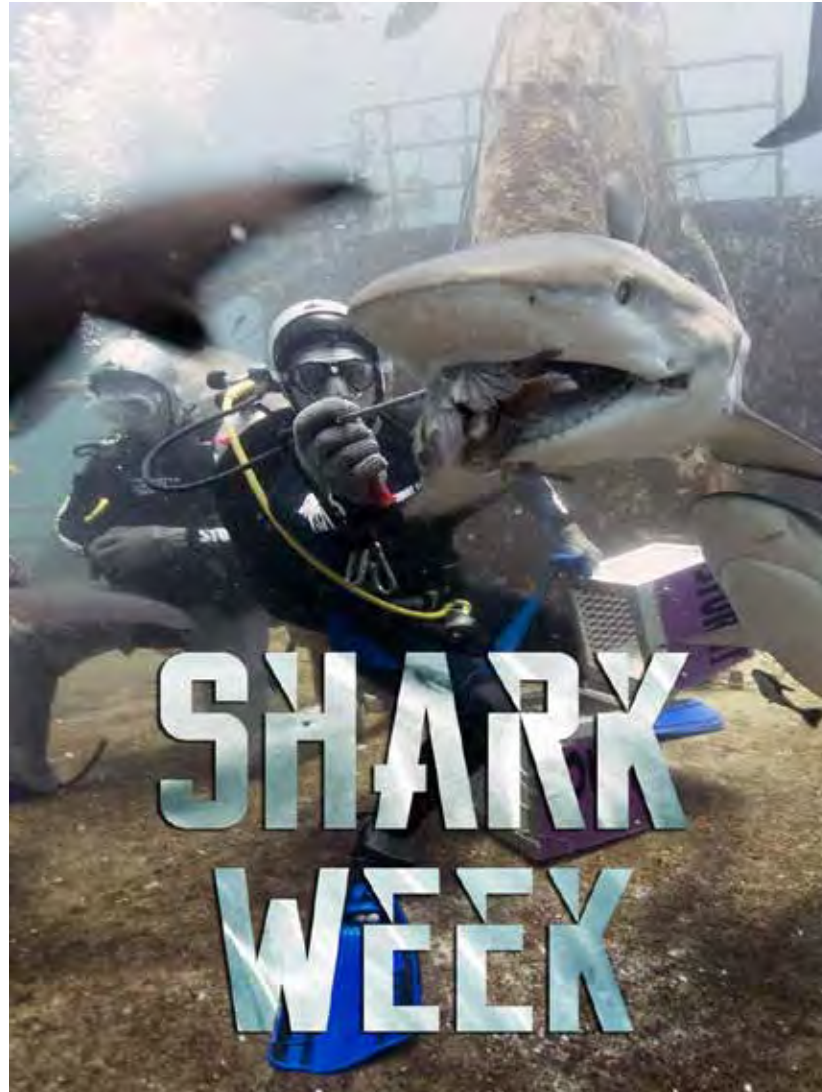




AGENDA PACKET



Tuesday, July 17, 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, July 17, 2018 – 3:30 PM

AGENDA

- I. Meeting called to order by Chairman
- II. Salute the Flag
- III. Statement of Compliance with Open Public Meetings Act
 - A. Notice of this meeting was given by:
 - 1. Sending sufficient notice herewith to the ***Burlington County Times***, Mount Holly, and ***Courier Post***, Cherry Hill NJ;
 - 2. Filing advance written notice of this meeting with the Clerks/Administrators of all member municipalities; and
 - 3. Posting notice on the public bulletin boards of all member municipalities of the BURLCO JIF.
- IV. Roll Call
 - A. Fund Commissioners
 - B. Fund Professionals
 - C. Risk Management Consultants
 - D. Move up Alternates (*if necessary*)
- V. Allow that this monthly meeting be conducted directly by the Fund Commissioners present with all matters to be decided upon by a combined majority vote of all Fund Commissioners – **Motion – All in Favor**
- VI. Approval of Minutes
 - A. Adoption of the **June 19, 2018** Meeting Minutes.....Pages 1-13
 - B. Adoption of the **June 19, 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The Closed Session Minutes shall not be released to the public until the reason(s) for their remaining confidential is no longer applicable and the Fund Solicitor has an opportunity to review them.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 14-63
 - A. Lost Time Accident Frequency.....Pages 18-19
 - B. Certificates of Insurance..... Page 20
 - C. 2017 Safety Incentive Program Awards.....Page 21
 - D. 2018 Optional Safety Budget.....Page 22
 - E. 2018 Wellness Incentive.....Page 23
 - F. Employment Practices Liability Coverage UpdatePage 24
 - G. EPL/Cyber Risk Management Budget.....Page 25
 - H. EPL Helpline – Authorized Contact List.....Page 26
 - I. Financial Fast Track Report.....Page 27
 - J. Regulatory Filing Checklists.....Pages 28-29
 - K. Capehart & Scatchard Updates.....Pages 30-39
 - L. Statutory Bond Status.....Page 40
 - M. Skateboard Park Approval Status.....Page 41

N.	MEL Cyber Risk Management Program		
O.	Website		
P.	Police Command Staff Training – Invite.....	Pages 42-43	
Q.	Managerial & Supervisory Training – Invite.....	Pages 44-46	
R.	Renewing Members		
S.	Member Visitation Program		
T.	MEL 2019/2020 Employment Practices Liability Program.....	Pages 47-63	
U.	2018 Property Reports		
V.	New Member Activity		
VIII. Solicitor’s Report			
A.	Closed Cases.....	Page 64	
B.	Resolution 2018 - _____ Removing Approved Associates and Designating Additional Approved Associates to the Defense Panel from Parker McCay – Motion – Roll Call	Pages 65-66	
C.	Resolution 2018-_____ Designating Additional Assigned Defense Counsel and Removing Certain Approved Associates and Designating Additional Approved Associates to the Defense Panel from Capehart &Scatchard – Motion – Roll Call ...	Pages 67-68	
IX. Safety Director’s Report			
A.	Activity Report	Pages 69-74	
B.	Bulletin: Pedestrian Fatalities.....	Page 75	
C.	Bulletin: Hurricane Preparedness.....	Pages 76-77	
X. Claims Administrator’s Report			
A.	Lessons Learned from Losses –July 2018.....	Page 78	
XI. Wellness Director Report			
A.	Monthly Activity Report.....	Page 79	
B.	Corner Connection	Pages 80-84	
C.	30 Day Challenge.....	Page 85	
XII. Managed Health Care Report			
A.	Summary Report	Page 86	
B.	Average Number of Days to Report a Claim.....	Page 87	
C.	Transitional Duty Summary Report.....	Page 88	
D.	PPO Savings & Penetration Reports.....	Pages 89-90	
E.	Paid Provider by Specialty.....	Page 91	
F.	Top 5 Provider by Specialty.....	Page 92	
G.	Nurse Case Management Report.....	Page 93	
XIII. Treasurer’s Report as of June 30, 2018			Pages 94- 127
A.	Investment Report		
B.	Loss Run Payment Registers		
C.	Fund Status		
D.	Disbursements		
E.	Bill List – July 2018.....	Page 126	
F.	RMC Bill List.....	Page 127	
G.	Motion to approve the Payment Register & Bill Lists– Motion – Roll Call		

July 17, 2018

Page 3

XIV. Committee Reports

Finance Committee Report

A. 2018 Budget Amendment

1. Public Hearing

a. 2018 Budget Amendment Public Hearing – **Motion to Open – All in Favor**

b. 2018 Budget Amendment Public Hearing – **Motion to Close – All in Favor**

2. 2018 Amended Budget Adoption – **Motion to Adopt – Roll Call**.....Page 128

3. 2018 Amended Assessment Certification Adoption – **Motion to Adopt – Roll Call**.....Page 129

D. Safety Committee Meeting Minutes – June 19, 2018.....Pages 130-151

E. Strategic Planning Committee Meeting – July 17, 2018.....Verbal

XV. MEL/RCF/E-JIF Reports

A. Nothing to Report

XVI. Miscellaneous Business

A. Authorization to Process and Pay Fund Vendors in August 2018 – **Motion – Roll Call**

B. Resolution 2018-_____ Authorizing the Fund Chair and Fund Secretary to Execute a Contract with Police One Academy to Provide Online Related Training in Conjunction with the ACM and TRICO JIF's at a Cost not to Exceed \$8,500 -**Motion – Roll Call**.....Pages 152-153

C. Resolution 2018-_____ Authorizing the Fund Chair and Fund Secretary to Execute a Contract with Media Pro and Pivot Point Security to Provide Technology Risk Management Services in Conjunction with the ACM and TRICO JIF's at a Cost not to Exceed \$27,543 - **Motion – Roll Call**.....Pages 154-155

**The next meeting will be held on Tuesday, September 17, 2018
at 3:30 PM at Hainesport Municipal Building, Hainesport, NJ**

There is no August Meeting

XVII. Meeting Open to Public Comment

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

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

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

A. Professionals' Reports

1. Claims Administrator's Report

a. Review of PARs over \$10,000

2. Executive Director's Report

3. Safety Director's Report

4. Solicitor's Report

B. Reopen Public Portion of Meeting – **Motion – All in Favor**

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

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

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

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

June 19, 2018

OPEN SESSION MINUTES

A meeting of the Burlington County Municipal Joint Insurance Fund (BURLCO JIF) was held at the Hainesport Township Municipal Building, 1 Hainesport Centre, Rte. 537, Hainesport, New Jersey, Tuesday, June 19, 2018 at 3:30PM, prevailing time. Chair Keller, **Springfield**, presiding. The meeting was called to order at 3:30PM.

FLAG SALUTE

STATEMENT OF COMPLIANCE WITH OPEN PUBLIC MEETING ACT

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

ROLL CALL

Amanda Somes, **Bass River Twp.**
Rich Wolbert, **Beverly City**
Grace Archer, **Bordentown City**
Mike Theokas, **Bordentown Twp.**
Glenn McMahon, **Chesterfield Twp.**
Mike Templeton, **Delanco Twp.**
Jeff Hatcher, **Delran Twp.**
Patrice Hansell, **Fieldsboro Twp.**arrived 3:36pm
Richard Brook, **Florence Twp.**
Paula Kosko, **Hainesport Twp.**
Brandon Umba, **Lumberton Twp.** *Alternate*
Mike Fitzpatrick, **Mansfield Twp.**
Kathy Burger, **Medford Twp.**
Jerry Mascia, **Mt. Laurel Twp.**
Mary Picariello, **North Hanover Twp.**
John Gural, **Palmyra Borough**
Meghan Jack, **Riverside Twp.**
David Matchett, **Shamong Twp.**
J. Paul Keller, **Springfield Twp.**
Doug Cramer, **Tabernacle Twp.**
Maria Carrington, **Westampton Twp.**
James Ingling, **Wrightstown Borough**

Absent Fund Commissioners were:

Tom Pullion, **Edgewater Park Twp.**
Dennis Gonzalez, **Pemberton Twp**
Donna Mull, **Pemberton Boro**
Kathy Hoffman, **Southampton Twp.**
Maryalice Brown, **Woodland Twp.**

Those also in attendance were:

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

Also present were the following Risk Management Consultant agencies:

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

Absent Risk Management Consultant agencies:

Insurance Agency Mgmt.

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

CONDUCT OF MONTHLY MEETING

Motion by Mr. Gural, seconded by Ms. Jack, 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 Open & Closed session meeting minutes of the May 15, 2018 meeting of the Fund for approval.

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

Motion by Mr. McMahon, seconded by Mr. Cramer, to approve the Open & Closed session meeting minutes of the May 15, 2018 meeting of the Fund as presented.

Motion carried.

The Closed Session minutes of the May 15, 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 May 15, 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 April 30, 2018; the JIF's surplus position was \$11,673,086.

Regulatory Filing Checklists – Mr. Miola stated that 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 to 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.

MEL Cyber Risk Management Program – Mr. Miola stated on December 18, 2017 the MEL released the MEL Cyber Risk Management Program. The program includes employee training, the adoption and implementation of cyber related policies and procedures, and other software and hardware related compliance components. Members who come into compliance with the Program will be eligible for reimbursement of a portion of their deductible for cyber related claims. Members are encouraged to work with their IT Professional to come into compliance with the Program components. If you have any questions, please contact the Executive Director's office.

Website – Mr. Miola reminded the members that the JIF website contains useful information and is constantly being updated, and to please be sure and check it out.

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 are 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, April 26, and June 12, 2018 are posted on the JIF website. The remaining training date is scheduled as follows:

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 are 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

Renewing Members - Mr. Miola stated that Renewal letters were emailed to the nine (9) members whose membership in the JIF is up for renewal on January 1, 2019. These members are: Chesterfield, Delanco, Edgewater Park, Fieldsboro, Medford, Pemberton Twp., Tabernacle, Westampton, and Wrightstown. Included in the mailing was a Resolution for Renewal of Membership in the Burlington County Municipal JIF, a Certification required under the Local Public Contracts Law, and an Agreement to Renew Membership in the Burlington County Municipal JIF. Please have the Resolution placed on your governing body's agenda and return both the Resolution and the Agreement to our office by August 17, 2018.

Member Visitation Program- Mr. Miola noted that a Representative from his office has 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.

MEL 2019/2020 Employment Practices Liability Program- Mr. Miola stated that 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.

Mr. Miola 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 three (3) closed case(s) since the May 15, 2018 meeting.

Berardi v. Township of Pemberton
Butts v. Township of Pemberton
DeCamp v Township of Medford

Next, Mr. DeWeese stated that he was notified by both Parker McCay and Capehart & Scatchard about changes in their Associate Attorneys. Mr. DeWeese stated he has reviewed each new Associates resume and they are more than qualified to be assigned to the Defense Panel and he asked the members approval to add them by Resolution to the Defense Panel. The members agreed.

Lastly, Mr. DeWeese noted that in the first 5 months of the year, we have recovered over \$80K in subrogation and he is very pleased with this outcome.

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

SAFETY DIRECTOR'S REPORT

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

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

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

- *Ticks and Tick-Borne Diseases*
- *Training Summer Employees*

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 everyone should have received a links via email. The Dropbox link to each member town will include:

- 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 June, July, and August that are included in the agenda packet. He noted the MSI Attendance, for both instructor lead and online courses for the BURLCO JIF was included in the agenda packet, so please look it over.

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

CLAIMS ADMINISTRATOR'S REPORT

Lessons Learned from Losses – June

Mr. Roselli presented the Lessons Learned from Losses for June that reviews *Entering and Exiting Vehicles Properly and Safely*.

Mr. Roselli noted some rules to follow are:

- Wear proper footwear with sturdy non-slip soles
- Maintain three (3) points of contact at all times until seated or on the ground
- Face the vehicle when getting in or out
- Do not jump down from the vehicle, use the steps
- Examine the ground for uneven area, ice, and water.

Mr. Roselli then provided some examples of costly claims that might have been prevented with a little more safety awareness.

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:

- May presentations: Bordentown, Riverside, and Florence – Movement v. Exercise; Medford Fire Dept.- Dr. Peak offered Ragland Test, which utilized a blood pressure screening to estimate adrenal gland fatigue; Westampton – Shoprite Dietitian scheduled for a smoothie taste testing demo; Palmyra Fire Dept. – Shoprite Dietitian presentation.
- May Challenges: Bordentown Twp. – Home Run Challenge; Florence – Maintain Don't Gain and Home Run Challenge; Hainesport, and Westampton – Home Run Challenge for the month of May
- Florence's Maintain Don't Gain has turned into a Biggest Loser contest with 14 participants and over 105lbs lost total. This will run throughout the year.
- Medford will be hosting a Diva Day (Mammo Van) in Sept.
- Edgewater Park created a wellness program for the Police to support and encourage components of both safety and wellness.
- Mansfield offers discounted gym memberships for EMTs with incentives to participate.
- Ms. Schiffer noted in her News Letter this month is a 30 day Mental Health Day Challenge.
- Ms. Schiffer reminded everyone if you are planning any event, please let her know so she can help and share with other members.
- Ms. Schiffer reviewed other unique ideas for Health and Wellness activities from her other JIF.

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 May, 2018 noting there were eighteen (18) claims reported.

Lost Time v. Medical Only Cases

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

	May	YTD
<i>Lost Time</i>	4	19
<i>Medical Only</i>	13	45
<i>Report Only</i>	1	23
<i>Total New Claims Reported</i>	18	87
<i>Report Only % of Total</i>	5.6%	26.4%
<i>Medical Only/Lost Time Ratio</i>	76:24	70:30
<i>Average Days to Report</i>	1.3	2.5

Transitional Duty Report

Ms. Beatty presented the May Transitional Duty Report:

<i>Transitional Duty Summary Report</i>	May
<i>Transitional Duty Days Available</i>	925
<i>Transitional Duty Days Worked</i>	477
<i>% of Transitional Duty Days Worked</i>	51.6%
<i>Transitional Duty Days Not Accommodated</i>	448
<i>% of Transitional Duty Days Not Accommodated</i>	48.4%

PPO Penetration Report:

Ms. Beatty presented the PPO Penetration Report:

<i>PPO Penetration Rate</i>	May
<i>Bill Count</i>	160
<i>Original Provider Charges</i>	\$116,617
<i>Re-priced Bill Amount</i>	\$43,062
<i>Savings</i>	\$73,555
<i>% of Savings</i>	63.1%
<i>Participating Provider Penetration Rate - Bill Count</i>	95.0%
<i>Participating Provider Penetration Rate – Provider Charges</i>	90.8%
<i>EPO Provider Penetration Rate - Bill Count</i>	96.1%
<i>EPO Provider Penetration Rate – Provider Charges</i>	97.5%

Ms. Beatty noted there have been some changes to Virtua’s Occ-Med facilities. They have closed two of their Urgent Care locations and have changed some locations over to Urgent Care facilities only. Going forward, initial visits can be at any Urgent Care location; however, follow up visits will be scheduled at the Occ-Med locations.

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 **May 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 \$20,595.88. This generated an average annual yield of 1.41%. However, after including an unrealized net gain of \$28,916.04 in the asset portfolio, the yield is adjusted to 3.38% for this period. The total overview of the asset portfolio for the fund shows an overall unrealized loss of \$203,160.60 as it relates to current market value of \$ 16,862,125.73 vs. the amount we have invested. This current market value, however, when considering the total accrued income at month end is \$16,918,863.37.

Our asset portfolio with Wilmington/Trust consists of five (5) obligations with maturities greater than one year and 6 obligations with maturities less than one year.

Receipt Activity for the Period

	Monthly	YTD
Subrogation Receipts	\$23,352.70	\$80,212.45
Overpayment Reimbursements	\$0.00	
Salvage Receipts	\$0	
FY 2015 Retro Prem/Bordentown City	13,210.00	

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

Delran Township	\$65,379.00
Chesterfield Township	\$1,072.00
Bordentown City	\$37,737.00
Bordentown Township	\$13,771.00
Westampton Township	\$10,035.00

Cash Activity for the Period

During the reporting period the Fund's "Cash Position" changed from an opening balance of \$17,709,155.93 to a closing balance of \$17,432,534.55 showing a decrease in the fund of \$276,621.38.

Loss Run Payment Register – April 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 \$307,956.54. The claim detail shows 262 claim payments issued.

Bill List – June 2018

For the Executive Committee's consideration, Mr. Tontarski presented the June 2018 Bill List in the amount of \$103,319.78.

Chair Keller entertained a motion to approve the May 2018 Loss Run Payment Register and the June 2018 Bill List in the amount of \$103,319.78 presented.

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

Motion by Ms. Jack, seconded by Mr. Gural, to approve the *May 2018 Loss Run Payment Register and the June 2018 Bill List, in the amount of \$103,319.78* as presented.

ROLL CALL	Yeas	Amanda Somes, Bass River Twp. Rich Wolbert, Beverly City Grace Archer, Bordentown City Mike Theokas, Bordentown Twp. Glenn McMahon, Chesterfield Twp. Mike Templeton, Delanco Twp. Jeff Hatcher, Delran Twp. Patrice Hansell, Fieldsboro Twp Richard Brook, Florence Twp. Paula Kosko, Hainesport Twp. Brandon Umba, Lumberton Twp. Alternate Mike Fitzpatrick, Mansfield Twp. Kathy Burger, Medford Twp. Jerry Mascia, Mt. Laurel Twp. Mary Picariello, North Hanover Twp. John Gural, Palmyra Borough Meghan Jack, Riverside Twp. David Matchett, Shamong Twp. J. Paul Keller, Springfield Twp. Doug Cramer, Tabernacle Twp. Maria Carrington, Westampton Twp. James Ingling, Wrightstown Borough
	Nays:	None
	Abstain:	None

Motion carried by unanimous vote.

COMMITTEE REPORTS

Mr. Hatcher noted the meeting minutes of the May 24, 2018 meeting were a handout and were self-explanatory. Mr. Hatcher then presented two (2) Resolutions for approval:

Resolution 2018-28 Accepting the Annual Audit Report for the Period Ending December 31, 2017

Mr. Hatcher noted there were no findings in the Audit.

Resolution 2018-29 Authorizing the Transfer of the 2014 Fund Year to the Municipal Excess Liability Residual Claims Fund.

Motion by Mr. Wolbert, seconded by Mr. Cramer, to Adopt Resolutions 2018-28 and 2018-29 as presented.

ROLL CALL	Yeas	Amanda Somes, Bass River Twp. Rich Wolbert, Beverly City Grace Archer, Bordentown City
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Mike Theokas, **Bordentown Twp.**
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**
Mike Fitzpatrick, **Mansfield Twp.**
Kathy Burger, **Medford Twp.**
Jerry Mascia, **Mt. Laurel Twp.**
Mary Picariello, **North Hanover Twp.**
John Gural, **Palmyra Borough**
Meghan Jack, **Riverside Twp.**
David Matchett, **Shamong Twp.**
J. Paul Keller, **Springfield Twp.**
Doug Cramer, **Tabernacle Twp.**
Maria Carrington, **Westampton Twp.**
James Ingling, **Wrightstown Borough**

Nays: None

Abstain: None

Safety Committee Meeting Report

Mr. Cramer noted that the Safety Committee met earlier today and noted the meeting minutes would be included in next month's agenda. Mr. Cramer then highlighted the following from the meeting.

- The Committee reviewed the 1st Qtr Loss Control Report
- It was noted the Excited Delirium Training would be taking place in October and November with notices being sent out from the Executive Director's office in early September
- It was noted the Active Shooter Training would be taking place in late September and a notice will be going out closer to that date.
- Inspection Report's for renewing members have been completed.

MEL/RCF/EJIF REPORTs

MEL Report

Ms. Jack noted there were two (2) Bulletin's included in the agenda packet and were self-explanatory:

- ***Solicitation Ordinances***
- ***2018 NJUA Safety Expo***

She noted they had reviewed the 2017 Audit and there were no recommendations, with a surplus of approximately \$31 million.

Ms. Jack also noted there was authorization to offer additional training to Planning Board Members and a letter will be going out from the MEL with more information.

RCF Report

Mr. Matchett stated they had also reviewed the 2017 Audit. The RCF is monitoring IBNR on the older years.

EJIF Report

Ms. Jack reported they reviewed the Audit and they are doing well. They also wanted a reminder sent to all members regarding compliance with the new Storm Water Regulations. Towns need to have their SP3 Plan on their website along with the Storm Water Coordinators. The State is checking, so please be sure to follow up and complete this requirement.

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

MISCELLANEOUS BUSINESS

Chair Keller presented the following Resolution for consideration and approval:

Resolution 2018-30 Authorizing the Fund Chair and Fund Secretary to Execute a Contract with North Shore Consulting to Complete a Claims Audit in Conjunction with the ACM and TRICO JIF's at a Cost Not to Exceed \$9,750.

Motion by Ms. Jack, seconded by Mr. McMahon, to Adopt Resolution 2018-30 as presented.

ROLL CALL	Yeas	Amanda Somes, Bass River Twp. Rich Wolbert, Beverly City Grace Archer, Bordentown City Mike Theokas, Bordentown Twp. Glenn McMahon, Chesterfield Twp. Mike Templeton, Delanco Twp. Jeff Hatcher, Delran Twp. Patrice Hansell, Fieldsboro Twp. Richard Brook, Florence Twp. Paula Kosko, Hainesport Twp. Brandon Umba, Lumberton Twp. Alternate Mike Fitzpatrick, Mansfield Twp. Kathy Burger, Medford Twp. Jerry Mascia, Mt. Laurel Twp. Mary Picariello, North Hanover Twp. John Gural, Palmyra Borough Meghan Jack, Riverside Twp. David Matchett, Shamong Twp. J. Paul Keller, Springfield Twp. Doug Cramer, Tabernacle Twp. Maria Carrington, Westampton Twp. James Ingling, Wrightstown Borough
	Nays:	None
	Abstain:	None

PRIMA Report

Mr. Matchett thanked the members for allowing him to attend the PRIMA Conference and expressed the topics were both very good and current and his report was included in the agenda packet and was self-explanatory.

Next Meeting

Chair Keller noted that the next meeting of the BURLCO JIF will take place on **Tuesday, July 17, 2018 at 3:30 PM** at the Hainesport Municipal Building, Hainesport, NJ.

PUBLIC COMMENT

Mr. Brook wished to express to the members how thankful he was for Ms. Schiffer's assistance in Florence earlier today as she completed 2-45 minute trainings and attended their Wellness Seminar and he stated she did an exceptional job.

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

Chair Keller opened the meeting to the public for comment.

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

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

EXECUTIVE SESSION MEETING – Resolution #2018-31

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

Motion by Mr. McMahon, seconded by Ms. Jack, to Adopt Resolution #2018-31. All in favor. Motion carried.

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

REOPEN PUBLIC PORTION OF THE MEETING

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

Motion by Mr. McMahon, seconded by Ms. Jack, 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>
001247013	2018142387
2018130588	
2018129110	
2018143484	
2018127480	

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

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

ROLL CALL Yeas Amanda Somes, Bass River Twp.

Rich Wolbert, **Beverly City**
Grace Archer, **Bordentown City**
Mike Theokas, **Bordentown Twp.**
Glenn McMahon, **Chesterfield Twp.**
Mike Templeton, **Delanco Twp.**
Jeff Hatcher, **Delran Twp.**
Patrice Hansell, **Fieldsboro Twp**
Richard Brook, **Florence Twp.**
Paula Kosko, **Hainesport Twp.**
Mike Fitzpatrick, **Mansfield Twp.**
Kathy Burger, **Medford Twp.**
Jerry Mascia, **Mt. Laurel Twp.**
Mary Picariello, **North Hanover Twp.**
John Gural, **Palmyra Borough**
Meghan Jack, **Riverside Twp.**
David Matchett, **Shamong Twp.**
J. Paul Keller, **Springfield Twp.**
Doug Cramer, **Tabernacle Twp.**
Maria Carrington, **Westampton Twp.**
James Ingling, **Wrightstown Borough**

Nays: None
Abstain: None

Motion carried by unanimous vote.

AUTHORIZATION TO ABANDON SUBROGATION – APPROVAL

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

MOTION TO ADJOURN

Chair Keller entertained a motion to adjourn the June 19, 2018 meeting of the BURLCO JIF.

Motion by Ms. Jack, seconded by Mr. Cramer, to adjourn the June 19, 2018 meeting of the BURLCO JIF. All in favor. Motion carried.

The meeting was adjourned at 4:37 pm.

Kris Kristie,
Recording Secretary for

MEGHAN JACK, SECRETARY



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

.....

A. Lost Time Accident Frequency Report – (pgs. 18-19)

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

B. Certificates of Insurance (pg. 20)

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

C. 2017 Safety Incentive Program Awards (pg. 21)

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. 22)

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. 23)

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. 24)

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. 25)

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. 26)

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. 27)

The Financial Fast Track Report as of May 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 May 31, 2018 was **\$11,730,712.**

J. Regulatory Filing Checklists (pgs. 28-29)

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. 30-39)

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 **2018-09**, 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 Command Staff has concluded. Attendance at this training by Police Command Staff was 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 were 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, April 26, June 12, and June 28, 2018 are posted on the JIF website.

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 ACM JIFs. 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 remaining trainings have been scheduled on the following dates:

September 11, 2018 – Wildwood Convention Center

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

R. Renewing Members

Renewal letters were emailed to the nine (9) members whose membership in the JIF is up for renewal on January 1, 2019. These members are: Chesterfield, Delanco, Edgewater Park, Fieldsboro, Medford, Pemberton Twp., Tabernacle, Westampton, and Wrightstown. Included in the mailing was a Resolution for Renewal of Membership in the Burlington County Municipal JIF, a Certification required under the Local Public Contracts Law, and an Agreement to Renew Membership in the Burlington County Municipal JIF. To date,

Resolutions and *Agreements* have been received from the following members: Delanco. Please have the Resolution placed on your governing body's agenda and return both the Resolution and the Agreement to our office by August 17, 2018.

S. Member Visitation Program

Beginning last 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.

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. 2018 Property Reports

On or about July 2, 2018, members that received a physical appraisal this year should have received a copy of their appraisal report via email. The reports were emailed to the Municipal Clerk and copied to their RMC and Fund Commissioner. Members are encouraged to review the report and notify the Property Appraisal if any properties were missed during the appraisal process. Any questions regarding the report can be addressed to Mel Ngayan at AssetWORKS at Melvin.ngayan@assetworks.com or 215-354-1078.

V. New Member Activity

Nothing to Report.

