



AGENDA PACKET



Tuesday, May 15, 2018 at 3:30 PM

**Hainesport Municipal Bldg
1 Hainesport Centre
Hainesport, NJ**

WWW.BURLCOJIF.ORG

BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND
Hainesport Municipal Building
1 Hainesport Centre
Hainesport, NJ
Tuesday, May 15, 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 **April 17, 2018** Meeting Minutes.....Pages 1-12
 - B. Adoption of the **April 17, 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The Closed Session Minutes shall not be released to the public until the reason(s) for their remaining confidential is no longer applicable and the Fund Solicitor has an opportunity to review them.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 13- 63
 - A. Lost Time Accident Frequency.....Pages 17-18
 - B. Certificates of Insurance..... Pages 19-24
 - C. 2017 Safety Incentive Program Awards.....Page 25
 - D. 2018 Optional Safety Budget.....Page 26
 - E. 2018 Wellness Incentive.....Page 27
 - F. Employment Practices Liability Coverage UpdatePage 28
 - G. EPL/Cyber Risk Management Budget.....Page 29
 - H. EPL Helpline – Authorized Contact List.....Page 30
 - I. Financial Fast Track Report.....Page 31
 - J. Regulatory Filing Checklists.....Pages 32-33
 - K. Capehart & Scatchard Updates.....Pages 34-39
 - L. Statutory Bond Status.....Page 40
 - M. Skateboard Park Approval Status.....Page 41

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P.	Police Command Staff Training – Invite.....	Pages 42-43
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S.	RMC Roundtable	
T.	MEL 2019/2020 Employment Practices Liability Program.....	Pages 47-63
U.	New Member Activity	
VIII.	Solicitor’s Report	
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E.	MSI: BURLCO Attendance.....	Page 82
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A.	Lessons Learned from Losses –May 2018.....	Page 83
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A.	Monthly Activity Report.....	Page 84
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A.	Investment Report	
B.	Loss Run Payment Registers	
C.	Fund Status	
D.	Disbursements	
E.	Bill List – May 2018.....	Page 132
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XIV.	Committee Reports	
	Nothing to Report	

XV. MEL/RCF/E-JIF Reports

- A. EJIF Alert: Changes to the UST Regulation.....Pages 133-135
- B. EJIF Alert: Storm water Permits.....Pages 136-137

XVI. Miscellaneous Business

- A. Authorizing the Executive Director and the Fund Solicitor to prepare, solicit, and receive RFQ's for the EPL, Liability, and Workers Compensation Defense Panel – **Motion – All in Favor**

<p style="text-align: center;">The next meeting will be held on Tuesday, June 19, 2018 at 3:30 PM at Hainesport Municipal Building, Hainesport, NJ</p>

XVII. Meeting Open to Public Comment

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

XVIII. Closed Session – Resolution 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
CAFÉ MADISON
33 LAFAYETTE ST
RIVERSIDE, NEW JERSEY**

April 17, 2018

OPEN SESSION MINUTES

A meeting of the Burlington County Municipal Joint Insurance Fund (BURLCO JIF) was held at Café Madison, 33 Lafayette Street, Riverside, New Jersey, Tuesday, April 17, 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

Rich Wolbert, **Beverly City**
Grace Archer, **Bordentown City**
Dean Buhrer, **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.**
Brandon Umba, **Lumberton Twp.**, *Alternate*
Representative, **Mansfield Twp.**
Kathy Burger, **Medford Twp.**
Mary Picariello, **North Hanover Twp**
Scott Pearlman, **Palmyra Borough**, *Alternate*
Dennis Gonzalez, **Pemberton Twp**
Meghan Jack, **Riverside Twp.**
David Matchett, **Shamong Twp.**
Kathy Hoffman, **Southampton Twp.**
J. Paul Keller, **Springfield Twp.**
Doug Cramer, **Tabernacle Twp.**
Maria Carrington, **Westampton Twp**

Absent Fund Commissioners were:

Amanda Somes, **Bass River Twp.**
Tom Pullion, **Edgewater Park Twp.**
Jerry Mascia, **Mt. Laurel Twp.**

Donna Mull, **Pemberton Boro**
Maryalice Brown, **Woodland Twp.**
James Ingling, **Wrightstown Borough**

Those also in attendance were:

Paul Miola, Executive Director, *AJG Risk Management Services, Inc.*
Paul Forlenza, Deputy Executive Director, *AJG Risk Management Services, Inc.*
Scott DeWeese, Esquire, *The DeWeese Law Firm, P.C.*
Tom Tontarski, Treasurer
John Saville, Safety Director, *J.A. Montgomery Risk Control*
Chris Roselli, Account Manager, *Qual-Lynx*
Patty Davidson, WC Manager, *Qual-Lynx*
Karen Beatty, *QualCare*
Debby Schiffer, *Wellness Director*

Also present were the following Risk Management Consultant agencies:

CBIZ Benefits & Insurance Services....arrived 3:47pm
Hardenberg Insurance Group
Conner Strong & Buckelew

Absent Risk Management Consultant agencies:

EJA/Capacity Insurance
Insurance Agency Mgmt.

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

CONDUCT OF MONTHLY MEETING

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

APPROVAL OF THE OPEN & CLOSED SESSION MINUTES

Chair Keller presented the meeting minutes of the March 20, 2018 meeting of the Fund, as found in the agenda packet, for approval and announced a verbal amendment to the March 20, 2018 minutes to include Pemberton Boro, Debbi Vallari, Alternate, as present.

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

Motion by Mr. Cramer, seconded by Ms. Jack, , to approve the Open & Closed session meeting minutes of the March 20, 2018 meeting of the Fund as amended.

Motion carried. Abstentions were heard from Mr. Wolbert and Ms. Archer

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

EXECUTIVE DIRECTOR'S REPORT

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

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

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

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

EPL/Cyber Risk Management Budget – Mr. Miola noted the JIF has budgeted \$500 for each member to help offset employment practice and cyber security related expenses. This budget can be a valuable resource to members in addressing these areas of exposure. If you need additional information regarding this program, please contact our office.

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

Financial Fast Track – Mr. Miola noted the “snapshot” was included in the agenda packet and as of February 28, 2018, the JIF's surplus position was \$11,437,128.

Regulatory Filing Checklists – Mr. Miola stated included in the agenda were two regulatory filing checklists that we provide each month as part of our due diligence reporting on behalf of the JIF. These checklists provide an outline of required reporting to the Departments of Banking and Insurance and Community Affairs on an annual and a monthly basis, and the status of the items outlined.

Statutory Bond Status – Mr. Miola stated that attached to his report is the latest listing of Statutory Bonds issued by the MEL for JIF members. This list should be reviewed for accuracy. Any questions on the status of an application or a listed bond should be directed to Cate Kiernan at PERMA. Cate can be reached at 201-518-7031.

Elected Officials – Online – Mr. Miola noted that 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.

Police Command Staff Training -Mr. Miola noted Risk Management Training for Police Command Staff has been scheduled. Attendance at this training by Police Command Staff is required for compliance with the MEL's 2019/2020 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

Managerial & Supervisory Training – Mr. Miola reminded the members that one of the requirements of the MEL's 2019/2020 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

New Fund Commissioner Orientation -Mr. Miola noted that his office 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.

Quarterly Attendance Report- Mr. Miola noted a report detailing attendance records through the first quarter of the 2018 Fund Year is attached for your review.

Financial Disclosure Statement - Mr. Miola stated 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.

Mr. Miola stated that concluded his report and asked if there were any questions at this time. There were none.

SOLICITOR'S REPORT

Closed Cases – Mr. DeWeese reported that there were no closed cases since the March 20, 2018 meeting.

Chair Keller presented the following Resolution and Motion for authorization:

Resolution 2018-25 Authorizing the Release of Fund Year 2017 Closed Session Executive Committee Meeting Minutes

Resolution 2018-25, Authorizing the Release of Fund Year 2017 Closed Session Executive Committee Meeting Minutes

Motion to Adopt the Revised Tort Claims Questionnaire

Chair Keller asked for a Motion to Adopt the Revised Tort Claims Questionnaire as presented at last month's meeting.

Motion by Ms. Jack, seconded by Mr. Cramer, to Adopt Resolutions 2018-25 and the Adoption of the Revised Tort Claims Questionnaire as presented.

ROLL CALL	Yeas	Rich Wolbert, Beverly City Grace Archer, Bordentown City 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. Brandon Umba, Lumberton Twp, Alternate Kathy Burger, Medford Twp. Mary Picariello, North Hanover Twp Scott Pearlman, Palmyra Borough, Alternate Dennis Gonzalez, Pemberton Twp Meghan Jack, Riverside Twp. David Matchett, Shamong Twp. Kathy Hoffman, Southampton Twp. J. Paul Keller, Springfield Twp. Doug Cramer, Tabernacle Twp. Maria Carrington, Westampton Twp
	Nays:	None
	Abstain:	None

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 was (1) bulletin(s) included in the agenda;

- *Spring and Playground Inspections*

Mr. Saville emphasized that with Spring here, now is a great time to inspect the playgrounds and review your Playground Maintenance Program.

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 and it is anticipated that all members will be emailed the links by Spring 2018. 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 April, May, and June that are included in the agenda packet.

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

CLAIMS ADMINISTRATOR'S REPORT

Lessons Learned from Losses – April

Mr. Roselli presented the Lessons Learned from Losses for April which reviewed Mower Safety.

Mr. Roselli reviewed safety tips for operating lawn mowers and other safety tips to follow when cutting grass. Mr. Roselli also reviewed examples of claims involving a lawn mower with incurred costs of \$92,000 and \$173,000 that easily could have been prevented. Neither claim involved the mower blade.

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:

- April presentations: Edgewater Park-Portion Control Lunch and Learn; Delanco- Portion Control and Healthy Swap Out Lunch; Medford – Stress Management Lunch and Learn; North Hanover – Move for Better Health Lunch and Learn
- Hainesport will be doing a monthly Smoothie starting in May, and Medford will be holding a Smoothie demo in May.
- April Challenges: Bordentown Twp. – Home Run Challenge; Florence – Maintain Don't Gain and Home Run Challenge
- Safety/Wellness Meetings that Ms. Schiffer will attend: Lumberton, Hainesport, Riverside, Pemberton Twp., and Westampton
- Ms. Schiffer noted in her News Letter this month is National Humor Month, and laughter is a good stress reliever.
- Ms. Schiffer reminded everyone if you are planning any event, please let her know so she can help and share with other members.

- 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 March, 2018 noting there were twenty-four (24) claims reported.

Lost Time v. Medical Only Cases

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

	<i>March</i>	<i>YTD</i>
<i>Lost Time</i>	3	13
<i>Medical Only</i>	11	29
<i>Report Only</i>	10	19
<i>Total New Claims Reported</i>	24	61
<i>Report Only % of Total</i>	41.7%	31.1%
<i>Medical Only/Lost Time Ratio</i>	79:21	69:31
<i>Average Days to Report</i>	2.9	4.4

Transitional Duty Report

Ms. Beatty presented the March Transitional Duty Report:

<i>Transitional Duty Summary Report</i>	<i>March</i>
<i>Transitional Duty Days Available</i>	506
<i>Transitional Duty Days Worked</i>	254
<i>% of Transitional Duty Days Worked</i>	50.2%
<i>Transitional Duty Days Not Accommodated</i>	252
<i>% of Transitional Duty Days Not Accommodated</i>	49.8%

PPO Penetration Report:

Ms. Beatty presented the PPO Penetration Report:

<i>PPO Penetration Rate</i>	<i>March</i>
<i>Bill Count</i>	158
<i>Original Provider Charges</i>	\$366,956
<i>Re-priced Bill Amount</i>	\$177,838
<i>Savings</i>	\$189,118

<i>% of Savings</i>	<i>51.5%</i>
<i>Participating Provider Penetration Rate - Bill Count</i>	<i>89.2%</i>
<i>Participating Provider Penetration Rate – Provider Charges</i>	<i>94.7%</i>
<i>EPO Provider Penetration Rate - Bill Count</i>	<i>78.9%</i>
<i>EPO Provider Penetration Rate – Provider Charges</i>	<i>92.2%</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 **March 31, 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 \$ 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. The 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 eight (8) obligations with maturities greater than one year.

Receipt Activity for the Period

	Monthly	YTD
Subrogation Receipts	\$203.00	\$53,850.01
Overpayment Reimbursements	\$90.00	
Salvage Receipts	\$0	
FY 2018 Premium Assessments	\$247,710.00	
FY 2018 Approp. Refunds	\$250.00	
FY 2017 Approp. Refunds	\$142.00	

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 \$18,941,510.55 to a closing balance of \$18,828,523.63 showing a decrease in the Fund of \$112,986.92.

Loss Run Payment Register – March 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 \$291,349.97. The claim detail shows 237 claim payments issued.

Bill List – April 2018

For the Executive Committee's consideration, Mr. Tontarski presented the April 2018 Bill List in the amount of \$837,671.61.

Chair Keller entertained a motion to approve the March 2018 Loss Run Payment Register and the April 2018 Bill List in the amount of \$837,671.61 as presented.

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

Motion by Mr. McMahon, seconded by Mr. Mc Cramer, to approve the *March 2018 Loss Run Payment Register and the April 2018 Bill List, in the amount of \$837,671.61* as presented.

ROLL CALL	Yeas	Rich Wolbert, Beverly City Grace Archer, Bordentown City 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. Brandon Umba, Lumberton Twp, Alternate Kathy Burger, Medford Twp. Mary Picariello, North Hanover Twp Scott Pearlman, Palmyra Borough, Alternate Dennis Gonzalez, Pemberton Twp Meghan Jack, Riverside Twp. David Matchett, Shamong Twp. Kathy Hoffman, Southampton Twp. J. Paul Keller, Springfield Twp. Doug Cramer, Tabernacle Twp. Maria Carrington, Westampton Twp
	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 were included in the Agenda packet and are self-explanatory.

Safety Committee Meeting – March 20, 2018

Mr. Cramer noted the minutes of that meeting are included in the Agenda packet and there was nothing else to report as a verbal report was provided at last month's meeting and the enclosed minutes are self-explanatory.

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

MEL/RCF/EJIF REPORTs

MEL Report – April 6, 2018

Ms. Jack noted the minutes of that meeting are included in the Agenda packet and there was nothing else to report as the enclosed minutes are self-explanatory.

RCF Report – April 6, 2018

Mr. Matchett noted the minutes of that meeting are included in the Agenda packet and there was nothing else to report as the enclosed minutes are self-explanatory.

EJIF Report – April 6, 2018

Ms. Jack noted the minutes of that meeting are included in the Agenda packet and there was nothing else to report as the enclosed minutes are self-explanatory.

MISCELLANEOUS BUSINESS

Next Meeting

Chair Keller noted that the next meeting of the BURLCO JIF will take place on **Tuesday, May 15, 2018 at 3:30 PM** at the Hainesport Municipal Building, Hainesport, NJ.

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

EXECUTIVE SESSION MEETING – Resolution #2018-26

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. Wolbert, seconded by Mr. Cramer, to Adopt Resolution #2018-26. All in favor.
 Motion carried.

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

REOPEN PUBLIC PORTION OF THE MEETING

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

Motion by Mr. Wolbert, seconded by Mr. Cramer, 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>
2018124978	2018130044	001201011
2018125979		001257068
001220952		001237862
2018127149		

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

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

ROLL CALL Yeas

Rich Wolbert, **Beverly City**
 Grace Archer, **Bordentown City**
 Dean Buhrer, **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.**
 Brandon Umba, **Lumberton Twp, Alternate**
 Kathy Burger, **Medford Twp.**
 Mary Picariello, **North Hanover Twp**
 Scott Pearlman, **Palmyra Borough, Alternate**
 Dennis Gonzalez, **Pemberton Twp**
 Meghan Jack, **Riverside Twp.**
 David Matchett, **Shamong Twp.**
 Kathy Hoffman, **Southampton Twp.**
 J. Paul Keller, **Springfield Twp.**
 Doug Cramer, **Tabernacle Twp.**
 Maria Carrington, **Westampton Twp**

Nays: None
Abstain: None

Motion carried by unanimous vote.

AUTHORIZATION TO ABANDON SUBROGATION – APPROVAL

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

001168007

Motion by Mr. Jack, seconded by Mr. Wolbert, to approve the abandonment of subrogation on claim 001168007 as discussed in *Closed Session*.

ROLL CALL	Yeas	Rich Wolbert, Beverly City Grace Archer, Bordentown City 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. Brandon Umba, Lumberton Twp , <i>Alternate</i> Kathy Burger, Medford Twp. Mary Picariello, North Hanover Twp Scott Pearlman, Palmyra Borough , <i>Alternate</i> Dennis Gonzalez, Pemberton Twp Meghan Jack, Riverside Twp. David Matchett, Shamong Twp. Kathy Hoffman, Southampton Twp. J. Paul Keller, Springfield Twp. Doug Cramer, Tabernacle Twp. Maria Carrington, Westampton Twp
	Nays:	None
	Abstain:	None

MOTION TO ADJOURN

Chair Keller entertained a motion to adjourn the April 17, 2018 meeting of the BURLCO JIF.

Motion by Ms. Jack, seconded by Mr. Cramer, to adjourn the April 17, 2018 meeting of the BURLCO JIF. All in favor. Motion carried.

The meeting was adjourned at 4:08 pm.

Kris Kristie,
Recording Secretary for

MEGHAN JACK, SECRETARY



To: Fund Commissioners
From: Paul J. Miola, CPCU, ARM, Executive Director
Date: May 15, 2018
Re: **Executive Director's Report**

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

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

B. Certificates of Insurance (pgs. 19-24)

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

C. 2017 Safety Incentive Program Awards (pg. 25)

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. 26)

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. 27)

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. 28)

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. 29)

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. 30)

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. 31)

The Financial Fast Track Report as of March 31, 2018 is attached for your review. The report is generated by PERMA and provides a "snapshot" of the JIF's financial status. The JIF's surplus position as of March 31, 2018 was **\$11,745,236.**

J. Regulatory Filing Checklists (pgs. 32-33)

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. 34-39)

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. 40)

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. 41)

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. 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.

O. 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!

P. Police Command Staff Training – Invite (pgs. 42-43)

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, and April 26, 2018 are posted on the JIF website. The remaining training dates are scheduled as follows:

June 12, 2018 - O'Connor's, Eastampton
June 28, 2018 – Merighi's Savoy Inn, Vineland

Q. Managerial & Supervisory Training – Invite (pgs. 44-46)

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, and May 8, 2018 are posted to the JIF website. The trainings have been scheduled on the following dates:

September 11, 2018 – Wildwood Convention Center
September 27, 2018 – Nicolosi's Catering, West Deptford

R. Member Visitation Program

Beginning this month, a Representative from our office contacted those members up for renewal this year to schedule an appointment with the Fund Commissioner, Risk Management Consultant, and Representatives of the Governing Body. These appointments are an opportunity to discuss the member's participation in the JIF and the many programs available to them. The Executive Director's office believes it is very important for the decision makers in each member municipality to understand the value of JIF membership.

S. RMC Roundtable

A Risk Management Consultant's Roundtable is being held on May 23, 2018 at Merighi's Savoy Inn, Vineland, NJ. During these sessions, attendees will be provided important information on a variety of topics including coverage provided by the JIF and the Annual Renewal process. Attendees also have an opportunity to ask questions on any subject of importance to them.

T. MEL 2019/2020 Employment Practices Liability Program (pgs. 47-63)

On or about May 4, 2018 all members should have received an email and accompanying memorandum outlining the compliance procedure for the 2019/2020 MEL EPL Plan of Risk Management Program. Members that update their loss control programs by October 1, 2018 will receive the standard EPL deductible of \$20,000 per claim plus a co-pay of 20% of the first \$250,000 on each claim and may be eligible to buy down deductibles and co-insurance caps. Members that fail to come into compliance by the October 1, 2018 deadline will have a minimum deductible of \$100,000 per claim plus a co-pay of 20% on each claim with no cap. Members submitting this form after the October 1, 2018 deadline will become eligible for reduced deductibles and co-pays upon approval of their EPL Plan of Risk Management application by the MEL; but not retroactively. Members are encouraged to review this memorandum with their RMC and Municipal Solicitor to be sure they understand the procedure for compliance. Questions on this procedure can be directed to the Executive Director's office.

U. New Member Activity

Nothing to Report.

Burco JIF										
2018 LOST TIME ACCIDENT FREQUENCY										
DATA VALUED AS OF March 31, 2018										
			# CLAIMS FOR	Y.T.D. LOST TIME ACCIDENTS	2018 LOST TIME FREQUENCY	2017 LOST TIME FREQUENCY	2016 LOST TIME FREQUENCY			TOTAL RATE 2018 - 2016
MEMBER_ID	MEMBER	**	3/31/2018					MEMBER		
1	75 BEVERLY		0	0	0.00	0.00	11.76	1 BEVERLY		4.72
2	77 DELRAN		0	0	0.00	0.00	0.00	2 DELRAN		0.00
3	80 HAINESPORT		0	0	0.00	0.00	0.00	3 HAINESPORT		0.00
4	81 LUMBERTON		0	0	0.00	0.97	1.13	4 LUMBERTON		0.90
5	82 MANSFIELD TOWNSHIP B		0	0	0.00	1.00	0.00	5 MANSFIELD TOWNSHIP B		0.46
6	83 MEDFORD TOWNSHIP		0	0	0.00	0.74	1.54	6 MEDFORD TOWNSHIP		1.01
7	84 RIVERSIDE		0	0	0.00	0.00	2.44	7 RIVERSIDE		1.08
8	85 SHAMONG		0	0	0.00	0.00	0.00	8 SHAMONG		0.00
9	456 SPRINGFIELD		0	0	0.00	1.94	0.00	9 SPRINGFIELD		0.84
10	531 CHESTERFIELD		0	0	0.00	0.00	0.00	10 CHESTERFIELD		0.00
11	577 BASS RIVER		0	0	0.00	0.00	0.00	11 BASS RIVER		0.00
12	589 BORDENTOWN CITY		0	0	0.00	1.65	1.05	12 BORDENTOWN CITY		1.25
13	600 BORDENTOWN TOWNSHIP		0	0	0.00	1.36	2.74	13 BORDENTOWN TOWNSHIP		1.82
14	601 NORTH HANOVER		0	0	0.00	0.00	1.71	14 NORTH HANOVER		0.74
15	636 WRIGHTSTOWN		0	0	0.00	0.00	0.00	15 WRIGHTSTOWN		0.00
16	642 PEMBERTON BOROUGH		0	0	0.00	0.00	2.00	16 PEMBERTON BOROUGH		0.97
17	651 WOODLAND		0	0	0.00	0.00	2.78	17 WOODLAND		1.24
18	679 FIELDSBORO		0	0	0.00	0.00	0.00	18 FIELDSBORO		0.00
19	576 MOUNT LAUREL		1	1	1.64	1.80	0.74	19 MOUNT LAUREL		1.31
20	79 FLORENCE		1	1	3.90	1.00	3.05	20 FLORENCE		2.23
21	208 PEMBERTON		0	2	4.09	3.53	6.93	21 PEMBERTON		5.06
22	76 DELANCO		1	1	4.60	1.42	3.17	22 DELANCO		2.58
23	373 SOUTHAMPTON		1	1	5.06	1.15	0.00	23 SOUTHAMPTON		1.05
24	86 TABERNACLE		0	1	5.26	0.00	0.00	24 TABERNACLE		0.72
25	650 PALMYRA		0	1	5.30	2.78	0.00	25 PALMYRA		1.83
26	532 WESTAMPTON		-1	2	5.95	0.72	5.43	26 WESTAMPTON		3.19
27	78 EDGEWATER PARK		1	1	9.41	2.27	2.53	27 EDGEWATER PARK		3.19
Totals:			4	11	2.07	1.19	1.91			1.59
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			March 30, 2017		0.97					

2018 LOST TIME ACCIDENT FREQUENCY ALL JIFs				
		March 31, 2018		
	2018	2017	2016	TOTAL
	LOST TIME	LOST TIME	LOST TIME	RATE *
FUND	FREQUENCY	FREQUENCY	FREQUENCY	2018 - 2016
N.J.U.A.	0.59	1.89	3.10	2.27
MORRIS	0.77	1.22	2.03	1.51
PROF MUN MGMT	1.03	2.04	1.97	1.92
SUBURBAN MUNICIPAL	1.14	1.22	2.24	1.67
BERGEN	1.25	1.36	1.63	1.48
ATLANTIC	1.46	1.82	2.57	2.09
CENTRAL	1.67	1.50	1.68	1.59
OCEAN	1.75	2.44	2.16	2.24
TRI-COUNTY	1.83	1.87	2.34	2.06
CAMDEN	1.91	1.67	1.37	1.54
SOUTH BERGEN	1.95	1.87	2.35	2.09
NJ PUBLIC HOUSING	2.02	2.21	2.18	2.18
MONMOUTH	2.06	2.00	1.44	1.77
BURLINGTON	2.07	1.19	1.91	1.59
SUBURBAN ESSEX	2.76	1.77	1.80	1.88
AVERAGE	1.62	1.74	2.05	1.86
* 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 3/22/2018 To 4/22/2018

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
H - Kansas State Bank I - Township of Delanco	PO Box 69 1010 West Loop Street Manhattan, KS 66502	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, Auto 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) 2016 Ford Explorer with In-Car Camera system VIN# 1FM5K8ARXGGA37548 \$1,000 Comp & Coll. Ded. vehicle is worth \$39,116.84 & the in-car camera system is valued at \$37,213.	3/23/2018 #1873053	GL AU EX WC OTH
H - PSE&G, Mall Code 18A I - Township of Florence	80 Park Plaza Newark, NJ 07101	The PSE&G is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to Florence Township is installing surveillance cameras for the Police Department on certain PSE&G poles in the community.	3/26/2018 #1876306	GL AU EX WC
H - Burlington County Board of I - Township of Edgewater Park	Chosen Freeholders PO Box 6000 Eastampton, NJ 08060	Re: Twp of Edgewater Park Memorial Day Parade Burlington County Board of Chosen Freeholders, their agents, servants, and/or employees, as their interest may appear, are named as additional insured with respect to the Memorial Day Parade	3/28/2018 #1878326	GL AU EX WC
H - City of Bordentown I - City of Bordentown	324 Farnsworth Avenue Bordentown, NJ 08505	Evidence of insurance as respects to Statutory Bond coverage for Caryn Hoyer - Tax Collector, Margaret Peak - Treasurer (CFO) and Jennifer M. Smith - Tax Collector, effective 01/01/2017.	3/28/2018 #1878348	OTH
H - Township of Chesterfield I - Township of Chesterfield	300 Bordentown-Chesterfield Road Chesterfield, NJ 08515	Evidence of insurance as respects to Statutory Bond coverage for Caryn M. Hoyer - Tax Collector and Wendy Wulstein - Treasurer, effective 1/01/2017.	3/28/2018 #1878349	OTH
H - Township of Woodland I - Township of Woodland	Route 563, PO Box 388 Chatsworth, NJ 08019	Evidence of insurance as respects to Statutory Bond coverage for Nancy Seeland - Tax Collector and Kathleen Rosmando - Treasurer, effective 01/01/2017.	3/28/2018 #1878350	OTH
H - Borough of Fieldsboro	204 Washington Street	Evidence of insurance as respects to Statutory Bond coverage for	3/28/2018	OTH

Burlington County Municipal JIF

Certificate of Insurance Monthly Report

From 3/22/2018 To 4/22/2018

I - Borough of Fieldsboro	Fieldsboro, NJ 08505	Lan Chen Shen - Tax Collector and Peter Federico - Treasurer, effective 01/01/17.	#1878351	
H - Springfield Township I - Township of Springfield	2159 Jacksonville-Jobstown Road, PO Box 119 Jobstown, NJ 08041	Evidence of insurance as respects to Statutory Bond coverage for Melissa Chesla - Tax Collector and Dianne Kelly - Treasurer (CFO), effective 01/01/2017.	3/28/2018 #1878352	OTH
H - Township of North Hanover I - Township North Hanover	41 Schoolhouse Road Jacobstown, NJ 08562	Evidence of insurance as respects to Statutory Bond coverage for Joseph Greene - Treasurer and Mary Alice Picariello - Tax Collector, effective 01/01/17.	3/28/2018 #1878353	OTH
H - Borough of Wrightstown I - Borough of Wrightstown	21 Saylor's Pond Road Wrightstown, NJ 08562	Evidence of insurance as respects to Statutory Bond coverage for Ronald A. Ghrist - Treasurer and Jeffrey C. Elsasser - Tax Collector, effective 01/01/2017.	3/28/2018 #1878354	OTH
H - Borough of Pemberton I - Borough of Pemberton	50 Egbert Street, PO Box 265 Pemberton, NJ 08068	Evidence of insurance as respects to Statutory Bond coverage for Kathleen Smick - Tax Collector and Donna Mull - Treasurer, effective 01/01/2017.	3/28/2018 #1878355	OTH
H - Township of Chesterfield I - Township of Chesterfield	300 Bordentown-Chesterfield Road Chesterfield, NJ 08515	JIF Blanket Crime - Evidence of Public Employee Dishonesty (Employees & Volunteers)-Coverage O; Forgery and Alteration-Coverage B; Theft, Disappearance and Destruction-Coverage C; Robbery and Safe Burglary-Coverage D and Computer Fraud with Funds Transfer-Coverage F. Coverage O includes Municipal Court employees not required by law to be individually bonded. Coverage O excludes all Statutory positions (those positions required by law to be individually bonded). MEL Crime Policy - Evidence of Statutory Bond coverage Coverage O applies to Statutory Court positions such as Magistrate, Court Clerk, Court Administrator and the position of Fire District Treasurer.	3/28/2018 #1878368	OTH
H - Springfield Township I - Township of Springfield	2159 Jacksonville-Jobstown Road, PO Box 119 Jobstown, NJ 08041	JIF Blanket Crime - Evidence of Public Employee Dishonesty (Employees & Volunteers)-Coverage O; Forgery and Alteration-Coverage B; Theft, Disappearance and Destruction-Coverage C; Robbery and Safe Burglary-Coverage D and Computer Fraud with	3/28/2018 #1878369	OTH

Burlington County Municipal JIF

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From 3/22/2018 To 4/22/2018

		Funds Transfer-Coverage F. Coverage O includes Municipal Court employees not required by law to be individually bonded. Coverage O excludes all Statutory positions (those positions required by law to be individually bonded). MEL Crime Policy - Evidence of Statutory Bond coverage Coverage O applies to Statutory Court positions such as Magistrate, Court Clerk, Court Administrator and the position of Fire District Treasurer.		
H - City of Bordentown I - City of Bordentown	324 Farnsworth Avenue Bordentown, NJ 08505	JIF Blanket Crime - Evidence of Public Employee Dishonesty (Employees & Volunteers)-Coverage O; Forgery and Alteration-Coverage B; Theft, Disappearance and Destruction-Coverage C; Robbery and Safe Burglary-Coverage D and Computer Fraud with Funds Transfer-Coverage F. Coverage O includes Municipal Court employees not required by law to be individually bonded. Coverage O excludes all Statutory positions (those positions required by law to be individually bonded). MEL Crime Policy Evidence of Statutory Bond coverage Coverage O applies to Statutory Court positions such as Magistrate, Court Clerk, Court Administrator and the position of Fire District Treasurer.	3/28/2018 #1878370	OTH
H - Borough of Fieldsboro I - Borough of Fieldsboro	204 Washington Street Fieldsboro, NJ 08505	JIF Blanket Crime - Evidence of Public Employee Dishonesty (Employees & Volunteers)-Coverage O; Forgery and Alteration-Coverage B; Theft, Disappearance and Destruction-Coverage C; Robbery and Safe Burglary-Coverage D and Computer Fraud with Funds Transfer-Coverage F. Coverage O includes Municipal Court employees not required by law to be individually bonded. Coverage O excludes all Statutory positions (those positions required by law to be individually bonded). MEL Crime Policy - Evidence of Statutory Bond coverage Coverage O applies to Statutory Court positions such as Magistrate, Court Clerk, Court Administrator and the position of Fire District Treasurer.	3/28/2018 #1878371	OTH
H - Borough of Pemberton I - Borough of Pemberton	50 Egbert Street, PO Box 265 Pemberton, NJ 08068	JIF Blanket Crime - Evidence of Public Employee Dishonesty (Employees & Volunteers)-Coverage O; Forgery and Alteration-Coverage B; Theft, Disappearance and Destruction-Coverage C; Robbery and Safe Burglary-Coverage D and Computer Fraud with Funds Transfer-Coverage F. Coverage O includes Municipal Court employees not required by law to be individually bonded. Coverage O excludes all Statutory positions (those positions required by law to be individually bonded). MEL Crime Policy - Evidence of Statutory Bond coverage Coverage O applies to Statutory Court positions such as Magistrate, Court Clerk, Court Administrator and the position of Fire District Treasurer.	3/28/2018 #1878372	OTH

