecting trash and see that the mulch at the bottom of the sliding board is kicked out, we want you to take 5 minutes to rake mulch back under the slide. Or, to sweep up broken glass. But, we also need to document it. This helps the town protect itself from liability claims.

If you see a condition that will require lengthy repairs, call *[WHO]* at your first opportunity. If the condition is severe enough, stay there until we can make it safe. If it is not a severe hazard, and you have a cone or CAUTION tape, secure the scene as best you can. If you are not sure of how dangerous a condition is, contact *[WHO]* for guidance.

If you see conditions such as:

- Arson
- Intentional damage
- Significant graffiti
- Any other criminal activity

Call *[Police or WHO – department and / or the police on their non-emergency number]*.

What questions do you have?

LESSONS LEARNED FROM LOSSES

MONTHLY NEWSLETTER

APRIL 2018

MOWER SAFETY



- Shut the mower down and use a broom handle sized implement to remove stuck objects.
- Always keep people away from areas being mowed.
- Footwear that is proper is very important.
- Ear protection should be worn.
- Make sure all mower shields and guards are in place.
- Only mow an area that has been walked to remove objects/obstructions.
- Wear safety glasses always.
- Every mower should have a kill switch that stops the engine when the operator is not seated.
- Reach under a mower only when it is off.

Example #1: An employee was cutting the grass on a riding mower when a soccer goal's netting became entangled in the back of the mower. Instead of shutting down the mower and properly untangling the netting, he tried to do it while on the mower by reaching behind himself. The mower lurched forward pulling his arm backward. He has had 2 shoulder surgeries and the total incurred on the file is over \$173,000. This is a very preventable injury.

Example #2: An employee was on riding lawnmower cutting grass when he struck a broken sign post hidden by the grass and was thrown from the mower to the ground landing on his head and shoulder. He sustained a torn labrum in his shoulder requiring surgery and physical therapy. The total incurred on the file is currently over \$92,000. This employee could have been injured much more severely and it could have been prevented by inspecting the area to be mowed first.

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: April 17th at Café Madison Riverside, NJ
Contact Information: debby_schiffer@targetingwellness.com 856-322-1220

APRIL ACTIVITY & PLANNED EVENTS

Presentations scheduled for April:

Chesterfield Twp – Diabetes & Your Body Lunch & Learn (including seniors)
Edgewater Park - Portion Control Lunch & Learn (12 participated)
Delanco Twp – Portion Control and Healthy Swap out (Lunch)
Medford Twp – Stress Management Lunch & Learn
North Hanover Twp – Move for Better Health Lunch & Learn

Monthly Trivia Question:

Lumberton – Continue to post a question developed from the Newsletter each month. Note that for every activity employees partake in, they get an entry towards a grand prize at the end of the year. Also answering the trivia question gets them an entry.

Challenges:

Bordentown Twp – Home Run Challenge running from April 16th to May 25th
Florence - Maintain Don't Gain – this will run throughout the year
Florence – Home Run Challenge running April 2nd to October 28th World Series

Safety/Wellness Meetings scheduled (others will occur as pop-ins):

Lumberton (safety)
Hainesport (wellness)
Riverside (wellness)
Pemberton Twp (wellness)
Westampton (wellness)

If you are planning any events, please just let me know so I may help and share with the other members. Thank you!

Other Scheduled Events:

- Safety Breakfast – April 10th
- Health & Fitness Symposium for Firefighters – April 12th Hosted by Kean University and NJ Division of Fire Safety. All day activities held at the Middlesex Fire Academy
- BURLCO JIF Retreat – April 17th
- Police Ad Hoc Committee Meeting – April 20th

April Wellness Connection Newsletter

- Health Benefits of Laughter in honor of National Humor Month
- Combating Springtime Allergies
- Protect yourself against the harmful rays of the sun with Sun Safety Tips
- Beware of Ivy...Poison Ivy that is
- Stay safe, stay well, and stay hydrated!

I also included in place of this **month's Challenge** – a **poster on Laughter**. Hope you were able to incorporate laughter into your workday!

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 31, 2018. Have them go to <http://www.state.nj.us/treasury/pensions/njwell/>



Table of Content:

- * **Laughter & Your Health**
- * **Combating Allergies**
- * **Sun Safety**
- * **Poison Ivy**
- * **Hydration**

There is evidence that stress and negative emotion have a worsening effect on a broad range of health conditions. **This means that possessing good coping tools for dealing with the stress in one's daily life is essential to sustaining good physical health—as well as for maintaining emotional resilience—in the long run.** Humor provides one effective tool (among others) for supporting physical and emotional well-being . . . and it NOT TOO LATE to improve your sense of humor to get these benefits into your own life.



Wellness Corner Connection

Debby Schiffer, Wellness Director for BURLCO & TRICO

Do You Have A Sense of Humor?

The answer to this question could impact your health. Although there is no hard core evidence that laughter alone will cure a disease, it can be proven to improve our health to better deal with other morbidities. The old adage "Laughter is the best medicine" does have some truth. Laughter strengthens your immune system, boosts mood, diminishes pain, and protects you from the damaging effects of stress. As children, we used to laugh hundreds of times a day, but as adults life tends to be more serious and laughter more infrequent. By seeking out more opportunities for humor and laughter, though, you can improve your emotional health, strengthen your relationships, find greater happiness—and even add years to your life. .

Laughter is a powerful antidote to stress, pain and conflict. Humor lightens your burdens, inspires hopes, connects you to others, and keeps you grounded, focused, and alert. It also helps you to release anger and be more forgiving. The ability to laugh easily and frequently is a tremendous resource for surmounting problems and supporting both physical and emotional health. Best of all this priceless medicine is fun, needs no prescription and is easy to use!

Physical health benefits of laughter:

- Boosts immunity
- Lowers stress hormones
- Decreases pain
- Relaxes your muscles
- Prevents heart disease

Mental health benefits of laughter:

- Adds joy and zest to life
- Eases anxiety and tension
- Relieves stress
- Improves mood
- Strengthens resilience

Social benefits of laughter:

- Strengthens relationships
- Attracts others to us
- Enhances teamwork
- Helps defuse conflict
- Promotes group bonding

Source: www.helpguide.org

Laughter...

...relaxes the whole body. A good, hearty laugh relieves physical tension and stress, leaving your muscles relaxed for up to 45 minutes after.

...boosts the immune system. Laughter decreases stress hormones and increases immune cells and infection-fighting antibodies, thus improving your resistance to disease.

...triggers the release of endorphins, the body's natural feel-good chemicals. Endorphins promote an overall sense of well-being and can even temporarily relieve pain.

...helps you relax and recharge. It reduces stress and increases energy, enabling you to stay focused and accomplish more.

...shifts perspective, allowing you to see situations in a more realistic, less threatening light. A humorous perspective creates psychological distance, which can help you avoid feeling overwhelmed and diffuse conflict.

...draws you closer to others, which can have a profound effect on all aspects of your mental and emotional health.

...protects the heart. Laughter improves the function of blood vessels and increases blood flow, which can help protect you against a heart attack and other cardiovascular problems.

...burns calories. OK, so it's no replacement for going to the gym, but one study found that laughing for 10 to 15 minutes a day can burn about 40 calories—which could be enough to lose three or four pounds over the course of a year.

...lightens anger's heavy load. Nothing diffuses anger and conflict faster than a shared laugh. Looking at the funny side can put problems into perspective and enable you to move on from confrontations without holding onto bitterness or resentment.

...may even help you to live longer. A study in Norway found that people with a strong sense of humor outlived those who don't laugh as much. The difference was particularly notable for those battling cancer.



Natural Remedies to Combat Allergies

Having just survived 4 Nor'easters, we are all looking forward to springtime! The days are longer, the trees are budding (at those that still remain standing!), flowers begin popping through the earth, and all kinds of birds return to share their beautiful songs. But for many of us, spring is the time of year for seasonal allergies. As the trees start to bloom and the pollen is released into the air, allergy sufferers begin their annual ritual of sniffing, sneezing and itchy eyes. Each year, 35 million Americans fall prey to seasonal allergic rhinitis, more commonly known as hay fever.

Allergies can really put a damper on this long awaited time of year! But there are some things in our control that can help combat some of these allergy symptoms. Many will seem like common sense, but it's a good reminder.

Shut Out Breezes

Keeping indoor air free of your allergy triggers can help ease nasal symptoms. Installing special air filters in your furnace and air conditioning systems can remove 90% to 95% of particles from your indoor air. Closing doors and windows when outdoor pollen counts are high also can help keep pollen and other outdoor allergens out of your home.

Wash Away Allergens

Each time you walk into your home, you bring small pieces of the outside world with you. After being outdoors, your clothes, shoes, hair, and skin are covered with tiny particles from everywhere you've been. Taking a shower and changing your clothes will help wash away any allergens. Leaving your shoes at the door will help keep you from tracking allergens through your home.

Wear a Mask

A mask can prevent allergens from getting into your airways when you can't avoid certain allergy triggers, like when you're mowing, raking, or vacuuming. An N95 respirator mask -- available at most drugstores and medical supply stores -- will block 95% of small particles, such as pollen and other allergens.

Eat a Healthy Diet

One study found that children who ate a diet rich in fresh vegetables, fruits, and nuts -- particularly grapes, apples, oranges, and tomatoes -- had fewer allergy symptoms. Researchers are still trying to figure out the connection between diet and nasal allergies, but eating a healthy diet is known to do the body a world of good in general. Try adding at least one fresh fruit and vegetable to every meal.

Use a Nasal Rinse

A nasal rinse cleans mucus from your nose and can help relieve nasal allergy symptoms. It also can rinse away bacteria, thin mucus, and help decrease postnasal drip. Buy a rinse kit or make one using a neti pot or a nasal bulb. Mix 1/2 teaspoon salt with a pinch of baking soda in 8 ounces of warm distilled or sterilized water. Leaning over a sink, gently flush one nostril at a time.

Drink More Fluids

If you're feeling congested or have postnasal drip from your allergies, try drinking more water, juice, or other fluids. Drinking extra liquid can help thin the mucus in your nasal passages and may give you some relief. Hot fluids -- such as teas, broth, or soup -- may be especially soothing because they add the benefits of steam.

Learn How to Clean Safely

Keeping your home clean is one of the best ways to avoid indoor allergens. But cleaning with harsh chemicals can irritate your nasal passages and aggravate your allergy symptoms. Try cleaning with ordinary household products like vinegar or baking soda. And use a vacuum cleaner that has a HEPA filter to trap allergens. If your allergies are severe, consider having someone else do the cleaning.

Try Some Steam

Inhaling steam is a simple way to relieve nasal congestion and can ease breathing when you have allergies. Sit over a hot bowl or sink full of water and place a towel over your head to trap the steam. Or sit in the bathroom with a hot shower running. Use steam several times a day to relieve symptoms.

Avoid Cigarette Smoke, Other Fumes

Cigarette smoke can aggravate your allergy symptoms, worsening your running, itchy, stuffy nose and watery eyes. If you smoke, quit, and ask others in your household to stop smoking, too. Try to avoid places where people smoke, opting for smoke-free restaurants, nightclubs, and hotel rooms. Avoid other fumes that can worsen symptoms, like aerosol sprays and smoke from wood-burning fireplaces.

Consider Acupuncture

Acupuncture may offer some relief to people who have allergies. It hasn't been widely studied, and the way it affects allergic rhinitis is still unclear. But a few studies have shown that acupuncture may help reduce nasal allergies. If you want to try acupuncture, talk to your doctor about whether it might help your allergies.



Sun Safety Time!



Given the epidemic of skin cancer in this country, sun safety should now be an important part of our lives. Some people think about sun protection only when they spend a day at the lake, beach or pool. But sun exposure adds up day after day, and it happens every time you are in the sun. **If you work outside, take note!** Sun safety should include methods of sun protection (which will help prevent skin cancers and premature aging) and methods of skin cancer detection.



There are many easy to use products that will help make your life sun safe. Sun protective clothing, including hats, sunglasses, sunscreens, umbrellas, sun shades, awnings, canopies, window film or UV film, all will help protect you from ultraviolet radiation. It is important, however, that you familiarize yourself with how to best combine sun protection methods, what the standards for sun protection apply to each product and how best to use each product. For example, sun protective clothing should offer a UPF of 30+ and therefore block 97 percent of UV. Sunscreens are best if they are broad spectrum and have a SPF 30+. You should also know that all sunscreens should be applied 20 minutes before being exposed to the sun and should be reapplied every two hours while exposed.



How to apply sunscreen

- Shake well before use to mix particles that might be clumped up in the container. Consider using the new spray-on or stick types of sunscreen.
- Be sure to apply enough sunscreen. As a rule of thumb, use an ounce (a handful) to cover your entire body.
- Use on all parts of your skin exposed to the sun, including the ears, back, neck, shoulders, and the back of the knees and legs.
- Apply thickly and thoroughly.
- Be careful when applying sunscreen around the eyes.



What to look for when you buy sunscreen

- Pick a broad-spectrum sunscreen that protects against UV-A and UV-B rays and has a sun protection factor (SPF) of at least 15.
- Read product labels. Look for a waterproof brand if you will be sweating or swimming. Buy a non-stinging product or one specifically formulated for your face.
- Buy a brand that does not contain para-aminobenzoic acid (PABA) if you are sensitive to that ingredient.
- Try a sunscreen with different chemicals if your skin reacts badly to the one that you are using. Not all sunscreens have the same ingredients.
- Use a water-based sunscreen if you have oily skin or are prone to acne.
- Be aware that more expensive does not mean better. Although a costly brand might feel or smell better, it is not necessarily more effective than a cheaper product.
- Be aware of the expiration date because some sunscreen ingredients might degrade over time.

Poison Ivy

Many people get a rash from poison ivy, poison oak, and poison sumac. This rash is caused by an oil found in the plants. This oil is called urushiol (you-ROO-shee-all).

The itchy, blistering rash often does not start until 12 to 72 hours after you come into contact with the oil. The rash is not contagious and does not spread. It might seem to spread, but this is a delayed reaction.

Most people see the rash go away in a few weeks. If you have a serious reaction, you need to see a doctor right away. Swelling is a sign of a serious reaction — especially swelling that makes an eye swell shut or your face to swell. If you have trouble breathing or swallowing, get medical attention immediately.

If you find yourself in an area with poison ivy, oak, or sumac, it helps to know the following:

- **All parts of these plants contain urushiol.** The leaves, the stems, and even the roots contain urushiol. Touching any part of the plant can cause an allergic reaction.
- **Touching anything that has urushiol on it can cause an allergic reaction.** You can have an allergic reaction from touching gardening tools, sporting equipment, and even a pet's fur.
- **Burning these plants releases urushiol into the air.** You can have an allergic reaction if airborne particles land on your skin.

To find out more, go to <https://www.aad.org/public/diseases/itchy-skin/poison-ivy-oak-and-sumac#tips>

The Importance of Hydration

With the weather starting to heat up, let's take a moment to discuss a critical part of staying safe and healthy in the workplace: hydration. Believe it or not, simply keeping you and your employees hydrated means your workplace will be happier, healthier and more productive.

We all know it can be tough to stay hydrated at work. Even if your job keeps you behind a desk, it's easy to skip the water and grab a soda to help you make it through the day. But in reality, you're probably dehydrated already, and that's part of what's making you tired. Here are a few examples of how important proper hydration is:

Hydration Will Help Keep You Healthy!

It's no secret that not drinking enough water can have a negative impact on your health. Even setting aside long term health effects like kidney damage and seizures, dehydration can cause more immediate problems like headaches, fatigue, joint pain, inability to concentrate, nausea, vomiting, and memory loss. Obviously, suffering from any of these symptoms is going to make for an unpleasant workday.

Dehydration Can Affect Your Mood

Not drinking enough water isn't just bad for health; it can affect behavior as well. Studies have shown that even slight levels of dehydration can have a negative impact on people's mood. People who are feeling irritable are less likely to get along with co-workers or get their work done, and probably won't want to even be at work in the first place. So when employees have access to plenty of water, it can drastically improve people's moods and

Bring Back The Office Water Cooler

The office water cooler has always had a reputation for being where employees go to gossip and waste time. But truthfully, statistics show that offices with water coolers get more work done than those without one. Your employees are less likely to be dehydrated when there's cool, fresh water readily available. Also, your staff is less likely to reach for sugary drinks when they have easy access to fresh tasting water.

If your budget does not allow supplying water for your employees, please be sure to encourage drinking water and emphasize the health and safety benefits to doing so! Employees who take steps to stay hydrated will not only improve the quality of their work, but also the quality of their lives outside of work!

Source: Worker Care, leader in the field of Occupational Medicine.



The first Wednesday in April is National Walking Day. The American Heart Association sponsors this day to remind people about the health benefits of taking a walk. Wear your sneakers (or take them with you) to work, and at some point in the day, you are encouraged to take a 30-minute walk.. If you have to, break up the 30 minutes into 10 minutes 3x in the day. Let this kick start incorporating more movement into every day!

Here are some great ways to make that 30-minutes more enjoyable:



Answer to Joke: Because it was soda pressing.

- ♥ Wear comfortable clothes.
- ♥ Take a friend to pass the time.
- ♥ Make sure to stretch those muscles.
- ♥ **Drink plenty of water.**
- ♥ Move your arms, too.
- ♥ Make sure you have good posture.

Take a walk—
Wed. April 4th
National Walking
Day

This Creamy Chicken-Tomato Skillet Comes Together in Just 20 Minutes

You can make chicken and rice in 20 minutes. When a craving for comfort food hits and you need it in a hurry, this fast take on chicken and rice hits the spot. Stirring chopped baby spinach into warm brown rice is a smart way to get more vegetables and jazz up an otherwise plain starchy side. **Our pro tips for speedy cooking:** Cut chicken into bite-size pieces so it cooks in just a few minutes, use precooked rice and heat it in the microwave, then use the hot rice to wilt the spinach for you while you finish the chicken. Fresh thyme, chopped basil, or parsley are all good stand-ins for the rosemary.

Active time: 20
minutes

Total time:
20 minutes

Servings: 4
Serving size:
about 1 1/4
cups

Ingredients

- | | |
|--|--|
| * 1 tablespoon olive oil | * 1 1/2 cups unsalted chicken stock |
| * 1 pound skinless, boneless chicken thighs, cut into bite-size pieces | * 2 tablespoons all-purpose flour |
| * 1/2 teaspoon kosher salt, divided | * 1 (8.8-oz.) pkg. precooked microwavable whole-grain brown rice (such as Uncle Bens Ready Rice) |
| * 1/2 teaspoon black pepper, divided | * 3 cups fresh baby spinach, chopped |
| * 1 cup grape tomatoes | * 1 teaspoon lemon zest |
| * 1/2 cup sliced white onion | * 1 tablespoon fresh lemon juice |
| * 1 teaspoon chopped fresh rosemary | |

1. Heat oil in a large skillet over medium-high. Sprinkle chicken with 1/4 teaspoon salt and 1/4 teaspoon pepper. Add chicken to skillet; cook, without stirring, until chicken begins to brown, about 4 minutes. Add tomatoes, onion, garlic, and rosemary. Cook, stirring occasionally, until onion is tender and tomatoes begin to soften, about 3 minutes.
2. Whisk together stock and flour in a bowl until combined. Add to chicken mixture; stir and scrape browned bits from bottom of skillet. Bring to a boil. Cook, stirring often, until sauce thickens, 3 to 4 minutes.
3. Heat rice according to package directions. Place hot rice in a medium bowl; add spinach, lemon zest, lemon juice, remaining 1/4 teaspoon salt, and remaining 1/4 teaspoon pepper. Toss to coat (hot rice will wilt the spinach). Divide rice mixture among 4 plates; top evenly with chicken mixture.



Nutritional Information —

• Calories 296 • Fat 10g •
Saturated Fat 2g • Unsaturated Fat 7g •
Protein 29g • Carbohydrate
26g • Fiber 3g • Sugars 2g
• Added sugars 0g •
Sodium 413mg • Calcium
5% DV • Potassium 4% DV

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

Laughter is the sun that drives winter from the human face. (Victor Hugo)

APRIL IS NATIONAL HUMOR MONTH, SO "UP YOUR LAUGHTER QUOTIENT."



LAUGH LONG AND LOUD. A robust rib- rattler improves not only your mood, but also your health. The physical act of laughing helps you stay alert, makes it easier to cope and lets you maintain your sanity when the world gets a little crazy.

ADMIT YOU'RE HUMAN...laugh at yourself. People who have mastered Living-101 take their work seriously but not themselves. Knowing the difference gives you the keys to the kingdom.

UP YOUR LAUGHTER QUOTIENT. Nothing may be more important to your health and happiness. It has been said the average American laughs 15 times daily. SO eat your broccoli and get a megadose of Vitamin L every day.

GENERATE MIRTH wherever you go. Good humor is the best social lubricant. It smoothes understanding, communication and cooperation. Make it your mission to elicit as many smiles as you can each day.

HELP YOURSELF SUCCEED without stressing out. Humor is nature's antidote for



tension. Let it be your secret weapon when you're

up to your eyeballs in alligators. It's fast, it's fun, it's free. No other stress buster can make this claim!

TAKE YOUR FUNNY BONE TO WORK (or to the Senior Center). Instigate laughter on the job. Treating co-workers with respect and a sense of mirth does miracles for teamwork and trust.

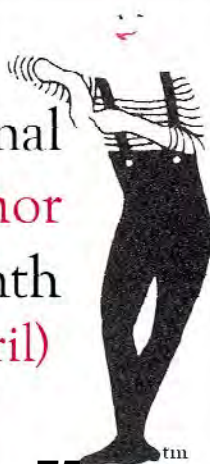
EMBRACE THE NOTION that humor is NOT incompatible with dignity and stature. Humor is the hole that lets the hot air out of a stuffed shirt. Follow the lead of Lincoln, Reagan and JFK who knew that humor is vital in overcoming adversity.



REMEMBER THAT LAUGHTER and longevity go hand in hand. Grumps don't live longer—it just seems like it. A buoyant outlook may be more important than oat bran and pushups, and it's a lot easier to take. So get in the zone: Love life, laugh a lot, last longer.