Burleo JIF										
2018 LOST TIME ACCIDENT FREQUENCY										
DATA VALUED AS OF May 31, 2018										
			# CLAIMS	Y.T.D.	2018	2017	2016			TOTAL
		**	FOR	LOST TIME	LOST TIME	LOST TIME	LOST TIME			RATE
MEMBER_ID	MEMBER	*	5/31/2018	ACCIDENTS	FREQUENCY	FREQUENCY	FREQUENCY	MEMBER		2018 - 2016
1	75 BEVERLY			0	0.00	0.00	11.76	1 BEVERLY		4.35
2	80 HAINESPORT			0	0.00	0.00	0.00	2 HAINESPORT		0.00
3	81 LUMBERTON			0	0.00	0.97	1.13	3 LUMBERTON		0.83
4	83 MEDFORD TOWNSHIP			0	0.00	0.74	1.54	4 MEDFORD TOWNSHIP		0.94
5	84 RIVERSIDE			0	0.00	0.00	4.88	5 RIVERSIDE		2.01
6	85 SHAMONG			0	0.00	0.00	0.00	6 SHAMONG		0.00
7	456 SPRINGFIELD			0	0.00	1.94	0.00	7 SPRINGFIELD		0.79
8	531 CHESTERFIELD			0	0.00	0.00	0.00	8 CHESTERFIELD		0.00
9	577 BASS RIVER			0	0.00	0.00	0.00	9 BASS RIVER		0.00
10	589 BORDENTOWN CITY			0	0.00	1.65	1.05	10 BORDENTOWN CITY		1.17
11	600 BORDENTOWN TOWNSHIP			0	0.00	1.36	2.74	11 BORDENTOWN TOWNSHIP		1.70
12	636 WRIGHTSTOWN			0	0.00	0.00	0.00	12 WRIGHTSTOWN		0.00
13	642 PEMBERTON BOROUGH			0	0.00	0.00	2.00	13 PEMBERTON BOROUGH		0.91
14	651 WOODLAND			0	0.00	0.00	2.78	14 WOODLAND		1.15
15	679 FIELDSBORO			0	0.00	0.00	0.00	15 FIELDSBORO		0.00
16	79 FLORENCE			0	1 2.34	1.00	3.05	16 FLORENCE		2.07
17	77 DELRAN			1	1 2.47	0.00	0.00	17 DELRAN		0.41
18	82 MANSFIELD TOWNSHIP B			0	1 2.53	1.00	0.00	18 MANSFIELD TOWNSHIP B		0.85
19	76 DELANCO			0	1 2.76	1.42	3.17	19 DELANCO		2.36
20	576 MOUNT LAUREL			2	3 2.95	1.80	0.74	20 MOUNT LAUREL		1.54
21	373 SOUTHAMPTON			0	1 3.04	1.15	0.00	21 SOUTHAMPTON		0.98
22	86 TABERNACLE			0	1 3.16	0.00	0.00	22 TABERNACLE		0.66
23	601 NORTH HANOVER			1	1 3.56	0.00	1.71	23 NORTH HANOVER		1.36
24	532 WESTAMPTON			0	2 3.57	0.00	5.43	24 WESTAMPTON		2.63
25	208 PEMBERTON			2	4 4.91	3.53	6.93	25 PEMBERTON		5.13
26	78 EDGEWATER PARK			0	1 5.65	2.27	2.53	26 EDGEWATER PARK		2.96
27	650 PALMYRA			1	2 6.36	2.78	0.00	27 PALMYRA		2.26
Totals:				7	19	2.14	1.14	1.96		1.64
Frequency = ((Y.T.D. LOST TIME ACCIDENT * 200,000) / ADJUSTED HOURS WORKED)										
* Member does not participate in the FUND for Workers' Comp coverage										
** Member has a higher Self Insured Retention for Workers' Comp and is EXCLUDED from this report										
*** MEMBER WAS NOT ACTIVE FOR THIS FUND YEAR										
2017 Loss Time Accident										
Frequency as of				May 30, 2017		0.81				

2018 LOST TIME ACCIDENT FREQUENCY ALL JIFs				
		May 31, 2018		
	2018	2017	2016	TOTAL
	LOST TIME	LOST TIME	LOST TIME	RATE *
FUND	FREQUENCY	FREQUENCY	FREQUENCY	2018 - 2016
SUBURBAN MUNICIPAL	0.85	1.22	2.30	1.62
N.J.U.A.	1.07	1.94	3.10	2.26
MORRIS	1.08	1.25	2.07	1.54
BERGEN	1.34	1.40	1.65	1.50
MONMOUTH	1.43	1.94	1.44	1.66
CENTRAL	1.54	1.58	1.68	1.61
NJ PUBLIC HOUSING	1.62	2.21	2.18	2.10
ATLANTIC	1.75	1.85	2.57	2.11
OCEAN	1.90	2.44	2.19	2.24
CAMDEN	2.08	1.79	1.37	1.64
BURLINGTON	2.14	1.14	1.96	1.64
PROF MUN MGMT	2.15	2.04	1.97	2.03
SUBURBAN ESSEX	2.18	1.77	1.80	1.84
TRI-COUNTY	2.26	1.90	2.34	2.13
SOUTH BERGEN	2.34	1.94	2.35	2.18
AVERAGE	1.72	1.76	2.06	1.87
* 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 5/22/2018 To 6/22/2018

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
H - City of Camden I - Burlington County Municipal JIF	Department of Public Works;Division of BLDG& Grounds 101 Newton Ave. Camden, NJ 08103	The City of Camden 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 Rental of the Snow Mobile valued at \$85,000, for use at the Fourth of July Celebration on 7/3/2018 with a rain date on 7/5/18.	5/31/2018 #1905678	GL AU EX OTH
H - City of Camden I - Township of Medford	Department of Public Works;Division of BLDG& Ground 101 Newton Ave. Camden, NJ 08103	The City of Camden 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 Rental of the Snow Mobile valued at \$85,000, for use at the Fourth of July Celebration on 7/3/2018 with a rain date on 7/5/18.	5/31/2018 #1905681	GL AU EX OTH
H - Pheasant Run Swim Club I - Township of Delanco	2912 New Albany Rd, Cinnaminson, NJ 08077	Evidence of insurance as respects Delanco Twp Summer camp at the Swim Club.	6/1/2018 #1906077	GL AU EX WC
H - County Of Burlington Department I - City of Bordentown	of Public Works Division of Engineering 49 Rancocas Road Eastampton, NJ 08060	Evidence of Insurance	6/15/2018 #1910890	GL AU EX WC
H - ADR Swim Club I - Township of Delanco	200 Whittaker St. Riverside, NJ 08075	Evidence of Insurance with respects to Summer Camp Swim Program	6/21/2018 #1911711	GL AU EX WC
Total # of Holders: 5				

**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			1,650.00											1,650.00	0.00	
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							442.50							442.50	2,157.50	
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	

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							1,022.62								1,022.62	572.38
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							780.78								780.78	814.22
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	\$1,803.40	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00		5,415.36	45,879.64

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

Burlington County Municipal Joint Insurance Fund 2018 Wellness Incentive Program																	
Member Municipality	Opening Balance	January 2018	February 2018	March 2018	April 2018	May 2018	June 2018	July 2018	August 2018	September 2018	October 2018	November 2018	December 2018	Paid 2018	Date of Encumbrance	Total Paid	Remaining Balance
Bass River	500.00															0.00	500.00
Beverly	750.00															0.00	750.00
Bordentown City	750.00															0.00	750.00
Bordentown Twp.	1,000.00		73.83					649.99								723.82	276.18
Chesterfield	500.00															0.00	500.00
Delanco	750.00							134.42								134.42	615.58
Delran	1,000.00															0.00	1,000.00
Edgewater Park	750.00				99.45											99.45	650.55
Fieldsboro	500.00							239.98								239.98	260.02
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	\$1,024.39	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00		1,460.85	19,789.15

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 :	July 2, 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	\$12,500.00	

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	Rich Wolbert	Sheri Hannah
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

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

	<i>THIS MONTH</i>	<i>YTD CHANGE</i>	<i>PRIOR YEAR END</i>	<i>FUND BALANCE</i>
1. UNDERWRITING INCOME	648,447	3,122,772	105,190,993	108,313,765
2. CLAIM EXPENSES				
Paid Claims	284,486	1,262,068	39,366,608	40,628,676
Case Reserves	(147,014)	354,569	2,797,031	3,151,600
IBNR	188,351	(31,566)	2,178,783	2,147,217
Recoveries	-	-	-	-
TOTAL CLAIMS	325,823	1,585,071	44,342,422	45,927,493
3. EXPENSES				
Excess Premiums	210,596	1,002,525	28,049,952	29,052,477
Administrative	104,009	495,615	17,543,110	18,038,726
TOTAL EXPENSES	314,605	1,498,140	45,593,062	47,091,203
4. UNDERWRITING PROFIT (1-2-3)	8,019	39,560	15,255,509	15,295,069
5. INVESTMENT INCOME	49,512	108,260	3,662,361	3,770,621
6. DIVIDEND INCOME	0	0	561,740	561,740
7. STATUTORY PROFIT (4+5+6)	57,531	147,820	19,479,609	19,627,430
8. DIVIDEND	0	0	7,896,718	7,896,718
9. STATUTORY SURPLUS (7-8)	57,531	147,820	11,582,891	11,730,712

SURPLUS (DEFICITS) BY FUND YEAR

Closed	17,025	36,270	6,104,742	6,141,011
MEL JIF Retro	498	998	486	1,485
2014	5,668	(294,005)	1,509,851	1,215,846
2015	18,396	(22,252)	990,470	968,218
2016	7,194	2,332	1,671,115	1,673,447
2017	8,802	414,440	1,306,227	1,720,667
2018	(52)	10,037		10,037
TOTAL SURPLUS (DEFICITS)	57,531	147,820	11,582,891	11,730,712
TOTAL CASH				17,432,535

CLAIM ANALYSIS BY FUND YEAR

TOTAL CLOSED YEAR CLAIMS	0	(145)	32,849,243	32,849,098
FUND YEAR 2014				
Paid Claims	128,349	212,085	2,321,110	2,533,195
Case Reserves	(153,920)	76,136	562,323	638,460
IBNR	25,572	17,738	89,912	107,650
Recoveries	0	0	0	0
TOTAL FY 2014 CLAIMS	0	305,959	2,973,346	3,279,305
FUND YEAR 2015				
Paid Claims	7,914	192,815	2,172,321	2,365,136
Case Reserves	(26,417)	(183,412)	966,449	783,038
IBNR	18,503	23,815	142,787	166,602
Recoveries	0	0	0	0
TOTAL FY 2015 CLAIMS	0	33,218	3,281,557	3,314,776
FUND YEAR 2016				
Paid Claims	30,376	206,609	1,388,618	1,595,227
Case Reserves	(49,684)	(91,451)	673,097	581,646
IBNR	19,308	(102,014)	469,344	367,330
Recoveries	0	0	0	0
TOTAL FY 2016 CLAIMS	0	13,144	2,531,059	2,544,203
FUND YEAR 2017				
Paid Claims	21,122	225,670	635,315	860,986
Case Reserves	(36,376)	(8,522)	595,161	586,640
IBNR	15,255	(613,365)	1,476,740	863,375
Recoveries	0	0	0	0
TOTAL FY 2017 CLAIMS	0	(396,216)	2,707,216	2,311,000
FUND YEAR 2018				
Paid Claims	96,725	425,034		425,034
Case Reserves	119,384	561,817		561,817
IBNR	109,713	642,260		642,260
Recoveries	0	0		0
TOTAL FY 2018 CLAIMS	325,822	1,629,111		1,629,111
COMBINED TOTAL CLAIMS	325,823	1,585,071	44,342,422	45,927,493

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 June

ITEM	FILING STATUS
Meeting Minutes	7/18/18
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	6/27/18
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	7/1/19	5/1/18	10/1/18	12/31/18
Managed Care - QualCare	X	7/1/19	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

Accident Walking To Car Found Compensable In Application for Accidental Disability Pension

John H. Geaney June 18, 2018 Compensability 0 Comments

New Jersey public employees who are unable to work due to work accidents may apply for generous accidental disability pensions, providing approximately two thirds to 70% of pay with no federal taxes owed. The standards for an accidental disability pension are rather similar to those in a workers' compensation case, as is shown by the recent case of ***Bowser v. Board of Trustees, Police and Firemen's Retirement System***, A-0568-16T4 (App. Div. June 13, 2018).

The case involved correctional officer, Kristy Bowser, who suffered a fall on ice outside the Mercer County Correctional Center. On the day of the injury Bowser parked her car on the employer's property in an area reserved for corrections officers. She worked one shift already and was then asked to work a second shift. She asked a co-worker to cover for her while she retrieved feminine hygiene products from her car. She slipped on black ice near the jail where she worked while walking to her car. The Board of Trustees agreed that Bowser was totally and permanently disabled from working her job, that the disability was not caused by her own willful negligence, and that she was physically incapacitated from performing her usual duties or any other duty. However, the Board disagreed that this arose from the direct performance of her duties and therefore the Board **denied** her claim.

The Appellate Division reversed in her favor. It cited a prior case which said "Common sense dictates that the performance of an employee's actual duties incorporates all activities engaged in by the employee in connection with his or her work, on the employer's premises, from the formal beginning to the formal end of the workday."

The Court added, **"Just as restroom breaks at the work location during the workday 'are necessary concomitants of an employee's performance of his or her regularly assigned tasks,' Kasper, 164 N.J. at 586 n.7, so was Bowser's break to retrieve those necessary products. She remained on the MCCC premises, and had no intention of leaving. She obtained relief from a fellow officer so she could briefly leave her post, as she would if she had headed straight to the restroom. And, she was 'on the clock,' as she would be during a restroom break. Consequently, her accident occurred 'during and as a result of the performance of her regular or assigned duties.'"**

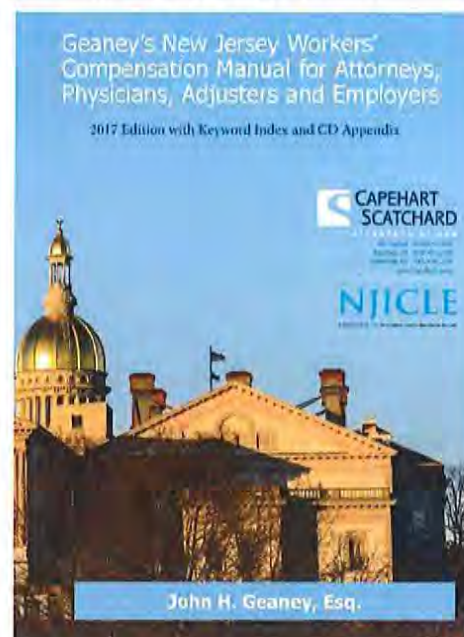
For these reasons, the Appellate Division reversed the Board and awarded the officer her accidental disability pension. Practitioners should note that accidental disability pensions are for work injuries only and are available to public employees. Non-work medical conditions cannot be considered in an accidental disability application, unlike less generous ordinary disability pensions. The standards for compensability in an accidental disability pension application for a public employee are similar to those in

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workers' compensation. Generally in workers' compensation, on premises injuries are compensable unless the activity of the employee constitutes a deviation from employment or the injury is idiopathic. Walking to one's car during a break to retrieve something on the employer's premises would be covered under New Jersey workers' compensation law just as it was in this disability pension case.

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Tags: accidental disability pensions, Appellate Division

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.

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statute of limitations subrogation Supreme
Court Telecommuting temporary disability
Temporary Disability
Benefits The Second Injury Fund

A Capehart Scatchard Blog

Court Holds That Federal Law Trumps State Marijuana Law

Andrea L. Schlafer June 19, 2018 Other 0 Comments

Twin Rivers Paper Company cannot be compelled to reimburse the costs of an injured worker's medical marijuana because the federal Controlled Substances Act trumps the state's Medical Marijuana Law.

Gaetan Bourgoïn suffered a work related back injury while employed at Twin Rivers Paper Company in 1989 in the State of Maine. Eventually he received total disability benefits. He was not a candidate for surgery and tried numerous medications, including narcotics, to control his pain. Mr. Bourgoïn suffered negative side effects from opioids, and he sought a certification to utilize medical marijuana.

Mr. Bourgoïn filed a claim seeking to require Twin Rivers Paper Co. to pay the costs associated with medical marijuana. The company refused, stating the federal Controlled Substances Act barred it from paying for marijuana. The Maine Workers' Compensation Board ruled in favor of the worker, Gaetan Bourgoïn, and the state appeals court affirmed. Twin Rivers Paper Co. appealed to the State Supreme Court.

In a 5-2 decision, the Maine Supreme Court reversed in favor of the employer, finding there is a conflict between the federal and state law, and as a result, the Controlled Substance Act preempts the state's medical marijuana law.

In reaching their decision, the court noted that federal law bars use of marijuana, and any other schedule 1 drug, even for medical purposes. Therefore, ordering an employer to compensate an employee for medical marijuana costs improperly requires an employer to aid and abet in the commission of a federal crime.

Justice Hjelm noted, "A person's right to use medical marijuana cannot be converted into a sword that would require an employer to engage in conduct that would violate the Controlled Substance Act."

The ruling will send the case back to the Workers' Compensation Division to vacate the decision of the hearing officer and deny payment of medical expenses and services for medical marijuana. While this decision applies only to the State of Maine, the case is significant because the same rationale can be raised in other states that have medical marijuana laws.

The case can be found at [Bourgoïn v. Twin Rivers Paper Co., LLC](#), 2018 ME 77.

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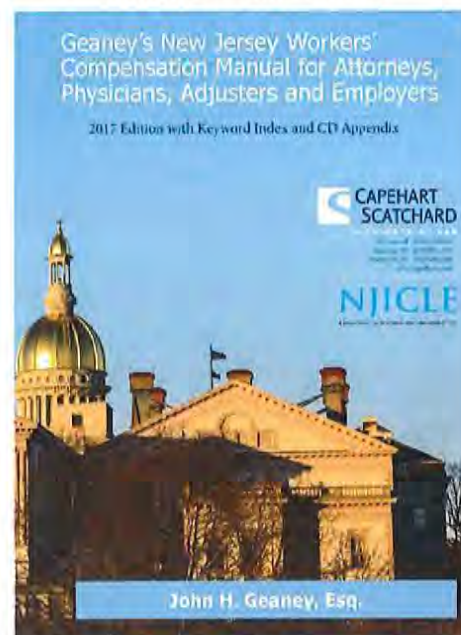
Tags: Controlled Substances Act, Medical Marijuana Law

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The End of Voluntary Offers in New Jersey?

John H. Geaney June 22, 2018 Court Rulings 0 Comments

On June 21, 2018 the New Jersey Assembly **passed Senate 2145**, which is a bill long lobbied for by counsel for injured workers. The measure passed by a 2-1 margin and now goes to the Governor for signature, the Senate already having passed the bill. The legislation makes a significant change in removing the incentive for employers to make voluntary offers of permanent partial disability without having to pay a counsel fee on the amount offered. The original legislation was passed in the 1920s and has stood the test of time – until now.

The law for the past 90 years was simply this: any offer of permanent partial disability made within 26 weeks of the last active medical treatment or return to work date to injured workers was not feeable. Neither the petitioner nor the employer paid a fee on the amount of a valid voluntary offer. Counsel fees to attorneys for petitioners were based only on amounts paid to injured workers in excess of the amount of the voluntary offer. Injured workers benefited by receiving payments while their case was pending in the Division. Those funds might help tide the worker over while the ultimate settlement was negotiated. The incentive to employers in making these payments was clearly avoidance of paying a counsel fee on the amount offered.

Under the new law to be signed by the Governor, a petitioner's attorney is entitled to a fee on all amounts received by the injured worker if the attorney can prove an established attorney – client relationship pursuant to a written agreement prior to the date of the voluntary offer. In other words, the claimant's attorney gets a fee on all payments of permanency made after the date of the written engagement letter.

Counsel for petitioners have long argued that the voluntary offer rule, also known as the bona fide offer rule, was inherently unfair because attorneys may have put in a great deal of time and effort on a case only to have their fee reduced by a substantial voluntary offer made within 26 weeks of maximal medical improvement or return to work, whichever is later.

It will be interesting to see how employers react to this legislative change. Some practitioners predict the end of voluntary offers except in truly rare cases. The incentive to employers for the past 90 years was to save on counsel fees by making early offers of permanency. Petitioners' counsel as well as judges often request that employers make voluntary offers, recognizing that employers benefit by not paying a counsel fee on such early offers and that employees benefit by getting funds when they really need them. That incentive is now for the most part gone. Arguably, the new legislation hurts petitioners as much as employers. The winners are petitioners' attorneys, who have fought for many years for this change in the law.

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One practical problem for employers is this: an employer who is considering making a voluntary offer after the Governor signs this legislation has no way of knowing whether the injured worker has a signed agreement with counsel. There is no obligation to reveal this information on the part of the injured worker. Whether one has retained an attorney or not is confidential. Of course, if the employer or carrier has received a letter of representation prior to the offer being made, the employer will know that any voluntary offer would be feeable. In that situation, voluntary offers will almost never be made. But injured workers may or may not have counsel in the background. So there may be situations where an offer is made, and the employer will only find out at the end of the case whether the offer is feeable. An employer may think it is making a non-feeable voluntary offer only to be proven wrong at settlement when a valid attorney agreement is produced.

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Tags: Assembly 2510, Senate 2145

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.



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A Capehart Scatchard Blog

Employer Has Lien Rights on High/Low Agreement In Medical Malpractice Case Arising From Workers' Compensation Claim

John H. Geaney June 25, 2018 Claims 0 Comments

In *Marano v. Clifford J. Schob, M.D.*, A-33915-16T2 (App. Div. June 20, 2018), the Appellate Division held that New Jersey's lien provision does apply to funds that an injured worker received in a medical malpractice suit pursuant to the terms of a "high/low" agreement. The case affirmed a prior ruling in *Pool v. Morristown Memorial Hospital*, 400 N.J. Super. 572 (App. Div. 2008) but dealt with a new regulation that was passed after the *Pool* decision.

The case stemmed from a work-related injury to a police officer employed by the Union Township Police Department. The Township was a member of the Garden State Municipal Joint Insurance Fund (GSMJIF). PMA was the third party insurance administrator for the GSMJIF. Officer Marano injured his back on July 12, 2010 arising from work and received \$51,779.81 in workers' compensation benefits, including \$5,403.07 for nurse case management charges.

Marano filed a suit in the law division alleging that Dr. Clifford Schob was negligent in failing to advise him to visit an emergency room and was negligent in not properly diagnosing his condition. The parties to the medical malpractice suit agreed to arbitrate the suit with the agreement that following the arbitrator's decision, plaintiff would receive at least \$250,000 (the "low") but no greater than \$750,000 (the "high"). The arbitrator arbitrated the case over two days and found no cause of action against Dr. Clifford Schob and dismissed the law suit. However, based on the high/low agreement, plaintiff was paid \$250,000 even though Dr. Schob was found **not** to be at fault.

The issue in this published decision arose because plaintiff refused to reimburse PMA Insurance Company and the Garden State Municipal Joint Insurance Fund its statutory two thirds of the \$51,779.81 paid to Marano. The GSMJIF refused to compromise the lien, so plaintiff filed an order to show cause and a verified complaint in the Law Division seeking a declaration that the payment in the high/low agreement was not subject to any workers' compensation lien.

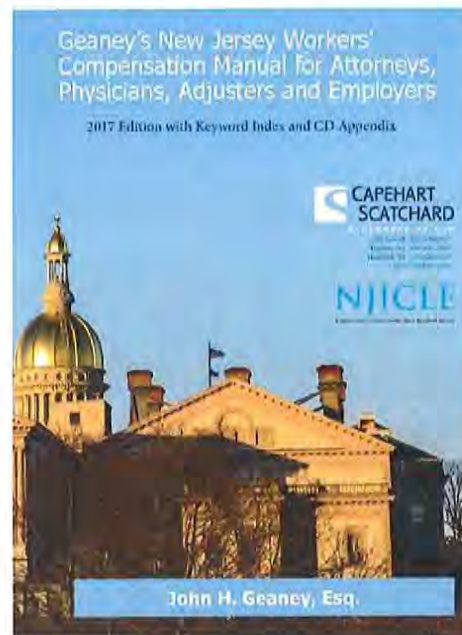
The thrust of the argument made by plaintiff was that this issue was not the same as one previously decided in *Pool* above. Plaintiff argued that N.J.A.C. 11:1-7.3(a) was passed after *Pool* was decided. That regulation provides that a medical malpractice insurer must notify the Medical Practitioner Review Panel of any medical malpractice settlement, **but not in a high/low agreement where the arbitrator found no liability on the part of the medical practitioner**. That language excluding the notification provision for no cause decisions in high/low agreements was added in 2009 after *Pool*. Plaintiff argued that fewer high/low agreements will be negotiated if Marano is ordered

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to reimburse the GSMJIF. He said that future plaintiffs will have to demand higher "low" figures to take into account lien obligations.

The Appellate Division affirmed the trial judge stating: "That concern has no relationship to a compensation carrier's rights under Section 40 to impose a lien on the recovery." The Court noted that there is a strong public policy in New Jersey preventing double recovery. It said that **"whether an alleged tortfeasor is ultimately held to be liable does not affect the enforceability of a lien."**

As to the nurse case manager fees, the court remanded to the Law Division to decide whether those charges should be considered medical expenses under the New Jersey Workers' Compensation Act.

This case was an important win for employers, and it was handled successfully by Christopher Carlson, Esq. of Capehart Scatchard on behalf of PMA and the Garden State Municipal Joint Insurance Fund. The case shows that employers need to be prepared to sue to enforce their lien rights when plaintiff's counsel refuses to reimburse the employer/carrier for their statutory lien. The JIF wisely refused to compromise its lien in this case and in the end prevailed at trial and on appeal.

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Tags: high/low agreement

About the Author:

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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 Permanency Awards Permanent Partial
Disability PIP post-offer medical examinations
Reasonable Accommodation
reasonable accomodation Relative Nature of Work
Test Reopener Reopener Claims Section 20
statute of limitations subrogation Supreme
Court Telecommuting temporary disability
Temporary Disability
Benefits The Second Injury Fund

A Capehart Scatchard Blog

Appellate Division Reverses Substantial Award to Custodian Who Contended Five Years of Custodial Work Caused a Need for Bilateral Knee Replacements

John H. Geaney July 2, 2018 Awards 0 Comments

Patrick Malone began working for the Pennsauken Board of Education in 2007 as a custodian. He said he would sweep floors, take out the trash, clean the blackboards and desktops, remove gum and shoe marks from floors, sometimes climb ladders, and clean toilets, floors and walls. He also said in the summer he would remove furniture and filing cabinets and put them in the hallway so that classrooms could be cleaned. He said he did a lot of kneeling, stooping, and squatting, but he never said how frequently he did any of these tasks. He had been doing this work for many years with other employers. By 2012 he began to experience constant pain in both knees and was diagnosed with osteoarthritis in both knees. In 2012 and 2013 he had both knees replaced.

Malone filed an occupational claim petition against the Pennsauken Board of Education, alleging that his work duties aggravated his preexisting but asymptomatic osteoarthritis, requiring bilateral knee replacements. The Board of Education, represented by Capehart Scatchard, denied the claim.

Petitioner produced Dr. Ralph Cataldo, an anesthesiologist, as his expert. Dr. Cataldo said that he found objective findings consisting of surgical scars from the knee replacements and some swelling about both knees. He said that in his opinion the work duties aggravated petitioner's preexisting osteoarthritis because petitioner was asymptomatic in 2007 and was symptomatic after performing work duties. He estimated 70% permanent partial disability in each leg.

Respondent produced Dr. Francis Meeteer, a family and occupational medicine physician, who testified that petitioner's osteoarthritis condition was chronic, progressive and degenerative and due to the natural aging process, not to work.

The Judge of Compensation found Dr. Cataldo to be more credible. She commented as follows:

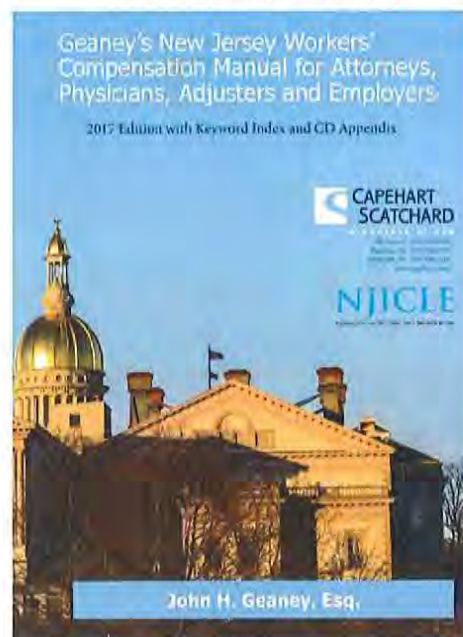
[w]hen called upon to make findings neither the Court or medical experts should ignore commonly known facts to wit: an extensive amount of bending, squatting, and lifting can cause increased discomfort in one's knees. The Court finds the testimony of Dr. Cataldo satisfies the burden of establishing a causal connection with probability that Petitioner's injuries were aggravated by his occupational duties.

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The judge awarded petitioner 55% permanent partial disability credit 20% for prior disability plus one year of temporary disability benefits for the year petitioner was out of work because of his knees. The permanency award came to \$109,214. Petitioner returned to work for the Board of Education.

Respondent appealed and argued that Dr. Cataldo's opinion was a net opinion, meaning that he never provided any medical basis for his opinion on causation. The Court agreed, noting that there was minimal evidence in this case. *"First, there was no evidence concerning how often and to what extent Malone engaged in the various physical activities about which he testified to perform his job duties. Simply to identify the tasks he performed and that they entailed "a lot" of kneeling, stooping, and squatting fails to impart any reliable information about how arduous and physically demanding Malone's job actually was."*

The Court added that the medical evidence was also deficient. *"Second, the only objective medical evidence Cataldo identified were the surgical scar and the swelling he found around each knee. Neither form of evidence indicates – and Cataldo did not explain – how Malone's job duties aggravated the underlying osteoarthritic condition."*

The Appellate Division criticized the simplistic analysis on causation performed by Dr. Cataldo. *"In the final analysis, the crux of Cataldo's opinion is that, because Malone's knees were asymptomatic before but became symptomatic after he began working for the Board, then his knee condition must have been caused by the tasks he performed for the Board."* The Court said that the record is devoid of the necessary objective medical evidence to establish a causal connection between Malone's bilateral knee condition and his work duties.

For these reasons, the Appellate Division reversed the award and ruled in favor of the Board of Education. The Court did not remand the case for further findings.

This case is significant for practitioners and employers because it shows that the focus in occupational orthopedic claims, just like pulmonary claims, must be on medical or scientific evidence supporting or rejecting causation. In an occupational claim, unlike a traumatic claim, the claimant must show not only that the condition arises from work and occurs during work, but also that the medical condition is produced by causes that are *characteristic of or peculiar to work in a material degree*.

In the end, Dr. Cataldo based his opinion on timing, not medical analysis. It is clearly flawed reasoning to assume proof based on timing alone in an occupational disease claim. His contention was that there was causation merely because petitioner became symptomatic after working with a preexisting osteoarthritic condition. It is the sort of logic that would support a causal connection between the rooster crowing and the rising of the sun. As Lora Northen, Esq. of Capehart Scatchard has often stated in seminars, that sort of logic would mean that sleeping causes carpal tunnel syndrome because the numbness and tingling usually happen at night.

Petitioner lost this case because there was absolutely no testimony at trial regarding any medical studies or literature showing that bending, stooping or squatting worsens preexisting osteoarthritis to the degree that knee replacements are needed. In fact, the Arthritis Foundation promotes an exercise program for those with osteoarthritis. The question is the degree of physical activity which is helpful or harmful. In this case, the record was silent on the extent and frequency of physical activity engaged in by the petitioner.

This case was expertly handled by Adam Segal, Esq. of Capehart Scatchard with assistance on the trial and appellate briefs by the undersigned. The case can be found

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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 Permanency Awards 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 Supreme
Court Telecommuting temporary disability
Temporary Disability
Benefits The Second Injury Fund

at *Malone v. Pennsauken Board of Education*, A-3181-16T1, (App. Div. June 29, 2018).

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MEL STATUTORY BONDS as of 7/2/18

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

Burlington County Municipal Joint Insurance Fund
Skateboard Park Approval Status

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

Last Update: 7/9/2018



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**

.....
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Municipality _____ **Contact Name:** _____

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

Name: _____ **Title** _____

Name: _____ **Title** _____

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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-276 (8/11)



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.



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

Employee Name	Details of Question(s) Raised

BURLINGTON COUNTY MUNICIPAL
JOINT INSURANCE FUND

JULY 2018
CLOSED CASES

THERE WERE NO CASES CLOSED
SINCE THE JUNE 19, 2018 MEETING.