Burlington County Municipal JIF

Certificate of Insurance Monthly Report

From 3/22/2018 To 4/22/2018

H - Borough of Wrightstown I - Borough of Wrightstown	21 Saylor's Pond Road Wrightstown, NJ 08562	JIF Blanket Crime - Evidence of Public Employee Dishonesty (Employees & Volunteers)-Coverage O; Forgery and Alteration-Coverage B; Theft, Disappearance and Destruction-Coverage C; Robbery and Safe Burglary-Coverage D and Computer Fraud with Funds Transfer-Coverage F. Coverage O includes Municipal Court employees not required by law to be individually bonded. Coverage O excludes all Statutory positions (those positions required by law to be individually bonded). MEL Crime Policy - Evidence of Statutory Bond coverage Coverage O applies to Statutory Court positions such as Magistrate, Court Clerk, Court Administrator and the position of Fire District Treasurer.	3/28/2018 #1878373	OTH
H - Township of North Hanover I - Township North Hanover	41 Schoolhouse Road Jacobstown, NJ 08562	JIF Blanket Crime - Evidence of Public Employee Dishonesty (Employees & Volunteers)-Coverage O; Forgery and Alteration-Coverage B; Theft, Disappearance and Destruction-Coverage C; Robbery and Safe Burglary-Coverage D and Computer Fraud with Funds Transfer-Coverage F. Coverage O includes Municipal Court employees not required by law to be individually bonded. Coverage O excludes all Statutory positions (those positions required by law to be individually bonded). MEL Crime Policy - Evidence of Statutory Bond coverage Coverage O applies to Statutory Court positions such as Magistrate, Court Clerk, Court Administrator and the position of Fire District Treasurer.	3/28/2018 #1878374	OTH
H - Township of Woodland I - Township of Woodland	Route 563, PO Box 388 Chatsworth, NJ 08019	JIF Blanket Crime - Evidence of Public Employee Dishonesty (Employees & Volunteers)-Coverage O; Forgery and Alteration-Coverage B; Theft, Disappearance and Destruction-Coverage C; Robbery and Safe Burglary-Coverage D and Computer Fraud with Funds Transfer-Coverage F. Coverage O includes Municipal Court employees not required by law to be individually bonded. Coverage O excludes all Statutory positions (those positions required by law to be individually bonded). MEL Crime Policy - Evidence of Statutory Bond coverage Coverage O applies to Statutory Court positions such as Magistrate, Court Clerk, Court Administrator and the position of Fire District Treasurer.	3/28/2018 #1878375	OTH
H - Solomon Mermelstein I - Borough of Palmyra	Active Realty Associates 1751 Easton Rd Willow Grove, PA 19090	The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to the Fire Department training in a vacant building located at 620-622 Highland Ave Palmyra, NJ 08065 on 4/2/18.	4/2/2018 #1883776	GL AU EX WC
H - County of Burlington Department I - Township of Florence	of Public Works Divisions of Engineering 40 Rancocas Road Mount Holly, NJ 08060	The County of Burlington is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to Township of Florence is replacing a water main on West Front Street which is owned by the County of Burlington.	4/4/2018 #1884214	GL AU EX WC OTH
H - Beverly United Methodist Church I - City of Beverly	133 Warren Street Beverly, NJ 08010	Re: Beverly United Methodist Church Farmers Market Beverly United Methodist Church the "Parish," its Pastor, the Greater New Jersey Annual Conference and Bishop John Schol are Additional Insureds	4/4/2018 #1884277	GL AU EX WC

Burlington County Municipal JIF

Certificate of Insurance Monthly Report

From 3/22/2018 To 4/22/2018

		on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to use of premises at 133 Warren St. for the annual Farmers Market beginning May 2018 through October 2018. (30 Days Notice of Cancellation)		
H - County of Burlington I - Township of Mount Laurel	Dept. of Public Works Division of Engineering 49 Rancocas Road Mount Holly, NJ 08060	Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies on the Property Policy if required by written contract. Coverage for hired and borrowed equipment is in place under the property policy.	4/10/2018 #1885837	GL AU EX WC OTH
H - Burlington County Board of I - Township of Pemberton	Chosen Freeholders 49 Rancocas Road PO Box 6000 Southampton, 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 use of County property at 630 Pemberton-Browns Mills Road for training to be performed by the Pemberton Township Volunteer Fire Company between April 10, 2018 and April 30, 2018	4/10/2018 #1885838	GL AU EX WC
H - Burlington County Emergency I - Township of Springfield	Services Training Center 53 Academy Drive Westampton, NJ 08060	Evidence of Insurance for Fire Academy Training.	4/11/2018 #1886460	GL AU EX WC OTH
H - NJ Department of Health Office I - Township of Woodland	of EMS PO Box 360 Trenton, NJ 08625	Evidence of insurance with respects to BIS (Basic Life Support) 911 Provider	4/12/2018 #1886660	GL AU EX WC
H - City of Beverly I - City of Beverly	446 Broad Street Beverly, NJ 08010	Evidence of insurance as respects to Statutory Bond coverage for Sharon A. Deviney - Tax Collector and Yvonne Bullock - Treasurer / CFO, effective 1/01/2017.	4/13/2018 #1886859	OTH
H - City of Beverly I - City of Beverly	446 Broad Street Beverly, NJ 08010	JIF Blanket Crime - Evidence of Public Employee Dishonesty (Employees & Volunteers)-Coverage O; Forgery and Alteration-Coverage B; Theft, Disappearance and Destruction-Coverage C; Robbery and Safe Burglary-Coverage D and Computer Fraud with Funds Transfer-Coverage F. Coverage O includes Municipal Court employees not required by law to be individually bonded. Coverage O excludes all Statutory positions (those positions required by law to be individually bonded). MEL Crime Policy - Evidence of Statutory Bond coverage Coverage O applies to Statutory Court positions such as Magistrate, Court Clerk, Court Administrator and the position of Fire	4/13/2018 #1886864	OTH

Burlington County Municipal JIF

Certificate of Insurance Monthly Report

From 3/22/2018 To 4/22/2018

		District Treasurer.		
H - City of Beverly I - City of Beverly	446 Broad Street Beverly, NJ 08010	Evidence of insurance as respects to Statutory Bond coverage for Shari Lynn Phillips - Tax Collector and Yvonne Bullock - Treasurer / CFO, effective 1/01/2017.	4/13/2018 #1886884	OTH
H - USDA Rural Development I - Township of Southampton	8000 Midlantic Drive Suite 50S Mt. Laurel, NJ 08054	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 cascade system (\$16,000 loan and \$19,000 grant for SCBA refill station and related equipment for the Vincent Fire Co #1).	4/17/2018 #1887505	GL AU EX WC OTH
Total # of Holders: 30				

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					1,650.00									1,650.00	0.00	
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					1,975.00									1,975.00	0.00	
Palmyra	1,975.00					1,975.00									1,975.00	0.00	
Pemberton Boro.	1,650.00				1,650.00										1,650.00	0.00	
Pemberton Twp.	2,600.00				2,600.00										2,600.00	0.00	
Riverside	1,975.00														0.00	1,975.00	
Shamong	1,650.00														0.00	1,650.00	
Southampton	1,975.00					1,975.00									1,975.00	0.00	
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	\$7,575.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$27,550.00	\$25,275.00	

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					882.72										882.72	712.28
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	\$882.72	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00		3,611.96	47,683.04

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

Burlington County Municipal Joint Insurance Fund 2018 Wellness Incentive Program																		
																	Total	Remaining
Member Municipality	Opening Balance	January 2018	February 2018	March 2018	April 2018	May 2018	June 2018	July 2018	August 2018	September 2018	October 2018	November 2018	December 2018	Paid 2018	Date of Encumbrance	Paid	Balance	
Bass River	500.00															0.00	500.00	
Beverly	750.00															0.00	750.00	
Bordentown City	750.00															0.00	750.00	
Bordentown Twp.	1,000.00		73.83													73.83	926.17	
Chesterfield	500.00															0.00	500.00	
Delanco	750.00															0.00	750.00	
Delran	1,000.00															0.00	1,000.00	
Edgewater Park	750.00				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					143.18										143.18	606.82	
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	\$143.18	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00		436.46	20,813.54	

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 :	May 7, 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	Brandon Umba, Administrator	Gina Simon
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 March 31, 2018

	<i>THIS MONTH</i>	<i>YTD CHANGE</i>	<i>PRIOR YEAR END</i>	<i>FUND BALANCE</i>
1. UNDERWRITING INCOME	621,884	1,852,441	105,099,858	106,952,299
2. CLAIM EXPENSES				
Paid Claims	286,867	659,834	39,366,608	40,026,442
Case Reserves	(161,904)	472,373	2,797,031	3,269,404
IBNR	(67,798)	(305,191)	2,178,783	1,873,592
Recoveries	-	-	-	-
TOTAL CLAIMS	57,165	827,016	44,342,422	45,169,438
3. EXPENSES				
Excess Premiums	197,982	593,947	27,958,817	28,552,764
Administrative	91,973	280,942	17,543,110	17,824,052
TOTAL EXPENSES	289,956	874,889	45,501,927	46,376,816
4. UNDERWRITING PROFIT (1-2-3)	274,763	150,535	15,255,509	15,406,044
5. INVESTMENT INCOME	33,345	11,809	3,662,361	3,674,170
6. DIVIDEND INCOME	0	0	561,740	561,740
7. STATUTORY PROFIT (4+5+6)	308,108	162,344	19,479,609	19,641,954
8. DIVIDEND	0	0	7,896,718	7,896,718
9. STATUTORY SURPLUS (7-8)	308,108	162,344	11,582,891	11,745,236

SURPLUS (DEFICITS) BY FUND YEAR

Closed	11,982	3,744	6,104,742	6,108,486
MEL JIF Retro	159	50	486	536
2014	12,908	(198,346)	1,509,851	1,311,506
2015	(29,761)	(45,513)	990,470	944,958
2016	(8,334)	(11,724)	1,671,115	1,659,391
2017	402,408	397,405	1,306,227	1,703,632
2018	(81,254)	16,728		16,728
TOTAL SURPLUS (DEFICITS)	308,108	162,344	11,582,891	11,745,236
TOTAL CASH				18,828,524

CLAIM ANALYSIS BY FUND YEAR

TOTAL CLOSED YEAR CLAIMS	(50)	(50)	32,849,243	32,849,193
FUND YEAR 2014				
Paid Claims	33,878	64,487	2,321,110	2,385,598
Case Reserves	(19,140)	142,800	562,323	705,124
IBNR	(23,937)	(7,834)	89,912	82,078
Recoveries	0	0	0	0
TOTAL FY 2014 CLAIMS	(9,199)	199,454	2,973,346	3,172,799
FUND YEAR 2015				
Paid Claims	45,251	144,676	2,172,321	2,316,997
Case Reserves	(33,339)	(106,361)	966,449	860,089
IBNR	21,306	(5,097)	142,787	137,690
Recoveries	0	0	0	0
TOTAL FY 2015 CLAIMS	33,218	33,218	3,281,557	3,314,776
FUND YEAR 2016				
Paid Claims	13,056	62,452	1,388,618	1,451,069
Case Reserves	(20,660)	85,031	673,097	758,129
IBNR	20,748	(134,339)	469,344	335,005
Recoveries	0	0	0	0
TOTAL FY 2016 CLAIMS	13,144	13,144	2,531,059	2,544,203
FUND YEAR 2017				
Paid Claims	49,563	145,524	635,315	780,839
Case Reserves	(70,474)	(50,028)	595,161	545,133
IBNR	(375,305)	(491,712)	1,476,740	985,028
Recoveries	0	0	0	0
TOTAL FY 2017 CLAIMS	(396,216)	(396,217)	2,707,216	2,311,000
FUND YEAR 2018				
Paid Claims	145,169	242,745		242,745
Case Reserves	(18,292)	400,930		400,930
IBNR	289,390	333,791		333,791
Recoveries	0	0		0
TOTAL FY 2018 CLAIMS	416,268	977,467		977,467
COMBINED TOTAL CLAIMS	57,165	827,016	44,342,422	45,169,438

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 April

ITEM	FILING STATUS
Meeting Minutes	5/16/18
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	12/10/18	N/A	12/10/18	N/A
Administrator - AJG	X	10/1/18	5/1/15	9/1/18	N/A
Asset Manager -Wilmington Trust	X	10/1/18	JIF	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	5/1/18	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	5/1/18	N/A	JIF
Recording Secretary – Kris Kristie	X	N/A	N/A	N/A	N/A
Website – Joyce Media	X	N/A	N/A	N/A	N/A
Wellness Director – Target Wellness	X	N/A	N/A	N/A	N/A

A Capehart Scatchard Blog

Appellate Division Rejects Reopener of High Percentage Award

John H. Geaney April 13, 2018 Awards 0 Comments

New Jersey employers like reopener claims about as much as homeowners like back-to-back blizzards. The general view is that employers have virtually no defenses and have to pay more with each reopener. The truth is that employers can win reopener cases where the petitioner's expert cannot really prove the petitioner's condition has worsened since the prior award. **Garces v. Mid-State Lumber Corp.**, A-4199-15T4 (App. Div. April 10, 2018) provides a good example.

Petitioner suffered two compensable accidents on October 16, 2009 and December 11, 2009 leading to an order approving settlement for 66.67 percent partial permanent disability described as orthopedic and neurologic in nature for residuals of a herniated disc L3-4 and L4-5 status post lumbar laminectomy and fusion. Respondent received a credit of 27.5% for previous disability.

On June 15, 2013, some fifteen months after entry of the award of 66.67% petitioner filed to reopen his case. Petitioner testified in the reopener, and he produced two experts. Dr. Becan was petitioner's orthopedic expert, and Dr. Peter Crain was petitioner's psychiatric expert. The treating surgeon, Dr. Carl Giordano, saw petitioner and concluded petitioner needed no further treatment.

Dr. Becan saw petitioner twice, once in 2011 before the first award and again in 2014 for the reopener examination. He raised his estimate to 90% of partial total. On the reopener exam he wrote that petitioner's disability had increased by 20% of partial total. When asked about the objective findings that supported the increase, he said petitioner "walked with a guarded and antalgic gait pattern," "had a noticeable limp on the right," and "was unable to heal or to walk on his right leg." He also found "right-sided sacroiliac joint tenderness." He noted restrictions when he put petitioner through various maneuvers like straight leg raising.

On cross examination, Dr. Becan conceded that many if not most of his restrictions were the same as they were in 2011. The two reports were compared, and it turned out that petitioner's range of motion tests were actually better in 2014 than in 2011. Petitioner's muscle strength testing of the quadriceps and hamstring was better. The right ankle jerk reflex had improved. Backward extension was the same, and straight leg raising improved.

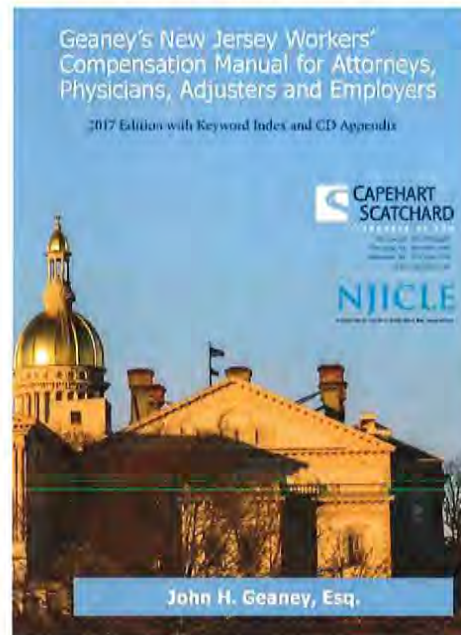
The Judge of Compensation examined the two reports closely and concluded that Dr. Becan's findings on the new 2014 examination were not worse at all. He further noted that while Dr. Becan said petitioner could not return to work, the doctor did not know what petitioner's job duties were. The Judge concluded that Dr. Becan had simply offered a net opinion, which is an opinion not supported by any evidence. The Judge

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also noted that petitioner's psychiatric expert, Dr. Crain, had done the same thing. He also failed to offer any objective evidence of worsening.

The Judge of Compensation dismissed petitioner's reopener claim and petitioner appealed. The Appellate Division made short work of the appeal and commented that there was sufficient credible evidence to support the dismissal of petitioner's case.

The case illustrates an important point. In valuing a reopener claim, practitioners often focus on the percentage increase that the expert for the claimant offers. But the better way to value a reopener case is to look beyond the mere estimate of increased disability and compare the pre- and post- award reports side by side. If the actual measurements, range of motion and findings are the same or better on reopener, it doesn't matter that the claimant's doctor raised his or her estimate. The percentage of increase in an IME means nothing if the actual test results appear to be the same. There are other ways to win reopeners as well, such as proving that a new non-work event or new employment has worsened the petitioner's condition. All of these approaches do give respondents a fighting chance in defending reopeners.

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Tags: Reopener

About the Author:

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



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

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

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

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

More from this author.

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11,698 views | posted on March 28, 2016

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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 Martin v. Pollard Maximal Medical Improvement
Medical Marijuana medical reimbursement Mutual
Benefit Doctrine Occupational occupational
stress Permanent Partial Disability PIP post-offer medical
examinations Reasonable
Accommodation reasonable
accommodation Relative Nature of Work Test
Reopener Reopener Claims Section 20
statute of limitations subrogation summary
judgment Supreme Court Telecommuting temporary disability
Temporary Disability
Benefits The Second Injury Fund

A Capehart Scatchard Blog

Audience Quiz: Two New Jersey Comp Brain Teasers

John H. Geaney April 20, 2018 Other 1 Comment

Today's blog contains two interesting workers' compensation quizzes, which were asked at the April 19, 2018 Millennium Seminar in Mt. Laurel, N.J. We invite readers to email responses. Next week the winning answers will be announced.

Question One:

Jane Friedman is a CPA for Best Accountants. She left her office to visit a client one day. On the way to the client another car sideswiped her vehicle, causing her serious bodily injuries. Her employer's workers' compensation carrier paid \$100,000 in workers' compensation benefits. Jane negotiated a third party settlement for the policy limit of \$100,000 with the other driver's carrier without hiring an attorney.

How much does the workers' compensation carrier get back from the third party recovery?

Question Two:

Standard Oil has a large refinery in New Jersey with a full-time occupational physician on site. One day Bill Bryson, a laborer, sees the company physician, Dr. Fortunato, for treatment of a work-related foot injury. Dr. Fortunato notices that the foot appears red and swollen and gives Bill anti-inflammatories. He tells Bill to come back in three days. Two days later Bill is rushed to the ER by his wife with a diagnosis of necrotizing fasciitis or "flesh eating disease." To save his life the hospital has to amputate his foot.

Bryson files a civil law suit for medical malpractice against Dr. Fortunato. What is Dr. Fortunato's best defense to the civil law suit?

Answers should be emailed to: SocialMedia@capehart.com

Good luck!

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About the Author:

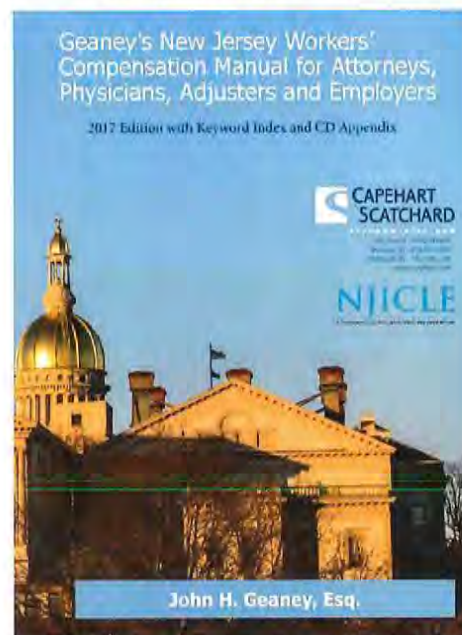
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A Capehart Scatchard Blog

Rules Regarding Future Payments Under Permanency Awards and Commutations

John H. Geaney April 27, 2018 Awards 0 Comments

New Jersey adjusters sometimes ask why future benefits under an order approving settlement with a percentage of disability cannot be paid in a lump sum to the injured worker. In other words, why is there a requirement that future payments be paid out over a period of many weeks or even many years? This question goes to the foundation of the New Jersey system. The New Jersey Act is social legislation, and Judges of Compensation are required to look out for the best interests of injured workers. There is a legislative conviction that dependable weekly payments of permanent partial or total disability are almost always in the best interest of injured workers. The right to reopen workers' compensation cases is extended until two years from the last payment, (which benefits the employee), and the insistence on weekly payments avoids the temptation to risk a large sum of money in an exercise of bad judgment, perhaps gambling or betting on a hot stock.

If an adjuster were to mistakenly advance, for example, 100 weeks of future payments in one lump sum, this would amount to an impermissible commutation. There is a procedure under N.J.S.A. 34:15-25 for employees to obtain a commutation of future payments, but an application must be filed with the Director of the Division for judicial permission to commute an award. Usually the Judge of Compensation who approved the settlement hears the commutation request. The statute reads, "*Compensation may be commuted . . . at its present value, when discounted at five per centum (5%) interest, upon application of either party, with due notice to the other, if it appears that such commutation will be for the best interest of the employees or the dependents of the deceased employee, or that it will avoid undue expense or undue hardship to either party. . .*"

There are few published cases on commutations, but generally judges focus on whether there is an undue hardship on the injured worker or family or a compelling need that may justify a lump sum commutation. One example comes from *Harrison v. A & J Friedman Supply, Co.*, 372 N.J. Super. 326 (App. Div. 2004) where the applicant, a dependent spouse, applied for a commutation of a dependency award because the building she resided in was in default to the City of New York, giving her the opportunity to purchase her Manhattan residence for \$370,000. She could obtain a mortgage for about half that amount, but she needed to commute future permanency payments to raise the balance of the purchase price.

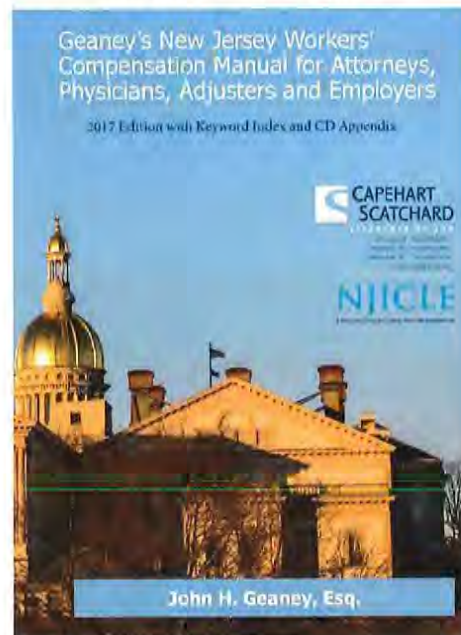
The Judge of Compensation reviewed the New Jersey Administrative Code provisions on commutations. The relevant code provision provided, "**No award for total disability or dependency benefits shall be commuted.**" The Judge of Compensation therefore denied the application, and the petitioner appealed. The Appellate Division disagreed with the administrative code provision. It said, "*A plain reading of this statute, spurred*

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by the absence of any limit on the types of compensation benefits that may be commuted, suggests that the discretion to permit commutation was intended to encompass all types of benefits, including the total disability and dependency benefits specifically referenced in N.J.A.C. 12:235-6.3 (d)." The Court held that under certain circumstances a commutation may be made in dependency and total and permanent disability cases.

The Court did not order the commutation but it sent the case back to the Judge of Compensation for further proceedings. "Certainly, upon remand, the parties should be afforded an opportunity to present information regarding the appellant's financial status, her ability to maintain her lifestyle in the absence of the weekly benefits, the value of the property appellant is desirous of purchasing, the availability of funds other than the dependency benefits, and the availability of other financing that might render commutation unnecessary." As one can see from reading this quotation, commutations are not simple matters. Judges must analyze many different issues and develop an understanding of the injured workers' financial status before making an informed decision. It is a case by case analysis often requiring substantial testimony. In actuality, there are surprisingly few commutation requests annually in the Division.

This legislative preference for weekly payments of permanency benefits also explains why annuity companies are less involved in New Jersey than in other state workers' compensation systems. In many states, an annuity company may offer an injured worker a stream of payments changing over time, perhaps increasing in future years at a higher rate. But in New Jersey payments must be made according to the statute. If an award is entered for 60% permanent partial disability, it is paid out over 360 weeks at one set rate. If an annuity company were to contract with the employer to make those 360 weeks of payments, the annuity company would be required to make the payments at the rate established in the court order. The annuity company could not vary the rate or increase the rate while shortening the period of payments or make any other material change without the permission of a Judge of Compensation.

Over all, the New Jersey system makes good sense, even though injured workers may sometimes be disappointed that their payments must be spread out over many weeks. Settlements by lump sum payments do happen frequently in New Jersey, of course, under N.J.S.A. 34:15-20, but these settlements are only available where there is a **genuine issue of causation, liability, jurisdiction or dependency**. A smaller percentage of cases is settled under Section 20 than on a percentage basis under N.J.S.A. 34:15-22.

The New Jersey system is designed to provide protection for injured workers and their families by creating a steady and dependable stream of tax free payments over a period of weeks or even years, depending on the severity of the injury and its impact on the employee's work or non-work life. Permission to apply for a commutation is potentially available to any recipient of a percentage disability award paid out over future weeks, but the employee must prove to the Judge of Compensation that such a commutation is in his or her best interest.

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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

A Capehart Scatchard Blog

Police Officer Who Could Not Drive Failed In His Disability Discrimination Suit

John H. Geaney May 4, 2018 ADA 0 Comments

Jeremy Christensen worked as a patrol officer for the Warner Robins Police Department in the State of Georgia. He completed a required 12-week certification training program. However, he experienced shooting pains and leg cramps while driving on September 2, 2013. Nonetheless, he finished the program and began a one-year probationary period required for all new city employees.

Christensen experienced more shooting pains on October 8, 2013, and his hands shook uncontrollably. Another officer had to drive him home from work. He was advised to get a medical release from his physician, which he obtained from Dr. Al-Shroof. However, the doctor did not clear petitioner to drive, so Christensen was assigned to a light-duty desk position in the Criminal Investigations Division. Eventually, Dr. Al-Shroof cleared petitioner to work with no restrictions except for a continued restriction against driving.

The City documented four specific disputes with Christensen during the one-year probationary period, the most serious of which was that Christensen only entered 10 of 270 supplemental reports to the CID's electronic case management program in 2014. As a result of these four disputes, the City terminated the employment of Christensen for unsatisfactory performance.

Christensen sued alleging disability discrimination. The City in turn argued that Christensen was not a qualified individual under the ADA because he could not drive, and driving was admittedly an essential job function for a patrol officer. Christensen disagreed and argued that he was able to work light duty for 10 months, and that he was qualified to perform the light duty position. He seemed to argue that he was entitled to indefinite light duty. The Court disagreed. *"The City accommodated Christensen's disability by giving him light duty work that did not require him to drive. . . . That accommodation did not enable him to perform the essential function of a patrol officer; he still could not drive."*

Christensen further argued that the City could have continued him on light duty, and its past efforts to accommodate his driving restriction showed that the City could make long-term accommodations. The Court again disagreed. *"Further, the City's past accommodations, which exceeded the requirements of the ADA, do not bind the City to anything outside the requirements of the ADA."* The Court also agreed that the City offered valid, non-discriminatory reasons for terminating Christensen's employment.

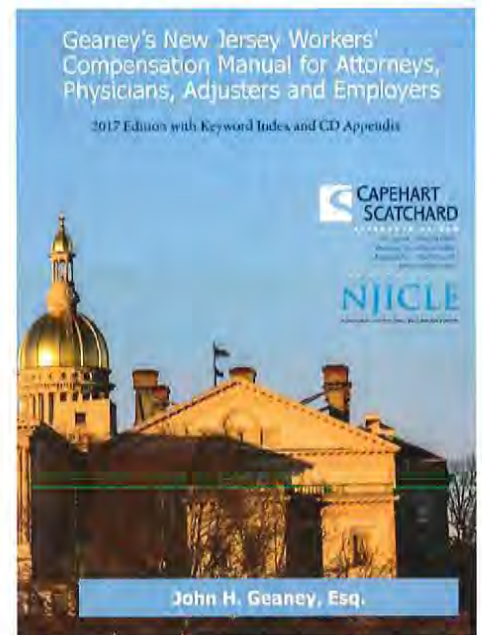
For these reasons, the Court granted the City's motion for summary judgment. The case shows that the elimination of an essential job functions is never required. Christensen had to prove he could perform *all* the essential job functions. The Court said that the mere fact that the City tried to accommodate Christensen for a lengthy

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MEL STATUTORY BONDS as of 5/1/18

Member ID	Fund ID	Member Name	Applicant	Title	Effective Date
577	BURL	BASS RIVER	Albert Stanley	Tax Collector	06/05/17
577	BURL	BASS RIVER	Eileen Brower	Treasurer	06/13/16
75	BURL	BEVERLY	Shari Phillips	Tax Collector	05/01/14
75	BURL	BEVERLY	Yvonne Bullock	Treasurer (CFO)	05/01/14
589	BURL	BORDENTOWN CITY	Caryn Hoyer	Tax Collector	08/10/15
589	BURL	BORDENTOWN CITY	Margaret Peak	Treasurer (CFO)	08/01/13
589	BURL	BORDENTOWN CITY	Jennifer M. Smith	Tax Collector	2/13/2017
600	BURL	BORDENTOWN TOWNSHIP	Donna Muldrow	Treasurer	03/05/09
600	BURL	BORDENTOWN TOWNSHIP	Jeffrey Elasser	Tax Collector	08/01/15
531	BURL	CHESTERFIELD	Caryn M. Hoyer	Tax Collector	06/30/08
531	BURL	CHESTERFIELD	Wendy Wulstein	Treasurer	01/31/12
76	BURL	DELANCO	Robert L. Hudnell	Treasurer (CFO)	01/01/07
76	BURL	DELANCO	Jennifer Dellavalle	Tax Collector	11/01/16
77	BURL	DELRAN	Teresa A. Leisse	Treasurer	01/01/07
77	BURL	DELRAN	Victoria Boras	Tax Collector	06/27/11
679	BURL	FIELDSBORO	Lan Chen Shen	Tax Collector	01/01/16
679	BURL	FIELDSBORO	Peter Federico	Treasurer	01/01/16
80	BURL	HAINESPORT	Sharon A. Deviney	Tax Collector	01/01/07
81	BURL	LUMBERTON	Robin D. Sarlo	Tax Collector	01/01/16
81	BURL	LUMBERTON	Kimberly M. McGowan	Treasurer (CFO) (Lumberton Emergency	09/01/16
82	BURL	MANSFIELD TOWNSHIP	Elaine Fortin	Tax Collector	01/01/07
82	BURL	MANSFIELD TOWNSHIP	Joseph P. Monzo	Treasurer (CFO)	01/01/07
83	BURL	MEDFORD TOWNSHIP	Patricia Capasso	Tax Collector	01/01/13
83	BURL	MEDFORD TOWNSHIP	Albert Stanley	Treasurer (CFO)	08/03/15
576	BURL	MOUNT LAUREL	Tara Krueger	Treasurer	04/17/17
576	BURL	MOUNT LAUREL	Meredith Tomczyk	Treasurer (CFO)	01/09/12
576	BURL	MOUNT LAUREL	Kim Muchowski	Tax Collector	10/24/16
576	BURL	MOUNT LAUREL	Karen Cohen	Library Treasurer	01/15/14
601	BURL	NORTH HANOVER	Mary Alice Picariello	Tax Collector	06/27/09
601	BURL	NORTH HANOVER	Joseph Greene	Treasurer	04/29/13
650	BURL	PALMYRA	Tanyika Johns	Tax Collector	01/01/16
642	BURL	PEMBERTON BOROUGH	Kathleen Smick	Tax Collector	05/19/14
642	BURL	PEMBERTON BOROUGH	Donna Mull	Treasurer	01/01/11
208	BURL	PEMBERTON	Alison Shinkunas	Tax Collector	03/23/15
208	BURL	PEMBERTON	Robert Benick	Treasurer	01/01/14
84	BURL	RIVERSIDE	Meghan O. Jack	Treasurer	06/01/13
84	BURL	RIVERSIDE	Mindie Weiner	Tax Collector	03/21/16
85	BURL	SHAMONG	Kathryn J. Taylor	Tax Collector	01/01/07
85	BURL	SHAMONG	Christine Chambers	Treasurer (CFO)	11/24/14
373	BURL	SOUTHAMPTON	Nancy Gower	Treasurer (CFO)	01/01/07
373	BURL	SOUTHAMPTON	Melissa Chesla	Tax Collector	09/01/14
456	BURL	SPRINGFIELD	Dianne Kelly	Treasurer (CFO)	01/01/10
456	BURL	SPRINGFIELD	Melissa Chesla	Tax Collector	11/01/14
86	BURL	TABERNACLE	Kimberly Smith	Tax Collector	04/01/16
532	BURL	WESTAMPTON	Robert L. Hudnell	Treasurer	01/01/07
532	BURL	WESTAMPTON	Carol A. Brown-layou	Tax Collector	01/01/07
651	BURL	WOODLAND	Kathleen Rosmando	Treasurer	06/06/13
651	BURL	WOODLAND	Nancy Seeland	Tax Collector	01/01/15
636	BURL	WRIGHTSTOWN	Ronald A. Ghrist	Treasurer	01/01/10
636	BURL	WRIGHTSTOWN	Jeffrey C. Elsasser	Tax Collector	11/01/16

Burlington County Municipal Joint Insurance Fund
Skateboard Park Approval Status

Member	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			



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



Municipal Excess Liability Joint Insurance Fund

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

To: Members - Municipal Excess Liability Joint Insurance Fund
(Municipalities and Utility Authorities)

From: David N. Grubb, Executive Director

Date: April 2018

Re: 2019-2020 Employment Practices Liability (EPL) Program

95% of MEL members have adopted the MEL's model employment practices risk control program and are eligible for lower deductibles. These programs must be updated every two years to remain eligible. **PLEASE VISIT THE MEL WEBPAGE – NJMEL.ORG – FOR A COPY OF THE REVISED MODEL**. Attached is a memorandum synopsis of the changes.