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National
Humor
Month
(April)





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

Intake	March-18	March-17	2018 March YTD	2017 March YTD
# of New Claims Reported	24	18	61	42
# of Report Only	10	7	19	15
% Report Only	41.7%	38.9%	31.1%	35.7%
# of Medical Only	11	10	29	23
# of Lost Time	3	1	13	4
Medical Only to Lost Time Ratio	79:21	91:09	69:31	85:15
Average # of Days to Report a Claim	2.9	1.4	4.4	3.5

Nurse Case Management	March-18	March-17
# of Cases Assigned to Case Management	21	17
# of Cases >90 days	10	14

Savings	March-18	March-17	2018 March YTD	2017 March YTD
Bill Count	158	120	401	337
Provider Charges	\$366,956	\$202,233	\$581,662	\$486,824
Repriced Amount	\$177,838	\$89,630	\$290,978	\$183,613
Savings \$	\$189,118	\$112,603	\$290,685	\$303,210
% Savings	51.5%	55.7%	50.0%	62.3%

Participating Provider Penetration Rate	March-18	March-17	2018 March YTD	2017 March YTD
Bill Count	89.2%	97.5%	91.5%	95.3%
Provider Charges	94.7%	99.2%	94.6%	97.6%

Exclusive Provider Panel Penetration Rate	March-18	March-17	2018 March YTD	2017 March YTD
Bill Count	78.9%	91.9%	77.4%	85.2%
Provider Charges	92.2%	95.0%	85.1%	94.9%

Transitional Duty Summary	2018 March YTD	2017 March YTD
% of Transitional Duty Days Worked	50.2%	76.3%
% of Transitional Duty Days Not Accommodated	49.8%	23.8%



**Burlington County Municipal JIF
Average Days To Report By JIF Member
January 1, 2018 - March 31, 2018**

	# Of Claims Reported	Average Days To Report
BORDENTOWN CITY	1	2.0
BORDENTOWN TOWNSHIP	4	0.5
DELANCO TOWNSHIP	4	2.3
DELRAN TOWNSHIP	1	0.0
EDGEWATER PARK TOWNSHIP	1	0.0
FLORENCE TOWNSHIP	2	15.0
LUMBERTON TOWNSHIP	4	5.3
MANSFIELD TOWNSHIP	1	3.0
MEDFORD TOWNSHIP	4	2.0
MOUNT LAUREL TOWNSHIP	8	1.6
PALMYRA BOROUGH	3	1.3
PEMBERTON TOWNSHIP	13	0.4
RIVERSIDE TOWNSHIP	1	0.0
SOUTHAMPTON TOWNSHIP	2	0.0
SPRINGFIELD TOWNSHIP	2	44.0
TABERNACLE TOWNSHIP	5	0.4
WESTAMPTON TOWNSHIP	5	15.8
Grand Total	61	4.4



**Burlington County Municipal JIF
Transitional Duty Summary Report
January 1, 2018 - March 31, 2018**

	Transitional Duty Days Available	Transitional Duty Days Worked	% Of Transitional Duty Days Worked	Transitional Duty Days Not Accommodated	% Of Transitional Duty Days Not Accommodated
DELANCO TOWNSHIP	130	73	56.2%	57	43.8%
DELRAN TOWNSHIP	3	3	100.0%	0	0.0%
EDGEWATER PARK TOWNSHIP	80	0	0.0%	80	100.0%
FLORENCE TOWNSHIP	17	17	100.0%	0	0.0%
MANSFIELD TOWNSHIP	19	19	100.0%	0	0.0%
MEDFORD TOWNSHIP	6	6	100.0%	0	0.0%
PEMBERTON TOWNSHIP	143	118	82.5%	25	17.5%
SOUTHAMPTON TOWNSHIP	13	0	0.0%	13	100.0%
WESTAMPTON TOWNSHIP	95	18	18.9%	77	81.1%
Grand Total	506	254	50.2%	252	49.8%



**Burlington County Municipal JIF
PPO Savings And Penetration
March 2018**

	Bill Count	Provider Charges	Repriced Amount	\$ Savings	% Savings
Participating Provider	141	\$347,682	\$162,610	\$185,072	53.2%
Hospital	8	\$170,886	\$103,193	\$67,693	39.6%
Ortho/Neuro	23	\$64,585	\$13,232	\$51,353	79.5%
Ambulatory Surgical Center	4	\$46,662	\$15,702	\$30,960	66.3%
Physical Therapy	47	\$15,658	\$3,678	\$11,980	76.5%
Physicians Fees	11	\$15,150	\$10,766	\$4,384	28.9%
MRI/Radiology	13	\$14,055	\$5,680	\$8,375	59.6%
Occ Med/Primary Care	24	\$9,924	\$5,851	\$4,073	41.0%
Anesthesiology	5	\$6,383	\$3,038	\$3,345	52.4%
Emergency Medicine	4	\$3,402	\$997	\$2,405	70.7%
Other	2	\$977	\$471	\$506	51.8%
Out Of Network	17	\$19,274	\$15,229	\$4,045	21.0%
Anesthesiology	5	\$12,380	\$8,617	\$3,763	30.4%
Ortho/Neuro	6	\$2,936	\$2,725	\$211	7.2%
Other	3	\$2,629	\$2,559	\$70	2.6%
Physicians Fees	3	\$1,330	\$1,328	\$2	0.2%
Grand Total	158	\$366,956	\$177,838	\$189,118	51.5%

Participating Provider Penetration Rate

Bill Count	89.2%
Provider Charges	94.7%

Exclusive Provider Panel Penetration Rate

Bill Count	78.9%
Provider Charges	92.2%



**Burlington County Municipal JIF
PPO Savings And Penetration Report
January 1, 2018 - March 31, 2018**

	Bill Count	Provider Charges	Repriced Amount	\$ Savings	% Savings
Participating Provider	367	\$550,005	\$268,046	\$281,959	51.3%
Ambulatory Surgical Center	7	\$75,580	\$30,843	\$44,737	59.2%
Anesthesiology	9	\$11,347	\$5,829	\$5,518	48.6%
Behavioral Health	4	\$800	\$660	\$140	17.5%
Emergency Medicine	11	\$9,726	\$3,410	\$6,316	64.9%
Hospital	21	\$226,691	\$128,767	\$97,925	43.2%
MRI/Radiology	24	\$18,269	\$7,319	\$10,950	59.9%
Occ Med/Primary Care	56	\$20,737	\$13,734	\$7,003	33.8%
Occupational Therapy	10	\$4,256	\$1,854	\$2,402	56.4%
Ortho/Neuro	54	\$79,903	\$20,497	\$59,406	74.3%
Other	13	\$4,036	\$1,511	\$2,525	62.6%
Physical Therapy	114	\$40,286	\$8,929	\$31,357	77.8%
Physicians Fees	44	\$58,374	\$44,695	\$13,679	23.4%
Out Of Network	34	\$31,657	\$22,931	\$8,726	27.6%
Anesthesiology	8	\$16,595	\$10,740	\$5,855	35.3%
Behavioral Health	1	\$2,940	\$2,148	\$792	26.9%
MRI/Radiology	1	\$1,396	\$428	\$968	69.4%
Ortho/Neuro	14	\$5,841	\$4,802	\$1,039	17.8%
Other	4	\$2,947	\$2,877	\$70	2.4%
Physical Therapy	1	\$100	\$100	\$0	0.0%
Physicians Fees	5	\$1,839	\$1,837	\$2	0.1%
Grand Total	401	\$581,662	\$290,978	\$290,685	50.0%

Participating Provider Penetration Rate

Bill Count	91.5%
Provider Charges	94.6%

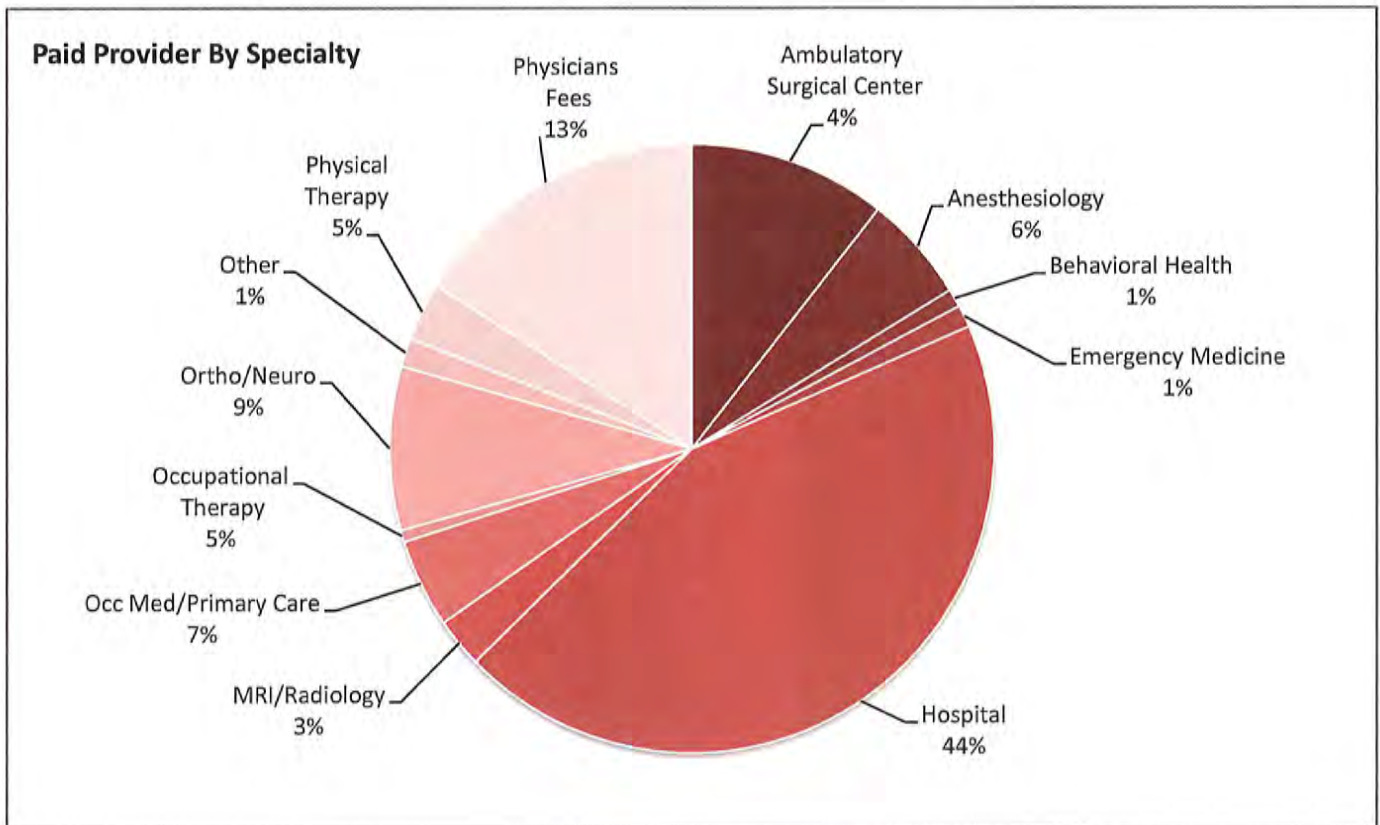
Exclusive Provider Panel Penetration Rate

Bill Count	77.4%
Provider Charges	85.1%



**Burlington County Municipal JIF
Paid Provider By Specialty
January 1, 2018 - March 31, 2018**

	Repriced Amount
Ambulatory Surgical Center	\$30,843
Anesthesiology	\$16,569
Behavioral Health	\$2,808
Emergency Medicine	\$3,410
Hospital	\$128,767
MRI/Radiology	\$7,746
Occ Med/Primary Care	\$13,734
Occupational Therapy	\$1,854
Ortho/Neuro	\$25,299
Other	\$4,388
Physical Therapy	\$9,029
Physicians Fees	\$46,532





**Burlington County Municipal JIF
Top 5 Providers By Specialty
January 1, 2018 - March 31, 2018**

	Bill Count	Repriced Amount
Ambulatory Surgical Center	7	\$30,843
FELLOWSHIP SURGICAL CENTER, LLC	5	\$17,046
SUMMIT SURGICAL CENTER, LLC	2	\$13,797
Behavioral Health	5	\$2,808
JOHN MCGOWAN PHD	1	\$2,148
WORKERS COMP PSYCH NET	4	\$660
Emergency Medicine	11	\$3,410
EMERGENCY PHYSICIANS OF NEW JERSEY P A	5	\$1,252
EMERGENCY PHYSICIAN ASSOCIATES OF SOUTH JERSEY, PC	4	\$1,132
COOPER UNIVERSITY EMERGENCY PHYSICIANS P C	2	\$1,026
Hospital	13	\$122,608
COOPER HEALTH SYSTEMS	1	\$69,870
KESSLER INSTITUTE FOR REHABILITATION. INC.	1	\$17,430
VIRTUA WEST JERSEY HEALTH, INC.	5	\$16,216
THOMAS JEFFERSON UNIVERSITY HOSPITAL	1	\$11,271
VIRTUA MEMORIAL HOSPITAL BURLINGTON COUNTY INC	5	\$7,821
MRI/Radiology	22	\$7,571
ONE CALL MEDICAL, INC.	9	\$6,025
COOPER UNIVERSITY RADIOLOGY, PC	3	\$622
OCM FN, LLC	1	\$428
RADIOLOGY AFFILIATES OF CENTRAL NEW JERSEY PC	2	\$288
RADIOLOGY ASSOCIATES OF BURLINGTON COUNTY P A	7	\$208
Occ Med/Primary Care	50	\$12,666
VIRTUA OCCUPATIONAL HEALTH	27	\$8,552
RWJUH OCCUPATIONAL HEALTH	8	\$1,579
U.S. HEALTHWORKS MEDICAL GROUP OF NEW JERSEY, P.C.	7	\$988
VIRTUA HAND CENTER	4	\$907
MEDEXPRESS URGENT CARE- NEW JERSEY, INC	4	\$640
Occupational Therapy	10	\$1,854
VIRTUA HAND CENTER	10	\$1,854
Ortho/Neuro	50	\$22,349
COASTAL SPINE, PC.	17	\$12,736
VIRTUA HAND CENTER	13	\$4,459
NORTH CAROLINA ORTHOPAEDIC CLINIC	2	\$1,993
CMN OCCUPATIONAL MEDICINE, LLC	8	\$1,930
PREMIER ORTHOPEDIC OF SOUTH JERSEY	10	\$1,231
Physical Therapy	107	\$8,425
REHAB CONNECTION	32	\$2,434
NOVACARE REHABILITATION	27	\$2,430
STRIVE PHYSICAL THERAPY AND SPORTS REHABILITATION LLC	30	\$2,247
ALLSHORE ORTHOPEDIC REHABILITATION	9	\$720
REHAB EXCELLENCE CENTER, LLC	9	\$594



**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	70									
Lida Feinstein	3	11	8									
Jennifer Hann	7	12	9									
Sharon Maurer	80	68	64									
Theresa Pacific	0	4	16									
Kelly Roth	62	62	71									
Thomas Sawczak		3	3									
Team Leader												
Russel Bayer	16	12	10									
Total	238	241	251	0	0	0	0	0	0	0	0	0

April 4, 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 March 31, 2018 for Closed Fund Years 1991 to 2013, and Fund Years 2014, 2015, 2016, 2017 and 2018. The reports, where required, are presented in a manner prescribed or permitted by the Department of Insurance and the Division of Local Government Services of the Department of Community Affairs.

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

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

INVESTMENT INTEREST & INVESTMENTS:

Interest received or accrued for the reporting period totaled \$ 26,717.20. This generated an average annual yield of 1.70%. However, after including an unrealized net gain of \$6,627.00 in the asset portfolio, the yield is adjusted to 2.12% for this period. The total overview of the asset portfolio for the fund shows an overall unrealized loss of \$261,897.06 as it relates to current market value of \$ 17,706,002.54 vs. the amount we have invested. This current market value, however, when considering the total accrued income at month end is \$17,773,351.84.

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

RECEIPT ACTIVITY FOR THE PERIOD

Subrogation Receipts \$ 203.00 w/YTD Total \$ 53,850.01 (detailed in my report)
Salvage Receipts \$ 0.00
Overpayment Reimbursements \$ 90.00
FY 2018 Premium Assessments \$ 247,710.00
FY 2018 Approp. Refunds \$ 250.00
FY 2017 Approp. Refunds \$ 142.00

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 \$ 291,349.97. The claims detail shows 237 claim payments issued.

A.E.L.C.F. PARTICIPANT BALANCES AT PERIOD END: (\$180. Interest Allocated)

Delran Township	\$65,242.00
Chesterfield Township	\$ 1,070.00
Bordentown City	\$37,657.00
Bordentown Township	\$13,742.00
Westampton Township	\$10,014.00

CASH ACTIVITY FOR THE PERIOD:

The enclosed reconciliation report details that during the reporting period the Fund's "Cash Position" changed from an opening balance of \$ 18,941,510.55 to a closing balance of \$ 18,828,523.63 showing a decrease in the fund of \$ 112,986.92. A detailed reconciliation of this change, including its affect on our banking instruments, is included in my report.

BILL LIST FOR THE PERIOD:

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

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

Respectfully Submitted,

Thomas J. Tontarski
Treasurer

**BURLINGTON COUNTY
MUNICIPAL JOINT INS. FUND
Subrogation 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
3/13	WRIGHTSTOWN BORO	X06829	WRIGHTSTOWN BORO	PR	2010	50.00	
3/13	RIVERSIDE TWP.	1229747	MICHAEL MEGARA	WC	2015	153.00	
TOTAL-MAR						203.00	
TOTAL-YTD							53,850.01

**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	10,748.85	-41,541.30
Premium Assessment Receipts	710,792.00	2,148,425.99	247,710.00	3,106,927.99
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	90.00	190.00
Fund Year 2015	484.00	163.74	153.00	800.74
Fund Year 2014	0.00	2,696.85	0.00	2,696.85
Closed Fund Year	95.00	0.00	50.00	145.00
Total Subrogation, Salvage & Reimb.Receipts	51,651.54	4,356.47	293.00	56,301.01
FY 2018 Appropriation Refunds	0.00	0.00	250.00	250.00
FY 2017 Appropriation Refunds	0.00	0.00	142.00	142.00
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	259,143.85	3,122,079.70
DISBURSEMENTS:				
Net Claim Payments:				
Fund Year 2018	8,555.50	89,520.53	145,169.36	243,245.39
Fund Year 2017	76,946.54	70,982.26	49,563.19	197,491.99
Fund Year 2016	24,057.87	25,438.14	13,145.50	62,641.51
Fund Year 2015	75,911.34	24,161.54	45,404.08	145,476.96
Fund Year 2014	21,460.02	11,846.30	33,877.90	67,184.22
Closed Fund Year	0.00	0.00	0.00	0.00
Total Net Claim Payments	206,931.27	221,948.77	287,160.03	716,040.07
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	83,319.95	335,734.12
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	1,650.00	28,970.65
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	84,969.95	1,578,059.05
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	372,129.98	2,294,099.12
Closing Balance for the Period:	17,908,170.03	18,941,510.55	18,828,524.42	
Account Net Cash Change During the Period:				
Operating Account	-41,450.27	1,041,596.52	-3,119,613.93	-2,119,467.68
NJ Cash Management Account	0.00	0.00	0.00	0.00
Investment Account	-1,849.24	0.00	4,177.22	2,327.98
Asset Management Account	-49,074.30	-8,256.00	3,002,450.58	2,945,120.28
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	-112,986.13	827,980.58
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 March
CURRENT FUND YEAR 2018

	Description:	Instrument #1	Instr #2	Instr #3	Instr #4	Instr #5	Instr #6	Instr #7
	ID Number:	INVEST. ACCT.	ASSET MGR.	OPERATING ACC	CLAIMS ACCOU	ADMIN. EXPEN		
	Maturity (Yrs)	0	0	0	0	0	0	0
	Purchase Yield:	0	0	0	0	0	0	0
	TOTAL for All							
	Accts & instruments							
Opening Cash & Investment Balance	\$18,941,510.59	1270.1	14703551.96	4135688.53	100000	1000	0	0
Opening Interest Accrual Balance	\$44,753.12	0	44753.12	0	0	0	0	0
1 Interest Accrued and/or Interest Cost	\$22,596.18	\$0.00	\$22,596.18	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
2 Interest Accrued - discounted Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
3 (Amortization and/or Interest Cost)	\$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
5 Interest Paid - Cash Instr.s	\$4,121.02	\$0.00	\$0.00	\$4,121.02	\$0.00	\$0.00	\$0.00	\$0.00
6 Interest Paid - Term Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
7 Unrealized Gain (Loss)	\$6,627.80	\$0.00	\$6,627.80	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
8 Net Investment Income	\$33,345.00	\$0.00	\$29,223.98	\$4,121.02	\$0.00	\$0.00	\$0.00	\$0.00
9 Deposits - Purchases	\$6,701,119.76	\$3,000,000.00	\$2,995,822.78	\$334,817.00	\$287,160.03	\$83,319.95	\$0.00	\$0.00
10 (Withdrawals - Sales)	(\$6,824,854.74)	(\$2,995,822.78)	\$0.00	(\$3,458,551.98)	(\$287,160.03)	(\$83,319.95)	\$0.00	\$0.00
Ending Cash & Investment Balance	\$18,828,524.43	\$5,447.32	\$17,706,002.54	\$1,016,074.57	\$100,000.00	\$1,000.00	\$0.00	\$0.00
Ending Interest Accrual Balance	\$67,349.30	\$0.00	\$67,349.30	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Plus Outstanding Checks	\$124,507.63	\$0.00	\$0.00	\$0.00	\$119,330.47	\$5,177.16	\$0.00	\$0.00
(Less Deposits in Transit)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Balance per Bank	\$18,953,032.06	\$5,447.32	\$17,706,002.54	\$1,016,074.57	\$219,330.47	\$6,177.16	\$0.00	\$0.00
Annualized Rate of Return This Month	2.12%	0.00%	2.16%	1.92%	0.00%	0.00%		

Investment Income Allocation

		Prop	Liab	Auto	WC	Ded	Cont	EJIF	MEL	Admin	Total
2018	Opening 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
	Opening Interest Accrual Balance	\$21.51	\$36.05	\$10.05	\$153.62	\$40.56	\$0.00	\$0.00	\$186.52	\$59.75	\$508.07
	1 Interest Accrued and/or Interest Cost	\$47.47	\$0.00	\$57.04	\$872.83	\$230.27	\$0.00	\$0.00	\$593.28	\$386.52	\$2,187.40
	2 Interest Accrued - discounted Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	3 (Amortization and/or Interest Cost)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	4 Accretion	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	5 Interest Paid - Cash Instr.s	\$8.66	\$0.00	\$10.40	\$159.18	\$42.00	\$0.00	\$0.00	\$108.20	\$70.49	\$398.93
	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)	\$13.92	\$0.00	\$16.73	\$256.01	\$67.54	\$0.00	\$0.00	\$174.02	\$113.37	\$641.60
	8 Net Investment Income	\$70.06	\$0.00	\$84.18	\$1,288.02	\$339.80	\$0.00	\$0.00	\$875.49	\$570.38	\$3,227.93
	9 Interest Accrued - Net Change	\$47.47	\$0.00	\$57.04	\$872.83	\$230.27	\$0.00	\$0.00	\$593.28	\$386.52	\$2,187.40
	Ending Cash & Investment Balance	\$42,347.11	(\$105,293.49)	\$52,075.72	\$666,538.90	\$211,511.46	\$0.00	(\$20,852.65)	\$579,034.29	\$906,883.45	\$2,332,244.79
	Ending Interest Accrual Balance	\$68.99	\$36.05	\$67.09	\$1,026.44	\$270.83	\$0.00	\$0.00	\$779.80	\$446.26	\$2,695.47

		Prop	Liab	Auto	WC	Ded	Cont	EJIF	MEL	Admin	Total
2017	Opening 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
	Opening 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
	1 Interest Accrued and/or Interest Cost	\$70.51	\$531.98	\$129.53	\$1,952.28	\$627.54	\$127.29	\$0.01	\$309.82	\$350.77	\$4,099.73
	2 Interest Accrued - discounted Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	3 (Amortization and/or Interest Cost)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	4 Accretion	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	5 Interest Paid - Cash Instr.s	\$12.86	\$97.02	\$23.62	\$356.05	\$114.45	\$23.21	\$0.00	\$56.50	\$63.97	\$747.70
	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)	\$20.68	\$156.04	\$37.99	\$572.63	\$184.07	\$37.34	\$0.00	\$90.88	\$102.89	\$1,202.51
	8 Net Investment Income	\$104.05	\$785.03	\$191.15	\$2,880.96	\$926.05	\$187.84	\$0.02	\$457.20	\$517.63	\$6,049.93
	9 Interest Accrued - Net Change	\$70.51	\$531.98	\$129.53	\$1,952.28	\$627.54	\$127.29	\$0.01	\$309.82	\$350.77	\$4,099.73
	Ending Cash & Investment Balance	\$59,307.47	\$445,361.25	\$109,499.58	\$1,605,444.76	\$530,491.26	\$107,603.99	\$11.47	\$170,773.71	\$296,339.46	\$3,324,832.95
	Ending Interest Accrual Balance	\$209.05	\$1,688.93	\$411.08	\$6,341.86	\$1,947.39	\$395.01	(\$0.12)	\$1,569.84	\$1,170.59	\$13,733.62

		Prop	Liab	Auto	WC	Ded	Cont	EJIF	MEL	Admin	Total
2016	Opening 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
	Opening 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
	1 Interest Accrued and/or Interest Cost	\$93.97	\$566.20	\$126.08	\$1,360.93	\$514.57	\$117.92	\$0.06	\$258.40	\$221.35	\$3,259.47
	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	\$17.14	\$103.26	\$22.99	\$248.20	\$93.85	\$21.51	\$0.01	\$47.13	\$40.37	\$594.45
	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)	\$27.56	\$166.07	\$36.98	\$399.18	\$150.93	\$34.59	\$0.02	\$75.79	\$64.93	\$956.05
	8 Net Investment Income	\$138.67	\$835.53	\$186.05	\$2,008.32	\$759.34	\$174.01	\$0.10	\$381.31	\$326.65	\$4,809.98
	9 Interest Accrued - Net Change	\$93.97	\$566.20	\$126.08	\$1,360.93	\$514.57	\$117.92	\$0.06	\$258.40	\$221.35	\$3,259.47
	Ending Cash & Investment Balance	\$79,438.09	\$476,639.49	\$106,579.71	\$1,139,408.07	\$434,990.97	\$99,679.98	\$54.68	\$218,436.22	\$187,121.78	\$2,742,348.99
	Ending Interest Accrual Balance	\$296.67	\$1,745.59	\$388.57	\$4,310.93	\$1,575.15	\$363.35	\$0.01	\$799.14	\$696.33	\$10,175.73