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

**A RESOLUTION REMOVING APPROVED ASSOCIATES AND DESIGNATING
ADDITIONAL APPROVED ASSOCIATES**

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

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

WHEREAS, by Resolution #2018-05, the Commissioners of the Burlington County Municipal Joint Insurance Fund designated General Liability Assigned Defense Counsel and Approved Associates; and

WHEREAS, the law firm of Parker McCay, with attorneys John C. Gillespie, Esquire, J. Brooks DiDonato, Esquire, Linda A. Galella, Esquire and George M. Morris, Esquire designated as "Assigned Defense Counsel", has requested that Van L. McPherson, III, Esquire and Stephanie M. Corcoran, Esquire be removed as "Approved Associates" since they are no longer employed by the firm, and that Christopher W. Sexton, Esquire, Jose A. Calves, Esquire and John Neckonchuk, Esquire be designated as an "Approved Associates" for the BURLCOJIF; and

WHEREAS, the Fund Solicitor has reviewed the resumes and credentials of these attorneys and he has recommended that Christopher W. Sexton, Esquire, Jose A. Calves, Esquire and John Neckonchuk, Esquire of Parker McCay be added as "Approved Associates" for the Burlington County Municipal Joint Insurance Fund for 2018; and

WHEREAS, the Commissioners of the Burlington County Municipal Joint Insurance Fund have deemed it appropriate to designate Christopher W. Sexton, Esquire, Jose A. Calves, Esquire and John Neckonchuk, Esquire as "Approved Associates" to perform legal services on behalf of the Burlington County Municipal Joint Insurance Fund in accordance with the procedures set forth in the Litigation Management Guidelines.

NOW THEREFORE BE IT RESOLVED, by the Commissioners of the Burlington County Municipal Joint Insurance Fund, assembled in a public session on July 17, 2018, that:

1. The following attorneys are hereby designated as "Approved Associates" for the Burlington County Municipal Joint Insurance Fund for 2018:

GENERAL LIABILITY CLAIMS

1.) Christopher W. Sexton, Esquire, Jose A. Calves, Esquire and John Neckonchuk, Esquire of Parker McCay as "Approved Associates".

BE IT FURTHER RESOLVED, that copies of this Resolution shall be provided to the Executive Director, Fund Solicitor and Claims Administrator for their information and attention and to the “Approved Associates” herein designated.

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

BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND

Attest: _____
Meghan Jack, Secretary

By: _____
Paul Keller, Chairman

Date: July 17, 2018

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

**A RESOLUTION DESIGNATING ADDITIONAL ASSIGNED DEFENSE
COUNSEL AND REMOVING CERTAIN APPROVED ASSOCIATES AND
DESIGNATING ADDITIONAL APPROVED ASSOCIATES**

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

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

WHEREAS, by Resolution #2018-05, the Commissioners of the Burlington County Municipal Joint Insurance Fund designated General Liability Assigned Defense Counsel and Approved Associates; and

WHEREAS, the law firm of Capehart & Scatchard, with attorneys Betsy G. Ramos, Esquire, Joseph F. Betley, Esquire and Michelle L. Corea, Esquire designated as "Assigned Defense Counsel", has requested that Jessica M. Anderson, Esquire, Charles F. Holmgren, Esquire and Samantha Dev, Esquire be moved from their designation as "Approved Associates" to the designation of "Assigned Defense Counsel" based upon each of them becoming shareholders in the firm; and

WHEREAS, in addition, the law firm of Capehart & Scatchard has requested that Neil Hlawatsch, Esquire and Joseph F. Kamperstein, III, Esquire be removed as "Approved Associates" since they are no longer employed by the firm, and that Edward Kuhn, Esquire, and Ben Zieman, Esquire be designated as an "Approved Associates" for the BURLCOJIF; and

WHEREAS, the Fund Solicitor has reviewed the resumes and credentials of these attorneys and he has recommended that Jessica M. Anderson, Esquire, Charles F. Holmgren, Esquire and Samantha Dev, Esquire of Capehart & Scatchard be designated as "Assigned Defense Counsel" for the Burlington County Municipal Joint Insurance Fund for 2018, and that Edward Kuhn, Esquire, and Ben Zieman, Esquire of Capehart & Scatchard be added as "Approved Associates" for the Burlington County Municipal Joint Insurance Fund for 2018; and

WHEREAS, the Commissioners of the Burlington County Municipal Joint Insurance Fund have deemed it appropriate to designate Jessica M. Anderson, Esquire, Charles F. Holmgren, Esquire and Samantha Dev, Esquire of Capehart & Scatchard as "Assigned Defense Counsel", and to designate Edward Kuhn, Esquire, and Ben Zieman, Esquire of Capehart & Scatchard as "Approved Associates" to perform legal services on behalf of the Burlington County Municipal Joint Insurance Fund in 2018 in accordance with the procedures set forth in the Litigation Management Guidelines.

NOW THEREFORE BE IT RESOLVED, by the Commissioners of the Burlington County Municipal Joint Insurance Fund, assembled in a public session on July 17, 2018, that:

1. The following attorneys are hereby designated as “Assigned Defense Counsel” and “Approved Associates” for the Burlington County Municipal Joint Insurance Fund for 2018:

GENERAL LIABILITY CLAIMS

1.) Jessica M. Anderson, Esquire, Charles F. Holmgren, Esquire and Samantha Dev, Esquire of Capehart & Scatchard as “Assigned Defense Counsel”, and Edward Kuhn, Esquire, and Ben Zieman, Esquire of Capehart & Scatchard as “Approved Associates”.

BE IT FURTHER RESOLVED, that copies of this Resolution shall be provided to the Executive Director, Fund Solicitor and Claims Administrator for their information and attention and to the “Approved Associates” herein designated.

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

BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND

Attest: _____
Meghan Jack, Secretary

By: _____
Paul Keller, Chairman

Date: July 17, 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: July 6, 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

JUNE ACTIVITIES

LOSS CONTROL SERVICES

- Township of Medford – Conducted a Loss Control Survey on June 22
- Township of North Hanover – Conducted a Loss Control Survey on June 14
- Borough of Palmyra – Conducted a Loss Control Survey on June 8
- Township of Riverside – Conducted a Loss Control Survey on June 21
- Township of Tabernacle - Conducted a Loss Control Survey on June 5

JIF MEETINGS ATTENDED

- Regional Training – Below 100: Train the Trainer – June 7
- Police Command Staff Training – June 12
- Executive Safety Committee Meeting – June 19
- Claims and Fund Commissioner Meeting – June 19
- Police Command Staff Training – June 28

MEL MEDIA LIBRARY

The following members used the MEL Media Library during June. 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.

No videos were viewed for the month of June

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 June. 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 June 5 - MSI Bulletin – Preparing for the 2018 Hurricane Season
- Ø June 6 - Law Enforcement Bulletin – Pedestrian Safety
- Ø June 22 - Did You Know? – MSI Training Schedule – BURLCO JIF, July 2018.

UPCOMING EVENTS

- Executive Committee Meeting – July 17

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 July, August and September 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
7/2/18	Township of Toms River	Seasonal (Summer) Employee Orientation-Evening	6:30 - 10:30 pm
7/5/18	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

DATE	LOCATION	TOPIC	TIME
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 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 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
7/18/18	Borough of Red Bank	Employee Conduct/Violence Prevention	1:00 - 2:30 pm
7/18/18	Borough of Lakehurst #1	CEVO-Fire-Evening	6:30 - 10:30 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
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
7/20/18	Township of Carneys Point #2	Landscape Safety	8:30 - 11:30 am
7/23/18	Township of Manchester	CDL-Drivers Safety Regulations	8:30 - 10:30 am
7/23/18	Township of Manchester	CDL-Supervisors Reasonable Suspicion	10:45 - 12:45 pm
7/25/18	Township of Marlboro #3	HazMat Awareness w/HazCom GHS	8:30 - 11:30 am
7/25/18	Borough of Lavallette #1	Excavation/Trenching/Shoring	8:30 - 12:30 pm
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
8/1/18	Township of Jackson	Flagger/Work Zone	9:30 - 1:30 pm
8/1/18	City of Pleasantville #1	CDL-Drivers Safety Regulations	8:00 - 10:00 am
8/1/18	City of Pleasantville #1	CDL-Supervisors Reasonable Suspicion	10:15 - 12:15 pm

DATE	LOCATION	TOPIC	TIME
8/3/18	Borough of Bradley Beach	DDC-6	8:30 - 3:00 pm w/lunch brk
8/3/18	Township of Evesham #4	LOTO	8:30 - 10:30 am
8/3/18	Township of Evesham #4	BBP	10:45 - 11:45 am
8/8/18	Lower Township MUA	Ladder Safety/Walking Working Surfaces	8:30 - 10:30 am
8/9/18	Township of Marlboro #3	Leaf Collection Safety	8:30 - 10:30 am
8/9/18	Township of Marlboro #3	Hearing Conservation	10:45 - 11:45 am
8/10/18	Township of Carneys Point #3	Heavy Equipment Safety	8:30 - 11:30 am
8/17/18	Township of Little Egg Harbor #1	Sanitation/Recycling Safety	8:30 - 10:30 am
8/20/18	Township of Ocean (Waretown)	Heavy Equipment Safety	8:30 - 11:30 am
8/27/18	Township of Egg Harbor #5	Seasonal (Autumn/Winter) PW Operations	8:30 - 11:30 am
8/29/18	Borough of Rumson #1	CDL-Drivers Safety Regulations	8:00 - 10:00 am
8/29/18	Borough of Rumson #1	Fire Extinguisher	10:15 - 11:15 am
8/30/18	Borough of Tinton Falls	LOTO	7:30 - 9:30 am
8/30/18	Township of Pennsville #1	Hearing Conservation	8:30 - 9:30 am
8/30/18	Township of Pennsville #1	BBP	9:45 - 10:45 am
8/31/18	Township of Cherry Hill #4	HazMat Awareness w/HazCom GHS	8:30 - 11:30 am
8/31/18	Township of Cherry Hill #4	Fire Extinguisher	11:45 - 12:45 pm
9/10/18	Borough of Bradley Beach	Landscape Safety	8:30 - 11:30 am
9/10/18	Borough of Glassboro #1	Hearing Conservation	12:30 - 1:30 pm
9/10/18	Borough of Glassboro #1	Fire Safety	1:45 - 2:45 pm
9/10/18	City of Ventnor	HazCom w/GHS	9:00 - 10:30 am
9/10/18	City of Ventnor	Fire Safety	10:45 - 11:45 am
9/11/18	Township of Manchester	Toolbox Talk Essentials	8:30 - 10:00 am
9/11/18	Township of Manchester	Shop & Tool Safety	10:15 - 11:15 am
9/11/18	Borough of Collingswood	HazCom w/GHS	8:00 - 9:30 am
9/11/18	Borough of Collingswood	Fire Safety	9:45 - 10:45 am
9/11/18	Borough of Collingswood	Fire Extinguisher	11:00 - 12:00 pm
9/12/18	Borough of Beachwood #3	Flagger/Work Zone	11:00 - 3:00 pm
9/12/18	Township of Hainesport #1	Leaf Collection Safety	8:30 - 10:30 am
9/12/18	Township of Tabernacle #1	BBP	12:30 - 1:30 pm
9/12/18	Township of Tabernacle #1	Hearing Conservation	1:45 - 2:45 pm
9/13/18	Township of Delran	Fast Track to Safety	8:30 - 2:30 pm w/lunch brk
9/13/18	City of Brigantine #3	BBP	8:30 - 9:30 am
9/13/18	City of Brigantine #3	Fire Safety	9:45 - 10:45 am
9/13/18	City of Brigantine #3	Fire Extinguisher	11:00 - 12:00 pm

DATE	LOCATION	TOPIC	TIME
9/13/18	City of Brigantine #3	Hearing Conservation	12:30 - 1:30 pm
9/14/18	Borough of Avon-by-the-Sea #1	Hoists, Cranes, Rigging Safety	8:30 - 10:30 am
9/14/18	Township of Upper Deerfield	Leaf Collection Safety	8:00 - 10:00 am
9/14/18	Township of Upper Deerfield	LOTO	10:15 - 12:15 pm
9/18/18	Township of Toms River	CDL-Drivers Safety Regulations	8:00 - 10:00 am
9/18/18	Township of Toms River	Confined Space Awareness	10:15 - 11:15 am
9/18/18	Borough of Beachwood #3	LOTO	12:30 - 2:30 pm
9/19/18	Township of Lacey #4	DDC-6	8:30 - 3:00 pm w/lunch brk
9/19/18	Township of Florence	Hoists, Cranes, Rigging Safety	8:30 - 10:30 am
9/19/18	Township of Florence	Shop & Tool Safety	10:45 - 11:45 am
9/19/18	Township of Middle #3	Jetter/Vacuum Safety	8:00 - 10:00 am
9/19/18	Township of Middle #3	Leaf Collection Safety	10:15 - 12:15 pm
9/20/18	Township of Middletown #5	HazMat Awareness w/HazCom GHS	8:30 - 11:30 am
9/20/18	City of Burlington #2	Heavy Equipment Safety	8:30 - 11:30 am
9/21/18	Township of Ocean (Waretown)	Seasonal (Autumn/Winter) PW Operations	8:30 - 11:30 am
9/21/18	Township of Evesham #4	PPE	8:30 - 10:30 am
9/21/18	Township of Evesham #4	HazCom w/GHS	10:45 - 12:15 pm
9/21/18	Township of Carneys Point #2	LOTO	8:30 - 10:30 am
9/21/18	Township of Carneys Point #2	Fire Extinguisher	10:45 - 11:45 am
9/21/18	Township of Carneys Point #2	Back Safety/Material Handling	12:00 - 1:00 pm
9/24/18	Township of Hazlet	Seasonal (Autumn/Winter) PW Operations	8:30 - 11:30 am
9/24/18	Borough of Glassboro #1	LOTO	12:45 - 2:45 pm
9/25/18	Township of Barnegat #1	Flagger/Work Zone	9:00 - 1:00 pm
9/25/18	Borough of Clementon #3	Seasonal (Autumn/Winter) PW Operations	8:30 - 11:30 am
9/25/18	Borough of Avalon #4	Fast Track to Safety	8:30 - 2:30 pm w/lunch brk
9/26/18	Township of Freehold	Leaf Collection Safety	8:30 - 10:30 am
9/26/18	Township of Galloway	Seasonal (Autumn/Winter) PW Operations	8:30 - 11:30 am
9/27/18	Township of Delran	CMVO	8:30 - 12:30 pm
9/27/18	Township of Pennsville #1	Leaf Collection Safety	8:30 - 10:30 am
9/27/18	Township of Pennsville #1	Snow Plow/Snow Removal	10:45 - 12:45 pm
9/28/18	Borough of Tinton Falls	Fire Safety	7:30 - 8:30 am
9/28/18	Borough of Tinton Falls	Fire Extinguisher	8:45 - 9:45 am
9/28/18	Borough of Pitman	PPE	8:30 - 10:30 am
9/28/18	Borough of Pitman	Leaf Collection Safety	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			



June 2018

Prepare Now for Hurricane Season

The Atlantic hurricane season runs from June 1 to November 30, with the peak activity during September through November. Effective planning is the key to maintaining your organization's operations and being able to provide for your community. Everyone has a role to play to prepare for a hurricane. Public-sector employers also play an essential role in helping individuals and the community as a whole to be more prepared. This Bulletin will concentrate on better preparing your employees, facilities, and operations so you can continue to serve your community before, during and immediately after a hurricane.

One of the most effective ways to share information about personal and organizational preparedness is to talk to your staff. Add preparedness discussions to the agenda of your staff meetings ahead of the storm season. Consider the following discussion points, as provided in FEMA's booklet, *Prepare your Organization for a Hurricane Playbook*.

https://www.fema.gov/media-library-data/1409933369110-5d82e4e75ba272f6cefd656ff190c422/prepareathon_playbook_hurricane_final_090414_508.pdf

- Share the potential impact of hurricanes – New Jersey has recently had to deal with a series of hurricanes and a superstorm and we have learned a lot. But as the years pass, those with the experience and firsthand knowledge are leaving. It is important to share the lessons learned with newer leaders in the organization. Even more effective is to write them down. These notes become the genesis of a response and recovery plan that is tailored to your community.
- Review the National Weather Service terms; advisory, watch and warning. Relate them in terms of timelines and severity of approaching storms.
- Outline your organization's emergency communication plan. Routine lines of authority and communication often need to be modified during emergencies as people and electronic communication modes become unavailable. Lines of authority and communication can further change when an official state of emergency is declared. Review routine, emergency, and back-up plans for communications now.
 - Inventory routine, emergency and back-up equipment. Evaluate on-hand inventory against your needs assessment.
 - Test emergency and back-up equipment. Ensure they are in operational readiness.
 - Verify contact information of all responders. Distribute updated information to stakeholders.
- Review your organization's preparation, response, and recovery procedures with elected officials and department leaders. Consensus, cooperation, and coordination between leaders are needed for effective preparation, response, and recovery operations. Get them now. Focus on priorities and capabilities.
 - Distribute any written plans and discuss past operations' successes and challenges
 - Adjust plans and procedures according to lessons-learned and changes in your community
 - Encourage department leaders to continue the discussions with their supervisors and employees. Readiness starts with the employee. If he or she has not made preparations for their families and homes, they cannot be ready to serve their community. Consider distributing the Red Cross's Family Disaster Plan fillable form to assist with their planning.

http://www.redcross.org/images/MEDIA_CustomProductCatalog/m12140360_ARC_Family_Disaster_Plan_Template_r083012.pdf

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.

TO: Elected Officials, Police Departments, Fund Commissioners, Risk Management Consultants, and Safety Coordinators

**From: Chief Keith F. Hummel (Ret.)
J.A. Montgomery Risk Control
Law Enforcement Bulletin 2018-06**

Date: May 15, 2018

**RE: Pedestrian Fatalities
Article from Automotive Fleet News ⁱ**

Pedestrian Fatalities Up 46% Over Eight Years

May 9, 2018

Nearly 6,000 pedestrians lost their lives in crashes in 2016, which equates to 16% of all crash fatalities. That's a 46% increase in pedestrian fatalities since reaching their lowest point in 2009, according to a new study from the Insurance Institute for Highway Safety (IIHS).

Using federal fatality data and crash numbers from 2009 to 2016, the study explores where, when and how pedestrian crashes nationwide have become more prevalent and more deadly.

Data shows that while the number of pedestrian fatalities has declined 20% each year since 1975, the 2016 toll was the highest since 1990.

The study indicates that location of a crash plays a key role in whether or not a victim survives. For example, urban and suburban areas saw the highest increase in pedestrian fatalities — up 54% in 2016 over 2009 — compared to rural areas that experienced just a 25% increase.

Over the same time period, pedestrian fatalities also increased by 67% for crashes that occurred on arterials as opposed to local roads (up 9%) and interstates and freeways (up 49%).

The IIHS attributes the high volume of arterial-based pedestrian deaths to the fact that these roads often have a shortage of safe crossings and people on foot may be tempted to sprint across multiple lanes of traffic.

Fatal pedestrian accidents that took place at non-intersections increased by 50% while those that occurred at intersections were up 35%.

The study also examined the type of vehicles more likely to be involved in a fatal pedestrian crash. Fatal single-vehicle crashes involving SUVs increased by a whopping 81% in 2016 versus 2009.

The IIHS notes that SUV crashes may be more deadly for pedestrians because they have higher and often more vertical front ends than cars and are therefore more likely to strike walkers in the head or chest.

As with many crashes, the study also identified a link between driving in darkness and increased pedestrian deaths. Fatalities increased by 56% in 2016 over 2009 when the vehicle was operating at night on a dark road. Some 4,453 pedestrians were killed in the dark compared with 1,290 in daylight and 205 at dawn or dusk.

A successful pedestrian safety program requires constant effort and cooperation between all levels of government. Municipalities are encouraged to evaluate, engineer, educate and enforce traffic and pedestrian safety laws. This course of action can significantly reduce pedestrian accidents. Visit the NJMEL Website for additional information about pedestrian safety.

<https://njmel.org/mel-safety-institute/resource-center/public-safety/pedestrians/>

ⁱ <https://www.automotive-fleet.com/301158/pedestrian-fatalities-up-46-over-eight-years>

LESSONS LEARNED FROM LOSSES

MONTHLY NEWSLETTER - JULY 2018

WORKING SAFELY WITH TREES



- ENSURE ONLY QUALIFIED PERSONNEL DIRECT TREE RELATED OPERATIONS AND THAT THEY IMMEDIATELY CORRECT ANY IDENTIFIED HAZARD OR IMPROPER WORK PRACTICES.
- WORKERS INVOLVED IN TREE RELATED OPERATIONS MUST BE GIVEN INSTRUCTION AS TO ALL HAZARDS RELATED TO THE WORK INCLUDING FALL PREVENTION, METHODS OF COMMUNICATION, FIRST AID AND CPR, ROADWAY SAFETY, ELECTROCUTION PREVENTION AND OTHER RESCUE PROCEDURES.
- BE AWARE OF SURROUNDINGS SUCH AS DEBRIS, TRIPPING HAZARDS, FALLING LIMBS AND POWER LINES IN WHICH THE ASSUMPTION SHOULD BE MADE THAT IT IS A LIVE WIRE.
- WEAR ALL APPLICABLE PERSONAL PROTECTIVE EQUIPMENT.
- Go to: njmel.org/MEL_Safety_Institute/Resource_Center/Employee_Safety/Public_Works/Safety_Bulletins/

EXAMPLES:

- EMPLOYEE WAS STANDING NEAR A ROAD CREW THAT WAS REMOVING A LARGE BROKEN LIMB AFTER A STORM. THE LIMB BEGAN FALLING TOWARD HIM AND HE STARTED WALKING BACKWARDS QUICKLY AND FELL OVER A GUARDRAIL SUSTAINING A COMPOUND FRACTURE OF HIS FEMUR. HE HAS HAD 3 SURGERIES AND THE TOTAL INCURRED IS \$280,000 AND HE WILL HAVE ISSUES WITH THIS LEG FOR THE REST OF HIS LIFE.
- EMPLOYEE WAS IN A SWING CUTTING DOWN TREES WHEN HE ATTEMPTED TO REPEL FROM ONE TREE TO ANOTHER. WHILE SECURING A LANYARD TO WHAT HE THOUGHT WAS A SECURE BRANCH, THE BRANCH BROKE CAUSING HIM TO SWING BACK INTO THE OTHER TREE INJURING HIS HEAD, NECK, ARMS AND BACK. EXTENSIVE PHYSICAL THERAPY CONTINUES AND THE TOTAL INCURRED ON THE FILE IS \$108,000. THIS CLAIM COULD HAVE BEEN MUCH WORSE.

**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: July 17, 2018 Hainesport Municipal Court
Contact Information: debby_schiffer@targetingwellness.com 856-322-1220

Planning an event?
Need my help?
Just let me know!

ACTIVITY SUMMARY & PLANNED EVENTS

Summer months are always challenging to plan wellness activities around vacations. However, this is a great time to focus on less "time-consuming" events and offer initiatives that add to a culture of wellness. Some ideas include:

- Prepare of list of healthy dining options within a few miles of your building
- Work with local farmers or produce stands to offer employees a discount on fresh fruits and vegetables. This promotes health at the same time you support your local farmers!
- Offer your employees a lunchtime barbeque that encourages department camaraderie and to show appreciation for their hard work.
- Provide fresh fruit for break rooms for a healthy "grab and go" option
- Facilitate a healthy recipe exchange or potluck lunch incorporating the local fresh produce now in season.
- Coordinate a "healthy snack of the month" club (some ideas include: unsalted mixed nuts, celery w/fat free dips or try different nut butters, dark chocolate, smoothie drinks, etc.)
- Hang posters promoting stretching at your desk, using the stairs, standing every hour, safe bike riding, maps of outdoor walking routes etc)
- Start a wellness committee and start planning events for the rest of the year

Challenges Continue:

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

Other:

- Delanco – hosted a lunch and learn Yoga Demonstration
- Florence – Bring your Dog to Work Day – reduces stress, creates camaraderie within the workplace, improves morale and feelings of trust and happiness with employer
- Lumberton Twp – chair massages for employees schedule for July 19th
- Hainesport – "Smoothie of the Month" continues – second Monday each month
- Medford – Plan to offer Lunch and Learn on "sitting disease"
- Westampton Employee Assistance Program (EAP) through Cooper – I attended the orientation offered for employees. Very impressive program. If you are interested in learning more, please contact me.

July/August Wellness Corner Connection Newsletter

This month's distribution was focused on the importance of skeletal health. Specific topics addressed included:

- Facts on skeletal health
- Risks of osteoporosis - factors you can and cannot change
- Difference between osteopenia and osteoporosis
- Ways to reduce and even prevent bone loss through diet and exercise

Focus was on tips for a healthy summer. Check out Recipe Corner for Southwestern Barley Salad. Did you know that barley can actually help prevent osteoporosis?

This 30 day Challenge is once again "your choice"! I provide you with four ideas, pick one or try them all.

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

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

Happy 4th of July
Stay Safe this
Summer!

July/August 2018
See you in September.



The Human Body is Amazing:

The surface area of your lungs is large enough to cover one side of a tennis court.

Adult human has about 206 bones. Infants, about 231.

Your body uses 300 muscles to balance itself while standing still.

Skin is the largest organ of the human body, accounting for about 15% of your total body weight.

When you blush, the lining of your stomach also turns red.

The adult body is made up of about 60% water, though we start out at about 75% as newborn babies, around the same ratio of water to land on Earth.

Your fingernails can show your state of health, indicating problems such as mineral or vitamin deficiencies, liver trouble, thyroid or anemia. Some signs: brittle, pale or spotted nails.



Debby Schiffer, Wellness Director for BURLCO & TRICO

Bone Health Is Year Round

Let's Get the Facts on Skeletal Health

Many of us, when we think about physical health, we focus primarily on our weight, muscle strength and flexibility. Yet we tend to forget that without skeletal strength, none of that would be possible. Without strong bones, our bodies would collapse and we would not have the essential minerals for maintaining multiple bodily functions.

Ninety-nine percent of our body's calcium is stored in our bones and teeth according to NIH. Even though it may seem obvious that bone health is vital, knowledge and interventions geared to preventing unnecessary bone loss and the risk of osteopenia and osteoporosis is lacking. Much of it just has to do with awareness and the public's lack of knowledge in what to do and what questions to ask their physicians. Hopefully we can address some of these concerns in this month's issue. Let's look at some facts about this topic:

A strong skeleton
is just as important
as a healthy
heart! ♥

- Peak bone mass is reached in late adolescence but bones never stop changing. An adult skeleton replaces its bone mass every 10 years.
- Fifty percent of the calcium in the adult skeleton was deposited between the ages of 13-17.
- After age 30, calcium deficiencies can lead to gradual bone loss—as high as 0.5% per year.
- Osteoporosis affects 200 million women and the lifetime risk of hip fractures is 1 in 6, compared to 1 in 9 for breast cancer.
- Bone Mass Density (BMD) is measured in T-score, a negative number because it symbolizes bone loss.
- Calcium, vitamin D, dairy and physical activity are critical to preserving and building bone mass.
- Bone loss and aging are inseparable but there are things you can do now to prevent or delay the loss as you age.

Risk factors you cannot change:

- **Gender.** Your chances of developing osteoporosis are greater if you are a woman. Women have less bone tissue and lose bone faster than men because of the changes that happen with menopause.
- **Age.** The older you are, the greater your risk of osteoporosis. Your bones become thinner and weaker as you age.
- **Body size.** Small, thin-boned women are at greater risk.
- **Ethnicity.** Caucasian and Asian women are at highest risk. African American and Hispanic women have a lower but significant risk.
- **Family history.** Fracture risk may be due, in part, to heredity. People whose parents have a history of fractures also seem to have reduced bone mass and may be at risk for fractures.

Risk factors you can change:

- **Sex hormones.** Abnormal absence of menstrual periods (amenorrhea), low estrogen level (menopause), and low testosterone level in men can bring on osteoporosis.
- **Anorexia nervosa.** Characterized by an irrational fear of weight gain, this eating disorder increases your risk for osteoporosis.
- **Calcium and vitamin D intake.** A lifetime diet low in calcium and vitamin D makes you more prone to bone loss.
- **Medication use.** Long-term use of certain medications, such as glucocorticoids and some anticonvulsants can lead to loss of bone density and fractures.
- **Lifestyle.** An inactive lifestyle or extended bed rest tends to weaken bones.
- **Cigarette smoking.** Smoking is bad for bones as well as the heart and lungs.
- **Alcohol intake.** Excessive consumption of alcohol increases the risk of bone loss and fractures.

Osteopenia indicates low bone mass when overall bone mineral density has not fallen far enough to cause serious concern. This diagnosis does not mean you will get osteoporosis. However, lifestyle changes involving physical activity and proper nutrition are essential to prevent further decline. **T-score of -1 to -2.5.**

Osteoporosis, the advanced loss of bone tissue, is often called the "silent disease" because it's usually not diagnosed until a fracture. 80% of older adults with bone breaks have never been tested. Following a fracture, 1 in 5 hip fracture patients end up in a nursing home and 24% of hip fracture patients over 50 die in the year after the fracture. These are startling statistics shared from the National Osteoporosis Foundation (NOF). **T-score of -2.5 or lower.**

17.2 million new cases of osteoporosis or osteopenia are projected between 2010 and 2030, a 32% growth rate compared to 2005-2010.

A woman's risk of a hip fracture is equal to her combined risks of breast, uterine and ovarian cancers (NCF, 2016).

How To Prevent Bone Loss

To reach optimal peak bone mass and continue building new bone tissue as you age, you should consider several factors:

Calcium: An inadequate supply of calcium over a lifetime contributes to the development of osteoporosis. Many published studies show that low calcium intake appears to be associated with low bone mass, rapid bone loss, and high fracture rates. National nutrition surveys show that many people consume less than half the amount of calcium recommended to build and maintain healthy bones. **Food sources of calcium include low-fat dairy products, such as milk, yogurt, cheese, and ice cream; dark green, leafy vegetables, such as broccoli, collard greens, bok choy, and spinach; sardines and salmon with bones; tofu; almonds; and foods fortified with calcium, such as orange juice, cereals, and breads.** Depending on how much calcium you get each day from food, you may need to take a calcium supplement.

Calcium needs change during one's lifetime. The body's demand for calcium is greater during childhood and adolescence, when the skeleton is growing rapidly, and during pregnancy and breastfeeding. Postmenopausal women and older men also need to consume more calcium. Also, as you age, your body becomes less efficient at absorbing calcium and other nutrients. Older adults also are more likely to have chronic medical problems and to use medications that may impair calcium absorption.

Vitamin D: Vitamin D plays an important role in calcium absorption and bone health. Food sources of vitamin D include egg yolks, saltwater fish, and liver. Many people obtain enough vitamin D naturally; however, studies show that vitamin D production decreases in the elderly, in people who are housebound, and for people in general during the winter. Adults should have vitamin D intakes of 600 IU (International Units) daily up to age 70. Men and women over age 70 should increase their uptake to 800 IU daily.