Members with updated loss control programs receive the standard EPL deductible of \$20,000 per claim plus a 20% co-pay capped at \$50,000 and may be eligible to buy down deductibles and co-insurance caps (See note below concerning members with adverse EPL claims experience).

To qualify for the lower deductibles, have your General Counsel or Employment Attorney complete the one page form checking the minimum requirements for updating the plan. It is not necessary to attach any further documentation. Mail the completed form to MEL Fund Office, 9 Campus Drive, Suite 216, Parsippany, NJ 07054.

Members that did not qualify for the 2017-2018 incentive must adopt the EPL loss control plan and submit to the MEL for review. Have your General Counsel or Employment Attorney complete the two-page form checking the minimum requirements for the plan. The following must be attached to this form: (1) the Personnel Policies and Procedures Manual, (2) the resolution adopting this manual, and (3) the Employee Handbook. Mail the completed form and attachments to the MEL Fund Office, 9 Campus Drive, Suite 216, Parsippany, NJ 07054.

Members submitting the required form by October 1, 2018 will qualify or continue to qualify for the deductible incentives effective January 1, 2019. Members submitting this form after the deadline will become eligible for the deductible incentive upon approval of the application, but not retroactively.

Members without updated loss control programs will have a deductible of \$100,000 per claim plus a 20% co-pay with no cap. (See note below concerning members with adverse EPL claims experience).

Members with adverse EPL claims experience: Members with adverse loss experience will have a deductible of \$75,000 if they have an updated loss control plan and \$150,000 if they do not – in addition to the co-pay (as outlined above). In a few cases, the insurance carrier will establish higher deductibles for members due to exceptionally poor experience.

Public Official's Training Credit: The MEL is continuing the public officials training throughout the state for elected public officials and authority commissioners. Sessions have already been given at the League Convention and the AEA Convention in Atlantic City. The MEL will reduce each member's 2018 MEL premium by \$250 for each municipal elected official and authority commissioner who completes the course. The credit is also extended to the member's CEO (i.e. municipal manager/administrator or authority executive director). The maximum credit is capped at 5% of the member's MEL assessment. The MEL webpage will post a listing of sessions scheduled throughout the state. In addition, the course can be taken on-line through the MEL Safety Institute (direction attached).

Required Elements for the Incentive

1. **Employment Attorney/Advisor:** An Employment Attorney or an Employment Advisor usually provides advice concerning personnel matters. However, the member may designate its General Counsel if experienced in employment matters.
2. **Personnel Policies and Procedures Manual:** To facilitate this process, the MEL has developed a Model Personnel Policies and Procedure Manual that members are free to use at their discretion. Members can adopt the model, take sections from the model and place them in their existing personnel manual, or write their own policies that cover the subjects in the model.
3. **Conscientious Employee Protection Act Notice:** This notice (in both English and Spanish) must be posted on the bulletin board and distributed to all personnel. The notice required by the NJ Department of Labor is included in the Model Personnel Policies and Procedures Manual. (copy can also be found on the MEL webpage – njmel.org)
4. **Employee Handbook:** The handbook must be updated and distributed to all personnel. To facilitate this process, the MEL has developed a Model Employee handbook that members are free to use at their discretion. (which can be found on the MEL webpage – njmel.org)
5. **Model Local Unit Civil Rights Resolution (municipalities only):** Adopt the model resolution. (which can be found on the MEL webpage – njmel.org)
6. **Managerial and Supervisory Training:** Court decisions made personnel training for managerial and supervisory "mandatory". A signed acknowledgement that the manager or supervisor has completed training within the last 12 months must be placed in the personnel files. Training is also mandatory for the Municipal Judge, the heads of volunteer emergency service organizations such as Volunteer Fire Departments, EMS units, and the heads of organizations such as Library Boards and Planning Boards, etc., that are involved in personnel matters. The MEL has developed a Model that the local JIFs will conduct over the next 6 months. Your JIF will contact you with the details.
7. **Police Chief, Captains and Lieutenants Training:** Because Police Departments are involved in a high percentage of employment related litigation, Police Chiefs and at least one other command officer must complete employment-practices training that takes into

consideration the Attorney General's guidelines for police operations. A schedule of these seminars will be distributed by your JIF.

8. **Training for All Other Personnel:** Court decisions also require employers to offer anti-harassment and related personnel training to all employees. This can be accomplished by requiring your employees to complete the 11 minutes on-line “We Must Respect Each Other in Local Government” found on www.njmel.org. Attached are the instructions to access this program.
9. **MEL EPL Helpline:** The MEL includes a helpline to its members at no additional cost. Members are required to enroll (if you have not already done so) by calling 415-817-1611 or emailing bhansen@enquiron.com.

For assistance, please contact the MEL office or the office of your local JIF.

**Synopsis of Changes to
Municipal Excess Liability Joint Insurance Fund
MODEL PERSONNEL POLICIES AND PROCEDURES MANUAL**

The Municipal Excess Liability Fund Personnel Policy Committee (“Committee”) convened to consider changes to the Model Personnel Policies and Procedures (“Manual”) for the 2019 Policy Year. In order to be eligible to maintain current deductibles and co-pay, members must be in compliance with the Employment Practices Liability Program. Members must adopt the recommended changes by October 1, 2018.

This memorandum is intended to provide an overview of the changes to the Manual and accompanying documents. Members should amend their personnel manual accordingly.

Discussion of Adopted Changes:

Change 1: Protections Against Discrimination and Accommodation for Breastfeeding Employees
(Located in Section One)

The Manual was modified to amend the Anti-Discrimination Policy and the Americans with Disabilities Act Policy/ New Jersey Pregnant Worker’s Fairness Act contained in Section One to include protections for breastfeeding to comply with recent changes in New Jersey law. The Manual now expressly protects individuals who are breastfeeding from discrimination and requires the Local Unit to provide to employees who are breastfeeding a reasonable break time each day and a suitable room or other location with privacy, other than a toilet stall, in close proximity to work area for the employee to express breast milk for the child.

Change 2: Modification to Communication Media Policy (Located in Section Two)

The Communication Media Policy was amended to be a “Communication Media/ Social Media Policy” with relevant changes contained within to be in compliance with recent cases.

Change 3: Section Five

There are some revisions to this Section in accordance with the Fair Credit Reporting Act. Change 4: Modification to Open Public Records Meetings Act Section (Located in Section Five)

Three changes have been made to the policy's Open Public Meetings Act (OPMA) section. First, the policy has been amended to reflect the holding of Keane Federation of Teacher v. Ada Morell, 448 N.J. Super. 520 (App. Div. 2017). In Keane Federation, the Appellate Division held that Rice notices are not only required when there is *discussion* regarding the appointment, termination, terms and conditions of employment, performance evaluation or discipline of any current or prospective officer of employee in closed session but also when the local unit intends to *act* on these enumerated matters. Additional language has been added to clarify this expansion of when Rice notices are required to be issued. Second, the policy has been amended to clarify that only the municipal governing body or a "public body" of the local unit (as that term is defined by OPMA) are required to provide Rice notices. Third, changes have been made to update the criminal background checks in accordance with State legislative amendments.

Change 5: Overtime Compensation

Overtime Compensation Policy in Section 4 of the Manual was modified slightly to clarify the rate of overtime pay. This is not a substantive change.

Other Items of Note:

The Committee also discussed the following items, which did not necessitate any changes to the

Manual but should be considered by the Members:

1. Attached please find a notice from the Department of Community Affairs regarding the certifications required by the P.L. 2017, c. 183. and referenced sample certifications.
2. In January, 2018 the DOT published a Notice of Proposed Rulemaking in the Federal Register that announced that proposes some amendments to the current DOT-regulated drug and alcohol testing requirements to broaden the testing of opiates to include synthetic opioids.
3. In January 2018, New Jersey enacted P.L. 2017, c.272, which requires the Civil Service Commission to develop a uniform domestic violence policy that all public employers, regardless if they are Civil Service, must adopt and distribute to their employees. To date, the Civil Service Commission has not adopted such a policy.

Please consider these changes and consult with your general counsel prior to adopting same.

GOVERNING BODY CERTIFICATION PURSUANT TO P.L. 2017, C.183 OF COMPLIANCE
WITH THE UNITED STATES EQUAL EMPLOYMENT OPPORTUNITY COMMISSION'S
"Enforcement Guidance on the Consideration of Arrest and Conviction Records in
Employment Decisions Under Title VII of the Civil Rights Act of 1964"

GROUP AFFIDAVIT FORM FOR MUNICIPALITIES AND COUNTIES
NO PHOTO COPIES OF SIGNATURES

STATE OF NEW JERSEY
COUNTY OF *(Insert County Name)*

We, members of the governing body of the *(Name of local unit)* being duly sworn according to law,
upon our oath depose and say:

1. We are duly elected (or appointed) members of the *(insert name of governing body)* of the
(name of local unit) in the county of *(name of county)*;
2. Pursuant to P.L. 2017, c.183, we have familiarized ourselves with the contents of the United
States Equal Employment Opportunity Commission's "Enforcement Guidance on the
Consideration of Arrest and Conviction Records in Employment Decisions Under Title VII of
the Civil Rights Act of 1964," *as amended*, 42 U.S.C. § 2000e *et seq.*, (April 25, 2012);
3. We are familiar with the local unit's hiring practices as they pertain to the consideration of an
individual's criminal history;
4. We certify that the local unit's hiring practices comply with the above-referenced enforcement
guidance.

(L.S.)

(L.S.)

(L.S.)

(L.S.)

(L.S.)

(L.S.)

(L.S.)

(L.S.)

(L.S.)

(L.S.)

Sworn to and subscribed before me this
_____ day of _____
Notary Public of New Jersey

Clerk

The Municipal Clerk (or Clerk of the Board of Chosen Freeholders as the case may be) shall set forth
the reason for the absence of signature of any members of the governing body.

IMPORTANT: This certificate must be executed before a municipality or county can submit its
approved budget to the Division of Local Government Services. The executed certificate and the
adopted resolution must be kept on file and available for inspection.

**GOVERNING BODY CERTIFICATION OF COMPLIANCE WITH THE
UNITED STATES EQUAL EMPLOYMENT OPPORTUNITY COMMISSION'S
"Enforcement Guidance on the Consideration of Arrest and Conviction Records in Employment
Decisions Under Title VII of the Civil Rights Act of 1964"**

FORM OF RESOLUTION

WHEREAS, N.J.S.A. 40A:4-5 as amended by P.L. 2017, c.183 requires the governing body of each municipality and county to certify that their local unit's hiring practices comply with the United States Equal Employment Opportunity Commission's "Enforcement Guidance on the Consideration of Arrest and Conviction Records in Employment Decisions Under Title VII of the Civil Rights Act of 1964," *as amended*, 42 U.S.C. § 2000e *et seq.*, (April 25, 2012) before submitting its approved annual budget to the Division of Local Government Services in the New Jersey Department of Community Affairs; and

WHEREAS, the members of the governing body have familiarized themselves with the contents of the above-referenced enforcement guidance and with their local unit's hiring practices as they pertain to the consideration of an individual's criminal history, as evidenced by the group affidavit form of the governing body attached hereto.

NOW, THEREFORE BE IT RESOLVED, That the *(name of governing body)* of the *(name of local unit)*, hereby states that it has complied with N.J.S.A. 40A:4-5, as amended by P.L. 2017, c.183, by certifying that the local unit's hiring practices comply with the above-referenced enforcement guidance and hereby directs the Clerk to cause to be maintained and available for inspection a certified copy of this resolution and the required affidavit to show evidence of said compliance.

I HEREBY CERTIFY THAT THIS IS A TRUE COPY OF THE RESOLUTION PASSED AT THE MEETING HELD ON *(insert meeting date)*.

Clerk

Checklist for Members with Currently Approved Risk Control Plans

2019-2020 MEL EMPLOYMENT PRACTICES RISK CONTROL UPDATE CHECKLIST

Name of Municipality or Authority: _____

- ☐ Retain Employment Attorney/Advisor: (name)_____
- ☐ Update and distribute to managerial/supervisory employees the Personnel Policies and Procedures Manual: (Not necessary to attach)
- ☐ Distribute a notice concerning the Conscientious Employee Protection Act to all personnel:
- ☐ Update and distribute the Employee Handbook: (Not necessary to attach)
- ☐ Adopt the model civil rights resolution (municipalities only).
- ☐ Train managerial and supervisory personnel:
- ☐ Have Police Chief, Deputy Chief, Public Safety Director, Captains & Lieutenants complete the special EPL training course:
- ☐ Offer Anti-Harassment training to all other personnel:
- ☐ Sign up with NJ MEL Helpline for Employment Practices.

I, _____, the (check __General Counsel or __Employment Attorney) of (member name)_____ hereby certify that the member has verified to me that the above actions have been completed and that I have read the updated Personnel Policies and Procedures Manual and the updated Employee Handbook.

Signature: _____

Date: _____ Telephone: _____

To qualify for the Employment Practices Liability policy deductible, this checklist should be returned to the MEL Fund Office (9 Campus Drive, Suite 216, Parsippany, NJ 07054 as soon as possible. Members submitting this form by October 1, 2018 will qualify or continue to qualify for the deductible effective to January 1, 2019. Members submitting this form after the deadline will become eligible for the deductible incentive upon approval of the application, but not retroactively.

Checklist for Members without Currently Approved Risk Control Plans

INITIAL EMPLOYMENT PRACTICES LOSS RISK CONTROL INCENTIVE APPLICATION

Name of Municipality or Authority: _____

- q Retain Employment Attorney/Advisor: (name)_____
- q Adopt and distribute to managerial/supervisory employees the Personnel Policies and Procedures Manual: (Attach Resolution and Manual)

Required Minimum Provisions:

- q Anti-Discrimination Policy
- q Americans with Disabilities Act Policy
- q Contagious or Life Threatening Illnesses Policy
- q Safety Policy
- q Drugs and Alcohol Policy
- q Workplace Violence Policy
- q General Anti-Harassment Policy
- q Anti-Sexual Harassment Policy
- q Whistle Blower Policy
- q Employee Complaint Policy
- q Access to Personnel Files Policy
- q Conflict of Interest Policy
- q Political Activity Policy
- q Employee Evaluation Policy
- q Employee Discipline Policy
- q Workforce Reduction Policy
- q Driver's License Policy
- q Communication Media Policy/Social Media Policy
- q Bulletin Board Policy
- q Leave of Absence Policy
- q Family and Medical Leave Act Policy
- q Military Leave Policy
- q Domestic Abuse Leave Policy
- q Employment Procedure
- q Open Public Meeting Act Procedure Concerning Personnel Matters
- q Processing and Orientation of New Employees Procedure
- q Initial Employment Period Procedure
- q Employee Handbook Procedure
- q Performance Evaluation Procedure
- q Disciplinary Action Procedure
- q Personnel File Procedure
- q Employee Complaint Investigation Procedure
- q Requests for Employment Verification and Reference Procedure
- q Continuing Education Procedure

- q Distribute a notice concerning the Conscientious Employee Protection Act to all personnel:
- q Adopt and distribute the Employee Handbook: (Attach handbook)
- q Adopt the model civil rights resolution (municipalities only).
- q Train managerial and supervisory personnel:
- q Have Police Chief, Deputy Chief, Public Safety Director, Captains & Lieutenants complete the special EPL training course:
- q Offer Anti-Harassment training to all other personnel:
- q Sign up with NJ MEL Helpline for Employment Practices.

I, _____, the (check ___General Counsel or ___Employment Attorney) of (member name)_____hereby certify that the member has verified to me that the above actions have been completed and that I have read the Personnel Policies and Procedures Manual and the Employee Handbook.

Signature: _____

Date: _____ Telephone: _____

To qualify for the Employment Practices Liability policy deductible, this checklist should be returned to the MEL Fund Office (9 Campus Drive, Suite 216, Parsippany, NJ 07054 as soon as possible. Members submitting this form by October 1, 2018 will qualify or continue to qualify for the deductible effective to January 1, 2019. Members submitting this form after the deadline will become eligible for the deductible incentive upon approval of the application, but not retroactively.

Conscientious Employee Protection Act “Whistleblower Act”

Employer retaliatory action; protected employee actions; employee responsibilities

1. New Jersey law prohibits an employer from taking any retaliatory action against an employee because the employee does any of the following:
 - a. Discloses, or threatens to disclose, to a supervisor or to a public body an activity, policy or practice of the employer or another employer, with whom there is a business relationship, that the employee reasonably believes is in violation of a law, or a rule or regulation issued under the law, or, in the case of an employee who is a licensed or certified health care professional, reasonably believes constitutes improper quality of patient care;
 - b. Provides information to, or testifies before, any public body conducting an investigation, hearing or inquiry into any violation of law, or a rule or regulation issued under the law by the employer or another employer, with whom there is a business relationship, or, in the case of an employee who is a licensed or certified health care professional, provides information to, or testifies before, any public body conducting an investigation, hearing or inquiry into quality of patient care; or
 - c. Provides information involving deception of, or misrepresentation to, any shareholder, investor, client, patient, customer, employee, former employee, retiree or pensioner of the employer or any governmental entity.
 - d. Provides information regarding any perceived criminal or fraudulent activity, policy or practice of deception or misrepresentation which the employee reasonably believes may defraud any shareholder, investor, client, patient, customer, employee, former employee, retiree or pensioner of the employer or any governmental entity.
 - e. Objects to, or refuses to participate in, any activity, policy or practice which the employee reasonably believes:
 - (1) is in violation of a law, or a rule or regulation issued under the law or, if the employee is a licensed or certified health care professional, constitutes improper quality of patient care;
 - (2) is fraudulent or criminal; or
 - (3) is incompatible with a clear mandate of public policy concerning the public health, safety or welfare or protection of the environment. N.J.S.A. 34:19-3.
2. The protection against retaliation, when a disclosure is made to a public body, does not apply unless the employee has brought the activity, policy or practice to the attention of a supervisor of the employee by written notice and given the employer a reasonable opportunity to correct the activity, policy or practice. However, disclosure is not required where the employee reasonably believes that the activity, policy or practice is known to one or more supervisors of the employer or where the employee fears physical harm as a result of the disclosure, provided that the situation is emergency in nature.

CONTACT INFORMATION

Your employer has designated the following contact person to receive written notifications, pursuant to paragraph 2 above (N.J.S.A. 34:19-4):

Name: _____

Address: _____

Telephone Number: _____

This notice must be conspicuously displayed.

Once each year, employers with 10 or more employees must distribute notice of this law to their employees. If you need this document in a language other than English or Spanish, please call (609) 292-7832.

AD-275 (9/11)



La Ley de protección al empleado consciente

"Ley de protección del denunciante"

Acciones de represalia del empleador; protección de las acciones del empleado

1. La ley de New Jersey prohíbe que los empleadores tomen medidas de represalia contra todo empleado que haga lo siguiente:
 - a. Divulgue o amenace con divulgar, ya sea a un supervisor o a una agencia pública toda actividad, directriz o norma del empleador o de cualquier otro empleador con el que exista una relación de negocios y que el empleado tiene motivos fundados para pensar que violan alguna ley, o en el caso de un trabajador licenciado o certificado de la salud y que tiene motivos fundados para pensar que se trata de una manera inadecuada de atención al paciente;
 - b. Facilite información o preste testimonio ante cualquier agencia pública que conduzca una investigación, audiencia o indagación sobre la violación de alguna ley, regla o reglamento que el empleador o algún otro empleador con el que exista una relación de negocios; o en el caso de un trabajador licenciado o certificado de la salud que facilite información o preste testimonio ante cualquier agencia pública que conduzca una investigación, audiencia o indagación sobre la calidad de la atención al paciente; o
 - c. Ofrece información concerniente al engaño o la tergiversación con accionistas, inversionistas, usuarios, pacientes, clientes, empleados, ex empleados, retirados o pensionados del empleador o de cualquier agencia gubernamental.
 - d. Ofrece información con respecto a toda actividad que se pueda percibir como delictiva o fraudulenta, toda directiva o práctica engañosa o de tergiversación que el empleado tenga motivos fundados para pensar que pudieran estafar a accionistas, inversionistas, usuarios, pacientes, clientes, empleados, ex empleados, retirados o pensionados del empleador o de cualquier agencia gubernamental.
 - e. Se opone o se niega a participar en alguna actividad, directriz o práctica que el empleado tiene motivos fundados para pensar que:
 - (1) viola alguna ley, o regla o reglamento que dicta la ley o en el caso de un empleado licenciado o certificado en cuidado de la salud que tiene motivos fundados para pensar que constituya atención inadecuada al paciente;
 - (2) es fraudulenta o delictiva; o
 - (3) es incompatible con algún mandato establecido por las directrices públicas relacionadas con la salud pública, la seguridad o el bienestar o la protección del medio ambiente. Artículo 34:19-3 de las Leyes comentadas de New Jersey de protección del empleado consciente (N.J.S.A., por sus siglas en inglés)
2. No se puede acoger a la protección contra la represalia, cuando se hace una divulgación a un organismo público, a no ser que el empleado le informe al empleador de tal actividad, política o norma a través de un aviso por escrito y le haya dado al empleador una oportunidad razonable para corregir tal actividad, política o norma. Sin embargo, no es necesaria la divulgación en los casos en que el empleado tenga indicios razonables para creer que un supervisor o más de un supervisor del empleador tienen conocimiento de tal actividad, política o norma o en los casos en los que el empleado teme que tal divulgación pueda traer como consecuencia daños físicos a su persona siempre y cuando la naturaleza de la situación sea la de una situación de emergencia.

Información del Contacto

Su empleador ha designado a la siguiente persona para recibir notificaciones de acuerdo al parágrafo 2, de la ley (N.J.S.A. 34:19-4):

Nombre: _____
 Dirección: _____
 Número de teléfono: _____

Este aviso se debe exponer a la vista de todos.

Anualmente, patronos con 10 o más empleados, deberán distribuir notificación de esta ley a todos sus empleados. Si necesita este documento en algún otro idioma que no sea Inglés o español, sírvase llamar al (800) 292-7832.



AD-276.1 (9/11)



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.



We Must Respect Each Other In Local Government Online Training Instructions

This course discusses the right of each employee to a workplace free of harassment and each employee's duty to respect the rights of all other employees.

To access the online course:

1. Click the following link for the MEL Safety Institutes Learning Management System

www.firstnetcampus.com/meljif

2. If you have previously taken MSI classes, enter your username and password. 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 "We Must Respect Each Other in Local Government".
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 navigate to the 'Student Center' tab to print your Certificate of Completion. 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.

Employee Safety and Anti Harassment Seminar Leader's Guide

Who should conduct the seminar? The leader should be the Municipal Manager/Administrator, the Authority Executive Director, the Human Resources Manager, the local unit's General Counsel or Employment Attorney/Advisor.

Are all employees required to attend? The court requires employers to "make training available" to all employees. However, the employer has the option of making the training mandatory. Attendance must be documented in each employee's personnel file.

How long is the seminar? The formal presentation is about 20 minutes, mostly consisting of the video. However, the question and answer period at the end could easily add another half hour or more to the seminar.

Is this seminar also available on line? Yes. See njmel.org for directions on how to take this course directly from the MEL's web based learning management system.

Section One: Introduction

Each of you has a right to safe workplace free discrimination, violence, harassment and conflicts of interest. The (local unit name) has a "no tolerance policy" towards workplace wrongdoing and expects all employees to conduct themselves consistent with this policy. Today, we will discuss what this means.

The program begins with a twelve-minute video that explains your rights and obligations under the "no tolerance" policy. The video states clearly what types of conduct are unacceptable when interacting with fellow employees. As many of the unacceptable behaviors are also against the law, compliance is essential both for your own protection and to ensure that others not subjected to conduct that might create a hostile work environment.

At the end of the video, there will be time to ask questions.

Section Two: Play video, "We Must Respect Each Other in Local Government."

Section Three: Question and Answers:

Before opening for questions, distribute copies of the CEPA notice and discuss the procedure to report wrongdoing. This is also an opportunity to distribute the revised employee handbook or discuss any particular personnel matter that you deem appropriate.

At the beginning of the Q&A period, tell the employees questions that pertain to a particular individual are not appropriate for the general session and should be asked after the meeting. Further, if anyone feels uncomfortable asking a question during the meeting, you will be available to talk to them afterwards. Also state that if the question involves a legal issue, it will be forwarded to the General Council or the Employment Attorney/Advisor. Make detailed notes of these questions in the attached Question Log and tell the employees that the attorney/advisor will quickly get back to them.

ATTENDANCE LOG

Employee Safety and Anti Harassment Seminar

Town/Authority Name: _____

Date: _____ **Time:** _____

Leader's Name: _____

[illegible]

Questions Log

[illegible]

BURLINGTON COUNTY MUNICIPAL **JOINT INSURANCE FUND**

MAY 2018 **CLOSED CASES**

1.) **Diamond Pools & Spas, Inc. & Tucker v. Township of Medford and Township of Southampton** – This matter involved the Plaintiff's allegations in a Superior Court of New Jersey, Burlington County Notice of Motion to File Tort Claims Notice Out of Time that on April 15, 2016, the Plaintiff, Diamond Pools & Spa, Inc., was the owner of a motor vehicle being operated by the Plaintiff, Thomas J. Tucker, traveling west on Hawkin Road, in the Township of Medford, when a swinging gate on the rear cargo area became unsecured for an unknown reason and swung open into the eastbound lane. It was further alleged that the decedent, Morgan L. Hesse, was traveling east on Hawkin Road when the cargo gate impacted the front of the Decedent's vehicle in the area of the top of the windshield near the roof line. Following the initial contact, it was alleged that the Plaintiff's vehicle continued eastbound before leaving the left side of the roadway, striking several trees, overturning and ultimately coming to a final rest on its roof. The Estate of Morgan L. Hesse did not commence an action related to the accident. The case was assigned to John C. Gillespie, Esquire on October 7, 2016 and he immediately filed Opposition to the Motion. Oral Argument on the Motion occurred on February 17, 2017 and the Honorable Judge Harrington entered an Order denying the Plaintiff's Motion without prejudice. The primary basis for the decision was that if Diamond Pools were to be named as a Defendant, and they were to decide to bring a third party action against the public entities, it would likely do so only seeking contribution. If they seek to bring some other direct action against the public entities, they will not be able to do so. Defense Counsel continued to monitor the matter on behalf of the insured. The Plaintiff failed to file a Third-Party action prior to the expiration of the Statute of Limitations on April 15, 2018 and Defense Counsel has now closed their file.

2.) **Dunn Wright Properties, LLC, v. Township of Pemberton**-This matter involved the Plaintiff's allegations in a United States District Court, District of New Jersey Complaint. The Plaintiff, Dunn Wright Properties, LLC, alleged that they purchased real property (36 Verbena Street property) located in the Township of Pemberton on May 19, 2016, and that a second property (38 Briar Street) was purchased on June 10, 2016 via Sheriff Sale. The Plaintiff stated in the Complaint that the Township subsequently demanded vacant property renewal fees of \$5,000.00 for each property. The Plaintiff argued that the Township ignored the fact that the Plaintiff was a new purchaser/owner, and as such, would not be obligated to pay a \$5,000 re-registration fee. The Plaintiff alleged that they refused to pay the fee and that they had sold both properties. The Plaintiff claimed that the Township subsequently placed an illegal cloud on the titles to the properties, and that the Township violated the Plaintiff's rights through: (1) the administration of local ordinances and/or unlawful citing of property owners for alleged violations without a hearing or due process; (2) the proper exercise of township authority, including but not limited to the unreasonable and unlawful taking of property and other constitutional rights violations; (3) the monitoring of officers whom it knew or should have known were abusing their authority or were lacking ability to function as officers; and (4) the failure to train and monitor officers in the judgment and use of authority and the protection of property rights. The Plaintiff alleged that the Township continued to collect the registration fees, and that the Defendants should have known that their actions were causing harm to the Plaintiff by taking \$6,500.00 and otherwise depriving the Plaintiff of the use and benefit of his property. The Plaintiff argued that the Defendants' actions violated 42 U.S.C. § 1983. The Plaintiff sought the following relief: (1) compensatory damages; (2) punitive damages; (3) reasonable attorney's fees and costs; (4) and such other relief as appears reasonable and just. The case was assigned to the Township of Pemberton Solicitor, Andrew Bayer, Esquire, following approval from the Executive Committee under a division of coverage as follows: 50% Township, and 50% BURLCOJIF. Defense Counsel filed an Answer on November 1, 2017 and an Initial Conference was conducted before Magistrate Schneider on January 3, 2018. Defense Counsel was initially attempting to negotiate the settlement of this matter for a payment to the Plaintiff in the amount of \$3,250.00; however, Plaintiff's Counsel failed to obtain authority from the Plaintiff for said proposed settlement. Defense Counsel subsequently proceeded with propounding initial Discovery upon the Plaintiff. On April 10, 2018, Defense Counsel advised the Fund Solicitor that he was ultimately able to negotiate the settlement of this matter for a payment to the Plaintiff in the amount of \$4,500.00 which was approved by and paid by the Township. A Stipulation of Dismissal with Prejudice has been filed with the Court.

3.) Pease v. Township of Mount Laurel-This matter involved the Plaintiff's allegations in a Superior Court of New Jersey, Burlington County Notice of Motion for Leave to File a Late Notice of Tort Claim arising from an incident which occurred on March 15, 2017. The Plaintiff, Frank Pease, alleged that he was lawfully on the property located at 436 Masonville Centerton Road, in the Township of Mt. Laurel, when he was caused to slip and fall as a result of ice in the parking lot. The Plaintiff further alleged that the Township of Mt. Laurel was negligent in allowing the dangerous condition of the parking lot to exist. The Plaintiff alleged that he sustained serious and permanent injuries as a result of the incident. There was no evidence presented that establishes that Mt. Laurel Township had jurisdiction over the parking lot where the Plaintiff fell. The case was assigned to John C. Gillespie, Esquire on March 15, 2018 and he immediately filed Opposition to the Plaintiff's Motion. On April 11, 2018, Judge Belgard entered a tentative decision denying the Plaintiff's Motion; however, the Plaintiff was provided the opportunity to request oral argument on the Motion. Oral Argument was not requested and on April 13, 2018 and Order was entered denying the Plaintiff's Motion and dismissing the matter with prejudice.