		Prop	Liab	Auto	WC	Ded	Cont	EJIF	MEL	Admin	Total
2015	Opening 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
	Opening 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
	1 Interest Accrued and/or Interest Cost	\$72.34	\$504.19	\$103.88	\$588.97	\$585.38	\$118.12	\$0.00	\$135.41	\$234.59	\$2,342.88
	2 Interest Accrued - discounted Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	3 (Amortization and/or Interest Cost)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	4 Accretion	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	5 Interest Paid - Cash Instr.s	\$13.19	\$91.95	\$18.95	\$107.41	\$106.76	\$21.54	\$0.00	\$24.70	\$42.78	\$427.29
	6 Interest Paid - Term Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	7 Unrealized Gain (Loss)	\$21.22	\$147.89	\$30.47	\$172.75	\$171.70	\$34.65	\$0.00	\$39.72	\$68.81	\$687.20
	8 Net Investment Income	\$106.74	\$744.03	\$153.30	\$869.13	\$863.84	\$174.32	\$0.00	\$199.83	\$346.18	\$3,457.37
	9 Interest Accrued - Net Change	\$72.34	\$504.19	\$103.88	\$588.97	\$585.38	\$118.12	\$0.00	\$135.41	\$234.59	\$2,342.88
	Ending Cash & Investment Balance	\$61,148.84	\$424,461.56	\$87,818.75	\$454,813.90	\$494,429.27	\$99,856.82	\$0.80	\$114,472.87	\$198,307.73	\$1,935,310.54
	Ending Interest Accrual Balance	\$222.55	\$1,601.89	\$320.19	\$1,971.21	\$1,805.49	\$364.08	\$0.00	\$417.37	\$723.02	\$7,425.81

		Prop	Liab	Auto	WC	Ded	Cont	EJIF	MEL	Admin	Total
2014	Opening 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
	Opening 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
	1 Interest Accrued and/or Interest Cost	\$81.92	\$89.96	\$73.42	\$1,011.86	\$684.28	\$105.79	\$0.00	\$203.13	\$262.86	\$2,513.21
	2 Interest Accrued - discounted Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	3 (Amortization and/or Interest Cost)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	4 Accretion	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	5 Interest Paid - Cash Instr.s	\$14.94	\$16.41	\$13.39	\$184.54	\$124.80	\$19.29	\$0.00	\$37.05	\$47.94	\$458.35
	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)	\$24.03	\$26.39	\$21.54	\$296.80	\$200.71	\$31.03	\$0.00	\$59.58	\$77.10	\$737.16
	8 Net Investment Income	\$120.88	\$132.75	\$108.35	\$1,493.20	\$1,009.78	\$156.11	\$0.00	\$299.75	\$387.90	\$3,708.72
	9 Interest Accrued - Net Change	\$81.92	\$89.96	\$73.42	\$1,011.86	\$684.28	\$105.79	\$0.00	\$203.13	\$262.86	\$2,513.21
	Ending Cash & Investment Balance	\$69,247.41	\$56,461.80	\$62,068.50	\$841,088.29	\$578,453.88	\$89,428.38	\$0.15	\$171,714.91	\$222,209.24	\$2,090,672.56
	Ending Interest Accrual Balance	\$252.48	\$344.73	\$226.30	\$3,339.87	\$2,109.10	\$326.06	\$0.00	\$626.08	\$810.20	\$8,034.82

		Prop	Liab	Auto	WC	Ded	Cont	EJIF	MEL	Admin	Total
Closed	Opening 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
	Opening 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
	1 Interest Accrued and/or Interest Cost	\$98.46	\$405.16	\$3.52	\$1,097.28	\$596.13	\$71.69	\$0.00	\$297.78	\$5,515.92	\$8,085.94
	2 Interest Accrued - discounted Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	3 (Amortization and/or Interest Cost)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	4 Accretion	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	5 Interest Paid - Cash Instr.s	\$17.96	\$73.89	\$0.64	\$200.12	\$108.72	\$13.08	\$0.00	\$54.31	\$1,005.98	\$1,474.69
	6 Interest Paid - Term Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	7 Unrealized Gain (Loss)	\$28.88	\$118.84	\$1.03	\$321.85	\$174.85	\$21.03	\$0.00	\$87.34	\$1,617.90	\$2,371.73
	8 Net Investment Income	\$145.29	\$597.89	\$5.19	\$1,619.25	\$879.71	\$105.80	\$0.00	\$439.43	\$8,139.79	\$11,932.35
	9 Interest Accrued - Net Change	\$98.46	\$405.16	\$3.52	\$1,097.28	\$596.13	\$71.69	\$0.00	\$297.78	\$5,515.92	\$8,085.94
	Ending Cash & Investment Balance	\$83,280.09	\$342,502.94	\$2,971.66	\$927,591.01	\$503,941.79	\$60,607.41	(\$79.19)	\$251,727.96	\$4,048,521.68	\$6,221,065.35
	Ending Interest Accrual Balance	\$303.33	\$1,248.18	\$8.28	\$3,379.38	\$1,837.20	\$220.77	(\$0.01)	\$917.17	\$17,038.08	\$24,952.40



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

Account Number	120882-000
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As of March 31, 2018

Statement of Account

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

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

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

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

1428179 02 T 4462 000139049 0001N

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

Important Information

Account Number	120882-000
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As of March 31, 2018

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

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Subject Account(s)

ACCOUNT NUMBER	ACCOUNT NAME
120882-000	BURLINGTON COUNTY MUNICIPAL JIF

Summary of Investments

Account Number **120882-000**

As of March 31, 2018

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PORTFOLIO	INVESTMENT CATEGORY	MARKET VALUE (M/V) As of 2/28/2018	% OF M/V	MARKET VALUE (M/V) As of 3/31/2018	% OF M/V
PRINCIPAL PORTFOLIO(S)					
	U.S. TREASURY OBLIGATIONS				
	U.S. TREASURY BONDS AND NOTES	\$5,905,891.96	40.17	\$8,899,892.54	50.26
	TOTAL U.S. TREASURY OBLIGATIONS	5,905,891.96	40.17	8,899,892.54	50.26
	U.S. GOVERNMENT AGENCIES				
	GOVERNMENT AGENCY BONDS/NOTES	8,797,660.00	59.83	8,806,110.00	49.74
	TOTAL U.S. GOVERNMENT AGENCIES	8,797,660.00	59.83	8,806,110.00	49.74
TOTAL PRINCIPAL PORTFOLIO(S)		14,703,551.96	100.00	17,706,002.54	100.00
	TOTAL ACCRUED INCOME	44,753.12		67,349.30	
	TOTAL MARKET VALUE WITH ACCRUED INCOME	14,748,305.08		17,773,351.84	

Summary of Activity

Account Number **120882-000**

March 1, 2018 through March 31, 2018

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	CASH	CASH MANAGEMENT
PRINCIPAL		
OPENING BALANCES:	0.00	0.00
RECEIPTS		
Transfers/Additions	2,995,822.78	0.00
TOTAL RECEIPTS	2,995,822.78	0.00
DISBURSEMENTS		
Purchases	(2,989,187.49)	0.00
Other Disbursements	(6,635.29)	0.00
TOTAL DISBURSEMENTS	(2,995,822.78)	0.00
CASH MANAGEMENT ACTIVITY		
Cash Management Purchases	0.00	0.00
Cash Management Sales	0.00	0.00
NET CASH MANAGEMENT	0.00	0.00
CLOSING BALANCES:	0.00	0.00

Investment Detail

Account Number 120882-000

As of March 31, 2018

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	<u>QUANTITY</u> <u>DESCRIPTION</u>	<u>MARKET VALUE (M/V)</u> <u>MARKET UNIT PRICE</u>	<u>%M/V</u>	<u>FEDERAL TAX COST</u> <u>AVERAGE UNIT COST</u>	<u>UNREALIZED</u> <u>GAIN/(LOSS)</u>	<u>ACCRUED</u> <u>INCOME</u>	<u>ESTIMATED</u> <u>ANNUAL INCOME</u>	<u>YIELD (%)</u> <u>YTM (%)</u>
PRINCIPAL PORTFOLIO(S)								
U.S. TREASURY OBLIGATIONS								
2018	1,000,000.0000 UNITED STATES TREASURY NOTES DTD 05/31/2013 1.000% 05/31/2018 CUSIP 912828VE7 RATING AAA	\$998,840.00 99.8840	5.64	\$999,179.69 99.92	(\$339.69)	\$3,351.65	\$10,000.00	1.00 1.66
2018	900,000.0000 UNITED STATES TREASURY NOTES DTD 05/15/2015 1.000% 05/15/2018 CUSIP 912828XA3 RATING AAA	899,280.00 99.9200	5.08	899,332.02 99.93	(52.02)	3,406.08	9,000.00	1.00 1.60
2018	700,000.0000 UNITED STATES TREASURY NOTES DTD 09/15/2015 1.000% 09/15/2018 CUSIP 912828L40 RATING AAA	697,242.00 99.6060	3.94	697,156.25 99.59	85.75	323.37	7,000.00	1.00 1.85
2018	700,000.0000 UNITED STATES TREASURY NOTES DTD 07/31/2016 0.750% 07/31/2018 CUSIP 912828S68 RATING AAA	697,515.00 99.6450	3.94	697,484.38 99.64	30.62	870.17	5,250.00	0.75 1.78
2018	1,700,000.0000 UNITED STATES TREASURY NOTES DTD 11/30/2016 1.000% 11/30/2018 CUSIP 912828U40 RATING AAA	1,688,576.00 99.3280	9.54	1,693,027.34 99.59	(4,451.34)	5,697.80	17,000.00	1.01 2.01
2019	1,000,000.0000 UNITED STATES TREASURY NOTES DTD 11/30/2012 1.000% 11/30/2019 CUSIP 912828UB4 RATING AAA	979,650.00 97.9650	5.53	992,304.69 99.23	(12,654.69)	3,351.65	10,000.00	1.02 2.24
2019	1,000,000.0000 UNITED STATES TREASURY NOTES DTD 05/15/2016 0.875% 05/15/2019 CUSIP 912828R44 RATING AAA	985,630.00 98.5630	5.57	993,164.07 99.32	(7,534.07)	3,311.46	8,750.00	0.89 2.17

continued

Investment Detail

Account Number 120882-000
As of March 31, 2018

Page 4 of 6

<u>QUANTITY</u> <u>DESCRIPTION</u>		<u>MARKET VALUE (M/V)</u> <u>MARKET UNIT PRICE</u>	<u>%M/V</u>	<u>FEDERAL TAX COST</u> <u>AVERAGE UNIT COST</u>	<u>UNREALIZED</u> <u>GAIN/(LOSS)</u>	<u>ACCRUED</u> <u>INCOME</u>	<u>ESTIMATED</u> <u>ANNUAL INCOME</u>	<u>YIELD (%)</u> <u>YTM (%)</u>
PRINCIPAL PORTFOLIO(S)								
U.S. TREASURY OBLIGATIONS								
2020	1,000,000.0000	\$979,880.00	5.53	\$998,359.37	(\$18,479.37)	\$4,608.52	\$13,750.00	1.40
	UNITED STATES TREASURY NOTES	97.9880		99.84				2.33
	DTD 05/31/2013 1.375% 05/31/2020							
	CUSIP 912828VF4 RATING AAA							
2020	998,000.0000	973,279.54	5.50	991,255.70	(17,976.16)	5,761.93	13,722.50	1.41
	UNITED STATES TREASURY NOTES	97.5230		99.32				2.37
	DTD 10/31/2015 1.375% 10/31/2020							
	CUSIP 912828L99 RATING AAA							
TOTAL U.S. TREASURY OBLIGATIONS		8,899,892.54	50.26	8,961,263.51	(61,370.97)	30,682.63	94,472.50	1.06
U.S. GOVERNMENT AGENCIES								
2019	8,000,000.0000	7,819,280.00	44.16	8,000,000.00	(180,720.00)	32,400.00	108,000.00	1.38
	FEDERAL HOME LOAN BANK	97.7410		100.00				2.71
	DTD 06/13/2016 1.350% 12/13/2019							
	CALLABLE							
	CUSIP 3130A8FB4 RATING AAA							
2019	1,000,000.0000	986,830.00	5.57	1,000,000.00	(13,170.00)	4,266.67	12,000.00	1.22
	FEDERAL HOME LOAN MORTGAGE CORP	98.6830		100.00				2.36
	MEDIUM TERM NOTE							
	DTD 08/23/2016 1.200% 05/23/2019							
	CALLABLE							
	CUSIP 3134GAAR5 RATING AAA							
TOTAL U.S. GOVERNMENT AGENCIES		8,806,110.00	49.74	9,000,000.00	(193,890.00)	36,666.67	120,000.00	1.36
TOTAL PRINCIPAL PORTFOLIO(S)		17,706,002.54	100.00	17,961,263.51	(255,260.97)	67,349.30	214,472.50	1.21
TOTAL ACCRUED INCOME		67,349.30						
TOTAL MARKET VALUE WITH ACCRUED INCOME		17,773,351.84						

Activity Detail

Account Number **120882-000**
March 1, 2018 through March 31, 2018

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DATE	TYPE	QUANTITY	DESCRIPTION	CASH	CASH MANAGEMENT
PRINCIPAL					
OPENING BALANCES:				0.00	0.00
3/28/2018	TRANSFER/ADDITION		CASH RECEIPT ACH TRANSFER FROM CHECKING 9871761863	2,995,822.78	
	PURCHASE	700,000.0000	PURCHASED 700000 PAR VALUE OF U.S. TREASURY NOTES 1.000% 5/15/18 AT 99.9258 TRADE DATE 2018-03-28 SETTLEMENT DATE 2018-03-28	(699,480.46)	
	OTHER DISBURSEMENT		PAID ACCRUED INTEREST ON PURCHASE OF U.S. TREASURY NOTES 1.000% 5/15/18	(2,571.82)	
	PURCHASE	700,000.0000	PURCHASED 700000 PAR VALUE OF U.S. TREASURY NOTES 0.750% 7/31/18 AT 99.6406 TRADE DATE 2018-03-28 SETTLEMENT DATE 2018-03-28	(697,484.38)	
	OTHER DISBURSEMENT		PAID ACCRUED INTEREST ON PURCHASE OF U.S. TREASURY NOTES 0.750% 7/31/18	(812.15)	
	PURCHASE	700,000.0000	PURCHASED 700000 PAR VALUE OF U.S. TREASURY NOTES 1.000% 9/15/18 AT 99.5938 TRADE DATE 2018-03-28 SETTLEMENT DATE 2018-03-28	(697,156.25)	
	OTHER DISBURSEMENT		PAID ACCRUED INTEREST ON PURCHASE OF U.S. TREASURY NOTES 1.000% 9/15/18	(247.28)	
	PURCHASE	700,000.0000	PURCHASED 700000 PAR VALUE OF U.S. TREASURY NOTES 1.000% 11/30/18 AT 99.3164 TRADE DATE 2018-03-28 SETTLEMENT DATE 2018-03-28	(695,214.84)	
	OTHER DISBURSEMENT		PAID ACCRUED INTEREST ON PURCHASE OF U.S. TREASURY NOTES 1.000% 11/30/18	(2,269.23)	
	PURCHASE	200,000.0000	PURCHASED 200000 PAR VALUE OF U.S. TREASURY NOTES 1.000% 5/15/18 AT 99.9258 TRADE DATE 2018-03-28 SETTLEMENT DATE 2018-03-28	(199,851.56)	
	OTHER DISBURSEMENT		PAID ACCRUED INTEREST ON PURCHASE OF U.S. TREASURY NOTES 1.000% 5/15/18	(734.81)	
CLOSING BALANCES:				0.00	0.00



Other Information

120882-000 BURLINGTON COUNTY MUNICIPAL JIF

As of March 31, 2018

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

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

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

Current Fund Year: 2018 Month Ending: March										
	Prop	Liab	Auto	WC	Ded	Cont	EJIF	MEL	Admin	TOTAL
OPEN 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
RECEIPTS										
Assessments	8,972.21	14,981.89	4,175.74	66,783.69	16,855.73	0.00	8,272.85	77,506.62	50,161.27	247,710.00
Refunds	50.00	0.00	0.00	243.00	0.00	0.00	0.00	0.00	0.00	293.00
Invest Pymnts	221.03	997.76	234.75	3,274.74	1,540.37	257.25	0.04	855.22	3,367.69	10,748.85
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Invest	221.03	997.76	234.75	3,274.74	1,540.37	257.25	0.04	855.22	3,367.69	10,748.85
Other *	0.00	421.95	0.00	0.00	(421.95)	0.00	0.00	(91,135.00)	91,526.21	391.21
TOTAL	9,243.24	16,401.60	4,410.49	70,301.43	17,974.15	257.25	8,272.89	(12,773.16)	145,055.17	259,143.06
EXPENSES										
Claims Transfers	7,056.64	28,107.70	322.93	251,672.76	0.00	0.00	0.00	0.00	0.00	287,160.03
Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	84,969.95	84,969.95
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	7,056.64	28,107.70	322.93	251,672.76	0.00	0.00	0.00	0.00	84,969.95	372,129.98
END BALANCE	394,769.01	1,640,133.55	421,013.92	5,634,884.93	2,753,818.63	457,176.58	(20,864.74)	1,506,159.96	6,041,431.79	18,828,523.63

Report Month: March		Balance Differences	
Opening Balances:	Opening Balances are equal		\$0.00
Imprest Transfers:	Imprest Totals are equal		\$0.00
Investment Balances:	Investment Payment Balances are equal		\$0.00
	Investment Adjustment Balances are equal		\$0.00
Ending Balances:	Ending Balances are equal		\$0.00
Accrual Balances:	Accrual Balances are equal		\$0.00
Claims Transaction Status:			
Allocation variance 1:	Daily xactions add to monthly totals	0.00	
Allocation variance 2:	Variance between monthly total and allocation total exi	(50.00)	
Allocation variance 3:	Treasurer/TPA net payments NOT e	Max/Min	##### / (0.00)
Pre-existing variance:	Prior period unreconciled variance e	Max/Min	##### / (0.00)

SUMMARY OF CASH TRANSACTIONS										
FUND YEAR		2018								
Month Ending:	March									
	Prop	Liab	Auto	WC	Ded	Cont	EJIF	MEL	Admin	TOTAL
OPEN 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
RECEIPTS										
Assessments	8,972.21	14,981.89	4,175.74	66,783.69	16,855.73	0.00	8,272.85	77,506.62	50,161.27	247,710.00
Refunds	0.00	0.00	0.00	0.00						0.00
Invest Pymnts	22.58	0.00	27.14	415.20	109.54	0.00	0.00	282.22	183.86	1,040.54
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Invest	22.58	0.00	27.14	415.20	109.54	0.00	0.00	282.22	183.86	1,040.54
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	613,299.72	613,299.72
TOTAL	8,994.79	14,981.89	4,202.88	67,198.89	16,965.27	0.00	8,272.85	77,788.84	663,644.85	862,050.26
EXPENSES										0.00
Claims Transfers	6,756.64	0.00	322.93	138,089.79	0.00	0.00	0.00	0.00	0.00	145,169.36
Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	83,319.95	83,319.95
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	6,756.64	0.00	322.93	138,089.79	0.00	0.00	0.00	0.00	83,319.95	228,489.31
END BALANCE	42,347.11	(105,293.49)	52,075.72	666,538.90	211,511.46	0.00	(20,852.65)	579,034.29	906,883.45	2,332,244.79

SUMMARY OF CASH TRANSACTIONS										
FUND YEAR		2017								
Month Ending:	March									
	Prop	Liab	Auto	WC	Ded	Cont	EJIF	MEL	Admin	TOTAL
OPEN 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
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	33.54	253.06	61.62	928.68	298.51	60.55	0.01	147.38	166.86	1,950.21
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Invest	33.54	253.06	61.62	928.68	298.51	60.55	0.01	147.38	166.86	1,950.21
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	(91,135.00)	1,464.25	(89,670.75)
TOTAL	33.54	253.06	61.62	928.68	298.51	60.55	0.01	(90,987.62)	1,631.11	(87,720.54)
EXPENSES										
Claims Transfers	300.00	4,345.56	0.00	44,917.63	0.00	0.00	0.00	0.00	0.00	49,563.19
Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,650.00	1,650.00
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	300.00	4,345.56	0.00	44,917.63	0.00	0.00	0.00	0.00	1,650.00	51,213.19
END BALANCE	59,307.47	445,361.25	109,499.58	1,605,444.76	530,491.26	107,603.99	11.47	170,773.71	296,339.46	3,324,832.95

SUMMARY OF CASH TRANSACTIONS										
FUND YEAR	2016									
Month Ending:	March									
	Prop	Liab	Auto	WC	Ded	Cont	EJIF	MEL	Admin	TOTAL
OPEN 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
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	90.00						90.00
Invest Pymnts	44.70	269.34	59.97	647.38	244.78	56.09	0.03	122.92	105.30	1,550.51
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Invest	44.70	269.34	59.97	647.38	244.78	56.09	0.03	122.92	105.30	1,550.51
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	44.70	269.34	59.97	737.38	244.78	56.09	0.03	122.92	105.30	1,640.51
EXPENSES										
Claims Transfers	0.00	1,996.50	0.00	11,149.00	0.00	0.00	0.00	0.00	0.00	13,145.50
Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	0.00	1,996.50	0.00	11,149.00	0.00	0.00	0.00	0.00	0.00	13,145.50
END BALANCE	79,438.09	476,639.49	106,579.71	1,139,408.07	434,990.97	99,679.98	54.68	218,436.22	187,121.78	2,742,348.99

SUMMARY OF CASH TRANSACTIONS										
FUND YEAR	2015									
Month Ending:	March									
	Prop	Liab	Auto	WC	Ded	Cont	EJIF	MEL	Admin	TOTAL
OPEN 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
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	153.00						153.00
Invest Pymnts	34.41	239.84	49.42	280.17	278.46	56.19	0.00	64.42	111.59	1,114.50
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Invest	34.41	239.84	49.42	280.17	278.46	56.19	0.00	64.42	111.59	1,114.50
Other *	0.00	421.95	0.00	0.00	(421.95)	0.00	0.00	0.00	0.00	0.00
TOTAL	34.41	661.79	49.42	433.17	(143.49)	56.19	0.00	64.42	111.59	1,267.50
EXPENSES										
Claims Transfers	0.00	2,181.54	0.00	43,222.54	0.00	0.00	0.00	0.00	0.00	45,404.08
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	2,181.54	0.00	43,222.54	0.00	0.00	0.00	0.00	0.00	45,404.08
END BALANCE	61,148.84	424,461.56	87,818.75	454,813.90	494,429.27	99,856.82	0.80	114,472.87	198,307.73	1,935,310.54

SUMMARY OF CASH TRANSACTIONS										
FUND YEAR	2014									
Month Ending:	March									
	Prop	Liab	Auto	WC	Ded	Cont	EJIF	MEL	Admin	TOTAL
OPEN 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
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	38.97	42.79	34.93	481.34	325.50	50.32	0.00	96.63	125.04	1,195.52
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Invest	38.97	42.79	34.93	481.34	325.50	50.32	0.00	96.63	125.04	1,195.52
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	38.97	42.79	34.93	481.34	325.50	50.32	0.00	96.63	125.04	1,195.52
EXPENSES										
Claims Transfers	0.00	19,584.10	0.00	14,293.80	0.00	0.00	0.00	0.00	0.00	33,877.90
Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	0.00	19,584.10	0.00	14,293.80	0.00	0.00	0.00	0.00	0.00	33,877.90
END BALANCE	69,247.41	56,461.80	62,068.50	841,088.29	578,453.88	89,428.38	0.15	171,714.91	222,209.24	2,090,672.56

SUMMARY OF CASH TRANSACTIONS										
FUND YEAR	Closed									
Month Ending:	March									
	Prop	Liab	Auto	WC	Ded	Cont	EJIF	MEL	Admin	TOTAL
OPEN 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
RECEIPTS										
Assessments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Refunds	50.00	0.00	0.00	0.00						50.00
Invest Pymnts	46.83	192.73	1.67	521.97	283.58	34.10	0.00	141.65	2,623.88	3,846.41
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Invest	46.83	192.73	1.67	521.97	283.58	34.10	0.00	141.65	2,623.88	3,846.41
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	(614,372.76)	(614,372.76)
TOTAL	96.83	192.73	1.67	521.97	283.58	34.10	0.00	141.65	(611,748.88)	(610,476.35)
EXPENSES										
Claims Transfers	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
END BALANCE	83,280.09	342,502.94	2,971.66	927,591.01	503,941.79	60,607.41	(79.19)	251,727.96	4,048,521.68	6,221,065.35

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

Month
Current Fund Year

March
2018

Policy Year	Coverage	1.	2.	3.	4.	5.	6.	7.	8.
		Calc. Net Paid Thru Last Month	Monthly Net Paid March	Monthly Recoveries March	Calc. Net Paid Thru March	TPA Net Paid Thru March	Variance To Be Reconciled	Delinquent Unreconciled Variance From	Change This Month
2018	Prop	63,446.85	6,756.64	0.00	70,203.49	70,203.49	0.00	0.00	0.00
	Liab	750.00	0.00	0.00	750.00	750.00	0.00	0.00	0.00
	Auto	0.00	322.93	0.00	322.93	322.93	0.00	0.00	0.00
	WC	33,379.18	138,089.79	0.00	171,468.97	171,468.97	0.00	0.00	0.00
	Total	97,576.03	145,169.36	0.00	242,745.39	242,745.39	0.00	0.00	0.00
2017	Prop	197,260.58	300.00	0.00	197,560.58	197,560.58	0.00	0.00	0.00
	Liab	19,437.27	4,345.56	0.00	23,782.83	23,782.83	0.00	0.00	0.00
	Auto	13,631.08	0.00	0.00	13,631.08	13,631.08	0.00	0.00	0.00
	WC	500,946.73	44,917.63	0.00	545,864.36	545,864.36	0.00	0.00	(0.00)
	Total	731,275.66	49,563.19	0.00	780,838.85	780,838.85	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	36,257.67	1,996.50	0.00	38,254.17	38,254.17	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	1,073,483.98	11,149.00	90.00	1,084,542.98	1,084,542.98	0.00	0.00	0.00
	Total	1,438,013.65	13,145.50	90.00	1,451,069.15	1,451,069.15	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	93,095.07	2,181.54	0.00	95,276.61	95,276.61	(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	1,850,375.05	43,222.54	153.00	1,893,444.59	1,893,444.59	0.00	0.00	0.00
	Total	2,271,746.25	45,404.08	153.00	2,316,997.33	2,316,997.33	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	488,280.03	19,584.10	0.00	507,864.13	507,864.13	(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	1,574,646.96	14,293.80	0.00	1,588,940.76	1,588,940.76	(0.00)	(0.00)	0.00
	Total	2,351,820.13	33,877.90	0.00	2,385,698.03	2,385,698.03	(0.00)	(0.00)	0.00
TOTAL		6,890,431.72	287,160.03	243.00	7,177,348.75	7,177,348.75	(0.00)	(0.00)	(0.00)



BURLINGTON COUNTY J.I.F.