Exercise: Like muscle, bone is living tissue that responds to exercise by becoming stronger. Weight-bearing exercise is the best for your bones because it forces you to work against gravity. Examples include walking, hiking, jogging, climbing stairs, weight training, tennis, and dancing.

Smoking: Smoking is bad for your bones as well as your heart and lungs. Women who smoke have lower levels of estrogen compared with non-smokers, and they often go through menopause earlier. Smokers also may absorb less calcium from their diets.

Alcohol: Regular consumption of 2 to 3 ounces a day of alcohol may be damaging to the skeleton, even in young women and men. Those who drink heavily are more prone to bone loss and fracture, because of both poor nutrition and increased risk of falling.

Medications that cause bone loss: Several medications can contribute to bone loss. For example, the long-term use of glucocorticoids (medications prescribed for a wide range of diseases, including arthritis, asthma, Crohn's disease, lupus, and other diseases of the lungs, kidneys, and liver) can lead to a loss of bone density and fracture. Bone loss also can result from long-term treatment with certain anti-seizure drugs, such as phenytoin and barbiturates; gonadotropin-releasing hormone (GnRH) drugs used to treat endometriosis; excessive use of aluminum-containing antacids; certain cancer treatments; and excessive thyroid hormone. It is important to discuss the use of these drugs with your doctor and not to stop or change your medication dose on your own.

Recommended Calcium Intake (mg/day):

19-50 yr old—1,000

51-70 yr old males—1,000

51-70 yr old females—1,200

A Bit More On Physical Activity

According to the Surgeon General, physical activity "is one of the most important controllable lifestyle changes to help prevent or reduce the risk of a number of chronic diseases".

Physical activity is known to influence both bone and muscle metabolism; therefore, inactivity, or a decline in activity (sitting all day at work), can affect bone through those two pathways. Inactivity, with its lack of "pressure" on the body, causes bones to become weakened and more fragile, leading to possible increases in fractures. It's basically the "use-it-or-lose-it" scenario.

Walking—often the top recommendation for osteoporosis although studies do show that it has a limited effect on bones. In folks over 65, increasing daily steps by 25% has been associated with an increase in hip BMD.

80% of adults do not meet the guidelines for both aerobic and muscle strengthening activities.

Progressive Resistance Training (PRT) - Proven to be the most effective way to increase BMD in women and older adults and to maintain BMD in men. Also increases muscle mass and strength helping to increase bone formation as well as fall prevention. Target back strengthening exercises, stair climbing and squats to strength large leg muscles.

High-Impact Exercises—activities such as hopping, skipping, and jumping can increase bone mass density, muscle strength and power. Adding unilateral and multilateral components, such as single-leg hopping or side, front and back hops, can improve balance and coordination for fall prevention.

High-intensity Progressive Resistance Training which combines heavy resistance training with high-impact activities has been proven to be effective for postmenopausal women with low to very low bone mass.

Posture and balance training—simple everyday tasks such as staying upright and standing without falling may be taken for granted while we're young. But as we age, the posture-control system that relies on multiple inputs (visual, inner ear balance, sense of touch and nerve responses) can become challenged. Therefore, cognitive task along with movement get more difficult. The body prioritizes posture control over cognitive-task performance to avoid falling. This is known as "posture first" principle. So emphasis should be placed on exercises that incorporate two tasks, such as walking and talking, or that challenge our senses through closing the eyes (visual), using a tilting platform (proprioceptive) or use of a foam mat (tactile). It is recommended that you progress slowly when introducing these components. (Start off holding on to a chair or wall).

Shape Up Your Eating Habits

Want to shape up your eating habits over the summer? With an abundance of fruits and vegetables, there is no better time like the present.

Even though summertime cook outs could bring some temptations that could hit your waistline, there are so many delicious and healthy variations you can bring to your traditional meals that will not only keep your pallet satisfied but also keep you from adding a notch on your belt.

Maybe you've decided to cut back a little on the hot dogs, peel the fatty skin off your barbecued chicken and limit mayo-laden macaroni and potato salads. Will this be enough to shape up your summertime eating habits? Cutting back on high-fat meats and mayo-drenched salads is a good place to start. But along with limiting certain foods, it's just as important to think about what to add to your meal plan. To make healthy eating habits stick, it's better to **think more about enjoying your food and less about what to avoid**. Here are some ideas to wet your appetite that won't expand your waistline.

Make simple substitutions:

- Breaking an unhealthy food habit doesn't mean you have to make radical changes or follow complicated recipes.
- Exchange artery-clogging creamy sauces and dressings with marinades or dressings made with olive oil or canola oil (heart-healthy fats) and herbs.
- Instead of serving a classic potato salad with creamy mayo, try steaming new potatoes and drizzling them with olive oil, garlic powder and chopped chives.
- Look for chicken or turkey sausages to grill instead of pork. They taste delicious and often offer great savings on fat and calories.
- Use wholesome barley or quinoa for a grain-based salad instead of pasta or potatoes. Add lots of raw, cut-up veggies, such as red peppers, carrots, red onion and celery.
- Go for sorbets and fruits instead of heavy cakes if you crave dessert.
- Drink plenty of water in lieu of sports drinks and sodas.
- Downsize what you put on your plate. Fill two-thirds of it with fruits, vegetables and grains, and one-third with poultry, fish or meat.

Take advantage of the season

Summer is prime time for the best fruits and vegetables.

- Try grilling vegetables, such as pearl onions, mushrooms, zucchini and bell peppers. Most vegetables can be grilled by cutting them into bite size pieces and threading onto skewers. Grilled fruit kabobs are also a great summertime dessert!
- Buy fresh herbs (or grow them). They can bring out the flavor in food. If you have extra, chop them up, put them in an ice-cube tray and fill it with water. Once the herbs freeze, pop them out and put them in a plastic bag. Defrost by running them under hot water.
- At your next barbecue, skip the chips and serve crunchy carrot sticks, bell pepper strips and broccoli with a low-fat dip.
- Head to the beach with a veggie-filled picnic lunch. In addition to turkey or lean ham on whole wheat bread, pack fruits and vegetables such as baby carrots, cherry tomatoes, grapes, plums, blueberries and cherries.
- If you are going camping or hiking, unsweetened dried fruits, such as cranberries, raisins, apricots and figs, are easy to tote in your backpack and can provide quick "pick me up" energy.
- Avoid food dyes and excess sugar and make your own frozen fruit pops at home. Freeze 100 percent fruit juice in small paper cups (add diced-up fruit to the juice before freezing for extra fiber and nutrients). Insert wooden sticks when the juice is slushy enough to hold the stick upright. When the juice is frozen solid, peel the paper off and serve.
- Keep containers of fruits and vegetables washed and cut into bite-size pieces in the refrigerator. Have them as snacks instead of chips and cookies.



Who is at Higher Risk for Dehydration?

People are at higher risk of dehydration if they exercise at a high intensity, have certain medical conditions, are sick, or are not able to get enough fluids during the day. Older adults are also at higher risk. As you get older, your brain may not be able to sense dehydration and send the signals for thirst.

Symptoms of dehydration include the following:

- Little or no urine, or urine that is darker than usual
 - Dry mouth
 - Sleepiness or fatigue
 - Extreme thirst
 - Headache
 - Confusion
 - Dizziness or lightheaded feeling
 - No tears when crying
- Don't wait until you notice symptoms of dehydration to take action. Actively prevent dehydration by drinking plenty of water.

What are Electrolytes?

The main components are sodium, potassium, calcium, magnesium, chloride, hydrogen phosphate and hydrogen carbonate. Regulate—hydration, blood pH, proper nerve and muscle function. Improper balance can lead to muscle weakness and cramping.

Replacing lost Electrolytes:

To replace the electrolytes lost during excessive sweating, it may seem logical to grab a sports drink to re-hydrate. Most if not all of them are filled with artificial ingredients and tons of sugar.

Regular sports drinks contain: Water, sucrose syrup, glucose-fructose syrup, citric acid, natural grape flavor with other natural flavors, salt, sodium citrate, monopotassium phosphate, red 40, Blue 1. This is taken straight from the Grape flavored Gatorade bottle.

TIPS FOR A HEALTHY SUMMER!

Celebrate Independence Day without illness or injury...some common sense tips:

The rule of “not letting food sit out for more than two hours” is shortened to one hour if the temperature is above 90° F. When in doubt, throw it out.

Always wear a life jacket when boating.

The hours between 10 a.m. and 4 p.m. are the most hazardous for outdoor ultraviolet (UV) radiation exposure in the United States.

Watch for signs of heat exhaustion or heat stroke, especially in children. Kids' bodies absorb more heat on a hot day than adults do. Also, children are less able to lower their body heat by sweating. A child's body temperature may increase three to five times as fast as an adult's body temperature. Signs of trouble include red, hot, and moist or dry skin; no sweating; a strong, rapid pulse or a slow, weak pulse; a throbbing headache; dizziness; confusion; being grouchy (or grouchier than normal); or acting strangely.

Top 5 Healthiest Condiments

1. **Mustard**—has no sugar. Mustard seed itself is a powerful antioxidant. Yellow mustard contains turmeric and paprika both antioxidants as well.
2. **Guacamole**—contains lots of healthy fats that satisfy your appetite and regulate hormone balance, has lots of fiber, and plenty of vitamins, minerals, and antioxidants
3. **Salsa**—Although ketchup is considered unhealthy due to the sugar content, salsa is almost never made with added sugar if you get a good brand. Mostly just vegetables. Try it on your 4th of July burger and see!
4. **Hummus**—this is mostly chickpeas, tahini, garlic, lemon and olive oil. But now there are all kinds of flavors to choose from. When buying hummus make sure its made with olive oil and NOT soybean or canola oil.
5. **Pesto**—Generally a mashed mix of garlic, pine nuts, basil, olive oil, and grated cheese. Great source of healthy fats and powerful antioxidants.

Compelling Reasons For Eating Fruits

STRAWBERRIES
Fighting cancer & aging



BLUEBERRIES
Protects the Heart



GRAPES
Relaxes blood vessels



MANGOS
Prevents cancers



BANANAS
Boost energy

CHERRIES
Calms Nervous System



ORANGES
Protects skin & vision



KIWIS
Increase bone mass



APPLES
Help resist infection



WATERMELON
Controls heart rate




PINEAPPLE
Fights arthritis



PEACHES
Provide potassium fluoride & iron




5 Top Spices For Your Bones

	Favorite Spice	What it does for your bones	How to use it
	Cinnamon	Reduces bone breakdown and can help prevent osteoporotic bone loss	<ul style="list-style-type: none"> • Sprinkle on apples or pears • Add to tea or coffee • Add to oatmeal
	Cloves	Contains manganese, vitamin K, and omega-3 fatty acids	<ul style="list-style-type: none"> • Use for baking • Mix in stir fry dishes
	Garlic	Alkalizes and has anti-inflammatory & antioxidant properties	<ul style="list-style-type: none"> • Add to almost anything, including soups, dips, veggies, and sauces
	Ginger	Has anti-inflammatory and antioxidant actions	<ul style="list-style-type: none"> • Make ginger tea • Slice and use with fish or veggie stir-fry
	Turmeric	Helps prevent your body from oxidative stress that can lead to cell damage, bone loss and negative health effects	<ul style="list-style-type: none"> • Use in curries • Toss with rice • Add to cooked vegetable

Health Benefits of Barley

Organic Facts



- Preserves skin elasticity
- Reduces risk of gallstones
- Strengthens immune system
- Helps to prevent osteoporosis**
- Controls blood cholesterol levels
- Keeps colon and intestine healthy
- Effectively manages type 2 diabetes
- Prevents cancer and heart ailments

Nutrients*	Vitamins*	Minerals*
Dietary Fiber 62%	Niacin 23%	Manganese 66%
Carbohydrate 26%	Vitamin B6 13%	Selenium 54%
Protein 20%	Thiamin 13%	Phosphorus 22%
Calories 18%	Riboflavin 7%	Copper 21%

*% Daily Value per 100g. For e.g. 100g of barley provides 66% of daily requirement of manganese.

www.organicfacts.net

Recipe
Corner

Southwestern Barley Salad

This Southwestern Barley Salad is packed with delicious flavors of cilantro, lime, and seasonings. It's healthy, wholesome, and perfect for picnics or lunch.

Ingredients:	Directions:
<ul style="list-style-type: none"> 1 cup uncooked barley 1 cup sweet corn kernels 1½ cup grape tomatoes, halved ¼ cup chopped fresh cilantro 4 stalks green onion, thinly sliced Juice of 2 large limes ¼ cup olive oil 2 tsp kosher salt, plus more to taste 1¼ tsp granulated sugar ½ tsp garlic powder ¼ tsp freshly ground black pepper, plus more to taste 	<p>Do ahead: Cook barley according to package instructions until tender (generally, boil for approx 1 hour in a large pot of salted water) Drain cooked barley in colander. Rinse, tossing, with cold water until starchiness is washed off.</p> <p>In a large mixing bowl, combine remaining ingredients. Stir to combine well. Add rinsed/drained cooked barley. Stir to combine. Add additional kosher salt and pepper as needed. Let salad chill 1-2 hours, covered, for flavors to meld before serving.</p>



From: Chew Out Loud
Serves: 6-8

Debby Schiffer, Wellness Director for BURLCO & TRICO JIF
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The best way to predict the future is to create it!

30-day Challenge Ideas Month of July

For the month of July, here are four ideas for a 30-day challenge from which you can decide which is best suited for you. If by chance you like them all, you can do a different one every week; or pick two and do each for two weeks. Sometimes facing a challenge in small increments can help with success. If you do try any and would like to share, I would love to hear from you! As a reminder, I am always here to offer support whenever you need a boost!

1. Give up soda for the month
2. If you currently eat out for lunch, add at least one day a week where you pack your lunch for work.
3. Drink eight glasses of water a day.
4. Incorporate a weight-bearing exercise at least twice a week to help strengthen bones (brisk walking, weight lifting, climbing stairs, dancing, jumping rope, jumping jacks)*

* If new to exercise or if you know you have low bone density, consult with your physician before starting or adding any new exercises to your workout.



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

Intake	June-18	June-17	2018 June YTD	2017 June YTD
# of New Claims Reported	28	23	115	98
# of Report Only	14	4	36	25
% Report Only	50.0%	17.4%	31.3%	25.5%
# of Medical Only	12	17	58	63
# of Lost Time	2	2	21	10
Medical Only to Lost Time Ratio	86:14	89:11	73:27	86:14
Average # of Days to Report a Claim	4.9	2.0	3.0	2.2

Nurse Case Management	June-18	June-17
# of Cases Assigned to Case Management	16	18
# of Cases >90 days	13	14

Savings	June-18	June-17	2018 June YTD	2017 June YTD
Bill Count	139	97	896	619
Provider Charges	\$226,320	\$68,182	\$1,149,511	\$738,442
Repriced Amount	\$98,114	\$17,179	\$520,644	\$269,327
Savings \$	\$128,206	\$51,004	\$628,867	\$469,115
% Savings	56.6%	74.8%	54.7%	63.5%

Participating Provider Penetration Rate	June-18	June-17	2018 June YTD	2017 June YTD
Bill Count	97.1%	97.9%	93.3%	96.8%
Provider Charges	98.8%	98.8%	94.5%	98.1%

Exclusive Provider Panel Penetration Rate	June-18	June-17	2018 June YTD	2017 June YTD
Bill Count	96.0%	94.1%	86.8%	90.0%
Provider Charges	98.7%	98.6%	90.0%	95.9%

Transitional Duty Summary		2018 June YTD	2017 June YTD
% of Transitional Duty Days Worked		45.4%	81.4%
% of Transitional Duty Days Not Accommodated		54.6%	18.6%



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

	# Of Claims Reported	Average Days To Report
BASS RIVER TOWNSHIP	1	3.0
BEVERLY CITY	1	0.0
BORDENTOWN CITY	5	1.8
BORDENTOWN TOWNSHIP	6	0.7
DELANCO TOWNSHIP	4	2.3
DELRAN TOWNSHIP	2	0.0
EDGEWATER PARK TOWNSHIP	3	3.3
FLORENCE TOWNSHIP	6	6.7
LUMBERTON TOWNSHIP	5	4.2
MANSFIELD TOWNSHIP	2	2.0
MEDFORD TOWNSHIP	6	1.8
MOUNT LAUREL TOWNSHIP	23	3.8
NORTH HANOVER TOWNSHIP	1	6.0
PALMYRA BOROUGH	4	1.3
PEMBERTON TOWNSHIP	22	1.4
RIVERSIDE TOWNSHIP	3	0.0
SOUTHAMPTON TOWNSHIP	2	0.0
SPRINGFIELD TOWNSHIP	1	1.0
TABERNACLE TOWNSHIP	8	0.4
WESTAMPTON TOWNSHIP	9	11.4
WOODLAND TOWNSHIP	1	1.0
Grand Total	115	3.0



**Burlington County Municipal JIF
Transitional Duty Summary Report
January 1, 2018 - June 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	134	134	100.0%	0	0.0%
DELANCO TOWNSHIP	165	38	23.0%	127	77.0%
DELRAN TOWNSHIP	104	104	100.0%	0	0.0%
EDGEWATER PARK TOWNSHIP	169	5	3.0%	164	97.0%
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	55	13	23.6%	42	76.4%
MOUNT LAUREL TOWNSHIP	174	94	54.0%	80	46.0%
PEMBERTON TOWNSHIP	132	47	35.6%	85	64.4%
RIVERSIDE TOWNSHIP	7	7	100.0%	0	0.0%
SOUTHAMPTON TOWNSHIP	13	0	0.0%	13	100.0%
WESTAMPTON TOWNSHIP	133	41	30.8%	92	69.2%
Grand Total	1153	524	45.4%	629	54.6%



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

	Bill Count	Provider Charges	Repriced Amount	\$ Savings	% Savings
Participating Provider	135	\$223,525	\$96,105	\$127,420	57.0%
Hospital	5	\$78,455	\$55,847	\$22,607	28.8%
Ambulatory Surgical Center	2	\$59,666	\$13,175	\$46,491	77.9%
Ortho/Neuro	24	\$43,537	\$13,942	\$29,596	68.0%
Physical Therapy	88	\$29,988	\$6,812	\$23,176	77.3%
Physicians Fees	4	\$5,049	\$2,799	\$2,250	44.6%
MRI/Radiology	6	\$3,908	\$2,055	\$1,853	47.4%
Occ Med/Primary Care	5	\$1,587	\$781	\$806	50.8%
Anesthesiology	1	\$1,335	\$694	\$641	48.0%
Out Of Network	4	\$2,795	\$2,009	\$786	28.1%
Anesthesiology	1	\$1,400	\$754	\$646	46.2%
Other	1	\$975	\$975	\$0	0.0%
Behavioral Health	1	\$300	\$160	\$140	46.7%
Ortho/Neuro	1	\$120	\$120	\$0	0.0%
Grand Total	139	\$226,320	\$98,114	\$128,206	56.6%

Participating Provider Penetration Rate

Bill Count 97.1%

Provider Charges 98.8%

Exclusive Provider Panel Penetration Rate

Bill Count 96.0%

Provider Charges 98.7%



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

	Bill Count	Provider Charges	Repriced Amount	\$ Savings	% Savings
Participating Provider	836	\$1,085,991	\$473,042	\$612,949	56.4%
Hospital	43	\$363,939	\$210,462	\$153,477	42.2%
Ortho/Neuro	135	\$212,372	\$55,391	\$156,981	73.9%
Ambulatory Surgical Center	16	\$190,392	\$60,867	\$129,525	68.0%
Physical Therapy	361	\$120,458	\$27,897	\$92,561	76.8%
Physicians Fees	53	\$65,160	\$48,055	\$17,105	26.3%
Occ Med/Primary Care	110	\$48,066	\$34,452	\$13,614	28.3%
MRI/Radiology	48	\$34,097	\$14,347	\$19,750	57.9%
Emergency Medicine	20	\$20,392	\$6,723	\$13,669	67.0%
Anesthesiology	13	\$18,684	\$8,516	\$10,168	54.4%
Other	32	\$11,081	\$5,223	\$5,859	52.9%
Behavioral Health	5	\$1,350	\$1,110	\$240	17.8%
Out Of Network	60	\$63,520	\$47,602	\$15,918	25.1%
Anesthesiology	16	\$28,045	\$18,117	\$9,928	35.4%
Ortho/Neuro	22	\$19,181	\$15,176	\$4,005	20.9%
Other	9	\$9,061	\$8,978	\$83	0.9%
Behavioral Health	2	\$3,240	\$2,308	\$932	28.8%
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	896	\$1,149,511	\$520,644	\$628,867	54.7%

Participating Provider Penetration Rate

Bill Count 93.3%

Provider Charges 94.5%

Exclusive Provider Panel Penetration Rate

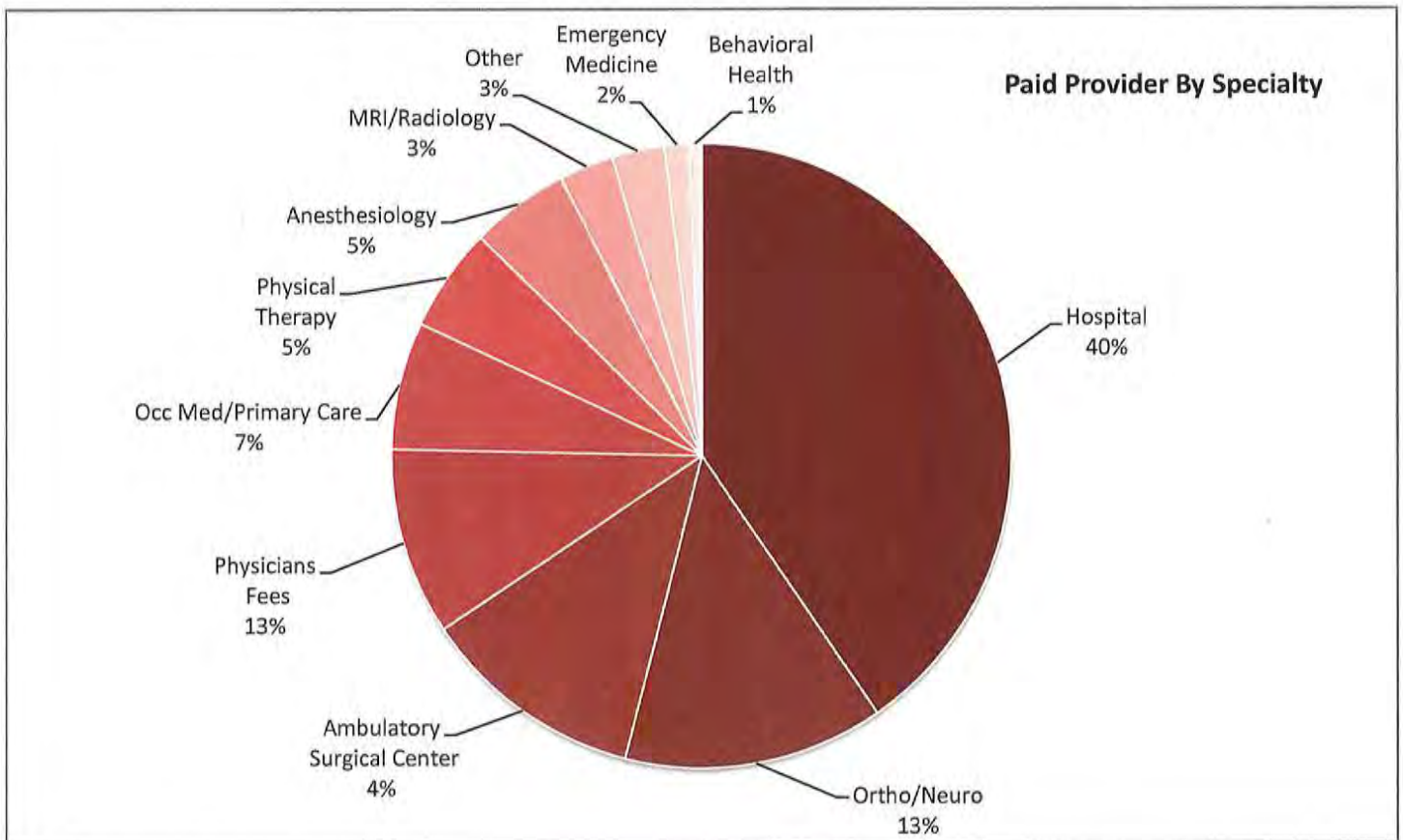
Bill Count 86.8%

Provider Charges 90.0%



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

	Repriced Amount
Hospital	\$210,462
Ortho/Neuro	\$70,567
Ambulatory Surgical Center	\$60,867
Physicians Fees	\$50,507
Occ Med/Primary Care	\$34,452
Physical Therapy	\$27,997
Anesthesiology	\$26,633
MRI/Radiology	\$14,818
Other	\$14,201
Emergency Medicine	\$6,723
Behavioral Health	\$3,418





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

	Bill Count	Repriced Amount
Ambulatory Surgical Center	16	\$60,867
FELLOWSHIP SURGICAL CENTER, LLC	9	\$22,422
SUMMIT SURGICAL CENTER, LLC	3	\$18,952
ADVANCED SURGICAL INSTITUTE	1	\$11,831
MILLENNIUM SURGICAL CENTER, LLC	1	\$4,478
CENTENNIAL SURGERY CENTER	2	\$3,184
Behavioral Health	7	\$3,418
JOHN MCGOWAN PHD	2	\$2,308
WORKERS COMP PSYCH NET	5	\$1,110
Emergency Medicine	20	\$6,723
EMERGENCY PHYSICIAN ASSOCIATES OF SOUTH JERSEY, PC	8	\$3,087
EMERGENCY PHYSICIANS OF NEW JERSEY P A	7	\$1,878
COOPER UNIVERSITY EMERGENCY PHYSICIANS P C	2	\$1,026
COOPER UNIVERSITY TRAUMA PHYSICIANS., PC	3	\$732
Hospital	16	\$185,351
COOPER HEALTH SYSTEMS	3	\$79,471
CAPITAL HEALTH SYSTEM, INC	1	\$42,713
VIRTUA WEST JERSEY HEALTH, INC.	9	\$23,196
METHODIST HOSPITAL-THOMAS JEFF	2	\$22,542
KESSLER INSTITUTE FOR REHABILITATION. INC.	1	\$17,430
MRI/Radiology	37	\$14,206
ONE CALL MEDICAL, INC.	22	\$12,152
COOPER UNIVERSITY RADIOLOGY, PC	6	\$938
OCM FN, LLC	1	\$428
SOUTH JERSEY RADIOLOGY ASSOCIATES PA	6	\$361
CAPITAL HEALTH ADVANCED IMAGING PC	2	\$326
Occ Med/Primary Care	106	\$33,636
VIRTUA OCCUPATIONAL HEALTH	65	\$26,683
U.S. HEALTHWORKS MEDICAL GROUP OF NEW JERSEY, P.C.	16	\$2,706
RWJUH OCCUPATIONAL HEALTH	14	\$2,465
MEDEXPRESS URGENT CARE- NEW JERSEY, INC	7	\$1,073
WORKNET OCCUPATIONAL MEDICINE	4	\$710
Ortho/Neuro	113	\$60,414
PREMIER ORTHOPEDIC OF SOUTH JERSEY	30	\$22,061
COASTAL SPINE, PC.	36	\$17,950
VIRTUA HAND CENTER	27	\$7,220
THE PHILADELPHIA HAND CENTER	8	\$7,216
CMN OCCUPATIONAL MEDICINE, LLC	12	\$5,968
Physical Therapy	331	\$25,827
STRIVE PHYSICAL THERAPY AND SPORTS REHABILITATION LLC	175	\$13,895
REHAB CONNECTION	55	\$4,156
NOVACARE REHABILITATION	41	\$3,690
REHAB EXCELLENCE CENTER, LLC	41	\$2,718
HAMILTON PHYSICAL THERAPY SVCS, LLC	19	\$1,368
Physicians Fees	52	\$49,337
VIRTUA MEDICAL GROUP, PA	41	\$44,115
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



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	64	57						
Lida Feinstein	3	11	8	4	4	3						
Jennifer Hann	7	12	9	8	14	17						
Sharon Maurer	80	68	64	70	68	64						
Theresa Pacific	0	4	16	35	42	0						
Kelly Roth	62	62	71	71	65	52						
Virgen Conley						16						
Thomas Sawczak		3	3	3	3	22						
Team Leader												
Russel Bayer	16	12	10	10	10	11						
Total	238	241	251	272	270	242	0	0	0	0	0	0

July 9, 2018

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

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

The statements included in this report are prepared on a “modified cash basis” and relate to financial activity through the one month period ending June 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 \$ 17,719.53. This generated an average annual yield of 1.23%. However, after including an unrealized net loss of \$7,235.34 in the asset portfolio, the yield is adjusted to .73% for this period. The total overview of the asset portfolio for the fund shows an overall unrealized loss of \$203,759.85 as it relates to current market value of \$ 16,854,890.38 vs. the amount we have invested. This current market value, however, when considering the total accrued income at month end is \$16,874,523.14.

Our asset portfolio with Wilmington/Trust consists of 4 obligations with maturities greater than one year and 6 obligations with maturities less than one year.

RECEIPT ACTIVITY FOR THE PERIOD

Subrogation Receipts \$ 3,480.53 w/YTD Total \$ 83,692.98 (detailed in my report)
Salvage Receipts \$ 0.00
Overpayment Reimbursements \$ 875.00

LOSS RUN PAYMENT REGISTER ACTIVITY FOR THE PERIOD:

The enclosed report shows net claim activity during the reporting period for claims paid by the fund and claims payable by the Fund at period end in the amount of \$ 192,559.92. The claims detail shows 209 claim payments issued.

A.E.L.C.F. PARTICIPANT BALANCES AT PERIOD END: (\$131. Interest Allocated)

Delran Township	\$65,446.00
Chesterfield Township	\$ 1,073.00
Bordentown City	\$37,785.00
Bordentown Township	\$13,775.00
Westampton Township	\$10,046.00

CASH ACTIVITY FOR THE PERIOD:

The enclosed reconciliation report details that during the reporting period the Fund's "Cash Position" changed from an opening balance of \$ 17,432,534.55 to a closing balance of \$ 17,180,772.63 showing a decrease in the fund of \$ 251,761.92. A detailed reconciliation of this change, including its affect on our banking instruments, is included in my report.