4.) Simmins v. Township of Westampton-This matter involved the Plaintiff's allegations in a Superior Court of New Jersey, Mercer County Complaint arising from an incident which occurred on March 8, 2016. The Plaintiff, Douglas Simmins, alleged that he was lawfully in the parking lot on the premises known as Walgreens, located at 800 Woodlane Road, in the Township of Westampton, when he was exiting his vehicle and he stepped into an uncovered sewer pipe. The Plaintiff alleged that as a result of the alleged dangerous and/or hazardous condition, he has suffered significant, severe and permanent injuries. The Plaintiff further alleged that the Township of Westampton was negligent in allowing the dangerous and/or hazardous condition of the parking lot to exist. The case was assigned to Douglas Heinold, Esquire on February 5, 2018. Based upon a potential conflict, the matter was re-assigned to Betsy G. Ramos, Esquire on February 16, 2018. Defense Counsel accepted the Assignment and she immediately provided notice to the Plaintiff's attorney to dismiss the frivolous Complaint in accordance with R. 1:4-8 based upon non-jurisdiction. In addition, Defense Counsel filed a Motion to Transfer Venue from Mercer County to Burlington County which was granted on March 16, 2018. A Stipulation of Dismissal without Prejudice as to the Township of Westampton only was filed on April 24, 2018.

5.) Reed v. Borough of Palmyra-This matter involved the Plaintiff's allegations in a United States District Court, District of New Jersey Complaint arising from a series of events that occurred between January of 2013 and February of 2015. On or about the beginning of 2013, the Plaintiff, William Reed, Jr., made the decision to attempt to sell his mother's residence located at 28 Pear Street, in the Borough of Palmyra. On June 17, 2013, the Borough Council of Palmyra adopted Ordinance 2013-17 which provided that all sellers of residential homes within the Borough limits were required to submit to and pass a Borough inspection to obtain a Certificate of Occupancy prior to any sale of a residential home within the Borough. Said Ordinance was subsequently amended in August of 2013 by Ordinance 2013-25 and it was determined that the new effective date for enforcement of Ordinance 2013-25 would be April 1, 2014. On February 7, 2014 the subject property was privately appraised at a fair market value of \$115,000.00, and shortly thereafter, a prospective Buyer made several inspections of the property and was prepared to purchase the property "As Is". On February 27, 2014, the Plaintiff accepted the prospective Buyer's offer of \$95,000.00 for the purchase of 28 Pear Street. The Plaintiff subsequently contacted the Borough Housing Official, Tracy Kilmer, regarding the sale of the property and the Plaintiff was informed of the requirements of Ordinance 2013-25. A housing inspection was subsequently conducted on March 10, 2014 and thirty-three code violations were cited at the property. As a result of the housing report and the lengthy amount of time required to make the mandated repairs to the property, the prospective Buyer terminated the Contract. A Certificate of Occupancy was ultimately issued on September 16, 2014 and the property was sold on December 15, 2014 for \$115,000.00. The Plaintiff alleged that Ordinance 2013-25 was wrongfully enforced by the Borough prior to the proposed effective date. The Plaintiff also alleged defamation claims and that as a result of the incident, he suffered physical injury, emotional distress, mental anguish, and sustained substantial economic loss and financial hardship. The case was assigned to Richard L. Goldstein, Esquire on March 1, 2016 as to the Defense of Borough of Palmyra Mayor Scheffler. Based upon potential conflicts of interest, Betsy Ramos, Esquire was subsequently assigned to represent the Borough of Palmyra and Palmyra Housing Official, Tracy Kilmer. In addition, the Complaint was submitted to the EPL/POL carrier, QBE, for a coverage determination on February 24, 2016; and coverage was ultimately denied by QBE. The Plaintiff issued an initial demand for settlement for a payment in the amount of \$100,000.00. Defense Counsel proceeded with the filing of a Motion to Dismiss former Mayor Scheffler as a Defendant, and that Motion was ultimately granted on October 28, 2016. Plaintiff's Counsel filed a Motion for Reconsideration which included a request for permission to file an Amended Complaint. Defense Counsel filed Opposition to the Motion; and on May 8, 2017, Judge Hillman entered an Order denying Plaintiff's Motion for Reconsideration. In addition, a Partial Stipulation of Dismissal of Count VII only as to the Borough was filed in December of 2016.

An Amended Scheduling Order was entered on May 9, 2017 extending the pretrial factual discovery deadline to June 30, 2017, with Dispositive Motions due October 13, 2017. Defense Counsel filed our Motion for Summary Judgment on October 5, 2017. The Plaintiff subsequently issued a reduced demand for settlement in the amount of \$30,000.00. On April 27, 2018, Judge Hillman ultimately entered an Order granting Defense Counsel's Motion for Summary Judgment and Denying Plaintiff's Motion to Amend the Complaint. According to the Judge's Opinion, he did find that the Plaintiff had standing to pursue the matter as his mother's Power of Attorney; however, Judge Hillman did not find any due process violation.

6.) Wilson v. Township of Delran-This matter involved the Plaintiff's allegations in a Superior Court of New Jersey, Burlington County Complaint that on March 27, 2014, the Plaintiff, Carmella Wilson, was lawfully on the property located at the corner of Farmington Road and Southview Drive, in the Township of Delran, when she was caused to trip and fall in a pothole. The Plaintiff further alleged that the Township of Delran was negligent in allowing the dangerous condition to exist. The Plaintiff alleged that she sustained a twisted knee and ankle with a possible meniscus tear. The case was assigned to Richard L. Goldstein, Esquire on April 29, 2016. Defense Counsel accepted the Assignment and he filed our Answer and he proceeded with Discovery. Depositions and a Defense IME were conducted. Defense Counsel's Motion to Extend the September 8, 2017 Discovery End Date was granted and the extended Discovery End Date was December 7, 2017; however, Plaintiff's Counsel filed an additional Motion to Extend the Discovery End Date which was granted. The further extended Discovery End Date was March 1, 2018. An Arbitration Hearing was conducted on March 15, 2018 and the Arbitrators determined the insured to be 70% liable. The Arbitrators awarded the Plaintiff the "gross" amount of \$100,000.00 (\$70,000.00 as to the insured). There was also a Medicare Lien that was approximately \$39,000.00, and therefore, the total Arbitration Award was for \$109,000.00. Defense Counsel filed a Trial de Novo and a Trial was scheduled in this matter for May, 7, 2018. In addition, Defense Counsel filed a Motion for Summary Judgment April 13, 2018 which was returnable before the Court on May 11, 2018. Prior to Trial and the decision on Defense Counsel's Motion for Summary Judgment, Defense Counsel was ultimately able to negotiate the settlement of this matter for a payment to the Plaintiff in the amount of \$92,500.00. An Order of Dismissal with Prejudice through Settlement was entered by the Court on April 30, 2018.

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: May 7, 2018

Service Team:

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

APRIL ACTIVITIES

LOSS CONTROL SERVICES

- No visits were conducted during the month of April

JIF MEETINGS ATTENDED

- Safety Celebration Breakfast – April 10
- BURLCO Retreat – April 17
- Executive Committee Meeting – April 17
- Police Ad Hoc Committee Meeting – April 20

MEL MEDIA LIBRARY

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

<u>Municipality</u>	<u># of Videos</u>
Township of Bass River	1
Borough of Wrightstown	3

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 April. 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 April 2 - Law Enforcement Bulletin on AG 2018 Directives
- Ø April 4 - Safety Director Message – Snow Damage to Recreational Facilities
- Ø April 9 - Reminder - You're Invited: Police Chief AD-HOC Committee Meeting - April 20, 2018
- Ø April 10 - Safety Director Bulletin – Chipper Safety
- Ø April 12 - Regional Training: Ergonomics- Reducing Injuries by Working Smart - May 10, 2018
- Ø April 13 - Reminder - You're Invited: Police Chief AD-HOC Committee Meeting - April 20, 2018
- Ø April 16 - Reminder - You're Invited: Police Chief AD-HOC Committee Meeting - April 20, 2018
- Ø April 24 - Law Enforcement Bulletin – Best Practices for School-Related Threats
- Ø April 25 - Did You Know? – MSI Training Schedule – BURLCO JIF, May 2018.
- Ø April 27 - Regional Training REMINDER: Ergonomics- Reducing Injuries by Working Smart - May 10, 2018

UPCOMING EVENTS

- Managerial & Supervisory Training – May 8
- Regional Training - Ergonomics – May 10
- New Fund Commissioner Training – May 15
- Executive Committee Meeting – May 15
- RMC Roundtable – May 23

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 May, June and July 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
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	Township of Toms River	Heavy Equipment Safety	8:30 - 11:30 am
5/2/18	Borough of Avalon #4	Forklift Operator Train-the-Trainer	8:30 - 11:30 am
5/3/18	Borough of Deal #3	Fast Track to Safety	8:30 - 2:30 pm w/lunch brk
5/3/18	City of Brigantine #3	CSE-Permit Required w/Classroom Demo	8:30 - 12:30 pm
5/4/18	Township of Little Egg Harbor #1	Landscape Safety	8:00 - 11:00 am
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

DATE	LOCATION	TOPIC	TIME
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
5/10/18	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 #1	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
5/15/18	Borough of Red Bank	Seasonal (Summer) Employee Orientation	8:00 - 12:00 pm
5/15/18	Borough of Clementon #3	Confined Space Awareness	8:30 - 9:30 am
5/15/18	Borough of Clementon #3	Fire Extinguisher	9:45 - 10:45 am
5/15/18	Borough of Clementon #3	Hearing Conservation	11:00 - 12:00 pm
5/16/18	Township of Marlboro #3	PPE	8:00 - 10:00 am
5/16/18	Township of Marlboro #3	Shop & Tool Safety	10:15 - 11:15 am
5/16/18	Township of Marlboro #3	Fire Extinguisher	11:30 - 12:30 pm
5/17/18	City of Millville #1	Fast Track to Safety	8:30 - 2:30 pm w/lunch brk
5/18/18	Borough of Union Beach #2	Playground Safety Inspections	8:00 - 10:00 am
5/18/18	Borough of Union Beach #2	Back Safety/Material Handling	10:15 - 11:15 am
5/18/18	Township of Carneys Point #2	Accident Investigation	8:30 - 10:30 am
5/18/18	Township of Carneys Point #2	CDL-Supervisors Reasonable Suspicion	10:45 - 12:45 pm
5/21/18	City of Wildwood #3	Employee Conduct/Violence Prevention	8:30 - 10:00 am
5/22/18	Township of Barnegat	DDC-6	8:00 - 2:30 pm w/lunch brk
5/22/18	Township of Wall #7	Excavation/Trenching/Shoring	8:30 - 12:30 pm
5/22/18	Borough of Runnemede	Heavy Equipment Safety	8:30 - 11:30 am
5/22/18	City of Pleasantville #1	Safety Coordinators' Skills Training	8:30 - 3:00 pm w/lunch brk
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	City of Vineland	Fall Protection Awareness	9:00 - 11:00 am
5/30/18	Borough of Rumson #1	Landscape Safety	8:00 - 11:00 am
5/30/18	Western Monmouth UA	DDC-6	8:30 - 3:00 pm w/lunch brk
5/31/18	City of Vineland	CDL-Supervisors Reasonable Suspicion	12:30 - 2:30 pm

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 brk
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 brk
6/7/18	Township of Middletown #5	Seasonal (Summer) Employee Orientation	8:30 - 12:30 pm
6/7/18	Township of Lacey #4	Excavation/Trenching/Shoring	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 brk
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	Western Monmouth UA	CDL-Drivers Safety Regulations	8:30 - 10:30 am
6/13/18	Western Monmouth UA	PPE	10:45 - 12:45 pm
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

DATE	LOCATION	TOPIC	TIME
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
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
7/2/18	Township of Toms River	Seasonal (Summer) Employee Orientation-Evening	6:30 - 10:30 pm
7/9/18	Borough of Magnolia	Jetter/Vacuum Safety	10:00 - 12:00 pm
7/9/18	Borough of Magnolia	BBP	12:30 - 1:30 pm
7/10/18	Township of Barnegat #1	CSE-Permit Required w/Classroom Demo	9:00 - 1:00 pm
7/10/18	City of Pleasantville #1	HazMat Awareness w/HazCom GHS	8:00 - 11:00 am
7/10/18	City of Pleasantville #1	Back Safety/Material Handling	11:15 - 12:15 pm
7/11/18	Ocean County College #8	HazCom w/GHS	8:30 - 10:00 am
7/11/18	Ocean County College #8	Employee Conduct/Violence Prevention	10:15 - 11:45 am
7/11/18	Township of Toms River	Seasonal (Summer) Employee Orientation-Evening	6:30 - 10:30 pm
7/11/18	Township of Burlington #3	Seasonal (Summer) Employee Orientation	8:00 - 12:00 pm
7/11/18	Borough of Wildwood Crest #2	Heavy Equipment Safety	9:00 - 12:00 pm
7/12/18	Township of Jackson	PPE	9:30 - 11:30 am
7/12/18	Township of Jackson	Sanitation/Recycling Safety	11:45 - 1:45 pm
7/13/18	Township of Manchester	Flagger/Work Zone	8:30 - 12:30 pm
7/13/18	Township of Berlin #2	Hoists, Cranes, Rigging Safety	8:00 - 10:00 am
7/13/18	Township of Berlin #2	Confined Space Awareness	10:15 - 11:15 am
7/13/18	Township of Carneys Point #3	CMVO	8:30 - 12:30 pm
7/17/18	Township of Middletown #5	DDC-6	8:30 - 3:00 pm w/lunch brk
7/18/18	Borough of Red Bank	Employee Conduct/Violence Prevention	1:00 - 2:30 pm
7/18/18	Lower Township MUA	CMVO	8:30 - 12:30 pm
7/19/18	Township of Moorestown	PPE	8:30 - 10:30 am
7/19/18	Township of Moorestown	Shop & Tool Safety	10:45 - 11:45 am
7/20/18	Borough of Union Beach #2	LOTO	8:00 - 10:00 am

DATE	LOCATION	TOPIC	TIME
7/20/18	Borough of Union Beach #2	Hearing Conservation	10:15 - 11:15 am
7/20/18	Borough of Pitman	Heavy Equipment Safety	8:30 - 11:30 am
7/25/18	Township of Marlboro #3	HazMat Awareness w/HazCom GHS	8:30 - 11:30 am
7/27/18	Borough of Neptune City #1	LOTO	7:30 - 9:30 am
7/27/18	Borough of Neptune City #1	Shop & Tool Safety	9:45 - 10:45 am
7/27/18	Township of Mantua	Fire Extinguisher	12:30 - 1:30 pm
7/27/18	Township of Mantua	Hearing Conservation	1:45 - 2:45 pm
7/30/18	Township of Middletown #5	CDL-Supervisors Reasonable Suspicion	8:30 - 10:30 am
7/30/18	Township of Middletown #5	Safety Committee Best Practices	10:45 - 12:15 pm

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

TO: Police Chiefs

CC: Mayor
Governing Body
Town Manager
Town Attorney
Risk Management Consultants
Safety Director
Fund Commissioner

RE: New Jersey Attorney General Law Enforcement Directives

DATE: April 2, 2018

New Jersey Attorney General Gurbir S. Grewal has recently issued three directives that will significantly impact law enforcement agencies throughout the State. Links to these directives have been provided. If you have a law enforcement agency, town officials and professionals are encouraged to assist their agencies with the implementation of these directives.

Attorney General Law Enforcement Directive No. 2018-1 - Law Enforcement Directive Concerning Public Release of Video Recordings Depicting Police Deadly Force Incidents

“This Directive instructs that, in any case involving police use of deadly force as defined in Attorney General Directive 2006-5, law enforcement agencies presumptively will make available, upon formal request by the media or other public requestor, video footage captured by body-worn cameras (“BWCs”) and patrol vehicle dashboard-mounted cameras (“dash-cams”) once the initial investigation of the use of force incident is substantially complete....”

<http://www.nj.gov/oag/dcj/agguide/directives/ag-directive-2018-1.pdf>

Attorney General Law Enforcement Directive No. 2018-2 – Statewide Mandatory Random Drug Testing

“Testing of law enforcement officers in New Jersey for illegal drug use is governed by the Attorney General’s Law Enforcement Drug testing Policy (hereinafter “AG Testing Policy”).

“Therefore, pursuant to the authority granted to me under the Criminal Justice Act of 1970, N.J.S.A. 52:17B-97 to -117, which provides for the general supervision of criminal justice by the Attorney General as chief law enforcement officer of the State to secure the benefits of a uniform and efficient enforcement of the criminal law and the administration of criminal justice throughout the State, I, Gurbir S. Grewal, hereby DIRECT all law enforcement and prosecuting agencies operating under the authority of the laws of the State of New Jersey to implement and comply with the following policies, procedures, standards, and practices.”

<http://www.nj.gov/oag/dcj/agguide/directives/ag-directive-2018-2.pdf>

Attorney General Law Enforcement Directive No. 2018-3 – Statewide Mandatory Early Warning Systems

“An Early Warning System ("EW System") is an important management tool designed to detect patterns and trends in police conduct before that conduct escalates. An effective EW System can assist a law enforcement agency in identifying and remediating problematic officer conduct that poses a potential risk to the public, to the agency, and to the officer. EW Systems, therefore, serve to not only increase public safety and public confidence in law enforcement, but also to assist officers through early intervention...”

“Accordingly, pursuant to the authority granted to me under the Criminal Justice Act of 1970, N.J.S.A. 52:17B-97 to -117, which provides for the general supervision of criminal justice by the Attorney General as chief law enforcement officer of the State to secure the benefits of a uniform and efficient enforcement of the criminal law and the administration of criminal justice throughout the State, I, Gurbir S. Grewal, hereby DIRECT all law enforcement and prosecuting agencies operating under the authority of the laws of the State of New Jersey to implement and comply with the following policies, procedures, standards, and practices.”

<http://www.nj.gov/oag/dcj/agguide/directives/ag-directive-2018-3.pdf>

Questions concerning the implementation of these directives should be forwarded to your County Prosecutor.

TO: All Police Chiefs and Public Safety Directors

FROM: Chief Vincent Quatrone (Ret.)
J. A. Montgomery Risk Control – Law Enforcement Bulletin 2018-04

RE: Update to Attorney General Directive 2016-17: Replacement of the October 9, 2007, of Investigative Tips and Leads Received from the New Jersey Public and Law Enforcement Guidelines

DATE: April 24, 2018

Law Enforcement Agencies throughout the state have been experiencing an increase in school-related threats. On March 26, 2018, New Jersey Attorney General Gurbir Grewal issued a modification to Directive 2016-17 and the 2007 Law Enforcement Guidelines for the reporting of suspicious activity, terminology and sharing of information to the following:

Law enforcement agencies in New Jersey shall immediately report suspicious activity with a possible nexus to terrorism, and any and all threats of violence generally to any public location or mass gathering area, threats of violence specifically to any school, workplace or house of worship, or other criminal activity related to terrorism, to CT (Counter Terrorism) Watch (formerly known as the “Tips and Leads” Section of NJOHSP) **and** their CTC (County Terrorism Coordinators). Reporting shall include all pertinent information and supporting documents, if any. Reporting to NJOHSP can be made (1) to the hotline at 1-866-4SAFENJ (866-472-3365), (2) via email at tips@njohsp.gov, (3) by submitting the online form at <https://homelandsecurity.nj.gov/tips> or (4) via NJSARS.

Below lists some actions that can be taken by Law Enforcement when responding to a school threat incident:

- Investigate all school threats to a logical conclusion
- Assign a Superior Officer to respond to the scene
- Make certain that members of the Investigative Division respond to the scene
- Formal Statements should be taken from any witnesses to the threat or incident
- Photograph and process any crime scenes relating to the threat or incident
- When probable cause exists actor/s should be charged appropriately
- Within the framework of the 4th amendment and where probable cause exists, conduct a search of the actor(s) for weapons and/or where the actor(s) may have access to weapons
- Obtain a consent to search or obtain a search warrant for the actor/s vehicle, home or locker.
- Conduct an NCIC check for any weapons registered to the actor(s) or the address he/she is staying or residing
- In the case of a student actor, inquire with school administrators if a Psychological Clearance will be required before the student returns to school
- Report all appropriate incidents to NJOHSP in accordance with updated Directive 2016-7

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. Please consult with your County Prosecutor or Borough Attorney before making any policy or operational changes.



April 2018

Best Practices for Safely Operating a Wood Chipper

Wood chippers are an important tool for post-storm clean-up and routine tree service. Some agencies use chippers almost daily while other agencies use them infrequently, primarily after severe weather. Both circumstances present hazards beyond the hazards inherent with the chipper. Employees of agencies that use chipper frequently can become complacent with the hazards. Agencies that use a chipper infrequently run the risk of employees forgetting their training over time and becoming unfamiliar with the safeguards for operating the machine. Employers must develop their chipper training program to address the hazards to their particular operations. The Office of the Safety Director suggests developing three levels of training; initial training, pre-season refresher training, and daily briefings.

Initial Training

- **Initial training should include the demonstration of the knowledge and skills necessary to inspect, operate and maintain the chipper.** It must start with a review of the Owner's Manual. It is a best practice to document initial training with a Skill Sheet. A Skill Sheet lists the critical tasks an employee must be able to perform such as conducting daily inspection and safety checks, properly feeding vegetation into the chipper without violating safety protocols, and proper clearing of a jam.

Refresher Training

- **Start with reviewing the first pages of the Owner's Manual** where the dangers and warnings are listed.
- **Concentrate on the most severe and most common causes of injuries and fatalities from the chipper** – NIOSH studied 11 chipper fatalities over a 5-year period and found seven of the fatalities were caused when the worker was caught by the feed mechanism and pulled into the chipper knives, and the other four were caused by being struck with guards that were thrown from the machine when they were not properly secured.
- **Discuss the very significant hazard of working on roadways** – Most chipper operations take place on roads and traffic control plays a large role in crew safety. Traffic control for routine and emergency chipping operations must be in accordance with the Manual on Uniform Traffic Control Devices.

Daily Briefings

While initial and refresher training establishes a baseline of employee knowledge and skills, research shows that the proper and consistent application of those knowledge and skills are best reinforced by short and targeted daily conversations by agency leaders. Page 2 of this Bulletin includes several briefing topics to vary your message.

Beyond training, employers need two additional programs in place.

- A comprehensive maintenance program, in accordance with the manufacturer's recommended schedule, should be followed. A best practice is for the maintenance shop to stock a supply of warning labels.
- Employers should also have a plan to continuously investigate new technology available in chipper machines.

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.

5 – 10 Minute Shift Briefing Ideas for Chipping Crews

1. Take part in the morning chipper inspection.

This is a great strategy to demonstrate your commitment to the importance of performing an effective inspection every day. Review the procedure for testing the proper operation of safety features.

2. Discuss proper apparel for chipping operations in general and today's weather conditions specifically.

Discuss the hazards of loose-fitting gloves and sleeves. Inspect the crew's gloves and replace those that are worn or not properly fitted. On subsequent briefing, discuss and inspect work boots. Discuss the importance of wearing layers of clothing so adjustments can be made as the temperature rises or falls during the shift.

3. Discuss the personal protective equipment needed for chipping operations

Using a chipper requires a certain level of personal protective apparel. Noise levels can reach 100 decibels. Good ear muffs or properly inserted ear plugs are essential. You may wish to demonstrate the proper technique for inserting ear plugs or view a YouTube video. Safety glasses and work boots are required. An ANSI Class 2 or 3 high-visibility outer wear is also required if chipping on the street. Discuss need for hardhat

4. Discuss temporary traffic control for Mobile Work Zones

Chipping operations is typically a mobile work zone. Review the two requirements for mobile work zones; amber warning lights that are visible from both front and rear, and high visibility apparel. Discuss when minimum levels of traffic control might not be sufficient, such as curves or immediately after an intersection. Discuss options you want them to consider to increase the safety in difficult situations.

5. Discuss best practices for feeding branches into the chipper

Branches should be fed into the chipper cut-end first. Workers should approach the feed chute to the side of the chute, feed the branch from the side, and walk away when the branch is grabbed by the cutting knives. The MEL Media Library, the manufacturer or YouTube are resources for videos on the safe use of chippers. Throw small branches directly into rear of vehicle with chipped material.

6. Discuss the lock out / tag out procedures for clearing a jam in the feed chute

The moving parts of the chipper present a great many and severe hazards when the machine jams or otherwise does not operate properly. Refer to the Owner's Manual and review the procedures for common malfunctions of the chipper. Discuss what repairs should be made on the street and when the machine must be returned to the shop for troubleshooting and repairs.

7. Discuss trailer connections and towing

Review the procedures to attach the chipper trailer to the tow vehicle. Review how to inspect the connecting devices as they are used. Discuss challenges to hooking up the trailer and methods to test connections. Remind drivers to go slow when leaving to verify trailer is hooked up properly.

8. Discuss safety when unloading the chipped materials

Unloading the chipped material at a remote location presents a number of hazards; uncoupling and coupling trailer on uneven surfaces, raised truck bodies, maneuvering the trailer in difficult areas, and using a spotter.

9. Download and discuss a NIOSH FACE Report of a chipper fatality

NIOSH conducted a number of fatalities involving chippers. Their reports include a full discussion of the event, often with pictures or diagrams, and ways to avoid the mistakes that were made. They can be accessed at <https://www.cdc.gov/niosh/face/>

MSI Attendance 1/1/18 to 3/31/18	Total Classroom Uses	Total Online Uses
BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND (BURL)		
BASS RIVER (577)	2	3
BEVERLY (75)	0	0
BORDENTOWN CITY (589)	0	2
BORDENTOWN TOWNSHIP (600)	35	11
CHESTERFIELD (531)	7	0
DELANCO (76)	25	0
DELRAN (77)	6	13
EDGEWATER PARK (78)	4	0
FIELDSBORO (MELJIF_2_713)	0	0
FLORENCE (79)	19	0
HAINESPORT (80)	25	0
LUMBERTON TOWNSHIP (81)	7	0
MANSFIELD TOWNSHIP B (82)	2	0
MEDFORD TOWNSHIP (83)	63	1
MOUNT LAUREL (576)	120	38
NORTH HANOVER (601)	1	4
PALMYRA (MELJIF_2_487)	35	1
PEMBERTON BOROUGH (642)	2	0
PEMBERTON TOWNSHIP (208)	14	0
RIVERSIDE (84)	0	0
SHAMONG (85)	0	0
SOUTHAMPTON (373)	0	0
SPRINGFIELD (456)	0	0
TABERNACLE (86)	5	0
WESTAMPTON (532)	8	0
WOODLAND (MELJIF_2_488)	0	0
WRIGHTSTOWN (636)	10	0
Burlco JIF Totals	390	73

LESSONS LEARNED FROM LOSSES

MONTHLY NEWSLETTER - MAY 2018

CYBER INCIDENTS



Preparedness to combat a cyber attack takes the form of the following:

- Employee training – What to click on and what not to click on? Know your sender. Know how to hover.
- Policies and procedures in place in the event something does happen
- Follow up to address new kinds of threats as they most certainly will develop.

Did You Know?

- The City of Atlanta ransomware attack may have occurred due to an employee simply clicking on an attachment to an email without knowing the sender.
- Email addresses embedded in an email can very easily be edited

Example 1: Social Engineering - a municipal treasurer received an email that appeared to be from the CFO directing a payment to be made on a current town project, but was actually a “spoofed” email to make it look like it was from the CFO. The \$20,000 payment was made to the fraudster without double checking.

Example 2: An employee clicked on a “spoofed” link in the body of an email downloading ransomware to the infected device and others on the network. The municipality had daily backups but they were performed on the same network so lost data could not be reconstructed. Total costs involved were \$60,000.

BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND WELLNESS DIRECTOR'S REPORT

TO: Municipal Fund Commissioners, Safety Coordinators, and Risk Managers
FROM: Debby Schiffer, JIF Wellness Director
DATE: May 15, 2018 Hainesport Municipal Court
Contact Information: debby_schiffer@targetingwellness.com 856-322-1220

MAY ACTIVITY & PLANNED EVENTS

Presentations scheduled for May:

Beverly City – ShopRite Dietitian on the Mediterranean Diet and healthy lunch
Hainesport – ShopRite Dietitian and healthy lunch
Medford – ShopRite Dietitian Smoothie Demonstration and tasting

Challenges Continue:

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
NEW – Hainesport – Home Run Challenge Month of May
NEW – Westampton – Home Run Challenge Month of May

Other:

Hainesport – “Smoothie of the Month” – second Monday each month
Medford - Employee Health And Team Building Event (Mammo Van)

Other Scheduled Events:

- Ergonomic Training with J.A. Montgomery
- RMC Roundtable Discussion

May Wellness Connection Newsletter

The month of May has several observances: Better Sleep, Melanoma/Skin Cancer and Mental Health. Focus was dedicated to:

- Preventing Skin Cancer – protection from the sun, what to look for during body mole examinations
- What are The Blue Zones? How can we benefit from some of their lifestyle practices?
- Your sleep positions and what it can tell you
- Early warning signs of mental health issues along with tips to boost your mental health
- Recipe Corner – Grilled Corn and Chickpea Salad

This month's Challenge – 30 day Mental Health Cleanse!

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/>

Extra brochures available – I will drop more off as I visit but please reach out to me beforehand should you need more.

Looking into additional resources in our area:

- Burlington County Health Dept – any new topics to offer
- Cooper Hospital and Deborah Hospital – speakers available with minimum requirement for attendance.

Topics to consider this month: sun safety, hydration, heat stroke prevention, grill safety, eating fresh produce, staying active, planning a vacation for mental health!

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

May 2018

Health

Observances:

- ♦ **Better Sleep Month**
- ♦ **Melanoma/Skin Cancer Detection**
- ♦ **Mental Health Month**

Think Blue...Blue Zones that is!



A special Happy Mother's Day to all those women who put everyone else first. Mother's Day is more than just May 13th!

For the entire month, show those special women in your life how important they are. Celebrating ALL mom's...even if you don't have children of your own, I know you are caring for others (even if they are furry!)



MOM

turned upside down
spells

WOW!

What if you woke up TODAY with only the things you gave thanks for yesterday? Thanks to all moms!

Wellness Corner Connection

Debby Schiffer, Wellness Director for BURLCO & TRICO

PREVENT Skin Cancer: Protect Yourself From The Sun

Sun exposure is the most preventable risk factor for all skin cancers, including melanoma. You can have fun in the sun and decrease your risk of skin cancer.

Here's how to protect yourself from the sun:

- **Seek shade** when appropriate, remembering that the sun's rays are strongest between 10 a.m. and 2 p.m. If your shadow is shorter than you are, seek shade.
- **Wear protective clothing**, such as a long-sleeved shirt, pants, a wide-brimmed hat and sunglasses, when possible.
- **Generously apply a broad-spectrum, water-resistant sunscreen** with an SPF of 30 or higher to all exposed skin. Broad-spectrum sunscreen provides protection from both ultraviolet A (UVA) and ultraviolet B (UVB) rays. Reapply approximately every two hours, even on cloudy days, and after swimming or sweating.
- **Use extra caution near water, snow and sand**, as they reflect the damaging rays of the sun, which can increase your chance of skin cancer.
- **Get vitamin D safely** through a healthy diet that may include vitamin supplements. Don't seek the sun.
- **Avoid tanning beds.** Ultraviolet light from the sun and tanning beds can cause skin cancer and premature skin aging. If you want to look like you've been in the sun, consider using a sunless self-tanning product, but continue to use sunscreen with it.

PREVENT.



DETECT!



LIVE.

Resource: For more information visit The American Academy of Dermatology Association

DETECT Skin Cancer: Body Mole Map

1 The ABCDEs of Melanoma What to Look for:

Melanoma is the deadliest form of skin cancer. However, when detected early, melanoma is highly treatable. You can identify the warning signs of melanoma by looking for the following:



A = Asymmetry

One half is unlike the other half.



B = Border

An irregular, scalloped or poorly defined border.



C = Color

Is varied from one area to another; has shades of tan, brown or black, or is sometimes white, red, or blue.



D = Diameter

Melanomas are usually greater than 6mm (the size of a pencil eraser) when diagnosed, but they can be smaller.



E = Evolving

A mole or skin lesion that looks different from the rest or is changing in size, shape or color.

2 Skin Cancer Self-Examination How to Check Your Spots:

Checking your skin means taking note of all the spots on your body, from moles to freckles to age spots. Skin cancer can develop anywhere on the skin and is one of the few cancers you can usually see. Ask someone for help when checking your skin, especially in hard-to-see places.