Check Register Report

Bank Account : ALL

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

Instance Type: All

Coverage : All ,Claimant Type: All

Check Number	Check Date		Claimant (Case) Type	Payee Name	QL File / Claim Number	Loss Date	Payment Amount	Policy Year	Exp./Legal
11521	3/5/2018		INDEMNITY	SMITH, MAGRAM, BERENATO & MICHAU	X85347/001196610	2/22/2014	\$4,485.68	2014/2014	Loss
11522	3/5/2018		BODILY INJURY [Expired]	DJS ASSOCIATES, INC.	Z11074/001222784	11/22/2014	\$3,750.00	2014/2014	Expense
11523	3/5/2018		INDEMNITY	AFFANATO MARUT, LLC	Z37789/001250034	4/20/2016	\$204.00	2016/2016	Legal
11524	3/5/2018		INDEMNITY	JERSEY SHORE REPORTING, LLC	X85347/001196610	2/22/2014	\$180.00	2014/2014	Expense
11525	3/5/2018			PIETRAS, SARACINO, SMITH, & MEEK			\$1,688.00		
			INDEMNITY		- - /2017100711	4/22/2017	\$419.50	2017/2017	Legal
			INDEMNITY		X85347/001196610	2/22/2014	\$1,268.50	2014/2014	Legal
11526	3/5/2018		INDEMNITY	SHARON WARREN	X85347/001196610	2/22/2014	\$9,315.00	2014/2014	Loss
11527	3/5/2018		INDEMNITY	SHARON WARREN	Z14898/001226664	4/1/2015	\$5,039.32	2015/2015	Loss
11528	3/5/2018		INDEMNITY	PEMBERTON TOWNSHIP	MLT-2018121520/ 2018121517	1/1/2018	\$3,483.00	2018/2018	Loss
11529	3/5/2018		INDEMNITY	ALISHA DELSOLE	Z27950/001239995	10/13/2015	\$1,513.84	2015/2015	Loss
11530	3/5/2018		INDEMNITY	ADMINISTRATIVE CLAIM SERVICES	- - /2018116558	10/27/2017	\$3.00	2017/2017	Expense
11531	3/5/2018		INDEMNITY	PEMBERTON TOWNSHIP	- - /2018125979	2/15/2018	\$1,473.36	2018/2018	Loss
11532	3/5/2018		INDEMNITY	WESTAMPTON TOWNSHIP	- - /2018122274	1/4/2018	\$2,702.25	2018/2018	Loss
11533	3/5/2018		INDEMNITY	DANIEL SCHOEN	Z16103/001227943	4/20/2015	\$1,596.00	2015/2015	Loss
11534	3/5/2018		INDEMNITY	GIANCARLO BRUZZESE	Z40839/001253132	6/26/2016	\$928.00	2016/2016	Loss
11535	3/5/2018		INDEMNITY	JOHN SNOOK	Z08889/001220582	1/18/2015	\$2,280.00	2015/2015	Loss
11536	3/5/2018		INDEMNITY	COASTAL SPINE, PC.	Z27950/001239995	10/13/2015	\$126.12	2015/2015	Loss
11537	3/5/2018			STRIVE PHYSICAL THERAPY AND SPORTS REHABILITATION LLC			\$223.00		
			MEDICAL ONLY		- - /2018117090	11/1/2017	\$63.00	2017/2017	Loss
			INDEMNITY		- - /2018116558	10/27/2017	\$160.00	2017/2017	Loss
11538	3/5/2018		INDEMNITY	VIRTUA MEMORIAL HOSPITAL BURLINGTON COUNTY INC	- - /2018121950	1/7/2018	\$1,613.00	2018/2018	Loss
11539	3/5/2018		INDEMNITY	SEAVIEW ORTHOPAEDIC & MEDICAL ASSOCIATES	MLT-2018121520/ 2018121517	1/1/2018	\$260.02	2018/2018	Loss
11540	3/5/2018		INDEMNITY	TARIQ S. SIDDIQI, MD	- - /2018122274	1/4/2018	\$320.83	2018/2018	Loss
11541	3/5/2018		INDEMNITY	REHAB CONNECTION	- - /2018119837	11/17/2017	\$350.00	2017/2017	Loss
11542	3/5/2018		INDEMNITY	KESSLER INSTITUTE FOR REHABILITATION. INC.	- - /2018122311	1/8/2018	\$17,430.00	2018/2018	Loss
11543	3/5/2018		MEDICAL ONLY	EMERGENCY PHYSICIAN, ASSOCIATES OF SOUTH JERSEY, PC	- - /2018116051	10/21/2017	\$291.75	2017/2017	Loss
11544	3/5/2018		INDEMNITY	ALLSHORE ORTHOPEDIC, REHABILITATION	MLT-2018121520/ 2018121517	1/1/2018	\$657.00	2018/2018	Loss
11545	3/5/2018		INDEMNITY	CENTRAL NJ HAND SURGERY	MLT-2018121520/ 2018121517	1/1/2018	\$235.01	2018/2018	Loss



BURLINGTON COUNTY J.I.F.

Check Register Report

Bank Account : ALL

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

Instance Type: All

Coverage : All ,Claimant Type: All

Check Number	Check Date	Claimant (Case) Type	Payee Name	QL File / Claim Number	Loss Date	Payment Amount	Policy Year	Exp./Legal
11546	3/5/2018	MEDICAL ONLY	NovaCare Rehabilitation	-- /2018121496	12/28/2017	\$360.00	2017/2017	Loss
11547	3/5/2018		VIRTUA MEDICAL GROUP, PA			\$2,867.55		
		MEDICAL ONLY		-- /2018125042	2/3/2018	\$166.95	2018/2018	Loss
		INDEMNITY		-- /2018116558	10/27/2017	\$2,700.60	2017/2017	Loss
11548	3/5/2018	INDEMNITY	WORKNET OCCUPATIONAL MEDICINE	MLT-2018121520/ 2018121517	1/1/2018	\$355.76	2018/2018	Loss
11549	3/5/2018		EMERGENCY PHYSICIANS OF NEW JERSEY P A			\$396.30		
		MEDICAL ONLY		-- /2018122606	1/11/2018	\$198.15	2018/2018	Loss
		INDEMNITY		-- /2018121950	1/7/2018	\$198.15	2018/2018	Loss
11550	3/5/2018	INDEMNITY	COOPER UNIVERSITY RADIOLOGY, PC	-- /2018122311	1/8/2018	\$44.20	2018/2018	Loss
11551	3/5/2018	INDEMNITY	RADIOLOGY AFFILIATES OF CENTRAL NEW JERSEY PC	-- /2018118847	11/26/2017	\$46.50	2017/2017	Loss
11552	3/5/2018	INDEMNITY	K.W. REHABILITATION,, LLC	-- /2018122311	1/8/2018	\$1,248.00	2018/2018	Loss
11553	3/5/2018	MEDICAL ONLY	TAMBURRINO, JOSPEH MD	-- /2017105298	6/14/2017	\$2,383.02	2017/2017	Loss
11554	3/5/2018	INDEMNITY	MEDSOURCE LLC	MLT-2018121520/ 2018121517	1/1/2018	\$900.00	2018/2018	Loss
11555	3/5/2018		QUALCARE, INC.			\$1,975.00		
		MEDICAL ONLY		-- /2018126840	2/24/2018	\$472.00	2018/2018	Loss
		MEDICAL ONLY		-- /2018126692	2/21/2018	\$501.00	2018/2018	Loss
		MEDICAL ONLY		-- /2018126211	2/18/2018	\$501.00	2018/2018	Loss
		INDEMNITY		-- /2018125979	2/15/2018	\$501.00	2018/2018	Loss
11556	3/12/2018	INDEMNITY	PETRILLO & GOLDBERG	Z44974/001257299	9/14/2016	\$1,385.00	2016/2016	Loss
11557	3/12/2018	POLICE PROF BI	GERROW COURT REPORTING LLC	Z44750/001257068	8/2/2014	\$667.60	2014/2014	Expense
11558	3/12/2018	1ST PARTY COLL PD	I.C.U. INVESTIGATIONS, INC.	-- /2018108537	7/22/2017	\$300.00	2017/2017	Expense
11559	3/12/2018	BODILY INJURY [Expired]	MARSHALL, DENNEHEY, WARNER,	-- /2017099761	12/22/2015	\$247.50	2015/2015	Legal
11560	3/12/2018	1ST PARTY COLL PD	LEO PETETTI, LLC.	-- /2018127074	2/24/2018	\$110.00	2018/2018	Expense
11561	3/12/2018	INDEMNITY	JERSEY SHORE REPORTING, LLC	X99053/001210608	8/25/2014	\$181.60	2014/2014	Expense
11562	3/12/2018		PIETRAS, SARACINO, SMITH, & MEEK			\$950.50		
		INDEMNITY		Z44974/001257299	9/14/2016	\$513.50	2016/2016	Legal
		INDEMNITY		Z27950/001239995	10/13/2015	\$437.00	2015/2015	Legal
11563	3/12/2018	INDEMNITY	JERSEY SHORE REPORTING, LLC	Z44974/001257299	9/14/2016	\$90.00	2016/2016	Expense
11564	3/12/2018	INDEMNITY	WESTAMPTON TOWNSHIP	-- /2018124978	2/5/2018	\$1,806.00	2018/2018	Loss



BURLINGTON COUNTY J.I.F.

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Bank Account : ALL

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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
11565	3/12/2018	INDEMNITY	EDGEWATER PARK TOWNSHIP	-- /2018108894	7/27/2017	\$1,792.00	2017/2017	Loss
11566	3/12/2018	INDEMNITY	MEDFORD TOWNSHIP	-- /2018116558	10/27/2017	\$1,155.02	2017/2017	Loss
11567	3/12/2018	INDEMNITY	DELANCO TOWNSHIP	-- /2018119837	11/17/2017	\$877.22	2017/2017	Loss
11568	3/12/2018	MEDICAL ONLY	VIRTUA HEALTH, INC.,	-- /2018121089	12/20/2017	\$1,134.75	2017/2017	Loss
11569	3/12/2018	MEDICAL ONLY	EMRG PHY ASSOC OF S. JERSEY, PC	-- /2018121089	12/20/2017	\$1,116.00	2017/2017	Loss
11570	3/12/2018	BODILY INJURY [Expired]	BRIAN ZELL, MD	X98885/001210439	7/23/2014	\$2,000.00	2014/2014	Expense
11571	3/12/2018	INDEMNITY	JAMES EVERETT	Z44974/001257299	9/14/2016	\$3,334.50	2016/2016	Loss
11572	3/12/2018	INDEMNITY	THOMAS LOCKE	-- /2018122311	1/8/2018	\$1,806.00	2018/2018	Loss
11573	3/12/2018	INDEMNITY	EDWARD HUNTER	Z21880/001233855	7/13/2015	\$972.92	2015/2015	Loss
11574	3/12/2018	INDEMNITY	TROY CHENIER	X96603/001208170	7/24/2014	\$1,101.20	2014/2014	Loss
11575	3/12/2018	INDEMNITY	MARK HERKOPERC	Z42992/001255304	8/4/2016	\$1,026.24	2016/2016	Loss
11576	3/12/2018	INDEMNITY	CHRISTOPHE KNIGHT	Z32232/001244342	12/31/2015	\$705.32	2015/2015	Loss
11577	3/12/2018	1ST PARTY COLL PD	DELTRAN TOWNSHIP	-- /2018127074	2/24/2018	\$3,006.50	2018/2018	Loss
11578	3/12/2018	INDEMNITY	DELANCO TOWNSHIP	-- /2018119837	11/17/2017	\$877.22	2017/2017	Loss
11579	3/12/2018	MEDICAL ONLY	PREMIER ORTHOPEDIC OF SOUTH JERSEY	-- /2018121496	12/28/2017	\$69.76	2017/2017	Loss
11580	3/12/2018	INDEMNITY	INSPIRA MEDICAL CENTER WOODBURY	-- /2018122311	1/8/2018	\$1,103.80	2018/2018	Loss
11581	3/12/2018		RADIOLOGY ASSOCIATES OF BURLINGTON COUNTY P A			\$49.23		
		INDEMNITY		-- /2018117941	11/13/2017	\$16.41	2017/2017	Loss
		INDEMNITY		-- /2018116558	10/27/2017	\$16.41	2017/2017	Loss
		INDEMNITY		-- /2018115416	10/16/2017	\$16.41	2017/2017	Loss
11582	3/12/2018		LOURDES ANESTHESIA ASSOC PA			\$6,270.20		
		INDEMNITY		-- /2018108894	7/27/2017	\$1,184.70	2017/2017	Loss
		INDEMNITY		Z27950/001239995	10/13/2015	\$5,085.50	2015/2015	Loss
11583	3/12/2018	INDEMNITY	ONE CALL MEDICAL, INC.	-- /2017100711	4/22/2017	\$1,150.00	2017/2017	Loss
11584	3/12/2018	MEDICAL ONLY	OUR LADY OF LOURDES MEDICAL CENTER	-- /2018125581	2/11/2018	\$1,253.30	2018/2018	Loss
11585	3/12/2018	MEDICAL ONLY	NovaCare Rehabilitation	-- /2018121496	12/28/2017	\$90.00	2017/2017	Loss
11586	3/12/2018	INDEMNITY	FELLOWSHIP SURGICALCENTER, LLC	-- /2018108894	7/27/2017	\$1,344.00	2017/2017	Loss
11587	3/12/2018		VIRTUA MEDICAL GROUP, PA			\$1,967.13		
		MEDICAL ONLY		-- /2018125732	2/10/2018	\$128.07	2018/2018	Loss
		MEDICAL ONLY		-- /2018125042	2/3/2018	\$84.94	2018/2018	Loss
		INDEMNITY		-- /2018116558	10/27/2017	\$1,754.12	2017/2017	Loss



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Bank Account : ALL

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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
11588	3/12/2018	INDEMNITY	BREG, INC.	-- /2018122311	1/8/2018	\$436.46	2018/2018	Loss
11589	3/12/2018	INDEMNITY	QUEST DIAGNOSTICS	-- /2018116558	10/27/2017	\$34.70	2017/2017	Loss
11590	3/12/2018	MEDICAL ONLY	EMERGENCY PHYSICIANS OF NEW JERSEY P A	MLT-2018122351/ 2018122351	1/9/2018	\$309.26	2018/2018	Loss
11591	3/12/2018	MEDICAL ONLY	TRADING AS PATIENT FIRST	-- /2017103974	5/29/2017	\$191.00	2017/2017	Loss
11592	3/12/2018		QUALCARE, INC.			\$1,002.00		
		INDEMNITY		-- /2018127149	2/28/2018	\$501.00	2018/2018	Loss
		MEDICAL ONLY		-- /2018126933	2/26/2018	\$501.00	2018/2018	Loss
11593	3/19/2018		AVIA PARTNERS, INC.			\$898.28		
		INDEMNITY		-- /2018122311	1/8/2018	\$884.32	2018/2018	Loss
		INDEMNITY		-- /2018116558	10/27/2017	\$13.96	2017/2017	Loss
11594	3/19/2018	PERSONAL INJURY	MARSHALL, DENNEHEY, WARNER,	-- /2017098545	1/18/2017	\$557.50	2017/2017	Legal
11595	3/19/2018	BODILY INJURY [Expired]	Brian K Zell, MD, LLC	X98885/001210439	7/23/2014	\$2,000.00	2014/2014	Expense
11596	3/19/2018		AFFANATO MARUT, LLC			\$347.50		
		INDEMNITY		-- /2018117944	11/13/2017	\$109.50	2017/2017	Legal
		INDEMNITY		-- /2017094723	2/13/2017	\$238.00	2017/2017	Legal
11597	3/19/2018	INDEMNITY	PIETRAS, SARACINO, SMITH, & MEEK	Z45109/001257432	9/15/2016	\$844.50	2016/2016	Legal
11598	3/19/2018	INDEMNITY	ADMINISTRATIVE CLAIM SERVICES	-- /2018122274	1/4/2018	\$3.00	2018/2018	Expense
11599	3/19/2018	INDEMNITY	ALISHA DELSOLE	Z27950/001239995	10/13/2015	\$1,513.84	2015/2015	Loss
11600	3/19/2018	INDEMNITY	MOUNT LAUREL TOWNSHIP	-- /2018127149	2/28/2018	\$1,806.00	2018/2018	Loss
11601	3/19/2018	INDEMNITY	CAPEHART & SCATCHARD PA	X97182/001208748	8/2/2014	\$312.50	2014/2014	Legal
11602	3/19/2018	INDEMNITY	CAPEHART & SCATCHARD PA	Z30453/001242537	11/22/2015	\$237.50	2015/2015	Legal
11603	3/19/2018	INDEMNITY	DELANCO TOWNSHIP	-- /2018127480	3/2/2018	\$1,689.80	2018/2018	Loss
11604	3/19/2018	INDEMNITY	CAPEHART & SCATCHARD PA	Z34871/001247013	2/19/2016	\$362.50	2016/2016	Legal
11605	3/19/2018	INDEMNITY	WESTAMPTON TOWNSHIP	-- /2018122274	1/4/2018	\$1,801.50	2018/2018	Loss
11606	3/19/2018	INDEMNITY	PEMBERTON TOWNSHIP	-- /2018125979	2/15/2018	\$1,157.64	2018/2018	Loss
11607	3/19/2018	INDEMNITY	SOUTHAMPTON TOWNSHIP	-- /2018126967	2/27/2018	\$1,438.02	2018/2018	Loss
11608	3/19/2018	INDEMNITY	MAURO CORRENTI	Z43893/001256217	8/22/2016	\$928.00	2016/2016	Loss
11609	3/19/2018	INDEMNITY	DYLLON WILLHOUSE	Z45109/001257432	9/15/2016	\$464.00	2016/2016	Loss
11610	3/19/2018	3RD PARTY PD	KENNTN KENNEDY	-- /2018124961	1/25/2018	\$322.93	2018/2018	Loss
11611	3/19/2018	INDEMNITY	PETER DELAGARZA	Z33679/001245810	2/1/2016	\$999.00	2016/2016	Loss
11612	3/19/2018		COASTAL SPINE, PC.			\$8,117.87		
		INDEMNITY		-- /2018108894	7/27/2017	\$1,017.87	2017/2017	Loss



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		INDEMNITY		Z27950/001239995	10/13/2015	\$7,100.00	2015/2015	Loss
11613	3/19/2018	INDEMNITY	COOPER UNIVERSITY TRAUMA PHYSICIANS., PC	-- /2018122311	1/8/2018	\$481.50	2018/2018	Loss
11614	3/19/2018	INDEMNITY	STRIVE PHYSICAL THERAPY AND SPORTS REHABILITATION LLC	-- /2018122274	1/4/2018	\$519.00	2018/2018	Loss
11615	3/19/2018		PREMIER ORTHOPEDIC OF SOUTH JERSEY			\$241.46		
		MEDICAL ONLY		-- /2018121619	12/29/2017	\$171.70	2017/2017	Loss
		INDEMNITY		Z37789/001250034	4/20/2016	\$69.76	2016/2016	Loss
11616	3/19/2018	MEDICAL ONLY	RWJUHH OCCUPATIONAL HEALTH	-- /2018126692	2/21/2018	\$57.42	2018/2018	Loss
11617	3/19/2018	INDEMNITY	COOPER PM&R ASSOC.,	-- /2018122311	1/8/2018	\$189.80	2018/2018	Loss
11618	3/19/2018		ONE CALL MEDICAL, INC.			\$970.00		
		INDEMNITY		-- /2018124978	2/5/2018	\$485.00	2018/2018	Loss
		INDEMNITY		-- /2018119837	11/17/2017	\$485.00	2017/2017	Loss
11619	3/19/2018	INDEMNITY	COOPER ANESTHESIA ASSOCIATES, PC	-- /2018122311	1/8/2018	\$1,717.95	2018/2018	Loss
11620	3/19/2018	MEDICAL ONLY	MERCER BUCKS ORTHOPEADICS, PC	-- /2018123865	1/24/2018	\$238.78	2018/2018	Loss
11621	3/19/2018	INDEMNITY	CENTRAL NJ HAND SURGERY	MLT-2018121520/ 2018121517	1/1/2018	\$68.85	2018/2018	Loss
11622	3/19/2018	MEDICAL ONLY	REHAB EXCELLENCE CENTER, LLC	-- /2018121619	12/29/2017	\$216.00	2017/2017	Loss
11623	3/19/2018	INDEMNITY	Thomas Jefferson University Hospital-Methodist Hos	-- /2018116558	10/27/2017	\$11,271.00	2017/2017	Loss
11624	3/19/2018	INDEMNITY	FELLOWSHIP SURGICALCENTER, LLC	Z27950/001239995	10/13/2015	\$11,670.00	2015/2015	Loss
11625	3/19/2018		VIRTUA MEDICAL GROUP, PA			\$6,311.90		
		INDEMNITY		-- /2018125979	2/15/2018	\$167.86	2018/2018	Loss
		MEDICAL ONLY		-- /2018125991	2/14/2018	\$128.07	2018/2018	Loss
		INDEMNITY		-- /2018117944	11/13/2017	\$778.48	2017/2017	Loss
		INDEMNITY		-- /2018116558	10/27/2017	\$4,996.90	2017/2017	Loss
		MEDICAL ONLY		-- /2018114615	10/4/2017	\$240.59	2017/2017	Loss
11626	3/19/2018	MEDICAL ONLY	MEDEXPRESS URGENT CARE- NEW JERSEY, INC	-- /2018121619	12/29/2017	\$160.00	2017/2017	Loss
11627	3/19/2018	MEDICAL ONLY	LENOLA FIRE COMPANYEMERGENCY UNIT, INC.	-- /2018126840	2/24/2018	\$819.00	2018/2018	Loss
11628	3/19/2018	INDEMNITY	COOPER SURGICAL ASSOCIATES P A	-- /2018122311	1/8/2018	\$2,688.40	2018/2018	Loss
11629	3/19/2018		QUALCARE, INC.			\$3,507.00		
		MEDICAL ONLY		-- /2018128283	3/10/2018	\$501.00	2018/2018	Loss
		MEDICAL ONLY		-- /2018127764	3/7/2018	\$501.00	2018/2018	Loss