BILL LIST FOR THE PERIOD:

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

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

Respectfully Submitted,

Thomas J. Tontarski
Treasurer

**BURLINGTON COUNTY
MUNICIPAL JOINT INS. FUND
Subrogation Report
Calendar Year 2018**

DATE REC'D	CREDITED TO:	CLAIM/ FILE NUMBER	CLAIMANT NAME	COV. TYPE	FUND YEAR	AMOUNT RECEIVED	RECEIVED Y.T.D.
1/18	WRIGHTSTOWN BORO	X06829	WRIGHTSTOWN BORO	PR	2010	25.00	
1/18	EDGEWATER PARK	Z42992	MARK HERKOPERC	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 HERKOPERC	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
5/8	CHESTERFIELD TWP.	2018121981	CHESTERFIELD TWP.	PR	2018	4,195.94	
5/14	SPRINGFIELD TWP	1220784	WILLIAM KERR	WC	2015	14,291.04	
5/15	DELRAN TOWNSHIP	2018127074	DELRAN TOWNSHIP	PR	2018	4,775.72	
5/17	WRIGHTSTOWN BORO	1114463	WRIGHTSTOWN BORO	PR	2010	40.00	
5/18	EDGEWATER PARK	1255304	MARK HERKOPERC	WC	2016	50.00	
TOTAL-MAY						23,352.70	
TOTAL-YTD							80,212.45
6/4	WESTAMPTON TWP	2018126894	WESTAMPTON TWP	PR	2018	2,229.50	
6/15	PEMBERTON TWP.	1243851	ANTHONY LUSTER	WC	2015	23.00	
6/25	WESTAMPTON TWP	2018131080	WESTAMPTON TWP	PR	2018	1,228.03	
TOTAL-JUN						3,480.53	
TOTAL-YTD							83,692.98

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

	<u>April</u>	<u>May</u>	<u>June</u>	<u>Year To Date Total</u>
Opening Balance for the Period:	18,828,523.66	17,709,155.93	17,432,534.55	
RECEIPTS:				
Interest Income (Cash)	36,004.45	71,058.33	47,589.08	113,110.56
Premium Assessment Receipts	0.00	0.00	0.00	3,106,927.99
Prior Yr. Premium Assessment Receipts	0.00	13,210.00	0.00	13,210.00
Subrogation, Salvage & Reimb. Receipts:				
Fund Year 2018	0.00	8,971.66	3,457.53	12,929.19
Fund Year 2017	1,650.00	0.00	0.00	53,618.42
Fund Year 2016	0.00	50.00	875.00	1,115.00
Fund Year 2015	1,359.74	14,291.04	23.00	16,474.52
Fund Year 2014	0.00	0.00	0.00	2,696.85
Closed Fund Year	0.00	0.00	0.00	145.00
Total Subrogation, Salvage & Reimb.Receipts	3,009.74	23,312.70	4,355.53	86,978.98
FY 2018 Appropriation Refunds	0.00	0.00	0.00	250.00
FY 2017 Appropriation Refunds	142.54	0.00	0.00	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	7,826.83	0.00	7,826.83
TOTAL RECEIPTS:	39,156.73	115,407.86	51,944.61	3,328,588.90

DISBURSEMENTS:

Net Claim Payments:

Fund Year 2018	85,563.03	105,697.05	131,102.02	565,607.49
Fund Year 2017	60,675.08	21,121.67	27,599.96	306,888.70
Fund Year 2016	113,781.42	30,426.28	6,749.82	213,599.03
Fund Year 2015	41,584.53	22,204.91	17,730.40	226,996.80
Fund Year 2014	19,248.79	128,348.63	9,377.72	224,159.36
Closed Fund Year	0.00	0.00	0.00	0.00
Total Net Claim Payments	320,852.85	307,798.54	192,559.92	1,537,251.38

Exp. & Admin Bill List Payments:

Exp. & Cont. Charges FY 2019	0.00	0.00	0.00	0.00
Exp. & Cont. Charges FY 2018	146,950.26	76,655.70	93,769.78	653,109.86
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	0.00	786,647.32
POL/EPL Policy Premium FY 2018	292,444.00	0.00	0.00	584,888.00
M.E.L. Premium FY 2017	0.00	0.00	0.00	377,508.48
Exp. & Cont. Charges FY 2017	4,953.69	7,575.00	9,550.00	51,049.34
Exp. & Cont. Charges FY 2016	0.00	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	0.00	0.00	0.00	20,087.00
Total Bill List Payments	837,671.61	84,230.70	103,319.78	2,603,281.14
Net Bank Services Fees	0.00	0.00	0.00	0.00
Other	0.00	0.00	7,826.83	7,826.83
TOTAL DISBURSEMENTS:	1,158,524.46	392,029.24	303,706.53	4,148,359.35

Closing Balance for the Period:

17,709,155.93	17,432,534.55	17,180,772.63
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Account Net Cash Change During the Period:

Operating Account	-1,152,191.61	568,407.19	-209,609.75	-2,912,861.85
NJ Cash Management Account	0.00	0.00	0.00	0.00
Investment Account	5,003.46	18,251.83	-26,499.99	-916.72
Asset Management Account	29,820.42	-873,697.23	-7,235.35	2,094,008.12
Claims Imprest Account	-2,000.00	9,826.83	-7,826.83	0.00
Expense & Contingency Account	0.00	590.00	-590.00	0.00
Total Change in Account Net Cash:	-1,119,367.73	-276,621.38	-251,761.92	-819,770.45

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 June
CURRENT FUND YEAR 2018

	Description:	Instrument #1	Instr #2	Instr #3	Instr #4	Instr #5
	ID Number:	INVEST. ACCT.	ASSET MGR.	OPERATING AC	CLAIMS ACCOUNT	ADMIN. EXPEN
	Maturity (Yrs)	0	0	0	0	0
	Purchase Yield:	0	0	0	0	0
	TOTAL for All					
	Accts & instruments					
Opening Cash & Investment Balance	\$17,432,534.55	28702.61	16862125.73	432289.38	107826.83	1590
Opening Interest Accrual Balance	\$56,737.64	0	56737.64	0	0	0
1 Interest Accrued and/or Interest Cost	\$16,895.12	\$0.00	\$16,895.12	\$0.00	\$0.00	\$0.00
2 Interest Accrued - discounted Instr.s	\$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
4 Accretion	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
5 Interest Paid - Cash Instr.s	\$824.41	\$0.01	\$0.00	\$824.40	\$0.00	\$0.00
6 Interest Paid - Term Instr.s	\$54,000.00	\$0.00	\$54,000.00	\$0.00	\$0.00	\$0.00
7 Unrealized Gain (Loss)	(\$7,235.34)	\$0.00	(\$7,235.34)	\$0.00	\$0.00	\$0.00
8 Net Investment Income	\$10,484.19	\$0.01	\$9,659.78	\$824.40	\$0.00	\$0.00
9 Deposits - Purchases	\$515,825.23	\$54,000.00	\$80,500.00	\$85,445.53	\$192,559.92	\$103,319.78
10 (Withdrawals - Sales)	(\$815,176.24)	(\$80,500.00)	(\$134,500.01)	(\$295,879.70)	(\$200,386.75)	(\$103,909.78)
Ending Cash & Investment Balance	\$17,180,772.61	\$2,202.62	\$16,854,890.38	\$222,679.61	\$100,000.00	\$1,000.00
Ending Interest Accrual Balance	\$19,632.76	\$0.00	\$19,632.76	\$0.00	\$0.00	\$0.00
Plus Outstanding Checks	\$227,988.14	\$0.00	\$0.00	\$0.00	\$208,287.98	\$19,700.16
(Less Deposits in Transit)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Balance per Bank	\$17,408,760.75	\$2,202.62	\$16,854,890.38	\$222,679.61	\$308,287.98	\$20,700.16
Annualized Rate of Return This Month	0.73%	0.00%	0.69%	3.02%	0.00%	0.00%

Investment Income Allocation

		Prop	Liab	Auto	WC	Ded	Cont	EJIF	MEL	Admin	Total
2018	Opening Cash & Investment Balance	16,362.02	(398,971.73)	36,643.30	530,265.16	212,451.46	0.00	(20,852.65)	187,637.22	739,177.76	\$1,302,712.54
	Opening Interest Accrual Balance	\$83.13	\$15.73	\$104.40	\$1,365.02	\$433.25	\$0.00	\$0.00	\$797.00	\$1,439.99	\$4,238.53
	1 Interest Accrued and/or Interest Cost	\$15.41	\$0.00	\$34.51	\$499.37	\$200.07	\$0.00	\$0.00	\$176.70	\$696.11	\$1,622.17
	2 Interest Accrued - discounted Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	3 (Amortization and/or Interest Cost)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	4 Accretion	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	5 Interest Paid - Cash Instr.s	\$0.75	\$0.00	\$1.68	\$24.37	\$9.76	\$0.00	\$0.00	\$8.62	\$33.97	\$79.16
	6 Interest Paid - Term Instr.s	\$79.12	\$14.97	\$99.37	\$1,299.16	\$412.34	\$0.00	\$0.00	\$758.54	\$1,370.51	\$4,034.01
	7 Unrealized Gain (Loss)	(\$6.60)	\$0.00	(\$14.78)	(\$213.86)	(\$85.68)	\$0.00	\$0.00	(\$75.67)	(\$298.11)	(\$694.70)
	8 Net Investment Income	\$9.56	\$0.00	\$21.41	\$309.88	\$124.15	\$0.00	\$0.00	\$109.65	\$431.97	\$1,006.62
	9 Interest Accrued - Net Change	(\$63.71)	(\$14.97)	(\$64.86)	(\$799.79)	(\$212.27)	\$0.00	\$0.00	(\$581.84)	(\$674.40)	(\$2,411.84)
	Ending Cash & Investment Balance	\$8,743.63	(\$400,456.76)	\$32,926.03	\$416,725.55	\$212,787.89	\$0.00	(\$20,852.65)	\$188,328.71	\$638,687.52	\$1,076,889.92
	Ending Interest Accrual Balance	\$19.42	\$0.76	\$39.55	\$565.24	\$220.98	\$0.00	\$0.00	\$215.16	\$765.59	\$1,826.69

		Prop	Liab	Auto	WC	Ded	Cont	EJIF	MEL	Admin	Total
2017	Opening Cash & Investment Balance	57,325.54	440,627.04	105,130.45	1,549,422.72	533,563.93	108,227.24	11.51	172,294.51	240,869.60	\$3,207,472.54
	Opening Interest Accrual Balance	\$177.42	\$1,398.88	\$337.36	\$5,107.29	\$1,640.11	\$332.68	(\$0.10)	\$939.53	\$901.16	\$10,834.34
	1 Interest Accrued and/or Interest Cost	\$53.99	\$414.95	\$99.01	\$1,459.15	\$502.48	\$101.92	\$0.01	\$162.26	\$226.84	\$3,020.59
	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	\$2.63	\$20.25	\$4.83	\$71.20	\$24.52	\$4.97	\$0.00	\$7.92	\$11.07	\$147.39
	6 Interest Paid - Term Instr.s	\$168.86	\$1,331.38	\$321.08	\$4,860.85	\$1,560.98	\$316.63	\$0.00	\$894.20	\$857.68	\$10,311.65
	7 Unrealized Gain (Loss)	(\$23.12)	(\$177.70)	(\$42.40)	(\$624.88)	(\$215.19)	(\$43.65)	(\$0.00)	(\$69.49)	(\$97.14)	(\$1,293.57)
	8 Net Investment Income	\$33.50	\$257.50	\$61.44	\$905.47	\$311.81	\$63.25	\$0.01	\$100.69	\$140.76	\$1,874.43
	9 Interest Accrued - Net Change	(\$114.88)	(\$916.43)	(\$222.07)	(\$3,401.71)	(\$1,058.50)	(\$214.71)	\$0.01	(\$731.94)	(\$630.84)	(\$7,291.06)
	Ending Cash & Investment Balance	\$48,298.92	\$437,599.86	\$105,413.96	\$1,539,506.04	\$534,934.24	\$108,505.19	\$11.51	\$173,127.14	\$232,091.20	\$3,179,488.06
	Ending Interest Accrual Balance	\$62.55	\$482.45	\$115.28	\$1,705.59	\$581.62	\$117.97	(\$0.09)	\$207.59	\$270.32	\$3,543.28

		Prop	Liab	Auto	WC	Ded	Cont	EJIF	MEL	Admin	Total
2016	Opening Cash & Investment Balance	79,901.07	370,515.72	107,195.52	1,110,611.08	437,498.26	100,255.90	54.88	219,699.88	188,282.22	\$2,614,014.53
	Opening Interest Accrual Balance	\$247.80	\$1,364.31	\$328.34	\$3,568.80	\$1,335.40	\$307.06	\$0.08	\$674.15	\$582.71	\$8,408.66
	1 Interest Accrued and/or Interest Cost	\$75.25	\$348.93	\$100.95	\$1,045.90	\$412.01	\$94.41	\$0.05	\$206.90	\$177.31	\$2,461.71
	2 Interest Accrued - discounted Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	3 (Amortization and/or Interest Cost)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	4 Accretion	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	5 Interest Paid - Cash Instr.s	\$3.67	\$17.03	\$4.93	\$51.04	\$20.10	\$4.61	\$0.00	\$10.10	\$8.65	\$120.12
	6 Interest Paid - Term Instr.s	\$235.85	\$1,298.48	\$312.50	\$3,396.60	\$1,270.96	\$292.24	\$0.08	\$641.62	\$554.59	\$8,002.92
	7 Unrealized Gain (Loss)	(\$32.22)	(\$149.43)	(\$43.23)	(\$447.91)	(\$176.44)	(\$40.43)	(\$0.02)	(\$88.60)	(\$75.93)	(\$1,054.23)
	8 Net Investment Income	\$46.69	\$216.53	\$62.64	\$649.03	\$255.67	\$58.59	\$0.03	\$128.39	\$110.03	\$1,527.60
	9 Interest Accrued - Net Change	(\$160.60)	(\$949.55)	(\$211.55)	(\$2,350.69)	(\$858.96)	(\$197.83)	(\$0.03)	(\$434.72)	(\$377.28)	(\$5,541.21)
	Ending Cash & Investment Balance	\$80,108.36	\$370,411.71	\$107,469.71	\$1,109,006.06	\$438,612.88	\$100,512.32	\$54.94	\$220,262.99	\$188,769.53	\$2,615,208.50
	Ending Interest Accrual Balance	\$87.20	\$414.76	\$116.79	\$1,218.10	\$476.44	\$109.23	\$0.06	\$239.43	\$205.43	\$2,867.45

		Prop	Liab	Auto	WC	Ded	Cont	EJIF	MEL	Admin	Total
2015	Opening Cash & Investment Balance	61,501.94	411,678.58	88,326.16	424,677.41	497,287.69	100,433.80	0.80	115,134.30	212,735.04	\$1,911,775.72
	Opening Interest Accrual Balance	\$188.21	\$1,326.09	\$270.56	\$1,501.59	\$1,524.47	\$307.64	\$0.00	\$352.67	\$611.02	\$6,082.25
	1 Interest Accrued and/or Interest Cost	\$57.92	\$387.69	\$83.18	\$399.93	\$468.31	\$94.58	\$0.00	\$108.43	\$200.34	\$1,800.39
	2 Interest Accrued - discounted Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	3 (Amortization and/or Interest Cost)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	4 Accretion	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	5 Interest Paid - Cash Instr.s	\$2.83	\$18.92	\$4.06	\$19.52	\$22.85	\$4.62	\$0.00	\$5.29	\$9.78	\$87.85
	6 Interest Paid - Term Instr.s	\$179.13	\$1,262.10	\$257.50	\$1,429.13	\$1,450.91	\$292.80	\$0.00	\$335.65	\$581.54	\$5,788.77
	7 Unrealized Gain (Loss)	(\$24.80)	(\$166.03)	(\$35.62)	(\$171.27)	(\$200.56)	(\$40.50)	(\$0.00)	(\$46.43)	(\$85.80)	(\$771.02)
	8 Net Investment Income	\$35.94	\$240.58	\$51.62	\$248.18	\$290.61	\$58.69	\$0.00	\$67.28	\$124.32	\$1,117.22
	9 Interest Accrued - Net Change	(\$121.21)	(\$874.41)	(\$174.32)	(\$1,029.20)	(\$982.60)	(\$198.21)	(\$0.00)	(\$227.23)	(\$381.20)	(\$3,988.38)
	Ending Cash & Investment Balance	\$61,659.10	\$402,656.64	\$88,552.10	\$418,384.32	\$498,560.90	\$100,690.71	\$0.80	\$115,428.81	\$213,240.56	\$1,899,173.94
	Ending Interest Accrual Balance	\$67.00	\$451.68	\$96.23	\$472.39	\$541.87	\$109.43	\$0.00	\$125.44	\$229.82	\$2,093.87

		Prop	Liab	Auto	WC	Ded	Cont	EJIF	MEL	Admin	Total
2014	Opening Cash & Investment Balance	69,647.53	(87,974.73)	62,427.14	843,313.15	581,796.25	89,945.11	0.15	172,707.08	223,493.19	\$1,955,354.87
	Opening Interest Accrual Balance	\$213.34	\$216.70	\$191.22	\$2,708.50	\$1,782.13	\$275.51	\$0.00	\$529.03	\$684.60	\$6,601.03
	1 Interest Accrued and/or Interest Cost	\$65.59	\$0.00	\$58.79	\$794.18	\$547.90	\$84.70	\$0.00	\$162.64	\$210.47	\$1,924.28
	2 Interest Accrued - discounted Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	3 (Amortization and/or Interest Cost)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	4 Accretion	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	5 Interest Paid - Cash Instr.s	\$3.20	\$0.00	\$2.87	\$38.75	\$26.74	\$4.13	\$0.00	\$7.94	\$10.27	\$93.90
	6 Interest Paid - Term Instr.s	\$203.05	\$206.24	\$182.00	\$2,577.81	\$1,696.14	\$262.22	\$0.00	\$503.50	\$651.56	\$6,282.52
	7 Unrealized Gain (Loss)	(\$28.09)	\$0.00	(\$25.18)	(\$340.11)	(\$234.64)	(\$36.27)	(\$0.00)	(\$69.65)	(\$90.13)	(\$824.07)
	8 Net Investment Income	\$40.70	\$0.00	\$36.48	\$492.82	\$340.00	\$52.56	\$0.00	\$100.93	\$130.61	\$1,194.10
	9 Interest Accrued - Net Change	(\$137.46)	(\$206.24)	(\$123.21)	(\$1,783.63)	(\$1,148.24)	(\$177.51)	(\$0.00)	(\$340.85)	(\$441.09)	(\$4,358.24)
	Ending Cash & Investment Balance	\$69,825.69	(\$96,330.74)	\$62,586.83	\$844,774.14	\$583,284.49	\$90,175.19	\$0.15	\$173,148.86	\$224,064.89	\$1,951,529.50
	Ending Interest Accrual Balance	\$75.88	\$10.46	\$68.02	\$924.87	\$633.89	\$98.00	\$0.00	\$188.17	\$243.50	\$2,242.79

		Prop	Liab	Auto	WC	Ded	Cont	EJIF	MEL	Admin	Total
Closed	Opening Cash & Investment Balance	83,761.12	344,481.62	2,987.39	932,949.20	506,853.49	60,957.50	(79.19)	253,182.10	4,073,198.15	\$6,258,291.38
	Opening Interest Accrual Balance	\$256.44	\$1,054.93	\$8.04	\$2,856.59	\$1,552.48	\$186.63	(\$0.01)	\$775.25	\$13,466.63	\$20,157.00
	1 Interest Accrued and/or Interest Cost	\$78.88	\$324.41	\$2.81	\$878.59	\$477.32	\$57.41	\$0.00	\$238.43	\$3,835.87	\$5,893.73
	2 Interest Accrued - discounted Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	3 (Amortization and/or Interest Cost)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	4 Accretion	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	5 Interest Paid - Cash Instr.s	\$3.85	\$15.83	\$0.14	\$42.87	\$23.29	\$2.80	\$0.00	\$11.63	\$187.17	\$287.59
	6 Interest Paid - Term Instr.s	\$244.06	\$1,004.03	\$7.65	\$2,718.76	\$1,477.57	\$177.63	\$0.00	\$737.85	\$12,816.83	\$19,184.38
	7 Unrealized Gain (Loss)	(\$33.78)	(\$138.93)	(\$1.20)	(\$376.26)	(\$204.41)	(\$24.58)	\$0.00	(\$102.11)	(\$1,642.71)	(\$2,523.99)
	8 Net Investment Income	\$48.95	\$201.31	\$1.75	\$545.21	\$296.20	\$35.62	\$0.00	\$147.96	\$2,380.33	\$3,657.33
	9 Interest Accrued - Net Change	(\$165.18)	(\$679.62)	(\$4.84)	(\$1,840.17)	(\$1,000.25)	(\$120.22)	\$0.00	(\$499.42)	(\$8,980.96)	(\$13,290.65)
	Ending Cash & Investment Balance	\$83,975.25	\$345,362.55	\$2,993.98	\$935,334.57	\$508,149.94	\$61,113.34	(\$79.19)	\$253,829.47	\$4,084,559.44	\$6,275,239.35
	Ending Interest Accrual Balance	\$91.25	\$375.31	\$3.20	\$1,016.43	\$552.23	\$66.41	(\$0.01)	\$275.84	\$4,485.67	\$6,866.35



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

Account Number	120882-000
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As of June 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

1428416 02 T 4526 000147323 0001N

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

Important Information

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

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PORTFOLIO	INVESTMENT CATEGORY	MARKET VALUE (M/V) As of 5/31/2018	% OF M/V	MARKET VALUE (M/V) As of 6/30/2018	% OF M/V
PRINCIPAL PORTFOLIO(S)					
	CASH EQUIVALENTS				
	Uninvested Cash	\$0.01	0.00	\$0.00	0.00
	TOTAL CASH EQUIVALENTS	0.01	0.00	0.00	0.00
	U.S. TREASURY OBLIGATIONS				
	U.S. TREASURY BONDS AND NOTES	8,002,155.72	47.46	8,003,690.38	47.49
	TOTAL U.S. TREASURY OBLIGATIONS	8,002,155.72	47.46	8,003,690.38	47.49
	U.S. GOVERNMENT AGENCIES				
	GOVERNMENT AGENCY BONDS/NOTES	8,859,970.00	52.54	8,851,200.00	52.51
	TOTAL U.S. GOVERNMENT AGENCIES	8,859,970.00	52.54	8,851,200.00	52.51
TOTAL PRINCIPAL PORTFOLIO(S)		16,862,125.73	100.00	16,854,890.38	100.00
	TOTAL ACCRUED INCOME	56,737.64		19,632.76	
	TOTAL MARKET VALUE WITH ACCRUED INCOME	16,918,863.37		16,874,523.14	

Summary of Activity

Account Number **120882-000**

June 1, 2018 through June 30, 2018

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	CASH	CASH MANAGEMENT
PRINCIPAL		
OPENING BALANCES:	0.01	0.00
RECEIPTS		
Transfers/Additions	80,500.00	0.00
Interest	54,000.00	0.00
TOTAL RECEIPTS	134,500.00	0.00
DISBURSEMENTS		
Other Disbursements	(134,500.01)	0.00
TOTAL DISBURSEMENTS	(134,500.01)	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 June 30, 2018

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	<u>QUANTITY</u> <u>DESCRIPTION</u>	<u>MARKET VALUE (M/V)</u> <u>MARKET UNIT PRICE</u>	<u>%M/V</u>	<u>FEDERAL TAX COST</u> <u>AVERAGE UNIT COST</u>	<u>UNREALIZED</u> <u>GAIN/(LOSS)</u>	<u>ACCRUED</u> <u>INCOME</u>	<u>ESTIMATED</u> <u>ANNUAL INCOME</u>	<u>YIELD (%)</u> <u>YTM (%)</u>
PRINCIPAL PORTFOLIO(S)								
U.S. TREASURY OBLIGATIONS								
2018	700,000.0000	\$698,656.00	4.15	\$697,156.25	\$1,499.75	\$2,054.35	\$7,000.00	1.00
	UNITED STATES TREASURY NOTES	99.8080		99.59				1.89
	DTD 09/15/2015 1.000% 09/15/2018							
	CUSIP 912828L40 RATING AAA							
2018	1,000,000.0000	996,780.00	5.91	995,898.43	881.57	1,840.85	8,750.00	0.88
	UNITED STATES TREASURY NOTES	99.6780		99.59				1.96
	DTD 10/15/2015 0.875% 10/15/2018							
	CUSIP 912828L81 RATING AAA							
2018	700,000.0000	699,405.00	4.15	697,484.38	1,920.62	2,189.92	5,250.00	0.75
	UNITED STATES TREASURY NOTES	99.9150		99.64				1.68
	DTD 07/31/2016 0.750% 07/31/2018							
	CUSIP 912828S68 RATING AAA							
2018	1,700,000.0000	1,692,435.00	10.04	1,693,027.34	(592.34)	1,439.89	17,000.00	1.00
	UNITED STATES TREASURY NOTES	99.5550		99.59				2.06
	DTD 11/30/2016 1.000% 11/30/2018							
	CUSIP 912828U40 RATING AAA							
2019	1,000,000.0000	979,730.00	5.81	992,304.69	(12,574.69)	846.99	10,000.00	1.02
	UNITED STATES TREASURY NOTES	97.9730		99.23				2.46
	DTD 11/30/2012 1.000% 11/30/2019							
	CUSIP 912828UB4 RATING AAA							
2019	1,000,000.0000	987,420.00	5.86	993,164.07	(5,744.07)	1,117.53	8,750.00	0.89
	UNITED STATES TREASURY NOTES	98.7420		99.32				2.33
	DTD 05/15/2016 0.875% 05/15/2019							
	CUSIP 912828R44 RATING AAA							
2020	1,000,000.0000	978,400.00	5.80	998,359.37	(19,959.37)	1,164.62	13,750.00	1.41
	UNITED STATES TREASURY NOTES	97.8400		99.84				2.53
	DTD 05/31/2013 1.375% 05/31/2020							
	CUSIP 912828VF4 RATING AAA							

continued

Investment Detail

Account Number 120882-000
As of June 30, 2018

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<u>QUANTITY</u> <u>DESCRIPTION</u>		<u>MARKET VALUE (M/V)</u> <u>MARKET UNIT PRICE</u>	<u>%M/V</u>	<u>FEDERAL TAX COST</u> <u>AVERAGE UNIT COST</u>	<u>UNREALIZED</u> <u>GAIN/(LOSS)</u>	<u>ACCRUED</u> <u>INCOME</u>	<u>ESTIMATED</u> <u>ANNUAL INCOME</u>	<u>YIELD (%)</u> <u>YTM (%)</u>
PRINCIPAL PORTFOLIO(S)								
U.S. TREASURY OBLIGATIONS								
2020	998,000.0000	\$970,864.38	5.76	\$991,255.70	(\$20,391.32)	\$2,311.94	\$13,722.50	1.41
	UNITED STATES TREASURY NOTES	97.2810		99.32				2.58
	DTD 10/31/2015 1.375% 10/31/2020							
	CUSIP 912828L99 RATING AAA							
TOTAL U.S. TREASURY OBLIGATIONS		8,003,690.38	47.49	8,058,650.23	(54,959.85)	12,966.09	84,222.50	1.05
U.S. GOVERNMENT AGENCIES								
2019	8,000,000.0000	7,862,960.00	46.65	8,000,000.00	(137,040.00)	5,400.00	108,000.00	1.37
	FEDERAL HOME LOAN BANK	98.2870		100.00				2.55
	DTD 06/13/2016 1.350% 12/13/2019							
	CALLABLE							
	CUSIP 3130A8FB4 RATING AAA							
2019	1,000,000.0000	988,240.00	5.86	1,000,000.00	(11,760.00)	1,266.67	12,000.00	1.21
	FEDERAL HOME LOAN MORTGAGE CORP	98.8240		100.00				2.53
	MEDIUM TERM NOTE							
	DTD 08/23/2016 1.200% 05/23/2019							
	CALLABLE							
	CUSIP 3134GAAR5 RATING AAA							
TOTAL U.S. GOVERNMENT AGENCIES		8,851,200.00	52.51	9,000,000.00	(148,800.00)	6,666.67	120,000.00	1.36
TOTAL PRINCIPAL PORTFOLIO(S)		16,854,890.38	100.00	17,058,650.23	(203,759.85)	19,632.76	204,222.50	1.21
TOTAL ACCRUED INCOME		19,632.76						
TOTAL MARKET VALUE WITH ACCRUED INCOME		16,874,523.14						

Activity Detail

Account Number **120882-000**
June 1, 2018 through June 30, 2018

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DATE	TYPE	QUANTITY DESCRIPTION	CASH	CASH MANAGEMENT
PRINCIPAL				
OPENING BALANCES:			0.01	0.00
6/1/2018	OTHER DISBURSEMENT	CASH DISBURSEMENT MISCELLANEOUS - ACH-CHK PAID TO M&T BANK BURLINGTON COUNTY MUNICIPAL JIF	(0.01)	
6/4/2018	TRANSFER/ADDITION	CASH RECEIPT ACH TRANSFER FROM CHECKING 9871761863	28,000.00	
	OTHER DISBURSEMENT	CASH DISBURSEMENT MISCELLANEOUS - WIRE PAID TO Burlington County Muni JIF Transfer to Investors Bank Burlington County Muni JIF INVESTORS BANK 1000398255	(28,000.00)	
6/13/2018	INTEREST	CASH RECEIPT OF INTEREST EARNED ON FHLB 1.350% 12/13/19 AT \$0.006750 /SHARE ON 8000000 PAR VALUE DUE 2018-06-13	54,000.00	
	OTHER DISBURSEMENT	CASH DISBURSEMENT MISCELLANEOUS - ACH-CHK PAID TO M&T BANK BURLINGTON COUNTY MUNICIPAL JIF	(54,000.00)	
6/20/2018	TRANSFER/ADDITION	CASH RECEIPT ACH TRANSFER FROM CHECKING 9871761863	52,500.00	
	OTHER DISBURSEMENT	CASH DISBURSEMENT MISCELLANEOUS - WIRE PAID TO Burlington County Muni JIF Transfer to Investors Bank Burlington County Muni JIF INVESTORS BANK 1000398255	(52,500.00)	
CLOSING BALANCES:			0.00	0.00



Other Information

120882-000 BURLINGTON COUNTY MUNICIPAL JIF

As of June 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: June										
	Prop	Liab	Auto	WC	Ded	Cont	EJIF	MEL	Admin	TOTAL
OPEN BALANCE	368,499.22	1,080,356.50	402,709.96	5,391,238.72	2,769,451.08	459,819.55	(20,864.50)	1,120,655.09	5,860,668.93	17,432,534.55
RECEIPTS										
Assessments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Refunds	3,457.53	0.00	0.00	898.00	0.00	0.00	0.00	0.00	0.00	4,355.53
Invest Pymnts	978.40	4,557.13	1,036.19	14,355.77	6,879.26	1,177.20	0.06	3,470.89	15,134.18	47,589.08
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Invest	978.40	4,557.13	1,036.19	14,355.77	6,879.26	1,177.20	0.06	3,470.89	15,134.18	47,589.08
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	4,435.93	4,557.13	1,036.19	15,253.77	6,879.26	1,177.20	0.06	3,470.89	15,134.18	51,944.61
EXPENSES										
Claims Transfers	20,324.20	25,670.37	3,803.54	142,761.81	0.00	0.00	0.00	0.00	0.00	192,559.92
Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	103,319.78	103,319.78
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	7,826.83	7,826.83
TOTAL	20,324.20	25,670.37	3,803.54	142,761.81	0.00	0.00	0.00	0.00	111,146.61	303,706.53
END BALANCE	352,610.95	1,059,243.26	399,942.61	5,263,730.68	2,776,330.34	460,996.75	(20,864.44)	1,124,125.98	5,764,656.50	17,180,772.63

Report Mon June

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 eq	Max/Min	##### / (0.00)
Pre-existing variance:	Prior period unreconciled variance exi	Max/Min	##### / (0.00)