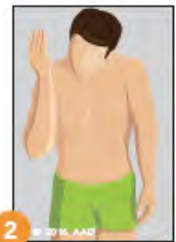
1) Examine body front and back in mirror, especially legs.

2) Bend elbows; look carefully at forearms, back of upper arms, and palms.

3) Look at feet, spaces between toes and soles.

4) Examine back of neck and scalp with a hand mirror. Part hair and lift.

5) Finally, check back and buttocks with a hand mirror.

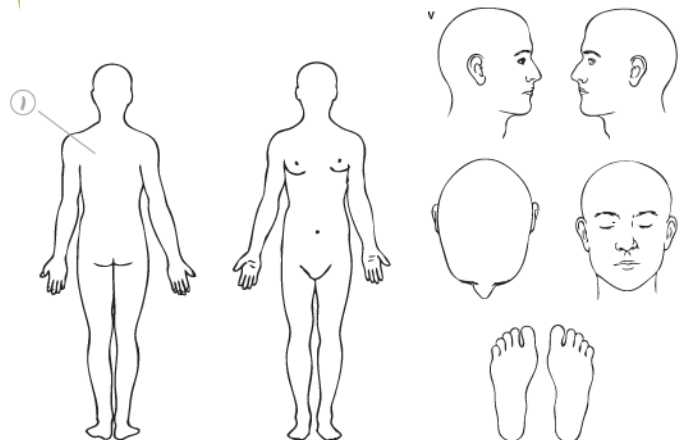


3 Record Your Spots

Make notes of your spots on the images so you can regularly track changes.

If you notice any new or changing spots, contact your dermatologist to make an appointment. If you don't have one, visit aad.org/findderm to find a board-certified dermatologist in your area.

Resource: For more information visit *The American Academy of Dermatology Association*



What are The Blue Zones?



You may have heard this term used before. It actually appeared back in November 2005 when National Geographic magazine featured an article by Dan Buettner on "The Secrets of a Long Life". There are regions throughout the world where people live to 100 and stay healthy. Over the years these cultures have been studied and there is actually much shared lessons on their longevity secrets. It's interesting to read that their secrets are not difficult for any of us to incorporate into our own lives. For example, here are a few of their beliefs which leads to daily practice:

- ◆ They believe following a plant-based diet leads to a longer, healthier life.
- ◆ They believe routine natural movement throughout the day contributes to longevity.
- ◆ They believe relationships with family, friends and people of faith lengthens ones life-span.
- ◆ And they believe that a strong sense of purpose in life leads to a happy and long life.

Quality of the food we eat can impact our overall physical and mental health. Make every bite count.

Some secrets revealed: Want to eat better and live longer? Learn to cook!



The longest-lived and healthiest people in the world, centenarians in Blue Zones regions, cook at home on a regular basis. Eating out is for celebrations only such as a wedding or other festive occasion. Even with more restaurants venturing into their areas, they still cook at home using fresh vegetables and herbs, typically grown in their own back yard. Cooking at home allows you to control the ingredients and avoid consuming the added unhealthy fats, artificial flavor enhancers, as well as more salt than you really need. Cooking also encourages the "natural movement" of standing, stirring, mixing, kneading, chopping, and lifting.

Children who eat home-cooked meals are frequently less likely to be overweight and tend to consume more fruits and vegetables. Children who regularly have family dinners, research shows, do better in school, have healthier relationships, and are less likely to drink, smoke or get into trouble.

Greens You're Probably Not Eating But Should Be

Blue Zones have access to a lot of leafy greens and hearty vegetables that make up a large portion of their daily diets. Our go-to seem to be primarily kale and spinach but there are other greens that provide a great source of minerals like iron, magnesium, potassium and calcium as well as carotenoids (the colorful pigments the body converts to Vitamin A).

Arugula—peppery cruciferous vegetable is packed with vitamin A and folate, and is good cooked or raw. Toss on pizzas, puree into pesto, or sauté with garlic.

Collard Greens—known for its cholesterol-lowering, cancer-fighting properties, collards are sturdy, versatile greens rich in vitamins A, C and K and are a good source of calcium. I love them sautéed with onion and tomatoes with black beans topped with parmesan cheese. You can also remove the stem from large leaf, lightly steam it and use it as a taco wrap or sandwich instead of bread.

Dandelion Greens—I remember eating them as a kid. I'm not sure where my mom got them but they were NOT the weeds pulled from our yard :-). You can now buy them in most grocery stores or produce stands. They are peppery and bitter but a good source of calcium, iron, potassium and zinc, plus B vitamins and vitamins A, C, and D. Wow! All that in this little plant! They are sometimes low in oxalic acid which can interfere with your body's ability to absorb calcium. They are also used as an herb to support healthy liver function and are a natural diuretic so they're great for reducing bloat after a race or travel.

Rainbow Chard—Swiss chard, part of the same family as beets and quinoa, are almost two veggies in one. Rainbow chard contains a unique set of *phytonutrients* and antioxidants. It's loaded with vitamins A, C, and K plus magnesium. Remove the leaves from the stems and use as you would spinach. Sauté the stems with onions in soups and stews or stuff them with hummus or nut butter for a colorful snack. (Stemming chard helps to reduce its oxalic acid content.)

Nettles—that sting you on the trail are actually a superfood. Each cup contains 7 calories, 2g of protein, and 6g of dietary fiber plus they provide 8% of your daily iron (2x what spinach has) and 42% of your calcium! They are low oxalates, compounds that inhibit the body from absorbing certain nutrients, so you really access that calcium! The sting goes away once you cook them, so wear gloves to handle them, then prepare them as you would spinach or kale. Toss with pasta, lemon juice and zest, and cashew cream for a delicious carb-loading meal. Gosh, I think I get these in my yard but never knew what they were...only that they were a pain! Maybe now I'll cook them.

Definition of *phytonutrients* -a substance found in certain plants which is believed to be beneficial to human health and help prevent various disease.

Your Sleep Positions—What It Can Tell You

May is Better Sleep Month which aims to encourage people to establish better sleeping patterns. We all know how important sleep is for staying healthy. Better Sleep Month is supported by the Better Sleep Council which aims to raise awareness about the benefits of better sleep and how poor sleep can disrupt our lives. As with diet and exercise, sleep is crucial to our physical, emotional and mental health. Since I wrote about sleep in my March newsletter, I thought this month I would focus on sleep positions and what they can tell us.

Come to find out side snoozing is the most beneficial in helping to alleviate insomnia and chronic sleep deprivation. If you have a bad back, consider placing a pillow between your legs to minimize any pressure on your hips and lower back.

Back sleepers need to be careful since it may induce lower back pain and even episodes of apnea. However, there are a few minor alternations to this position you can make to sleep more soundly: try placing a soft pillow or rolled up towel under your knees to facilitate the natural curve of the spine.

Caution for stomach sleepers! Sleep professionals don't recommend this as it causes strain on your lower back and possible neck pain. Typically it's found that stomach sleepers have reported increased restlessness caused by frequent tossing and turning trying to get comfortable. If you do sleep on your stomach, it is recommended that you use an extremely soft pillow or none at all so your neck is not in an awkward angle.

Fetal position: Turns out, many of us still sleep like we did when we were infants. A whopping 47% of all Americans sleep in this curled-up manner and it's considered the most common sleep position. Women are also more likely to sleep in this position compared to men (54% vs. 39%) and 37% of Americans believe it is the best sleeping position.



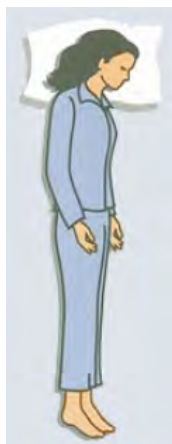
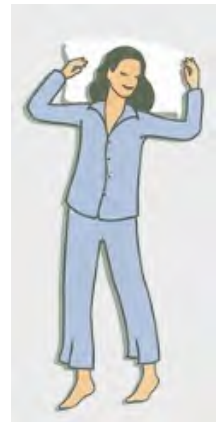
Common Sleep Positions

Freefall position: People who lie on their stomachs, with their heads turned to the side and their arms under or wrapped around a pillow, comprise 17% of the population studied. Despite being the second most popular sleeping position, about one-quarter (26%) of all Americans consider it the worst sleeping position. Introverts also report having the strongest aversion to this position, so try not to ask them too many questions about it!



Yearner position: Can't find the right sleeping position for you? If you're yearning for a good night's sleep, look no further than the Yearner position (no pun intended.) A close third – with 13% of Americans sleeping this way – the position consists of lying on your side with both arms out in front of your body. If you're interested in this position, try talking to a Baby Boomer, as they are more likely to sleep like this than Millennials and Gen Xers.

Starfish position: For all you sea lovers out there, you're in luck. Sleepers who prefer to sleep like marine invertebrates account for 7% of the population studied. Like the Log and Soldier positions, these sleepers are more likely than those who sleep in the other positions to say they sleep that way because it has medical benefits. However, these sleepers, who lie on their backs with arms up near their heads or pillows, along with Log sleepers, are more likely to sleepwalk.



Log position: A log is more than a hunk of wood that you throw on a fire to keep you warm. It's actually one of the six main sleeping positions, and 6% of the population sleeps this way. Despite being the least popular sleep position, those who sleep on their sides with both arms down consider themselves healthier than those who sleep in the other positions.



Soldier position: A soldier may be a person who serves in the military, but it's also the name of the fourth most common sleeping position, preferred by 11% of the population studied. Those who lie on their backs with their arms down and close to the body when they sleep are more likely than those who sleep in the Fetal, Freefall or Yearner positions to either not change positions or only change positions once. They are also more likely to say they sleep this way, along with Log and Starfish sleepers, because it has medical benefits.

The Better Sleep Council

May is *Mental Health Month*—What Is Mental Health?

Mental health includes our emotional, psychological, and social well-being. It affects how we think, feel, and act. It also helps determine how we handle stress, relate to others, and make choices. Mental health is important at every stage of life, from childhood and adolescence through adulthood.

Over the course of your life, if you experience mental health problems, your thinking, mood, and behavior could be affected. Many factors contribute to mental health problems, including:

- Biological factors, such as genes or brain chemistry
- Life experiences, such as trauma or abuse
- Family history of mental health problems

Mental health problems are common but help is available. People with mental health problems can get better and many recover completely.

Early Warning Signs

Not sure if you or someone you know is living with mental health problems? Experiencing one or more of the following feelings or behaviors can be an early warning sign of a problem:

- Eating or sleeping too much or too little
- Pulling away from people and usual activities
- Having low or no energy
- Feeling numb or like nothing matters
- Having unexplained aches and pains
- Feeling helpless or hopeless
- Smoking, drinking, or using drugs more than usual
- Feeling unusually confused, forgetful, on edge, angry, upset, worried, or scared
- Yelling or fighting with family and friends
- Experiencing severe mood swings that cause problems in relationships
- Having persistent thoughts and memories you can't get out of your head
- Hearing voices or believing things that are not true
- Thinking of harming yourself or others
- Inability to perform daily tasks like taking care of your kids or getting to work or school

MORE INFORMATION IS AVAILABLE

Go to:

<https://www.mentalhealth.gov/what-to-look-for>

And find out more about the types of mental health conditions typically seen.

Go to:

<https://www.mentalhealth.gov/get-help>

And find out how you or a loved one can get the needed help.

Resource:
www.mentalhealth.gov



Resource:
www.mentalhealth.gov

Some Tips To Boost Mental Health

Track gratitude and achievement with a journal. Include 3 things you were grateful for and 3 things you accomplished each day.



Go off the grid. Leave your smart phone at home for a day and disconnect from constant emails, alerts, and other interruptions. Spend time doing something fun with someone face-to-face.

“You don’t have to see the whole staircase, just take the first step.” - Martin Luther King Jr.

Think of something in your life you want to improve, and figure out what you can do to take a step in the right direction.

Work your strengths. Do something you are good at to build self-confidence, then tackle a tougher task.

Experiment with a new recipe, write a poem, paint or try a Pinterest project. Creative expression and overall well-being are linked.



Set up a getaway. The act of planning a vacation and having something to look forward to can boost your overall happiness for up to 8 weeks!



Sometimes, we don’t need to add new activities to get more pleasure. We just need to soak up the joy in the ones we’ve already got. Trying to be optimistic doesn’t mean ignoring the uglier sides of life. It just means focusing on the positive as much as possible.

grilled corn and chickpea salad

This grilled corn and chickpea salad is so easy and delicious...you'll wish you had made a double batch! And maybe you should so you'll have some to take for lunch. It has basil, parsley and tomatoes in it. There is also added in mild goat feta. Grain-free and naturally gluten-free.

Ingredients:

3 tablespoons extra-virgin olive oil, divided
3 ears of corn, shucked
2 tablespoons lemon juice
¼ teaspoon salt
¼ teaspoon freshly ground pepper
1 14-ounce can chickpeas, drained
3 scallions, sliced
1 cup diced tomatoes
½ cup chopped basil
½ cup chopped parsley
½ cup crumbled feta or goat cheese, optional



Instructions:

1. Preheat grill to medium-high heat. Brush 1 teaspoon oil over the corn and grill until charred all over, about 7 to 9 minutes. Cool and then cut kernels off the cob.
2. Whisk the remaining 2 tablespoons plus 2 teaspoons oil, lemon juice salt and pepper in a large bowl. Stir in corn, chickpeas, tomatoes, basil and parsley. Stir in about half the feta, if using. Transfer to a serving dish and top with the remaining feta.

Prep Time: 15 minutes

Total Time: 25 minutes

Author: Katie Webster

Yield: 6 servings

Serving Size: 2/3 cup

Calories per serving: 231

Fat per serving: 12

Saturated fat per serving: 3

Carbs per serving: 24

Recipe taken from:

<https://www.healthyseasonalrecipes.com/grilled-corn-and-chickpea-salad/>

And check out this website for some beauty, healthy, delicious-looking lunch ideas...not your traditional salad or sandwich: <https://www.ambitiouskitchen.com/healthy-lunch-ideas/>



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

Creativity is allowing yourself to make mistakes. Art is knowing which ones to keep.—Scott Adams

30 DAY MENTAL HEALTH CLEANSE

- Day 1** - Ask yourself, "How do I feel at the moment?"
- Day 2** - Eat all of your meals distraction free.
- Day 3** - Reflect on what your ideal day looks like.
- Day 4** - Morning and night, say 10 things out loud that you love about yourself.
- Day 5** - Determine everything that you are worried about at the moment.
- Day 6** - Identify the things that deplete your energy.
- Day 7** - Reflect on the lessons you've learned this week.
- Day 8** - Identify the small things that make you excited.
- Day 9** - Ask yourself, "What are the sources of my pain?"
- Day 10** - Ask yourself, "What do you want to be remembered by?"
- Day 11** - Have a good cry and channel your pain into a drawing or painting.
- Day 12** - Smile as much as you can today.
- Day 13** - Give 3 genuine compliments today without expecting any in return.
- Day 14** - Go exploring, distraction free.
- Day 15** - Create a positivity playlist.
- Day 16** - Treat yourself in whatever way makes sense.
- Day 17** - Take your Day 10 reflections and turn them into a game plan.
- Day 18** - Declutter the nonphysical.
- Day 19** - Forgive someone.
- Day 20** - Declutter the physical.
- Day 21** - Repeat all day, "I am unique and that is my gift to the world."
- Day 22** - Repeat all day, "I am my greatest source of motivation."
- Day 23** - Plan your week with you as a priority.
- Day 24** - Repeat all day, "It's okay to not be okay all the time."
- Day 25** - Repeat all day, "I am becoming a better person one day at a time."
- Day 26** - Repeat all day, "I will lift up others."
- Day 27** - Repeat all day, "I am doing my best."
- Day 28** - Repeat all day, "I am in control of what I can control."
- Day 29** - Repeat all day, "My past doesn't define me."
- Day 30** - Reflect on the past 30 days. Congrats, you're done!

Debby Schiffer, JIF Wellness Director
Debby_schiffer@targetingwellness.com



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

Intake	April-18	April-17	2018 April YTD	2017 April YTD
# of New Claims Reported	9	20	69	62
# of Report Only	3	4	22	19
% Report Only	33.3%	20.0%	31.9%	30.6%
# of Medical Only	6	14	34	35
# of Lost Time	0	2	13	8
Medical Only to Lost Time Ratio	100:00	88:12	72:28	81:19
Average # of Days to Report a Claim	2.1	0.4	2.9	2.3

Nurse Case Management	April-18	April-17
# of Cases Assigned to Case Management	21	14
# of Cases >90 days	13	13

Savings	April-18	April-17	2018 April YTD	2017 April YTD
Bill Count	196	70	597	407
Provider Charges	\$224,912	\$103,295	\$806,574	\$590,119
Repriced Amount	\$88,491	\$39,342	\$379,469	\$222,955
Savings \$	\$136,421	\$63,953	\$427,105	\$367,164
% Savings	60.7%	61.9%	53.0%	62.2%

Participating Provider Penetration Rate	April-18	April-17	2018 April YTD	2017 April YTD
Bill Count	92.9%	100.0%	92.0%	96.1%
Provider Charges	91.8%	100.0%	93.8%	98.0%

Exclusive Provider Panel Penetration Rate	April-18	April-17	2018 April YTD	2017 April YTD
Bill Count	88.9%	98.1%	81.4%	87.3%
Provider Charges	87.8%	99.8%	86.2%	95.6%

Transitional Duty Summary		2018 April YTD	2017 April YTD
% of Transitional Duty Days Worked		53.0%	84.9%
% of Transitional Duty Days Not Accommodated		47.0%	15.1%



**Burlington County Municipal JIF
Average Days To Report By JIF Member
January 1, 2018 - April 30, 2018**

	# Of Claims Reported	Average Days To Report
BASS RIVER TOWNSHIP	1	3.0
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	5	4.2
MANSFIELD TOWNSHIP	1	3.0
MEDFORD TOWNSHIP	4	2.0
MOUNT LAUREL TOWNSHIP	13	2.2
PALMYRA BOROUGH	3	1.3
PEMBERTON TOWNSHIP	15	0.3
RIVERSIDE TOWNSHIP	1	0.0
SOUTHAMPTON TOWNSHIP	2	0.0
SPRINGFIELD TOWNSHIP	1	1.0
TABERNACLE TOWNSHIP	5	0.4
WESTAMPTON TOWNSHIP	5	15.8
Grand Total	69	2.9



**Burlington County Municipal JIF
Transitional Duty Summary Report
January 1, 2018 - April 30, 2018**

	Transitional Duty Days Available	Transitional Duty Days Worked	% Of Transitional Duty Days Worked	Transitional Duty Days Not Accommodated	% Of Transitional Duty Days Not Accommodated
BORDENTOWN TOWNSHIP	85	85	100.0%	0	0.0%
DELANCO TOWNSHIP	109	38	34.9%	71	65.1%
DELRAN TOWNSHIP	3	3	100.0%	0	0.0%
EDGEWATER PARK TOWNSHIP	108	0	0.0%	108	100.0%
FLORENCE TOWNSHIP	29	29	100.0%	0	0.0%
LUMBERTON TOWNSHIP	4	4	100.0%	0	0.0%
MANSFIELD TOWNSHIP	34	8	23.5%	26	76.5%
MEDFORD TOWNSHIP	13	13	100.0%	0	0.0%
MOUNT LAUREL TOWNSHIP	32	32	100.0%	0	0.0%
PEMBERTON TOWNSHIP	173	148	85.5%	25	14.5%
SOUTHAMPTON TOWNSHIP	13	0	0.0%	13	100.0%
WESTAMPTON TOWNSHIP	110	18	16.4%	92	83.6%
Grand Total	713	378	53.0%	335	47.0%



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

	Bill Count	Provider Charges	Repriced Amount	\$ Savings	% Savings
Participating Provider	182	\$206,519	\$73,406	\$133,112	64.5%
Facility	10	\$76,909	\$24,747	\$52,162	67.8%
Ortho/Neuro	25	\$55,475	\$14,447	\$41,028	74.0%
Physical Therapy	73	\$23,522	\$5,796	\$17,726	75.4%
Occ Med/Primary Care	34	\$22,284	\$18,302	\$3,983	17.9%
MRI/Radiology	15	\$8,795	\$3,282	\$5,513	62.7%
Emergency Medicine	5	\$8,013	\$2,188	\$5,825	72.7%
Anesthesiology	3	\$6,002	\$1,993	\$4,009	66.8%
Other	14	\$4,628	\$2,211	\$2,417	52.2%
Physicians Fees	3	\$890	\$440	\$450	50.6%
Out Of Network	14	\$18,393	\$15,085	\$3,308	18.0%
Ortho/Neuro	5	\$11,975	\$9,235	\$2,741	22.9%
Other	3	\$3,159	\$3,146	\$13	0.4%
Anesthesiology	2	\$2,600	\$2,046	\$554	21.3%
Physicians Fees	3	\$615	\$615	\$0	0.0%
MRI/Radiology	1	\$44	\$43	\$1	2.3%
Grand Total	196	\$224,912	\$88,491	\$136,421	60.7%

Participating Provider Penetration Rate

Bill Count	92.9%
Provider Charges	91.8%

Exclusive Provider Panel Penetration Rate

Bill Count	88.9%
Provider Charges	87.8%



**Burlington County Municipal JIF
PPO Savings And Penetration Report
January 1, 2018 - April 30, 2018**

	Bill Count	Provider Charges	Repriced Amount	\$ Savings	% Savings
Participating Provider	549	\$756,524	\$341,452	\$415,071	54.9%
Facility	38	\$379,180	\$184,356	\$194,824	51.4%
Ortho/Neuro	79	\$135,378	\$34,944	\$100,434	74.2%
Physical Therapy	187	\$63,808	\$14,725	\$49,083	76.9%
Physicians Fees	45	\$58,729	\$44,653	\$14,076	24.0%
Occ Med/Primary Care	90	\$43,021	\$32,036	\$10,986	25.5%
MRI/Radiology	39	\$27,064	\$10,600	\$16,464	60.8%
Emergency Medicine	18	\$18,274	\$6,080	\$12,194	66.7%
Anesthesiology	12	\$17,349	\$7,822	\$9,527	54.9%
Other	27	\$8,664	\$3,722	\$4,942	57.0%
Occupational Therapy	10	\$4,256	\$1,854	\$2,402	56.4%
Behavioral Health	4	\$800	\$660	\$140	17.5%
Out Of Network	48	\$50,050	\$38,016	\$12,034	24.0%
Anesthesiology	10	\$19,195	\$12,787	\$6,409	33.4%
Ortho/Neuro	19	\$17,816	\$14,036	\$3,780	21.2%
Other	7	\$6,106	\$6,023	\$83	1.4%
Behavioral Health	1	\$2,940	\$2,148	\$792	26.9%
Physicians Fees	8	\$2,454	\$2,452	\$2	0.1%
MRI/Radiology	2	\$1,440	\$471	\$969	67.3%
Physical Therapy	1	\$100	\$100	\$0	0.0%
Grand Total	597	\$806,574	\$379,469	\$427,105	53.0%

Participating Provider Penetration Rate

Bill Count 92.0%

Provider Charges 93.8%

Exclusive Provider Panel Penetration Rate

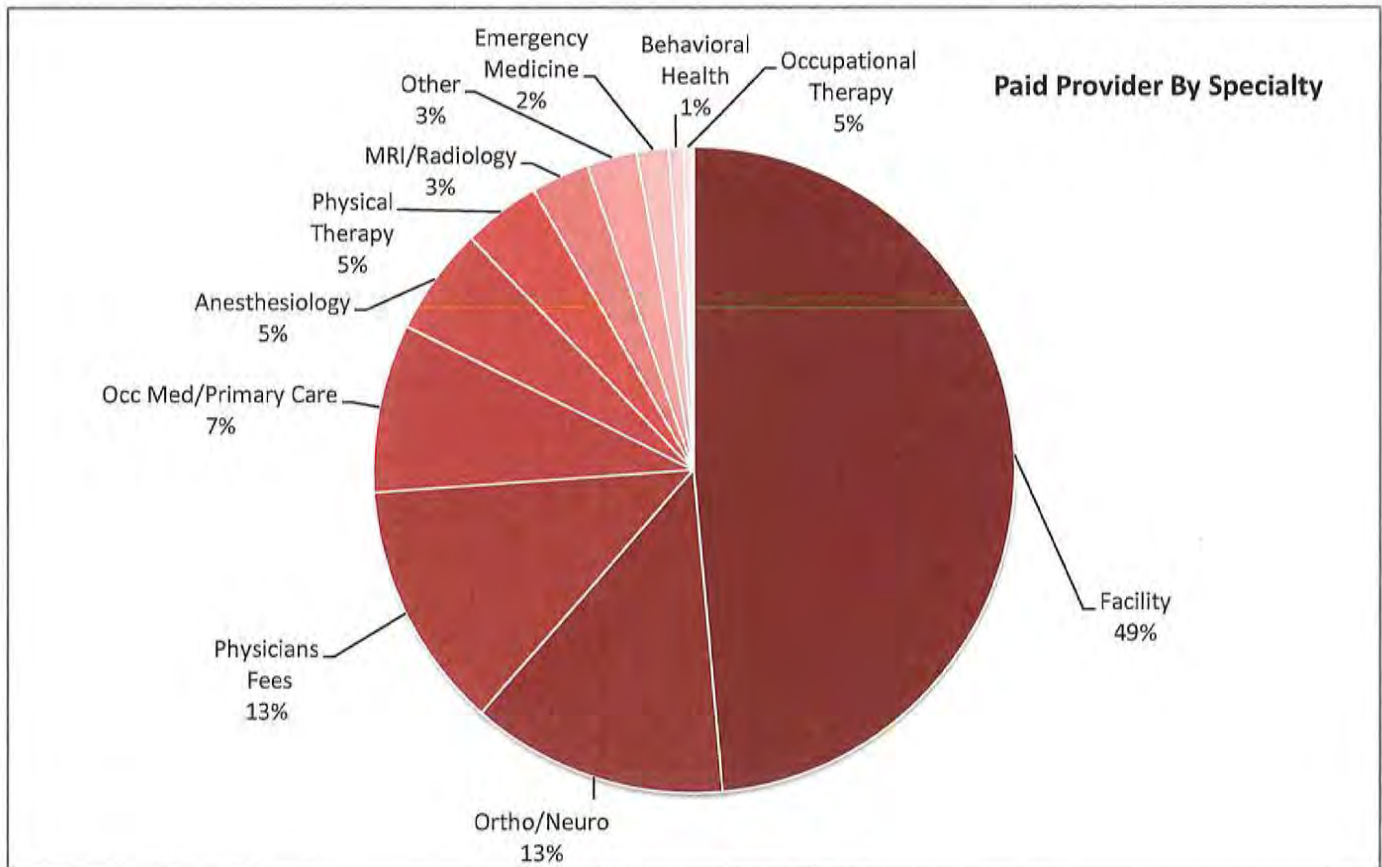
Bill Count 81.4%

Provider Charges 86.2%



**Burlington County Municipal JIF
Paid Provider By Specialty
January 1, 2018 - April 30, 2018**

	Repriced Amount
Facility	\$184,356
Ortho/Neuro	\$48,980
Physicians Fees	\$47,105
Occ Med/Primary Care	\$32,036
Anesthesiology	\$20,609
Physical Therapy	\$14,825
MRI/Radiology	\$11,071
Other	\$9,745
Emergency Medicine	\$6,080
Behavioral Health	\$2,808
Occupational Therapy	\$1,854





**Burlington County Municipal JIF
Top 5 Providers By Specialty
January 1, 2018 - April 30, 2018**

	Bill Count	Repriced Amount
Behavioral Health	5	\$2,808
JOHN MCGOWAN PHD	1	\$2,148
WORKERS COMP PSYCH NET	4	\$660
Emergency Medicine	18	\$6,080
EMERGENCY PHYSICIAN ASSOCIATES OF SOUTH JERSEY, PC	7	\$2,778
EMERGENCY PHYSICIANS OF NEW JERSEY P A	6	\$1,544
COOPER UNIVERSITY EMERGENCY PHYSICIANS P C	2	\$1,026
COOPER UNIVERSITY TRAUMA PHYSICIANS., PC	3	\$732
MRI/Radiology	29	\$10,465
ONE CALL MEDICAL, INC.	14	\$8,450
COOPER UNIVERSITY RADIOLOGY, PC	6	\$938
OCM FN, LLC	1	\$428
SOUTH JERSEY RADIOLOGY ASSOCIATES PA	6	\$361
RADIOLOGY AFFILIATES OF CENTRAL NEW JERSEY PC	2	\$288
Occ Med/Primary Care	82	\$30,634
VIRTUA OCCUPATIONAL HEALTH	53	\$25,416
RWJUH OCCUPATIONAL HEALTH	9	\$1,807
U.S. HEALTHWORKS MEDICAL GROUP OF NEW JERSEY, P.C.	9	\$1,432
MEDEXPRESS URGENT CARE- NEW JERSEY, INC	7	\$1,073
VIRTUA HAND CENTER	4	\$907
Occupational Therapy	10	\$1,854
VIRTUA HAND CENTER	10	\$1,854
Ortho/Neuro	71	\$41,158
COASTAL SPINE, PC.	25	\$15,142
PREMIER ORTHOPEDIC OF SOUTH JERSEY	16	\$9,513
THE PHILADELPHIA HAND CENTER	6	\$6,976
CMN OCCUPATIONAL MEDICINE, LLC	11	\$5,068
VIRTUA HAND CENTER	13	\$4,459
Physical Therapy	176	\$13,942
STRIVE PHYSICAL THERAPY AND SPORTS REHABILITATION LLC	82	\$6,472
REHAB CONNECTION	39	\$3,042
NOVACARE REHABILITATION	28	\$2,520
REHAB EXCELLENCE CENTER, LLC	18	\$1,188
ALLSHORE ORTHOPEDIC REHABILITATION	9	\$720
Physicians Fees	48	\$46,482
VIRTUA MEDICAL GROUP, PA	37	\$41,260
COOPER SURGICAL ASSOCIATES P A	3	\$2,688
K.W. REHABILITATION,, LLC	3	\$1,548
MERCER EYE ASSOCIATES	4	\$695
BERLIN MEDICAL ASSOCIATES	1	\$291
Facility	18	\$138,342
COOPER HEALTH SYSTEMS	2	\$70,320
VIRTUA WEST JERSEY HEALTH, INC.	7	\$18,406
FELLOWSHIP SURGICAL CENTER, LLC	6	\$18,390
KESSLER INSTITUTE FOR REHABILITATION. INC.	1	\$17,430
SUMMIT SURGICAL CENTER, LLC	2	\$13,797



**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	71								
Lida Feinstein	3	11	8	4								
Jennifer Hann	7	12	9	8								
Sharon Maurer	80	68	64	70								
Theresa Pacific	0	4	16	35								
Kelly Roth	62	62	71	71								
Thomas Sawczak		3	3	3								
Team Leader												
Russel Bayer	16	12	10	10								
Total	238	241	251	272	0	0	0	0	0	0	0	0

May 7, 2018

To the Members of the
Executive Board of the
Burlington County Municipal
Joint Insurance Fund

I have enclosed for your review and, in some cases consideration, documents of presentation relating to claims, transfers, and the financial condition of the Fund.

The statements included in this report are prepared on a “modified cash basis” and relate to financial activity through the one month period ending April 30, 2018 for Closed Fund Years 1991 to 2013, and Fund Years 2014, 2015, 2016, 2017 and 2018. The reports, where required, are presented in a manner prescribed or permitted by the Department of Insurance and the Division of Local Government Services of the Department of Community Affairs.

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

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

INVESTMENT INTEREST & INVESTMENTS:

Interest received or accrued for the reporting period totaled \$ 17,118.80. This generated an average annual yield of 1.12%. However, after including an unrealized net gain of \$29,820.42 in the asset portfolio, the yield is adjusted to 3.08% for this period. The total overview of the asset portfolio for the fund shows an overall unrealized loss of \$232,076.64 as it relates to current market value of \$ 17,735,822.96 vs. the amount we have invested. This current market value, however, when considering the total accrued income at month end is \$17,814,107.02.

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

RECEIPT ACTIVITY FOR THE PERIOD

Subrogation Receipts \$ 3,009.74 w/YTD Total \$ 56,859.75 (detailed in my report)
Salvage Receipts \$ 0.00
Overpayment Reimbursements \$ 0.00
FY 2016 Approp. Refunds \$ 71.18
FY 2015 Approp. Refunds \$ 71.36

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 \$ 320,855.85. The claims detail shows 348 claim payments issued.