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Check Number	Check Date	Claimant (Case) Type	Payee Name	QL File / Claim Number	Loss Date	Payment Amount	Policy Year	Exp./Legal
		MEDICAL ONLY		-- /2018127617	3/6/2018	\$501.00	2018/2018	Loss
		INDEMNITY		-- /2018127793	3/2/2018	\$501.00	2018/2018	Loss
		MEDICAL ONLY		-- /2018127449	3/2/2018	\$501.00	2018/2018	Loss
		INDEMNITY		-- /2018127480	3/2/2018	\$501.00	2018/2018	Loss
		INDEMNITY		-- /2018126967	2/27/2018	\$501.00	2018/2018	Loss
11630	3/26/2018		PARKER MCCAY			\$10,722.10		
		PERSONAL INJURY		-- /2018119926	2/9/2017	\$3,788.06	2017/2017	Legal
		POLICE PROF PI		-- /2017098437	8/27/2015	\$1,934.04	2015/2015	Legal
		POLICE PROF BI		Z44750/001257068	8/2/2014	\$5,000.00	2014/2014	Legal
11631	3/26/2018	BODILY INJURY [Expired]	MARSHALL, DENNEHEY, WARNER,	X89679/001201011	3/27/2014	\$6,166.50	2014/2014	Legal
11632	3/26/2018	INDEMNITY	EXAMWORKS INC	Z30453/001242537	11/22/2015	\$1,425.00	2015/2015	Expense
11633	3/26/2018	COMPREHENSIVE	AEJ Services	-- /2018128102	3/7/2018	\$95.00	2018/2018	Expense
11634	3/26/2018	INDEMNITY	PIETRAS, SARACINO, SMITH, & MEEK	Z09086/001220784	1/26/2015	\$769.50	2015/2015	Legal
11635	3/26/2018	INDEMNITY	CAPEHART & SCATCHARD PA	Z12675/001224387	3/7/2015	\$200.00	2015/2015	Legal
11636	3/26/2018	INDEMNITY	EDGEWATER PARK TOWNSHIP	-- /2018108894	7/27/2017	\$1,792.00	2017/2017	Loss
11637	3/26/2018	INDEMNITY	MEDFORD TOWNSHIP	-- /2018116558	10/27/2017	\$1,155.02	2017/2017	Loss
11638	3/26/2018	MEDICAL ONLY	ADMINISTRATIVE CLAIM SERVICES	-- /2018121470	12/9/2017	\$3.00	2017/2017	Expense
11639	3/26/2018	INDEMNITY	ADMINISTRATIVE CLAIM SERVICES	-- /2018124694	11/20/2017	\$3.00	2017/2017	Expense
11640	3/26/2018	POLICE PROF PI	CAPEHART & SCATCHARD PA	Z45192/001257517	6/20/2016	\$1,996.50	2016/2016	Legal
11641	3/26/2018	1ST PARTY COLL PD	CHESTERFIELD TOWNSHIP	-- /2018121981	1/6/2018	\$2,693.51	2018/2018	Loss
11642	3/26/2018	COMPREHENSIVE	MOUNT LAUREL TOWNSHIP	-- /2018128102	3/7/2018	\$4,047.57	2018/2018	Loss
11643	3/26/2018	INDEMNITY	THOMAS LOCKE	-- /2018122311	1/8/2018	\$1,806.00	2018/2018	Loss
11644	3/26/2018		QUALCARE, INC.			\$1,002.00		
		MEDICAL ONLY		-- /2018129110	3/20/2018	\$501.00	2018/2018	Loss
		MEDICAL ONLY		-- /2018128450	3/14/2018	\$501.00	2018/2018	Loss
11645	3/26/2018		COASTAL SPINE, PC.			\$889.39		
		INDEMNITY		-- /2018119837	11/17/2017	\$126.12	2017/2017	Loss
		INDEMNITY		-- /2018108894	7/27/2017	\$763.27	2017/2017	Loss
11646	3/26/2018		STRIVE PHYSICAL THERAPY AND SPORTS REHABILITATION LLC			\$705.00		



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		INDEMNITY		-- /2018124978	2/5/2018	\$80.00	2018/2018	Loss
		INDEMNITY		-- /2018122274	1/4/2018	\$305.00	2018/2018	Loss
		INDEMNITY		-- /2018116558	10/27/2017	\$320.00	2017/2017	Loss
11647	3/26/2018		PREMIER ORTHOPEDIC OF SOUTH JERSEY			\$241.46		
		INDEMNITY		-- /2018125979	2/15/2018	\$171.70	2018/2018	Loss
		MEDICAL ONLY		-- /2018121619	12/29/2017	\$69.76	2017/2017	Loss
11648	3/26/2018	INDEMNITY	COOPER HEALTH SYSTEMS	-- /2018122311	1/8/2018	\$69,870.06	2018/2018	Loss
11649	3/26/2018	INDEMNITY	SEAVIEW ORTHOPAEDIC & MEDICAL ASSOCIATES	MLT-2018121520/ 2018121517	1/1/2018	\$109.20	2018/2018	Loss
11650	3/26/2018	INDEMNITY	TARIQ S. SIDDIQI, MD	-- /2018122274	1/4/2018	\$238.34	2018/2018	Loss
11651	3/26/2018		ONE CALL MEDICAL, INC.			\$1,235.00		
		INDEMNITY		-- /2018125979	2/15/2018	\$485.00	2018/2018	Loss
		INDEMNITY		-- /2018122274	1/4/2018	\$750.00	2018/2018	Loss
11652	3/26/2018	MEDICAL ONLY	MERCER BUCKS ORTHOPEADICS, PC	-- /2018123865	1/24/2018	\$157.46	2018/2018	Loss
11653	3/26/2018	MEDICAL ONLY	REHAB EXCELLENCE CENTER, LLC	-- /2018121619	12/29/2017	\$378.00	2017/2017	Loss
11654	3/26/2018	INDEMNITY	METHODIST ANESTHESIA PRACTICE	-- /2018116558	10/27/2017	\$380.37	2017/2017	Loss
11655	3/26/2018	MEDICAL ONLY	NovaCare Rehabilitation	-- /2018121496	12/28/2017	\$90.00	2017/2017	Loss
11656	3/26/2018	INDEMNITY	FELLOWSHIP SURGICALCENTER, LLC	-- /2018108894	7/27/2017	\$1,344.00	2017/2017	Loss
11657	3/26/2018		VIRTUA MEDICAL GROUP, PA			\$964.61		
		MEDICAL ONLY		-- /2018126933	2/26/2018	\$128.07	2018/2018	Loss
		INDEMNITY		-- /2018125979	2/15/2018	\$84.94	2018/2018	Loss
		MEDICAL ONLY		-- /2018125732	2/10/2018	\$84.94	2018/2018	Loss
		INDEMNITY		-- /2018124978	2/5/2018	\$666.66	2018/2018	Loss
11658	3/26/2018	INDEMNITY	PALMYRA CINNAMINSON RIVERTON	-- /2018122311	1/8/2018	\$840.00	2018/2018	Loss
11659	3/26/2018		TRADING AS PATIENT FIRST			\$382.00		
		MEDICAL ONLY		-- /2018125637	2/12/2018	\$191.00	2018/2018	Loss
		MEDICAL ONLY		-- /2018118858	11/22/2017	\$191.00	2017/2017	Loss
11660	3/26/2018	MEDICAL ONLY	MERCER EYE ASSOCIATES	-- /2018126692	2/21/2018	\$80.00	2018/2018	Loss
Total for BURLINGTON COUNTY J.I.F.			\$291,349.97	Total for BURLINGTON COUNTY J.I.F.			\$291,349.97	



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Number of Checks:	140	First Check Number:	11521
Number of Payments:	237	Last Check Number:	11660
Expense Payments:	\$10,811.20		
Legal Payments:	\$25,606.60		
Loss Payments:	\$254,932.17		

BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND

BILL LIST - APRIL 2018

	Payee	FY 2018	FY2017	JIF Appropriation	Description
1	PERMA	6,800.50		Prof Services/Admin. Consultant	April, May and June 2018 Fees
2	Arthur J. Gallagher Risk Management Services, Inc.	28,966.00		Prof Services/Administration	April 2018 Fees
3	Arthur J. Gallagher Risk Management Services, Inc.	137.75		Misc/Postage/Copies/Faxes	March 2018 postage/copies expenses
4	Arthur J. Gallagher Risk Management Services, Inc.	807.50		Wellness Program	Handouts; Positive Promotions pd PF Amex
5	Arthur J. Gallagher Risk Management Services, Inc.	385.48		Safety Incentive Program	SIP breakfast prizes and supplies; Amazon/Dollar Tree pd MM Amex
6	The DeWeese Law Firm, P.C.	5,525.00		Prof Services/Attorney	April 2018 Fees
7	Bowman & Company LLP		8,500.00	Prof Services/Auditor	12/31/17 JIF audit; progress bill
8	Bowman & Company LLP	5,395.00		Prof Services/Payroll Auditor	WC payroll audit; 50% installment
9	Qual-Lynx	16,414.00		Prof Services/Claims Admin.	April 2018 Fees
10	Exigis LLC	550.00		Exposure Data Mgmt System	April 2018 Fees
11	Joyce Media	225.00		Misc/JIF Website	April 2018 Fees
12	Joyce Media	1,009.00		Misc/JIF Website	Website redesign; wordpress plugin
13	Kris Kristie	368.00		Misc/Recording Secretary	April 2018 Fees
14	J. A. Montgomery Risk Control Services	10,391.00		Prof Services/Safety Director	April 2018 Fees
15	J. A. Montgomery Risk Control Services		21,098.69	Right to Know	2017 RTK inventory and labeling
16	Tom Tontarski	912.00		Prof Services/Treasurer	April 2018 Fees
17	Conner Strong & Buckelew	646.00		Prof Services/Underwriting Mgr	April 2018 Fees
18	Debby Schiffer	2,445.00		Wellness Program	April 2018 Fees
19	MEL JIF	288,027.54		MEL	MEL 2018 WC & Excess Liability - 2nd installment
20	MEL JIF	1,597.81		Faithful Performance/Fidelity Bond	MEL 2018 Fidelity Bond - 2nd installment
21	MEL JIF	103,698.31		Property Claims and Premium	MEL 2018 Property claims & prem - 2nd installment
22	Apex Insurance Services c/o QBE Insurance	5,448.00		EPL/POL Policy - Excess Insurance	VDO Coverage; P#QVC01005-02; 1/1/18-1/1/19; Inv#3729883; 2nd installment
23	Apex Insurance Services c/o QBE Insurance	271,619.50		EPL/POL Policy - Excess Insurance	EPL/POL Coverage; P#QVC01005-02; 1/1/18-1/1/19; Inv#3728003; 2nd installment
24	Apex Insurance Services c/o XL Insurance	9,787.50		EPL/POL Policy - Excess Insurance	Cyber Coverage; P#MT0039483-05; 1/1/18-1/1/19; Inv#3732281; 2nd installment
25	Apex Insurance Services c/o Beazley	5,589.00		EPL/POL Policy - Excess Insurance	Excess Cyber Coverage; P#WIE255180201; 1/1/18-1/1/19; Inv#3729134; 2nd installment
26	4imprint, Inc.	868.60		Safety Incentive Program	Safety breakfast items; Inv#6161965, 6202147 (both split)
27	AGRIP	1,755.78		Misc/AGRIP/PRIMA	Annual renewal; ID#1216; 5/1/18-4/30/19
28	ARC Reprographics	225.00		Misc/Printing	Inv#272548; safety breakfast brochures
29	Courier Times (BCT)	96.12		Misc/Legal Notices	4/5/18 Claims audit RFP; online police training RFP
30	Iron Mountain	62.16		Misc/Record Retention Service	#PYE4658 Storage 4/1/18-4/30/18; Service 2/21-3/26/18
31	Marco's Inc.	2,780.14		Safety Incentive Program	4/10/18 safety breakfast
32	Office Depot	85.47		Safety Incentive Program	Inv#116067708001;114785604001;114786239001;116066937001;123519677001
33	Office Depot	572.19		Misc/Office Supplies	Inv#116067708001;114785604001;114786239001;116066937001;123519677001
34	O'Connors American Bar & Grille	1,002.90		EPL/Cyber Consult/Training	3/28/18 Elected Officials dinner; split
35	Paper Direct Inc	41.48		Safety Incentive Program	Safety award paper; split
36	Paul's Custom Awards & Trophies Inc	259.50		Safety Incentive Program	Inv#39189; 39339; awards for SIP
37	Armando Riccio LLC	1,000.00		EPL/Cyber Consult/Training	Inv#650 3/6/18 mgrs & sup training(each pay one)
38	Bass River Township		1,650.00	Safety Incentive Program	Full check
39	Township of Edgewater Park	99.45		Wellness Program	water challenge gc; wellness lunch
40	Borough of Fieldsboro		1,650.00	Safety Incentive Program	Full check
41	Florence Township		2,275.00	Safety Incentive Program	Full check
42	Hainesport Township		1,650.00	Safety Incentive Program	Full check
43	Lumberton Township		2,275.00	Safety Incentive Program	Full check
44	Township of Medford		2,600.00	Safety Incentive Program	Full check
45	Mt Laurel Township	2,729.24		Optional Safety Budget	Safety Equipment
46	Pemberton Borough		1,650.00	Safety Incentive Program	Full check
47	Pemberton Borough	120.00		Wellness Program	2 hr onsite massage
48	Pemberton Township		2,600.00	Safety Incentive Program	Full check
49	Westampton Township		1,975.00	Safety Incentive Program	Full check
50	Woodland Township		1,650.00	Safety Incentive Program	Full check
51	Hardenbergh Insurance Group	9,655.00		Risk Management Consultants	1st installment (feb-june) Medford
	TOTAL	\$788,097.92	\$49,573.69		

JIF BILL LIST TOTAL

\$837,671.61



***Strategic Planning Committee
Tuesday, March 13, 2018 at 10:00am
Via Conference Call***

A meeting of the Burlington County Municipal Joint Insurance Fund's Strategic Planning Committee was held on Tuesday, March 13, 2018 at 10:00 AM via Conference Call. The meeting began at 10:03 AM.

Those in attendance were:

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

Unable to attend:

n/a

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

I. Committee Charters – e-mailed – February 27, 2018

Mr. Forlenza referred the Committee members to a copy of the Strategic Planning Committee Charter included in the agenda packet. He noted that his office places the Committee's Charter on the first agenda of the year for the Committee's review to ensure that the roles and responsibilities of the Committee as outlined in the Charter are accurate.

He then asked the members to notify him or the Committee Chair if they have any suggested changes to the Charter. Any suggested changes will be placed on the Committee's next agenda for consideration.

II. 2019 Membership Renewals

Mr. Forlenza referred the Committee to page three (3) of the agenda packet depicting the nine (9) renewing members Six Year Average Loss Ratio (2011-2016) valued as of December 31, 2017.

Mr. Forlenza reviewed the Six Year Average Loss Ratio of each of the renewing members, noting that all of the renewing members with the exception of Pemberton Township & Westampton had a Six Year Average Loss Ratio below 100%.

Mr. Forlenza stated that the Safety Director is in the process of completing the Renewal Survey for each of these members. The Safety Director will provide a report at the June Executive Safety Committee on all of the renewing members. Mr. Forlenza stated that he does not anticipate any issues with any of the renewing members that would cause the Fund not to offer them a three year renewal in the Fund effective January 1, 2019.

Renewal realignment

Mr. Forlenza reminded the Committee that over the past few years his office has been working on the realigning the renewal dates of some of the members. He indicated that his office is attempting to balance out the number of members that are up for renewal each year and the amount of premium that renews every three (3) years. Mr. Forlenza then referred the Committee to page four (4) of the agenda packet to the current renewal schedule. He noted that Florence Township was supposed to renew effective January 1, 2019; however, they renewed one year early effective January 1, 2018. Mr. Forlenza stated that he will ask Medford Township to renew one year early; effective, January 1, 2019. Ms. Burger indicated that Medford Township is still willing to renew in 2019. He stated that he will ask a few members that are scheduled to renew in 2021 to renew in 2020 to allow the Fund to level out the amount of assessment renewing each year. Those towns would be Bordentown Township, Delran Township, North Hanover Township and Riverside Township.

Mr. Forlenza asked the Committee if they are comfortable with the plan presented today. The Committee agreed with Mr. Forlenza. Mr. Forlenza stated that he will reach out to those members in regards to renewing one year early.

Membership Visitation Program

Mr. Forlenza noted that the *Membership Visitation Program* has been in place for several years. He indicated that between Mr. Miola and himself they attempt to visit each of the renewing members. Mr. Forlenza asked the Committee if they would like him to continue to offer visits to all renewing members or only target those towns that have issues. The Committee asked Mr. Forlenza to offer a visit to all member towns

Mr. Matchett asked if the recent EPL issue with Pemberton Township will be a concern in regards to their renewal. Mr. Miola responded that the Administrator from Pemberton Township expressed that he was very pleased with the JIF's willingness to allow him to express his concerns in front all of the members. Mr. Forlenza mentioned the Administrator has stated to him that he is very pleased to be part of the JIF; therefore, he does not foresee an issue with Pemberton Township renewing in 2019.

Membership Updates

Mr. Forlenza indicated that it has been his office's practice that those members that are not up for renewal will receive their "membership snapshots" later in the summer/fall.

III. Membership Growth

Mr. Forlenza stated that currently he has no prospects for 2019. He stated that during the Committee's last meeting, Mr. Gural mentioned that he was going to reach out to Cinnaminson to gauge their potential interest in the Fund; however, Cinnaminson recently renewed their membership for an additional three years with their current insurer effective 1/1/2018. Mr. Gural indicated that he had a subsequent conversation with a representative of Cinnaminson and they are still interested in the JIF; however, they did not have the opportunity to move forward this year. Mr. Forlenza stated that he will keep Cinnaminson Township on his radar for future consideration.

Mr. Forlenza indicated that Mt. Holly and Eastampton continue to stay on his radar. He stated that he recently spoke with the RMC for Mt. Holly who indicated the Township might be interested in looking at the BURLCO JIF in the future; however, they recently renewed their membership with their current insurer for an additional three years effective January 1, 2018. Mr.

Forlenza stated that he is more than willing to schedule a visit with the Administrator from Mt. Holly this year, even if they are not up for renewal.

IV. 2018 Conferences

Mr. Forlenza stated that the PRIMA Conference for 2018 will be held in Indianapolis, Indiana on June 3-6, 2018. Mr. Matchett is registered for the conference.

Mr. Forlenza stated that in December e-mail correspondence was sent to members, with first priority to attend, the two (2) AGRIP conferences this year. He noted that Richard Brook attended the Spring conference that was held on March 4-7, 2018 in San Diego, CA.

The AGRIP Fall conference will be held on September 30th – October 2, 2018 in Portland, OR. Mr. Forlenza mentioned that he will be attending the Fall conference. Currently, there are no registrants for this conference.

V. Membership – Professional Organizations

Mr. Forlenza stated that the Fund will be renewing membership with PRIMA this month and AGRIP membership will be renewed in April. He noted that membership provides a great deal of information, such as having access to PRIMA talk and their websites. The Committee agreed with renewing these memberships.

VI. Fund Commissioner Orientation

Mr. Forlenza mentioned that the Fund Commissioner Orientations will be held on May 15, 2018 from 1:30pm – 3:30pm in Hainesport, NJ prior to the JIF Executive Committee Meeting. He explained that the format would be the same as last year.

Mr. Forlenza mentioned that he will show a “JIF 101” PowerPoint Presentation and then review the May Agenda Packet so the Fund Commissioner would be more familiar with the discussions/decisions that take place during the monthly Executive JIF Meetings.

VII. Fund Commissioner Attendance

Mr. Forlenza referred the Committee to the 2017 Executive Committee attendance report included in the agenda packet. The Committee briefly reviewed the attendance of each member against the Funds’ recommended attendance guidelines of 75% overall attendance with the 50% attendance by the Fund Commissioner. Discussion ensued.

After a brief discussion, the Committee asked the Executive Director’s office to send a letter to each member reminding them that as part of the *2018 Safety Incentive Program* there are “extra” incentive funds that can be earned by attending JIF meetings. Mr. Forlenza referred the Committee to page 11 of the agenda to review the criteria of the “Optional Safety Incentive Awards” included in the *2018 Safety Incentive Program*. He noted that the letter will be sent to the Safety Coordinator and copy the Clerk the Safety Coordinator and RMC. The Committee agreed.

VIII. Elected Officials Training

Mr. Forlenza mentioned to the Committee that the last “in person” Elected Officials Training session will be held on March 28, 2018 at O’Connors. Mr. Forlenza mentioned that the sign in sheets from the previous trainings as well as the *League of Municipalities* sessions are available on the JIF website.

Mr. Forlenza noted that there will be a generic Elected Officials Training Program available from the MEL. As has been the Fund's past practice when notified of an online training, he is recommending that the notice of this training be sent out after the March 28th session so as to avoid those who have registered for this event not attending the training and the Fund being forced to pay for non-attendees. The Committee agreed.

IX. Police Specific Training

Mr. Miola stated that lawsuits involving police officers are becoming difficult for the JIF's to defend partially due to the public's perception of Police; especially, with social media and TV headlines. He stated he has had discussions with the Police Ad Hoc Committee and the Safety Committee to coordinate a Police "In Suit" Dinner for those officers and their spouses currently named in litigation. Mr. Miola stated that this dinner is to explain to the attendees what to expect as the suit moves forward. He commented that Michael Barker, an attorney who specializes in defending law enforcement liability claims, conducted this type of seminar at Stockton College a few years ago. Mr. Miola indicated that the goal of this presentation is to prepare those officers that have never been named in litigation for what to expect. The Police "In Suit" Dinner has been tentatively scheduled for May 16, 2018 at Merighi's in Vineland, NJ.

X. MEL EPL Plan of Risk Management

Mr. Forlenza referred the Committee to page 12 of the agenda packet to the MEL's *Employment Practices Compliance Status Report* depicting member's current deductibles and co-insurance for Employment Practices and Public Officials claims. He noted that all members with the exception of Wrightstown Borough are in compliance. As a result, the Borough has a higher deductible and co-insurance requirement for an EPL Claim.

Mr. Forlenza stated that MEL EPL Plan of Risk Management Plan program memorandum is scheduled to be distributed in April for the 2019-2020 programs. The updates to the Model Policy and Procedures will be available in April. He stated that his office will communicate the availability of the information to the members once it becomes available.

Managers and Supervisors Training

Mr. Forlenza mentioned that the Managers and Supervisors trainings have been scheduled with the first training held on February 28th. The remaining trainings are scheduled as follows: May 8th, September 11th and September 27th.

Police Command Staff Training

Mr. Forlenza mentioned that the Police Command Staff trainings have been scheduled with the first training held on February 13th. The remaining trainings are scheduled as follows: April 26th, June 12th & June 28th.

Mr. Forlenza stated that training for all other personnel will be available in April and will be posted to the MEL website. The MEL will also post a memo explaining on how to notice employees of the availability of the training and document the process. Mr. Forlenza indicated that in order to be in compliance you will need to complete the necessary steps and training by October 1, 2018. He added that if a town is compliant by October 1, 2018; your lower deductibles and co-insurance will be effective January 1, 2019 through the end of 2020.

XI. 2018 EPL/POL Coverage

2018 Rates

Mr. Forlenza reported that due to the Fund's good performance in this line of coverage, the JIF had a 1% overall increase premiums for 2018 in comparison to the 3.5% increase in the overall statewide premium. Mr. Forlenza noted that individual member assessments, co-pays & deductibles will vary based upon the member's loss history.

Land Use Coverage

Mr. Forlenza mentioned that there was an increase in the Land Use Coverage limits under the POL policy from a \$150K sublimit to \$850K sublimit. This increase in limits lead to an additional 5% increase in the POL premium which is being paid for by the MEL in 2018 because many of the JIFs had already adopted their budgets for 2018 and did not plan for the additional 5% increase. He noted; however, that it will become an obligation of the JIF to pay the 5% increase in 2019. Mr. Forlenza stated that the JIF budget has additional funds to pay for the increase.

XII. EPL Hotline Program

Mr. Forlenza stated that the revised *EPL/Cyber Risk Management Program* was approved at the April 2017 Executive Committee meeting. He stated that the memo outlining the program information will be reissued in April 2018.

Mr. Forlenza then mentioned that Finance Committee approved the per member allocation increase from \$200 to \$500 per member. He explained that the expansion of reimbursable expense under the Program is likely to drive more members to use these funds. The Committee agreed.

XIII. JIF Website

Mr. Forlenza reminded the Committee that last October the Executive Director's office was given authorization to begin a redesign of the BURLCO JIF website. As a result, Megan Matro from his office has been working with Joyce Media the Website Manager on the website redesign. The beta site with the new layout will be presented at the BURLCO Planning Retreat on April 17, 2018.

XIV. Technology Liability

Mr. Forlenza reported that the *Technology Risk Assessments* have all been completed by Pivot Point. He indicated that his office also received an *Executive Director's Summary Report* of their findings which was reviewed during a meeting with Mr. Miola, John Verry, and Lou Romero in mid-December. Mr. Forlenza indicated that the next step would be to take the information garnered by Pivot Point and create an RFP to solicit services needed by the members to address their greatest vulnerabilities. To begin this process, Mr. Forlenza recommended that the Fund adopt a resolution authorizing a joint RFP process with TRICO & ACM a copy of which is included on pages 17-18 in the agenda packet. The RFP will solicit all or some of the following services:

1. Security Awareness Training for Employees
2. Phishing Assessments
3. External Vulnerability Assessments
4. Third Party Risk Management Guidelines
5. Ensure Member compliance with MEL Cyber Risk Management Program

Mr. Forlenza indicated that he is in the early stages of developing the RFP and hopes to have it completed in the next 2-3 weeks. He hopes to award a contract to a vendor in the May/June timeframe.