SUMMARY OF CASH TRANSACTIONS										
FUND YEAR 2018										
Month Ending:	June									
	Prop	Liab	Auto	WC	Ded	Cont	EJIF	MEL	Admin	TOTAL
OPEN BALANCE	16,362.02	(398,971.73)	36,643.30	530,265.16	212,451.46	0.00	(20,852.65)	187,637.22	739,177.76	1,302,712.54
RECEIPTS										
Assessments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Refunds	3,457.53	0.00	0.00	0.00						3,457.53
Invest Pymnts	73.28	14.97	86.27	1,109.67	336.43	0.00	0.00	691.49	1,106.37	3,418.48
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Invest	73.28	14.97	86.27	1,109.67	336.43	0.00	0.00	691.49	1,106.37	3,418.48
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	3,530.81	14.97	86.27	1,109.67	336.43	0.00	0.00	691.49	1,106.37	6,876.01
EXPENSES										0.00
Claims Transfers	11,149.20	1,500.00	3,803.54	114,649.28	0.00	0.00	0.00	0.00	0.00	131,102.02
Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	93,769.78	93,769.78
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	7,826.83	7,826.83
TOTAL	11,149.20	1,500.00	3,803.54	114,649.28	0.00	0.00	0.00	0.00	101,596.61	232,698.63
END BALANCE	8,743.63	(400,456.76)	32,926.03	416,725.55	212,787.89	0.00	(20,852.65)	188,328.71	638,687.52	1,076,889.92

SUMMARY OF CASH TRANSACTIONS										
FUND YEAR 2017										
Month Ending:	June									
	Prop	Liab	Auto	WC	Ded	Cont	EJIF	MEL	Admin	TOTAL
OPEN BALANCE	57,325.54	440,627.04	105,130.45	1,549,422.72	533,563.93	108,227.24	11.51	172,294.51	240,869.60	3,207,472.54
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	148.38	1,173.93	283.51	4,307.17	1,370.31	277.95	0.00	832.63	771.60	9,165.48
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Invest	148.38	1,173.93	283.51	4,307.17	1,370.31	277.95	0.00	832.63	771.60	9,165.48
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	148.38	1,173.93	283.51	4,307.17	1,370.31	277.95	0.00	832.63	771.60	9,165.48
EXPENSES										
Claims Transfers	9,175.00	4,201.11	0.00	14,223.85	0.00	0.00	0.00	0.00	0.00	27,599.96
Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	9,550.00	9,550.00
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	9,175.00	4,201.11	0.00	14,223.85	0.00	0.00	0.00	0.00	9,550.00	37,149.96
END BALANCE	48,298.92	437,599.86	105,413.96	1,539,506.04	534,934.24	108,505.19	11.51	173,127.14	232,091.20	3,179,488.06

SUMMARY OF CASH TRANSACTIONS										
FUND YEAR 2016										
Month Ending:	June									
	Prop	Liab	Auto	WC	Ded	Cont	EJIF	MEL	Admin	TOTAL
OPEN BALANCE	79,901.07	370,515.72	107,195.52	1,110,611.08	437,498.26	100,255.90	54.88	219,699.88	188,282.22	2,614,014.53
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	875.00						875.00
Invest Pymnts	207.29	1,166.07	274.19	2,999.72	1,114.62	256.42	0.06	563.11	487.31	7,068.79
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Invest	207.29	1,166.07	274.19	2,999.72	1,114.62	256.42	0.06	563.11	487.31	7,068.79
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	207.29	1,166.07	274.19	3,874.72	1,114.62	256.42	0.06	563.11	487.31	7,943.79
EXPENSES										
Claims Transfers	0.00	1,270.08	0.00	5,479.74	0.00	0.00	0.00	0.00	0.00	6,749.82
Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	0.00	1,270.08	0.00	5,479.74	0.00	0.00	0.00	0.00	0.00	6,749.82
END BALANCE	80,108.36	370,411.71	107,469.71	1,109,006.06	438,612.88	100,512.32	54.94	220,262.99	188,769.53	2,615,208.50

SUMMARY OF CASH TRANSACTIONS										
FUND YEAR 2015										
Month Ending:	June									
	Prop	Liab	Auto	WC	Ded	Cont	EJIF	MEL	Admin	TOTAL
OPEN BALANCE	61,501.94	411,678.58	88,326.16	424,677.41	497,287.69	100,433.80	0.80	115,134.30	212,735.04	1,911,775.72
RECEIPTS										
Assessments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Refunds	0.00	0.00	0.00	23.00						23.00
Invest Pymnts	157.16	1,114.99	225.94	1,277.38	1,273.21	256.91	0.00	294.51	505.52	5,105.62
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Invest	157.16	1,114.99	225.94	1,277.38	1,273.21	256.91	0.00	294.51	505.52	5,105.62
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	157.16	1,114.99	225.94	1,300.38	1,273.21	256.91	0.00	294.51	505.52	5,128.62
EXPENSES										
Claims Transfers	0.00	10,136.93	0.00	7,593.47	0.00	0.00	0.00	0.00	0.00	17,730.40
Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	0.00	10,136.93	0.00	7,593.47	0.00	0.00	0.00	0.00	0.00	17,730.40
END BALANCE	61,659.10	402,656.64	88,552.10	418,384.32	498,560.90	100,690.71	0.80	115,428.81	213,240.56	1,899,173.94

SUMMARY OF CASH TRANSACTIONS										
FUND YEAR	2014									
Month Ending:	June									
	Prop	Liab	Auto	WC	Ded	Cont	EJIF	MEL	Admin	TOTAL
OPEN BALANCE	69,647.53	(87,974.73)	62,427.14	843,313.15	581,796.25	89,945.11	0.15	172,707.08	223,493.19	1,955,354.87
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	178.16	206.24	159.69	2,276.46	1,488.24	230.08	0.00	441.78	571.70	5,552.35
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Invest	178.16	206.24	159.69	2,276.46	1,488.24	230.08	0.00	441.78	571.70	5,552.35
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	178.16	206.24	159.69	2,276.46	1,488.24	230.08	0.00	441.78	571.70	5,552.35
EXPENSES										
Claims Transfers	0.00	8,562.25	0.00	815.47	0.00	0.00	0.00	0.00	0.00	9,377.72
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	8,562.25	0.00	815.47	0.00	0.00	0.00	0.00	0.00	9,377.72
END BALANCE	69,825.69	(96,330.74)	62,586.83	844,774.14	583,284.49	90,175.19	0.15	173,148.86	224,064.89	1,951,529.50

SUMMARY OF CASH TRANSACTIONS										
FUND YEAR	Closed									
Month Ending:	June									
	Prop	Liab	Auto	WC	Ded	Cont	EJIF	MEL	Admin	TOTAL
OPEN BALANCE	83,761.12	344,481.62	2,987.39	932,949.20	506,853.49	60,957.50	(79.19)	253,182.10	4,073,198.15	6,258,291.38
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	214.13	880.93	6.59	2,385.37	1,296.45	155.84	0.00	647.37	11,361.29	16,947.97
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Invest	214.13	880.93	6.59	2,385.37	1,296.45	155.84	0.00	647.37	11,361.29	16,947.97
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	214.13	880.93	6.59	2,385.37	1,296.45	155.84	0.00	647.37	11,361.29	16,947.97
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	83,975.25	345,362.55	2,993.98	935,334.57	508,149.94	61,113.34	(79.19)	253,829.47	4,084,559.44	6,275,239.35

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

Month June
Current Fund Year 2018

Policy Year	Coverage	1.	2.	3.	4.	5.	6.	7.	8.
		Calc. Net Paid Thru Last Month	Monthly Net Paid June	Monthly Recoveries June	Calc. Net Paid Thru June	TPA Net Paid Thru June	Variance To Be Reconciled	Delinquent Unreconciled Variance From	Change This Month
2018	Prop	96,368.56	11,149.20	3,457.53	104,060.23	104,060.23	0.00	0.00	0.00
	Liab	2,004.56	1,500.00	0.00	3,504.56	3,504.56	0.00	0.00	0.00
	Auto	15,982.99	3,803.54	0.00	19,786.53	19,786.53	0.00	0.00	0.00
	WC	310,677.70	114,649.28	0.00	425,326.98	425,326.98	0.00	0.00	0.00
	Total	425,033.81	131,102.02	3,457.53	552,678.30	552,678.30	0.00	0.00	0.00
2017	Prop	199,877.58	9,175.00	0.00	209,052.58	209,052.58	0.00	0.00	0.00
	Liab	31,124.41	4,201.11	0.00	35,325.52	35,325.52	0.00	0.00	0.00
	Auto	18,631.08	0.00	0.00	18,631.08	18,631.08	0.00	0.00	0.00
	WC	611,352.53	14,223.85	0.00	625,576.38	625,576.38	(0.00)	(0.00)	0.00
	Total	860,985.60	27,599.96	0.00	888,585.56	888,585.56	(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	146,959.25	1,270.08	0.00	148,229.33	148,229.33	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	1,119,995.60	5,479.74	875.00	1,124,600.34	1,124,600.34	(0.00)	(0.00)	0.00
	Total	1,595,226.85	6,749.82	875.00	1,601,101.67	1,601,101.67	(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	110,534.04	10,136.93	0.00	120,670.97	120,670.97	(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	1,926,325.82	7,593.47	23.00	1,933,896.29	1,933,896.29	0.00	0.00	0.00
	Total	2,365,135.99	17,730.40	23.00	2,382,843.39	2,382,843.39	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	652,675.78	8,562.25	0.00	661,238.03	661,238.03	(0.00)	(0.00)	0.00
	Auto	72,931.04	0.00	0.00	72,931.04	72,931.04	0.00	0.00	0.00
	WC	1,591,726.53	815.47	0.00	1,592,542.00	1,592,542.00	(0.00)	(0.00)	0.00
	Total	2,533,295.45	9,377.72	0.00	2,542,673.17	2,542,673.17	(0.00)	(0.00)	0.00
TOTAL		7,779,677.70	192,559.92	4,355.53	7,967,882.09	7,967,882.09	(0.00)	(0.00)	(0.00)



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12001	06/04/2018	Combined	22318	Combined	MARSHALL, DENNEHEY, WARNER,			
		L-LEGAL GL		BERARDI, ROCCO		2017098545:	01/18/2017	\$412.50
		L-LEGAL GL		WILSON, CARMELLA		001201011:	03/27/2014	\$5,378.75
						12001 Total:		\$5,791.25
12002	06/04/2018	L-LEGAL WC	22318	ALVEN, ALEX	AFFANATO MARUT, LLC			
						2018109612:	08/09/2017	\$148.50
						12002 Total:		\$148.50
12003	06/04/2018	E-MISC ALL OTHER WC	22318	HUNSINGER, MARK	JERSEY SHORE REPORTING, LLC			
						001210608:	08/25/2014	\$194.47
						12003 Total:		\$194.47
12004	06/04/2018	L-LEGAL WC	22318	ALLISON, CLIFFORD	PIETRAS, SARACINO, SMITH, & MEEK			
						001242159:	11/10/2014	\$621.00
						12004 Total:		\$621.00
12005	06/04/2018	I-TEMPORARY TOTAL	22318	PARKER, JUDSON	PEMBERTON TOWNSHIP			
						2018125979:	02/15/2018	\$1,473.36
						12005 Total:		\$1,473.36
12006	06/04/2018	I-TEMPORARY TOTAL	22318	COSTELLO, CHRISTOPHER E	EDGEWATER PARK TOWNSHIP			
						2018108894:	07/27/2017	\$1,792.00
						12006 Total:		\$1,792.00
12007	06/04/2018	I-TEMPORARY TOTAL	22318	EASTWICK, JAMES	MEDFORD TOWNSHIP			
						2018116558:	10/27/2017	\$1,155.02
						12007 Total:		\$1,155.02
12008	06/04/2018	I-TEMPORARY TOTAL	22318	EDMONDS, EDWARD	DELANCO TOWNSHIP			
						2018119837:	11/17/2017	\$877.22
						12008 Total:		\$877.22
12009	06/04/2018	E-MISC ALL OTHER AL	22318	CRAIG, YVONNE	YVONNE CRAIG			
						2018128656:	03/07/2018	\$303.54
						12009 Total:		\$303.54
12010	06/04/2018	I-TEMPORARY TOTAL	22318	LOCKE, THOMAS	THOMAS LOCKE			
						2018122311:	01/08/2018	\$1,806.00
						12010 Total:		\$1,806.00
12011	06/04/2018	I-PERMANENT PARTIAL	22318	HERKOPEREC, MARK	MARK HERKOPEREC			
						001255304:	08/04/2016	\$1,026.24



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						12011 Total:		\$1,026.24
12012	06/04/2018	M-PHYSICIAN FEES	22319	EDMONDS, EDWARD	COASTAL SPINE, PC.			
						2018119837:	11/17/2017	\$126.12
						12012 Total:		\$126.12
12013	06/04/2018	Combined	22319	Combined	STRIVE PHYSICAL THERAPY AND			
		M-		EASTWICK, JAMES		2018116558:	10/27/2017	\$320.00
		M-		LOCKE, THOMAS		2018122311:	01/08/2018	\$480.00
		M-		LUCAS, STEVEN		2018127449:	03/02/2018	\$560.00
		M-		SPADY, JOSHUA		2018128283:	03/10/2018	\$800.00
						12013 Total:		\$2,160.00
12014	06/04/2018	M-ORTHO/NEURO	22319	LUCAS, STEVEN	SPRAINS, STRAINS & FRACTURES			
						2018127449:	03/02/2018	\$193.74
						12014 Total:		\$193.74
12015	06/04/2018	M-ORTHO/NEURO	22319	SEITER, RYAN	PREMIER ORTHOPEDIC OF SOUTH			
						2018127480:	03/02/2018	\$215.15
						12015 Total:		\$215.15
12016	06/04/2018	M-ACUTE CARE	22319	BRODER, ALEX	ROBERT WOOD JOHNSON,			
						2018139171:	05/03/2018	\$2,008.00
						12016 Total:		\$2,008.00
12017	06/04/2018	M-PHYSICIAN FEES	22319	SCHALLUS, ANTHONY	WEST JERSEY ANESTHESIA			
						2018124978:	02/05/2018	\$694.15
						12017 Total:		\$694.15
12018	06/04/2018	M-	22319	DELSOLE, ALISHA	HEARTLAND REHABILITATION			
						001239995:	10/13/2015	\$63.00
						12018 Total:		\$63.00
12019	06/04/2018	M-ORTHO/NEURO	22319	HAINES, ALBERT	BURLINGTON COUNTY ORTHOPAEDIC			
						2018127149:	02/28/2018	\$365.00
						12019 Total:		\$365.00
12020	06/04/2018	M-MRI	22319	SEITER, RYAN	ONE CALL MEDICAL, INC.			
						2018127480:	03/02/2018	\$75.00
						12020 Total:		\$75.00
12021	06/04/2018	Combined	22319	Combined	REHAB CONNECTION			
		M-		SEITER, RYAN		2018127480:	03/02/2018	\$210.00



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						12021 Total:		\$210.00
12022	06/04/2018	M-OCCUPATIONAL	22319	MIKULSKI, ROBERT	U.S. HEALTHWORKS MEDICAL GROUP			
						2018132152:	04/11/2018	\$251.46
						12022 Total:		\$251.46
12023	06/04/2018	Combined M-	22319	Combined WILLHOUSE, DYLLON	REHAB EXCELLENCE CENTER, LLC			
						2018121619:	12/29/2017	\$126.00
						12023 Total:		\$126.00
12024	06/04/2018	Combined M-PHYSICIAN FEES M-OCCUPATIONAL	22319	Combined SPADY, JOSHUA WARREN, ROBERT	VIRTUA MEDICAL GROUP, PA			
						2018128283:	03/10/2018	\$84.94
						2018132376:	04/26/2018	\$182.19
						12024 Total:		\$267.13
12025	06/04/2018	Combined M-ORTHO/NEURO	22319	Combined HAINES, ALBERT	PREMIER ORTHOPAEDIC			
						2018127149:	02/28/2018	\$176.18
						12025 Total:		\$176.18
12026	06/04/2018	M-ORTHO/NEURO	22319	SPADY, JOSHUA	CHAMPION ORTHOPEDICS, L L C			
						2018128283:	03/10/2018	\$223.14
						12026 Total:		\$223.14
12027	06/04/2018	M-PHYSICIAN FEES	22319	SPADY, JOSHUA	GARDEN STATE RADIOLOGY			
						2018128283:	03/10/2018	\$44.90
						12027 Total:		\$44.90
12028	06/04/2018	Combined M-PHARMACY M-PHARMACY M-PHARMACY	22319	Combined DELSONE, ALISHA HERKOPEREK, MARK PARKER, JUDSON	AVIA PARTNERS INC			
						001239995:	10/13/2015	\$56.09
						2018128624:	03/15/2018	\$268.21
						2018125979:	02/15/2018	\$20.86
						12028 Total:		\$345.16
12029	06/04/2018	Combined M-MEDICAL M-MEDICAL M-MEDICAL M-MEDICAL M-MEDICAL M-MEDICAL	22320	Combined BELL, MARVIN BREINER, WILLIAM HOWARD, DARRYL MEGARA, MICHAEL VISCARDI, SHAWN WOOD, EDWARD	QUALCARE, INC.			
						2018143582:	05/23/2018	\$501.00
						2018143484:	05/21/2018	\$501.00
						2018143570:	11/01/2016	\$501.00
						2018143542:	05/22/2018	\$501.00
						2018143468:	05/21/2018	\$501.00
						2018143592:	05/23/2018	\$501.00
						12029 Total:		\$3,006.00



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12030	06/11/2018	L-LEGAL WC	22520	MCGUIGAN, MARK	AFFANATO MARUT, LLC	001232500:	06/24/2015	\$169.50
						12030 Total:		\$169.50
12031	06/11/2018	L-LEGAL WC	22520	SANTIAGO, VICTOR	PIETRAS, SARACINO, SMITH, & MEEK	001246647:	02/15/2016	\$574.00
						12031 Total:		\$574.00
12032	06/11/2018	L-LEGAL WC	22520	ELLIOTT, KATHLEEN	CAPEHART & SCATCHARD PA	2017096774:	09/08/2016	\$525.00
						12032 Total:		\$525.00
12033	06/11/2018	I-TEMPORARY TOTAL	22520	WARREN, SHARON	PEMBERTON TOWNSHIP	2018142758:	05/14/2018	\$402.73
						12033 Total:		\$402.73
12034	06/11/2018	L-LEGAL WC	22520	MURPHY, JOSIAH	CAPEHART & SCATCHARD PA	001242537:	11/22/2015	\$175.00
						12034 Total:		\$175.00
12035	06/11/2018	M-MISC MED(WC) & PD	22520	FORD, MILLER	MILLER FORD	2018132157:	04/18/2018	\$2,500.00
						12035 Total:		\$2,500.00
12036	06/11/2018	I-TEMPORARY TOTAL	22520	BREINER, WILLIAM	WILLIAM BREINER	2018143484:	05/21/2018	\$1,806.00
						12036 Total:		\$1,806.00
12037	06/11/2018	I-PERMANENT PARTIAL	22520	DELAGARZA, PETER	PETER DELAGARZA	001245810:	02/01/2016	\$999.00
						12037 Total:		\$999.00
12038	06/11/2018	M-MISC MED(WC) & PD	22520	WESTAMPTON TWP	WESTAMPTON TOWNSHIP	2018126894:	02/05/2018	\$1,000.00
						12038 Total:		\$1,000.00
12039	06/11/2018	Combined	22521	Combined	STRIVE PHYSICAL THERAPY AND	2018122311:	01/08/2018	\$160.00
		M-		LOCKE, THOMAS		2018128283:	03/10/2018	\$160.00
		M-		SPADY, JOSHUA		12039 Total:		\$320.00
12040	06/11/2018	M-ORTHO/NEURO	22521	WILLHOUSE, DYLLON	PREMIER ORTHOPEDIC OF SOUTH	2018121619:	12/29/2017	\$69.76



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						12040 Total:		\$69.76
12041	06/11/2018	M-AMBULATORY	22521	PARKER, JUDSON	SOUTH JERSEY MUSCULOSKELETAL	2018125979:	02/15/2018	\$11,831.00
						12041 Total:		\$11,831.00
12042	06/11/2018	M-PHYSICIAN FEES	22521	EDMONDS, EDWARD	LOURDES ANESTHESIA ASSOC PA	2018119837:	11/17/2017	\$753.90
						12042 Total:		\$753.90
12043	06/11/2018	M-	22521	PARKER, JUDSON	REHAB EXCELLENCE CENTER, LLC	2018125979:	02/15/2018	\$90.00
						12043 Total:		\$90.00
12044	06/11/2018	M-AMBULATORY	22521	EDMONDS, EDWARD	FELLOWSHIP SURGICALCENTER, LLC	2018119837:	11/17/2017	\$1,344.00
						12044 Total:		\$1,344.00
12045	06/11/2018	M-BEHAVIORAL	22521	MCGUIGAN, MARK	JOHN MCGOWAN PHD	001232500:	06/24/2015	\$160.00
						12045 Total:		\$160.00
12046	06/11/2018	M-ORTHO/NEURO	22521	LOCKE, THOMAS	COOPER SURGICAL ASSOCIATES P A	2018122311:	01/08/2018	\$162.50
						12046 Total:		\$162.50
12047	06/18/2018	E-APPRAISERS PR	22721	MEDFORD TWP	AEJ Services	2018128105:	03/08/2018	\$30.00
						12047 Total:		\$30.00
12048	06/18/2018	Combined	22721	Combined	DAVID S. DEWEESE	2018144146:	05/16/2018	\$750.00
		L-LEGAL GL		MCHUGH, JOSEPH		2018145595:	05/04/2018	\$750.00
		L-LEGAL GL		NORTHERN BURLINGTON CARES		12048 Total:		\$1,500.00
12049	06/18/2018	M-PHARMACY	22721	GUDONIS, DAVID	STONERIVER PHARMACY SOLUTIONS	2018130588:	04/07/2018	\$92.93
						12049 Total:		\$92.93
12050	06/18/2018	L-LEGAL WC	22721	GETZ, STEVEN	PIETRAS, SARACINO, SMITH, & MEEK	001220912:	01/21/2015	\$315.00
						12050 Total:		\$315.00
12051	06/18/2018	I-TEMPORARY TOTAL	22721	DELSOLE, ALISHA	ALISHA DELSOLE			



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12052	06/18/2018	L-LEGAL WC	22721	YOUNG, BRIAN	CAPEHART & SCATCHARD PA	001239995:	10/13/2015	\$2,270.76
						12051 Total:		\$2,270.76
12053	06/18/2018	I-TEMPORARY TOTAL	22721	GUDONIS, DAVID	MOUNT LAUREL TOWNSHIP	001247013:	02/19/2016	\$112.50
						12052 Total:		\$112.50
12054	06/18/2018	I-TEMPORARY TOTAL	22721	HERKOPEREC, MARK	EDGEWATER PARK TOWNSHIP	2018130588:	04/07/2018	\$1,631.24
						12053 Total:		\$1,631.24
12055	06/18/2018	I-TEMPORARY TOTAL	22721	DOHANIC, DYLAN	NORTH HANOVER TOWNSHIP	2018128624:	03/15/2018	\$1,806.00
						12054 Total:		\$1,806.00
12056	06/18/2018	I-TEMPORARY TOTAL	22721	DOHANIC, DYLAN	NORTH HANOVER TOWNSHIP	2018143403:	05/15/2018	\$1,027.24
						12055 Total:		\$1,027.24
12057	06/18/2018	I-TEMPORARY TOTAL	22721	COSTELLO, CHRISTOPHER E	EDGEWATER PARK TOWNSHIP	2018143403:	05/15/2018	\$366.87
						12056 Total:		\$366.87
12058	06/18/2018	I-TEMPORARY TOTAL	22721	EDMONDS, EDWARD	DELANCO TOWNSHIP	2018108894:	07/27/2017	\$1,792.00
						12057 Total:		\$1,792.00
12059	06/18/2018	I-PROPERTY DAMAGE	22721	DELRAN	DELRAN TOWNSHIP	2018119837:	11/17/2017	\$877.22
						12058 Total:		\$877.22
12060	06/18/2018	I-TEMPORARY TOTAL	22721	PARKER, JUDSON	PEMBERTON TOWNSHIP	2017106110:	06/21/2017	\$9,175.00
						12059 Total:		\$9,175.00
12061	06/18/2018	M-MISC MED(WC) & PD	22721	CHESTNUT, STEVEN	STEVEN CHESTNUT	2018125979:	02/15/2018	\$1,473.36
						12060 Total:		\$1,473.36
12062	06/18/2018	I-TEMPORARY TOTAL	22721	LOCKE, THOMAS	THOMAS LOCKE	2018144268:	05/21/2018	\$1,000.00
						12061 Total:		\$1,000.00

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						2018122311:	01/08/2018	\$1,806.00
						12062 Total:		\$1,806.00
12063	06/18/2018	I-TEMPORARY TOTAL	22721	YOUNG, BRIAN	FLORENCE TOWNSHIP			
						001247013:	02/19/2016	\$1,742.00
						12063 Total:		\$1,742.00
12064	06/18/2018	M-MISC MED(WC) & PD	22721	MEDFORD TWP	MEDFORD TOWNSHIP			
						2018128105:	03/08/2018	\$1,118.96
						12064 Total:		\$1,118.96
12065	06/18/2018	Combined	22722	Combined	COASTAL SPINE, PC.			
		M-ORTHO/NEURO		COSTELLO, CHRISTOPHER E		2018108894:	07/27/2017	\$126.12
		M-ORTHO/NEURO		DELSOLE, ALISHA		001239995:	10/13/2015	\$126.12
		M-PHYSICIAN FEES		EDMONDS, EDWARD		2018119837:	11/17/2017	\$564.40
		M-ORTHO/NEURO		HERKOPEREC, MARK		2018128624:	03/15/2018	\$209.39
						12065 Total:		\$1,026.03
12066	06/18/2018	Combined	22722	Combined	STRIVE PHYSICAL THERAPY AND			
		M-		SCHALLUS, ANTHONY		2018124978:	02/05/2018	\$1,040.00
						12066 Total:		\$1,040.00
12067	06/18/2018	Combined	22722	Combined	PREMIER ORTHOPEDIC OF SOUTH			
		M-ORTHO/NEURO		ABRAMS, RICHARD		2018129508:	03/26/2018	\$360.92
		M-ORTHO/NEURO		BELL, MARVIN		2018143582:	05/23/2018	\$237.45
						12067 Total:		\$598.37
12068	06/18/2018	M-ACUTE CARE	22722	HUTCHINSON, DARREN	VIRTUA MEMORIAL HOSPITAL			
						2018139163:	05/04/2018	\$363.30
						12068 Total:		\$363.30
12069	06/18/2018	M-OCCUPATIONAL	22722	SIMMONS, KIMBERLY	RWJUHH OCCUPATIONAL HEALTH			
						2018142882:	05/14/2018	\$247.80
						12069 Total:		\$247.80
12070	06/18/2018	Combined	22722	Combined	HEARTLAND REHABILITATION			
		M-		DELSOLE, ALISHA		001239995:	10/13/2015	\$315.00
						12070 Total:		\$315.00
12071	06/18/2018	Combined	22722	Combined	ONE CALL MEDICAL, INC.			
		M-MRI		HAINES, ALBERT		2018127149:	02/28/2018	\$150.00
		M-MRI		HUTCHINSON, DARREN		2018139163:	05/04/2018	\$150.00



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						12071 Total:		\$300.00
12072	06/18/2018	M-PHYSICIAN FEES	22722	MCGUIGAN, MARK	PROFESSIONAL SERVICE FUND	001232500:	06/24/2015	\$67.00
						12072 Total:		\$67.00
12073	06/18/2018	M-PHYSICIAN FEES	22722	HUTCHINSON, DARREN	DBA VIRTUA OCCUPATIONAL HEALTH	2018139163:	05/04/2018	\$14.54
						12073 Total:		\$14.54
12074	06/18/2018	M-ORTHO/NEURO	22722	HAINES, ALBERT	PREMIER ORTHOPAEDIC	2018127149:	02/28/2018	\$88.09
						12074 Total:		\$88.09
12075	06/18/2018	M-ORTHO/NEURO	22722	SPADY, JOSHUA	CHAMPION ORTHOPEDICS, L L C	2018128283:	03/10/2018	\$146.18
						12075 Total:		\$146.18
12076	06/18/2018	M-MEDICAL	22723	SCULLY, DANIEL	QUALCARE, INC.	2018144160:	05/30/2018	\$501.00
						12076 Total:		\$501.00
12077	06/25/2018	M-IND MED EXAMS WC	22918	KERR, WILLIAM	PREMIER ORTHO. OF SOUTH JERSEY	2018123558:	10/21/2017	\$500.00
						12077 Total:		\$500.00
12078	06/25/2018	Combined	22918	Combined	PARKER MCCAY			
		L-LEGAL GL		MARTINEZ, JYONSHIEL		001237862:	08/18/2015	\$10,136.93
		L-LEGAL GL		MORGAN, JORDAN		2018119926:	02/09/2017	\$3,689.61
		L-LEGAL GL		STEINBERG, HAYLEY		001257068:	08/02/2014	\$3,183.50
						12078 Total:		\$17,010.04
12079	06/25/2018	Combined	22918	Combined	QUAL-LYNX			
		E-ALLOCATED MED		HAINES, ALBERT		2018127149:	02/28/2018	\$75.00
		E-INDEP ADJUSTOR		SCHALLUS, ANTHONY		2018124978:	02/05/2018	\$75.00
		E-INDEP ADJUSTOR		SEITER, RYAN		2018127480:	03/02/2018	\$75.00
						12079 Total:		\$225.00
12080	06/25/2018	L-LEGAL GL	22918	BERARDI, ROCCO	MARSHALL, DENNEHEY, WARNER,	2017098545:	01/18/2017	\$99.00
						12080 Total:		\$99.00
12081	06/25/2018	E-APPRAISERS PR	22918	MEDFORD TOWNSHIP	LEO PETETTI, LLC.			