A.E.L.C.F. PARTICIPANT BALANCES AT PERIOD END: (\$120. Interest Allocated)

Delran Township	\$65,303.00
Chesterfield Township	\$ 1,071.00
Bordentown City	\$37,692.00
Bordentown Township	\$13,755.00
Westampton Township	\$10,024.00

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 \$ 18,828,523.66 to a closing balance of \$ 17,709,155.93 showing a decrease in the fund of \$ 1,119,367.73. 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
4/2	PEMBERTON TWP.	1226444	BRIAN BARTLESON	WC	2015	1,160.00	
4/2	RIVERSIDE TWP.	1223718	AMAYA URTASUN	WC	2015	80.74	
4/4	PEMBERTON TWP.	2018121412	PEMBERTON TWP.	PR	2017	1,650.00	
4/4	PEMBERTON TWP.	1243851	ANTHONY LUSTER	WC	2015	23.00	
4/12	RIVERSIDE TWP.	1229747	MICHAEL MEGARA	WC	2015	48.00	
4/13	PEMBERTON TWP.	1243851	ANTHONY LUSTER	WC	2015	48.00	
TOTAL-APR						3,009.74	
TOTAL-YTD							56,859.75

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

	<u>February</u>	<u>March</u>	<u>April</u>	<u>Year To Date Total</u>
Opening Balance for the Period:	17,908,170.03	18,941,510.55	18,828,523.66	
RECEIPTS:				
Interest Income (Cash)	-4,772.44	10,748.85	36,004.45	-5,536.85
Premium Assessment Receipts	2,148,425.99	247,710.00	0.00	3,106,927.99
Prior Yr. Premium Assessment Receipts	0.00	0.00	0.00	0.00
Subrogation, Salvage & Reimb. Receipts:				
Fund Year 2018	500.00	0.00	0.00	500.00
Fund Year 2017	945.88	0.00	1,650.00	53,618.42
Fund Year 2016	50.00	90.00	0.00	190.00
Fund Year 2015	163.74	153.00	1,359.74	2,160.48
Fund Year 2014	2,696.85	0.00	0.00	2,696.85
Closed Fund Year	0.00	50.00	0.00	145.00
Total Subrogation, Salvage & Reimb.Receipts	4,356.47	293.00	3,009.74	59,310.75
FY 2018 Appropriation Refunds	0.00	250.00	0.00	250.00
FY 2017 Appropriation Refunds	0.00	142.00	142.54	284.54
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:	2,148,010.02	259,143.85	39,156.73	3,161,236.43

DISBURSEMENTS:

Net Claim Payments:				
Fund Year 2018	89,520.53	145,169.36	85,563.03	328,808.42
Fund Year 2017	70,982.26	49,563.19	60,675.08	258,167.07
Fund Year 2016	25,438.14	13,145.50	113,781.42	176,422.93
Fund Year 2015	24,161.54	45,404.08	41,584.53	187,061.49
Fund Year 2014	11,846.30	33,877.90	19,248.79	86,433.01
Closed Fund Year	0.00	0.00	0.00	0.00
Total Net Claim Payments	221,948.77	287,160.03	320,852.85	1,036,892.92
Exp. & Admin Bill List Payments:				
Exp. & Cont. Charges FY 2019	0.00	0.00	0.00	0.00
Exp. & Cont. Charges FY 2018	179,721.67	83,319.95	146,950.26	482,684.38
Property Fund Charges FY 2018	0.00	0.00	0.00	0.00
E-JIF Premium FY 2018	0.00	0.00	0.00	124,615.74
M.E.L. Premium FY 2018	393,323.66	0.00	393,323.66	786,647.32
POL/EPL Policy Premium FY 2018	292,444.00	0.00	292,444.00	584,888.00
M.E.L. Premium FY 2017	0.00	0.00	0.00	377,508.48
Exp. & Cont. Charges FY 2017	12,599.00	1,650.00	4,953.69	33,924.34
Exp. & Cont. Charges FY 2016	3,100.40	0.00	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	11,532.00	0.00	0.00	20,087.00
Total Bill List Payments	892,720.73	84,969.95	837,671.61	2,415,730.66
Net Bank Services Fees	0.00	0.00	0.00	0.00
Other	0.00	0.00	0.00	0.00
TOTAL DISBURSEMENTS:	1,114,669.50	372,129.98	1,158,524.46	3,452,623.58

Closing Balance for the Period:	18,941,510.55	18,828,524.42	17,709,155.93	
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Account Net Cash Change During the Period:

Operating Account	1,041,596.52	-3,119,613.93	-1,152,191.61	-3,271,659.29
NJ Cash Management Account	0.00	0.00	0.00	0.00
Investment Account	0.00	4,177.22	5,003.46	7,331.44
Asset Management Account	-8,256.00	3,002,450.58	29,820.42	2,974,940.70
Claims Imprest Account	0.00	0.00	-2,000.00	-2,000.00
Expense & Contingency Account	0.00	0.00	0.00	0.00
Total Change in Account Net Cash:	1,033,340.52	-112,986.13	-1,119,367.73	-291,387.15

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 April
CURRENT FUND YEAR 2018

	Description: Instrument #1	Instr #2	Instr #3	Instr #4	Instr #5	Instr #6	
	ID Number: INVEST. ACCT.	ASSET MGR.	OPERATING ACC'	CLAIMS ACCOU	ADMIN. EXPEN		0
	Maturity (Yrs)	0	0	0	0	0	0
	Purchase Yield:	0	0	0	0	0	0
	TOTAL for All						
	Accts & instruments						
Opening Cash & Investment Balance	\$18,828,524.43	5447.32	17706002.54	1016074.57	100000	1000	0
Opening Interest Accrual Balance	\$67,349.30	0	67349.3	0	0	0	0
1 Interest Accrued and/or Interest Cost	\$17,796.01	\$0.00	\$17,796.01	\$0.00	\$0.00	\$0.00	\$0.00
2 Interest Accrued - discounted Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
3 (Amortization and/or Interest Cost)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
4 Accretion	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
5 Interest Paid - Cash Instr.s	(\$677.21)	(\$1,857.79)	\$0.00	\$1,180.58	\$0.00	\$0.00	\$0.00
6 Interest Paid - Term Instr.s	\$6,861.25	\$0.00	\$6,861.25	\$0.00	\$0.00	\$0.00	\$0.00
7 Unrealized Gain (Loss)	\$29,820.42	\$0.00	\$29,820.42	\$0.00	\$0.00	\$0.00	\$0.00
8 Net Investment Income	\$46,939.22	(\$1,857.79)	\$47,616.43	\$1,180.58	\$0.00	\$0.00	\$0.00
9 Deposits - Purchases	\$1,166,537.99	\$6,861.25	\$0.00	\$3,152.28	\$318,852.85	\$837,671.61	\$0.00
10 (Withdrawals - Sales)	(\$2,321,910.17)	\$0.00	(\$6,861.25)	(\$1,156,524.46)	(\$320,852.85)	(\$837,671.61)	\$0.00
Ending Cash & Investment Balance	\$17,709,156.71	\$10,450.78	\$17,735,822.96	(\$136,117.03)	\$98,000.00	\$1,000.00	\$0.00
Ending Interest Accrual Balance	\$78,284.06	\$0.00	\$78,284.06	\$0.00	\$0.00	\$0.00	\$0.00
Plus Outstanding Checks	\$854,622.93	\$0.00	\$0.00	\$393,323.66	\$52,962.02	\$408,337.25	\$0.00
(Less Deposits in Transit)	(\$393,323.66)	\$0.00	\$0.00	\$0.00	\$0.00	(\$393,323.66)	\$0.00
Balance per Bank	\$18,170,455.98	\$10,450.78	\$17,735,822.96	\$257,206.63	\$150,962.02	\$16,013.59	\$0.00
Annualized Rate of Return This Month	3.08%	-280.45%	3.22%	3.22%	0.00%	0.00%	

Investment Income Allocation

		Prop	Liab	Auto	WC	Ded	Cont	EJIF	MEL	Admin	Total
2018	Opening Cash & Investment Balance	42,347.11	(105,293.49)	52,075.72	666,538.90	211,511.45	0.00	(20,852.65)	579,034.29	906,883.45	\$2,332,244.78
	Opening 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
	1 Interest Accrued and/or Interest Cost	\$39.76	\$0.00	\$48.89	\$625.79	\$198.58	\$0.00	\$0.00	\$543.64	\$851.44	\$2,308.10
	2 Interest Accrued - discounted Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	3 (Amortization and/or Interest Cost)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	4 Accretion	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	5 Interest Paid - Cash Instr.s	(\$1.51)	\$0.00	(\$1.86)	(\$23.81)	(\$7.56)	\$0.00	\$0.00	(\$20.69)	(\$32.40)	(\$87.83)
	6 Interest Paid - Term Instr.s	\$7.03	\$3.67	\$6.84	\$104.57	\$27.59	\$0.00	\$0.00	\$79.44	\$45.46	\$274.60
	7 Unrealized Gain (Loss)	\$66.62	\$0.00	\$81.93	\$1,048.63	\$332.76	\$0.00	\$0.00	\$910.96	\$1,426.75	\$3,867.65
	8 Net Investment Income	\$104.87	\$0.00	\$128.96	\$1,650.61	\$523.78	\$0.00	\$0.00	\$1,433.91	\$2,245.79	\$6,087.92
	9 Interest Accrued - Net Change	\$32.73	(\$3.67)	\$42.06	\$521.22	\$170.99	\$0.00	\$0.00	\$464.19	\$805.98	\$2,033.50
	Ending Cash & Investment Balance	\$32,678.19	(\$397,733.82)	\$49,790.92	\$594,218.01	\$211,864.24	\$0.00	(\$20,852.65)	\$186,680.35	\$761,373.00	\$1,418,018.24
	Ending Interest Accrual Balance	\$101.72	\$32.38	\$109.15	\$1,547.67	\$441.82	\$0.00	\$0.00	\$1,243.99	\$1,252.25	\$4,728.97

		Prop	Liab	Auto	WC	Ded	Cont	EJIF	MEL	Admin	Total
2017	Opening Cash & Investment Balance	59,307.47	445,361.25	109,499.57	1,605,444.76	530,491.27	107,603.99	11.47	170,773.71	296,339.46	\$3,324,832.95
	Opening 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
	1 Interest Accrued and/or Interest Cost	\$55.68	\$418.14	\$102.81	\$1,507.30	\$498.06	\$101.03	\$0.01	\$160.33	\$278.22	\$3,121.58
	2 Interest Accrued - discounted Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	3 (Amortization and/or Interest Cost)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	4 Accretion	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	5 Interest Paid - Cash Instr.s	(\$2.12)	(\$15.91)	(\$3.91)	(\$57.36)	(\$18.95)	(\$3.84)	(\$0.00)	(\$6.10)	(\$10.59)	(\$118.79)
	6 Interest Paid - Term Instr.s	\$21.30	\$172.06	\$41.88	\$646.08	\$198.39	\$40.24	\$0.00	\$159.93	\$119.25	\$1,399.13
	7 Unrealized Gain (Loss)	\$93.31	\$700.66	\$172.27	\$2,525.75	\$834.59	\$169.29	\$0.02	\$268.67	\$466.21	\$5,230.77
	8 Net Investment Income	\$146.87	\$1,102.89	\$271.16	\$3,975.70	\$1,313.70	\$266.47	\$0.03	\$422.90	\$733.85	\$8,233.57
	9 Interest Accrued - Net Change	\$34.38	\$246.08	\$60.93	\$861.22	\$299.67	\$60.78	\$0.01	\$0.41	\$158.97	\$1,722.45
	Ending Cash & Investment Balance	\$57,327.95	\$444,643.06	\$104,709.81	\$1,558,201.16	\$531,505.30	\$107,809.67	\$11.49	\$171,196.21	\$291,960.65	\$3,267,365.30
	Ending Interest Accrual Balance	\$243.44	\$1,935.00	\$472.00	\$7,203.08	\$2,247.06	\$455.79	(\$0.11)	\$1,570.25	\$1,329.56	\$15,456.07

		Prop	Liab	Auto	WC	Ded	Cont	EJIF	MEL	Admin	Total
2016	Opening Cash & Investment Balance	79,438.10	476,639.49	106,579.72	1,139,408.08	434,990.97	99,679.98	54.68	218,436.21	187,121.78	\$2,742,349.01
	Opening 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
	1 Interest Accrued and/or Interest Cost	\$74.58	\$447.50	\$100.06	\$1,069.75	\$408.40	\$93.59	\$0.05	\$205.08	\$175.68	\$2,574.70
	2 Interest Accrued - discounted Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	3 (Amortization and/or Interest Cost)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	4 Accretion	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	5 Interest Paid - Cash Instr.s	(\$2.84)	(\$17.03)	(\$3.81)	(\$40.71)	(\$15.54)	(\$3.56)	(\$0.00)	(\$7.80)	(\$6.69)	(\$97.98)
	6 Interest Paid - Term Instr.s	\$30.22	\$177.83	\$39.59	\$439.18	\$160.47	\$37.02	\$0.00	\$81.41	\$70.94	\$1,036.66
	7 Unrealized Gain (Loss)	\$124.98	\$749.87	\$167.68	\$1,792.57	\$684.35	\$156.82	\$0.09	\$343.65	\$294.39	\$4,314.38
	8 Net Investment Income	\$196.72	\$1,180.34	\$263.93	\$2,821.61	\$1,077.20	\$246.85	\$0.14	\$540.93	\$463.39	\$6,791.11
	9 Interest Accrued - Net Change	\$44.36	\$269.67	\$60.48	\$630.58	\$247.93	\$56.57	\$0.05	\$123.67	\$104.74	\$1,538.05
	Ending Cash & Investment Balance	\$79,590.46	\$373,342.62	\$106,783.17	\$1,132,025.24	\$435,820.24	\$99,870.26	\$54.76	\$218,853.47	\$187,551.60	\$2,633,891.82
	Ending Interest Accrual Balance	\$341.02	\$2,015.26	\$449.05	\$4,941.51	\$1,823.08	\$419.92	\$0.06	\$922.81	\$801.08	\$11,713.78

		Prop	Liab	Auto	WC	Ded	Cont	EJIF	MEL	Admin	Total
2015	Opening Cash & Investment Balance	61,148.84	424,461.57	87,818.74	454,813.89	494,429.27	99,856.82	0.80	114,472.87	198,307.73	\$1,935,310.53
	Opening 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
	1 Interest Accrued and/or Interest Cost	\$57.41	\$398.51	\$82.45	\$427.01	\$464.20	\$93.75	\$0.00	\$107.47	\$186.18	\$1,817.00
	2 Interest Accrued - discounted Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	3 (Amortization and/or Interest Cost)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	4 Accretion	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	5 Interest Paid - Cash Instr.s	(\$2.18)	(\$15.17)	(\$3.14)	(\$16.25)	(\$17.66)	(\$3.57)	(\$0.00)	(\$4.09)	(\$7.09)	(\$69.14)
	6 Interest Paid - Term Instr.s	\$22.67	\$163.19	\$32.62	\$200.82	\$183.94	\$37.09	\$0.00	\$42.52	\$73.66	\$756.51
	7 Unrealized Gain (Loss)	\$96.20	\$667.78	\$138.16	\$715.53	\$777.86	\$157.10	\$0.00	\$180.09	\$311.99	\$3,044.71
	8 Net Investment Income	\$151.43	\$1,051.13	\$217.47	\$1,126.29	\$1,224.40	\$247.28	\$0.00	\$283.48	\$491.09	\$4,792.57
	9 Interest Accrued - Net Change	\$34.74	\$235.32	\$49.83	\$226.19	\$280.27	\$56.66	\$0.00	\$64.96	\$112.53	\$1,060.49
	Ending Cash & Investment Balance	\$61,265.53	\$420,138.88	\$87,986.38	\$420,627.70	\$495,373.40	\$100,047.44	\$0.80	\$114,691.39	\$198,757.65	\$1,898,889.17
	Ending Interest Accrual Balance	\$257.29	\$1,837.21	\$370.02	\$2,197.40	\$2,085.76	\$420.74	\$0.00	\$482.32	\$835.55	\$8,486.30

		Prop	Liab	Auto	WC	Ded	Cont	EJIF	MEL	Admin	Total
2014	Opening Cash & Investment Balance	69,247.41	56,461.80	62,068.50	841,088.29	578,453.88	89,428.39	0.15	171,714.90	222,209.24	\$2,090,672.56
	Opening 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
	1 Interest Accrued and/or Interest Cost	\$65.01	\$53.01	\$58.27	\$789.67	\$543.09	\$83.96	\$0.00	\$161.22	\$208.63	\$1,962.87
	2 Interest Accrued - discounted Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	3 (Amortization and/or Interest Cost)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	4 Accretion	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	5 Interest Paid - Cash Instr.s	(\$2.47)	(\$2.02)	(\$2.22)	(\$30.05)	(\$20.67)	(\$3.20)	(\$0.00)	(\$6.13)	(\$7.94)	(\$74.69)
	6 Interest Paid - Term Instr.s	\$25.72	\$35.12	\$23.05	\$340.25	\$214.87	\$33.22	\$0.00	\$63.78	\$82.54	\$818.55
	7 Unrealized Gain (Loss)	\$108.94	\$88.83	\$97.65	\$1,323.24	\$910.05	\$140.69	\$0.00	\$270.15	\$349.59	\$3,289.14
	8 Net Investment Income	\$171.48	\$139.82	\$153.71	\$2,082.86	\$1,432.47	\$221.46	\$0.00	\$425.23	\$550.28	\$5,177.31
	9 Interest Accrued - Net Change	\$39.29	\$17.89	\$35.22	\$449.42	\$328.23	\$50.74	\$0.00	\$97.44	\$126.09	\$1,144.32
	Ending Cash & Investment Balance	\$69,379.60	\$39,272.08	\$62,186.99	\$840,784.59	\$579,558.13	\$89,599.10	\$0.15	\$172,042.70	\$222,633.43	\$2,075,456.77
	Ending Interest Accrual Balance	\$291.77	\$362.62	\$261.52	\$3,789.29	\$2,437.33	\$376.80	\$0.00	\$723.52	\$936.29	\$9,179.13

		Prop	Liab	Auto	WC	Ded	Cont	EJIF	MEL	Admin	Total
Closed	Opening Cash & Investment Balance	83,280.10	342,502.95	2,971.66	927,591.01	503,941.79	60,607.42	(79.19)	251,727.96	4,048,521.68	\$6,221,065.38
	Opening 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
	1 Interest Accrued and/or Interest Cost	\$78.19	\$321.57	\$2.79	\$870.89	\$473.13	\$56.90	\$0.00	\$236.34	\$3,801.03	\$5,840.83
	2 Interest Accrued - discounted Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	3 (Amortization and/or Interest Cost)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	4 Accretion	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	5 Interest Paid - Cash Instr.s	(\$2.98)	(\$12.24)	(\$0.11)	(\$33.14)	(\$18.00)	(\$2.17)	\$0.00	(\$8.99)	(\$144.64)	(\$222.27)
	6 Interest Paid - Term Instr.s	\$30.90	\$127.16	\$0.84	\$344.28	\$187.17	\$22.49	\$0.00	\$93.44	\$1,735.76	\$2,542.04
	7 Unrealized Gain (Loss)	\$131.02	\$538.84	\$4.68	\$1,459.33	\$792.82	\$95.35	\$0.00	\$396.03	\$6,369.31	\$9,787.37
	8 Net Investment Income	\$206.23	\$848.17	\$7.36	\$2,297.07	\$1,247.95	\$150.09	\$0.00	\$623.37	\$10,025.69	\$15,405.93
	9 Interest Accrued - Net Change	\$47.29	\$194.41	\$1.95	\$526.61	\$285.97	\$34.41	\$0.00	\$142.90	\$2,065.27	\$3,298.80
	Ending Cash & Investment Balance	\$83,439.05	\$343,156.71	\$2,977.07	\$929,361.47	\$504,903.77	\$60,723.10	(\$79.19)	\$252,208.43	\$4,056,482.10	\$6,233,172.51
	Ending Interest Accrual Balance	\$350.62	\$1,442.59	\$10.23	\$3,905.99	\$2,123.17	\$255.19	(\$0.01)	\$1,060.08	\$19,103.34	\$28,251.19



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

Account Number	120882-000
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As of April 30, 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

1427643 02 T 4483 000136454 0001N

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

Important Information

Account Number	120882-000
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As of April 30, 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 April 30, 2018

Page 1 of 6

PORTFOLIO	INVESTMENT CATEGORY	MARKET VALUE (M/V) As of 3/31/2018	% OF M/V	MARKET VALUE (M/V) As of 4/30/2018	% OF M/V
PRINCIPAL PORTFOLIO(S)					
	U.S. TREASURY OBLIGATIONS				
	U.S. TREASURY BONDS AND NOTES	\$8,899,892.54	50.26	\$8,892,972.96	50.14
	TOTAL U.S. TREASURY OBLIGATIONS	8,899,892.54	50.26	8,892,972.96	50.14
	U.S. GOVERNMENT AGENCIES				
	GOVERNMENT AGENCY BONDS/NOTES	8,806,110.00	49.74	8,842,850.00	49.86
	TOTAL U.S. GOVERNMENT AGENCIES	8,806,110.00	49.74	8,842,850.00	49.86
TOTAL PRINCIPAL PORTFOLIO(S)		17,706,002.54	100.00	17,735,822.96	100.00
	TOTAL ACCRUED INCOME	67,349.30		78,284.06	
	TOTAL MARKET VALUE WITH ACCRUED INCOME	17,773,351.84		17,814,107.02	

Summary of Activity

Account Number **120882-000**

April 1, 2018 through April 30, 2018

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	CASH	CASH MANAGEMENT
PRINCIPAL		
OPENING BALANCES:	0.00	0.00
RECEIPTS		
Interest	6,861.25	0.00
TOTAL RECEIPTS	6,861.25	0.00
DISBURSEMENTS		
Other Disbursements	(6,861.25)	0.00
TOTAL DISBURSEMENTS	(6,861.25)	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 April 30, 2018

Page 3 of 6

	<u>QUANTITY</u> <u>DESCRIPTION</u>	<u>MARKET VALUE (M/V)</u> <u>MARKET UNIT PRICE</u>	<u>%M/V</u>	<u>FEDERAL TAX COST</u> <u>AVERAGE UNIT COST</u>	<u>UNREALIZED</u> <u>GAIN/(LOSS)</u>	<u>ACCRUED</u> <u>INCOME</u>	<u>ESTIMATED</u> <u>ANNUAL INCOME</u>	<u>YIELD (%)</u> <u>YTM (%)</u>
PRINCIPAL PORTFOLIO(S)								
U.S. TREASURY OBLIGATIONS								
2018	1,000,000.0000	\$999,440.00	5.64	\$999,179.69	\$260.31	\$4,175.82	\$10,000.00	1.00
	UNITED STATES TREASURY NOTES	99.9440		99.92				1.59
	DTD 05/31/2013 1.000% 05/31/2018							
	CUSIP 912828VE7 RATING AAA							
2018	900,000.0000	899,775.00	5.07	899,332.02	442.98	4,151.93	9,000.00	1.00
	UNITED STATES TREASURY NOTES	99.9750		99.93				1.50
	DTD 05/15/2015 1.000% 05/15/2018							
	CUSIP 912828XA3 RATING AAA							
2018	700,000.0000	697,375.00	3.93	697,156.25	218.75	894.02	7,000.00	1.00
	UNITED STATES TREASURY NOTES	99.6250		99.59				1.98
	DTD 09/15/2015 1.000% 09/15/2018							
	CUSIP 912828L40 RATING AAA							
2018	700,000.0000	698,082.00	3.94	697,484.38	597.62	1,305.25	5,250.00	0.75
	UNITED STATES TREASURY NOTES	99.7260		99.64				1.80
	DTD 07/31/2016 0.750% 07/31/2018							
	CUSIP 912828S68 RATING AAA							
2018	1,700,000.0000	1,689,103.00	9.52	1,693,027.34	(3,924.34)	7,098.90	17,000.00	1.01
	UNITED STATES TREASURY NOTES	99.3590		99.59				2.09
	DTD 11/30/2016 1.000% 11/30/2018							
	CUSIP 912828U40 RATING AAA							
2019	1,000,000.0000	977,850.00	5.51	992,304.69	(14,454.69)	4,175.82	10,000.00	1.02
	UNITED STATES TREASURY NOTES	97.7850		99.23				2.43
	DTD 11/30/2012 1.000% 11/30/2019							
	CUSIP 912828UB4 RATING AAA							
2019	1,000,000.0000	985,390.00	5.56	993,164.07	(7,774.07)	4,036.60	8,750.00	0.89
	UNITED STATES TREASURY NOTES	98.5390		99.32				2.29
	DTD 05/15/2016 0.875% 05/15/2019							
	CUSIP 912828R44 RATING AAA							

continued

Investment Detail

Account Number 120882-000

As of April 30, 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	\$976,880.00	5.51	\$998,359.37	(\$21,479.37)	\$5,741.76	\$13,750.00	1.41
	UNITED STATES TREASURY NOTES	97.6880		99.84				2.52
	DTD 05/31/2013 1.375% 05/31/2020							
	CUSIP 912828VF4 RATING AAA							
2020	998,000.0000	969,077.96	5.46	991,255.70	(22,177.74)	37.29	13,722.50	1.42
	UNITED STATES TREASURY NOTES	97.1020		99.32				2.58
	DTD 10/31/2015 1.375% 10/31/2020							
	CUSIP 912828L99 RATING AAA							
TOTAL U.S. TREASURY OBLIGATIONS		8,892,972.96	50.14	8,961,263.51	(68,290.55)	31,617.39	94,472.50	1.06
U.S. GOVERNMENT AGENCIES								
2019	8,000,000.0000	7,856,400.00	44.30	8,000,000.00	(143,600.00)	41,400.00	108,000.00	1.37
	FEDERAL HOME LOAN BANK	98.2050		100.00				2.48
	DTD 06/13/2016 1.350% 12/13/2019							
	CALLABLE							
	CUSIP 3130A8FB4 RATING AAA							
2019	1,000,000.0000	986,450.00	5.56	1,000,000.00	(13,550.00)	5,266.67	12,000.00	1.22
	FEDERAL HOME LOAN MORTGAGE CORP	98.6450		100.00				2.49
	MEDIUM TERM NOTE							
	DTD 08/23/2016 1.200% 05/23/2019							
	CALLABLE							
	CUSIP 3134GAAR5 RATING AAA							
TOTAL U.S. GOVERNMENT AGENCIES		8,842,850.00	49.86	9,000,000.00	(157,150.00)	46,666.67	120,000.00	1.36
TOTAL PRINCIPAL PORTFOLIO(S)		17,735,822.96	100.00	17,961,263.51	(225,440.55)	78,284.06	214,472.50	1.21
TOTAL ACCRUED INCOME		78,284.06						
TOTAL MARKET VALUE WITH ACCRUED INCOME		17,814,107.02						

Activity Detail

Account Number **120882-000**

April 1, 2018 through April 30, 2018

Page 5 of 6

DATE	TYPE	QUANTITY DESCRIPTION	CASH	CASH MANAGEMENT
PRINCIPAL				
OPENING BALANCES:			0.00	0.00
4/30/2018	INTEREST	CASH RECEIPT OF INTEREST EARNED ON U.S. TREASURY NOTES 1.375% 10/31/20 AT \$0.006875 /SHARE ON 998000 PAR VALUE DUE 2018-04-30	6,861.25	
	OTHER DISBURSEMENT	CASH DISBURSEMENT MISCELLANEOUS - ACH-CHK PAID TO M&T BANK BURLINGTON COUNTY MUNICIPAL JIF	(6,861.25)	
CLOSING BALANCES:			0.00	0.00



Other Information

120882-000 BURLINGTON COUNTY MUNICIPAL JIF

As of April 30, 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: April										
	Prop	Liab	Auto	WC	Ded	Cont	EJIF	MEL	Admin	TOTAL
OPEN BALANCE	394,769.03	1,640,133.57	421,013.91	5,634,884.93	2,753,818.63	457,176.60	(20,864.74)	1,506,159.94	6,041,431.79	18,828,523.66
RECEIPTS										
Assessments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Refunds	1,650.00	0.00	0.00	1,359.74	0.00	0.00	0.00	0.00	0.00	3,009.74
Invest Pymnts	744.81	3,362.65	792.13	10,738.90	5,206.45	872.97	0.10	2,836.27	11,450.17	36,004.45
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Invest	744.81	3,362.65	792.13	10,738.90	5,206.45	872.97	0.10	2,836.27	11,450.17	36,004.45
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	142.54	142.54
TOTAL	2,394.81	3,362.65	792.13	12,098.64	5,206.45	872.97	0.10	2,836.27	11,592.71	39,156.73
EXPENSES										
Claims Transfers	13,483.06	128,232.69	7,371.70	171,765.40	0.00	0.00	0.00	0.00	0.00	320,852.85
Expenses	0.00	292,444.00	0.00	0.00	0.00	0.00	0.00	393,323.66	151,903.95	837,671.61
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	13,483.06	420,676.69	7,371.70	171,765.40	0.00	0.00	0.00	393,323.66	151,903.95	1,158,524.46
END BALANCE	383,680.78	1,222,819.53	414,434.34	5,475,218.17	2,759,025.08	458,049.57	(20,864.64)	1,115,672.55	5,901,120.55	17,709,155.93

Report Month April

Balance Differences

Opening Balances:	Opening Balances are equal	\$0.00
Imprest Transfers:	Imprest Totals are equal	\$0.00
Investment Balances:	Investment Payment Balances are equal	\$0.00
	Investment Adjustment Balances are equal	\$0.00
Ending Balances:	Ending Balances are equal	\$0.00
Accrual Balances:	Accrual Balances are equal	\$0.00

Claims Transaction Status:

Allocation variance 1:	Daily xactions add to monthly totals	0.00
Allocation variance 2:	Monthly transactions and allocation totals are equal	0.00
Allocation variance 3:	Treasurer/TPA net payments NOT equ	Max/Min 2,393,139.52 / (0.00)
Pre-existing variance:	Prior period unreconciled variance exis	Max/Min 2,393,139.52 / (0.00)

SUMMARY OF CASH TRANSACTIONS										
FUND YEAR		2018								
Month Ending:	April									
	Prop	Liab	Auto	WC	Ded	Cont	EJIF	MEL	Admin	TOTAL
OPEN BALANCE	42,347.11	(105,293.49)	52,075.72	666,538.90	211,511.45		0.00	(20,852.65)	579,034.29	2,332,244.78
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	72.14	3.67	86.90	1,129.38	352.79	0.00	0.00	969.72	1,439.81	4,054.41
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Invest	72.14	3.67	86.90	1,129.38	352.79	0.00	0.00	969.72	1,439.81	4,054.41
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	72.14	3.67	86.90	1,129.38	352.79	0.00	0.00	969.72	1,439.81	4,054.41
EXPENSES										0.00
Claims Transfers	9,741.06	0.00	2,371.70	73,450.27	0.00	0.00	0.00	0.00	0.00	85,563.03
Expenses	0.00	292,444.00	0.00	0.00	0.00	0.00	0.00	393,323.66	146,950.26	832,717.92
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	9,741.06	292,444.00	2,371.70	73,450.27	0.00	0.00	0.00	393,323.66	146,950.26	918,280.95
END BALANCE	32,678.19	(397,733.82)	49,790.92	594,218.01	211,864.24	0.00	(20,852.65)	186,680.35	761,373.00	1,418,018.24

SUMMARY OF CASH TRANSACTIONS										
FUND YEAR		2017								
Month Ending:	April									
	Prop	Liab	Auto	WC	Ded	Cont	EJIF	MEL	Admin	TOTAL
OPEN BALANCE	59,307.47	445,361.25	109,499.57	1,605,444.76	530,491.27	107,603.99	11.47	170,773.71	296,339.46	3,324,832.95
RECEIPTS										
Assessments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Refunds	1,650.00	0.00	0.00	0.00						1,650.00
Invest Pymnts	112.48	856.81	210.24	3,114.48	1,014.03	205.68	0.02	422.50	574.88	6,511.12
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Invest	112.48	856.81	210.24	3,114.48	1,014.03	205.68	0.02	422.50	574.88	6,511.12
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	1,762.48	856.81	210.24	3,114.48	1,014.03	205.68	0.02	422.50	574.88	8,161.12
EXPENSES										
Claims Transfers	3,742.00	1,575.00	5,000.00	50,358.08	0.00	0.00	0.00	0.00	0.00	60,675.08
Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4,953.69	4,953.69
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	3,742.00	1,575.00	5,000.00	50,358.08	0.00	0.00	0.00	0.00	4,953.69	65,628.77
END BALANCE	57,327.95	444,643.06	104,709.81	1,558,201.16	531,505.30	107,809.67	11.49	171,196.21	291,960.65	3,267,365.30