Mr. Forlenza then referred the Committee to pages 25-26 of the agenda packet to the *MEL Cyber Risk Management Plan* that was e-mailed to all Members & RMCs on December 18, 2017 beginning. He noted that program components are as follows:

1. Technical Competency – Tier 1 & Tier 2 Compliance
2. Sound Cyber Hygiene – Tier 1 & Tier 2 Compliance
3. Technology Management - Tier 1 & Tier 2 Compliance

Mr. Forlenza added that members that are in compliance with the Tier 1 standards will be eligible for a \$5,000 reimbursement of their \$10,000 deductible should they have a cyber related claim. He noted that there is a second tier to the program where members who are in compliance could receive reimbursement of \$7,500 of their \$10,000 deductible.

XV. 2018 Cyber Liability Coverage

Mr. Forlenza reported that Cyber Liability Coverage rates for 2018 increased by \$55 per town; however, the limits remain unchanged. He noted that those limits are follows:

1. XL Catlin - \$10,000 Deductible, \$1M – First Party, \$3M – Third Party, \$6M – Aggregate
2. Beazley - \$1M – First Party, \$3M – Third Party, \$6M – Aggregate

Mr. Forlenza then referred the Committee to pages 27-32 of the agenda packet to a spreadsheet depicting Cyber Claims that have been experienced by MEL members over the last couple of years.

XVI. Executive Committee Meeting Times & Locations

Mr. Forlenza referred the Committee to page 33 to a copy of the proposed 2019 Executive Committee Meeting Dates. He then asked the Committee if they would like to continue to have the monthly Executive Committee meeting at the Hainesport Municipal Building on the 3rd Tuesday of each month at 3:30pm. The Committee agreed.

XVII. December Dinner Meeting

Mr. Forlenza stated that the 2017 December Dinner Meeting was held at the Medford Village Country Club in Medford, NJ. The total expense to the Fund was \$1,240 with a total of 23 attendees from nine (9) towns. He indicated that the 2018 December Dinner Meeting will take place on December 18, 2018. Mr. Forlenza asked the Committee for their recommendation as to where to hold the 2018 December Dinner Meeting. Discussion Ensued.

Following a brief discussion, the Committee asked the Executive Director's office to reach out to O'Connors in Eastampton, NJ as to their availability for the 2018 December Dinner Meeting. Mr. Forlenza asked the Committee to send him an e-mail prior to the Committee's next meeting in July if there are any other venue suggestions for the December Dinner Meeting. The Committee agreed.

XVIII. Annual Reports

Mr. Forlenza indicated that in 2017, 215 copies of the Annual Report were printed which cost the Fund \$1,873. He noted that it has been the practice to provide eight (8) copies to each member municipality and keep copies on reserve to distribute reports at the Elected Officials Dinners,

Mr. Forlenza then asked the Committee if they are comfortable ordering the same amount of copies for the 2018 Annual Report. The Committee authorized this expenditure.

XIX. JIF Records Retention

Mr. Forlenza reminded the Committee of the ongoing issue with the State regarding records destruction requests. He noted that he spoke with Elizabeth Hartman from the Division of Taxation this past Friday who indicated that the Artemis System will be updated in the next six (6) weeks to recognize Joint Insurance Funds. The State is developing a 22nd County within Artemis that will be for entities that provide services across County lines.

XX. Annual Planning Retreat

Mr. Forlenza reminded the Committee that the BURLCO JIF Annual Planning Retreat is scheduled for Tuesday, April 17, 2018 at Café Madison, Riverside, NJ. He then referred the Committee to a “draft” agenda on pages 34-35 of the agenda packet. Mr. Forlenza then reviewed each section of the “draft” agenda explaining topics to be discussed, issues to be explored, and who would be presenting the material.

Mr. Forlenza asked the Committee if they are okay with the “draft” agenda as presented today. The Committee approved the Retreat Agenda.

XXI. JIF Public Information Posters

Mr. Forlenza mentioned that approximately four (4) years ago the JIF developed and distributed posters to each municipality to be placed in the “public areas” of each member municipality. The idea of the poster was to display information about Joint Insurance Fund for public consumption.

Mr. Forlenza then referred the Committee to page 36 to an updated version of the poster that was previously distributed to the members. He indicated that if approved, the posters will be printed on 12x19 heavy stock paper and will cost 77¢ each to print in color. Mr. Forlenza asked the Committee for authorization to move forward with this expenditure. The Committee authorized this expenditure for the JIF Public Information Posters.

XXII. Next Meeting

Mr. Forlenza indicated that the next meeting is scheduled for July 17, 2018 @ 2:00pm in Hainesport.

The meeting concluded at 10:57am.

File: BURLCO/2018/Strategic Planning Committee
BURLCO/Gen/Strategic Planning Committee

Tab: 03/28/2018
Tab: 03/28/2018



EXECUTIVE SAFETY COMMITTEE MEETING

Tuesday, March 20, 2018

Hainesport Municipal Building

Hainesport, NJ

An Executive Safety Committee meeting of the Burlington County Municipal Joint Insurance Fund ("BURLCO JIF") was held at the Hainesport Municipal Building, Hainesport, NJ on Tuesday, March 20, 2018. The meeting was called to order at 1:37 PM.

Those in attendance were:

Doug Cramer, *Chair*, **Tabernacle Township**
Mike Templeton, **Delanco Township**
Patrice Hansell, **Fieldsboro Borough**
Paul Kosko, **Hainesport Township**
Mary Picariello, **North Hanover Township**
Maria Carrington, **Westampton Township**
James Ingling, **Wrightstown Borough**
Steve Walsh, **EJA/Capacity Insurance**
Joe Henry, **Hardenbergh Insurance**
John Saville, Lead Consultant, **J. A. Montgomery Risk Control**
Rob Garish, Consultant, **J. A. Montgomery Risk Control**
Paul J. Miola, CPCU, ARM, Executive Director, **Arthur J. Gallagher**
Paul A. Forlenza, Deputy Executive Director, **Arthur J. Gallagher**
Sheila Ortiz, Account Representative, **Arthur J. Gallagher**
Debby Schiffer, **Wellness Director**

Those not in attendance were:

Amanda Somes, **Bass River Township**
Richard Wolbert, **Beverly City**
Grace Archer, **Bordentown City**
Gene DiFilippo, **Edgewater Park Township**
Mike Fitzpatrick, **Mansfield Township**
Keith Hummell, Public Entity Assistant Director, **J. A. Montgomery Risk Control**
Mike Avalone, **Conner Strong & Buckelew**

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

I. MINUTES OF DECEMBER 19, 2017 SAFETY MEETING – (E-mailed 03/08/2018)

Mr. Cramer indicated that a copy of the December 19, 2017 Executive Safety Committee Meeting Minutes were e-mailed to all Committee members along with the meeting notice.

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

II. SAFETY COMMITTEE CHARTER – (E-mailed 03/08/2018)

Mr. Forlenza indicated that the *Safety Committee Charter* was e-mailed to the members on March 8, 2018. He referred the Committee to pages 1-2 of the agenda packet to review the *Safety Committee Charter*. He noted that he liked to include a copy of the Charter in the first Sub Committee agenda of the year so that members can review the Charter to make sure that it still accurately reflects the role and responsibility of the Committee. Mr. Forlenza asked if there were any suggested changes to please contact him or the Safety Committee Chair and they will be discussed at the Committee's next meeting.

III. ANNUAL SAFETY DIRECTOR'S LOSS CONTROL REPORT

Mr. Garish handed out an abridged version for the Committee's review. He then briefly reviewed the report with the Committee.

Mr. Garish mentioned that the Safety contract calls for a minimum of 64 loss control visits to the members of the BURLCO JIF, as of December 31, 2017, 70 service visits were completed, including seven (7) law enforcement surveys and twelve (12) renewal surveys. He noted that the *Right to Know Surveys and Labeling Surveys* has been completed for all members. The electronic distribution of the Central File Drop Box has been started and will be completed by first half of 2018.

Mr. Garish mentioned that there has been a change in leadership at J. A. Montgomery. He noted that Paul Shives has assumed responsibility as Vice President in mid-January as a result of Ms. Hall's retirement.

Mr. Garish highlighted that the MEL Safety & Education Committee offered the Leadership Training & Senior Leadership Training and the following members of the BURLCO JIF participated in these events: Florence Township, Tabernacle Township and Bass River Township. In 2017, the BURLCO JIF members participated in 607 instructor-led/classroom programs and 462 online training programs through the MEL Safety Institute. The following BURLCO JIF members attended more than 50 instructor-led training events: Delran (89), Florence (83), Medford (103) and Pemberton Township (92) and those leaders in online learning management system were Delran (70), Mount Laurel (82), and Pemberton Township (117).

Mr. Garish then mentioned that there were 34 video rentals from the MEL Media Library through December 31, 2017. The library consists of 770 distinct titles that represent 47 categories. The MEL Media Library has been updated this year with 42 new titles. According to the MSI training records and verbal affidavits, all member towns have participated in the Safe Patient Lifting training as of December 31, 2017. This training will be continuously promoted by consultants and will remain as a best practice in 2018 for the Safety Incentive Program.

Mr. Garish highlighted the Trends by Department wherein the Police make up 38% of the workers compensation frequency and 44% of the incurred losses. Public Works make up 36% of frequency and 37% of incurred losses. Fires comprise 13% of the frequency and 11% of the incurred losses. Mr. Miola commented that he would follow-up with Qual-Lynx in regards to the "NOC" (Not Otherwise Classified). He noted that there needs to be a better way to "drill down" where these claims are being generated from.

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

IV. SAFETY INTERVENTION / MONITORING

Mr. Forlenza asked J. A. Montgomery if there were any candidates for *Safety Intervention or Monitoring* at this time. Mr. Garish responded that there were no candidates at this time.

Mr. Forlenza then asked if there were any members of concern. Mr. Garish and Mr. Saville reported on Pemberton Township, North Hanover Township, and Bordentown City.

Pemberton Township

Mr. Garish reported that Pemberton Township's workers compensation losses and claims are very high; which are solely being generated from the Police Department. Other than their losses they are trending in the right direction as they have good participation. He recommended keeping them on their "watch list" based on their high loss metrics and will report to the Committee at the June meeting. The Committee agreed.

North Hanover Township

Mr. Saville stated that North Hanover Township losses are high as a result of one significant accident. He noted that they are a small town; therefore, one large claim will drive their losses up. As a result, Mr. Saville would like to keep them on their internal "watch list" and will report to the Committee at the June meeting. The Committee agreed.

Bordentown City

Mr. Saville reported that Bordentown City had a few losses within the Fire Department. He will be working with the City to ensure they are receiving additional training. Mr. Saville noted that he also assisted with JSO's (Job Site Observation's) to ensure they are being completed properly. He noted that Keith Hummel has had good interaction with the Police Department and they are moving in the right direction.

Mr. Saville recommended that Bordentown City continue on their internal "watch list" until the June Meeting. The Committee agreed.

V. MEMBERSHIP RENEWALS

Mr. Forlenza mentioned that there are nine (9) member municipalities up for renewal effective January 1, 2019. They are Chesterfield, Delanco, Edgewater Park, Fieldsboro, Medford Twp., Pemberton Twp., Tabernacle, Westampton and Wrightstown.

Mr. Forlenza then reviewed the Six Year Average Loss Ratio of each of the renewing members valued as of 12/31/2017. He noted that all of the renewing members with the exception of Pemberton Township & Westampton had a Six Year Average Loss Ratio below 100%.

Mr. Forlenza stated that the Safety Director is in the process of completing the Renewal Survey for each of these members. The Safety Director will provide a report at the June Executive Safety Committee on all of the renewing members. Mr. Forlenza stated that he does not anticipate any issues with any of the renewing members that would cause the Fund not to offer them a three year renewal in the Fund effective January 1, 2019.

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

VI. BURLCO JIF LOSS RATIO REPORTS – December 31, 2017

Mr. Forlenza directed the Committee to a copy of the *JIF Six Year Average Loss Ratio* reports valued as of December 31, 2017 included in the agenda packet. The report reflects a six-year period for Fund Years 2011-2016. Mr. Forlenza noted that the six-year average loss ratio for the BURLCO JIF is 68.9%. He noted that the incurred losses represent funds that have been paid by the JIF on known claims or set aside in reserve to be paid on known claims within the JIF SIR. Mr. Forlenza then reviewed each spreadsheet in detail with the Committee.

Mr. Forlenza stated that this data is used to create the Loss Ratio Snapshots, which were mailed on January 29, 2018.

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

VII. MEL LOSS RATIO REPORTS – December 31, 2017

Mr. Forlenza directed the Committee to a copy of the *MEL Six Year Average Loss Ratio* reports valued as of December 31, 2017 included in the agenda packet. The six-year average MEL Loss Ratio for the BURLCO JIF is 30.8%. The report reflects a six-year period for Fund Years 2011-2016. He indicated that this is money that the MEL uses to fund their self-insured retention for Workers Compensation, Property and Liability losses above the JIF layer. Mr. Forlenza noted that this report represents incurred losses, which are funds that have been paid by the MEL on known claims or set aside in reserve to be paid on known claims. Mr. Forlenza then briefly reviewed the MEL Reports with the Committee.

He also noted that the MEL snapshots were mailed to the members on January 29, 2018.

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

VIII. REGIONAL TRAINING SCHEDULE

Mr. Garish reported that two (2) Regional Training events have been held since our last meeting.

2018 Regional Training Schedule

- **Safety Coordinator's / Claims Coordinator's Round Table:** This training took place on February 22, 2018 at Indian Springs Country Club in Marlton, NJ. Mr. Garish reported that there were 46 attendees with 21 evaluations received for the J. A. Montgomery session and 22 evaluations received for the Qual-Lynx Session. He noted that all evaluations showed positive feedback.
- **Excited Delirium:** This training was supposed to take place on March 16th; however, with the low number of RSVP's this training is being postponed until the Fall. The target audience for this training is all first responders.
- **Active Shooter (Edwin Moore):** Training took place on March 16, 2017 at Hainesport Municipal Building, NJ. This program was presented by Edwin Moore from the Department of Homeland Security. The target audience was for non-police personnel.
- **Ergonomics – Reducing Injuries by Working Smart:** This training will be held on May 15, 2018 from 9:00am – 10:30 am at the Hainesport Municipal Building. The target audience is public works employees.
- **Active Shooter (speaker Edwin Moore):** This training will be held in the Fall 2018. The location will be the Hainesport Municipal Building and the target audience is all interested personnel.
- **Below 100:** This training will be scheduled sometime in the Fall of 2018 at O'Conner's in Eastampton, NJ. The target audience is all first responders.

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

IX. SAFETY DIRECTOR'S BULLETIN

Mr. Garish referred the Committee to a copy of five (5) Safety Director Bulletins that have been distributed since the Committee's last meeting. He then briefly reviewed the following bulletins:

- Annual Reminder – MVR Check
- New Commercial Driver License Opioid Testing Regulations
- Annual Reminder – NJ PEOSH Recordkeeping (NJOSH-300 & NJOSH-300A)
- First Responders – Safe Lifting and Moving of Patients
- Comprehensive Playground Inspection Programs

Mr. Garish reported that the *Golf Cart/Utility Vehicle Program* Bulletin has been completed and will be distributed to the membership shortly. He indicated that that an additional bulletin in the planning stages is on *Bleacher Safety*.

Mr. Garish indicated that an additional bulletin in planning is the *Office Safety* Bulletin and the *S:ERVE Distracted Driving* Bulletin.

X. SAFETY DIRECTOR'S MESSAGE

Mr. Garish referred the Committee to pages 35-40 to *Safety Director's Messages* that were sent to the members in regards to *Indoor Air Quality Training* and *Water/Wastewater TCH/Utility Department Training*.

XI. MEL SAFETY INSTITUTE

Training Administrators

Mr. Garish indicated that the Training Administrator's report is included in the Safety Director's Report on a Quarterly basis. He mentioned that all towns have appointed a Training Administrator.

2017 BURLCO MSI member attendance

Mr. Garish referred the Committee to page 41 of the agenda packet to review the 2017 BURLCO MSI member attendance list.

MEL Leadership Institute

Mr. Garish directed the Committee to pages 42-45 to the MEL Leadership Skills member's correspondence and class schedule that was emailed on March 1, 2018. He noted that this is a three-day course; all three sessions need to be attended to receive a completion certificate. Mr. Garish noted that there was one member from the BURLCO JIF that attended the first session.

Online Training Update

Mr. Garish stated that he would like to remove this topic from future Safety Committee agendas. He noted that this project has been put on hold as they were unsuccessful in trying to engage a professional auto mechanic that would be able to assist with the Auto Mechanic/Fleet Management Program. The Committee agreed.

Additional Topics in Planning

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

XII. S:ERVE

Mr. Garish discussed S:ERVE; the online training program sponsored by Safety National available for Police, Fire and EMS. He indicated that his office continues to promote this program to the members. He noted that he is the contact person for S:ERVE. He further noted that the program reminder was e-mailed to the members on February 27, 2018 with login codes.

XIII. POLICE TOPICS

Accreditation & Re-Accreditation Update

Mr. Forlenza mentioned that there was no update since the last meeting.

JIF Incentives – Accreditation

Mr. Forlenza indicated that his office recently sent out the annual memorandum to the membership reminding them of the incentives offered by the JIF & MEL to assist member Police Departments in becoming accredited.

Online Harassment Training

Mr. Forlenza reminded the Committee that a resolution authorizing the issuance of an RFP for an Online Harassment Training Program was approved at the February Executive Committee. As a result, the RFP is complete and is going through internal review prior to release.

SLEO Training and Police Supervisory Refresher Course

Mr. Forlenza mentioned that retired Police Chief Denis Connell annually conducts Command Staff Training and SLEO Training sessions in Southern New Jersey. He asked the Committee for authorization to continue to provide a \$100 stipend per attendee to offset the cost of this program to JIF members. The Committee authorized the Executive Director's office to offer this incentive.

Police Ad Hoc Committee

Mr. Forlenza mentioned that the minutes from the last Police Ad Hoc Committee meeting were included on pages 58-61 of the agenda packet. He noted that overall attendance from the BURLCO JIF was good.

Mr. Forlenza mentioned that the next meeting will be held on April 20, 2018.

XIV. MEL SAFETY & EDUCATION MEETING

Mr. Forlenza referred the Committee to pages 62-66 to the MEL Safety & Education minutes from the January 19, 2018 meeting. He noted that the minutes are self-explanatory. He noted that the Committee also met on March 16, 2018; however, the minutes from this meeting are not yet available. He stated that he includes the minutes from these meetings in the agenda packet so the members are aware of the statewide initiatives.

XV. PEOSHA ADVISORY COMMITTEE UPDATES

Mr. Saville reported that he is part of the PEOSHA Advisory Committee and attends the meetings on a regular basis. He then referred the Committee to page 67-68 to a listing of the most

frequently cited standards for the period of September 1, 2017 through December 31, 2017. He then briefly reviewed the report with the Committee.

Mr. Saville indicated that the “Recordkeeping – Failure to maintain the NJSOSH 300 Forms” continues to be the number one (1) cited standard for PEOSH and number two (2) is the “General Duty Clause: Overhead Doors w/o Reserve/Stop Mechanism, No Vehicle Lift Inspections, etc.”. He stated that members need to use this list as a guide in reviewing their own town’s compliance with these standards.

Mr. Saville reported that PEOSH is currently ending their five year strategic plan; therefore, he will follow-up with this Committee at the June meeting as to what their new focus will be. PEOSH conducted 56 general inspections at 50 different municipalities. There were no penalties collected this quarter.

Mr. Saville indicated that he received a notification from recently settled court case in regards to the OSHA and PEOSH field guide. He noted that the OSHA field guide stated that *“if you have not had the same violation within a three (3) year period; it would be listed as a new violation”*. However, the court case determined that the three (3) year period was not set in stone; therefore, the same violation could be listed as a repeat offense. Mr. Saville stated that the OSHA manual has since been revised to state *“five (5) years”*; however, this is not set in stone either.

XVII. WELLNESS INITIATIVE

Ms. Schiffer briefed the Committee on her recent activities.

- Wellness Days: The following towns are participating in this event: Chesterfield, Bordentown City and Fieldsboro Borough scheduled for April 26th. The second event is scheduled on May 23rd with the following towns: Medford Township, Tabernacle, Lumberton, Shamong and Southampton.
- Presentations: Ms. Schiffer coordinated presentations for Lumberton on “Healthy Gut from Go With Your Gut”; Medford Township on “Apex Acupuncture”; Palmyra Borough and Southampton had a Shoprite Dietician speak to the employees and she presented to Pemberton Township on “Movement to offset sitting all day”. Ms. Schiffer indicated that Delran, Edgewater Park, Florence, Lumberton, North Hanover, Medford Township and Palmyra already are planning for future lectures.
- New Employee Assessments: she coordinated employee assessments for Chesterfield, Westampton and North Hanover.
- Walking Challenge: Delanco will be participating in a Walking Challenge.
- Challenges planned: North Hanover will participate in a Water Challenge in April and a Walking Challenge in September. Lumberton Township will participate in a Walking Challenge in October.

Other Ideas:

- Earn Tickets: Lumberton Township is participating in various activities (including JIF safety training) throughout the year and earn tickets for a chance to win a prize at the end of the year.
- Healthy Taste of Town Restaurants: will coordinate to invite a local restaurant (not chains) to bring a healthier version of one of their lunch items for employees to taste.
- Fresh Fruit or Produce: suggested for the office / departments to share.
- Challenge by Department: have a challenge including weight loss, walking, water, etc. between municipal departments.
- 1,000 Minute Club Challenge: walk 1,000 minutes over a 6-week challenge to win (that’s about 33 minutes 5x/week)

- My Life Check through American Heart Association: the **My Life Check®** is a health assessment and improvement tool that encourages you to take actions and form habits to improve your heart health. Employees would complete an assessment, get a Heart Health Score with recommendations to make improvements, and track their own progress. The tool works on desktop and mobile devices.
- April 5th National Walking Day – Encouraged employees to wear or bring sneakers and join together to walk during their lunch break.

Ms. Schiffer stated that she would like to work with all municipalities early in the year to allocate Wellness Funds so towns do not miss out or feel pressured at the end of the year to spend them.

Wellness Policy Statement

Ms. Schiffer indicated that she is working with the Executive Director's office to update and revise the existing Wellness Policy. She noted that it has been a number of years since the members were asked to adopt the policy. She is hoping to revise the Policy to make it more relevant to the members and their wellness efforts, have it approved by the Fund, and then redistribute to the members for their adoption. Ms. Schiffer stated that the revised Policy should be available prior to the next Safety Committee meeting.

Wellness Budget

Ms. Schiffer referred the Committee to page 70 of the agenda packet to the Wellness Incentive Budget Program for 2017. The program letters were emailed on February 5, 2018. The deadline to claim or encumber these funds is November 30, 2018. The final date to claim encumbered funds is February 1, 2019.

XVIII. OPTIONAL SAFETY BUDGET

Mr. Forlenza referred the Committee to page 71 of the agenda packet depicting available balances in the 2018 Optional Safety Budget Program. Notices were sent to the members on January 25, 2018. The deadline to encumber or claim funds is November 30, 2018. The final date to claim encumbered funds is February 1, 2019.

XIX. SAFETY INCENTIVE PROGRAM

2017 Program

Mr. Forlenza directed the Committee to a spreadsheet on page 72 of the agenda depicting available balances in the 2017 SIP. The deadline to encumber or claim funds is November 30, 2018. The final date to claim encumbered funds is February 1, 2019.

Mr. Forlenza mentioned that a congratulatory letter was e-mailed to Mayor and Council on February 22, 2018 along with an award letter to the Safety Coordinator. He noted that the Special Recognition Award Letters will be sent following the Safety Breakfast in April.

2018 Program

Mr. Forlenza reminded the Committee that the 2018 *Safety Incentive Program* now includes "Optional" Incentive Awards to reward members for additional activities. He noted that one of the incentives is focused on Fund Commissioner attendance at Executive Committee meetings. He noted that members that meet the Fund attendance criteria of 75% overall attendance and at least 50% of the attendance by the Fund Commissioner, will qualify for an additional \$250

incentive award. He noted that Executive Committee meeting attendance is important and he is hopeful that this additional incentive will assist towns that have poor attendance improve.

XX. 2018 SAFETY KICKOFF BREAKFAST

Mr. Forlenza mentioned that the Safety Breakfast will be held at Indian Springs Country Club in Marlton, NJ on April 10, 2018. He indicated that the invitations were sent to the members on March 13, 2018. Mr. Forlenza asked the Safety Committee to authorize payment of the speakers travel expenses. The Committee authorized payment for the speakers travel expenses.