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						2018142387:	05/07/2018	\$350.00
						12081 Total:		\$350.00
12082	06/25/2018	Combined M-PHARMACY	22918	Combined GUDONIS, DAVID	STONERIVER PHARMACY SOLUTIONS	2018130588:	04/07/2018	\$191.27
						12082 Total:		\$191.27
12083	06/25/2018	I-TEMPORARY TOTAL	22918	HERKOPEREC, MARK	EDGEWATER PARK TOWNSHIP	2018128624:	03/15/2018	\$1,806.00
						12083 Total:		\$1,806.00
12084	06/25/2018	M-MISC MED(WC) & PD	22918	PEMBERTON TOWNSHIP	PEMBERTON TOWNSHIP	2018145522:	05/21/2018	\$462.86
						12084 Total:		\$462.86
12085	06/25/2018	I-TEMPORARY TOTAL	22918	SEITER, RYAN	DELANCO TOWNSHIP	2018127480:	03/02/2018	\$2,172.60
						12085 Total:		\$2,172.60
12086	06/25/2018	L-LEGAL GL	22918	POTTER, CHERYL	CAPEHART & SCATCHARD PA	001257517:	06/20/2016	\$1,270.08
						12086 Total:		\$1,270.08
12087	06/25/2018	I-PERMANENT PARTIAL	22918	SCHOEN, DANIEL	DANIEL SCHOEN	001227943:	04/20/2015	\$1,596.00
						12087 Total:		\$1,596.00
12088	06/25/2018	I-PERMANENT PARTIAL	22918	SNOOK, JOHN	JOHN SNOOK	001220582:	01/18/2015	\$2,280.00
						12088 Total:		\$2,280.00
12089	06/25/2018	M-MISC MED(WC) & PD	22918	PALMYRA	PALMYRA BOROUGH	2018146035:	06/19/2018	\$793.25
						12089 Total:		\$793.25
12090	06/25/2018	M-MISC MED(WC) & PD	22918	MEDFORD TOWNSHIP	MEDFORD TOWNSHIP	2018142387:	05/07/2018	\$7,394.13
						12090 Total:		\$7,394.13
12091	06/25/2018	Combined M- M-	22919	Combined EASTWICK, JAMES LOCKE, THOMAS	STRIVE PHYSICAL THERAPY AND	2018116558:	10/27/2017	\$800.00
						2018122311:	01/08/2018	\$160.00
						12091 Total:		\$960.00



BURLINGTON COUNTY J.I.F. BURLINGTON CTY JIF I Account Check Register

Processed Date: 06/01/2018 - 06/30/2018

Check Number	Check Date	Transaction Type	Payment Run	Claimant Name	Payee	Claim Number	DOL	Payment Amount Check Amount
12092	06/25/2018	Combined	22919	Combined	PREMIER ORTHOPEDIC OF SOUTH			
		M-ORTHO/NEURO		GUDONIS, DAVID		2018130588:	04/07/2018	\$10,265.63
		M-ORTHO/NEURO		SEITER, RYAN		2018127480:	03/02/2018	\$139.52
						12092 Total:		\$10,405.15
12093	06/25/2018	M-ACUTE CARE	22919	LOCKE, THOMAS	COOPER HEALTH SYSTEMS			
						2018122311:	01/08/2018	\$9,150.56
						12093 Total:		\$9,150.56
12094	06/25/2018	M-ACUTE CARE	22919	PENNISE, NATALIA	VIRTUA MEMORIAL HOSPITAL			
						2018142010:	05/04/2018	\$1,613.00
						12094 Total:		\$1,613.00
12095	06/25/2018	M-MRI	22919	GUDONIS, DAVID	ONE CALL MEDICAL, INC.			
						2018130588:	04/07/2018	\$485.00
						12095 Total:		\$485.00
12096	06/25/2018	Combined	22919	Combined	REHAB CONNECTION			
		M-		SEITER, RYAN		2018127480:	03/02/2018	\$556.00
						12096 Total:		\$556.00
12097	06/25/2018	M-ACUTE CARE	22919	WHEELock, CRAIG	CAPITAL HEALTH SYSTEM, INC			
						2018129110:	03/20/2018	\$42,712.60
						12097 Total:		\$42,712.60
12098	06/25/2018	Combined	22919	Combined	VIRTUA MEDICAL GROUP, PA			
		M-PHYSICIAN FEES		EASTWICK, JAMES		2018116558:	10/27/2017	\$2,731.59
						12098 Total:		\$2,731.59
12099	06/25/2018	M-ORTHO/NEURO	22919	WHEELock, CRAIG	CHAMPION ORTHOPEDICS, L L C			
						2018129110:	03/20/2018	\$146.18
						12099 Total:		\$146.18
12100	06/25/2018	Combined	22919	Combined	HAMILTON PHYSICAL THERAPY SVCS,			
		M-		WHEELock, CRAIG		2018129110:	03/20/2018	\$432.00
						12100 Total:		\$432.00
12101	06/25/2018	M-ORTHO/NEURO	22919	EASTWICK, JAMES	THE PHILADELPHIA HAND CENTER			
						2018116558:	10/27/2017	\$120.00
						12101 Total:		\$120.00
12102	06/25/2018	M-PHYSICIAN FEES	22919	WHEELock, CRAIG	BORDENTOWN TWP EMS			
						2018129110:	03/20/2018	\$975.10



BURLINGTON COUNTY J.I.F.
BURLINGTON CTY JIF I Account
Check Register

Processed Date: 06/01/2018 - 06/30/2018

Check Number	Check Date	Transaction Type	Payment Run	Claimant Name	Payee	Claim Number	DOL	Payment Amount Check Amount
						12102 Total:		\$975.10
12103	06/25/2018	M-MRI	22919	SEITER, RYAN	ONE CALL MEDICAL INC	2018127480:	03/02/2018	\$1,150.00
						12103 Total:		\$1,150.00
12104	06/25/2018	Combined	22920	Combined	QUALCARE, INC.			
		M-MEDICAL		BUTLER, EDWARD		2018145559:	06/14/2018	\$501.00
		M-MEDICAL		DINGLE, JEROME		2018145201:	06/01/2018	\$501.00
		M-MEDICAL		DOHANIC, DYLAN		2018143403:	05/15/2018	\$501.00
		M-MEDICAL		KINTNER, CAMPBELL		2018144410:	05/31/2018	\$501.00
		M-MEDICAL		MERRITT, SHELDON		2018145678:	06/15/2018	\$501.00
		M-MEDICAL		POLTRICTZKY, KATE		2018144670:	06/05/2018	\$501.00
		M-MEDICAL		WOOD, DAVID		2018145284:	06/11/2018	\$501.00
						12104 Total:		\$3,507.00
Total for BURLINGTON CTY JIF I								\$192,559.92
				Number of Check:	104	First Check Number:	12001	
				Number Of Payments:	209	Last Check Number:	12104	
				Expense Payments:	1,103.01			
				Legal Payments:	28,310.87			
				Loss Payments:	163,146.04			

BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND

BILL LIST - JULY 2018

	Payee	FY 2018	FY2017	JIF Appropriation	Description
1	PERMA	6,800.50		Prof Services/Admin. Consultant	July, Aug, Sept 2018 Fees
2	Arthur J. Gallagher Risk Management Services, Inc.	28,966.00		Prof Services/Administration	July 2018 Fees
3	Arthur J. Gallagher Risk Management Services, Inc.	214.00		Misc/Postage/Copies/Faxes	May 2018 postage/copies expenses
4	The DeWeese Law Firm, P.C.	5,525.00		Prof Services/Attorney	July 2018 Fees
5	Qual-Lynx	16,414.00		Prof Services/Claims Admin.	July 2018 Fees
6	Exigis LLC	550.00		Exposure Data Mgmt System	July 2018 Fees
7	Joyce Media	225.00		Misc/JIF Website	July 2018 Fees
8	Kris Kristie	368.00		Misc/Recording Secretary	July 2018 Fees
9	J. A. Montgomery Risk Control Services	10,391.00		Prof Services/Safety Director	July 2018 Fees
10	Tom Tontarski	912.00		Prof Services/Treasurer	July 2018 Fees
11	Conner Strong & Buckelew	646.00		Prof Services/Underwriting Mgr	July 2018 Fees
12	Debby Schiffer	2,445.00		Wellness Program	July 2018 Fees
13	ARC Reprographics	971.82		Misc/Printing	Inv#273015, 273016, 273055, 273069, 273135, 273229 renewal bks and posters
14	Auletto Caterers	125.00		Misc/Meeting Expense/Dinner Mtg	Deposit for 11/2/18 Excited Delirium
15	Courier Post	94.68		Misc/Legal Notices	July budget amendment (ad#2999690)
16	Courier Times	174.56		Misc/Legal Notices	July budget amendment
17	Iron Mountain	62.16		Misc/Record Retention Service	Inv #ACNE365 Storage 7/1/18-7/31/18; Service 5/30/18-6/26/18
18	Mereghi's Savoy Inn	1,052.60		EPL/Cyber Consult/Training	6/28/18 Police Command Staff (spilt)
19	O'Connor's American Bar and Grille	799.00		EPL/Cyber Consult/Training	6/12/18 Police Command Staff (spilt)
20	Bordentown Township	649.99		Wellness Program	Wellness challenge, lunch, massages and water
21	Bordentown Township	500.00		EPL/Cyber Consult/Training	Server upgrade
22	Delanco Township	1,022.62		Optional Safety Budget	Safety items
23	Delanco Township	134.42		Wellness Program	Fresh Fruit
24	Fieldsboro	239.98		Wellness Program	Fit bit prizes
25	Mount Laurel Township		2,000.00	Safety Incentive Program	2 Special recognition awards-EMS and Police
26	Mount Laurel Township		442.50	Safety Incentive Program	employee appreciation lunch
27	Westampton Township	500.00		EPL/Cyber Consult/Training	Upgraded cyber items
28	Westampton Township	780.78		Optional Safety Budget	First aid and safety items
	TOTAL	\$80,564.11	\$2,442.50		

JIF BILL LIST TOTAL	\$83,006.61
RMC BILL LIST TOTAL	\$119,939.00
TOTAL BILL LIST	\$202,945.61

BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND

RMC BILL LIST (2nd installments) - July 2018

	Payable to:	FY 2018	Appropriation	Description
1	Assured Partners	7,500.00	Risk Management Consultants	2nd installment payment -Mt Laurel Township
2	CBIZ Benefits & Insurance	11,274.00	Risk Management Consultants	2nd installment payment -Bordentown Township
3	Connor Strong & Buckelew	1,814.00	Risk Management Consultants	2nd installment payment -Bass River Township
4	EJA/Capacity Insurance	26,406.00	Risk Management Consultants	2nd installment payment - Bordentown City, Chesterfield, Delanco, Fieldsboro, North Hanover, Pemberton Boro, Springfield, Woodland, Wrightstown
5	Hardenbergh Insurance Group	50,634.00	Risk Management Consultants	2nd installment payment -Beverly, Medford, Palmyra, Pemberton Twp, Southampton, Westampton
6	Insurance Agency Management	22,311.00	Risk Management Consultants	2nd installment payment - Edgewater Pk, Hainesport, Lumberton, Mansfield Twp, Shamong, Tabernacle
	RMC BILL LIST TOTAL	\$ 119,939.00		

BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND
FUND YEAR 2018 BUDGET
\$300K SIR (WC/GL/AL) - \$100K SIR (PR)

	ADOPTED 2018	EPL/POL VDO ADJ	CYBER ADJ	MEL ADJ	RMC ADJ	PROPOSED AMENDMENT July 2018
PROPERTY	270,300	-	-	-	-	270,300
GENERAL LIABILITY	451,350	-	-	-	-	451,350
AUTO LIABILITY	125,800	-	-	-	-	125,800
WORKERS' COMPENSATION	2,011,950	-	-	-	-	2,011,950
DEDUCTIBLE	507,802	-	-	-	-	507,802
LOSS FUND CONTINGENCY	-	-	-	-	-	-
TOTAL CLAIM LOSS FUNDS	3,367,202	-	-	-	-	3,367,202
CLAIMS ADMINISTRATION	198,967	-	-	-	-	198,967
SAFETY PROGRAMS	155,018	-	-	-	-	155,018
- Optional Safety Budget	51,295	-	-	-	-	51,295
- Safety Incentive Program	61,967	-	-	-	-	61,967
- <i>Training</i>	<i>41,756</i>	-	-	-	-	<i>41,756</i>
- Right to Know	25,256	-	-	-	-	25,256
- Safety Training	16,500	-	-	-	-	16,500
PROFESSIONAL SERVICES	282,294	-	-	-	-	282,294
- Actuary	24,600	-	-	-	-	24,600
- Administrative Consultant	27,202	-	-	-	-	27,202
- Attorney	66,300	-	-	-	-	66,300
- Auditor	18,500	-	-	-	-	18,500
- Safety Director	127,000	-	-	-	-	127,000
- Treasurer	10,944	-	-	-	-	10,944
- Underwriting Manager	7,748	-	-	-	-	7,748
ADMINISTRATION	347,593	-	-	-	-	347,593
CLAIMS AUDITOR	5,275	-	-	-	-	5,275
EPL / CYBER CONSULTING & TRAINING	13,500	-	-	-	-	13,500
EXPOSURE DATA MGMT SYSTEM	10,000	-	-	-	-	10,000
PAYROLL AUDITOR	10,790	-	-	-	-	10,790
PROPERTY APPRAISER	25,000	-	-	-	-	25,000
RISK CONTROL CONTINGENCY	100,000	-	-	-	-	100,000
WELLNESS PROGRAM	60,000	-	-	-	-	60,000
CONTINGENCY	30,000	-	-	-	-	30,000
MISCELLANEOUS	55,162	-	-	-	-	55,162
- AGRIP/ PRIMA	12,000	-	-	-	-	12,000
- Annual Planning Retreat	6,000	-	-	-	-	6,000
- Fidelity Bond (Admin/TPA/Treasurer)	1,200	-	-	-	-	1,200
- JIF Website	4,000	-	-	-	-	4,000
- Legal Notices	1,800	-	-	-	-	1,800
- Meeting Expense/Dinner Meeting	2,500	-	-	-	-	2,500
- Office Supplies	2,300	-	-	-	-	2,300
- Other	10,000	-	-	-	-	10,000
- Performance Bond (TPA)	750	-	-	-	-	750
- Postage/Copies/Fax	3,200	-	-	-	-	3,200
- Printing	6,000	-	-	-	-	6,000
- Record Retention Service	1,000	-	-	-	-	1,000
- Recording Secretary	4,412	-	-	-	-	4,412
TOTAL EXPENSES	1,293,599	-	-	-	-	1,293,599
SUB TOTAL JIF BUDGET	4,660,801	-	-	-	-	4,660,801
MUNICIPAL EXCESS LIABILITY JIF	1,776,731	(25,869)	(945)	9,925	-	1,759,842
- MEL Excess WC & Liability	1,317,774	(25,869)	(945)	3,467	-	1,294,427
- <i>MEL Excess Property</i>	<i>458,957</i>	-	-	<i>6,458</i>	-	<i>465,415</i>
- Property	448,960	-	-	6,458	-	455,418
- Fidelity	9,997	-	-	-	-	9,997
EPL/POL PREMIUM	522,255	25,860	897	-	-	549,012
EPL/POL COMMISSION - AJG	17,914	-	24	-	-	17,938
EPL/POL COMMISSION - CONNER STRONG	17,914	-	24	-	-	17,938
EPL/POL SURCHARGE	179	-	-	-	-	179
ENVIRONMENTAL JIF	249,231	-	-	-	-	249,231
SUB TOTAL PREMIUMS	2,584,224	(9)	-	9,925	-	2,594,140
SUB TOTAL JIF & EXCESS BUDGET	7,245,025	(9)	-	9,925	-	7,254,941
RISK MANAGEMENT CONSULTANTS	217,578	(1)	-	182	21,952	239,711
TOTAL JIF BUDGET	7,462,603	(10)	-	10,107	21,952	7,494,652

<p align="center">BURLCO JIF - 2018 Budget Amended Assessment Certification</p>
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Bass River Township	60,698
Beverly City	209,108
Bordentown City	297,603
Bordentown Township	380,608
Chesterfield Township	150,596
Delanco Township	141,482
Delran Township	552,798
Edgewater Park Township	216,153
Fieldsboro Borough	28,503
Florence Township	381,575
Hainesport Township	115,943
Lumberton Township	322,676
Mansfield Township	262,190
Medford Township	809,037
Mount Laurel Township	996,525
North Hanover Township	163,518
Palmyra Borough	268,316
Pemberton Borough	110,191
Pemberton Township	890,739
Riverside Township	243,980
Shamong Township	73,184
Southampton Township	186,262
Springfield Township	93,552
Tabernacle Township	132,749
Westampton Township	290,848
Woodland Township	71,799
Wrightstown Borough	44,017
27	7,494,652



EXECUTIVE SAFETY COMMITTEE MEETING

Tuesday, June 19, 2018

Hainesport Municipal Building

Hainesport, NJ

An Executive Safety Committee meeting of the Burlington County Municipal Joint Insurance Fund ("BURLCO JIF") was held at the Hainesport Municipal Building, Hainesport, NJ on Tuesday, June 19, 2018. The meeting was called to order at 1:32 PM.

Those in attendance were:

Doug Cramer, *Chair*, **Tabernacle Township**
Amanda Somes, **Bass River Township**
Richard Wolbert, **Beverly City**
Grace Archer, **Bordentown City**
Mike Templeton, **Delanco Township**
Paula Kosko, **Hainesport Township**
Mike Fitzpatrick, **Mansfield Township**
Mary Picariello, **North Hanover Township**
Maria Carrington, **Westampton Township**
James In4gling, **Wrightstown Borough**
Steve Walsh, **EJA/Capacity Insurance**
Mike Avalone, **Conner Strong & Buckelew**
Keith Hummel, Public Entity Assistant Director, **J. A. Montgomery Risk Control**
John Saville, Lead Consultant, **J. A. Montgomery Risk Control**
Rob Garish, Consultant, **J. A. Montgomery Risk Control**
Debby Schiffer, **Wellness Director**
Paul J. Miola, CPCU, ARM, Executive Director, **Gallagher**
Sheila Ortiz, Account Representative, **Gallagher**

Those not in attendance were:

Patrice Hansell, **Fieldsboro Borough**
Gene DiFilippo, **Edgewater Park Township**
Bonnie Ridolfino / Chris Powell, **Hardenbergh Insurance Group**
Paul A. Forlenza, Deputy Executive Director, **Gallagher**

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

I. MEETING MINUTES – March 20, 2018 (E-mailed 06/06/2018)

Mr. Cramer indicated that a copy of the March 20, 2018 Executive Safety Committee Meeting minutes were e-mailed to all Committee members along with the notice for today's meeting.

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

II. 1ST QUARTER SAFETY DIRECTOR'S LOSS CONTROL REPORT – (E-mailed 06/06/2018)

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

Mr. Garish mentioned that the Safety Director's contract calls for a minimum of 64 loss control visits to the 27 members of the BURLCO JIF. He noted that the *Right to Know Surveys and Labeling Surveys* for 2018 will begin in the second quarter of 2018. The electronic distribution of the Central File Drop Box has been started for the surveys conducted in 2017. As of this report, approximately 50% of the BURLCO JIF member towns have received their 2017 Central File via DropBox.

Mr. Garish reported that nine members up for renewal effective January 1, 2019 have undergone their renewal survey. These surveys will be discussed later in today's agenda.

Buildings more than 50+ years old or significant value were visited. In addition, the following elements were reviewed: SIP participation, progress on Suggestions for Improvement, any unusual exposures and comments on their loss metrics.

Mr. Garish noted that no members of the BURLCO JIF are on Safety Intervention or Monitoring at this time.

Mr. Garish reported that there are 53 instructor-led training courses available to the membership. The 2018 Course Catalog and Class Request form was distributed in July 2017 and are available on both the NJ MEL website and JIF website.

Through March 31, 2018, BURLCO JIF members have participated in 390 total instructor-led learning events through the MSI. Currently, there are 24 online training programs offered through the MSI Learning Management System.

Mr. Garish then stated there were nine (9) video rentals from the MEL Media Library through March 31, 2018. This represents usage by five (5) member towns. The library consists for 770 distinct titles that represent (47) categories. Of those 770 titles, 350 consists of VHS format with the remaining being DVD format. The catalog can be found on both the NJ MEL and JIF website.

Mr. Garish reported that five (5) members did not attend the BURLCO Safety Kickoff Breakfast. He reminded the Committee that attendance at the Safety Breakfast is one of the requirements to qualify for the SIP Program. He then asked the Committee for their feedback as to how to proceed with members that did not attend the Safety Breakfast. Discussion ensued.

Following a brief discussion, the Committee suggested sending a letter to those members inquiring as to why they were unable to attend. Mr. Garish indicated that his office will send letters to those members and will report his findings to the Committee at the September meeting.

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

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

III. SAFETY INTERVENTION / MONITORING

Mr. Miola noted that Mr. Garish already reported that no members were on *Safety Intervention or Monitoring* at this time.

Mr. Saville reported that Bordentown City and North Hanover Township have been progressing in the right direction since his last visit to both of these towns. He noted that they have been completing JSO's (*Job Site Observations*) including the Police and Fire Departments. Mr. Saville recommended removing Bordentown City and North Hanover Township from their internal "watch list".

Pemberton Township

Mr. Garish reported that Pemberton Township is currently up for renewal in 2019. He mentioned that they were placed on our internal “watch list” solely based on their high losses. Their claims are being generated from the Police and Public Works Departments. Mr. Garish noted that the Township has a good Safety program in place.

Mr. Garish commented that he does not see the Township as a concern as they are progressing in the right direction with their Safety Program. As a result, he recommends removing Pemberton Township from their internal “watch list”.

IV. MEMBERSHIP RENEWALS

Mr. Miola announced that nine (9) member municipalities are up for renewal effective January 1, 2019. The Safety Director is tasked with conducting special surveys for each renewing member early in the year during a normally scheduled Loss Control Visit.

Mr. Garish referred the Committee to a handout to review the Renewal Survey Summaries. He then briefly reviewed the summary sheets with the Committee. He noted that all members up for renewal should be offered a three year renewal in the Fund based on their safety participation.

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

V. LTAF REPORT – March 31, 2018

Mr. Miola referred the Committee to a copy of an e-mail sent by David Grubb, Executive Director, NJ MEL, regarding to the higher than normal Loss Time Accident Frequency (LTAF) rates being observed across the MEL affiliated JIFs as of March 31, 2018. He noted that the MEL monitors this information on a monthly basis. Mr. Miola then referred the Committee to page three (3) to the LTAF report through the end of March for a three year period.

Mr. Wolbert, Fund Commissioner, Beverly City commented that there was an employee was terminated in 2012; however, the claim is still on the report as of 2016. He asked when the claim will be removed from the report. Mr. Miola responded that a claim is recorded on the LTAF report under the year the claim was reported.

VI. JIF LOSS RATIO REPORTS – March 31, 2018

Mr. Miola directed the Committee to a copy of the *JIF Six Year Average Loss Ratio* reports valued as of March 31, 2017. The report reflects a six-year period for Fund Years 2012-2017. Mr. Miola noted that the six-year average loss ratio for the BURLCO JIF is 64.8%. He noted that these ratios represent incurred losses, which is paid on known claims, and money set aside to pay on those known claims, versus loss funding in each member’s assessment to pay claims within the JIFs self-insured retention. Mr. Miola then briefly reviewed the reports included in the agenda packet with the Committee.

Mr. Miola stated that this data is used to create the Loss Ratio Snapshots, which were distributed to the membership at the April Executive Committee Meeting and to assist the Loss Control Consultants and members in monitoring claims trends.

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

VII. MEL LOSS RATIO REPORTS – March 31, 2017

Mr. Miola then directed the Committee to a copy of the *MEL Six Year Average Loss Ratio* reports that were included in the agenda packet. The report reflects a six-year period for Fund Years 2012-2017 valued as March 31, 2018. He indicated that this report includes incurred losses vs. loss funding for Excess Liability, Property & Workers Compensation losses within the MEL's SIR. Mr. Miola noted that overall the six-year average loss ratio for the MEL is 26.1% which is excellent. He then reviewed the MEL Loss Ratio Reports with the Committee.

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

VIII. REGIONAL TRAINING SCHEDULE

Mr. Garish referred the Committee to page 20 of the agenda packet that contained the Regional Training Schedule. He then directed the Committee to page 21 of the agenda packet to review an Evaluation Survey from the Ergonomics Training that was held on May 10, 2018 at the Hainesport Municipal Building. He noted that there were 18 attendees with 16 evaluations completed. Overall, the session was very well attended.

Mr. Saville stated that he received good feedback from several attendees' regarding the Ergonomics Training. He received requests from several municipalities to hold Ergonomics Training at their specific location. The training focuses on raking, lifting, shoveling, etc. Mr. Saville indicated that Joe Medigan is a certified Ergonomics Trainer and an employee of Conner Strong. He has conducted training for several sports teams and construction companies.

Ms. Schiffer noted that she has received several request from municipalities to conduct the training in their municipalities. She noted that she is currently working with Mr. Garish as there may be a fee to conduct individual trainings. Mr. Miola stated that if a municipality is interested in paying for the "Ergonomics – Reducing Injuries by Working Smart" training at their location; the town can use their Optional Safety Budget Funds.

Mr. Miola recommended having the "Ergonomics – Reducing Injuries by Working Smart" as a repeat Regional Training for the 2019 schedule. The Committee agreed with Mr. Miola.

Mr. Garish reviewed the remaining Regional Training Courses as follows:

- **Excited Delirium:** This training was supposed to take place on March 16, 2018; however, with the low number of RSVP's, this training has been rescheduled for October 5, 2018. The target audience for this training is all first responders.
- **Below 100:** This training had been scheduled for June 7, 2018 but was canceled due to reasons set forth below.

Below 100 is a national program designed to reduce officer fatalities. His office along with the Safety Director's office learned about this program late last Fall. Since then, we discovered that the program has been implemented in Burlington County and most agencies have attended the training.

As a result, Mr. Hummell recommended substituting "How To Handle Hazardous Waste" training in nits place. The Committee approved the recommendation.

Mr. Garish stated that his office will build the program and coordinate dates in the Fall timeframe.

IX. SAFETY DIRECTOR'S BULLETIN

Mr. Miola directed the Committee to a copy of four (4) Safety Director Bulletins that have been issued since their last meeting:

- *Best Practices for Safely Operating a Wood Chipper*
- *Tick and Tick-Borne Diseases*
- *Training Summer / Seasonal Employees*
- *Prepare Now for Hurricane Season*

Mr. Hummell mentioned that an additional bulletin covering "Mental Illness" to include Autism has been released.

Mr. Miola then added that an additional bulletin in planning is the *Bleacher Safety & Office Safety*.

X. SAFETY DIRECTOR'S MESSAGES

Mr. Miola referred the Committee to pages 29-50 of the agenda packet to the *Safety Director's Messages* that were e-mailed to the members since the Committee's last meeting:

- *Snow Damage to Recreational Facilities*
- *National Stand-Down to Prevent Falls*
- *Low-Speed / Utility –Terrain Vehicles Training*

Mr. Hummell reminded the Committee that your RMC is aware that a CDL license is required to drive "Military Type" vehicles. The military vehicle has to be registered as well. He noted that there is an exemption for the Fire Department; however, it has to be owned by the Fire Company and registered as a fire apparatus.

XI. MEL SAFETY INSTITUTE

Mr. Miola noted that Mr. Garish reported earlier in the meeting that Training Administrators have been appointed in each town.

MEL Leadership Institute

Mr. Garish mentioned that the *MEL Leadership Skills Program* is a three-day course that provides supervisory leadership training to newly appointed supervisors. It consists of three sessions and all three sessions must be attended to receive a completion certificate. He mentioned that two (2) remaining courses are scheduled in the Northern part of the state. He noted that a class was held in Marlton this spring but only (1) BURLCO JIF member attended. Those that attended provided good feedback on the program. Mr. Garish would like to see better participation from the membership. He indicated that his office will continue to promote this program going forward.

Mr. Garish asked his colleague Mr. Ruprecht if the *MEL Leadership Skills Program* could be a two-day vs. a three-day program. He will keep this Committee updated.

MSI member use – 1st Quarter 2018 – Onsite vs. Online

Mr. Miola mentioned that this discussion took place earlier in the meeting.

XII. S:ERVE

Mr. Garish discussed S:ERVE, the online training program available for Police, Fire and EMS. He indicated that his office continues to promote this program to the members. He noted that he is the contact person for S:ERVE. Mr. Garish further noted that the second part of the program *Attention & Distracted Driver Training* announcement will be redistributed to the membership in the Fall. This program is geared to any and all personnel.

XIII. POLICE TOPICS

Accreditation & Re-Accreditation Update

Mr. Miola mentioned that he did not include the Accreditation / Reaccreditation report as there was no change since the last meeting.

SLEO Training

Mr. Miola announced that the SLEO Training has started and several BURLCO Police Departments sent officers to the training. The sessions were held on May 14th and the remaining sessions will be held on May 22nd and 24th. He indicated that he will continue to promote this training in the future.

Law Enforcement Bulletins

Mr. Hummell referred the Committee to pages 52-57 of the agenda to review three (3) Law Enforcement Bulletins that highlight recent law enforcement guideline changes throughout the State of New Jersey. He then briefly reviewed the bulletins with the Committee.

- 2018-03 | Notification of NJ Attorney General Law Enforcement Directives
- 2018-04 | School Safety
- 2018-06 | Pedestrian Fatalities

Police Ad Hoc Committee

Mr. Miola mentioned that the minutes of the April 20, 2018 Police Ad Hoc Committee meeting were included on pages 58-63. He noted that many ideas and recommendations are developed with input from the Police Chiefs.

The next Police Ad Hoc Committee Meeting will be scheduled in the fourth quarter.

Police “In-Suit” Dinner

Mr. Miola indicated that a Police “In-Suit” Dinner was held on May 16, 2018 at Merighi’s Savoy Inn, Vineland, NJ. He noted that only 10 officers and their spouses attended. The purpose of this meeting was to explain the litigation process to officers currently named in litigation in order to give them an idea of what to expect and to let them know that the JIF was there to defend them. A current member of the JIF Defense Panel, Michael Barker, Esq., gave the presentation. Mr. Miola stated that he was disappointed with the turnout; however, it was brought to his attention that Police Officers might want overtime compensation to attend any training past their shift-work. He noted that if the JIF were to offer this same type of seminar it would be scheduled as a luncheon meeting.

Police Online Training RFP

Mr. Miola reminded the Committee that his office was authorized to issue an RFP for online training for police personnel. He stated that his office received three responses to the RFP. The RFP’s will be reviewed next Tuesday, June 26, 2018 at 10:00 AM by the Safety Committee Chairs from the ACM, BURLCO, and TRICO JIFs. Mr. Miola hopes to roll out the online training by September.

XIV. MEL SAFETY & EDUCATION MEETING

Mr. Miola referred the Committee to pages 65-68 to the meeting minutes from the MEL Safety & Education Meeting that was held on March 16, 2018. He noted that the meeting minutes are self-explanatory and provides the Committee with an idea as to what the MEL is working on from a “statewide” perspective. The last MEL Safety & Education Meeting was held on June 15, 2018; minutes from this meeting are not yet available. Mr. Miola covered some highlights of the meeting:

- Details regarding the Planning & Zoning Board Member training are being finalized and will be posted soon.
- Mr. Grubb has been doing extensive research regarding the effect the legalization of recreational drugs will have on workers.

Mr. Miola updated the Committee on Legislative Initiative for Cancer Presumption for Firefighters. He noted that his office has not received any updates regarding scheduled hearings on the Cancer Presumption Bill.

XV. PEOSHA ADVISORY COMMITTEE UPDATES

Mr. Saville is now a member of the PEOSH Advisory Committee which gives us great insights. He referred the Committee to page 70 to a listing of the *Top 10 Cited Standards January 1, 2018 through March 31, 2018* with the Committee.