SUMMARY OF CASH TRANSACTIONS										
FUND YEAR		2016								
Month Ending:	April									
	Prop	Liab	Auto	WC	Ded	Cont	EJIF	MEL	Admin	TOTAL
OPEN BALANCE	79,438.10	476,639.49	106,579.72	1,139,408.08	434,990.97	99,679.98	54.68	218,436.21	187,121.78	2,742,349.01
RECEIPTS										
Assessments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Refunds	0.00	0.00	0.00	0.00						0.00
Invest Pymnts	152.36	910.67	203.45	2,191.04	829.27	190.28	0.08	417.26	358.64	5,253.05
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Invest	152.36	910.67	203.45	2,191.04	829.27	190.28	0.08	417.26	358.64	5,253.05
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	71.18	71.18
TOTAL	152.36	910.67	203.45	2,191.04	829.27	190.28	0.08	417.26	429.82	5,324.23
EXPENSES										
Claims Transfers	0.00	104,207.54	0.00	9,573.88	0.00	0.00	0.00	0.00	0.00	113,781.42
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	104,207.54	0.00	9,573.88	0.00	0.00	0.00	0.00	0.00	113,781.42
END BALANCE	79,590.46	373,342.62	106,783.17	1,132,025.24	435,820.24	99,870.26	54.76	218,853.47	187,551.60	2,633,891.82

SUMMARY OF CASH TRANSACTIONS										
FUND YEAR		2015								
Month Ending:	April									
	Prop	Liab	Auto	WC	Ded	Cont	EJIF	MEL	Admin	TOTAL
OPEN BALANCE	61,148.84	424,461.57	87,818.74	454,813.89	494,429.27	99,856.82	0.80	114,472.87	198,307.73	1,935,310.53
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	1,359.74						1,359.74
Invest Pymnts	116.69	815.81	167.64	900.10	944.13	190.62	0.00	218.52	378.56	3,732.07
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Invest	116.69	815.81	167.64	900.10	944.13	190.62	0.00	218.52	378.56	3,732.07
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	71.36	71.36
TOTAL	116.69	815.81	167.64	2,259.84	944.13	190.62	0.00	218.52	449.92	5,163.17
EXPENSES										
Claims Transfers	0.00	5,138.50	0.00	36,446.03	0.00	0.00	0.00	0.00	0.00	41,584.53
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	5,138.50	0.00	36,446.03	0.00	0.00	0.00	0.00	0.00	41,584.53
END BALANCE	61,265.53	420,138.88	87,986.38	420,627.70	495,373.40	100,047.44	0.80	114,691.39	198,757.65	1,898,889.17

SUMMARY OF CASH TRANSACTIONS										
FUND YEAR	2014									
Month Ending:	April									
	Prop	Liab	Auto	WC	Ded	Cont	EJIF	MEL	Admin	TOTAL
OPEN BALANCE	69,247.41	56,461.80	62,068.50	841,088.29	578,453.88	89,428.39	0.15	171,714.90	222,209.24	2,090,672.56
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	132.19	121.93	118.49	1,633.44	1,104.25	170.71	0.00	327.80	424.19	4,033.00
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Invest	132.19	121.93	118.49	1,633.44	1,104.25	170.71	0.00	327.80	424.19	4,033.00
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	132.19	121.93	118.49	1,633.44	1,104.25	170.71	0.00	327.80	424.19	4,033.00
EXPENSES										
Claims Transfers	0.00	17,311.65	0.00	1,937.14	0.00	0.00	0.00	0.00	0.00	19,248.79
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	17,311.65	0.00	1,937.14	0.00	0.00	0.00	0.00	0.00	19,248.79
END BALANCE	69,379.60	39,272.08	62,186.99	840,784.59	579,558.13	89,599.10	0.15	172,042.70	222,633.43	2,075,456.77

SUMMARY OF CASH TRANSACTIONS										
FUND YEAR	Closed									
Month Ending:	April									
	Prop	Liab	Auto	WC	Ded	Cont	EJIF	MEL	Admin	TOTAL
OPEN BALANCE	83,280.10	342,502.95	2,971.66	927,591.01	503,941.79	60,607.42	(79.19)	251,727.96	4,048,521.68	6,221,065.38
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	158.95	653.76	5.41	1,770.46	961.98	115.68	0.00	480.47	7,960.42	12,107.13
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Invest	158.95	653.76	5.41	1,770.46	961.98	115.68	0.00	480.47	7,960.42	12,107.13
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	158.95	653.76	5.41	1,770.46	961.98	115.68	0.00	480.47	7,960.42	12,107.13
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	83,439.05	343,156.71	2,977.07	929,361.47	504,903.77	60,723.10	(79.19)	252,208.43	4,056,482.10	6,233,172.51

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

Month April
Current Fund Year 2018

Policy Year	Coverage	1.	2.	3.	4.	5.	6.	7.	8.
		Calc. Net Paid Thru Last Month	Monthly Net Paid April	Monthly Recoveries April	Calc. Net Paid Thru April	TPA Net Paid Thru April	Variance To Be Reconciled	Delinquent Unreconciled Variance From	Change This Month
2018	Prop	70,203.49	9,741.06	0.00	79,944.55	79,944.55	0.00	0.00	0.00
	Liab	750.00	0.00	0.00	750.00	750.00	0.00	0.00	0.00
	Auto	322.93	2,371.70	0.00	2,694.63	2,694.63	(0.00)	0.00	(0.00)
	WC	171,468.97	73,450.27	0.00	244,919.24	244,919.24	0.00	0.00	0.00
	Total	242,745.39	85,563.03	0.00	328,308.42	328,308.42	(0.00)	0.00	(0.00)
2017	Prop	197,560.58	3,742.00	1,650.00	199,652.58	199,652.58	0.00	0.00	0.00
	Liab	23,782.83	1,575.00	0.00	25,357.83	25,357.83	0.00	0.00	0.00
	Auto	13,631.08	5,000.00	0.00	18,631.08	18,631.08	0.00	0.00	0.00
	WC	545,864.36	50,358.08	0.00	596,222.44	596,222.44	0.00	0.00	0.00
	Total	780,838.85	60,675.08	1,650.00	839,863.93	839,863.93	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	38,254.17	104,207.54	0.00	142,461.71	142,461.71	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	1,084,542.98	9,573.88	0.00	1,094,116.86	1,094,116.86	(0.00)	0.00	(0.00)
	Total	1,451,069.15	113,781.42	0.00	1,564,850.57	1,564,850.57	(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	95,276.61	5,138.50	0.00	100,415.11	100,415.11	(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	1,893,444.59	36,446.03	1,359.74	1,928,530.88	1,928,530.88	0.00	0.00	0.00
	Total	2,316,997.33	41,584.53	1,359.74	2,357,222.12	2,357,222.12	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	507,864.13	17,311.65	0.00	525,175.78	525,175.78	(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	1,588,940.76	1,937.14	0.00	1,590,877.90	1,590,877.90	(0.00)	(0.00)	0.00
	Total	2,385,698.03	19,248.79	0.00	2,404,946.82	2,404,946.82	(0.00)	(0.00)	(0.00)
TOTAL		7,177,348.75	320,852.85	3,009.74	7,495,191.86	7,495,191.86	(0.00)	(0.00)	(0.00)



BURLINGTON COUNTY J.I.F.

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Check Number	Check Date	Claimant (Case) Type	Payee Name	QL File / Claim Number	Loss Date	Payment Amount	Policy Year	Exp./Legal
11661	4/2/2018	POLICE PROF BI	GERROW COURT REPORTING LLC	Z44750/001257068	8/2/2014	\$742.90	2014/2014	Expense
11662	4/2/2018	INDEMNITY	EXAMWORKS INC	Z34515/001246647	2/15/2016	\$1,325.00	2016/2016	Expense
11663	4/2/2018		STONERIVER PHARMACY SOLUTIONS			\$247.33		
		MEDICAL ONLY		-- /2018127449	3/2/2018	\$47.28	2018/2018	Loss
		INDEMNITY		-- /2018122311	1/8/2018	\$200.05	2018/2018	Loss
11664	4/2/2018		PIETRAS, SARACINO, SMITH, & MEEK			\$1,800.00		
		INDEMNITY		-- /2018123558	10/21/2017	\$1,278.50	2017/2017	Legal
		INDEMNITY		Z09215/001220912	1/21/2015	\$521.50	2015/2015	Legal
11665	4/2/2018	INDEMNITY	WESTAMPTON TOWNSHIP	-- /2018124978	2/5/2018	\$1,806.00	2018/2018	Loss
11666	4/2/2018	INDEMNITY	MOUNT LAUREL TOWNSHIP	-- /2018127149	2/28/2018	\$1,806.00	2018/2018	Loss
11667	4/2/2018	INDEMNITY	FLORENCE TOWNSHIP	-- /2018127793	3/2/2018	\$1,290.00	2018/2018	Loss
11668	4/2/2018	INDEMNITY	DELANCO TOWNSHIP	-- /2018119837	11/17/2017	\$877.22	2017/2017	Loss
11669	4/2/2018	BLDG/CONTENT	MEDFORD TOWNSHIP	-- /2018110727	8/20/2017	\$1,186.00	2017/2017	Loss
11670	4/2/2018	MEDICAL ONLY	ADMINISTRATIVE CLAIM SERVICES	-- /2018121619	12/29/2017	\$3.00	2017/2017	Expense
11671	4/2/2018	INDEMNITY	WESTAMPTON TOWNSHIP	-- /2018122274	1/4/2018	\$1,801.50	2018/2018	Loss
11672	4/2/2018	MEDICAL ONLY	EMRG PHY ASSOC OF S. JERSEY, PC	-- /2018115805	10/19/2017	\$651.00	2017/2017	Loss
11673	4/2/2018	INDEMNITY	ADMINISTRATIVE CLAIM SERVICES	-- /2018122311	1/8/2018	\$3.00	2018/2018	Expense
11674	4/2/2018	INDEMNITY	ALISHA DELSOLE	Z27950/001239995	10/13/2015	\$1,513.84	2015/2015	Loss
11675	4/2/2018	INDEMNITY	DANIEL SCHOEN	Z16103/001227943	4/20/2015	\$1,596.00	2015/2015	Loss
11676	4/2/2018	INDEMNITY	GIANCARLO BRUZZESE	Z40839/001253132	6/26/2016	\$928.00	2016/2016	Loss
11677	4/2/2018	INDEMNITY	JOHN SNOOK	Z08889/001220582	1/18/2015	\$2,280.00	2015/2015	Loss
11678	4/2/2018	COMPREHENSIVE	MANSFIELD TOWNSHIP	-- /2018129841	3/23/2018	\$549.42	2018/2018	Loss
11679	4/2/2018	INDEMNITY	COASTAL SPINE, PC.	Z27950/001239995	10/13/2015	\$806.00	2015/2015	Loss
11680	4/2/2018		STRIVE PHYSICAL THERAPY AND SPORTS REHABILITATION LLC			\$800.00		
		INDEMNITY		-- /2018124978	2/5/2018	\$160.00	2018/2018	Loss
		INDEMNITY		-- /2018122274	1/4/2018	\$80.00	2018/2018	Loss
		INDEMNITY		-- /2018116558	10/27/2017	\$560.00	2017/2017	Loss
11681	4/2/2018	INDEMNITY	MDS MEDICAL DEVICE SPECIALTY INC	Z27950/001239995	10/13/2015	\$704.92	2015/2015	Loss
11682	4/2/2018	INDEMNITY	SOUTH JERSEY RADIOLOGY ASSOCIATES PA	-- /2018127149	2/28/2018	\$197.48	2018/2018	Loss
11683	4/2/2018	MEDICAL ONLY	ONE CALL MEDICAL, INC.	-- /2018121619	12/29/2017	\$485.00	2017/2017	Loss
11684	4/2/2018	INDEMNITY	REHAB CONNECTION	Z37789/001250034	4/20/2016	\$168.00	2016/2016	Loss
11685	4/2/2018	MEDICAL ONLY	U.S. HEALTHWORKS MEDICAL GROUP OF NEW	-- /2018118224	11/16/2017	\$323.88	2017/2017	Loss



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			JERSEY, P.C.					
11686	4/2/2018	MEDICAL ONLY	REHAB EXCELLENCE CENTER, LLC	-- /2018121619	12/29/2017	\$252.00	2017/2017	Loss
11687	4/2/2018	INDEMNITY	BAYADA HOME HEALTH CARE, INC	-- /2018122311	1/8/2018	\$496.00	2018/2018	Loss
11688	4/2/2018	INDEMNITY	JEFFERSON UNIVERSITY PHYSICIANS	-- /2018116558	10/27/2017	\$134.18	2017/2017	Loss
11689	4/2/2018		DBA VIRTUA OCCUPATIONAL HEALTH			\$1,088.61		
		INDEMNITY		-- /2018126967	2/27/2018	\$252.80	2018/2018	Loss
		MEDICAL ONLY		-- /2018125991	2/14/2018	\$169.88	2018/2018	Loss
		INDEMNITY		-- /2018116558	10/27/2017	\$665.93	2017/2017	Loss
11690	4/2/2018	MEDICAL ONLY	MERCER EYE ASSOCIATES	-- /2018126692	2/21/2018	\$535.00	2018/2018	Loss
11691	4/2/2018		QUALCARE, INC.			\$1,503.00		
		MEDICAL ONLY		-- /2018129508	3/26/2018	\$501.00	2018/2018	Loss
		MEDICAL ONLY		-- /2018129253	3/21/2018	\$501.00	2018/2018	Loss
		INDEMNITY		-- /2018128624	3/15/2018	\$501.00	2018/2018	Loss
11692	4/9/2018	INDEMNITY	I.C.U. INVESTIGATIONS, INC.	-- /2018114793	10/7/2017	\$150.00	2017/2017	Expense
11693	4/9/2018	INDEMNITY	DELRAN INTERNAL MEDICINE, LLC	-- /2018122311	1/8/2018	\$94.00	2018/2018	Expense
11694	4/9/2018	PERSONAL INJURY	MARSHALL, DENNEHEY, WARNER,	Z17324/001229173	2/3/2015	\$115.50	2015/2015	Legal
11695	4/9/2018	1ST PARTY COLL PD	LEO PETETTI, LLC.	-- /2018127074	2/24/2018	\$55.00	2018/2018	Expense
11696	4/9/2018	INDEMNITY	ARNOLD B MESHKOV MD	Z20598/001232500	6/24/2015	\$2,250.00	2015/2015	Loss
11697	4/9/2018	3RD PARTY PD	CLIFF GRAY APPRAISAL SERVICE	-- /2018128656	3/7/2018	\$95.00	2018/2018	Expense
11698	4/9/2018		AFFANATO MARUT, LLC			\$1,589.00		
		INDEMNITY		-- /2017094723	2/13/2017	\$200.00	2017/2017	Legal
		INDEMNITY		Z50187/001264740	11/21/2016	\$451.00	2016/2016	Legal
		INDEMNITY		Z37789/001250034	4/20/2016	\$435.00	2016/2016	Legal
		INDEMNITY		Z20598/001232500	6/24/2015	\$503.00	2015/2015	Legal
11699	4/9/2018	INDEMNITY	STONERIVER PHARMACY SOLUTIONS	Z20598/001232500	6/24/2015	\$756.78	2015/2015	Loss
11700	4/9/2018	INDEMNITY	JERSEY SHORE REPORTING, LLC	Z09256/001220952	1/27/2015	\$120.00	2015/2015	Expense
11701	4/9/2018		PIETRAS, SARACINO, SMITH, & MEEK			\$1,793.34		
		INDEMNITY		Z09256/001220952	1/27/2015	\$1,090.00	2015/2015	Legal
		INDEMNITY		X94202/001205758	6/23/2014	\$703.34	2014/2014	Legal
11702	4/9/2018	INDEMNITY	EDGEWATER PARK TOWNSHIP	-- /2018108894	7/27/2017	\$1,792.00	2017/2017	Loss
11703	4/9/2018	MEDICAL ONLY	LOURDES IMAGING ASSOCIATES,LLC	-- /2018111434	8/31/2017	\$48.00	2017/2017	Loss



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11704	4/9/2018		INDEMNITY	CAPEHART & SCATCHARD PA	Z30453/001242537	11/22/2015	\$262.50	2015/2015	Legal
11705	4/9/2018		INDEMNITY	CAPEHART & SCATCHARD PA	Z12675/001224387	3/7/2015	\$100.00	2015/2015	Legal
11706	4/9/2018		INDEMNITY	CAPEHART & SCATCHARD PA	Z34871/001247013	2/19/2016	\$200.00	2016/2016	Legal
11707	4/9/2018		INDEMNITY	MOUNT LAUREL TOWNSHIP	-- /2018127149	2/28/2018	\$903.00	2018/2018	Loss
11708	4/9/2018		1ST PARTY COLL PD	DELRAN TOWNSHIP	-- /2018127074	2/24/2018	\$769.22	2018/2018	Loss
11709	4/9/2018		INDEMNITY	THOMAS STEIB	Z09256/001220952	1/27/2015	\$11,563.50	2015/2015	Loss
11710	4/9/2018		INDEMNITY	THOMAS STEIB	Z09256/001220952	1/27/2015	\$300.00	2015/2015	Loss
11711	4/9/2018		INDEMNITY	THOMAS LOCKE	-- /2018122311	1/8/2018	\$1,806.00	2018/2018	Loss
11712	4/9/2018		INDEMNITY	EDWARD HUNTER	Z21880/001233855	7/13/2015	\$972.92	2015/2015	Loss
11713	4/9/2018		INDEMNITY	TROY CHENIER	X96603/001208170	7/24/2014	\$1,101.20	2014/2014	Loss
11714	4/9/2018		INDEMNITY	MARK HERKOPEREC	Z42992/001255304	8/4/2016	\$1,026.24	2016/2016	Loss
11715	4/9/2018		INLAND MARINE	PEMBERTON TOWNSHIP	-- /2018121412	12/14/2017	\$1,000.00	2017/2017	Loss
11716	4/9/2018			COASTAL SPINE, PC.			\$996.89		
			INDEMNITY		-- /2018128624	3/15/2018	\$323.37	2018/2018	Loss
			INDEMNITY		-- /2018119837	11/17/2017	\$673.52	2017/2017	Loss
11717	4/9/2018		INDEMNITY	LABCORP HOLDINGS	-- /2018116558	10/27/2017	\$230.00	2017/2017	Loss
11718	4/9/2018			STRIVE PHYSICAL THERAPY AND SPORTS REHABILITATION LLC			\$800.00		
			MEDICAL ONLY		-- /2018125991	2/14/2018	\$400.00	2018/2018	Loss
			INDEMNITY		-- /2018124978	2/5/2018	\$160.00	2018/2018	Loss
			INDEMNITY		-- /2018122274	1/4/2018	\$160.00	2018/2018	Loss
			INDEMNITY		-- /2018116558	10/27/2017	\$80.00	2017/2017	Loss
11719	4/9/2018			PREMIER ORTHOPEDIC OF SOUTH JERSEY			\$396.28		
			INDEMNITY		-- /2018127480	3/2/2018	\$219.27	2018/2018	Loss
			MEDICAL ONLY		-- /2018121496	12/28/2017	\$69.76	2017/2017	Loss
			INDEMNITY		Z37789/001250034	4/20/2016	\$107.25	2016/2016	Loss
11720	4/9/2018		INDEMNITY	COOPER HEALTH SYSTEMS	-- /2018122311	1/8/2018	\$450.00	2018/2018	Loss
11721	4/9/2018		MEDICAL ONLY	RADIOLOGY ASSOCIATES OF BURLINGTON COUNTY P A	MLT-2018122351/ 2018122351	1/9/2018	\$17.01	2018/2018	Loss
11722	4/9/2018		INDEMNITY	BURLINGTON COUNTY ORTHOPAEDIC SPECIALIST P A	-- /2018127793	3/2/2018	\$275.00	2018/2018	Loss
11723	4/9/2018		INDEMNITY	TARIQ S. SIDDIQI, MD	-- /2018122274	1/4/2018	\$1,137.28	2018/2018	Loss



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11724	4/9/2018	MEDICAL ONLY	ONE CALL MEDICAL, INC.	-- /2018127449	3/2/2018	\$485.00	2018/2018	Loss
11725	4/9/2018	INDEMNITY	REHAB CONNECTION	-- /2018127480	3/2/2018	\$90.00	2018/2018	Loss
11726	4/9/2018	MEDICAL ONLY	U.S. HEALTHWORKS MEDICAL GROUP OF NEW JERSEY, P.C.	-- /2018127449	3/2/2018	\$120.00	2018/2018	Loss
11727	4/9/2018	MEDICAL ONLY	MERCER BUCKS ORTHOPEADICS, PC	-- /2018123865	1/24/2018	\$157.46	2018/2018	Loss
11728	4/9/2018	INDEMNITY	CENTENNIAL SURGUNIT, LLC	-- /2018122274	1/4/2018	\$1,592.00	2018/2018	Loss
11729	4/9/2018	MEDICAL ONLY	EMERGENCY PHYSICIAN, ASSOCIATES OF SOUTH JERSEY, PC	-- /2018122131	1/8/2018	\$481.61	2018/2018	Loss
11730	4/9/2018	MEDICAL ONLY	NovaCare Rehabilitation	-- /2018121496	12/28/2017	\$90.00	2017/2017	Loss
11731	4/9/2018	INDEMNITY	FELLOWSHIP SURGICALCENTER, LLC	-- /2018119837	11/17/2017	\$1,344.00	2017/2017	Loss
11732	4/9/2018	INDEMNITY	PREMIER ORTHOPAEDIC ASSOCIATES OF SOUTHERN NJ	-- /2018127149	2/28/2018	\$132.13	2018/2018	Loss
11733	4/9/2018	INDEMNITY	MEDEXPRESS URGENT CARE- NEW JERSEY, INC	-- /2018127480	3/2/2018	\$160.00	2018/2018	Loss
11734	4/9/2018	MEDICAL ONLY	EMERGENCY PHYSICIANS OF NEW JERSEY P A	-- /2017100374	4/18/2017	\$291.75	2017/2017	Loss
11735	4/9/2018	INDEMNITY	THE PHILADELPHIA HAND CENTER	-- /2018116558	10/27/2017	\$2,076.00	2017/2017	Loss
11736	4/9/2018	MEDICAL ONLY	THE LUMBERTON EMERGENCY SQUAD INC.	-- /2018127617	3/6/2018	\$726.00	2018/2018	Loss
11737	4/9/2018	MEDICAL ONLY	MERCER EYE ASSOCIATES	-- /2018126692	2/21/2018	\$80.00	2018/2018	Loss
11738	4/9/2018		QUALCARE, INC.			\$1,002.00		
		MEDICAL ONLY		-- /2018129816	3/28/2018	\$501.00	2018/2018	Loss
		MEDICAL ONLY		-- /2018129656	3/27/2018	\$501.00	2018/2018	Loss
11739	4/16/2018	INDEMNITY	PREMIER ORTHO. OF SOUTH JERSEY	Z37789/001250034	4/20/2016	\$500.00	2016/2016	Loss
11740	4/16/2018	POLICE PROF PI	RAYMOND & COLEMAN, LLP	Z11006/001222715	8/28/2014	\$825.00	2014/2014	Legal
11741	4/16/2018	BODILY INJURY [Expired]	DJS ASSOCIATES, INC.	X98885/001210439	7/23/2014	\$2,660.00	2014/2014	Expense
11742	4/16/2018	PUB OFF PI	DAVID S. DEWEESE	-- /2018130609	2/9/2017	\$750.00	2017/2017	Legal
11743	4/16/2018	INDEMNITY	AFFANATO MARUT, LLC	Z11157/001222867	2/19/2015	\$225.00	2015/2015	Legal
11744	4/16/2018		PIETRAS, SARACINO, SMITH, & MEEK			\$1,423.88		
		INDEMNITY		Z39802/001252073	6/3/2016	\$532.38	2016/2016	Legal
		INDEMNITY		Z34049/001246179	2/6/2016	\$645.50	2016/2016	Legal
		INDEMNITY		Z15990/001227828	3/31/2015	\$246.00	2015/2015	Legal
11745	4/16/2018	POLICE PROF PI	Cheryl Potter	Z45192/001257517	6/20/2016	\$99,999.00	2016/2016	Loss
11746	4/16/2018	INDEMNITY	WESTAMPTON TOWNSHIP	-- /2018124978	2/5/2018	\$1,806.00	2018/2018	Loss
11747	4/16/2018	INDEMNITY	WESTAMPTON TOWNSHIP	-- /2018122274	1/4/2018	\$1,801.50	2018/2018	Loss
11748	4/16/2018	INDEMNITY	MEDFORD TOWNSHIP	-- /2018116558	10/27/2017	\$1,155.02	2017/2017	Loss
11749	4/16/2018	INDEMNITY	DELANCO TOWNSHIP	-- /2018119837	11/17/2017	\$877.22	2017/2017	Loss



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11750	4/16/2018		INDEMNITY	DELANCO TOWNSHIP	-- /2018127480	3/2/2018	\$1,689.80	2018/2018	Loss
11751	4/16/2018		INDEMNITY	DELANCO TOWNSHIP	-- /2018127480	3/2/2018	\$1,689.80	2018/2018	Loss
11752	4/16/2018		GL PROPERTY DAMAGE	CAPEHART & SCATCHARD PA	-- /2017097398	12/16/2016	\$3,832.04	2016/2016	Legal
11753	4/16/2018		INDEMNITY	MAURO CORRENTI	Z43893/001256217	8/22/2016	\$928.00	2016/2016	Loss
11754	4/16/2018		INDEMNITY	PETER DELAGARZA	Z33679/001245810	2/1/2016	\$999.00	2016/2016	Loss
11755	4/16/2018		3RD PARTY PD	BURLINGTON CAR CONNE,	-- /2018116078	10/19/2017	\$5,000.00	2017/2017	Loss
11756	4/16/2018		PROPERTY DAMAGE	MICHAEL SCHWARTZ	-- /2017106907	6/21/2017	\$825.00	2017/2017	Loss
11757	4/16/2018		3RD PARTY PD	YVONNE CRAIG	-- /2018128656	3/7/2018	\$1,978.21	2018/2018	Loss
11758	4/16/2018		BLDG/CONTENT	MEDFORD TOWNSHIP	-- /2018122516	1/8/2018	\$4,600.00	2018/2018	Loss
11759	4/16/2018		1ST PARTY COLL PD	WESTAMPTON TOWNSHIP	-- /2018131080	4/10/2018	\$303.03	2018/2018	Loss
11760	4/16/2018		INLAND MARINE	MEDFORD TOWNSHIP	-- /2018118506	11/16/2017	\$1,556.00	2017/2017	Loss
11761	4/16/2018		INDEMNITY	COASTAL SPINE, PC.	-- /2018119837	11/17/2017	\$126.12	2017/2017	Loss
11762	4/16/2018		INDEMNITY	COOPER UNIVERSITY TRAUMA PHYSICIANS., PC	-- /2018122311	1/8/2018	\$250.20	2018/2018	Loss
11763	4/16/2018			STRIVE PHYSICAL THERAPY AND SPORTS REHABILITATION LLC			\$465.00		
			MEDICAL ONLY		-- /2018127449	3/2/2018	\$80.00	2018/2018	Loss
			INDEMNITY		-- /2018124978	2/5/2018	\$80.00	2018/2018	Loss
			INDEMNITY		-- /2018122274	1/4/2018	\$305.00	2018/2018	Loss
11764	4/16/2018		MEDICAL ONLY	SPRAINS, STRAINS & FRACTURES	-- /2018127449	3/2/2018	\$791.00	2018/2018	Loss
11765	4/16/2018		INDEMNITY	PREMIER ORTHOPEDIC OF SOUTH JERSEY	-- /2018125979	2/15/2018	\$107.25	2018/2018	Loss
11766	4/16/2018		INDEMNITY	VIRTUA WEST JERSEY HEALTH, INC.	-- /2018127149	2/28/2018	\$1,613.00	2018/2018	Loss
11767	4/16/2018		INDEMNITY	TARIQ S. SIDDIQI, MD	-- /2018108894	7/27/2017	\$320.83	2017/2017	Loss
11768	4/16/2018		INDEMNITY	ONE CALL MEDICAL, INC.	-- /2018124978	2/5/2018	\$485.00	2018/2018	Loss
11769	4/16/2018		INDEMNITY	CARDIOVASCULAR ASSOCIATES OF DELAWARE VALLEY, PA	-- /2018127149	2/28/2018	\$14.95	2018/2018	Loss
11770	4/16/2018		INDEMNITY	REHAB EXCELLENCE CENTER, LLC	-- /2018125979	2/15/2018	\$342.00	2018/2018	Loss
11771	4/16/2018			DBA VIRTUA OCCUPATIONAL HEALTH			\$15,174.59		
			MEDICAL ONLY		-- /2018128450	3/14/2018	\$128.07	2018/2018	Loss
			MEDICAL ONLY		-- /2018127617	3/6/2018	\$127.08	2018/2018	Loss
			INDEMNITY		-- /2018116558	10/27/2017	\$14,919.44	2017/2017	Loss
11772	4/16/2018		MEDICAL ONLY	QUEST DIAGNOSTICS	MLT-Z46107/001258438	10/6/2016	\$8.51	2016/2016	Loss
11773	4/16/2018		INDEMNITY	COOPER UNIVERSITY RADIOLOGY, PC	-- /2018122311	1/8/2018	\$315.90	2018/2018	Loss
11774	4/16/2018		INDEMNITY	MSC GROUP, INC.,	-- /2018122311	1/8/2018	\$2,190.00	2018/2018	Loss



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11775	4/16/2018	MEDICAL ONLY	ATLANTICARE URGENT CARE PHYSICIANS	-- /2018127764	3/7/2018	\$242.89	2018/2018	Loss
11776	4/16/2018		QUALCARE, INC.			\$2,004.00		
		INDEMNITY		-- /2018130588	4/7/2018	\$501.00	2018/2018	Loss
		MEDICAL ONLY		-- /2018130545	4/6/2018	\$501.00	2018/2018	Loss
		MEDICAL ONLY		-- /2018130279	4/3/2018	\$501.00	2018/2018	Loss
		MEDICAL ONLY		-- /2018130000	3/29/2018	\$501.00	2018/2018	Loss
11777	4/23/2018	INDEMNITY	GEORGE T. KOTCH, P.C.	Z09256/001220952	1/27/2015	\$2,513.00	2015/2015	Loss
11778	4/23/2018		QUAL-LYNX			\$144.50		
		MEDICAL ONLY		-- /2018121496	12/28/2017	\$4.25	2017/2017	Expense
		MEDICAL ONLY		-- /2018121089	12/20/2017	\$4.25	2017/2017	Expense
		MEDICAL ONLY		-- /2018121470	12/9/2017	\$4.25	2017/2017	Expense
		MEDICAL ONLY		-- /2018119975	12/7/2017	\$4.25	2017/2017	Expense
		INDEMNITY		-- /2018119479	12/3/2017	\$4.25	2017/2017	Expense
		INDEMNITY		-- /2018118847	11/26/2017	\$4.25	2017/2017	Expense
		MEDICAL ONLY		-- /2018118858	11/22/2017	\$4.25	2017/2017	Expense
		INDEMNITY		-- /2018119837	11/17/2017	\$4.25	2017/2017	Expense
		MEDICAL ONLY		-- /2018118224	11/16/2017	\$4.25	2017/2017	Expense
		INDEMNITY		-- /2018117941	11/13/2017	\$4.25	2017/2017	Expense
		INDEMNITY		-- /2018117944	11/13/2017	\$4.25	2017/2017	Expense
		MEDICAL ONLY		-- /2018117870	11/9/2017	\$4.25	2017/2017	Expense
		MEDICAL ONLY		-- /2018117728	11/6/2017	\$4.25	2017/2017	Expense
		INDEMNITY		-- /2018117582	11/5/2017	\$4.25	2017/2017	Expense
		MEDICAL ONLY		-- /2018117272	11/1/2017	\$4.25	2017/2017	Expense
		MEDICAL ONLY		-- /2018117090	11/1/2017	\$4.25	2017/2017	Expense
		INDEMNITY		-- /2018116558	10/27/2017	\$4.25	2017/2017	Expense
		MEDICAL ONLY		-- /2018116487	10/26/2017	\$4.25	2017/2017	Expense
		MEDICAL ONLY		-- /2018116375	10/25/2017	\$4.25	2017/2017	Expense