XXI. NEXT MEETING

Mr. Forlenza mentioned that the next Executive Committee meeting will be held on June 19, 2018 at 1:30pm. The remaining meetings for 2018 are September 18th and December 18th. All meetings will be held at the Hainesport Township Municipal Building unless otherwise noted.

There being no further business, the meeting adjourned at 3:09 p.m.

File: BURLCO/2018/Safety Committee
BURLCO/GEN/Safety Committee

Tab 03/20/2018
Tab: 03/20/2018

2017 Annual Safety Director's Report

For:

**BURLINGTON COUNTY MUNICIPAL
JOINT INSURANCE FUND**

Prepared by:

J. A. Montgomery Risk Control

231 Main Street

P.O. Box 2017

Toms River, New Jersey 08754

February 15, 2018

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BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND 2017 ANNUAL SAFETY DIRECTOR REPORT

A. GENERAL DUTIES – EXECUTIVE SUMMARY

The 2017 Safety Director's contract calls for a minimum of 64 loss control visits to the 27 members of the Burlington County Municipal Joint Insurance Fund. Through December 31, 2017, 70 service visits were completed, including 7 law enforcement surveys and 12 renewal surveys. The remaining service visits included but not limited to physical facility surveys, playground inspections, seasonal operations, job safety observations, Safety Committee meetings, special training requests; PEOSH violation remediation assistance and other services requested by the membership. ***SEE APPENDIX A FOR THE 2017 MANAGEMENT SUMMARY REPORT***

Right to Know Inventory surveys have been completed for all members in 2017. The electronic distribution of the Central File Drop Box has been started and will be completed by first half of 2018.

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

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

There was a change in leadership at J. A. Montgomery Risk Control. Paul Shives assumed responsibility as Vice President in mid-January (2018). Chief Keith Hummel (Ret.) will remain in the role of Safety Director for the BURLCO JIF and provide support for John Saville and Robert Garish who will remain as your primary contacts for all onsite visits, Safety Committees, and safety-related resources. Keith is also available to provide law enforcement risk control consultation services as requested by the Joint Insurance Fund. The team is administratively supported by Danielle Sanders. Training support is administered by the MSI Learning Management System staff, Susan Kopec, Andrea Felip and Natalie Dougherty.

1. Executive Safety Committee

The Safety Committee met 4 times in 2017. The Safety Director and staff attend the Safety Committee meetings to help establish local safety programs and assist in the effectiveness of the overall safety program. The Safety Director reviews loss metrics (LTAF Rate, Loss Ratio Reports), training participation and SIP involvement on a quarterly basis.

Any member who shows deterioration in their results is brought to the attention of the Executive Safety Committee. We are happy to report that no members of the BURLCO JIF are on Safety Monitoring or Intervention at this time and the LTAF Rate is current as of December 31, 2017.

2. Participation in Claims Process / Accident Investigation

The Safety Director attends the monthly Fund Claims Committee meetings and is available to offer technical and safety-related insight on claims that are under review. The Safety Director is also available to conduct accident investigations related to claims against the fund.

3. Written Compliance Programs / Bulletin Updates

The Safety Director has produced model safety plans to address regulatory compliance issues. These programs are available at the following website: <https://njmel.org/mel-safety-institute/resource-center/> along with BURLCO JIF website <https://burlcojif.org>. Bulletins and notices are produced each month and are distributed to the membership. Bulletins are also available through the MEL Mobile App. A listing of all Notices and Bulletins distributed during the prior month are listed in the Safety Director report of the monthly agenda packet.

4. Semi-Annual Meetings with Fund's Claims Administrator

The Safety Director conducts two meetings per year with the Fund's Claims Administrator to discuss trends or problem areas. Some of the outcomes of these meetings have resulted in improved communication, more pertinent Safety Bulletins and "Lessons from Losses," and improvements in the accident investigation procedures.

B. PROGRAMS

1. Road, Sign, and Walkway Program and Job Safety Observations

The Road, Sign, and Walkway program is posted to the JIF website and includes written guidelines to help minimize incidents and reduce litigation costs. It's important to emphasize the need for this program as one of the key components in protecting Title 59 Immunities. Good inspection reports are often successfully used to help defend liability cases.

2. Law Enforcement Services

Police Ad Hoc Committee meetings are held regularly throughout the year, depending on the need. Joint meetings with Atlantic, BURLCO, and TRICO JIFs allow for representation by agencies of various sizes to present and discuss risk management issues of interest to the members. Four Police Ad Hoc Committee meetings were held on February 24, June 22, September 12 and December 5, 2017. Meetings were officiated by Keith Hummel and Rob Garish.

Law Enforcement Consultative Visits were provided by Chief Hummel (Ret.) to 7 agencies, with the goal of providing an in-depth review of services and to identify members' needs and requests. Special attention is directed to members with changes to their Command Staff. The Safety Director's office will continue to build strong relationships with the Law Enforcement community.

Law Enforcement Training and Memorandums are distributed electronically and are listed in the monthly Fund Agenda packet and posted to the website. During 2017, the following Law Enforcement memorandums were distributed by the Safety Director:

- Class III Officer
- Excited Delirium
- Firearms Storage Safety
- Motor Vehicle Crashes and Seat Belts
- Ford Special Service Vehicles
- SARA Training Model
- Law Enforcement-Job Safety Observations

Training for Special Law Enforcement Officers (SLEO) was held in May of 2017.

3. Safety Incentive Program

See APPENDIX B for the year-end summary of the Safety Incentive Program participation. The theme for the Safety Incentive Program is "Changing the Way We Think about Safety." To make substantive changes in behavior, we need to have both a "Top Down" and "Grassroots" approach. Our model is based on the 4 values of Trust, Care, Knowledge, and Communication, which are demonstrated through the best practices and commitment.

- All members submitted the signed safety contract and Safety Committee meeting schedules.
- Each member is required to send a delegate to at least one half-day session of the Annual Planning Retreat, which was held on May 4, 2017. All membership had a delegate attend the Planning Retreat.

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

C. TRAINING

1. Safety Coordinator Roundtable

The Safety Coordinator / Claims Coordinator Roundtable was held on February 23, 2017, as a joint training event. Since some individuals serve in both capacities, this combined training allows for cross training and job enrichment. During the sessions, we provided a brief review of the previous year’s accomplishments and highlight changes for the coming year.

2. Assistance to Members

- **Leadership Training & Senior Leadership Training** was offered by the MEL Safety & Education Committee, and we were pleased to have the following 4 representatives from the BURLCO JIF participate in the first offering of the MEL Leadership Skills for Senior Managers Program:
 - Martin Eckert Jr, Florence Township
 - Barclay T. Philips, Tabernacle Township

- Kevin Worrell, Tabernacle Township
- Anthony Buttacavali, Bass River Township

3. Regional Training Plan

J. A. Montgomery exceeded the contract specifications for regional training workshops. Six Regional Training programs were held in 2017. See APPENDIX C for a summary of participation.

- **OSHA Record Keeping Webinar** began in January 2017. Records of attendance not recorded.
- **The Safety Coordinator/ Claims Coordinator Roundtable** was held on February 23, 2017
- **Active Shooter Regional Training** was held on March 16, 2017.
- **DPW Supervisor –Roadway, Sign & Walkway** was held on May 25, 2017.
- **Wellness Coordinator Training** was held on September 27, 2017.
- **Career Survival for First-Line Supervisors** was held on November 8, 2017

4. MSI Training Participation

In 2017, BURLCO JIF members participated in 607 instructor-led / classroom programs and 462 online training programs through the MEL Safety Institute. The following BURLCO JIF members attended more than 50 instructor-led training events: Delran (89), Florence (83), Medford (103), and Pemberton Twp. (92). Leaders in the online learning management system were Delran (70), Mount Laurel (82), and Pemberton Twp. (117).

Training Administrators are an essential link for members to access the MSI Learning Management System. Administrators can run reports, register users and update training records. All members are encouraged to check the accuracy of the Training Administrator list via the Mel Safety Institute. Please utilize this to also assign training administrators within your member town.

There were 34 video rentals from the MEL Media Library through December 31, 2017. The library consists of 770 distinct titles that represent 47 categories. The MEL Media Library has been updated this year with 42 new titles and can be found at <https://njmel.org/wp-content/uploads/2017/11/MEL-Media-Catalog.pdf>

According to MSI training records and verbal affidavits, all member towns have participated in the Safe Patient Lifting training as of December 31, 2017. This training will be continuously promoted by consultants and will remain as a best practice in 2018 for the Safety Incentive Program.

5. MSI Training Programs

There are 50 instructor-led courses offered on various safety topics from accident investigation to snow removal. Additional online topics including Safety Orientation for New Employees and a series on Camp Counselor Safety. “Fast Track” training programs, which feature up to 5 courses in a one-day session, are offered several times a year. All courses are open to all employees of the BURLCO JIF.

The 23 online training programs offered through the MSI Learning Management System are:

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

The MEL Safety Institute (MSI) is supported by the online Learning Management System (LMS) that can be customized to each employee’s curriculum.

MEL Safety Institute Attendance

MSI Attendance 1/1/17 to 12/31/17	Total Classroom Uses	Total Online Uses
BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND (BURL)		
BASS RIVER (577)	6	3
BEVERLY (75)	0	0
BORDENTOWN CITY (589)	0	18
BORDENTOWN TOWNSHIP (600)	9	10
CHESTERFIELD (531)	0	0
DELANCO (76)	19	13
DELTRAN (77)	89	70
EDGEWATER PARK (78)	18	11
FIELDSBORO (MEIJIF_2_713)	1	0
FLORENCE (79)	83	4
HAINESPORT (80)	31	9
LUMBERTON TOWNSHIP (81)	4	24
MANSFIELD TOWNSHIP B (82)	5	45
MEDFORD TOWNSHIP (83)	103	38
MOUNT LAUREL (576)	17	82
NORTH HANOVER (601)	0	4
PALMYRA (MEIJIF_2_487)	8	0
PEMBERTON BOROUGH (642)	1	3
PEMBERTON TOWNSHIP (208)	92	117
RIVERSIDE (84)	7	0
SHAMONG (85)	18	1
SOUTHAMPTON (373)	20	0
SPRINGFIELD (456)	0	0
TABERNACLE (86)	45	1
WESTAMPTON (532)	18	8
WOODLAND (MEIJIF_2_488)	2	1
WRIGHTSTOWN (636)	11	0
Burlco JIF Totals	607	462

D. REPORTS

1. Attendance at Meetings of the Fund

J. A. Montgomery has representation at all JIF events, including Fund Commissioners Meetings, Claims Committee Meetings, and Annual Planning Retreats. In addition, J. A. Montgomery Risk Control attends the MEL Safety and Education Committee meetings. Information presented at the MEL level is shared with the Executive Safety Committee.

2. Monthly and Quarterly Reports Semi-Annual Loss Analysis

J. A. Montgomery provides monthly reports to the Fund on Risk Control activities completed during the prior month. Quarterly reports summarize the assignments completed for the Fund within that quarter and the status of all contract elements.

3. Semi-Annual/Annual Loss Analysis

Semi-Annual and Annual reports include an evaluation of losses for the Fund and members. The reports help identify the development of adverse claims' frequency, severity, and trends or problem areas and make suggestions to remediate any such trends and/or problem areas.

APPENDIX A: 2017 MANAGEMENT REPORT

Burlington County Municipal Joint Insurance Fund															
Loss Control Management Report - Contract Period 1/1/2017 to 12/31/2017															
2017 Visit Schedule															
Member	St	REN	Service Consultant	Consultant Projected visits	special focus	Law Enforcement	1st visi	2nd visi	3rd visi	4th visi	5th visi	Total Projected Visits	Completed Visits #	Remaining Visits #	Comments
Bass River	S	REN	JS	2	Acc Review	0	2/6	8/4				2	2	0	2/6 LCR - Renewal; 8/4 LCR
Beverly	M	REN	JS	2	Acc Review	0	3/29	10/3				2	2	0	3/29 LCR-Renewal; 10/3 LCR
Bordentown City	M		JS	2		0	6/5	10/31				2	2	0	6/5 LCR; 10/31 LCR
Bordentown Twp	L	REN	JS	2	RTK	1	2/1	2/1	7/24 (PD)	8/11		3	4	-1	2/1 LCR-Renewal; 7/24 LCR-PD; 8/11 LCR
Chesterfield	S		JS	2		0	4/13	8/30				2	2	0	4/13 LCR; 8/30 LCR
Delanco	S		JS	2	RTK	1	6/12	6/15 (PD)	10/23			3	3	0	6/12 LCR; 6/15 LCR-PD; 10/23 LCR
Delran	L	REN	JS	2		1	3/9	3/9	10/6	12/11 (PD)		3	4	-1	3/9 LCR-Renewal; 12/11 LCR-PD; 10/6 LCR
Edgewater Park	M		JS	2		0	6/19	12/11				2	2	0	6/19 LCR; 12/11 LCR
Fieldsboro	S		JS	2		0	7/14	10/26				2	2	0	7/14 LCR; 10/26 LCR
Florence	L		JS	2	Acc Review	1	5/30	7/18 (PD)	10/31			3	3	0	5/30 LCR; 7/18 LCR-PD; 10/31 LCR
Hainesport	S	REN	JS	2		0	3/31	8/31				2	2	0	3/31 LCR-Renewal; 8/31 LCR
Lumberton	L		JS	3	Acc Review	1	6/14	8/30	10/18	12/6 (PD)		4	4	0	6/14 LCR; 8/30 LCR; 10/18 LCR; 12/6 LCR-PD
Mansfield	M		JS	2		0	8/31	12/13				2	2	0	8/31 LCR; 12/13 LCR
Medford	XL		JS	3		0	6/1	8/4	11/7			3	3	0	6/1 LCR; 8/4 LCR; 11/7 LCR
Mount Laurel	XL	REN	JS	4		0	1/12	1/31	1/31	9/7	11/2	4	5	-1	1/12 LCR; 1/31 LCR-Renewal; 9/7 LCR; 11/2 LCR
North Hanover	M	REN	JS	2		0	3/9	10/27				2	2	0	3/9 LCR-Renewal; 10/27 LCR
Palmyra	M	REN	JS	1		0	4/7	8/11				1	2	-1	4/7 LCR-Renewal; 8/11 LCR
Pemberton Boro	S		JS	2	Acc Review	0	7/19	11/9				2	2	0	7/19 LCR; 11/9 LCR
Riverside	M	REN	JS	3		0	3/10	10/2	12/6			3	3	0	3/10 LCR; 10/2 LCR; 12/6 LCR
Shamong	S	REN	JS	2	RTK	0	6/15	10/18				2	2	0	6/15 LCR-Renewal; 10/18 LCR
Springfield	S	REN	JS	2	Acc Review	0	4/13	12/13				2	2	0	4/13 LCR-Renewal; 12/13 LCR
Tabernacle	S		JS	2		0	1/10	9/12				2	2	0	1/10 LCR; 9/12 LCR
Westampton	M		JS	2		1	11/1	11/29 (PD)				2	2	0	11/1 LCR; 11/29 LCR-PD;
Woodland	S	REN	JS	2	RTK	0	5/31	12/14				2	2	0	5/31 LCR- Renewal; 12/14 LCR
Wrightstown	S		JS	2	RTK	0	5/31	10/31				2	2	0	5/31 LCR; 10/31 LCR
XXDiscretionary			JS	0		0						0	0	0	
Pemberton Twp	XL		RG	3	RTK	1	2/13	7/14 (PD)	11/9	12/29		4	4	0	2/13 LCR; 7/14 LCR-PD;
Southampton	M		RG	3		0	7/10	7/26	11/10			3	3	0	7/10 LCR; 7/26 LCR; 11/10 LCR
xxxTOTAL				60		7						66	70	-4	
xx Renewal for Large and Extra-Large members counts as two visits															
We are contracted to provide a total of 64 visits in 2017															

APPENDIX B: 2017 SIP PARTICIPATION SUMMARY

2017 Year-End Results																			
SIP Elements	Commitment & Accountability			Controlling Hazards			Continuing Education			Communication		Coaching		Claims Management					
BURLCO JIF MEMBERS	Safety on the Agenda	Signed the Contract	Police Participation	Inspections	Hazard Correction SFI	Roadway Sign & walkway	MSI or other major Training	Training Admin Assigned	Tool Box Talks	Safety Committee	Daily Contact	Coaching	JSO	Transitional Duty	Accident Review	Claims Management	Health & Wellness	JIF Planning Retreat	Law Enforcement
Bass River	OK	OK	N/A	Ok	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	N/A
Beverly	OK	OK	NW	Ok	Ok	Ok	Ok	Ok	Ok	Ok	Ok	Ok	Ok	OK	Ok	Ok	OK	OK	Ok
Bordentown City	OK	OK	NW	Ok	Ok	Ok	NW	Ok	Ok	Ok	Ok	Ok	Ok	OK	Ok	Ok	UK	OK	Ok
Bordentown Twp	OK	OK	OK	Ok	Ok	Ok	Ok	Ok	Ok	Ok	Ok	Ok	Ok	OK	Ok	Ok	OK	OK	Ok
Chesterfield	OK	OK	OK	Ok	Ok	Ok	NW	Ok	Ok	Ok	Ok	Ok	Ok	OK	Ok	Ok	OK	OK	Ok
Delanco	OK	OK	OK	Ok	Ok	Ok	Ok	Ok	Ok	Ok	Ok	Ok	Ok	OK	Ok	Ok	UK	OK	Ok
Delran	OK	OK	OK	Ok	Ok	Ok	Ok	Ok	Ok	Ok	Ok	Ok	Ok	OK	Ok	Ok	UK	OK	Ok
Edgewater Park	OK	OK	OK	Ok	Ok	Ok	Ok	Ok	Ok	Ok	Ok	Ok	Ok	NW	Ok	Ok	UK	OK	Ok
Fieldsboro	OK	OK	N/A	Ok	Ok	Ok	Ok	Ok	Ok	Ok	Ok	Ok	Ok	OK	Ok	Ok	UK	OK	N/A
Florence	OK	OK	OK	Ok	Ok	Ok	Ok	Ok	Ok	Ok	Ok	Ok	Ok	NW	Ok	Ok	OK	OK	Ok
Hainesport	OK	OK	N/A	Ok	Ok	Ok	Ok	Ok	Ok	Ok	Ok	Ok	Ok	OK	Ok	Ok	OK	OK	N/A
Lumberton	OK	OK	OK	Ok	Ok	Ok	Ok	Ok	Ok	Ok	Ok	Ok	Ok	OK	Ok	Ok	OK	OK	Ok
Mansfield	OK	OK	OK	Ok	Ok	Ok	Ok	Ok	Ok	Ok	Ok	Ok	Ok	OK	Ok	Ok	OK	OK	Ok
Medford	OK	OK	OK	Ok	Ok	Ok	Ok	Ok	Ok	Ok	Ok	Ok	Ok	OK	Ok	Ok	OK	OK	Ok
Mount Laurel	OK	OK	OK	Ok	Ok	Ok	Ok	Ok	Ok	Ok	Ok	Ok	Ok	OK	Ok	Ok	OK	OK	Ok
North Hanover	OK	OK	OK	Ok	Ok	Ok	Ok	Ok	Ok	Ok	Ok	Ok	Ok	OK	Ok	Ok	OK	OK	Ok
Palmyra	OK	OK	OK	Ok	Ok	Ok	Ok	Ok	Ok	Ok	Ok	Ok	Ok	OK	Ok	Ok	OK	OK	Ok
Pemberton Boro	OK	OK	N/A	Ok	Ok	Ok	Ok	Ok	Ok	Ok	Ok	Ok	Ok	OK	Ok	Ok	UK	OK	Ok
Pemberton Twp	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
Riverside	OK	OK	OK	Ok	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
Shamong	OK	OK	N/A	Ok	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	N/A
Southampton	OK	OK	NA	OK	OK	OK	OK	OK	OK	NW	OK	OK	OK	OK	OK	OK	OK	OK	OK
Springfield	OK	OK	OK	Ok	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	UK	OK	OK
Tabernacle	OK	OK	N/A	Ok	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	N/A
Westampton	OK	OK	OK	Ok	OK	OK	OK	OK	OK	OK	OK	OK	OK	NW	OK	OK	OK	OK	OK
Woodland	OK	OK	N/A	Ok	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	UK	OK	N/A
Wrightstown	OK	OK	N/A	Ok	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	N/A
Ok = meets standards NW = Needs Work N/A = not applicable UK = unknown																			
* OLD JSO FORMAT ** Not ALL DEPARTMENTS																			

APPENDIX C: REGIONAL TRAINING ATTENDANCE

Burlington County Municipal Joint Insurance Fund								
Loss Control Management Report - Contract Period 1/1/2017 to 12/31/2017								
2017 Regional Training Attendance								
	Size	Safety/Claims Coordinators' RT 2/23/17	Active Shooter 3/16/17	DPW Supervisor RT/Roadway, Sign & Walkway Program 5/25/17	Wellness Coordinator Training 9/27/2017	Career Survival November 8, 2017	Annual Retreat 5/4/17	Total Reg Train
Bass River	S	1	1				1	3
Beverly	M	1	1		1		1	4
Bordentown City	M	1		1			1	3
Bordentown Twp	L	1				1	1	3
Chesterfield	S	1	1		1		1	4
Delanco	S	1	1		1		1	4
Delran	L	1	1	1		1	1	5
Edgewater Park	M	1	1		1		1	4
Fieldsboro	S	1			1		1	3
Florence	L	1	1	1	1		1	5
Hainesport	S	1	1	1	1		1	5
Lumberton	L	1			1	1	1	4
Mansfield	M	1	1		1		1	4
Medford	XL	1	1	1	1	1	1	6
Mount Laurel	XL	1			1	1	1	4
North Hanover	M	1	1				1	3
Palmyra	M	1		1	1		1	4
Pemberton Boro	S	1		1			1	3
Pemberton Twp	XL	1			1		1	3
Riverside	M	1		1			1	3
Shamong	S	1	1	1	1		1	5
Southampton	M	1	1		1		1	4
Springfield	S	1					1	2
Tabernacle	S	1	1	1	1		1	5
Westampton	M	1	1		1	1	1	5
Woodland	S	1					1	2
Wrightstown	S	1		1	1		1	4
Members represented		27	15	11	18	6	27	104

APPENDIX D 2017 YEAR END LOSS ANALYSIS

BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND

J.A. Montgomery Risk Control

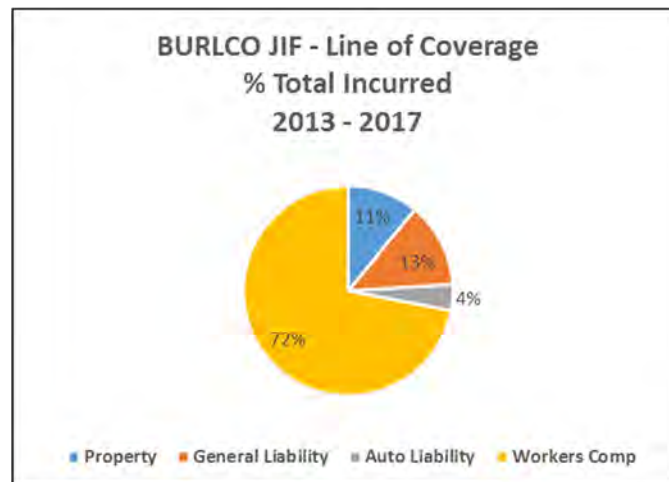
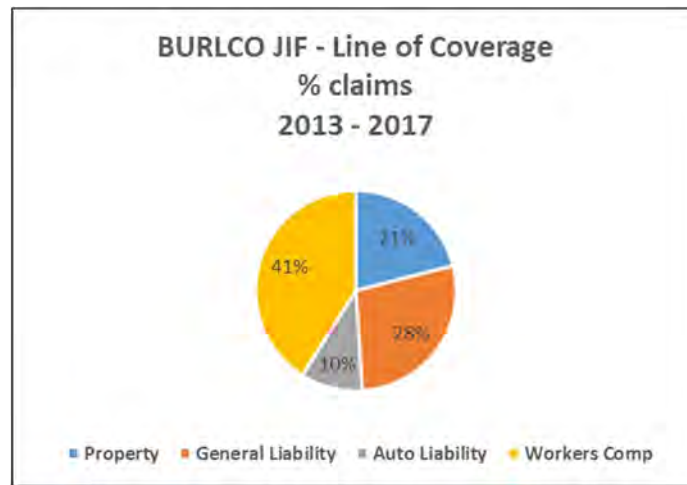
February 15, 2018