Mr. Saville stated that this is PEOSHA’s fifth (5th) year of their strategic plan focused on Public Works, Fire Departments, Water Treatment Plants and Public Nursing Homes. He noted that there will be another meeting of the committee in July. PEOSH will place a greater emphasis on trenching safety, lock-out tag-out, and work-zone safety.

Mr. Saville mentioned that PEOSHA collected over \$8,750.00 in penalties for this quarter. However, this amount included part of an installment payment. He then mentioned that there are currently seven (7) open penalties cases, 73 complaints of which 51 are for air quality & sanitation. These were generated from 11 municipalities, 12 state agencies, 16 fire department, 9 public schools, and 5 from various colleges.

Mr. Saville stated that “Recordkeeping – Failure to maintain the NJSOSH 300 Forms” continues to be the number one (1) cited standard for PEOSH and number two (2) is the “General Duty Clause: Overhead Doors w/o Reserve/Stop Mechanism, No Vehicle Lift Inspections, etc.” He then mentioned that portable Fire Extinguishers are also being reviewed as to their location and their mounting brackets.

RTK Program Data – Electronic Filing Status

Mr. Garish mentioned that the 2017 *Right to Know Program Data* has been completed. Mr. Saville said that the Electronic filing implementation is on hold.

XVI. WELLNESS INITIATIVE

Ms. Schiffer briefed the Committee on her recent activities with the membership.

Ms. Schiffer mentioned that since the last meeting she conducted the following activities:

- **Bordentown Township** – Movement vs. Exercise: Combating a Sedentary Lifestyle scheduled for June
- **Florence** – Movement vs. Exercise: Combating a Sedentary Lifestyle
- **Medford Fire Dept.**: Dr. Peak offered Ragland Test, which utilized a blood pressure screening to estimate adrenal gland fatigue.

- **Palmyra Fire Dept.** – Shoprite Dietitian Presentation during meeting night in June
- **Westampton Twp** – Shoprite Dietitian scheduled for a smoothie taste testing demonstration
- Possible add-ons: Chesterfield and Mt. Laurel (TBD)

Challenges

- **Bordentown Twp** – Home Run Challenge running from April 16th to May 25th (Results to be announced)
- **Florence** – Maintain Don't Gain – this will run throughout the year
- **Florence** – Home Run Challenge running April 2nd to October 28th World Series
- **Hainesport** – Home Run Challenge Month of May (results to be announced)
- **Westampton** – Home Run Challenge Month of May (Police and Court participated – Results to be announced)
- **Medford** – Water Challenge

Other Ideas

- Bordentown Twp. – Chair massages for employees in June
- Lumberton Twp – Chair massages for employees in June
- Hainesport – “Smoothie of the Month” – second Monday each month
- Medford – Mammo Van offering mammography to interested employees and seniors. Reflexology sessions available to employees
- Burlington County Municipal Court Administrators Association Conference in Cape May. (guest speaker)

Ms. Schiffer noted that 13 municipalities have had no activity.

Wellness Policy Statement

Ms. Schiffer mentioned that approximately six (6) months after the Wellness Program began we asked members to adopt a Wellness. She noted that the policy needs a “facelift”. As a result, she has developed a Wellness Best Practices document for our members to use at their discretion. She then referred the Committee to pages 71-72 of a draft *Wellness Policy Statement and Best Practices*. Ms. Schiffer understands that each municipality is different and their activities may vary depending on the number of employees and other factors. She stated that the policy statement can be altered to fit each municipality's needs. Discussion ensued.

Following a brief discussion, Mr. Fitzpatrick, Fund Commissioner, Mansfield Township asked if Ms. Schiffer could speak to her governing body and explain the Wellness Program in detail. Ms. Schiffer stated that she would be more than happy to visit Mansfield Township.

Mr. Miola then asked the Committee for permission to issue the proposed draft policy and best practices in Word Format allowing each municipality to alter as per their needs. Ms. Picariello, Fund Commissioner, North Hanover asked that the Policy and Best Practices include a cover letter explaining the program in detail. The Committee agreed.

Workplace Wellness Poster

Mr. Miola mentioned that Ms. Schiffer developed a *Workplace Wellness Poster* for each municipality to post in their municipality. She noted that each month there is a specific topic that can be shared with the employees. Mr. Miola then asked the Committee for authorization to spend approximately \$100 to print on heavy stock paper and distribute to the municipalities. The Committee approved this expenditure.

Wellness Incentive Budget

Mr. Miola referred the Committee to page 74 of the agenda to the Wellness Incentive Budget Program member balance spreadsheet for 2018. He indicated that the deadline to encumber or claim funds is on November 30, 2018. The final date to claim or encumbered funds is February 1, 2019.

XVII. OPTIONAL SAFETY BUDGET

Mr. Miola stated that the member balances for the Optional Safety Budget are located on page 75 of the agenda packet. The available balances for the 2018 Optional Safety Budget are made part of the agenda packet and presented to the members on a monthly basis in the Executive Director's Report. The deadline to encumber or claim funds is November 30, 2018. The final date to claim encumbered funds is February 1, 2019.

XVIII. SAFETY INCENTIVE PROGRAM

Mr. Miola directed the Committee to a spreadsheet on page 76 of the agenda packet. The deadline to encumber or claim funds is November 30, 2018. The final date to claim encumbered funds is February 1, 2019.

Special Recognition Letters

Special Recognition Award Letters were mailed to the recipients on April 27, 2018.

XIX. 2018 SAFETY KICKOFF BREAKFAST

The 2018 Safety Kickoff Breakfast was held on April 10, 2018. A discussion will take place at the September Executive Safety Committee meeting as to where the breakfast should be held in 2019.

Miscellaneous:

Mr. Templeton mentioned to the Committee that Cooper Health Systems "EAP" (Employee Assistance Program) is offering stress management, meditation, and alcohol abuse programs. He asked if anyone has any feedback regarding this program. Ms. Carrington stated that Cooper Health Systems will be making a presentation to Westampton and that Mr. Templeton is more than welcome to attend. Mr. Templeton will coordinate with Ms. Carrington on the details of the meeting.

XX. NEXT MEETING

Mr. Miola indicated that the next meeting will take place on September 18, 2018 at 1:30pm at Hainesport's Municipal Building. The last meeting for the year is scheduled for December 18, 2018. The Committee agreed.

There being no further business, the meeting adjourned at 2:55 p.m.

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

Tab 06/19/2018
Tab: 06/19/2018

**2018 First Quarter
Safety Director's Report**

For:

**Burlington County
Municipal Joint Insurance Fund**

Prepared by:

J. A. Montgomery Risk Control
231 Main Street
P.O. Box 2017
Toms River, New Jersey 08754

May 18, 2018

**BURLINGTON COUNTY
MUNICIPAL JOINT INSURANCE FUND**

2018 FIRST QUARTER SAFETY DIRECTOR’S REPORT

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EXECUTIVE SUMMARY

2018 Contract Status

The First Quarter Safety Director's Report covers service activities provided during January, February and March 2018. The annual Safety Director's contract for J. A. Montgomery Risk Control calls for a minimum of 64 loss control visits to the 27 members of the Burlington County Municipal Joint Insurance Fund. All members are anticipated to receive at least one visit in the first half of 2018.

Right to Know Inventory and Labeling Surveys for 2018 will begin in the second quarter of 2018. The electronic distribution of the Central File Drop Box has been started for the surveys conducted in 2017 and will be distributed by the first half of 2018 to membership. As of this report, approximately 50% of the BURLCO JIF member towns have received their 2017 Central File via DropBox.

Service visits to member towns will include but not limited to physical facility surveys, playground inspections, seasonal operations, job safety observations, Safety Committee meetings, special training requests; PEOSH violation remediation assistance and other services requested or performed by the Safety Director's Office.

Nine members will be reviewed for renewal in 2018 including Chesterfield, Delanco, Edgewater Park, Fieldsboro, Medford Twp., Pemberton Twp., Tabernacle, Westampton, and Wrightstown. These surveys will be completed during the first quarter, and a summary of findings will be presented at the June Executive Safety Committee Meeting. During the surveys, all municipal operations will be reviewed. Buildings more than 50 + years old or of significant value visited, and the following elements reviewed: SIP participation, progress on Suggestions for Improvement, any unusual exposures and comments on their loss metrics.

Summary of Members Visited

- Township of Florence – Conducted a Loss Control Survey on January 10
- Township of Riverside - Conducted a Loss Control Survey on January 3
- Township of Bass River – Conducted a Loss Control Survey on February 5
- Township of Bordentown – Conducted a Loss Control Survey on February 6
- Township of Shamong – Conducted a Loss Control Survey on February 15
- Township of Tabernacle – Conducted a Loss Control Survey on February 13
- Township of Westampton – Conducted a Loss Control Survey on February 15
- Township of Delanco – Conducted a Loss Control Survey on March 15
- Borough of Fieldsboro – Conducted a Loss Control Survey on March 28
- Township of Hainesport – Conducted a Loss Control Survey on March 27
- Township of Medford – Conducted a Loss Control Survey on March 13
- Borough of Pemberton – Conducted a Loss Control Survey on March 7

- Township of Pemberton – Conducted a Loss Control Survey on March 16
- Borough of Wrightstown – Conducted a Loss Control Survey on March 29

Regional Training / Safety Breakfast

- Safety Coordinator/ Claims Coordinator Roundtable was held February 22, 2018. Twenty-five member towns were represented at the Roundtable.
- Safety Breakfast was held on April 10, 2018. Twenty-two member towns were represented at the Safety Breakfast
- Burlington County Municipal Joint Insurance Fund Annual Retreat was held on April 17, 2018.
- Ergonomics Regional Training was held on May 10, 2018. Ten member towns were in attendance.

Additional Service Activities

- Preparation and distribution of 2018 Safety Incentive Program by e-mail and posting to the burlcojif.org website.
- Summary of 2017 SIP participation.
- Selection of “Special Recognition Award Winners.”
- Preparation for Annual Safety Kickoff Breakfast.
- Preparation of Safety Director’s Annual Report and Loss Analysis Report.
- Participation in MEL Safety & Ed Committee
- Written Compliance Programs / Bulletin Updates
- Continued promotion of the RSW Program / Job Safety Observations/ SIR
- Semi-Annual Meeting with Fund’s Claims Administrator
- Police Chief Ad Hoc Committee Meeting April 20, 2018.
- Participation in Claims Process/ Accident Investigation

Safety Monitoring and Intervention Activity

The Safety Monitoring program is designed to identify members in need of extra attention. There are NO members of the BURLCO JIF on Safety Intervention or Monitoring at this time. J. A. Montgomery Risk Control will continue to monitor the loss ratios, LTAF rates, and participation of all members in the safety programs.

2018 Safety Incentive Program Update

The theme for the Safety Incentive Program is a “*ZERO HARM WORKPLACE*.”; the Presence of Safety vs. the Absence of Safety. By changing the way we approach safety, we focus on the avoidance of risk rather than relying on the absence of injury to determine how well our safety program is working. When we describe Zero Harm vs Zero Incident we have to start by identifying risk and avoiding the hazard through the use of controls.

We avoid Risk when we *Plan* to reduce or eliminate hazards wherever we can. We *Do* what is necessary to eliminate hazards each time. We *Check* to ensure the it is being done and *Act* by following through with our plan.

- As of March 31, 2018, all but four member towns had submitted their signed safety contracts and Safety Committee schedules. Those member towns that did not submit on time were contacted by the Safety Director's Office. The delayed safety contracts were mostly a result of approval from the governing body that delayed the process. All have since been submitted.
- The Safety Coordinators/Claims Coordinator Roundtable held on February 22, 2018, had representation from all but two member towns.
- The Safety Breakfast held on April 10, 2018, had representation from all but five member towns.
- Member towns are expected to actively participate in all aspects of the program. Safety records are kept at the workplace and maintained by the Safety Coordinator. Once or twice a year the safety records will be reviewed onsite by the safety consultants.
- Activities in the safety program are grouped as the elements of Commitment, Controlling Hazards, Continuing Education, Communication, Coaching and Claims Management.
- During onsite record checks, all elements of the program will be reviewed. We will work with members to secure a commitment of participation for any areas that are found to be lacking during the review. It is expected that written documentation will be available for review (Safety Committee Minutes, hazard inspections, training records, job safety observations, roadway sign and walkway logs, etc.)
- All safety elements are scored equally, and full participation requires that there be activity and significant demonstration of commitment in all aspects of the program to qualify for a Safety Incentive Award.
- Members will either qualify or not qualify (Pass or Fail) for a Safety Incentive Award. There are no qualification tiers.

MSI TRAINING PARTICIPATION AND APPOINTMENT OF TRAINING ADMINISTRATORS

There are 53 Instructor-led training courses available to the membership. The 2018 Course Catalog and Class Request form was distributed in July 2017 and are available on both the NJ MEL website and JIF website. (See Appendix D)

All member towns have a Training Administrator assigned.

Through March 31, 2018, BURLCO JIF members have participated in 390 total Instructor-led Learning Events through the MSI. (See Appendix E)

In addition to traditional Instructor-led training, 73 online classes have been taken through the MSI as of March 31, 2018 (See Appendix E)

Currently, there are 24 online training programs offered through the MSI Learning Management System. (See Appendix D)

There were nine (9) video rentals from the MEL Media Library through March 31, 2018. This represents usage by five (5) member towns. The library consists of 770 distinct titles that represent 47 categories. Of those 770 titles, 350 consists of VHS format with the remaining being DVD format. The catalog can be found on both the NJ MEL and JIF website.

SECOND QUARTER SERVICE ACTIVITIES

The following specific activities are planned for April, May and June 2018:

- Continued member Loss Control Visits
- Command Staff Training
- Risk Management Coordinator Roundtable
- Distribution of Safety Director Messages/Bulletins.
- Ergonomics Regional Training
- Attend and Participate in the 2018 Safety Kickoff Breakfast.
- Complete renewal surveys of the nine members renewing in 2019.
- Promote the use of the Supervisor's Incident Report as a tool to encourage better accident investigations.
- A Police Chief Ad Hoc Committee will be held on April 20, 2018. Will look to complete a second meeting during the second / third quarter of 2018.
- Begin 2018 RTK Chemical Inventory and Labeling Surveys.
- The Safety Director's Office is working in collaboration with the Executive Director's office on new ideas for the 2019 Annual Safety Breakfast program.
- Continued emphasis on MSI Instructor-led /Online Training Programs

APPENDIX A: LOSS CONTROL MANAGEMENT REPORT

						Burlington County Municipal Joint Insurance Fund								
						Loss Control Management Report - Contract Period 1/1/2018 to 12/31/2018								
						2018 Visit Schedule								
Member	St	REN	Service Consultant	Consultant Projected visits	Law Enforcement	1st visi	2nd visi	3rd visi	4th visi	5th visi	Consultant Projected visits	Completed Visits #	Remaining Visits #	Comments
Bass River	S		JS	2		2/5					2	1	1	2/5 LCR
Beverly	M		JS	2	1						2	0	2	
Bordentown City	M		JS	2	1	5/17					2	1	1	5/17-LCR
Bordentown Twp	L		JS	3		2/6	5/16				3	2	1	2/9 LCR, 5/16-LCR
Chesterfield	S	REN	JS	2		1/24					2	1	1	1/24 Renewal LCR;
Delanco	S	REN	JS	2		3/15					2	1	1	3/15 LCR
Delran	L		JS	3		5/17					3	1	2	5/17 LCR;
Edgewater Park	M	REN	LC	2	1	5/10					2	1	1	5/10 LCR;
Fieldsboro	S	REN	JS	2		3/27					2	1	1	3/27 LCR-Renewal;
Florence	L		JS	3	1	1/10					3	1	2	1/10 LCR
Hainesport	S		LC	2		3/27					2	1	1	3/27 LCR
Lumberton	L		JS	3		5/29					3	1	2	
Mansfield	M		JS	2	1						2	0	2	
Medford	XL	REN	JS	4		3/13	3/13				4	2	2	3/13 LCR-Renewal;
Mount Laurel	XL		JS	4		1/23					4	1	3	1/23 LCR
North Hanover	M		JS	2							2	0	2	
Palmyra	M		JS	2							2	0	2	
Pemberton Boro	S		JS	2	1	3/7					2	1	1	3/21 LCR
Pemberton Twp	XL	REN	RG	4		3/16	3/16				4	2	2	3/16 LCR-Renewal;
Riverside	M		JS	2	1	1/3					2	1	1	1/3 LCR
Shamong	S		JS	2		2/15					2	1	1	2/15 LCR;
Southampton	M		RG	2		3/16					2	1	1	3/16 LCR
Springfield	S		JS	2							2	0	2	
Tabernacle	S	REN	JS	2		2/13					2	1	1	2/13 LCR-Renewal;
Westampton	M	REN	JS	2		2/21					2	1	1	2/21 LCR-Renewal;
Woodland	S		JS	2		5/17					2	1	1	
Wrightstown	S	REN	JS	2		3/29					2	1	1	
xxxTOTAL				64	7						64	25	39	

APPENDIX B: REGIONAL TRAINING SUMMARY

Burlington County Municipal Joint Insurance Fund									
Loss Control Management Report - Contract Period 1/1/2018 to 12/31/2018									
2018 Regional Training Attendance									
	Size	Safety/Claims Coordinators' RT 2/22/18	Safety Breakfast 4/10/18	Ergonomics 5/10/18	Excited Delirium 10/5/2018	Active Shooter Fall 2018	Below 100 Fall 2018	Annual Retreat	Total Reg Train
Bass River	S	1	1					1	
Beverly	M	1	1					1	
Bordentown City	M	1	1	1				1	
Bordentown Twp	L	1	1	1				1	
Chesterfield	S	1	1					1	
Delanco	S	1	1					1	
Delran	L	1	1					1	
Edgewater Park	M	1		1				1	
Fieldsboro	S	1						1	
Florence	L	1	1					1	
Hainesport	S	1	1	1				1	
Lumberton	L	1	1					1	
Mansfield	M		1	1				1	
Medford	XL	1	1	1				1	
Mount Laurel	XL	1	1					1	
North Hanover	M	1	1					1	
Palmyra	M	1	1					1	
Pemberton Boro	S	1						1	
Pemberton Twp	XL	1	1	1				1	
Riverside	M	1	1					1	
Shamong	S	1	1	1				1	
Southampton	M	1	1					1	
Springfield	S	1	1					1	
Tabernacle	S	1	1	1				1	
Westampton	M	1	1					1	
Woodland	S							1	
Wrightstown	S	1		1				1	
Members represented		25	22	10	0	0		27	

APPENDIX C: REGIONAL TRAINING PLAN

2018 Regional Training Plan

#1 Topic: Safety and Claims Coordinators' Roundtable

Date/Time: February 22, 2018 – 10:30 a.m. – 2:00 p.m.

Location: O'Connor's, Eastampton

Target Audience: Safety Coordinators, Claims Coordinators, Risk Consultants and Other Interested Personnel

We will review online resources available at the MEL/JIF website, such as the Supervisor's Investigation Report, Safety Checklists, the new MSI Learning Management System, and an overview of the 2018 Safety Incentive Program.

#2 Topic: Ergonomics-Reducing Injuries by Working Smart

Date/Time: May 10, 2018 – 9:00 a.m. – 10:30 a.m.

Location: Hainesport Municipal Building

Target Audience: Public Works

Public Works personnel are typically engaged in repetitive, strenuous, and difficult physical tasks. The purpose of this training is to identify these risks, discuss solutions and apply the use of ergonomics to systematically reduce injuries.

#3 Topic: Active Shooter (Edwin Moore)

Date/Time: Fall 2018

Location: Hainesport Municipal Building

Target Audience: All Interested Personnel

This special program will be presented by Edwin Moore from the Department of Homeland Security. It will define considerations for employees in planning for, preventing, responding to and recovering from an active shooter incident.

#4 Topic: Excited Delirium

Date/Time: October 5, 2018 – A.M. / P.M. Session

Location: O'Connor's, Eastampton

Target Audience: All First Responders

On occasion, Law Enforcement, EMS, and Fire personnel are dispatched to the scene of a medical and or criminal incident that involves a person who is reportedly out of control. Upon arrival on the scene, the emergency responder may be confronted by a person who is violent, highly agitated, irrational and resists physical restraint with surprising strength. These subjects could be suffering from a "unique syndrome" commonly referred to as Excited Delirium. First responders need to recognize the fact that these people are suffering from an acute, potentially life-threatening medical condition.

This training program is designed to assist first responders with these highly volatile and life-threatening calls for service.

#5 Topic: Below 100
Date/Time: Fall 2018
Location: O'Connor's, Eastampton
Target Audience: All First Responders

This program utilizes five key tenets by which we can improve officer safety. Below 100 isn't about statistics, it's about every officer, trainer, and supervisor taking individual and collective responsibility for the decisions and actions that contribute to safety. For those in a leadership position, Below 100 means supporting a culture of safety throughout your Department. Doing the right thing should be ingrained in your personnel so that it becomes the norm and not the exception. Just as importantly, hold accountable those who stray outside what should be common sense. Often, a private word with a misguided officer is all it takes to correct his or her misperception. Below 100 is committed to providing you the tools and resources you need to make a culture of safety thrive throughout your Department.

***Attendance at Regional Training programs counts toward successful participation
in the 2018 Safety Incentive Program.***

APPENDIX D: 2018 MSI COURSE LISTING

MSI Instructor-led Courses	MSI Online Courses
Accident Investigation	Aquatic Safety for Camp Counselors
Asbestos, Lead and Silica Industrial Health Overview	Avoid Back Pain
Back Safety / Material Handling	Bloodborne Pathogens
Bloodborne Pathogens	Bullying Prevent at Camp
Bloodborne Pathogens Administrator Training	Child Sexual Abuse Prevention at Camp
CDL – Drivers' Safety Regulations	Crossing Guard Training
CDL – Supervisors' Reasonable Suspicion	Crush Zone Training
Coaching the Emergency Vehicle Operator (CEVO) - Police	Cyber Security
Coaching the Emergency Vehicle Operator (CEVO) - Fire	Elected Officials - Land Use Liability
Coaching the Emergency Vehicle Operator (CEVO) - EMS	Elected/Appointed Officials-Utility/Sewer & Housing Authorities
Coaching the Maintenance Vehicle Operator (CMVO)	Driving – Emergencies & Natural Disasters
Coaching the School Bus Driver	Driving – Urban Driving
Confined Space Entry with Equipment Demonstration in Classroom	Fire Safety
Confined Space Awareness Training	Hazard Communication / Globally
DDC-6 - Defensive Driving	Harmonized System (GHS)
Driving Safety Awareness	New Employee Safety Orientation, Part 1
Employee Conduct and Violence Prevention in the Workplace	New Employee Safety Orientation, Part 2
Excavation, Trenching, and Shoring	Office Safety
Fall Protection Awareness	Playground Safety for Camp Counselors
Fast Track to Safety	Playground Safety Inspections for Public Works or Rec Dpts
Fire Extinguisher Safety	Safe Patient Lifting for Emergency Responders
Fire Safety	Smart Moves to Avoid Falling Down
Flagger and Work Zone Safety	The Professional Lifeguard
Forklift Operator Certification	Trip and Transportation Safety
Forklift Operator Evaluation Train-the-Trainer	
Hazard Communication / Globally Harmonized System (GHS)	
HazMat Awareness with Hazard Communication / Globally Harmonized System (GHS)	
Hazard Identification - Making Your Observations Count	
Hearing Conservation	
Housing Authority Safety Awareness Training for Facility Maintenance Personnel	

Employee Conduct and Violence in the Workplace		
Housing Authority Sensibility #1 -Employee Conduct and Violence in the Workplace		
Housing Authority Sensibility #2 - Conflict Resolution		
Housing Authority Sensibility #3 - Stress and Stress Management		
Jetter / Vacuum Safety Awareness		
Ladder Safety / Walking & Working Surfaces		
Landscape Safety		
Leaf Collection Safety Awareness		
Lock Out / Tag Out (Control of Hazardous Energy)		
Office Safety		
Personal Protective Equipment		
Playground Safety Inspections		
Safety Committee Best Practices		
Safety Coordinators' Skills Training		
Sanitation and Recycling Safety		
Schools: Chemical Lab Safety for Science Teachers		
Schools: Safety Awareness Training for School Custodians / Facilities Management		
Seasonal (Autumn/Winter) Public Works Operations		
Seasonal (Summer) Employee Orientation		
Shop and Tool Safety		
Snow Plow / Snow Removal Safety		
Special Event Management		
Toolbox Talk Essentials		

APPENDIX E: 2018 MSI ATTENDANCE 1/1/18 to 3/31/2018

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

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

**A RESOLUTION AUTHORIZING THE FUND CHAIR AND FUND SECRETARY TO EXECUTE
A CONTRACT WITH POLICE ONE ACADEMY TO PROVIDE ON LINE POLICE RELATED
TRAINING FOR A PERIOD OF ONE YEAR AT A COST NOT TO EXCEED \$8,500**

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

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

WHEREAS, the FUND members with police operations participate in a Police Ad Hoc Committee with members from the Atlantic County Municipal Joint Insurance Fund (ACM JIF) and the Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund (TRICO JIF); and

WHEREAS, the Police Ad Hoc Committee meets on a regular basis to discuss exposures facing police operations and risk management techniques that can be utilized to mitigate these exposures; and

WHEREAS, at a recent Police Ad Hoc Committee meeting, the Police Command Staff present recommended that the Funds seek police related on line training that can be made available to their rank and file officers; and

WHEREAS, the Police Command Staff believe that this type of training will allow their officers easy access to needed training that can be assigned, tracked, and documented effectively and efficiently; and

WHEREAS, on February 20, 2018, the FUND adopted Resolution 2018-20, authorizing an interlocal agreement with the ACM JIF and the TRICO JIF to provide online police related training; and

WHEREAS, the Executive Director's office issued a Request for Proposals (RFP) on April 11, 2018 with all proposals to be returned to the Executive Director's office by May 4, 2018; and

WHEREAS, proposals were received from Police One Academy, The Rodgers Group, and Relias; and

WHEREAS, each proposal was evaluated by a subcommittee which included a Fund Commissioner from each of the Funds involved in the interlocal agreement; and

WHEREAS, each proposal was reviewed and scored using the criteria included in the RFP that outlined the basis by which the proposals would be evaluated by the Funds; and

WHEREAS, following the evaluation and scoring process, each of the Funds have determined that Police One Academy should be awarded a contract to provide online police related training in accordance with the terms and conditions outlined in the RFP and the proposal received from Police One Academy; and

WHEREAS, based upon the number of police personnel as recorded during the last payroll audits and other associated costs as outlined in the proposal from Police One Academy, the total cost to the FUND to provide online police related training shall not exceed \$8,500 for one year access to the Police One Academy library; and

WHEREAS, funds to pay for this expense are available in the 2018 FUND Operating Expense Budget;

NOW THEREFORE BE IT RESOLVED, by the Commissioners of the Burlington County Municipal Joint Insurance Fund that the FUND Chair and FUND Secretary are hereby authorized to execute a contract with Police One Academy to provide online police related training; and

BE IT FURTHER RESOLVED, that the total cost to the FUND shall not exceed \$8,500 for one year access to the Police One Academy library; and

BE IT FURTHER RESOLVED, that a copy of this Resolution shall be provided to the ACM JIF, TRICO JIF, Executive Director's office, Fund Treasurer, and Safety Director for their information and knowledge; and

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

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

BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND

Attest: _____
Meghan Jack, Secretary

By: _____
J. Paul Keller, Chairperson

Date: July 17, 2018

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

**A RESOLUTION AUTHORIZING THE FUND CHAIR AND FUND SECRETARY TO EXECUTE
A CONTRACT WITH MEDIA PRO AND PIVOT POINT SECURITY TO PROVIDE
TECHNOLOGY RISK MANAGEMENT SERVICES FOR A PERIOD OF ONE YEAR AT A COST
NOT TO EXCEED \$27,543**

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

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

WHEREAS, the FUND members were recently subject to Technology Risk Assessments to determine each members greatest vulnerability from the use of technology in their governmental operations; and

WHEREAS, based upon the completed assessments it was determined that the FUND members all share similar exposures from the use of technology; and

WHEREAS, these vulnerabilities include the need for employee security awareness training; the timely distribution of security awareness notifications; the development of, and training therein, of security risk policies; the development of incident management plans; the completion of “phishing” assessments; the development of, and training therein, of third party risk management policies; and the completion of external vulnerability testing; and

WHEREAS, the Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund (TRICO JIF) and the Atlantic County Municipal Joint Insurance Fund (ACM JIF) completed the same Technology Risk Assessments with the same vulnerabilities identified; and

WHEREAS, on March 20, 2018, the FUND adopted Resolution 2018-23, authorizing an interlocal agreement with the TRICO JIF and the ACM JIF to seek qualified firms to provide services to address the vulnerabilities outlined above; and

WHEREAS, the Executive Director’s office issued a Request for Proposals (RFP) on April 30, 2018 with all proposals to be returned to the Executive Director’s office by May 24, 2018; and

WHEREAS, proposals were received from Media Pro, Pivot Point Security, and The Incendio Group; and

WHEREAS, each proposal was evaluated by a subcommittee which included a Fund Commissioner from each of the Funds involved in the interlocal agreement; and

WHEREAS, each proposal was reviewed and scored using the criteria included in the RFP that outlined the basis by which the proposals would be evaluated by the Funds; and

WHEREAS, following the evaluation and scoring process, each of the Funds have determined that Media Pro should be awarded a contract to provide employee security awareness training and Pivot Point Security should be awarded a contract to provide the timely distribution of security awareness notifications; the development of, and training therein, of security risk policies; the development of incident management plans; the completion of “phishing” assessments; the development of, and training therein, of third party risk management policies; and the completion of external vulnerability testing in accordance with the terms and conditions outlined in the RFP and the proposal received from Media Pro and Pivot Point Security; and

WHEREAS, based upon the number of employees to be trained, the total cost to the FUND to provide employee security awareness training shall not exceed \$5,428 for one year access to the Media Pro library; and

WHEREAS, based upon the number of members to receive the following services; the timely distribution of security awareness notifications; the development of, and training therein, of security risk policies; the development of incident management plans; the completion of “phishing” assessments; the development of, and training therein, of third party risk management policies; and the completion of external vulnerability testing the total cost to the FUND to provide these services shall not exceed \$22,114 for one year; and

WHEREAS, funds to pay for this expense are available in the 2018 FUND Operating Expense Budget;

NOW THEREFORE BE IT RESOLVED, by the Commissioners of the Burlington County Municipal Joint Insurance Fund that the FUND Chair and FUND Secretary are hereby authorized to execute a contract with Media Pro and Pivot Point Security for the services outlined above and in accordance with the terms and conditions outlined in the RFP and the proposal received from Media Pro and Pivot Point Security; and

BE IT FURTHER RESOLVED, that the total cost to the FUND shall not exceed \$27,543 as noted above; and

BE IT FURTHER RESOLVED, that a copy of this Resolution shall be provided to the TRICO JIF, ACM JIF, Executive Director’s office, and Fund Treasurer, for their information and knowledge; and

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

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

**ATLANTIC COUNTY
MUNICIPAL JOINT INSURANCE FUND**

Attest: _____
Meghan Jack, Secretary

By: _____
J. Paul Keller, Chairperson

Date: July 17, 2018