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		MEDICAL ONLY		-- /2018116051	10/21/2017	\$4.25	2017/2017	Expense
		MEDICAL ONLY		-- /2018115805	10/19/2017	\$4.25	2017/2017	Expense
		INDEMNITY		-- /2018115416	10/16/2017	\$4.25	2017/2017	Expense
		MEDICAL ONLY		-- /2018115445	10/16/2017	\$4.25	2017/2017	Expense
		MEDICAL ONLY		-- /2018115176	10/12/2017	\$4.25	2017/2017	Expense
		MEDICAL ONLY		-- /2018115027	10/11/2017	\$4.25	2017/2017	Expense
		INDEMNITY		-- /2018114793	10/7/2017	\$4.25	2017/2017	Expense
		MEDICAL ONLY		-- /2018114488	10/5/2017	\$4.25	2017/2017	Expense
		MEDICAL ONLY		-- /2018114615	10/4/2017	\$4.25	2017/2017	Expense
		INDEMNITY		-- /201811596	9/5/2017	\$4.25	2017/2017	Expense
		MEDICAL ONLY		-- /201811577	9/3/2017	\$4.25	2017/2017	Expense
		MEDICAL ONLY		-- /201811434	8/31/2017	\$4.25	2017/2017	Expense
		INDEMNITY		-- /201811770	8/29/2017	\$4.25	2017/2017	Expense
		MEDICAL ONLY		-- /2018110292	8/17/2017	\$4.25	2017/2017	Expense
		MEDICAL ONLY		-- /2018109746	8/9/2017	\$4.25	2017/2017	Expense
11779	4/23/2018	MEDICAL ONLY	I.C.U. INVESTIGATIONS, INC.	-- /2018127449	3/2/2018	\$700.00	2018/2018	Expense
11780	4/23/2018		RAYMOND & COLEMAN, LLP			\$13,104.75		
		POLICE PROF BI		Z43945/001256269	5/28/2016	\$376.50	2016/2016	Legal
		BODILY INJURY [Expired]		MLT-Z29700/001241781	11/8/2015	\$2,390.75	2015/2015	Legal
		BODILY INJURY [Expired]		Z31957/001244069	10/31/2015	\$2,632.25	2015/2015	Legal
		BODILY INJURY [Expired]		X97112/001208676	6/19/2014	\$7,705.25	2014/2014	Legal
11781	4/23/2018	INDEMNITY	AFFANATO MARUT, LLC	Z40242/001252526	6/14/2016	\$275.00	2016/2016	Legal
11782	4/23/2018	INDEMNITY	EDGEWATER PARK TOWNSHIP	-- /2018128624	3/15/2018	\$1,806.00	2018/2018	Loss
11783	4/23/2018	INDEMNITY	EDGEWATER PARK TOWNSHIP	-- /2018128624	3/15/2018	\$1,806.00	2018/2018	Loss
11784	4/23/2018	INDEMNITY	EDGEWATER PARK TOWNSHIP	-- /2018108894	7/27/2017	\$1,792.00	2017/2017	Loss
11785	4/23/2018	INDEMNITY	MEDFORD TOWNSHIP	-- /2018116558	10/27/2017	\$1,155.02	2017/2017	Loss
11786	4/23/2018	INDEMNITY	ALISHA DELSOLE	Z27950/001239995	10/13/2015	\$1,513.84	2015/2015	Loss
11787	4/23/2018	INDEMNITY	ADMINISTRATIVE CLAIM SERVICES	-- /2018127149	2/28/2018	\$3.00	2018/2018	Expense



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11788	4/23/2018		INDEMNITY	ADMINISTRATIVE CLAIM SERVICES	-- /2018127793	3/2/2018	\$3.00	2018/2018	Expense
11789	4/23/2018		INDEMNITY	PEMBERTON TOWNSHIP	-- /2018125979	2/15/2018	\$1,473.36	2018/2018	Loss
11790	4/23/2018		INDEMNITY	MANSFIELD TOWNSHIP	-- /2018128283	3/10/2018	\$1,405.60	2018/2018	Loss
11791	4/23/2018		INDEMNITY	MANSFIELD TOWNSHIP	-- /2018128283	3/10/2018	\$1,204.80	2018/2018	Loss
11792	4/23/2018		MEDICAL ONLY	ADMINISTRATIVE CLAIM SERVICES	-- /2018127449	3/2/2018	\$3.00	2018/2018	Expense
11793	4/23/2018		INDEMNITY	THOMAS LOCKE	-- /2018122311	1/8/2018	\$1,806.00	2018/2018	Loss
11794	4/23/2018		INDEMNITY	TROY CHENIER	X96603/001208170	7/24/2014	\$132.60	2014/2014	Loss
11795	4/23/2018		INLAND MARINE	WESTAMPTON TOWNSHIP	-- /2018126894	2/5/2018	\$1,229.50	2018/2018	Loss
11796	4/23/2018		INDEMNITY	COASTAL SPINE, PC.	-- /2018119837	11/17/2017	\$268.20	2017/2017	Loss
11797	4/23/2018			STRIVE PHYSICAL THERAPY AND SPORTS REHABILITATION LLC			\$1,520.00		
			INDEMNITY		-- /2018127793	3/2/2018	\$240.00	2018/2018	Loss
			MEDICAL ONLY		-- /2018127449	3/2/2018	\$240.00	2018/2018	Loss
			INDEMNITY		-- /2018124978	2/5/2018	\$160.00	2018/2018	Loss
			INDEMNITY		-- /2018122311	1/8/2018	\$80.00	2018/2018	Loss
			INDEMNITY		-- /2018122274	1/4/2018	\$240.00	2018/2018	Loss
			INDEMNITY		-- /2018116558	10/27/2017	\$560.00	2017/2017	Loss
11798	4/23/2018		MEDICAL ONLY	PREMIER ORTHOPEDIC OF SOUTH JERSEY	-- /2018121619	12/29/2017	\$69.76	2017/2017	Loss
11799	4/23/2018		INDEMNITY	VIRTUA WEST JERSEY HEALTH, INC.	-- /2018124978	2/5/2018	\$576.80	2018/2018	Loss
11800	4/23/2018		INDEMNITY	VIRTUA MEMORIAL HOSPITAL BURLINGTON COUNTY INC	-- /2018124978	2/5/2018	\$1,613.00	2018/2018	Loss
11801	4/23/2018		INDEMNITY	LOURDES ANESTHESIA ASSOC PA	-- /2018119837	11/17/2017	\$846.30	2017/2017	Loss
11802	4/23/2018		INDEMNITY	HEARTLAND REHABILITATION SERVICES OF NEW JERSEY LLC	Z27950/001239995	10/13/2015	\$90.00	2015/2015	Loss
11803	4/23/2018		INDEMNITY	BURLINGTON COUNTY ORTHOPAEDIC SPECIALIST P A	-- /2018127793	3/2/2018	\$261.20	2018/2018	Loss
11804	4/23/2018		INDEMNITY	TARIQ S. SIDDIQI, MD	-- /2018122274	1/4/2018	\$119.17	2018/2018	Loss
11805	4/23/2018		INDEMNITY	ONE CALL MEDICAL, INC.	-- /2018127793	3/2/2018	\$485.00	2018/2018	Loss
11806	4/23/2018		INDEMNITY	REHAB CONNECTION	-- /2018127480	3/2/2018	\$140.00	2018/2018	Loss
11807	4/23/2018			EMERGENCY PHYSICIAN, ASSOCIATES OF SOUTH JERSEY, PC			\$1,164.84		
			INDEMNITY		-- /2018127149	2/28/2018	\$493.65	2018/2018	Loss
			INDEMNITY		MLT-2018121520/	1/1/2018	\$671.19	2018/2018	Loss



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2018121517								
11808	4/23/2018	INDEMNITY	METHODIST ANESTHESIA PRACTICE	-- /2018116558	10/27/2017	\$52.37	2017/2017	Loss
11809	4/23/2018	INDEMNITY	Thomas Jefferson University Hospital-Methodist Hos	-- /2018116558	10/27/2017	\$11,271.00	2017/2017	Loss
11810	4/23/2018		DBA VIRTUA OCCUPATIONAL HEALTH			\$382.89		
		INDEMNITY		-- /2018128283	3/10/2018	\$297.95	2018/2018	Loss
		INDEMNITY		-- /2018126967	2/27/2018	\$84.94	2018/2018	Loss
11811	4/23/2018	INDEMNITY	PREMIER ORTHOPAEDIC ASSOCIATES OF SOUTHERN NJ	-- /2018127149	2/28/2018	\$200.62	2018/2018	Loss
11812	4/23/2018		QUEST DIAGNOSTICS			\$265.40		
		INDEMNITY		-- /2018114793	10/7/2017	\$40.08	2017/2017	Loss
		MEDICAL ONLY		-- /2018108786	7/29/2017	\$139.57	2017/2017	Loss
		INDEMNITY		Z27950/001239995	10/13/2015	\$85.75	2015/2015	Loss
11813	4/23/2018	INDEMNITY	MEDEXPRESS URGENT CARE- NEW JERSEY, INC	-- /2018128624	3/15/2018	\$272.80	2018/2018	Loss
11814	4/23/2018	MEDICAL ONLY	LOURDES IMAGING ASSOC, PA	-- /2018107338	7/10/2017	\$43.00	2017/2017	Loss
11815	4/23/2018	MEDICAL ONLY	QUALCARE, INC.	-- /2018131214	4/14/2018	\$501.00	2018/2018	Loss
11816	4/30/2018	POLICE PROF BI	PARKER MCCAY	Z44750/001257068	8/2/2014	\$1,441.00	2014/2014	Legal
11817	4/30/2018		AVIA PARTNERS, INC.			\$78.25		
		INDEMNITY		-- /2018116558	10/27/2017	\$41.14	2017/2017	Loss
		INDEMNITY		Z27950/001239995	10/13/2015	\$37.11	2015/2015	Loss
11818	4/30/2018	BODILY INJURY [Expired]	DJS ASSOCIATES, INC.	Z11074/001222784	11/22/2014	\$3,937.50	2014/2014	Expense
11819	4/30/2018	INDEMNITY	ATLANTIC SECURITY INT'L INVESTIGATIONS INC	-- /2018128624	3/15/2018	\$225.00	2018/2018	Expense
11820	4/30/2018	INDEMNITY	JENNIFER KELLY, PHD, LLC	MLT-Z08990/001221727	1/16/2015	\$525.00	2015/2015	Loss
11821	4/30/2018	1ST PARTY COLL PD	AEJ Services	-- /2018128105	3/8/2018	\$95.00	2018/2018	Expense
11822	4/30/2018	INDEMNITY	EDGEWATER PARK TOWNSHIP	-- /2018128624	3/15/2018	\$1,806.00	2018/2018	Loss
11823	4/30/2018	INDEMNITY	DELANCO TOWNSHIP	-- /2018127480	3/2/2018	\$1,689.80	2018/2018	Loss
11824	4/30/2018	INDEMNITY	WESTAMPTON TOWNSHIP	-- /2018124978	2/5/2018	\$1,806.00	2018/2018	Loss
11825	4/30/2018	INDEMNITY	ADMINISTRATIVE CLAIM SERVICES	-- /2018125979	2/15/2018	\$3.00	2018/2018	Expense
11826	4/30/2018	INDEMNITY	ALISHA DELSOLE	Z27950/001239995	10/13/2015	\$1,513.84	2015/2015	Loss
11827	4/30/2018	INDEMNITY	WESTAMPTON TOWNSHIP	-- /2018122274	1/4/2018	\$128.68	2018/2018	Loss
11828	4/30/2018	INDEMNITY	JOHN SNOOK	Z08889/001220582	1/18/2015	\$2,280.00	2015/2015	Loss
11829	4/30/2018	INDEMNITY	DANIEL SCHOEN	Z16103/001227943	4/20/2015	\$1,596.00	2015/2015	Loss
11830	4/30/2018	INDEMNITY	GIANCARLO BRUZZESE	Z40839/001253132	6/26/2016	\$928.00	2016/2016	Loss



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11831	4/30/2018	3RD PARTY PD	BARRY REINGOLD	-- /2018128653	3/7/2018	\$298.49	2018/2018	Loss
11832	4/30/2018	1ST PARTY COLL PD	MEDFORD TOWNSHIP	-- /2018128105	3/8/2018	\$2,139.89	2018/2018	Loss
11833	4/30/2018	INDEMNITY	COASTAL SPINE, PC.	-- /2018109886	8/8/2017	\$83.27	2017/2017	Loss
11834	4/30/2018	INDEMNITY	OCEAN HOME HEALTH SUPPLY, LLC	-- /2018122311	1/8/2018	\$736.18	2018/2018	Loss
11835	4/30/2018		STRIVE PHYSICAL THERAPY AND SPORTS REHABILITATION LLC			\$640.00		
		INDEMNITY		-- /2018128283	3/10/2018	\$80.00	2018/2018	Loss
		MEDICAL ONLY		-- /2018127449	3/2/2018	\$160.00	2018/2018	Loss
		INDEMNITY		-- /2018122311	1/8/2018	\$240.00	2018/2018	Loss
		INDEMNITY		-- /2018116558	10/27/2017	\$160.00	2017/2017	Loss
11836	4/30/2018	MEDICAL ONLY	SPRAINS, STRAINS & FRACTURES	-- /2018127449	3/2/2018	\$247.00	2018/2018	Loss
11837	4/30/2018	INDEMNITY	PREMIER ORTHOPEDIC OF SOUTH JERSEY	-- /2018125979	2/15/2018	\$7,708.60	2018/2018	Loss
11838	4/30/2018	MEDICAL ONLY	CAPITAL HEALTH ADVANCED IMAGING, PC	-- /2018129110	3/20/2018	\$185.52	2018/2018	Loss
11839	4/30/2018	MEDICAL ONLY	ROBERT WOOD JOHNSON, UNIVERSITY	-- /2018129110	3/20/2018	\$90.54	2018/2018	Loss
11840	4/30/2018	MEDICAL ONLY	RWJUHH OCCUPATIONAL HEALTH	-- /2018129110	3/20/2018	\$227.62	2018/2018	Loss
11841	4/30/2018	INDEMNITY	LOURDES ANESTHESIA ASSOC PA	-- /2018122274	1/4/2018	\$1,200.00	2018/2018	Loss
11842	4/30/2018	INDEMNITY	HEARTLAND REHABILITATION SERVICES OF NEW JERSEY LLC	Z27950/001239995	10/13/2015	\$189.00	2015/2015	Loss
11843	4/30/2018	INDEMNITY	ONE CALL MEDICAL, INC.	-- /2018128624	3/15/2018	\$485.00	2018/2018	Loss
11844	4/30/2018	INDEMNITY	REHAB CONNECTION	-- /2018127480	3/2/2018	\$210.00	2018/2018	Loss
11845	4/30/2018	INDEMNITY	CENTENNIAL SURGUNIT, LLC	-- /2018122274	1/4/2018	\$1,592.00	2018/2018	Loss
11846	4/30/2018	INDEMNITY	BERLIN MEDICAL ASSOCIATES	Z27950/001239995	10/13/2015	\$290.53	2015/2015	Loss
11847	4/30/2018		DBA VIRTUA OCCUPATIONAL HEALTH			\$217.75		
		MEDICAL ONLY		-- /2018129508	3/26/2018	\$196.55	2018/2018	Loss
		INDEMNITY		-- /2018126967	2/27/2018	\$21.20	2018/2018	Loss
11848	4/30/2018	INDEMNITY	PREMIER ORTHOPAEDIC ASSOCIATES OF SOUTHERN NJ	Z42992/001255304	8/4/2016	\$117.00	2016/2016	Loss
11849	4/30/2018	INDEMNITY	THE PHILADELPHIA HAND CENTER	-- /2018116558	10/27/2017	\$4,020.50	2017/2017	Loss
11850	4/30/2018	MEDICAL ONLY	CAPITAL HEALTH ADVANCED IMAGING PC	-- /2018129110	3/20/2018	\$140.94	2018/2018	Loss
Total for BURLINGTON COUNTY J.I.F.		\$320,855.85		Total for BURLINGTON COUNTY J.I.F.		\$320,855.85		



BURLINGTON COUNTY J.I.F.

Check Register Report

Bank Account : ALL

Processed Date: Apr 1, 2018 - Apr 30, 2018

Instance Type: All

Coverage : All ,Claimant Type: All

Number of Checks:	190	First Check Number:	11661
Number of Payments:	348	Last Check Number:	11850
Expense Payments:	\$10,361.90		
Legal Payments:	\$27,737.01		
Loss Payments:	\$282,756.94		

BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND

BILL LIST - MAY 2018

	Payee	FY 2018	FY2017	JIF Appropriation	Description
1	Arthur J. Gallagher Risk Management Services, Inc.	28,966.00		Prof Services/Administration	May 2018 Fees
2	Arthur J. Gallagher Risk Management Services, Inc.	308.91		Misc/Postage/Copies/Faxes	April 2018 postage/copies expenses
3	Arthur J. Gallagher Risk Management Services, Inc.	250.00		Misc/Annual Planning Retreat	Deposit for planning retreat; Café Madison; AR Amex
4	The DeWeese Law Firm, P.C.	5,525.00		Prof Services/Attorney	May 2018 Fees
5	Qual-Lynx	16,414.00		Prof Services/Claims Admin.	May 2018 Fees
6	Exigis LLC	550.00		Exposure Data Mgmt System	May 2018 Fees
7	Joyce Media	225.00		Misc/JIF Website	May 2018 Fees
8	Joyce Media	36.00		Misc/JIF Website	SIR plug in programming fee
9	Kris Kristie	368.00		Misc/Recording Secretary	May 2018 Fees
10	J. A. Montgomery Risk Control Services	10,391.00		Prof Services/Safety Director	May 2018 Fees
11	Tom Tontarski	912.00		Prof Services/Treasurer	May 2018 Fees
12	Conner Strong & Buckelew	646.00		Prof Services/Underwriting Mgr	May 2018 Fees
13	Conner Strong & Buckelew	1,042.00		Misc/Fidelity Bond (Admin/TPA/Treasurer)	P#B6024103; Ex dir/treasurer/QL
14	Debby Schiffer	2,445.00		Wellness Program	May 2018 Fees
15	ARC Reprographics	352.58		Misc/Printing	Inv#272147 EO dinner 2/6; Inv#272683 Police 4/23
16	ARC Reprographics	1,314.68		Misc/Annual Planning Retreat	Inv#272620 Retreat binders
17	Courier Times (BCT)	47.14		Misc/Legal Notices	5/1 Tech Risk Mgmt RFP
18	Iron Mountain	62.16		Misc/Record Retention Service	#AAHP101 Storage 5/1/18-5/31/18; Service 3/27/18-4/24/18
19	The Madison	3,431.60		Misc/Annual Planning Retreat	4/17/18 Annual Planning Retreat; F/B/G
20	Nicolosi's Catering	1,102.24		EPL/Cyber Consult/Training	4/26/18 Police Command Staff training AM/PM
21	Office Depot	279.93		Misc/Office Supplies	order #134459867-001 file folders
22	Delanco Township		1,650.00	Safety Incentive Program	Full check reimbursement
23	North Hanover Township		1,975.00	Safety Incentive Program	Employee appreciation dinner
24	North Hanover Township	882.72		Optional Safety Budget	Emergency Lights
25	North Hanover Township	143.18		Wellness Program	Wellness luncheon
26	Borough of Palmyra		1,975.00	Safety Incentive Program	Full check reimbursement
27	Southampton Township		1,975.00	Safety Incentive Program	Full check reimbursement
28	Everett Marshall	210.56		Safety Incentive Program	Travel expenses split for talk at Safety Breakfasts
29	Everett Marshall Charities	750.00		Safety Incentive Program	Donation to EM charity for training members
	TOTAL	\$76,655.70	\$7,575.00		

JIF BILL LIST TOTAL

\$84,230.70

Environmental Alert



Photo credit: First Environment, Inc.

Changes to the New Jersey UST Regulations

On May 15, 2017, the New Jersey Department of Environmental Protection (NJDEP) published a new rule to toughen up the requirements for managing regulated underground storage tanks (USTs) in New Jersey. On January 16, 2018, these amendments to the regulation were made final. The list of changes is extensive and includes amendments (or additions) to at least the following requirements:

- Secondary containment
- Operator training
- Civil and administrative penalties
- UST service provider certifications
- UST registration and notification
- Operations and maintenance/self-inspections
- Field constructed tanks
- Airport hydrant systems
- Partially regulated UST systems

In New Jersey, a regulated UST system refers to any one or combination of tanks, including appurtenant pipes, lines, fixtures, and other related equipment, with a tank capacity of 2,001 gallons or more used to store heating oil for on-site consumption in a nonresidential building, the volume of which, including the volume of the appurtenant pipes, lines, fixtures, and other related equipment, is 10 percent or more below the ground.

-Adapted from N.J.A.C. 7-14B.14

What follows is a brief review of several noteworthy changes.

Underground Storage Tank Facility Certification Questionnaire

The new regulations require that UST owners/operators submit the entire financial responsibility document (such as an insurance policy) when filing the Underground Storage Tank Facility Certification Questionnaire (USTFCQ). For EJIF members who have grown accustomed to submitting an insurance certificate, this will no longer be sufficient; the EJIF is currently working on ways to make the submittal of the entire policy easier for members. In addition, although e-mail is not a **federally** approved method for USTFCQ submittal, the NJDEP is accepting and encouraging electronic submittals of

financial assurance documents through e-mail. The entire copy of your current UST Financial Responsibility Insurance policy – including all endorsements or certificates – can be e-mailed to srpustregistration@dep.nj.gov.

In addition, the USTFCQ form itself has been revised to incorporate the regulatory changes. The new USTFCQ is available at <http://www.nj.gov/dep/srp/forms/ust/> and will need to be submitted on an annual basis under the new rule.

New Jersey UST Operator Training

In order to comply with U.S. Environmental Protection Agency (EPA) regulations (40 C.F.R. Part 280), the NJDEP has now instituted a three-tier (Classes A, B, and C) training and certification program. All regulated UST systems at facilities are required to have an authorized operator (one who has participated in training and passed the accompanying exam) no later than **October 13, 2018**. The purpose of this requirement is to ensure that owners and operators understand how to properly operate and maintain their UST systems to prevent emergencies and/or environmental contamination. As UST systems have become more complicated – especially with computerized monitoring and leak detection systems – there is a growing amount of technical competencies required of on-site personnel. Training classes are given in conjunction with Rutgers University, and a schedule of class locations and schedules can be found here:

<http://www.cpe.rutgers.edu/brochures/intros/ust-AB.html>.

The EJIF has been communicating with Acting Bureau Chief John Olko (NJDEP) and Rutgers University to see that additional training classes are offered before the October 2018 deadline; as a result, several new training classes have been added (and some of the new classes are already sold out). Each regulated UST system or group of UST systems at a facility must have a Class A, Class B, and Class C operator designated.

- **Class A Operator** - “A Class A operator has primary responsibility to operate and maintain the UST system. The Class A operator’s responsibilities include managing resources and personnel, and activities such as establishing work assignments to achieve and maintain compliance with regulatory requirements. In general, this individual focuses on the broader aspects of the statutory and regulatory requirements and standards necessary to operate and maintain the UST system (i.e., N.J.A.C. 7:14B).”
- **Class B Operator** - “A Class B operator implements applicable UST regulatory requirements and standards (i.e., N.J.A.C. 7:14B) in the field. This individual implements the day-to-day aspects of operating, maintaining and recordkeeping for USTs at one or more facilities. ”
- **Class C Operator** - “A Class C operator is an individual who would act as the first line of response to any event which results in an emergency condition. This individual is responsible for responding to alarms or other indications of emergencies caused by spills or releases from UST systems. This individual notifies the Class B or Class A operator and appropriate emergency responders when necessary. Not all employees of the facility are necessarily Class C operators.”

Note: For further detail, see the NJDEP Enforcement Bulletin “New Jersey UST Operator Training Information,” found here: <http://www.nj.gov/dep/enforcement/docs/ust-operator-training.pdf>

Under this new requirement, if the NJDEP determines that a UST system is out of compliance (such as failing to respond to alarms), the agency can require retraining of the designated A/B Operator as part of the administrative penalty. For a “remote” facility (e.g., a pump station with an emergency generator and a regulated UST), a Class A, B, or C operator need not be present, but the designated operator is still responsible for the operations, maintenance, and emergencies regarding the UST.

For more information regarding training requirements, please review NJDEP’s *New Jersey UST Operator Training Information* bulletin: <http://www.nj.gov/dep/enforcement/docs/ust-operator-training.pdf>.

Inspections and Testing

Additional inspection and testing requirements under the new UST rule include the following:

- Sumps and dispenser containment systems must be inspected every 30 days for the presence of water and/or product
- All spill prevention equipment (e.g., spill buckets, etc.) must be tested every 12 months using vacuum pressure or liquid testing within one year of the adoption of these regulations

- All electrical and mechanical components (e.g., Automatic Tank Monitor (ATM) system probes, software, sensors, and line leak detectors) must be tested annually

Tank Construction Changes

Under the previous rules, UST systems that provide fuel for emergency power generation (such as an emergency generator at a pump station) have not been required to comply with release detection monitoring. This exemption disappears under the new regulations, and owners/operators will have three years after the adoption of these changes to comply with release detection monitoring. This can impact EJIF members that have relied on emergency back-up generators at pump and lift stations, with the results most likely being replacing older USTs in order to achieve compliance.

As a result of these regulatory changes, any of our EJIF members managing regulated UST systems should familiarize themselves with the training/certification programs required for those tasked with managing tanks; they will also need to revise the information typically provided to the NJDEP in order to meet new requirements going forward, as well as evaluate their tanks to see if any need to be upgraded to meet the new regulations. These can be expensive and time consuming requirements, so please recognize that the EJIF environmental professionals are available to help guide you through the process.

Please note that this is only a summary of some of the changes in effect under the proposed regulations, specifically those that will impact EJIF members managing USTs. Visit NJDEP's website for a look at the official rule:

<http://www.nj.gov/dep/srp/bust/>

This newsletter is for information purposes only and does not represent legal or technical advice.

If you need a more detailed explanation of this topic or need assistance in interpreting how it may impact your site, the EJIF suggests that you contact the EJIF environmental consultants for further information.

Members of the Bergen, Morris, South Bergen, Suburban Essex, and NJUA JIFs please contact Richard Erickson of First Environment, Inc. at rerickson@firstenvironment.com or 973.334.0003.

Members of the Camden, Monmouth, Ocean, PMM, Suburban, Central, TRICO and BURCLO JIFs, please contact Chris Gulics of PS&S at cgulics@psands.com or 732.430.7012.

Environmental Alert



NJDEP ISSUES REVISED TIER A AND TIER B STORMWATER PERMITS

The New Jersey Environmental Risk Management Fund (EJIF) is dedicated to providing our members with continued regulatory updates to assist understanding the various environmental regulations that apply to your operations. Since 2004, the EJIF has been providing our member's with information relative to the NJDEP's Municipal Stormwater Regulation Program from its initial introduction, the performance of continuing education seminars to assist in completing Stormwater Pollution Prevention Plans and Stormwater Management Plans, and the development of a Stormwater Training Video adopted by NJDEP to satisfy the employee education component of the permit. In 2017, the EJIF continued providing assistance to these rules through the seminar, "Keeping Up With Changing Regulations," which focused on the proposed Tier A and B permit changes, along with some other topics. To continue along this tract, the following information provides a summary of those now adopted changes to the Tier A and Tier B stormwater general permits.

The NJDEP has issued the final municipal stormwater permit renewals for Tier A and B municipalities, which became effective **January 1, 2018**. New permit conditions have been included in the revised permits, which will need to be implemented to keep your municipality in compliance. There are a number of changes within the revised permits. Some are significant and others are subtle. We have done our best to summarize the most significant changes below, however, we urge all EJIF members to review the full permit by visiting http://www.nj.gov/dep/dwq/msrp_home.htm.

What do I need to do first?

Attachment A of the revised permits includes an implementation schedule for new permit conditions. Municipalities are required to revise their Stormwater Pollution Prevention Plans (SPPPs) in accordance with the new permit requirements and to ensure compliance with existing Municipal Stormwater Management Plans (MSWMP). Stormwater Pollution Prevention Plans, Municipal Stormwater Management Plans, and associated ordinances are required to be posted to the municipality's website by **March 31, 2018**.

What else is new for Tier A Municipalities?

Employee Training and Local Public Education

- Stormwater Management Design Review Training – for design engineers, municipal engineers & other individuals.
- Municipal Board and Governing Body Member Training - for members of municipal boards and applicable councils.
- Additional Public Education and Outreach Programs – advertise programs on website or in print.

Outfall Mapping and Illicit Connection Inspections

- Inspect outfalls once every 5 years for dry weather flows and evidence of illicit discharge.
- Provide outfall map to NJDEP by January 1, 2019 (Electronic submission required by December 21, 2020).

Review Total Maximum Daily Loads (TMDLs) for Surface Water Within or Bordering Your Municipality

- **What is a TMDL?** A TMDL is the calculation of the maximum amount of a pollutant allowed to enter a waterbody so that the waterbody will meet, and continue to meet, water quality standards for that particular pollutant. Annual review of Total Maximum Daily Load (TMDL) reports using the TMDL Look-Up Tool to prioritize areas with known water quality problems is required.
- Include TMDL information in SPPP.
- Identify and incorporate Optional Measures to address TMDL pollutants.

Stormwater Facility Maintenance and Pollution Prevention Measures

- Ensure proper maintenance of stormwater facilities owned by the municipality and adopt a program to enforce the proper maintenance of privately owned stormwater facilities.
- Maintain maintenance plans and inspection logs for stormwater facilities.
- Completion of the Major Development Stormwater Form.
- Implement best management practices for vehicle washing, yard trimmings, and wood waste management.

What is new for Tier B Municipalities?

Stormwater Facility Maintenance and Pollution Prevention Measures

- Ensure proper maintenance of stormwater facilities owned by the municipality and adopt a program to enforce the proper maintenance of privately owned stormwater facilities.
- Completion of the Major Development Stormwater form.

Employee Training and Local Public Education

- Stormwater Management Design Review Training – for design engineers, municipal engineers & other individuals.
- Municipal Board and Governing Body Member Training - for members of municipal boards and applicable councils.
- Additional Public Education and Outreach Programs – advertise programs on website or in print.

Some Subtle Changes

In addition to the above, there are a number of changes to the permits that appear to be minor, but can have a significant impact on your municipality's compliance. Some of these include, but are not limited to the following:

- Allowable non-stormwater discharges from **dechlorinated residential** swimming pools. The terms “residential” and “dechlorinated” have been added.
- Non-compliance with any permit conditions must now be reported to the NJDEP Spill Hotline. Previously only reported on the Annual Certification Report.
- Aggregate material and construction debris must now be managed properly at the Public Works facilities. Cold patch, clean fill, etc. requires incorporation into the SPPP and requires best management practices (BMPs).
- Changes to ordinances include removal of the refuse container/dumpster ordinance to an optional measure and removal of the fertilizer ordinance as a result of the State's adoption. These previously required ordinances can now be eliminated.

When will I receive my new permit?

Your municipality should have already received a renewal Notice of Authorization (NOA) or a renewal application from the NJDEP. There is no renewal fee; however the annual fee for the permit remains in effect. Copies of the revised permits are posted to the NJDEP's website: http://www.nj.gov/dep/dwq/msrp_home.htm.

Additional information can be found at:

Tier A Permit Requirements: www.nj.gov/dep/dwq/tier_a.htm

Tier B Permit Requirements: www.nj.gov/dep/dwq/tier_b.htm

Stormwater Training Materials: www.njstormwater.org/training.htm

Stormwater Facility Maintenance Guidance: www.nj.gov/dep/stormwater/maintenance_guidance.htm

In summary, these recent changes are the most significant since the inception of the Tier A and Tier B permits and will require municipalities to allocate time and money to ensure compliance. As stated previously, we urge our EJIF Members to make time to go through the permit in detail.

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