2017 YEAR END LOSS ANALYSIS

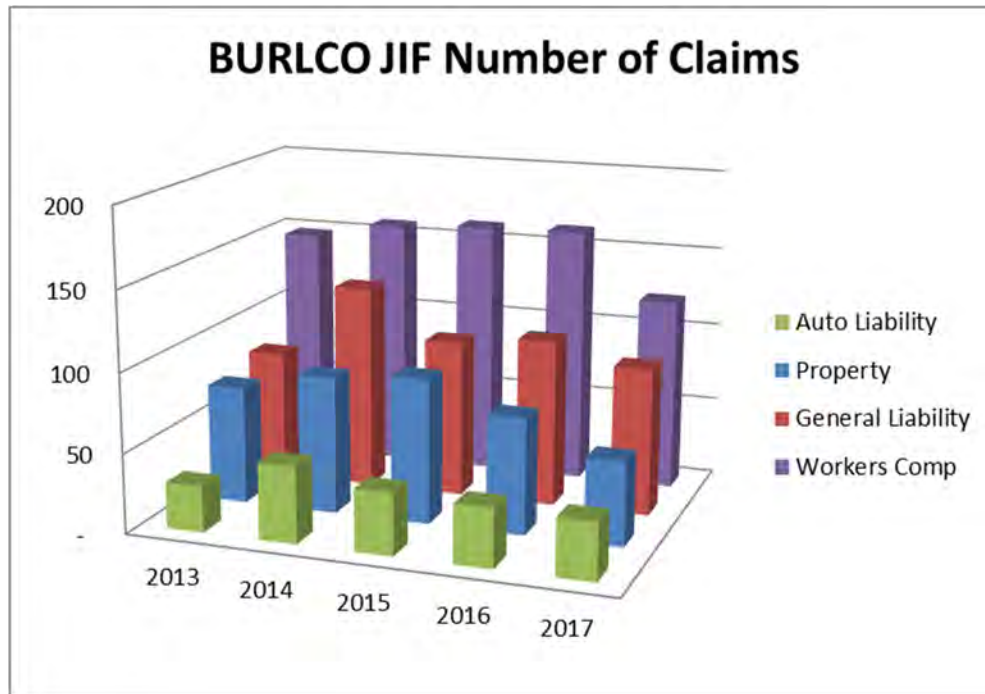
YEAR-END SNAPSHOT

Percent Claims and Total Incurred by Line of Coverage as of 12/31/2017

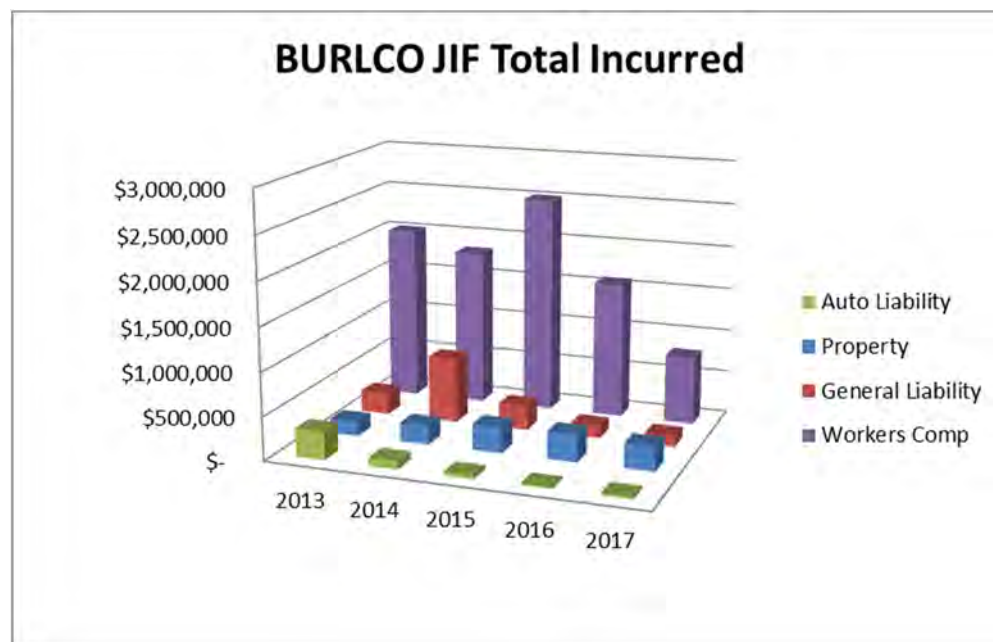
BURLINGTON MUNICIPAL JOINT INSURANCE FUND					
CLAIMS BY LINE OF COVERAGE : FUND YEAR 2013 - 2017					
TOTAL FUND YEARS 2013 - 2017					
Line of Coverage	Totals	Average	% of Claims	% of Total	
	Claims	Incurred	Cost/Claim		Incurred
Property	377	\$ 1,291,546	\$ 3,426	21%	11%
General Liability	507	\$ 1,558,146	\$ 3,073	28%	13%
Auto Liability	189	\$ 507,313	\$ 2,684	10%	4%
Workers Comp	750	\$ 8,724,411	\$ 11,633	41%	72%
Totals for Fund Years 2013 - 2017	1,823	\$ 12,081,416	\$ 6,627	100%	100%



Claim Frequency Trend by Line of Coverage as of 12/31/2017



Total Incurred Trend by Line of Coverage as of 12/31/2017



WORKERS COMPENSATION

For the five-year period (2013 - 2017), Workers Compensation claims accounted for (41%) of the claim frequency and (72%) of the incurred costs. The average cost per WC claim is \$12,171.

Year-end metrics from 2013 to 2017 YTD show the following trends:

Workers' Compensation Metrics						
Claim Frequency	2013	2014	2015	2016	2017	Notes
Total Number of Claims	148	158	161	162	121	
Payroll (Millions)	\$79.4	\$77.3	\$77.1	\$77.9	\$79.9	
# of Claims per Million \$ of Payroll	1.86	2.04	2.09	2.08	1.51	
Number of FTE Employees	2,072	2,105	2,082	1,916	2,065	
Total Claim Frequency / 100 FTE	7.14	7.51	7.73	8.46	5.86	
LTA Claim Frequency / 100 FTE			1.95	2.03	1.19	
Claim Cost as a % of Payroll	2.54%	2.35%	3.26%	2.03%	0.99%	

LOST TIME ACCIDENT FREQUENCY RATE

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

The 2017 LTAF rate for the BURLCO JIF is the second lowest in the state and well below the MEL average. There is a decrease from the 2016 year end result. We continue to monitor data on a monthly basis and report to the Executive Safety Committee at their quarterly meeting. The trend for the JIF and the MEL is a positive indication that the service plan is appropriate and effective.

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

LOST TIME RATE BY MEMBER

Burle o JIF				
2017 LOST TIME ACCIDENT FREQUENCY				
December 31, 2017				
	2017	2016	2015	TOTAL
	LOST TIME	LOST TIME	LOST TIME	RATE
MEMBER	FREQUENCY	FREQUENCY	FREQUENCY	2017 - 2015
BEVERLY	0.00	11.76	4.35	5.00
DELRAN	0.00	0.00	1.91	0.66
HAINES PORT	0.00	0.00	1.68	0.56
RIVERSIDE	0.00	2.50	2.44	1.64
SHAMONG	0.00	0.00	0.00	0.00
TABERNACLE	0.00	0.00	1.68	0.56
SPRINGFIELD	0.00	0.00	1.83	0.63
CHESTERFIELD	0.00	0.00	1.57	0.56
BASS RIVER	0.00	0.00	3.64	1.14
NORTH HANOVER	0.00	1.98	0.00	0.59
WRIGHTS TOWN	0.00	0.00	0.00	0.00
PEMBERTON BOROUGH	0.00	2.00	2.13	1.45
WOODLAND	0.00	2.78	3.13	1.92
FIELDSBORO	0.00	0.00	***	0.00
WESTAMPTON	0.72	6.32	4.17	3.40
MEDFORD TOWNSHIP	0.74	1.56	1.25	1.18
LUMBERTON	0.97	1.16	1.27	1.12
FLORENCE	1.00	3.14	1.13	1.76
MANSFIELD TOWNSHIP B	1.00	0.00	0.00	0.34
SOUTHAMPTON	1.15	0.00	1.21	0.79
BORDENTOWN TOWNSHIP	1.36	2.80	0.00	1.40
DELANCO	1.42	3.42	0.00	1.55
BORDENTOWN CITY	1.65	1.36	1.34	1.49
MOUNT LAUREL	1.80	0.77	1.40	1.33
EDGEWATER PARK	2.27	2.86	2.56	2.54
PALMYRA	2.78	0.00	2.88	1.86
PEMBERTON	4.03	7.67	5.32	5.56
	1.19	2.03	1.95	1.71

BURLCO JIF Workers Compensation Claims by Member (2013 – 2017)

BURLINGTON MUNICIPAL JOINT INSURANCE FUND				
Claims by Member				
Member Name	Total Fund Years 2013 - 2017			
	# Claims	Total Incurred	% of Total	Average Cost per
BASS RIVER	7	\$ 18,320	0.21%	\$ 2,617
BEVERLY	14	\$ 190,462	2.18%	\$ 13,604
BORDENTOWN CITY	28	\$ 589,606	6.76%	\$ 21,057
BORDENTOWN TOWNSHIP	37	\$ 478,134	5.48%	\$ 12,923
CHESTERFIELD	6	\$ 45,485	0.52%	\$ 7,581
DELANCO	17	\$ 227,284	2.61%	\$ 13,370
DELRAN	45	\$ 658,123	7.54%	\$ 14,625
EDGEWATER PARK	22	\$ 208,732	2.39%	\$ 9,488
FIELDSBORO	-	\$ -	0.00%	\$ -
FLORENCE	28	\$ 256,122	2.94%	\$ 9,147
HAINESPORT	17	\$ 54,669	0.63%	\$ 3,216
LUMBERTON	23	\$ 219,872	2.52%	\$ 9,560
MANSFIELD TOWNSHIP B	22	\$ 36,454	0.42%	\$ 1,657
MEDFORD TOWNSHIP	66	\$ 897,123	10.28%	\$ 13,593
MOUNT LAUREL	101	\$ 1,357,329	15.56%	\$ 13,439
NORTH HANOVER	9	\$ 113,620	1.30%	\$ 12,624
PALMYRA	26	\$ 218,837	2.51%	\$ 8,417
PEMBERTON	135	\$ 1,897,172	21.75%	\$ 14,053
PEMBERTON BOROUGH	15	\$ 84,660	0.97%	\$ 5,644
RIVERSIDE	32	\$ 384,946	4.41%	\$ 12,030
SHAMONG	7	\$ 14,561	0.17%	\$ 2,080
SOUTHAMPTON	21	\$ 39,437	0.45%	\$ 1,878
SPRINGFIELD	5	\$ 83,822	0.96%	\$ 16,764
TABERNACLE	8	\$ 13,136	0.15%	\$ 1,642
WESTAMPTON	54	\$ 615,475	7.05%	\$ 11,398
WOODLAND	5	\$ 21,031	0.24%	\$ 4,206
WRIGHTSTOWN	-	\$ -	0.00%	\$ -
Total All Members	<u>750</u>	<u>\$ 8,724,411</u>	<u>100.00%</u>	<u>\$ 236,613</u>

TRENDS BY CAUSE OF LOSS

The table below shows the WC trends by cause of loss for the years 2013 to 2017. The largest category of claims as a percentage of costs is Slips and Falls (18%), followed by Strains (17.5%). Robbery or criminal assault claims comprise 12.6 % of the total incurred.

In terms of frequency, strains and sprains are the most common loss cause, with 126 claims, followed by "struck or injured by," with 106 claims.

BURLINGTON MUNICIPAL JOINT INSURANCE FUND				
WORKERS' COMPENSATION CLAIMS : FUND YEARS 2013 - 2017				
Claims by Loss Cause				
	Total Fund Years 2013 - 2017			
Loss Cause/	# Claims	Total Incurred	% of Total	Average Cost per Claim
Burns or Scald - Heat or Cold Exposure	-	\$ -	0.00%	\$ -
Caught In Or Between	23	\$ 127,163	1.46%	\$ 5,529
Cut, Puncture, Scrape Injured By	42	\$ 133,685	1.53%	\$ 3,183
Fall Or Slip From	77	\$ 1,598,097	18.32%	\$ 20,755
Motor Vehicle	4	\$ 100,497	1.15%	\$ 25,124
Strain or Injured By	126	\$ 1,526,692	17.50%	\$ 12,117
Striking Against Or Stepping On	13	\$ 131,078	1.50%	\$ 10,083
Struck or Injured By	106	\$ 625,228	7.17%	\$ 5,898
Contact With Electric Current	-	\$ -	0.00%	\$ -
Animal, Insect, Plant (Poison Ivy Etc.)	64	\$ 139,619	1.60%	\$ 2,182
Explosion Or Flare Back	1	\$ 2,514	0.03%	\$ 2,514
Foreign Body In Eye	26	\$ 30,277	0.35%	\$ 1,165
Robbery Or Criminal Assault	56	\$ 1,105,577	12.67%	\$ 19,742
Repetitive Motion	23	\$ 249,631	2.86%	\$ 10,854
Cumulative (All Other) - Latex	10	\$ 500,512	5.74%	\$ 50,051
Other Misc. Cause - Disease Exposure	9	\$ 13,229	0.15%	\$ 1,470
NOC	170	\$ 2,440,610	27.97%	\$ 14,357
Total All Loss Causes	<u>750</u>	<u>\$ 8,724,411</u>	<u>100.00%</u>	<u>\$ 11,633</u>

TRENDS BY DEPARTMENT

Police make up 38% of the worker's compensation frequency and 44% of the incurred losses. Public Works make up 36% of frequency and 37% of incurred losses. Fire comprise 13% of the frequency and 11% of the incurred losses.

BURLINGTON MUNICIPAL JOINT INSURANCE FUND				
WORKERS' COMPENSATION CLAIMS : FUND YEARS 2013 - 2017				
Claims by Department				
Department Name	Total Fund Years 2013 - 2017			
	# Claims	Total Incurred	% of Total	Average Cost per Claim
Administration	34	\$ 483,249	5.54%	\$ 14,213
<u>EMS</u>				
Paid	26	\$ 61,230	0.70%	\$ 2,355
Volunteer	22	\$ 133,154	1.53%	\$ 6,052
Subtotal EMS	48	\$ 194,385	2.23%	\$ 4,050
<u>Fire</u>				
Paid	34	\$ 350,170	4.01%	\$ 10,299
Volunteer	65	\$ 643,162	7.37%	\$ 9,895
Subtotal Fire	99	\$ 993,332	11.39%	\$ 10,034
<u>Municipal</u>				
Library	4	\$ 6,454	0.07%	\$ 1,614
Lifeguards	1	\$ 1,113	0.01%	\$ 1,113
Municipality, NOC	1	\$ 4,586	0.05%	\$ 4,586
Subtotal Municipal	6	\$ 12,153	0.14%	\$ 2,026
<u>Police</u>				
Police	281	\$ 3,753,679	43.03%	\$ 13,358
Police Off Duty	2	\$ 66,222	0.76%	\$ 33,111
Crossing Guards	-	\$ -	0.00%	\$ -
Subtotal Police	283	\$ 3,819,902	43.78%	\$ 13,498
<u>Public Works</u>				
Building Dept	14	\$ 94,984	1.09%	\$ 6,785
Electrical Dept	1	\$ 27,138	0.31%	\$ 27,138
Garbage Removal	37	\$ 516,132	5.92%	\$ 13,950
Parks & Recreation	7	\$ 288,529	3.31%	\$ 41,218
Sewage Dept	11	\$ 183,883	2.11%	\$ 16,717
Street Maintenance/Cleaning	191	\$ 2,078,991	23.83%	\$ 10,885
Water Dept	12	\$ 23,099	0.26%	\$ 1,925
Subtotal Public Works	273	\$ 3,212,756	36.82%	\$ 11,768
<u>NOC</u>	7	\$ 8,634	0.10%	\$ 1,233
Total All Departments	750	\$ 8,724,411	100.00%	\$ 11,633

GENERAL LIABILITY CLAIMS

For the five-year period (2013 - 2017), General Liability incidents represent 28% of total claim frequency and 13% of total incurred costs.

GL mid-year metrics show the following trends. Questionable data for appropriations from 2013-2015.

GL mid-year metrics show the GL trends to be steady since 2016.

General Liability Metrics						
Claim Frequency	2013	2014	2015	2016	2017	Notes
Total Number of Claims	81	129	99	105	93	DECREASE
Annual Appropriations	\$162,206,670	\$206,025,518	\$156,917,544	\$817,689,308	\$817,689,308	STEADY
# of Claims per Million \$ of Appropriations	0.50	0.63	0.63	0.13	0.11	DECREASE

AUTO LIABILITY CLAIMS

For the five-year period (2013 - 2017), Auto Liability claims represent 10% of total claim frequency and 4% of total incurred costs. Auto liability claims have remained consisted over the five-year period.

Auto Liability Metrics						
Claim Frequency	2013	2014	2015	2016	2017	Notes
Total Number of Claims	29	48	39	37	36	DECREASE
Number of Vehicles	1,113	1,071	1,084	776	1,179	STEADY
# of Claims per 100 Vehicles	2.61	4.48	3.60	4.77	3.05	DECREASE

PROPERTY CLAIMS

For the five-year period (2013 - 2017), Property claims represent 21% of total claim frequency and 11% of total incurred costs. Property mid-year metrics show a decrease in 2017. The number of property claims tracks directly with Auto Liability frequency.

2018 SERVICE INITIATIVES

1. Promote “Zero Harm Workplace” to create a culture of safety.
2. Continue to monitor the WC metrics through the “Watch List” to identify members that may show deteriorating loss experience. Members that appear to be trending in the wrong direction may be placed on Safety Monitoring, which initiates greater attention from the Safety Director office. Members that show significant deterioration or unwillingness to address exposures may be placed on Safety Intervention with calling in the efforts of other JIF Professionals.
3. Work with members that have higher than average accident frequency rates on a case by case basis.
4. Focus on most frequent injury types: Sprains/Strains, Motor Vehicle and Falls. Several actions could be taken to improve this experience:
 - Develop specific regional training and consultative services.
 - Reinforce during daily safety briefings between employees and supervisors.
 - Evaluate every lift. Is there a method to lift / move the material to eliminate or limit manual handling? Is there a mechanical aid to lessen the potential for musculoskeletal strain? Can workers be added or re-positioned to promote better body mechanics?
 - Utilize the “Safe Patient Lifting” online MSI training geared towards First Responders
 - Encourage workers to engage in pre-lift stretches. Promote health and wellness initiatives.
 - Prevent winter slips and falls: Snow removal and salting on walkways and parking lots should be thorough, and repeated as necessary to account for melting-refreezing cycles
 - Personnel in the field should be encouraged to take additional precautions during winter months. Evaluate providing removable shoe cleats for certain tasks.
 - Effective self-inspections can identify snow removal and housekeeping concerns. They should be done frequently, especially during inclement weather.
 - Provide adequate (3-step length) walk-off mats at entrances and clean or regularly replace, to minimize carryover of moisture into the building.
 - Provide boot/shoe cleaner brushes at entrances frequented by field personnel.
 - Reinforce three-points-of-contact when using ladders, stairs, and entering/exiting vehicles.

- Defensive driving habits must be consistently emphasized. Offer Defensive Driving Course, Driver Awareness, S:ERVE and CEVO training.
5. Continued emphasis on Law Enforcement services
 - Police Ad Hoc Committee - The purpose of the meetings is to review Accreditation, Training, and other Risk Management issues related to Law Enforcement.
 - Uniform consulting plan for Law Enforcement agencies to address specific risks that are exclusive to the Law Enforcement community.
 - Continue to develop specific regional training programs for Police, such as Career Survival for Law Enforcement Officers and Risk Management for Command Staff.
 - Develop law enforcement specific memorandums
 6. Continued emphasis on Public Works
 - Encourage more meaningful Job Safety Observations and daily crew meetings for the DPW
 - Continue to develop Tool-Box-Talk outlines for MSI classes to assist supervisors in providing specific safety refreshers in the years between mandated MSI training.
 - Encourage the use of training resources, including MSI, online and regional training workshops.
 7. Continue to promote the Safety Incentive Program as best practices for a successful safety program. Encourage all members to show significant demonstration of participation in each of the areas:
 - Commitment and Accountability
 - Controlling hazards
 - Continuing Education and Training
 - Communication
 - Coaching
 - Claims Management.



Municipal Excess Liability Residual Claims Fund

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April 6, 2018

Memo to: Burlington County Municipal Joint Insurance Fund

From: Dave Matchett

Re: Topics Discussed at the RCF April 6th Meeting

Annual Retreat: Following meetings of the RCF, EJIF and MEL, the Board of Fund Commissioners held its annual one-day retreat on April 6th at the Hyatt Regency in Princeton. Each MEL sub-committee provided a report on its 2017 activities and noted future objectives. In addition, several Fund Commissioners were invited to highlight local JIF initiatives used to address claim trends specific to their pool.

2018 MEL & MR HIF Educational Seminar: The 8th annual seminar is scheduled for Friday, April 20th beginning at 9:00 AM at the National Conference Center in East Windsor, NJ. The seminar qualifies for an extensive list of Continuing Educational Credits including CFO/CMFO, Public Works, Clerks, Insurance Producers and Purchasing Agents. There is no fee for employees and insurance producers associated with MEL and MR HIF members as well as personnel who work for service companies that are engaged by MEL member JIFs and MR HIF member HIFs.

Claims Committee: The Claims Review Committee met on January 3, 2018 and March 1, 2018. Minutes of the January and March meetings were distributed under separate cover.

2018 Financial Disclosures: The Division of Local Government Services has notified the Fund office that rosters of those that are required to file must be finalized by April 4th. Commissioners and Fund Professionals were provided logins and filing instructions, which must be completed by April 30th.

Next Meeting: The next meeting of the RCF will be **Thursday June 7, 2018** at 10:30AM at the Forsgate Country Club-Monroe, NJ.



**New Jersey Municipal Environmental
Risk Management Fund**

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DATE: April 6, 2018
TO: Burlington County Municipal Joint Insurance Fund
FROM: Commissioner Jack
SUBJECT: Summary of Topics Discussed at E-JIF Meeting

REVISED BUDGET- The revised 2018 budget was included in the agenda. The revisions reflect new members added to the local JIFs for 2018. A motion was passed approving the revisions to the 2018 budget and associated professional fee increases.

ENVIRONMENTAL ENGINEER RFQ – The contract between the E-JIF and its two Environmental Engineers will expire 12/31/18. A motion authorizing the Executive Director to issue an RFQ for the position of Environmental Engineer(s) was passed by the Executive Committee.

NEXT MEETING- The next meeting of the EJIF is scheduled for **Thursday**, June 7, 2018 at the Forsgate CC, Jamesburg.

NEW JERSEY MUNICIPAL ENVIRONMENTAL RISK MANAGEMENT FUND						
2018 BUDGET BASED ON 2010 CENSUS						
	2/27/2018 16:13	2018 Adopted	Pompton Lakes : New Member	West Deptford : New Member	Frelinghuysen : Returning Member	2018 Revised
		TOTAL	MOR JIF	TRICO JIF	MOR JIF	TOTAL
I. Claims and Excess Insurance						
Claims						
1 Non-Site Specific		299,024	798	1,558	160	301,540
2 Site Specific		353,432	943	1,841	189	356,405
3 Legal Defense		1,036,097	2,765	5,401	556	1,044,818
4 Superfund Buyout		625,632	1,669	3,261	335	630,898
5 LFC		14,860				14,860
6 Total Loss Fund		2,329,045	6,174	12,061	1,241	2,348,521
7						
8 II. Expenses, Fees & Contingency						
9 Professional Services						
10 Actuary		62,936				62,936
11 Attorney		76,562	204	398	41	77,205
12 Auditor		15,959				15,959
13 Executive Director		282,678	754	1,474	152	285,057
14 Treasurer		19,683				19,683
15 Legislative Agent		45,000				45,000
16 Underwriting Managers		223,892	597	1,166	120	225,776
17 Environmental Services		429,759	1,146	2,240	230	433,375
18 Claims Administration		26,460	71	138	14	26,684
19						
20 Subtotal - Contracted Prof Svcs		1,182,929	2,773	5,416	557	1,191,675
21						
22 Non-Contracted Services						
23 Postage		5,473	14	28	3	5,518
24 Printing		4,250	11	22	2	4,284
25 Telephone		2,423	7	13	1	2,444
26 Expenses contingency		14,808	40	78	8	14,934
27 Member Testing		8,233				8,233
28						
29 Subtotal - Non-contracted svcs		35,186	72	141	14	35,413
30						
31 Subtotal-Contracted/Non-contra		1,218,116	2,845	5,557	572	1,227,088
32						
33 Excess Aggregate Insurance		573,935	1,532	2,993	308	549,967
34						
35 General Contingency		29,863	527	1,028	106	60,323
36						
37 Total Exp, Fees & Contingency		1,821,914	4,903	9,577	985	1,837,379
38						
39 TOTAL JIF APPROPRIATIONS		4,150,959	11,077	21,638	2,226	4,185,900